

LAMPIRAN

Lampiran 1

SAMPEL PENELITIAN

| No | Nama Perusahaan | Kode Saham |
|-----------|--|-------------------|
| 1 | Bank Capital Indonesia Tbk. | BACA |
| 2 | Bank Central Asia Tbk | BBCA |
| 3 | Bank Negara Indonesia (Persero) Tbk | BBNI |
| 4 | Bank Tabungan Negara Indonesia Tbk | BBTN |
| 5 | Bank Danamon Indonesia Tbk. | BDMN |
| 6 | BPD Jawa Barat dan Banten Tbk | BJBR |
| 7 | BPD Jawa Barat dan Banten Tbk | BJTM |
| 8 | Bank Maspion Indonesia Tbk | BMAS |
| 9 | Bank Mandiri (Persero) Tbk | BMRI |
| 10 | Bank Bumi arta Tbk | BNBA |
| 11 | Bank CIMB Niaga Tbk | BNGA |
| 12 | Bank Maybank Indonesia Tbk | BNII |
| 13 | Bank Mayapada International | MAYA |
| 14 | Bank China Construction Bank Indonesia Tbk. | MCOR |
| 15 | Bank Mega Tbk | MEGA |
| 16 | Bank Nationalnobu Tbk | NOBU |
| 17 | Bank BTPN Tbk. | PNBN |
| 18 | Bank Woori Saudara Indonesia 1906 Tbk. | SDRA |

Lampiran 2

Hasil Uji Statistika Deskriptif

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|-------------------------------|----|---------|---------|----------|----------------|
| Financial Stability | 72 | -.0500 | .2513 | .086177 | .0672256 |
| Financial Target | 72 | .0007 | .0313 | .012512 | .0076766 |
| Opportunity Fraud | 72 | .1429 | .3333 | .270172 | .0615138 |
| Misstatement Laporan keuangan | 72 | -.9835 | -.3280 | -.669921 | .1515880 |
| Valid N (listwise) | 72 | | | | |

Sumber: Olah Data SPSS Ver 20

Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 72 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | .12930468 |
| Most Extreme Differences | Absolute | .090 |
| | Positive | .058 |
| | Negative | -.090 |
| Kolmogorov-Smirnov Z | | .765 |
| Asymp. Sig. (2-tailed) | | .602 |

a. Test distribution is Normal.

b. Calculated from data.

Sumber: Olah data SPSS Ver 20

Hasil Uji multikolinearitas.

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|---------------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | -.516 | .080 | | -6.485 | .000 | | |
| | Financial Stability | -.975 | .235 | -.432 | -4.150 | .000 | .986 | 1.015 |
| | Financial Target | 5.280 | 2.044 | .267 | 2.584 | .012 | .999 | 1.001 |
| | Opportunity Fraud | -.501 | .257 | -.203 | -1.953 | .055 | .986 | 1.015 |

a. Dependent Variable: Misstatement Laporan keuangan

Sumber: Olah data SPSS Ver 20

Hasil Uji autokorelasi

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | .522 ^a | .272 | .240 | .1321262 | 1.875 |

a. Predictors: (Constant), Opportunity Fraud, Financial Target, Financial Stability

b. Dependent Variable: Misstatement Laporan keuangan

Sumber: Olah data SPSS Ver 20

Hasil Uji Heteroskedastisitas

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|---------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .161 | .051 | | 3.145 | .002 |
| | Financial Stability | .027 | .151 | .022 | .180 | .858 |
| | Financial Target | -1.195 | 1.311 | -.109 | -.912 | .365 |
| | Opportunity Fraud | -.188 | .165 | -.137 | -1.139 | .259 |

a. Dependent Variable: Ares

Sumber: Olah data SPSS Ver 20

Hasil Uji T (Hipotesa)

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-----------------------------|-----------------------------|------------|---------------------------|---------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -.671 | .035 | | -19.185 | .000 |
| | Zscore: Financial Stability | -.062 | .016 | -.408 | -3.806 | .000 |
| | Zscore: Financial Target | .039 | .016 | .259 | 2.389 | .020 |
| | Moderating1 | -.003 | .020 | -.018 | -.159 | .874 |
| | Moderating2 | .004 | .022 | .020 | .183 | .856 |

a. Dependent Variable: Misstatement Laporan keuangan

Sumber: Olah data SPSS Ver 20.

TABULASI

| No | Nama Perusahaan | Kode Saham | | X1 | X2 | M | Y |
|----|---|------------|------|--------------|-------------|----------|--------------|
| 1 | Bank Capital Indonesia Tbk. | BACA | | 0.131017006 | 0.005268671 | 0.333333 | -0.949666838 |
| 2 | Bank Central Asia Tbk | BBCA | | 0.098066092 | 0.031081619 | 0.333333 | -0.650461438 |
| 3 | Bank Negara Indonesia (Persero) Tbk | BBNI | | 0.149857177 | 0.019413518 | 0.25 | -0.93945322 |
| 4 | Bank Tabungan Negara Indonesia Tbk | BBTN | | 0.180577888 | 0.011583276 | 0.166667 | -0.655311597 |
| 5 | Bank Danamon Indonesia Tbk. | BDMN | | 0.021432926 | 0.021475146 | 0.25 | -0.540819246 |
| 6 | BPD Jawa Barat dan Banten Tbk | BJBR | | 0.110120825 | 0.010533164 | 0.333333 | -0.724368215 |
| 7 | BPD Jawa Barat dan Banten Tbk | BJTM | | 0.164711729 | 0.022503876 | 0.25 | -0.823531643 |
| 8 | Bank Maspion Indonesia Tbk | BMAS | 2017 | 0.094688851 | 0.011477947 | 0.333333 | -0.674855574 |
| 9 | Bank Mandiri (Persero) Tbk | BMRI | | 0.076460188 | 0.019065552 | 0.166667 | -0.543863381 |
| 10 | Bank Bumi arta Tbk | BNBA | | -0.015181881 | 0.012765818 | 0.333333 | -0.561409377 |
| 11 | Bank CIMB Niaga Tbk | BNGA | | 0.092877249 | 0.011181664 | 0.25 | -0.729336908 |
| 12 | Bank Maybank Indonesia Tbk | BNII | | 0.037947801 | 0.010740592 | 0.333333 | -0.717158036 |
| 13 | Bank Mayapada International | MAYA | | 0.186050731 | 0.009036053 | 0.333333 | -0.981355753 |
| 14 | Bank China Construction Bank Indonesia Tbk. | MCOR | | 0.223662398 | 0.003160417 | 0.25 | -0.636487713 |
| 15 | Bank Mega Tbk | MEGA | | 0.142961792 | 0.015796965 | 0.333333 | -0.78322636 |
| 16 | Bank Nationalnobu Tbk | NOBU | | 0.183894404 | 0.00317512 | 0.2 | -0.651118326 |
| 17 | Bank BTPN Tbk. | PNBN | | 0.06727837 | 0.009405358 | 0.25 | -0.630675894 |
| 18 | Bank Woori Saudara Indonesia 1906 Tbk. | SDRA | | 0.164505172 | 0.016197181 | 0.2 | -0.931958098 |
| 19 | Bank Capital Indonesia Tbk. | BACA | | 0.092684616 | 0.005910226 | 0.333333 | -0.487068063 |
| 20 | Bank Central Asia Tbk | BBCA | | 0.090287781 | 0.031343402 | 0.333333 | -0.567049956 |
| 21 | Bank Negara Indonesia (Persero) Tbk | BBNI | | 0.122737277 | 0.018664711 | 0.25 | -0.595766458 |
| 22 | Bank Tabungan Negara Indonesia Tbk | BBTN | | 0.147080952 | 0.009163157 | 0.166667 | -0.712886186 |
| 23 | Bank Danamon Indonesia Tbk. | BDMN | | 0.045539716 | 0.021990897 | 0.25 | -0.591269233 |
| 24 | BPD Jawa Barat dan Banten Tbk | BJBR | | 0.043357674 | 0.012916034 | 0.333333 | -0.699259052 |
| 25 | BPD Jawa Timur Tbk | BJTM | | 0.178187816 | 0.020104095 | 0.25 | -0.769528013 |
| 26 | Bank Maspion Indonesia Tbk | BMAS | | 0.095484932 | 0.010608547 | 0.25 | -0.684794877 |
| 27 | Bank Mandiri (Persero) Tbk | BMRI | | 0.06450498 | 0.021502925 | 0.166667 | -0.499607647 |
| 28 | Bank Bumi arta Tbk | BNBA | 2019 | 0.038726263 | 0.01273049 | 0.333333 | -0.621120321 |
| 29 | Bank CIMB Niaga Tbk | BNGA | | 0.00178443 | 0.013053484 | 0.25 | -0.704840913 |
| 30 | Bank Maybank Indonesia Tbk | BNII | | 0.024104648 | 0.012742683 | 0.333333 | -0.728334099 |
| 31 | Bank Mayapada International | MAYA | | 0.140577863 | 0.005029349 | 0.333333 | -0.817308481 |
| 32 | Bank China Construction Bank Indonesia Tbk. | MCOR | | 0.012739554 | 0.005618893 | 0.25 | -0.625867756 |
| 33 | Bank Mega Tbk | MEGA | | 0.017489278 | 0.019093957 | 0.333333 | -0.777340638 |
| 34 | Bank Nationalnobu Tbk | NOBU | | 0.065753879 | 0.003794139 | 0.2 | -0.561210429 |
| 35 | Bank Pan Indonesia Tbk. | PNBN | | -0.030585154 | 0.015381704 | 0.333333 | -0.449070726 |
| 36 | Bank Woori Saudara Indonesia 1906 Tbk. | SDRA | | 0.085894147 | 0.018155257 | 0.25 | -0.354208397 |
| 37 | Bank Capital Indonesia Tbk. | BACA | | 0.049579469 | 0.00083778 | 0.333333 | -0.475866959 |
| 38 | Bank Central Asia Tbk | BBCA | | 0.102505401 | 0.031088473 | 0.333333 | -0.523538647 |
| 39 | Bank Negara Indonesia (Persero) Tbk | BBNI | | 0.043794902 | 0.018340217 | 0.25 | -0.447942278 |
| 40 | Bank Tabungan Negara Indonesia Tbk | BBTN | | 0.017129669 | 0.000671195 | 0.25 | -0.806194188 |
| 41 | Bank Danamon Indonesia Tbk. | BDMN | | 0.034990142 | 0.021911766 | 0.25 | -0.48074962 |
| 42 | BPD Jawa Barat dan Banten Tbk | BJBR | | 0.027077728 | 0.012664211 | 0.25 | -0.762727652 |
| 43 | BPD Jawa Timur Tbk | BJTM | | 0.182834113 | 0.017943033 | 0.25 | -0.825432146 |
| 44 | Bank Maspion Indonesia Tbk | BMAS | | 0.115667771 | 0.007893016 | 0.25 | -0.665225559 |
| 45 | Bank Mandiri (Persero) Tbk | BMRI | | 0.087991324 | 0.021585944 | 0.142857 | -0.560210041 |
| 46 | Bank Bumi arta Tbk | BNBA | 2020 | 0.04079842 | 0.006725845 | 0.333333 | -0.725799639 |
| 47 | Bank CIMB Niaga Tbk | BNGA | | 0.028002356 | 0.01327275 | 0.25 | -0.622825401 |
| 48 | Bank Maybank Indonesia Tbk | BNII | | -0.049975672 | 0.011380103 | 0.333333 | -0.586378407 |
| 49 | Bank Mayapada International | MAYA | | 0.06891145 | 0.005653791 | 0.333333 | -0.701257014 |
| 50 | Bank China Construction Bank Indonesia Tbk. | MCOR | | 0.153554436 | 0.004179545 | 0.333333 | -0.875798479 |
| 51 | Bank Mega Tbk | MEGA | | 0.169059894 | 0.019867628 | 0.333333 | -0.777491398 |
| 52 | Bank Nationalnobu Tbk | NOBU | | 0.102948978 | 0.003483095 | 0.2 | -0.98354932 |
| 53 | Bank Pan Indonesia Tbk. | PNBN | | 0.019324165 | 0.016557066 | 0.333333 | -0.594314031 |
| 54 | Bank Woori Saudara Indonesia 1906 Tbk. | SDRA | | 0.197761457 | 0.013531174 | 0.2 | -0.748798869 |
| 55 | Bank Capital Indonesia Tbk. | BACA | | 0.062498201 | 0.003036755 | 0.333333 | -0.695552443 |
| 56 | Bank Central Asia Tbk | BBCA | | 0.145579466 | 0.025239736 | 0.333333 | -0.549459088 |
| 57 | Bank Negara Indonesia (Persero) Tbk | BBNI | | 0.051307413 | 0.003726358 | 0.2 | -0.575508631 |
| 58 | Bank Tabungan Negara Indonesia Tbk | BBTN | | 0.136850575 | 0.004436104 | 0.25 | -0.657446361 |
| 59 | Bank Danamon Indonesia Tbk. | BDMN | | 0.03661753 | 0.005420587 | 0.2 | -0.372947346 |
| 60 | BPD Jawa Barat dan Banten Tbk | BJBR | | 0.123444504 | 0.0119914 | 0.25 | -0.617030848 |
| 61 | BPD Jawa Timur Tbk | BJTM | | 0.082566458 | 0.017806407 | 0.25 | -0.974665114 |
| 62 | Bank Maspion Indonesia Tbk | BMAS | | 0.251316414 | 0.006625423 | 0.25 | -0.76874798 |
| 63 | Bank Mandiri (Persero) Tbk | BMRI | | 0.077720191 | 0.012345343 | 0.142857 | -0.583308347 |
| 64 | Bank Bumi arta Tbk | BNBA | 2020 | 0.003911033 | 0.00458962 | 0.333333 | -0.645056756 |
| 65 | Bank CIMB Niaga Tbk | BNGA | | 0.023052235 | 0.007158924 | 0.166667 | -0.741189996 |
| 66 | Bank Maybank Indonesia Tbk | BNII | | 0.023908766 | 0.007414613 | 0.333333 | -0.710887789 |
| 67 | Bank Mayapada International | MAYA | | -0.009628459 | 0.00069353 | 0.333333 | -0.835154364 |
| 68 | Bank China Construction Bank Indonesia Tbk. | MCOR | | 0.251307509 | 0.001980498 | 0.333333 | -0.874833378 |
| 69 | Bank Mega Tbk | MEGA | | 0.101591377 | 0.026811407 | 0.333333 | -0.535731629 |
| 70 | Bank Nationalnobu Tbk | NOBU | | 0.042978151 | 0.003902115 | 0.2 | -0.83335354 |
| 71 | Bank Nationalnobu Tbk | PNBN | | 0.031090069 | 0.014326806 | 0.2 | -0.399785312 |
| 72 | Bank Pan Indonesia Tbk. | SDRA | | 0.029370862 | 0.014085296 | 0.2 | -0.327973682 |