

## LAMPIRAN-LAMPIRAN

### Lampiran 1. Tabulasi Penelitian

No	BANK	TAHUN	IsIR	PSR	IIR	ICG	FRAUD
1	BCA	2014	0.9422	0.4036	0.1271	5	1
2	BCA	2015	0.8700	0.3822	0.1081	5	0
3	BCA	2016	0.9595	0.4084	0.0951	5	0
4	BCA	2017	0.9616	0.4207	0.1389	5	0
5	BJB	2014	0.8824	0.2232	0.0858	3	0
6	BJB	2015	0.4610	0.1947	0.0908	3	0
7	BJB	2016	0.5831	0.2382	0.0908	3	2
8	BJB	2017	0.9586	0.1787	0.0643	3	7
9	BNI	2014	0.9988	0.1643	0.1578	4	3
10	BNI	2015	0.9969	0.1941	0.1439	4	3
11	BNI	2016	0.9462	0.2055	0.1683	4	5
12	BNI	2017	0.9371	0.2320	0.2032	4	9
13	BRI	2014	0.9499	0.3172	0.2313	4	11
14	BRI	2015	0.9443	0.3724	0.2313	4	12
15	BRI	2016	0.9478	0.3696	0.2410	4	14
16	BRI	2017	0.9417	0.3385	0.2473	4	7
17	Bukopin	2014	0.9160	0.3993	0.1181	4	0
18	Bukopin	2015	0.9056	0.4844	0.1434	4	0
19	Bukopin	2016	0.8561	0.5261	0.1344	4	1
20	Bukopin	2016	0.8622	0.6073	0.1408	4	1
21	Mandiri	2014	0.8715	0.2209	0.1151	5	14

22	Mandiri	2015	0.8842	0.2649	0.1297	5	26
23	Mandiri	2016	0.9017	0.2977	0.1352	5	25
24	Mandiri	2017	0.8695	0.3479	0.1493	5	17
25	Maybank	2014	0.6156	0.1556	0.1485	3	0
26	Maybank	2015	0.3759	0.1824	0.2403	3	0
27	Maybank	2016	0.3982	0.2424	0.3992	3	0
28	Maybank	2017	0.2345	0.0836	0.4894	4	1
29	Mega	2014	0.8659	0.0076	0.1567	4	30
30	Mega	2015	0.6577	0.0139	0.1220	4	11
31	Mega	2016	0.6403	0.0729	0.1068	4	4
32	Mega	2017	0.8344	0.1429	0.1104	4	3
33	Muamalat	2014	0.9117	0.5121	0.1186	3	4
34	Muamalat	2015	0.9193	0.5394	0.1254	3	16
35	Muamalat	2016	0.9172	0.5426	0.1315	4	83
36	Muamalat	2017	0.8863	0.4983	0.1304	3	35
37	Panin	2014	0.9406	0.8669	0.1643	5	0
38	Panin	2015	0.9686	0.9056	0.1334	4	3
39	Panin	2016	0.9658	0.8385	0.1405	4	2
40	Panin	2017	0.9682	0.8491	0.0744	3	4
41	Victoria	2014	0.9549	0.5537	0.0135	5	10
42	Victoria	2015	0.9259	0.6624	0.0404	4	7
43	Victoria	2016	0.9654	0.7831	0.0308	3	4
44	Victoria	2017	0.9428	0.7381	0.0248	4	1

## Lampiran 2. Statistik Deskriptif

Uji Normalitas sebelum dioutlier

### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
IsIR	44	.2345	.9988	.8463	.1820
PSR	44	.0076	.9056	.3860	.2381
IIR	44	.0135	.4894	.1453	.0862
ICG	44	3	5	3.95	.714
FRAUD	44	0	83	8.52	14.392
Valid N (listwise)	44				

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		44
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	14.06653973
Most Extreme Differences	Absolute	.237
	Positive	.237
	Negative	-.224
Kolmogorov-Smirnov Z		1.573
Asymp. Sig. (2-tailed)		.014

a. Test distribution is Normal.

b. Calculated from data.

Uji Normalitas sesudah dioutlier

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-.13	11.41	6.12	3.626	42
Std. Predicted Value	-1.724	1.458	.000	1.000	42
Standard Error of Predicted Value	1.205	4.908	2.367	.668	42
Adjusted Predicted Value	-.99	12.41	6.10	3.679	42
Residual	-9.250	18.652	.000	6.766	42
Std. Residual	-1.299	2.619	.000	.950	42
Stud. Residual	-1.350	2.768	.002	.996	42
Deleted Residual	-9.994	20.846	.020	7.447	42
Stud. Deleted Residual	-1.366	3.067	.016	1.038	42
Mahal. Distance	.196	18.494	3.905	3.127	42
Cook's Distance	.000	.180	.020	.034	42
Centered Leverage Value	.005	.451	.095	.076	42

a. Dependent Variable: FRAUD

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		42
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	6.76648576
Most Extreme Differences	Absolute	.128
	Positive	.128
	Negative	-.086
Kolmogorov-Smirnov Z		.828
Asymp. Sig. (2-tailed)		.499

a. Test distribution is Normal.

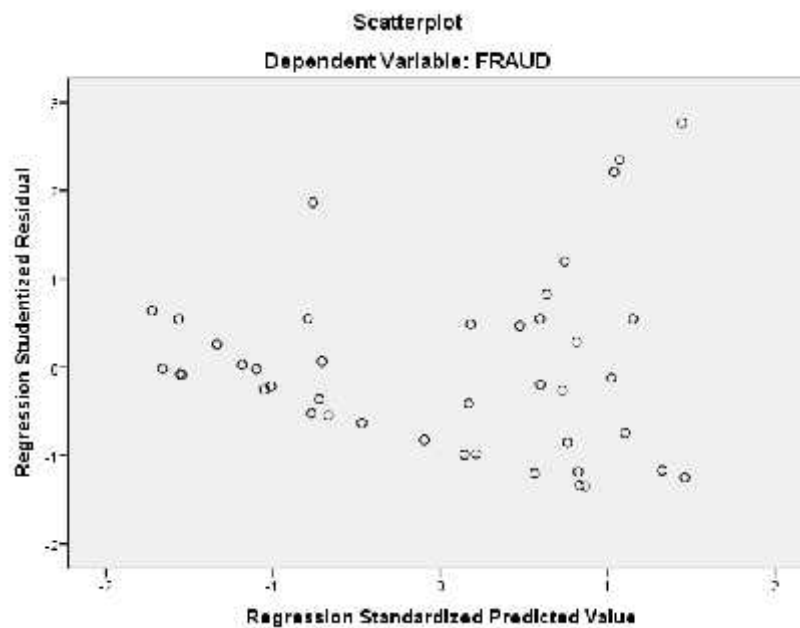
b. Calculated from data.

### Lampiran 3 Uji Multikolinieritas

#### Uji Multikolinieritas

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
1 IsIR	.519	1.926
PSR	.759	1.317
IIR	.687	1.456
ICG	.835	1.198

### Lampiran 4 Uji Heteroskedastisitas



### Uji Glejser

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-5.282	3.742		-1.412	.166
1 IsIR	6.808	3.706	.361	1.837	.074
PSR	-3.225	2.357	-.222	-1.369	.179
IIR	-2.070	6.797	-.052	-.305	.762
ICG	1.347	.760	.274	1.772	.085

a. Dependent Variable: AbsRes

### Lampiran 5 Autokorelasi

#### Uji Autokorelasi

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.472 <sup>a</sup>	.223	.139	7.123	2.207

a. Predictors: (Constant), ICG, IIR, PSR, IsIR

b. Dependent Variable: FRAUD

## Lampiran 6 Analisis Regresi Linear Berganda

### Hasil Analisis Regresi

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-10.139	8.380		-1.210	.234
	IsIR	15.569	8.301	.377	1.876	.069
	PSR	-12.857	5.278	-.405	-2.436	.020
	IIR	5.302	15.223	.061	.348	.730
	ICG	1.818	1.702	.169	1.068	.292

## Lampiran 7 Uji F

### Uji Model

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	539.206	4	134.802	2.657	.048 <sup>b</sup>
	Residual	1877.199	37	50.735		
	Total	2416.405	41			



## Lampiran 8 Uji Koefisien determinasi ( $R^2$ )

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.472 <sup>a</sup>	.223	.139	7.123	2.207

a. Predictors: (Constant), ICG, IIR, PSR, IsIR

b. Dependent Variable: FRAUD

## Lampiran 9 Uji t

### Hasil Analisis Regresi

Model	T	Sig.
(Constant)	-1.210	.234
1 IsIR	1.876	.069
PSR	-2.436	.020
IIR	.348	.730
ICG	1.068	.292