

LAMPIRAN

LAMPIRAN 1 - DAFTAR NAMA SAMPEL PERUSAHAAN

No	Kode Perusahaan	Nama Perusahaan
1	AGRO	PT Bank Rakyat Indonesia
2	AGRS	PT Bank IBK Indonesia Tbk
3	AMAR	PT Bank Amar Indonesia (lengkap)
4	ARTO	PT Bank Artos Indonesia Tbk
5	BABP	PT Bank MNC International Tbk
6	BACA	PT Bank Capital Indonesia Tbk
7	BBCA	PT Bank Central Asia Tbk
8	BBHI	PT Bank Harda Internasional Tbk
9	BBKP	PT Bank Bukopin Tbk
10	BBMD	PT Bank Mestika Dharma Tbk
11	BBNI	PT Bank Negara Indonesia (Persero) Tbk
12	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk
13	BBTN	PT Bank Tabungan Negara (Persero) Tbk
14	BBYB	PT Bank Yudha Bhakti Tbk
15	BCIC	PT Bank Jtrust Indonesia Tbk
16	BDMN	PT Bank Danamon Indonesia Tbk
17	BEKS	PT Bank Pembangunan Daerah Banten Tbk
18	BGTG	PT Bank Ganesha Tbk
19	BINA	PT Bank Ina Perdana Tbk
20	BJBR	PT Bank Pembangunan Daerah Jawa Barat Tbk
21	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk
22	BKSW	PT Bank QNB Indonesia Tbk
23	BMAS	PT Bank Maspion Indonesia Tbk
24	BMRI	PT Bank Mandiri (Persero) Tbk
25	BNBA	PT Bank Bumi Artha Tbk
26	BNGA	PT Bank CIMB Niaga Tbk
27	BNII	PT Bank Maybank Indonesia Tbk
28	BNLI	PT Bank Permata Tbk
29	BSIM	PT Bank Sinarmas Tbk
30	BSWD	PT Bank of India Indonesia Tbk
31	BTPN	PT Bank BTPN Tbk
32	BVIC	PT Bank Victoria Internasional Tbk
33	DNAR	PT Bank Dinar Indonesia Tbk

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1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber:
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



34	INPC	PT Bank Artha Graha Internasional Tbk
35	MAYA	PT Bank Mayapada Internasional Tbk
36	MCOR	PT Bank China Construction Bank Indonesia Tbk
37	MEGA	PT Bank Mega Tbk
38	NISP	PT Bank OCBC NISP Tbk
39	NOBU	PT Bank National Nobu Tbk
40	PNBN	PT Bank Pan Indonesia Tbk
41	PNBS	PT Bank Panin Dubai Syariah Tbk
42	SDRA	PT Bank Woori Saudara Indonesia Tbk
43	BRIS	PT Bank BRISyariah Tbk
44	BTPS	PT Bank Tabungan Pensiunan Nasional Syariah Tbk

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LAMPIRAN 2 – DATA OLAHAN

Data Untuk Uji *F-Score*

No	Kode	Tahun	Acc Quality	WC	NCO	FIN	Average Total Aset
1	AGRO	2019	0.23	260,678,949,592	2,225,037,127,496	872,639,685,386	14,863,013,777,512
		2020	7.29	112,156,142	2,170,538,351,596	907,104,166,973	422,436,606,489
		2021	0.16	(67,900,368)	2,921,539,377,713	715,687,518,149	22,975,613,592,236
		2022	0.20	(47,219,603)	3,107,085,543,518	491,170,349	15,853,129,599,280
2	AGRS	2019	(0.13)	9,137,888,615,803	(5,503,597,763,897)	(5,411,603,782,743)	13,254,430,181,896
		2020	0.91	586,238,809,568	4,773,191,866,767	(209,494,066,419)	5,669,587,003,269
		2021	7.04	1,588,070,490,331	20,638,827,708,709	(476,387,119,100)	3,090,772,936,581
		2022	3.97	784,403,140,288	21,760,997,923,765	(104,779,234,662)	5,646,533,020,406
3	AMAR	2019	4.24	408,805,196,767	25,264,917,043,719	(113,982,072,444)	6,028,582,928,087
		2020	10.96	(844,651,925)	36,743,365,072,039	689,151,883,031	3,414,026,561,633
		2021	11.72	305,067,495,779	36,659,828,473,781	765,610,172,386	3,220,252,002,034
		2022	38.87	(759,155,742)	44,879,014,105,286	663,624,525,726	1,171,696,212,367
4	ARTO	2019	42.28	(976,566,596)	17,453,699,356,024	338,284,905,892	420,751,554,854
		2020	3.06	(1,332,760,368)	18,808,373,580,495	392,738,977,403	6,280,047,729,323
		2021	0.64	8,504,422,399,248	15,817,613,288,330	(4,572,635,436,863)	30,780,140,714,831
		2022	0.04	643,545,901,152	121,140,133,553	(261,914,373,744)	12,062,046,637,892
5	BABP	2019	(0.04)	1,222,629,985,244	(549,276,593,123)	(819,624,353,554)	3,366,314,194,987
		2020	0.34	806,367,110,591	128,696,236,505	(104,964,050,187)	2,455,170,435,079
		2021	0.13	366,547,263,307	1,143,865,721,333	(15,181,712,554)	11,218,287,516,720
		2022	1.47	(367,895,932)	1,283,682,033,569	1,098,866,354,960	1,621,551,114,058
6	BACA	2019	0.49	309,618,085,062	1,211,241,955,316	9,689,595,386	3,152,557,689,511
		2020	0.00	(213,825,417)	15,503,391,859	(31,685,588)	22,842,541,512,033
		2021	0.00	9,129,521	13,005,764,596	(19,197,100)	15,059,366,418,255

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No	Kode	Tahun	Acc Quality	WC	NCO	FIN	Average Total Aset
		2022	0.07	81,386,273	31,090,855,226	(29,191,841)	424,989,528,642
7	BBKA	2019	(0.07)	8,557,602,175,113	(8,376,183,869,015)	(2,808,431,379,851)	36,009,572,735,040
		2020	0.01	660,159,970,976	(543,858,381,162)	(10,416,538,436)	17,498,955,892,443
		2021	(0.09)	1,341,848,687,043	(1,274,582,010,703)	(609,312,771,255)	5,845,658,929,025
		2022	0.02	977,921,309,471	(915,639,839,965)	51,559,932,363	7,306,661,929,440
8	BBHI	2019	0.13	347,254,404,174	(288,330,929,591)	94,023,835,174	1,212,789,420,605
		2020	0.06	(191,265,240)	107,223,808,215	215,473,915,957	5,270,627,836,928
		2021	0.30	2,439,313,109,932	(186,370,298,273)	(68,777,638,626)	7,297,774,308,718
		2022	0.98	5,045,654,792,539	(195,059,648,466)	6,878,019,637	4,963,712,124,091
9	BBKP	2019	0.44	2,856,451,270,312	(1,010,394,531,919)	7,055,364,641	4,176,230,012,331
		2020	0.44	222,432,433,298	910,598,019,383	65,458,313,138	2,730,315,136,780
		2021	(1.10)	271,635,668,309	(2,650,801,957,190)	(3,645,663,539,201)	5,472,210,437,739
		2022	0.07	283,095,979,149	801,535,836,809	(273,363,544,728)	11,934,278,743,142
10	BBMD	2019	0.17	2,463,946,294,165	3,775,971,644,589	(1,088,839,406,565)	29,856,343,451,486
		2020	0.41	2,533,981,559,547	4,400,044,098,120	(645,299,093,885)	15,388,114,112,000
		2021	4.88	2,767,284,891,631	5,069,982,887,841	(276,498,021,781)	1,550,308,440,604
		2022	8.52	7,741,949,424,050	5,787,582,731,752	101,611,613,686	1,599,677,567,816
11	BBNI	2019	1.02	6,007,670,031,868	6,100,703,524,037	(192,407,429,590)	11,692,189,671,989
		2020	8.48	7,064,160,737,571	7,629,520,035,857	87,102,398,324	1,743,929,578,500
		2021	1.53	1,566,756,562,315	2,933,084,230,084	138,963,823,836	3,022,966,201,285
		2022	0.21	1,792,490,944,150	4,188,835,091,540	200,845,024,125	29,732,159,937,758
12	BBRI	2019	0.17	5,960,375,447,264	370,910,940,684	(3,161,808,027,729)	18,277,271,125,370
		2020	1.44	175,067,463,526	671,386,426,698	(200,432,277,457)	447,434,932,726
		2021	0.04	183,418,065,998	811,951,170,059	(32,556,424,626)	27,255,309,605,025
		2022	0.01	268,208,643,903	206,393,301,609	(321,031,613,232)	18,220,333,067,607

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13	BBTN	2019	3.30	31,070,197,542,625	(17,190,913,355,726)	(238,390,844,117)	4,131,000,239,363
		2020	2.40	6,556,282,284,710	10,069,353,223,065	5,088,130,216	6,919,237,289,617
		2021	11.86	9,176,081,307,578	11,308,182,693,127	(269,079,537,823)	1,703,868,340,846
		2022	5.46	18,896,032,467,062	15,121,237,115,109	13,446,679,006	6,233,818,550,000
14	BBYB	2019	4.91	10,033,832,745,023	21,064,934,774,948	11,177,596,091	6,340,488,274,875
		2020	7.92	24,686,838,978,215	8,594,290,327,719	5,977,147,951	4,200,945,873,844
		2021	6.58	24,686,843,702,300	1,145,839,164,282	(5,570,768,204,031)	3,078,894,599,958
		2022	21.41	27,975,857,298,473	10,036,743,338,401	(405,637,293,101)	1,756,279,386,377
15	BCIC	2019	134.73	40,403,387,282,913	13,296,796,684,247	(483,208,664,253)	395,002,033,420
		2020	5.19	30,725,934,430,420	23,422,200,393,733	(688,381,463,800)	10,301,620,056,626
		2021	0.42	4,764,500,276,593	7,773,693,387,771	(15,099,348,135)	29,836,388,216,911
		2022	1.01	3,714,345,304,842	9,153,948,791,360	358,441,665,098	13,106,560,646,611
16	BDMN	2019	(3.80)	3,559,321,071,427	224,072,437,854	(9,174,362,528,000)	1,419,026,370,418
		2020	(13.31)	5,569,455,222,435	(11,363,583,595,129)	(18,893,511,981,000)	1,854,978,301,369
		2021	(0.39)	5,635,085,336,741	(784,714,244,148)	(10,029,376,465,000)	13,200,325,167,680
		2022	(16.54)	1,577,193,388,872	(24,922,816,154,633)	(24,531,357,000,000)	2,894,964,957,000
17	BEKS	2019	(14.78)	1,588,310,202,677	(24,789,014,046,781)	(24,574,414,000,000)	3,232,349,341,473
		2020	(1.75)	1,338,440,948,832	(27,834,362,122,266)	(27,801,582,000,000)	31,098,118,637,702
		2021	(3.85)	1,682,699,964,431	(37,634,694,821,137)	(38,652,931,956,000)	19,392,256,128,276
		2022	12.14	2,154,776,957,325	2,414,194,512,528	2,191,449,495,074	556,841,270,831
18	BGTG	2019	(0.14)	1,329,358,237,339	(3,826,874,830,767)	(1,697,679,387,113)	30,653,712,689,727
		2020	(0.11)	1,303,607,264,410	110,487,254,909	(3,707,333,447,861)	20,664,243,432,000
		2021	(0.14)	1,314,063,146,608	1,709,324,097,683	(3,558,933,776,109)	3,708,640,830,817
		2022	(0.63)	1,771,028,744,965	(571,098,343,927)	(5,569,483,871,930)	6,888,413,129,547
19	BINA	2019	(3.16)	1,834,790,050,021	(3,869,635,852,727)	(5,629,943,197,308)	2,428,718,890,200

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		2020	(0.46)	91,492,254,493	(1,473,710,521,193)	(1,572,429,563,000)	6,382,401,132,500
		2021	(0.45)	61,556,052,624	(1,503,485,599,501)	(1,584,579,939,000)	6,767,798,449,582
		2022	(0.58)	49,346,320,800	(1,314,894,327,072)	(1,327,562,504,733)	4,456,440,515,524
20	BJBR	2019	(1.07)	115,780,198,590	(1,656,919,668,448)	(1,673,420,384,733)	2,993,852,828,817
		2020	3.28	8,266,047,460,741	(769,011,404,536)	(2,146,732,808,639)	1,629,330,505,284
		2021	0.38	634,963,273,903	849,441,966,769	(1,325,785,215,497)	421,685,489,874
		2022	(0.37)	836,079,620,958	(721,237,572,286)	(3,626,268,122,751)	9,555,730,220,409
21	BJTM	2019	0.21	2,327,073,457,698	3,290,814,054,440	5,564,185,719	26,948,222,673,354
		2020	0.36	1,556,532,925,537	3,280,686,263,865	(60,611,849,645)	13,279,980,194,273
		2021	2.96	1,456,891,943,156	3,086,526,934,320	(128,252,885,480)	1,492,174,456,975
		2022	0.73	676,666,205,492	618,837,800,251	(553,248,720)	1,781,403,120,031
22	BKSW	2019	0.09	408,483,265,643	759,428,138,793	65,829,848,196	13,065,402,389,665
		2020	0.52	625,730,462,293	914,655,112,375	60,080,029,097	3,064,427,982,500
		2021	0.66	474,946,605,059	1,542,832,377,664	61,114,177,000	3,157,328,078,674
		2022	0.07	530,321,744,242	2,017,293,345,324	(28,529,252,752)	34,091,276,750,519
23	BMAS	2019	0.09	524,816,145,461	1,323,042,606,917	(29,138,188,835)	20,256,679,130,310
		2020	3.52	1,106,568,272,217	766,079,425,074	(1,892,072,267)	531,287,537,698
		2021	0.05	404,265,828,183	1,157,840,222,106	89,499,477	30,963,039,452,066
		2022	0.06	482,948,760,000	771,132,263,279	(34,907,431,990)	21,644,713,070,000
24	BMRI	2019	0.42	612,387,711,914	674,329,435,065	920,505,212	3,068,822,127,901
		2020	0.06	120,756,590,931	176,490,804,151	193,698,880,599	7,660,957,132,264
		2021	1.28	202,458,451,033	108,725,495,171	1,128,693,562,502	1,123,404,638,304
		2022	0.32	144,922,872,659	136,498,197,323	1,828,416,668,288	6,559,416,917,000
25	BNBA	2019	3.23	180,289,615,594	182,893,017,152	21,698,592,040,829	6,820,332,857,338
		2020	3.85	207,605,387,815	259,036,547,498	16,149,543,120,634	4,316,354,902,683

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		2021	6.41	260,203,728,213	190,454,159,658	20,195,379,826,265	3,222,150,213,226
		2022	17.39	172,833,294,956	203,317,993,648	27,068,677,407,339	1,578,181,780,682
26	BNGA	2019	77.66	183,284,299,788	351,987,482,054	31,392,941,082,738	411,118,790,688
		2020	3.89	268,345,566,737	405,968,523,406	40,735,502,121,580	10,658,770,500,209
		2021	0.14	254,696,826,129	522,133,813,436	3,239,749,628,000	27,930,075,367,542
		2022	0.84	192,272,875,570	1,113,255,701,792	10,811,962,808,246	14,460,601,990,236
27	BNI	2019	12.13	160,566,367,194	1,046,619,654,282	18,226,284,082,400	1,602,128,449,085
		2020	11.01	147,203,139,765	485,954,030,730	18,137,693,151,793	1,704,944,390,365
		2021	2.45	244,202,852,051	918,329,224,556	31,013,062,367,111	13,157,993,274,426
		2022	27.20	239,541,963,465	914,428,330,776	51,165,145,279,930	1,923,209,925,500
28	BNLI	2019	(0.37)	61,318,970,758	(400,807,722,898)	(809,266,000,000)	3,105,043,556,767
		2020	0.04	57,274,879,094	134,123,279,945	1,045,238,364,181	34,702,250,569,276
		2021	0.12	56,638,937,120	48,951,230,486	1,727,580,802,021	15,182,261,956,441
		2022	37.36	64,301,495,607	755,211,818,278	17,081,936,913,562	479,190,229,546
29	BSIM	2019	1.02	72,386,352,767	(416,627,096,343)	26,911,028,892,000	26,128,920,851,995
		2020	2.38	291,348,516,630	(81,374,636,550)	41,020,796,421,464	17,305,679,756,500
		2021	(0.71)	293,279,801,270	(1,450,542,704,522)	(1,536,409,460,418)	3,793,266,617,879
		2022	0.06	247,097,637,267	122,342,304,437	(10,504,974,267)	6,321,509,959,095
30	BSWD	2019	0.28	241,663,402,426	191,008,541,819	(1,069,262,224)	1,537,647,273,296
		2020	0.56	262,534,646,512	498,841,864,544	2,788,341,745,157	6,314,482,133,500
		2021	0.43	158,255,372,290	1,186,997,150,158	1,348,522,185,700	6,249,315,331,413
		2022	(0.41)	222,440,321,376	(1,231,946,790,348)	(581,752,422,640)	3,869,183,982,123
31	BTPN	2019	1.44	49,537,178,895	750,108,860,191	2,979,934,124,523	2,621,750,215,842
		2020	4.08	786,713,161,497	1,581,090,177,974	3,842,025,600,000	1,520,719,037,320
		2021	15.83	87,615,154,832	2,247,576,012,203	3,620,878,181,000	376,186,886,476

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		2022	0.86	324,655,981,276	6,228,573,926,688	712,413,203,000	8,400,195,102,747
32	BVIC	2019	0.25	380,643,883,634	5,891,494,318,283	371,591,351,656	26,464,908,451,486
		2020	0.54	51,648,012,079	5,377,678,586,866	1,287,801,144,537	12,534,864,162,623
		2021	9.33	83,315,694,916	1,206,162,915,606	10,880,698,415,677	1,304,902,805,223
		2022	6.73	21,019,342,533	3,034,273,742,437	7,647,718,265,436	1,589,831,141,494
33	DNAR	2019	0.59	361,421,278,387	1,065,464,850,016	5,605,312,854,475	11,830,332,026,080
		2020	5.90	1,550,423,203,176	(1,183,726,363,938)	13,721,503,653,744	2,389,576,248,000
		2021	2.92	195,792,055,649	105,320,735,042	8,581,368,869,154	3,043,053,221,108
		2022	0.27	117,635,991,074	798,284,831,920	7,087,559,568,317	29,673,824,266,078
34	INPC	2019	0.21	549,681,259,262	(969,178,959,826)	4,252,062,691,000	18,372,860,025,500
		2020	1.74	101,630,314,347	113,690,419,653	6,499,271,102,525	3,859,302,229,810
		2021	0.96	216,385,677,442	427,111,096,092	6,063,807,280,790	7,002,307,719,673
		2022	17.34	1,621,737	17,026,900,912,117	(380,608,600,000)	960,171,890,383
35	MAYA	2019	1.88	2,501,172	10,639,817,365,797	(51,565,282,245)	5,617,918,724,532
		2020	1.42	20,239,424	8,746,513,339,043	(83,150,032,281)	6,097,072,974,007
		2021	1.39	215,440,222,282	1,085,857,522,814	4,887,152,102,073	4,445,957,468,264
		2022	2.03	305,597,097	1,181,476,027,611	6,094,210,015,841	3,575,462,500,000
36	MCOR	2019	3.85	(6,323,057)	(698,834,579,078)	6,091,762,661,000	1,401,772,770,093
		2020	(0.34)	5,902,717,119,567	(6,060,316,134,355)	(195,532,111,653)	1,041,939,765,261
		2021	0.00	2,039,391,433,535	(1,903,536,854,952)	(117,353,240,156)	9,798,198,370,080
		2022	(0.03)	25,750,287,551	(327,886,494,115)	(549,168,972,000)	30,093,744,877,411
37	MEGA	2019	0.36	236,504,595,128	2,130,689,645,203	2,405,131,142,080	13,114,011,951,773
		2020	3.24	930,101,135,088	2,331,275,370,505	2,516,871,885,214	1,784,852,927,184
		2021	3.01	16,928,135,638	2,648,776,018,767	2,969,196,516,040	1,869,815,552,958
		2022	0.25	(6,507,871,733)	3,073,883,493,684	(515,172,880)	12,259,960,931,969

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



No	Kode	Tahun	Acc Quality	WC	NCO	FIN	Average Total Aset
38	NISP	2019	2.56	167,913,818,927	3,663,841,667,914	(489,042,674)	1,496,225,557,977
		2020	1.22	117,043,918	3,833,496,620,159	(594,681,223)	3,137,617,470,562
		2021	0.03	64,331,706	139,826,814,948	727,748,367,010	31,413,487,578,323
		2022	0.05	860,919,722	151,436,626,864	813,078,910,433	20,810,014,820,000
39	NOBU	2019	0.38	2,098,150,210,058	(1,961,240,018,589)	1,199,620,092,011	3,504,239,146,312
		2020	0.03	(55,846,473,063)	232,051,514,828	(1,913,913,177)	6,877,674,144,936
		2021	0.20	168,569,702,592	12,605,208,090	(49,916,943)	928,048,349,474
		2022	0.11	5,363,711,368	658,581,857,661	(34,750,535,120)	5,819,470,238,000
40	PNBN	2019	0.77	42,475,196,266	907,410,082,350	4,056,875,013,212	6,539,489,571,501
		2020	0.63	(12,100,906)	853,950,520,661	2,386,666,733,600	5,172,724,642,367
		2021	0.66	187,064,810,212	645,953,627,461	7,888,453,759,502	13,290,927,000,000
		2022	0.24	175,680,576	338,312,797,756	2,358,824,668,288	11,378,045,586,784
41	PNBS	2019	0.29	766,917,705	128,794,413,300	2,783,913,040,829	9,885,381,336,340
		2020	0.23	595,706	217,698,588,924	2,006,733,120,634	9,491,509,269,777
		2021	0.31	1,211,040,995,049	6,342,427,529,134	818,833,826,265	26,704,495,612,249
		2022	0.71	71,420,023,225	9,056,229,592,376	931,302,407,339	14,237,901,641,975
42	SDRA	2019	6.68	281,323,820,093	11,417,155,146,992	1,501,916,082,738	1,975,443,885,857
		2020	4.32	29,688,461,983	10,479,296,445,943	611,064,121,580	2,575,282,035,098
		2021	1.04	84,503,936,670	13,175,673,872,745	299,945,628,000	13,063,597,192,003
		2022	13.13	21,049,090	17,775,525,725,902	1,216,239,808,246	1,445,981,540,134
43	BRIS	2019	5.86	384,735	533,980,384,239	18,577,230,082,400	3,259,456,420,325
		2020	0.60	900,011,352	122,042,583,165	20,534,940,151,793	34,240,130,968,180
		2021	1.57	1,063,352,176	144,489,881,672	24,706,470,367,111	15,876,943,350,553
		2022	(0.34)	1,216,661,594	(3,506,714,906,235)	(2,824,765,070,985)	18,481,174,000,000
44	BTPS	2019	0.06	1,302,851,230	(569,806,438,874)	1,817,471,000,000	21,820,416,503,000

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



No	Kode	Tahun	Acc Quality	WC	NCO	FIN	Average Total Aset
		2020	0.31	239,944,088	359,230,790,434	2,870,255,364,181	10,315,041,484,244
		2021	3.62	246,380,016	15,661,523,603,112	10,663,424,802,021	7,267,740,717,657
		2022	2.42	450,973,423	12,185,223,870,505	5,965,883,913,562	7,495,564,600,530

Sumber: Data Diolah, 2023

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LAMPIRAN 3 – HASIL UJI SPSS

Analisis Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
Pressure (ROA)	176	-5.67	214.63	4.4573	29.32621
Opportunity (BDOUT)	176	.00	.67	.4749	.12515
Capability (DCHANGE)	176	.00	1.00	.5682	.49674
Rationalization (CPA)	176	.00	1.00	.5966	.49198
Arrogance (CEOPIC)	176	1.00	9.00	2.9602	1.70499
Collusion (PROPEM)	176	.00	1.00	.5909	.49307
Fraudulent Financial Statement (F-SCORE)	176	-140367.00	1045920.00	19670.3864	101612.53185
Valid N (listwise)	176				

Sumber: Hasil Olah Data SPSS

Uji Pooling

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	53463.559	36080.795		1.482	.140
Pressure (ROA)	-53.183	281.623	-.015	-.189	.850
Opportunity (BDOUT)	-40342.315	63780.766	-.050	-.633	.528
Capability (DCHANGE)	-18782.714	16261.999	-.092	-1.155	.250
Rationalization (CPA)	-3827.631	15824.044	-.019	-.242	.809
Arrogance (CEOPIC)	4294.585	4836.985	.072	.888	.376
Collusion (PROPEM)	-23951.627	17270.968	-.116	-1.387	.167

Sumber: Hasil Olah Data SPSS

Uji Normalitas

	Statistic	df	Sig.	Statistic	df	Sig.
Fraudulent Financial Statement (F-SCORE)	.390	176	.000	.247	176	.000

1. Dilarang mengutip atau menjiplak isi karya tulis ini tanpa mengutip sumbernya. Penulisan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
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Sumber : Hasil Olah Data SPSS
Uji Multikolinearitas

Model	Unstandardized Coefficients		Standardized	t	Sig.	Collinearity Statistics	
	B	Std. Error	Coefficients Beta			Tolerance	VIF
(Constant)	53463.559	36080.795		1.482	.140		
Pressure (ROA)	-53.183	281.623	-.015	-.189	.850	.868	1.152
Opportunity (BDOU)	-40342.315	63780.766	-.050	-.633	.528	.930	1.076
Capability (DCHANGE)	-18782.714	16261.999	-.092	-1.155	.250	.908	1.102
Rationalization (CPA)	-3827.631	15824.044	-.019	-.242	.809	.977	1.023
Arrogance (CEOPIC)	4294.585	4836.985	.072	.888	.376	.871	1.148
Collusion (PROPEM)	-23951.627	17270.968	-.116	-1.387	.167	.817	1.224

Sumber : Hasil Olah Data SPSS

Uji Statistik Collusion

		PROPEM			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak bekerjasama dengan pemerintah	72	40.9	40.9	40.9
	Bekerjasama dengan pemerintah	104	59.1	59.1	100.0
	Total	176	100.0	100.0	

Sumber : Hasil Olah Data SPSS

Uji Statistik Capability

		DCHANGE			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Terjadi Perubahan Direksi	76	43.2	43.2	43.2
	Terjadi Perubahan Direksi	100	56.8	56.8	100.0
	Total	176	100.0	100.0	

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Sumber : Hasil Olah Data SPSS

Uji Statistik Rationalization

	CPA			Cumulative Percent
	Frequency	Percent	Valid Percent	
Valid Tidak Terjadi Perubahan KAP	71	40.3	40.3	40.3
Terjadi Perubahan KAP	105	59.7	59.7	100.0
Total	176	100.0	100.0	

Sumber : Hasil Olah Data SPSS

Uji Autokorelasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.175 ^a	.030	-.004	101813.39035	2.048

Sumber : Hasil Olah Data SPSS

Uji Heteroskedastisitas

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	53463.559	36080.795		1.482	.140
Pressure (ROA)	-53.183	281.623	-.015	-.189	.850
Opportunity (BDOUT)	-40342.315	63780.766	-.050	-.633	.528
Capability (DCHANGE)	-18782.714	16261.999	-.092	-1.155	.250
Rationalization (CPA)	-3827.631	15824.044	-.019	-.242	.809
Arrogance (CEOPIC)	4294.585	4836.985	.072	.888	.376

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Collusion (PROPEM)	-23951.627	17270.968	-.116	-1.387	.167
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Sumber: Hasil Olah Data SPSS

Uji Regresi Linear Berganda

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	53463.559	36080.795		1.482	.140
Pressure (ROA)	-53.183	281.623	-.015	-.189	.850
Opportunity (BDOU)	-40342.315	63780.766	-.050	-.633	.528
Capability (DCHANGE)	-18782.714	16261.999	-.092	-1.155	.250
Rationalization (CPA)	-3827.631	15824.044	-.019	-.242	.809
Arrogance (CEOPIC)	4294.585	4836.985	.072	.888	.376
Collusion (PROPEM)	-23951.627	17270.968	-.116	-1.387	.167

Sumber: Hasil Olah Data SPSS

Uji Statistik F

Model	ANOVA ^a				
	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	112497409734.946	6	18749568289.158	2.271	.039 ^b
Residual	1395268536008.748	169	8256026840.288		
Total	1507765945743.693	175			

Sumber: Hasil Olah Data SPSS

Uji Statistik T

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	84839.192	32200.065		2.635	.009

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Pressure (ROA)	-112.370	251.333		-.036	-.447	.655
Opportunity (BDOUT)	-50967.053	56920.719		-.069	-.895	.372
Capability (DCHANGE)	-27105.693	14512.913		-.145	-1.868	.064
Rationalization (CPA)	-7913.753	14122.062		-.042	-.560	.576
Arrogance (CEOPIC)	5802.816	4316.735		.107	1.344	.181
Collusion (PROPEM)	-33756.637	15413.360		-.179	-2.190	.030

Sumber: Hasil Olah Data SPSS

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.175 ^a	.030	-.004	101813.39035	2.048

Sumber: Hasil Olah Data SPSS

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 Uji R²
 Hasil Olah Data SPSS

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