

## LAMPIRAN

### Lampiran 1. Populasi Penelitian

No.	Nama Perusahaan	Kode Saham
1	PT. Bank Central Asia Tbk	BBCA
2	PT. Bank Rakyat Indonesia (Persero) Tbk	BBRI
3	PT. Bank Mandiri (Persero) Tbk	BMRI
4	PT. Bank Negara Indonesia (Persero) Tbk	BBNI
5	PT. Bank Mega Tbk	MEGA
6	PT. Bank Syariah Indonesia Tbk	BRIS
7	PT. Bank Jago Tbk	ARTO
8	PT. Allo Bank Indonesia Tbk	BBHI
9	PT. Bank Permata Tbk	BNLI
10	PT. Bank Pan Indonesia Tbk	PNBN
11	PT. Bank CIMB Niaga Tbk	BNGA
12	PT. Bank Danamon Indonesia Tbk	BDMN
13	PT. Bank Ina Perdana Tbk	BINA
14	PT. Bank BTPN Tbk	BTPN
15	PT. Bank Tabungan Negara (Persero) Tbk	BBTN
16	PT. Bank Aladin Syariah Tbk	BANK
17	PT. Bank MayBank Indonesia Tbk	BNII
18	PT. Bank OCBC NISP Tbk	NISP
19	PT. Bank Sinarmas Tbk	BSIM
20	PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	BJBR
21	PT. Bank Pembangunan Daerah Jawa Timur Tbk	BJTM
22	PT. Krom Bank Indonesia Tbk	BBSI
23	PT. Bank Raya Indonesia Tbk	AGRO
24	PT. Bank Maspion Indonesia Tbk	BMAS
25	PT. Bank KB Bukopin Tbk	BBKP
26	PT. Bank Neo Commerce Tbk	BBYB
27	PT. Bank Mestika Dharma Tbk	BBMD
28	PT. Bank Mayapada Internasional Tbk	MAYA
29	PT. Bank Woori Saudara Indonesia 1906 Tbk	SDRA
30	PT. Bank Amar Indonesia Tbk	AMAR
31	PT. Bank Multiarta Sentosa Tbk	MASB
32	PT. Bank Bumi Arta Tbk	BNBA
33	PT. Bank MNC Internasional Tbk	BABP
34	PT. Bank China Construction Bank Indonesia Tbk	MCOR
35	PT. Bank Oke Indonesia Tbk	DNAR

36	PT. Bank Capital Indonesia Tbk	BACA
37	PT. Bank Panin Dubai Syariah Tbk	PNBS
38	PT. Bank IBK Indonesia Tbk	AGRS
39	PT. Bank Nationalnobi Tbk	NOBU
40	PT. Bank Jtrust Indonesia Tbk	BCIC
41	PT. Bank Ganesha Tbk	BGTG
42	PT. Bank QNB Indonesia Tbk	BKSW
43	PT. Bank Victoria International Tbk	BVIC
44	PT. Bank Artha Graha International Tbk	INPC
45	PT. Bank Pembangunan Daerah Banten Tbk	BEKS
46	PT. Bank of India Indonesia Tbk	BSWD

### Lampiran 2. Sampel Penelitian

No.	Nama Perusahaan	Kode Saham
1	PT. Bank Central Asia Tbk	BBCA
2	PT. Bank Rakyat Indonesia (Persero) Tbk	BBRI
3	PT. Bank Mandiri (Persero) Tbk	BMRI
4	PT. Bank Negara Indonesia (Persero) Tbk	BBNI
5	PT. Bank Permata Tbk	BNLI
6	PT. Bank Danamon Indonesia Tbk	BDMN
7	PT. Bank Tabungan Negara (Persero) Tbk	BBTN
8	PT. Bank CIMB Niaga Tbk	BNGA
9	PT. Bank Sinarmas Tbk	BSIM
10	PT. Bank Victoria International Tbk	BVIC

### Lampiran 3. Data Rasio *Non Performing Loan* Perbankan

Kode Saham	Rasio Non Performing Loan Netto									
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
BBCA	0.22	0.19	0.22	0.22	0.31	0.45	0.45	0.47	0.74	0.78
BBRI	0.34	0.31	0.36	1.22	1.09	0.88	0.92	1.04	0.80	0.7
BMRI	0.37	0.37	0.44	0.60	1.38	1.06	0.67	0.84	0.43	0.41
BBNI	0.75	0.55	0.39	0.91	0.44	0.70	0.85	1.25	0.95	0.73
BNLI	0.41	0.31	0.63	1.40	2.24	1.67	1.73	1.34	1.04	0.69
BDMN	0.21	0.00	1.30	1.90	1.96	1.88	2.05	2.15	0.91	0.37
BBTN	3.12	3.04	2.79	2.11	1.85	1.66	1.83	2.89	2.06	1.20
BNGA	1.47	1.55	1.94	1.59	2.16	2.16	1.55	1.30	1.40	1.17
BSIM	2.57	2.12	2.56	2.99	1.47	2.34	2.73	4.33	1.39	1.18
BVIC	1.76	0.32	2.61	3.93	2.37	2.32	1.90	4.96	4.91	4.91

#### Lampiran 4. Data Rasio *Bank Size* Perbankan

Kode Saham	Rasio <i>Bank Size</i>									
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
BBCA	19.91	20.02	20.13	20.20	20.33	20.44	20.53	20.64	20.80	20.93
BBRI	20.13	20.26	20.50	20.59	20.73	20.84	20.98	21.07	21.14	21.24
BMRI	20.27	20.41	20.57	20.63	20.76	20.84	20.91	21.00	21.08	21.27
BBNI	19.62	19.77	19.85	20.05	20.22	20.38	20.51	20.56	20.61	20.69
BNLI	18.70	18.93	19.04	19.02	18.92	18.81	18.85	18.90	19.10	19.27
BDMN	18.69	19.03	19.09	19.05	18.98	19.00	19.05	19.08	19.12	19.07
BBTN	18.53	18.69	18.79	18.96	19.18	19.38	19.54	19.56	19.70	19.73
BNGA	19.10	19.20	19.27	19.29	19.30	19.40	19.40	19.43	19.45	19.55
BSIM	16.53	16.67	16.87	17.14	17.26	17.23	17.24	17.41	17.61	17.78
BVIC	16.48	16.77	16.88	16.96	17.07	17.18	17.22	17.23	17.08	17.03

#### Lampiran 5. Data *Gross Domestic Product*

Tahun	<i>Gross Domestic Product</i> Atas Dasar Harga Konstan Menurut Pengeluaran (Milyar Rupiah)	(%)
2012	7,727,083.40	8.05 %
2013	8,156,497.80	8.50 %
2014	8,564,866.60	8.92 %
2015	8,982,517.10	9.36 %
2016	9,434,613.40	9.83 %
2017	9,912,928.10	10.33 %
2018	10,425,851.90	10.86 %
2019	10,949,155.40	11.41 %
2020	10,722,999.30	11.17%
2021	11,120,077.90	11.78 %

## Lampiran 6. Tabel *Durbin Watson*

Tabel Durbin-Watson (DW),  $\alpha = 5\%$

n	k=1		k=2		k=3		k=4		k=5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
71	1.5865	1.6435	1.5577	1.6733	1.5284	1.7041	1.4987	1.7358	1.4685	1.7685
72	1.5895	1.6457	1.5611	1.6751	1.5323	1.7054	1.5029	1.7366	1.4732	1.7688
73	1.5924	1.6479	1.5645	1.6768	1.5360	1.7067	1.5071	1.7375	1.4778	1.7691
74	1.5953	1.6500	1.5677	1.6785	1.5397	1.7079	1.5112	1.7383	1.4822	1.7694
75	1.5981	1.6521	1.5709	1.6802	1.5432	1.7092	1.5151	1.7390	1.4866	1.7698
76	1.6009	1.6541	1.5740	1.6819	1.5467	1.7104	1.5190	1.7399	1.4909	1.7701
77	1.6036	1.6561	1.5771	1.6835	1.5502	1.7117	1.5228	1.7407	1.4950	1.7704
78	1.6063	1.6581	1.5801	1.6851	1.5535	1.7129	1.5265	1.7415	1.4991	1.7708
79	1.6089	1.6601	1.5830	1.6867	1.5568	1.7141	1.5302	1.7423	1.5031	1.7712
80	1.6114	1.6620	1.5859	1.6882	1.5600	1.7153	1.5337	1.7430	1.5070	1.7716
81	1.6139	1.6639	1.5888	1.6898	1.5632	1.7164	1.5372	1.7438	1.5109	1.7720
82	1.6164	1.6657	1.5915	1.6913	1.5663	1.7176	1.5406	1.7446	1.5146	1.7724
83	1.6188	1.6675	1.5942	1.6928	1.5693	1.7187	1.5440	1.7454	1.5183	1.7728
84	1.6212	1.6693	1.5969	1.6942	1.5723	1.7199	1.5472	1.7462	1.5219	1.7732
85	1.6235	1.6711	1.5995	1.6957	1.5752	1.7210	1.5505	1.7470	1.5254	1.7736
86	1.6258	1.6728	1.6021	1.6971	1.5780	1.7221	1.5536	1.7478	1.5289	1.7740
87	1.6280	1.6745	1.6046	1.6985	1.5808	1.7232	1.5567	1.7485	1.5322	1.7745
88	1.6302	1.6762	1.6071	1.6999	1.5836	1.7243	1.5597	1.7493	1.5356	1.7749
89	1.6324	1.6778	1.6095	1.7013	1.5863	1.7254	1.5627	1.7501	1.5388	1.7754
90	1.6345	1.6794	1.6119	1.7026	1.5889	1.7264	1.5656	1.7508	1.5420	1.7758
91	1.6366	1.6810	1.6143	1.7040	1.5915	1.7275	1.5685	1.7516	1.5452	1.7763
92	1.6387	1.6826	1.6166	1.7053	1.5941	1.7285	1.5713	1.7523	1.5482	1.7767
93	1.6407	1.6841	1.6188	1.7066	1.5966	1.7295	1.5741	1.7531	1.5513	1.7772
94	1.6427	1.6857	1.6211	1.7078	1.5991	1.7306	1.5768	1.7538	1.5542	1.7776
95	1.6447	1.6872	1.6233	1.7091	1.6015	1.7316	1.5795	1.7546	1.5572	1.7781
96	1.6466	1.6887	1.6254	1.7103	1.6039	1.7326	1.5821	1.7553	1.5600	1.7785
97	1.6485	1.6901	1.6275	1.7116	1.6063	1.7335	1.5847	1.7560	1.5628	1.7790
98	1.6504	1.6916	1.6296	1.7128	1.6086	1.7345	1.5872	1.7567	1.5656	1.7795
99	1.6522	1.6930	1.6317	1.7140	1.6108	1.7355	1.5897	1.7575	1.5683	1.7799
100	1.6540	1.6944	1.6337	1.7152	1.6131	1.7364	1.5922	1.7582	1.5710	1.7804
101	1.6558	1.6958	1.6357	1.7163	1.6153	1.7374	1.5946	1.7589	1.5736	1.7809
102	1.6576	1.6971	1.6376	1.7175	1.6174	1.7383	1.5969	1.7596	1.5762	1.7813
103	1.6593	1.6985	1.6396	1.7186	1.6196	1.7392	1.5993	1.7603	1.5788	1.7818
104	1.6610	1.6998	1.6415	1.7198	1.6217	1.7402	1.6016	1.7610	1.5813	1.7823
105	1.6627	1.7011	1.6433	1.7209	1.6237	1.7411	1.6038	1.7617	1.5837	1.7827
106	1.6644	1.7024	1.6452	1.7220	1.6258	1.7420	1.6061	1.7624	1.5861	1.7832
107	1.6660	1.7037	1.6470	1.7231	1.6277	1.7428	1.6083	1.7631	1.5885	1.7837
108	1.6676	1.7050	1.6488	1.7241	1.6297	1.7437	1.6104	1.7637	1.5909	1.7841
109	1.6692	1.7062	1.6505	1.7252	1.6317	1.7446	1.6125	1.7644	1.5932	1.7846
110	1.6708	1.7074	1.6523	1.7262	1.6336	1.7455	1.6146	1.7651	1.5955	1.7851
111	1.6723	1.7086	1.6540	1.7273	1.6355	1.7463	1.6167	1.7657	1.5977	1.7855
112	1.6738	1.7098	1.6557	1.7283	1.6373	1.7472	1.6187	1.7664	1.5999	1.7860
113	1.6753	1.7110	1.6574	1.7293	1.6391	1.7480	1.6207	1.7670	1.6021	1.7864
114	1.6768	1.7122	1.6590	1.7303	1.6410	1.7488	1.6227	1.7677	1.6042	1.7869
115	1.6783	1.7133	1.6606	1.7313	1.6427	1.7496	1.6246	1.7683	1.6063	1.7874
116	1.6797	1.7145	1.6622	1.7323	1.6445	1.7504	1.6265	1.7690	1.6084	1.7878
117	1.6812	1.7156	1.6638	1.7332	1.6462	1.7512	1.6284	1.7696	1.6105	1.7883
118	1.6826	1.7167	1.6653	1.7342	1.6479	1.7520	1.6303	1.7702	1.6125	1.7887
119	1.6839	1.7178	1.6669	1.7352	1.6496	1.7528	1.6321	1.7709	1.6145	1.7892
120	1.6853	1.7189	1.6684	1.7361	1.6513	1.7536	1.6339	1.7715	1.6164	1.7896
121	1.6867	1.7200	1.6699	1.7370	1.6529	1.7544	1.6357	1.7721	1.6184	1.7901
122	1.6880	1.7210	1.6714	1.7379	1.6545	1.7552	1.6375	1.7727	1.6203	1.7905
123	1.6893	1.7221	1.6728	1.7388	1.6561	1.7559	1.6392	1.7733	1.6222	1.7910
124	1.6906	1.7231	1.6743	1.7397	1.6577	1.7567	1.6409	1.7739	1.6240	1.7914
125	1.6919	1.7241	1.6757	1.7406	1.6592	1.7574	1.6426	1.7745	1.6258	1.7919
126	1.6932	1.7252	1.6771	1.7415	1.6608	1.7582	1.6443	1.7751	1.6276	1.7923
127	1.6944	1.7261	1.6785	1.7424	1.6623	1.7589	1.6460	1.7757	1.6294	1.7928
128	1.6957	1.7271	1.6798	1.7432	1.6638	1.7596	1.6476	1.7763	1.6312	1.7932
129	1.6969	1.7281	1.6812	1.7441	1.6653	1.7603	1.6492	1.7769	1.6329	1.7937
130	1.6981	1.7291	1.6825	1.7449	1.6667	1.7610	1.6508	1.7774	1.6346	1.7941
131	1.6993	1.7301	1.6838	1.7458	1.6682	1.7617	1.6523	1.7780	1.6363	1.7945
132	1.7005	1.7310	1.6851	1.7466	1.6696	1.7624	1.6539	1.7786	1.6380	1.7950
133	1.7017	1.7319	1.6864	1.7474	1.6710	1.7631	1.6554	1.7791	1.6397	1.7954
134	1.7028	1.7329	1.6877	1.7482	1.6724	1.7638	1.6569	1.7797	1.6413	1.7958
135	1.7040	1.7338	1.6889	1.7490	1.6738	1.7645	1.6584	1.7802	1.6429	1.7962
136	1.7051	1.7347	1.6902	1.7498	1.6751	1.7652	1.6599	1.7808	1.6445	1.7967

## Lampiran 7. Tabel t

Titik Persentase Distribusi t (df = 81 –120)

df \ Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	0.50	0.20	0.10	0.050	0.02	0.010	0.002
81	0.67753	1.29209	1.66388	1.98969	2.37327	2.63790	3.19392
82	0.67749	1.29196	1.66365	1.98932	2.37269	2.63712	3.19262
83	0.67746	1.29183	1.66342	1.98896	2.37212	2.63637	3.19135
84	0.67742	1.29171	1.66320	1.98861	2.37156	2.63563	3.19011
85	0.67739	1.29159	1.66298	1.98827	2.37102	2.63491	3.18890
86	0.67735	1.29147	1.66277	1.98793	2.37049	2.63421	3.18772
87	0.67732	1.29136	1.66256	1.98761	2.36998	2.63353	3.18657
88	0.67729	1.29125	1.66235	1.98729	2.36947	2.63286	3.18544
89	0.67726	1.29114	1.66216	1.98698	2.36898	2.63220	3.18434
90	0.67723	1.29103	1.66196	1.98667	2.36850	2.63157	3.18327
91	0.67720	1.29092	1.66177	1.98638	2.36803	2.63094	3.18222
92	0.67717	1.29082	1.66159	1.98609	2.36757	2.63033	3.18119
93	0.67714	1.29072	1.66140	1.98580	2.36712	2.62973	3.18019
94	0.67711	1.29062	1.66123	1.98552	2.36667	2.62915	3.17921
95	0.67708	1.29053	1.66105	1.98525	2.36624	2.62858	3.17825
96	0.67705	1.29043	1.66088	1.98498	2.36582	2.62802	3.17731
97	0.67703	1.29034	1.66071	1.98472	2.36541	2.62747	3.17639
98	0.67700	1.29025	1.66055	1.98447	2.36500	2.62693	3.17549
99	0.67698	1.29016	1.66039	1.98422	2.36461	2.62641	3.17460
100	0.67695	1.29007	1.66023	1.98397	2.36422	2.62589	3.17374
101	0.67693	1.28999	1.66008	1.98373	2.36384	2.62539	3.17289
102	0.67690	1.28991	1.65993	1.98350	2.36346	2.62489	3.17206
103	0.67688	1.28982	1.65978	1.98326	2.36310	2.62441	3.17125
104	0.67686	1.28974	1.65964	1.98304	2.36274	2.62393	3.17045
105	0.67683	1.28967	1.65950	1.98282	2.36239	2.62347	3.16967
106	0.67681	1.28959	1.65936	1.98260	2.36204	2.62301	3.16890
107	0.67679	1.28951	1.65922	1.98238	2.36170	2.62256	3.16815
108	0.67677	1.28944	1.65909	1.98217	2.36137	2.62212	3.16741
109	0.67675	1.28937	1.65895	1.98197	2.36105	2.62169	3.16669
110	0.67673	1.28930	1.65882	1.98177	2.36073	2.62126	3.16598
111	0.67671	1.28922	1.65870	1.98157	2.36041	2.62085	3.16528
112	0.67669	1.28916	1.65857	1.98137	2.36010	2.62044	3.16460
113	0.67667	1.28909	1.65845	1.98118	2.35980	2.62004	3.16392
114	0.67665	1.28902	1.65833	1.98099	2.35950	2.61964	3.16326
115	0.67663	1.28896	1.65821	1.98081	2.35921	2.61926	3.16262
116	0.67661	1.28889	1.65810	1.98063	2.35892	2.61888	3.16198
117	0.67659	1.28883	1.65798	1.98045	2.35864	2.61850	3.16135
118	0.67657	1.28877	1.65787	1.98027	2.35837	2.61814	3.16074
119	0.67656	1.28871	1.65776	1.98010	2.35809	2.61778	3.16013
120	0.67654	1.28865	1.65765	1.97993	2.35782	2.61742	3.15954

## Lampiran 8. Tabel F

Titik Persentase Distribusi F untuk Probabilita = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
91	3.95	3.10	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.94	1.90	1.86	1.83	1.80	1.78
92	3.94	3.10	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.94	1.89	1.86	1.83	1.80	1.78
93	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.83	1.80	1.78
94	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.83	1.80	1.77
95	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.82	1.80	1.77
96	3.94	3.09	2.70	2.47	2.31	2.19	2.11	2.04	1.98	1.93	1.89	1.85	1.82	1.80	1.77
97	3.94	3.09	2.70	2.47	2.31	2.19	2.11	2.04	1.98	1.93	1.89	1.85	1.82	1.80	1.77
98	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.98	1.93	1.89	1.85	1.82	1.79	1.77
99	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.98	1.93	1.89	1.85	1.82	1.79	1.77
100	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.97	1.93	1.89	1.85	1.82	1.79	1.77
101	3.94	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.93	1.88	1.85	1.82	1.79	1.77
102	3.93	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.77
103	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
104	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
105	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.81	1.79	1.76
106	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
107	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
108	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.78	1.76
109	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
110	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
111	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
112	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.96	1.92	1.88	1.84	1.81	1.78	1.76
113	3.93	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.92	1.87	1.84	1.81	1.78	1.76
114	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
115	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
116	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
117	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.80	1.78	1.75
118	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.80	1.78	1.75
119	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.78	1.75
120	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.78	1.75
121	3.92	3.07	2.68	2.45	2.29	2.17	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.77	1.75
122	3.92	3.07	2.68	2.45	2.29	2.17	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.77	1.75
123	3.92	3.07	2.68	2.45	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
124	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
125	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
126	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.87	1.83	1.80	1.77	1.75
127	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.86	1.83	1.80	1.77	1.75
128	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.86	1.83	1.80	1.77	1.75
129	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
130	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
131	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
132	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
133	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
134	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
135	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.82	1.79	1.77	1.74

## Lampiran 9. Uji Normalitas

<i>One-Sample Kolmogorov-Smirnov Test</i>		<i>Unstandardized Residual</i>
N		100
<i>Normal Parameters<sup>a,b</sup></i>	<i>Mean</i>	0,0000000
	<i>Std. Deviation</i>	0,75092123
<i>Most Extreme Differences</i>	<i>Absolute</i>	0,088
	<i>Positive</i>	0,088
	<i>Negative</i>	-0,080
<i>Test Statistic</i>		0,088
<i>Asymp. Sig. (2-tailed)</i>		0,056 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

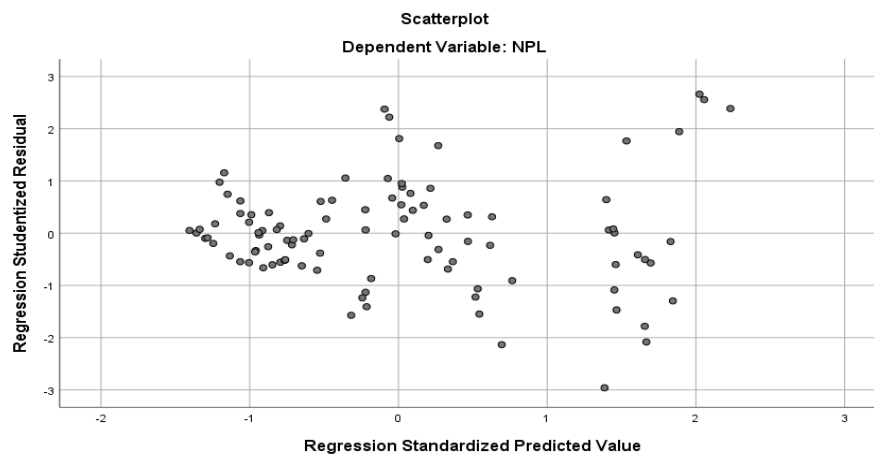
c. Lilliefors Significance Correction.

## Lampiran 10. Uji Multikolinieritas

<i>Coefficients<sup>a</sup></i>		
<i>Model</i>	<i>Collinearity Statistics</i>	
	<i>Tolerance</i>	<i>VIF</i>
<i>(Constant)</i>		
<i>Bank Size</i>	0,963	1,038
<i>GDP</i>	0,963	1,038

a. Dependent Variable: NPL

## Lampiran 11. Uji Heteroskedastisitas



### Lampiran 12. Uji Autokorelasi

<i>Model Summary<sup>b</sup></i>	
Model	<i>Durbin-Watson</i>
1	1,773

a. *Predictors: (Constant), GDP, Bank Size*

b. *Dependent Variable: NPL*

### Lampiran 13. Regresi Linier Berganda

<i>Coefficients<sup>a</sup></i>		
<i>Unstandardized Coefficients</i>		
Model	B	<i>Std. Error</i>
1 (Constant)	10,101	1,195
Bank Size	-0,587	0,059
GDP	0,263	0,065

a. *Dependent Variable: NPL*

### Lampiran 14. Uji Parsial (Uji t)

<i>Coefficients<sup>a</sup></i>		
Model	t	Sig.
(Constant)	8,451	0,000
Bank Size	-9,964	0,000
GDP	4,083	0,000

a. *Dependent Variable: NPL*

### Lampiran 15. Uji Simultan (Uji F)

<i>ANOVA<sup>a</sup></i>			
Model		F	Sig.
1	<i>Regression</i>	52,077	0,000 <sup>b</sup>
	<i>Residual</i>		
	<i>Total</i>		

a. *Dependent Variable: NPL*

b. *Predictors: (Constant), GDP, Bank Size*



### Lampiran 16. Koefisien Determinasi

<i>Model Summary<sup>b</sup></i>	
<i>Model</i>	<i>Adjusted R Square</i>
1	0,508

a. *Predictors: (Constant), GDP, Bank Size*  
 b. *Dependent Variable: NPL*








### Lampiran 17. Koefisien Korelasi






<i>Model Summary<sup>b</sup></i>	
<i>Model</i>	<i>R</i>
1	0,720 <sup>a</sup>

a. *Predictors: (Constant), GDP, Bank Size*  
 b. *Dependent Variable: NPL*

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**UNIVERSITAS MUHAMMADIYAH KALIMANTAN TIMUR**  
**KARTU KENDALI BIMBINGAN SKRIPSI**

Nama Mahasiswa : Zeny Wulandhari  
 NIM : 1911102431009  
 Program Studi : SI Manajemen  
 Bimbingan Mulai : 07 Februari 2023  
 Judul Skripsi : \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

No	Tanggal	Permasalahan	Paraf Pembimbing
1.	07/feb/23	Penentuan Judul	
2.	09/feb/23	Mengubah variabel	
3.	20/feb/23	Bab 1 - 3 (penulisan)	
4.	27/feb/23	Bab 1 - 3 (isi dan penulisan)	
5.	17/Mar/23	Bab 1-3 : penulisan bahasa asing Penelitian pendukung daftar pustaka	
6.	20/Mar/23	Bab 1-3 dan ttd lembar persetujuan	
7.	25/Mel/23	Bab 2, 4, dan 5 - isi - penulisan - daftar pustaka - penomoran sub judul - sumber data - mendeley	

8	20/05/23	Pengumpulan data variabel penelitian	
9	27/05/23	Pengumpulan skripsi Babi-5	
10	29/05/23	Pengumpulan skripsi yang telah direvisi	
11	10/6/23	Pengumpulan naskah skripsi yg telah direvisi	
12	19/06/23		

Samarinda, 16 Juni ..... 2023

Pembimbing,



(Sri Wahyuni Jamal, S.E., M.M.)



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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**LEMBAR SARAN DAN PERBAIKAN UJIAN HASIL SKRIPSI**

Nama: **Zeny Wulandhari**

NIM: **191110243109**

Judul: **Pengaruh Bank Size Dan Gross Domestic Product Terhadap Non Performing Loan Pada Perusahaan Pebankan Yang Terdaftar Di Bursa Efek Indonesia**

1) **Intisari/Abstract**

2) **II/Latar Belakang Masalah**

-Penulisan kata yang kurang tepat harus diperbaiki

3) **II/Tinjauan Teori**

- Kesalahan penulisan kata harus diperbaiki

4) **III/Metode Penelitian**

- Kesalahan penulisan kata harus diperbaiki

5) **Saran dan Perbaikan Lain**

- tidak perlu mencantumkan label sampul di BAB IV  
- perbaiki spasi antar grafik  
- tidak perlu menuliskan definisi pada Analisis Data  
- konsisten dalam penggunaan tanda "koma"

Penguji,

(Sri Wahyuni Jamal, S.E., M.M)



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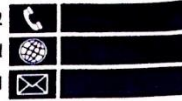
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email: [manajemen@umkt.ac.id](mailto:manajemen@umkt.ac.id)



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### LEMBAR SARAN DAN PERBAIKAN UJIAN HASIL SKRIPSI

Nama: Zeny Wulandhari

NIM: 191110243109

Judul: Pengaruh *Bank Size* Dan *Gross Domestic Product* Terhadap *Non Performing Loan* Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia

1) Intisari/Abstract

2) I/Latar Belakang Masalah

3) II/Tinjauan Teori

4) III/Metode Penelitian

5) Saran dan Perbaikan Lain

- Tambahkan rata-rata data setiap variabel
- Tabel pada Lampiran diperbaiki
- tambahkan referensi pada pembahasan
- tambahkan penjelasan pada pembahasan

Penguji,

(Mursidah Nurfadillah, S.E., M.M)



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**SURAT KETERANGAN TELAH MELAKUKAN PENELITIAN**

Nomor: 295/KET/FEBP.1/A.5/C/2023

*Assalamu'alaikum Warahmatullahi Wabarakaatuh*

Ketua Program Studi S-1 Manajemen Fakultas Ekonomi Bisnis dan Politik Universitas Muhammadiyah Kalimantan Timur menyatakan dengan sesungguhnya bahwa:

Nama : Zeny Wulandhari  
NIM : 1911102431009  
Prodi : S1 Manajemen  
Jurusan : Manajemen Keuangan  
Judul : Pengaruh *Bank Size* dan *Gross Domestic Product* terhadap *Non Performing Loan* pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia.

Benar nama tersebut diatas telah melaksanakan penelitian dari bulan Maret – Juni 2023 dengan mengambil data sekunder dari website Bursa Efek Indonesia [www.idx.co.id](http://www.idx.co.id).

Demikian Surat Keterangan ini kami buat, atas perhatian dan kerjasamanya kami ucapkan terima kasih.

*Wassalamu'alaikum Warahmatullahi Wabarakaatuh*

Samarinda, 20 Muharram 1444 H  
07 Agustus 2023 M

Ketua,  
  
**Ihwan Susila, S.E., M.Si., Ph.D.**  
NIDN: 0620167201

Pengaruh Bank Size Dan Gross  
Domestic Product Terhadap  
Non Performing Loan pada  
Perusahaan Perbankan yang  
Terdaftar di Bursa Efek  
Indonesia

*by* Zeny W. Skr 2807

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**Submission date:** 28-Jul-2023 10:58AM (UTC+0800)  
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**File name:** Zeny\_Wulandhari\_1911102431009.docx (316.75K)  
**Word count:** 9344  
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## Pengaruh Bank Size Dan Gross Domestic Product Terhadap Non Performing Loan pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia

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