

## Lampiran 1. Tabulasi Data Penelitian

### 1. Solvabilitas ( $X_1$ )

No.	Kode Emiten	Tahun	DER (%)
1	APLN	2020	87,70
2	BCIP	2020	100,00
3	BEST	2020	44,00
4	BIKA	2020	40
5	BIPP	2020	76,19
6	BKDP	2020	64,30
7	BKSL	2020	79,23
8	BSDE	2020	49,6
9	CITY	2020	9,23
10	CTRA	2020	57,4
11	DART	2020	128,4
12	DMAS	2020	-10,26
13	DUTI	2020	11,41
14	ELTY	2020	298,27
15	EMDE	2020	11,81
16	FMII	2020	39,27
17	GPRA	2020	64,00
18	GWSA	2020	11
19	JRPT	2020	46,00
20	KIJA	2020	95,00
21	LPCK	2020	47,73
22	LPKR	2020	60,00
23	MDLN	2020	252,00
24	MKPI	2020	35,95
25	MMLP	2020	309,07
26	MTLA	2020	46,00
27	NIRO	2020	60,99
28	OMRE	2020	16,45
29	PPRO	2020	0,09
30	PWON	2020	50,00
31	RISE	2020	29,00
32	RDTX	2020	8,60
33	SMDM	2020	20,90
34	SMRA	2020	104,00
35	URBN	2020	16,00
36	APLN	2019	76,40
37	BCIP	2019	100,00
38	BEST	2019	43,00

No.	Kode Emiten	Tahun	DER (%)
39	BIKA	2019	284,00
40	BIPP	2019	93,88
41	BKDP	2019	62,30
42	BKSL	2019	61,50
43	BSDE	2019	39,9
44	CITY	2019	13,9
45	CTRA	2019	51,7
46	DART	2019	107,6
47	DMAS	2019	0,08
48	DUTI	2019	12,78
49	ELTY	2019	347,52
50	EMDE	2019	178
51	FMII	2019	42,15
52	GPRA	2019	50,60
53	GWSA	2019	22,14
54	JRPT	2019	51,00
55	KIJA	2019	93,00
56	LPCK	2019	12,28
57	LPKR	2019	20,00
58	MDLN	2019	164,00
59	MKPI	2019	32,19
60	MMLP	2019	14,00
61	MTLA	2019	59,00
62	NIRO	2019	27,97
63	OMRE	2019	40
64	PPRO	2019	17,26
65	PWON	2019	44,00
66	RISE	2019	25,00
67	RDTX	2019	10,70
68	SMDM	2019	22,50
69	SMRA	2019	95,00
70	URBN	2019	24,00

## 2. Laba operasi (X<sub>2</sub>)

No.	Kode Emiten	Tahun	Laba/Rugi Operasi	Dalam	Laba/Rugi Operasi (Rp)	Kode
1	APLN	2020	99,3	1,000,000,000	99,300,000,000	1
2	BCIP	2020	4,16	1,000,000	4,160,000	1
3	BEST	2020	-112050	1,000,000	-112,050,000,000	0
4	BIKA	2020	-42800	1,000,000	-42,800,000,000	0
5	BIPP	2020	143700	1,000,000	143,700,000,000	1
6	BKDP	2020	-31050	1,000,000	-31,050,000,000	0
7	BKSL	2020	-201,69	1,000,000	-201,690,000	0
8	BSDE	2020	1982267	1,000,000	1,982,267,000,000	1
9	CITY	2020	62819319525	1	62,819,319,525	1
10	CTRA	2020	2648089	1,000,000	2,648,089,000,000	1
11	DART	2020	-62711	1,000,000	-62,711,000,000	0
12	DMAS	2020	1321775	1,000,000	1,321,775,000,000	1
13	DUTI	2020	2400715154	1	2,400,715,154	1
14	ELTY	2020	-182494	1,000,000	-182,494,000,000	0
15	EMDE	2020	56618	1,000,000	56,618,000,000	1
16	FMII	2020	-728	1,000,000	-728,000,000	0
17	GPRA	2020	70195	1,000,000	70,195,000,000	1
18	GWSA	2020	-57214	1,000,000	-57,214,000,000	0
19	JRPT	2020	1097391	1,000,000	1,097,391,000,000	1
20	KIJA	2020	45250	1,000,000	45,250,000,000	1
21	LPCK	2020	-1806642	1,000,000	-1,806,642,000,000	0
22	LPKR	2020	217	1,000,000,000	217,000,000,000	1
23	MDLN	2020	-1213065	1,000,000	-1,213,065,000,000	0
24	MKPI	2020	238277	1,000,000	238,277,000,000	1
25	MMLP	2020	-89078551	1,000	-89,078,551,000	0
26	MTLA	2020	286307	1,000,000	286,307,000,000	1
27	NIRO	2020	352857	1,000,000	352,857,000,000	1
28	OMRE	2020	-234753	1,000,000	-234,753,000,000	0
29	PPRO	2020	57495	1,000,000	57,495,000,000	1
30	PWON	2020	1119	1,000,000,000	1,119,000,000,000	1
31	RISE	2020	-39147	1,000,000	-39,147,000,000	0
32	RDTX	2020	263096	1,000,000	263,096,000,000	1
33	SMDM	2020	18707	1,000,000	18,707,000,000	1
34	SMRA	2020	1275862	1,000,000	1,275,862,000,000	1
35	URBN	2020	99273623386	1	99,273,623,386	1
36	APLN	2019	-7,3	1,000,000,000	-7,300,000,000	0
37	BCIP	2019	21,108	1,000,000	21,108,000	1
38	BEST	2019	381205	1,000,000	381,205,000,000	1
39	BIKA	2019	4737	1,000,000	4,737,000,000	1

No.	Kode Emiten	Tahun	Laba/Rugi Operasi	Dalam	Laba/Rugi Operasi (Rp)	Kode
40	BIPP	2019	85299	1,000,000	85,299,000,000	1
41	BKDP	2019	30,944	1,000,000	30,944,000	1
42	BKSL	2019	-56,14	1,000,000	-56,140,000	0
43	BSDE	2019	2529433	1,000,000	2,529,433,000,000	1
44	CITY	2019	29738495568	1	29,738,495,568	1
45	CTRA	2019	2187334	1,000,000	2,187,334,000,000	1
46	DART	2019	-13509	1,000,000	-13,509,000,000	0
47	DMAS	2019	1233762	1,000,000	1,233,762,000,000	1
48	DUTI	2019	3937685121	1	3,937,685,121	1
49	ELTY	2019	-169333	1,000,000	-169,333,000,000	0
50	EMDE	2019	-34639	1,000,000	-34,639,000,000	0
51	FMII	2019	2719	1,000,000	2,719,000,000	1
52	GPRA	2019	84236	1,000,000	84,236,000,000	1
53	GWSA	2019	127337	1,000,000	127,337,000,000	1
54	JRPT	2019	1073800	1,000,000	1,073,800,000,000	1
55	KIJA	2019	141140	1,000,000	141,140,000,000	1
56	LPCK	2019	341832	1,000,000	341,832,000,000	1
57	LPKR	2019	593	1,000,000,000	593,000,000,000	1
58	MDLN	2019	485391	1,000,000	485,391,000,000	1
59	MKPI	2019	630227	1,000,000	630,227,000,000	1
60	MMLP	2019	273821192	1,000	273,821,192,000	1
61	MTLA	2019	487622	1,000,000	487,622,000,000	1
62	NIRO	2019	37874	1,000,000	37,874,000,000	1
63	OMRE	2019	-60491	1,000,000	-60,491,000,000	0
64	PPRO	2019	76423	1,000,000	76,423,000,000	1
65	PWON	2019	3240	1,000,000,000	3,240,000,000,000	1
66	RISE	2019	6718	1,000,000	6,718,000,000	1
67	RDTX	2019	251498	1,000,000	251,498,000,000	1
68	SMDM	2019	73368	1,000,000	73,368,000,000	1
69	SMRA	2019	1588865	1,000,000	1,588,865,000,000	1
70	URBN	2019	20404037730	1	20,404,037,730	1

### 3. Struktur kepemilikan manajerial (Z<sub>1</sub>)

No.	Kode Emiten	Tahun	Struktur Kepemilikan Manajerial (%)
1	APLN	2020	0,024
2	BCIP	2020	0,02
3	BEST	2020	0
4	BIKA	2020	0
5	BIPP	2020	0,23
6	BKDP	2020	0,3
7	BKSL	2020	0
8	BSDE	2020	0,51
9	CITY	2020	0
10	CTRA	2020	0,09
11	DART	2020	0,51
12	DMAS	2020	0,02
13	DUTI	2020	0,2
14	ELTY	2020	0
15	EMDE	2020	6
16	FMII	2020	0
17	GPRA	2020	0,67
18	GWSA	2020	0,04
19	JRPT	2020	0,04
20	KIJA	2020	2,96
21	LPCK	2020	0
22	LPKR	2020	0,16
23	MDLN	2020	0
24	MKPI	2020	5,65
25	MMLP	2020	0
26	MTLA	2020	1,27
27	NIRO	2020	0
28	OMRE	2020	0
29	PPRO	2020	0,05
30	PWON	2020	0,02
31	RISE	2020	0
32	RDTX	2020	2,44
33	SMDM	2020	0
34	SMRA	2020	1,08
35	URBN	2020	0
36	APLN	2019	0,0305
37	BCIP	2019	0,02
38	BEST	2019	0
39	BIKA	2019	0



No.	Kode Emiten	Tahun	Struktur Kepemilikan Manajerial (%)
40	BIPP	2019	0,23
41	BKDP	2019	8,3
42	BKSL	2019	0
43	BSDE	2019	0,33
44	CITY	2019	0
45	CTRA	2019	0,09
46	DART	2019	0
47	DMAS	2019	0,02
48	DUTI	2019	0,2
49	ELTY	2019	0
50	EMDE	2019	6
51	FMII	2019	0
52	GPRA	2019	0,67
53	GWSA	2019	0,04
54	JRPT	2019	0,04
55	KIJA	2019	2,96
56	LPCK	2019	0
57	LPKR	2019	0,16
58	MDLN	2019	0
59	MKPI	2019	0,65
60	MMLP	2019	0,581
61	MTLA	2019	1,27
62	NIRO	2019	0
63	OMRE	2019	0
64	PPRO	2019	0,05
65	PWON	2019	0,02
66	RISE	2019	0
67	RDTX	2019	2,44
68	SMDM	2019	0
69	SMRA	2019	1,08
70	URBN	2019	0

#### 4. Ukuran perusahaan (Z<sub>2</sub>)

No.	Kode Emiten	Tahun	Total Aset	Dalam	Total Aset (Rp)	LN Total Aset
1	APLN	2020	30391,4	1,000,000,000	30,391,400,000,000	31,045
2	BCIP	2020	909264	1,000,000	909,264,000,000	27,536
3	BEST	2020	6282180	1,000,000	6,282,180,000,000	29,469
4	BIKA	2020	3192672	1,000,000	3,192,672,000,000	28,792
5	BIPP	2020	2126525	1,000,000	2,126,525,000,000	28,386
6	BKDP	2020	790840	1,000,000	790,840,000,000	27,396
7	BKSL	2020	18371230	1,000,000	18,371,230,000,000	30,542
8	BSDE	2020	60862927	1,000,000	60,862,927,000,000	31,740
9	CITY	2020	952922512425	1	952,922,512,425	27,583
10	CTRA	2020	39255187	1,000,000	39,255,187,000,000	31,301
11	DART	2020	6656121	1,000,000	6,656,121,000,000	29,527
12	DMAS	2020	6752233	1,000,000	6,752,233,000,000	29,541
13	DUTI	2020	317310718779	1	317,310,718,779	26,483
14	ELTY	2020	11823436	1,000,000	11,823,436,000,000	30,101
15	EMDE	2020	2454054	1,000,000	2,454,054,000,000	28,529
16	FMII	2020	870707453070	1	870,707,453,070	27,493
17	GPRA	2020	1727362	1,000,000	1,727,362,000,000	28,178
18	GWSA	2020	7543460	1,000,000	7,543,460,000,000	29,652
19	JRPT	2020	11481521	1,000,000	11,481,521,000,000	30,072
20	KIJA	2020	12200175	1,000,000	12,200,175,000,000	30,132
21	LPCK	2020	9719570	1,000,000	9,719,570,000,000	29,905
22	LPKR	2020	51865	1,000,000,000	51,865,000,000,000	31,580
23	MDLN	2020	14850039	1,000,000	14,850,039,000,000	30,329
24	MKPI	2020	7622918	1,000,000	7,622,918,000,000	29,662
25	MMLP	2020	6726005150	1,000	6,726,005,150,000	29,537
26	MTLA	2020	5932483	1,000,000	5,932,483,000,000	29,411
27	NIRO	2020	10608391	1,000,000	10,608,391,000,000	29,993
28	OMRE	2020	4133989	1,000,000	4,133,989,000,000	29,050
29	PPRO	2020	18588971	1,000,000	18,588,971,000,000	30,554
30	PWON	2020	26459	1,000,000,000	26,459,000,000,000	30,907
31	RISE	2020	2362015	1,000,000	2,362,015,000,000	28,491
32	RDTX	2020	2971062	1,000,000	2,971,062,000,000	28,720
33	SMDM	2020	3201911	1,000,000	3,201,911,000,000	28,795
34	SMRA	2020	24922534	1,000,000	24,922,534,000,000	30,847
35	URBN	2020	3941663945087	1	3,941,663,945,087	29,003
36	APLN	2019	29460,3	1,000,000,000	29,460,300,000,000	31,014
37	BCIP	2019	867065	1,000,000	867,065,000,000	27,488
38	BEST	2019	6399478	1,000,000	6,399,478,000,000	29,487
39	BIKA	2019	2358913	1,000,000	2,358,913,000,000	28,489

No.	Kode Emiten	Tahun	Total Aset	Dalam	Total Aset (Rp)	LN Total Aset
40	BIPP	2019	2165032	1,000,000	2,165,032,000,000	28,403
41	BKDP	2019	830006	1,000,000	830,006,000,000	27,445
42	BKSL	2019	17275273	1,000,000	17,275,273,000,000	30,480
43	BSDE	2019	54540978	1,000,000	54,540,978,000,000	31,630
44	CITY	2019	918879892813	1	918,879,892,813	27,546
45	CTRA	2019	36196024	1,000,000	36,196,024,000,000	31,220
46	DART	2019	6880951	1,000,000	6,880,951,000,000	29,560
47	DMAS	2019	7616971	1,000,000	7,616,971,000,000	29,661
48	DUTI	2019	318141387900	1	318,141,387,900	26,486
49	ELTY	2019	12329520	1,000,000	12,329,520,000,000	30,143
50	EMDE	2019	2143944	1,000,000	2,143,944,000,000	28,394
51	FMII	2019	891866986266	1	891,866,986,266	27,517
52	GPRA	2019	1705919	1,000,000	1,705,919,000,000	28,165
53	GWSA	2019	7688299	1,000,000	7,688,299,000,000	29,671
54	JRPT	2019	11164935	1,000,000	11,164,935,000,000	30,044
55	KIJA	2019	12184611	1,000,000	12,184,611,000,000	30,131
56	LPCK	2019	12219228	1,000,000	12,219,228,000,000	30,134
57	LPKR	2019	55080	1,000,000,000	55,080,000,000,000	31,640
58	MDLN	2019	15814663	1,000,000	15,814,663,000,000	30,392
59	MKPI	2019	7275234	1,000,000	7,275,234,000,000	29,615
60	MMLP	2019	6755553584	1,000	6,755,553,584,000	29,541
61	MTLA	2019	6107364	1,000,000	6,107,364,000,000	29,441
62	NIRO	2019	8238835	1,000,000	8,238,835,000,000	29,740
63	OMRE	2019	4234320	1,000,000	4,234,320,000,000	29,074
64	PPRO	2019	18006179	1,000,000	18,006,179,000,000	30,522
65	PWON	2019	26095	1,000,000,000	26,095,000,000,000	30,893
66	RISE	2019	2361422	1,000,000	2,361,422,000,000	28,490
67	RDTX	2019	2795788	1,000,000	2,795,788,000,000	28,659
68	SMDM	2019	3213173	1,000,000	3,213,173,000,000	28,798
69	SMRA	2019	24441657	1,000,000	24,441,657,000,000	30,827
70	URBN	2019	2730521533769	1	2,730,521,533,769	28,636



### 5. Kecenderungan *audit delay* (Y)

No.	Kode Emiten	Tahun	Tanggal LK	Tanggal Terbit	<i>Audit Delay</i> (Hari)
1	APLN	2020	31-Dec-20	23-Apr-21	113
2	BCIP	2020	31-Dec-20	24-May-21	144
3	BEST	2020	31-Dec-20	26-Mar-21	85
4	BIKA	2020	31-Dec-20	28-May-21	148
5	BIPP	2020	31-Dec-20	25-May-21	145
6	BKDP	2020	31-Dec-20	3-May-21	123
7	BKSL	2020	31-Dec-20	15-Jun-21	166
8	BSDE	2020	31-Dec-20	15-Mar-21	74
9	CITY	2020	31-Dec-20	29-Apr-21	119
10	CTRA	2020	31-Dec-20	13-Apr-21	103
11	DART	2020	31-Dec-20	10-May-21	130
12	DMAS	2020	31-Dec-20	1-Feb-21	32
13	DUTI	2020	31-Dec-20	31-Mar-21	90
14	ELTY	2020	31-Dec-20	2-Nov-21	306
15	EMDE	2020	31-Dec-20	20-May-21	140
16	FMII	2020	31-Dec-20	28-May-21	148
17	GPRA	2020	31-Dec-20	27-May-21	147
18	GWSA	2020	31-Dec-20	28-Apr-21	118
19	JRPT	2020	31-Dec-20	26-Mar-21	85
20	KIJA	2020	31-Dec-20	29-Mar-21	88
21	LPCK	2020	31-Dec-20	5-May-21	125
22	LPKR	2020	31-Dec-20	22-May-21	142
23	MDLN	2020	31-Dec-20	28-May-21	148
24	MKPI	2020	31-Dec-20	28-Mar-21	87
25	MMLP	2020	31-Dec-20	2-Aug-21	214
26	MTLA	2020	31-Dec-20	6-Apr-21	96
27	NIRO	2020	31-Dec-20	27-May-21	147
28	OMRE	2020	31-Dec-20	31-May-21	151
29	PPRO	2020	31-Dec-20	14-Feb-21	45
30	PWON	2020	31-Dec-20	8-Apr-21	98
31	RISE	2020	31-Dec-20	16-Mar-21	75
32	RDTX	2020	31-Dec-20	28-Apr-21	118
33	SMDM	2020	31-Dec-20	8-Mar-21	67
34	SMRA	2020	31-Dec-20	31-Mar-21	90
35	URBN	2020	31-Dec-20	30-Mar-21	89
36	APLN	2019	31-Dec-19	30-Apr-20	121
37	BCIP	2019	31-Dec-19	30-Apr-20	121
38	BEST	2019	31-Dec-19	27-Feb-20	58
39	BIKA	2019	31-Dec-19	27-Mar-20	87

No.	Kode Emiten	Tahun	Tanggal LK	Tanggal Terbit	<i>Audit Delay</i> (Hari)
40	BIPP	2019	31-Dec-19	30-Apr-20	121
41	BKDP	2019	31-Dec-19	8-Apr-20	99
42	BKSL	2019	31-Dec-19	30-Apr-20	121
43	BSDE	2019	31-Dec-19	12-Mar-20	72
44	CITY	2019	31-Dec-19	20-Mar-20	80
45	CTRA	2019	31-Dec-19	8-Apr-20	99
46	DART	2019	31-Dec-19	30-Jun-20	182
47	DMAS	2019	31-Dec-19	12-Feb-20	43
48	DUTI	2019	31-Dec-19	10-Mar-20	70
49	ELTY	2019	31-Dec-19	26-Nov-20	331
50	EMDE	2019	31-Dec-19	11-Mar-20	71
51	FMII	2019	31-Dec-19	22-May-20	143
52	GPRA	2019	31-Dec-19	27-Apr-20	118
53	GWSA	2019	31-Dec-19	29-Apr-20	120
54	JRPT	2019	31-Dec-19	20-Mar-20	80
55	KIJA	2019	31-Dec-19	15-Apr-20	106
56	LPCK	2019	31-Dec-19	20-May-20	141
57	LPKR	2019	31-Dec-19	22-May-20	143
58	MDLN	2019	31-Dec-19	8-Apr-20	99
59	MKPI	2019	31-Dec-19	28-Feb-20	59
60	MMLP	2019	31-Dec-19	31-Mar-20	91
61	MTLA	2019	31-Dec-19	11-Apr-20	102
62	NIRO	2019	31-Dec-19	23-Apr-20	114
63	OMRE	2019	31-Dec-19	30-May-20	151
64	PPRO	2019	31-Dec-19	20-Feb-20	51
65	PWON	2019	31-Dec-19	9-May-20	130
66	RISE	2019	31-Dec-19	16-Mar-20	76
67	RDTX	2019	31-Dec-19	23-Mar-20	83
68	SMDM	2019	31-Dec-19	6-Mar-20	66
69	SMRA	2019	31-Dec-19	26-Mar-20	86
70	URBN	2019	31-Dec-19	5-Mar-20	65

**Lampiran 2. Hasil Analisis Deskriptif**

<b>Descriptive Statistics</b>					
	N	Minimum	Maximum	Mean	Std. Deviation
X1	70	-10.26	347.52	67.1240	74.69921
X2	70	0	1	.73	.448
Z1	70	.00	8.30	.6781	1.60733
Z2	70	26.48	31.74	29.4237	1.26775
Y	70	32	331	112.80	49.893
Valid N (listwise)	70				



### Lampiran 3. Hasil Uji Asumsi Klasik

#### 1. Hasil Uji Normalitas Data

##### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		70
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	35.92169917
Most Extreme Differences	Absolute	.084
	Positive	.084
	Negative	-.052
Test Statistic		.084
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

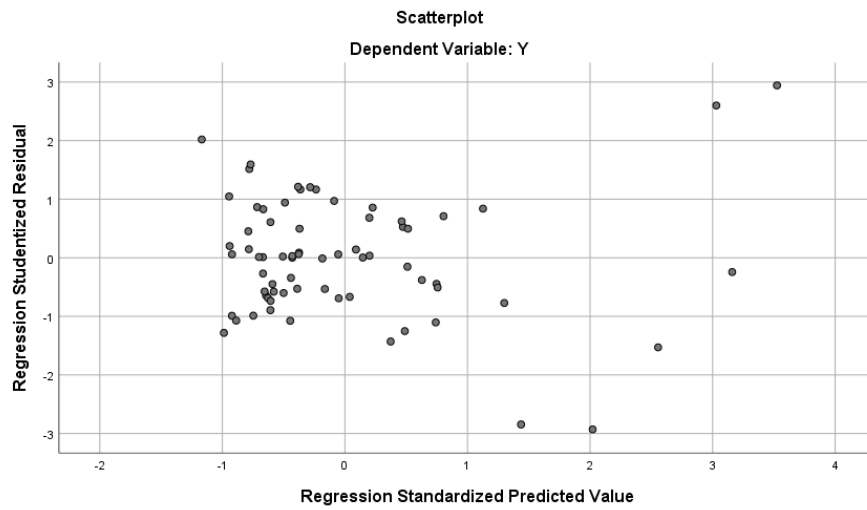
d. This is a lower bound of the true significance.

#### 2. Hasil Uji Multikolinieritas

Coefficients <sup>a</sup>		Collinearity Statistics	
		Tolerance	VIF
1	X1	.831	1.203
	X2	.831	1.203
	Z1	.953	1.049
	Z2	.952	1.050

a. Dependent Variable: Y

## 3. Hasil Uji Heteroskedastisitas



## 4. Hasil Uji Autokorelasi

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.694 <sup>a</sup>	.482	.450	37.010	2.178

a. Predictors: (Constant), Z2, X2, Z1, X1

b. Dependent Variable: Y



## Lampiran 4. Hasil Analisis Regresi Moderasi

### Untuk Uji Hipotesis 1 dan 2

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.689 <sup>a</sup>	.475	.459	36.691

a. Predictors: (Constant), X2, X1

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	81565.312	2	40782.656	30.294	.000 <sup>b</sup>
	Residual	90197.888	67	1346.237		
	Total	171763.200	69			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	114.124	11.158		10.228	.000
	X1	.344	.064	.515	5.358	.000
	X2	-33.479	10.697	-.301	-3.130	.003

a. Dependent Variable: Y

### Koefisien Determinasi I

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.631 <sup>a</sup>	.398	.389	38.992

a. Predictors: (Constant), X1

### Koefisien Determinasi II

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.500 <sup>a</sup>	.250	.239	43.529

a. Predictors: (Constant), X2

### Untuk Uji Hipotesis 3

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.688 <sup>a</sup>	.473	.449	37.031

a. Predictors: (Constant), m1, X1, Z1

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	81257.379	3	27085.793	19.752	.000 <sup>b</sup>
	Residual	90505.821	66	1371.300		
	Total	171763.200	69			

a. Dependent Variable: Y

b. Predictors: (Constant), m1, X1, Z1

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	83.484	6.384		13.076	.000
	X1	.466	.062	.697	7.537	.000
	Z1	5.948	4.348	.192	1.368	.176
	m1	-.134	.048	-.398	-2.803	.007

a. Dependent Variable: Y

### Untuk Uji Hipotesis 4

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.546 <sup>a</sup>	.298	.266	42.749

a. Predictors: (Constant), m2, X2, Z1

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51151.182	3	17050.394	9.330	.000 <sup>b</sup>
	Residual	120612.018	66	1827.455		
	Total	171763.200	69			

a. Dependent Variable: Y

b. Predictors: (Constant), m2, X2, Z1

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	158.904	10.162		15.638	.000
	X2	-62.410	12.135	-.560	-5.143	.000
	Z1	-15.287	7.346	-.492	-2.081	.041
	m2	16.785	8.177	.497	2.053	.044

a. Dependent Variable: Y

## Untuk Uji Hipotesis 5

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.687 <sup>a</sup>	.472	.448	37.073

a. Predictors: (Constant), m3, Z2, X1

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	81053.508	3	27017.836	19.658	.000 <sup>b</sup>
	Residual	90709.692	66	1374.389		
	Total	171763.200	69			

a. Dependent Variable: Y

b. Predictors: (Constant), m3, Z2, X1

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	467.727	154.724		3.023	.004
	X1	-6.110	2.168	-9.147	-2.818	.006
	Z2	-13.024	5.264	-.331	-2.474	.016
	m3	.221	.073	9.826	3.015	.004

a. Dependent Variable: Y

## Untuk Uji Hipotesis 6

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.546 <sup>a</sup>	.298	.266	42.733

a. Predictors: (Constant), m4, Z2, X2

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51240.701	3	17080.234	9.353	.000 <sup>b</sup>
	Residual	120522.499	66	1826.098		
	Total	171763.200	69			

a. Dependent Variable: Y

b. Predictors: (Constant), m4, Z2, X2

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-475.900	301.112		-1.580	.119
	X2	629.488	328.062	5.651	1.919	.059
	Z2	21.390	10.230	.544	2.091	.040
	m4	-23.290	11.144	-6.176	-2.090	.040

a. Dependent Variable: Y



## RIWAYAT HIDUP



Dhelia Dayu Anasthasia: lahir di Denpasar, tepatnya pada tanggal 7 April 1991. Tingkat pendidikan yang berhasil di tempuh adalah tahun 1996 menyelesaikan pendidikan di TK Bhayangkara Denpasar. Selanjutnya, tahun 1997-2002 ia bersekolah di SD 1,2,5 Banyuasri. Pada tahun 2002-2005 ia bersekolah di SMP 2 Singaraja. Pada tahun 2006-2008 ia bersekolah di SMA 4 Singaraja. Pada tahun 2008-2011 ia menempuh kuliah D3 Akuntansi Undiksha. Pada tahun 2012-2015 ia menempuh kuliah S1 Akuntansi Undiksha. Ia pernah bekerja menjadi Teller di BRI Cabang Singaraja pada tahun 2013 hingga tahun 2015. Kemudian, pada tahun 2015-2017 ia pernah bekerja sebagai Mantri di BRI Singaraja. Pada tahun 2017 hingga saat ini ia bekerja sebagai Analis Kredit di BPD Cabang Singaraja.

