

LAMPIRAN

Lampiran 1 Populasi Penelitian

**POPULASI DATA PERUSAHAAN KEUANGAN
PERIODE 2017-2019**

NO	KODE	NAMA PERUSAHAAN
1	ABDA	Asuransi Bina Dana Arta Tbk.
2	ADMF	Adira Dinamika Multi Finance T
3	AGRO	Bank Rakyat Indonesia Agroniag
4	AGRS	Bank IBK Indonesia Tbk.
5	AHAP	Asuransi Harta Aman Pratama Tb
6	AMAG	Asuransi Multi Artha Guna Tbk.
7	AMAR	Bank Amar Indonesia Tbk.
8	AMOR	Ashmore Asset Management Indon
9	APIC	Pacific Strategic Financial Tb
10	ARTO	Bank Jago Tbk.
11	ASBI	Asuransi Bintang Tbk.
12	ASDM	Asuransi Dayin Mitra Tbk.
13	ASJT	Asuransi Jasa Tania Tbk.
14	ASMI	Asuransi Kresna Mitra Tbk.
15	ASRM	Asuransi Ramayana Tbk.
16	BABP	Bank MNC Internasional Tbk.
17	BACA	Bank Capital Indonesia Tbk.
18	BBCA	Bank Central Asia Tbk.
19	BBHI	Bank Harda Internasional Tbk.
20	BBKP	Bank Bukopin Tbk.
21	BBLD	Buana Finance Tbk.
22	BBMD	Bank Mestika Dharma Tbk.
23	BBNI	Bank Negara Indonesia (Persero
24	BBRI	Bank Rakyat Indonesia (Persero
25	BBSI	Bank Bisnis Internasional Tbk.
26	BBTN	Bank Tabungan Negara (Persero)
27	BBYB	Bank Neo Commerce Tbk.
28	BCAP	MNC Kapital Indonesia Tbk.
29	BCIC	Bank JTrust Indonesia Tbk.
30	BDMN	Bank Danamon Indonesia Tbk.
31	BEKS	Bank Pembangunan Daerah Banten

32	BFIN	BFI Finance Indonesia Tbk.
33	BGTG	Bank Ganesha Tbk.
34	BHAT	Bhakti Multi Artha Tbk.
35	BINA	Bank Ina Perdana Tbk.
36	BJBR	Bank Pembangunan Daerah Jawa B
37	BJTM	Bank Pembangunan Daerah Jawa T
38	BKSW	Bank QNB Indonesia Tbk.
39	BMAS	Bank Maspion Indonesia Tbk.
40	BMRI	Bank Mandiri (Persero) Tbk.
41	BNBA	Bank Bumi Arta Tbk.
42	BNGA	Bank CIMB Niaga Tbk.
43	BNII	Bank Maybank Indonesia Tbk.
44	BNLI	Bank Permata Tbk.
45	BPFI	Batavia Prosperindo Finance Tb
46	BPII	Batavia Prosperindo Internasio
47	BRIS	Bank BRIsyariah Tbk.
48	BSIM	Bank Sinarmas Tbk.
49	BSWD	Bank Of India Indonesia Tbk.
50	BTPN	Bank BTPN Tbk.
51	BTPS	Bank BTPN Syariah Tbk.
52	BVIC	Bank Victoria International Tb
53	CASA	Capital Financial Indonesia Tb
54	CFIN	Clipan Finance Indonesia Tbk.
55	DEFI	Danasupra Erapacific Tbk.
56	DNAR	Bank Oke Indonesia Tbk.
57	FINN	First Indo American Leasing Tb
58	FUJI	Fuji Finance Indonesia Tbk.
59	GSMF	Equity Development Investment
60	HDFA	Radana Bhaskara Finance Tbk.
61	IBFN	Intan Baruprana Finance Tbk.
62	IMJS	Indomobil Multi Jasa Tbk.
63	INPC	Bank Artha Graha Internasional
64	JMAS	Asuransi Jiwa Syariah Jasa Mit
65	LIFE	Asuransi Jiwa Sinarmas MSIG Tb
66	LPGI	Lippo General Insurance Tbk.
67	LPPS	Lenox Pasifik Investama Tbk.
68	MAYA	Bank Mayapada Internasional Tb

69	MCOR	Bank China Construction Bank I
70	MEGA	Bank Mega Tbk.
71	MFIN	Mandala Multifinance Tbk.
72	MREI	Maskapai Reasuransi Indonesia
73	MTWI	Malacca Trust Wuwungan Insuran
74	NISP	Bank OCBC NISP Tbk.
75	NOBU	Bank Nationalnobu Tbk.
76	PADI	Minna Padi Investama Sekuritas
77	PANS	Panin Sekuritas Tbk.
78	PNBN	Bank Pan Indonesia Tbk
79	PNBS	Bank Panin Dubai Syariah Tbk.
80	PNIN	Paninvest Tbk.
81	PNLF	Panin Financial Tbk.
82	POLA	Pool Advista Finance Tbk.
83	RELI	Reliance Sekuritas Indonesia T
84	SDRA	Bank Woori Saudara Indonesia 1
85	SMMA	Sinarmas Multiartha Tbk.
86	TIFA	KDB Tifa Finance Tbk.
87	TRIM	Trimegah Sekuritas Indonesia T
88	TRUS	Trust Finance Indonesia Tbk
89	TUGU	Asuransi Tugu Pratama Indonesi
90	VICO	Victoria Investama Tbk.
91	VINS	Victoria Insurance Tbk.
92	VRNA	Verena Multi Finance Tbk.
93	WOMF	Wahana Ottomitra Multiartha Tb
94	YULE	Yulie Sekuritas Indonesia Tbk.

Lampiran 2 Sampel Penelitian

SAMPEL PENELITIAN

NO	KODE
1	AGRS
2	AMAG
3	ASJT
4	BBKP
5	BBMD
6	BBNI

7	BBRI
8	BBTN
9	BCAP
10	BINA
11	BJBR
12	BSIM
13	H DFA
14	MFIN
15	MTWI
16	NISP
17	PADI
18	PNIN
19	TRIM
20	TRUS

Lampiran 3 Analisis Beta

Beta

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.108	.026		-4.194	.000
1/At-1	62629209350.147	#####	.321	2.797	.007
Rev/At-1	.082	.092	.022	.893	.376
PPet/At-1	1.910	.340	.657	5.620	.000

a. Dependent Variable: TAc/At-1

Lampiran 4 Analisis Deskriptif

Deskriptif Statistik Data**Descriptive Statistics**

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
Y_Dait	58	-3.27	4.18	12.71	.2191	1.76719
X1_ACHANGE	58	-2.30	2.19	-1.70	-.0293	.99044
Kebutuhan Keuangan Pribadi	58	0.00	1.98	7.17	.1236	.29217
Sqrt_Lev	58	.01	5.84	45.01	.7760	.78306
Sqrt_IND	58	.50	1.00	42.50	.7328	.09652
Sqrt_WCTA	58	.00	7.84	77.10	1.3294	1.36398
Valid N (listwise)	58					

Lampiran 5 uji Normalitas

UJI NORMALITAS**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		58
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.26407245
Most Extreme Differences	Absolute	.087
	Positive	.055
	Negative	-.087
Kolmogorov-Smirnov Z		.663
Asymp. Sig. (2-tailed)		.772

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 6 Uji Multikolinieritas

Hasil Uji Multikolinieritas**Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-.683	1.372		-.498	.621		
X1_ACHANGE	-.168	.179	-.094	-.935	.354	.975	1.025
Kebutuhan Keuangan Pribadi	3.611	.611	.597	5.912	.000	.965	1.037
Sqrt_Lev	-.380	.234	-.168	-1.625	.110	.917	1.091
Sqrt_IND	.550	1.851	.030	.297	.767	.963	1.039
Sqrt_WCTA	.258	.136	.199	1.901	.063	.899	1.112

a. Dependent Variable: Y_Dait
Sumber : olah data SPSS Ver 20

Lampiran 7 uji autokorelasi

Hasil Uji Autokorelasi**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.699 ^a	.488	.439	1.32345	.905

a. Predictors: (Constant), Sqrt_WCTA, Sqrt_IND, X1_ACHANGE, Kebutuhan Keuangan Pribadi, Sqrt_Lev

a. Dependent Variable: Y_Dait
Sumber : olah data SPSS Ver 20

Lampiran 8 Hasil Uji Heterokedastisitas

Hasil Uji Heterokedastisitas**Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.406	.686		2.050	.045
X1_ACHANGE	.239	.090	.330	2.663	.010
Kebutuhan Keuangan Pribadi	.683	.305	.278	2.237	.030
Sqrt_Lev	-.002	.117	-.002	-.019	.985
Sqrt_IND	-.462	.925	-.062	-.499	.620
Sqrt_WCTA	-.083	.068	-.159	-1.232	.223

a. Dependent Variable: ARES

Lampiran 9 Hasil analisis Regresi Linier Berganda

Hasil Analisis Regresi Linier Berganda**Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.683	1.372		-.498	.621
X1_ACHANGE	-.168	.179	-.094	-.935	.354
Kebutuhan Keuangan Pribadi	3.611	.611	.597	5.912	.000
Sqrt_Lev	-.380	.234	-.168	-1.625	.110
Sqrt_IND	.550	1.851	.030	.297	.767
Sqrt_WCTA	.258	.136	.199	1.901	.063

a. Dependent Variable: Y_Dait
Sumber : olah data SPSS Ver 20

Lampiran 10 Hasil Uji Koefisien Determinasi (R^2)**Hasil Uji Koefisien Determinasi (R^2)****Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.699 ^a	.488	.439	1.32345	.905

a. Predictors: (Constant), Sqrt_WCTA, Sqrt_IND, X1_ACHANGE, Kebutuhan Keuangan Pribadi, Sqrt_Lev

b. Dependent Variable: Y_Dait

Lampiran 11 Hasil Uji Kelayakan Model (Uji F)

Hasil Uji Kelayakan Model (Uji F)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	86.929	5	17.386	9.926	.000 ^b
Residual	91.079	52	1.752		
Total	178.008	57			

a. Dependent Variable: Y_Dait

a. Predictors: (Constant), Sqrt_WCTA, Sqrt_IND, X1_ACHANGE, Kebutuhan Keuangan Pribadi, Sqrt_Lev

Sumber : Olah data Spss ver 20

Lampiran 12 Hasil Uji Hipotesis

Hasil Uji Hipotesis**Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.683	1.372		-.498	.621
X1_ACHANGE	-.168	.179	-.094	-.935	.354
Kebutuhan Keuangan Pribadi	3.611	.611	.597	5.912	.000
Sqrt_Lev	-.380	.234	-.168	-1.625	.110
Sqrt_IND	.550	1.851	.030	.297	.767
Sqrt_WCTA	.258	.136	.199	1.901	.063

a. Dependent Variable: Y_Dait

Sumber : olah data SPSS Ver 20