

BAB V

PENUTUP

A. Kesimpulan

Berdasarkan hasil empiris dan analisis hasil, diperoleh beberapa kesimpulan sebagai berikut:

1. Model regresi yang digunakan dalam penelitian ini merupakan metode analisis *Logistic Regression* yang dipakai adalah metode *Binary Logistic Regression*, digunakan ketika variabel dependennya adalah variabel dummy dan memiliki dua kemungkinan, terprediksi bangkrut ataupun tidak terprediksi bangkrut (Kolari *et al.*, 2000). Penulis menggunakan level signifikansi 0,05 yang akan mengestimasi fungsi variabel *dummy*. Korelasi majemuk dengan nilai Sig. $0,029 < 0,05$; berarti variabel *LNNIITA*, *LNNIATTA*, *LNTETA* memiliki hubungan dengan variabel *dummy*. Dalam pengujian hipotesisnya H_0 tidak didukung.
2. Pada pengujian multikolinearitas, menghasilkan bahwa terdapat keterikatan antara variabel independennya. Terlihat bahwa koefisien korelasi antara NIITA dan NIATTA = $0,432 < 0,85$; koefisien korelasi antara LNNIITA dan LNTETA = $0,493 < 0,85$; koefisien korelasi antara LNNIATTA dan LNTETA = $0,323 < 0,85$; sehingga tidak terdapat penyakit multikolinearitas.
3. Pada pengujian keterikatan masing-masing, didapatkan hasil bahwa variabel *LNNIITA* tidak berpengaruh secara signifikan terhadap probabilitas

kebangkrutan bank atau variabel dependennya (variabel *dummy* terprediksi bangkrut dan tidak terprediksi bangkrut) karena nilai sig $0,627 > 0,05$ (mendukung H_0). Pada pengujian Chi-Kuadrat, nilai signifikansi variabel *LNNIITA* $1,000 > 0,05$ (mendukung H_0).

4. Pada pengujian keterikatan masing-masing, didapatkan hasil bahwa variabel *LNNIATTA* tidak berpengaruh secara signifikan terhadap probabilitas kebangkrutan bank atau variabel dependennya (variabel *dummy* terprediksi bangkrut dan tidak terprediksi bangkrut) karena nilai sig $0,214 > 0,05$; (mendukung H_0). Pada pengujian Chi-Kuadrat, nilai signifikansi variabel *LNNIATTA* $1,000 > 0,05$ (mendukung H_0).

Kedua rasio Profitabilitas di atas tidak berpengaruh signifikan terhadap prediksi probabilitas kebangkrutan, karena semakin kecil proporsi hutang maka semakin kecil biaya perlindungan pajak yang diperoleh. Menimbulkan resiko rendah terhadap kebangkrutan.

5. Pada pengujian keterikatan masing-masing, hanya variabel *LNTETA* yang berpengaruh secara signifikan terhadap probabilitas kebangkrutan bank atau variabel dependennya (variabel *dummy* terprediksi bangkrut dan tidak terprediksi bangkrut) karena nilai sig $0,034 < 0,05$; (tidak mendukung H_0). Pada pengujian Chi-Kuadrat, nilai signifikansi variabel *LNTETA* $0,000 < 0,05$ (tidak mendukung H_0).

Rasio Kapitalisasi berpengaruh signifikan terhadap probabilitas kebangkrutan bank, karena kemampuan permodalan pada suatu bank dalam

menutup kerugian yang tak terduga tidak berjalan baik. Perusahaan tidak dapat menyaring kerugian tak terduga dengan baik menyebabkan resiko kebangkrutan semakin besar sehingga biaya kerugian semakin besar.

B. Saran

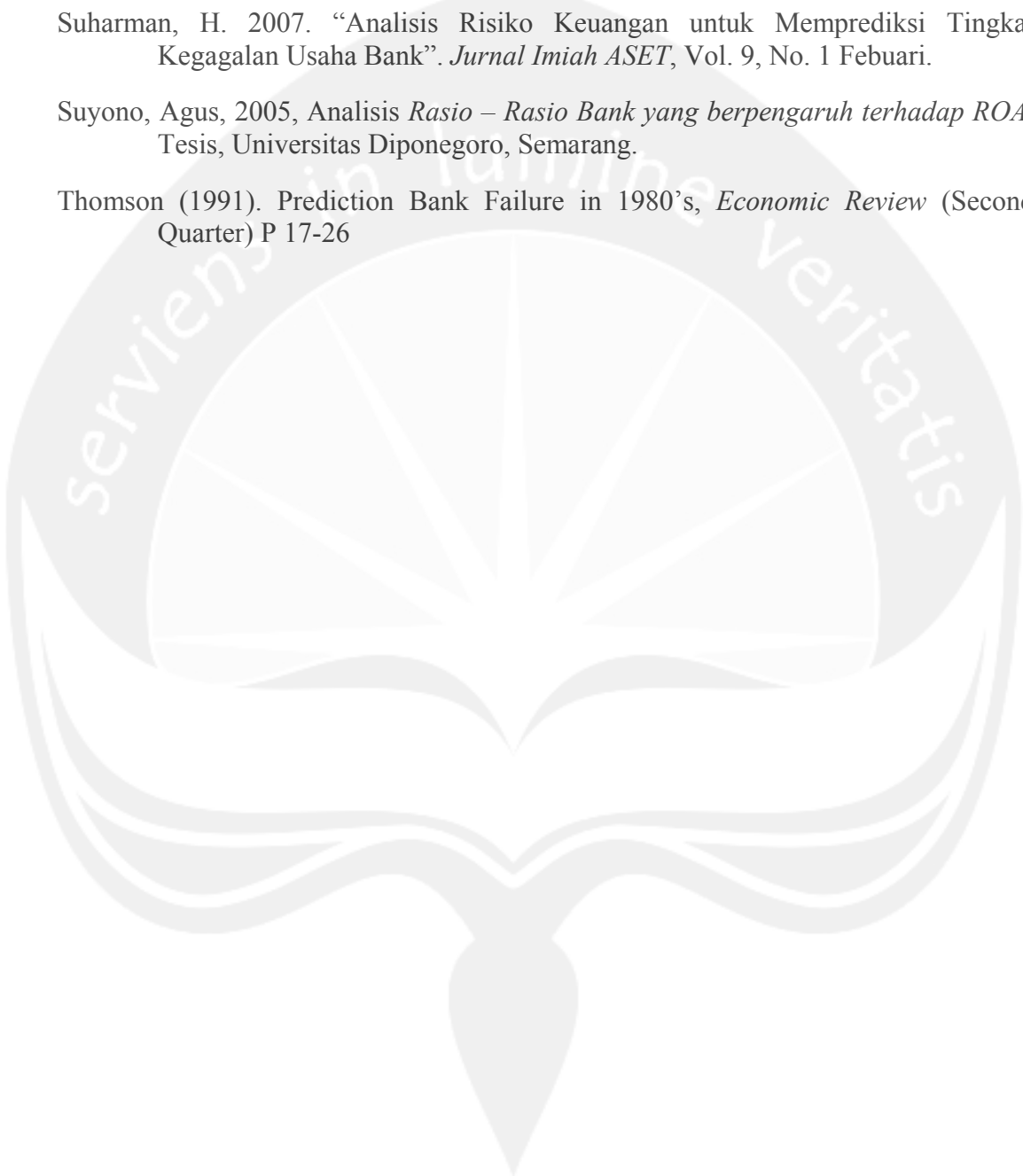
Adapun saran yang dapat penulis ajukan yaitu terdapat banyak faktor yang dapat mempengaruhi probabilitas kebangkrutan suatu bank. Gabungan dari beberapa faktor tersebut dapat dijadikan acuan dan alat pendekteksi yang mendekati kebenaran, apakah suatu bank terprediksi kebangkrutan atau masih di dapat dikatakan sehat. Perusahaan dapat mempertimbangkan keputusan jangka panjang ataupun jangka pendek dengan prediksi probabilitas kebangkrutannya.

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LAMPIRAN

Lampiran 1

Tabel Perhitungan Variabel Bebas Dalam Pencarian Nilai Z

Tahun	Keterangan	x1	x2	x3	x4
2003	BCIC	11,38892	-8,44644	-0,30898	7,637845
	BBNI	4,123917	0,288868	0,73795	8,246241
	BBIA	10,56368	2,035181	2,227271	13,30481
	BBCA	6,986984	5,419181	2,772125	10,46592
	BABP	14,33478	0,970516	1,25478	280,5676
	BDMN	13,49154	5,200043	2,98497	14,87657
	BBRI	12,56293	0,795504	3,91943	0,281084
	BBNP	3,94087	2,078771	1,613998	6,855903
	BEKS	-0,43842	2,537488	2,978829	8,329845
	BMRI	13,25292	1,517458	2,818974	8,904779
	BKSW	1,052715	-1,54377	0,38368	7,898848
	BVIC	9,652551	1,135824	0,586768	8,215205
	BSWD	13,11577	4,275317	2,338519	17,79943
	BNLI	6,45638	-25,2467	1,868459	6,281735
	BNII	-39,5172	0,391156	0,777298	10,76431
	BNGA	12,83413	2,459437	1,879965	9,07488
	INCP	94,93706	-176,841	0,936325	20,22843
	LPBN	1,432222	-31,1998	-1,37139	5,903804
	MAYA	-11,1872	-3,00849	0,961909	12,86374
	MEGA	6,766155	2,409351	2,747264	7,833123
NISP	17,35932	2,16202	1,464193	7,455097	
PNBN	5,350012	5,090272	2,895758	23,94065	
2004	BCIC	-2,28452	-16,4074	-8,82899	2,881951
	BBNI	16,10982	3,793313	5,354462	13,1624
	BBIA	9,255843	2,916184	2,523823	13,16036
	BBCA	7,039553	4,832174	3,035978	10,29662
	BABP	14,14231	1,408688	1,274551	7,594902
	BDMN	22,59998	6,017542	5,743267	15,33489
	BBRI	-11,2631	3,793313	5,354462	13,1624
	BBNP	7,846294	2,369727	1,729648	6,673357
	BEKS	-2,41367	3,146214	1,189324	13,00531
	BMRI	13,61577	3,037859	3,03237	11,17058
	BKSW	-1,11628	-1,11081	0,337108	6,526847
	BVIC	11,33353	2,388321	1,442815	10,17539
	BSWD	3,055142	4,076103	1,953944	14,28481

	BNLI	6,005862	-12,7666	2,21428	7,970805
	BNII	11,55858	1,928865	2,277291	13,21393
	BNGA	13,72034	2,932906	2,448439	8,312068
	INCP	10,13889	-4,4272	1,002526	6,155522
	LPBN	-27,7232	-27,1291	3,249804	9,042534
	MAYA	-11,8982	0,601919	1,961029	13,43243
	MEGA	6,962258	2,559398	2,414614	6,736702
	NISP	18,46684	3,413245	2,21001	8,503187
	PNBN	-20,4178	5,885808	5,246184	23,72559
2005	BCIC	4,43028	-10,1324	0,177074	2,838747
	BBNI	13,70385	3,738336	4,567645	12,20313
	BBIA	15,67382	2,590264	3,07632	15,6838
	BBCA	8,398898	5,875518	3,411634	11,79698
	BABP	6,309227	-0,02029	-1,51054	4,962748
	BDMN	26,04739	6,022308	4,421964	14,5469
	BBRI	13,70385	3,738336	4,567645	12,20313
	BBNP	6,686385	2,485492	1,427774	6,115434
	BEKS	-8,83729	0,500647	-4,39542	9,472473
	BMRI	10,97079	2,27691	0,468092	9,666051
	BKSW	-1,03934	-0,94345	0,306508	8,592388
	BVIC	6,209171	1,159689	1,305442	8,061015
	BSWD	8,928402	4,412312	1,857153	13,75441
	BNLI	2,810684	-11,0935	1,165366	7,998475
	BNII	17,76468	2,404604	1,82433	10,33396
	BNGA	12,00519	2,749166	1,794929	10,54528
	INCP	7,617897	-3,4317	0,288996	5,189232
	LPBN	-25,4125	-25,0552	1,794021	9,853295
	MAYA	-3,07471	0,876914	0,755208	11,17592
	MEGA	7,835718	0,560143	1,050167	5,356588
	NISP	13,63191	3,114557	1,446372	11,04122
	PNBN	-15,4777	3,501817	2,051469	13,65816
2006	BCIC	0,761191	-6,82748	0,347504	5,678071
	BBNI	13,14638	4,488819	3,817549	12,24462
	BBIA	22,24132	3,981686	3,483685	24,05342
	BBCA	7,46158	6,050962	3,431361	11,38245
	BABP	7,370205	0,251325	0,232478	10,59858
	BDMN	24,57057	5,661619	2,562656	13,04389
	BBRI	13,14638	4,488819	3,817549	12,24462
	BBNP	9,250885	2,869082	1,298593	9,109395
	BEKS	-15,7795	-2,58084	-1,4216	9,435836
	BMRI	11,9946	3,036692	1,058323	9,678044
	BKSW	-0,01257	-0,53987	0,299348	6,545331

	BVIC	8,40923	2,879536	1,331023	11,88788
	BSWD	11,30281	4,569473	1,20828	13,56632
	BNLI	10,84535	-7,53203	1,202706	11,05521
	BNII	21,52942	2,680572	1,40014	10,98372
	BNGA	11,25697	3,728212	2,001955	11,46545
	INPC	5,06222	-3,24812	0,39899	5,251844
	LPBN	-31,1744	-19,9899	1,737786	11,17031
	MAYA	-1,5776	1,642095	1,429755	10,65533
	MEGA	12,08105	0,939609	0,716704	6,661135
	NISP	12,03691	4,226499	1,375189	11,28649
	PNBN	11,80402	4,941406	2,585818	19,80377
2007	BCIC	8,011995	-7,17688	0,351291	8,694492
	BBNI	11,13884	1,671172	0,807858	10,36735
	BBIA	23,4954	5,017593	3,309869	24,19772
	BBCA	7,401431	5,829736	0,516215	10,34693
	BABP	8,788797	0,451808	3,705998	9,238284
	BDMN	24,77721	6,228763	3,818724	13,84654
	BBRI	11,51739	4,407684	1,212849	10,54689
	BBNP	8,172907	3,263809	0,127212	9,00472
	BEKS	-8,78071	-0,25691	1,984854	9,419139
	BMRI	8,934376	3,264454	0,330374	10,08977
	BKSW	4,312625	-0,26447	1,099401	6,448111
	BVIC	10,2076	2,599312	1,058547	8,28698
	BSWD	10,44323	4,420857	1,874624	11,95047
	BNLI	79,97496	-6,94956	1,874624	11,04279
	BNII	25,76285	3,115241	0,683682	10,76619
	BNGA	13,62288	3,736179	1,870989	10,47408
	INCP	5,44558	-3,30032	0,277051	5,931499
	LPBN	-692,066	-15,9695	2,713196	11,07086
	MAYA	0,915224	1,421485	1,317265	26,65134
	MEGA	9,454073	3,271826	2,13712	9,193827
	NISP	13,02908	4,151778	1,21472	13,15847
	PNBN	28,63352	5,065203	2,749073	16,61134

Lampiran 2

Tabel Perhitungan Nilai Z Menghasilkan *Dummy Variable*

Tahun	Keterangan	0,633 X1	0,452 X2	0,513X3	0,147X4	Zscore	Vdummy
2003	BCIC	7,209188	-3,81779	-0,15851	1,122763	4,355652	1
	BBNI	2,61044	0,130568	0,378569	1,212197	4,331774	1
	BBIA	6,686807	0,919902	1,14259	1,955807	10,70511	1
	BBCA	4,422761	2,44947	1,4221	1,53849	9,832821	1
	BABP	9,073914	0,438673	0,643702	1,18285	11,33914	1
	BDMN	8,540142	2,350419	1,531289	2,186856	14,60871	1
	BBRI	7,952338	0,359568	2,010667	1,440719	11,76329	1
	BBNP	2,494571	0,939604	0,827981	1,007818	5,269974	1
	BEKS	-0,27752	1,146944	1,528139	1,224487	2,522054	0
	BMRI	8,389096	0,685891	1,446134	1,309002	11,83012	1
	BKSW	0,666369	-0,69779	0,196828	1,161131	1,326541	0
	BVIC	6,110064	0,513392	0,301012	1,207635	8,132104	1
	BSWD	8,30228	1,932443	1,19966	2,616516	14,0509	1
	BNLI	4,086888	-11,4115	0,95852	0,923415	-5,44268	0
	BNII	-25,0144	0,176803	0,398754	1,582353	-22,8565	0
	BNGA	8,124005	1,111665	0,964422	1,334007	11,5341	1
	INCP	60,09516	-79,932	0,480335	2,97358	2,63829	1
	LPBN	0,906597	-14,1023	-0,70352	0,867859	-13,0314	0
	MAYA	-7,0815	-1,35984	0,493459	1,89097	-6,05691	0
	MEGA	4,282976	1,089027	1,409346	1,151469	7,932818	1
NISP	10,98845	0,977233	0,751131	1,095899	13,81271	1	
PNBN	3,386557	2,300803	1,485524	3,519276	10,69216	1	
2004	BCIC	-1,4461	-7,41613	-4,52927	0,423647	-12,9679	0
	BBNI	10,19752	1,714578	2,746839	1,934872	16,59381	1
	BBIA	5,858949	1,318115	1,294721	1,934572	10,40636	1
	BBCA	4,456037	2,184143	1,557457	1,513603	9,711239	1
	BABP	8,952082	0,636727	0,653845	1,116451	11,3591	1
	BDMN	14,30579	2,719929	2,946296	2,254228	22,22624	1
	BBRI	-7,12953	1,714578	2,746839	1,934872	-0,73324	0
	BBNP	4,966704	1,071117	0,887309	0,980983	7,906114	1
	BEKS	-1,52785	1,422089	0,610123	1,911781	2,416142	0
	BMRI	8,61878	1,373112	1,555606	1,642076	13,18957	1
	BKSW	-0,70661	-0,50209	0,172937	0,959446	-0,07631	0
	BVIC	7,174126	1,079521	0,740164	1,495782	10,48959	1
	BSWD	1,933905	1,842399	1,002373	2,099867	6,878544	1
	BNLI	3,80171	-5,77052	1,135926	1,171708	0,338821	0
BNII	7,316584	0,871847	1,16825	1,942448	11,29913	1	

	BNGA	8,684977	1,325674	1,256049	1,221874	12,48857	1
	INCP	6,417916	-2,00109	0,514296	0,904862	5,835981	1
	LPBN	-17,5488	-12,2624	1,66715	1,329253	-26,8148	0
	MAYA	-7,53156	0,272067	1,006008	1,974568	-4,27892	0
	MEGA	4,407109	1,156848	1,238697	0,990295	7,792949	1
	NISP	11,68951	1,542787	1,133735	1,249968	15,616	1
	PNBN	-12,9245	2,660385	2,691292	3,487662	-4,08511	0
2005	BCIC	2,804367	-4,57984	0,090839	0,417296	-1,26734	0
	BBNI	8,674535	1,689728	2,343202	1,79386	14,50133	1
	BBIA	9,921526	1,170799	1,578152	2,305518	14,976	1
	BBCA	5,316502	2,655734	1,750168	1,734156	11,45656	1
	BABP	3,993741	-0,00917	-0,77491	0,729524	3,939187	1
	BDMN	16,488	2,722083	2,268467	2,138395	23,61695	1
	BBRI	8,674535	1,689728	2,343202	1,79386	14,50133	1
	BBNP	4,232482	1,123442	0,732448	0,898969	6,987341	1
	BEKS	-5,594	0,226292	-2,25485	1,392454	-6,23011	0
	BMRI	6,944508	1,029163	0,240131	1,420909	9,634712	1
	BKSW	-0,6579	-0,42644	0,157239	1,263081	0,33598	0
	BVIC	3,930405	0,52418	0,669692	1,184969	6,309246	1
	BSWD	5,651678	1,994365	0,95272	2,021898	10,62066	1
	BNLI	1,779163	-5,01427	0,597833	1,175776	-1,4615	0
	BNII	11,24504	1,086881	0,935881	1,519092	14,7869	1
	BNGA	7,599286	1,242623	0,920799	1,550157	11,31286	1
	INCP	4,822129	-1,55113	0,148255	0,762817	4,182074	1
	LPBN	-16,0861	-11,325	0,920333	1,448434	-25,0423	0
	MAYA	-1,94629	0,396365	0,387422	1,642861	0,480359	0
	MEGA	4,96001	0,253184	0,538736	0,787418	6,539348	1
	NISP	8,629	1,40778	0,741989	1,62306	12,40183	1
	PNBN	-9,7974	1,582821	1,052404	2,007749	-5,15442	0
2006	BCIC	0,481834	-3,08602	0,178269	0,834676	-1,59124	0
	BBNI	8,321656	2,028946	1,958403	1,79996	14,10896	1
	BBIA	14,07876	1,799722	1,78713	3,535853	21,20146	1
	BBCA	4,72318	2,735035	1,760288	1,67322	10,89172	1
	BABP	4,66534	0,113599	0,119261	1,557991	6,456191	1
	BDMN	15,55317	2,559052	1,314643	1,917452	21,34432	1
	BBRI	8,321656	2,028946	1,958403	1,79996	14,10896	1
	BBNP	5,85581	1,296825	0,666178	1,339081	9,157894	1
	BEKS	-9,98844	-1,16654	-0,72928	1,387068	-10,4972	0
	BMRI	7,592581	1,372585	0,54292	1,422673	10,93076	1
	BKSW	-0,00796	-0,24402	0,153565	0,962164	0,863751	0
	BVIC	5,323043	1,30155	0,682815	1,747519	9,054927	1
	BSWD	7,154681	2,065402	0,619847	1,994248	11,83418	1

	BNLI	6,865104	-3,40448	0,616988	1,625115	5,702731	1
	BNII	13,62812	1,211618	0,718272	1,614607	17,17262	1
	BNGA	7,125659	1,685152	1,027003	1,685421	11,52323	1
	INPC	3,204386	-1,46815	0,204682	0,772021	2,71294	1
	LPBN	-19,7334	-9,03544	0,891484	1,642036	-26,2353	0
	MAYA	-0,99862	0,742227	0,733464	1,566334	2,043405	0
	MEGA	7,647307	0,424703	0,367669	0,979187	9,418866	1
	NISP	7,619363	1,910377	0,705472	1,659115	11,89433	1
	PNBN	7,471945	2,233515	1,326525	2,911155	13,94314	1
2007	BCIC	5,071593	-3,24395	0,180212	1,27809	3,285948	1
	BBNI	7,050888	0,75537	0,414431	1,524	9,744688	1
	BBIA	14,87259	2,267952	1,697963	3,557066	22,39557	1
	BBCA	4,685106	2,635041	0,264818	1,520998	9,105963	1
	BABP	5,563309	0,204217	1,901177	1,358028	9,02673	1
	BDMN	15,68398	2,815401	1,959005	2,035442	22,49382	1
	BBRI	7,290507	1,992273	0,622191	1,550393	11,45536	1
	BBNP	5,17345	1,475242	0,06526	1,323694	8,037646	1
	BEKS	-5,55819	-0,11613	1,01823	1,384613	-3,27147	0
	BMRI	5,65546	1,475533	0,169482	1,483196	8,783671	1
	BKSW	2,729892	-0,11954	0,563993	0,947872	4,122215	1
	BVIC	6,461408	1,174889	0,543034	1,218186	9,397518	1
	BSWD	6,610562	1,998227	0,961682	1,75672	11,32719	1
	BNLI	50,62415	-3,1412	0,961682	1,62329	50,06792	1
	BNII	16,30788	1,408089	0,350729	1,58263	19,64933	1
	BNGA	8,623285	1,688753	0,959817	1,53969	12,81155	1
	INCP	3,447052	-1,49175	0,142127	0,87193	2,569364	0
	LPBN	-438,077	-7,21822	1,39187	1,627416	-442,276	0
	MAYA	0,579337	0,642511	0,675757	3,917747	5,815351	1
	MEGA	5,984428	1,478865	1,096343	1,351493	9,911129	1
	NISP	8,247409	1,876604	0,623151	1,934295	12,68146	1
	PNBN	18,12502	2,289472	1,410274	2,441868	24,26663	1

Lampiran 3

Tabel *LNNIITA, LNNIATTA, LNTETA* yang akan diregresikan dengan *Dummy*

Tahun	Keterangan	<i>LN NIITA</i>	<i>LN NIATTA</i>	<i>LN TETA</i>	<i>V dummy</i>	
2003	BCIC	-1,395028072	-1,6877827	1,95	1	
	BBNI	1,339920784	-0,461839	2,08	1	
	BBIA	1,55109196	0,43671265	2,48	1	
	BBCA	2,317360543	0,74719003	2,20	1	
	BABP	1,576504306	-0,2120064	1,95	1	
	BDMN	1,577357385	1,06588212	2,56	1	
	BBRI	2,136810163	1,00168353	2,20	1	
	BBNP	1,049215059	0,11694026	1,61	1	
	BEKS	2,121293004	0,82372096	2,08	0	
	BMRI	1,16626166	0,60899218	2,08	1	
	BKSW	1,302143592	-1,4304603	1,95	0	
	BVIC	0,638363279	-0,8320513	2,08	1	
	BSWD	1,563982922	0,46351756	2,71	1	
	BNLI	1,382606439	0,66487328	1,79	0	
	BNII	1,076363428	-0,1170092	2,30	0	
	BNGA	1,457315589	0,67673578	2,08	1	
	INCP	1,514919358	-0,0657921	2,83	1	
	LPBN	0,984014433	0,66756411	1,79	0	
	MAYA	1,548223538	-1,7138687	2,40	0	
	MEGA	1,482991419	0,65086077	1,95	1	
	NISP	1,067571579	0,14182406	1,95	1	
	PBNB	1,773949013	0,86800638	2,94	1	
	2004	BCIC	-0,849261585	2,2541742	1,10	0
		BBNI	2,314626206	1,22208749	2,48	1
BBIA		1,664856435	0,5504386	2,48	1	
BBCA		1,48494552	0,76187686	2,20	1	
BABP		1,781137314	-0,1836277	1,95	1	
BDMN		2,05330021	1,4095039	2,56	1	
BBRI		2,353011837	1,22208749	2,48	0	
BBNP		1,271415002	0,18844769	1,79	1	
BEKS		2,476240698	-0,2062385	2,48	0	
BMRI		1,345981855	0,75042669	2,30	1	
BKSW		1,317953571	-1,7641938	1,79	0	
BVIC		1,522173487	0,15958681	2,20	1	
BSWD		1,476454882	0,31325445	2,48	1	
BNLI		1,605952826	0,68579127	1,95	0	
BNII		1,517943775	0,82298648	2,48	1	

	BNGA	1,494733921	0,7626387	2,08	1
	INCP	1,558135027	-0,0745187	1,79	1
	LPBN	1,211707423	1,16524169	2,08	0
	MAYA	1,580416548	0,26382627	2,48	0
	MEGA	1,549599437	0,51577414	1,79	1
	NISP	1,279040413	0,49595098	2,08	1
	PNBN	1,6954083	1,35547048	2,94	0
2005	BCIC	-0,849261585	-1,7843093	1,10	0
	BBNI	2,314626206	1,13207031	2,40	1
	BBIA	1,758633191	0,77070613	2,64	1
	BBCA	1,628376717	0,87362008	2,40	1
	BABP	1,396811341	0,10820609	1,61	1
	BDMN	1,932906102	1,08330195	2,56	1
	BBRI	2,314626206	1,13207031	2,40	1
	BBNP	1,192855	-0,0028798	1,79	1
	BEKS	1,709969117	1,14015788	2,20	0
	BMRI	1,223776567	-1,4717427	2,20	1
	BKSW	1,075938966	-1,654931	2,08	0
	BVIC	1,151435343	-0,0476142	1,95	1
	BSWD	1,38259938	0,238427	2,48	1
	BNLI	1,593112179	-0,1334739	1,95	0
	BNII	1,540105924	0,3663199	2,20	1
	BNGA	1,423530002	0,27410334	2,30	1
	INCP	1,345345722	-1,5714952	1,61	1
	LPBN	1,434194402	0,34743667	2,20	0
	MAYA	1,32309628	-0,6217764	2,30	0
	MEGA	1,077682996	-0,3364726	1,61	1
	NISP	1,276755718	0,01928055	2,30	1
	PNBN	1,149139189	0,423291	2,48	0
2006	BCIC	0,704879452	-1,4078813	1,61	0
	BBNI	2,185992508	1,01221674	2,40	1
	BBIA	1,940717341	0,88701034	2,94	1
	BBCA	1,67967204	0,87538379	2,30	1
	BABP	1,513636951	-1,9215094	2,30	1
	BDMN	1,940655702	0,4792279	2,48	1
	BBRI	2,185992508	1,01221674	2,40	1
	BBNP	1,153696518	-0,0984313	2,08	1
	BEKS	1,082605275	0,01727219	2,20	0
	BMRI	1,352512476	-0,0992251	2,30	1
	BKSW	0,83739236	-1,6126725	1,79	0
	BVIC	0,569570026	0,03647256	2,40	1
	BSWD	1,33723474	-0,1617794	2,48	1

2007

BNLI	1,686479276	-0,1726297	2,30	1
BNII	1,599397297	0,1768087	2,30	1
BNGA	1,558739489	0,3304864	2,30	1
INCP	1,195572148	-1,2778103	1,61	1
LPBN	1,596850335	0,41834879	2,30	0
MAYA	1,440275018	0,03156134	2,30	0
MEGA	0,878379893	-0,7138063	1,79	1
NISP	1,31888342	-0,0209774	2,30	1
PNBN	1,372264067	0,58917508	2,77	1
BCIC	0,953892026	-0,9353119	2,08	1
BBNI	1,391391286	-0,7096056	2,20	1
BBIA	1,83468275	0,83367082	2,94	1
BBCA	3,820016213	3,06209549	2,20	1
BABP	1,739556273	-1,1228521	2,08	1
BDMN	2,178683353	0,86189943	2,48	1
BBRI	2,103024199	0,86485198	2,30	1
BBNP	1,10771433	-0,1693572	2,08	1
BEKS	1,745664378	-2,9407561	2,20	0
BMRI	1,388055456	0,30930971	2,20	1
BKSW	1,296293722	-1,2499484	1,79	1
BVIC	0,498642673	-0,0622005	2,08	1
BSWD	1,16209436	-0,3192316	2,40	1
BNLI	1,790041185	0,25836871	2,30	1
BNII	1,521862439	-0,3093269	2,30	1
BNGA	1,494691253	0,33917932	2,20	1
INCP	1,195701345	-2,0137866	1,79	0
LPBN	1,564617358	0,63863885	2,30	0
MAYA	1,599064911	-0,0937556	3,04	1
MEGA	1,382375582	0,39991722	2,08	1
NISP	1,403028661	-0,1470169	2,48	1
PNBN	1,492001082	0,579895	2,64	1

Lampiran 4

Perhitungan Analisis Diskriminan

Analysis Case Processing Summary

Unweighted Cases		N	Percent
<i>Valid</i>		110	100,0
<i>Excluded</i>	<i>Missing or out of range group codes</i>	0	0,0
	<i>At least one missing discriminating variable</i>	0	0,0
	<i>Both missing or out of range group codes and at least one missing discriminating variable</i>	0	0,0
	<i>Total</i>	0	0,0
Total		110	100,00

Group Statistics

V7		<i>Valid N (listwise)</i>	
		<i>Unweighted</i>	<i>Weighted</i>
0	X1	10	10,000
	X2	10	10,000
	X3	10	10,000
	X4	10	10,000
1	X1	100	100,000
	X2	100	100,000
	X3	100	100,000
	X4	100	100,000
Total	X1	110	110,000
	X2	110	110,000
	X3	110	110,000
	X4	110	110,000

Lampiran 5

Test of Equality of Group Means

	Wilks' Lambda	F	df 1	df 2	Sig.
X1	0,872	15,808	1	108	0,000
X2	0,931	8,058	1	108	0,005
X3	0,912	10,368	1	108	0,002
X4	0,941	6,826	1	108	0,010

Analysis 1

Box's Test of Equality of Covariance Matrices

Log Determinants

VD	Rank	Log Determinant
0	3	17,453
1	3	11,638
<i>Pooled within-groups</i>	3	15,156

Test Result

<i>Box's M</i>		327,6144
F	<i>Approx.</i>	47,739
	df1	6
	df2	1357,335
	<i>Sig.</i>	0,000

Lampiran 6

Stepwise Statistics

Variables Entered/ Removed ^{a, b, c, d}

Step	Entered	Min. D Squared					
		Statistic	Between Groups	Statistic	df1	Exact F df2	Sig.
1	X1	1,739	0 dan 1	15,808	1	108,000	0,000
2	X3	3,339	0 dan 1	15,037	2	107,000	1,76E-006
3	X2	4,337	0 dan 1	12,900	3	106,000	3,01E-007

Variable in the Analysis

Step		Tolarence	Sig. of F to Remove	Min. D Squared	Between Groups
1	X1	1,000	0,000		
2	X1	0,980	0,000	1,140	0 dan 1
	X3	0,980	0,001	1,739	0 dan 1
3	X1	0,969	0,000	1,841	0 dan 1
	X3	0,973	0,002	2,961	0 dan 1
	X2	0,979	0,010	3,339	0 dan 1

Variable Not in the Analysis

Step		Tolarence	Min. Tolarence	Sig. of F to Remove	Min. D Squared	Between Groups
0	X1	1,000	1,000	0,000	1,739	0 dan 1
	X2	1,000	1,000	0,005	0,886	0 dan 1
	X3	1,000	1,000	0,002	1,140	0 dan 1
	X4	1,000	1,000	0,010	0,751	0 dan 1
1	X2	0,986	0,986	0,002	2,961	0 dan 1
	X3	0,980	0,980	0,001	3,339	0 dan 1
	X4	0,997	0,997	0,010	2,618	0 dan 1
2	X2	0,979	0,969	0,010	4,337	0 dan 1
	X4	0,815	0,802	0,858	3,533	0 dan 1
3	X4	0,789	0,782	0,112	4,734	0 dan 1

Lampiran 7

Wilks' Lambda

<i>Step</i>	<i>Number of Variables</i>	<i>Lambda</i>	<i>df1</i>	<i>df2</i>	<i>df3</i>	<i>Statistic</i>	<i>Exact F</i>		
							<i>df1</i>	<i>df2</i>	<i>Sig.</i>
1	1	0,872	1	1	108	15,808	1	108,000	0,000
2	2	0,781	2	1	108	15,037	2	107,000	0,000
3	3	0,733	3	1	108	12,900	3	106,000	0,000

Summary of Canonical Discriminant Functions

Eigenvalues

<i>Function</i>	<i>Eigenvalue</i>	<i>% of Variance</i>	<i>Cumulative %</i>	<i>Canonical Correlation</i>
1	0,365 ^a	100,00	100,00	0,517

Wilks' Lambda

<i>Test of Function (s)</i>	<i>Wilks' Lambda</i>	<i>Chi-Square</i>	<i>df</i>	<i>Sig.</i>
1	0,733	33,145	3	0,000

Standardized Canonical Discriminant Function Coefficients

<i>Function</i>	
1	
X1	0,771
X2	0,485
X3	0,571

Lampiran 8

Struktur Matriks

<i>Function</i>	
1	
X1	0,633
X3	0,513
X2	0,452
X4 ^a	0,147

Function at Group Centroids

<i>Function</i>	
1	
VD	
0	-1,893
1	0,189

Classification Statistics

Classification Processing Summary

<i>Processed</i>		110
<i>Excluded</i>	<i>Missing or out of range group codes</i>	0
	<i>At least one missing discriminating variable</i>	0
<i>Used in Output</i>		110

Prior Probabilities for Groups

VD	<i>Prior</i>	<i>Cases Used in Analysis</i>	
		<i>Unweighted</i>	<i>Weighted</i>
0	0,500	10	10,000
1	0,500	100	100,000
Total	1,000	110	110,000

Lampiran 9

Classification Results^{b, c}

		<i>Predicted Group Membership</i>			
		0	1	Total	
<i>Original</i>	<i>Count</i>	0	5	5	10
		1	4	96	100
	<i>%</i>	0	50,0	50,0	100,0
		1	4,0	96,0	100,0
<i>Cross-validated</i>	<i>Count</i>	0	3	7	10
		1	4	96	100
	<i>%</i>	0	30,0	70,0	100,0
		1	4,0	96,0	100,0

Lampiran 10

Logistic Regression

Case Processing Summary

<i>Unweighted cases^a</i>		<i>N</i>	<i>Percent</i>
<i>Selected Cases</i>	<i>Included in Analysis</i>	110	100,0
	<i>Missing Cases</i>	0	0,0
	<i>Total</i>	110	100,0
<i>Unselected cases</i>		0	0,0
<i>Total</i>		110	100,0

Dependent Variable Encoding

<i>Original Value</i>	<i>Internal Value</i>
0	0
1	1

Block 0: Beginning Block

Classification Table^{a, b}

			<i>Predicted</i>		<i>Percentage Correct</i>
			<i>V dummy</i>		
			<i>0</i>	<i>1</i>	
Step 0	<i>V dummy</i>	0	0	29	0,0
		1	0	81	100,0
<i>Overall Percentage</i>					73,6

Variables in the Equation

	<i>B</i>	<i>S.E.</i>	<i>Wald</i>	<i>df</i>	<i>Sig.</i>	<i>Exp(B)</i>
<i>Step 0 constant</i>	1,027	0,216	22,530	1	0,000	2,793

Lampiran 11

Blok 1:Method = Forward Stepwise (Wald)

Omnibus Test Of Model Coefficients

		<i>Chi-square</i>	<i>df</i>	<i>Sig.</i>
<i>Step 1</i>	<i>Step</i>	4,758	1	0,029
	<i>Blok</i>	4,758	1	0,029
	<i>model</i>	4,758	1	0,029

Model Summary Perhitungan Logistic Regression

<i>Step</i>	<i>-2 Log Likelihood</i>	<i>Cox & Snell R Square</i>	<i>Nagelkerke R Square</i>
1	122,144 ^a	0,042	0,062

Hosmer and Lemeshow Test

<i>Step</i>	<i>Chi-Square</i>	<i>df</i>	<i>Sig.</i>
1	3,094	7	0,876

Contingency Table for Hosmer and Lemeshow Test

		<i>V dummy = 0</i>		<i>V dummy = 1</i>		<i>Total</i>
		<i>Observed</i>	<i>Expected</i>	<i>Observed</i>	<i>Expected</i>	
<i>Step 1</i>	1	3	3,830	5	4,170	8
	2	5	4,127	6	6,873	11
	3	3	2,942	6	6,058	9
	4	3	4,320	12	10,680	15
	5	4	3,328	9	9,672	13
	6	5	4,386	14	14,614	19
	7	1	1,657	7	6,343	8
	8	4	2,635	10	11,365	14
	9	1	1,775	12	11,225	13

Lampiran 12

Classification Perhitungan Logistic Regression

	observed	Predicted		Percentage Correct
		V dummy 2	1	
Step 1	V dummy	0	27	6,9
		1	81	100,0
	<i>Overall percentage</i>			75,5

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step	LNTETA	1,373	0,649	4,41	1	0,034	3,946
1 ^a	Constant	-1,949	1,405	1,926	1	0,165	0,142

Variables not in the Equation

			Score	df	Sig.
Step	Variables	LNNIITA	0,236	1	0,627
1		LNNIATTA	1,547	1	0,214
	<i>Overall Statistic</i>		1,560	2	0,458

Lampiran 13

Pengujian Multikolinearitas

Partial Corr

Hasil Perhitungan Multikolinearitas

<i>Control variabel</i>			<i>LNNIITA</i>	<i>LNNIATTA</i>	<i>LNTETA</i>
<i>V Dummy</i>	<i>LN NIITA</i>	<i>Correlation</i>	1,000	0,432	0,493
		<i>Sig. (2-tailed)</i>	.	0,000	0,000
		<i>df</i>	0	107	107
	<i>LN NIATTA</i>	<i>Correlation</i>	0,432	1,000	0,323
		<i>Sig. (2-tailed)</i>	0,000	.	0,001
		<i>df</i>	107	0	107
	<i>LN TETA</i>	<i>Correlation</i>	0,493	0,323	1,000
		<i>Sig. (2-tailed)</i>	0,000	0,001	.
		<i>df</i>	107	107	0

Lampiran 14

Chi-Square Test

NPar Test

Chi-Kuadrat (*Chi-Square Test*)

	<i>LN NIITA</i>	<i>LN NIATTA</i>	<i>LN TETA</i>
<i>Chi-Square</i>	37,283	32,101	123,371
<i>df</i>	102	102	16
<i>Asymp. Sig.</i>	1,000	1,000	0,000