Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CR	99	-.44	2.88	.1468	.4509
QR	99	-.76	6.79	.3300	1.1950
DTA	99	-.99	20.59	.6211	2.4508
TIE	99	-1.00	624.17	10.6821	65.9535
ROA	99	-.90	748.05	9.7243	75.6671
ROE	99	-.92	26.04	.3183	2.9067
DER	99	-.94	2.37	-8.43E-02	.3726
DTCA	99	-.92	1.42	-2.74E-02	.3076
TAT	99	-.98	1.14	4.733E-02	.2423
IT	99	-.97	1.21	9.313E-02	.3369
CFR	99	-17.83	26.55	.1688	3.6645
CRR	99	-134.34	47.41	-.8209	15.2102
Y	99	-.7359	22.1844	.467657	2.331508
Valid N (listwise)	99				

Normality Test : Pengujian Pertama

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		99
Normal Parameters[a,b]	Mean	-4.23799E-09
	Std. Deviation	2.1619008
Most Extreme Differences	Absolute	.241
	Positive	.241
	Negative	-.208
Kolmogorov-Smirnov Z		2.396
Asymp. Sig. (2-tailed)		.000

a. Test distribution is Normal.

b. Calculated from data.

Normality Test : Pengujian Kedua

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		81
Normal Parameters[a,b]	Mean	-5.27822E-02
	Std. Deviation	.4898151
Most Extreme Differences	Absolute	.056
	Positive	.039
	Negative	-.056
Kolmogorov-Smirnov Z		.500
Asymp. Sig. (2-tailed)		.964

a. Test distribution is Normal.

b. Calculated from data.

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	CRR, TAT, CR, ROA, DTA, DTCA, CFR, ROE, IT, TIE, DER, QR[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.627[a]	.394	.287	.680943

a. Predictors: (Constant), CRR, TAT, CR, ROA, DTA, DTCA, CFR, ROE, IT, TIE, DER, QR

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.463	12	1.705	3.678	.000[a]
	Residual	31.530	68	.464		
	Total	51.994	80			

a. Predictors: (Constant), CRR, TAT, CR, ROA, DTA, DTCA, CFR, ROE, IT, TIE, DER, QR

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.217	.093		2.333	.023
	CR	.355	.389	.120	.912	.365
	QR	.278	.228	.166	1.218	.228
	DTA	1.242E-02	.082	.015	.151	.880
	TIE	4.491E-02	.018	.265	2.542	.013
	ROA	-3.82E-03	.008	-.047	-.482	.631
	ROE	-.572	.214	-.274	-2.671	.009
	DER	1.406	.357	.445	3.944	.000
	DTCA	-1.073	.326	-.337	-3.292	.002
	TAT	-.670	.617	-.122	-1.085	.282
	IT	-.258	.312	-.089	-.826	.412
	CFR	.193	.055	.357	3.483	.001
	CRR	9.648E-03	.020	.056	.476	.635

a. Dependent Variable: Y

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	CRR, TAT, CR, ROA, DTA, DTCA, CFR, ROE, IT, TIE, DER, QR[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Y

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.627[a]	.394	.287	.680943	1.528

a. Predictors: (Constant), CRR, TAT, CR, ROA, DTA, DTCA, CFR, ROE, IT, TIE, DER, QR

b. Dependent Variable: Y

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.463	12	1.705	3.678	.000[a]
	Residual	31.530	68	.464		
	Total	51.994	80			

a. Predictors: (Constant), CRR, TAT, CR, ROA, DTA, DTCA, CFR, ROE, IT, TIE, DER, QR

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.217	.093		2.333	.023
	CR	.355	.389	.120	.912	.365
	QR	.278	.228	.166	1.218	.228
	DTA	1.242E-02	.082	.015	.151	.880
	TIE	4.491E-02	.018	.265	2.542	.013
	ROA	-3.82E-03	.008	-.047	-.482	.631
	ROE	-.572	.214	-.274	-2.671	.009
	DER	1.406	.357	.445	3.944	.000
	DTCA	-1.073	.326	-.337	-3.292	.002
	TAT	-.670	.617	-.122	-1.085	.282
	IT	-.258	.312	-.089	-.826	.412
	CFR	.193	.055	.357	3.483	.001
	CRR	9.648E-03	.020	.056	.476	.635

a. Dependent Variable: Y

Multicolinearity Test :

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	CRR, TAT, CR, ROA, DTA, DTCA, CFR, ROE, IT, TIE, DER, QR[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Y

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	CR	.514	1.947
	QR	.482	2.074
	DTA	.883	1.133
	TIE	.821	1.218
	ROA	.936	1.068
	ROE	.847	1.180
	DER	.699	1.430
	DTCA	.850	1.177
	TAT	.702	1.424
	IT	.774	1.291
	CFR	.850	1.177
	CRR	.641	1.560

a. Dependent Variable: Y

Coefficient Correlations[a]

Model			CRR	TAT	CR	ROA	DTA	DTCA	CFR	ROE	IT	TIE	DER	QR
1	Correlations	CRR	1.000	.201	-.122	.093	.101	.121	-.208	-.034	-.144	-.256	.157	.472
		TAT	.201	1.000	.031	.123	.150	.100	-.130	-.198	-.354	-.200	.125	.142
		CR	-.122	.031	1.000	-.048	.054	.005	-.124	-.120	.177	.097	.372	-.532
		ROA	.093	.123	-.048	1.000	-.001	.059	.042	.073	.010	-.151	-.006	.102
		DTA	.101	.150	.054	-.001	1.000	.170	.011	.132	-.053	.081	.042	.009
		DTCA	.121	.100	.005	.059	.170	1.000	-.029	.016	.091	-.132	-.194	-.086
		CFR	-.208	-.130	-.124	.042	.011	-.029	1.000	-.088	-.022	.148	.048	-.054
		ROE	-.034	-.198	-.120	.073	.132	.016	-.088	1.000	.008	-.136	-.075	-.006
		IT	-.144	-.354	.177	.010	-.053	.091	-.022	.008	1.000	.057	.048	-.284
		TIE	-.256	-.200	.097	-.151	.081	-.132	.148	-.136	.057	1.000	.044	-.089
		DER	.157	.125	.372	-.006	.042	-.194	.048	-.075	.048	.044	1.000	.035
		QR	.472	.142	-.532	.102	.009	-.086	-.054	-.006	-.284	-.089	.035	1.000
	Covariances	CRR	4.103E-04	2.510E-03	-9.58E-04	1.500E-05	1.675E-04	8.004E-04	-2.33E-04	-1.46E-04	-9.09E-04	-9.16E-05	1.136E-03	2.180E-03
		TAT	2.510E-03	.381	7.519E-03	6.027E-04	7.609E-03	2.013E-02	-4.44E-03	-2.62E-02	-6.81E-02	-2.18E-03	2.761E-02	2.004E-02
		CR	-9.58E-04	7.519E-03	.151	-1.49E-04	1.710E-03	6.129E-04	-2.68E-03	-9.96E-03	2.151E-02	6.667E-04	5.155E-02	-4.72E-02
		ROA	1.500E-05	6.027E-04	-1.49E-04	6.291E-05	-4.84E-07	1.527E-04	1.828E-05	1.235E-04	2.563E-05	-2.12E-05	-1.64E-05	1.855E-04
		DTA	1.675E-04	7.609E-03	1.710E-03	-4.84E-07	6.746E-03	4.557E-03	4.799E-05	2.325E-03	-1.35E-03	1.176E-04	1.239E-03	1.736E-04
		DTCA	8.004E-04	2.013E-02	6.129E-04	1.527E-04	4.557E-03	.106	-5.30E-04	1.120E-03	9.299E-03	-7.60E-04	-2.26E-02	-6.38E-03
		CFR	-2.33E-04	-4.44E-03	-2.68E-03	1.828E-05	4.799E-05	-5.30E-04	3.067E-03	-1.05E-03	-3.86E-04	1.446E-04	9.546E-04	-6.82E-04
		ROE	-1.46E-04	-2.62E-02	-9.96E-03	1.235E-04	2.325E-03	1.120E-03	-1.05E-03	4.588E-02	5.538E-04	-5.15E-04	-5.74E-03	-2.71E-04
		IT	-9.09E-04	-6.81E-02	2.151E-02	2.563E-05	-1.35E-03	9.299E-03	-3.86E-04	5.538E-04	9.740E-02	3.132E-04	5.385E-03	-2.02E-02
		TIE	-9.16E-05	-2.18E-03	6.667E-04	-2.12E-05	1.176E-04	-7.60E-04	1.446E-04	-5.15E-04	3.132E-04	3.122E-04	2.754E-04	-3.58E-04
		DER	1.136E-03	2.761E-02	5.155E-02	-1.64E-05	1.239E-03	-2.26E-02	9.546E-04	-5.74E-03	5.385E-03	2.754E-04	.127	2.840E-03
		QR	2.180E-03	2.004E-02	-4.72E-02	1.855E-04	1.736E-04	-6.38E-03	-6.82E-04	-2.71E-04	-2.02E-02	-3.58E-04	2.840E-03	5.205E-02

a. Dependent Variable: Y

Heteroskedasticity Test :

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	CRR, TAT, CR, ROA, DTA, DTCA, CFR, ROE, IT, TIE, DER, QR[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: ABSRES

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.415[a]	.173	.026	.2900

a. Predictors: (Constant), CRR, TAT, CR, ROA, DTA, DTCA, CFR, ROE, IT, TIE, DER, QR

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.192	12	9.933E-02	1.181	.314[a]
	Residual	5.717	68	8.408E-02		
	Total	6.909	80			

a. Predictors: (Constant), CRR, TAT, CR, ROA, DTA, DTCA, CFR, ROE, IT, TIE, DER, QR

b. Dependent Variable: ABSRES

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.403	.040		10.147	.000
	CR	.203	.166	.189	1.228	.224
	QR	-2.64E-02	.097	-.043	-.272	.787
	DTA	2.639E-02	.035	.089	.755	.453
	TIE	-7.10E-03	.008	-.115	-.944	.349
	ROA	-2.65E-03	.003	-.090	-.786	.435
	ROE	-1.78E-02	.091	-.023	-.195	.846
	DER	.211	.152	.183	1.389	.169
	DTCA	1.258E-02	.139	.011	.091	.928
	TAT	.319	.263	.160	1.213	.229
	IT	-.237	.133	-.223	-1.781	.079
	CFR	3.565E-02	.024	.181	1.512	.135
	CRR	1.166E-02	.009	.186	1.352	.181

a. Dependent Variable: ABSRES