

LAMPIRAN PERHITUNGAN DATA

```

GET
  FILE='D:\Untitled1-data spss1.sav'.
DATASET NAME DataSet1 WINDOW=FRONT.
REGRESSION
  /DESCRIPTIVES MEAN STDDEV CORR SIG N
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA ZPP
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT LDR
  /METHOD=ENTER NetInterestMarginNIM BOPO ROA
  /SCATTERPLOT=(*SRESID ,*ZPRED)
  /RESIDUALS DURBIN HISTOGRAM(ZRESID) NORMPROB(ZRESID)
  /SAVE RESID.
  
```

Regression

[DataSet1] D:\Untitled1-data spss1.sav

Descriptive Statistics

	Mean	Std. Deviation	N
LDR	318.3022	55.30063	20
NIM	6.4249	.74198	20
BOPO	57.0287	6.12842	20
ROA	.9741	.72553	20

Correlations

		LDR	NIM	BOPO	ROA
Pearson Correlation	LDR	1.000	-.891	.053	-.037
	NIM	-.891	1.000	-.260	.407
	BOPO	.053	-.260	1.000	-.870
	ROA	-.037	.407	-.870	1.000
Sig. (1-tailed)	LDR	.	.000	.413	.438
	NIM	.000	.	.134	.037
	BOPO	.413	.134	.	.000
	ROA	.438	.037	.000	.
N	LDR	20	20	20	20
	NIM	20	20	20	20
	BOPO	20	20	20	20
	ROA	20	20	20	20

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	ROA , NIM, BOPO ^b	.	Enter

a. Dependent Variable: LDR

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1					

1	.991 ^a	.982	.978	8.19364	1.212
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a. Predictors: (Constant), ROA, NIM, BOPO

b. Dependent Variable: LDR

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	57030.856	3	19010.285	283.162	.000 ^b
Residual	1074.171	16	67.136		
Total	58105.027	19			

a. Dependent Variable: LDR

b. Predictors: (Constant), ROA, NIM, BOPO

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
1 (Constant)	520.712	40.990		12.703	.000			
NIM	-82.542	2.836	-.1107	-29.100	.000	-.891	-.991	-.989
BOPO	4.630	.637	.513	7.270	.000	.053	.876	.247
ROA	65.540	5.687	.860	11.524	.000	-.037	.945	.392

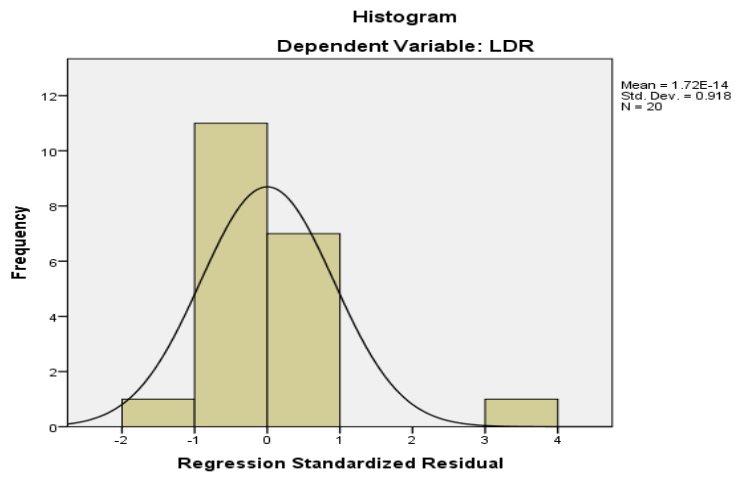
a. Dependent Variable: LDR

Residuals Statistics^a

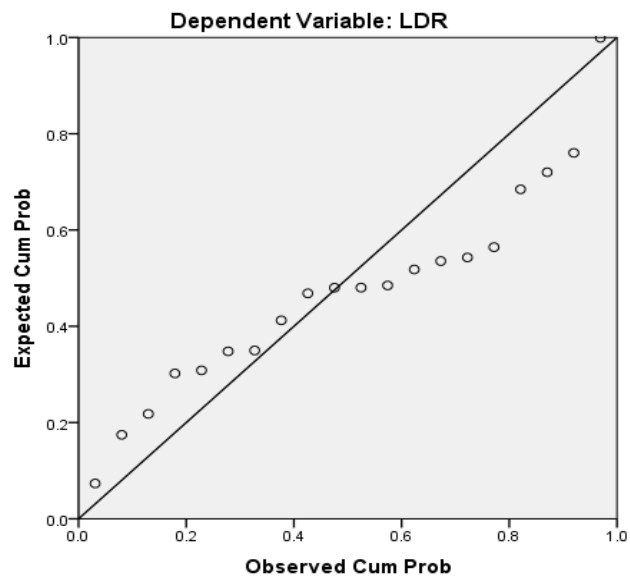
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	237.9041	408.7880	318.3022	54.78708	20
Std. Predicted Value	-1.467	1.652	.000	1.000	20
Standard Error of Predicted Value	2.786	5.149	3.627	.537	20
Adjusted Predicted Value	236.6778	410.8777	318.2261	54.80354	20
Residual	-11.89105	26.43401	.00000	7.51900	20
Std. Residual	-1.451	3.226	.000	.918	20
Stud. Residual	-1.579	3.648	.004	1.028	20
Deleted Residual	-14.08000	33.79707	.07614	9.43728	20
Stud. Deleted Residual	-1.664	8.610	.249	2.049	20
Mahal. Distance	1.247	6.554	2.850	1.180	20
Cook's Distance	.000	.927	.064	.205	20
Centered Leverage Value	.066	.345	.150	.062	20

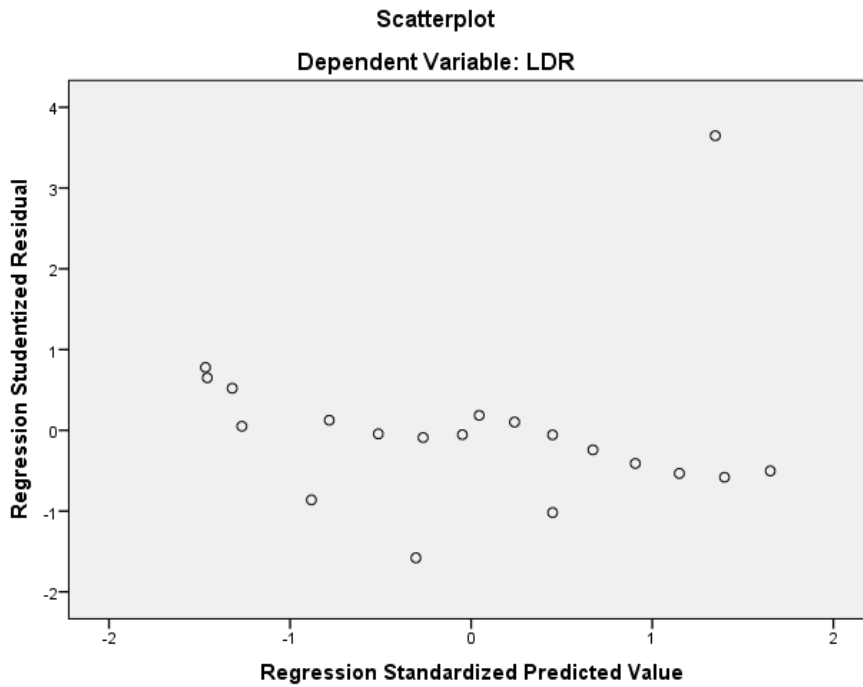
a. Dependent Variable: LDR

Charts



Normal P-P Plot of Regression Standardized Residual





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NPAR TESTS
  /K-S (NORMAL)=RES_1
  /MISSING ANALYSIS.

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NPar Tests

[DataSet1] D:\Untitled1-data spss1.sav

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		20
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	7.51899861
Most Extreme Differences	Absolute	.230
	Positive	.230
	Negative	-.136
Kolmogorov-Smirnov Z		1.028
Asymp. Sig. (2-tailed)		.241

a. Test distribution is Normal.
b. Calculated from data.

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COLLIN TOL
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT LDR
  /METHOD=ENTER NetInterestMarginNIM BOPO ROA.

```

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	ROA , NIM, BOPO ^b	.	Enter

a. Dependent Variable: LDR

b. All requested variables entered.

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	NIM	.798	1.254
	BOPO	.232	4.312
	ROA	.208	4.819

a. Dependent Variable: LDR

Collinearity Diagnostics^a

Model	Dimension	Eigen value	Condition Index	Variance Proportions			
				(Constant)	NIM	BOPO	ROA
1	1	3.691	1.000	.00	.00	.00	.00
	2	.301	3.504	.00	.00	.00	.18
	3	.007	22.820	.04	1.00	.05	.15
	4	.001	56.582	.96	.00	.94	.66

a. Dependent Variable: LDR

NONPAR CORR

```

/VARIABLES=RES_1 NetInterestMarginNIM BOPO ROA
/PRINT=SPEARMAN TWOTAIL NOSIG
/MISSING=LISTWISE.

```

Nonparametric Correlations

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Correlations^b

			Residual	NIM	BOPO	ROA
Spearman's rho	Residual	Correlation Coefficient	1.000	.435	-.329	.296
		Sig. (2-tailed)	.	.056	.156	.205
	NIM	Correlation Coefficient	.435	1.000	-.340	.386
		Sig. (2-tailed)	.056	.	.143	.092
	BOPO	Correlation Coefficient	-.329	-.340	1.000	-.920**
		Sig. (2-tailed)	.156	.143	.	.000
	ROA	Correlation Coefficient	.296	.386	-.920**	1.000
		Sig. (2-tailed)	.205	.092	.000	.

** . Correlation is significant at the 0.01 level (2-tailed).

b. Listwise N = 20

NPAR TESTS

```

/RUNS (MEDIAN) =RES_1
/RUNS (MEAN) =RES_1
/RUNS (MODE) =RES_1
/MISSING ANALYSIS.

```

NPar Tests

[DataSet1] D:\Untitled1-data spss1.sav

Runs Test 3

	Residual
Test Value ^a	26.43401 ^b
Cases < Test Value	19
Cases >= Test Value	1
Total Cases	20
Number of Runs	2
Z	-1.333
Asymp. Sig. (2-tailed)	.182

a. Mode

b. There are multiple modes. The mode with the largest data value is used.

DESCRIPTIVES VARIABLES=NetInterestMarginNIM BOPO ROA LDR
/STATISTICS=MEAN SUM STDDEV MIN MAX.

Descriptives

[DataSet1] D:\Untitled1-data spss1.sav

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
NIM	20	5.28	7.54	128.50	6.4249	.74198
BOPO	20	48.39	64.93	1140.57	57.0287	6.12842
ROA	20	-.01	2.20	19.48	.9741	.72553
LDR	20	243.25	418.59	6366.04	318.3022	55.30063
Valid N (listwise)	20					