



**PENGARUH *DEBT TO EQUITY RATIO*, *CURRENT RATIO*,  
*WORKING CAPITAL TURNOVER* TERHADAP PROFITABILITAS  
PERUSAHAAN FINTECH LENDING DI INDONESIA TAHUN  
2020-2022**

**Skripsi**

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Diajukan Kepada :

**Progam Studi Manajemen  
Fakultas Ekonomi Dan Bisnis  
Universitas Pancasakti Tegal**

**2024**



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Diajukan Untuk Memenuhi Persyaratan Memperoleh Gelar Sarjana  
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# LAMPIRAN

## Lampiran 1

### Hasil Perhitungan *Debt to Equity Ratio* Pada Perusahaan Sampel 2020-2022

$$\text{Debt to Equity Ratio} = \frac{\text{Total Liabilitas}}{\text{Total Equity}}$$

No.	Th	Nama Perusahaan	Debt To Equity Ratio		Hasil
			Total Liabilitas	Total Ekuitas	
1	2020	PT Esta Kapital Fintek	868,503,272	2,687,562,182	0.323156531
	2021		2,059,976,636	4,377,071,835	0.47062893
	2022		5,010,182,414	6,627,628,114	0.755954065
2	2020	PT Fintegra Homido Indonesia	798,585,495	529,477,315	1.508252521
	2021		53,645,342	7,821,157,979	0.006859002
	2022		437,494,737	4,790,084,644	0.091333404
3	2020	PT Indonesia Fintopia Technology	26,634,054,129	16,337,550,133	1.630235495
	2021		52,977,947,593	56,580,485,664	0.936328965
	2022		144,731,179,141	111,621,390,242	1.296625842
4	2020	PT Kuaikuai Tech Indonesia	6,412,882,781	4,787,877,961	1.3393998
	2021		9,590,008,761	12,173,161,678	0.787799342
	2022		18,383,745,403	13,528,456,528	1.358894517
5	2020	PT Finansia Aira Teknologi	332,803,372	2,511,742,818	0.132498984
	2021		343,585,432	3,198,318,862	0.107426885
	2022		31,694,366	5,007,444,193	0.00632945
6	2020	PT Bursa Akselerasi Indonesia	1,125,318,686	13,460,780,534	0.083599809
	2021		379,474,960	10,813,600,950	0.035092377
	2022		521,684,256	7,271,037,006	0.07174826
7	2020	PT Fidac Inovasi Teknologi	534,767,013	450,483,184	1.187096504
	2021		2,150,359,342	2,876,947,477	0.747444769
	2022		5,704,337,266	3,641,786,904	1.566356686
8	2020	PT Lampung Berkah Finansial Teknologi	1,027,384,320	45,767,166	22.44806506
	2021		710,709,936	2,661,798,506	0.267003657
	2022		296,486,764	7,983,228,851	0.037138703
9	2020	PT FinAccel Digital Indonesia	40,385,000,000	18,745,000,000	2.154441184
	2021		295,242,000,000	72,135,000,000	4.092909129
	2022		643,170,000,000	88,601,000,000	7.259173147
10	2020	PT Doeku Peduli Indonesia	45,750,363,107	7,438,603,897	6.150396464
	2021		41,465,105,740	11,923,986,953	3.477453129
	2022		3,728,581,730	12,066,640,603	0.308999153
11	2020	PT Sens Teknologi Indonesia	0	7,607,238,674	0
	2021		368,874,928	3,464,227,560	0.106481148
	2022		2,208,003,295	5,464,741,847	0.404045307



12	2020	PT Ethis Fintek Indonesia	541,326,619	170,687,034	3.171457177
	2021		480,821,090	3,063,433,845	0.156954945
	2022		848,300,461	3,572,863,608	0.237428728
13	2020	PT Smartec Teknologi Indonesia	4,265,497,588	2,050,269,727	2.080456796
	2021		7,007,058,679	4,742,682,187	1.477446391
	2022		4,411,517,807	6,188,664,534	0.712838413
14	2020	PT Sejahtera Sama Kita	0	2,664,274,557	0
	2021		637,524,669	1,415,812,516	0.450288906
	2022		282,040,647	3,957,476,395	0.071267803
15	2020	PT Pendanaan Teknologi Nusa	165,947,968,994	14,395,524,421	11.52774738
	2021		76,248,235,886	22,479,734,232	3.39186554
	2022		16,145,579,558	39,551,001,997	0.408221758
16	2020	PT Kredit Utama Fintech Indonesia	44,572,215,153	32,131,091,075	1.38719893
	2021		15,129,707,261	40,557,173,255	0.373046395
	2022		25,945,432,153	47,453,136,311	0.546759059
17	2020	PT Mediator Komunitas Indonesia	1,052,951,104	3,621,631,560	0.290739432
	2021		1,658,292,826	5648916049	0.293559474
	2022		1,116,233,270	6,641,094,788	0.168079708
18	2020	PT Layanan Keuangan Berbagi	19,167,354,984	14,228,503,419	1.347109701
	2021		9,425,991,742	14,758,098,559	0.638699606
	2022		9,608,893,595	15,889,581,587	0.604729177
19	2020	PT Inovasi Terdepan Nusantara	10,017,045,331	7,482,796,653	1.338676673
	2021		1,670,872,108	4,138,052,207	0.403782269
	2022		9,020,990,266	1,411,128,840	6.39274743
20	2020	PT Trust Teknologi Finansial	4,323,765,726	3,918,779,462	1.103345
	2021		2,573,702,423	4,155,246,736	0.619386185
	2022		3,175,719,528	2,597,153,646	1.222769216
21	2020	PT Harapan Fintech Indonesia	976,651,085	8,181,345,594	0.119375361
	2021		1,246,322,717	5,846,909,664	0.213159222
	2022		23,586,684,300	19,010,970,053	1.240688099
22	2020	PT Dana Bagus Indonesia	7,212,940,631	0	0
	2021		6,399,361,875	0	0
	2022		4,189,809,929	0	0
23	2020	PT Teknologi Merlin Sejahtera	49,025,866,237	34,256,754,030	1.431129937
	2021		20,240,894,139	22,971,673,335	0.881124063
	2022		3,924,794,787	22,511,185,006	0.174348653
24	2020	PT Fintek Digital Indonesia	1,369,322,454	11,511,996,973	0.11894743
	2021		13,964,748,427	16,148,398,003	0.864776086
	2022		64,132,880,149	13,450,262,693	4.76815075
25	2020	PT Fintech Bina Bangsa	2,799,219,852	780,466,745	3.586597212
	2021		98,821,370	2,730,264,486	0.036194797
	2022		10,792,226,345	7,972,500,571	1

## Lampiran 2

### Hasil Perhitungan *Current Ratio* Pada Perusahaan Sampel Tahun 2020-2022

$$\text{Current Ratio} = \frac{\text{Aset Lancar}}{\text{Liabilitas Jk Pendek}}$$

No.	Th	Nama Perusahaan	Current Rasio		Hasil
			Aset Lancar	Liabilitas jk pendek	
1	2020	PT Esta Kapital Fintek	5,714,076,886	793,276,253	7.203136189
	2021		2,502,785,622	1,878,684,044	1.332201458
	2022		10,980,841,871	4,793,873,064	2.290599214
2	2020	PT Fintegra Homido Indonesia	175,437,981	798,585,495	0.21968591
	2021		6,852,214,639	13,645,342	502.165108
	2022		4,185,115,844	24,441,737	171.2282496
3	2020	PT Indonesia Fintopia Technology	41,930,552,932	24,354,326,078	1.721688081
	2021		106,189,958,048	52,507,394,360	2.022381025
	2022		245,566,011,447	140,793,438,820	1.744158062
4	2020	PT Kuaikuai Tech Indonesia	7,437,107,801	4,165,654,350	1.785339631
	2021		19,800,061,726	8,752,523,356	2.262211813
	2022		31,912,201,931	17,753,046,995	1.797561959
5	2020	PT Finansia Aira Teknologi	2,778,058,690	332,803,372	8.347447543
	2021		3,517,579,294	343,585,432	10.23785925
	2022		4,946,818,571	31,694,366	156.0787987
6	2020	PT Bursa Akselerasi Indonesia	14,069,680,267	871,553,161	16.14322671
	2021		8,185,293,607	207,384,779	39.46911459
	2022		5,652,794,986	280,517,712	20.15129435
7	2020	PT Fidac Inovasi Teknologi	803,558,697	534,129,743	1.504426045
	2021		3,655,165,946	1,875,682,183	1.948712836
	2022		6,136,582,814	4,757,342,782	1.289918153
8	2020	PT Lampung Berkah Finansial Teknologi	718,648,986	1,027,384,320	0.699493823
	2021		3,122,520,072	710,709,936	4.393522468
	2022		8,143,543,807	296,486,764	27.4668039
9	2020	PT FinAccel Digital Indonesia	59,130,000,000	40,385,000,000	1.464157484
	2021		367,377,000,000	72,135,000,000	5.092909129
	2022		684,430,000,000	643,170,000,000	1.064151002
10	2020	PT Doeku Peduli Indonesia	250,231,859	39,107,764,660	0.006398521
	2021		9,170,008	979,208,402	0.009364715
	2022		52,290,595	2,454,770,621	0.021301622
11	2020	PT Sens Teknologi Indonesia	7,474,030,797	0	0
	2021		3,610,612,691	368,874,928	9.788175929
	2022		6,252,574,829	2,208,003,295	2.831777852
12	2020	PT Ethis Fintek Indonesia	615,659,121	21,519,819	28.60893584

	2021		2,340,432,403	41,895,060	55.86416162
	2022		3,524,342,340	263,434,815	13.37842282
13	2020	PT Smartec Teknologi Indonesia	886,893,406	1,117,034,522	0.793971349
	2021		5,033,406,906	3,459,114,840	1.455114137
	2022		6,782,509,063	2,680,111,875	2.530681322
14	2020	PT Sejahtera Sama Kita	2,138,913,238	0	0
	2021		1,223,127,099	7,600,799	160.9208583
	2022		3,525,797,778	282,040,647	12.50102712
15	2020	PT Pendanaan Teknologi Nusa	175,645,137,294	163,523,001,293	1.074131076
	2021		91,971,004,674	75,273,999,498	1.221816368
	2022		49,467,057,525	15,044,299,824	3.288093039
16	2020	PT Kredit Utama Fintech Indonesia	69,511,366,573	43,523,429,846	1.597102223
	2021		47,527,084,793	14,668,346,080	3.240112044
	2022		59,155,649,709	21,656,834,035	2.731500348
17	2020	PT Mediator Komunitas Indonesia	4,149,040,252	817,880,911	5.07291489
	2021		6,200,930,321	1,160,428,732	5.343654591
	2022		6,073,373,313	590,770,511	10.28042734
18	2020	PT Layanan Keuangan Berbagi	25,702,217,667	15,211,403,073	1.68966778
	2021		18,327,511,589	6,512,343,007	2.814273076
	2022		21,342,630,752	8,052,039,074	2.650587082
19	2020	PT Inovasi Terdepan Nusantara	16,576,068,956	9,898,401,610	1.674620773
	2021		5,666,237,642	1,344,647,853	4.213919376
	2022		9,118,651,023	8,074,305,694	1.129341812
20	2020	PT Trust Teknologi Finansial	2,346,585,888	3,323,765,726	0.706002192
	2021		1,684,835,180	1,573,702,423	1.07061866
	2022		479,002,193	3,023,638,371	0.158419141
21	2020	PT Harapan Fintech Indonesia	6,213,418,878	253,623,218	24.49862015
	2021		4,011,155,812	679,878,801	5.899810093
	2022		41,342,482,215	23,235,163,720	1.779306688
22	2020	PT Dana Bagus Indonesia	553,323,262	7,112,940,631	0.07779107
	2021		2,194,507,299	6,201,384,875	0.353873746
	2022		1,390,175,468	4,127,382,929	0.336817662
23	2020	PT Teknologi Merlin Sejahtera	7,644,351,875	1,081,440,623	7.068674611
	2021		20,139,680,063	1,968,842,131	10.22920007
	2022		24,231,786,159	1,108,976,013	21.85059539
24	2020	PT Fintek Digital Indonesia	12,881,319,427	12,881,319,427	1
	2021		30,113,146,430	13,964,748,427	2.156368701
	2022		77,583,142,842	64,132,880,149	1.209724913
25	2020	PT Fintech Bina Bangsa	3,035,424,941	1,894,276,577	1.602419086
	2021		2,300,569,436	98,821,370	23.28008037
	2022		1,508,774,325	792,226,345	1.904473809

**Lampiran 3**

**Hasil Perhitungan *Working Capital Turnover* Pada Perusahaan Sampel**

**Tahun 2020-2022**

$$\text{Working Capital Turnover} = \frac{\text{Modal Kerja}}{\text{Laba Bersih}}$$

No.	Th	Nama Perusahaan	Working Capital Turnover				Hasil MK/LB
			Aset Lancar	Liabilitas Jk Pdk	Modal Kerja	Laba Bersih	
			Asset Lancar - Liabilitas Jk Pendek = Modal Kerja				
1	2020	PT Esta Kapital Fintek	5,714,076,886	793,276,253	4,920,800,633	4,649,080,087	0.944781233
	2021		2,502,785,622	1,878,684,044	624,101,578	3,086,700,385	4.945830124
	2022		10,980,841,871	4,793,873,064	6,186,968,807	8,080,007,047	1.305971842
2	2020	PT Fintegra Homido Indonesia	175,437,981	798,585,495	-623,147,514	2,670,713,315	-4.285844451
	2021		6,852,214,639	13,645,342	6,838,569,297	2,708,319,336	0.396035957
	2022		4,185,115,844	24,441,737	4,160,674,107	3,031,073,335	0.728505347
3	2020	PT Indonesia Fintopia Technology	41,930,552,932	24,354,326,078	17,576,226,854	2,259,876,194	0.12857573
	2021		106,189,958,048	52,507,394,360	53,682,563,688	40,242,935,531	0.749646305
	2022		245,566,011,447	140,793,438,820	104,772,572,627	55,040,904,578	0.525336958
4	2020	PT Kuaikuai Tech Indonesia	7,437,107,801	4,165,654,350	3,271,453,451	3,514,688,566	1.07435078
	2021		19,800,061,726	8,752,523,356	11,047,538,370	7,385,283,717	0.668500391
	2022		31,912,201,931	17,753,046,995	14,159,154,936	1,355,294,850	0.095718626
5	2020	PT Finansia Aira Teknologi	2,778,058,690	332,803,372	2,445,255,318	29,507,182	0.012067117
	2021		3,517,579,294	343,585,432	3,173,993,862	686,576,044	0.216312972
	2022		4,946,818,571	31,694,366	4,915,124,205	113,960,907	0.023185763
6	2020	PT Bursa Akselerasi Indonesia	14,069,680,267	871,553,161	13,198,127,106	247,146,497	0.018725876
	2021		8,185,293,607	207,384,779	7,977,908,828	2,651,179,582	0.332315102
	2022		5,652,794,986	280,517,712	5,372,277,274	3,538,542,179	0.658667079
7	2020	PT Fidac Inovasi Teknologi	803,558,697	534,129,743	269,428,954	2,014,931,098	7.478524739
	2021		3,655,165,946	1,875,682,183	1,779,483,763	73,546,598	0.0413303
	2022		6,136,582,814	4,757,342,782	1,379,240,032	764,870,021	0.554559035
8	2020	PT Lampung Berkah Finansial Teknologi	718,648,986	1,027,384,320	-308,735,334	1,389,213,626	-4.499691072
	2021		3,122,520,072	710,709,936	2,411,810,136	116,031,340	0.048109649
	2022		8,143,543,807	296,486,764	7,847,057,043	116,430,345	0.014837454
9	2020	PT FinAccel Digital Indonesia	59,130,000,000	40,385,000,000	18,745,000,000	2,463,000,000	0.131395039
	2021		367,377,000,000	72,135,000,000	295,242,000,000	44,629,000,000	0.151160743
	2022		684,430,000,000	643,170,000,000	41,260,000,000	14,632,000,000	0.354629181
10	2020	PT Doeku Peduli Indonesia	250,231,859	39,107,764,660	-38,857,532,801	2,092,195,652	-0.05384273
	2021		9,170,008	979,208,402	-970,038,394	4,485,383,056	-4.623923222
	2022		52,290,595	2,454,770,621	-2,402,480,026	142,653,650	-0.059377663
11	2020		7,474,030,797	0	7,474,030,797	1,512,465,523	0.202362763

	2021	PT Sens Teknologi Indonesia	3,610,612,691	368,874,928	3,241,737,763	4,143,011,114	1.278021671
	2022		6,252,574,829	2,208,003,295	4,044,571,534	2,000,514,287	0.494617111
12	2020	PT Ethis	615,659,121	21,519,819	594,139,302	451,051,999	0.759168763
	2021	Fintek	2,340,432,403	41,895,060	2,298,537,343	1,300,753,191	0.565904746
	2022	Indonesia	3,524,342,340	263,434,815	3,260,907,525	7,991,345,783	2.450650845
13	2020	PT Smartec	886,893,406	1,117,034,522	-230,141,116	1,772,619,933	-7.702317447
	2021	Teknologi	5,033,406,906	3,459,114,840	1,574,292,066	2,690,855,267	1.709247811
	2022	Indonesia	6,782,509,063	2,680,111,875	4,102,397,188	1,524,017,653	0.371494417
14	2020	PT	2,138,913,238	0	2,138,913,238	257,692,488	0.120478233
	2021	Sejahtera	1,223,127,099	7,600,799	1,215,526,300	1,248,462,041	1.027095869
	2022	Sama Kita	3,525,797,778	282,040,647	3,243,757,131	538,262,483	0.165937973
15	2020	PT	175,645,137,294	163,523,001,293	12,122,136,001	3,592,176,218	0.296331952
	2021	Pendanaan	91,971,004,674	75,273,999,498	16,697,005,176	8,084,209,811	0.484171247
	2022	Teknologi Nusa	49,467,057,525	15,044,299,824	34,422,757,701	8,071,267,765	0.234474758
16	2020	PT Kredit	69,511,366,573	43,523,429,846	25,987,936,727	25,541,169,542	0.98280867
	2021	Utama	47,527,084,793	14,668,346,080	32,858,738,713	8,426,082,180	0.256433525
	2022	Fintech Indonesia	59,155,649,709	21,656,834,035	37,498,815,674	6,895,963,056	0.183898156
17	2020	PT	4,149,040,252	817,880,911	3,331,159,341	833,510,882	0.250216455
	2021	Mediator	6,200,930,321	1,160,428,732	5,040,501,589	2,027,284,489	0.402198958
	2022	Komunitas Indonesia	6,073,373,313	590,770,511	5,482,602,802	6,504,821,261	1.186447659
18	2020	PT Layanan	25,702,217,667	15,211,403,073	10,490,814,594	37,351,460	0.003560397
	2021	Keuangan	18,327,511,589	6,512,343,007	11,815,168,582	529,595,140	0.044823325
	2022	Berbagi	21,342,630,752	8,052,039,074	13,290,591,678	1,131,483,028	0.085134135
19	2020	PT Inovasi	16,576,068,956	9,898,401,610	6,677,667,346	3,001,526,547	0.449487282
	2021	Terdepan	5,666,237,642	1,344,647,853	4,321,589,789	3,344,744,446	0.773961576
	2022	Nusantara	9,118,651,023	8,074,305,694	1,044,345,329	2,726,923,367	2.611131865
20	2020	PT Trust	2,346,585,888	3,323,765,726	-977,179,838	5,055,269,409	-5.173325536
	2021	Teknologi	1,684,835,180	1,573,702,423	111,132,757	3,863,532,726	34.76502186
	2022	Finansial	479,002,193	3,023,638,371	-2,544,636,178	1,558,093,090	-0.612304857
21	2020	PT Harapan	6,213,418,878	253,623,218	5,959,795,660	976,651,085	0.16387325
	2021	Fintech	4,011,155,812	679,878,801	3,331,277,011	2,334,454,218	0.700768567
	2022	Indonesia	41,342,482,215	23,235,163,720	18,107,318,495	13,164,163,361	0.727007887
22	2020	PT Dana	553,323,262	7,112,940,631	-6,559,617,369	4,723,624,757	-0.720106752
	2021	Bagus	2,194,507,299	6,201,384,875	-4,006,877,576	5,519,134,348	-1.377415267
	2022	Indonesia	1,390,175,468	4,127,382,929	-2,737,207,461	5,583,534,112	-2.039865151
23	2020	PT	7,644,351,875	1,081,440,623	6,562,911,252	498,166,382	0.075906311
	2021	Teknologi	20,139,680,063	1,968,842,131	18,170,837,932	941,559,250	0.051817052
	2022	Merlin Sejahtera	24,231,786,159	1,108,976,013	23,122,810,146	460,488,329	0.019914895
24	2020	PT Fintek	12,881,319,427	12,881,319,427	0	950,572,334	0
	2021	Digital	30,113,146,430	13,964,748,427	16,148,398,003	4,636,401,030	0.287112135
	2022	Indonesia	77,583,142,842	64,132,880,149	13,450,262,693	2,698,135,310	0.200600938
25	2020		3,035,424,941	1,894,276,577	1,141,148,364	4,162,491,176	3.647633653

2021	PT Fintech Bina Bangsa	2,300,569,436	98,821,370	2,201,748,066	7,050,202,259	3.202093086
2022	Bangsa	1,508,774,325	792,226,345	716,547,980	10,702,766,057	14.93656581

#### Lampiran 4

#### Hasil Perhitungan *Return on Aset* Pada Perusahaan Sampel Tahun 2020-2022

$$\text{Return On Aset} = \frac{\text{Laba Bersih}}{\text{Total Aset}}$$

No.	Th	Nama Perusahaan	Retun on Aset		
			Laba Bersih	Total Aset	Hasil
1	2020	PT Esta Kapital Fintek	4,649,080,087	3.556.065.454	1.307366286
	2021		3,086,700,385	6.437.048.471	0.414897189
	2022		8,080,007,047	11.637.810.528	0.194183965
2	2020	PT Fintegra Homido Indonesia	2,670,713,315	1.328.062.810	2.646477666
	2021		2,708,319,336	7.874.803.321	0.003747037
	2022		3,031,073,335	5.227.579.377	0.047277426
3	2020	PT Indonesia Fintopia Technology	2,259,876,194	42.971.604.262	0.046889827
	2021		40,242,935,531	109.558.433.257	0.012680116
	2022		55,040,904,578	256.352.569.383	9.60786E-06
4	2020	PT Kuaikuai Tech Indonesia	3,514,688,566	11.200.760.744	0.186790496
	2021		7,385,283,717	21.763.170.439	0.069496562
	2022		1,355,294,850	31.912.201.931	0.014134155
5	2020	PT Finansia Aira Teknologi	29,507,182	2.844.546.190	0.623164405
	2021		686,576,044	3.541.904.294	0.07275535
	2022		113,960,907	5.039.138.559	0.712855218
6	2020	PT Bursa Akselerasi Indonesia	247,146,497	14.586.099.220	1.751062375
	2021		2,651,179,582	11.193.075.910	0.074466651
	2022		3,538,542,179	7.792.721.262	0.004793122
7	2020	PT Fidac Inovasi Teknologi	2,014,931,098	985.250.197	0.011095659
	2021		73,546,598	5.027.306.819	0.597044631
	2022		764,870,021	9.346.124.170	0.540894741
8	2020	PT Lampung Berkah Finansial Teknologi	1,389,213,626	1.073.151.486	0.910077559
	2021		116,031,340	3.372.508.442	1.400626518
	2022		116,430,345	8.279.715.615	0.060167088
9	2020	PT FinAccel Digital Indonesia	2,463,000,000	59.130.000.000	0.016075974
	2021		44,629,000,000	367.377.000.000	0.011330299
	2022		14,632,000,000	731.771.000.000	0.004218123
10	2020	PT Doeku Peduli Indonesia	2,092,195,652	53.188.967.004	0.050918818
	2021		4,485,383,056	53.389.092.693	0.753766987
	2022		142,653,650	15.795.222.333	0.467564404
11	2020	PT Sens Teknologi Indonesia	1,512,465,523	7.607.238.674	0.090252991
	2021		4,143,011,114	3.833.102.488	0.691653717

	2022		2,000,514,287	7.672.745.142	0.009585435
12	2020	PT Ethis Fintek Indonesia	451,051,999	712.013.653	0.16296224
	2021		1,300,753,191	3.544.254.935	0.012591927
	2022		7,991,345,783	4.421.164.069	1.014525357
13	2020	PT Smartec Teknologi Indonesia	1,772,619,933	6.315.767.315	0.655979061
	2021		2,690,855,267	11.749.740.866	0.110704841
	2022		1,524,017,653	10.600.182.341	0.253849904
14	2020	PT Sejahtera Sama Kita	257,692,488	2.664.274.557	0.468593613
	2021		1,248,462,041	2.053.337.185	3.937107782
	2022		538,262,483	4.239.517.042	1.987509921
15	2020	PT Pendanaan Teknologi Nusa	3,592,176,218	180.343.493.415	0.01124124
	2021		8,084,209,811	98.727.970.118	0.005364185
	2022		8,071,267,765	55.696.581.555	1.80262E-05
16	2020	PT Kredit Utama Fintech Indonesia	25,541,169,542	76.703.306.228	0.043606262
	2021		8,426,082,180	55.686.880.516	0.069379586
	2022		6,895,963,056	73.398.568.464	0.031805174
17	2020	PT Mediator Komunitas Indonesia	833,510,882	4.674.582.664	1.180668895
	2021		2,027,284,489	7.307.208.874	0.128853474
	2022		6,504,821,261	7.757.328.058	0.597680154
18	2020	PT Layanan Keuangan Berbagi	37,351,460	33.395.858.403	0.211110078
	2021		529,595,140	24.184.090.301	0.334104237
	2022		1,131,483,028	25.498.475.182	0.118872729
19	2020	PT Inovasi Terdepan Nusantara	3,001,526,547	17.499.841.984	0.202204236
	2021		3,344,744,446	5.808.924.315	0.131671542
	2022		2,726,923,367	10.432.119.106	0.011160757
20	2020	PT Trust Teknologi Finansial	5,055,269,409	8.242.545.188	0.00177518
	2021		3,863,532,726	6.728.949.159	0.021199989
	2022		1,558,093,090	5.772.873.174	0.346537024
21	2020	PT Harapan Fintech Indonesia	976,651,085	9.157.996.679	0.872608504
	2021		2,334,454,218	7.093.232.381	0.214855171
	2022		13,164,163,361	42.597.654.353	0.012635965
22	2020	PT Dana Bagus Indonesia	4,723,624,757	1.621.005.957	4.97917218
	2021		5,519,134,348	3.288.292.853	2.09712558
	2022		5,583,534,112	1.495.206.795	4.350449237
23	2020	PT Teknologi Merlin Sejahtera	498,166,382	14.769.112.207	0.076611445
	2021		941,559,250	43.212.567.474	4.4015E-05
	2022		460,488,329	26.435.979.793	0.103151969
24	2020	PT Fintek Digital Indonesia	950,572,334	12.881.319.427	0.12095757
	2021		4,636,401,030	30.113.146.430	0.437156688
	2022		2,698,135,310	77.583.142.842	0.071968393
25	2020	PT Fintech Bina Bangsa	4,162,491,176	3.579.686.597	0.128639286
	2021		7,050,202,259	2.829.085.856	0.953712771
	2022		10,702,766,057	2.819.725.773	3.795676218

## Lampiran 5

### Output Olah Data Analisis Statistik Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
Debt to Equity Ratio	75	.00	22.45	1.5467	3.12095
Current Ratio	75	-5.05	6.22	1.0347	1.97303
Working Capital Turnover	75	-5.64	3.55	-.8878	1.61774
Return on Aset	75	-11.55	2.02	-2.0068	2.27402
Valid N (listwise)	75				

## Lampiran 6

### Output Olah Data Uji Normalitas

		Unstandardized Residual
N		75
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.12358955
Most Extreme Differences	Absolute	.085
	Positive	.052
	Negative	-.085
Test Statistic		.085
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

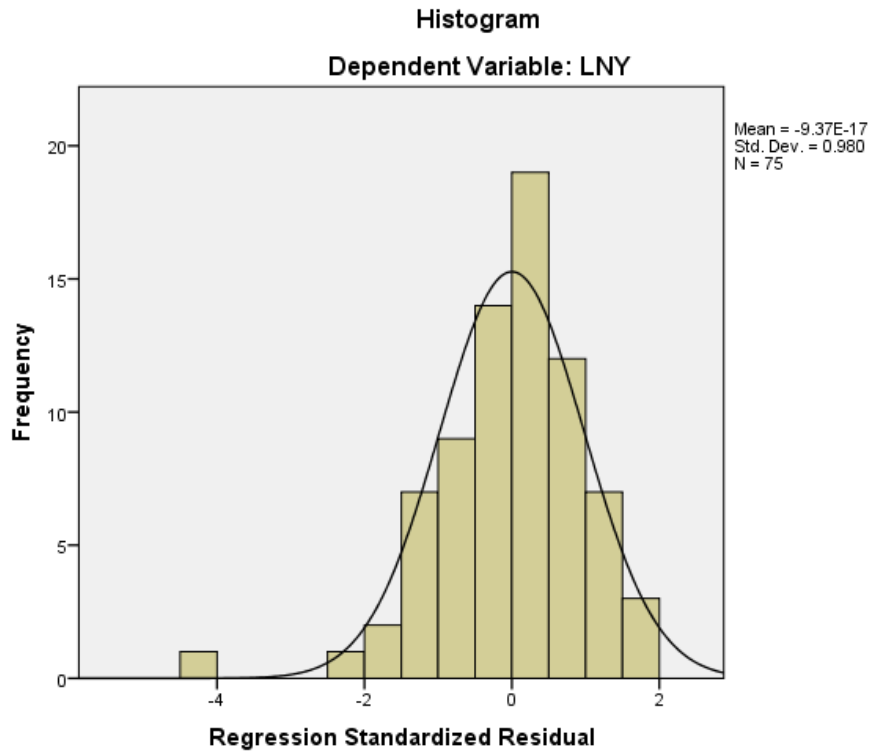
c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

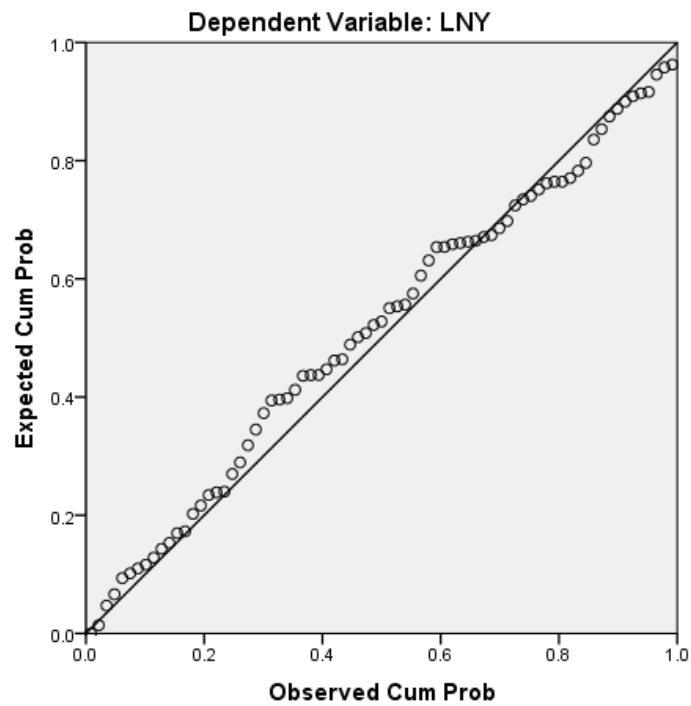


## Lampiran 7

### Output Olah Data Uji Normalitas (Histogram & Grafik Normal Probability Plot)



Normal P-P Plot of Regression Standardized Residual



## Lampiran 8

### Output Olah Data Uji Multikolinieritas

**Coefficients<sup>a</sup>**

Model	Collinearity Statistics		
	Tolerance	VIF	
1	(Constant)		
	Debt to Equity Ratio	.919	1.088
	Current Ratio	.864	1.158
	Working Capital Turnover	.928	1.078

a. Dependent Variable: Return on Aset

## Lampiran 9

### Output Olah Data Uji Autokorelasi Durbin-Watson

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.358 <sup>a</sup>	.128	.091	2.16799	1.500

a. Predictors: (Constant), DER, LNX3, LNX2

b. Dependent Variable: LNY

## Lampiran 10

### Output Olah Data Uji Autokorlasi Metode Runs Test

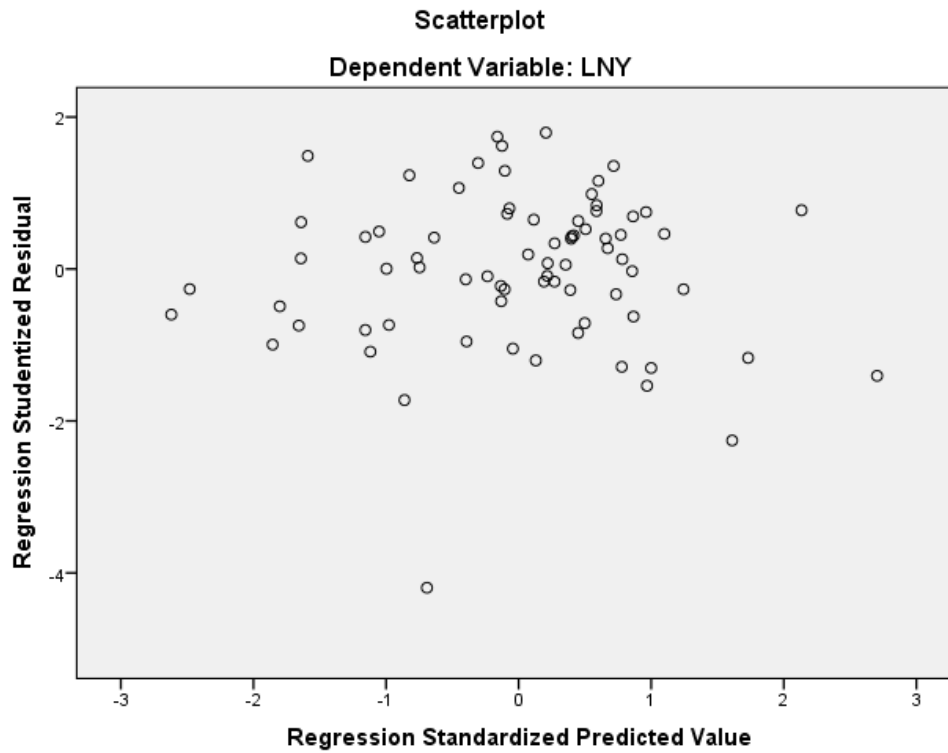
**Runs Test**

	Unstandardized Residual
Test Value <sup>a</sup>	.15117
Cases < Test Value	37
Cases >= Test Value	38
Total Cases	75
Number of Runs	35
Z	-.812
Asymp. Sig. (2-tailed)	.417

a. Median

## Lampiran 11

### Output Olah Data Uji Heteroskedastisitas (Scatterplot)



## Lampiran 12

### Output Olah Data Uji Glejser

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.700	.226		7.516	.000
	DER	.002	.055	.005	.040	.968
	CR	-.066	.089	-.093	-.735	.465
	WTCO	.044	.105	.051	.016	.679

a. Dependent Variable: ABS

### Lampiran 13

#### Output Olah Data Regresi Linier Berganda

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.360	.348		-3.902	.000
	Debt to Equity Ratio	-.120	.084	-.164	-1.420	.160
	Current Ratio	-.053	.137	-.046	-.383	.703
	Working Capital Turnover	.459	.162	.327	2.839	.006

a. Dependent Variable: Return On Aset

### Lampiran 14

#### Output Olah Data Uji Signifikansi Simultan (Uji F)

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	48.953	3	16.318	3.472	.020 <sup>b</sup>
	Residual	333.713	71	4.700		
	Total	382.666	74			

a. Dependent Variable: LNY

b. Predictors: (Constant), DER, LNX3, LNX2

### Lampiran 15

#### Output Olah Data Uji Signifikansi Parsial (Uji-t)

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.360	.348		-3.902	.000
	Debt to Equity Ratio	-.120	.084	-.164	-1.420	.160
	Current Ratio	-.053	.137	-.046	-.383	.703
	Working Capital Turnover	.459	.162	.327	2.839	.006

a. Dependent Variable: Return On Aset

## Lampiran 16

### Output Olah Data Koefisien Determinasi

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.358 <sup>a</sup>	.128	.091	2.16799	1.500

a. Predictors: (Constant), DER, LNX3, LNX2

b. Dependent Variable: LNY

