

LAMPIRAN 1

DATA PERUSAHAAN PERBANKAN TAHUN 2019 – 2023

NAMA PERUSAHAAN	TAHUN	OPINI AUDIT	MANAGEMENT CHANGE	FIRM SIZE		FIRM GROWTH	FINANCIAL DISTRESS	AUDITOR SWITCHING
				Nilai Total Aset	Nilai Ln (Total Aset)			
AGRO	2019	1	1	Rp 27.067.922.912.000	30,92937049	-0,749959526	0,83442748	0
	2020	1	1	Rp 28.015.492.262.000	30,96377877	-0,387782765	0,846952887	0
	2021	1	1	Rp 16.866.522.655.000	30,45635187	-98,42914141	0,8542875	0
	2022	1	1	Rp 13.898.775.065.000	30,26282183	-1,003762846	0,756159283	0
	2023	1	1	Rp 12.440.642.239.000	30,15198983	1,124778882	0,725074485	0
AGRS	2019	0	1	Rp 6.421.844.000.000	29,49072642	6,995501574	0,812732916	1
	2020	0	0	Rp 9.854.035.000.000	29,91890213	-0,289238695	0,807202024	1
	2021	1	1	Rp 14.286.910.000.000	30,29036485	-1,072016193	0,79032681	1
	2022	1	1	Rp 18.304.587.000.000	30,5381728	7,101331245	0,772283035	0
	2023	1	1	Rp 19.377.403.000.000	30,59512871	0,77175363	0,722941253	0
ARTO	2019	0	1	Rp 1.321.057.201.505	27,90945344	4,237185252	0,484368112	0
	2020	1	1	Rp 2.179.873.000.000	28,41028773	0,554261024	0,434676699	1
	2021	1	1	Rp 12.312.422.000.000	30,14162979	-1,453792063	0,321025871	0
	2022	1	0	Rp 16.965.295.000.000	30,4621909	-0,81501674	0,481894302	0
	2023	1	1	Rp 21.295.840.000.000	30,68953286	3,547351222	0,599352644	0
BABP	2019	1	1	Rp 10.607.879.000.000	29,99261814	-0,641658336	0,852991347	0
	2020	1	0	Rp 11.652.904.000.000	30,08657654	-0,490334263	0,866879792	0
	2021	1	1	Rp 14.015.360.000.000	30,27117499	0,235644325	0,831223957	1
	2022	1	1	Rp 16.862.363.000.000	30,45610521	3,080276655	0,839148641	0
	2023	1	0	Rp 18.147.378.000.000	30,5295472	0,483972955	0,802316676	0
BACA	2019	1	1	Rp 18.959.622.000.000	30,57333268	-0,85085446	0,918899227	1
	2020	1	0	Rp 20.223.558.000.000	30,63786928	2,865919678	0,918887122	0

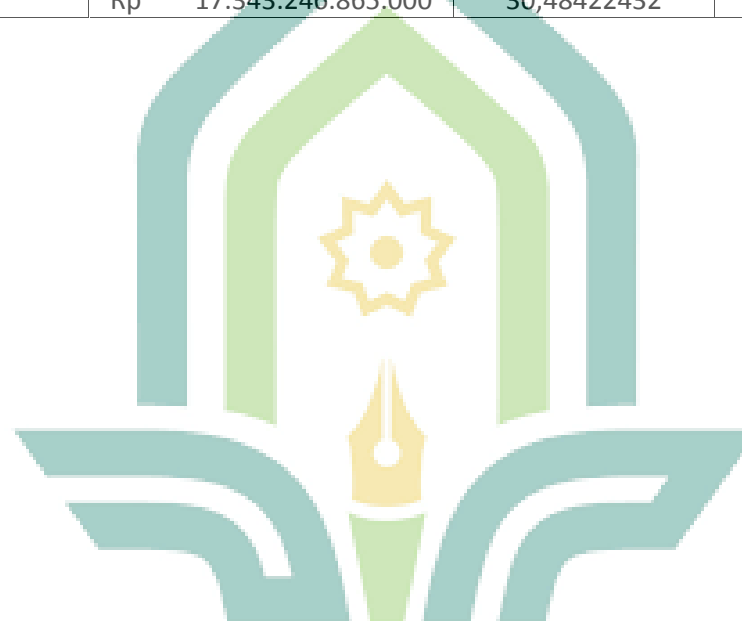
	2021	0	0	Rp 22.315.883.000.000	30,73631978	-0,433598202	0,904918833	1
	2022	1	1	Rp 20.628.501.000.000	30,65769478	-0,076354751	0,840631319	0
	2023	1	1	Rp 19.259.187.000.000	30,58900931	2,167449967	0,823963493	0
BBCA	2019	1	0	Rp 918.989.312.000.000	34,45429561	0,105150462	0,805305478	0
	2020	1	1	Rp 1.075.570.256.000.000	34,61162739	-0,04980281	0,823319457	0
	2021	1	1	Rp 1.228.344.680.000.000	34,74444387	0,158140228	0,830201632	0
	2022	1	1	Rp 1.314.731.674.000.000	34,81240899	0,296290264	0,826868072	0
	2023	1	0	Rp 1.408.107.010.000.000	34,88102265	0,193900432	0,82215026	0
BBHI	2019	1	0	Rp 2.527.173.168.770	28,55812247	-0,703194076	0,88138293	0
	2020	1	1	Rp 2.586.663.487.991	28,58138993	-2,012632897	0,865824658	1
	2021	1	1	Rp 4.649.357.148.732	29,16775008	4,200415635	0,719687935	0
	2022	1	1	Rp 11.058.956.402.885	30,03426175	0,40293517	0,420264562	0
	2023	1	0	Rp 12.750.434.573.380	30,17658647	0,646361899	0,460012454	1
BBKP	2019	0	1	Rp 100.264.248.000.000	32,2388303	0,140964363	0,911179855	0
	2020	1	1	Rp 79.938.578.000.000	32,01227968	-16,0317141	0,894088159	1
	2021	0	1	Rp 89.215.674.000.000	32,12207786	-0,293369559	0,851977759	0
	2022	1	0	Rp 89.995.352.000.000	32,13077914	1,185879296	0,875364619	0
	2023	1	1	Rp 84.307.300.000.000	32,06548957	0,20331807	0,832634149	1
BBMD	2019	1	0	Rp 12.900.218.775.263	30,18826539	-0,068790574	0,730200768	0
	2020	1	1	Rp 14.159.755.232.533	30,28142492	0,316505283	0,71685509	0
	2021	1	0	Rp 15.983.152.301.240	30,4025563	0,594135702	0,731603626	0
	2022	1	0	Rp 16.583.990.927.531	30,43945894	0,006782123	0,725500456	0
	2023	1	0	Rp 16.054.823.605.763	30,40703046	-0,202574702	0,694568164	1
BBYB	2019	0	1	Rp 5.123.734.649.117	29,26490471	-1,116818588	0,815411285	1
	2020	1	1	Rp 5.421.324.398.438	29,32136126	-0,008204489	0,793294185	0
	2021	1	1	Rp 11.337.808.684.383	30,05916416	-63,14216016	0,745115802	1
	2022	1	0	Rp 19.694.280.000.000	30,61134935	-0,199971814	0,809864082	0
	2023	1	1	Rp 18.169.541.000.000	30,53076774	-0,273590441	0,817109359	0

BGTG	2019	1	0	Rp 4.809.743.000.000	29,20166477	1,114464286	0,762981099	1
	2020	1	0	Rp 5.365.456.000.000	29,31100248	-0,729921459	0,787692789	0
	2021	1	0	Rp 8.575.950.000.000	29,77998289	2,397748593	0,74942846	0
	2022	0	1	Rp 8.968.132.000.000	29,82469852	3,237345849	0,650009389	1
	2023	1	1	Rp 9.402.309.000.000	29,87197641	1,257997958	0,654956883	0
BINA	2019	0	0	Rp 5.262.429.000.000	29,29161382	-0,375603335	0,767959625	0
	2020	1	1	Rp 8.437.685.000.000	29,7637291	1,723260717	0,855749059	0
	2021	1	1	Rp 15.055.850.000.000	30,34278774	1,051403799	0,842342013	0
	2022	1	1	Rp 20.552.736.000.000	30,65401519	2,951091879	0,840017018	0
	2023	1	1	Rp 24.384.580.000.000	30,82497208	0,323646274	0,854163656	0
BKSW	2019	1	1	Rp 23.021.785.000.000	30,76746206	-0,63776771	0,796298853	1
	2020	0	1	Rp 18.297.700.000.000	30,53779648	-81,00151601	0,775248146	0
	2021	0	1	Rp 17.701.527.000.000	30,50467202	2,739688939	0,772531036	0
	2022	1	1	Rp 16.717.087.000.000	30,44745249	-0,746175679	0,721636969	0
	2023	1	1	Rp 11.753.485.000.000	30,09517091	-1,172806265	0,600846132	1
BMAS	2019	1	0	Rp 7.569.580.138.000	29,65515872	-0,158659888	0,837648646	1
	2020	1	1	Rp 10.110.519.691.000	29,94459755	0,121172269	0,872977638	0
	2021	1	1	Rp 14.234.358.584.000	30,28667978	0,196690418	0,906479036	1
	2022	1	1	Rp 14.956.302.274.000	30,33615388	0,43385727	0,789211659	0
	2023	1	0	Rp 19.665.962.966.000	30,60991049	-0,449687841	0,658157725	0
BMRI	2019	0	1	Rp 1.318.246.335.000.000	34,81507871	0,100714117	0,77811677	0
	2020	0	1	Rp 1.429.334.484.000.000	34,89598534	-0,379889057	0,805457267	0
	2021	1	1	Rp 1.725.611.128.000.000	35,08435766	0,660482448	0,768766622	1
	2022	1	1	Rp 1.992.544.687.000.000	35,22818895	0,471383106	0,774937014	0
	2023	1	1	Rp 2.174.219.449.000.000	35,31544612	0,335900035	0,763696055	0
BNBA	2019	1	1	Rp 7.607.653.715.376	29,66017592	-0,449202612	0,7997207	1
	2020	0	1	Rp 7.637.524.325.854	29,66409463	-0,314935098	0,802372332	0
	2021	1	0	Rp 8.666.525.828.600	29,79048911	0,268050622	0,742253666	0

	2022	1	1	Rp 8.211.291.790.399	29,73653137	-0,087545381	0,625299639	0
	2023	1	0	Rp 7.991.554.506.433	29,70940641	0,139368327	0,609343205	0
BNGA	2019	1	1	Rp 274.467.227.000.000	33,24585298	0,046090544	0,842261073	0
	2020	1	1	Rp 280.943.605.000.000	33,26917507	-0,447902859	0,853874407	0
	2021	1	1	Rp 310.786.960.000.000	33,37012878	1,037835102	0,860391961	0
	2022	1	1	Rp 306.754.299.000.000	33,35706821	0,243538288	0,852402189	0
	2023	1	1	Rp 334.369.233.000.000	33,44326699	0,285402267	0,852446439	0
BNII	2019	0	0	Rp 169.082.830.000.000	32,76140983	-0,149437837	0,84217844	0
	2020	0	1	Rp 173.224.412.000.000	32,78560905	-0,332499039	0,842841839	0
	2021	0	1	Rp 168.758.476.000.000	32,75948967	0,307820354	0,829785598	0
	2022	1	1	Rp 160.813.918.000.000	32,71126902	-0,098603233	0,816347053	0
	2023	1	0	Rp 171.803.070.000.000	32,77736999	0,185583719	0,820748058	0
BNLI	2019	1	1	Rp 161.451.259.000.000	32,71522441	0,664817387	0,85111698	0
	2020	0	1	Rp 197.726.097.000.000	32,91790384	-0,519076659	0,82262608	0
	2021	1	1	Rp 234.379.042.000.000	33,08796076	0,706137999	0,843784177	0
	2022	1	1	Rp 255.112.471.000.000	33,17272563	0,635422666	0,852546256	0
	2023	1	1	Rp 257.444.147.000.000	33,18182391	0,283997868	0,844656317	0
BRIS	2019	1	1	Rp 43.123.488.000.000	31,39508893	-0,305666041	0,275488755	0
	2020	1	1	Rp 57.715.586.000.000	31,68654837	2,351356463	0,302779773	0
	2021	1	1	Rp 265.289.081.000.000	33,21184122	0,384228	0,233279394	1
	2022	1	1	Rp 305.727.438.000.000	33,3537151	0,406834082	0,240919793	0
	2023	1	1	Rp 353.624.124.000.000	33,49925567	0,338849608	0,246654301	0
BSIM	2019	1	0	Rp 36.559.556.000.000	31,22996372	-0,866222856	0,721724274	0
	2020	1	0	Rp 44.612.045.000.000	31,42902501	16,55361374	0,729801133	0
	2021	1	1	Rp 52.671.981.000.000	31,59510476	0,077842088	0,736628246	0
	2022	1	1	Rp 47.350.601.000.000	31,48860063	0,731220841	0,708484798	0
	2023	1	1	Rp 52.634.996.000.000	31,59440234	-0,657279797	0,71794264	0
BSWD	2019	1	1	Rp 4.007.412.556.573	29,0191669	2,132918194	0,709770543	0

	2020	1	1	Rp 3.721.363.459.751	28,94511124	1,280342598	0,715784393	1
	2021	1	1	Rp 4.255.493.556.351	29,07923187	-0,375881504	0,52561408	0
	2022	1	1	Rp 6.060.045.883.689	29,43273849	-1,376601602	0,450129221	0
	2023	1	1	Rp 6.128.562.060.955	29,44398126	1,943464504	0,448738387	1
BTPN	2019	0	1	Rp 181.631.385.000.000	32,83300039	0,406169175	0,785155016	1
	2020	0	1	Rp 183.165.978.000.000	32,84141384	-0,329747047	0,776770122	0
	2021	0	1	Rp 191.917.794.000.000	32,88808824	0,547791483	0,765603652	0
	2022	1	1	Rp 209.169.704.000.000	32,97416702	0,169237311	0,764515204	0
	2023	1	1	Rp 201.448.392.000.000	32,93655435	-0,260934922	0,745821133	0
DNAR	2019	0	1	Rp 5.108.848.026.690	29,26199506	-1,650158538	0,604249646	0
	2020	1	1	Rp 6.275.182.366.166	29,46762366	-1,465372858	0,59811096	0
	2021	1	1	Rp 7.721.344.206.381	29,67500958	1,217166139	0,606324235	0
	2022	1	1	Rp 10.183.411.235.537	29,95178116	-0,243416407	0,651162114	0
	2023	1	1	Rp 11.075.151.083.905	30,03572507	1,168916594	0,676348838	0
MEGA	2019	1	1	Rp 100.803.831.000.000	32,24419748	0,252219187	0,845824927	1
	2020	1	0	Rp 112.202.653.000.000	32,35132775	0,502102876	0,83772086	0
	2021	1	0	Rp 132.879.390.000.000	32,52046299	0,332326013	0,855926009	0
	2022	1	1	Rp 141.750.449.000.000	32,58508923	0,011134339	0,854436581	0
	2023	1	1	Rp 132.049.591.000.000	32,51419866	-0,133719326	0,835247933	1
NOBU	2019	0	0	Rp 13.147.503.000.000	30,20725297	0,023375346	0,88861634	0
	2020	0	1	Rp 13.737.934.000.000	30,25118203	0,170611871	0,889368081	0
	2021	0	1	Rp 20.762.643.000.000	30,66417648	0,19734363	0,914924872	0
	2022	1	0	Rp 22.116.366.000.000	30,72733899	0,617876172	0,91532967	0
	2023	1	0	Rp 26.622.352.000.000	30,91277228	0,362954403	0,874728762	0
PNBN	2019	0	1	Rp 211.287.370.000.000	32,98424027	0,097623682	0,789662231	1
	2020	0	1	Rp 218.067.091.000.000	33,01582389	-0,106935971	0,782359036	0
	2021	0	1	Rp 204.462.542.000.000	32,95140591	-0,418419726	0,762559212	0
	2022	1	0	Rp 212.431.881.000.000	32,98964249	0,801350155	0,761259498	0

	2023	1	1	Rp 222.010.050.000.000	33,03374377	-0,081721107	0,712350792	0
PNBS	2019	1	1	Rp 11.135.824.845.000	30,04118849	-0,363244892	0,052416498	1
	2020	1	1	Rp 11.302.082.193.000	30,05600809	-0,99032138	0,053169982	0
	2021	1	1	Rp 14.426.004.879.000	30,30005359	-6386,71589	0,050408775	0
	2022	1	0	Rp 14.791.738.012.000	30,3250899	-1,30623127	0,13623768	0
	2023	1	0	Rp 17.343.246.865.000	30,48422432	-0,023314932	0,230994495	0

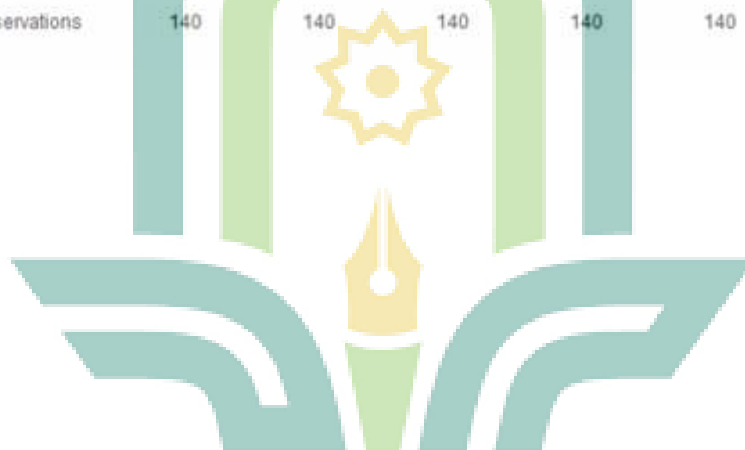


LAMPIRAN 2

UJI STATISTIK DESKRIPSI

Table: UNTITLED Workfile: UNTITLED:Untitled\

View	Proc	Object	Print	Name	Edit+/-	CellFmt	Grid+/-	Title	Comments+/-						
				A	B	C	D	E	F	G					
1				Date: 01/28/25	Time: 23:19										
2				Sample: 2019 2023											
3															
4					Y	X1	X2	X3	X4	X5					
5															
6				Mean	0.214286	0.800000	0.742857	31.21268	-46.98502	0.725850					
7				Median	0.000000	1.000000	1.000000	30.59207	0.130270	0.788452					
8				Maximum	1.000000	1.000000	1.000000	35.31545	16.55361	0.918899					
9				Minimum	0.000000	0.000000	0.000000	27.90945	-6386.716	0.050409					
10				Std. Dev.	0.411799	0.401436	0.438628	1.683448	539.7982	0.189687					
11				Skewness	1.392621	1.500000	-1.111325	0.632876	-11.69595	-1.943356					
12				Kurtosis	2.939394	3.250000	2.235043	2.534105	137.8657	6.327918					
13															
14				Jarque-Bera	45.27395	52.86458	32.23109	10.61192	109292.9	152.7258					
15				Probability	0.000000	0.000000	0.000000	0.004962	0.000000	0.000000					
16															
17				Sum	30.00000	112.0000	104.0000	4369.775	-6577.903	101.6190					
18				Sum Sq. Dev.	23.57143	22.40000	26.74286	393.9257	40502113	5.001399					
19															
20				Observations	140	140	140	140	140	140					
21															
22															



LAMPIRAN 3

UJI KELAYAKAN MODEL (HOSMER AND LEMESHOW'S)

Equation: HORSMER Workfile: UNTITLED::Untitled\

View Proc Object Print Name Freeze Estimate Forecast Stats Resids

Goodness-of-Fit Evaluation for Binary Specification
 Andrews and Hosmer-Lemeshow Tests
 Equation: UNTITLED
 Date: 01/28/25 Time: 23:47
 Grouping based upon predicted risk (randomize ties)

	Quantile of Risk		Dep=0		Dep=1		Total Obs	H-L Value
	Low	High	Actual	Expect	Actual	Expect		
1	0.0026	0.1008	13	12.9682	1	1.03176	14	0.00106
2	0.1027	0.1310	13	12.3248	1	1.67522	14	0.30915
3	0.1322	0.1639	13	11.9301	1	2.06986	14	0.64893
4	0.1642	0.1756	10	11.6198	4	2.38018	14	1.32817
5	0.1766	0.2014	10	11.3815	4	2.61847	14	0.89661
6	0.2020	0.2430	11	10.8663	3	3.13370	14	0.00735
7	0.2449	0.2689	11	10.3995	3	3.60047	14	0.13482
8	0.2690	0.2856	9	10.1371	5	3.86292	14	0.46226
9	0.2902	0.3218	12	9.70359	2	4.29641	14	1.77088
10	0.3366	0.5069	8	8.66898	6	5.33102	14	0.13557
Total			110	110.000	30	30.0000	140	5.69479
H-L Statistic			5.6948		Prob. Chi-Sq(8)		0.6814	
Andrews Statistic			7.2065		Prob. Chi-Sq(10)		0.7058	

LAMPIRAN 4

UJI KESELURUHAN MODEL (*OVERALL MODEL FIT*)

newfoc.ml - Binary Logit (newfoc.ml) [quadratic steps]
Date: 01/28/25 Time: 23:34
Sample: 2019 2023
Included observations: 140
Convergence achieved after 9 iterations
Coefficient covariance computed using observed Hessian

Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	8.430942	4.441028	1.898421	0.0576
X1	-0.280673	0.519634	-0.540135	0.5891
X2	0.543868	0.517299	1.051361	0.2931
X3	-0.322987	0.145917	-2.213504	0.0269
X4	0.000759	0.002993	0.253443	0.7999
X5	0.131919	1.211542	0.108885	0.9133

McFadden R-squared	0.048158	Mean dependent var	0.214286
S.D. dependent var	0.411799	S.E. of regression	0.409394
Akaike info criterion	1.074831	Sum squared resid	22.45883
Schwarz criterion	1.200901	Log likelihood	-69.23814
Hannan-Quinn criter.	1.126062	Deviance	138.4763
Restr. deviance	145.4824	Restr. log likelihood	-72.74118
LR statistic	7.006075	Avg. log likelihood	-0.494558
Prob(LR statistic)	0.220189		

Obs with Dep=0	110	Total obs	140
Obs with Dep=1	30		

Activate Windows

LAMPIRAN 5

UJI MULTIKOLINEARITAS

Table: UNTITLED - Workfile: UNTITLED=Untitled\

Correlation								
	A	B	C	D	E	F	G	H
1		Y	X1	X2	X3	X4	X5	
2								
3	Y	1.000000	-0.043519	0.068279	-0.179837	0.043358	-0.012802	
4	X1	-0.043519	1.000000	-0.089887	-0.067953	-0.041403	-0.180678	
5	X2	0.068279	-0.089887	1.000000	0.126369	-0.052067	-0.062099	
6	X3	-0.179837	-0.067953	0.126369	1.000000	0.047413	0.193909	
7	X4	0.043358	-0.041403	-0.052067	0.047413	1.000000	0.301789	
8	X5	-0.012802	-0.180678	-0.062099	0.193909	0.301789	1.000000	
9								
10								
11								
12								
13								
14								
15								



LAMPIRAN 6

UJI REGRESI LOGISTIK

Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	8.430942	4.441028	1.898421	0.0576
X1	-0.280673	0.519634	-0.540135	0.5891
X2	0.543868	0.517299	1.051361	0.2931
X3	-0.322987	0.145917	-2.213504	0.0269
X4	0.000759	0.002993	0.253443	0.7999
X5	0.131919	1.211542	0.108885	0.9133



LAMPIRAN 7

UJI T

Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	8.430942	4.441028	1.898421	0.0576
X1	-0.280673	0.519634	-0.540135	0.5891
X2	0.543868	0.517299	1.051361	0.2931
X3	-0.322987	0.145917	-2.213504	0.0269
X4	0.000759	0.002993	0.253443	0.7999
X5	0.131919	1.211542	0.108885	0.9133



LAMPIRAN 8

UJI KOEFISIEN DETERMINAN

McFadden R-squared	0.048158	Mean dependent var	0.214286
S.D. dependent var	0.411799	S.E. of regression	0.409394
Akaike info criterion	1.074831	Sum squared resid	22.45883
Schwarz criterion	1.200901	Log likelihood	-69.23814
Hannan-Quinn criter.	1.126062	Deviance	138.4763
Restr. deviance	145.4824	Restr. log likelihood	-72.74118
LR statistic	7.006075	Avg. log likelihood	-0.494558
Prob(LR statistic)	0.220189		



LAMPIRAN 9

RIWAYAT HIDUP PENULIS

A. IDENTITAS

1. Nama : Naelu Sa'adah
2. Tempat tanggal lahir : Tegal, 12 Oktober 2002
3. Alamat Rumah : Jl. Kendari Tunon Tegal Jawa Tengah
4. Nomor *handphone* : 081325577826
5. Email : naelu90@gmail.com
6. Nama ayah : Wardo
7. Pekerjaan ayah : Buruh
8. Nama ibu : Sokhyati Janah
9. Pekerjaan ibu : Pedagang

B. RIWAYAT PENDIDIKAN

1. SD : MI Miftahul Huda
2. SMP : MTs N Kota Tegal
3. SMA : MAN Kota Tegal

C. PENGALAMAN ORGANISASI

1. Ekstra Kampus IKMAB-K UIN K.H. Abdurrahman Wahid Pekalongan, Bendahara, 2022.
2. Ekstra Kampus IMT (Ikatan Mahasiswa Tegal), Anggota, 2020 – 2022

Pekalongan, 13 Maret 2025



Naelu Sa'adah