

DAFTAR LAMPIRAN

Lampiran 1. Daftar Populasi Perusahaan Sektor Keuangan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2020

NO	KODE	NAMA
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
2	AGRS	Bank IBK Indonesia Tbk.
3	AMAR	Bank Amar Indonesia Tbk.
4	ARTO	Bank Jago Tbk.
5	BABP	Bank MNC Internasional Tbk.
6	BACA	Bank Capital Indonesia Tbk.
7	BANK	Bank Aladin Syariah Tbk
8	BBCA	Bank Central Asia Tbk.
9	BBHI	Bank Harda Internasional Tbk.
10	BBKP	Bank KB Bukopin Tbk.
11	BBMD	Bank Mestika Dharma Tbk.
12	BBNI	Bank Negara Indonesia (Persero) Tbk
13	BBRI	Bank Rakyat Indonesia (Persero) Tbk
14	BBSI	Bank Bisnis Internasional Tbk.
15	BBTN	Bank Tabungan Negara (Persero) Tbk
16	BBYB	Bank Neo Commerce Tbk.
17	BCIC	Bank JTrust Indonesia Tbk.
18	BDMN	Bank Danamon Indonesia Tbk.
19	BEKS	Bank Pembangunan Daerah Banten Tbk
20	BGTG	Bank Ganesha Tbk.
21	BINA	Bank Ina Perdana Tbk.
22	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
23	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.
24	BKSW	Bank QNB Indonesia Tbk.
25	BMAS	Bank Maspion Indonesia Tbk.
26	BMRI	Bank Mandiri (Persero) Tbk.
27	BNBA	Bank Bumi Arta Tbk.
28	BNGA	Bank CIMB Niaga Tbk.
29	BNII	Bank Maybank Indonesia Tbk.
30	BNLI	Bank Permata Tbk.
31	BRIS	Bank Syariah Indonesia Tbk.
32	BSIM	Bank Sinarmas Tbk.
33	BSWD	Bank Of India Indonesia Tbk.
34	BTPN	Bank BTPN Tbk.

(Lanjutan Lampiran 1)

35	BTPS	Bank BTPN Syariah Tbk.
36	BVIC	Bank Victoria International Tb
37	DNAR	Bank Oke Indonesia Tbk.
38	INPC	Bank Artha Graha Internasional Tbk
39	MAYA	Bank Mayapada Internasional Tb
40	MCOR	Bank China Construction Bank Indonesia Tbk
41	MEGA	Bank Mega Tbk.
42	NISP	Bank OCBC NISP Tbk.
43	NOBU	Bank Nationalnobu Tbk.
44	PNBN	Bank Pan Indonesia Tbk
45	PNBS	Bank Panin Dubai Syariah Tbk.
46	SDRA	Bank Woori Saudara Indonesia 1906 Tbk

Lampiran 2. Daftar Sampel Perusahaan Sektor Keuangan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2020

NO	KODE	NAMA PERUSAHAAN
1	BBCA	Bank Central Asia Tbk
2	BBNI	Bank Negara Indonesia (Persero) Tbk
3	BBRI	Bank Rakyat Indonesia (Persero) Tbk
4	BBTN	Bank Tabungan Negara (Persero) Tbk
5	BDMN	Bank Danamon Indonesia Tbk
6	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
7	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
8	BMRI	Bank Mandiri (Persero) Tbk
9	BNII	Bank Maybank Indonesia Tbk
10	MEGA	Bank Mega Tbk

Lampiran 3. Perhitungan *Return On Equity* (ROE) periode 2018-2020

Rumus ROE :

$$\text{ROE} = \frac{\text{Laba Bersih}}{\text{Total Ekuitas}}$$

Emitten	Tahun	Net Profit	Total Equity	ROE
BBCA	2018	25.851.660.000.000	151.753.427.000.000	0,17
BBCA	2019	28.569.974.000.000	174.143.156.000.000	0,16
BBCA	2020	27.147.109.000.000	184.714.709.000.000	0,15
BBNI	2018	15.091.763.000.000	110.373.789.000.000	0,14
BBNI	2019	15.508.583.000.000	125.003.948.000.000	0,12
BBNI	2020	3.321.442.000.000	112.872.199.000.000	0,03
BBRI	2018	32.418.486.000.000	185.275.331.000.000	0,17
BBRI	2019	34.413.825.000.000	208.784.334.000.000	0,16
BBRI	2020	18.660.393.000.000	199.911.376.000.000	0,09
BBTN	2018	209.263.000.000	23.840.448.000.000	0,01
BBTN	2019	209.263.000.000	23.836.195.000.000	0,01
BBTN	2020	1.602.358.000.000	19.987.845.000.000	0,08
BDMN	2018	4.107.068.000.000	41.939.821.000.000	0,10
BDMN	2019	4.240.671.000.000	45.417.027.000.000	0,09
BDMN	2020	1.088.942.000.000	43.575.499.000.000	0,02
BJBR	2018	1.552.396.000.000	11.285.315.000.000	0,14
BJBR	2019	1.564.492.000.000	12.042.629.000.000	0,13
BJBR	2020	1.689.996.000.000	12.005.800.000.000	0,14
BJTM	2018	1.260.308.000.000	8.471.936.000.000	0,15
BJTM	2019	1.376.505.000.000	9.021.558.000.000	0,15
BJTM	2020	1.488.963.000.000	10.004.950.000.000	0,15
BMRI	2018	25.851.937.000.000	184.960.305.000.000	0,14
BMRI	2019	28.455.592.000.000	209.034.525.000.000	0,14
BMRI	2020	17.645.624.000.000	193.796.083.000.000	0,09
BNII	2018	2.262.245.000.000	25.090.691.000.000	0,09
BNII	2019	1.924.180.000.000	26.684.916.000.000	0,07
BNII	2020	1.284.392.000.000	27.223.630.000.000	0,05
MEGA	2018	1.599.347.000.000	13.782.673.000.000	0,12
MEGA	2019	2.002.733.000.000	15.541.438.000.000	0,13
MEGA	2020	3.008.311.000.000	18.208.150.000.000	0,17

Lampiran 4. Perhitungan *Debt to Equity Ratio* (DER) periode 2018-2020

Rumus DER :

$$\text{DER} = \frac{\text{Total Hutang}}{\text{Total Ekuitas}}$$

Emitten	Tahun	Total Hutang	Total Ekuitas	DER
BBCA	2018	668.438.779.000.000	151.753.427.000.000	4,40
BBCA	2019	740.067.127.000.000	174.143.156.000.000	4,25
BBCA	2020	885.537.919.000.000	184.714.709.000.000	4,79
BBNI	2018	671.237.546.000.000	110.373.789.000.000	6,08
BBNI	2019	688.489.442.000.000	125.003.948.000.000	5,51
BBNI	2020	746.235.663.000.000	112.872.199.000.000	6,61
BBRI	2018	1.090.664.084.000.000	185.275.331.000.000	5,89
BBRI	2019	1.183.155.670.000.000	208.784.334.000.000	5,67
BBRI	2020	1.278.346.276.000.000	199.911.376.000.000	6,39
BBTN	2018	263.784.017.000.000	23.840.448.000.000	11,06
BBTN	2019	269.451.682.000.000	23.836.195.000.000	11,30
BBTN	2020	321.376.142.000.000	19.987.845.000.000	16,08
BDMN	2018	144.822.368.000.000	41.939.821.000.000	3,45
BDMN	2019	148.116.943.000.000	45.417.027.000.000	3,26
BDMN	2020	157.314.569.000.000	43.575.499.000.000	3,61
BJBR	2018	104.035.920.000.000	11.285.315.000.000	9,22
BJBR	2019	105.920.991.000.000	12.042.629.000.000	8,80
BJBR	2020	122.676.884.000.000	12.005.800.000.000	10,22
BJTM	2018	54.217.182.000.000	8.471.936.000.000	6,40
BJTM	2019	67.734.755.000.000	9.021.558.000.000	7,51
BJTM	2020	73.614.502.000.000	10.004.950.000.000	7,36
BMRI	2018	941.953.100.000.000	184.960.305.000.000	5,09
BMRI	2019	1.025.749.580.000.000	209.034.525.000.000	4,91
BMRI	2020	1.151.267.847.000.000	193.796.083.000.000	5,94
BNII	2018	152.442.167.000.000	25.090.691.000.000	6,08
BNII	2019	152.442.167.000.000	26.684.916.000.000	5,71
BNII	2020	146.000.782.000.000	27.223.630.000.000	5,36
MEGA	2018	69.979.273.000.000	13.782.673.000.000	5,08
MEGA	2019	85.262.393.000.000	15.541.438.000.000	5,49
MEGA	2020	93.994.503.000.000	18.208.150.000.000	5,16

Lampiran 5. Perhitungan Dividend Payout Ratio (DPR) periode 2018-2020

Rumus DPR :

$$\text{DPR} = \frac{\text{DPS}}{\text{EPS}}$$

Emitten	Tahun	DPS	EPS	DPR
BBCA	2018	340	1.057	0,32
BBCA	2019	555	1.159	0,48
BBCA	2020	530	1.100	0,48
BBNI	2018	201	805	0,25
BBNI	2019	206	825	0,25
BBNI	2020	44	176	0,25
BBRI	2018	132	262	0,50
BBRI	2019	168	279	0,60
BBRI	2020	99	151	0,66
BBTN	2018	53	266	0,20
BBTN	2019	2	20	0,10
BBTN	2020	21	151	0,14
BDMN	2018	143	409	0,35
BDMN	2019	188	417	0,45
BDMN	2020	36	103	0,35
BJBR	2018	89	160	0,56
BJBR	2019	94	158	0,60
BJBR	2020	96	171	0,56
BJTM	2018	46	84	0,54
BJTM	2019	48	92	0,52
BJTM	2020	49	99	0,49
BMRI	2018	241	1.072	0,23
BMRI	2019	353	589	0,60
BMRI	2020	220	367	0,60
BNII	2018	7	39	0,18
BNII	2019	5	24	0,20
BNII	2020	3	17	0,20
MEGA	2018	115	230	0,50
MEGA	2019	144	288	0,50
MEGA	2020	302	432	0,70

Lampiran 6. Perhitungan *Price to Book Value* (PBV) periode 2018-2020

Rumus PBV :

$$PBV = \frac{\text{Harga Saham}}{\text{Nilai Buku Saham}}$$

Keterangan :

$$PBV = \frac{\text{Total Ekuitas}}{\text{Jumlah Saham yang Beredar}}$$

Emitten	Tahun	Harga Saham	Jumlah Ekuitas	Jumlah saham beredar	PBV
BBCA	2018	26.000	151.753.427.000.000	24.655.010.000	4,22
BBCA	2019	33.425	174.143.156.000.000	24.655.010.000	4,73
BBCA	2020	33.850	184.714.709.000.000	24.655.010.000	4,52
BBNI	2018	8.800	110.373.789.000.000	18.648.656.458	1,49
BBNI	2019	7.850	125.003.948.000.000	18.648.656.458	1,17
BBNI	2020	6.175	112.872.199.000.000	18.629.076.848	1,02
BBRI	2018	3.660	185.275.331.000.000	123.345.810.000	2,44
BBRI	2019	4.400	208.784.334.000.000	123.345.810.000	2,60
BBRI	2020	4.170	199.911.376.000.000	123.345.810.000	2,57
BBTN	2018	2.540	23.840.448.000.000	10.590.000.000	1,13
BBTN	2019	2.120	23.836.195.000.000	10.590.000.000	0,94
BBTN	2020	1.725	19.987.845.000.000	10.590.000.000	0,91
BDMN	2018	7.600	41.939.821.000.000	9.584.643.365	1,74
BDMN	2019	3.950	45.417.027.000.000	9.773.552.870	0,85
BDMN	2020	3.140	43.575.499.000.000	9.773.552.870	0,70
BJBR	2018	2.050	11.285.315.000.000	9.838.787.161	1,79
BJBR	2019	1.185	12.042.629.000.000	9.838.787.161	0,97
BJBR	2020	1.550	12.005.800.000.000	9.838.787.161	1,27
BJTM	2018	690	8.471.936.000.000	14.978.134.982	1,22
BJTM	2019	685	9.021.558.000.000	15.002.370.582	1,14
BJTM	2020	680	10.004.950.000.000	15.015.498.082	1,02
BMRI	2018	7.375	184.960.305.000.000	46.666.666.666	1,86
BMRI	2019	7.675	209.034.525.000.000	46.666.666.666	1,71
BMRI	2020	6.325	193.796.083.000.000	46.666.666.666	1,52
BNII	2018	206	25.090.691.000.000	76.215.195.821	0,63
BNII	2019	206	26.684.916.000.000	76.215.195.821	0,59
BNII	2020	346	27.223.630.000.000	76.215.195.821	0,97
MEGA	2018	4.900	13.782.673.000.000	6.963.775.206	2,48
MEGA	2019	6.350	15.541.438.000.000	6.963.775.206	2,85
MEGA	2020	7.200	18.208.150.000.000	6.963.775.206	2,75

Lampiran 7. Tabulasi Data Diuji

Perusahaan	Tahun	ROE	DER	DPR	PBV
BBCA	2018	0,17	4,40	0,32	4,22
BBCA	2019	0,16	4,25	0,48	4,73
BBCA	2020	0,15	4,79	0,48	4,52
BBNI	2018	0,14	6,08	0,25	1,49
BBNI	2019	0,12	5,51	0,25	1,17
BBNI	2020	0,03	6,61	0,25	1,02
BBRI	2018	0,17	5,89	0,50	2,44
BBRI	2019	0,16	5,67	0,60	2,60
BBRI	2020	0,09	6,39	0,66	2,57
BBTN	2018	0,01	11,06	0,20	1,13
BBTN	2019	0,01	11,30	0,10	0,94
BBTN	2020	0,08	16,08	0,14	0,91
BDMN	2018	0,10	3,45	0,35	1,74
BDMN	2019	0,09	3,26	0,45	0,85
BDMN	2020	0,02	3,61	0,35	0,70
BJBR	2018	0,14	9,22	0,56	1,79
BJBR	2019	0,13	8,80	0,60	0,97
BJBR	2020	0,14	10,22	0,56	1,27
BJTM	2018	0,15	6,40	0,54	1,22
BJTM	2019	0,15	7,51	0,52	1,14
BJTM	2020	0,15	7,36	0,49	1,02
BMRI	2018	0,14	5,09	0,23	1,86
BMRI	2019	0,14	4,91	0,60	1,71
BMRI	2020	0,09	5,94	0,60	1,52
BNII	2018	0,09	6,08	0,18	0,63
BNII	2019	0,07	5,71	0,20	0,59
BNII	2020	0,05	5,36	0,20	0,97
MEGA	2018	0,12	5,08	0,50	2,48
MEGA	2019	0,13	5,49	0,50	2,85
MEGA	2020	0,17	5,16	0,70	2,75

Lampiran 8. Hasil Output Pengujian Data Dengan Eviews 10

Common Effect Model

Dependent Variable: Y
 Method: Panel Least Squares
 Date: 07/19/21 Time: 15:38
 Sample: 2018 2020
 Periods included: 3
 Cross-sections included: 10
 Total panel (balanced) observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.631262	0.502463	3.246530	0.0032
ROE	0.213607	0.152107	1.404314	0.1721
DER	-0.225142	0.270057	-0.833683	0.4121
DPR	0.296897	0.232316	1.277986	0.2125
R-squared	0.323255	Mean dependent var		0.417776
Adjusted R-squared	0.245169	S.D. dependent var		0.573538
S.E. of regression	0.498295	Akaike info criterion		1.568318
Sum squared resid	6.455755	Schwarz criterion		1.755145
Log likelihood	-19.52478	Hannan-Quinn criter.		1.628086
F-statistic	4.139730	Durbin-Watson stat		0.448990
Prob(F-statistic)	0.015903			

(Lanjutan Lampiran 8)

Fixed Effect Model

Dependent Variable: Y
 Method: Panel Least Squares
 Date: 07/19/21 Time: 15:38
 Sample: 2018 2020
 Periods included: 3
 Cross-sections included: 10
 Total panel (balanced) observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.994951	0.215732	9.247351	0.0000
ROE	2.505561	1.176042	2.130504	0.0480
DER	-0.064376	0.025834	-2.491894	0.0233
DPR	-0.146099	0.308394	-0.473742	0.6417

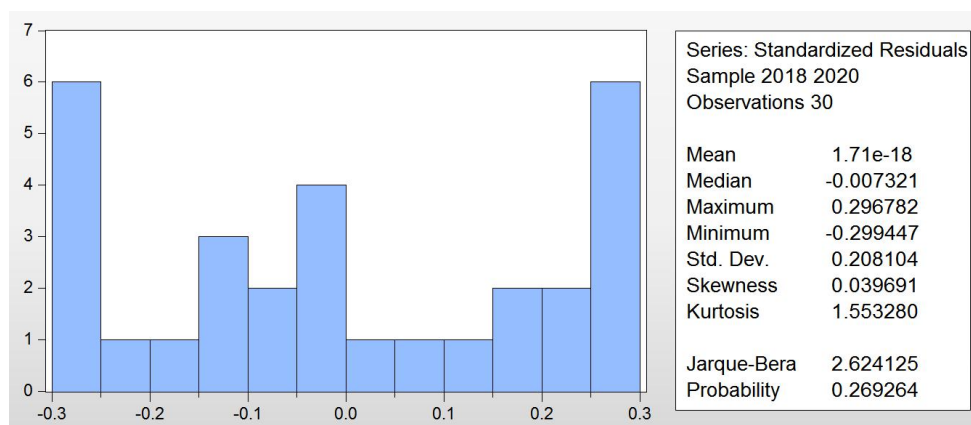
Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.889170	Mean dependent var	0.285635
Adjusted R-squared	0.752225	S.D. dependent var	0.288155
S.E. of regression	0.771052	Sum squared resid	1.996469
F-statistic	1.786298	Durbin-Watson stat	1.918794
Prob(F-statistic)	0.000246		

(Lanjutan Lampiran 8)

Uji Normalitas



Uji Multikolenieritas

Variance Inflation Factors

Date: 07/19/21 Time: 15:46

Sample: 1 30

Included observations: 30

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
ROE	20.99496	10.27319	1.608898
DER	0.004581	7.573942	1.096886
DPR	1.645846	10.78961	1.598551
C	0.585432	19.26009	NA

(Lanjutan Lampiran 8)

Uji Heterokdastisitas

Dependent Variable: RESABS
 Method: Panel Least Squares
 Date: 07/19/21 Time: 16:50
 Sample: 2018 2020
 Periods included: 3
 Cross-sections included: 10
 Total panel (balanced) observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.501769	0.467740	1.072753	0.2984
ROE	-1.428166	1.701666	-0.839275	0.4130
DER	0.000645	0.056059	0.011500	0.9910
DPR	0.925233	0.613554	1.507990	0.1499

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.914385	Mean dependent var	0.727237
Adjusted R-squared	0.853951	S.D. dependent var	0.642511
S.E. of regression	0.245544	Akaike info criterion	0.328003
Sum squared resid	1.024963	Schwarz criterion	0.935188
Log likelihood	8.079958	Hannan-Quinn criter.	0.522247
F-statistic	15.13031	Durbin-Watson stat	3.009961
Prob(F-statistic)	0.000001		

(Lanjutan Lampiran 8)

Uji Autokorelasi

Dependent Variable: Y
 Method: Panel Least Squares
 Date: 07/19/21 Time: 15:57
 Sample: 2018 2020
 Periods included: 3
 Cross-sections included: 10
 Total panel (balanced) observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.775528	0.586009	3.029864	0.0055
ROE	3.693668	1.835994	2.011808	0.0547
DER	-0.074886	0.055887	-1.339954	0.1919
DPR	0.230746	0.651910	0.353954	0.7262

Effects Specification		S.D.	Rho
Cross-section random		0.990025	0.9276
Idiosyncratic random		0.276654	0.0724

Weighted Statistics			
R-squared	0.889170	Mean dependent var	0.285635
Adjusted R-squared	0.752225	S.D. dependent var	0.288155
S.E. of regression	0.771052	Sum squared resid	1.996469
F-statistic	1.786298	Durbin-Watson stat	1.918794
Prob(F-statistic)	0.174512		

(Lanjutan Lampiran 8)

Statistika Deskriptif

	ROE	DER	DPR	PBV
Mean	0.112000	6.556000	0.412000	1.793333
Median	0.130000	5.800000	0.480000	1.380000
Maximum	0.170000	16.08000	0.700000	4.730000
Minimum	0.010000	3.260000	0.100000	0.590000
Std. Dev.	0.049088	2.744053	0.174759	1.131198
Skewness	-0.798641	1.704213	-0.215814	1.296825
Kurtosis	2.515334	6.150296	1.700196	3.861303
Jarque-Bera	3.482762	26.92716	2.344741	9.336075
Probability	0.175278	0.000001	0.309632	0.009391
Sum	3.360000	196.6800	12.36000	53.80000
Sum Sq. Dev.	0.069880	218.3649	0.885680	37.10867
Observations	30	30	30	30

Uji Chow

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	32.529941	(9,17)	0.0000
Cross-section Chi-square	87.078451	9	0.0000

Uji Hausman

Correlated Random Effects - Hausman Test

Equation: Untitled

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	8.130074	3	0.0378

Lampiran 9. Daftar Riwayat Hidup Peneliti

DAFTAR RIWAYAT HIDUP PENELITI**Data Pribadi**

Nama : Santika Oktaeni
NPM : 11170000053
Tempat dan Tanggal Lahir : Rangkas, 30 Oktober 1998
Agama : Islam
Kewarganegaraan : Indonesia
Alamat : Jl. Warakas 5 Gang 7 No 136 RT 012 RW
009 Kel. Warakas Kec. Tanjung Priok
Jakarta Utara, DKI Jakarta 14340
Telepon : 082111696100
Email : santikaoktn@gmail.com

Pendidikan Formal

SDS Kartika XI-7 : Lulus Tahun 2010
SMPN 129 Jakarta : Lulus Tahun 2013
SMKN 12 Jakarta : Lulus Tahun 2016
STIE Indonesia Jakarta : Tahun 2017 sampai sekarang

Pekerjaan

: Karyawan Swasta
Alamat Kantor : Jl Trembesi Blok D4 Bandar Baru

Lampiran 10. Lembar Konsultasi Skripsi

No	Hasil Bimbingan	Status Bimbingan	Edit Status
1	Tanggal 18 Februari 2021 Pembahasan Bab 1 dan Revisi	Sudah di-Acc	-
2	Tanggal 6 Maret 2021 Revisi Bab 1, Tambahan Fenomena	Sudah di-Acc	-
3	Tanggal 9 Mei 2021 format penulisan, teori hubungan antar variabel, jawaban sementara penelitian	Sudah di-Acc	-
4	Tanggal 25 Juni 2021, strategi penelitian, metode pengumpulan data, operasionalisasi variabel, susunan & isi bab 3	Sudah di-Acc	-
5	Tanggal 30 Juni 2021, Teori hubungan antar variabel, tabel operasional variabel	Sudah di-Acc	-
6	Tanggal 16 Juli 2021, tambahan interpretasi hasil penelitian, urutan sub bab, revisi bab 4	Sudah di-Acc	-
7	Tanggal 20 Juli 2021, acc bab 4 lanjut bab 5	Sudah di-Acc	-
8	Tanggal 29 Juli 2021 Bab 1-5 Acc	Sudah di-Acc	-
9	Tanggal 30 Juli 2021 abstraksi dan bab 1 - bab 5 acc, acc sidang	Sudah di-Acc	-