



**LAMPIRAN-LAMPIRAN**

**Lampiran 01. Daftar Bank Perkreditan Rakyat di Bali yang Terdaftar di  
Otoritas Jasa Keuangan**

| No. | Kabupaten | Nama Perusahaan                                |
|-----|-----------|------------------------------------------------|
| 1   | Buleleng  | PD. BPR Bank Buleleng Empat Lima               |
| 2   | Buleleng  | PT. BPR Indra Candra                           |
| 3   | Buleleng  | PT. BPR Nusamba Kubutambahan                   |
| 4   | Buleleng  | PT BPR Adi Jaya Mulia                          |
| 5   | Buleleng  | PT. BPR Nur Abadi                              |
| 6   | Buleleng  | PT. BPR Cahaya Bina Putra                      |
| 7   | Buleleng  | PT. BPR Suryajaya Kubutambahan                 |
| 8   | Buleleng  | PT. BPR Kanaya                                 |
| 9   | Jembrana  | PT. BPR Adi Sedana Ayu                         |
| 10  | Tabanan   | PT. BPR DANA KARYA NUSA                        |
| 11  | Tabanan   | PT. BPR Sari Dananiaga                         |
| 12  | Tabanan   | PT. BPR Kertha Warga                           |
| 13  | Tabanan   | PT. BPR Amerta Sari                            |
| 14  | Tabanan   | PT. BPR Penebel                                |
| 15  | Tabanan   | PT. BPR Sedana Murni                           |
| 16  | Tabanan   | PT. BPR Sedana Yasa                            |
| 17  | Tabanan   | PT. BPR Karunia Dewata                         |
| 18  | Tabanan   | PT. BPR Bunga Sutra Mas                        |
| 19  | Tabanan   | PT. BPR Artha Adyamurthi                       |
| 20  | Tabanan   | PT. BPR Restu Dewata                           |
| 21  | Tabanan   | PT. BPR Prisma Bali                            |
| 22  | Tabanan   | PT BPR Bumi Prima Dana                         |
| 23  | Tabanan   | PT. BPR Dharmawarga Utama                      |
| 24  | Tabanan   | PT. BPR Jero Anom                              |
| 25  | Tabanan   | PT. BPR Luhur Damai                            |
| 26  | Tabanan   | PT. BPR Dewata Indobank                        |
| 27  | Tabanan   | PT. BPR Artha Budaya                           |
| 28  | Badung    | PT. BPR Cahaya Artha Bali                      |
| 29  | Badung    | PT. BPR Wahyu Nirmala d/h PT. BPR Candi Amerta |
| 30  | Badung    | PT. BPR Bukit Tanjung                          |
| 31  | Badung    | PT BPR Karuna Ramanda Sejahtera                |
| 32  | Badung    | PT. BPR Karya Artha Sejahtera Indonesia        |
| 33  | Badung    | PT. BPR Kusuma Mandala                         |
| 34  | Badung    | PT. BPR Parasari                               |
| 35  | Badung    | PT. BPR Pasar Raya Kuta                        |
| 36  | Badung    | PT. BPR Desa Sangeh                            |
| 37  | Badung    | PT. BPR Nusamba Mengwi                         |

| No. | Kabupaten | Nama Perusahaan                        |
|-----|-----------|----------------------------------------|
| 38  | Badung    | PT. BPR Tapa                           |
| 39  | Badung    | PT. BPR Luhur Langgeng Utama           |
| 40  | Badung    | PT. BPR Karya Sari Sedana              |
| 41  | Badung    | PT. BPR Sari Wira Tama                 |
| 42  | Badung    | PT. BPR Maha Bhoga Marga               |
| 43  | Badung    | PT. BPR Ashi                           |
| 44  | Badung    | PT. BPR Sinar Kuta                     |
| 45  | Badung    | PT. BPR Jaya Kerti                     |
| 46  | Badung    | PT BPR URBAN BALI                      |
| 47  | Badung    | PT. BPR Mambal                         |
| 48  | Badung    | PT. BPR Saraswati Ekabumi              |
| 49  | Badung    | PT. BPR Prima Dewata                   |
| 50  | Badung    | PT. BPR Sinar Kuta Mulia               |
| 51  | Badung    | PT BPR SIWI SEDANA                     |
| 52  | Badung    | PT. BPR Tulus                          |
| 53  | Badung    | PT. BPR Bayudhana                      |
| 54  | Badung    | PT. BPR Parasari Sibang                |
| 55  | Badung    | PT. BPR Artha Sinar Raharja Indonesia  |
| 56  | Badung    | PT. BPR Santi Pala                     |
| 57  | Badung    | PT. BPR Mayun Utama Perdana            |
| 58  | Badung    | PT. BPR Dinar Jagad                    |
| 59  | Badung    | PT. BPR Mertha Sedana                  |
| 60  | Badung    | PT. BPR Gisawa                         |
| 61  | Badung    | PT. BPR Permata Sedana                 |
| 62  | Badung    | PT. BPR Urip Kalantas                  |
| 63  | Badung    | PT. BPR Cahaya Binawerdi               |
| 64  | Badung    | PT. BPR Saptacristy Utama              |
| 65  | Badung    | PT. BPR Suar Artha Dharma              |
| 66  | Badung    | PT BPR Sadana Utama Bali               |
| 67  | Badung    | PT BPR Megah Raharja Berdaya           |
| 68  | Badung    | PT. BPR Nusapanida Kuta                |
| 69  | Badung    | PT. BPR Khrisna Darma Adipala          |
| 70  | Badung    | PT. BPR Varis Mandiri                  |
| 71  | Badung    | PT. BPR Mitra Bali Jaya Mandiri        |
| 72  | Badung    | PT. BPR Mitra Bali Mandiri             |
| 73  | Badung    | PT. BPR Kusemas Dana Mandiri           |
| 74  | Badung    | PT. BPR Kita                           |
| 75  | Giayar    | PT BPR Bank Daerah Gianyar (Perseroda) |
| 76  | Giayar    | PT. BPR Nusamba Tegalalang             |
| 77  | Giayar    | PT BPR Krisna Yuna Dana                |

| No. | Kabupaten  | Nama Perusahaan                       |
|-----|------------|---------------------------------------|
| 78  | Giayar     | PT. BPR Sadhu Artha                   |
| 79  | Giayar     | PT. BPR Puskusa Balidwipa             |
| 80  | Giayar     | PT. BPR Sari Werdhi Sedana            |
| 81  | Giayar     | PT. BPR Sukawati Pancakanti           |
| 82  | Giayar     | PT. BPR Suadana                       |
| 83  | Giayar     | PT. BPR Artha Bali Jaya               |
| 84  | Giayar     | PT. BPR Tish                          |
| 85  | Giayar     | PT. BPR Bali Dewata                   |
| 86  | Giayar     | PT. BPR Suryajaya Ubud                |
| 87  | Giayar     | PT. BPR Ulatidana Rahayu              |
| 88  | Giayar     | PT. BPR Naga                          |
| 89  | Giayar     | PT. BPR Baskara Dewata                |
| 90  | Giayar     | PT. BPR Mas Giri Wangi                |
| 91  | Giayar     | PT. BPR Aruna Nirmaladuta             |
| 92  | Giayar     | PT. BPR Gianyar Parthasedana          |
| 93  | Giayar     | PT. BPR Mitra Bali Srisedana Mandiri  |
| 94  | Giayar     | PT. BPR Angsa Sedanayoga              |
| 95  | Giayar     | PT. BPR Mulia Wacana                  |
| 96  | Giayar     | PT BPR Kancana Dewata Mahadhana       |
| 97  | Giayar     | PT. BPR Raga Jayatama                 |
| 98  | Giayar     | PT. BPR Dewata Candradana             |
| 99  | Giayar     | PT. BPR Eka Ayu Artha Bhuwana         |
| 100 | Klungkung  | PT. BPR Tri Dharma Putri              |
| 101 | Klungkung  | PT BPR SURYA NATAPALA                 |
| 102 | Klungkung  | PT. BPR Sinar Puteramas               |
| 103 | Klungkung  | PT. BPR Balaguna Perasta              |
| 104 | Klungkung  | PT. BPR Sari Jaya Sedana              |
| 105 | Bangli     | PT BPR Bank Daerah Bangli (Perseroda) |
| 106 | Bangli     | PT. BPR Kintamani Perdana             |
| 107 | Bangli     | PT. BPR Mitra Bali Muktijaya Mandiri  |
| 108 | Karangasem | PT. BPR Nusamba Manggis               |
| 109 | Karangasem | PT. BPR Danamaster Dewata             |
| 110 | Karangasem | PT. BPR Mitra Bali Artha Mandiri      |
| 111 | Denpasar   | PT BPR Duta Bali                      |
| 112 | Denpasar   | PT. BPR Pedungan                      |
| 113 | Denpasar   | PT. BPR Desa Sanur                    |
| 114 | Denpasar   | PT BPR Sekolah Perhotelan Bali        |
| 115 | Denpasar   | PT. BPR Sari Sedana                   |
| 116 | Denpasar   | PT. BPR Pasar Umum                    |
| 117 | Denpasar   | PT. BPR Pande Artha Dewata            |

| No. | Kabupaten | Nama Perusahaan                   |
|-----|-----------|-----------------------------------|
| 118 | Denpasar  | PT. BPR Pusaka                    |
| 119 | Denpasar  | PT. BPR Tata Anjungsari           |
| 120 | Denpasar  | PT BPR Sandi Raya Utama           |
| 121 | Denpasar  | PT BPR Lestari Bali               |
| 122 | Denpasar  | PT. BPR Sri Partha Bali           |
| 123 | Denpasar  | PT. BPR Shri Gangga Bali          |
| 124 | Denpasar  | PT. BPR Kita Centradana           |
| 125 | Denpasar  | PT BPR Bank Kertiawan             |
| 126 | Denpasar  | PT. BPR Sentral Ekonomi Nusantara |
| 127 | Denpasar  | PT. BPR Picu Manunggal Sejahtera  |
| 128 | Denpasar  | PT. BPR Padma                     |
| 129 | Denpasar  | PT. BPR Hari Depan                |
| 130 | Denpasar  | PT. BPR Bali Artha Anugrah        |
| 131 | Denpasar  | PT. BPR Bali Dananiaga            |
| 132 | Denpasar  | PT BPR Partakencana Tohpati       |
| 133 | Denpasar  | PT.BPR HOKI                       |





**Lampiran 02. Data Perhitungan ROA, WCTO, dan TATO Bank Perkreditan Rakyat di Bali Tahun 2022**

| No. | Nama Perusahaan                        | ROA   | WCTO  | TATO |
|-----|----------------------------------------|-------|-------|------|
| 1   | PT. BPR Dewata Candradana              | 0.46  | 36.47 | 7.22 |
| 2   | PT. BPR Mertha Sedana                  | 0.39  | 23.59 | 7.17 |
| 3   | PT. BPR Hari Depan                     | 1.36  | 34.8  | 8.3  |
| 4   | PT. BPR Jero Anom                      | -0.38 | 59.4  | 6.04 |
| 5   | PT BPR Bank Daerah Gianyar (Perseroda) | 0.93  | 23.67 | 5.58 |
| 6   | PT. BPR Mulia Wacana                   | 1.89  | 37.79 | 8.69 |
| 7   | PT. BPR Sari Sedana                    | 0.79  | 32.72 | 6.8  |
| 8   | PT. BPR Santi Pala                     | 1     | 59.6  | 8.41 |
| 9   | PT BPR Bumi Prima Dana                 | 0.23  | 24.64 | 6.43 |
| 10  | PT. BPR Sri Partha Bali                | -0.04 | 58.24 | 6.72 |
| 11  | PT. BPR Nusamba Manggis                | 0.62  | 78.85 | 9.35 |
| 12  | PT. BPR Sedana Yasa                    | 0.52  | 60.35 | 8.82 |
| 13  | PT. BPR Pedungan                       | 0.41  | 37.74 | 6.15 |
| 14  | PT. BPR Mitra Bali Srisedana Mandiri   | 0.68  | 31.52 | 7.8  |
| 15  | PT. BPR Pasar Raya Kuta                | -0.2  | 64.33 | 7.63 |
| 16  | PT. BPR Mitra Bali Jaya Mandiri        | 0.3   | 25.92 | 7.05 |
| 17  | PT. BPR Kusemas Dana Mandiri           | -0.2  | 25.81 | 7.08 |
| 18  | PT BPR Lestari Bali                    | -0.73 | 33.13 | 4.37 |
| 19  | PT. BPR Dewata Indobank                | 0.52  | 59.6  | 6.43 |
| 20  | PT. BPR Ulatidana Rahayu               | 0.76  | 45.67 | 7.69 |
| 21  | PT. BPR Angsa Sedanayoga               | -0.1  | 43.31 | 6.99 |
| 22  | PT. BPR Artha Adyamurthi               | 1.36  | 70.1  | 9.63 |
| 23  | PT. BPR Kintamani Perdana              | -0.46 | 39.92 | 5.26 |
| 24  | PT. BPR Tri Dharma Putri               | 1.7   | 89.08 | 7.08 |
| 25  | PT. BPR Sari Dananiaga                 | 0.79  | 43.05 | 7.97 |
| 26  | PT. BPR Sinar Kuta Mulia               | 0.94  | 59.6  | 7.98 |
| 27  | PT BPR Sadana Utama Bali               | 0.14  | 55.79 | 7.19 |
| 28  | PT. BPR Jaya Kerti                     | 2.26  | 94.22 | 8.36 |
| 29  | PT. BPR Saptacristy Utama              | 0.23  | 54.42 | 8.04 |
| 30  | PT BPR Krisna Yuna Dana                | -0.02 | 32.88 | 7.7  |
| 31  | PT. BPR Permata Sedana                 | -0.69 | 34.71 | 7.34 |
| 32  | PT. BPR Restu Dewata                   | 0.92  | 39.92 | 7.89 |
| 33  | PT. BPR Bayudhana                      | 0.87  | 76.64 | 9.3  |
| 34  | PT. BPR Desa Sangeh                    | 0.78  | 70.1  | 6.5  |
| 35  | PT BPR Bank Kertiawan                  | 1.16  | 56.41 | 7.19 |
| 36  | PT. BPR Mayun Utama Perdana            | 0.23  | 25.58 | 7.69 |

| No. | Nama Perusahaan                                | ROA   | WCTO  | TATO  |
|-----|------------------------------------------------|-------|-------|-------|
| 37  | PT. BPR Nusamba Kubutambahan                   | 0.89  | 76.64 | 10.8  |
| 38  | PT. BPR Karya Sari Sedana                      | 0.13  | 33.6  | 7.13  |
| 39  | PT. BPR Saraswati Ekabumi                      | 0.56  | 21.69 | 7     |
| 40  | PT. BPR Parasari Sibang                        | 0.74  | 38.53 | 8.99  |
| 41  | PT. BPR Cahaya Binawerdi                       | 0.4   | 27.16 | 6.77  |
| 42  | PT. BPR Artha Budaya                           | 0.32  | 33.02 | 7.73  |
| 43  | PT. BPR Kita Centradana                        | -0.88 | 54.8  | 4.46  |
| 44  | PT. BPR Tish                                   | -0.01 | 47.93 | 6.15  |
| 45  | PT. BPR Prisma Bali                            | 0.82  | 31.73 | 8.09  |
| 46  | PT. BPR Pusaka                                 | 0.78  | 56.41 | 7.23  |
| 47  | PT. BPR Artha Bali Jaya                        | -0.5  | 51.76 | 7.6   |
| 48  | PT. BPR Sinar Kuta                             | 0.75  | 21.2  | 7.04  |
| 49  | PT. BPR Pande Artha Dewata                     | 0.19  | 24.55 | 5.98  |
| 50  | PT. BPR Raga Jayatama                          | 0.75  | 40.8  | 5.41  |
| 51  | PT. BPR Bali Artha Anugrah                     | 1.85  | 33.6  | 8.9   |
| 52  | PT. BPR Sari Wira Tama                         | 0.4   | 23.94 | 7.06  |
| 53  | PT. BPR Desa Sanur                             | 0.35  | 57.16 | 6.13  |
| 54  | PT. BPR Cahaya Artha Bali                      | 1.47  | 80.41 | 10.28 |
| 55  | PT. BPR Naga                                   | 0.35  | 33.13 | 7     |
| 56  | PT. BPR Mas Giri Wangi                         | 1.64  | 94.22 | 7.21  |
| 57  | PT. BPR Kusuma Mandala                         | 1.6   | 65.99 | 7.17  |
| 58  | PT. BPR Kertha Warga                           | 0.12  | 40.77 | 6.09  |
| 59  | PT. BPR Gisawa                                 | 0.7   | 60.1  | 7.51  |
| 60  | PT. BPR Varis Mandiri                          | 0.49  | 37.7  | 7.19  |
| 61  | PT. BPR Padma                                  | 0.34  | 28.22 | 7.16  |
| 62  | PT BPR Megah Raharja Berdaya                   | -0.3  | 34.75 | 7.56  |
| 63  | PT BPR SIWI SEDANA                             | 0.74  | 22.13 | 7.1   |
| 64  | PT. BPR Tapa                                   | 0.32  | 46.72 | 7.06  |
| 65  | PT. BPR Artha Sinar Raharja Indonesia          | -0.52 | 30.62 | 6.55  |
| 66  | PT. BPR Wahyu Nirmala d/h PT. BPR Candi Amerta | 0.94  | 73.77 | 8.63  |
| 67  | PT BPR Bank Daerah Bangli (Perseroda)          | 0.98  | 65.99 | 5.95  |
| 68  | PT BPR SURYA NATAPALA                          | 1.49  | 86.56 | 7.93  |
| 69  | PT. BPR Luhur Damai                            | 1.09  | 55.69 | 7.12  |
| 70  | PT. BPR Balaguna Perasta                       | 1.15  | 65.24 | 7.91  |
| 71  | PT. BPR Gianyar Parthasedana                   | 0.25  | 54.75 | 6.08  |
| 72  | PT. BPR Dharmawarga Utama                      | -0.74 | 36.57 | 5.95  |
| 73  | PT. BPR Kita                                   | 0.7   | 65.99 | 7.74  |
| 74  | PT. BPR Suadana                                | 0.23  | 23.41 | 6.62  |

| No. | Nama Perusahaan                  | ROA   | WCTO  | TATO |
|-----|----------------------------------|-------|-------|------|
| 75  | PT. BPR Maha Bhoga Marga         | -0.74 | 37.46 | 7.4  |
| 76  | PT. BPR Ashi                     | 0.34  | 37.69 | 3.82 |
| 77  | PT. BPR Sari Jaya Sedana         | 1.27  | 39.45 | 9.13 |
| 78  | PT. BPR Nusamba Tegalalang       | 0.62  | 94.22 | 8.43 |
| 79  | PT. BPR Prima Dewata             | 1.04  | 86.56 | 8.59 |
| 80  | PT. BPR Bali Dananiaga           | -0.04 | 56.98 | 6.52 |
| 81  | PT. BPR Sinar Puteramas          | 0.4   | 42.56 | 7.46 |
| 82  | PT. BPR Mitra Bali Artha Mandiri | 0.75  | 71.75 | 9.05 |
| 83  | PT. BPR Amerta Sari              | 0.62  | 55.81 | 6.23 |
| 84  | PT. BPR Suryajaya Ubud           | 0.72  | 57.87 | 8.99 |
| 85  | PT. BPR Sadhu Artha              | 0.34  | 33.17 | 6.52 |
| 86  | PT. BPR Urip Kalantas            | -0.4  | 30.25 | 6.15 |
| 87  | PT. BPR Eka Ayu Artha Bhuwana    | 1.04  | 52.39 | 7.64 |
| 88  | PT. BPR Mitra Bali Mandiri       | -0.71 | 36.47 | 6.19 |
| 89  | PT BPR Sandi Raya Utama          | -0.16 | 41.38 | 6.35 |
| 90  | PT. BPR Sedana Murni             | 1.24  | 71.75 | 8.73 |
| 91  | PT. BPR Luhur Langgeng Utama     | 0.62  | 41.77 | 7.65 |
| 92  | PT. BPR Bukit Tanjung            | 0.76  | 71.75 | 8.65 |
| 93  | PT. BPR Adi Sedana Ayu           | 0.31  | 41.17 | 6.52 |
| 94  | PT BPR URBAN BALI                | 0.81  | 57.76 | 6.15 |
| 95  | PT BPR Karuna Ramanda Sejahtera  | 0.33  | 31.74 | 6.35 |
| 96  | PT. BPR Bunga Sutra Mas          | 1.26  | 76.56 | 7.24 |
| 97  | PT. BPR Aruna Nirmaladuta        | 0.2   | 34.25 | 7.12 |
| 98  | PT. BPR Sari Werdhi Sedana       | 1.76  | 87.87 | 7.86 |
| 99  | PT. BPR Parasari                 | 1.14  | 63.96 | 7.63 |



**Lampiran 03. Data BPR yang mengalami Ketidakkonsistenan WCTO dan TATO terhadap ROA Tahun 2020 sampai dengan Tahun 2022**

| No. | Nama BPR                        | Tahun | ROA    | WCTO   | TATO   |
|-----|---------------------------------|-------|--------|--------|--------|
| 1   | PT BPR Siwi Sedana              | 2020  | 0.00%  | 33.40% | 10.15% |
|     |                                 | 2021  | 0.13%  | 23.68% | 7.94%  |
|     |                                 | 2022  | 0.74%  | 22.13% | 7.10%  |
| 2   | PT. BPR Saptacristy Utama       | 2020  | -0.02% | 69.17% | 8.60%  |
|     |                                 | 2021  | 0.22%  | 58.14% | 7.06%  |
|     |                                 | 2022  | 0.23%  | 54.42% | 8.04%  |
| 3   | PT. BPR Sukawati Pancakanti     | 2020  | 0.40%  | 24.14% | 7.93%  |
|     |                                 | 2021  | 0.44%  | 22.82% | 7.55%  |
|     |                                 | 2022  | 0.48%  | 15.56% | 6.79%  |
| 4   | PT. BPR Artha Bali Jaya         | 2020  | 1.02%  | 31.40% | 9.26%  |
|     |                                 | 2021  | 0.35%  | 32.07% | 7.64%  |
|     |                                 | 2022  | -0.50% | 51.76% | 7.60%  |
| 5   | PT. BPR Ulatidana Rahayu        | 2020  | 0.51%  | 37.21% | 8.48%  |
|     |                                 | 2021  | 0.20%  | 40.57% | 8.64%  |
|     |                                 | 2022  | 0.76%  | 45.67% | 7.69%  |
| 6   | PT. BPR Aruna Nirmaladuta       | 2020  | 1.26%  | 26.97% | 10.71% |
|     |                                 | 2021  | 0.30%  | 29.48% | 8.51%  |
|     |                                 | 2022  | 0.20%  | 34.25% | 7.12%  |
| 7   | PT BPR Kancana Dewata Mahadhana | 2020  | -6.83% | 17.35% | 9.03%  |
|     |                                 | 2021  | -1.60% | 14.46% | 6.04%  |
|     |                                 | 2022  | -0.95% | 17.18% | 6.25%  |
| 8   | PT. BPR Sari Jaya Sedana        | 2020  | 0.30%  | 53.14% | 10.29% |
|     |                                 | 2021  | 0.41%  | 42.67% | 8.80%  |
|     |                                 | 2022  | 1.27%  | 39.45% | 9.13%  |
| 9   | PT. BPR Pusaka                  | 2020  | -0.16% | 70.01% | 7.82%  |
|     |                                 | 2021  | 0.26%  | 66.04% | 7.67%  |
|     |                                 | 2022  | 0.78%  | 56.41% | 7.23%  |
| 10  | PT. BPR Kita Centradana         | 2020  | 0.30%  | 36.94% | 7.51%  |
|     |                                 | 2021  | -0.71% | 40.55% | 5.99%  |
|     |                                 | 2022  | -0.88% | 54.80% | 4.46%  |

**Lampiran 04. Nilai Rata-rata dan Standar Deviasi dari ROA, WCTO, dan TATO**

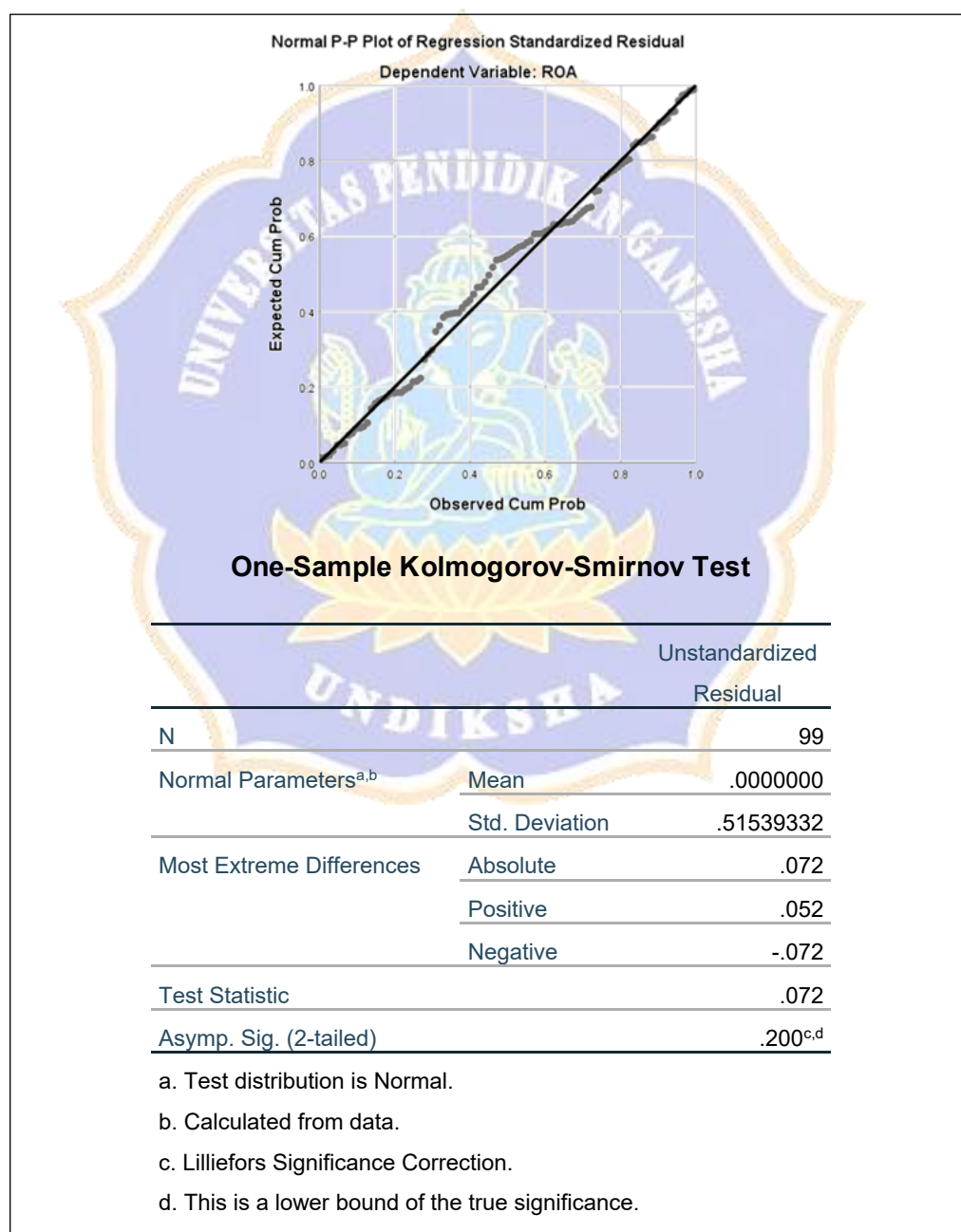
| <b>Descriptive Statistics</b> |    |         |         |         |                |
|-------------------------------|----|---------|---------|---------|----------------|
|                               | N  | Minimum | Maximum | Mean    | Std. Deviation |
| ROA                           | 99 | -.88    | 2.26    | .5406   | .64672         |
| WCTO                          | 99 | 21.20   | 94.22   | 49.1860 | 19.47676       |
| TATO                          | 99 | 3.82    | 10.80   | 7.2979  | 1.18614        |
| Valid N (listwise)            | 99 |         |         |         |                |



## Lampiran 05. Hasil *Output* Perhitungan Uji Asumsi Klasik dari ROA, WCTO, dan TATO

### 1) Uji Normalitas

| Uji Normalitas |                                                                            | KOLMOGOROV-SMIRNOV TEST                    |        |
|----------------|----------------------------------------------------------------------------|--------------------------------------------|--------|
| H0             | Residual data terdistribusi normal<br>(p-value > significance level)       | Mean                                       | -0,000 |
|                |                                                                            | Standard Deviation                         | 0,620  |
|                |                                                                            | Kolmogorov-Smirnov D                       | 0,145  |
|                |                                                                            | Sig. (p-value)                             | 0,028  |
| H1             | Residual data tidak terdistribusi normal<br>(p-value ≤ significance level) | KESIMPULAN                                 |        |
|                |                                                                            | Tidak ada masalah normalitas.<br>*** 0,01. |        |

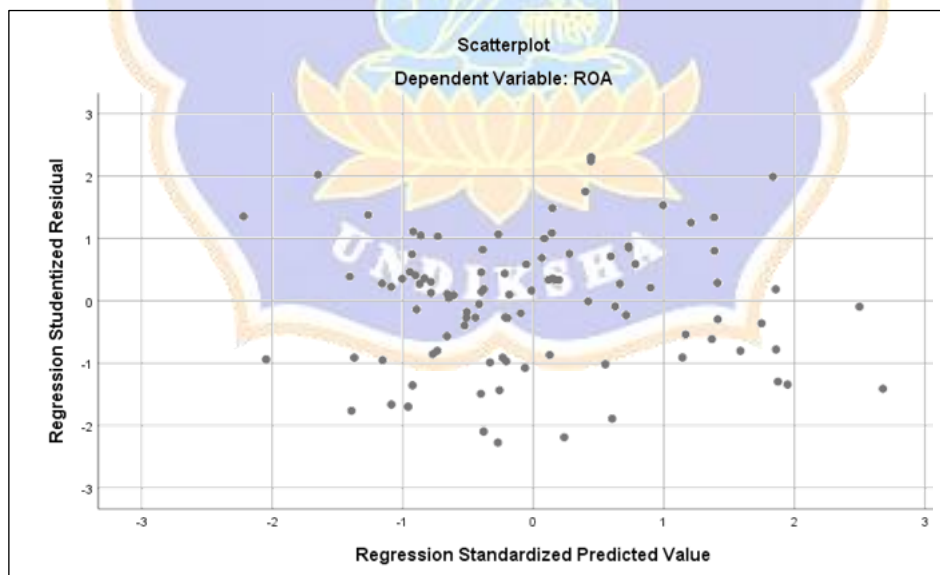


## 2) Uji Multikolinearitas

| Uji Multikolinearitas                |                                 | Variable | R <sup>2</sup> | Tolerance | VIF   |
|--------------------------------------|---------------------------------|----------|----------------|-----------|-------|
|                                      |                                 | X1       | 0,163          | 0,837     | 1,195 |
|                                      |                                 | X2       | 0,163          | 0,837     | 1,195 |
| KETENTUAN                            |                                 |          |                |           |       |
| VIF ≤ 10                             | Tidak terjadi multikolinearitas |          |                |           |       |
| VIF > 10                             | Terjadi multikolinearitas       |          |                |           |       |
| KESIMPULAN                           |                                 |          |                |           |       |
| Tidak ada masalah multikolinearitas. |                                 |          |                |           |       |

## 3) Uji Heteroskedastisitas

| Uji Heteroskedastisitas |  | BREUSCH-PAGAN TEST                          |       |
|-------------------------|--|---------------------------------------------|-------|
|                         |  | R <sup>2</sup>                              | 0,007 |
|                         |  | Lagrange Multiplier (LM) = N*R <sup>2</sup> | 0,651 |
|                         |  | Degree of freedom (df)                      | 2     |
|                         |  | Sig. (p-value)                              | 0,722 |
|                         |  | WHITE'S TEST                                |       |
|                         |  | R <sup>2</sup>                              | 0,011 |
|                         |  | Lagrange Multiplier (LM) = N*R <sup>2</sup> | 1,051 |
|                         |  | Degree of freedom (df)                      | 1     |
|                         |  | Sig. (p-value)                              | 0,305 |
|                         |  | KESIMPULAN                                  |       |
|                         |  | Tidak ada masalah heteroskedastisitas.      |       |
|                         |  | *** 0,01.                                   |       |
|                         |  | ** 0,05.                                    |       |



**Lampiran 06. Hasil *Output* Perhitungan Regresi Linear Berganda dari ROA, WCTO, dan TATO**

**1) Uji t Parsial dan Analisis Regresi**

Persamaan Regresi

HIPOTESIS

H0

Semua koefisien regresi sama dengan nol  
(p-value > significance level)

H1

Paling tidak salah satu koefisien regresi tidak sama dengan nol  
(p-value ≤ significance level)

HITUNG

MODEL SUMMARY

R

0,562

R Square

0,316

Adjusted R Square

0,302

Std. Error of the Estimate

0,627

UNSTANDARDIZED COEFFICIENTS

| Variable   | Coeff  | Error | t      | p-value |
|------------|--------|-------|--------|---------|
| (Constant) | -1,711 | 0,395 | -4,336 | 0,000   |
| X1         | 0,012  | 0,004 | 3,342  | 0,001   |
| X2         | 0,229  | 0,058 | 3,924  | 0,000   |

STANDARDIZED COEFFICIENTS

| Variable | Coefficient |
|----------|-------------|
| X1       | 0,308       |
| X2       | 0,362       |

KESIMPULAN

Y = -1,711 + 0,012 X1 + 0,229 X2

Koefisien regresi tidak sama dengan nol.

\*\*\* 0,01.

| Uji Parsial |  | UNSTANDARDIZED COEFFICIENTS                                              |        |       |        |         |
|-------------|--|--------------------------------------------------------------------------|--------|-------|--------|---------|
| H0          |  | Variable                                                                 | Coeff  | Error | t      | p-value |
| H1          |  | (Constant)                                                               | -1,711 | 0,395 | -4,336 | 0,000   |
|             |  | X1                                                                       | 0,012  | 0,004 | 3,342  | 0,001   |
|             |  | X2                                                                       | 0,229  | 0,058 | 3,924  | 0,000   |
|             |  | KESIMPULAN                                                               |        |       |        |         |
|             |  | Ada pengaruh parsial variabel X1 terhadap variabel terikat.<br>*** 0,01. |        |       |        |         |
|             |  | Ada pengaruh parsial variabel X2 terhadap variabel terikat.<br>*** 0,01. |        |       |        |         |

**2) Uji F Simultan**

| Uji Simultan |  | ANOVA                                                           |        |
|--------------|--|-----------------------------------------------------------------|--------|
| H0           |  | SS Regression                                                   | 17,449 |
| H1           |  | SS Residual                                                     | 37,711 |
|              |  | SS Total                                                        | 55,160 |
|              |  | MS Regression                                                   | 8,724  |
|              |  | MS Residual                                                     | 0,393  |
|              |  | F                                                               | 22,209 |
|              |  | Sig. (p-value)                                                  | 0,000  |
|              |  | KESIMPULAN                                                      |        |
|              |  | Ada pengaruh simultan variabel bebas terhadap variabel terikat. |        |
|              |  | Koefisien determinasi (R Squared) sebesar 31,633 %.             |        |
|              |  | *** 0,01.                                                       |        |
|              |  | ** 0,05.                                                        |        |



### 3) Koefisien Determinasi

| MODEL SUMMARY              |       |
|----------------------------|-------|
| R                          | 0,562 |
| R Square                   | 0,316 |
| Adjusted R Square          | 0,302 |
| Std. Error of the Estimate | 0,627 |



## RIWAYAT HIDUP



Kadek Saka Ginanta lahir di Sangsit pada tanggal 23 Maret 2001 dari pasangan Nengah Lama dan Adelina Dean dengan berkebangsaan Indonesia dan beragama Hindu. Penulis berdomisili di Banjar Dinas Segara, Desa Giri Emas, Kecamatan Sawan, Kabupaten Buleleng, Provinsi Bali. SD Negeri 1 Sangsit merupakan tempat penulis menyelesaikan pendidikan sekolah dasar hingga lulus tahun 2013. Selanjutnya penulis menempuh pendidikan sekolah menengah pertama di SMP Negeri 3 Singaraja hingga lulus tahun 2016 kemudian di SMA Negeri 3 Singaraja penulis melanjutkan pendidikan sekolah menengah atas dengan memilih Jurusan IPS dan setelah lulus tahun 2019 penulis melanjutkan ke jenjang pendidikan yang lebih tinggi di Universitas Pendidikan Ganesha dan mengambil Jurusan Manajemen. Pada tahun 2022 penulis mengikuti kegiatan PKL selama 2 bulan di Dinas Ketahanan Pangan Dan Perikanan Kabupaten Buleleng. Di tahun 2025 penulis telah menyelesaikan skripsi yang berjudul “Pengaruh Perputaran Modal Kerja Dan Perputaran Total Aktiva terhadap Kinerja Keuangan Pada Bank Perkreditan Rakyat Di Bali”.

