

LAMPIRAN

Lampiran 1. Daftar Perbankan

No	Kode	Nama Perbankan	Tanggal IPO
1	AGRO	PT Bank Raya Indonesia Tbk	08 Agustus 2003
2	AGRS	PT Bank IBK Indonesia Tbk	22 Desember 2014
3	AMAR	PT Bank Amar Indonesia Tbk	09 Januari 2020
4	ARTO	PT Bank Jago Tbk	12 Januari 2016
5	BABP	PT Bank MNC Internasional Tbk	15 Juli 2002
6	BACA	PT Bank Capital Indonesia Tbk	04 Oktober 2007
7	BANK	PT Bank Aladin Syariah Tbk	01 Februari 2021
8	BBCA	PT Bank Central Asia Tbk	31 Mei 2000
9	BBHI	PT Allo Bank Indonesia Tbk	12 Agustus 2015
10	BBKP	PT Bank KB Bukopin Tbk	10 Juli 2006
11	BBMD	PT Bank Mestika Dharma Tbk	08 Juli 2013
12	BBNI	PT Bank Negara Indonesia (Persero) Tbk	25 November 1996
13	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	10 November 2003
14	BBSI	PT Krom Bank Indonesia Tbk	07 September 2020
15	BBTN	PT Bank Tabungan Negara (Persero) Tbk	17 Desember 2009
16	BBYB	PT Bank Neo Commerce Tbk	13 Januari 2015
17	BCIC	PT Bank Jtrust Indonesia Tbk	25 Juni 1997
18	BDMN	PT Bank Danamon Indonesia Tbk	06 Desember 1989
19	BEKS	PT Bank Pembangunan Daerah Banten Tbk	13 Juli 2001
20	BGTG	PT Bank Ganesha Tbk	12 Mei 2016
21	BINA	PT Bank Ina Perdana Tbk	16 Januari 2014
22	BJBR	PT Bank Pembangunan Daerah Jawa Barat Tbk	08 Juli 2010
23	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk	12 Juli 2012
24	BKSW	PT Bank QNB Indonesia Tbk	21 November 2002
25	BMAS	PT Bank Maspion Indonesia Tbk	11 Juli 2013
26	BMRI	PT Bank Mandiri (Persero) Tbk	14 Juli 2003
27	BNBA	PT Bank Bumi Arta Tbk	01 Juni 2006
28	BNGA	PT Bank CIMB Niaga Tbk	29 November 1989
29	BNII	PT Bank Maybank Indonesia Tbk	21 November 1989
30	BNLI	PT Bank Permata Tbk	15 Januari 1990
31	BRIS	PT Bank Syariah Indonesia Tbk	01 Januari 2011
32	BSIM	PT Bank Sinarmas Tbk	13 Desember 2010
33	BSWD	PT Bank of India Indonesia Tbk	01 Mei 2002
34	BTPN	PT Bank BTPN Tbk	12 Maret 2008
35	BTPS	PT Bank BTPN Syariah Tbk	08 Mei 2018
36	BVIC	PT Bank Victoria International Tbk	30 Juni 1999
37	DNAR	PT Bank Oke Indonesia Tbk	11 Juli 2014
38	INPC	PT Bank Artha Graha Internasional Tbk	23 Agustus 1990
39	MASB	PT Bank Multiarta Sentosa Tbk	30 Juni 2021
40	MAYA	PT Bank Mayapada Internasional Tbk	29 Agustus 1997
41	MCOR	PT Bank China Construction Bank Indonesia Tbk	03 Juli 2007
42	MEGA	PT Bank Mega Tbk	17 April 2000
43	NISP	PT Bank OCBC NISP Tbk	20 Oktober 1994
44	NOBU	PT Bank Nationalnobu Tbk	20 Mei 2013
45	PNBN	PT Bank Pan Indonesia Tbk	29 Desember 1982
46	PNBS	PT Bank Panin Dubai Syariah Tbk	15 Januari 2014
47	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	15 Desember 2006

Lampiran 2. Hasil Perhitungan Fintech

No	Kode	Internet Banking			Mobile Banking			SMS Banking			Phone Banking			Lainnya		
		2020	2021	2022	2020	2021	2022	2020	2021	2022	2020	2021	2022	2020	2021	2022
1	AGRO	1	1	1	1	1	1	0	0	0	0	0	0	1	1	1
2	AGRS	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0
3	ARTO	1	1	1	1	1	1	0	1	0	1	0	0	1	0	1
4	BABP	1	1	1	1	1	1	0	0	0	1	1	1	1	1	1
5	BACA	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0
6	BBCA	1	1	1	1	1	1	1	1	1	1	0	1	1	0	1
7	BBHI	1	1	1	1	1	1	0	0	0	0	0	0	1	1	1
8	BBKP	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1
9	BBMD	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1
10	BBNI	1	1	1	1	1	1	1	1	1	1	0	1	0	0	1
11	BBRI	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
12	BBTN	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
13	BBYB	1	1	1	1	1	1	0	1	0	0	1	0	1	1	1
14	BCIC	1	1	1	1	1	1	1	1	1	1	1	1	0	1	1
15	BDMN	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
16	BEKS	1	1	1	1	1	1	1	1	0	1	1	1	1	1	1
17	BINA	1	1	1	1	1	1	1	1	1	0	1	1	0	0	0
18	BJBR	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
19	BJTM	1	1	1	1	1	1	1	1	1	1	0	0	0	1	0
20	BKSW	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0
21	BMAS	1	1	1	1	1	1	0	0	0	1	1	1	1	1	1
22	BMRI	1	1	1	1	1	1	1	1	1	1	0	1	0	0	1
23	BNBA	1	1	1	1	1	1	0	1	1	0	0	0	0	1	1
24	BNGA	1	1	1	1	1	1	0	0	0	0	0	0	1	1	1
25	BNII	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
26	BNLI	1	1	1	1	1	1	1	1	1	1	1	1	0	0	1
27	BSIM	1	1	1	0	1	1	0	1	1	1	1	1	0	1	1
28	BTPN	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1
29	BVIC	1	1	1	1	1	1	0	0	1	0	1	1	1	1	1
30	DNAR	1	1	1	1	1	1	1	0	0	0	1	1	0	0	1
31	INPC	1	1	1	1	1	1	1	1	1	1	0	0	1	0	1
32	MAYA	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
33	MCOR	1	1	1	1	1	1	1	1	1	1	1	0	1	1	1
34	MEGA	1	1	1	1	1	1	1	1	1	0	0	1	0	1	1
35	NISP	1	1	1	1	1	1	0	0	0	0	0	0	1	1	1
36	NOBU	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
37	PNBN	1	1	1	1	1	1	1	1	1	1	0	1	0	1	1
38	SDRA	1	1	1	1	1	1	0	0	0	1	1	1	1	1	1

No	Kode	Fintech		
		2020	2021	2022
1	AGRO	3	3	3
2	AGRS	3	2	2
3	ARTO	4	3	3
4	BABP	4	4	4
5	BACA	3	3	3
6	BBCA	5	3	5
7	BBHI	3	3	3
8	BBKP	3	3	3
9	BBMD	4	4	4
10	BBNI	4	3	5
11	BBRI	5	5	5
12	BBTN	5	5	5
13	BBYB	3	5	3
14	BCIC	4	5	5
15	BDMN	5	5	5
16	BEKS	5	5	4
17	BINA	3	4	4
18	BJBR	5	5	5
19	BJTM	4	4	3
20	BKSW	3	3	3
21	BMAS	4	4	4
22	BMRI	4	3	5
23	BNBA	2	4	4
24	BNGA	3	3	3
25	BNII	5	5	5
26	BNLI	4	4	5
27	BSIM	2	5	5
28	BTPN	4	4	4
29	BVIC	3	4	5
30	DNAR	3	3	4
31	INPC	5	3	4
32	MAYA	5	5	5
33	MCOR	5	5	4
34	MEGA	3	4	5
35	NISP	3	3	3
36	NOBU	5	5	5
37	PNBN	4	4	5
38	SDRA	4	4	4

Lampiran 3. Hasil Perhitungan Kinerja

No	Kode	ROA			ROE			NIM			BOPO		
		2020	2021	2022	2020	2021	2022	2020	2021	2022	2020	2021	2022
1	AGRO	0.0011	-0.1806	0.8246	0.0149	-1.3440	0.3441	0.0320	0.0753	0.1056	4.3365	6.8279	0.9508
2	AGRS	-0.0179	0.0009	0.0057	-0.0908	0.0034	0.0228	0.0356	0.0522	0.0519	9.8377	4.3761	3.0104
3	ARTO	-0.0870	0.0070	0.0009	-0.1538	0.0011	0.0025	0.0782	0.1125	0.1477	9.5998	2.2074	1.8178
4	BABP	0.0009	0.0009	0.0000	0.0103	0.0095	0.0001	0.0465	0.0442	0.0635	1.9938	2.8252	3.5602
5	BACA	0.0030	0.0016	0.0016	0.0481	0.0229	0.0126	0.0074	-0.2237	-0.1385	1.2147	0.4473	0.5032
6	BBCA	0.0252	0.0256	0.0310	0.1818	0.1915	0.2282	0.0989	0.0952	0.1109	1.4703	1.3569	1.3830
7	BBHI	0.0143	0.0414	0.0244	0.1320	0.1688	0.0550	0.0390	0.0900	0.0897	1.5315	0.7952	2.6954
8	BBKP	-0.0408	-0.0258	-0.0559	-0.4645	-0.2381	-0.4588	0.0091	0.0143	0.0214	2.7106	2.7701	4.8532
9	BBMD	0.0230	0.0325	0.0315	0.1048	0.1552	0.1473	0.1130	0.1174	0.1146	2.9727	3.3709	3.6462
10	BBNI	0.0037	0.0114	0.0179	0.0464	0.0992	0.1618	0.0685	0.0719	0.0693	1.5042	1.6628	1.4548
11	BBRI	0.0116	0.0183	0.0276	0.1217	0.1323	0.2129	0.1067	0.1254	0.1257	2.2445	2.4455	1.7376
12	BBTN	0.0044	0.0064	0.0076	0.1136	0.1398	0.1496	0.0361	0.0499	0.0972	3.0942	4.2650	4.1492
13	BBYB	0.0029	-0.7372	-0.0401	0.0141	-0.3427	-0.2099	0.0444	0.0755	0.1444	2.7412	9.7109	5.9066
14	BCIC	-0.0299	-0.0209	0.0026	-0.4029	-0.2062	0.0127	0.0037	0.0105	0.0324	1.1875	1.2513	6.0158
15	BDMN	0.0054	0.0087	0.0173	0.0480	0.0512	0.0928	0.1318	0.1373	0.1232	2.1450	2.5213	1.1682
16	BEKS	-0.0577	-0.0300	-0.0331	-0.1915	-0.1080	-0.1734	0.0114	0.0217	0.0471	6.9282	9.5402	1.2626
17	BINA	0.0023	0.0026	0.0076	0.0235	0.0211	0.0617	0.0575	0.0570	0.0588	2.1227	2.0913	1.2776
18	BJBR	0.0120	0.0127	0.0124	0.1813	0.1978	0.1923	0.0726	0.0742	0.0776	4.5671	3.0857	4.3904
19	BJTM	0.0178	0.0151	0.0150	0.1507	0.1776	0.1774	0.1014	0.1143	0.1096	6.1641	6.9354	3.6374
20	BKSW	-0.0231	-0.0892	-0.0240	-0.0679	-0.3686	-0.0861	0.0220	0.0346	0.0447	3.9800	2.3287	4.0904
21	BMAS	0.0066	0.0056	0.0077	0.0697	0.0763	0.0479	0.0333	0.0338	0.0482	2.8529	3.9008	6.3824
22	BMRI	0.0119	0.0177	0.0226	0.1288	0.1727	0.2235	0.0774	0.0763	0.0793	1.3400	1.4203	1.5536
23	BNBA	0.0046	0.0049	0.0047	0.0354	0.0253	0.0164	0.0636	0.0743	0.0932	1.3024	1.4531	1.4933
24	BNGA	0.0072	0.0132	0.0166	0.0718	0.1196	0.1453	0.0726	0.0739	0.0707	2.0590	1.7677	3.1477
25	BNII	0.0074	0.0101	0.0095	0.0678	0.0763	0.0691	0.0748	0.0759	0.0745	2.4058	2.6337	2.9271
26	BNLI	0.0036	0.0053	0.0079	0.0461	0.0428	0.0695	0.0397	0.0416	0.0435	2.2073	2.1637	0.7526
27	BSIM	0.0027	0.0024	0.0047	0.0193	0.0217	0.0381	0.1159	0.1481	0.1893	2.2275	2.5968	0.9158
28	BTPN	0.0110	0.0162	0.0174	0.0844	0.1111	0.1182	0.0796	0.0843	0.0814	4.0564	3.5636	4.4883
29	BVIC	-0.0096	-0.0048	0.0087	-0.1128	-0.0500	0.0965	0.0132	0.0313	0.0463	1.2572	1.1377	1.8399
30	DNAR	0.0013	0.0023	0.0013	0.0073	0.0085	0.0054	0.0585	0.0591	0.0589	7.9793	1.8533	4.3888
31	INPC	0.0007	-0.0064	0.0022	0.0085	-0.0515	0.0173	0.0527	0.0710	0.0980	8.2880	4.1520	6.3113
32	MAYA	0.0007	0.0004	0.0002	0.0081	0.0052	0.0039	0.0032	0.0058	0.0196	8.9728	2.2229	6.5876
33	MCOR	0.0020	0.0030	0.0054	0.0106	0.0171	0.0283	0.0386	0.0535	0.0482	6.7028	7.8923	7.6764
34	MEGA	0.0268	0.0302	0.0286	0.2040	0.2587	0.2437	0.0805	0.0797	0.0842	1.0286	0.9313	1.3474
35	NISP	0.0102	0.0118	0.0139	0.0934	0.0991	0.1233	0.0648	0.0675	0.0671	1.9279	2.0449	2.5047
36	NOBU	0.0039	0.0031	0.0047	0.0469	0.0487	0.0716	0.0583	0.0539	0.0535	4.8063	7.1891	7.9169
37	PNBN	0.0143	0.0089	0.0154	0.0921	0.0518	0.0806	1.5103	1.5905	0.0807	2.3833	1.3596	1.5461
38	SDRA	0.0141	0.0144	0.0167	0.0952	0.0887	0.1121	0.0422	0.0453	0.0480	2.9757	3.3442	3.2355

No	Kode	Kinerja		
		2020	2021	2022
1	AGRO	4.3846	5.3785	2.2250
2	AGRS	9.7645	4.4326	3.0908
3	ARTO	9.4373	2.3280	1.9689
4	BABP	2.0515	2.8799	3.6238
5	BACA	1.2733	0.2481	0.3788
6	BBCA	1.7763	1.6691	1.7531
7	BBHI	1.7168	1.0954	2.8645
8	BBKP	2.2145	2.5205	4.3600
9	BBMD	3.2134	3.6759	3.9396
10	BBNI	1.6228	1.8453	1.7039
11	BBRI	2.4845	2.7215	2.1038
12	BBTN	3.2483	4.4611	4.4035
13	BBYB	2.8027	8.7064	5.8010
14	BCIC	0.7584	1.0346	6.0634
15	BDMN	2.3302	2.7186	1.4015
16	BEKS	6.6904	9.4239	1.1033
17	BINA	2.2060	2.1722	1.4057
18	BJBR	4.8330	3.3705	4.6726
19	BJTM	6.4339	7.2424	3.9393
20	BKSW	3.9110	1.9056	4.0251
21	BMAS	2.9626	4.0165	6.4862
22	BMRI	1.5582	1.6870	1.8790
23	BNBA	1.4061	1.5577	1.6076
24	BNGA	2.2106	1.9744	3.3803
25	BNII	2.5558	2.7959	3.0803
26	BNLI	2.2966	2.2533	0.8735
27	BSIM	2.3653	2.7690	1.1478
28	BTPN	4.2313	3.7751	4.7053
29	BVIC	1.1479	1.1142	1.9914
30	DNAR	8.0463	1.9232	4.4545
31	INPC	8.3500	4.1651	6.4286
32	MAYA	8.9848	2.2343	6.6113
33	MCOR	6.7540	7.9659	7.7583
34	MEGA	1.3400	1.2999	1.7039
35	NISP	2.0963	2.2233	2.7091
36	NOBU	4.9155	7.2949	8.0466
37	PBNB	4.0000	3.0109	1.7228
38	SDRA	3.1272	3.4925	3.4123

Lampiran 4. Output SPSS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Kinerja Keuangan	114	.248	9.765	3.47115	2.248164
Financial Tecnology	114	2	5	3.96	.906
Valid N (listwise)	114				

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.234 ^a	.055	.046	2.195503	1.615

a. Predictors: (Constant), Financial Tecnology

b. Dependent Variable: Kinerja Keuangan

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.263	1	31.263	6.486	.012 ^b
	Residual	539.866	112	4.820		
	Total	571.129	113			

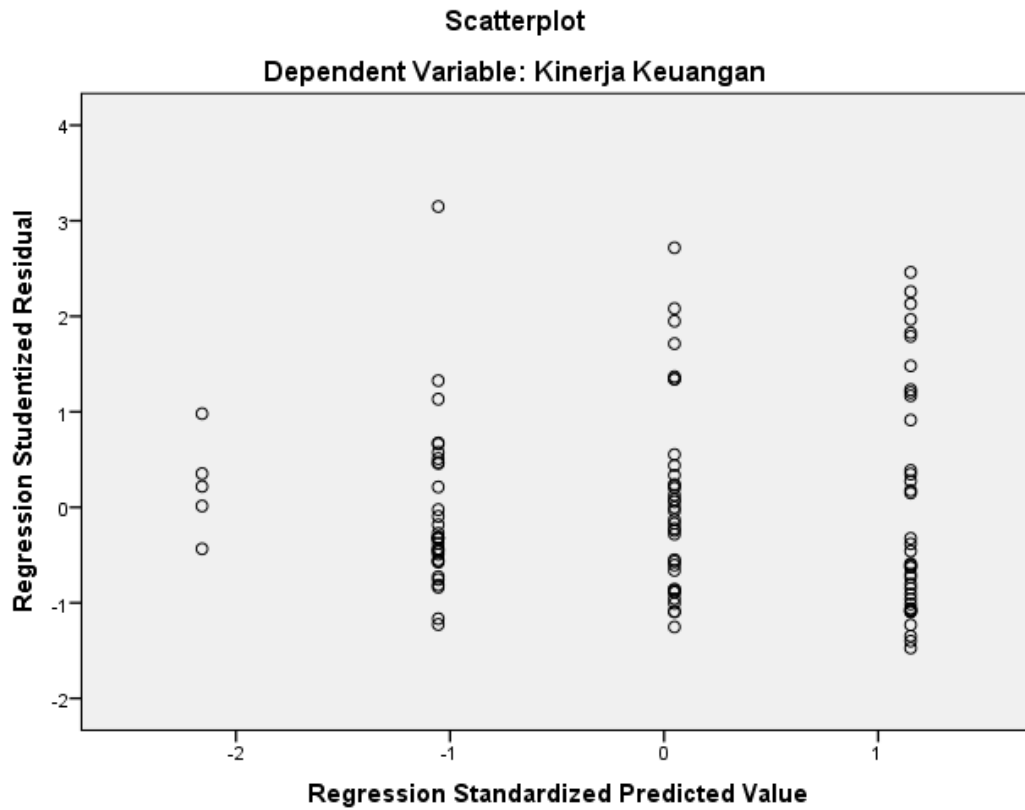
a. Dependent Variable: Kinerja Keuangan

b. Predictors: (Constant), Financial Tecnology

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.175	.925		1.270	.207		
Financial Tecnology	.580	.228	.234	2.547	.012	1.000	1.000

a. Dependent Variable: Kinerja Keuangan



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		114
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	2.18576654
	Absolute	.124
Most Extreme Differences	Positive	.124
	Negative	-.079
Kolmogorov-Smirnov Z		1.325
Asymp. Sig. (2-tailed)		.060

a. Test distribution is Normal.

b. Calculated from data.