

LAMPIRAN

Lampiran 1. Hasil Olah Data Perbankan Digital Di Indonesia Periode 2018-2023

NO	NAMA PERBANKAN	TAHUN	NPL	LDR	BOPO	SELF ASSESMENT	ROA
1	BANK BLU	2018	0,0138	0,9173	0,944	2	0,0053
2		2022	0,0055	1,1376	0,992	2	0,0014
3		2023	0,0005	1,0777	0,958	2	0,0049
4	BANK JENIUS	2018	0,0050	0,9620	0,801	2	0,0300
5		2020	0,0050	1,3420	0,895	2	0,0140
6		2021	0,0040	1,2310	0,805	2	0,0220
7		2022	0,0040	1,2670	0,751	2	0,0240
8	BANK LIVIN	2023	0,0040	1,4270	0,837	2	0,0170
9		2018	0,0067	0,9546	0,665	1	0,0317
10		2019	0,0084	0,9393	0,674	1	0,0303
11		2020	0,0043	0,8295	0,800	1	0,0164
12		2021	0,0041	0,8004	0,673	1	0,0253
13		2019	0,0163	0,9414	0,972	2	0,0037
14		2020	0,0267	0,9295	0,967	2	0,0034
15	2020	0,0175	0,8689	0,822	2	0,0204	
16	LINE BANK	2018	0,0145	1,3900	0,791	2	0,0174
17		2019	0,0087	1,2858	0,817	2	0,0154
18		2020	0,0085	1,1972	0,810	2	0,0135
19		2021	0,0060	1,1046	0,853	2	0,0103
20		2022	0,0046	1,2060	0,792	2	0,0135
21	MOTION BANK	2023	0,0033	1,2827	0,819	2	0,0134
22		2022	0,0221	0,7696	0,882	2	0,0104
23	BANK RAYA	2023	0,0263	0,7568	0,927	2	0,0071
24		2018	0,0178	0,8673	0,836	2	0,0154
25		2022	0,0054	0,7913	0,933	2	0,0085
26	D-SAVE	2023	0,0151	0,8421	0,905	2	0,0105
27		2018	0,0190	0,9500	0,709	2	0,0310
28		2019	0,0200	0,9890	0,845	2	0,0300
29		2020	0,0090	0,8400	0,889	2	0,0100
30		2021	0,0040	0,8460	0,866	2	0,0120
31		2022	0,0020	0,9100	0,729	2	0,0230
32	2023	0,0030	0,9660	0,757	2	0,0230	

Lampiran 2. Hasil Olah SPSS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPL	32	.0005	.0267	.009847	.0074121
LDR	32	.7568	1.4270	1.019363	.1976421
BOPO	32	.6650	.9920	.834875	.0899268
ROA	32	.0014	.0317	.016069	.0088741
Valid N (listwise)	32				

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Durbin-Watson	
					R Square Change	F Change	df1	df2		Sig. F Change
1	.887 ^a	.786	.763	.0043184	.786	34.302	3	28	.000	1.247

a. Predictors: (Constant), BOPO, LDR, NPL

b. Dependent Variable: ROA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.002	3	.001	34.302	.000 ^b
	Residual	.001	28	.000		
	Total	.002	31			

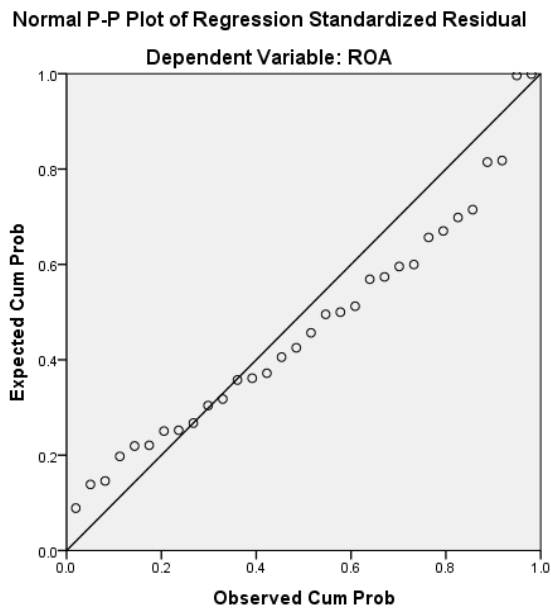
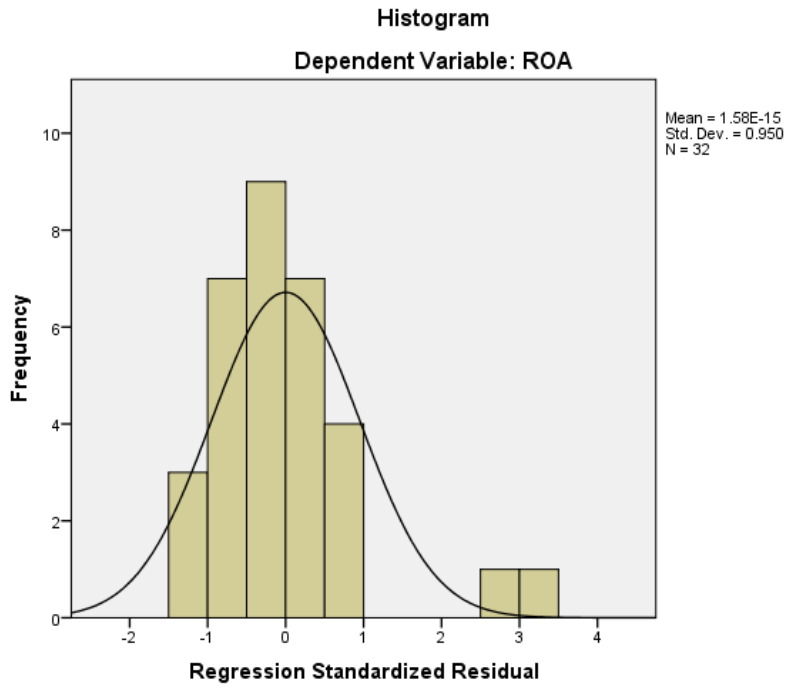
a. Dependent Variable: ROA

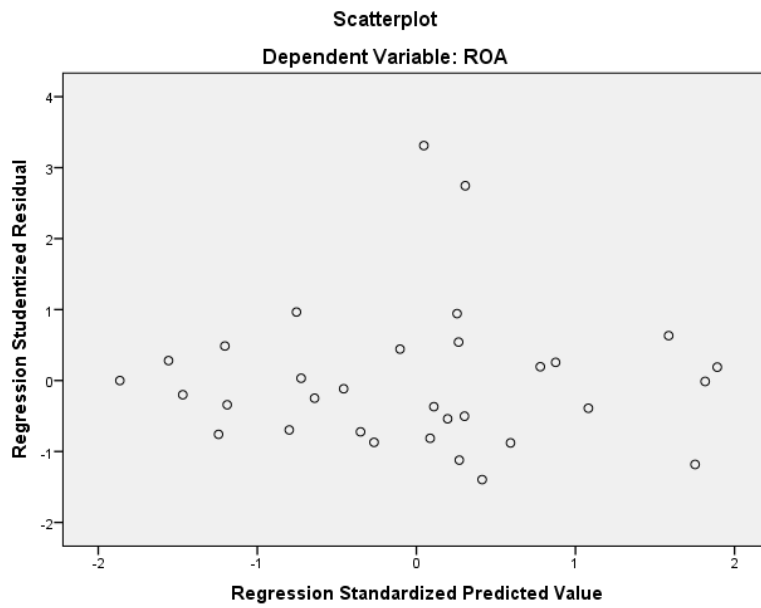
b. Predictors: (Constant), BOPO, LDR, NPL

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	.090	.009		10.451	.000						
	NPL	.127	.118	.106	1.072	.293	-.173	.199	.094	.780	1.282	
	LDR	.000	.004	.007	.071	.944	.037	.013	.006	.854	1.171	
	BOP O	-.090	.009	-.913	-9.944	.000	-.881	-.883	-.869	.907	1.103	

a. Dependent Variable: ROA





One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		32
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.00410416
Most Extreme Differences	Absolute	.150
	Positive	.150
	Negative	-.095
Test Statistic		.150
Asymp. Sig. (2-tailed)		.065 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	.094	.010		9.601	.000					
NPL	.101	.121	.084	.832	.413	-.173	.158	.073	.743	1.346
LDR	-.002	.005	-.037	-.354	.726	.037	-.068	-.031	.697	1.434
BOPO	-.096	.011	-.974	-8.754	.000	-.881	-.860	-.766	.618	1.619
SA	.004	.004	.115	.978	.337	-.427	.185	.086	.557	1.797

a. Dependent Variable: ROA

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	.042	.066		.627	.536					
NPL	-.600	3.019	-.501	-.199	.844	-.173	-.040	-.018	.001	770.050
LDR	.051	.078	1.129	.647	.524	.037	.131	.059	.003	368.182
BOPO	-.081	.047	-.817	-1.734	.096	-.881	-.334	-.158	.037	26.914
SA	.082	.097	2.150	.845	.406	-.427	.170	.077	.001	783.548
NPL.SA	.987	4.358	.618	.226	.823	-.277	.046	.021	.001	903.090
LDR.SA	-.077	.113	-2.378	-.676	.506	-.311	-.137	-.061	.001	1498.730
BOPO.SA	-.022	.069	-.510	-.318	.753	-.593	-.065	-.029	.003	311.168

a. Dependent Variable: ROA

DAFTAR RIWAYAT HIDUP



Yiska Alfina Permatasari lahir di Madiun pada tanggal 23 Juli 2000, anak pertama dari pasangan Bapak Siswo Budi Prasetyo dan Almh. Ibu Sugesti Handayani. Pendidikan dasar dan menengah pertama ditempuh di Jombang. Tamat SDN 01 Plandaan pada tahun 2012, dan melanjutkan ke SMPN 1 Plandaan Jombang dan tamat pada tahun 2015, selanjutnya melanjutkan ke SMK Gula Rajawali Madiun tamat pada tahun 2018.

Pendidikan selanjutnya ditempuh di Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas PGRI Madiun. Semasa menjadi mahasiswa aktif dalam UKM Pramuka.