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Lampiran 1. Data Laporan Keuangan Bank Umum Konvensional dan Bank Umum Syariah

BANK KONVENSIONAL	TAHUN	NI	DEP/PENY	CFO	Tac	AR		MUKA		AP	
		1	2	3	A=1+2-3	4	B	5	C	6	D
BNI	19	15,508,583	9,137,091	(12,611,042)	37,256,716	18,558,276	(1,737,001)	2,609,259	271,856	582,540,625	30,368,423
	18	15,091,763	7,882,148	(427,095)	23,401,006	20,295,277	2,188,865	2,337,403	18,887	552,172,202	59,424,254
	17					18,106,412		2,318,516		492,747,948	
BCA	19	31,138,261	11,021,327	5,194,204	36,965,384	10,532,424	2,918,715	1,536,480	162,489	5,321,249	(522,237)
	18	26,762,035	10,115,889	4,912,562	31,965,362	7,613,709	(2,385,717)	1,373,991	(1,845,223)	5,843,486	43,009
	17					9,999,426		3,219,214		5,800,477	
MANDIRI	19	28,455,592	13,045,330	23,967,890	17,533,032	18,211,088	1,384,223	3,012,550	154,364	247,444,267	47,620,511
	18	25,851,937	11,632,932	(31,962,470)	69,447,339	16,826,865	2,044,533	2,858,186	73,952	199,823,756	(3,041,104)
	17					14,782,332		2,784,234		202,864,860	
BRI	19	34,413,825	12,643,051	44,583,078	2,473,798	25,021,168	5,339,908	4,541,298	(573,355)	7,549,312	(913,646)
	18	32,418,486	11,010,377	57,355,295	(13,926,432)	19,681,260	2,393,648	5,114,653	1,827,921	8,462,958	1,878,757
	17					17,287,612		3,286,732		6,584,201	

CIMB	19	3,642,935	1,974,281	2,070,946	3,546,270	3,179,370	1,126,568	1,373,464	79,080	1,781,962	(458,229)
	18	3,482,428	2,767,098	(749,516)	6,999,042	2,052,802	(1,333,948)	1,294,384	(31,157)	2,240,191	294,025
	17					3,386,750		1,325,541		1,946,166	
BTN	19	209,263	2,707,428	(14,828,361)	17,745,052	249,708,993	14,709,393	629,105	368,854	1,999,183	(302,747)
	18	2,807,923	2,393,832	(2,410,430)	7,612,185	234,999,600	(2,544,695)	260,251	(399,854)	2,301,930	(483,907)
	17					237,544,295		660,105		2,785,837	
BUKOPIN	19	311,048	475,605	(2,143,374)	2,930,027	111,321	(23,594)	794,638	33,454	488,611	191,945
	18	379,087	443,517	(6,158,223)	6,980,827	134,915	(35,312)	761,184	9,343	296,666	(370,246)
	17					170,227		751,841		666,912	
DANAMON	19	4,330,487	216,614	(9,005,154)	13,552,255	29,624,404	1,361,773	854,309	171,873	862,696	(816,519)
	18	4,126,533	217,883	(4,445,372)	8,789,788	28,262,631	2,182,571	682,436	66,853	1,679,215	193,164
	17					26,080,060		615,583		1,486,051	
MAYBANK	19	2,163,127	85,013	6,099,537	(3,851,397)	10,839,431	(322,488)	304,983	(37,513)	1,663,521	215,683
	18	2,701,100	86,266	(7,336,519)	10,123,885	11,161,919	(326,732)	342,496	(39,213)	1,447,838	(220,726)
	17					11,488,651		381,709		1,668,564	
MEGA	19	2,002,733	164,382	3,649,734	(1,482,619)	52,741,343	10,809,544	73,002	(39,340)	282,615	(175,601)

	18	1,599,347	174,160	(3,199,930)	4,973,437	41,931,799	7,143,579	112,342	21,601	458,216	(208,759)
	17					34,788,220		90,741		666,975	
MNC	19	20,433	179	(791,881)	812,493	7,348,003	75,480	169,991	(8,888)	48,411	10,474
	18	57,021	152	(17,181)	74,354	7,272,523	490,066	178,879	27,911	37,937	(1,648)
	17					6,782,457		150,968		39,585	

BANK KONVENSIONAL	TAHUN	BBN BAYAR		TP		OA	TAC-OA	KONSERVATISME AKUNTANSI	TA
		7	E	8	F	AA=B+C-D-E-F	B=A-AA	B/9	9
BNI	19	997,259	120,912	567,811	86,747	(32,041,227)	69,297,943	0.08195	845,605,208
	18	876,347	(95,132)	481,064	400,639	(57,522,009)	80,923,015	0.10008	808,572,011
	17	971,479		80,425					
BCA	19	14,022,369	(1,003,453)	1,635,469	470,133	4,136,761	32,828,623	0.03572	918,989,312
	18	15,025,822	3,693,441	1,165,336	1,017,938	(8,985,328)	40,950,690	0.04965	824,787,944
	17	11,332,381		147,398					
MANDIRI	19	6,215,561	1,380,094	1,286,973	199,024	(47,661,042)	65,194,074	0.04946	1,318,246,335

	18	4,835,467	528,274	1,087,949	78,117	4,553,198	64,894,141	0.05398	1,202,252,094
	17	4,307,193		1,009,832					
BRI	19	184,605	(147,738)	185,443	31,610	5,796,327	(3,322,529)	(0.00235)	1,416,758,840
	18	332,343	131,485	153,833	(415,183)	2,626,510	(16,552,942)	(0.01276)	1,296,898,292
	17	200,858		569,016					
CIMB	19	3,002,769	337,429	498,541	37,400	1,289,048	2,257,222	0.00822	274,467,227
	18	2,665,340	437,195	461,141	15,639	(2,111,964)	9,111,006	0.03415	266,781,498
	17	2,228,145		445,502					
BTN	19	630,002	(132)	25,342	1,807	15,379,319	2,365,733	0.00759	311,776,828
	18	630,134	85,268	23,535	(2,999)	(2,542,911)	10,155,096	0.03314	306,436,194
	17	544,866		26,534					
BUKOPIN	19	56,068	10,034	89,179	(27,005)	(165,114)	3,095,141	0.03087	100,264,248
	18	46,034	(19,748)	116,184	52,750	311,275	6,669,552	0.06973	95,643,923
	17	65,782		63,434					
DANAMON	19	2,553,758	517,256	473,076	386,065	1,446,844	12,105,411	0.06255	193,533,970
	18	2,036,502	41,748	87,011	(29,515)	2,044,027	6,745,761	0.03612	186,762,189

	17	1,994,754		116,526	(76,491)				
MAYBANK	19	508,326	(135,395)	193,017	24,134	(464,423)	(3,386,974)	(0.02003)	169,082,830
	18	643,721	26,092	168,883	(29,917)	(141,394)	10,265,279	0.05782	177,532,858
	17	617,629		198,800					
MEGA	19	10,391	(1,781)	71,439	41,702	10,905,884	(12,388,503)	(0.12290)	100,803,832
	18	12,172	3,963	29,737	4,584	7,365,392	(2,391,955)	(0.02856)	83,761,947
	17	8,209		25,153					
MNC	19	89,352	14,744	12,982	2,851	38,523	773,970	0.07296	10,607,879
	18	74,608	(36,270)	10,131	(2,331)	558,226	(483,872)	(0.04458)	10,854,855
	17	110,878		12,462					

BANK SYARIAH	TAHUN	NI	DEP/PENY	CFO	Tac	AR		MUKA		AP
		1	2	3	A=1+2-3	4	B	5	C	6
BTPN	19	1,408,218	1,170,000	524,453	2,053,765	8,969,565	1,692,554	93,628	4,266	31,485
	18	1,003,747	355,000	676,717	682,030	7,277,011	1,223,906	89,362	20,673	20,234
	17					6,053,105		68,689		25,875
BCA	19	83,296	37,161	-	120,457	2,215,483	(126,989)	-	-	425,343
	18	72,392	29,328	-	101,720	2,342,472	188,536	-	-	307,612
	17					2,153,936		-		164,773
BJB	19	42,474	57,785	(273,854)	374,113	5,556,407	343,051	-	-	883,454
	18	37,086	47,427	(1,191,383)	1,275,896	5,213,356	772,751	-	-	822,925
	17					4,440,605		-		692,175
BRI	19	74,016	300,000	(200,219)	574,235	13,260,868	1,970,961	278,447	27,257	6,942,340
	18	106,600	450,000	644,983	(88,383)	11,289,907	531,822	251,190	66,364	5,590,438
	17					10,758,085		184,826		4,741,835
BUKOPIN	19	1,729	70,339	637	71,431	1,576,079	30,892	-	-	4,269,709
	18	2,245	67,951	(314,225)	384,421	1,545,187	(235,476)	-	-	3,625,627

	17					1,780,663		-		4,390,761
MANDIRI	19	1,275,034	1,354,030	-	2,629,064	63,027,393	3,634,274	-	-	34,673,426
	18	605,213	1,272,837	-	1,878,050	59,393,119	4,609,139	-	-	31,318,420
	17					54,783,980		-		28,200,736
MAYBANK	19	77,304	19,737	-	97,041	6,555	(111,719)	-	-	54
	18	(64,720)	22,502	-	(42,218)	118,274	(491,091)	-	-	17
	17			-		609,365		-		274,805
MEGA	19	49,151	99,927	(233,632)	382,710	4,519,539	134,814	-	-	746,487
	18	46,577	84,062	(177,626)	308,265	4,384,725	(71,310)	-	-	521,184
	17					4,456,035		-		475,568
MUAMALAT	19	20,015	1,470,283	(420,306)	1,910,604	19,655,412	(1,963,411)	-	-	10,551,922
	18	108,786	1,314,861	198,455	1,225,192	21,618,823	(5,397,372)	-	-	10,622,735
	17					27,016,195		-		10,200,677
PANIN	19	13,237,011	20,877,040	80,647,418	(46,533,367)	309,041,963	(145,638,674)	13,995,170	(1,280,457)	286,850,112
	18	20,788,229	21,912,222	(1,356,059,085)	1,398,759,536	454,680,637	(526,785,300)	15,275,627	1,394,825	516,472,083
	17					981,465,937		13,880,802		290,626,454

VICTORIA	19	1,069	8,818	-	9,887	219,541	(24,019)	-	-	49,927
	18	6,336	9,833	-	16,169	243,560	(82,072)	-	-	54,066
	17					325,632		-		43,766

BANK SYARIAH	TAHUN		BBN BAYAR		TP		OA	TAC-OA	KONSERVATISME AKUNTANSI	TA
		D	7	E	8	F	AA=B+C-D-E-F	B=A-AA	B/9	9
BTPN	19	11,251	184,841	56,042	74,583	(31,861)	1,661,388	392,377	0.02551	15,383,038
	18	(5,641)	128,799	35,111	106,444	11,275	1,203,834	(521,804)	(0.04334)	12,039,275
	17		93,688		95,169					
BCA	19	117,731	-	-	-	-	(244,720)	365,177	0.04229	8,634,374
	18	142,839	-	-	-	-	45,697	56,023	0.00793	7,064,008
	17		-		-					
BJB	19	60,529	-	-	-	-	282,522	91,591	0.01186	7,723,202
	18	130,750	-	-	-	-	642,001	633,895	0.09403	6,741,449
	17		-		-					
BRI	19	1,351,902	-	-	80,926	48,661	597,655	(23,420)	(0.00054)	43,123,488

	18	848,603	-	-	32,265	(8,126)	(242,291)	153,908	0.00406	37,869,177
	17		-		40,391					
BUKOPIN	19	644,082	-	-	-	-	(613,190)	684,621	0.10158	6,739,724
	18	(765,134)	-	-	-	-	529,658	(145,237)	(0.02295)	6,328,446
	17		-		-					
MANDIRI	19	3,355,006	-	-	-	-	279,268	2,349,796	0.02093	112,291,867
	18	3,117,684	-	-	-	-	1,491,455	386,595	0.00393	98,341,116
	17		-		-					
MAYBANK	19	37	-	-	-	-	(111,756)	208,797	0.31219	668,812
	18	(274,788)	-	-	-	-	(216,303)	174,085	0.26300	661,912
	17		-		-					
MEGA	19	225,303	-	-	13,905	5,452	(95,941)	478,651	0.05977	8,007,676
	18	45,616	-	-	8,453	8,453	(125,379)	433,644	0.05911	7,336,342
	17		-		-	-				
MUAMALAT	19	(70,813)	-	-	-	-	(1,892,598)	3,803,202	0.07108	53,507,715
	18	422,058	-	-	-	-	(5,819,430)	7,044,622	0.12310	57,227,276

	17		-		-					
PANIN	19	(229,621,971)	-	-	13,521,742	6,314,900	76,387,940	(122,921,307)	(0.01104)	11,135,824,845
	18	225,845,629	-	-	7,206,842	(1,161,036)	(750,075,068)	2,148,834,604	0.24499	8,771,057,795
	17		-		8,367,878					
VICTORIA	19	(4,139)	-	-	-	-	(19,880)	29,767	0.01316	2,262,451
	18	10,300	-	-	-	-	(92,372)	108,541	0.05105	2,126,019
	17		-		-					

Lampiran 2. OUTPUT SPSS

One-Sample Kolmogorov-Smirnov Test

		LOG_CONACC
N		33
Normal Parameters ^{a,b}	Mean	-1.6380
	Std. Deviation	.48178
Most Extreme Differences	Absolute	.126
	Positive	.086
	Negative	-.126
Test Statistic		.126
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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

Group Statistics

	BANK	N	Mean	Std. Deviation	Std. Error Mean
LOG_	KONVENSSIONAL	16	-1.5338	.43434	.10534
CONACC	SYARIAH	17	-1.7488	.51820	.12955

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	T	Sig. (2-tailed)	Std. Error Difference
LOG_ CONACC	Equal variances assumed	1.459	.236	2.095	.025	.26606
	Equal variances not assumed			2.088	.028	.26698

DAFTAR RIWAYAT HIDUP PENELITI

Data Pribadi

Nama : Hafizul Risman
 NPM : 11160000058
 Tempat dan Tanggal Lahir : Koto Berapak, 05 Juli 1995
 Agama : Islam
 Kewarganegaraan : Indonesia
 Alamat : Jl.Pisangan Baru Utara No.02 Rt 09 / Rw 014
 Kel.Pisangan Baru Kec.Matraman Jaktim 13110
 Telepon : 085376669339
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Pendidikan Formal

2001-2007 : SDN 08 KOTO BERAPAK
 2007-2010 : SMPN 1 BAYANG
 2010-2013 : SMAN 1 BAYANG
 2016-2020 : STIE INDONESIA

Pekerjaan

2015-Sekarang : Web dan Graphic Designer
 2015-2017 : Clerical/Staf Admin Pajak
 2015-Sekarang : Tahsin And Tahfidz Teacher