

Lampiran 01. Data Tingkat Perputaran Kas, Perputaran Piutang, Jumlah Nasabah Kredit dan Profitabilitas Lembaga Perkreditan Desa (LPD) di Kecamatan Negara Tahun 2016 – 2018.

| Tahun | Nama LPD          | Perputaran Kas (Kali) | Perputaran Piutang (Kali) | Jumlah Nasabah Kredit (%) | ROA (%) |
|-------|-------------------|-----------------------|---------------------------|---------------------------|---------|
| 2016  | Lelateng          | 8,70                  | 1,3                       | (44,6)                    | 4,3     |
| 2017  |                   | 26,98                 | 1                         | 8,33                      | 4,03    |
| 2018  |                   | 14,30                 | 1                         | (4,3)                     | 3,88    |
|       |                   |                       |                           |                           |         |
| 2016  | Kaliakah Kauh     | 10,91                 | 0,22                      | (29,4)                    | 4,11    |
| 2017  |                   | 6,50                  | 1,04                      | 28,7                      | 3,79    |
| 2018  |                   | 6,40                  | 1,04                      | 11,4                      | 3,3     |
|       |                   |                       |                           |                           |         |
| 2016  | Tegal Badeng Kauh | 10,36                 | 0,3                       | (35,50)                   | 7,61    |
| 2017  |                   | 18,70                 | 1,1                       | 0,5                       | 6       |
| 2018  |                   | 36,02                 | 1,03                      | (8,9)                     | 4,98    |



Lampiran 02. Data Tingkat Perputaran Kas Lembaga Perkreditan Desa (LPD) di Kecamatan Negara Tahun 2016 – 2018.

Dalam Rupiah (000)

| Tahun | Nama LPD          | Perputaran Kas         |           | Perputaran Kas (Kali) |
|-------|-------------------|------------------------|-----------|-----------------------|
|       |                   | Pendapatan Operasional | Kas       |                       |
| 2016  | Lelateng          | 3.598.439              | 413.594   | 8,70                  |
|       | Baler Bale Agung  | 2.233.673              | 166.379   | 13,43                 |
|       | Berangbang        | 2.617.071              | 909.320   | 2,88                  |
|       | Kaliakah Kauh     | 277.988                | 25.480    | 10,91                 |
|       | Puseh Agung       | 65.034                 | 14.979    | 4,34                  |
|       | Baluk             | 2.913.199              | 133.636   | 21,80                 |
|       | Tegal Badeng Kauh | 634.387                | 61.236    | 10,36                 |
|       | Tegal Badeng Kgn  | 607.051                | 119.800   | 5,07                  |
|       | Banyubiru         | 1.250.688              | 569.199   | 2,20                  |
|       | Kaliakah Kangin   | 229.492                | 18.313    | 12,53                 |
| 2017  | Lelateng          | 4.123.994              | 152.974   | 26,98                 |
|       | Baler Bale Agung  | 2.391.107              | 181.035   | 13,21                 |
|       | Berangbang        | 2.674.107              | 1.157.116 | 2,31                  |
|       | Kaliakah Kauh     | 300.848                | 46.313    | 6,50                  |
|       | Puseh Agung       | 89.152                 | 27.766    | 3,21                  |
|       | Baluk             | 3.060.555              | 102.891   | 29,75                 |
|       | Tegal Badeng Kauh | 713.378                | 38.152    | 18,70                 |
|       | Tegal Badeng Kgn  | 671.762                | 57.236    | 11,74                 |
|       | Banyubiru         | 1.439.939              | 685.867   | 2,10                  |
|       | Kaliakah Kangin   | 170.461                | 23.899    | 7,13                  |
| 2018  | Lelateng          | 4.400.641              | 307.687   | 14,30                 |
|       | Baler Bale Agung  | 2.658.601              | 72.636    | 36,60                 |
|       | Berangbang        | 2.818.953              | 315.635   | 8,93                  |
|       | Kaliakah Kauh     | 317.244                | 49.551    | 6,40                  |
|       | Puseh Agung       | 105.329                | 15.241    | 6,91                  |
|       | Baluk             | 3.372.310              | 123.989   | 27,20                 |
|       | Tegal Badeng Kauh | 771.833                | 21.428    | 36,02                 |
|       | Tegal Badeng Kgn  | 779.772                | 16.149    | 48,29                 |
|       | Banyubiru         | 1.652.646              | 157.864   | 10,47                 |
|       | Kaliakah Kangin   | 121.263                | 5.207     | 23,29                 |

Lampiran 03. Data Perputaran Piutang Lembaga Perkreditan Desa (LPD) di Kecamatan Negara Tahun 2016 – 2018.

Dalam Rupiah (000)

| Tahun | Nama LPD          | Perputaran Piutang |              |               | Perputaran Piutang (Kali) |
|-------|-------------------|--------------------|--------------|---------------|---------------------------|
|       |                   | Penjualan Kredit   | Piutang Awal | Piutang Akhir |                           |
| 2016  | Lelateng          | 15.836.968         | 8.054.138    | 15.836.968    | 1,3                       |
|       | Baler Bale Agung  | 8.854.540          | 9.189.632    | 8.854.540     | 1                         |
|       | Berangbang        | 14.071.572         | 4.227.205    | 14.071.572    | 1,53                      |
|       | Kaliakah Kauh     | 1.665.914          | 13.174.279   | 1.665.914     | 0,22                      |
|       | Puseh Agung       | 244.742            | 459.364      | 244.742       | 0,69                      |
|       | Baluk             | 11.254.709         | 1.467.837    | 11.254.709    | 1,76                      |
|       | Tegal Badeng Kauh | 2.570.349          | 15.281.227   | 2.570.349     | 0,3                       |
|       | Tegal Badeng Kgn  | 2.252.199          | 197.506      | 2.252.199     | 1,83                      |
|       | Banyubiru         | 5.426.643          | 2.119.104    | 5.426.643     | 1,43                      |
|       | Kaliakah Kangin   | 569.647            | 2.051.923    | 569.647       | 0,43                      |
| 2017  | Lelateng          | 18.420.221         | 15.836.968   | 18.420.221    | 1                         |
|       | Baler Bale Agung  | 11.047.898         | 8.854.540    | 11.047.898    | 1,11                      |
|       | Berangbang        | 13.861.594         | 14.071.572   | 13.861.594    | 0,99                      |
|       | Kaliakah Kauh     | 1.807.780          | 1.665.914    | 1.807.780     | 1,04                      |
|       | Puseh Agung       | 310.872            | 244.742      | 310.872       | 1,11                      |
|       | Baluk             | 12.192.631         | 11.254.709   | 12.192.631    | 1,04                      |
|       | Tegal Badeng Kauh | 3.142.989          | 2.570.349    | 3.142.989     | 1,1                       |
|       | Tegal Badeng Kgn  | 2.742.111          | 2.252.199    | 2.742.111     | 1,09                      |
|       | Banyubiru         | 6.513.164          | 5.426.643    | 6.513.164     | 1,09                      |
|       | Kaliakah Kangin   | 464.354            | 569.647      | 464.354       | 0,89                      |

|      |                   |            |            |            |      |
|------|-------------------|------------|------------|------------|------|
|      |                   |            |            |            |      |
| 2018 | Lelateng          | 19.498.219 | 18.420.221 | 19.498.219 | 1    |
|      | Baler Bale Agung  | 12.123.063 | 11.047.898 | 12.123.063 | 1,04 |
|      | Berangbang        | 13.757.455 | 13.861.594 | 13757.455  | 0,99 |
|      | Kaliakah Kauh     | 1.975.044  | 1.807.780  | 1.975.044  | 1,04 |
|      | Puseh Agung       | 336.989    | 310.872    | 336.989    | 1,04 |
|      | Baluk             | 12.570.761 | 12.192.631 | 12.570.761 | 1,01 |
|      | Tegal Badeng Kauh | 3.340.025  | 3.142.989  | 3.340.025  | 1,03 |
|      | Tegal Badeng Kgn  | 3.097.821  | 2.742.111  | 3.097.821  | 1,06 |
|      | Banyubiru         | 7.231.482  | 6.513.164  | 7.231.482  | 1,05 |
|      | Kaliakah Kangin   | 402.681    | 464.354    | 402.681    | 0,92 |



Lampiran 04. Data Jumlah Nasabah Kredit Lembaga Perkreditan Desa (LPD) di Kecamatan Negara Tahun 2016 – 2018.

| Tahun | Nama LPD          | Jumlah Nasabah Kredit         |                                   | Jumlah Nasabah Kredit (%) |
|-------|-------------------|-------------------------------|-----------------------------------|---------------------------|
|       |                   | JN <sub>t</sub><br>(Sekarang) | JN <sub>t-1</sub><br>(Sebelumnya) |                           |
| 2016  | Lelateng          | 708                           | 1278                              | (44,6)                    |
|       | Baler Bale Agung  | 1276                          | 685                               | 86,2                      |
|       | Berangbang        | 793                           | 480                               | 65,2                      |
|       | Kaliakah Kauh     | 579                           | 820                               | (29,4)                    |
|       | Puseh Agung       | 200                           | 405                               | (51)                      |
|       | Baluk             | 697                           | 477                               | 46,12                     |
|       | Tegal Badeng Kauh | 425                           | 659                               | (35,50)                   |
|       | Tegal Badeng Kgn  | 202                           | 175                               | 15,4                      |
|       | Banyubiru         | 495                           | 211                               | 134,5                     |
|       | Kaliakah Kangin   | 409                           | 429                               | (4,7)                     |
| 2017  | Lelateng          | 767                           | 708                               | 8,33                      |
|       | Baler Bale Agung  | 1305                          | 1276                              | 2,27                      |
|       | Berangbang        | 855                           | 793                               | 7,8                       |
|       | Kaliakah Kauh     | 745                           | 579                               | 28,7                      |
|       | Puseh Agung       | 263                           | 200                               | 31,5                      |
|       | Baluk             | 760                           | 697                               | 9,04                      |
|       | Tegal Badeng Kauh | 427                           | 425                               | 0,5                       |
|       | Tegal Badeng Kgn  | 237                           | 202                               | 17,3                      |
|       | Banyubiru         | 495                           | 495                               | 0                         |
|       | Kaliakah Kangin   | 345                           | 409                               | (16)                      |
| 2018  | Lelateng          | 734                           | 767                               | (4,3)                     |
|       | Baler Bale Agung  | 1299                          | 1305                              | (0,5)                     |
|       | Berangbang        | 889                           | 855                               | 4                         |
|       | Kaliakah Kauh     | 830                           | 745                               | 11,4                      |
|       | Puseh Agung       | 260                           | 263                               | (1,14)                    |
|       | Baluk             | 791                           | 760                               | 4,1                       |
|       | Tegal Badeng Kauh | 389                           | 427                               | (8,9)                     |
|       | Tegal Badeng Kgn  | 218                           | 237                               | (8,02)                    |
|       | Banyubiru         | 495                           | 495                               | 0                         |
|       | Kaliakah Kangin   | 283                           | 345                               | (18)                      |

Lampiran 05. Data Profitabilitas Lembaga Perkreditan Desa (LPD) di Kecamatan Negara Tahun 2016 – 2018.

Dalam Rupiah (000)

| Tahun           | Nama LPD          | Profitabilitas |             | ROA (%) |
|-----------------|-------------------|----------------|-------------|---------|
|                 |                   | Laba Bersih    | Total Asset |         |
| 2016            | Lelateng          | 1.100.546      | 26.291.150  | 4,3     |
|                 | Baler Bale Agung  | 905.801        | 14.646.224  | 6,9     |
|                 | Berangbang        | 616.438        | 22.178.378  | 3,19    |
|                 | Kaliakah Kauh     | 80.077         | 2.221.117   | 4,11    |
|                 | Puseh Agung       | 14.696         | 284.801     | 5,74    |
|                 | Baluk             | 995.835        | 15.824.458  | 7,29    |
|                 | Tegal Badeng Kauh | 202.565        | 3.025.709   | 7,61    |
|                 | Tegal Badeng Kgn  | 200.918        | 2.934.428   | 7,84    |
|                 | Banyubiru         | 315.330        | 8.875.414   | 4,31    |
| Kaliakah Kangin | 30.724            | 645.089        | 4,98        |         |
| 2017            | Lelateng          | 1.214.148      | 30.135.631  | 4,03    |
|                 | Baler Bale Agung  | 850.465        | 16.750.812  | 5,08    |
|                 | Berangbang        | 504.845        | 23.302.626  | 2,17    |
|                 | Kaliakah Kauh     | 87.187         | 2.301.198   | 3,7     |
|                 | Puseh Agung       | 17.171         | 356.574     | 4,82    |
|                 | Baluk             | 676.228        | 18.920.788  | 3,57    |
|                 | Tegal Badeng Kauh | 218.829        | 3.647.378   | 6       |
|                 | Tegal Badeng Kgn  | 211.417        | 3.000.623   | 7,05    |
|                 | Banyubiru         | 335.260        | 10.637.942  | 3,15    |
| Kaliakah Kangin | 15.245            | 484.593        | 3,15        |         |
| 2018            | Lelateng          | 1.364.169      | 35.190.355  | 3,88    |
|                 | Baler Bale Agung  | 870.091        | 18.484.486  | 4,71    |
|                 | Berangbang        | 552.302        | 24.066.574  | 2,29    |
|                 | Kaliakah Kauh     | 90.681         | 2.749.010   | 3,3     |
|                 | Puseh Agung       | 19.765         | 400.114     | 4,94    |
|                 | Baluk             | 917.715        | 20.798.137  | 4,41    |
|                 | Tegal Badeng Kauh | 227.387        | 4.569.401   | 4,98    |
|                 | Tegal Badeng Kgn  | 221.910        | 3.868.025   | 5,74    |
|                 | Banyubiru         | 343.354        | 12.186.754  | 2,82    |
| Kaliakah Kangin | 11.091            | 371.739        | 2,98        |         |



Lampiran 06. Data Input SPSS Tingkat Perputaran Kas, Perputaran Piutang, Jumlah Nasabah Kredit dan Profitabilitas Lembaga Perkreditan Desa (LPD) di Kecamatan Negara Tahun 2016 – 2018.

| No | Tingkat Perputaran kas ( $X_1$ ) | Perputaran Piutang ( $X_2$ ) | Jumlah Nasabah Kredit ( $X_3$ ) | Profitabilitas ( $Y$ ) |
|----|----------------------------------|------------------------------|---------------------------------|------------------------|
| 1  | 8.70                             | 1.30                         | -44,6                           | 4.30                   |
| 2  | 13.43                            | 1.00                         | 86,2                            | 6.90                   |
| 3  | 2.88                             | 1.53                         | 65,2                            | 3.19                   |
| 4  | 10.91                            | .22                          | -29,4                           | 4.11                   |
| 5  | 4.34                             | .69                          | -51                             | 5.74                   |
| 6  | 21.80                            | 1.76                         | 46,12                           | 7.29                   |
| 7  | 10.36                            | .30                          | -35,50                          | 7.61                   |
| 8  | 5.07                             | 1.83                         | 15,4                            | 7.84                   |
| 9  | 2.20                             | 1.43                         | 134,5                           | 4.31                   |
| 10 | 12.53                            | .43                          | -4,7                            | 4.98                   |
| 11 | 26.96                            | 1.00                         | 8,33                            | 4.03                   |
| 12 | 13.21                            | 1.11                         | 2,27                            | 5.08                   |
| 13 | 2.31                             | .99                          | 7,8                             | 2.17                   |
| 14 | 6.50                             | 1.04                         | 28,7                            | 3.70                   |
| 15 | 3.21                             | 1.11                         | 32                              | 4.82                   |
| 16 | 29.75                            | 1.04                         | 9,04                            | 3.57                   |
| 17 | 18.70                            | 1.10                         | 0,5                             | 6.00                   |
| 18 | 11.74                            | 1.09                         | 17,3                            | 7.05                   |
| 19 | 2.10                             | 1.09                         | 0                               | 3.15                   |
| 20 | 7.13                             | .89                          | -16                             | 3.15                   |
| 21 | 14.30                            | 1.00                         | -4,3                            | 3.88                   |
| 22 | 36.60                            | 1.04                         | -0,5                            | 4.71                   |
| 23 | 8.93                             | .99                          | 4                               | 2.29                   |
| 24 | 6.40                             | 1.04                         | 11,4                            | 3.30                   |
| 25 | 6.91                             | 1.04                         | -1,14                           | 4.94                   |
| 26 | 27.20                            | 1.01                         | 4,1                             | 4.41                   |
| 27 | 36.02                            | 1.03                         | -8,9                            | 4.98                   |
| 28 | 48.29                            | 1.06                         | -8,02                           | 5.74                   |
| 29 | 10.47                            | 1.05                         | 0                               | 2.82                   |
| 30 | 23.29                            | .92                          | -18                             | 2.98                   |

Lampiran 07. Hasil Output SPSS Tingkat Perputaran Kas ( $X_1$ ), Perputaran Piutang ( $X_2$ ), dan Jumlah Nasabah Kredit ( $X_3$ ) terhadap Profitabilitas ( $Y$ ).

```
DESCRIPTIVES VARIABLES=Y X1 X2 X3
  /STATISTICS=MEAN STDDEV MIN MAX.
```

## Descriptives

| Descriptive Statistics |    |         |         |         |                |
|------------------------|----|---------|---------|---------|----------------|
|                        | N  | Minimum | Maximum | Mean    | Std. Deviation |
| ROA                    | 30 | 2.17    | 7.84    | 4.6347  | 1.78385        |
| TPK                    | 30 | 2.10    | 48.29   | 14.4080 | 12.87481       |
| PP                     | 30 | .22     | 1.83    | 1.0377  | .42593         |
| JNK                    | 30 | -51.00  | 134.50  | 4.3233  | 29.62964       |
| Valid N (listwise)     | 30 |         |         |         |                |

## NPar Tests

| One-Sample Kolmogorov-Smirnov Test |                |                         |
|------------------------------------|----------------|-------------------------|
|                                    |                | Unstandardized Residual |
| N                                  |                | 30                      |
| Normal Parameters <sup>a,b</sup>   | Mean           | .0000000                |
|                                    | Std. Deviation | .94697492               |
| Most Extreme Differences           | Absolute       | .135                    |
|                                    | Positive       | .135                    |
|                                    | Negative       | -.084                   |
| Test Statistic                     |                | .135                    |
| Asymp. Sig. (2-tailed)             |                | .168 <sup>c</sup>       |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.



```

REGRESSION
  /DESCRIPTIVES MEAN STDDEV CORR SIG N
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL ZPP
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y
  /METHOD=ENTER X1 X2 X3
  /SCATTERPLOT=(*SRESID ,*ZPRED)
  /RESIDUALS DURBIN HISTOGRAM(ZRESID) NORMPROB(ZRESID)
  /SAVE RESID.

```

## Regression

**Descriptive Statistics**

|     | Mean    | Std. Deviation | N  |
|-----|---------|----------------|----|
| ROA | 4.6347  | 1.78385        | 30 |
| TPK | 14.4080 | 12.87481       | 30 |
| PP  | 1.0377  | .42593         | 30 |
| JNK | 4.3233  | 29.62964       | 30 |

**Correlations**

|                     |     | ROA   | TPK   | PP    | JNK   |
|---------------------|-----|-------|-------|-------|-------|
| Pearson Correlation | ROA | 1.000 | .802  | .679  | .549  |
|                     | TPK | .802  | 1.000 | .565  | .564  |
|                     | PP  | .679  | .565  | 1.000 | .588  |
|                     | JNK | .549  | .564  | .588  | 1.000 |
| Sig. (1-tailed)     | ROA | .     | .000  | .000  | .001  |
|                     | TPK | .000  | .     | .001  | .001  |
|                     | PP  | .000  | .001  | .     | .000  |
|                     | JNK | .001  | .001  | .000  | .     |
| N                   | ROA | 30    | 30    | 30    | 30    |
|                     | TPK | 30    | 30    | 30    | 30    |
|                     | PP  | 30    | 30    | 30    | 30    |
|                     | JNK | 30    | 30    | 30    | 30    |

**Variables Entered/Removed<sup>a</sup>**

| Model | Variables Entered         | Variables Removed | Method |
|-------|---------------------------|-------------------|--------|
| 1     | JNK, TPK, PP <sup>b</sup> | .                 | Enter  |

a. Dependent Variable: ROA

b. All requested variables entered.

**Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1     | .847 <sup>a</sup> | .718     | .686              | 1.00012                    | 2.321         |

a. Predictors: (Constant), JNK, TPK, PP

b. Dependent Variable: ROA

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df | Mean Square | F      | Sig.              |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1     | Regression | 66.275         | 3  | 22.092      | 22.087 | .000 <sup>b</sup> |
|       | Residual   | 26.006         | 26 | 1.000       |        |                   |
|       | Total      | 92.281         | 29 |             |        |                   |

a. Dependent Variable: ROA

b. Predictors: (Constant), JNK, TPK, PP

**Collinearity Diagnostics<sup>a</sup>**

| Model | Dimension | Eigenvalue | Condition Index | Variance Proportions |     |     |     |
|-------|-----------|------------|-----------------|----------------------|-----|-----|-----|
|       |           |            |                 | (Constant)           | TPK | PP  | JNK |
| 1     | 1         | 2.851      | 1.000           | .01                  | .03 | .01 | .02 |
|       | 2         | .911       | 1.769           | .02                  | .00 | .00 | .50 |
|       | 3         | .191       | 3.869           | .08                  | .94 | .04 | .25 |
|       | 4         | .047       | 7.769           | .90                  | .03 | .95 | .23 |

a. Dependent Variable: ROA

**Residuals Statistics<sup>a</sup>**

|                                   | Minimum  | Maximum | Mean    | Std. Deviation | N  |
|-----------------------------------|----------|---------|---------|----------------|----|
| Predicted Value                   | 2.4323   | 8.6825  | 4.6347  | 1.51174        | 30 |
| Std. Predicted Value              | -1.457   | 2.678   | .000    | 1.000          | 30 |
| Standard Error of Predicted Value | .217     | .858    | .344    | .124           | 30 |
| Adjusted Predicted Value          | 2.4971   | 11.0331 | 4.7165  | 1.76246        | 30 |
| Residual                          | -1.30808 | 2.19280 | .00000  | .94697         | 30 |
| Std. Residual                     | -1.308   | 2.193   | .000    | .947           | 30 |
| Stud. Residual                    | -1.640   | 2.309   | -.028   | 1.036          | 30 |
| Deleted Residual                  | -3.19311 | 2.43090 | -.08182 | 1.20612        | 30 |
| Stud. Deleted Residual            | -1.698   | 2.539   | -.022   | 1.066          | 30 |
| Mahal. Distance                   | .400     | 20.381  | 2.900   | 3.652          | 30 |
| Cook's Distance                   | .000     | 1.876   | .094    | .340           | 30 |
| Centered Leverage Value           | .014     | .703    | .100    | .126           | 30 |

a. Dependent Variable: ROA

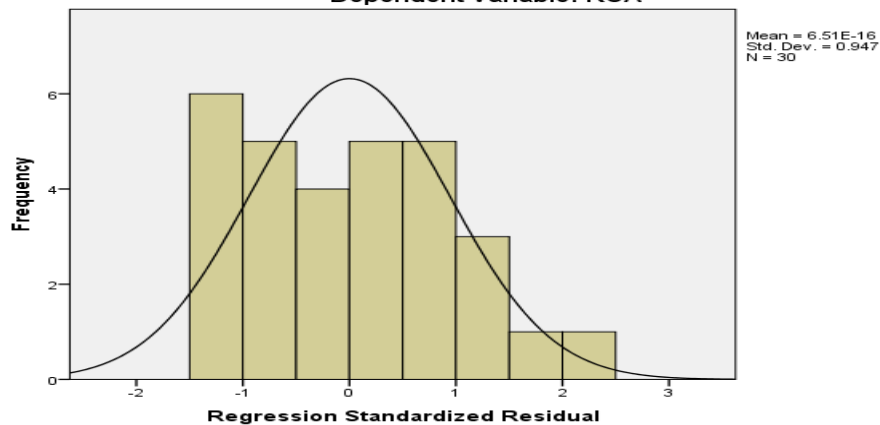
**Coefficients<sup>a</sup>**

| Model | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig.  | Correlations |            |         | Collinearity Statistics |           |
|-------|-----------------------------|------------|---------------------------|-------|-------|--------------|------------|---------|-------------------------|-----------|
|       | B                           | Std. Error |                           |       |       | Beta         | Zero-order | Partial | Part                    | Tolerance |
|       | 1 (Constant)                | 1.992      | .572                      |       | 3.481 | .002         |            |         |                         |           |
| TPK   | .085                        | .019       | .610                      | 4.533 | .000  | .802         | .664       | .472    | .598                    | 1.671     |
| PP    | 1.370                       | .575       | .327                      | 2.382 | .025  | .679         | .423       | .248    | .575                    | 1.740     |
| JNK   | .001                        | .008       | .013                      | .092  | .928  | .549         | .018       | .010    | .575                    | 1.739     |

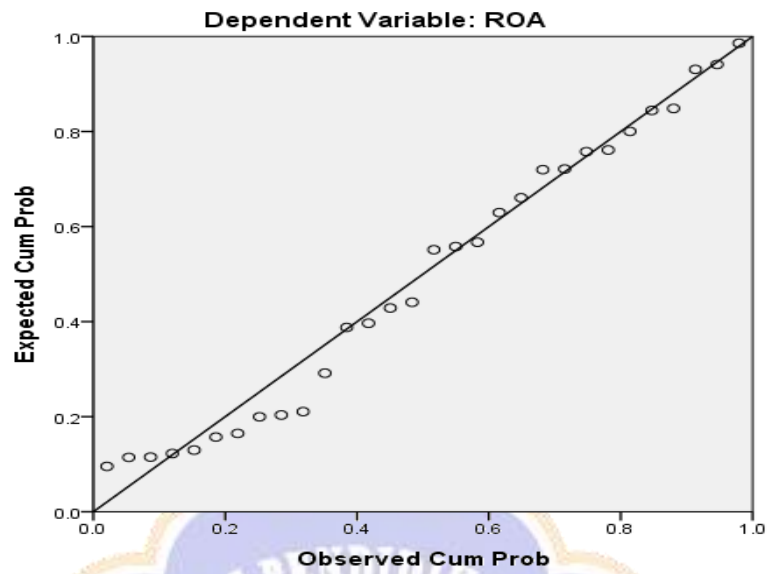
a. Dependent Variable: ROA

**Histogram**

**Dependent Variable: ROA**



Normal P-P Plot of Regression Standardized Residual



Scatterplot

