

LAMPIRAN

Lampiran 1.Daftar Populasi Perusahaan Pembiayaan yang Terdaftar di Bursa Efek Indonesia Periode 2020-2022

No	Kode Perusahaan	Nama Perusahaan
1	ADMF	Adira Dinamika Multi Finance Tbk
2	APIC	Pacific Strategic Financial Tbk
3	ASDF	PT Astra Sedaya Finance
4	BBLD	Buana Finance Tbk
5	BFIN	BFI Finance Indonesia Tbk
6	BIIF	PT Maybank Indonesia Finance
7	BPFI	PT Woori Finance Indonesia Tbk
8	CASA	PT Capital Financial Indonesia Tbk
9	CFIN	Clipan Finance Indonesia Tbk
10	CNAF	PT CIMB Niaga Auto Finance
11	FIFA	PT Federal International Finance
12	FUJI	PT Fuji Finance Indonesia Tbk.
13	HDFA	Radana Bhaskara Finance Tbk
14	IBFN	PT Intan Baru Prana Tbk
15	IMJS	PT Indomobil Multi Jasa Tbk.
16	MFIN	PT Mandala Multifinance Tbk.
17	OTMA	PT Oto Multiartha
18	POLA	PT Pool Advista Finance Tbk.
19	PNLF	Panin Financial Tbk
20	REFI	PT Usaha Pembiayaan Reliance Indonesia
21	SANF	Surya Artha Nusantara Finance
22	TIFA	KDB Tifa Finance Tbk
23	TRUS	Trust Finance Indonesia Tbk
24	VRNA	PT Mizuho Leasing Indonesia Tbk
25	WOMF	PT Wahana Ottomitra Multiartha Tbk

Lampiran 2. Pemilihan Sampel Penelitian

No	Kode Perusahaan	Nama Perusahaan	Publikasi Laporan Tahunan		
			2020	2021	2022
1	ADMF	Adira Dinamika Multi Finance Tbk	✓	✓	✓
2	APIC	Pacific Strategic Financial Tbk	✓	✓	✓
3	ASDF	PT Astra Sedaya Finance	-	-	-
4	BBLD	Buana Finance Tbk	✓	✓	✓
5	BFIN	BFI Finance Indonesia Tbk	✓	✓	✓
6	BIIF	PT Maybank Indonesia Finance	-	-	-
7	BPFI	PT Woori Finance Indonesia Tbk	✓	✓	✓
8	CASA	PT Capital Financial Indonesia Tbk	✓	✓	✓
9	CFIN	Clipan Finance Indonesia Tbk	-	-	✓
10	CNAF	PT CIMB Niaga Auto Finance	-	-	-
11	FIFA	PT Federal International Finance	-	-	-
12	FUJI	PT Fuji Finance Indonesia Tbk.	✓	✓	✓
13	HDFA	Radana Bhaskara Finance Tbk	-	✓	✓
14	IBFN	PT Intan Baru Prana Tbk	-	-	✓
15	IMJS	PT Indomobil Multi Jasa Tbk.	-	-	✓
16	MFIN	PT Mandala Multifinance Tbk.	✓	✓	✓
17	OTMA	PT Oto Multiartha	-	-	-
18	POLA	PT Pool Advista Finance Tbk.	✓	✓	-
19	PNLF	Panin Financial Tbk	✓	✓	✓
20	REFI	PT Usaha Pembiayaan Reliance Indonesia	-	-	-
21	SANF	Surya Artha Nusantara Finance	-	-	-
22	TIFA	KDB Tifa Finance Tbk	✓	✓	✓
23	TRUS	Trust Finance Indonesia Tbk	✓	✓	✓
24	VRNA	PT Mizuho Leasing Indonesia Tbk	-	-	✓
25	WOMF	PT Wahana Ottomitra Multiartha Tbk	✓	✓	✓

Lampiran 3. Daftar Responden Perusahaan Pembiayaan yang Mempublikasikan *Annual Report* secara Lengkap Periode 2020-2022

No	Tahun	Kode	Nama Perusahaan
1	2020	ADMF	Adira Dinamika Multi Finance Tbk
2		APIC	Pacific Strategic Financial Tbk
3		BBLD	Buana Finance Tbk
4		BFIN	BFI Finance Indonesia Tbk
5		BPFI	PT Woori Finance Indonesia Tbk
6		CASA	PT Capital Financial Indonesia Tbk
7		FUJI	PT Fuji Finance Indonesia Tbk.
8		MFIN	PT Mandala Multifinance Tbk.
9		PNLF	Panin Financial Tbk
10		TIFA	KDB Tifa Finance Tbk
11		TRUS	Trust Finance Indonesia Tbk
12		WOMF	PT Wahana Ottomitra Multiartha Tbk
13	2021	ADMF	Adira Dinamika Multi Finance Tbk
14		APIC	Pacific Strategic Financial Tbk
15		BBLD	Buana Finance Tbk
16		BFIN	BFI Finance Indonesia Tbk
17		BPFI	PT Woori Finance Indonesia Tbk
18		CASA	PT Capital Financial Indonesia Tbk
19		FUJI	PT Fuji Finance Indonesia Tbk.
20		MFIN	PT Mandala Multifinance Tbk.
21		PNLF	Panin Financial Tbk
22		TIFA	KDB Tifa Finance Tbk
23		TRUS	Trust Finance Indonesia Tbk
24		WOMF	PT Wahana Ottomitra Multiartha Tbk
25	2022	ADMF	Adira Dinamika Multi Finance Tbk
26		APIC	Pacific Strategic Financial Tbk
27		BBLD	Buana Finance Tbk
28		BFIN	BFI Finance Indonesia Tbk
29		BPFI	PT Woori Finance Indonesia Tbk
30		CASA	PT Capital Financial Indonesia Tbk
31		FUJI	PT Fuji Finance Indonesia Tbk.
32		MFIN	PT Mandala Multifinance Tbk.
33		PNLF	Panin Financial Tbk
34		TIFA	KDB Tifa Finance Tbk
35		TRUS	Trust Finance Indonesia Tbk
36		WOMF	PT Wahana Ottomitra Multiartha Tbk

Lampiran 4. Data Perhitungan *Debt to Equity Ratio (DER)* Periode 2020-2022

No	Kode Perusahaan	Total Utang			Total Ekuitas			DER (%)		
		2020	2021	2022	2020	2021	2022	2020	2021	2022
1	ADMF	21,199.00	14,762.80	14,864.80	8,010.40	8,946.40	10,032.40	264.64	165.01	148.17
2	APIC	2,920.99	3,824.14	4,588.59	1,960.93	2,112.47	2,268.55	148.96	181.03	202.27
3	BBLD	2,907.24	2,339.05	3,314.21	1,208.66	1,243.82	1,315.94	240.53	188.05	251.85
4	BFIN	8,595.00	8,206.00	13,174.00	6,606.00	7,430.00	8,756.00	130.11	110.44	150.46
5	BPFI	613.50	377.30	335.90	859.10	920.30	980.50	71.41	41.00	34.26
6	CASA	23,921.45	26,806.26	22,699.19	7,805.74	8,288.06	8,887.73	306.46	323.43	255.40
7	FUJI	1.14	4.30	5.45	140.18	149.42	157.41	0.81	2.88	3.46
8	MFIN	1,875.42	2,582.35	3,332.44	2,334.97	2,762.95	3,235.94	80.32	93.46	102.98
9	PNLF	4,536.46	4,429.77	4,188.82	25,688.87	26,623.31	27,810.14	17.66	16.64	15.06
10	TIFA	738.62	363.49	511.31	365.20	1,033.06	1,090.12	202.25	35.19	46.90
11	TRUS	22.71	24.09	23.62	351.06	326.85	302.82	6.47	7.37	7.80
12	WOMF	4,056.71	3,802.38	4,131.19	1,515.03	1,345.39	1,223.99	267.76	282.62	337.52

Lampiran 5. Data Perhitungan *Price Earning Ratio (PER)* Periode 2020-2022

No	Kode Perusahaan	Harga Saham Penutupan			Laba per Lembar Saham			PER (%)		
		2020	2021	2022	2020	2021	2022	2020	2021	2022
1	ADMF	8,975.00	7,700.00	9,000.00	1,030.00	1,213.00	1,606.00	871.36	634.79	560.40
2	APIC	785.00	1,115.00	1,130.00	8.65	8.40	12.96	9,075.14	13,273.81	8,719.14
3	BBLD	368.00	370.00	610.00	12.18	17.44	53.14	3,021.35	2,121.56	1,147.91
4	BFIN	560.00	1,175.00	1,055.00	47.00	76.00	121.00	1,191.49	1,546.05	871.90
5	BPFI	1,150.00	1,000.00	620.00	23.20	25.80	19.40	4,956.90	3,875.97	3,195.88
6	CASA	376.00	530.00	720.00	1.15	0.36	0.51	32,695.65	147,222.22	141,176.47
7	FUJI	115.00	620.00	498.00	3.77	7.08	6.39	3,050.40	8,757.06	7,793.43
8	MFIN	990.00	1,090.00	1,655.00	66.00	183.00	248.00	1,500.00	595.63	667.34
9	PNLF	246.00	172.00	358.00	58.08	41.47	56.16	423.55	414.76	637.46
10	TIFA	560.00	615.00	406.00	6.65	14.81	16.02	8,421.05	4,152.60	2,534.33
11	TRUS	294.00	416.00	350.00	22.67	29.88	29.87	1,296.87	1,392.24	1,171.74
12	WOMF	278.00	246.00	258.00	16.48	31.61	56.76	1,686.89	778.23	454.55

Lampiran 6. Data Perhitungan *Growth Triangle (GT)* Periode 2020-2022

No	Kode Perusahaan	PDB				GT (%)		
		2019	2020	2021	2022	2020	2021	2022
1	ADMF	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38
2	APIC	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38
3	BBLD	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38
4	BFIN	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38
5	BPFI	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38
6	CASA	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38
7	FUJI	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38
8	MFIN	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38
9	PNLF	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38
10	TIFA	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38
11	TRUS	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38
12	WOMF	15,832.66	15,443.40	16,976.70	19,588.40	2.46	9.93	15.38

Lampiran 7. Data Perhitungan *Return on Equity (ROE)* Periode 2020-2022

No	Kode Perusahaan	Laba Bersih			Total Ekuitas			ROE (%)		
		2020	2021	2022	2020	2021	2022	2020	2021	2022
1	ADMF	1,029.90	1,213.30	1,605.50	8,010.40	8,946.40	10,032.40	12.86	13.56	16.00
2	APIC	105.42	102.96	156.60	1,960.93	2,112.47	2,268.55	5.38	4.87	6.90
3	BBLD	20.05	28.70	87.46	1,208.66	1,243.82	1,315.94	1.66	2.31	6.65
4	BFIN	702.00	1,131.00	1,807.00	6,606.00	7,430.00	8,756.00	10.63	15.22	20.64
5	BPFI	38.80	41.30	51.90	859.10	920.30	980.50	4.52	4.49	5.29
6	CASA	105.40	42.98	34.89	7,805.74	8,288.06	8,887.73	1.35	0.52	0.39
7	FUJI	4.90	9.20	8.31	140.18	149.42	157.41	3.49	6.16	5.28
8	MFIN	174.40	485.25	658.51	2,334.97	2,762.95	3,235.94	7.47	17.56	20.35
9	PNLF	2,039.33	1,496.36	1,984.85	25,688.87	26,623.31	27,810.14	7.94	5.62	7.14
10	TIFA	14.89	26.73	56.90	365.20	1,033.06	1,090.12	4.08	2.59	5.22
11	TRUS	18.14	23.91	23.89	351.06	326.85	302.82	5.17	7.31	7.89
12	WOMF	57.38	110.06	197.60	1,515.03	1,345.39	1,223.99	3.79	8.18	16.14

Lampiran 8. Data Input SPSS Variabel Bebas dan Variabel Terikat Penelitian

No	Nama Perusahaan	Kode	Tahun	Variabel Penelitian			
				DER (%) (X ₁)	PER (%) (X ₂)	GT (%) (X ₃)	ROE (%) (Y)
1	Adira Dinamika Multi Finance Tbk	ADMF	2020	264.65	871.36	2.46	12.86
			2021	165.02	634.79	9.93	13.57
			2022	148.17	560.4	15.39	16.01
2	Pacific Strategic Financial Tbk	APIC	2020	148.96	6057.1	2.46	5.38
			2021	181.03	13273.81	9.93	4.88
			2022	202.28	13063.59	15.39	6.91
3	Buana Finance Tbk	BBLD	2020	240.54	3021.35	2.46	1.66
			2021	188.06	2121.56	9.93	2.31
			2022	251.86	1147.92	15.39	6.65
4	BFI Finance Indonesia Tbk	BFIN	2020	130.11	1191.49	2.46	10.63
			2021	110.45	1546.06	9.93	15.23
			2022	150.46	871.91	15.39	20.64
5	PT Woori Finance Indonesia Tbk	BPFI	2020	71.42	4956.9	2.46	4.52
			2021	41	3875.97	9.93	4.49
			2022	34.26	3195.88	15.39	5.3
6	PT Capital Financial Indonesia Tbk	CASA	2020	306.46	32695.66	2.46	1.36
			2021	323.44	147222.23	9.93	0.52
			2022	255.4	141176.48	15.39	0.4
7	PT Fuji Finance Indonesia Tbk.	FUJI	2020	0.82	3050.4	2.46	3.5
			2021	2.88	8757.07	9.93	6.16
			2022	3.47	7793.43	15.39	5.29
8	PT Mandala Multifinance Tbk.	MFIN	2020	80.32	1500	2.46	7.47
			2021	93.47	595.63	9.93	17.57
			2022	102.99	667.34	15.39	20.35
9	Panin Financial Tbk	PNLF	2020	17.66	423.56	2.46	7.94
			2021	16.64	414.76	9.93	5.63
			2022	15.07	637.47	15.39	7.14
10	KDB Tifa Finance Tbk	TIFA	2020	202.26	8421.06	2.46	4.08
			2021	35.19	4152.6	9.93	2.59
			2022	46.91	2534.34	15.39	5.22
11	Trust Finance Indonesia Tbk	TRUS	2020	6.47	1296.87	2.46	5.17
			2021	7.37	1392.24	9.93	7.32
			2022	7.8	1171.75	15.39	7.89
12	PT Wahana Ottomitra Multiartha Tbk	WOMF	2020	267.77	1686.9	2.46	3.79
			2021	282.63	778.24	9.93	8.19
			2022	337.52	454.55	15.39	16.15

Lampiran 9. Hasil Analisis Statistik Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
Struktur Modal	36	.81	337.52	131.6842	107.90996
Peluang Pertumbuhan	36	414.76	147222.22	11719.0589	33118.49739
Produk Domestik Bruto	36	2.46	15.38	9.2567	5.37114
Profitabilitas	36	.39	20.64	7.6283	5.45398
Valid N (listwise)	36				

Lampiran 10. Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.50816265
Most Extreme Differences	Absolute	.133
	Positive	.133
	Negative	-.080
Test Statistic		.133
Asymp. Sig. (2-tailed)		.110 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

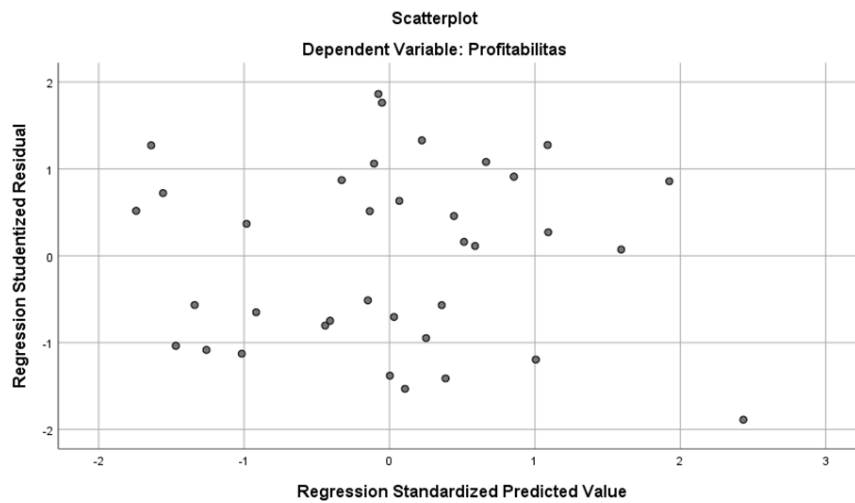
Lampiran 11. Hasil Uji Multikolinearitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.585	1.935		1.852	.073		
	Struktur Modal	.011	.008	.220	1.369	.180	.830	1.205
	Peluang Pertumbuhan	-8.536E-5	.000	-.518	-3.218	.003	.823	1.215
	Produk Domestik Bruto	.387	.150	.381	2.573	.015	.973	1.027

a. Dependent Variable: Profitabilitas

Lampiran 12. Hasil Uji Heteroskedastisitas



Lampiran 13. Hasil Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.563 ^a	.317	.253	4.71475	.763

a. Predictors: (Constant), Produk Domestik Bruto, Struktur Modal, Peluang Pertumbuhan

b. Dependent Variable: Profitabilitas

Lampiran 14. Hasil Analisis Linear Berganda

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.563 ^a	.317	.253	4.71475	.763

a. Predictors: (Constant), Produk Domestik Bruto, Struktur Modal, Peluang Pertumbuhan

b. Dependent Variable: Profitabilitas

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	329.782	3	109.927	4.945	.006 ^b
	Residual	711.324	32	22.229		
	Total	1041.105	35			

a. Dependent Variable: Profitabilitas

b. Predictors: (Constant), Produk Domestik Bruto, Struktur Modal, Peluang Pertumbuhan

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.585	1.935		1.852	.073		
	Struktur Modal	.011	.008	.220	1.369	.180	.830	1.205
	Peluang Pertumbuhan	-8.536E-5	.000	-.518	-3.218	.003	.823	1.215
	Produk Domestik Bruto	.387	.150	.381	2.573	.015	.973	1.027

a. Dependent Variable: Profitabilitas

Lampiran 15. Hasil Uji t

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.585	1.935		1.852	.073		
	Struktur Modal	.011	.008	.220	1.369	.180	.830	1.205
	Peluang Pertumbuhan	-8.536E-5	.000	-.518	-3.218	.003	.823	1.215
	Produk Domestik Bruto	.387	.150	.381	2.573	.015	.973	1.027

a. Dependent Variable: Profitabilitas

RIWAYAT HIDUP



Mang Agri Sativani lahir di Singaraja pada tanggal 28 Juni 2003. Penulis lahir dari pasangan suami istri Bapak Ir. Made Oka dan Ibu Ketut Martini. Penulis berkebangsaan Indonesia dan beragama hindu. Saat ini, penulis beralamat di Banjar Dinas Tegal, Desa Sangsit, Kecamatan Sawan, Kabupaten Buleleng, Provinsi Bali. Penulis menyelesaikan pendidikan dasar di SD Negeri 1 Sangsit dan lulus pada tahun 2014; kemudian penulis melanjutkan Pendidikan di SMP Negeri 3 Singaraja dan lulus pada tahun 2017. Pada tahun 2020, penulis lulus dari SMA Negeri 4 Singaraja Jurusan Matematika dan Ilmu Pengetahuan Alam; serta melanjutkan pendidikan di Program Studi S1 Akuntansi, Jurusan Ekonomi dan Akuntansi, Fakultas Ekonomi, Universitas Pendidikan Ganesha.

