

# LAMPIRAN

## Lampiran 1 Populasi Penelitian

<b>No.</b>	<b>Perusahaan</b>	<b>Kode</b>
1	Asuransi Bina Dana Arta Tbk.	ABDA
2	Adira Dinamika Multi Finance T	ADMF
3	Bank Rakyat Indonesia Agroniag	AGRO
4	Bank IBK Indonesia Tbk.	AGRS
5	Asuransi Harta Aman Pratama Tb	AHAP
6	Asuransi Multi Artha Guna Tbk.	AMAG
7	Bank Amar Indonesia Tbk.	AMAR
8	Ashmore Asset Management Indon	AMOR
9	Pacific Strategic Financial Tb	APIC
10	Bank Jago Tbk.	ARTO
11	Asuransi Bintang Tbk.	ASBI
12	Asuransi Dayin Mitra Tbk.	ASDM
13	Asuransi Jasa Tania Tbk.	ASJT
14	Asuransi Kresna Mitra Tbk.	ASMI
15	Asuransi Ramayana Tbk.	ASRM
16	Bank MNC Internasional Tbk.	BABP
17	Bank Capital Indonesia Tbk.	BACA
18	Bank Central Asia Tbk.	BBCA
19	Bank Harda Internasional Tbk.	BBHI
20	Bank Bukopin Tbk.	BBKP
21	Buana Finance Tbk.	BBLD
22	Bank Mestika Dharma Tbk.	BBMD
23	Bank Negara Indonesia (Persero	BBNI
24	Bank Rakyat Indonesia (Persero	BBRI
25	Bank Bisnis Internasional Tbk.	BBSI
26	Bank Tabungan Negara (Persero)	BBTN
27	Bank Neo Commerce Tbk.	BBYB
28	MNC Kapital Indonesia Tbk.	BCAP
29	Bank JTrust Indonesia Tbk.	BCIC
30	Bank Danamon Indonesia Tbk.	BDMN
31	Bank Pembangunan Daerah Banten	BEKS
32	BFI Finance Indonesia Tbk.	BFIN
33	Bank Ganesha Tbk.	BGTG
34	Bhakti Multi Artha Tbk.	BHAT
35	Bank Ina Perdana Tbk.	BINA
36	Bank Pembangunan Daerah Jawa B	BJBR
37	Bank Pembangunan Daerah Jawa T	BJTM

## Lanjutan

38	Bank QNB Indonesia Tbk.	BKSW
39	Bank Maspion Indonesia Tbk.	BMAS
40	Bank Mandiri (Persero) Tbk.	BMRI
41	Bank Bumi Arta Tbk.	BNBA
42	Bank CIMB Niaga Tbk.	BNGA
43	Bank Maybank Indonesia Tbk.	BNII
44	Bank Permata Tbk.	BNLI
45	Batavia Prosperindo Finance Tb	BPFI
46	Batavia Prosperindo Internasio	BPII
47	Bank BRIsyariah Tbk.	BRIS
48	Bank Sinarmas Tbk.	BSIM
49	Bank Of India Indonesia Tbk.	BSWD
50	Bank BTPN Tbk.	BTPN
51	Bank BTPN Syariah Tbk.	BTPS
52	Bank Victoria International Tb	BVIC
53	Capital Financial Indonesia Tb	CASA
54	Clipan Finance Indonesia Tbk.	CFIN
55	Danasupra Erapacific Tbk.	DEFI
56	Bank Oke Indonesia Tbk.	DNAR
57	First Indo American Leasing Tb	FINN
58	Fuji Finance Indonesia Tbk.	FUJI
59	Equity Development Investment	GSMF
60	Radana Bhaskara Finance Tbk.	H DFA
61	Intan Baruprana Finance Tbk.	IBFN
62	Indomobil Multi Jasa Tbk.	IMJS
63	Bank Artha Graha Internasional	INPC
64	Asuransi Jiwa Syariah Jasa Mit	JMAS
65	Asuransi Jiwa Sinarmas MSIG Tb	LIFE
66	Lippo General Insurance Tbk.	LP GI
67	Lenox Pasifik Investama Tbk.	LP PS
68	Bank Mayapada Internasional Tb	MAYA
69	Bank China Construction Bank I	MCOR
70	Bank Mega Tbk.	MEGA
71	Mandala Multifinance Tbk.	MFIN
72	Maskapai Reasuransi Indonesia	MREI
73	Malacca Trust Wuwungan Insuran	MTWI
74	Bank OCBC NISP Tbk.	NISP
75	Bank Nationalnobu Tbk.	NOBU

## Lanjutan

76	Minna Padi Investama Sekuritas	PADI
77	Panin Sekuritas Tbk.	PANS
78	Bank Pan Indonesia Tbk	PNBN
79	Bank Panin Dubai Syariah Tbk.	PNBS
80	Paninvest Tbk.	PNIN
81	Panin Financial Tbk.	PNLF
82	Pool Advista Finance Tbk.	POLA
83	Reliance Sekuritas Indonesia T	RELI
84	Bank Woori Saudara Indonesia 1	SDRA
85	Sinarmas Multiartha Tbk.	SMMA
86	KDB Tifa Finance Tbk.	TIFA
87	Trimegah Sekuritas Indonesia T	TRIM
88	Trust Finance Indonesia Tbk	TRUS
89	Asuransi Tugu Pratama Indonesi	TUGU
90	Victoria Investama Tbk.	VICO
91	Victoria Insurance Tbk.	VINS
92	Verena Multi Finance Tbk.	VRNA
93	Wahana Ottomitra Multiartha Tb	WOMF
94	Yulie Sekuritas Indonesia Tbk.	YULE

## Lampiran 2 Sampel Penelitian

<b>No.</b>	<b>Perusahaan</b>	<b>Kode</b>
1	Asuransi Bina Dana Arta Tbk.	ABDA
2	Asuransi Kresna Mitra Tbk.	ASMI
3	Bank MNC Internasional Tbk.	BABP
4	Bank Capital Indonesia Tbk.	BACA
5	Bank Harda Internasional Tbk.	BBHI
6	Bank Bukopin Tbk.	BBKP
7	Buana Finance Tbk.	BBLD
8	Bank Mestika Dharma Tbk.	BBMD
9	Bank Tabungan Negara (Persero)	BBTN
10	Bank Neo Commerce Tbk.	BBYB
11	MNC Kapital Indonesia Tbk.	BCAP
12	Bank JTrust Indonesia Tbk.	BCIC
13	Bank Danamon Indonesia Tbk.	BDMN
14	Bank Pembangunan Daerah Banten	BEKS
15	Bank Ganesha Tbk.	BGTG
16	Bank Pembangunan Daerah Jawa B	BJBR
17	Bank Maspion Indonesia Tbk.	BMAS
18	Bank Bumi Arta Tbk.	BNBA
19	Batavia Prosperindo Internasio	BPII
20	Bank Sinarmas Tbk.	BSIM
21	Bank BTPN Tbk.	BTPN
22	Clipan Finance Indonesia Tbk.	CFIN
23	Bank Oke Indonesia Tbk.	DNAR
24	Bank Artha Graha Internasional	INPC
25	Asuransi Jiwa Syariah Jasa Mit	JMAS
26	Lippo General Insurance Tbk.	LPGI
27	Lenox Pasifik Investama Tbk.	LPPS
28	Bank Mega Tbk.	MEGA
29	Mandala Multifinance Tbk.	MFIN
30	Maskapai Reasuransi Indonesia	MREI
31	Bank OCBC NISP Tbk.	NISP
32	Bank Nationalnobu Tbk.	NOBU
33	Minna Padi Investama Sekuritas	PADI
34	Panin Financial Tbk.	PNLF
35	Sinarmas Multiartha Tbk.	SMMA
36	Trimegah Sekuritas Indonesia T	TRIM
37	Victoria Investama Tbk.	VICO
38	Victoria Insurance Tbk.	VINS
39	Verena Multi Finance Tbk.	VRNA
40	Wahana Ottomitra Multiartha Tb	WOMF

### Lampiran 3 Statistik Deskriptif

#### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Ln_size	120	24,24	33,37	29,7694	1,92852
RMC	120	0	1	,76	,430
Reputasi Auditor	120	0	1	,28	,448
OC	120	,131	1,000	,58597	,208502
CRO	120	0	1	,78	,419
ERM	120	,389	,824	,66177	,089769
Valid N (listwise)	120				

Sumber: olah data SPSS V.20

### Lampiran 4 Uji Normalitas Data

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		120
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	,07875797
	Absolute	,075
Most Extreme Differences	Positive	,037
	Negative	-,075
Kolmogorov-Smirnov Z		,825
Asymp. Sig. (2-tailed)		,504

a. Test distribution is Normal.

b. Calculated from data.

Sumber: olah data SPSS V.20

## Lampiran 5 Uji Multikolinieritas

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

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Ln_size	,866	1,155
RMC	,162	6,171
Reputasi Auditor	,827	1,209
OC	,958	1,044
CRO	,165	6,074

a. Dependent Variable: ERM

Sumber: olah data SPSS V.20

## Lampiran 6 Uji Autokorelasi

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,480 <sup>a</sup>	,230	,197	,080467	,528

a. Predictors: (Constant), CRO, Reputasi Auditor, OC, Ln\_size, RMC

a. Dependent Variable: ERM

Sumber: olah data SPSS V.20

## Lampiran 7 Uji Heteroskedatisitas

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

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	,172	,071		2,422	,017
Ln_size	-,003	,002	-,132	-1,362	,176
RMC	,011	,025	,102	,456	,649
Reputasi Auditor	,003	,011	,031	,313	,755
OC	,010	,021	,045	,488	,627
CRO	-,035	,026	-,307	-1,386	,169

a. Dependent Variable: Ares

Sumber: olah data SPSS V.20

## Lampiran 9 Analisis Linear Berganda

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

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	,176	,120		1,462	,147
Ln_size	,016	,004	,335	3,790	,000
RMC	,000	,043	,001	,005	,996
Reputasi Auditor	-,026	,018	-,129	-1,433	,155
OC	-,033	,036	-,076	-,907	,366
CRO	,062	,043	,292	1,440	,153

a. Dependent Variable: ERM

Sumber: olah data SPSS V.20,



### Lampiran 10 Uji Koefisien Determinasi ( $R^2$ )

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,480 <sup>a</sup>	0,23	0,197	0,080467	0,528

a. Predictors: (Constant), CRO, Reputasi Auditor, OC, Ln\_size, RMC

b. Dependent Variable: ERM

Sumber: olah data SPSS V.20

### Lampiran 11 Uji Kelayakan Model (uji F)

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

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	,221	5	,044	6,821	,000 <sup>b</sup>
Residual	,738	114	,006		
Total	,959	119			

a. Dependent Variable: ERM

b. Predictors: (Constant), CRO, Reputasi Auditor, OC, Ln\_size, RMC

Sumber: olah data SPSS V.20

### Lampiran 12 Pengujian Hipotesis (Uji t)

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

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	,176	,120		1,462	,147
Ln_size	,016	,004	,335	3,790	,000
RMC	,000	,043	,001	,005	,996
Reputasi Auditor	-,026	,018	-,129	-1,433	,155
OC	-,033	,036	-,076	-,907	,366
CRO	,062	,043	,292	1,440	,153

a. Dependent Variable: ERM

Sumber: olah data V.20