# DAFTAR PUSTAKA

Amin, M. A. N. (2022). Analisis Potensi Abnormal Return Positif Terbesar Saham PT. Kalbe Farma Selama Pandemi Covid-19. *Jurnal Valuasi: Jurnal Ilmiah Ilmu Manajemen Dan Kewirausahaan*, *2*(February 2021), 223–233. https://doi.org/https://doi.org/10.46306/vls.v2i1.93. Diakses pada bulan februari 2023.

Amin, M. A. N. (2022). Reaksi Pasar atas Pengumuman Dividen PT . Kalbe Farma saat Pandemi. *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)*, *3*(4), 917–921. https://doi.org/10.47065/ekuitas.v3i4.1585. Diakses pada bulan februari 2023.

Amin, M. A. N. (2022). Analisis Abnormal Return dan Trading Volume Activity Sebelum dan Setelah Pengumuman Dividen PT.Kalbe Farma Saat Pandemi Covid-19. *CREATIVE RESEARCH MANAGEMENT JOURNAL*, *5*(1), 56–63. https://doi.org//doi.org/10.32663/crmj.v5i1.2461. Diakses pada bulan februari 2023.

Amin, M. A. N., Indriasih, D., & Utami, Y. (2022). Pemanfaatan Limbah Plastik Menjadi Kerajinantangan Bagi Ibu-Ibu PKK Desa Mejasem Barat, Kecamatan Keramat, Kabupaten Tegal. *Jurnal Pengabdian Masyarakat Nusantara*, *1*(2), 35–41. https://doi.org/https://doi.org/10.35870/jpmn.v2i1.580. Diakses pada bulan februari 2023.

Amin, M. A. N., & Irawan, B. P. (2021). Apakah Buyback Stock dapat memberikan Keuntungan Tidak Normal saat Pandemi ? *PERMANA*, *13*(1), 46–59.https://doi.org/https://doi.org/10.24905/permana.v13i1.159. Diakses pada bulan februari 2023. Diakses pada bulan februari 2023.

Amin, M. A. N., & Ramdhani, D. (2017). Analysis of Abnormal Return, Stock Return and Stock Liquidity Before and After Buyback Share: Case Study of Companies Listed in Indonesia Stock Exchange in Period of 2011-2015. *Rjoas*, *11*(November), 312–323. https://doi.org/https://doi.org/10.18551/rjoas.2017-11.37. Diakses pada bulan februari 2023.

# Amin, M. A. N., & Yunita, E. A. (2022). Analisis Potensi Pajak Hotel dan Pajak Restoran Kabupaten Tegal di Tengah Pandemi. *INOVASI : Jurnal Ekonomi , Keuangan Dan Manajemen*, *18*(2), 232–240. https://doi.org/dx.doi.org/10.29264/jinv.v18i2.10551. Diakses pada bulan februari 2023.

Bursa Efek Indonesia. (2022). Indeks Saham. Online. https://www.idx.co.id/id. Diakses pada bulan januari 2023.

Fadhlurrahman, N., & Yunita, I. (2015). Analisis Pengaruh *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), *Non Pefrorming Financing* (NPF), dan *Net Interest Margin* (NIM) Terhadap Perubahan Laba Komprehensif. *E-Proceeding of Management*, *2*(2), 1369–1375. https://libraryeproceeding.telkomuniversity.ac.id/index.php/management/article/view/182. Diakses pada bulan maret 2023

Febriani, L., & Mufidah, A. (2019). Analisis Determinan Perubahan Laba Bersih Pada Bank Umum Konvensional Di Indonesia Periode 2011–2015. *Relasi : Jurnal Ekonomi*, *15*(1), 19–28. https://doi.org/10.31967/relasi.v15i1.299. Diakses pada bulan maret 2023

Feranita, N. V. (2017). Rasio Keuangan Yang Mempengaruhi Perubahan Laba Perbankan Di Bursa Efek Indonesia. *BMC Public Health*, *5*(1), 1–8. https://ejournal.poltektegal.ac.id/index.php/siklus/article/view/298%0Ahttp://repositorio.unan.edu.ni/2986/1/5624.pdf%0Ahttp://dx.doi.org/10.1016/j.jana.2015.10.005%0Ahttp://www.biomedcentral.com/1471-2458/12/58%0Ahttp://ovidsp.ovid.com/ovidweb.cgi?T=JS&P. Diakses pada bulan maret 2023

Ghozali, I. (2018). *Aplikasi Analisis MULTIVARIATE Dengan Progam IBM SPSS 25* (9th ed.). Semarang: Undip. Diakses pada bulan januari 2023.

Harmono. (2019). *Manajemen Keuangan Berbasis balanced Scorecard pendekatan teori, kasus, dan riset bisnis*. Jakarta:PT Bumi Aksara. Diakses pada bulan maret 2023

Hermanto, B., & Rahayu, S. dkk. (2018). *Pengaruh Rasio Keuangan Terhadap Perubahan Laba (Studi Empiris Pada Bank Pembangunan Daerah Se-Sumatera) Tahun 2011-2017*. *14*, 63–65. https://doi.org/10.15900/j.cnki.zylf1995.2018.02.001. Diakses pada bulan maret 2023

Jamil, N. E., & Amin, M. (2018). *Pengaruh Perubahan ROA, BOPO, NPM, DAN LDR Terhadap Perubahan Laba Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia (Bei) Tahun 2015-2017*. *07*. http://jim.unisma.ac.id/index.php/jra/article/download/1401/1380. Diakses pada bulan maret 2023

Jensen, M. C., & Meckling, W. H. (1976). *Theory of the Firm : Managerial Behavior , Agency Costs and Ownership Structure Theory of the Firm : Managerial Behavior , Agency Costs and Ownership Structure*. https://www.sciencedirect.com/science/article/pii/0304405X7690026X?via%3Dihub. Diakses pada bulan maret 2023.

Kasmir. (2017). *Bank dan Lembaga Keuangan Lainnnya (edisi revisi 2014)*. Jakarta:Raja Grafindo Persada. Diakses pada bulan januari 2023.

Marlina, S. (2021). *Pengaruh Capital Adequacy Ratio, Loan to Deposit Ratio & Return on Assets terhadap Perubahan Laba (Studi Empiris pada Perusahaan Perbankan yang Listed di BEJ)*. *2*(2). https://ejournal.ugkmb.ac.id/index.php/jce/article/view/44/41. Diakses pada bulan maret 2023.

Martini, L. K. B., & Suardana, I. B. R. (2018). *Pengaruh CAR, BOPO, LDR DAN NIM Terhadap ROA Dan Perubahan Laba (Studi Pada Seluruh Pada Bpr Di Bali)*. *8*.

Natalia, E. Y. (2017). Analisis Faktor Yang Mempengaruhi Perubahan Laba Perusahaan Perbankan Yang Terdaftar Di Bei. *Jurnal EMA*, *2*(1), 129–142. https://doi.org/10.47335/ema.v2i1.11. Diakses pada bulan maret 2023.

Otoritas Jasa Keuangan (OJK). Online. https://ojk.go.id/id/Default.aspx. Diakses pada bulan januari 2023

Pandian, F. (2012). *Manajemen Dana dan Kesehatan bank*. Jakarta:Rineka Cipta. Diakses pada bulan maret 2023.

Pratito, D. W., & Puspitasari, D. (2017). Analisis Pengaruh Kebijakan Giro Wajib Minimum (GWM), Posisi Devisa Netto (PDN), *Loan To Deposit Ratio* (LDR), Cadangan Kerugian Penurunan Nilai (CKPN), Dan Suku Bunga SBI Terhadap Perubahan Laba (Studi Pada Bank Umum Swasta Nasional Devisa di Indonesia Pe. *Jurnal Dinamika Sosial Budaya*, *17*(2), 228. https://doi.org/10.26623/jdsb.v17i2.488. Diakses pada bulan maret 2023

Putri, R. D. (2017). *Pengaruh Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), Non Performing Loan (NPL), and Net Interest Margin (NIM) terhadap Perubahan Laba (Studi Empiris Pada Perusahaan Perbankan yang Terdaftar di BEI) Penulis*. *I*(April), 172–183. https://ojs.fkipummy.ac.id/index.php/jusie/article/view/147. Diakses pada bulan maret 2023

Suliyanto. (2018). *Metode Penelitian Bisnis*. Yogyakarta:ANDI OFFSET. Diakses pada bulan januari 2023.

Supriyanti, L., & Astohar. (2015). Pengaruh LDR dan BOPO terhadap Perubahan Laba pada Perbankan Dengan NIM sebagai Variabel Moderating. *Jurnal Ilmu Manajemen Dan Akuntansi Terapan (JIMAT)*, *6*(1), 82–96. http://jurnal.stietotalwin.ac.id/index.php/jimat/article/view/94/92. Diakses pada bulan januari 2023.

Undang Undang RI nomor 10 tahun. (1998) tentang Perbankan. *Lembaran Negara Republik Indonesia*, 182. http://www.bphn.go.id/data/documents/98uu010. Diakses pada bulan maret 2023.

Widyastuti, P. S. (2018). Pengaruh *Net Interest Margin* (NIM) dan Biaya Operasional Terhadap Pendapatan Operasional (BOPO) Terhadap Perubahan Laba. In *ALMANA* (Vol. 2, Issue 3). http://journal.unla.ac.id/index.php/almana/article/view/150 Diakses pada bulan maret 2023.

# LAMPIRAN

**Lampiran 1**

**DAFTAR PERUSAHAAN SUB SEKTOR PERBANKAN YANG**

**TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2018-2023**

| **No.** | **Kode** | **Perusahaan** |
| --- | --- | --- |
| 1. | AGRO | Bank Rakyat Indonesia Agroniaga Tbk |
| 2. | AGRS | Bank Ibk Indonesia Tbk |
| 3. | AMAR | Bank Amar Indonesia Tbk |
| 4. | ARTO | Bank Jago Tbk |
| 5. | BABP | Bank MNC Internasional Tbk |
| 6. | BACA | Bank Capital Indonesia Tbk |
| 7. | BANK | Bank Aladin Syariah Indonesia Tbk |
| 8. | BBCA | Bank Central Asia Tbk |
| 9. | BBHI | Allo Bank Indonesia Tbk |
| 10. | BBKP | Bank KBBukopin Tbk |
| 11. | BBMD | Bank Mestika Dharma Tbk |
| 12. | BBNI | Bank Negara Indonesia Tbk |
| 13. | BBRI | Bank Rakyat Indonesia Tbk |
| 14. | BBSI | Bank Bisnis Internasional Tbk |
| 15. | BBTN | Bank Tabungan Negara Tbk |
| 16. | BBYB | Bank Neo Commerce Tbk |
| 17. | BCIC | Bank JTrust Indonesia Tbk |
| 18. | BDMN | Bank Danamon Indonesia Tbk |
| 19. | BEKS | Bank Pembangunan Daerah Banten Tbk |
| 20. | BGTG | Bank Ganesha Tbk |
| 21. | BINA | Bank Ina Perdana Tbk |
| 22. | BJBR | Bank Pembangunan Daerah Jawa Barat Tbk |
| 23. | BJTM | Bank Pembangunan Daerah Jawa Tengah Tbk |
| 24. | BKSW | Bank QNB Indonesia Tbk |
| 25. | BMAS | Bank Maspion Indonesia Tbk |
| 26. | BMRI | Bank Mandiri Indonesia Tbk |
| 27. | BNBA | Bank Bumi Arta Tbk |
| 28. | BNGA | Bank Cimb Niaga Tbk |
| 29. | BNII | Bank Maybank Indonesia Tbk |
| 30. | BNLI | Bank Permata Tbk |
| 31. | BRIS | Bank Syariah Indonesia Tbk |
| 32. | BSIM | Bank Sinarmas Tbk |
| 33. | BSWD | Bank Of India Indonesia Tbk |
| 34. | BTPN | Bank BTPN Tbk |
| 35. | BTPS | Bank BTPN Syariah Tbk |
| 36. | BVIC | Bank Victoria Internasional Tbk |
| 37. | DNAR | Bank Oke Indonesia Tbk |
| 38. | INPC | Bank Arthagraha Internasional Tbk |
| 39. | MASB | Bank Multiarta Santosa Tbk |
| 40. | MYA | Bank Mayapada Internasional Tbk |
| 41. | MCOR | Bank China Contruction Bank Indonesia Tbk |
| 42. | MEGA | Bank Mega Tbk |
| 43. | NISP | BankOCBC NISP Tbk |
| 44. | NOBU | Bank Nation Nobo Tbk |
| 45. | PNBN | Bank Pan Indonesia Tbk |
| 46. | PNBS | Bank Panin Dubai Syariah Tbk |
| 47. | SDRA | Bank Woori Saudara Indonesia 1906 Tbk |

Sumber: www.idx.co.id data populasi diolah peneliti (2023)

**Lampiran 2**

**Tabulasi Data Variabel *Capital Adequecy Ratio* (CAR) periode 2018-2021.**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Kode bank** | ***Capital Adequecy Ratio*** | | | | |
| **2018 (%)** | | **2019 (%)** | **2020 (%)** | **2021 (%)** |
| 1. | AMAR | 42.43 | | 55.64 | 45.34 | 29.85 |
| 2. | BACA | 18.66 | | 12.67 | 18.11 | 41.28 |
| 3. | BBCA | 23.39 | | 23.80 | 25.83 | 25.66 |
| 4. | BBMD | 34.58 | | 38.60 | 47.29 | 48.12 |
| 5. | BBNI | 48.12 | | 19.73 | 47.29 | 48.12 |
| 6. | BBRI | 21.21 | | 22.55 | 20.61 | 25.28 |
| 7. | BBTN | 18.21 | | 17.32 | 19.34 | 19.14 |
| 8. | BDMN | 22.79 | | 24.59 | 25.59 | 26.38 |
| 9. | BGTG | 31.85 | | 32.84 | 35.70 | 67.15 |
| 10. | BINA | 55.03 | | 37.41 | 40.08 | 53.14 |
| 11. | BJBR | 19.00 | | 17.71 | 17.00 | 18.00 |
| 12. | BJTM | 18.31 | | 17.70 | 19.70 | 21.01 |
| 13. | BMAS | 21.28 | | 20.19 | 16.53 | 13.69 |
| 14. | BMRI | 20.96 | | 21.39 | 19.90 | 19.60 |
| 15. | BNBA | 25.52 | | 23.55 | 25.80 | 41.73 |
| 16. | BNGA | 0.19 | | 0.21 | 21.24 | 22.29 |
| 17. | BNII | 19.09 | | 21.42 | 24.25 | 26.38 |
| 18. | BNLI | 19.44 | | 19.89 | 35.68 | 34.94 |
| 19. | BSIM | 17.60 | | 17.32 | 17.29 | 29.12 |
| 20. | BTPN | 23.69 | | 23.51 | 25.19 | 24.96 |
| 21. | MCOR | 15.69 | | 17.38 | 35.28 | 37.96 |
| 22. | MEGA | 22.79 | | 23.68 | 31.04 | 27.30 |
| 23. | NISP | 17.63 | | 19.10 | 21.98 | 22.94 |
| 24. | PNBN | 23.49 | | 24.07 | 2.55 | 29.66 |
| 25. | SDRA | 23.04 | | 20.02 | 24.48 | 19.99 |
| Nilai Tertinggi | | | 67,15 | | | |
| Nilai Terendah | | | 0,19 | | | |
| Nilai Rata-Rata | | | 26,130 | | | |

Sumber: www.idx.co.id Annual Report data diolah peneliti (2023)

**Lampiran 3**

**Tabulasi Data Variabel *Loan to Deposit Ratio* (LDR) periode 2018-2021.**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Kode bank** | ***Loan to Deposit Ratio*** | | | | |
| **2018 (%)** | | **2019 (%)** | **2020 (%)** | **2021 (%)** |
| 1. | AMAR | 132.46 | | 112.86 | 74.32 | 74.70 |
| 2. | BACA | 51.96 | | 60.55 | 39.33 | 12.35 |
| 3. | BBCA | 81.58 | | 80.47 | 65.77 | 61.96 |
| 4. | BBMD | 86.93 | | 88.06 | 72.72 | 71.15 |
| 5. | BBNI | 88.76 | | 91.54 | 72.72 | 71.15 |
| 6. | BBRI | 88.96 | | 88.64 | 83.66 | 83.67 |
| 7. | BBTN | 103.49 | | 113.50 | 93.19 | 92.86 |
| 8. | BDMN | 70.85 | | 82.71 | 83.96 | 84.56 |
| 9. | BGTG | 87.81 | | 82.76 | 64.00 | 40.01 |
| 10. | BINA | 69.28 | | 62.94 | 41.26 | 29.67 |
| 11. | BJBR | 92.00 | | 97.81 | 86.00 | 82.00 |
| 12. | BJTM | 110.57 | | 90.29 | 86.00 | 80.38 |
| 13. | BMAS | 100.87 | | 94.13 | 84.18 | 68.58 |
| 14. | BMRI | 96.74 | | 96.37 | 82.95 | 80.04 |
| 15. | BNBA | 84.26 | | 87.08 | 76.57 | 62.86 |
| 16. | BNGA | 0.96 | | 0.96 | 81.45 | 72.80 |
| 17. | BNII | 96.46 | | 94.13 | 79.25 | 76.28 |
| 18. | BNLI | 90.08 | | 86.32 | 78.69 | 68.97 |
| 19. | BSIM | 84.24 | | 81.95 | 56.97 | 41.22 |
| 20. | BTPN | 96.25 | | 171.32 | 138.17 | 126.22 |
| 21. | MCOR | 88.35 | | 107.86 | 79.82 | 71.46 |
| 22. | MEGA | 67.23 | | 69.67 | 64.04 | 60.96 |
| 23. | NISP | 93.51 | | 94.00 | 72.01 | 71.69 |
| 24. | PNBN | 104.15 | | 107.92 | 83.26 | 88.05 |
| 25. | SDRA | 145.26 | | 139.91 | 162.29 | 141.80 |
| Nilai Tertinggi | | | 171,32 | | | |
| Nilai Terendah | | | 0,96 | | | |
| Nilai Rata-Rata | | | 83,147 | | | |

Sumber: www.idx.co.id Annual Report data diolah peneliti (2023)

**Lampiran 4**

**Tabulasi Data Variabel *Operating Expense to Operating Income* (OEOI) periode 2018-2021.**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Kode bank** | ***Operating Expense to Operating Income*** | | | | |
| **2018 (%)** | | **2019 (%)** | **2020 (%)** | **2021 (%)** |
| 1. | AMAR | 93.69 | | 89.44 | 96.73 | 99.76 |
| 2. | BACA | 92.11 | | 98.12 | 98.84 | 98.23 |
| 3. | BBCA | 58.24 | | 59.09 | 63.45 | 54.15 |
| 4. | BBMD | 68.09 | | 71.48 | 67.59 | 51.70 |
| 5. | BBNI | 70.15 | | 73.16 | 67.59 | 51.70 |
| 6. | BBRI | 68.40 | | 70.10 | 81.22 | 74.30 |
| 7. | BBTN | 85.58 | | 98.12 | 91.61 | 89.28 |
| 8. | BDMN | 70.85 | | 82.71 | 88.87 | 86.62 |
| 9. | BGTG | 97.57 | | 96.69 | 98.40 | 94.81 |
| 10. | BINA | 93.06 | | 96.08 | 64.82 | 64.16 |
| 11. | BJBR | 84.00 | | 84.23 | 84.00 | 82.00 |
| 12. | BJTM | 73.87 | | 60.69 | 9.44 | 76.89 |
| 13. | BMAS | 87.25 | | 87.15 | 69.09 | 69.24 |
| 14. | BMRI | 66.48 | | 67.44 | 80.03 | 67.29 |
| 15. | BNBA | 81.43 | | 89.55 | 92.12 | 88.45 |
| 16. | BNGA | 0.81 | | 0.83 | 89.63 | 79.86 |
| 17. | BNII | 83.85 | | 89.28 | 88.98 | 84.94 |
| 18. | BNLI | 93.36 | | 87.04 | 88.76 | 90.07 |
| 19. | BSIM | 97.62 | | 119.43 | 11.70 | 97.12 |
| 20. | BTPN | 85.40 | | 90.56 | 91.72 | 85.60 |
| 21. | MCOR | 90.60 | | 91.62 | 97.70 | 92.72 |
| 22. | MEGA | 77.78 | | 74.10 | 65.94 | 56.06 |
| 23. | NISP | 74.43 | | 74.77 | 81.13 | 76.49 |
| 24. | PNBN | 75.54 | | 77.04 | 76.50 | 78.60 |
| 25. | SDRA | 70.39 | | 75.75 | 74.22 | 70.32 |
| Nilai Tertinggi | | | 119,43 | | | |
| Nilai Terendah | | | 0,81 | | | |
| Nilai Rata-Rata | | | 78,254 | | | |

Sumber: www.idx.co.id Annual Report data diolah peneliti (2023)

**Lampiran 5**

**Tabulasi Data Perubahan laba periode 2018-2021.**

|  |
| --- |
| Rumus: |

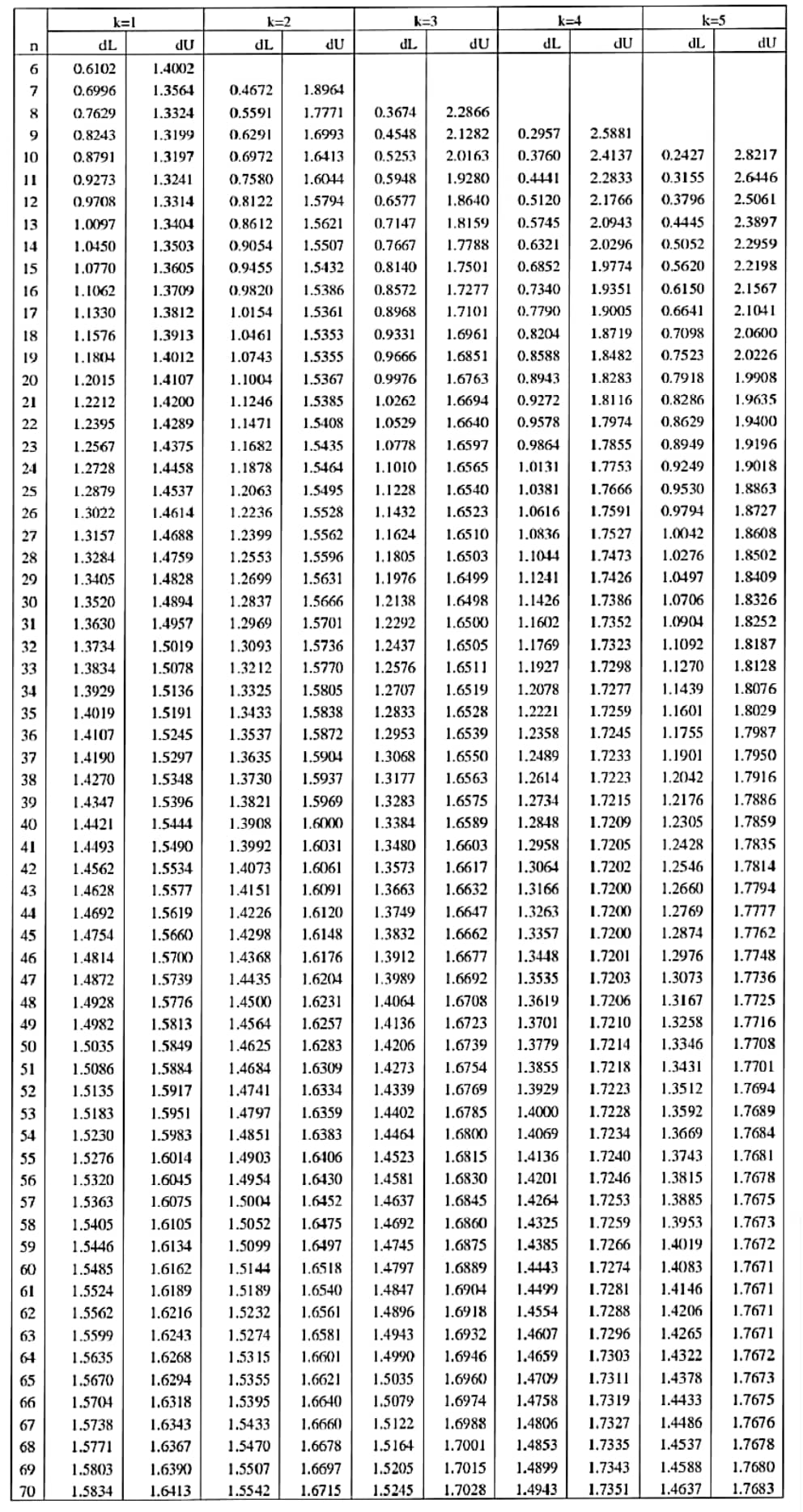
**(dalam Jutaan Rupiah)**

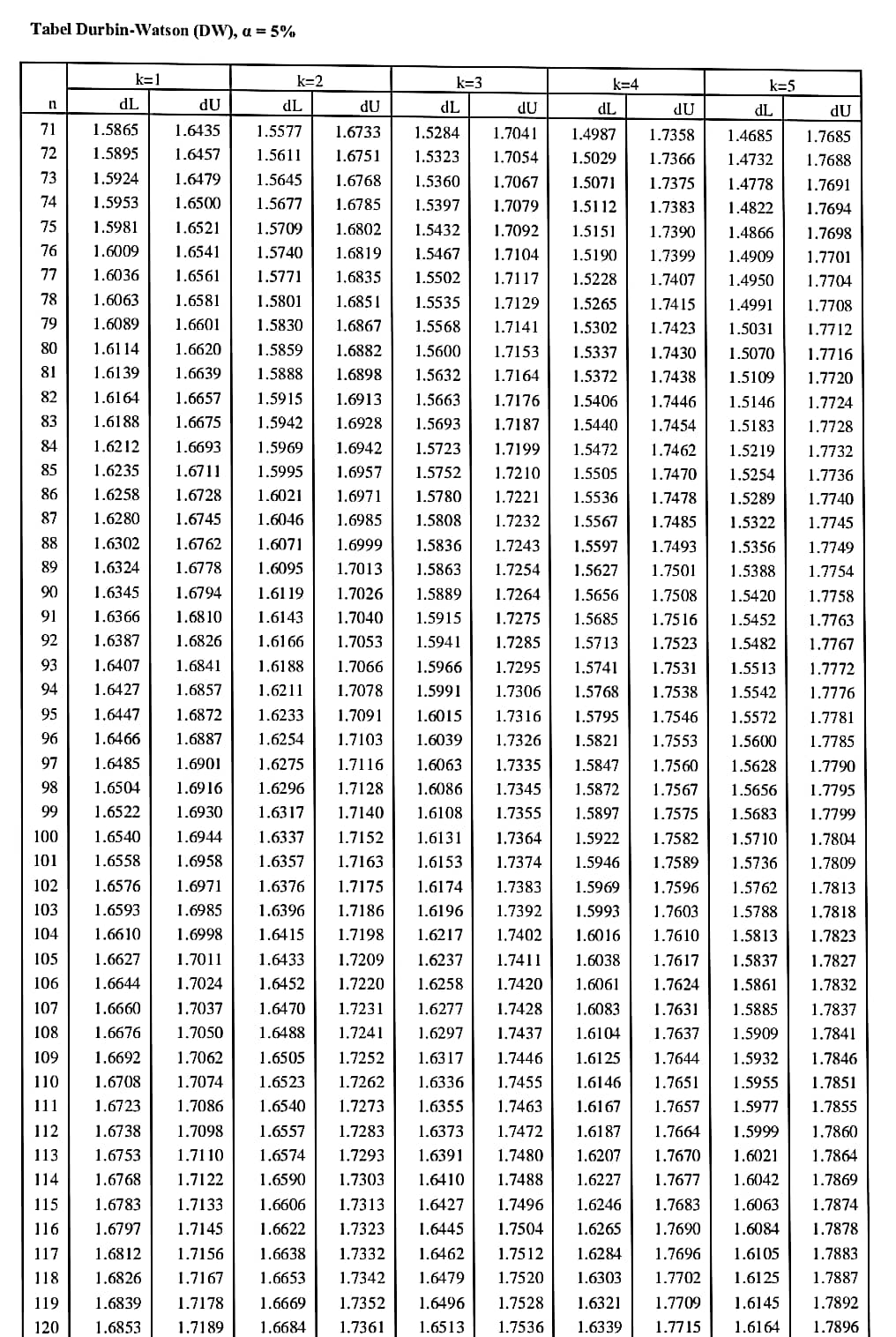
| **NO** | **KODE BANK** | **TAHUN** | **LABA TAHUN PENELITIAN** | **LABA TAHUN SEBELUMNYA** | **PERUBAHAN LABA** |
| --- | --- | --- | --- | --- | --- |
| 1. | AMAR | 2018 | Rp 16.290.612 | Rp 3.731.957 | 337% |
|  |  | 2019 | Rp 61.426.524 | Rp 16.290.612 | 277% |
|  |  | 2020 | Rp 8.586.126 | Rp 61.426.524 | -86% |
|  |  | 2021 | Rp 4.115.012 | Rp 8.586.126 | -52% |
| 2. | BACA | 2018 | Rp 106.500 | Rp 86.140 | 24% |
|  |  | 2019 | Rp 15.884 | Rp 106.500 | -85% |
|  |  | 2020 | Rp 61.414 | Rp 15.884 | 287% |
|  |  | 2021 | Rp 34.785 | Rp 61.414 | -43% |
| 3. | BBCA | 2018 | Rp 24.702.545 | Rp 23.321.150 | 6% |
|  |  | 2019 | Rp 28.569.974 | Rp 24.702.545 | 16% |
|  |  | 2020 | Rp 27.147.109 | Rp 28.569.974 | -5% |
|  |  | 2021 | Rp 31.440.159 | Rp 27.147.109 | 16% |
| 4. | BBMD | 2018 | Rp 265.862 | Rp 264.240 | 1% |
|  |  | 2019 | Rp 247.573 | Rp 265.862 | -7% |
|  |  | 2020 | Rp 1.088.942 | Rp 247.573 | 340% |
|  |  | 2021 | Rp 1.669.280 | Rp 1.088.942 | 53% |
| 5. | BBNI | 2018 | Rp 15.091.763 | Rp 13.770.592 | 10% |
|  |  | 2019 | Rp 15.508.583 | Rp 15.091.763 | 3% |
|  |  | 2020 | Rp 3.321.442 | Rp 15.508.583 | -79% |
|  |  | 2021 | Rp 10.977.051 | Rp 3.321.442 | 230% |
| 6. | BBRI | 2018 | Rp 32.418.486 | Rp 29.044.334 | 12% |
|  |  | 2019 | Rp 34.413.825 | Rp 32.418.486 | 6% |
|  |  | 2020 | Rp 18.660.393 | Rp 34.413.825 | -46% |
|  |  | 2021 | Rp 30.755.766 | Rp 18.660.393 | 65% |
| 7. | BBTN | 2018 | Rp 2.807.923 | Rp 3.027.466 | -7% |
|  |  | 2019 | Rp 209.263 | Rp 2.807.923 | -93% |
|  |  | 2020 | Rp 1.602.358 | Rp 209.263 | 666% |
|  |  | 2021 | Rp 2.376.227 | Rp 1.602.358 | 48% |
| 8. | BDMN | 2018 | Rp 4.107.068 | Rp 3.828.097 | 7% |
|  |  | 2019 | Rp 4.240.671 | Rp 4.107.068 | 3% |
|  |  | 2020 | Rp 1.088.942 | Rp 4.240.671 | -74% |
|  |  | 2021 | Rp 1.669.280 | Rp 1.088.942 | 53% |
| 9. | BGTG | 2018 | Rp 5.600 | Rp 51.140 | -89% |
|  |  | 2019 | Rp 11.841 | Rp 5.600 | 111% |
|  |  | 2020 | Rp 3.198 | Rp 11.841 | -73% |
|  |  | 2021 | Rp 10.866 | Rp 3.198 | 240% |
| 10. | BINA | 2018 | Rp 11.395 | Rp 18.340 | -38% |
|  |  | 2019 | Rp 7.115 | Rp 11.395 | -38% |
|  |  | 2020 | Rp 19.376 | Rp 7.115 | 172% |
|  |  | 2021 | Rp 39.748 | Rp 19.376 | 105% |
| 11. | BJBR | 2018 | Rp 1.552.396 | Rp 1.211.405 | 28% |
|  |  | 2019 | Rp 1.564.492 | Rp 1.552.396 | 1% |
|  |  | 2020 | Rp 1.689.996 | Rp 1.564.492 | 8% |
|  |  | 2021 | Rp 2.018.654 | Rp 1.689.996 | 19% |
| 12. | BJTM | 2018 | Rp 1.260.308 | Rp 1.159.370 | 9% |
|  |  | 2019 | Rp 1.376.505 | Rp 1.260.308 | 9% |
|  |  | 2020 | Rp 1.488.962 | Rp 1.376.505 | 8% |
|  |  | 2021 | Rp 1.523.070 | Rp 1.488.962 | 2% |
| 13. | BMAS | 2018 | Rp 71.013 | Rp 69.497 | 2% |
|  |  | 2019 | Rp 59.746 | Rp 71.013 | -16% |
|  |  | 2020 | Rp 66.986 | Rp 59.746 | 12% |
|  |  | 2021 | Rp 80.162 | Rp 66.986 | 20% |
| 14. | BMRI | 2018 | Rp 25.851.937 | Rp 21.443.042 | 21% |
|  |  | 2019 | Rp 28.455.592 | Rp 25.851.937 | 10% |
|  |  | 2020 | Rp 18.398.928 | Rp 28.455.592 | -35% |
|  |  | 2021 | Rp 30.551.097 | Rp18.398.928 | 66% |
| 15. | BNBA | 2018 | Rp 92.897 | Rp 89.548 | 4% |
|  |  | 2019 | Rp 5.116 | Rp 92.897 | -94% |
|  |  | 2020 | Rp 35.053 | Rp 5.116 | 585% |
|  |  | 2021 | Rp 44.449 | Rp 35.053 | 27% |
| 16. | BNGA | 2018 | Rp 3.482.428 | Rp2.977.738 | 17% |
|  |  | 2019 | Rp 3.642.935 | Rp 3.482.428 | 5% |
|  |  | 2020 | Rp 2.011.254 | Rp 3.642.935 | -45% |
|  |  | 2021 | Rp 4.098.604 | Rp 2.011.254 | 104% |
| 17. | BNII | 2018 | Rp 2.262.245 | Rp1.860.845 | 22% |
|  |  | 2019 | Rp 1.924.180 | Rp 2.262.245 | -15% |
|  |  | 2020 | Rp 1.284.392 | Rp 1.924.180 | -33% |
|  |  | 2021 | Rp 1.679.754 | Rp 1.284.392 | 31% |
| 18. | BNLI | 2018 | Rp 901.252 | Rp 748.433 | 20% |
|  |  | 2019 | Rp 1.500.420 | Rp 901.252 | 66% |
|  |  | 2020 | Rp 721.587 | Rp 1.500.420 | -52% |
|  |  | 2021 | Rp 1.231.127 | Rp 721.587 | 71% |
| 19. | BSIM | 2018 | Rp 50.472 | Rp 318.923 | -84% |
|  |  | 2019 | Rp 6.752 | Rp50.472 | -87% |
|  |  | 2020 | Rp 118.522 | Rp 6.752 | 1655% |
|  |  | 2021 | Rp 127.748 | Rp 118.522 | 8% |
| 20. | BTPN | 2018 | Rp 2.128.064 | Rp 751.758 | 183% |
|  |  | 2019 | Rp 2.992.418 | Rp 2.128.064 | 41% |
|  |  | 2020 | Rp 2.005.677 | Rp 2.992.418 | -33% |
|  |  | 2021 | Rp 3.104.215 | Rp 2.005.677 | 55% |
| 21. | MCOR | 2018 | Rp 89.860 | Rp 73.897 | 22% |
|  |  | 2019 | Rp 78.967 | Rp 89.860 | -12% |
|  |  | 2020 | Rp 49.979 | Rp 78.967 | -37% |
|  |  | 2021 | Rp 79.392 | Rp 49.979 | 59% |
| 22. | MEGA | 2018 | Rp 1.899.534 | Rp 1.300.043 | 46% |
|  |  | 2019 | Rp 2.437.655 | Rp 1.899.534 | 28% |
|  |  | 2020 | Rp 3.008.311 | Rp 2.437.655 | 23% |
|  |  | 2021 | Rp 4.008.051 | Rp 3.008.311 | 33% |
| 23. | NISP | 2018 | Rp 2.638.064 | Rp 2.175.824 | 21% |
|  |  | 2019 | Rp 2.939.243 | Rp 2.638.064 | 11% |
|  |  | 2020 | Rp 2.101.671 | Rp 2.939.243 | -28% |
|  |  | 2021 | Rp 2.519.619 | Rp 2.101.671 | 20% |
| 24. | PNBN | 2018 | Rp 3.187.157 | Rp 1.609.463 | 98% |
|  |  | 2019 | Rp 3.498.299 | Rp 3.187.157 | 10% |
|  |  | 2020 | Rp 3.124.205 | Rp 3.498.299 | -11% |
|  |  | 2021 | Rp 1.816.976 | Rp 3.124.205 | -42% |
| 25. | SDRA | 2018 | Rp 537.971 | Rp 438.725 | 23% |
|  |  | 2019 | Rp 99.791 | Rp 537.971 | -81% |
|  |  | 2020 | Rp 536.001 | Rp 99.791 | 437% |
|  |  | 2021 | Rp 629.168 | Rp 536.001 | 17% |

Sumber: www.idx.co.id Laporan Tahunan data diolah peneliti (2023)

**Lampiran 6**

**Tabel Turbin Watson (DW), a=5%**

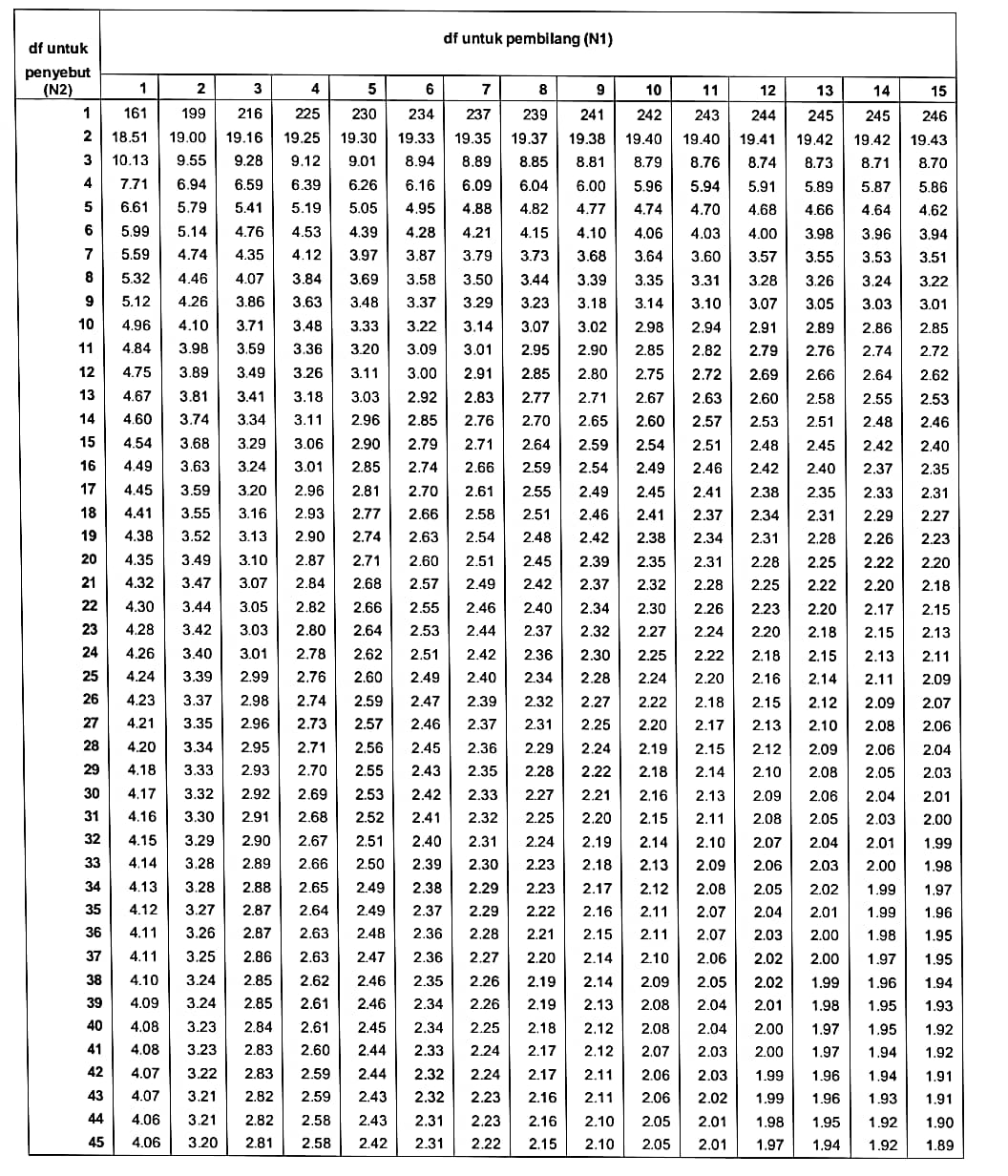
****

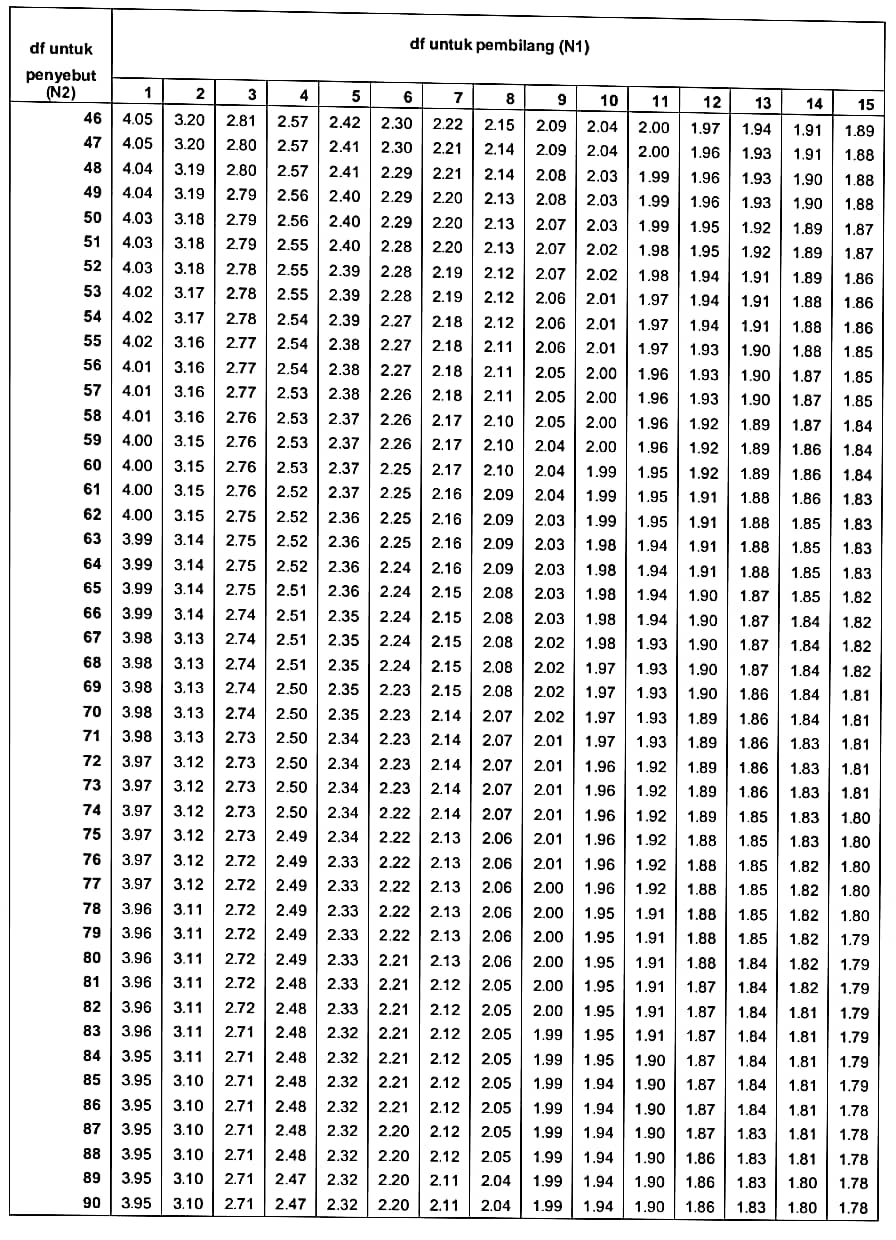
****

Sumber: tabel dw data diolah tahun (2023)

**Lampiran 7**

Titik persentase distribusi F



****Sumber: tabel df data diolah tahun (2023)

**Lampiran 8**

**DATA SPSS**

(dalam Persen)

| **NO** | **KODE BANK** | **TAHUN** | **CAR (X1)** | **LDR (X2)** | **OEOI (X3)** | **PERUBAHAN LABA (Y)** |
| --- | --- | --- | --- | --- | --- | --- |
| 1. | AMAR | 2018 | 42.43 | 132.46 | 93.69 | 337 |
|  |  | 2019 | 55.64 | 112.86 | 89.44 | 227 |
|  |  | 2020 | 45.34 | 74.32 | 96.73 | -86 |
|  |  | 2021 | 29.85 | 74.70 | 99.76 | -52 |
| 2. | BACA | 2018 | 18.66 | 51.96 | 92.11 | 24 |
|  |  | 2019 | 12.67 | 60.55 | 98.12 | -85 |
|  |  | 2020 | 18.11 | 39.33 | 98.84 | 287 |
|  |  | 2021 | 41.28 | 12.35 | 98.23 | -43 |
| 3. | BBCA | 2018 | 23.39 | 81.58 | 58.24 | 6 |
|  |  | 2019 | 23.80 | 80.47 | 59.09 | 16 |
|  |  | 2020 | 25.83 | 65.77 | 63.45 | -5 |
|  |  | 2021 | 25.66 | 61.96 | 54.15 | 16 |
| 4. | BBMD | 2018 | 34.58 | 86.93 | 68.09 | 1 |
|  |  | 2019 | 38.60 | 88.06 | 71.48 | -7 |
|  |  | 2020 | 47.29 | 72.72 | 67.59 | 340 |
|  |  | 2021 | 48.12 | 71.15 | 51.70 | 53 |
| 5. | BBNI | 2018 | 48.12 | 88.76 | 70.15 | 10 |
|  |  | 2019 | 19.73 | 91.54 | 73.16 | 3 |
|  |  | 2020 | 47.29 | 72.72 | 67.59 | -79 |
|  |  | 2021 | 48.12 | 71.15 | 51.70 | 230 |
| 6. | BBRI | 2018 | 21.21 | 88.96 | 68.40 | 12 |
|  |  | 2019 | 22.55 | 88.64 | 70.10 | 6 |
|  |  | 2020 | 20.61 | 83.66 | 81.22 | -46 |
|  |  | 2021 | 25.28 | 83.67 | 74.30 | 65 |
| 7. | BBTN | 2018 | 18.21 | 103.49 | 85.58 | -7 |
|  |  | 2019 | 17.32 | 113.50 | 98.12 | -93 |
|  |  | 2020 | 19.34 | 93.19 | 91.61 | 666 |
|  |  | 2021 | 19.14 | 92.86 | 89.28 | 48 |
| 8. | BDMN | 2018 | 22.79 | 70.85 | 70.85 | 7 |
|  |  | 2019 | 24.59 | 82.71 | 82.71 | 3 |
|  |  | 2020 | 25.59 | 83.96 | 88.87 | -74 |
|  |  | 2021 | 26.38 | 84.56 | 86.62 | 53 |
| 9. | BGTG | 2018 | 31.85 | 87.81 | 97.57 | -89 |
|  |  | 2019 | 32.84 | 82.76 | 96.69 | 111 |
|  |  | 2020 | 35.70 | 64.00 | 98.40 | -73 |
|  |  | 2021 | 67.15 | 40.01 | 94.81 | 240 |
| 10. | BINA | 2018 | 55.03 | 69.28 | 93.06 | -38 |
|  |  | 2019 | 37.41 | 62.94 | 96.08 | -38 |
|  |  | 2020 | 40.08 | 41.26 | 64.82 | 172 |
|  |  | 2021 | 53.14 | 29.67 | 64.16 | 105 |
| 11. | BJBR | 2018 | 19.00 | 92.00 | 84.00 | 28 |
|  |  | 2019 | 17.71 | 97.81 | 84.23 | 1 |
|  |  | 2020 | 17.00 | 86.00 | 84.00 | 8 |
|  |  | 2021 | 18.00 | 82.00 | 82.00 | 19 |
| 12. | BJTM | 2018 | 18.31 | 110.57 | 73.87 | 9 |
|  |  | 2019 | 17.70 | 90.29 | 60.69 | 9 |
|  |  | 2020 | 19.70 | 86.00 | 9.44 | 8 |
|  |  | 2021 | 21.01 | 80.38 | 76.89 | 2 |
| 13. | BMAS | 2018 | 21.28 | 100.87 | 87.25 | 2 |
|  |  | 2019 | 20.19 | 94.13 | 87.15 | -16 |
|  |  | 2020 | 16.53 | 84.18 | 69.09 | 12 |
|  |  | 2021 | 13.69 | 68.58 | 69.24 | 20 |
| 14. | BMRI | 2018 | 20.96 | 96.74 | 66.48 | 21 |
|  |  | 2019 | 21.39 | 96.37 | 67.44 | 10 |
|  |  | 2020 | 19.90 | 82.95 | 80.03 | -35 |
|  |  | 2021 | 19.60 | 80.04 | 67.29 | 66 |
| 15. | BNBA | 2018 | 25.52 | 84.26 | 81.43 | 4 |
|  |  | 2019 | 23.55 | 87.08 | 89.55 | -94 |
|  |  | 2020 | 25.80 | 76.57 | 92.12 | 585 |
|  |  | 2021 | 41.73 | 62.86 | 88.45 | 27 |
| 16. | BNGA | 2018 | 0.19 | 0.96 | 0.81 | 17 |
|  |  | 2019 | 0.21 | 0.96 | 0.83 | 5 |
|  |  | 2020 | 21.24 | 81.45 | 89.63 | -45 |
|  |  | 2021 | 22.29 | 72.80 | 79.86 | 104 |
| 17. | BNII | 2018 | 19.09 | 96.46 | 83.85 | 22 |
|  |  | 2019 | 21.42 | 94.13 | 89.28 | -15 |
|  |  | 2020 | 24.25 | 79.25 | 88.98 | -33 |
|  |  | 2021 | 26.38 | 76.28 | 84.94 | 31 |
| 18. | BNLI | 2018 | 19.44 | 90.08 | 93.36 | 20 |
|  |  | 2019 | 19.89 | 86.32 | 87.04 | 66 |
|  |  | 2020 | 35.68 | 78.69 | 88.76 | -52 |
|  |  | 2021 | 34.94 | 68.97 | 90.07 | 71 |
| 19. | BSIM | 2018 | 17.60 | 84.24 | 97.62 | -84 |
|  |  | 2019 | 17.32 | 81.95 | 119.43 | -87 |
|  |  | 2020 | 17.29 | 56.97 | 11.70 | 1655 |
|  |  | 2021 | 29.12 | 41.22 | 97.12 | 8 |
| 20. | BTPN | 2018 | 23.69 | 96.25 | 85.40 | 183 |
|  |  | 2019 | 23.51 | 171.32 | 90.56 | 41 |
|  |  | 2020 | 25.19 | 138.17 | 91.72 | -33 |
|  |  | 2021 | 24.96 | 126.22 | 85.60 | 55 |
| 21. | MCOR | 2018 | 15.69 | 88.35 | 90.60 | 22 |
|  |  | 2019 | 17.38 | 107.86 | 91.62 | -12 |
|  |  | 2020 | 35.28 | 79.82 | 97.70 | -37 |
|  |  | 2021 | 37.96 | 71.46 | 92.72 | 59 |
| 22. | MEGA | 2018 | 22.79 | 67.23 | 77.78 | 46 |
|  |  | 2019 | 23.68 | 69.67 | 74.10 | 28 |
|  |  | 2020 | 31.04 | 64.04 | 65.94 | 23 |
|  |  | 2021 | 27.30 | 60.96 | 56.06 | 33 |
| 23. | NISP | 2018 | 17.63 | 93.51 | 74.43 | 21 |
|  |  | 2019 | 19.10 | 94.00 | 74.77 | 11 |
|  |  | 2020 | 21.98 | 72.01 | 81.13 | -28 |
|  |  | 2021 | 22.94 | 71.69 | 76.49 | 20 |
| 24. | PNBN | 2018 | 23.49 | 104.15 | 75.54 | 98 |
|  |  | 2019 | 24.07 | 107.92 | 77.04 | 10 |
|  |  | 2020 | 2.55 | 83.26 | 76.50 | -11 |
|  |  | 2021 | 29.66 | 88.05 | 78.60 | -42 |
| 25. | SDRA | 2018 | 23.04 | 145.26 | 70.39 | 23 |
|  |  | 2019 | 20.02 | 139.91 | 75.75 | -81 |
|  |  | 2020 | 24.48 | 162.29 | 74.22 | 437 |
|  |  | 2021 | 19.99 | 141.80 | 70.32 | 17 |

Sumber: www.idx.co.id Laporan Tahunan data diolah peneliti (2023)

Keterangan: data ekstrim (Outlier) Warna Kuning

**Lampiran 9**

**DATA PENGUJIAN SPSS 26**

1. **Analisis Statistik Deskriptif**

**Hasil Uji Statistik Deskriptif**

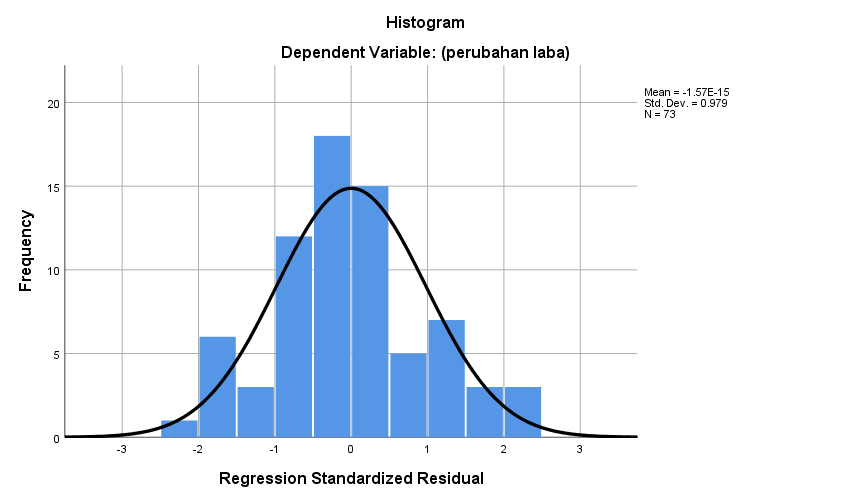
|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| X1(CAR) | 100 | 0,19 | 67,15 | 26,1306 | 11,51327 |
| X2(LDR) | 100 | 0,96 | 171,32 | 83,1473 | 27,53572 |
| X3(OEOI) | 100 | 0,81 | 119,43 | 78,2546 | 19,56812 |
| Y(perubahan laba) | 100 | -94 | 1655 | 54,75 | 204,621 |
| Valid N (listwise) | 100 |  |  |  |  |

Sumber: Data diolah peneliti tahun 2023

**Lampiran 10**

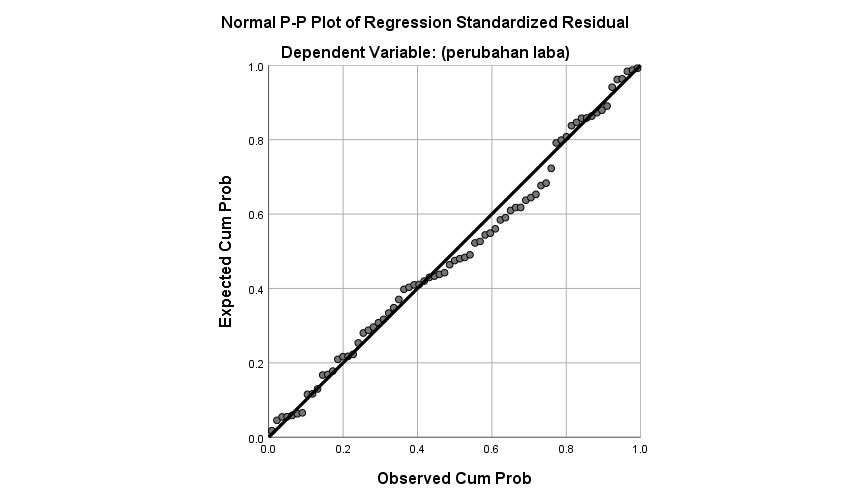
### Uji Asumsi Klasik

1. **Uji Normalitas**
2. Histogram Uji Normalitas



Sumber: Data yang diolah SPSS 26, 2023

1. Normal P-Plot



Sumber: Data yang diolah SPSS 26, 2023

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. One-Sample Kolmogorov-Smirnov Test  |  |  |  | | --- | --- | --- | |  | | Unstandardized Residual | | N | | 73 | | Normal Parametersa,b | Mean | .0000000 | | Std. Deviation | 1.179.349.824 | | Most Extreme Differences | Absolute | .070 | | Positive | .070 | | Negative | -.039 | | Test Statistic | | .070 | | Asymp. Sig. (2-tailed) | | .200c,d | |
| a. Test distribution is Normal. |
| b. Calculated from data. |
| c. Lilliefors Significance Correction. |
| d. This is a lower bound of the true significance. |

Sumber: Data yang diolah SPSS 26, 2023

1. **Uji Multikolonieritas**

|  |  |  |  |
| --- | --- | --- | --- |
| **Uji Multikolonieritas**  **Coefficientsa** | | | |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | CAR (X1) | 0,978 | 1,022 |
| LDR (X2) | 0,99 | 1,01 |
| OEOI (X3) | 0,988 | 1,012 |
| a. Dependent Variable: (perubahan laba) | | | |

Sumber: Data yang diolah SPSS 26, 2023

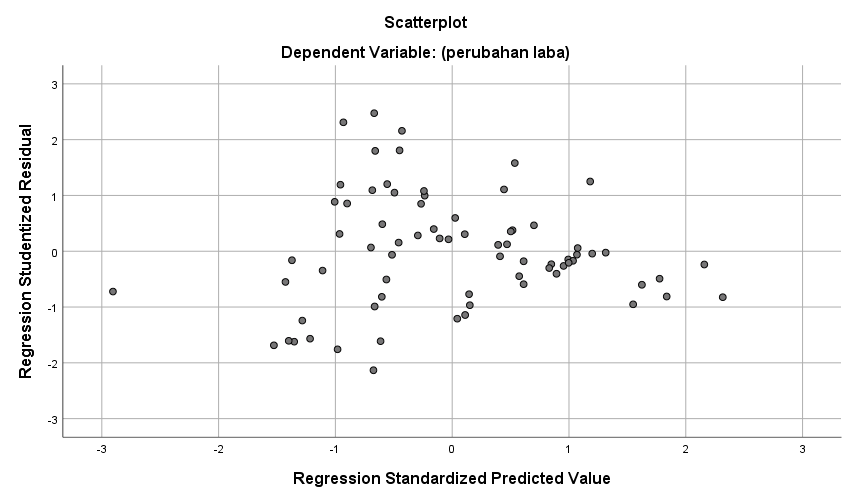
**C. Uji Autokorelasi**

**Uji Autokorelasi**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | | |
|  | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson | |
| 1 | .867a | .752 | .741 | 1.204.715 | 2.286 | |
| a. Predictors: (Constant), CAR(X1), LDR(X2), OEOI(X3) | | | | | | |
| b. Dependent Variable: (perubahan laba) | | | | | | |

Sumber: Data yang diolah SPSS 26, 2023

**D. Uji Heteroskedastisitas**



Sumber: Data yang diolah SPSS 26, 2023

**Scatterplots Uji Heteroskedastitas**

**Lampiran 11**

### 3. Analisis Regresi Linier Berganda

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | |
| B | Std. Error | Beta | |
| 1 | (Constant) | 149.369 | 11.544 |  | |
| (CAR) | -.221 | .174 | -.077 | |
| (LDR) | -.192 | .075 | -.154 | |
| (OEOI) | -1.613 | .115 | -.843 | |
| 1. Dependent Variable: (perubahan laba)   Sumber: Data yang diolah SPSS 26, 2023 | | | | |
|  | | | | | | |

### Lampiran 12

### Uji Hipotesis

1. **Uji Signifikansi Parsial (Uji Statistik T)**

**Uji Hipotesis Parsial (Uji t)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 149.369 | 11.544 |  | 12.939 | .000 |
| (CAR) | -.221 | .174 | -.077 | -1.266 | .210 |
| (LDR) | -.192 | .075 | -.154 | -2.556 | .013 |
| (OEOI) | -1.613 | .115 | -.843 | -13.972 | .000 |
| 1. Dependent Variable: (perubahan laba)   Sumber: Data yang diolah SPSS 26, 2023 | | | | | | |

1. **Uji Hipotesis Simultan (Uji F)**

**Uji Hipotesis Parsial (Uji t)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model |  | Sum of Squares | Df | Mean Square | F | Sig. |
| 1 | Regression | 30391,040 | 3 | 10130,347 | 69,800 | .000b |
|  | Residual | 10014,235 | 69 | 145,134 |  |  |
|  | Total | 40405,275 | 72 |  |  |  |

1. Dependent Variable: (perubahan laba)
2. Predictors: (Constant), (OEOI), (LDR), (CAR).

Sumber: Data yang diolah SPSS 26, 2023

**Lampiran 13**

1. Koefisien Determinasi

**Hasil Uji Koefisien Determinasi**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .867a | .752 | .741 | 1.204.715 |
| a. Predictors: (Constant), (OEOI), (LDR), (CAR) | | | | | |
| b. Dependent Variable: (perubahan laba) | | | | | |

Sumber: Data yang diolah SPSS 26, 2023