



Lampiran 1. Data Perusahaan Perbankan

| No. | Nama Bank | Kode |
|------------|--|-------------|
| 1. | Bank Raya Indonesia Tbk d.h Bank Rakyat Indonesia Agro Niaga Tbk d.h Bank Agroniaga Tbk | AGRO |
| 2. | Bank IBK Indonesia, Tbk. d.h Bank Agris Tbk d.h Bank Finconesia | AGRS |
| 3. | Bank Amar Indonesia Tbk. | AMAR |
| 4. | Bank Jago Tbk. d.h Bank Artos Indonesia Tbk | ARTO |
| 5. | Bank MNC Internasional Tbk d.h ICB Bumiputera Tbk d.h Bank Bumiputera Indonesia Tbk | BABP |
| 6. | Bank Capital Indonesia Tbk. | BACA |
| 7. | Bank Aladin Syariah Tbk d.h Bank Net Indonesia Syariah Tbk | BANK |
| 8. | Bank Central Asia Tbk. | BBCA |
| 9. | Bank Harda Internasional Tbk. d.h Bank Allo | BBHI |
| 10. | Bank Bukopin Tbk. | BBKP |
| 11. | Bank Mestika Dharma Tbk. | BBMD |
| 12. | Bank Negara Indonesia (Persero) Tbk. | BBNI |
| 13. | Bank Rakyat Indonesia (Persero) Tbk. | BBRI |
| 14. | Bank Bisnis Internasional Tbk. | BBSI |
| 15. | Bank Tabungan Negara (Persero) Tbk. | BBTN |
| 16. | Bank Neo Commerce Tbk. | BBYB |
| 17. | Bank J Trust Indonesia Tbk d.h Bank Mutiara Tbk d.h Bank Century Tbk d.h Bank Century Intervest Corp Tbk / Bank CIC Tbk | BCIC |
| 18. | Bank Danamon Indonesia Tbk. | BDMN |
| 19. | Bank Pembangunan Daerah Banten Tbk d.h Bank Pundi Indonesia Tbk d.h Bank Eksekutif Internasional Tbk | BEKS |
| 20. | Bank Ganesha Tbk. | BGTG |
| 21. | Bank Ina Perdana Tbk. | BINA |
| 22. | Bank Pembangunan Daerah Jawa Barat Tbk d.h Bank Jabar Banten Tbk | BJBR |
| 23. | Bank Pembangunan Daerah Jawa Timur Tbk. | BJTM |
| 24. | Bank QNB Indonesia Tbk d.h Bank QNB Kesawan Tbk d.h Bank Kesawan Tbk | BKSW |

| | | |
|-----|---|------|
| 25. | Bank Maspion Indonesia Tbk. | BMAS |
| 26. | Bank Mandiri (Persero) Tbk. | BMRI |
| 27. | Bank Bumi Arta Tbk. | BNBA |
| 28. | Bank CIMB Niaga Tbk d.h Bank Niaga Tbk | BNGA |
| 29. | Bank Maybank Indonesia Tbk d.h BII Maybank Tbk d.h Bank Internasional Indonesia Tbk | BNII |
| 30. | Bank Permata Tbk d.h Bank Bali | BNLI |
| 31. | Bank Sinar Mas Tbk d.h Bank Shinta Indonesia | BSIM |
| 32. | Bank of India Indonesia Tbk d.h Bank Swadesi Tbk | BSWD |
| 33. | Bank BTPN Tbk. d.h Bank Tabungan Pensiunan Nasional Tbk | BTPN |
| 34. | Bank Tabungan Pensiunan Nasional Syariah Tbk. (d.h PT Bank Sahabat Purbadanarta) | BTPS |
| 35. | Bank Victoria International Tbk. | BVIC |
| 36. | Bank Oke Indonesia Tbk d.h Bank Dinar Indonesia Tbk d.h Bank Liman International | DNAR |
| 37. | Bank Artha Graha International Tbk d.h Bank Interpacific Tbk | INPC |
| 38. | Bank Multiarta Sentosa Tbk | MASB |
| 39. | Bank Mayapada Internasional Tb | MAYA |
| 40. | Bank Mega Tbk. | MEGA |
| 41. | Bank OCBC NISP Tbk d.h bank NISP Tbk | NISP |
| 42. | Bank Pan Indonesia Tbk | PNBN |
| 43. | Bank Panin Syariah Tbk d.h Bank Harfa | PNBS |
| 44. | Bank Woori Saudara Indonesia 1906 Tbk d.h Bank Himpunan Saudara 1906 Tbk | SDRA |

Lampiran 2. Tabulasi Data

1. *Intellectual Capital (IC)*

| No. | Kode | VA | VACA | VAHU | STVA | VAIC |
|-----|------|---------------------|----------|----------|------------|------------|
| 1. | AGRO | 329,955,885,000 | 0.0770 | 1.5509 | 0.3552 | 1.9831 |
| 2. | AGRS | (1,652,000,000) | (0.0009) | (0.0113) | 89.3904 | 89.3783 |
| 3. | AMAR | 174,004,321,000 | 0.1631 | 1.0919 | 0.0842 | 1.3391 |
| 4. | ARTO | (31,880,000,000) | (0.0259) | (0.2020) | 5.9495 | 5.7216 |
| 5. | BABP | 275,555,000,000 | 0.1776 | 1.1647 | 0.1414 | 1.4837 |
| 6. | BACA | 301,096,000,000 | 0.1836 | 1.5171 | 0.3408 | 2.0415 |
| 7. | BANK | 77,766,000,000 | 0.1213 | 2.2146 | 0.5485 | 2.8843 |
| 8. | BBCA | 44,386,226,000,000 | 0.2403 | 3.3249 | 0.6992 | 4.2644 |
| 9. | BBHI | 97,796,205,492 | 0.2818 | 1.9367 | 0.4837 | 2.7022 |
| 10. | BBKP | (2,066,229,000,000) | (0.2440) | (2.1180) | 1.4721 | (0.8899) |
| 11. | BBMD | 896,666,490,834 | 0.2236 | 3.2908 | 0.6961 | 4.2106 |
| 12. | BBNI | 14,356,647,000,000 | 0.1272 | 1.4125 | 0.2920 | 1.8317 |
| 13. | BBRI | 48,739,079,000,000 | 0.2438 | 1.8064 | 0.4464 | 2.4966 |
| 14. | BBSI | 49,210,708,029 | 0.0488 | 3.5175 | 0.7157 | 4.2820 |
| 15. | BBTN | 5,329,919,000,000 | 0.2667 | 1.7902 | 0.4414 | 2.4983 |
| 16. | BBYB | 125,659,178,428 | 0.1121 | 1.3024 | 0.2322 | 1.6468 |
| 17. | BCIC | (225,195,000,000) | (0.1560) | (0.8674) | 2.1529 | 1.1295 |
| 18. | BDMN | 6,592,114,000,000 | 0.1513 | 1.2653 | 0.2097 | 1.6263 |
| 19. | BEKS | (182,880,000,000) | (0.1343) | (1.4504) | 1.6895 | 0.1048 |
| 20. | BGTG | 133,691,000,000 | 0.1174 | 1.0439 | 0.0420 | 1.2033 |
| 21. | BINA | 145,233,000,000 | 0.1193 | 1.7287 | 0.4215 | 2.2696 |
| 22. | BJBR | 4,548,489,000,000 | 0.3789 | 1.7234 | 0.4197 | 2.5220 |
| 23. | BJTM | 3,244,406,000,000 | 0.3243 | 2.1006 | 0.5239 | 2.9488 |
| 24. | BKSW | (89,494,000,000) | (0.0218) | (0.2906) | 4.4412 | 4.1288 |
| 25. | BMAS | 175,334,627,000 | 0.1365 | 1.5269 | 0.3451 | 2.0086 |
| 26. | BMRI | 40,285,446,000,000 | 0.2079 | 2.0968 | 0.5231 | 2.8277 |
| 27. | BNBA | 179,348,186,009 | 0.1188 | 1.2866 | 0.2228 | 1.6282 |
| 28. | BNGA | 7,989,022,000,000 | 0.1946 | 1.7001 | 0.4118 | 2.3065 |
| 29. | BNII | 4,452,896,000,000 | 0.1636 | 1.5684 | 0.3624 | 2.0943 |
| 30. | BNLI | 4,035,056,000,000 | 0.1151 | 1.4311 | 0.3012 | 1.8474 |
| 31. | BSIM | 1,022,732,000,000 | 0.1689 | 1.3477 | 0.2580 | 1.7746 |
| 32. | BSWD | (19,803,128,013) | (0.0187) | (0.3905) | 3.5609 | 3.1516 |
| 33. | BTPN | 5,241,270,000,000 | 0.1590 | 1.6321 | 0.3873 | 2.1784 |
| 34. | BTPS | 1,895,501,000,000 | 0.3224 | 1.8051 | 0.4460 | 2.5735 |
| 35. | BVIC | 241,015,000 | 0.0001 | 0.0014 | (726.2472) | (726.2458) |
| 36. | DNAR | 144,607,197,982 | 0.0573 | 1.0957 | 0.0873 | 1.2404 |

| | | | | | | |
|-----|------|-------------------|--------|--------|----------|--------|
| 37. | INPC | 389,688,000,000 | 0.1095 | 1.2259 | 0.1843 | 1.5196 |
| 38. | MASB | 397,509,899,313 | 0.1472 | 2.3267 | 0.5702 | 3.0441 |
| 39. | MAYA | 1,124,031,000,000 | 0.0870 | 1.2500 | 0.2000 | 1.5371 |
| 40. | MEGA | 5,291,914,492,568 | 0.2906 | 3.8618 | 0.7411 | 4.8935 |
| 41. | NISP | 5,161,405,000,000 | 0.1730 | 1.8922 | 0.4715 | 2.5367 |
| 42. | PNBN | 7,007,672,000,000 | 0.1477 | 3.3976 | 0.7057 | 4.2510 |
| 43. | PNBS | 117,013,585,000 | 0.0376 | 0.9858 | (0.0144) | 1.0089 |
| 44. | SDRA | 861,452,000,000 | 0.1185 | 2.6952 | 0.6290 | 3.4426 |

2. Cadangan Kerugian Penurunan Nilai (CKPN) PSAK 71

| No. | Kode | CKPN PSAK 71 | |
|-----|------|-----------------|-------------------|
| | | Nilai CKPN | Pembulatan |
| 1. | AGRO | 1,006,365,249 | pembulatan ribuan |
| 2. | AGRS | 270,772 | pembulatan jutaan |
| 3. | AMAR | 91,404,776 | pembulatan ribuan |
| 4. | ARTO | 81,753 | pembulatan jutaan |
| 5. | BABP | 223,144 | pembulatan jutaan |
| 6. | BACA | 55,808 | pembulatan jutaan |
| 7. | BANK | 2 | pembulatan jutaan |
| 8. | BBCA | 27,914,460 | pembulatan jutaan |
| 9. | BBHI | 28,597,703,399 | pembulatan penuh |
| 10. | BBKP | 4,702,358 | pembulatan jutaan |
| 11. | BBMD | 153,567,060,691 | pembulatan penuh |
| 12. | BBNI | 44,227,986 | pembulatan jutaan |
| 13. | BBRI | 66,827,551 | pembulatan jutaan |
| 14. | BBSI | 6,987,120,140 | pembulatan penuh |
| 15. | BBTN | 13,060,943 | pembulatan jutaan |
| 16. | BBYB | 102,602,588,001 | pembulatan penuh |
| 17. | BCIC | 222,606 | pembulatan jutaan |
| 18. | BDMN | 7,371,940 | pembulatan jutaan |
| 19. | BEKS | 821,577 | pembulatan jutaan |
| 20. | BGTG | 70,582 | pembulatan jutaan |
| 21. | BINA | 103,598 | pembulatan jutaan |
| 22. | BJBR | 1,912,763 | pembulatan jutaan |
| 23. | BJTM | 1,454,721 | pembulatan jutaan |
| 24. | BKSW | 656,986 | pembulatan jutaan |
| 25. | BMAS | 27,271,116 | pembulatan ribuan |

| | | | |
|-----|------|-----------------|-------------------|
| 26. | BMRI | 62,758,566 | pembulatan jutaan |
| 27. | BNBA | 66,034,573,890 | pembulatan penuh |
| 28. | BNGA | 11,924,960 | pembulatan jutaan |
| 29. | BNII | 3,229,777 | pembulatan jutaan |
| 30. | BNLI | 7,954,564 | pembulatan jutaan |
| 31. | BSIM | 1,598,919 | pembulatan jutaan |
| 32. | BSWD | 117,694,852,949 | pembulatan penuh |
| 33. | BTPN | 3,422,325 | pembulatan jutaan |
| 34. | BTPS | 849,490 | pembulatan jutaan |
| 35. | BVIC | 597,378,266 | pembulatan ribuan |
| 36. | DNAR | 43,014,437,424 | pembulatan penuh |
| 37. | INPC | 459,932 | pembulatan jutaan |
| 38. | MASB | 155,290,719,265 | pembulatan penuh |
| 39. | MAYA | 2,389,238 | pembulatan jutaan |
| 40. | MEGA | 459,448,617,937 | pembulatan penuh |
| 41. | NISP | 5,165,368 | pembulatan jutaan |
| 42. | PNBN | 5,923,622 | pembulatan jutaan |
| 43. | PNBS | 238,559,512 | pembulatan ribuan |
| 44. | SDRA | 432,834 | pembulatan jutaan |



3. Kesehatan Perbankan (RGEC)

| No. | Kode | PK NPL | Nilai | PK LDR | Nilai | PK GCG | Nilai | PK ROA | Nilai | PK CAR | Nilai | Total | Matrix |
|-----|------|--------|-------|--------|-------|--------|-------|--------|-------|--------|-------|-------|--------|
| 1. | AGRO | 2 | 4 | 2 | 4 | 2 | 4 | 4 | 2 | 1 | 5 | 19 | 76 |
| 2. | AGRS | 3 | 3 | 4 | 2 | 2 | 4 | 5 | 1 | 1 | 5 | 15 | 60 |
| 3. | AMAR | 3 | 3 | 1 | 5 | 3 | 3 | 4 | 2 | 1 | 5 | 18 | 72 |
| 4. | ARTO | 1 | 5 | 4 | 2 | 2 | 4 | 5 | 1 | 1 | 5 | 17 | 68 |
| 5. | BABP | 3 | 3 | 2 | 4 | 2 | 4 | 4 | 2 | 1 | 5 | 18 | 72 |
| 6. | BACA | 1 | 5 | 1 | 5 | 3 | 3 | 4 | 2 | 1 | 5 | 20 | 80 |
| 7. | BANK | 1 | 5 | 1 | 5 | 2 | 4 | 1 | 5 | 1 | 5 | 24 | 96 |
| 8. | BBCA | 1 | 5 | 1 | 5 | 1 | 5 | 1 | 5 | 1 | 5 | 25 | 100 |
| 9. | BBHI | 2 | 4 | 3 | 3 | 3 | 3 | 1 | 5 | 1 | 5 | 20 | 80 |
| 10. | BBKP | 4 | 2 | 5 | 1 | 3 | 3 | 5 | 1 | 1 | 5 | 12 | 48 |
| 11. | BBMD | 1 | 5 | 2 | 4 | 2 | 4 | 1 | 5 | 1 | 5 | 23 | 92 |
| 12. | BBNI | 2 | 4 | 3 | 3 | 2 | 4 | 4 | 2 | 1 | 5 | 18 | 72 |
| 13. | BBRI | 2 | 4 | 2 | 4 | 2 | 4 | 4 | 2 | 1 | 5 | 19 | 76 |
| 14. | BBSI | 1 | 5 | 5 | 1 | 2 | 4 | 1 | 5 | 1 | 5 | 20 | 80 |
| 15. | BBTN | 2 | 4 | 3 | 3 | 2 | 4 | 3 | 3 | 1 | 5 | 19 | 76 |
| 16. | BBYB | 2 | 4 | 3 | 3 | 3 | 3 | 4 | 2 | 1 | 5 | 17 | 68 |
| 17. | BCIC | 2 | 4 | 1 | 5 | 3 | 3 | 5 | 1 | 2 | 4 | 17 | 68 |
| 18. | BDMN | 2 | 4 | 2 | 4 | 2 | 4 | 3 | 3 | 1 | 5 | 20 | 80 |
| 19. | BEKS | 5 | 1 | 5 | 1 | 4 | 2 | 5 | 1 | 1 | 5 | 10 | 40 |
| 20. | BGTG | 3 | 3 | 1 | 5 | 2 | 4 | 4 | 2 | 1 | 5 | 19 | 76 |
| 21. | BINA | 1 | 5 | 1 | 5 | 2 | 4 | 3 | 3 | 1 | 5 | 22 | 88 |
| 22. | BJBR | 1 | 5 | 3 | 3 | 2 | 4 | 2 | 4 | 1 | 5 | 21 | 84 |

| | | | | | | | | | | | | | |
|-----|------|---|---|---|---|---|---|---|---|---|---|----|----|
| 23. | BJTM | 2 | 4 | 1 | 5 | 3 | 3 | 2 | 4 | 1 | 5 | 21 | 84 |
| 24. | BKSW | 2 | 4 | 3 | 3 | 2 | 4 | 5 | 1 | 1 | 5 | 17 | 68 |
| 25. | BMAS | 1 | 5 | 2 | 4 | 2 | 4 | 3 | 3 | 1 | 5 | 21 | 84 |
| 26. | BMRI | 2 | 4 | 2 | 4 | 2 | 4 | 2 | 4 | 1 | 5 | 21 | 84 |
| 27. | BNBA | 2 | 4 | 2 | 4 | 2 | 4 | 3 | 3 | 1 | 5 | 20 | 80 |
| 28. | BNGA | 2 | 4 | 2 | 4 | 2 | 4 | 3 | 3 | 1 | 5 | 20 | 80 |
| 29. | BNII | 2 | 4 | 3 | 3 | 2 | 4 | 3 | 3 | 1 | 5 | 19 | 76 |
| 30. | BNLI | 2 | 4 | 2 | 4 | 2 | 4 | 3 | 3 | 1 | 5 | 20 | 80 |
| 31. | BSIM | 2 | 4 | 1 | 5 | 2 | 4 | 4 | 2 | 1 | 5 | 20 | 80 |
| 32. | BSWD | 2 | 4 | 2 | 4 | 3 | 3 | 4 | 2 | 1 | 5 | 18 | 72 |
| 33. | BTPN | 1 | 5 | 5 | 1 | 2 | 4 | 2 | 4 | 1 | 5 | 19 | 76 |
| 34. | BTPS | 1 | 5 | 3 | 3 | 2 | 4 | 1 | 5 | 1 | 5 | 22 | 88 |
| 35. | BVIC | 3 | 3 | 2 | 4 | 3 | 3 | 5 | 1 | 1 | 5 | 16 | 64 |
| 36. | DNAR | 2 | 4 | 5 | 1 | 2 | 4 | 4 | 2 | 1 | 5 | 16 | 64 |
| 37. | INPC | 2 | 4 | 1 | 5 | 2 | 4 | 4 | 2 | 1 | 5 | 20 | 80 |
| 38. | MASB | 2 | 4 | 1 | 5 | 2 | 4 | 3 | 3 | 1 | 5 | 21 | 84 |
| 39. | MAYA | 2 | 4 | 2 | 4 | 2 | 4 | 4 | 2 | 1 | 5 | 19 | 76 |
| 40. | MEGA | 1 | 5 | 1 | 5 | 2 | 4 | 1 | 5 | 1 | 5 | 24 | 96 |
| 41. | NISP | 1 | 5 | 1 | 5 | 1 | 5 | 2 | 4 | 1 | 5 | 24 | 96 |
| 42. | PNBN | 2 | 4 | 2 | 4 | 2 | 4 | 1 | 5 | 1 | 5 | 22 | 88 |
| 43. | PNBS | 2 | 4 | 4 | 2 | 2 | 4 | 4 | 2 | 1 | 5 | 17 | 68 |
| 44. | SDRA | 1 | 5 | 5 | 1 | 2 | 4 | 2 | 4 | 1 | 5 | 19 | 76 |

Lampiran 3. Hasil Pengujian SPSS

1. Uji Deskriptif

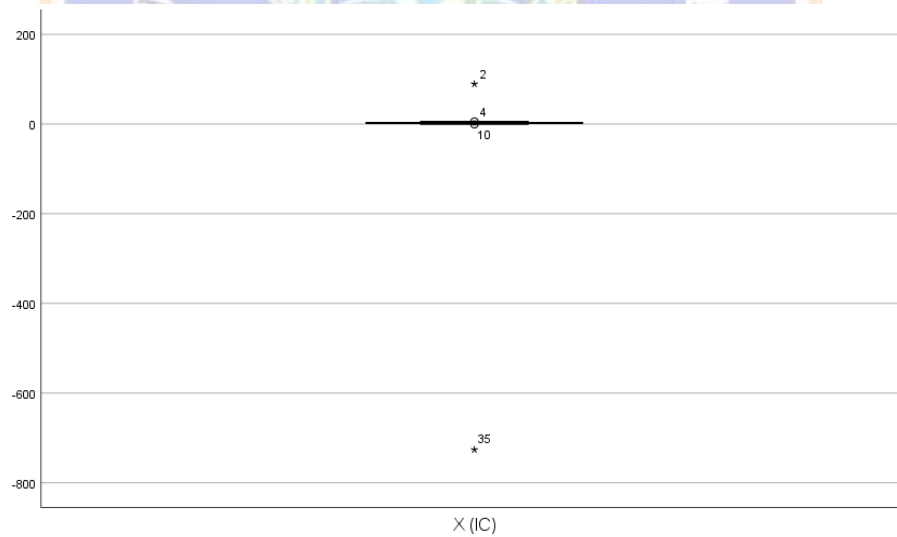
Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|----|-----------|----------|------------|----------------|
| X (IC) | 44 | -726.2458 | 89.3783 | -12.194859 | 110.9351005 |
| Y1 (CKPN) (jutaan) | 44 | 2 | 66827551 | 6345076.43 | 15191094.435 |
| Y2 (RGEK) | 44 | 40 | 100 | 77.18 | 11.688 |
| Valid N (listwise) | 44 | | | | |

2. Uji Asumsi Klasik

a. Uji Normalitas

- Model 1 Hilangkan Outlier dan Variabel diubah ke Bentuk Log



- **Akhir Model 1**

One-Sample Kolmogorov-Smirnov Test

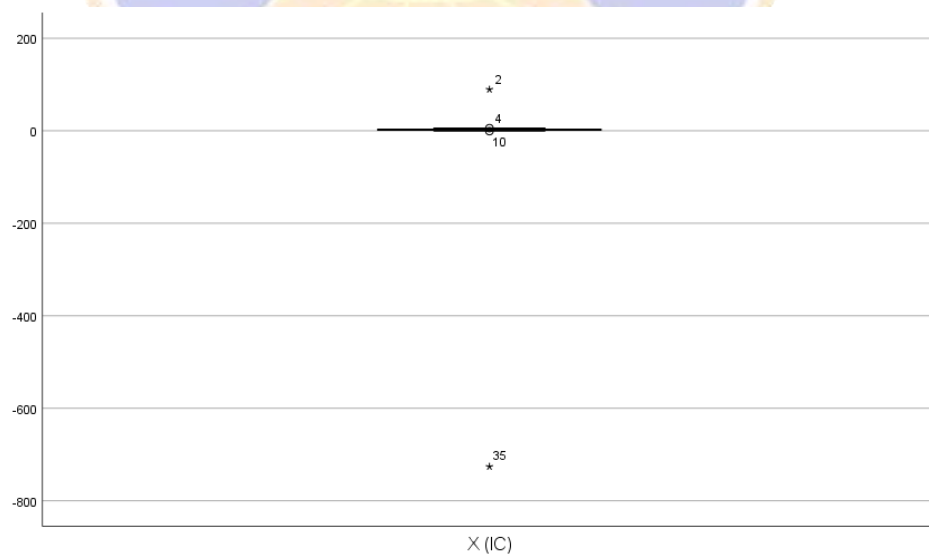
| | | Unstandardized Residual |
|----------------------------------|----------------|----------------------------|
| N | | 40 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 1.33431059 |
| Most Extreme Differences | Absolute | .115 |
| | Positive | .059 |
| | Negative | -.115 |
| Test Statistic | | .115 |
| Asymp. Sig. (2-tailed) | | .199 ^c |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

- **Model 2 Hilangkan Outlier dan Variabel diubah ke Bentuk Log**



- **Akhir Model 2**

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|----------------------------|
| N | | 40 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | .03734324 |
| Most Extreme Differences | Absolute | .098 |
| | Positive | .058 |
| | Negative | -.098 |
| Test Statistic | | .098 |
| Asymp. Sig. (2-tailed) | | .200 ^{c,d} |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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

b. Uji Heteroskedastisitas

- **Model 1**

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | .761 | .223 | | 3.415 | .002 | | |
| | LG_x | .618 | .532 | .185 | 1.160 | .253 | 1.000 | 1.000 |

a. Dependent Variable: ABS_Res1

- **Model 2**

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | .024 | .006 | | 4.001 | .000 | | |
| | LG_x | .013 | .014 | .149 | .928 | .359 | 1.000 | 1.000 |

a. Dependent Variable: ABS_Res2

3. Uji Hipotesis

a. Regresi Model 1

- **Uji Regresi Linier Sederhana**

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 5.714 | .331 | | 17.279 | .000 | | |
| | LG_x | .069 | .789 | .014 | .088 | .931 | 1.000 | 1.000 |

a. Dependent Variable: LG_y1

- Uji Koefisien Determinasi

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | .014 ^a | .000 | -.026 | 1.35175 | 2.376 |

a. Predictors: (Constant), LG_x

b. Dependent Variable: LG_y1

b. Regresi Model 2

- Uji Regresi Linier Sederhana

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | Collinearity Statistics | | |
|-------|------------|-----------------------------|------------|---------------------------|---------|-------------------------|-----------|-------|
| | | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 | (Constant) | 1.830 | .009 | | 197.720 | .000 | | |
| | LG_x | .196 | .022 | .821 | 8.879 | .000 | 1.000 | 1.000 |

a. Dependent Variable: LG_y2

- Uji Koefisien Determinasi

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | .821 ^a | .675 | .666 | .03783 | 1.948 |

a. Predictors: (Constant), LG_x

b. Dependent Variable: LG_y2

RIWAYAT HIDUP



Sinta Kumala Sumertaputri lahir di Singaraja pada 16 Juli 2001. Penulis lahir dari pasangan suami istri I Gede Sumerta dan Ni Luh Putu Widya Murni. Penulis berkebangsaan Indonesia dan beragama Hindu. Kini penulis beralamat di Jalan Melati No.58, Kelurahan Banjar Jawa, Kecamatan Buleleng, Kabupaten Buleleng, Bali.

Penulis menyelesaikan Pendidikan dasar di SD Negeri 3 Banjar Jawa dan lulus pada tahun 2013. Kemudian penulis melanjutkan di SMP Negeri 2 Singaraja dan lulus pada tahun 2016. Pada tahun 2019, penulis lulus dari SMA Negeri 4 Singaraja jurusan IPA dan melanjutkan Pendidikan ke Strata 1 (S1) Jurusan Ekonomi dan Akuntansi pada tahun yang sama. Pada semester akhir tahun 2023 penulis telah menyelesaikan Skripsi yang berjudul “Pengaruh *Intellectual Capital* (IC) terhadap Implementasi Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) PSAK 71 dan Kesehatan Perusahaan Perbankan”.

