

LAMPIRAN

Lampiran 1 Populasi Perusahaan

NO	KODE	NAMA PERUSAHAAN
1	ABDA	Asuransi Bina Dana Arta Tbk
2	ADMF	Adira Dinamika Multi Finance Tbk
3	AGRO	Bank Raya Indonesia Tbk
4	AGRS	Bank IBK Indonesia Tbk
5	AHAP	Asuransi Harta Aman Pratama Tbk
6	AMAG	Asuransi Multi Artha Guna Tbk
7	AMAR	Bank Amar Indonesia Tbk
8	AMOR	Ashmore Asset Management Indonesia
9	APIC	Pacific Strategic Financial Tbk
10	ARTO	Bank Jago Tbk
11	ASBI	Asuransi Bintang Tbk
12	ASDM	Asuransi Dayin Mitra Tbk
13	ASJT	Asuransi Jasa Tania Tbk
14	ASMI	Asuransi Maximus Graha Persada
15	ASRM	Asuransi Ramayana Tbk
16	BABP	Bank MNC Internasional Tbk
17	BACA	Bank Capital Indonesia Tbk
18	BANK	Bank Aladin Syariah Tbk
19	BBCA	Bank Central Asia Tbk
20	BBHI	Allo Bank Indonesia Tbk
21	BBKP	Bank KB Bukopin Tbk
22	BBLD	Buana Finance Tbk
23	BBMD	Bank Mestika Dharma Tbk
24	BBNI	Bank Negara Indonesia (Persero)
25	BBRI	Bank Rakyat Indonesia (Persero)
26	BBSI	Krom Bank Indonesia Tbk
27	BBTN	Bank Tabungan Negara (Persero)
28	BBYB	Bank Neo Commerce Tbk
29	BCAP	MNC Kapital Indonesia Tbk
30	BCIC	Bank JTrust Indonesia Tbk
31	BDMN	Bank Danamon Indonesia Tbk
32	BEKS	Bank Pembangunan Daerah Banten (Perseroda) Tbk
33	BFIN	BFI Finance Indonesia Tbk
34	BGTG	Bank Ganesha Tbk
35	BHAT	Bhakti Multi Artha Tbk

36	BINA	Bank Ina Perdana Tbk
37	BJBR	Bank Pembangunan Daerah Jawa Barat
38	BJTM	Bank Pembangunan Daerah Jawa Timur
39	BKSW	Bank QNB Indonesia Tbk
40	BMAS	Bank Maspion Indonesia Tbk
41	BMRI	Bank Mandiri (Persero) Tbk
42	BNBA	Bank Bumi Arta Tbk
43	BNGA	Bank CIMB Niaga Tbk
44	BNII	Bank Maybank Indonesia Tbk
45	BNLI	Bank Permata Tbk
46	BPFI	Woori Finance Indonesia Tbk
47	BPII	Batavia Prosperindo Internasional
48	BRIS	Bank Syariah Indonesia Tbk
49	BSIM	Bank Sinarmas Tbk
50	BSWD	Bank Of India Indonesia Tbk
51	BTPN	Bank BTPN Tbk
52	BTPS	Bank BTPN Syariah Tbk
53	BVIC	Bank Victoria International Tbk
54	CASA	Capital Financial Indonesia Tbk
55	CFIN	Clipan Finance Indonesia Tbk
56	DEFI	Danasupra Erapacific Tbk
57	DNAR	Bank Oke Indonesia Tbk
58	DNET	Indoritel Makmur Internasional
59	FUJI	Fuji Finance Indonesia Tbk
60	GSMF	Equity Development Investment
61	H DFA	Radana Bhaskara Finance Tbk
62	INPC	Bank Artha Graha Internasional
63	JMAS	Asuransi Jiwa Syariah Jasa Mitra Abadi Tbk
64	LIFE	MSIG Life Insurance Indonesia
65	LPGI	Lippo General Insurance Tbk
66	LPPS	Lenox Pasifik Investama Tbk
67	MASB	Bank Multiarta Sentosa Tbk
68	MAYA	Bank Mayapada Internasional Tbk
69	MCOR	Bank China Construction Bank Indonesia
70	MEGA	Bank Mega Tbk
71	MFIN	Mandala Multifinance Tbk
72	MGNA	Magna Investama Mandiri Tbk
73	MREI	Maskapai Reasuransi Indonesia
74	MTWI	Malacca Trust Wuwungan Insuran

75	NICK	Charnic Capital Tbk
76	NISP	Bank OCBC NISP Tbk
77	NOBU	Bank Nationalnobu Tbk
78	OCAP	Onix Capital Tbk
79	PADI	Minna Padi Investama Sekuritas
80	PALM	Provident Investasi Bersama Tbk
81	PANS	Panin Sekuritas Tbk
82	PEGE	Panca Global Kapital Tbk
83	PLAS	Polaris Investama Tbk
84	PNBN	Bank Pan Indonesia Tbk
85	PNBS	Bank Panin Dubai Syariah Tbk
86	PNIN	Paninvest Tbk
87	PNLF	Panin Financial Tbk
88	POLA	Pool Advista Finance Tbk
89	POOL	Pool Advista Indonesia Tbk
90	RELI	Reliance Sekuritas Indonesia Tbk
91	SDRA	Bank Woori Saudara Indonesia
92	SFAN	Surya Fajar Capital Tbk
93	SMMA	Sinarmas Multiartha Tbk
94	SRTG	Saratoga Investama Sedaya Tbk
95	STAR	Buana Artha Anugerah Tbk
96	TIFA	KDB Tifa Finance Tbk
97	TRIM	Trimegah Sekuritas Indonesia Tbk
98	TRUS	Trust Finance Indonesia Tbk
99	TUGU	Asuransi Tugu Pratama Indonesia
100	VICO	Victoria Investama Tbk
101	VINS	Victoria Insurance Tbk
102	VRNA	Mizuho Leasing Indonesia Tbk
103	VTNY	Venteny Fortuna International
104	WOMF	Wahana Ottomitra Multiartha Tbk
105	YULE	Yulie Sekuritas Indonesia Tbk

Lampiran 2 Sampel Perusahaan

NO	KODE	NAMA PERUSAHAAN
1	ADMF	Adira Dinamika Multi Finance Tbk
2	APIC	Pacific Strategic Financial Tbk
3	ASBI	Asuransi Bintang Tbk
4	ASDM	Asuransi Dayin Mitra Tbk
5	ASRM	Asuransi Ramayana Tbk
6	BABP	Bank MNC Internasional Tbk
7	BACA	Bank Capital Indonesia Tbk
8	BBCA	Bank Central Asia Tbk
9	BBLD	Buana Finance Tbk
10	BBMD	Bank Mestika Dharma Tbk
11	BBNI	Bank Negara Indonesia (Persero) Tbk
12	BBRI	Bank Rakyat Indonesia (Persero) Tbk
13	BCAP	MNC Kapital Indonesia Tbk
14	BDMN	Bank Danamon Indonesia Tb
15	BFIN	BFI Finance Indonesia Tbk
16	BGTG	Bank Ganesha Tbk
17	BINA	Bank Ina Perdana Tbk
18	BJBR	Bank Pembangunan Daerah Jawa Barat
19	BJTM	Bank Pembangunan Daerah Jawa Timur
20	BMAS	Bank Maspion Indonesia Tbk
21	BMRI	Bank Mandiri (Persero) Tbk
22	BNBA	Bank Bumi Arta Tbk
23	BNGA	Bank CIMB Niaga Tbk
24	BNII	Bank Maybank Indonesia Tbk
25	BNLI	Bank Permata Tbk
26	BPFI	Woori Finance Indonesia Tbk
27	BPII	Batavia Prosperindo Internasional
28	BSIM	Bank Sinarmas Tbk
29	BTPN	Bank BTPN Tbk
30	BTPS	Bank BTPN Syariah Tbk
31	JMAS	Asuransi Jiwa Syariah Jasa Mitra Abadi Tbk
32	LPGI	Lippo General Insurance Tbk
33	MASB	Bank Multiarta Sentosa Tbk
34	MAYA	Bank Mayapada Internasional Tbk
35	MCOR	Bank China Construction Bank Indonesia
36	MEGA	Bank Mega Tbk

37	MFIN	Mandala Multifinance Tbk
38	NISP	Bank OCBC NISP Tbk
39	NOBU	Bank Nationalnobu Tbk
40	PANS	Panin Sekuritas Tbk
41	PNBS	Bank Panin Dubai Syariah Tbk
42	PNIN	Paninvest Tbk
43	PNLF	Panin Financial Tbk
44	SDRA	Bank Woori Saudara Indonesia 1
45	SMMA	Sinarmas Multiartha Tbk
46	STAR	Buana Artha Anugerah Tbk
47	TIFA	KDB Tifa Finance Tbk
48	TRIM	Trimegah Sekuritas Indonesia Tbk
49	TRUS	Trust Finance Indonesia Tbk
50	WOMF	Wahana Ottomitra Multiartha Tbk

Lampiran 3 Tabulasi Data

Nama Bank	Tahun	X1	X2	X3	Y	Z
ADMF	2018	0.7900	0.1700	1	0.0670	31.0800
	2019	0.7500	0.1800	1	0.0517	31.1800
	2020	0.9100	0.1700	1	0.0351	31.0000
	2021	0.8100	0.2300	1	0.0511	30.7900
	2022	0.7600	0.2000	1	0.0645	30.8400
APIC	2018	0.8500	0.1807	2	0.0249	28.6946
	2019	0.8900	0.0756	2	0.0288	28.9266
	2020	0.9600	0.0321	3	0.0216	29.2166
	2021	0.9600	0.0346	3	0.0173	29.4122
	2022	0.9400	0.0345	3	0.0228	29.5563
ASBI	2018	0.4700	0.1546	0	0.0159	27.4969
	2019	0.5300	0.0000	1	0.0093	27.4773
	2020	0.4700	0.0000	1	0.0271	27.4938
	2021	0.4000	0.0075	1	0.0173	27.5846
	2022	0.4900	0.0207	1	0.0052	27.6208
ASDM	2018	0.1600	0.2801	1	0.0359	27.6906
	2019	0.1300	0.2920	1	0.0240	27.7777
	2020	0.1200	0.3934	1	0.0312	27.4801
	2021	0.1200	0.2955	1	0.1819	27.4359
	2022	0.0900	0.3100	1	0.1835	27.5133
ASRM	2018	0.9100	0.0364	1	0.0461	28.0217
	2019	0.9400	0.0535	1	0.0381	28.1306
	2020	0.9400	0.0389	1	0.0432	28.0488
	2021	0.9500	0.0598	1	0.0460	27.9754
	2022	0.9600	0.0122	1	0.0532	28.1179
BABP	2018	0.9400	0.0858	5	0.0053	30.0156
	2019	0.9521	0.1215	5	0.0019	29.9926
	2020	0.9807	0.1380	5	0.0009	30.0843
	2021	0.9781	0.1276	5	0.0009	30.2712
	2022	0.8816	0.0669	5	0.0031	30.4561
BACA	2018	0.9211	0.2590	4	0.0059	30.5225
	2019	0.9812	0.3518	4	0.0008	30.5733
	2020	0.9884	0.9300	4	0.0030	30.6379
	2021	0.9823	0.2545	4	0.0016	30.7368
	2022	0.9884	0.0385	4	0.0016	30.6577
BBCA	2018	0.5820	0.2381	3	0.0313	34.3461
	2019	0.5910	0.2488	5	0.0311	34.4543
	2020	0.6350	0.2431	5	0.0252	34.6116

	2021	0.5420	0.1984	8	0.0256	34.7444
	2022	0.4650	0.2453	8	0.0310	34.8124
BBLD	2018	0.9000	0.3480	0	0.0115	29.2443
	2019	0.9100	0.2838	0	0.0117	29.2507
	2020	0.9600	0.2689	0	0.0049	29.0459
	2021	0.9400	0.2977	0	0.0080	28.9072
	2022	0.8100	0.3249	0	0.0189	29.1636
	BBMD	2018	0.6809	0.5485	1	0.0220
2019		0.7148	0.5293	2	0.0192	30.1883
2020		0.6759	0.7864	4	0.0230	30.2814
2021		0.5170	0.6857	4	0.0325	30.4026
2022		0.5274	0.7512	4	0.0315	30.4395
BBNI	2018	0.7020	0.0001	5	0.0187	34.3263
	2019	0.7320	0.2636	6	0.0183	34.3711
	2020	0.9330	0.2576	6	0.0037	34.4240
	2021	0.8120	0.2904	7	0.0114	34.5030
	2022	0.6860	0.3026	7	0.0179	34.5682
BBRI	2018	0.6848	0.2317	5	0.0250	34.7988
	2019	0.7010	0.2582	6	0.0243	34.8871
	2020	0.8122	0.3718	6	0.0123	34.9521
	2021	0.7430	0.5107	6	0.0205	34.9916
	2022	0.6420	0.4820	6	0.0273	35.0990
BCAP	2018	0.9300	0.1559	0	0.0082	30.5629
	2019	0.9700	0.0710	0	0.0031	30.5371
	2020	0.9700	0.3891	0	0.0034	30.5808
	2021	0.9400	0.0827	0	0.0068	30.7062
	2022	0.9000	0.0612	0	0.0061	30.8218
BDMN	2018	0.7090	1.0000	4	0.0220	32.8609
	2019	0.8270	0.2064	4	0.0219	32.8965
	2020	0.8890	0.9966	5	0.0054	32.9338
	2021	0.8660	0.2250	5	0.0087	32.8898
	2022	0.7290	0.2177	5	0.0173	32.9179
BFIN	2018	0.6300	0.0208	0	0.0768	30.5816
	2019	0.7900	0.0359	0	0.0373	30.5802
	2020	0.8100	0.0465	0	0.0462	30.3524
	2021	0.6600	0.0654	0	0.0724	30.3806
	2022	0.5800	0.0451	0	0.0824	30.7189
BGTG	2018	0.9757	0.1613	4	0.0012	29.1345
	2019	0.9669	0.1677	4	0.0025	29.2017
	2020	0.9840	0.2256	4	0.0006	29.3110

	2021	0.9481	0.1956	4	0.0013	29.7800
	2022	0.8663	0.1239	4	0.0051	29.8247
BINA	2018	0.9306	0.0566	4	0.0030	28.9802
	2019	0.9680	0.1185	4	0.0014	29.2916
	2020	0.9380	0.3026	4	0.0023	29.7637
	2021	0.9242	0.3152	4	0.0026	30.3428
	2022	0.8243	0.0513	4	0.0076	30.6540
	BJBR	2018	0.8422	0.1257	5	0.0129
2019		0.8423	0.1430	5	0.0127	32.4476
2020		0.8395	0.1833	5	0.0120	32.5793
2021		0.8194	0.1786	5	0.0127	32.6959
2022		0.8035	0.1632	5	0.0124	32.8309
BJTM	2018	0.6945	0.1008	4	0.0201	31.7692
	2019	0.7140	0.7912	4	0.0179	31.9711
	2020	0.7776	0.0934	5	0.0178	32.0573
	2021	0.7595	0.1470	5	0.0151	32.2434
	2022	0.7615	0.0937	5	0.0150	32.2661
BMAS	2018	0.8725	0.1170	3	0.0106	29.5322
	2019	0.8710	0.1352	3	0.0079	29.6552
	2020	0.8758	0.2274	4	0.0066	29.9446
	2021	0.8948	0.1701	4	0.0056	30.2867
	2022	0.8499	0.1067	5	0.0077	30.3362
BMRI	2018	0.6648	0.3255	3	0.0215	34.7230
	2019	0.6744	0.3019	3	0.0216	34.8151
	2020	0.8003	0.3087	5	0.0123	34.8960
	2021	0.6726	0.2794	5	0.0177	35.0844
	2022	0.5735	0.2750	8	0.0226	35.2282
BNBA	2018	0.8143	0.0491	3	0.0126	29.6185
	2019	0.8955	0.0689	3	0.0067	29.6602
	2020	0.9202	0.0821	3	0.0046	29.6641
	2021	0.8887	0.0559	3	0.0049	29.7902
	2022	0.9131	0.0483	3	0.0047	29.7365
BNGA	2018	0.8097	0.2411	4	0.0131	33.2175
	2019	0.8244	0.2683	4	0.0133	33.2459
	2020	0.8938	0.1350	8	0.0072	33.2692
	2021	0.7837	0.2864	8	0.0132	33.3701
	2022	0.7410	0.2124	8	0.0166	33.3571
BNII	2018	0.8347	0.2187	3	0.0127	32.8102
	2019	0.8578	0.3060	3	0.0114	32.7614
	2020	0.8783	0.2472	4	0.0074	32.7854

	2021	0.8269	0.2549	4	0.0101	32.7592
	2022	0.8310	0.1963	5	0.0095	32.7113
BNLI	2018	0.9340	0.2664	4	0.0059	32.6608
	2019	0.8700	0.2698	4	0.0093	32.7152
	2020	0.8880	0.2608	5	0.0036	32.9179
	2021	0.9010	0.2233	5	0.0053	33.0880
	2022	0.8240	0.1708	5	0.0079	33.1727
	BPFI	2018	0.8047	0.0610	0	0.0372
2019		0.7746	0.0486	0	0.0411	28.2308
2020		0.9110	0.0288	0	0.0280	28.0181
2021		0.7959	0.0574	0	0.0354	27.8915
2022		0.8004	0.0431	0	0.0394	27.9060
BPII	2018	0.7600	0.0000	0	0.0468	28.5939
	2019	0.7800	0.1988	0	0.0574	28.6226
	2020	0.8200	0.8980	0	0.0425	28.6603
	2021	0.7800	0.6815	0	0.0537	28.7176
	2022	0.8300	0.9959	0	0.1922	28.8185
BSIM	2018	0.9731	0.5665	5	0.0016	31.0569
	2019	0.9572	0.5641	5	0.0002	31.2300
	2020	0.9699	0.4924	7	0.0027	31.4290
	2021	0.9522	0.5803	7	0.0024	31.5951
	2022	0.9158	0.5652	7	0.0047	31.4886
BTPN	2018	0.7920	0.0769	4	0.0222	32.2552
	2019	0.8050	0.0772	4	0.0165	32.8330
	2020	0.8550	0.1372	5	0.0110	32.8414
	2021	0.7600	0.1496	5	0.0162	32.8881
	2022	0.7510	0.4321	7	0.0174	32.9742
BTPS	2018	0.6236	0.1104	3	0.0802	30.1192
	2019	0.5807	0.1345	4	0.0910	30.3643
	2020	0.7242	0.2389	4	0.0520	30.4304
	2021	0.5997	0.1413	4	0.0790	30.5512
	2022	0.5812	0.1413	4	0.0841	30.6832
JMAS	2018	0.9800	0.6106	0	0.0031	25.9107
	2019	0.9600	0.2718	0	0.0063	26.0117
	2020	1.0000	0.1799	0	0.0002	26.2014
	2021	0.9700	0.1542	0	0.0052	26.2409
	2022	0.9400	1.2795	0	0.0051	26.4038
LPGI	2018	0.9300	0.0546	1	0.0276	28.5414
	2019	0.9200	0.0712	1	0.0330	28.5172
	2020	0.9100	0.0325	1	0.0330	28.6662

	2021	0.9200	0.0382	1	0.0115	28.6942
	2022	0.9500	0.0216	1	0.0252	28.7063
MASB	2018	0.0000	0.0606	2	0.0131	30.0407
	2019	0.1500	0.0436	2	0.0082	30.2991
	2020	0.1100	0.0498	2	0.0050	30.7008
	2021	0.2100	0.0991	2	0.0092	30.7753
	2022	0.0700	0.0488	2	0.0143	30.6884
	MAYA	2018	0.9261	0.0217	4	0.0050
2019		0.9216	0.0235	4	0.0057	32.1680
2020		0.9841	0.8965	4	0.0007	32.1584
2021		0.9883	0.7218	4	0.0004	32.4110
2022		0.9932	0.0424	4	0.0002	32.5390
MCOR	2018	0.9060	0.1165	3	0.0187	31.2347
	2019	0.9149	0.1114	3	0.0170	31.4336
	2020	0.9770	0.1026	3	0.0146	31.4019
	2021	0.9275	0.0817	4	0.0057	31.5655
	2022	0.8776	0.0790	4	0.0109	31.7238
MEGA	2018	0.7778	0.3647	4	0.0191	32.0590
	2019	0.7410	0.4001	4	0.0199	32.2442
	2020	0.6594	0.4273	4	0.0268	32.3513
	2021	0.5606	0.3934	5	0.0302	32.5205
	2022	0.5676	0.2985	5	0.0286	32.5851
MFIN	2018	0.7100	0.0175	0	0.0920	28.9180
	2019	0.7100	0.0117	0	0.0798	29.1841
	2020	0.8100	0.0254	0	0.0414	29.0686
	2021	0.6800	0.0194	0	0.1232	29.3072
	2022	0.6200	0.0320	0	0.0739	29.5133
NISP	2018	0.7443	0.1811	5	0.0152	32.7877
	2019	0.7477	0.2290	5	0.0163	32.8279
	2020	0.8113	0.2403	5	0.0102	32.9603
	2021	0.7650	0.2122	5	0.0118	32.9988
	2022	0.7109	0.1757	5	0.0139	33.1054
NOBU	2018	0.9477	0.2262	4	0.0038	30.0986
	2019	0.9318	0.2390	4	0.0035	30.2073
	2020	0.9216	0.1825	4	0.0039	30.2512
	2021	0.9133	0.1105	4	0.0031	30.6632
	2022	0.8927	0.0987	5	0.0047	30.7273
PANS	2018	1.0541	0.4994	0	0.0383	28.4473
	2019	1.2959	0.7687	0	0.0543	28.4923
	2020	1.1350	0.6982	0	0.0289	28.7183

	2021	0.9827	0.7393	0	0.0768	28.3512
	2022	0.9391	0.5885	0	0.1216	28.3740
PNBS	2018	0.9957	0.0702	3	0.0154	32.9647
	2019	0.9774	0.0611	3	0.0166	32.9842
	2020	0.9942	0.0669	4	0.0143	33.0158
	2021	2.0274	0.0535	4	0.0089	32.9514
	2022	0.7699	0.0681	4	0.0154	32.9896
	PNIN	2018	0.8500	0.2018	0	0.0709
2019		0.8400	0.1839	0	0.0711	31.1044
2020		0.8300	0.2676	0	0.0564	31.1636
2021		0.8100	0.2015	0	0.0421	31.1942
2022		0.6900	0.2321	0	0.0673	31.2060
PNLF	2018	0.8800	0.0119	0	0.0706	30.9722
	2019	0.8700	0.0114	0	0.0709	31.0418
	2020	0.8300	0.2591	0	0.0630	31.1086
	2021	0.8100	0.3092	0	0.0451	31.1333
	2022	0.6900	0.3121	0	0.0586	31.1535
SDRA	2018	0.7039	0.1665	3	0.0182	31.0199
	2019	0.7575	0.2297	3	0.0135	31.2403
	2020	0.7422	0.1705	3	0.0141	31.2700
	2021	0.7032	0.1308	3	0.0144	31.4107
	2022	0.6730	0.1557	5	0.0167	31.5726
SMMA	2018	0.9559	0.2515	4	0.0153	32.2428
	2019	0.8764	0.1532	4	0.0509	32.2324
	2020	0.9830	0.0589	4	0.0002	32.3123
	2021	0.9704	0.2698	4	0.0084	32.3975
	2022	0.9624	0.0519	5	0.0079	32.3708
STAR	2018	0.8700	0.9987	0	0.0003	27.0860
	2019	0.9100	0.9951	0	0.0032	27.1464
	2020	0.5800	1.0003	0	0.1167	26.9330
	2021	0.4000	1.0003	0	0.0207	26.9546
	2022	0.8000	1.0557	0	0.0034	26.9565
TIFA	2018	0.8300	0.0312	0	0.0184	28.0464
	2019	0.7800	0.0398	0	0.0273	27.8233
	2020	0.8500	0.0549	0	0.0135	27.7298
	2021	0.7200	0.0219	0	0.0191	27.9650
	2022	0.5400	0.1019	0	0.0355	28.1019
TRIM	2018	0.8100	0.0892	0	0.0224	28.6139
	2019	0.7900	0.0715	0	0.0213	28.7463
	2020	0.4200	0.0945	0	0.0106	28.6155

	2021	0.3900	0.3077	0	0.0285	28.2298
	2022	0.7100	0.3374	0	0.0841	28.3776
	2018	0.4700	0.0096	0	0.0279	26.4633
	2019	0.4600	0.0180	0	0.0328	26.4287
TRUS	2020	0.6200	0.0236	0	0.0189	26.4925
	2021	0.4000	0.0858	0	0.0681	26.5839
	2022	0.4100	0.0781	0	0.0638	26.6493
	2018	0.8900	0.1948	1	0.0244	29.8089
	2019	0.8600	0.2024	1	0.0314	29.7438
WOMF	2020	0.9500	0.1895	2	0.0209	29.2956
	2021	0.9000	0.2043	2	0.0111	29.2702
	2022	0.8300	0.1585	2	0.0350	29.3620

Lampiran 4 Hasil Olah Data SPSS Versi 25

Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Manajemen Risiko	147	0,16	1,00	0,8223	0,14039
FBI	147	0,0096	1,28	0,2614	0,23590
Inovasi	147	0,00	8,00	3,8231	2,01263
ROA	147	0,0008	0,04	0,0116	0,00851
Firm Size	147	25,91	35,23	31,3084	2,30148
Valid N (listwise)	147				

Uji Normalitas *Kolmogorov-Smirnov*

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		147
Normal Parameters ^{a,b}	Mean	0,0000000
	Std Deviation	0,00301189
Most Extreme Differences	Absolute	0,062
	Positive	0,062
	Negative	-0,041
Test Statistic		0,062
Asymp. Sig. (2-tailed)		0,200 ^{c,d}

Uji Multikolinearitas

Model		Coefficients ^a				Collinearity Statistics		
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta					
1	(Constant)	.019	.006		3.199	.002		
	Manajemen Risiko	-.051	.002	-.837	-26.591	.000	.890	1.124
	FBI	-.002	.001	-.061	-2.045	.043	.987	1.013
	Inovasi	-.001	.000	-.291	-5.899	.000	.362	2.759
	Firm Size	.001	.000	.344	6.880	.000	.352	2.840

a. Dependent Variable: ROA

Uji Glejser

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients		
1	(Constant)	-0,002	0,003		-0,670	0,504
	Manajemen Risiko	-0,003	0,001	-0,212	-2,636	0,009
	FBI	0,001	0,001	0,161	2,111	0,037
	Inovasi	0,000	0,000	-0,446	-3,535	0,001
	Firm Size	0,000	0,000	0,325	2,538	0,012

a. Dependent Variable: ABS

Sumber : Data diolah SPSS versi 25

Uji White

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,577 ^a	0,333	0,267	0,00001

Sumber : Data diolah SPSS versi 25

Uji Durbin Watson (D-W)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,935 ^a	0,875	0,871	0,00305	1,431

a. Predictors: (Constant), Firm Size, FBI, Manajemen Risiko, Inovasi

b. Dependent Variable: ROA

Uji Chocrane Orcutt

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,914 ^a	0,835	0,830	0,00292	1,948

a. Predictors: (Constant), LAG_Z, LAG_X2, LAG_X1, LAG_X3

b. Dependent Variable: LAG_Y

Regresi Linier Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized
		B	Std. Error	Coefficients Beta
1	(Constant)	0,058	0,001	
	Manajemen Risiko	-0,055	0,001	-0,959
	FBI	-0,002	0,001	-0,052
	Inovasi	-8,651	0,000	-0,022

a. Dependent Variable: Y

Sumber : Data diolah SPSS versi 25

Uji F

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0,009	3	0,003	632,540	0,000 ^b
	Residual	0,001	143	0,000		
	Total	0,009	146			

a. Dependent Variable: Y

b. Predictors: (Constant), Inovasi, Manajemen Risiko, FBI

Sumber : Data diolah SPSS versi 25

Uji Statistik t

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	0,058	0,001		51,690	0,000
	Manajemen Risiko	-0,055	0,001	-0,959	-43,207	0,000
	FBI	-0,002	0,001	-0,052	-2,335	0,021
	Inovasi	-8,651	0,000	-0,022	-0,973	0,332

a. Dependent Variable: Y

Uji MRA (Persamaan 2)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	0,019	0,006		3,199	0,002
Manajemen Risiko	-0,051	0,002	-0,837	-26,591	0,000
FBI	-0,002	0,001	-0,061	-2,045	0,043
Inovasi	-0,001	0,000	-0,291	-5,899	0,000
Firm Size	0,001	0,000	0,344	6,880	0,000

a. Dependent Variable: ROA

Sumber : Data diolah SPSS versi 25

Uji MRA (Persamaan 3)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	-0,025	0,017		-1,435	0,154
Manajemen Risiko	0,026	0,020	0,437	1,308	0,193
FBI	-0,039	0,012	-1,073	-3,244	0,001
Inovasi	-0,003	0,002	-0,656	-1,631	0,105
Firm Size	0,003	0,001	0,729	4,622	0,000
X1_Z	-0,003	0,001	-1,268	-3,735	0,000
X2_Z	0,001	0,000	,993	3,014	0,003
X3_Z	4,946	0,000	,393	0,909	0,365

a. Dependent Variable: ROA

Sumber : Data diolah SPSS versi 25

Uji Koefisien Determinasi (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,913 ^a	0,833	0,830	0,00351

Predictors: (Constant), Inovasi, Manajemen Risiko, FBI

Sumber : Data diolah SPSS versi 25

RIWAYAT HIDUP



Dhita Firellya Yuniar dilahirkan di Madiun, 17 Juni 2002, anak pertama dari pasangan Bapak Parmin dan Ibu Mia. Pendidikan Dasar di SDN 04 Manisrejo lulus tahun 2014, melanjutkan ke SMPN 11 Kota Madiun lulus tahun 2017, melanjutkan ke SMAN 5 Kota Madiun dan lulus pada tahun 2020. Pendidikan berikutnya ditempuh di Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas PGRI Madiun tahun 2020-2024. Semasa menjadi mahasiswa, aktif mengikuti berbagai kegiatan HMPS Akuntansi (ACCSETA), UKM Ukki At-Tarbiyah dan MSIB Batch 5 di BTPN Syariah.

VALIDASI SUMBER PUSTAKA PENULISAN SKRIPSI

Nama : Dhita Firelly Yuniar
 NIM : 2003101118
 Program Studi : Akuntansi
 Fakultas : Ekonomi dan Bisnis
 Dosen Pembimbing I : Dr. Anggita Langgeng Wijaya, S.E., M.Si., Ak., C.A
 Dosen Pembimbing II : Richo Diana Aviyanti, S.E., M.Ak
 Judul : Pengaruh Manajemen Risiko, *Fee Based Income* dan Inovasi Terhadap Kinerja Keuangan dengan Ukuran Perusahaan sebagai Variabel Moderasi.

No	Sumber Pustaka	Halaman		Hasil Validasi	
		Pustaka	Skripsi	Sesuai	Tidak Sesuai
1	Aboramadan, M., Albashiti, B., Alharazin, H., & Zaidoune, S. (2020). Organizational Culture, Innovation And Performance: A Study From A Non-Western Context. <i>Journal Of Management Development</i> , 39(4), 437-451. https://doi.org/10.1108/Jmd-06-2019-0253	440	23	✓	
2	Afiyah, Y. S., Leviani, N., Asyifa, U., & Anis, I. (2023). Pengaruh Sustainability Awareness Terhadap Kinerja Melalui Adopsi Inovasi Teknologi Studi Kasus Perbankan Indonesia. <i>Jurnal Ekonomi Trisakti</i> , 3(1), 1689-1698. https://doi.org/10.25105/Jet.V3i1.16214	1696	7	✓	
3	Al Rasyid, H., & Sazly, S. (2021). Pengaruh Penerapan Manajemen Risiko terhadap Kinerja Keuangan Triwulan 2016 – 2020 pada Bank Pembangunan Daerah Jawa Timur. <i>Owner</i> , 5(2), 283-294. https://doi.org/10.33395/Owner.V5i2.432	284	28	✓	
4	Al Zaidanin, J. S., & Al Zaidanin, O. J.	306	18	✓	

	(2021). The Impact of Credit Risk Management on the Financial Performance of United Arab Emirates Commercial Banks. <i>International Journal of Research in Business and Social Science</i> (2147- 4478), 10(3), 303-319. https://doi.org/10.20525/Ijrbs.V10i3.1102				
5	Amaliah, J. O. (2019). Analisis Pengaruh Fee Based Income, Pertumbuhan Dana Pihak Ketiga, Ukuran Perusahaan, dan Kondisi Ekonomi terhadap Profitabilitas Bank. <i>Prosiding Stie Accounting Forum.</i> , 286-303	287	34	✓	
6	Aminuddin Muslich, M., Nuringwahyu, S., & Niken Hardati, R. (2020). Pengaruh Fee Based Income dan Biaya Operasional Pendapatan Operasional terhadap Profitabilitas (Studi Pada Bank Umum Bumn Yang Terdaftar Di Bursa Efek Indonesia). <i>Jiagabi</i> 9(2), 277-283.	282	26	✓	
7	Aminulloh, B. R., & Suselo, D. (2021). Pengaruh Inflasi, Bi 7-Day Reserve Repo Rate, Dana Pihak Ketiga, dan Fee Based Income terhadap Profitabilitas BNI Syariah Tahun 2015-2020. <i>Al Maal: Journal of Islamic Economics and Banking</i> , 3(1), 35-48. https://doi.org/10.31000/Almaal.V3i1.4641	45	71	✓	
8	Anam, H. (2023). Manajemen Risiko Operasional Bank Syariah; Teori dan Manfaat. <i>Jurnal At-Tamwil: Kajian Ekonomi Syariah</i> , 5(1), 16-31. https://doi.org/10.33367/At.V5i1.1476	19	69	✓	
9	Anggraeni, R., & Maulani, I. E. (2023). Pengaruh Teknologi Informasi terhadap Perkembangan Bisnis Modern. <i>Jurnal Sosial Dan Teknologi (Sostech)</i> , 3(2), 94-98.	95	5	✓	
10	Ardiansyah, P. F., Ahmadi, P. F., & Wiwaha, S. W. (2021). Analisis Kinerja Keuangan	108	6	✓	

	Perbankan Syariah sebelum Merger menjadi Bank Syariah Indonesia. <i>Jurnal Riset Akuntansi dan Bisnis Indonesia</i> , 1(1),95-110. https://doi.org/10.32477/Jrabi.Vxix.Xxx				
11	Arsita, Y. (2021). Analisis Rasio Keuangan untuk Mengukurkinerja Keuangan PT Sentul City Tbk. <i>Jurnal Manajemen Pendidikan dan Ilmu Sosial</i> , 2(1), 152–167. https://doi.org/10.38035/Jmpis.V2i1	153	16	✓	
12	Asir, M., Yuniawati, R. A., Mere, K., Sukardi, K., & Anwar, M. A. (2023). Peran Manajemen Risiko dalam Meningkatkan Kinerja Perusahaan: Studi Manajemen Sumber Daya Manusia. <i>Entrepreneurship Bismis Manajemen Akuntansi (E-Bisma)</i> , 32–42. https://doi.org/10.37631/Ebisma.V4i1.844	33	2	✓	
13	Åström, J., Reim, W., & Parida, V. (2022). Value Creation and Value Capture for Business Model Innovation: A Three-Phase Process Framework. <i>Review of Managerial Science</i> , 16(7), 2111–2133. https://doi.org/10.1007/S11846-022-00521-Z	2119	4	✓	
14	Aulia, A. N., & Hariyanto, R. I. M. S. (2020). Profitabilitas, Ukuran Perusahaan dan Intellectual Capital terhadap Nilai Perusahaan. <i>Journal Riset Mahasiswa Manajemen</i> 6(1). http://ejournal.unikama.ac.id	2	25	✓	
15	Bhattarai, B. P. (2019). Effect of Credit Risk Management on Financial Performance of Commercial Banks In Nepal. <i>European Journal of Accounting, Auditing and Finance Research</i> 7(1), 87–103. www.eajournals.org	88	19	✓	
16	Bian, W. L., Wang, X. N., & Sun, Q. X. (2022). Non-Interest Income, Profit, and Risk Efficiencies: Evidence from	772	31	✓	

	Commercial Banks China. <i>Asia-Pacific Journal of Financial Studies</i> , 44(5), 762–782. https://doi.org/10.1111/Ajfs.12112				
17	Bintari, V. I., Santosa, A. D., & Hamzah, R. A. (2019). Pengaruh Interest Based Income Dan Fee Based Income terhadap Return on Assets pada Bank Mandiri (Persero) Tbk. <i>Jurnal Ekonomi Manajemen</i> , 5(1), 24–34. https://doi.org/10.37058/Jem.V5i1.852	25	3	✓	
18	Brina, F., & Susilowati, Y. (2021). Pengaruh Adopsi Inovasi Teknologi E-Banking terhadap Kinerja dengan moderasi Pengendalian Intern. <i>Jurnal Bina Wakya</i> , 16(2), 6295–6310.	6304	74	✓	
19	Chandra, W. (2023). Pengaruh Inovasi terhadap Profitabilitas Perusahaan Sektor Industri Energi di Indonesia the Effect of Innovation on Company Profitability in the Energy Industry Sector in Indonesia. <i>Jurnal Akuntansi</i> , 17(1), 59–83. https://doi.org/10.25170/Jara.V17i1.4331	72	7	✓	
20	Chege, S. M., Wang, D., & Suntu, S. L. (2020). Impact of Information Technology Innovation on Firm Performance in Kenya. <i>Information Technology for Development</i> , 26(2), 316–345. https://doi.org/10.1080/02681102.2019.1573717	318	24	✓	
21	Chouaibi, S., Chouaibi, J., & Rossi, M. (2022). Esg and Corporate Financial Performance: The Mediating Role of Green Innovation: Uk Common Law Versus Germany Civil Law. <i>Euromed Journal of Business</i> , 17(1), 46–71. https://doi.org/10.1108/Emjb-09-2020-0101	48	32	✓	
22	Christine, B., Yanti, D., Setiyanto, A. I., Bisnis, M., & Batam, P. N. (2021). Analisis Pengaruh Manajemen Risiko terhadap Kinerja Keuangan Perbankan yang Terdaftar di Bei. <i>Journal of Applied</i>	95-104	6, 26, 29	✓	

	<i>Managerial Accounting</i> , 5(2), 95-104.				
23	Donbesuur, F., Ampong, G. O. A., Owusu-Yirenkyi, D., & Chu, I. (2020). Technological Innovation, Organizational Innovation and International Performance of Smes: The Moderating Role of Domestic Institutional Environment. <i>Technological Forecasting and Social Change</i> , 16(1), 1-11, 120252. https://doi.org/10.1016/j.techfore.2020.120252	3	24	✓	
24	Dzingirai, C., & Dzingirai, M. (2024). Threshold Effect of Non-Interest Income Disaggregates on Commercial Banks' Financial Performance in Zimbabwe. <i>Economic and Business Journal</i> , 10(10), 1-46. https://doi.org/10.1016/j.heliyon.2024.e31379	11	30	✓	
25	Emmanuel, U., & Madumere, I. (2021). Non-Fund Based Earnings and Financial Performance of Banks in Nigeria. <i>Otuoke Journal of Social Sciences</i> , 119-133.	123	20	✓	
26	Farid, M., & Azizah, W. (2021). Manajemen Risiko dalam Perbankan Syariah. <i>Jurnal Akuntansi dan Keuangan Islam</i> , 3(2), 067-080.	26-28	17	✓	
27	Felle, A. R., & Santioso, L. (2024). The Effect of Credit Risk and Bank Specific Factors on Financial Performance of Banks Listed in Indonesia Stock Exchange (Idx). <i>International Journal of Application on Economics and Business</i> , 2(2), 3392-3403. https://doi.org/10.24912/Ijaeb.V2i2.3392-3403	3393	18	✓	
28	Fikriana, A., & Rezki, M. K. (2023). Peran Lembaga Keuangan dalam Meningkatkan Kemudahan Berusaha di Indonesia. <i>Jurnal Politik, Sosial, Hukum dan Humaniora</i> , 2(1), 235-248. https://doi.org/10.59246/Aladalah.V2i1.6	252	1	✓	

	57				
29	Firdianto, H., & Sudiyatno, B. (2024). Pengaruh Kinerja Keuangan terhadap Nilai Perusahaan pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia. <i>Journal of Economic, Business and Accounting</i> , 7(5), 1240–1254.	1242	17	✓	
30	Ghozali, I. (2018). <i>Aplikasi Analisis Multivariate Dengan Program Ibm Spss 25</i> . Semarang : Badan Penerbit Universitas Diponegoro.	30, 97, 98, 107, 111, 137	46, 47, 48, 51, 52	✓	
31	Godfrey, D. O. U. (2021). The Effect of Non-Interest Income on the Performance of Selected Deposit Money Banks in Nigeria. <i>Journal of Economics, Finance and Management Studies</i> , 04(10), 1981–1990. https://doi.org/10.47191/Jefms/V4-I10-21	1987	31	✓	
32	Hacini, I., Boulenfad, A., & Dahou, K. (2018). The Impact of Liquidity Risk Management on the Financial Performance of Saudi Arabian Banks. <i>Emerging Market Journal</i> , 7(2), 68-75. https://doi.org/10.5195/Emaj.2018.134	69	15	✓	
33	Hameed, W. U., Waseem, M., Sabir, S. A., & Abdul Samad Dahri, P. (2020). Effect of Enterprise Risk Management System and Implementation Problem on Financial Performance: Empirical Evidence from Malaysian Listed Firms. <i>Abasyn Journal of Social Sciences</i> , 1-20. https://doi.org/10.34091/Jass.13.1.02	1-2	28	✓	
34	Husein, F., Farizi, A., & Saad, B. (2024). Pengaruh Interest Based Income, Fee Based Income dan Capital Adequacy Ratio terhadap Return on Aset. <i>Journal of Accounting, Management, and Islamic Economics</i> , 02(01), 91–102.	94	4	✓	
35	Inayatil, N., & Kusuma, G. (2022). Pengaruh Fee Based Income, Spread Bagi	123	3	✓	

	Hasil dan Financing to Deposit Ratio terhadap Profitabilitas. <i>Jurnal Ekonomi Syariah</i> , 1(02), 121-136.				
36	Indah, Y., & Tyas, W. (2020). Analisis Rasio Keuangan untuk Menilai Kinerja Keuangan. <i>Jurnal Ilmiah Ilmu Ekonomi dan Bisnis</i> , 8(1), 28-39.	30	16	✓	
37	Ismanto, D. (2020). Pengaruh Penerapan Manajemen Risiko terhadap Kinerja Keuangan Sektor Perbankan Periode 2013-2017. <i>Jurnal Fokus</i> , 10(1), 102-120.	102-120	26	✓	
38	Istiqomah, A. A., Nuringwahyu, S., & Krisdianto, D. (2022). Pengaruh Fee Based Income dan Profit Sharing Based Income terhadap Return on Asset (Studi Kasus pada Bank Muamalat). <i>Jiagahi</i> (Vol. 11, Issue 1, Pp. 296-305)	303	6	✓	
39	Iswandi, A. (2022). Analisis Rasio Profitabilitas Sebagai Alat Penilaian Kinerja Keuangan Bank Syariah Di Indonesia (Studi Kasus Laporan Tahun 2016-2018). <i>Jurnal Bisnis, Keuangan Dan Ekonomi Syariah</i> , 14(1), 22-34.	24	15	✓	
40	Jensen, M. C., & Meckling, W. H. (1979). Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure "نظرية الشركة: السلوك الإداري، تكاليف الوكالة، وهيكل الملكية." <i>Journal of Financial Economics</i> , 3(4), 163-231. Http://Linkinghub.Elsevier.Com/Retrieve/Pii/0304405x7690026x	172	13	✓	
41	Khotijah, S., & Sugiyono, A. (2021). Pengaruh Fee Based Income dan Interest Income terhadap Pendapatan Perusahaan (Studi Empiris Bank BUMN Indonesia Periode. <i>Jurnal Pemikiran & Penelitian Ekonomi</i> , 09(01), 23-34.	24	3	✓	
42	Kyere, M., & Ausloos, M. (2021). Corporate Governance and Firms Financial Performance in the United Kingdom.	1878	14	✓	

	<i>International Journal of Finance and Economics</i> , 26(2), 1871–1885. https://doi.org/10.1002/ijfe.1883				
43	Lee, C. C., Li, X., Yu, C. H., & Zhao, J. (2021). Does Fintech Innovation Improve Bank Efficiency? Evidence from China's Banking Industry. <i>International Review of Economics and Finance</i> , 74, 468–483. https://doi.org/10.1016/j.iref.2021.03.009	474	32	✓	
44	Lesmono, B., & Siregar, S. (2021). Studi Literatur tentang Agency Theory. <i>Ekonomi, Keuangan, Investasi dan Syariah (Ekuitas)</i> , 3(2), 203–210. https://doi.org/10.47065/ekuitas.v3i2.1128	204	13	✓	
45	Limberta Gat. (2022). Pengaruh Fee Based Income dan E-Banking terhadap Perubahan Laba pada Perusahaan Sektor Perbankan Konvensional yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2020. <i>Journal of Sustainability Business Research</i> (Vol. 3), 344-351.	345	21	✓	
46	Lisnawati, T., Hussaen, S., & Nuridah, S. (2023). Manajemen Risiko dalam Bisnis E-Commerce: Mengidentifikasi. <i>Jurnal Pendidikan</i> , 7, 8252–8259. https://repository.bsi.ac.id/Repo/Files/372665/Download/11.-Publikasi-Jurnal.Pdf	8254	41	✓	
47	Maharani, S. S., & Pravitasari, D. D. (2022). Pengaruh Sumber Daya Manusia, Teknologi Informasi, Good Corporate Governance, dan Manajemen Risiko terhadap Kinerja Keuangan di Masa Pandemi Covid-19 Pada BMT di Kabupaten Tulungagung. <i>Jurnal Pendidikan Ekonomi</i> , 7(1), 113–122. https://doi.org/10.31932/jpe.v7i1.1531	120	5	✓	
48	Malhotra, S. K., Sarabhai, S., & Malhotra, P. (2019). Impact of Fee-Based Services on the Financial Performance of the Banks:	46	30	✓	

	Empirical Study. <i>Journal of Entrepreneurship and Management</i> , 8(3), 45-54. Http://Publishingindia.Com/Jem/				
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78	Wulandari, S., & Novitasari, N. (2020). Pengaruh Internet Banking, Risiko Kredit dan Ukuran Perusahaan terhadap Kinerja Keuangan Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2017 - 2019. <i>Jurnal Ekonomi & Ekonomi Syariah</i> , 4(1), 166-177. https://doi.org/10.36778/Jesya.V4i1.327	169	4	✓	

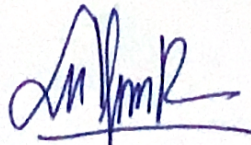
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Catatan Dosen Pembimbing:

Layak / Tidak Layak untuk diuji (coret yang tidak perlu)

Madiun, 4 September 2024

Dosen Pembimbing II



Richo Diana Aviyanti, S.E., M.Ak

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