

## **BAB V**

### **PENUTUP**

#### **5.1 Kesimpulan**

Penelitian ini dilakukan terhadap perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) pada periode 2018-2022. Penelitian ini bertujuan untuk melihat apakah CAR, NPL, dan ROA berpengaruh terhadap nilai perusahaan. Peneliti juga menambah ukuran bank (SIZE) sebagai variabel kontrol. Sampel yang digunakan sebanyak 33 perusahaan dari 43 perusahaan. Setelah melakukan serangkaian tahap seperti pengumpulan, pengolahan dan analisis data serta membahas hasil analisis tentang pengaruh CAR, NPL, ROA, ROE, dan SIZE terhadap nilai perusahaan, maka dapat disimpulkan sebagai berikut ini:

1. Hasil analisis data secara parsial menunjukkan bahwa CAR tidak berpengaruh terhadap nilai perusahaan (PBV). Jadi, hipotesis yang menyatakan CAR berpengaruh positif terhadap nilai perusahaan tidak terdukung.
2. Hasil analisis data secara parsial menunjukkan bahwa NPL tidak berpengaruh terhadap nilai perusahaan (PBV). Jadi, hipotesis yang menyatakan NPL berpengaruh negatif terhadap nilai perusahaan tidak terdukung.
3. Hasil analisis data secara parsial menunjukkan bahwa ROA berpengaruh positif terhadap nilai perusahaan (PBV). Jadi, hipotesis yang menyatakan ROA berpengaruh positif terhadap nilai perusahaan terdukung.
4. Hasil penelitian pada nilai koefisien determinasi *adjusted R square* menunjukkan angka 0,047 yang berarti nilai perusahaan dipengaruhi oleh CAR,

NPL, ROA, ROE dan SIZE sebesar 4,7% dan sisanya dipengaruhi oleh faktor lain sebesar 95,3%.

## 5.2 Keterbatasan

Peneliti memiliki beberapa keterbatasan yang dapat dijadikan bahan pertimbangan bagi peneliti berikutnya yang ingin meneliti topik yang sama. Harapannya, melalui keterbatasan-keterbatasan yang ada, penelitian berikutnya akan mendapatkan hasil yang lebih baik:

1. Faktor internal perusahaan yang digunakan hanya berdasarkan pemodalan (CAR), risiko (NPL) dan rentabilitas (ROA).
2. Peneliti mengabaikan faktor eksternal seperti makroekonomi selama periode penelitian sebagai faktor yang berkemungkinan mempengaruhi nilai perusahaan perbankan.

## 5.3 Saran

1. Peneliti berikutnya dapat menambah faktor internal berdasarkan *good corporate governance* (GCG).
2. Peneliti berikutnya dapat menambah faktor makro ekonomi seperti inflasi, tingkat suku bunga, dan produk domestik bruto (PDB).

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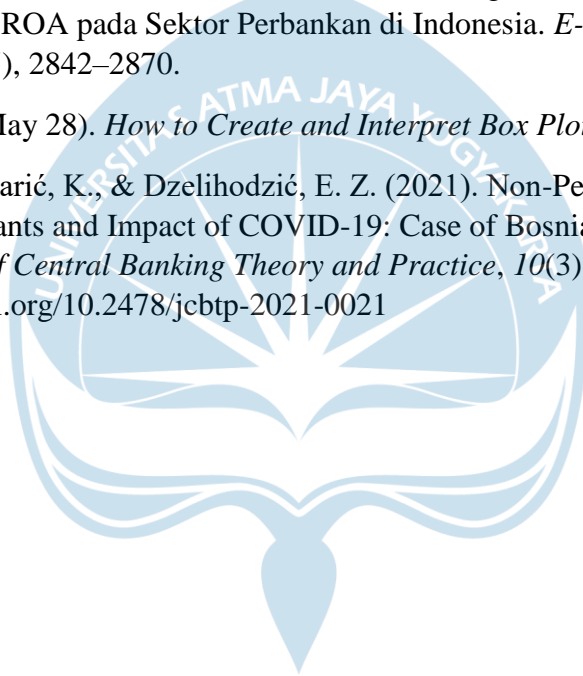
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No	NAMA BANK	Tanggal Publikasi	PBV	CAR	NPL	ROA	SIZE
1	PT Bank Rakyat Indonesia (Persero) Tbk	30/01/2019	2.67	21.21	2.14	3.68	34.75
		24/01/2020	2.82	22.55	2.62	3.5	34.83
		29/01/2021	2.79	20.61	2.94	1.98	34.89
		03/02/2022	2.33	25.28	3.08	2.72	34.99
		06/02/2023	2.47	23.3	2.82	3.76	35.10
2	PT Bank Mandiri (Persero) Tbk	28/01/2019	0.91	20.96	2.79	3.17	34.58
		24/01/2020	0.82	21.39	2.39	3.03	34.66
		21/01/2021	0.83	19.9	3.29	1.64	34.73
		27/01/2022	0.79	19.6	2.81	2.53	34.84
3	PT Bank Negara Indonesia (Persero) Tbk	31/01/2023	0.90	19.46	1.88	3.3	34.99
		16/01/2019	1.69	18.51	1.9	2.8	34.26
		20/01/2020	1.22	19.73	2.3	2.4	34.29
		22/01/2021	1.12	16.78	4.3	0.5	34.34
4	PT Bank Tabungan Negara (Persero) Tbk	21/01/2022	1.11	19.74	3.7	1.4	34.48
		20/01/2023	1.28	19.27	2.8	2.5	34.54
		28/03/2019	1.06	18.21	2.81	1.34	33.36
		14/02/2020	0.80	17.32	4.78	0.13	33.37
5	PT Bank Danamon Indonesia Tbk	10/02/2021	0.98	19.34	4.37	0.69	33.52
		07/02/2022	0.88	19.14	3.7	0.81	33.55
		17/02/2023	0.67	20.17	3.38	1.02	33.63
		29/01/2019	2.11	22.79	2.94	2.99	32.70
6	PT Bank Permata Tbk	27/01/2020	0.80	24.59	3.21	2.95	32.77
		11/02/2021	0.75	25.59	2.98	0.87	32.83
		28/01/2022	0.53	26.45	2.84	1.02	32.82
		14/02/2023	0.62	25.34	2.86	2.14	32.84
7	PT Bank Central Asia Tbk	20/02/2019	1.34	19.44	4.36	0.78	32.66
		18/02/2020	1.45	19.89	2.77	1.3	32.71
		25/05/2021	1.67	35.68	2.9	0.97	32.92
		11/03/2022	1.31	34.94	3.2	0.73	33.09
8	PT Bank Maybank Indonesia Tbk	02/02/2023	1.00	34.19	3.13	1.1	33.17
		11/02/2019	0.92	23.39	1.41	4.01	34.33
		06/02/2020	1.00	23.8	1.34	4.02	34.43
		29/01/2021	0.95	23.83	1.79	3.32	34.59
9	PT Pan Indonesia Bank Tbk	24/01/2022	4.87	25.66	2.16	3.41	34.73
		25/01/2023	5.05	25.77	1.71	3.91	34.79
		19/02/2019	0.98	19.1	2.66	1.48	32.73
		17/02/2020	0.63	21.42	3.62	1.09	32.67
10	PT Bank Cimb Niaga Tbk	18/02/2021	1.19	24.25	4.13	0.82	32.72
		17/02/2022	0.95	26.58	4.04	1.01	32.69
		16/02/2023	0.73	25.66	3.81	0.79	32.63
		15/02/2019	1.38	23.49	2.97	2.25	32.87
11	PT Bank OCBC NISP Tbk	25/02/2020	0.91	24.07	3.02	2.09	32.88
		29/03/2021	0.81	29.55	2.93	2.08	32.94
		25/03/2022	0.58	29.66	3.37	1.73	32.88
		08/03/2023	1.02	29.81	3.58	1.83	32.90
12	PT Bank OCBC NISP Tbk	15/02/2019	0.81	19.2	3.11	1.74	33.21
		17/02/2020	0.51	21.47	2.79	1.86	33.24
		15/02/2021	0.62	21.92	3.62	1.06	33.26
		17/02/2022	0.61	22.29	3.51	1.75	33.36
13	PT Bank OCBC NISP Tbk	17/02/2023	0.72	21.86	2.84	2.06	33.34
		25/01/2019	0.85	17.63	1.73	2.1	32.79
		23/01/2020	0.70	19.1	1.72	2.22	32.83
		26/01/2021	0.62	21.98	1.93	1.47	32.96
14	PT Bank OCBC NISP Tbk	27/01/2023	0.45	22.94	2.36	1.55	33.00
		27/01/2023	0.52	21.39	2.42	1.86	33.11

12	PT Bank Artha Graha Internasional Tbk	21/03/2019	0,26	19,80	5,99	0,27	30,89
		13/03/2020	0,17	18,55	5,71	- 0,30	30,87
		19/03/2021	1,00	16,37	4,58	0,11	31,05
		22/03/2022	0,51	21,77	3,39	- 0,73	32,44
		29/03/2023	0,33	23,31	2,73	0,25	32,45
13	PT Bank Bumi Arta Tbk	26/03/2019	0,46	25,52	1,51	1,77	29,62
		31/03/2020	0,42	23,55	1,53	0,96	29,66
		30/04/2021	1,18	25,80	2,63	0,69	29,66
		21/03/2022	3,40	41,87	3,04	0,74	29,79
14	PT Bank Mestika Dharma Tbk	08/03/2023	0,94	59,27	4,56	0,59	29,74
		18/03/2019	1,82	34,58	2,33	2,96	30,12
		20/03/2020	1,89	38,60	2,26	2,72	30,19
		31/03/2021	1,39	47,29	1,69	3,17	30,28
15	PT Bank Sinarmas Tbk	29/03/2022	1,95	48,12	1,18	4,31	30,40
		29/03/2023	1,76	44,24	1,26	3,97	30,44
		20/03/2019	1,99	17,60	4,74	0,25	31,06
		19/03/2019	1,61	17,32	7,83	0,23	31,23
		19/03/2020	1,37	17,10	4,75	0,30	31,43
16	PT Bank Maspion Indonesia Tbk	25/03/2022	1,70	29,12	4,64	0,34	31,60
		30/03/2023	2,38	29,49	7,99	0,54	31,49
		01/03/2019	1,21	21,28	2,14	1,54	29,53
		19/02/2020	0,82	20,19	2,34	1,13	29,66
		05/02/2021	1,30	16,53	1,93	1,09	29,94
17	PT Bank Ganesha Tbk	21/02/2022	4,89	13,69	1,67	0,79	30,29
		30/03/2023	3,79	31,55	1,21	1,06	30,34
		14/03/2019	0,86	31,85	4,25	0,16	29,13
		06/04/2020	0,49	32,84	2,28	0,32	29,20
		19/04/2021	1,18	35,70	5,49	0,10	29,31
18	PT Bank QNB Indonesia Tbk	28/03/2022	1,03	67,15	5,13	0,23	29,78
		31/03/2023	0,53	106,10	2,01	0,60	29,82
		29/03/2019	0,84	26,50	2,49	0,12	30,65
		17/02/2020	0,68	21,80	5,63	0,02	30,77
		05/02/2021	0,49	24,53	4,66	- 1,24	30,54
19	PT Bank Woori Saudara Indonesia 1906 Tbk	31/01/2022	0,86	29,92	0,08	- 8,50	30,50
		10/02/2023	0,43	38,59	0,38	- 2,42	30,45
		28/02/2019	0,82	23,04	1,72	2,59	31,02
		02/03/2020	0,71	20,02	1,64	1,18	31,24
		26/02/2021	0,70	19,98	1,12	1,84	31,27
20	PT Bank Mega Tbk	01/03/2022	0,51	24,48	0,93	2,00	31,41
		28/02/2023	0,51	23,66	1,05	2,33	31,57
		11/02/2019	2,85	22,79	1,60	2,47	32,06
		28/01/2020	2,55	23,68	2,46	2,90	32,24
		20/01/2021	3,48	31,04	1,39	3,64	32,35
21	PT Bank KB Bukopin Tbk	18/01/2022	3,60	27,30	1,12	4,22	32,52
		27/01/2023	3,09	25,41	1,23	4,00	32,59
		29/03/2019	1,21	13,41	6,67	0,22	32,14
		31/03/2020	0,42	12,59	5,99	0,13	32,18
		31/03/2021	1,99	12,08	10,16	- 4,61	31,97
22	PT Bank MNC Internasional Tbk	31/03/2022	0,61	20,26	10,66	- 4,93	32,07
		31/03/2023	0,65	19,24	6,56	- 6,27	32,07
		26/03/2019	0,75	16,27	5,72	0,74	30,02
		17/03/2020	0,81	15,16	5,78	0,27	29,99
		26/03/2021	1,34	15,75	5,69	0,15	30,09
29/03/2022	2,42	24,31	4,42	0,18	30,27		
30/03/2023	0,80	23,62	3,53	1,04	30,46		

23	PT Bank Raya Indonesia Tbk	05/03/2019	1,59	28,34	2,86	1,54	30,78
		28/01/2020	0,76	24,28	7,66	0,31	30,93
		05/04/2021	5,18	24,33	4,97	0,24	30,96
		28/03/2022	11,75	20,24	3,98	- 14,75	30,46
		28/02/2023	2,98	43,74	2,90	0,85	30,26
24	PT Bank China Construction Bank Indonesia Tbk	18/03/2019	2,37	15,69	2,54	0,86	30,40
		31/03/2020	1,06	17,40	2,52	0,71	30,57
		24/03/2021	0,96	35,28	2,94	0,29	30,86
		25/01/2022	0,61	37,96	4,39	0,41	30,90
25	PT Bank IBK Indonesia Tbk	17/02/2023	0,49	32,73	3,40	0,69	30,85
		08/03/2019	0,40	15,50	6,44	- 0,77	29,05
		19/05/2020	0,05	26,50	11,68	- 3,87	29,49
		29/04/2021	0,13	30,49	5,14	- 1,75	29,92
26	PT Bank BTPN Tbk	31/03/2022	0,04	39,67	2,07	0,08	30,29
		13/03/2023	0,02	43,45	1,99	0,66	30,54
		23/01/2019	1,33	24,46	1,22	1,99	32,14
		23/03/2020	0,56	23,51	0,78	1,29	32,75
27	PT Bank Neo Commerce Tbk	26/02/2021	0,85	25,19	1,15	1,01	32,76
		23/02/2022	0,71	24,96	1,63	1,41	32,79
		24/02/2023	0,63	25,94	1,32	1,52	32,87
		12/03/2019	2,27	19,47	15,75	- 2,83	29,14
28	PT Bank Nationalnobu Tbk	07/04/2020	1,84	29,35	4,32	0,37	29,26
		05/03/2021	3,87	32,78	4,05	0,34	29,32
		31/03/2022	6,88	55,49	1,75	- 13,71	30,06
		29/03/2023	1,93	36,79	2,56	- 5,20	30,61
29	PT Bank Ina Perdana Tbk	14/03/2019	3,11	23,27	0,97	0,42	30,10
		11/05/2020	2,34	21,56	2,09	0,52	30,21
		14/04/2021	2,36	22,02	0,21	0,57	30,25
		11/04/2022	1,66	20,91	0,58	0,54	30,66
30	PT Bank Oke Indonesia Tbk	09/03/2023	1,22	18,54	0,41	0,64	30,73
		27/03/2019	3,53	55,03	2,43	0,50	28,98
		30/03/2020	4,31	37,41	4,76	0,23	29,29
		26/04/2021	9,85	40,08	1,43	0,51	29,76
31	PT Bank Jago Tbk	31/03/2022	8,91	53,14	2,62	0,44	30,34
		30/03/2023	7,41	31,12	1,73	1,09	30,65
		22/02/2019	1,46	28,10	2,58	0,81	28,56
		18/03/2020	1,12	41,27	2,95	- 0,27	29,26
32	PT Bank Victoria International Tbk	12/03/2021	1,37	53,98	3,52	0,35	29,47
		18/03/2022	1,14	50,88	3,58	0,38	29,68
		17/03/2023	0,58	47,67	2,75	0,22	29,95
		25/03/2019	1,71	18,63	6,17	- 2,76	27,22
33	PT Allo Bank Indonesia Tbk	20/03/2020	5,08	148,28	2,05	- 15,89	27,91
		10/03/2021	100,21	91,38	0	- 11,27	28,41
		04/03/2022	26,50	169,92	0,58	0,10	30,14
		15/03/2023	3,76	82,75	1,82	0,14	30,46
34	PT Bank Raya Indonesia Tbk	20/03/2019	0,53	16,73	3,48	0,33	30,98
		27/04/2020	0,17	17,29	6,77	- 0,09	30,98
		30/04/2021	0,55	16,68	7,58	- 1,26	30,82
		31/03/2022	0,60	17,49	7,27	- 0,71	30,79
35	PT Bank Victoria International Tbk	29/03/2023	0,40	21,97	4,23	1,47	30,89
		14/03/2019	2,04	16,85	4,07	- 5,06	28,45
		17/03/2020	1,26	16,20	10,16	- 1,87	28,56
		15/03/2021	20,44	19,61	2,76	2,04	28,58
36	PT Allo Bank Indonesia Tbk	08/02/2022	50,64	48,81	0,52	4,74	29,17
		08/03/2023	5,46	79,53	0,01	3,55	30,03

## HASIL OLAH DATA

### 1. Hasil Uji Statistik Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
PBV	165	.02	100.21	2.8050	9.02600
CAR	165	12.08	169.92	29.3904	20.16477
→ NPL	165	.00	15.75	3.3098	2.26608
ROA	165	-15.89	4.74	.5672	3.00850
SIZE	165	27.22	35.10	31.5223	1.80622
ROE	165	-95.44	25.64	2.0098	18.31175
Valid N (listwise)	165				

### 2. Hasil Uji Normalitas

#### a. Sebelum Transformasi data

#### → NPar Tests

		Unstandardized Residual	
N		165	
Normal Parameters <sup>a,b</sup>	Mean	.0000000	
	Std. Deviation	6.95295244	
Most Extreme Differences	Absolute	.218	
	Positive	.218	
	Negative	-.157	
Test Statistic		.218	
Asymp. Sig. (2-tailed)		.000 <sup>c</sup>	
Monte Carlo Sig. (2-tailed)	Sig.	.000 <sup>d</sup>	
	99% Confidence Interval	Lower Bound	.000
		Upper Bound	.000

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

**b. Setelah Menghilangkan outlier**

**➔ NPar Tests**

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual	
N		151	
Normal Parameters <sup>a,b</sup>	Mean	-.7011677	
	Std. Deviation	2.94481013	
Most Extreme Differences	Absolute	.081	
	Positive	.081	
	Negative	-.079	
Test Statistic		.081	
Asymp. Sig. (2-tailed)		.018 <sup>c</sup>	
Monte Carlo Sig. (2-tailed)	Sig.	.264 <sup>d</sup>	
	99% Confidence Interval	Lower Bound	.253
		Upper Bound	.275

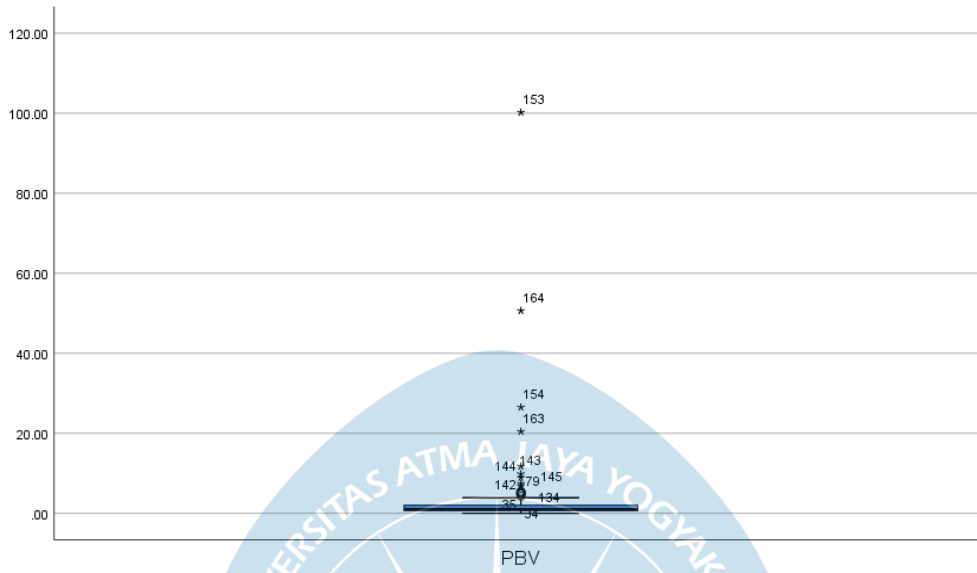
a. Test distribution is Normal.

b. Calculated from data.

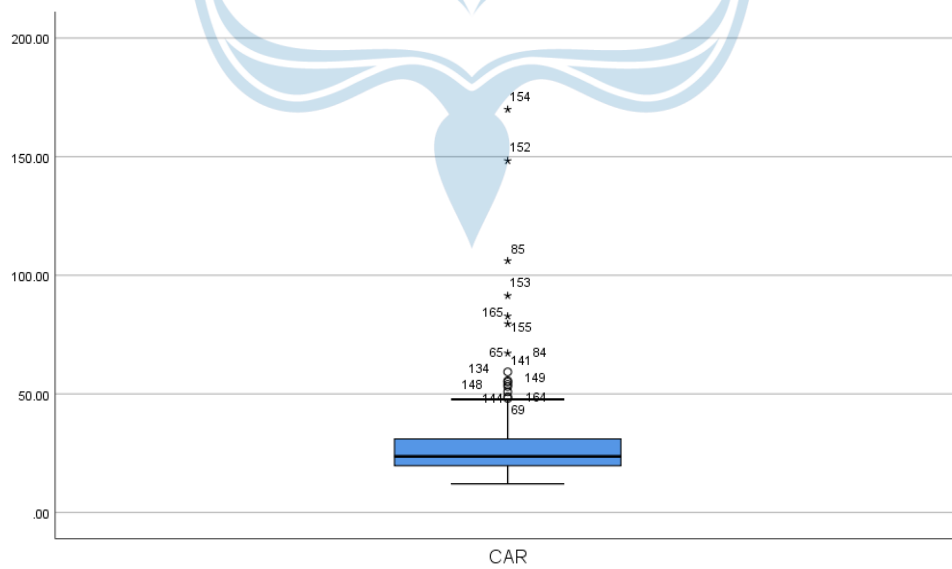
c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 299883525.

c. **BOXPLOT**

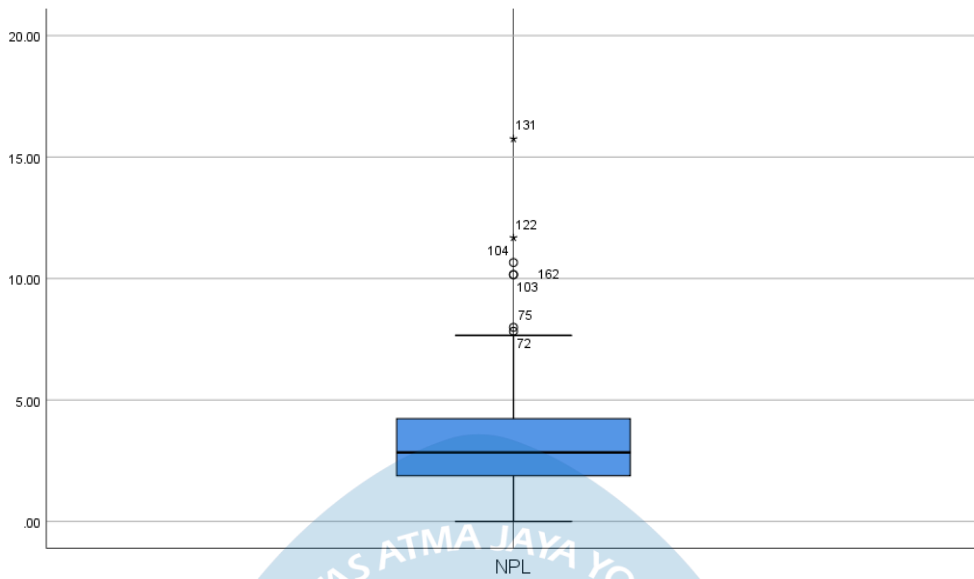


Outlier (153, 164, 154, 163, 144)

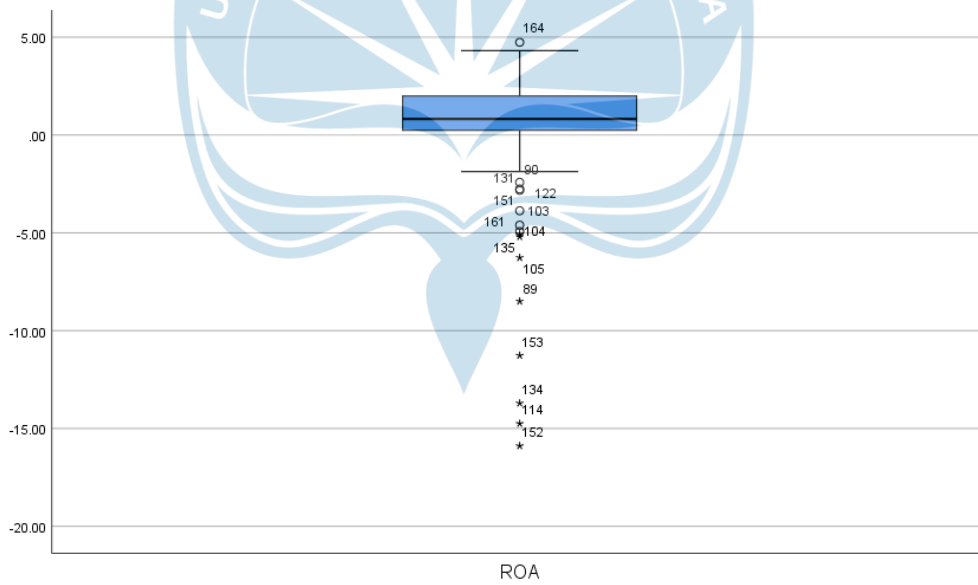


Outlier (152, 85, 155)





Outlier (131, 122, 104)



Outlier (134, 89, 105)

### 3. Hasil Uji Multikolinearitas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.822	2.930		1.304	.194		
	CAR	.032	.013	.230	2.472	.015	.705	1.419
	NPL	-.078	.080	-.094	-.966	.336	.640	1.561
	ROA	.133	.218	.141	.612	.541	.116	8.635
	SIZE	-.095	.089	-.112	-1.062	.290	.552	1.813
	ROE	-.005	.036	-.034	-.145	.885	.113	8.872

a. Dependent Variable: PRV

### 4. Hasil Uji Heteroskedastisitas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.396	1.126		1.239	.217
	CAR	.007	.005	.125	1.315	.191
	NPL	-.044	.031	-.141	-1.411	.160
	ROA	-.133	.084	-.373	-1.588	.114
	SIZE	-.023	.034	-.071	-.661	.509
	ROE	.010	.014	.171	.721	.472

a. Dependent Variable: ABS\_RES1

### 5. Hasil Uji Autokorelasi

#### a. Hasil Uji Durbin Watson

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.271 <sup>a</sup>	.073	.042	.85300	.803

a. Predictors: (Constant), ROE, CAR, NPL, SIZE, ROA

b. Dependent Variable: PBV

**b. Hasil Pengobatan Autokorelasi Metode Cochrane Orcutt**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.281 <sup>a</sup>	.079	.047	.66687	1.861

a. Predictors: (Constant), ROE, CAR, SIZE, NPL, ROA

b. Dependent Variable: PBV

**6. Uji Regresi Linear Berganda**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.281 <sup>a</sup>	.079	.047	.66687

a. Predictors: (Constant), ROE, CAR, SIZE, NPL, ROA

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.480	5	1.096	2.464	.036 <sup>b</sup>
	Residual	64.040	144	.445		
	Total	69.519	149			

a. Dependent Variable: PBV

b. Predictors: (Constant), ROE, CAR, SIZE, NPL, ROA

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.338	.807		.418	.676
	CAR	-.003	.006	-.045	-.515	.607
	NPL	-.031	.039	-.076	-.806	.422
	ROA	.334	.105	.666	3.173	.002
	SIZE	-.021	.062	-.029	-.342	.733
	ROE	-.052	.016	-.674	-3.283	.001

a. Dependent Variable: PBV



# turnutin revisi

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