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**LAMPIRAN**

**Lampiran 1
Daftar Populasi Perusahaan Dana Pensiun Lembaga Keuangan Tahun 2019-2022**

| **No** | **Nama Dana Pensiun** |
| --- | --- |
|  | DPLK Generali Indonesia |
|  | DPLK Bumiputera |
|  | DPLK Indolife Pensiontama |
|  | DPLK Sinarmas MSIG |
|  | DPLK AIA Financial |
|  | DPLK PT. BPD Jawa Barat dan Banten |
|  | DPLK Bank Rakyat Indonesia |
|  | DPLK Jiwasraya |
|  | DPLK Asuransi Jiwa Tugu Mandiri |
|  | DPLK PT. Bank Negara Indonesia (Persero) Tbk |
|  | DPLK Astra  |
|  | DPLK PT BPD Jawa Tengah |
|  | DPLK Manulife Indonesia |
|  | DPLK Central Asia Raya |
|  | DPLK Equity Life Indonesia |
|  | DPLK Avrist (dh. AIA Indonesia) |
|  | DPLK Allianz Indonesia |
|  | DPLK Tokio Marine Life Indonesia |
|  | DPLK Simas Jiwa |
|  | DPLK Kresna |
|  | DPLK Capital Life Indonesia |
|  | DPLK AXA Mandiri Financial Services |
|  | DPLK PT BPD Sulawesi Selatan dan Sulawesi Barat |
|  | DPLK Syariah PT Bank Muamalat Indonesia |
|  | DPLK Pasaraya |
|  | DPLK PT Bank Mandiri (Persero) Tbk. |
|  | DPLK AXA |
|  | DPLK BCA Life |
|  | DPLK Adisarana Wanaartha |

**Lampiran 2
Daftar Sampel Perusahaan Dana Pensiun Lembaga Keuangan Tahun 2019-2022**

|  |  |
| --- | --- |
| **No** | **Nama Dana Pensiun** |
|  | DPLK Generali Indonesia |
|  | DPLK Indolife Pensiontama |
|  | DPLK Sinarmas MSIG |
|  | DPLK AIA Financial |
|  | DPLK Bank Rakyat Indonesia |
|  | DPLK Jiwasraya |
|  | DPLK Asuransi Jiwa Tugu Mandiri |
|  | DPLK Astra  |
|  | DPLK Manulife Indonesia |
|  | DPLK Equity Life Indonesia |
|  | DPLK Avrist (dh. AIA Indonesia) |
|  | DPLK Allianz Indonesia |
|  | DPLK Tokio Marine Life Indonesia |

**Lampiran 3
Hasil Perhitungan Kinerja Keuangan pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2019**

$$ROA= \frac{Laba bersih setelah pajak}{Total Aset}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Kinerja Keuangan** |
| **Laba Bersih Setelah Pajak (Rp)** | **Total Aset****(Rp)** | **ROA****(%)** |
|  | DPLK Generali Indonesia |  23.719.082.476  |  442.851.086.990  | 5,36 |
|  | DPLK Indolife Pensiontama |  142.183.784.297  |  2.185.653.930.213  | 6,51 |
|  | DPLK Sinarmas MSIG |  48.755.239.000  |  1.013.730.952.000  | 4,81 |
|  | DPLK AIA Financial |  503.580.906.000  |  8.240.441.153.000  | 6,11 |
|  | DPLK Bank Rakyat Indonesia |  783.530.917.960  | 13.274.547.917.753  | 5,90 |
|  | DPLK Jiwasraya |  104.180.560.000  |  2.647.715.555.000  | 3,93 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  155.102.000.000  |  2.906.742.000.000  | 5,34 |
|  | DPLK Astra  |  196.060.000.000  |  3.609.987.000.000  | 5,43 |
|  | DPLK Manulife Indonesia | 1.119.755.683.020  | 18.517.125.196.100  | 6,05 |
|  | DPLK Equity Life Indonesia |  6.805.474.000  |  118.024.463.000  | 5,77 |
|  | DPLK Avrist (dh. AIA Indonesia) |  55.150.010.000  |  906.252.408.000  | 6,09 |
|  | DPLK Allianz Indonesia |  365.037.258.180  |  6.051.394.600.358  | 6,03 |
|  | DPLK Tokio Marine Life Indonesia |  1.502.244.705  |  67.992.433.719  | 2,21 |

**Lampiran 4
Hasil Perhitungan Kinerja Keuangan pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2020**

$$ROA= \frac{Laba bersih setelah pajak}{Total Aset}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Kinerja Keuangan** |
| **Laba Bersih Setelah Pajak (Rp)** | **Total Aset****(Rp)** | **ROA****(%)** |
|  | DPLK Generali Indonesia |  24.987.682.638  |  473.416.526.363  | 5,28 |
|  | DPLK Indolife Pensiontama |  136.051.980.916  |  2.487.829.635.039  | 5,47 |
|  | DPLK Sinarmas MSIG |  59.762.637.000  |  1.203.911.539.000  | 4,96 |
|  | DPLK AIA Financial |  405.141.622.000  |  8.536.294.820.000  | 4,75 |
|  | DPLK Bank Rakyat Indonesia |  881.342.263.830  | 16.699.884.013.162  | 5,28 |
|  | DPLK Jiwasraya |  80.036.962.000  |  2.309.945.491.000  | 3,46 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  175.523.000.000  |  3.611.686.000.000  | 4,86 |
|  | DPLK Astra  |  200.376.000.000  |  3.939.385.000.000  | 5,09 |
|  | DPLK Manulife Indonesia |  506.433.512.105  | 21.168.455.725.292  | 2,39 |
|  | DPLK Equity Life Indonesia |  7.075.417.000  |  115.608.004.000  | 6,12 |
|  | DPLK Avrist (dh. AIA Indonesia) |  62.760.250.000  |  1.021.986.626.000  | 6,14 |
|  | DPLK Allianz Indonesia |  357.593.377.824  |  5.984.875.269.251  | 5,97 |
|  | DPLK Tokio Marine Life Indonesia |  4.985.133.830  |  114.375.126.938  | 4,36 |

**Lampiran 5
Hasil Perhitungan Kinerja Keuangan pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2021**

$$ROA= \frac{Laba bersih setelah pajak}{Total Aset}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Kinerja Keuangan** |
| **Laba Bersih Setelah Pajak (Rp)** | **Total Aset****(Rp)** | **ROA****(%)** |
|  | DPLK Generali Indonesia |  41.371.580.729  |  643.252.063.846  | 6,43 |
|  | DPLK Indolife Pensiontama |  105.995.605.110  |  2.833.302.760.751  | 3,74 |
|  | DPLK Sinarmas MSIG |  51.972.602.000  |  1.281.015.058.000  | 4,06 |
|  | DPLK AIA Financial |  390.575.541.000  |  9.069.611.996.000  | 4,31 |
|  | DPLK Bank Rakyat Indonesia | 1.549.526.836.844  | 17.300.675.405.772  | 8,96 |
|  | DPLK Jiwasraya |  61.981.393.000  |  1.913.333.835.000  | 3,24 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  183.221.000.000  |  4.047.496.000.000  | 4,53 |
|  | DPLK Astra  |  152.513.000.000  |  4.502.552.000.000  | 3,39 |
|  | DPLK Manulife Indonesia |  647.055.572.700  | 22.402.109.547.365  | 2,89 |
|  | DPLK Equity Life Indonesia |  4.840.474.000  |  135.828.576.000  | 3,56 |
|  | DPLK Avrist (dh. AIA Indonesia) |  50.783.268.000  |  1.279.693.786.000  | 3,97 |
|  | DPLK Allianz Indonesia |  330.030.048.491  |  6.607.170.493.629  | 5,00 |
|  | DPLK Tokio Marine Life Indonesia |  5.929.671.123  |  210.506.697.309  | 2,82 |

**Lampiran 6
Hasil Perhitungan Kinerja Keuangan pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2022**

$$ROA= \frac{Laba bersih setelah pajak}{Total Aset}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Kinerja Keuangan** |
| **Laba Bersih Setelah Pajak (Rp)** | **Total Aset****(Rp)** | **ROA****(%)** |
|  | DPLK Generali Indonesia |  22.854.763.610  |  738.221.588.427  | 3,10 |
|  | DPLK Indolife Pensiontama | 102.649.569.870  |  3.207.072.235.828  | 3,20 |
|  | DPLK Sinarmas MSIG | 61.038.862.000  |  1.311.468.132.000  | 4,65 |
|  | DPLK AIA Financial | 358.951.421.000  |  9.541.649.394.000  | 3,76 |
|  | DPLK Bank Rakyat Indonesia | 751.220.040.151  |  20.041.825.717.540  | 3,75 |
|  | DPLK Jiwasraya | 63.680.907.000  |  1.917.389.196.000  | 3,32 |
|  | DPLK Asuransi Jiwa Tugu Mandiri | 213.775.000.000  |  4.295.570.000.000  | 4,98 |
|  | DPLK Astra  | 118.264.000.000  |  4.068.576.000.000  | 2,91 |
|  | DPLK Manulife Indonesia | 831.167.049.098  |  22.613.919.533.173  | 3,68 |
|  | DPLK Equity Life Indonesia | 4.373.595.000  |  139.207.648.000  | 3,14 |
|  | DPLK Avrist (dh. AIA Indonesia) | 55.682.639.000  |  1.334.412.164.000  | 4,17 |
|  | DPLK Allianz Indonesia | 323.751.241.437  |  7.469.946.073.796  | 4,33 |
|  | DPLK Tokio Marine Life Indonesia | 7.932.372.742  |  303.690.597.093  | 2,61 |

**Lampiran 7
Hasil Perhitungan Efisiensi Biaya Operasional (EBO) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2019**

$$EBO= \frac{Beban Operasional}{Total Aset Neto}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Efisiensi Biaya Operasional** |
| **Beban Operasional** **(Rp)** | **Total Aset****(Rp)** | **EBO****(%)** |
|  | DPLK Generali Indonesia |  1.821.839.757  |  442.851.086.990  | 0,41 |
|  | DPLK Indolife Pensiontama |  11.368.721.492  |  2.185.653.930.213  | 0,52 |
|  | DPLK Sinarmas MSIG |  8.753.462.000  |  1.013.730.952.000  | 0,86 |
|  | DPLK AIA Financial |  53.513.485.000  |  8.240.441.153.000  | 0,65 |
|  | DPLK Bank Rakyat Indonesia |  80.773.348.358  | 13.274.547.917.753  | 0,61 |
|  | DPLK Jiwasraya |  15.084.591.000  |  2.647.715.555.000  | 0,57 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  12.704.000.000  |  2.906.742.000.000  | 0,44 |
|  | DPLK Astra  |  3.135.000.000  |  3.609.987.000.000  | 0,09 |
|  | DPLK Manulife Indonesia |  172.818.157.003  | 18.517.125.196.100  | 0,93 |
|  | DPLK Equity Life Indonesia |  920.164.000  |  118.024.463.000  | 0,78 |
|  | DPLK Avrist (dh. AIA Indonesia) |  8.274.316.000  |  906.252.408.000  | 0,91 |
|  | DPLK Allianz Indonesia |  26.727.634.153  |  6.051.394.600.358  | 0,44 |
|  | DPLK Tokio Marine Life Indonesia |  107.793.822  |  67.992.433.719  | 0,16 |

**Lampiran 8
Hasil Perhitungan Efisiensi Biaya Operasional (EBO) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2020**

$$EBO= \frac{Beban Operasional}{Total Aset Neto}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Efisiensi Biaya Operasional** |
| **Beban Operasional (Rp)** | **Total Aset Neto****(Rp)** | **EBO****(%)** |
|  | DPLK Generali Indonesia |  2.171.110.924  |  473.416.526.363  | 0,46 |
|  | DPLK Indolife Pensiontama |  12.217.543.145  |  2.487.829.635.039  | 0,49 |
|  | DPLK Sinarmas MSIG |  10.727.111.000  |  1.203.911.539.000  | 0,89 |
|  | DPLK AIA Financial |  55.570.637.000  |  8.536.294.820.000  | 0,65 |
|  | DPLK Bank Rakyat Indonesia |  95.358.419.469  | 16.699.884.013.162  | 0,57 |
|  | DPLK Jiwasraya |  17.978.229.000  |  2.309.945.491.000  | 0,78 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  15.601.000.000  |  3.611.686.000.000  | 0,43 |
|  | DPLK Astra  |  3.149.000.000  |  3.939.385.000.000  | 0,08 |
|  | DPLK Manulife Indonesia |  188.957.297.618  | 21.168.455.725.292  | 0,89 |
|  | DPLK Equity Life Indonesia |  1.111.187.000  |  115.608.004.000  | 0,96 |
|  | DPLK Avrist (dh. AIA Indonesia) |  8.566.059.000  |  1.021.986.626.000  | 0,84 |
|  | DPLK Allianz Indonesia |  25.519.919.476  |  5.984.875.269.251  | 0,43 |
|  | DPLK Tokio Marine Life Indonesia |  554.040.231  |  114.375.126.938  | 0,48 |

**Lampiran 9
Hasil Perhitungan Efisiensi Biaya Operasional (EBO) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2021**

$$EBO= \frac{Beban Operasional}{Total Aset Neto}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Efisiensi Biaya Operasional** |
| **Beban Operasional** **(Rp)** | **Total Aset Neto****(Rp)** | **EBO****(%)** |
|  | DPLK Generali Indonesia |  2.634.616.813  |  643.252.063.846  | 0,41 |
|  | DPLK Indolife Pensiontama |  11.550.442.127  |  2.833.302.760.751  | 0,41 |
|  | DPLK Sinarmas MSIG |  11.959.586.000  |  1.281.015.058.000  | 0,93 |
|  | DPLK AIA Financial |  60.594.173.000  |  9.069.611.996.000  | 0,67 |
|  | DPLK Bank Rakyat Indonesia |  114.785.118.799  | 17.300.675.405.772  | 0,66 |
|  | DPLK Jiwasraya |  14.624.806.000  |  1.913.333.835.000  | 0,76 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  18.768.000.000  |  4.047.496.000.000  | 0,46 |
|  | DPLK Astra  |  3.164.000.000  |  4.502.552.000.000  | 0,07 |
|  | DPLK Manulife Indonesia |  206.609.167.250  | 22.402.109.547.365  | 0,92 |
|  | DPLK Equity Life Indonesia |  1.177.267.000  |  135.828.576.000  | 0,87 |
|  | DPLK Avrist (dh. AIA Indonesia) |  9.175.836.000  |  1.279.693.786.000  | 0,72 |
|  | DPLK Allianz Indonesia |  27.129.494.546  |  6.607.170.493.629  | 0,41 |
|  | DPLK Tokio Marine Life Indonesia |  1.069.008.971  |  210.506.697.309  | 0,51 |

**Lampiran 10
Hasil Perhitungan Efisiensi Biaya Operasional (EBO) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2022**

$$EBO= \frac{Beban Operasional}{Total Aset Neto}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Efisiensi Biaya Operasional** |
| **Beban Operasional (Rp)** | **Total Aset****(Rp)** | **EBO****(%)** |
|  | DPLK Generali Indonesia | 4.750.304.295 | 738.221.588.427 | 0,64 |
|  | DPLK Indolife Pensiontama | 8.856.090.688 | 3.207.072.235.828 | 0,28 |
|  | DPLK Sinarmas MSIG | 12.499.472.000 | 1.311.468.132.000 | 0,95 |
|  | DPLK AIA Financial | 64.695.054.000 | 9.541.649.394.000 | 0,68 |
|  | DPLK Bank Rakyat Indonesia | 119.110.857.943 | 20.041.825.717.540 | 0,59 |
|  | DPLK Jiwasraya | 12.266.442.000 | 1.917.389.196.000 | 0,64 |
|  | DPLK Asuransi Jiwa Tugu Mandiri | 20.963.000.000 | 4.295.570.000.000 | 0,49 |
|  | DPLK Astra  | 3.186.000.000 | 4.068.576.000.000 | 0,08 |
|  | DPLK Manulife Indonesia | 214.358.612.695 | 22.613.919.533.173 | 0,95 |
|  | DPLK Equity Life Indonesia | 1.356.043.000 | 139.207.648.000 | 0,97 |
|  | DPLK Avrist (dh. AIA Indonesia) | 9.506.678.000 | 1.334.412.164.000 | 0,71 |
|  | DPLK Allianz Indonesia | 34.580.438.947 | 7.469.946.073.796 | 0,46 |
|  | DPLK Tokio Marine Life Indonesia | 1.662.114.202 | 303.690.597.093 | 0,55 |

**Lampiran 11
Hasil Perhitungan Efisiensi Biaya Investasi (EBI) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2019**

$$EBI= \frac{Biaya Investasi}{Pendapatan investasi}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Efisiensi Biaya Investasi** |
| **Biaya Investasi (Rp)** | **Pendapatan Investasi****(Rp)** | **EBI****(%)** |
|  | DPLK Generali Indonesia |  508.563.824  |  25.774.204.251  | 1,97 |
|  | DPLK Indolife Pensiontama |  198.659.318  |  153.683.279.065  | 0,13 |
|  | DPLK Sinarmas MSIG |  1.787.002.000  |  58.034.252.000  | 3,08 |
|  | DPLK AIA Financial |  9.215.898.000  |  587.992.140.000  | 1,57 |
|  | DPLK Bank Rakyat Indonesia |  26.299.602.683  |  887.682.354.402  | 2,96 |
|  | DPLK Jiwasraya |  3.211.723.000  |  120.203.908.000  | 2,67 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  6.948.000.000  |  182.853.000.000  | 3,80 |
|  | DPLK Astra  |  15.860.000.000  |  214.957.000.000  | 7,38 |
|  | DPLK Manulife Indonesia |  13.576.044.086  |  1.305.399.759.781  | 1,04 |
|  | DPLK Equity Life Indonesia |  4.620.000  |  7.710.717.000  | 0,06 |
|  | DPLK Avrist (dh. AIA Indonesia) |  797.187.000  |  64.282.363.000  | 1,24 |
|  | DPLK Allianz Indonesia |  7.327.815.288  |  393.464.925.328  | 1,86 |
|  | DPLK Tokio Marine Life Indonesia |  24.439.404  |  1.634.477.931  | 1,50 |

**Lampiran 12
Hasil Perhitungan Efisiensi Biaya Investasi (EBI) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2020**

$$EBI= \frac{Biaya Investasi}{Pendapatan investasi}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Efisiensi Biaya Investasi** |
| **Biaya Investasi (Rp)** | **Pendapatan Investasi****(Rp)** | **EBI****(%)** |
|  | DPLK Generali Indonesia |  642.908.423  |  27.782.286.345  | 2,31 |
|  | DPLK Indolife Pensiontama |  813.145.145  |  149.047.980.797  | 0,55 |
|  | DPLK Sinarmas MSIG |  2.379.656.000  |  70.778.164.000  | 3,36 |
|  | DPLK AIA Financial |  9.079.195.000  |  493.809.558.000  | 1,84 |
|  | DPLK Bank Rakyat Indonesia |  31.893.434.271  |  1.005.737.062.596  | 3,17 |
|  | DPLK Jiwasraya |  3.145.699.000  |  96.605.310.000  | 3,26 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  7.814.000.000  |  205.329.000.000  | 3,81 |
|  | DPLK Astra  |  18.993.000.000  |  222.242.000.000  | 8,55 |
|  | DPLK Manulife Indonesia |  14.708.535.262  |  708.653.419.344  | 2,08 |
|  | DPLK Equity Life Indonesia |  3.267.000  |  8.127.301.000  | 0,04 |
|  | DPLK Avrist (dh. AIA Indonesia) |  937.745.000  |  71.718.399.000  | 1,31 |
|  | DPLK Allianz Indonesia |  5.999.335.056  |  384.098.259.842  | 1,56 |
|  | DPLK Tokio Marine Life Indonesia |  93.371.227  |  5.632.545.288  | 1,66 |

**Lampiran 13
Hasil Perhitungan Efisiensi Biaya Investasi (EBI) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2021**

$$EBI= \frac{Biaya Investasi}{Pendapatan investasi}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Efisiensi Biaya Investasi** |
| **Biaya Investasi (Rp)** | **Pendapatan Investasi****(Rp)** | **EBI****(%)** |
|  | DPLK Generali Indonesia | 7.673.410.718 | 51.596.848.970 | 14,87 |
|  | DPLK Indolife Pensiontama | 314.462.968 | 117.818.684.136 | 0,27 |
|  | DPLK Sinarmas MSIG | 2.289.214.000 | 65.215.827.000 | 3,51 |
|  | DPLK AIA Financial | 9.491.761.000 | 486.871.322.000 | 1,95 |
|  | DPLK Bank Rakyat Indonesia | 41.092.030.681 | 1.702.153.671.565 | 2,41 |
|  | DPLK Jiwasraya | 2.567.745.000 | 75.396.719.000 | 3,41 |
|  | DPLK Asuransi Jiwa Tugu Mandiri | 8.157.000.000 | 202.445.000.000 | 4,03 |
|  | DPLK Astra  | 21.291.000.000 | 176.796.000.000 | 12,04 |
|  | DPLK Manulife Indonesia | 11.827.018.728 | 865.152.455.100 | 1,37 |
|  | DPLK Equity Life Indonesia | 1.187.000 | 5.969.983.000 | 0,02 |
|  | DPLK Avrist (dh. AIA Indonesia) | 1.046.254.000 | 60.890.568.000 | 1,72 |
|  | DPLK Allianz Indonesia | 6.558.017.050 | 357.903.276.881 | 1,83 |
|  | DPLK Tokio Marine Life Indonesia | 161.901.636 | 7.160.581.730 | 2,26 |

**Lampiran 14
Hasil Perhitungan Efisiensi Biaya Investasi (EBI) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2022**

$$EBI= \frac{Biaya Investasi}{Pendapatan investasi}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Efisiensi Biaya Investasi** |
| **Biaya Investasi (Rp)** | **Pendapatan Investasi****(Rp)** | **EBI****(%)** |
|  | DPLK Generali Indonesia | 7.999.371.958 | 34.548.623.840 | 23,15 |
|  | DPLK Indolife Pensiontama | 288.059.859 | 111.711.175.614 | 0,26 |
|  | DPLK Sinarmas MSIG | 2.125.432.000 | 74.675.160.000 | 2,85 |
|  | DPLK AIA Financial | 10.258.161.000 | 462.946.203.000 | 2,22 |
|  | DPLK Bank Rakyat Indonesia | 39.211.829.126 | 905.376.487.297 | 4,33 |
|  | DPLK Jiwasraya | 3.258.224.000 | 77.462.474.000 | 4,21 |
|  | DPLK Asuransi Jiwa Tugu Mandiri | 7.975.000.000 | 243.953.000.000 | 3,27 |
|  | DPLK Astra  | 21.500.000.000 | 142.835.000.000 | 15,05 |
|  | DPLK Manulife Indonesia | 13.300.528.800 | 1.057.474.320.674 | 1,26 |
|  | DPLK Equity Life Indonesia | 3.346.000 | 5.693.216.000 | 0,06 |
|  | DPLK Avrist (dh. AIA Indonesia) | 1.712.275.000 | 66.450.754.000 | 2,58 |
|  | DPLK Allianz Indonesia | 9.228.964.516 | 360.852.816.489 | 2,56 |
|  | DPLK Tokio Marine Life Indonesia | 266.091.524 | 9.860.578.468 | 2,70 |

**Lampiran 15
Hasil Perhitungan Rasio Kecukupan Dana (RKD) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2019**

$$RKD= \frac{Jumlah Aktiva Bersih}{kewajiban Aktuaria}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Rasio Kecukupan Dana** |
| **Jumlah Aktiva Bersih (Rp)** | **Kewajiban Aktuaria****(Rp)** | **RKD****(%)** |
|  | DPLK Generali Indonesia |  442.851.086.990  |  439.823.143.265  | 100,69 |
|  | DPLK Indolife Pensiontama |  2.185.653.930.213  |  2.185.653.930.213  | 100,00 |
|  | DPLK Sinarmas MSIG |  1.013.730.952.000  |  1.019.178.385.000  | 99,47 |
|  | DPLK AIA Financial |  8.240.441.153.000  |  8.091.631.526.000  | 101,84 |
|  | DPLK Bank Rakyat Indonesia |  13.274.547.917.753  |  13.274.547.917.753  | 100,00 |
|  | DPLK Jiwasraya |  2.647.715.555.000  |  2.728.629.953.000  | 97,03 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  2.906.742.000.000  |  2.876.780.000.000  | 101,04 |
|  | DPLK Astra  |  3.609.987.000.000  |  3.565.717.000.000  | 101,24 |
|  | DPLK Manulife Indonesia |  18.517.125.196.100  |  18.048.979.813.061  | 102,59 |
|  | DPLK Equity Life Indonesia |  118.024.463.000  |  118.024.462.000  | 100,00 |
|  | DPLK Avrist (dh. AIA Indonesia) |  906.252.408.000  |  906.719.756.000  | 99,95 |
|  | DPLK Allianz Indonesia |  6.051.394.600.358  |  5.857.991.679.388  | 103,30 |
|  | DPLK Tokio Marine Life Indonesia |  67.992.433.719  |  67.992.433.719  | 100,00 |

**Lampiran 16
Hasil Perhitungan Rasio Kecukupan Dana (RKD) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2020**

$$RKD= \frac{Jumlah Aktiva Bersih}{kewajiban Aktuaria}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Rasio Kecukupan Dana** |
| **Jumlah Aktiva Bersih (Rp)** | **Kewajiban Aktuaria****(Rp)** | **RKD****(%)** |
|  | DPLK Generali Indonesia |  473.416.526.363  |  466.823.172.997  | 101,41 |
|  | DPLK Indolife Pensiontama |  2.487.829.635.039  |  2.487.829.635.039  | 100,00 |
|  | DPLK Sinarmas MSIG |  1.203.911.539.000  |  1.147.775.064.000  | 104,89 |
|  | DPLK AIA Financial |  8.536.294.820.000  |  8.143.302.679.000  | 104,83 |
|  | DPLK Bank Rakyat Indonesia |  16.699.884.013.162  |  16.699.884.013.162  | 100,00 |
|  | DPLK Jiwasraya |  2.309.945.491.000  |  2.438.745.490.000  | 94,72 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  3.611.686.000.000  |  3.573.264.000.000  | 101,08 |
|  | DPLK Astra  |  3.939.385.000.000  |  3.855.160.000.000  | 102,18 |
|  | DPLK Manulife Indonesia |  21.168.455.725.292  |  20.272.503.458.645  | 104,42 |
|  | DPLK Equity Life Indonesia |  115.608.004.000  |  115.608.003.000  | 100,00 |
|  | DPLK Avrist (dh. AIA Indonesia) |  1.021.986.626.000  |  1.002.438.329.000  | 101,95 |
|  | DPLK Allianz Indonesia |  5.984.875.269.251  |  5.748.851.238.071  | 104,11 |
|  | DPLK Tokio Marine Life Indonesia |  114.375.126.938  |  114.375.126.938  | 100,00 |

**Lampiran 17
Hasil Perhitungan Rasio Kecukupan Dana (RKD) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2021**

$$RKD= \frac{Jumlah Aktiva Bersih}{kewajiban Aktuaria}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Rasio Kecukupan Dana** |
| **Jumlah Aktiva Bersih (Rp)** | **Kewajiban Aktuaria****(Rp)** | **RKD****(%)** |
|  | DPLK Generali Indonesia |  643.252.063.846  |  637.450.547.253  | 100,91 |
|  | DPLK Indolife Pensiontama |  2.833.302.760.751  |  2.833.302.760.751  | 100,00 |
|  | DPLK Sinarmas MSIG |  1.281.015.058.000  |  1.222.111.751.000  | 104,82 |
|  | DPLK AIA Financial |  9.069.611.996.000  |  8.842.848.630.000  | 102,56 |
|  | DPLK Bank Rakyat Indonesia |  17.300.675.405.772  |  17.300.675.405.772  | 100,00 |
|  | DPLK Jiwasraya |  1.913.333.835.000  |  1.982.433.793.000  | 96,51 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  4.047.496.000.000  |  4.010.724.000.000  | 100,92 |
|  | DPLK Astra  |  4.502.552.000.000  |  4.442.855.000.000  | 101,34 |
|  | DPLK Manulife Indonesia |  22.402.109.547.365  |  21.512.925.361.570  | 104,13 |
|  | DPLK Equity Life Indonesia |  135.828.576.000  |  135.828.576.000  | 100,00 |
|  | DPLK Avrist (dh. AIA Indonesia) |  1.279.693.786.000  |  1.260.652.200.000  | 101,51 |
|  | DPLK Allianz Indonesia |  6.607.170.493.629  |  6.437.194.734.465  | 102,64 |
|  | DPLK Tokio Marine Life Indonesia |  210.506.697.309  |  210.171.633.242  | 100,16 |

**Lampiran 18
Hasil Perhitungan Rasio Kecukupan Dana (RKD) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2022**

$$RKD= \frac{Jumlah Aktiva Bersih}{kewajiban Aktuaria}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Rasio Kecukupan Dana** |
| **Jumlah Aktiva Bersih (Rp)** | **Kewajiban Aktuaria****(Rp)** | **RKD****(%)** |
|  | DPLK Generali Indonesia |  738.221.588.427  |  745.934.536.358  | 98,97 |
|  | DPLK Indolife Pensiontama |  3.207.072.235.828  |  3.207.072.235.828  | 100,00 |
|  | DPLK Sinarmas MSIG |  1.311.468.132.000  |  1.283.786.427.000  | 102,16 |
|  | DPLK AIA Financial |  9.541.649.394.000  |  9.412.129.729.000  | 101,38 |
|  | DPLK Bank Rakyat Indonesia |  20.041.825.717.540  |  20.041.825.717.540  | 100,00 |
|  | DPLK Jiwasraya |  1.917.389.196.000  |  2.035.713.602.000  | 94,19 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  4.295.570.000.000  |  4.268.541.000.000  | 100,63 |
|  | DPLK Astra  |  4.068.576.000.000  |  4.442.855.000.000  | 91,58 |
|  | DPLK Manulife Indonesia |  22.613.919.533.173  |  22.301.082.053.528  | 101,40 |
|  | DPLK Equity Life Indonesia |  139.207.648.000  |  139.207.648.000  | 100,00 |
|  | DPLK Avrist (dh. AIA Indonesia) |  1.334.412.164.000  |  1.314.649.266.000  | 101,50 |
|  | DPLK Allianz Indonesia |  7.469.946.073.796  |  7.444.915.117.097  | 100,34 |
|  | DPLK Tokio Marine Life Indonesia |  303.690.597.093  |  303.898.115.100  | 99,93 |

**Lampiran 19
Hasil Perhitungan Pertumbuhan Dana Pensiun (PDP) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2019**

$$PDP= \frac{Aset Neto\_{t}-Aset Neto\_{t-1}}{Aset Neto\_{t-1}}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Pertumbuhan Dana Pensiun** |
| **Aset Neto** **2019 (Rp)** |  **Aset Neto** **2018 (Rp)** | **PDP****(%)** |
|  | DPLK Generali Indonesia |  442.851.086.990  |  315.495.755.486  | 40,37 |
|  | DPLK Indolife Pensiontama |  2.185.653.930.213  |  1.853.680.135.190  | 17,91 |
|  | DPLK Sinarmas MSIG |  1.013.730.952.000  |  655.390.363.000  | 54,68 |
|  | DPLK AIA Financial |  8.240.441.153.000  |  7.739.261.343.000  | 6,48 |
|  | DPLK Bank Rakyat Indonesia |  13.274.547.917.753  |  10.969.853.185.463  | 21,01 |
|  | DPLK Jiwasraya |  2.647.715.555.000  |  2.526.904.255.000  | 4,78 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  2.906.742.000.000  |  2.314.360.000.000  | 25,60 |
|  | DPLK Astra  |  3.609.987.000.000  |  2.854.638.000.000  | 26,46 |
|  | DPLK Manulife Indonesia |  18.517.125.196.100  |  16.326.576.974.837  | 13,42 |
|  | DPLK Equity Life Indonesia |  118.024.463.000  |  89.995.064.000  | 31,15 |
|  | DPLK Avrist (dh. AIA Indonesia) |  906.252.408.000  |  783.218.243.000  | 15,71 |
|  | DPLK Allianz Indonesia |  6.051.394.600.358  |  5.723.183.006.488  | 5,73 |
|  | DPLK Tokio Marine Life Indonesia |  67.992.433.719  |  17.960.350.905  | 278,57 |

**Lampiran 20
Hasil Perhitungan Pertumbuhan Dana Pensiun (PDP) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2020**

$$PDP= \frac{Aset Neto\_{t}-Aset Neto\_{t-1}}{Aset Neto\_{t-1}}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Pertumbuhan Dana Pensiun** |
| **Aset Neto** **2020 (Rp)** |  **Aset Neto** **2019 (Rp)** | **PDP****(%)** |
|  | DPLK Generali Indonesia |  473.416.526.363  |  442.851.086.990  | 6,90 |
|  | DPLK Indolife Pensiontama |  2.487.829.635.039  |  2.185.653.930.213  | 13,83 |
|  | DPLK Sinarmas MSIG |  1.203.911.539.000  |  1.013.730.952.000  | 18,76 |
|  | DPLK AIA Financial |  8.536.294.820.000  |  8.240.441.153.000  | 3,59 |
|  | DPLK Bank Rakyat Indonesia |  16.699.884.013.162  |  13.274.547.917.753  | 25,80 |
|  | DPLK Jiwasraya |  2.309.945.491.000  |  2.647.715.555.000  | -12,76 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  3.611.686.000.000  |  2.906.742.000.000  | 24,25 |
|  | DPLK Astra  |  3.939.385.000.000  |  3.609.987.000.000  | 9,12 |
|  | DPLK Manulife Indonesia |  21.168.455.725.292  |  18.517.125.196.100  | 14,32 |
|  | DPLK Equity Life Indonesia |  115.608.004.000  |  118.024.463.000  | -2,05 |
|  | DPLK Avrist (dh. AIA Indonesia) |  1.021.986.626.000  |  906.252.408.000  | 12,77 |
|  | DPLK Allianz Indonesia |  5.984.875.269.251  |  6.051.394.600.358  | -1,10 |
|  | DPLK Tokio Marine Life Indonesia |  114.375.126.938  |  67.992.433.719  | 68,22 |

**Lampiran 21
Hasil Perhitungan Pertumbuhan Dana Pensiun (PDP) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2021**

$$PDP= \frac{Aset Neto\_{t}-Aset Neto\_{t-1}}{Aset Neto\_{t-1}}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Pertumbuhan Dana Pensiun** |
| **Aset Neto** **2021 (Rp)** |  **Aset Neto** **2020 (Rp)** | **PDP****(%)** |
|  | DPLK Generali Indonesia |  643.252.063.846  |  473.416.526.363  | 35,87 |
|  | DPLK Indolife Pensiontama |  2.833.302.760.751  |  2.487.829.635.039  | 13,89 |
|  | DPLK Sinarmas MSIG |  1.281.015.058.000  |  1.203.911.539.000  | 6,40 |
|  | DPLK AIA Financial |  9.069.611.996.000  |  8.536.294.820.000  | 6,25 |
|  | DPLK Bank Rakyat Indonesia |  17.300.675.405.772  |  16.699.884.013.162  | 3,60 |
|  | DPLK Jiwasraya |  1.913.333.835.000  |  2.309.945.491.000  | -17,17 |
|  | DPLK Asuransi Jiwa Tugu Mandiri |  4.047.496.000.000  |  3.611.686.000.000  | 12,07 |
|  | DPLK Astra  |  4.502.552.000.000  |  3.939.385.000.000  | 14,30 |
|  | DPLK Manulife Indonesia |  22.402.109.547.365  |  21.168.455.725.292  | 5,83 |
|  | DPLK Equity Life Indonesia |  135.828.576.000  |  115.608.004.000  | 17,49 |
|  | DPLK Avrist (dh. AIA Indonesia) |  1.279.693.786.000  |  1.021.986.626.000  | 25,22 |
|  | DPLK Allianz Indonesia |  6.607.170.493.629  |  5.984.875.269.251  | 10,40 |
|  | DPLK Tokio Marine Life Indonesia |  210.506.697.309  |  114.375.126.938  | 84,05 |

**Lampiran 22
Hasil Perhitungan Pertumbuhan Dana Pensiun (PDP) pada perusahaan Dana Pensiun Lembaga Keuangan tahun 2022**

$$PDP= \frac{Aset Neto\_{t}-Aset Neto\_{t-1}}{Aset Neto\_{t-1}}x100\%$$

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Pertumbuhan Dana Pensiun** |
| **Aset Neto****2022 (Rp)** | **Aset Neto****2021 (Rp)** | **PDP****(%)** |
|  | DPLK Generali Indonesia | 738.221.588.427 | 643.252.063.846 | 14,76 |
|  | DPLK Indolife Pensiontama | 3.207.072.235.828 | 2.833.302.760.751 | 13,19 |
|  | DPLK Sinarmas MSIG | 1.311.468.132.000 | 1.281.015.058.000 | 2,38 |
|  | DPLK AIA Financial | 9.541.649.394.000 | 9.069.611.996.000 | 5,20 |
|  | DPLK Bank Rakyat Indonesia | 20.041.825.717.540 | 17.300.675.405.772 | 15,84 |
|  | DPLK Jiwasraya | 1.917.389.196.000 | 1.913.333.835.000 | 0,21 |
|  | DPLK Asuransi Jiwa Tugu Mandiri | 4.295.570.000.000 | 4.047.496.000.000 | 6,13 |
|  | DPLK Astra  | 4.068.576.000.000 | 4.502.552.000.000 | -9,64 |
|  | DPLK Manulife Indonesia | 22.613.919.533.173 | 22.402.109.547.365 | 0,95 |
|  | DPLK Equity Life Indonesia | 139.207.648.000 | 135.828.576.000 | 2,49 |
|  | DPLK Avrist (dh. AIA Indonesia) | 1.334.412.164.000 | 1.279.693.786.000 | 4,28 |
|  | DPLK Allianz Indonesia | 7.469.946.073.796 | 6.607.170.493.629 | 13,06 |
|  | DPLK Tokio Marine Life Indonesia | 303.690.597.093 | 210.506.697.309 | 44,27 |

**Lampiran 23
Data Olah SPSS**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **No** | **Nama Dana Pensiun** | **Tahun** | **EBO (X1)** | **EBI (X2)** | **RKD (X3)** | **PDP (X4)** | **ROA (Y)** |
|  | DPLK Generali Indonesia | **2019** | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
|  | DPLK Indolife Pensiontama | 0,41 | -2,23 | 3,34 | 6,85 | 1,41 |
|  | DPLK Sinarmas MSIG | 0,72 | 1,69 | 3,34 | 49,77 | 1,06 |
|  | DPLK AIA Financial | 0,41 | 0,14 | 3,36 | -8,51 | 1,38 |
|  | DPLK Bank Rakyat Indonesia | 0,43 | 0,96 | 3,34 | 19,23 | 1,28 |
|  | DPLK Jiwasraya | 0,4 | 0,69 | 3,31 | -0,98 | 0,88 |
|  | DPLK Asuransi Jiwa Tugu Mandiri | 0,28 | 1,07 | 3,36 | 24,29 | 1,3 |
|  | DPLK Astra | -0,03 | 1,63 | 3,35 | 19,45 | 1,23 |
|  | DPLK Manulife Indonesia | 0,91 | -0,51 | 3,37 | 6,17 | 1,34 |
|  | DPLK Equity Life Indonesia | 0,52 | -2,83 | 3,34 | 27,47 | 1,26 |
|  | DPLK Avrist (dh. AIA Indonesia) | 0,7 | 0,99 | 3,34 | 7,17 | 1,33 |
|  | DPLK Allianz Indonesia | 0,19 | 0,56 | 3,38 | 1,43 | 1,3 |
|  | DPLK Tokio Marine Life Indonesia | 0,04 | 0,23 | 3,33 | 277 | 0,3 |
|  | DPLK Generali Indonesia | **2020** | 0,42 | 0,73 | 3,36 | -69,43 | 1,45 |
|  | DPLK Indolife Pensiontama | 0,37 | -0,84 | 3,34 | 11,93 | 1,24 |
|  | DPLK Sinarmas MSIG | 0,76 | 1,38 | 3,39 | 14,97 | 1,14 |
|  | DPLK AIA Financial | 0,41 | 0,28 | 3,38 | -1,55 | 1,12 |
|  | DPLK Bank Rakyat Indonesia | 0,39 | 0,99 | 3,33 | 24,82 | 1,24 |
|  | DPLK Jiwasraya | 0,62 | 0,86 | 3,29 | -19,83 | 0,79 |
|  | DPLK Asuransi Jiwa Tugu Mandiri | 0,22 | 1,01 | 3,37 | 27,75 | 1,24 |
|  | DPLK Astra | -0,04 | 1,78 | 3,36 | 2,48 | 1,19 |
|  | DPLK Manulife Indonesia | 0,87 | 0,14 | 3,38 | 11,82 | 0,43 |
|  | DPLK Equity Life Indonesia | 0,72 | -3,41 | 3,33 | -5,97 | 1,57 |
|  | DPLK Avrist (dh. AIA Indonesia) | 0,57 | 1,15 | 3,36 | 13,33 | 1,32 |
|  | DPLK Allianz Indonesia | 0,2 | 0,37 | 3,38 | -4,6 | 1,29 |
|  | DPLK Tokio Marine Life Indonesia | 0,37 | 0,38 | 3,33 | 68,52 | 0,98 |
|  | DPLK Generali Indonesia | **2021** | 0,28 | 2,56 | 3,35 | 17,18 | 1,46 |
|  | DPLK Indolife Pensiontama | 0,3 | -2,06 | 3,34 | 4,06 | 0,81 |
|  | DPLK Sinarmas MSIG | 0,82 | 1,62 | 3,39 | 2,6 | 1,04 |
|  | DPLK AIA Financial | 0,41 | 0,32 | 3,36 | 4,49 | 1,08 |
|  | DPLK Bank Rakyat Indonesia | 0,48 | 0,7 | 3,34 | 1,89 | 1,79 |
|  | DPLK Jiwasraya | 0,58 | 0,98 | 3,31 | -18,16 | 0,57 |
|  | DPLK Asuransi Jiwa Tugu Mandiri | 0,25 | 1,06 | 3,36 | 16,77 | 1,19 |
|  | DPLK Astra | -0,06 | 2,11 | 3,35 | 10,99 | 0,81 |
|  | DPLK Manulife Indonesia | 0,9 | -0,37 | 3,38 | 1,91 | 0,73 |
|  | DPLK Equity Life Indonesia | 0,61 | -4 | 3,33 | 15,89 | 0,98 |
|  | DPLK Avrist (dh. AIA Indonesia) | 0,48 | 1,61 | 3,36 | 20,42 | 1,03 |
|  | DPLK Allianz Indonesia | 0,21 | 0,46 | 3,37 | 3,49 | 1,23 |
|  | DPLK Tokio Marine Life Indonesia | 0,4 | 0,65 | 3,34 | 81,2 | 0,59 |
|  | DPLK Generali Indonesia | **2022** | 0,5 | 2,92 | 3,33 | -8,27 | 0,85 |
|  | DPLK Indolife Pensiontama | 0,1 | -2,22 | 3,35 | 9,15 | 0,85 |
|  | DPLK Sinarmas MSIG | 0,88 | 1,42 | 3,36 | -1,24 | 1,22 |
|  | DPLK AIA Financial | 0,42 | 0,51 | 3,35 | 4,55 | 0,9 |
|  | DPLK Bank Rakyat Indonesia | 0,41 | 1,25 | 3,34 | 14,42 | 0,96 |
|  | DPLK Jiwasraya | 0,48 | 1,03 | 3,28 | -4,13 | 0,84 |
|  | DPLK Asuransi Jiwa Tugu Mandiri | 0,31 | 0,79 | 3,37 | 6,07 | 1,28 |
|  | DPLK Astra | -0,06 | 2,39 | 3,25 | -11,32 | 0,63 |
|  | DPLK Manulife Indonesia | 0,93 | -0,51 | 3,38 | 3,59 | 1,01 |
|  | DPLK Equity Life Indonesia | 0,71 | -2,9 | 3,34 | 2,23 | 0,79 |
|  | DPLK Avrist (dh. AIA Indonesia) | 0,45 | 1,72 | 3,36 | 3,59 | 1,11 |
|  | DPLK Allianz Indonesia | 0,27 | 0,68 | 3,34 | 11,89 | 1,08 |
|  | DPLK Tokio Marine Life Indonesia | 0,42 | 0,74 | 3,34 | 40,69 | 0,56 |

**Lampiran 24
Output Pengolahan Data Analisis Statistik Deskriptif**

|  |
| --- |
| **Descriptive Statistics** |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| ROA | 52 | 2.21 | 8.96 | 4.5796 | 1.33014 |
| EBO | 52 | .07 | .97 | .5986 | .25065 |
| EBI | 52 | .02 | 23.15 | 3.4022 | 4.24978 |
| RKD | 52 | 91.58 | 104.89 | 100.6600 | 2.51531 |
| PDP | 52 | -17.17 | 278.57 | 20.2849 | 40.79919 |
| Valid N (listwise) | 52 |  |  |  |  |

**Lampiran 25
Output Pengolahan Data Uji Normalitas**

|  |
| --- |
| **One-Sample Kolmogorov-Smirnov Test** |
|  | Unstandardized Residual |
| N | 52 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | .27045298 |
| Most Extreme Differences | Absolute | .105 |
| Positive | .090 |
| Negative | -.105 |
| Test Statistic | .105 |
| 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. |

**Lampiran 26
Output Pengolahan Data Histrogram Uji Normalitas**



**Lampiran 27 Output Pengolahan Data P-P Plot Uji Normalitass**



**Lampiran 28
Output Pengolahan Data Uji Multikolinearitas**

|  |
| --- |
| **Coefficientsa** |
| Model | Collinearity Statistics |
| Tolerance | VIF |
| 1 | (Constant) |  |  |
| X1@ | .842 | 1.188 |
| X2@ | .938 | 1.066 |
| X3@ | .922 | 1.085 |
| X4@ | .946 | 1.057 |
| a. Dependent Variable: Y@ |

**Lampiran 29
Output Pengolahan Data Uji Heteroskedastisitas (Scatterplot)**



**Lampiran 30
Output Pengolahan Data Uji Heteroskedastisitas (Uji Glejser)**

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | .058 | .160 |  | .362 | .719 |
| X1@ | .049 | .093 | .081 | .526 | .601 |
| X2@ | -.009 | .015 | -.081 | -.554 | .582 |
| X3@ | .046 | .050 | .134 | .911 | .367 |
| X4@ | .001 | .001 | .159 | 1.097 | .278 |
| a. Dependent Variable: ABS\_RES |

**Lampiran 31
Output Pengolahan Data Uji Autokorelasi Durbin-Watson Sebelum Pengobatan Cochrane-Orcutt**

|  |
| --- |
| **Model Summaryb** |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .425a | .181 | .111 | .28022 | 1.419 |
| a. Predictors: (Constant), PDP, EBI, RKD, EBO |
| b. Dependent Variable: ROA |

**Lampiran 32
Output Pengolahan Data Uji Autokorelasi Durbin-Watson Setelah Pengobatan Cochrane-Orcutt**

|  |
| --- |
| **Model Summaryb** |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .585a | .342 | .286 | .28173 | 2.188 |
| a. Predictors: (Constant), X4@, X2@, X3@, X1@ |
| b. Dependent Variable: Y@ |

**Lampiran 33
Output Pengolahan Data Uji Autokorelasi Metode *Run Test***

|  |
| --- |
| **Runs Test** |
|  | Unstandardized Residual |
| Test Valuea | .04181 |
| Cases < Test Value | 26 |
| Cases >= Test Value | 26 |
| Total Cases | 52 |
| Number of Runs | 23 |
| Z | -1.120 |
| Asymp. Sig. (2-tailed) | .263 |
| a. Median |

**Lampiran 34
Output Pengolahan Data Analisis Regresi Linear Berganda**

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | Collinearity Statistics |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | -.033 | .281 |  | -.117 | .907 |  |  |
| X1@ | -.116 | .164 | -.091 | -.706 | .484 | .842 | 1.188 |
| X2@ | -.015 | .027 | -.065 | -.532 | .597 | .938 | 1.066 |
| X3@ | .358 | .088 | .500 | 4.054 | .000 | .922 | 1.085 |
| X4@ | .003 | .001 | .371 | 3.050 | .004 | .946 | 1.057 |
| a. Dependent Variable: Y@ |

**Lampiran 35
Output Pengolahan Data Uji Parsial (Uji t)**

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -.033 | .281 |  | -.117 | .907 |
| X1@ | -.116 | .164 | -.091 | -.706 | .484 |
| X2@ | -.015 | .027 | -.065 | -.532 | .597 |
| X3@ | .358 | .088 | .500 | 4.054 | .000 |
| X4@ | .003 | .001 | .371 | 3.050 | .004 |
| a. Dependent Variable: Y@ |

**Lampiran 36
Output Pengolahan Data Uji Signifikansi Simultan (Uji F)**

|  |
| --- |
| **ANOVAa** |
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 1.939 | 4 | .485 | 6.107 | .000b |
| Residual | 3.730 | 47 | .079 |  |  |
| Total | 5.669 | 51 |  |  |  |
| a. Dependent Variable: Y@ |
| b. Predictors: (Constant), X4@, X2@, X3@, X1@ |

**Lampiran 37
Output Pengolahan Data Uji Koefisien Determinasi (Adjusted R Square)**

|  |
| --- |
| **Model Summaryb** |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .585a | .342 | .286 | .28173 | 2.188 |
| a. Predictors: (Constant), X4@, X2@, X3@, X1@ |
| b. Dependent Variable: Y@ |