

BAB V

PENUTUP

5.1 Kesimpulan

Berdasarkan pada hasil penelitian yang telah dilakukan maka diperoleh kesimpulan sebagai berikut:

1. Risiko kredit yang diproksikan dengan *non-performing loan* (NPL) berpengaruh negatif terhadap *financial performance* (ROA & ROE).
2. Risiko kredit yang diproksikan dengan *capital adequacy ratio* tidak berpengaruh terhadap *financial performance* (ROA & ROE).
3. Faktor spesifik bank yang diproksikan dengan *cost efficiency ratio* (CER) berpengaruh negatif terhadap *financial performance* (ROA & ROE).
4. Faktor spesifik bank yang diproksikan dengan *average lending rate* (ALR) berpengaruh negatif terhadap *financial performance* (ROA & ROE).
5. Faktor spesifik bank yang diproksikan dengan *liquidity ratio* tidak berpengaruh terhadap *financial performance* (ROA & ROE).

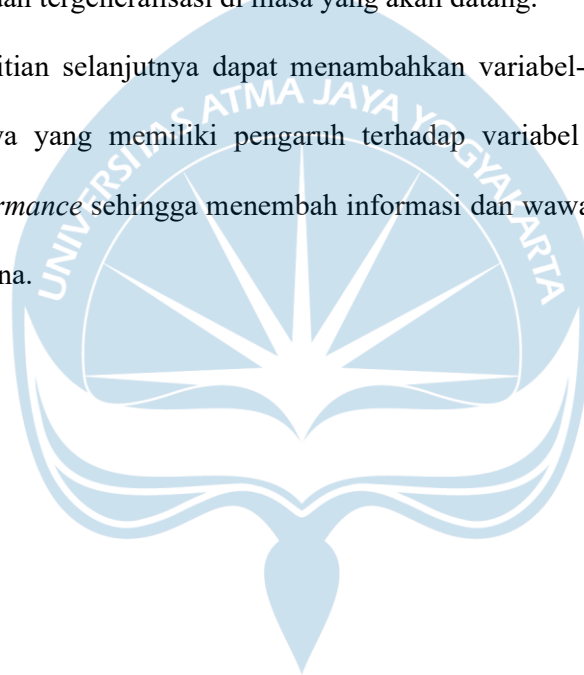
5.2 Implikasi Penelitian

Peneliti berharap hasil penelitian dapat digunakan dan berguna bagi seluruh pihak termasuk investor, para *stakeholder* maupun akademisi. Bagi pihak akademisi diharapkan semakin banyak yang melakukan penelitian berkaitan dengan judul serupa sehingga informasi yang dihasilkan nantinya dapat semakin relevan dengan perkembangan ekonomi di masa yang akan datang.

5.3 Saran

Berdasarkan kesimpulan dan keterbatasan dalam penelitian, penulis memberikan beberapa saran yang dapat digunakan dan menjadi bahan pertimbangan bagi peneliti selanjutnya sebagai berikut:

1. Penelitian selanjutnya disarankan agar menambah periode tahun terbaru pada penelitian berikutnya sehingga hasil penelitian berikutnya dapat lebih baik dan tergeneralisasi di masa yang akan datang.
2. Penelitian selanjutnya dapat menambahkan variabel-variabel independen lainnya yang memiliki pengaruh terhadap variabel dependen *financial performance* sehingga menambah informasi dan wawasan baru yang dapat berguna.

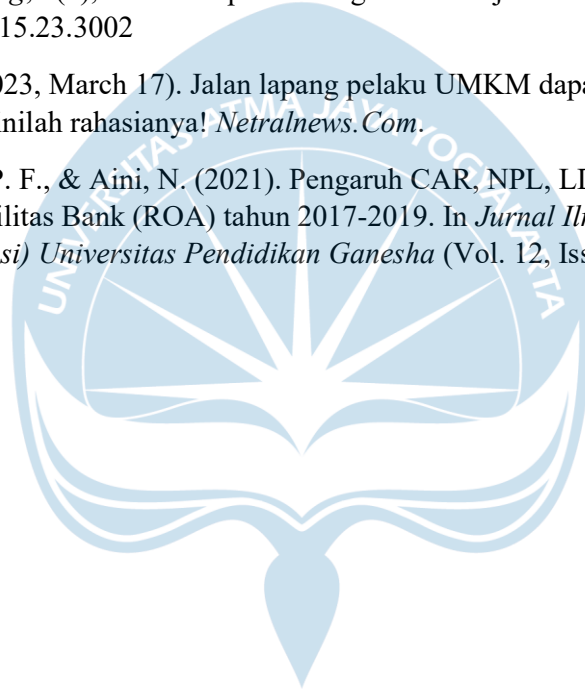


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LAMPIRAN

Lampiran 1 Data Penelitian

	ROA	ROE	NPL	CAR	CER	ALR	LR
1-2018	3.68%	20.49%	2.16%	21.21%	41.02%	5.99%	88.96%
1-2019	3.50%	19.41%	2.62%	22.55%	40.26%	2.83%	88.64%
1-2020	1.98%	11.05%	2.94%	20.61%	46.60%	2.50%	83.66%
1-2021	2.72%	16.87%	3.08%	25.28%	44.39%	6.80%	83.67%
1-2022	3.76%	20.93%	2.82%	23.30%	41.33%	6.68%	79.17%
2-2018	3.20%	18.80%	1.40%	23.40%	37.11%	5.49%	81.60%
2-2019	3.20%	18.00%	1.30%	23.80%	36.17%	5.49%	80.50%
2-2020	2.70%	16.50%	1.80%	25.80%	34.68%	5.04%	65.80%
2-2021	2.80%	18.30%	2.20%	25.70%	34.45%	4.57%	62.00%
2-2022	3.20%	21.70%	1.70%	25.80%	33.93%	4.87%	65.20%
3-2018	3.17%	16.23%	2.79%	20.96%	34.57%	4.54%	96.74%
3-2019	3.03%	15.08%	2.39%	21.39%	33.96%	4.21%	96.37%
3-2020	1.64%	9.36%	3.29%	19.90%	38.72%	4.05%	82.95%
3-2021	2.53%	16.24%	2.81%	19.60%	38.76%	4.23%	80.04%
3-2022	3.30%	22.62%	1.88%	19.46%	36.31%	4.41%	77.61%
4-2018	1.34%	14.89%	2.81%	18.21%	27.49%	3.29%	103.49%
4-2019	0.13%	1.00%	4.78%	17.32%	25.38%	2.87%	113.50%
4-2020	0.69%	10.02%	4.37%	19.34%	24.78%	2.47%	93.19%
4-2021	0.81%	13.64%	3.70%	19.14%	30.87%	3.49%	92.86%
4-2022	1.02%	16.42%	3.38%	20.17%	32.13%	3.73%	92.65%
5-2018	2.20%	10.60%	2.70%	22.20%	53.54%	7.63%	95.00%
5-2019	2.10%	11.10%	3.00%	24.20%	58.60%	7.53%	98.90%
5-2020	0.50%	2.60%	2.80%	25.00%	64.44%	6.83%	84.00%
5-2021	0.80%	4.10%	2.70%	26.80%	70.49%	7.15%	84.60%
5-2022	1.70%	8.30%	2.60%	26.30%	63.12%	7.14%	91.00%
6-2018	2.47%	19.76%	1.60%	22.79%	40.71%	4.20%	67.23%
6-2019	2.90%	14.85%	2.46%	23.68%	34.78%	3.55%	69.67%
6-2020	3.64%	19.42%	1.39%	31.04%	28.25%	3.49%	60.04%
6-2021	4.22%	23.49%	1.12%	27.30%	27.00%	4.42%	60.96%
6-2022	4.00%	23.15%	1.23%	25.41%	29.09%	3.42%	68.04%
7-2018	2.10%	11.78%	1.73%	17.63%	25.77%	3.67%	93.51%
7-2019	2.22%	11.56%	1.72%	19.17%	24.46%	3.56%	94.08%
7-2020	1.47%	7.47%	1.93%	22.04%	28.00%	3.45%	71.81%
7-2021	1.55%	8.33%	2.36%	23.05%	30.92%	3.57%	71.70%
7-2022	1.86%	10.51%	2.42%	21.53%	32.02%	3.66%	77.22%
8-2018	1.85%	9.09%	3.11%	19.66%	34.49%	4.50%	97.81%

	ROA	ROE	NPL	CAR	CER	ALR	LR
8-2019	1.99%	9.35%	2.79%	21.47%	33.20%	4.58%	97.64%
8-2020	1.06%	5.01%	3.62%	21.92%	35.77%	4.44%	82.91%
8-2021	1.88%	10.21%	3.46%	22.68%	37.98%	4.21%	74.35%
8-2022	2.16%	11.71%	2.80%	22.19%	38.90%	4.39%	85.63%
9-2018	0.80%	4.90%	4.40%	19.40%	34.24%	3.53%	90.10%
9-2019	1.30%	7.20%	2.80%	19.90%	34.19%	3.54%	86.30%
9-2020	0.90%	3.10%	2.90%	35.70%	35.67%	3.31%	78.70%
9-2021	0.70%	2.90%	3.20%	34.90%	35.67%	3.26%	69.00%
9-2022	1.10%	4.50%	3.10%	34.20%	38.01%	3.43%	68.90%
10-2018	0.71%	4.61%	1.42%	15.37%	38.05%	3.48%	93.04%
10-2019	0.87%	5.63%	1.69%	16.55%	36.90%	3.45%	90.92%
10-2020	0.70%	4.02%	2.44%	18.85%	37.41%	3.54%	76.87%
10-2021	0.71%	4.68%	3.51%	17.98%	41.83%	3.65%	74.78%
10-2022	0.84%	6.70%	2.98%	16.57%	42.39%	3.72%	73.18%



Lampiran 2 Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	50	.0013	.0422	.019940	.0108759
ROE	50	.0100	.2349	.119636	.0634306
NPL	50	.0112	.0478	.026040	.0083727
CAR	50	.1537	.3570	.225684	.0446801
CER	50	.2446	.7049	.375761	.0983130
ALR	50	.0247	.0763	.043576	.0133180
LR	50	.6004	1.1350	.827298	.1211584
Valid N (listwise)	50				



Lampiran 3 Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.00746334
Most Extreme Differences	Absolute	.111
	Positive	.111
	Negative	-.056
Test Statistic		.111
Asymp. Sig. (2-tailed)		.174 ^c

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.04690774
Most Extreme Differences	Absolute	.101
	Positive	.101
	Negative	-.055
Test Statistic		.101
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Lampiran 4 Hasil Uji Multikolinearitas

Coefficients^a

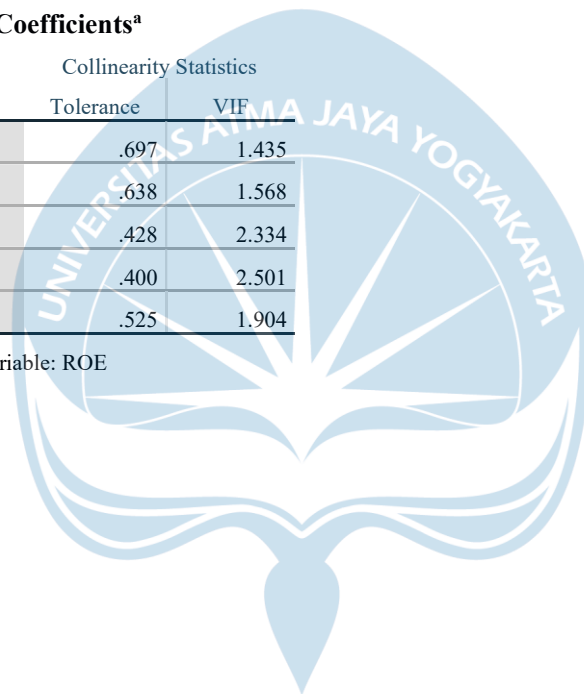
Model	Collinearity Statistics		
	Tolerance	VIF	
1	NPL	.697	1.435
	CAR	.638	1.568
	CER	.428	2.334
	ALR	.400	2.501
	LR	.525	1.904

a. Dependent Variable: ROA

Coefficients^a

Model	Collinearity Statistics		
	Tolerance	VIF	
2	NPL	.697	1.435
	CAR	.638	1.568
	CER	.428	2.334
	ALR	.400	2.501
	LR	.525	1.904

a. Dependent Variable: ROE



Lampiran 5 Hasil Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.652 ^a	.425	.358	.00584	1.884

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
2	.694 ^a	.482	.422	.03530	1.836



Lampiran 6 Hasil Uji Heteroskedastisitas

Correlations

			NPL	CAR	CER	ALR	LR	Unstandardized Residual
Spearman's rho	NPL	Correlation Coefficient	1.000	-.232	.149	-.165	.330*	-.015
		Sig. (2-tailed)	.	.106	.300	.252	.019	.920
		N	50	50	50	50	50	50
	CAR	Correlation Coefficient	-.232	1.000	.178	.324*	-.535**	.132
		Sig. (2-tailed)	.106	.	.216	.022	.000	.360
		N	50	50	50	50	50	50
	CER	Correlation Coefficient	.149	.178	1.000	.461**	-.028	.110
		Sig. (2-tailed)	.300	.216	.	.001	.849	.449
		N	50	50	50	50	50	50
	ALR	Correlation Coefficient	-.165	.324*	.461**	1.000	.055	.158
		Sig. (2-tailed)	.252	.022	.001	.	.705	.272
		N	50	50	50	50	50	50
	LR	Correlation Coefficient	.330*	-.535**	-.028	.055	1.000	-.013
		Sig. (2-tailed)	.019	.000	.849	.705	.	.930
		N	50	50	50	50	50	50
	Unstandardized Residual	Correlation Coefficient	-.015	.132	.110	.158	-.013	1.000
		Sig. (2-tailed)	.920	.360	.449	.272	.930	.
		N	50	50	50	50	50	50

Correlations

			NPL	CAR	CER	ALR	LR	Unstandardized Residual
Spearman's rho	NPL	Correlation	1.000	-.232	.149	-.165	.330*	-.004
		Coefficient						
		Sig. (2-tailed)	.	.106	.300	.252	.019	.981
		N	50	50	50	50	50	50
	CAR	Correlation	-.232	1.000	.178	.324*	-.535**	.101
		Coefficient						
		Sig. (2-tailed)	.106	.	.216	.022	.000	.486
		N	50	50	50	50	50	50
	CER	Correlation	.149	.178	1.000	.461**	-.028	.064
		Coefficient						
		Sig. (2-tailed)	.300	.216	.	.001	.849	.657
		N	50	50	50	50	50	50
	ALR	Correlation	-.165	.324*	.461**	1.000	.055	.088
		Coefficient						
		Sig. (2-tailed)	.252	.022	.001	.	.705	.542
		N	50	50	50	50	50	50
	LR	Correlation	.330*	-.535**	-.028	.055	1.000	-.011
		Coefficient						
Sig. (2-tailed)		.019	.000	.849	.705	.	.940	
	N	50	50	50	50	50	50	
Unstandardized Residual	Correlation	-.004	.101	.064	.088	-.011	1.000	
	Coefficient							
	Sig. (2-tailed)	.981	.486	.657	.542	.940	.	
	N	50	50	50	50	50	50	

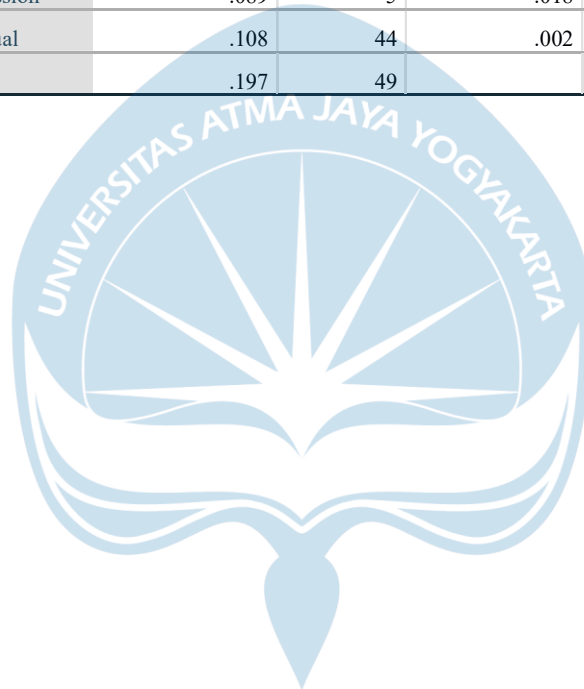
Lampiran 7 Hasil Uji F

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.003	5	.001	9.887	.000 ^b
	Residual	.003	44	.000		
	Total	.006	49			

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
2	Regression	.089	5	.018	7.291	.000 ^b
	Residual	.108	44	.002		
	Total	.197	49			



Lampiran 8 Hasil Regresi Linear Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	.043	.014		3.051	.004
	NPL	-.556	.161	-.428	-3.454	.001
	CAR	.011	.032	.044	.343	.733
	CER	-.058	.017	-.521	-3.297	.002
	ALR	.472	.134	.578	3.534	.001
	LR	-.012	.013	-.134	-.940	.352

a. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
2	(Constant)	.338	.089		3.816	.000
	NPL	-2.472	1.012	-.326	-2.444	.019
	CAR	-.162	.198	-.114	-.817	.418
	CER	-.381	.110	-.590	-3.463	.001
	ALR	2.771	.840	.582	3.300	.002
	LR	-.115	.081	-.220	-1.431	.159

a. Dependent Variable: ROE

Lampiran 9 Hasil Uji Koefisien Determinasi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.727 ^a	.529	.476	.0078760

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
2	.673 ^a	.453	.391	.0495013

