

## LAMPIRAN

### Daftar Populasi Penelitian Perusahaan Sektor Keuangan Tercatat Bursa Efek Indonesia Periode 2019 – 2021.

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 Tb
6	AMAG	Asuransi Multi Artha Guna Tbk.
7	AMAR	Bank Amar Indonesia Tbk.
8	AMOR	Ashmore Asset Management Indon
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
33	BFIN	BFI Finance Indonesia Tbk.
34	BGTG	Bank Ganesha Tbk.
35	BHAT	Bhakti Multi Artha Tbk.
36	BINA	Bank Ina Perdana Tbk.

No	Kode	Nama Perusahaan
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 Internasio
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	HDFA	Radana Bhaskara Finance Tbk.
62	IBFN	Intan Baru Prana Tbk.
63	IMJS	Indomobil Multi Jasa Tbk.
64	INPC	Bank Artha Graha Internasional
65	JMAS	Asuransi Jiwa Syariah Jasa Mit
66	LIFE	Asuransi Jiwa Sinarmas MSIG Tbk.
67	LPGI	Lippo General Insurance Tbk.
68	LPPS	Lenox Pasifik Investama Tbk.
69	MASB	Bank Multiarta Sentosa Tbk.
70	MAYA	Bank Mayapada Internasional Tbk.
71	MCOR	Bank China Construction Bank I
72	MEGA	Bank Mega Tbk.
73	MFIN	Mandala Multifinance Tbk.
74	MGNA	Magna Investama Mandiri Tbk.
75	MREI	Maskapai Reasuransi Indonesia
76	MTWI	Malacca Trust Wuwungan Insuran

No	Kode	Nama Perusahaan
77	NICK	Charnic Capital Tbk.
78	NISP	Bank OCBC NISP Tbk.
79	NOBU	Bank Nationalnobu Tbk.
80	OCAP	Onix Capital Tbk.
81	PADI	Minna Padi Investama Sekuritas
82	PANS	Panin Sekuritas Tbk.
83	PEGE	Panca Global Kapital Tbk.
84	PLAS	Polaris Investama Tbk
85	PNBN	Bank Pan Indonesia Tbk
86	PNBS	Bank Panin Dubai Syariah Tbk.
87	PNIN	Paninvest Tbk.
88	PNLF	Panin Financial Tbk.
89	POLA	Pool Advista Finance Tbk.
90	POOL	Pool Advista Indonesia Tbk.
91	RELI	Reliance Sekuritas Indonesia T
92	SDRA	Bank Woori Saudara Indonesia 1
93	SFAN	Surya Fajar Capital Tbk.
94	SMMA	Sinarmas Multiartha Tbk.
95	SRTG	Saratoga Investama Sedaya Tbk.
96	STAR	Buana Artha Anugerah Tbk.
97	TIFA	KDB Tifa Finance Tbk.
98	TRIM	Trimegah Sekuritas Indonesia T
99	TRUS	Trust Finance Indonesia Tbk
100	TUGU	Asuransi Tugu Pratama Indonesi
101	VICO	Victoria Investama Tbk.
102	VINS	Victoria Insurance Tbk.
103	VTNY	Venteny Fortuna International
104	WOMF	Wahana Ottomitra Multiartha Tb
105	YULE	Yulie Sekuritas Indonesia Tbk.

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### Sampel yang di outlier

#### A. Outlier 1

99	ARTO	2020	(0.0870)	0.6501	(14.7115)	0.5	1	1	0	6.978958983
130	BNII	2020	0.0074	0.0245	7.2552	0.5	0	1	0	-8.931285824
158	NICK	2020	(0.0282)	(0.0379)	(0.1726)	0.333333333	0	0	0	-8.522803429
165	PNBS	2020	0.0000	0.0149	(92.7293)	0.666666667	0	0	0	8.320788185
182	YULE	2020	(0.0199)	(0.1195)	(86.3371)	0.5	1	0	1	-46.05627925
242	LPPS	2021	0.1474	0.1493	(4,605.0051)	0.333333333	0	1	0	9.094688036
249	NICK	2021	0.6860	2.1645	0.1682	0.333333333	0	0	0	-96.66345286
264	SRTG	2021	0.4071	0.7447	0.0239	0.4	0	0	0	-7.055498201

#### B. Outlier 2

5	AHAP	2019	(0.1983)	(0.0736)	0.4069	0.75	1	0	0	-4.81125
49	CASA	2019	0.0004	1.6558	0.7021	0.5	1	0	0	-5.49339
60	LPPS	2019	(0.0370)	(0.1333)	0.6007	0.333333	0	0	0	2.741127
70	PADI	2019	(0.2714)	(0.2300)	(1.1398)	0	0	0	1	-5.20821
91	YULE	2019	0.1090	0.0408	(63.3091)	0.5	0	0	1	50.80003
128	BNGA	2020	0.0072	0.0236	7.7186	0.555556	0	1	0	-50.5119
171	TIFA	2020	0.0135	(0.0893)	4.1420	0.5	0	0	0	-54.2116
265	YULE	2021	0.1792	0.2400	86.3687	0.5	0	0	1	-62.9865

#### C. Outlier 3

54	IBFN	2019	(0.0788)	(0.2136)	1.6384	0.333333	0	0	0	-3.79022
93	APIC	2020	0.0216	0.3364	0.6473	0.5	1	0	0	-3.74615
94	ASBI	2020	0.0271	0.0166	0.5178	0.6	0	0	0	-3.57955
162	SMMA	2020	0.0002	0.0832	0.5170	0.4	0	0	1	-2.77255

**LAMPIRAN**  
**Uji Statistik Dekriptif**

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
F. Target	309	-2779407822,00	2450925359,00	-3431223,4979	250126804,45504
F. Stability	309	-923389243,00	4648229048,00	114390256,0065	477817091,59295
N. Of Industry	309	-9272932863,00	9552449756,00	104056548,5049	2029934768,77757
I. Monitoring	309	,00	666666667,00	181710788,0032	259718480,23002
C. In Auditor	309	,00	1,00	,1586	,36587
C. In Director	309	,00	1,00	,2589	,43874
P. Connection	309	,00	1,00	,1650	,37183
F-Score	309	-9396954038,00	9987919398,00	2333707223,7767	3718799066,87512
Valid N (listwise)	309				

**Uji Normalitas**

**A. Sebelum outlier dan Transformasi**

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		309
Mean		0E-7
Normal Parameters <sup>a,b</sup>		1469150,76554
Std. Deviation		165
Absolute		,273
Most Extreme Differences	Positive	,273
	Negative	-,197
Kolmogorov-Smirnov Z		4,803
Asymp. Sig. (2-tailed)		,000

a. Test distribution is Normal.

b. Calculated from data.



## B. Setelah Outlier dan Transformasi

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		194
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	,62643567
	Absolute	,080
Most Extreme Differences	Positive	,043
	Negative	-,080
Kolmogorov-Smirnov Z		1,115
Asymp. Sig. (2-tailed)		,166

a. Test distribution is Normal.

b. Calculated from data.

### Uji Multikolinearitas

#### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std. Error	Beta	Tolerance	VIF
(Constant)	305999,872	75207,955			
ROA	-6,644	14,904	-,027	,982	1,018
F. Stability	-7,865	5,298	-,089	,985	1,015
Nature Of Industry	-,194	,257	-,045	,987	1,013
I. Monitoring	2,642	13,622	,012	,986	1,014
C. In Auditor	-136146,876	63560,617	-,128	,994	1,006
C. In Director	-12313,297	53188,055	-,014	,986	1,014
P. Connection	-76620,764	64585,445	-,072	,981	1,019

a. Dependent Variable: F-Score

## Uji Autokorelasi

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,177 <sup>a</sup>	,031	,006	389405,46880	2,137

a. Predictors: (Constant), P. Connection, C. In Auditor, C. In Director, I. Monitoring, F. Stability, Nature Of Industry, ROA

b. Dependent Variable: F-Score

## Uji Heteroskedastisitas

### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	680344,064	174529,968		3,898	,000
ROA	3,513	47,356	,008	,074	,941
F. Stability	-5,605	5,966	-,101	-,939	,350
Nature Of Industry	-,144	,272	-,055	-,530	,598
I. Monitoring	-56,392	30,883	-,199	-1,826	,071
C. In Auditor	-199440,056	116644,477	-,180	-1,710	,091
C. In Director	45520,417	87289,380	,055	,521	,603
P. Connection	-135186,630	119055,092	-,122	-1,135	,259

a. Dependent Variable: ABS\_RES6

## Uji Regresi Linear Berganda

### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5,404	,164		32,981	,000
ROA	-3,202E-005	,000	-,090	-1,281	,202
F. Stability	-3,878E-005	,000	-,238	-3,376	,001
Nature Of Industry	2,248E-007	,000	,027	,384	,702
I. Monitoring	-1,784E-005	,000	-,043	-,614	,540
C. In Auditor	-,152	,128	-,083	-1,187	,237
C. In Director	,204	,109	,132	1,873	,063
P. Connection	-,061	,124	-,035	-,489	,626

a. Dependent Variable: LOG\_Y

## Uji Koefisien Determinan (R<sup>2</sup>)

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,318 <sup>a</sup>	,101	,027	368610,89019	,101	1,368	7	85	,229

a. Predictors: (Constant), P. Connection, ROA, Nature Of Industry, C. In Auditor, C. In Director, F. Stability, I. Monitoring

## Uji Kelayan Model (F)

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	8,343	7	1,192	2,927	,006 <sup>b</sup>
Residual	75,737	186	,407		
Total	84,080	193			

a. Dependent Variable: LOG\_Y

b. Predictors: (Constant), P. Connection, Nature Of Industry, ROA, C. In Auditor, C. In Director, F. Stability, I. Monitoring

## Uji Hipotesis (Uji T)

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	606476,180	187997,011		3,226	,001
ROA	33,914	45,280	,056	,749	,455
F. Stability	-89414,565	54305,552	-,120	-1,647	,101
Nature Of Industry	-,111	,289	-,028	-,384	,701
I. Monitoring	-4,363	17,559	-,018	-,248	,804
C. In Auditor	-177179,727	81627,655	-,157	-2,171	,031
C. In Director	-35160,834	65750,731	-,039	-,535	,593
P. Connection	-73753,374	87072,543	-,062	-,847	,398

a. Dependent Variable: F-Score