**HASIL UJI SPSS**

**HASIL UJI NORMALITAS**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Case Processing Summary** | | | | | | |
|  | Cases | | | | | |
| Valid | | Missing | | Total | |
| N | Percent | N | Percent | N | Percent |
| ROA\_BF | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |
| ROA\_AF | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |
| ROE\_BF | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |
| ROE\_AF | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |
| BOPO\_BF | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |
| BOPO\_AF | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |
| CAR\_BF | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |
| CAR\_AF | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |
| LDR | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |
| FDR | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |
| NPL | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |
| NPF | 5 | 45,5% | 6 | 54,5% | 11 | 100,0% |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Descriptives** | | | | |
|  | | | Statistic | Std. Error |
| ROA\_BF | Mean | | 2,3700 | ,06348 |
| 95% Confidence Interval for Mean | Lower Bound | 2,1937 |  |
| Upper Bound | 2,5463 |  |
| 5% Trimmed Mean | | 2,3717 |  |
| Median | | 2,3900 |  |
| Variance | | ,020 |  |
| Std. Deviation | | ,14195 |  |
| Minimum | | 2,17 |  |
| Maximum | | 2,54 |  |
| Range | | ,37 |  |
| Interquartile Range | | ,26 |  |
| Skewness | | -,424 | ,913 |
| Kurtosis | | -,302 | 2,000 |
| ROA\_AF | Mean | | 2,3020 | ,10509 |
| 95% Confidence Interval for Mean | Lower Bound | 2,0102 |  |
| Upper Bound | 2,5938 |  |
| 5% Trimmed Mean | | 2,3089 |  |
| Median | | 2,3200 |  |
| Variance | | ,055 |  |
| Std. Deviation | | ,23499 |  |
| Minimum | | 1,92 |  |
| Maximum | | 2,56 |  |
| Range | | ,64 |  |
| Interquartile Range | | ,36 |  |
| Skewness | | -1,216 | ,913 |
| Kurtosis | | 2,570 | 2,000 |
| ROE\_BF | Mean | | 13,7860 | ,81479 |
| 95% Confidence Interval for Mean | Lower Bound | 11,5238 |  |
| Upper Bound | 16,0482 |  |
| 5% Trimmed Mean | | 13,7728 |  |
| Median | | 13,7700 |  |
| Variance | | 3,319 |  |
| Std. Deviation | | 1,82193 |  |
| Minimum | | 11,82 |  |
| Maximum | | 15,99 |  |
| Range | | 4,17 |  |
| Interquartile Range | | 3,59 |  |
| Skewness | | ,110 | ,913 |
| Kurtosis | | -2,426 | 2,000 |
| ROE\_AF | Mean | | 10,5220 | ,50217 |
| 95% Confidence Interval for Mean | Lower Bound | 9,1278 |  |
| Upper Bound | 11,9162 |  |
| 5% Trimmed Mean | | 10,5261 |  |
| Median | | 10,4300 |  |
| Variance | | 1,261 |  |
| Std. Deviation | | 1,12288 |  |
| Minimum | | 8,92 |  |
| Maximum | | 12,05 |  |
| Range | | 3,13 |  |
| Interquartile Range | | 1,81 |  |
| Skewness | | -,151 | ,913 |
| Kurtosis | | 1,474 | 2,000 |
| BOPO\_BF | Mean | | 78,2640 | ,58235 |
| 95% Confidence Interval for Mean | Lower Bound | 76,6471 |  |
| Upper Bound | 79,8809 |  |
| 5% Trimmed Mean | | 78,2044 |  |
| Median | | 78,1000 |  |
| Variance | | 1,696 |  |
| Std. Deviation | | 1,30218 |  |
| Minimum | | 77,18 |  |
| Maximum | | 80,42 |  |
| Range | | 3,24 |  |
| Interquartile Range | | 2,13 |  |
| Skewness | | 1,481 | ,913 |
| Kurtosis | | 2,369 | 2,000 |
| BOPO\_AF | Mean | | 81,2620 | 1,77774 |
| 95% Confidence Interval for Mean | Lower Bound | 76,3262 |  |
| Upper Bound | 86,1978 |  |
| 5% Trimmed Mean | | 81,1972 |  |
| Median | | 79,6200 |  |
| Variance | | 15,802 |  |
| Std. Deviation | | 3,97516 |  |
| Minimum | | 76,83 |  |
| Maximum | | 86,86 |  |
| Range | | 10,03 |  |
| Interquartile Range | | 7,19 |  |
| Skewness | | ,602 | ,913 |
| Kurtosis | | -,878 | 2,000 |
| CAR\_BF | Mean | | 1,2440 | ,10731 |
| 95% Confidence Interval for Mean | Lower Bound | ,9461 |  |
| Upper Bound | 1,5419 |  |
| 5% Trimmed Mean | | 1,2400 |  |
| Median | | 1,2200 |  |
| Variance | | ,058 |  |
| Std. Deviation | | ,23996 |  |
| Minimum | | ,99 |  |
| Maximum | | 1,57 |  |
| Range | | ,58 |  |
| Interquartile Range | | ,46 |  |
| Skewness | | ,424 | ,913 |
| Kurtosis | | -1,467 | 2,000 |
| CAR\_AF | Mean | | 1,1160 | ,04854 |
| 95% Confidence Interval for Mean | Lower Bound | ,9812 |  |
| Upper Bound | 1,2508 |  |
| 5% Trimmed Mean | | 1,1133 |  |
| Median | | 1,1100 |  |
| Variance | | ,012 |  |
| Std. Deviation | | ,10854 |  |
| Minimum | | 1,01 |  |
| Maximum | | 1,27 |  |
| Range | | ,26 |  |
| Interquartile Range | | ,20 |  |
| Skewness | | ,565 | ,913 |
| Kurtosis | | -,955 | 2,000 |
| LDR | Mean | | 69,5860 | 1,88935 |
| 95% Confidence Interval for Mean | Lower Bound | 64,3403 |  |
| Upper Bound | 74,8317 |  |
| 5% Trimmed Mean | | 69,5333 |  |
| Median | | 68,7900 |  |
| Variance | | 17,848 |  |
| Std. Deviation | | 4,22470 |  |
| Minimum | | 65,05 |  |
| Maximum | | 75,07 |  |
| Range | | 10,02 |  |
| Interquartile Range | | 8,18 |  |
| Skewness | | ,368 | ,913 |
| Kurtosis | | -1,993 | 2,000 |
| FDR | Mean | | 80,7520 | 4,92434 |
| 95% Confidence Interval for Mean | Lower Bound | 67,0798 |  |
| Upper Bound | 94,4242 |  |
| 5% Trimmed Mean | | 80,2872 |  |
| Median | | 78,4300 |  |
| Variance | | 121,246 |  |
| Std. Deviation | | 11,01116 |  |
| Minimum | | 70,94 |  |
| Maximum | | 98,93 |  |
| Range | | 27,99 |  |
| Interquartile Range | | 18,16 |  |
| Skewness | | 1,461 | ,913 |
| Kurtosis | | 2,302 | 2,000 |
| NPL | Mean | | ,3580 | ,03277 |
| 95% Confidence Interval for Mean | Lower Bound | ,2670 |  |
| Upper Bound | ,4490 |  |
| 5% Trimmed Mean | | ,3600 |  |
| Median | | ,3600 |  |
| Variance | | ,005 |  |
| Std. Deviation | | ,07328 |  |
| Minimum | | ,25 |  |
| Maximum | | ,43 |  |
| Range | | ,18 |  |
| Interquartile Range | | ,13 |  |
| Skewness | | -,710 | ,913 |
| Kurtosis | | -,271 | 2,000 |
| NPF | Mean | | ,5680 | ,02800 |
| 95% Confidence Interval for Mean | Lower Bound | ,4903 |  |
| Upper Bound | ,6457 |  |
| 5% Trimmed Mean | | ,5717 |  |
| Median | | ,5900 |  |
| Variance | | ,004 |  |
| Std. Deviation | | ,06261 |  |
| Minimum | | ,46 |  |
| Maximum | | ,61 |  |
| Range | | ,15 |  |
| Interquartile Range | | ,09 |  |
| Skewness | | -1,869 | ,913 |
| Kurtosis | | 3,592 | 2,000 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Tests of Normality** | | | | | | |
|  | Kolmogorov-Smirnova | | | Shapiro-Wilk | | |
| Statistic | df | Sig. | Statistic | df | Sig. |
| ROA\_BF | ,156 | 5 | ,200\* | ,987 | 5 | ,970 |
| ROA\_AF | ,331 | 5 | ,078 | ,886 | 5 | ,335 |
| ROE\_BF | ,212 | 5 | ,200\* | ,922 | 5 | ,540 |
| ROE\_AF | ,243 | 5 | ,200\* | ,958 | 5 | ,797 |
| BOPO\_BF | ,283 | 5 | ,200\* | ,849 | 5 | ,191 |
| BOPO\_AF | ,260 | 5 | ,200\* | ,941 | 5 | ,676 |
| CAR\_BF | ,191 | 5 | ,200\* | ,949 | 5 | ,731 |
| CAR\_AF | ,212 | 5 | ,200\* | ,927 | 5 | ,577 |
| LDR | ,179 | 5 | ,200\* | ,940 | 5 | ,663 |
| FDR | ,259 | 5 | ,200\* | ,876 | 5 | ,291 |
| NPL | ,201 | 5 | ,200\* | ,930 | 5 | ,598 |
| NPF | ,313 | 5 | ,124 | ,763 | 5 | ,039 |
| \*. This is a lower bound of the true significance. | | | | | | |
| a. Lilliefors Significance Correction | | | | | | |

**UJI PAIRED T SAMPLE TEST**

**T-Test**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Paired Samples Statistics** | | | | | |
|  | | Mean | N | Std. Deviation | Std. Error Mean |
| Pair 1 | ROA\_BF | 2,3700 | 5 | ,14195 | ,06348 |
| ROA\_AF | 2,3020 | 5 | ,23499 | ,10509 |
| Pair 2 | ROE\_BF | 13,7860 | 5 | 1,82193 | ,81479 |
| ROE\_AF | 10,5220 | 5 | 1,12288 | ,50217 |
| Pair 3 | BOPO\_BF | 78,2640 | 5 | 1,30218 | ,58235 |
| BOPO\_AF | 81,2620 | 5 | 3,97516 | 1,77774 |
| Pair 4 | CAR\_BF | 1,2440 | 5 | ,23996 | ,10731 |
| CAR\_AF | 1,1160 | 5 | ,10854 | ,04854 |
| Pair 5 | LDR | 69,5860 | 5 | 4,22470 | 1,88935 |
| FDR | 80,7520 | 5 | 11,01116 | 4,92434 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Paired Samples Correlations** | | | | |
|  | | N | Correlation | Sig. |
| Pair 1 | ROA\_BF & ROA\_AF | 5 | -,510 | ,380 |
| Pair 2 | ROE\_BF & ROE\_AF | 5 | ,195 | ,753 |
| Pair 3 | BOPO\_BF & BOPO\_AF | 5 | -,644 | ,240 |
| Pair 4 | CAR\_BF & CAR\_AF | 5 | -,883 | ,047 |
| Pair 5 | LDR & FDR | 5 | -,782 | ,118 |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Paired Samples Test** | | | | | | | | | |
|  | | Paired Differences | | | | | t | df | Sig. (2-tailed) |
| Mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | |
| Lower | Upper |
| Pair 1 | ROA\_BF - ROA\_AF | ,06800 | ,33079 | ,14793 | -,34273 | ,47873 | ,460 | 4 | ,670 |
| Pair 2 | ROE\_BF - ROE\_AF | 3,26400 | 1,94476 | ,86972 | ,84927 | 5,67873 | 3,753 | 4 | ,020 |
| Pair 3 | BOPO\_BF - BOPO\_AF | -2,99800 | 4,91628 | 2,19863 | -9,10236 | 3,10636 | -1,364 | 4 | ,244 |
| Pair 4 | CAR\_BF - CAR\_AF | ,12800 | ,33966 | ,15190 | -,29375 | ,54975 | ,843 | 4 | ,447 |
| Pair 5 | LDR - FDR | -11,16600 | 14,55603 | 6,50966 | -29,23970 | 6,90770 | -1,715 | 4 | ,161 |

HASIL UJI WILCOXON

**Wilcoxon Signed Ranks Test**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Ranks** | | | | |
|  | | N | Mean Rank | Sum of Ranks |
| NPF - NPL | Negative Ranks | 0a | ,00 | ,00 |
| Positive Ranks | 5b | 3,00 | 15,00 |
| Ties | 0c |  |  |
| Total | 5 |  |  |
| a. NPF < NPL | | | | |
| b. NPF > NPL | | | | |
| c. NPF = NPL | | | | |

|  |  |
| --- | --- |
| **Test Statisticsa** | |
|  | NPF - NPL |
| Z | -2,023b |
| Asymp. Sig. (2-tailed) | ,043 |
| a. Wilcoxon Signed Ranks Test | |
| b. Based on negative ranks. | |