

## LAMPIRAN

### Lampiran 1. Daftar Perusahaan Perbankan

Daftar Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia (BEI)

No	Kode>Nama Perusahaan	Nama	sampel
1	AGRO	Bank Rakyat Indonesia Agro niaga	
2	AGRS	Bank Agris Tbk.	
3	ARTO	Bank Artos Indonesia Tbk.	
4	BABP	Bank MNC Internasional Tbk.	
5	BACA	Bank Capital Indonesia Tbk.	
6	BBCA	Bank Central Asia Tbk.	√
7	BBHI	Bank Harda Internasional Tbk.	
8	BBKP	Bank Bukopin Tbk.	
9	BBMD	Bank Mestika Dharma Tbk.	
10	BBNI	Bank Negara Indonesia (Persero)	√
11	BBRI	Bank Rakyat Indonesia (Persero)	√
12	BBTN	Bank Tabungan Negara (Persero)	√
13	BBYB	Bank Yudha Bhakti Tbk.	
14	BCIC	Bank J Trust Indonesia Tbk	
15	BDMN	Bank Danamon Indonesia Tbk.	√
16	BEKS	Bank Pembangunan Daerah Banten	
17	BGTG	Bank Ganesha Tbk.	
18	BINA	Bank Ina Perdana Tbk.	
19	BJBR	Bank Pembangunan Daerah Jawa B	
20	BJTM	Bank Pembangunan Daerah Jawa T	
21	BKSW	Bank QNB Indonesia Tbk.	
22	BMAS	Bank Maspion Indonesia Tbk.	
23	BMRI	Bank Mandiri (Persero) Tbk	√
24	BNBA	Bank Bumi Arta Tbk.	
25	BNII	Bank Maybank Indonesia Tbk.	
26	BNGA	Bank CIMB Niaga Tbk	√

27	BNLI	Bank Permata Tbk	√
28	BRIS	Bank BRI syariah Tbk	
29	BSIM	Bank Sinarmas Tbk	
30	BSWD	Bank Of India Indonesia Tbk	
31	BTPN	Bank BTPN Tbk.	√
32	BTPS	Bank Tabungan Pensiunan Nasional	
33	BVIC	Bank Victoria International Tb	
34	DNAR	Bank Dinar Indonesia Tbk.	
35	INPC	Bank Artha Graha Internasional	√
36	MAYA	Bank Mayapada Internasional Tb	
37	MCOR	Bank China Construction Bank I	
38	MEGA	Bank Mega Tbk.	√
39	NAGA	Bank Mitra niaga Tbk	
40	NISP	Bank OCBC NISP Tbk	
41	NOBU	Bank National nobu Tbk.	
42	PNBN	Bank Pan Indonesia Tbk	
43	PNBS	Bank Panin Dubai Syariah Tbk	
44	SDRA	Bank Woori Saudara Indonesia 1	

Sumber: [www.idx.co.id](http://www.idx.co.id) data diolah penulis (akses 19/06/22)

## Lampiran 2. Daftar Jumlah Sampel Penelitian

### Daftar Jumlah Sampel Penelitian

No	Kriteria	Jumlah
1	lembaga keuangan perbankan yang sudah terdaftar di BEI selama tahun periode 2017-2021	44
2	kelengkapan data terkait dengan variabel-variabel yang dibutuhkan dalam penelitian	15
3	perusahaan yang tidak mengalami rugi selama periode penelitian	18
4	perusahaan yang memenuhi kriteria	11
5	periode	5
	<b>jumlah sampel</b>	<b>55</b>

### Lampiran 3. Hasil Pengolahan Data Sekunder

#### Hasil Perhitungan *Financial Stability* ( $X_1$ ) (Dalam rupiah)

$$ACHANGE = \frac{\text{Total Aset (t)} - \text{Total asset (t-1)}}{\text{Total aset ( t-1)}}$$

KODE	NAMA PERUSAHAAN	TAHUN	TOTAL ASET (t) (a)	total aset (t-1) (b)	t-(t-1) (c)	x1 (ACHANGE) a-b/ e
BBCA	Bank Central Asia Tbk	2016	Rp676.738.753	Rp594.372.770	Rp82.365.983	0,12171
		2017	Rp750.319.671	Rp676.738.753	Rp73.580.918	0,098066
		2018	Rp824.787.944	Rp750.319.671	Rp74.468.273	0,090288
		2019	Rp918.989.312	Rp824.787.944	Rp94.201.368	0,102505
		2020	Rp1.075.570.256	Rp918.989.312	Rp156.580.944	0,145579
BBNI	Bank Negara Indonesia	2016	Rp603.031.880	Rp508.595.288	Rp94.436.592	0,156603
		2017	Rp709.330.084	Rp603.031.880	Rp106.298.204	0,149857
		2018	Rp808.572.011	Rp709.330.084	Rp99.241.927	0,122737
		2019	Rp845.605.208	Rp808.572.011	Rp37.033.197	0,043795
		2020	Rp891.337.425	Rp845.605.208	Rp45.732.217	0,051307
BBRI	Bank Rakyat Indonesia (Persero)	2016	Rp1.003.644.426	Rp878.426.312	Rp125.218.114	0,124763
		2017	Rp1.126.248.442	Rp1.003.644.426	Rp122.604.016	0,108861
		2018	Rp1.183.364.135	Rp1.126.248.442	Rp57.115.693	0,048266
		2019	Rp1.416.804.628	Rp1.183.364.135	Rp233.440.493	0,164765
		2020	Rp1.511.804.628	Rp1.416.804.628	Rp95.000.000	0,062839
BBTN	Bank Tabungan Negara (Persero)	2016	Rp214.168.479	Rp171.807.592	Rp42.360.887	0,197792
		2017	Rp261.365.267	Rp214.168.479	Rp47.196.788	0,180578
		2018	Rp306.436.194	Rp261.365.267	Rp45.070.927	0,147081
		2019	Rp311.776.828	Rp306.436.194	Rp5.340.634	0,01713
		2020	Rp361.208.406	Rp311.776.828	Rp49.431.578	0,136851
BDMN	Bank Danamon Indonesia Tbk	2016	Rp174.086.730	Rp188.057.412	-Rp13.970.682	-0,08025
		2017	Rp178.257.092	Rp174.086.730	Rp4.170.362	0,023395
		2018	Rp186.752.189	Rp178.257.092	Rp8.495.097	0,045489
		2019	Rp193.533.970	Rp186.752.189	Rp6.781.781	0,035042
		2020	Rp200.890.068	Rp193.533.970	Rp7.356.098	0,036618
BMRI	Bank Mandiri (Persero) Tbk	2016	Rp1.038.706.009	Rp910.063.409	Rp128.642.600	0,123849
		2017	Rp1.124.700.847	Rp1.038.706.009	Rp85.994.838	0,07646
		2018	Rp1.202.252.094	Rp1.124.700.847	Rp77.551.247	0,064505
		2019	Rp1.318.246.335	Rp1.202.252.094	Rp115.994.241	0,087991
		2020	Rp1.429.334.484	Rp1.318.246.335	Rp111.088.149	0,07772

BNGA	Bank CIMB Niaga Tbk	2016	Rp241.571.728	Rp238.849.252	Rp2.722.476	0,01127
		2017	Rp266.305.445	Rp241.571.728	Rp24.733.717	0,092877
		2018	Rp260.607.349	Rp266.305.445	-Rp5.698.096	-0,02186
		2019	Rp274.467.227	Rp260.607.349	Rp13.859.878	0,050497
		2020	Rp280.943.605	Rp274.467.227	Rp6.476.378	0,023052
BNLI	Bank Permata Tbk	2016	Rp171.028.573	Rp182.689.351	-Rp11.660.778	-0,06818
		2017	Rp148.328.370	Rp171.028.573	-Rp22.700.203	-0,15304
		2018	Rp152.892.866	Rp148.328.370	Rp4.564.496	0,029854
		2019	Rp161.451.259	Rp152.892.866	Rp8.558.393	0,053009
		2020	Rp197.726.097	Rp161.451.259	Rp36.274.838	0,18346
BTPN	Bank BTPN Tbk	2016	Rp91.371.387	Rp81.039.663	Rp10.331.724	0,113074
		2017	Rp95.489.850	Rp91.371.387	Rp4.118.463	0,04313
		2018	Rp101.919.301	Rp95.489.850	Rp6.429.451	0,063084
		2019	Rp96.567.313	Rp101.919.301	-Rp5.351.988	-0,05542
		2020	Rp102.879.565	Rp96.567.313	Rp6.312.252	0,061356
MEGA	Bank Mega Tbk	2016	Rp70.531.682	Rp68.225.170	Rp2.306.512	0,032702
		2017	Rp82.297.010	Rp70.531.682	Rp11.765.328	0,142962
		2018	Rp83.761.946	Rp82.297.010	Rp1.464.936	0,017489
		2019	Rp100.803.831	Rp83.761.946	Rp17.041.885	0,16906
		2020	Rp112.202.653	Rp100.803.831	Rp11.398.822	0,101591
INPC	Bank Artha Graha Internasional	2016	Rp26.219.938	Rp25.119.249	Rp1.100.689	0,041979
		2017	Rp27.727.008	Rp26.219.938	Rp1.507.070	0,054354
		2018	Rp26.025.188	Rp26.025.188	Rp-	0
		2019	Rp25.532.041	Rp26.025.188	-Rp493.147	-0,01931
		2020	Rp30.526.965	Rp25.532.041	Rp4.994.924	0,163623

Sumber: IDX tahun 2022 (diolah)

**Hasil Perhitungan *Extrnal Pressure* (X<sub>2</sub>)**  
(Dalam rupiah)

$$\text{DAR (Debt to asset ratio)} = \frac{\text{Total utang}}{\text{Total asset}}$$

KODE	NAMA PERUSAHAAN	TAHUN	total hutang (a)	total asset (b)	x2 (DAR) a/b
BBCA	Bank Central Asia Tbk	2016	Rp560.556.687	Rp676.738.753	0,82832065
		2017	Rp614.940.262	Rp750.319.671	0,81957103
		2018	Rp668.438.779	Rp824.787.944	0,81043714
		2019	Rp740.067.127	Rp918.989.312	0,80530548
		2020	Rp885.537.919	Rp1.075.570.256	0,82331946
BBNI	Bank Negara Indonesia	2016	Rp492.701.125	Rp603.031.880	0,81703993
		2017	Rp584.086.818	Rp709.330.084	0,82343444
		2018	Rp671.237.546	Rp808.572.011	0,83015184
		2019	Rp688.489.442	Rp845.605.208	0,81419726
		2020	Rp764.235.663	Rp891.337.425	0,85740332
BBRI	Bank Rakyat Indonesia (Persero)	2016	Rp856.831.836	Rp1.003.644.426	0,85372051
		2017	Rp958.900.948	Rp1.126.248.442	0,85141156
		2018	Rp1.007.964.724	Rp1.183.364.135	0,851779
		2019	Rp1.183.155.670	Rp1.416.758.840	0,83511437
		2020	Rp1.278.346.276	Rp1.511.804.628	0,84557637
BBTN	Bank Tabungan Negara (Persero)	2016	Rp195.037.943	Rp214.168.479	0,9106753
		2017	Rp223.937.463	Rp261.365.267	0,85679886
		2018	Rp263.784.017	Rp306.436.194	0,86081221
		2019	Rp269.451.682	Rp311.776.828	0,86424538
		2020	Rp321.376.142	Rp361.208.406	0,88972498
BDMN	Bank Danamon Indonesia Tbk	2016	Rp137.708.758	Rp174.086.730	0,79103535
		2017	Rp139.084.940	Rp178.257.092	0,78024912
		2018	Rp144.822.368	Rp186.762.189	0,7754373
		2019	Rp148.116.943	Rp193.533.970	0,76532788
		2020	Rp157.314.569	Rp200.890.068	0,78308784
BMRI	Bank Mandiri (Persero) Tbk	2016	Rp824.559.898	Rp1.038.706.009	0,79383376
		2017	Rp888.026.817	Rp1.124.700.847	0,78956713
		2018	Rp941.953.100	Rp1.202.252.094	0,7834905
		2019	Rp1.025.749.580	Rp1.318.246.335	0,77811677
		2020	Rp1.151.267.857	Rp1.429.334.484	0,80545727
BNGA	Bank CIMB Niaga Tbk	2016	Rp207.364.106	Rp241.571.728	0,85839559
		2017	Rp229.354.449	Rp266.305.445	0,86124581
		2018	Rp222.128.633	Rp260.607.349	0,85234984

		2019	Rp231.173.061	Rp274.467.227	0,84226107
		2020	Rp239.890.554	Rp280.943.605	0,85387441
BNLI	Bank Permata Tbk	2016	Rp147.971.071	Rp171.028.573	0,86518333
		2017	Rp126.817.628	Rp148.328.370	0,85497891
		2018	Rp130.440.930	Rp152.892.866	0,85315249
		2019	Rp137.413.908	Rp161.451.259	0,85111698
		2020	Rp162.654.644	Rp197.726.097	0,82262608
BTPN	Bank BTPN Tbk	2016	Rp70.651.925	Rp91.371.387	0,77323906
		2017	Rp73.027.270	Rp95.489.850	0,76476474
		2018	Rp76.544.999	Rp101.919.301	0,75103536
		2019	Rp142.608.793	Rp96.567.313	1,47678121
		2020	Rp142.277.859	Rp1.028.796.565	0,13829543
MEGA	Bank Mega Tbk	2016	Rp58.266.001	Rp68.225.170	0,854025
		2017	Rp69.232.394	Rp82.297.010	0,84125042
		2018	Rp69.979.273	Rp83.761.946	0,83545424
		2019	Rp85.262.393	Rp100.803.831	0,84582493
		2020	Rp93.994.503	Rp112.202.653	0,83772086
INPC	Bank Artha Graha Internasional	2016	Rp21.795.549	Rp26.219.938	0,8312586
		2017	Rp23.219.096	Rp27.727.008	0,83741801
		2018	Rp21.438.077	Rp26.025.188	0,82374341
		2019	Rp20.995.806	Rp25.532.041	0,82233167
		2020	Rp26.967.430	Rp30.526.965	0,88339702

Sumber: IDX tahun 2022 (diolah)



**Hasil Perhitungan *Financial Targets* (X<sub>3</sub>)**  
(Dalam rupiah)

$$\text{ROA} = \frac{\text{Laba bersih}}{\text{Total asset}}$$

KODE	NAMA PERUSAHAAN	TAHUN	laba bersih (a)	total asset (b)	x3 (ROA) a/b
BBCA	Bank Central Asia Tbk	2016	Rp20.632.281	Rp676.738.753	0,030488
		2017	Rp23.321.150	Rp750.319.671	0,031082
		2018	Rp25.851.660	Rp824.787.944	0,031343
		2019	Rp28.569.974	Rp918.989.312	0,031088
		2020	Rp27.147.109	Rp1.075.570.256	0,02524
BBNI	Bank Negara Indonesia	2016	Rp11.410.196	Rp603.031.880	0,018921
		2017	Rp13.770.692	Rp709.330.084	0,019414
		2018	Rp15.091.763	Rp808.572.011	0,018665
		2019	Rp15.508.583	Rp845.605.208	0,01834
		2020	Rp3.321.442	Rp891.337.425	0,003726
BBRI	Bank Rakyat Indonesia (Persero)	2016	Rp856.831.836	Rp1.003.644.426	0,853721
		2017	Rp20.540.254	Rp1.126.248.442	0,018238
		2018	Rp23.547.841	Rp1.183.364.135	0,019899
		2019	Rp34.413.825	Rp1.416.758.840	0,024291
		2020	Rp18.660.393	Rp1.511.804.628	0,012343
BBTN	Bank Tabungan Negara (Persero)	2016	Rp2.618.905	Rp214.168.479	0,012228
		2017	Rp3.027.466	Rp261.365.267	0,011583
		2018	Rp2.807.923	Rp306.436.194	0,009163
		2019	Rp209.263	Rp311.776.828	0,000671
		2020	Rp1.602.358	Rp361.208.406	0,004436
BDMN	Bank Danamon Indonesia Tbk	2016	Rp2.792.722	Rp174.086.730	0,016042
		2017	Rp3.828.097	Rp178.257.092	0,021475
		2018	Rp4.107.068	Rp186.762.189	0,021991
		2019	Rp4.240.671	Rp193.533.970	0,021912
		2020	Rp1.088.942	Rp200.890.068	0,005421
BMRI	Bank Mandiri (Persero) Tbk	2016	Rp14.650.163	Rp1.038.706.009	0,014104
		2017	Rp27.169.863	Rp1.124.700.847	0,024157
		2018	Rp33.905.797	Rp1.202.252.094	0,028202
		2019	Rp36.451.514	Rp1.318.246.335	0,027652
		2020	Rp23.176.303	Rp1.429.334.484	0,016215
BNGA	Bank CIMB Niaga Tbk	2016	Rp2.081.717	Rp241.571.728	0,008617
		2017	Rp816.892	Rp266.305.445	0,003068
		2018	Rp824.039	Rp260.607.349	0,003162
		2019	Rp3.642.935	Rp274.467.227	0,013273

		2020	Rp2.011.254	Rp280.943.605	0,007159
BNLI	Bank Permata Tbk	2016	Rp1.233.285	Rp171.028.573	0,007211
		2017	Rp748.433	Rp148.328.370	0,005046
		2018	Rp901.252	Rp152.892.866	0,005895
		2019	Rp1.500.420	Rp161.451.259	0,009293
		2020	Rp721.587	Rp197.726.097	0,003649
BTPN	Bank BTPN Tbk	2016	Rp1.875.846	Rp91.371.387	0,02053
		2017	Rp1.421.940	Rp95.489.850	0,014891
		2018	Rp2.257.884	Rp101.919.301	0,022154
		2019	Rp2.992.418	Rp96.567.313	0,030988
		2020	Rp2.005.677	Rp102.879.565	0,019495
MEGA	Bank Mega Tbk	2016	Rp1.158.000	Rp70.531.682	0,016418
		2017	Rp1.300.043	Rp82.297.010	0,015797
		2018	Rp1.599.347	Rp83.761.946	0,019094
		2019	Rp2.002.733	Rp100.803.831	0,019868
		2020	Rp3.008.311	Rp112.202.653	0,026811
INPC	Bank Artha Graha Internasional	2016	Rp72.843	Rp26.219.938	0,002778
		2017	Rp68.101	Rp27.727.008	0,002456
		2018	Rp53.621	Rp26.025.188	0,00206
		2019	Rp72.015	Rp25.532.041	0,002821
		2020	Rp42.877	Rp30.526.965	0,001405

Sumber: IDX tahun 2022 (diolah)





**Hasil Perhitungan *Nature Of Industry* (X<sub>4</sub>)**  
(Dalam rupiah)

$$\text{RECEIVE} = \frac{\text{receivable (t)} - \text{receivable (t-1)}}{\text{Revenue (t)} \quad \text{revenue (t-1)}}$$

KODE	NAMA PERUSAHAAN	TAHUN	piutang (t)	piutang (t-1)	penjualan (t)	penjualan (t-1)	piutang/ penjualan	piutang (t-1)/pejualan (t-1)	x4 (RECEIVE)
BBCA	Bank Central Asia Tbk	2016	Rp1.066.291	Rp727.630	Rp80.123	Rp8.817	1,465430232	9,087331292	-7,6219
		2017	Rp8.506.983	Rp1.066.291	Rp35.500	Rp80.123	7,978106352	0,443068782	7,535038
		2018	Rp7.613.709	Rp8.506.983	Rp115.679	Rp35.500	0,894995206	3,25856338	-2,36357
		2019	Rp10.532.424	Rp7.613.709	Rp189.740	Rp115.679	1,383349955	1,640228564	-0,25688
		2020	Rp7.605.934	Rp10.532.424	Rp61.671	Rp189.740	0,722144684	0,325028987	0,397116
BBNI	Bank Negara Indonesia	2016	Rp376.594.527	Rp314.066.531	Rp12.932.452	Rp3.485.158	1,199091561	3,710721867	-2,51163
		2017	Rp426.789.981	Rp376.594.527	Rp8.672.745	Rp12.932.452	1,133287795	0,670618766	0,462669
		2018	Rp497.886.888	Rp426.789.981	Rp2.472.482	Rp8.672.745	1,16658523	0,28508644	0,881499
		2019	Rp539.862.076	Rp497.886.888	Rp100.137	Rp247.482	1,084306675	0,404623367	0,679683
		2020	Rp541.978.801	Rp539.862.076	Rp26.008	Rp100.137	1,003920863	0,259724178	0,744197
BBRI	Bank Rakyat Indonesia (Persero)	2016	Rp17.256.787	Rp16.261.754	Rp712.245	Rp38.158.470	1,061188541	0,01866545	1,042523
		2017	Rp5.693.425	Rp17.256.787	Rp16.453.656	Rp712.245	0,329923815	23,10111829	-22,7712
		2018	Rp6.459.819	Rp5.693.425	Rp3.454.225	Rp16.453.656	1,134610362	0,209936624	0,924674
		2019	Rp25.021.168	Rp6.459.819	Rp13.185.691	Rp3.454.225	3,873354346	3,817264654	0,05609

		2020	Rp37.466.184	Rp25.021.168	Rp24.236.324	Rp13.185.691	1,497379499	1,838077656	-0,3407
BBTN	Bank Tabungan Negara (Persero)	2016	Rp14.224.421	Rp11.223.646	Rp20.000	Rp6.003	1,267361872	3,3316675	-2,06431
		2017	Rp178.978.222	Rp14.224.421	Rp396.710	Rp2.000	12,58246097	198,355	-185,773
		2018	Rp212.938.402	Rp178.978.222	Rp526.743	Rp396.710	1,189744761	1,327778478	-0,13803
		2019	Rp232.212.539	Rp212.938.402	Rp654.678	Rp526.743	1,090515082	1,242879355	-0,15236
		2020	Rp222.900.180	Rp232.212.539	Rp456.765	Rp654.678	0,95989726	0,697694134	0,262203
BDMN	Bank Danamon Indonesia Tbk	2016	Rp25.061.766	Rp23.886.086	Rp76.758	Rp106.563	1,049220287	0,720306298	0,328914
		2017	Rp26.080.060	Rp25.061.766	Rp487.422	Rp76.758	1,040631375	6,350113343	-5,30948
		2018	Rp28.262.631	Rp26.080.060	Rp4.121.000	Rp487.422	1,083687346	8,454686083	-7,371
		2019	Rp29.624.404	Rp28.262.631	Rp47.717	Rp4.121.000	1,048182811	0,011578986	1,036604
		2020	Rp22.605.362	Rp29.624.404	Rp6.023	Rp47.717	0,763065546	0,126223359	0,636842
BMRI	Bank Mandiri (Persero) Tbk	2016	Rp11.855.216	Rp7.907.449	Rp10.935	Rp4.202	1,499246596	2,602332223	-1,10309
		2017	Rp15.145.219	Rp11.855.216	Rp51.269	Rp10.935	1,27751523	4,688523091	-3,41101
		2018	Rp16.826.865	Rp15.145.219	Rp87.908	Rp51.269	1,111034776	1,714642376	-0,60361
		2019	Rp18.211.088	Rp16.826.865	Rp12.330.221	Rp87.908	1,082262679	140,2627861	-139,181
		2020	Rp18.649.899	Rp18.211.088	Rp2.593.152	Rp12.330.221	1,024095815	0,210308639	0,813787
BNGA	Bank CIMB Niaga Tbk	2016	Rp6.059.924	Rp6.276.106	Rp3.601	Rp4.262	0,965554756	0,844908494	0,120646
		2017	Rp3.386.750	Rp6.059.924	Rp932	Rp3.601	0,558876646	0,258816995	0,30006
		2018	Rp2.184.310	Rp3.386.750	Rp2.334	Rp932	0,644957555	2,504291845	-1,85933
		2019	Rp3.179.370	Rp2.184.310	Rp2.181	Rp2.334	1,455548892	0,934447301	0,521102
		2020	Rp2.977.849	Rp3.179.370	Rp1.914	Rp2.181	0,936616059	0,877579092	0,059037
BNLI	Bank Permata Tbk	2016	Rp137.159.814	Rp157.713.808	Rp35.326.880	Rp13.994.055	0,869675368	2,524420549	-1,65475
		2017	Rp113.684.814	Rp137.159.814	Rp35.687.091	Rp35.326.880	0,828849287	1,010196513	-0,18135
		2018	Rp128.117.544	Rp113.684.814	Rp29.246.929	Rp35.687.091	1,126953896	0,819538051	0,307416
		2019	Rp135.798.062	Rp128.117.544	Rp18.902.804	Rp29.246.929	1,059948995	0,646317567	0,413631

		2020	Rp164.899.018	Rp135.798.062	Rp13.690.745	Rp18.902.804	1,214295812	0,72427059	0,490025
BTPN	Bank BTPN Tbk	2016	Rp4.996.812	Rp3.678.027	Rp687	Rp2.026	1,358557727	0,339091807	1,019466
		2017	Rp6.053.273	Rp4.996.812	Rp4.561	Rp687	1,211427006	6,639010189	-5,42758
		2018	Rp7.277.162	Rp6.053.273	Rp4.456	Rp4.561	1,202186321	0,976978733	0,225208
		2019	Rp8.999.574	Rp7.277.162	Rp6.026	Rp4.456	1,236687324	1,352333932	-0,11565
		2020	Rp9.522.866	Rp8.999.574	Rp8.792	Rp6.026	1,058146308	1,459010953	-0,40086
MEGA	Bank Mega Tbk	2016	Rp34.171	Rp26.306	Rp5.187	Rp1.064	1,298981221	4,875	-3,57602
		2017	Rp35.237.814	Rp34.171	Rp14.450.360	Rp5.187	1031,219865	2785,880085	-1754,66
		2018	Rp42.263.704	Rp35.237.814	Rp7.229.427	Rp14.450.360	1,199384956	0,500293903	0,699091
		2019	Rp53.022.795	Rp422.663.704	Rp21.218	Rp7.229.427	0,125449132	0,002934949	0,122514
		2020	Rp48.027.075	Rp53.022.795	Rp58.914	Rp21.218	0,905781655	2,77660477	-1,87082
INPC	Bank Artha Graha Internasional	2016	Rp17.744.173	Rp17.112.628	Rp286.670	Rp417.325	1,036905202	0,686922662	0,349983
		2017	Rp18.067.674	Rp17.744.173	Rp1.025.761	Rp286.670	1,018231393	3,57819444	-2,55996
		2018	Rp15.076.319	Rp18.067.674	Rp1.212.256	Rp1.212.256	0,834436076	1	-0,16556
		2019	Rp13.459.487	Rp15.076.319	Rp76.068	Rp1.212.256	0,892756846	0,062749122	0,830008
		2020	Rp11.982.582	Rp13.459.487	Rp180.721	Rp76.068	0,890270335	2,375782195	-1,48551

Sumber: IDX tahun 2022 (diolah)

**Hasil Perhitungan *Infective Monitoring* (X<sub>5</sub>)**  
(Dalam rupiah)

$$BDOUT = \frac{\sum \text{komisaris independen}}{\sum \text{dewan komisaris}}$$

kode	NAMA PERUSAHAAN	TAHUN	komisaris independent (a)	Dewan Komisaris (b)	x5 (BDOUT) a/b
BBCA	Bank Central Asia Tbk	2016	3	5	0,6
		2017	3	5	0,6
		2018	3	5	0,6
		2019	3	5	0,6
		2020	3	5	0,6
BBNI	Bank Negara Indonesia	2016	5	8	0,625
		2017	5	8	0,625
		2018	5	8	0,625
		2019	5	8	0,625
		2020	5	8	0,625
BBRI	Bank Rakyat Indonesia (Persero)	2016	5	9	0,555555556
		2017	5	10	0,5
		2018	5	10	0,5
		2019	5	10	0,5
		2020	5	10	0,5
BBTN	Bank Tabungan Negara (Persero)	2016	4	7	0,571428571
		2017	4	7	0,571428571
		2018	4	7	0,571428571
		2019	4	7	0,571428571
		2020	4	7	0,571428571
BDMN	Bank Danamon Indonesia Tbk	2016	4	7	0,571428571
		2017	3	6	0,5
		2018	4	8	0,5
		2019	4	8	0,5
		2020	4	8	0,5
BMRI	Bank Mandiri (Persero) Tbk	2016	4	8	0,5
		2017	4	8	0,5
		2018	4	8	0,5
		2019	3	8	0,375
		2020	4	10	0,4
BNGA	Bank CIMB Niaga Tbk	2016	4	9	0,444444444
		2017	4	8	0,5

		2018	4	8	0,5
		2019	5	9	0,555555556
		2020	4	8	0,5
BNLI	Bank Permata Tbk	2016	4	8	0,5
		2017	4	8	0,5
		2018	4	8	0,5
		2019	4	8	0,5
		2020	4	8	0,5
BTPN	Bank BTPN Tbk	2016	3	5	0,6
		2017	3	6	0,5
		2018	3	6	0,5
		2019	3	6	0,5
		2020	3	6	0,5
MEGA	Bank Mega Tbk	2016	2	4	0,5
		2017	2	4	0,5
		2018	2	4	0,5
		2019	3	5	0,6
		2020	3	5	0,6
INPC	Bank Artha Graha Internasional	2016	3	5	0,6
		2017	3	7	0,428571429
		2018	3	7	0,428571429
		2019	2	4	0,5
		2020	2	4	0,5

Sumber: IDX tahun 2022 (diolah)

**Hasil Perhitungan *Personal Financial need* (X<sub>6</sub>)**  
(Dalam rupiah)

<b><math>PFN = \frac{\text{Total saham yang dimiliki orang dalam}}{\text{Total saham yang beredar}}</math></b>
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KODE	NAMA PERUSAHAAN	TAHUN	total saham yang dimiliki orang dalam (a)	Total saham yang beredar (b)	x6 (PFN) a/b
BBCA	Bank Central Asia Tbk	2016	Rp88.000.000.000	Rp24.655.010.000	3,569
		2017	Rp88.000.000.000	Rp24.655.010.000	3,569
		2018	Rp88.000.000.000	Rp24.655.010.000	3,569
		2019	Rp88.000.000.000	Rp24.655.010.000	3,569
		2020	Rp88.000.000.000	Rp24.655.010.000	3,569
BBNI	Bank Negara Indonesia	2016	Rp7.500	Rp9.045.807	0,001
		2017	Rp7.500	Rp9.045.807	0,001
		2018	Rp7.500	Rp9.045.807	0,001
		2019	Rp7.500	Rp9.045.807	0,001
		2020	Rp7.500	Rp9.045.807	0,001
BBRI	Bank Rakyat Indonesia (Persero)	2016	Rp60.000.000.000	Rp24.669.162.000	2,432
		2017	Rp60.000.000.000	Rp24.669.162.000	2,432
		2018	Rp60.000.000.000	Rp24.669.162.000	2,432
		2019	Rp300.000.000.000	Rp123.345.810.000	2,432
		2020	Rp300.000.000.000	Rp123.345.810.000	2,432
BBTN	Bank Tabungan Negara (Persero)	2016	Rp500	Rp5.295.000	0,000
		2017	Rp500	Rp5.295.000	0,000
		2018	Rp500	Rp5.295.000	0,000
		2019	Rp500	Rp5.295.000	0,000
		2020	Rp500	Rp5.295.000	0,000
BDMN	Bank Danamon Indonesia Tbk	2016	Rp50.000	Rp5.901.122	0,008
		2017	Rp50.000	Rp5.901.122	0,008
		2018	Rp50.000	Rp5.901.122	0,008
		2019	Rp50.000	Rp5.901.122	0,008
		2020	Rp50.000	Rp5.901.122	0,008
BMRI	Bank Mandiri (Persero) Tbk	2016	Rp500	Rp11.666.667	0,000
		2017	Rp500	Rp11.666.667	0,000
		2018	Rp500	Rp11.666.667	0,000
		2019	Rp250	Rp11.666.667	0,000
		2020	Rp250	Rp11.666.667	0,000
BNGA	Bank CIMB Niaga Tbk	2016	Rp71.853.936	Rp1.612.257	44,567

		2017	Rp71.853.936	Rp1.612.257	44,567
		2018	Rp71.853.936	Rp1.612.257	44,567
		2019	Rp71.853.936	Rp1.612.257	44,567
		2020	Rp71.853.936	Rp1.612.257	44,567
BNLI	Bank Permata Tbk	2016	Rp12.500	Rp3.125.134	0,004
		2017	Rp12.500	Rp3.837.985	0,003
		2018	Rp12.500	Rp3.837.985	0,003
		2019	Rp12.500	Rp3.837.985	0,003
		2020	Rp12.500	Rp3.837.985	0,003
BTPN	Bank BTPN Tbk	2016	Rp1.500.000	Rp116.805	12,842
		2017	Rp1.500.000	Rp116.805	12,842
		2018	Rp300.000	Rp117.033	2,563
		2019	Rp300.000	Rp162.979	1,841
		2020	Rp300.000	Rp162.979	1,841
MEGA	Bank Mega Tbk	2016	Rp27.000.000.000	Rp3.481.888	7754,414
		2017	Rp27.000.000.000	Rp3.481.888	7754,414
		2018	Rp27.000.000.000	Rp3.481.888	7754,414
		2019	Rp27.000.000.000	Rp3.481.888	7754,414
		2020	Rp27.000.000.000	Rp3.481.888	7754,414
INPC	Bank Artha Graha Internasional	2016	Rp52.310.000.000	Rp1.751.487	29866,051
		2017	Rp52.310.000.000	Rp414.753	126123,259
		2018	Rp52.310.000.000	Rp414.753	126123,259
		2019	Rp52.310.000.000	Rp414.753	126123,259
		2020	Rp52.310.000.000	Rp414.753	126123,259

Sumber: IDX tahun 2022 (diolah)

**Hasil Perhitungan Total Akruai Aset (X<sub>7</sub>)**  
(Dalam rupiah)

<b><math>TACA = \text{Laba Bersih} - \text{Arus Kas Operasi}</math></b>
<b>Total Akruai</b>

KODE	NAMA PERUSAHAAN	TAHUN	laba bersih (a)	arus kas operasi (b)	total akruai (c)	laba bersih - arus kas (a-b)	x7 (TACA) a-b/c
BBCA	Bank Central Asia Tbk	2016	Rp20.632.281	Rp45.667.484	0,451793688	-Rp25.035.203	-55412910
		2017	Rp23.321.150	Rp9.658.627	2,414540907	Rp13.662.523	5658435
		2018	Rp25.851.660	Rp4.912.562	5,262358012	Rp20.939.098	3979033
		2019	Rp28.569.974	Rp51.942.040	0,550035655	-Rp23.372.066	-42491911
		2020	Rp27.147.109	Rp50.978.875	0,532516832	-Rp23.831.766	-44753076
BBNI	Bank Negara Indonesia	2016	Rp11.410.196	Rp15.422.131	0,739858584	-Rp4.011.935	-5422570
		2017	Rp13.770.592	Rp33.677.278	0,408898605	-Rp19.906.686	-48683673
		2018	Rp15.091.762	Rp4.274.095	3,53098422	Rp10.817.667	3063641
		2019	Rp15.508.583	Rp12.611.042	1,229762219	Rp2.897.541	2356180
		2020	Rp3.321.442	Rp74.253.924	0,044730862	-Rp70.932.482	-1585761584
BBRI	Bank Rakyat Indonesia (Persero)	2016	Rp26.227.991	Rp21.770.833	1,204730706	Rp4.457.158	3699713
		2017	Rp29.044.334	Rp39.299.109	0,739058333	-Rp10.254.775	-13875461
		2018	Rp26.227.881	Rp21.780.855	1,204171324	Rp4.447.026	3693018
		2019	Rp34.413.825	Rp44.582.937	0,771905741	-Rp10.169.112	-13174033
		2020	Rp18.660.393	Rp66.689.187	0,279811373	-Rp48.028.794	-171647040
BBTN	Bank Tabungan Negara (Persero)	2016	Rp2.618.905	Rp9.783.925	0,267674272	-Rp7.165.020	-26767683
		2017	Rp3.027.466	Rp299.688	10,10205948	Rp2.727.778	270022
		2018	Rp2.807.923	Rp2.410.430	1,164905432	Rp397.493	341223
		2019	Rp209.263	Rp14.828.361	0,014112349	-Rp14.619.098	-1035908224
		2020	Rp1.602.358	Rp26.532.815	0,060391557	-Rp24.930.457	-412813618
BDMN	Bank Danamon Indonesia Tbk	2016	Rp2.792.722	Rp446.199	6,258915865	Rp2.346.523	374909
		2017	Rp3.828.097	Rp3.748.625	1,021200307	Rp79.472	77822
		2018	Rp4.107.068	Rp4.445.372	0,923897483	-Rp338.304	-366170
		2019	Rp4.240.671	Rp9.005.154	0,470915989	-Rp4.764.483	-10117480
		2020	Rp1.088.942	Rp17.305.893	0,06292319	-Rp16.216.951	-257726140
BMRI	Bank Mandiri (Persero) Tbk	2016	Rp14.650.163	Rp41.521.119	0,35283642	-Rp26.870.956	-76156979
		2017	Rp27.169.751	Rp4.981.054	5,454618842	Rp22.188.697	4067873
		2018	Rp33.905.797	Rp31.962.470	1,060800276	Rp1.943.327	1831944
		2019	Rp28.455.592	Rp23.697.890	1,200764794	Rp4.757.702	3962226
		2020	Rp17.645.624	Rp102.060.837	0,172893193	-Rp84.415.213	-488250645
BNGA	Bank CIMB Niaga Tbk	2016	Rp2.081.717	Rp3.291.332	0,63248466	-Rp1.209.615	-1912481
		2017	Rp816.892	Rp13.626.939	0,059946845	-Rp12.810.047	-213690095



		2018	Rp824.039	Rp1.003.144	0,821456341	-Rp179.105	-218033
		2019	Rp3.642.935	Rp2.070.946	1,759068078	Rp1.571.989	893649
		2020	Rp2.011.254	Rp28.624.928	0,070262325	-Rp26.613.674	-378775879
BNLI	Bank Permata Tbk	2016	Rp12.233.285	Rp2.915.448	4,196022361	Rp9.317.837	2220636
		2017	Rp748.433	Rp13.394.147	0,055877616	-Rp12.645.714	-226310909
		2018	Rp901.252	Rp4.698.941	0,191798961	-Rp3.797.689	-19800363
		2019	Rp1.500.420	Rp1.879.571	0,798277905	-Rp379.151	-474961
		2020	Rp721.587	Rp1.148.905	0,628064984	-Rp427.318	-680372
BTPN	Bank BTPN Tbk	2016	Rp1.875.846	Rp2.682.181	0,699373383	-Rp806.335	-1152939
		2017	Rp1.421.940	Rp1.125.968	1,262860046	Rp295.972	234366
		2018	Rp2.257.884	Rp4.585.807	0,492363503	-Rp2.327.923	-4728058
		2019	Rp2.992.418	Rp11.970.920	0,249973937	-Rp8.978.502	-35917753
		2020	Rp2.005.677	Rp18.663.821	0,107463365	-Rp16.658.144	-155012306
MEGA	Bank Mega Tbk	2016	Rp1.158.000	Rp2.802.265	0,413237149	-Rp1.644.265	-3978986
		2017	Rp1.300.043	Rp5.356.123	0,242720901	-Rp4.056.080	-16710881
		2018	Rp1.599.347	Rp5.646.467	0,283247383	-Rp4.047.120	-14288287
		2019	Rp2.002.733	Rp3.649.734	0,548733963	-Rp1.647.001	-3001456
		2020	Rp3.008.311	Rp545.449	5,515292905	Rp2.462.862	446551
INPC	Bank Artha Graha Internasional	2016	Rp72.843	Rp1.643.522	0,044321281	-Rp1.570.679	-35438484
		2017	Rp68.101	Rp974.511	0,069882228	-Rp906.410	-12970537
		2018	Rp53.621	Rp1.168.947	0,045871199	-Rp1.115.326	-24314298
		2019	Rp58.345	Rp588.905	0,099073705	-Rp530.560	-5355205
		2020	Rp21.372	Rp5.116.985	0,004176678	-Rp5.095.613	-1220015688

Sumber: IDX tahun 2022 (diolah)



**TABULASI DATA**

<b>kode</b>	<b>NAMA PERUSAHAAN</b>	<b>TAHUN</b>	<b>ACHANGE (X1)</b>	<b>DAR (X2)</b>	<b>ROA (X3)</b>	<b>RECEIVE (X4)</b>	<b>BDOUT (X5)</b>	<b>PFN (X6)</b>	<b>TACA X7)</b>	<b>Y</b>
BBCA	Bank Central Asia Tbk	2017	0,12	0,83	0,03	-7621901059.00	-7,62	0,60	-55412910	0
		2018	0,10	0,82	0,03	753503757.00	7,54	0,60	5658435	1
		2019	0,09	0,81	0,03	-2363568175.00	-2,36	0,60	3979033	1
		2020	0,10	0,81	0,03	-256878609.00	-0,26	0,60	-42491911	0
		2021	0,15	0,82	0,03	397115697.00	0,40	0,60	-44753076	1
BBNI	Bank Negara Indonesia	2017	0,16	0,82	0,02	-2511630306.00	-2,51	0,63	-5422570	0
		2018	0,15	0,82	0,02	462669029.00	0,46	0,63	-48683673	0
		2019	0,12	0,83	0,02	881498789.00	0,88	0,63	3063641	1
		2020	0,04	0,81	0,02	679683308.00	0,68	0,63	2356180	1
		2021	0,05	0,86	0,00	744196685.00	0,74	0,63	-1585761584	0
BBRI	Bank Rakyat Indonesia (Persero)	2017	0,12	0,85	0,85	1042523091.00	1,04	0,56	3699713	1
		2018	0,11	0,85	0,02	-2277119448.00	-22,77	0,50	-13875461	0
		2019	0,05	0,85	0,02	924673738.00	0,92	0,50	3693018	1
		2020	0,16	0,84	0,02	56089692.00	0,06	0,50	-13174033	0
		2021	0,06	0,85	0,01	-340698157.00	-0,34	0,50	-171647040	0
BBTN	Bank Tabungan Negara (Persero)	2017	0,20	0,91	0,01	-2064305628.00	-2,06	0,57	-26767683	0
		2018	0,18	0,86	0,01	-185772539.00	-185,77	0,57	270022	1
		2019	0,15	0,86	0,01	-138033717.00	-0,14	0,57	341223	1
		2020	0,02	0,86	0,00	-152364272.00	-0,15	0,57	-1035908224	0
		2021	0,14	0,89	0,00	262203127.00	0,26	0,57	-412813618	0
BDMN	Bank Danamon Indonesia Tbk	2017	-0,08	0,79	0,02	328913989.00	0,33	0,57	374909	1
		2018	0,02	0,78	0,02	-5309481969.00	-5,31	0,50	77822	1

		2019	0,05	0,78	0,02	-7370998737.00	-7,37	0,50	-366170	0
		2020	0,04	0,77	0,02	1036603825.00	1,04	0,50	-10117480	0
		2021	0,04	0,78	0,01	636842187.00	0,64	0,50	-257726140	0
BMRI	Bank Mandiri (Persero) Tbk	2017	0,12	0,79	0,01	-1103085626.00	-1,10	0,50	-76156979	0
		2018	0,08	0,79	0,02	-3411007861.00	-3,41	0,50	4067873	1
		2019	0,06	0,78	0,03	-6036076.00	-0,60	0,50	1831944	1
		2020	0,09	0,78	0,03	-1391805234.00	-139,18	0,38	3962226	1
		2021	0,08	0,81	0,02	813787175.00	0,81	0,40	-488250645	0
		BNGA	Bank CIMB Niaga Tbk	2017	0,01	0,86	0,01	120646263.00	0,12	0,44
2018	0,09			0,86	0,00	300059651.00	0,30	0,50	-213690095	0
2019	-0,02			0,85	0,00	-185933429.00	-1,86	0,50	-218033	0
2020	0,05			0,84	0,01	521101591.00	0,52	0,56	893649	1
2021	0,02			0,85	0,01	59036967.00	0,06	0,50	-378775879	0
BNLI	Bank Permata Tbk	2017	-0,07	0,87	0,01	-1654745181.00	-1,65	0,50	2220636	1
		2018	-0,15	0,85	0,01	-181347227.00	-0,18	0,50	-226310909	0
		2019	0,03	0,85	0,01	307415845.00	0,31	0,50	-19800363	0
		2020	0,05	0,85	0,01	413631428.00	0,41	0,50	-474961	0
		2021	0,18	0,82	0,00	490025223.00	0,49	0,50	-680372	0
BTPN	Bank BTPN Tbk	2017	0,11	0,77	0,02	101946592.00	1,02	0,60	-1152939	0
		2018	0,04	0,76	0,01	-5427583183.00	-5,43	0,50	234366	1
		2019	0,06	0,75	0,02	225207589.00	0,23	0,50	-4728058	0
		2020	-0,06	1,48	0,03	-115646608.00	-0,12	0,50	-35917753	0
		2021	0,06	0,14	0,02	-400864645.00	-0,40	0,50	-155012306	0
MEGA	Bank Mega Tbk	2017	0,03	0,85	0,02	-3576018779.00	-3,58	0,50	-3978986	0
		2018	0,14	0,84	0,02	-175466022.00	-1754,66	0,50	-16710881	0

		2019	0,02	0,84	0,02	699091053.00	0,70	0,50	-14288287	1
		2020	0,17	0,85	0,02	122514183.00	0,12	0,60	-3001456	0
		2021	0,10	0,84	0,03	-1870823115.00	-1,87	0,60	446551	0
INPC	Bank Artha Graha Internasional	2017	0,04	0,83	0,00	34998254.00	0,35	0,60	-35438484	1
		2018	0,05	0,84	0,00	-2559963046.00	-2,56	0,43	-12970537	0
		2019	0,00	0,82	0,00	-165563924.00	-0,17	0,43	-24314298	0
		2020	-0,02	0,82	0,00	830007724.00	0,83	0,50	-5355205	1
		2021	0,16	0,88	0,00	-148551186.00	-1,49	0,50	-1220015688	0

Sumber : IDX tahun 2017-2021



## Lampiran 4. Data Hasil Penghitungan SPSS

### REGRESI LINIER BERGANDA

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.292	.318		-.917	.364
	ACHANGE	-.013	.005	-.322	-2.893	.006
	DAR	-.003	.002	-.116	-1.135	.262
	ROA	.007	.003	.277	2.691	.010
	RECEIVE	1.325E-11	.000	.090	.871	.388
	BDOUT	7.272E-7	.000	.059	.572	.570
	PFN	.019	.005	.395	3.609	.001
	TACA	4.835E-10	.000	.509	4.908	.000

a. Dependent Variable: Y

Sumber: Output SPSS 25 (data diolah 2022)

### UJI NORMALITAS

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		55
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.44901200
Most Extreme Differences	Absolute	.263
	Positive	.263
	Negative	-.185
Test Statistic		.263
Asymp. Sig. (2-tailed)		.000 <sup>c</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Sumber: Output SPSS 25 (data diolah 2022)

## UJI MULTIKOLONIERITAS

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.292	.318		-.917	.364
	ACHANGE	-.013	.005	-.322	-2.893	.006
	DAR	-.003	.002	-.116	-1.135	.262
	ROA	.007	.003	.277	2.691	.010
	RECEIVE	1.325E-11	.000	.090	.871	.388
	BDOUT	7.272E-7	.000	.059	.572	.570
	PFN	.019	.005	.395	3.609	.001
	TACA	4.835E-10	.000	.509	4.908	.000

a. Dependent Variable: Y

Sumber: Output SPSS 25 (data diolah 2022)

## UJI AUTOKOLERASI

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.380 <sup>a</sup>	.145	.017	.481	1.915

a. Predictors: (Constant), TACA, ACHANGE, BDOUT, DAR, RECEIVE, PFN, ROA

b. Dependent Variable: FRAUD

Sumber: Output SPSS 25 (data diolah 2022)

## HASIL HIPOTESIS

### Uji T

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.292	.318		-.917	.364
	ACHANGE	-.013	.005	-.322	-2.893	.006
	DAR	-.003	.002	-.116	-1.135	.262
	ROA	.007	.003	.277	2.691	.010
	RECEIVE	1.325E-11	.000	.090	.871	.388
	BDOUT	7.272E-7	.000	.059	.572	.570
	PFN	.019	.005	.395	3.609	.001
	TACA	4.835E-10	.000	.509	4.908	.000

a. Dependent Variable: Y

Sumber: Output SPSS 25 (data diolah 2022)

**Uji F**  
**(Uji Serempak Atau Uji Simultan)**

<b>ANOVA<sup>a</sup></b>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.374	7	.339	7.277	.000 <sup>b</sup>
	Residual	2.191	47	.047		
	Total	4.565	54			

a. Dependent Variable: Y

b. Predictors: (Constant), TACA, ACHANGE, DAR, ROA, BDOUT, RECEIVE, PFN

Sumber: Output SPSS 25 (data diolah 2022)

**HASIL KOEFISIEN DETERMINASI (R<sup>2</sup>)**

<b>Model Summary<sup>b</sup></b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721 <sup>a</sup>	.520	.449	.21590

a. Predictors: (Constant), TACA, ACHANGE, DAR, ROA, BDOUT, RECEIVE, PFN

b. Dependent Variable: Y

Sumber: Output SPSS 25 (data diolah 2022)



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2. NIM : 18441587
3. Jurusan : S1 Akuntansi
4. Bidang : Perbankan
5. Alamat : Ds. Padas, Kec. Bungkal, Kab. Ponorogo
6. Judul Skripsi : FAKTOR-FAKTOR YANG MEMPENGARUHI  
PENDETEKSIAN KECURANGAN LAPORAN KEUANGAN  
DENGAN PENDEKATAN FRAUD TRIANGLE  
(Studi Kasus Lembaga Keuangan Perbankan Periode 2016-2020)
7. Masa Pembimbingan : September 2022 s/d Agustus 2023
8. Tanggal Mengajukan Skripsi :
9. Konsultasi :


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Nama : MELLYANA NOVIESTA

NIM : 18441587

Prodi : S1 AKUNTANSI

Judul : FAKTOR-FAKTOR YANG MEMPENGARUHI PENDETEKSIAN KECURANGAN  
LAPORAN KEUANGAN DENGAN PENDEKATAN FRAUD TRIANGLE (Studi Kasus  
Lembaga Keuangan Perbankan di BEI Periode 2017-2021)

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