LAMPIRAN

LAMPIRAN OLAH DATA SKRIPSI

Lampiran 1. Daftar BPR yang Terdaftar di OJK Tahun 2020-2024

No	Nama BPR	Alamat
1.	PT. Bank Buleleng 45 (Perseroda)	Jl. Pramuka No.7, Banjar Jawa, Singaraja, Kabupaten Buleleng, Bali
2.	PT. Bank Indra Candra	Jl. Pramuka No.10, Banjar Bali, Kec. Buleleng, Kab.Buleleng,Bali
3.	PT. BPR Nusamba Kubutambahan	Dinas Kaje Kangin, Jl. Raya Air Sanih, Kubutambahan, Kabupaten Buleleng, Bali
4.	PT. BPR Adi Jaya Mulia	Jl. A. Yani No 49, Kaliuntu, Singaraja, Kabupaten Buleleng, Bali
5.	PT. BPR Nur Abadi	Jl. Raya Kloncing No.1A, Sangsit, Kec.Sawan, Kab. Buleleng, Bali
6.	PT. BPR Suryajaya Kubutambahan	Jl. Raya Kubutambahan, Kubutambahan, Kabupaten Buleleng, Bali
7.	PT. BPR Kanaya	Jl. Surapati No.168, Singaraja, Kabupaten Buleleng, Bali

Lampiran 2. Data Variabel Independen dan Dependen

2.1 Data Indikator Profitabilitas menggunakan *Return On Assets* (ROA) Tahun 2020-2024

No	Nama BPR	Tahun	Laba Bersih	Total Aset	ROA
1.	PT. Bank Buleleng 45 (Perseroda)	2020	-Rp424.638.200	Rp55.168.936.000	-0.77
2.		2021	Rp106.879.617	Rp55.244.074.822	0.19
3.		2022	Rp57.442.000	Rp51.421.842.000	0.11
4.		2023	Rp267.720.000	Rp51.267.442.000	0.52
5.		2024	-Rp3.254.832.646	Rp51.239.359.546	-6.35
6.	PT. Bank Indra Candra	2020	Rp14.451.150.000	Rp886.301.776.000	1.63
7.		2021	Rp13.939.445.000	Rp1.073.519.969.000	1.30
8.		2022	Rp17.062.669.000	Rp1.207.265.916.000	1.41
9.		2023	Rp21.488.127.000	Rp1.272.428.589.000	1.69
10.		2024	Rp15.486.108.976	Rp1.261.706.005.100	1.23
11.	PT. BPR Nusamba Kubutambahan	2020	Rp2.540.113.000	Rp123.065.518.000	2.06
12.		2021	Rp1.984.433.000	Rp132.664.843.000	1.50
13.		2022	Rp2.124.668.000	Rp137.539.892.000	1.54
14.		2023	Rp2.732.741.000	Rp171.375.963.000	1.59
15.		2024	Rp2.680.265.748	Rp184.518.915.541	1.45
16.	PT. BPR Adi Jaya Mulia	2020	Rp511.200.000	Rp16.750.506.000	3.05
17.		2021	-Rp847.234.000	Rp23.346.151.000	-3.63
18.		2022	Rp814.964.000	Rp37.548.881.000	2.17
19.		2023	Rp818.330.000	Rp47.481.269.000	1.72
20.		2024	Rp510.063.048	Rp46.572.395.641	1.10
21.	PT. BPR Nur Abadi	2020	Rp154.115.000	Rp26.602.940.000	0.58
22.		2021	Rp35.314.000	Rp25.952.210.000	0.14
23.		2022	Rp304.775.000	Rp25.647.671.000	1.19
24.		2023	-Rp450.993.000	Rp28.793.229.000	-1.57
25.		2024	Rp605.980.155	Rp31.815.735.624	1.90
26.	PT. BPR Suryajaya Kubutambahan	2020	Rp3.990.330.000	Rp205.906.829.000	1.94
27.		2021	-Rp1.238.035.000	Rp190.256.472.000	-0.65
28.		2022	-Rp2.388.853.000	Rp220.621.491.000	-1.08
29.		2023	Rp1.047.074.000	Rp261.480.566.000	0.40
30.		2024	-Rp4.164.000.759	Rp252.275.316.052	-1.65
31.	PT. BPR Kanaya	2020	-Rp6.856.306.000	Rp163.944.190.000	-4.18
32.		2021	-Rp9.152.962.000	Rp143.310.134.000	-6.39
33.		2022	-Rp7.412.272.000	Rp130.661.909.000	-5.67
34.		2023	-Rp7.417.083.000	Rp109.403.834.000	-6.78
35.		2024	-Rp11.962.118.349	Rp93.861.546.365	-12.75

2.2 Data Indikator Efisiensi Operasional menggunakan Biaya Operasional terhadap Pendapatan Operasional (BOPO) Tahun 2020-2024

No	Nama BPR	Tahun	Total Biaya Operasional		Total Pendapatan Operasiona		BOPO
1.	PT. Bank Buleleng 45 (Perseroda)	2020	Rp	10.666.702.000	Rp	7.017.326.000	152.01
2.		2021	Rp	6.026.693.000	Rp	6.275.935.000	96.03
3.		2022	Rp	5.695.986.000	Rp	6.155.425.000	92.54
4.		2023	Rp	5.650.468.000	Rp	6.211.242.000	90.97
5.		2024	Rp	6.395.595.382	Rp	6.502.084.369	98.36
6.	PT. Bank Indra Candra	2020	Rp	70.908.150.000	Rp	89.120.567.000	79.56
7.		2021	Rp	77.263.155.000	Rp	94.991.925.000	81.34
8.		2022	Rp	77.367.239.000	Rp	98.997.178.000	78.15
9.		2023	Rp	87.843.574.000	Rp	115.324.367.000	76.17
10.		2024	Rp	94.157.789.169	Rp	113.429.728.240	83.01
11.	PT. BPR Nusamba Kubutambahan	2020	Rp	19.772.005.000	Rp	22.869.446.000	86.46
12.		2021	Rp	19.025.725.000	Rp	21.433.028.000	88.77
13.		2022	Rp	21.057.545.000	Rp	23.614.979.000	89.17
14.		2023	Rp	22.901.861.000	Rp	26.133.482.000	87.63
15.		2024	Rp	23.795.736.574	Rp	27.091.267.740	87.84
16.	PT. BPR Adi Jaya Mulia	2020	Rp	822.860.178	Rp	1.346.842.000	61.09
17.		2021	Rp	2.519.808.000	Rp	1.644.720.000	153.21
18.		2022	Rp	3.286.738.000	Rp	4.230.504.000	77.69
19.		2023	Rp	4.038.313.000	Rp	4.982.611.000	81.05
20.		2024	Rp	4.675.882.378	Rp	5.275.749.944	88.63
21.	PT. BPR Nur Abadi	2020	Rp	3.788.072.000	Rp	4.224.071.000	89.68
22.		2021	Rp	3.150.823.000	Rp	3.396.737.000	92.76
23.		2022	Rp	2.890.489.000	Rp	3.474.401.000	83.19
24.		2023	Rp	3.062.900.000	Rp	2.620.292.000	116.89
25.		2024	Rp	3.099.722.991	Rp	3.850.686.439	80.50
26.	PT. BPR Suryajaya Kubutambahan	2020	Rp	26.776.692.000	Rp	31.867.796.000	84.02
27.		2021	Rp	22.362.950.000	Rp	21.183.233.000	105.57
28.		2022	Rp	21.314.416.000	Rp	18.950.665.000	112.47
29.		2023	Rp	28.393.130.000	Rp	29.363.512.000	96.70
30.		2024	Rp	34.849.727.874	Rp	30.587.809.378	113.93
31.	PT. BPR Kanaya	2020	Rp	24.688.155.000	Rp	17.914.645.000	137.81
32.		2021	Rp	16.041.546.000	Rp	8.459.240.000	189.63
33.		2022	Rp	15.357.370.000	Rp	8.212.945.000	186.99
34.		2023	Rp	12.258.330.000	Rp	5.983.193.000	204.88
35.		2024	Rp	18.001.252.193	Rp	6.140.535.799	293.15

2.3 Data Indikator Likuiditas menggunakan *Loan to Deposit Ratio* (LDR) Tahun 2020-2024

No	Nama BPR	Tahun	Kredit	Dana Pihak Ketiga		Jumlah DPK	LDR
				Tabungan	Deposito		
1.	PT. Bank Buleleng 45 (Perseroda)	2020	Rp 34.435.303.000	Rp 12.971.078.000	Rp 15.215.700.000	Rp 28.186.778.000	122.17
2.		2021	Rp 33.229.593.000	Rp 13.011.828.000	Rp 14.586.500.000	Rp 27.598.328.000	120.40
3.		2022	Rp 30.478.008.000	Rp 9.209.124.000	Rp 12.487.500.000	Rp 21.696.624.000	140.47
4.		2023	Rp 32.822.444.000	Rp 10.999.276.000	Rp 10.724.500.000	Rp 21.723.776.000	151.09
5.		2024	Rp 30.362.330.343	Rp 13.555.775.633	Rp 10.409.500.000	Rp 23.965.275.633	126.69
6.	PT. Bank Indra Candra	2020	Rp 449.938.543.000	Rp 235.145.913.000	Rp 460.932.038.000	Rp 696.077.951.000	64.64
7.		2021	Rp 441.946.412.000	Rp 269.556.239.000	Rp 474.721.172.000	Rp 744.277.411.000	59.38
8.		2022	Rp 483.563.350.000	Rp 292.132.068.000	Rp 545.602.280.000	Rp 837.734.348.000	57.72
9.		2023	Rp 432.369.545.000	Rp 328.907.333.000	Rp 595.341.017.000	Rp 924.248.350.000	46.78
10.		2024	Rp 364.840.994.793	Rp 348.478.655.165	Rp 577.526.119.028	Rp 926.004.774.193	39.40
11.	PT. BPR Nusamba Kubutambahan	2020	Rp 101.981.998.000	Rp 64.253.591.000	Rp 36.602.740.000	Rp 100.856.331.000	101.12
12.		2021	Rp 101.916.763.000	Rp 68.410.901.000	Rp 36.334.340.000	Rp 104.745.241.000	97.30
13.		2022	Rp 96.921.171.000	Rp 78.027.263.000	Rp 38.221.243.000	Rp 116.248.506.000	83.37
14.		2023	Rp 113.583.797.000	Rp 97.884.084.000	Rp 47.114.473.000	Rp 144.998.557.000	78.33
15.		2024	Rp 113.030.144.817	Rp 111.944.145.209	Rp 52.206.504.000	Rp 164.150.649.209	68.86
16.	PT. BPR Adi Jaya Mulia	2020	Rp 927.129.000	Rp 709.386.000	Rp 1.580.500.000	Rp 2.289.886.000	40.49
17.		2021	Rp 15.081.828.000	Rp 1.868.224.000	Rp 5.622.773.000	Rp 7.490.997.000	201.33
18.		2022	Rp 23.639.893.000	Rp 9.706.326.000	Rp 12.128.486.000	Rp 21.834.812.000	108.27
19.		2023	Rp 24.254.929.000	Rp 14.115.839.000	Rp 16.832.343.000	Rp 30.948.182.000	78.37
20.		2024	Rp 21.503.613.167	Rp 9.727.190.327	Rp 19.811.310.848	Rp 29.538.501.175	72.80
21.	PT. BPR Nur Abadi	2020	Rp 19.590.154.000	Rp 5.580.616.000	Rp 7.555.907.000	Rp 13.136.523.000	149.13
22.		2021	Rp 18.023.370.000	Rp 5.100.574.000	Rp 9.074.572.000	Rp 14.175.146.000	127.15
23.		2022	Rp 17.831.128.000	Rp 5.758.021.000	Rp 8.010.822.000	Rp 13.768.843.000	129.50
24.		2023	Rp 17.813.850.000	Rp 7.443.143.000	Rp 9.863.447.000	Rp 17.306.590.000	102.93
25.		2024	Rp 23.814.668.255	Rp 8.653.873.175	Rp 9.723.397.231	Rp 18.377.270.406	129.59
26.	PT. BPR Suryajaya Kubutambahan	2020	Rp 166.252.565.000	Rp 21.656.281.000	Rp 44.458.757.000	Rp 66.115.038.000	251.46
27.		2021	Rp 147.387.580.000	Rp 21.382.897.000	Rp 49.444.488.000	Rp 70.827.385.000	208.09
28.		2022	Rp 170.874.250.000	Rp 27.021.455.000	Rp 58.314.675.000	Rp 85.336.130.000	200.24
29.		2023	Rp 210.754.812.000	Rp 33.311.539.000	Rp 100.710.724.000	Rp 134.022.263.000	157.25
30.		2024	Rp 202.116.308.039	Rp 43.128.088.216	Rp 99.873.515.545	Rp 143.001.603.761	141.34
31.	PT. BPR Kanaya	2020	Rp 140.115.031.000	Rp 7.694.045.000	Rp 79.489.430.000	Rp 87.183.475.000	160.71
32.		2021	Rp 100.442.749.000	Rp 6.251.260.000	Rp 69.533.949.000	Rp 75.785.209.000	132.54
33.		2022	Rp 86.414.237.000	Rp 6.503.870.000	Rp 68.194.295.000	Rp 74.698.165.000	115.68
34.		2023	Rp 72.137.742.000	Rp 6.381.772.000	Rp 55.970.624.000	Rp 62.352.396.000	115.69
35.		2024	Rp 28.641.900.976	Rp 8.732.556.098	Rp 51.117.789.502	Rp 59.850.345.600	47.86

2.4 Data Indikator Nilai Perusahaan menggunakan Price Earning (PER) Tahun 2020-2024

No	Nama BPR	Tahun	Jumlah DPK	Laba setelah pajak	PER
1.	PT. Bank Buleleng 45 (Perseroda)	2020	Rp 28.186.778.000.00	-Rp 4.246.382.000.00	-6.64
2.		2021	Rp 27.598.328.000.00	Rp 206.880.000.00	133.40
3.		2022	Rp 21.696.624.000.00	Rp 572.442.000.00	37.90
4.		2023	Rp 21.723.776.000.00	Rp 267.720.000.00	81.14
5.		2024	Rp 23.965.275.633.00	-Rp 3.254.832.646.00	-7.36
6.	PT. Bank Indra Candra	2020	Rp 696.077.951.000.00	Rp 14.451.150.000.00	48.17
7.		2021	Rp 744.277.411.000.00	Rp 13.939.445.000.00	53.39
8.		2022	Rp 837.734.348.000.00	Rp 17.062.669.000.00	49.10
9.		2023	Rp 924.248.350.000.00	Rp 21.488.127.000.00	43.01
10.		2024	Rp 926.004.774.193.00	Rp 15.486.108.976.00	59.80
11.	PT. BPR Nusamba Kubutambahan	2020	Rp 100.856.331.000.00	Rp 2.540.113.000.00	39.71
12.		2021	Rp 104.745.241.000.00	Rp 1.984.433.000.00	52.78
13.		2022	Rp 116.248.506.000.00	Rp 2.124.668.000.00	54.71
14.		2023	Rp 144.998.557.000.00	Rp 2.723.741.000.00	53.24
15.		2024	Rp 164.150.649.209.00	Rp 2.680.265.748.00	61.24
16.	PT. BPR Adi Jaya Mulia	2020	Rp 2.289.886.000.00	Rp 511.200.000.00	4.48
17.		2021	Rp 7.490.997.000.00	-Rp 847.234.000.00	-8.84
18.		2022	Rp 21.834.812.000.00	Rp 814.964.000.00	26.79
19.		2023	Rp 30.948.182.000.00	Rp 818.330.000.00	37.82
20.		2024	Rp 29.538.501.175.00	Rp 510.063.048.00	57.91
21.	PT. BPR Nur Abadi	2020	Rp 13.136.523.000.00	Rp 154.115.000.00	85.24
22.		2021	Rp 14.175.146.000.00	Rp 350.314.000.00	40.46
23.		2022	Rp 13.768.843.000.00	Rp 304.775.000.00	45.18
24.		2023	Rp 17.306.590.000.00	-Rp 450.993.000.00	-38.37
25.		2024	Rp 18.377.270.406.00	Rp 605.980.155.00	30.33
26.	PT. BPR Suryajaya Kubutambahan	2020	Rp 66.115.038.000.00	Rp 3.990.330.000.00	16.57
27.		2021	Rp 70.827.385.000.00	-Rp 1.238.035.000.00	-57.21
28.		2022	Rp 85.336.130.000.00	-Rp 2.388.853.000.00	-35.72
29.		2023	Rp 134.022.263.000.00	Rp 1.780.805.000.00	75.26
30.		2024	Rp 143.001.603.761.00	-Rp 4.164.000.759.00	-34.34
31.	PT. BPR Kanaya	2020	Rp 87.183.475.000.00	-Rp 6.856.306.000.00	-12.72
32.		2021	Rp 75.785.209.000.00	-Rp 9.152.962.000.00	-8.28
33.		2022	Rp 74.698.165.000.00	-Rp 7.412.272.000.00	-10.08
34.		2023	Rp 62.352.396.000.00	-Rp 7.417.083.000.00	-8.41
35.		2024	Rp 59.850.345.600.00	-Rp 11.962.118.349.00	-5.00

Lampiran 3. Data Perhitungan ROA, BOPO, LDR, dan PER dengan Ratio

No	Nama BPR	Tahun	ROA (%)	BOPO (%)	LDR (%)	PER (%)
1.	PT. Bank Buleleng 45 (Perseroda)	2020	-0.77	152.01	122.17	-6.64
2.		2021	0.19	96.03	120.40	133.40
3.		2022	0.11	92.54	140.47	37.90
4.		2023	0.52	90.97	151.09	81.14
5.		2024	-6.35	98.36	126.69	-7.36
6.	PT. Bank Indra Candra	2020	1.63	79.56	64.64	48.17
7.		2021	1.30	81.34	59.38	53.39
8.		2022	1.41	78.15	57.72	49.10
9.		2023	1.69	76.17	46.78	43.01
10.		2024	1.23	83.01	39.40	59.80
11.	PT. BPR Nusamba Kubutambahan	2020	2.06	86.46	101.12	39.71
12.		2021	1.50	88.77	97.30	52.78
13.		2022	1.54	89.17	83.37	54.71
14.		2023	1.59	87.63	78.33	53.24
15.		2024	1.45	87.84	68.86	61.24
16.	PT. BPR Adi Jaya Mulia	2020	3.05	61.09	40.49	4.48
17.		2021	-3.63	153.21	201.33	-8.84
18.		2022	2.17	77.69	108.27	26.79
19.		2023	1.72	81.05	78.37	37.82
20.		2024	1.10	88.63	72.80	57.91
21.	PT. BPR Nur Abadi	2020	0.58	89.68	149.13	85.24
22.		2021	0.14	92.76	127.15	40.46
23.		2022	1.19	83.19	129.50	45.18
24.		2023	-1.57	116.89	102.93	-38.37
25.		2024	1.90	80.50	129.59	30.33
26.	PT. BPR Suryajaya Kubutambahan	2020	1.94	84.02	251.46	16.57
27.		2021	-0.65	105.57	208.09	-57.21
28.		2022	-1.08	112.47	200.24	-35.72
29.		2023	0.40	96.70	157.25	75.26
30.		2024	-1.65	113.93	141.34	-34.34
31.	PT. BPR Kanaya	2020	-4.18	137.81	160.71	-12.72
32.		2021	-6.39	189.63	132.54	-8.28
33.		2022	-5.67	186.99	115.68	-10.08
34.		2023	-6.78	204.88	115.69	-8.41
35.		2024	-12.75	293.15	47.86	-5.00

Lampiran 4. Hasil Uji Statistik Deskripsi

4.1 Hasil Analisis Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	30	-6.35	3.05	.4903	1.90878
BOPO	30	61.09	153.21	93.5130	19.92317
LDR	30	39.40	251.46	115.1887	53.01690
PER	30	-57.21	133.40	33.3050	41.60085
Valid N (listwise)	30				

Lampiran 5. Hasil Uji Asumsi Klasik

5.1 Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		30
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	16.60509790
Most Extreme Differences	Absolute	.135
	Positive	.135
	Negative	-.113
Test Statistic		.135
Asymp. Sig. (2-tailed)		.169[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

5.2 Uji Multikolinearitas

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	88.940	22.101		4.024	.000		
	ROA	5.008	2.363	.327	2.119	.044	.521	1.918
	BOPO	-.326	.235	-.222	-1.385	.178	.482	2.073
	LDR	-.240	.067	-.454	-3.567	.001	.766	1.305

a. Dependent Variable: PER

5.3 Uji Heterokedastisitas

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	6.682	15.093		.443	.662
	ROA	.051	1.614	.009	.032	.975
	BOPO	.010	.161	.016	.059	.953
	LDR	.036	.046	.173	.787	.438

a. Dependent Variable: ABS_RES

5.4 Hasil Uji Autokorelasi

Runs Test

	Unstandardized Residual
Test Value[a]	-2.46060
Cases < Test Value	15
Cases >= Test Value	15
Total Cases	30
Number of Runs	13
Z	-.929
Asymp. Sig. (2-tailed)	.353

a. Median

Lampiran 6. Hasil Pengujian Hipotesis

6.1 Analisis Regresi Linier Berganda

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	88.940	22.101		4.024	.000		
	ROA	5.008	2.363	.327	2.119	.044	.521	1.918
	BOPO	-.326	.235	-.222	-1.385	.178	.482	2.073
	LDR	-.240	.067	-.454	-3.567	.001	.766	1.305

a. Dependent Variable: PER

6.2 Uji Signifikansi Parsial (Uji t)

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	88.940	22.101		4.024	.000		
	ROA	5.008	2.363	.327	2.119	.044	.521	1.918
	BOPO	-.326	.235	-.222	-1.385	.178	.482	2.073
	LDR	-.240	.067	-.454	-3.567	.001	.766	1.305

a. Dependent Variable: PER

6.3 Uji Koefisien Determinasi

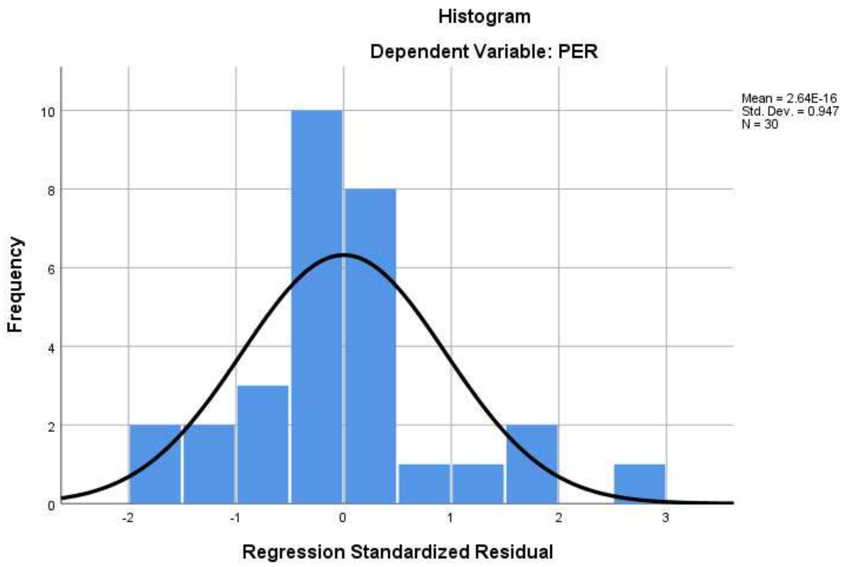
Model Summary[b]

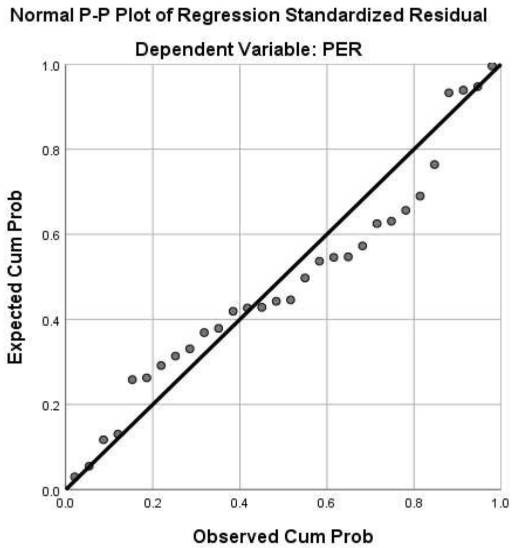
Model	R	R Square	*Adjusted R Square*	Std. Error of the Estimate
1	.823[a]	.677	.640	17.53694

a. Predictors: (Constant), LDR, ROA, BOPO

b. Dependent Variable: PER

Chart


Histogram
Dependent Variable: PER
Mean = 2.64E-16
Std. Dev. = 0.947
N = 30
Frequency
Regression Standardized Residual


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: PER
Expected Cum Prob
Observed Cum Prob

Lampiran 7. t-tabel

d.f.	TINGKAT SIGNIFIKANSI						
dua sisi	20%	10%	5%	2%	1%	0,2%	0,1%
satu sisi	10%	5%	2,5%	1%	0,5%	0,1%	0,05%
1	3,078	6,314	12,706	31,821	63,657	318,309	636,619
2	1,886	2,920	4,303	6,965	9,925	22,327	31,599
3	1,638	2,353	3,182	4,541	5,841	10,215	12,924
4	1,533	2,132	2,776	3,747	4,604	7,173	8,610
5	1,476	2,015	2,571	3,365	4,032	5,893	6,869
6	1,440	1,943	2,447	3,143	3,707	5,208	5,959
7	1,415	1,895	2,365	2,998	3,499	4,785	5,408
8	1,397	1,860	2,306	2,896	3,355	4,501	5,041
9	1,383	1,833	2,262	2,821	3,250	4,297	4,781
10	1,372	1,812	2,228	2,764	3,169	4,144	4,587
11	1,363	1,796	2,201	2,718	3,106	4,025	4,437
12	1,356	1,782	2,179	2,681	3,055	3,930	4,318
13	1,350	1,771	2,160	2,650	3,012	3,852	4,221
14	1,345	1,761	2,145	2,624	2,977	3,787	4,140
15	1,341	1,753	2,131	2,602	2,947	3,733	4,073
16	1,337	1,746	2,120	2,583	2,921	3,686	4,015
17	1,333	1,740	2,110	2,567	2,898	3,646	3,965
18	1,330	1,734	2,101	2,552	2,878	3,610	3,922
19	1,328	1,729	2,093	2,539	2,861	3,579	3,883
20	1,325	1,725	2,086	2,528	2,845	3,552	3,850
21	1,323	1,721	2,080	2,518	2,831	3,527	3,819
22	1,321	1,717	2,074	2,508	2,819	3,505	3,792
23	1,319	1,714	2,069	2,500	2,807	3,485	3,768
24	1,318	1,711	2,064	2,492	2,797	3,467	3,745
25	1,316	1,708	2,060	2,485	2,787	3,450	3,725
26	1,315	1,706	2,056	2,479	2,779	3,435	3,707
27	1,314	1,703	2,052	2,473	2,771	3,421	3,690
28	1,313	1,701	2,048	2,467	2,763	3,408	3,674
29	1,311	1,699	2,045	2,462	2,756	3,396	3,659
30	1,310	1,697	2,042	2,457	2,750	3,385	3,646

Lampiran 8. Riwayat Hidup

RIWAYAT HIDUP

Ni Komang Diah Dipayani lahir di Tabanan pada tanggal 05 Juli 2004. Penulis lahir dari pasangan suami istri Bapak I Made Widiantara dan Ibu Ni Ketut Leliani. Penulis berkebangsaan Indonesia dan beragama Hindu. Penulis beralamat di Banjar Subamia Dencarik, Desa Subamia, Kecamatan Tabanan, Kabupaten Tabanan. Penulis menyelesaikan pendidikan dasar di SD Negeri 1 Subamia dan lulus pada tahun 2016. Kemudian penulis melanjutkan di SMP Negeri 2 Tabanan dan lulus pada tahun 2019. Pada tahun 2022, penulis lulus dari SMA Negeri 2 Tabanan dan melanjutkan pendidikan ke jenjang sarjana dengan memilih prodi S1 Akuntansi, Jurusan Ekonomi dan Akuntansi di Universitas Pendidikan Ganesha. Pada semester akhir tahun 2026 penulis telah menyelesaikan Tugas Akhir yang berjudul "Pengaruh Profitabilitas, Efisiensi Operasional, dan Likuiditas terhadap Nilai Perusahaan (Studi pada Bank Perkreditan Rakyat di Kabupaten Buleleng Tahun 2020-2024)".