

LAMPIRAN

Lampiran 01. Daftar Nama Perusahaan Sub Sektor *Financing Service* yang Terdaftar di BEI Periode 2021-2023

No	Kode Saham	Nama Perusahaan	Kriteria Sampel			Sampel
			1	2	3	
1	ADMF	Adira Dinamika Multi Finance Tbk.	√	√	√	1
2	BBLD	Buana Finance Tbk.	√	√	√	2
3	BFIN	BFI Finance Indonesia Tbk.	√	√	√	3
4	BPFI	Batavia Prosperindo Finance Tbk.	√	√	√	4
5	CFIN	Clipan Finance Indonesia Tbk.	√	√	√	5
6	DEFI	Danasupra Erapacific Tbk.	√	√	√	6
7	FINN	First Indo American Leasing Tbk.	√	-	-	-
8	FUJI	Fuji Finance Indonesia Tbk.	√	√	√	7
9	HDFA	Radana Bhaskara Finance Tb	√	√	√	8
10	IBFN	Intan Baruprana Finance Tbk.	√	-	√	-
11	POLA	Pool Advista Finance Tbk.	√	√	√	9
12	MFIN	Mandala Multifinance Tbk.	√	√	√	10
13	TIFA	KDB Tifa Finance Tbk.	√	√	√	11
14	TRUS	Trust finance indoensia tbk.	√	√	√	12
15	VRNA	Mizuho Leasing Indonesia tbk.	√	√	√	13
16	VTNY	Venteny fortuna internasional tbk.	√	√	√	14
17	WOFF	Wahana ottomitra multiartha tbk.	√	√	√	15

**Lampiran 02. Data *Debt to Equity Ratio* dan Ukuran Perusahaan Terhadap
Return on Asset Pada Perusahaan Sub Sektor *Financing Service*
yang Terdaftar di BEI Periode 2021-2023**

No	Kode Saham	Tahun	DER (%)	<i>Firm Size (%)</i>	ROA (%)
1	ADMF	2021	1,65	16,98	5,12
		2022	1,48	17,03	6,45
		2023	1,79	17,25	6,27
2	BBLD	2021	1,88	15,09	0,80
		2022	2,52	15,35	1,89
		2023	3,15	15,57	1,81
3	BFIN	2021	1,10	16,57	7,24
		2022	1,50	16,90	8,24
		2023	1,53	16,99	6,85
4	BPFI	2021	0,41	27,89	3,54
		2022	0,38	27,91	3,94
		2023	0,75	28,25	4,68
5	CFIN	2021	0,48	22,69	0,65
		2022	0,57	22,81	3,79
		2023	0,79	23,02	8,22
6	DEFI	2021	0,01	25,02	-0,63
		2022	0,01	24,67	-21,87
		2023	0,01	24,46	-7,77
7	FUJI	2021	0,03	25,76	5,99
		2022	0,03	25,82	5,10
		2023	0,02	25,83	2,35
8	HDFA	2021	1,03	20,97	2,77
		2022	1,58	21,28	2,41
		2023	3,00	21,62	-2,32

No	Kode Saham	Tahun	DER (%)	<i>Firm Size (%)</i>	ROA (%)
9	MFIN	2021	0,93	15,49	9,08
		2022	1,03	15,70	10,03
		2023	0,96	15,71	6,35
10	POLA	2021	0,02	26,27	-18,45
		2022	0,04	26,30	0,19
		2023	0,04	26,23	-0,68
11	TIFA	2021	0,35	21,06	1,91
		2022	0,47	21,19	3,55
		2023	0,57	21,31	3,33
12	TRUS	2021	0,07	26,58	6,81
		2022	0,07	26,65	6,38
		2023	0,13	26,78	6,08
13	VRNA	2021	2,72	21,57	0,33
		2022	2,58	21,63	2,52
		2023	2,72	21,75	2,19
14	VTNY	2021	6,30	26,21	0,15
		2022	0,87	27,32	0,10
		2023	1,40	27,59	0,17
15	WOFF	2021	2,83	15,45	2,14
		2022	2,73	15,55	3,50
		2023	2,91	15,71	3,56

Lampiran 03. Data *Return on Asset* Pada Perusahaan Sub Sektor *Financing*

Service yang Terdaftar di BEI Periode 2021-2023

No	Kode Saham	Tahun	Laba Bersih (Rp)	Total Aset (Rp)	ROA (%)
1	ADMF	2021	1.213.316	23.709.140	5,12
		2022	1.605.555	24.897.205	6,45
		2023	1.944.047	31.007.222	6,27
2	BBLD	2021	28.703	3.582.868	0,80
		2022	87.460	4.630.150	1,89
		2023	105.013	5.789.617	1,81
3	BFIN	2021	1.131.293	15.635.739	7,24
		2022	1.806.680	21.929.634	8,24
		2023	1.643.888	23.991.435	6,85
4	BPFI	2021	45.920.466.508	1.297.609.119.758	3,54
		2022	51.897.934.983	1.316.472.328.512	3,94
		2023	86.665.575.762	1.850.404.325.358	4,68
5	CFIN	2021	46.306.100	7.123.904.019	0,65
		2022	304.962.583	8.049.255.816	3,79
		2023	815.005.393	9.911.254.148	8,22
6	DEFI	2021	-464.358.049	73.509.643.291	-0,63
		2022	-11.300.578.997	51.679.373.738	-21,87
		2023	-3.267.254.364	42.032.108.865	-7,77
7	FUJI	2021	9.199.918.110	153.713.575.228	5,99
		2022	8.312.404.568	162.856.818.189	5,10
		2023	3.875.778.650	164.693.228.194	2,35
8	HDFA	2021	35.481.812	1.279.780.398	2,77
		2022	41.814.262	1.736.997.457	2,41
		2023	-57.092.994	2.460.165.722	-2,32

No	Kode Saham	Tahun	Laba Bersih (Rp)	Total Aset (Rp)	ROA (%)
9	MFIN	2021	485.251	5.345.296	9,08
		2022	658.514	6.568.387	10,03
		2023	422.910	6.663.576	6,35
10	POLA	2021	-47.372.784.358	256.732.919.858	-18,45
		2022	512.448.756	263.885.637.486	0,19
		2023	-1.665.406.098	245.365.452.241	-0,68
11	TIFA	2021	26.731.688	1.396.548.426	1,91
		2022	56.904.251	1.601.438.462	3,55
		2023	59.896.029	1.801.376.731	3,33
12	TRUS	2021	23.906.817.800	350.941.420.850	6,81
		2022	23.892.363.490	374.677.518.097	6,38
		2023	25.994.152.366	427.533.538.148	6,08
13	VRNA	2021	7.765.922	2.323.154.208	0,33
		2022	62.045.788	2.466.670.549	2,52
		2023	61.149.828	2.793.581.850	2,19
14	VTNY	2021	356.717.099	241.963.014.576	0,15
		2022	748.576.446	736.067.208.271	0,10
		2023	1.618.270.202	959.114.575.297	0,17
15	WOFF	2021	110.063	5.147.772	2,14
		2022	197.603	5.646.226	3,50
		2023	236.407	6.635.715	3,56

**Lampiran 04. Data *Debt to Equity* Pada Perusahaan Sub Sektor *Financing Service*
yang Terdaftar di BEI Periode 2021-2023**

No	Kode Saham	Tahun	Total Hutang (Rp)	<i>Equitas</i> (Rp)	DER (%)
1	ADMF	2021	14.762.768	8.946.372	1,65
		2022	14.864.819	10.032.386	1,48
		2023	19.895.036	11.112.186	1,79
2	BBLD	2021	2.339.047	1.243.821	1,88
		2022	3.314.209	1.315.941	2,52
		2023	4.394.881	1.394.736	3,15
3	BFIN	2021	8.205.513	7.430.226	1,10
		2022	13.173.725	8.755.909	1,50
		2023	14.491.639	9.499.796	1,53
4	BPFI	2021	377.313.272.913	920.295.846.845	0,41
		2022	377.313.272.913	980.534.145.004	0,38
		2023	791.891.646.490	1.058.512.678.868	0,75
5	CFIN	2021	2.317.783.818	4.806.120.201	0,48
		2022	2.938.173.032	5.111.082.784	0,57
		2023	4.384.495.690	5.526.758.458	0,79
6	DEFI	2021	780.485.430	72.729.157.861	0,01
		2022	410.871.078	51.268.502.660	0,01
		2023	404.184.036	41.627.924.829	0,01
7	FUJI	2021	4.296.566.297	149.417.008.931	0,03
		2022	5.447.275.670	157.409.542.519	0,03
		2023	3.359.611.640	161.333.616.554	0,02
8	HDFA	2021	650.558.755	629.221.643	1,03
		2022	1.064.093.674	672.903.783	1,58
		2023	1.844.413.485	615.752.237	3,00

No	Kode Saham	Tahun	Total Hutang (Rp)	<i>Equitas</i> (Rp)	DER (%)
9	MFIN	2021	2.582.347	2.762.949	0,93
		2022	3.332.443	3.235.944	1,03
		2023	3.267.146	3.396.430	0,96
10	POLA	2021	3.971.490.514	252.761.429.344	0,02
		2022	10.490.861.542	253.394.775.944	0,04
		2023	8.873.401.646	236.492.050.595	0,04
11	TIFA	2021	363.487.524	1.033.060.902	0,35
		2022	511.314.538	1.090.123.924	0,47
		2023	651.585.024	1.149.791.707	0,57
12	TRUS	2021	24.088.177.933	326.853.242.917	0,07
		2022	23.615.487.064	351.062.031.033	0,07
		2023	50.279.928.865	377.253.609.283	0,13
13	VRNA	2021	1.697.909.510	625.244.698	2,72
		2022	1.776.772.856	689.897.693	2,58
		2023	2.043.097.012	750.484.838	2,72
14	VTNY	2021	208.802.698.847	33.160.315.729	6,30
		2022	343.443.616.468	392.623.591.803	0,87
		2023	560.117.648.742	398.996.926.555	1,40
15	WOFF	2021	3.802.383	1.345.389	2,83
		2022	4.131.194	1.515.032	2,73
		2023	4.939.793	1.695.922	2,91

Lampiran 05. Data Ukuran Perusahaan Pada Perusahaan Sub Sektor *Financing*

Service yang Terdaftar di BEI Periode 2021-2023

No	Kode Saham	Tahun	Total Aset (Rp)	LN (%)
1	ADMF	2021	23.709.140	16,98
		2022	24.897.205	17,03
		2023	31.007.222	17,25
2	BBLD	2021	3.582.868	15,09
		2022	4.630.150	15,35
		2023	5.789.617	15,57
3	BFIN	2021	15.635.739	16,57
		2022	21.929.634	16,90
		2023	23.991.435	16,99
4	BPFI	2021	1.297.609.119.758	27,89
		2022	1.316.472.328.512	27,91
		2023	1.850.404.325.358	28,25
5	CFIN	2021	7.123.904.019	22,69
		2022	8.049.255.816	22,81
		2023	9.911.254.148	23,02
6	DEFI	2021	73.509.643.291	25,02
		2022	51.679.373.738	24,67
		2023	42.032.108.865	24,46
7	FUJI	2021	153.713.575.228	25,76
		2022	162.856.818.189	25,82
		2023	164.693.228.194	25,83
8	HDFA	2021	1.279.780.398	20,97
		2022	1.736.997.457	21,28
		2023	2.460.165.722	21,62

No	Kode Saham	Tahun	Total Aset (Rp)	LN (%)
9	MFIN	2021	5.345.296	15,49
		2022	6.568.387	15,70
		2023	6.663.576	15,71
10	POLA	2021	256.732.919.858	26,27
		2022	263.885.637.486	26,30
		2023	245.365.452.241	26,23
11	TIFA	2021	1.396.548.426	21,06
		2022	1.601.438.462	21,19
		2023	1.801.376.731	21,31
12	TRUS	2021	350.941.420.850	26,58
		2022	374.677.518.097	26,65
		2023	427.533.538.148	26,78
13	VRNA	2021	2.323.154.208	21,57
		2022	2.466.670.549	21,63
		2023	2.793.581.850	21,75
14	VTNY	2021	241.963.014.576	26,21
		2022	736.067.208.271	27,32
		2023	959.114.575.297	27,59
15	WOFF	2021	5.147.772	15,45
		2022	5.646.226	15,55
		2023	6.635.715	15,71

Lampiran 06. Deskripsi Data

	N	Minimum	Maximum	Mean	Std. Deviation
DER (X ₁)	39	.02	6.30	1.4189	1.26802
FIRM SIZE (X ₂)	39	15.09	28.25	21.1492	4.60221
ROA (Y)	39	-2.32	10.03	3.9477	2.84704
Valid N (<i>listwise</i>)	39				



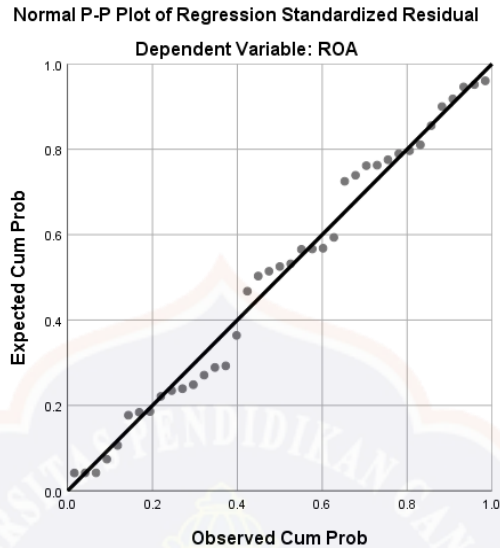
Lampiran 07. Data Hasil Uji Z-Score

No	Kode Saham	Tahun	Z-Der	Z-Firm Size	Z-Roa
1	ADMF	2021	.32819	-1.04569	.46972
		2022	.19583	-1.03492	.69387
		2023	.43838	-.98657	.66372
2	BBLD	2021	.50922	-1.46198	-.25707
		2022	1.01050	-1.40549	-.07391
		2023	1.50751	-1.35626	-.08656
3	BFIN	2021	-.10067	-1.13740	.82632
		2022	.21379	-1.06288	.99524
		2023	.23023	-1.04308	.76177
4	BPFI	2021	-.64624	1.35778	.20391
		2022	-.66603	1.36096	.27182
		2023	-.38056	1.43596	.39666
5	CFIN	2021	-.58946	.21118	-.28252
		2022	-.51670	.23808	.24598
		2023	-.34505	.28392	.99263
6	DEFI	2021	-.95996	.72534	-.49833
		2022	-.96209	.64772	4.07389
		2023	-.96076	.60220	-1.70083
7	FUJI	2021	-.94579	.88785	.61581
		2022	-.94120	.90058	.46747
		2023	-.95203	.90305	.00429
8	HDFA	2021	-.15601	-.16702	.07487
		2022	.27413	-.09973	.01337
		2023	1.38519	-.02305	-.78273
9	MFIN	2021	-.23401	-1.37385	1.13661
		2022	-.15922	-1.32846	1.29613
		2023	-.21256	-1.32529	.67668

10	POLA	2021	-.95604	1.00085	3.49895
		2022	-.93586	1.00690	-.35927
		2023	-.93891	.99087	-.50625
11	TIFA	2021	-.69192	-.14778	-.06967
		2022	-.59984	-.11763	.20634
		2023	-.52311	-.09171	.16790
12	TRUS	2021	-.91048	1.06971	.75507
		2022	-.91553	1.08413	.68176
		2023	-.86367	1.11320	.63179
13	VRNA	2021	1.16535	-.03567	-.33568
		2022	1.05521	-.02247	.03157
		2023	1.17068	.00495	-.02339
14	VTNY	2021	3.97921	.98780	-.36714
		2022	-.28107	1.23288	-.37484
		2023	.13464	1.29119	-.36356
15	WOFF	2021	1.25229	-1.38215	-.03196
		2022	1.17416	-1.36179	.19732
		2023	1.32026	-1.32621	.20791

Lampiran 08. Hasil Output SPSS 25.0 Uji Asumsi Klasik

1. Uji Normalitas

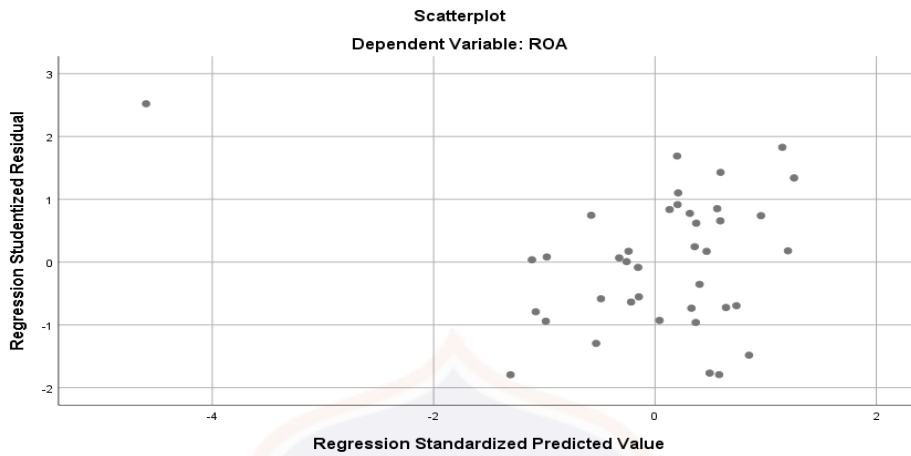


One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		39
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.31425206
Most Extreme Differences	Absolute	.097
	Positive	.097
	Negative	-.089
Test Statistic		.097
Asymp. Sig. (2-tailed)		.200 ^{c,d}

2. Uji Multikolineritas

Variabel		Collinearity Statistics		Keterangan
		Tolerance	VIF	
1	Debt to Equity Ratio (X ₁)	.879	1.137	Tidak terdapat Multikolineritas
	Ukuran Perusahaan (X ₂)	.879	1.137	Tidak terdapat Multikolineritas

3. Uji Heterokedastisitas



Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.820	1.175		1.549	.130
	DER (X ₁)	.043	.179	.043	.243	.810
	Firm Size (X ₂)	.001	.049	.004	.022	.982

a. Dependent Variable: Abresid_Res

4. Uji Autokorelasi

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.582 ^a	.339	.303	2.37767	1.641

a. Predictor: (Constant), DER, FIRM SIZE

b. Dependent Variable: ROA

