LAMPIRAN

Lampiran 1. Nama Perusahaan yang Terdaftar di BEI pada Tahun 2023

No	Kode	Nama Perusahaan
1	AGRO	Bank Raya Indonesia Tbk
2	AGRS	Bank Ibk Indonesia Tbk
3	AMAR	Bank Amar Indonesia Tbk
4	ARTO	Bank Artos Indonesia Tbk
5	BABP	Bank MNC Internasional Tbk
6	BACA	Bank Capital Indonesia Tbk
7	BANK	Bank Aladin Syariah Tbk
8	BBCA	Bank Central Asia Tbk
9	BBHI	Bank Harda Internasional Tbk
10	BBKP	Bank Bukopin Tbk
11	BBMD	Bank Mestika Dharma Tbk
12	BBNI	Bank Negara Indonesia (Persero) Tbk
13	BBRI	Bank Rakyat Indonesia (Persero) Tbk
14	BBSI	Krom Bank Indonesia Tbk
15	BBTN	Bank Tabungan Negara (Persero) Tbk
16	BBYB	Bank Neo Commerce Tbk
17	BCIC	Bank Jtrust Indonesia Tbk
18	BDMN	Bank Danamon Indonesia Tbk
19	BEKS	Bank Pembangunan Daerah Banten
20	BGTG	Bank Ganesha Tbk
21	BINA	Bank Ina Perdana Tbk
22	BJBR	Bank Pembangunan Daerah Jawa Barat Dan Banten Tbk
23	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
24	BKSW	Bank QNB Indonesia Tbk
25	BMAS	Bank Maspion Indonesia Tbk
26	BMRI	Bank Mandiri (Persero) Tbk
27	BNBA	Bank Bumi Arta Tbk
28	BNGA	Bank CIMB Niaga Tbk
29	BNII	Bank Maybank Indonesia Tbk
30	BNLI	Bank Pertama Tbk
31	BRIS	Bank Syariah Indonesia Tbk
32	BSIM	Bank Sinarmas Tbk
33	BSWD	Bank Of India Indonesia Tbk
34	BTPN	Bank BTPN Tbk

No	Kode	Nama Perusahaan
35	BTPS	Bank BTPN Syariah Tbk
36	BVIC	Bank Victoria Internasional Tbk
37	DNAR	Bank Oke Indonesia Tbk
38	INPC	Bank Arta Graha Internasional Tbk
39	MASB	Bank Multiarta Sentosa Tbk
40	MAYA	Bank Mayapada Internasional Tbk
41	MCOR	Bank China Construction Bank Indonesia Tbk
42	MEGA	Bank Mega Tbk
43	NISP	Bank OCBC NISP Tbk
44	NOBU	Bank Nationalnobu Tbk
45	PNBN	Bank Pan Indonesia Tbk
46	PNBS	Bank Panin Dubai Syariah Tbk
47	SDRA	Bank Woori Saudara Indonesia 1906 Tbk

Lampiran 2. Tabel Pengambilan Sampel

No	Kode	Kriteria			Jumlah Sampel
		Perusahaan yang Menampilkan Laporan Keuangan 2019-2023	Dalam Bentuk Rupiah 2019-2023	Perusahaan yang Membagiakan Dividen 2019-2023	
1	AGRO	o	o	x	
2	AGRS	o	o	x	
3	AMAR	o	o	x	
4	ARTO	x	x	x	
5	BABP	o	o	x	
6	BACA	o	o	x	
7	BANK	o	o	x	
8	BBCA	o	o	o	1
9	BBHI	o	o	x	
10	BBKP	o	o	x	
11	BBMD	o	o	x	
12	BBNI	o	o	o	2
13	BBRI	o	o	o	3
14	BBSI	o	o	x	
15	BBTN	o	o	x	
16	BBYB	o	o	x	
17	BCIC	o	o	x	

No	Kode	Kriteria			Jumlah Sampel
		Perusahaan yang Menampilkan Laporan Keuangan 2019-2023	Dalam Bentuk Rupiah 2019-2023	Perusahaan yang Membagiakan Dividen 2019-2023	
18	BDMN	o	o	o	4
19	BEKS	o	o	x	
20	BGTG	o	o	x	
21	BINA	o	o	x	
22	BJBR	o	o	o	5
23	BJTM	o	o	o	6
24	BKSW	o	o	x	
25	BMAS	o	o	x	
26	BMRI	o	o	o	7
27	BNBA	o	o	x	
28	BNGA	o	o	o	8
29	BNII	o	o	o	9
30	BNLI	o	o	x	
31	BRIS	o	o	x	
32	BSIM	o	o	x	
33	BSWD	o	o	x	
34	BTPN	o	o	x	
35	BTPS	x	o	x	
36	BVIC	o	o	x	
37	DNAR	o	o	x	
38	INPC	o	o	x	
39	MASB	o	o	x	
40	MAYA	o	o	x	
41	MCOR	o	o	x	
42	MEGA	o	o	o	10
43	NISP	o	o	x	
44	NOBU	o	o	x	
45	PNBN	x	o	x	
46	PNBS	o	o	x	
47	SDRA	x	o	o	

Lampiran 3. Hasil Sampel

No	Kriteria	Jumlah
1	Perusahaan perbankan yang terdaftar di BEI selama periode penelitian (2019-2023)	47
2	Perusahaan yang tidak memiliki data laporan keuangan lengkap dan tersedia secara publik pada periode 2019-2023	(4)
3	Perusahaan yang tidak membagikan dividen selama periode penelitian	(33)
4	Perusahaan perbankan yang menyediakan laporan keuangan dalam satuan mata uang rupiah	(0)
Total sampel penelitian		10
Total sampel penelitian dalam penelitian 10 x 5 tahun		50

Lampiran 4. Total Laba Bersih Perusahaan Sektor Perbankan Tahun 2019-2023

No	Kode	Nama Perusahaan	Total Laba Bersih (Triliunan Rupiah)				
			2019	2020	2021	2022	2023
1	BBCA	Bank Central Asia Tbk	27.3	26.3	31.4	40.0	48.0
2	BBNI	Bank Negara Indonesia (Persero) Tbk	14.6	2.8	10.7	18.5	20.8
3	BBRI	Bank Rakyat Indonesia (Persero) Tbk	34.0	18.4	32.2	47.8	53.2
4	BDMN	Bank Danamon Indonesia Tbk	4.1	1.0	1.6	3.3	3.5
5	BJBR	Bank Pembangunan Daerah Jawa Barat Dan Banten Tbk	1.6	1.7	2.0	2.2	1.7
6	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	1.4	1.5	1.5	1.5	1.5
7	BMRI	Bank Mandiri (Persero) Tbk	28.5	14.2	25.4	37.7	51.1
8	BNGA	Bank CIMB Niaga Tbk	3.5	1.8	3.9	4.8	6.2
9	BNII	Bank Maybank Indonesia Tbk	1.2	0.4	1.7	1.5	1.8
10	MEGA	Bank Mega Tbk	2.0	3.0	4.0	4.1	3.5

Lampiran 5. Rasio Pembayaran Dividen Sektor Perbankan Tahun 2019 - 2023

No	Kode	Nama Perusahaan	Rasio Pembayaran Dividen (DPR) %				
			2019	2020	2021	2022	2023
1	BBCA	Bank Central Asia Tbk	32.1	51.9	43.7	47.8	54.6
2	BBNI	Bank Negara Indonesia (Persero) Tbk	25.7	140	7.67	14.7	35.2
3	BBRI	Bank Rakyat Indonesia (Persero) Tbk	47.5	112	37.6	55.2	81.8
4	BDMN	Bank Danamon Indonesia Tbk	35.5	190	25.1	18.1	34.8
5	BJBR	Bank Pembangunan Daerah Jawa Barat Dan Banten Tbk	56.2	54.7	46.7	46.4	65.4
6	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	49.7	48.6	48.2	50.7	54.2
7	BMRI	Bank Mandiri (Persero) Tbk	39.6	116	40.4	44.6	48.3
8	BNGA	Bank CIMB Niaga Tbk	20	76	28.1	103	5.34
9	BNII	Bank Maybank Indonesia Tbk	43.5	102	15.1	32.2	32.4
10	MEGA	Bank Mega Tbk	39.9	333	52.4	69.1	80.8

Lampiran 6. Rasio DPR dan NPM Sektor Perbankan Tahun 2019 - 2023

No	Kode	Rasio Pembayaran Dividen (DPR) %					Profitabilitas (NPM) %				
		2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
1	BBCA	32.1	51.9	43.7	47.8	54.6	45.4	42.7	50.9	58.9	58.7
2	BBNI	25.7	140	7.67	14.7	35.2	27	5.31	21.6	34.3	34.3
3	BBRI	47.5	112	37.6	55.2	81.8	43.3	16.7	22.4	38.6	36.2
4	BDMN	35.5	190	25.1	18.1	34.8	32	5.02	8.85	30.7	27.9
5	BJBR	56.2	54.7	46.7	46.4	65.4	12.9	13.4	15.3	16.5	11.8
6	BJTM	49.7	48.6	48.2	50.7	54.2	23.6	24.5	22.9	22.4	20
7	BMRI	39.6	116	40.4	44.6	48.3	31.1	19.7	35.6	45.7	52.2
8	BNGA	20	76	28.1	103	5.34	16.4	9.09	21.4	26.4	29.1
9	BNII	43.5	102	15.1	32.2	32.4	9.81	31.2	15.7	14.7	15.3
10	MEGA	39.9	333	52.4	69.1	80.8	26.9	37.4	49.4	44.7	34.4

Lampiran 7. Rasio DPR dan CR Sektor Perbankan Tahun 2019-2023

No	Kode	Rasio Pembayaran Dividen (DPR) %					Likuiditas (CR) %				
		2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
1	BBCA	32.1	51.9	43.7	47.8	54.6	123	120	119	120	120
2	BBNI	25.7	140	7.67	14.7	35.2	118	114	115	115	116
3	BBRI	47.5	112	37.6	55.2	81.8	118	120	121	120	119
4	BDMN	35.5	190	25.1	18.1	34.8	136	128	131	134	132
5	BJBR	56.2	54.7	46.7	46.4	65.4	117	115	115	115	115
6	BJTM	49.7	48.6	48.2	50.7	54.2	114	114	112	115	116
7	BMRI	39.6	116	40.4	44.6	48.3	129	117	116	116	116
8	BNGA	20	76	28.1	103	5.34	118	117	116	117	117
9	BNII	43.5	102	15.1	32.2	32.4	117	161	121	122	122
10	MEGA	39.9	333	52.4	69.1	80.8	118	119	117	117	120

Lampiran 8. Rasio DPR dan DAR Sektor Perbankan Tahun 2019-2023

No	Kode	Rasio Pembayaran Dividen (DPR)%					*Leverage* (DAR) %				
		2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
1	BBCA	32.1	51.9	43.7	47.8	54.6	81.4	83.3	83.8	83.5	83
2	BBNI	25.7	140	7.67	14.7	35.2	85	87.3	87.3	86.8	86.1
3	BBRI	47.5	112	37.6	55.2	81.8	84.8	83.7	82.6	83.2	83.7
4	BDMN	35.5	190	25.1	18.1	34.8	73.6	78.3	76.5	74.5	75.7
5	BJBR	56.2	54.7	46.7	46.4	65.4	85.7	87	87.1	87.2	86.9
6	BJTM	49.7	48.6	48.2	50.7	54.2	88	88	89.2	87.1	86
7	BMRI	39.6	116	40.4	44.6	48.3	77.8	85.5	86	86.5	85.9
8	BNGA	20	76	28.1	103	5.34	84.4	85.6	86.3	85.5	85.5
9	BNII	43.5	102	15.1	32.2	32.4	85.5	62.1	83	81.6	82.1
10	MEGA	39.9	333	52.4	69.1	80.8	84.6	83.8	85.6	85.4	83.5

Lampiran 9. Tabel Data Variabel Rasio Pembayaran Dividen

Rasio Pembayaran Dividen (DPR) = (Total Dividen / Total Laba Bersih) x 100%

No	Kode	Tahun	Total Dividen	Total Laba Bersih	DPR (%)
1	BBCA	2019	8,752,529,000,000	27,263,912,000,000	32.10298287
		2020	13,634,221,000,000	26,279,151,000,000	51.88227352
		2021	13,732,840,000,000	31,412,770,000,000	43.71737991
		2022	19,107,633,000,000	39,969,400,000,000	47.80565383
		2023	26,195,948,000,000	47,985,572,000,000	54.5913009
2	BBNI	2019	3,753,780,000,000	14,612,864,000,000	25.68818816
		2020	3,846,119,000,000	2,755,195,000,000	139.5951648
		2021	820,101,000,000	10,686,374,000,000	7.674268185
		2022	2,724,629,000,000	18,533,361,000,000	14.70121367
		2023	7,324,821,000,000	20,784,198,000,000	35.24225953
3	BBRI	2019	16,175,565,000,000	34,028,685,000,000	47.53508694
		2020	20,623,565,000,000	18,353,303,000,000	112.3697734
		2021	12,125,589,000,000	32,215,461,000,000	37.63903611
		2022	26,406,603,000,000	47,827,920,000,000	55.21169016
		2023	43,494,766,000,000	53,153,258,000,000	81.82897462
4	BDMN	2019	1,444,699,000,000	4,073,453,000,000	35.4662003
		2020	1,916,205,000,000	1,007,614,000,000	190.1725264
		2021	393,668,000,000	1,571,471,000,000	25.05092363
		2022	598,608,000,000	3,302,314,000,000	18.12692554
		2023	1,219,591,000,000	3,503,882,000,000	34.80685137
5	BJBR	2019	879,586,000,000	1,564,492,000,000	56.22182792
		2020	925,044,000,000	1,689,996,000,000	54.73646091
		2021	941,965,000,000	2,018,654,000,000	46.66302398
		2022	1,042,780,000,000	2,245,282,000,000	46.44316393
		2023	1,100,017,000,000	1,681,177,000,000	65.43136148
6	BJTM	2019	683,865,000,000	1,376,505,000,000	49.68125797
		2020	723,747,000,000	1,488,962,000,000	48.60748629
		2021	733,508,000,000	1,523,070,000,000	48.15983507
		2022	782,458,000,000	1,542,824,000,000	50.71595982
		2023	797,173,000,000	1,470,105,000,000	54.22558253
7	BMRI	2019	11,256,759,000,000	28,455,592,000,000	39.55903992
		2020	16,489,280,000,000	14,155,319,000,000	116.4882261
		2021	10,271,552,000,000	25,410,151,000,000	40.42302621
		2022	16,816,893,000,000	37,692,426,000,000	44.61610669
		2023	24,702,382,000,000	51,096,878,000,000	48.34420999

No	Kode	Tahun	Total Dividen	Total Laba Bersih	DPR (%)
8	BNGA	2019	696,485,000,000	3,480,403,000,000	20.01161934
		2020	1,392,161,000,000	1,830,963,000,000	76.03436006
		2021	1,098,577,000,000	3,909,476,000,000	28.10036435
		2022	4,938,480,000,000	4,786,403,000,000	103.1772711
		2023	329,226,000,000	6,168,723,000,000	5.33702032
9	BNII	2019	503,839,000,000	1,158,414,000,000	43.49386316
		2020	368,467,000,000	362,138,000,000	101.7476763
		2021	253,241,000,000	1,679,754,000,000	15.07607662
		2022	493,435,000,000	1,533,211,000,000	32.18311113
		2023	588,361,000,000	1,817,750,000,000	32.36754229
10	MEGA	2019	799,650,000,000	2,002,733,000,000	39.92793847
		2020	10,013,500,000,000	3,008,311,000,000	332.8611969
		2021	2,100,000,000,000	4,008,051,000,000	52.39454288
		2022	2,800,000,000,000	4,052,678,000,000	69.0901177
		2023	2,836,818,000,000	3,510,670,000,000	80.80560121

Lampiran 10. Tabel Data Variabel Profitabilitas

Profitabilitas (NPM) = (Laba Bersih Setelah Pajak / Penjualan Bersih) x 100%

No	Kode	Tahun	Laba Bersih Setelah Pajak	Penjualan Bersih	NPM (%)
1	BBCA	2019	27,263,912,000,000	59,999,838,000,000	45.43997602
		2020	26,279,151,000,000	61,559,479,000,000	42.68904063
		2021	31,412,770,000,000	61,694,548,000,000	50.91660612
		2022	39,969,400,000,000	67,896,741,000,000	58.86792122
		2023	47,985,572,000,000	81,809,757,000,000	58.65507216
2	BBNI	2019	14,612,864,000,000	54,195,638,000,000	26.96317368
		2020	2,755,195,000,000	51,899,056,000,000	5.308757446
		2021	10,686,374,000,000	49,487,666,000,000	21.59401496
		2022	18,533,361,000,000	54,056,248,000,000	34.28532628
		2023	20,784,198,000,000	60,520,375,000,000	34.34248053
3	BBRI	2019	34,028,685,000,000	78,560,303,000,000	43.31536883
		2020	18,353,303,000,000	109,958,749,000,000	16.69108022
		2021	32,215,461,000,000	143,523,329,000,000	22.4461495
		2022	47,827,920,000,000	123,834,560,000,000	38.62243303
		2023	53,153,258,000,000	146,917,842,000,000	36.17889922
4	BDMN	2019	4,073,453,000,000	12,717,503,000,000	32.03028928
		2020	1,007,614,000,000	20,087,555,000,000	5.016110721

No	Kode	Tahun	Laba Bersih Setelah Pajak	Penjualan Bersih	NPM (%)
		2021	1,571,471,000,000	17,749,004,000,000	8.85385456
		2022	3,302,314,000,000	10,767,872,000,000	30.66821374
		2023	3,503,882,000,000	12,565,316,000,000	27.88534725
5	BJBR	2019	1,564,492,000,000	12,091,430,000,000	12.93885008
		2020	1,689,996,000,000	12,620,678,000,000	13.39069105
		2021	2,018,654,000,000	13,214,443,000,000	15.27611871
		2022	2,245,282,000,000	13,635,974,000,000	16.46587182
		2023	1,681,177,000,000	14,258,209,000,000	11.79094092
6	BJTM	2019	1,376,505,000,000	5,839,016,000,000	23.5742632
		2020	1,488,962,000,000	6,088,742,000,000	24.45434541
		2021	1,523,070,000,000	6,655,168,000,000	22.88552295
		2022	1,542,824,000,000	6,882,651,000,000	22.41613006
		2023	1,470,105,000,000	7,357,284,000,000	19.98162637
7	BMRI	2019	28,455,592,000,000	91,525,090,000,000	31.0904824
		2020	14,155,319,000,000	71,880,004,000,000	19.69298583
		2021	25,410,151,000,000	71,404,013,000,000	35.58644666
		2022	37,692,426,000,000	82,402,327,000,000	45.74194367
		2023	51,096,878,000,000	97,831,188,000,000	52.22964072
8	BNGA	2019	3,480,403,000,000	21,170,403,000,000	16.43994684
		2020	1,830,963,000,000	20,131,934,000,000	9.094819206
		2021	3,909,476,000,000	18,247,479,000,000	21.42474585
		2022	4,786,403,000,000	18,146,722,000,000	26.37613008
		2023	6,168,723,000,000	21,170,862,000,000	29.13779798
9	BNII	2019	1,158,414,000,000	11,805,342,000,000	9.812625505
		2020	362,138,000,000	1,159,022,000,000	31.24513599
		2021	1,679,754,000,000	10,730,035,000,000	15.65469265
		2022	1,533,211,000,000	10,400,454,000,000	14.74176993
		2023	1,817,750,000,000	11,883,891,000,000	15.29591613
10	MEGA	2019	2,002,733,000,000	7,454,236,000,000	26.8670458
		2020	3,008,311,000,000	8,046,281,000,000	37.38759559
		2021	4,008,051,000,000	8,110,291,000,000	49.41932416
		2022	4,052,678,000,000	9,069,057,000,000	44.68687318
		2023	3,510,670,000,000	10,217,532,000,000	34.3592758

Lampiran 11. Tabel Data Variabel Likuiditas

Likuiditas (CR) = (Aset Lancar / Kewajiban Lancar) X 100%

No	Kode	Tahun	Aset Lancar	Kewajiban Lancar	CR (%)
1	BBCA	2019	899,035,962,000,000	732,089,376,000,000	122.80413
		2020	1,056,362,108,000,000	879,758,243,000,000	120.07414
		2021	1,205,491,799,000,000	1,010,780,237,000,000	119.26349
		2022	1,283,366,355,000,000	1,071,152,485,000,000	119.81173
		2023	1,370,870,939,000,000	1,137,946,493,000,000	120.46884
2	BBNI	2019	780,237,387,000,000	663,339,181,000,000	117.62269
		2020	818,227,668,000,000	714,611,911,000,000	114.49958
		2021	941,211,128,000,000	821,759,532,000,000	114.53608
		2022	997,556,847,000,000	865,779,538,000,000	115.22065
		2023	1,048,725,727,000,000	902,795,160,000,000	116.16431
3	BBRI	2019	1,343,077,860,000,000	1,139,412,398,000,000	117.87460
		2020	1,610,065,344,000,000	1,347,101,486,000,000	119.52072
		2021	1,678,097,734,000,000	1,386,310,930,000,000	121.04772
		2022	1,750,994,673,000,000	1,457,372,719,000,000	120.14735
		2023	1,835,248,731,000,000	1,536,511,572,000,000	119.44256
4	BDMN	2019	169,980,944,000,000	125,043,778,000,000	135.93715
		2020	200,890,068,000,000	157,314,569,000,000	127.69960
		2021	192,239,698,000,000	147,156,640,000,000	130.63610
		2022	183,707,686,000,000	136,863,983,000,000	134.22646
		2023	202,570,926,000,000	153,334,309,000,000	132.11063
5	BJBR	2019	123,536,474,000,000	105,920,991,000,000	116.63078
		2020	140,934,002,000,000	122,676,884,000,000	114.88228
		2021	158,356,097,000,000	137,955,374,000,000	114.78791
		2022	181,241,291,000,000	158,120,881,000,000	114.62198
		2023	188,295,488,000,000	163,579,102,000,000	115.10975
6	BJTM	2019	76,715,290,000,000	67,529,638,000,000	113.60240
		2020	83,619,452,000,000	73,614,504,000,000	113.59100
		2021	100,723,330,000,000	89,812,791,000,000	112.14809
		2022	103,031,367,000,000	89,715,529,000,000	114.84229
		2023	103,854,773,000,000	89,337,227,000,000	116.25028
7	BMRI	2019	1,318,246,335,000,000	1,025,749,580,000,000	128.51542
		2020	1,209,045,441,000,000	1,033,339,231,000,000	117.00373
		2021	1,355,555,571,000,000	1,165,811,025,000,000	116.27575
		2022	1,570,332,063,000,000	1,359,089,474,000,000	115.54295
		2023	1,688,850,385,000,000	1,450,442,175,000,000	116.43693

No	Kode	Tahun	Aset Lancar	Kewajiban Lancar	CR (%)
8	BNGA	2019	272,442,016,000,000	229,957,280,000,000	118.47506
		2020	278,674,061,000,000	238,607,269,000,000	116.79194
		2021	307,243,611,000,000	265,025,889,000,000	115.92966
		2022	301,515,827,000,000	257,751,736,000,000	116.97916
		2023	327,941,365,000,000	280,482,304,000,000	116.92052
9	BNII	2019	177,850,794,000,000	151,985,386,000,000	117.01835
		2020	6,879,940,000,000	4,270,176,000,000	161.11608
		2021	168,758,476,000,000	140,033,353,000,000	120.51306
		2022	160,813,918,000,000	131,279,968,000,000	122.49692
		2023	171,803,070,000,000	141,007,036,000,000	121.84007
10	MEGA	2019	100,803,831,000,000	85,262,393,000,000	118.22778
		2020	112,202,653,000,000	93,994,503,000,000	119.37151
		2021	132,879,390,000,000	113,734,926,000,000	116.83253
		2022	141,750,449,000,000	121,116,769,000,000	117.03619
		2023	132,049,591,000,000	110,294,148,000,000	119.72493

Lampiran 12. Tabel Data Variabel *Leverage*

Leverage (DAR) = (Total Utang / Total Aset) x 100%

No	Kode	Tahun	Total Utang	Total Aset	DAR (%)
1	BBCA	2019	732,089,376,000,000	899,035,962,000,000	81.43049
		2020	879,758,243,000,000	1,056,362,108,000,000	83.28188
		2021	1,010,780,237,000,000	1,205,491,799,000,000	83.84796
		2022	1,071,152,485,000,000	1,283,366,355,000,000	83.46428
		2023	1,137,946,493,000,000	1,370,870,939,000,000	83.00902
2	BBNI	2019	663,339,181,000,000	780,237,387,000,000	85.01761
		2020	714,611,911,000,000	818,227,668,000,000	87.33656
		2021	821,759,532,000,000	941,211,128,000,000	87.30874
		2022	865,779,538,000,000	997,556,847,000,000	86.79000
		2023	902,795,160,000,000	1,048,725,727,000,000	86.08496
3	BBRI	2019	1,139,412,398,000,000	1,343,077,860,000,000	84.83592
		2020	1,347,101,486,000,000	1,610,065,344,000,000	83.66750
		2021	1,386,310,930,000,000	1,678,097,734,000,000	82.61205
		2022	1,457,372,719,000,000	1,750,994,673,000,000	83.23113
		2023	1,536,511,572,000,000	1,835,248,731,000,000	83.72225

No	Kode	Tahun	Total Utang	Total Aset	DAR (%)
4	BDMN	2019	125,043,778,000,000	169,980,944,000,000	73.56341
		2020	157,314,569,000,000	200,890,068,000,000	78.30878
		2021	147,156,640,000,000	192,239,698,000,000	76.54852
		2022	136,863,983,000,000	183,707,686,000,000	74.50096
		2023	153,334,309,000,000	202,570,926,000,000	75.69413
5	BJBR	2019	105,920,991,000,000	123,536,474,000,000	85.74066
		2020	122,676,884,000,000	140,934,002,000,000	87.04563
		2021	137,955,374,000,000	158,356,097,000,000	87.11719
		2022	158,120,881,000,000	181,241,291,000,000	87.24330
		2023	163,579,102,000,000	188,295,488,000,000	86.87362
6	BJTM	2019	67,529,638,000,000	76,715,290,000,000	88.02631
		2020	73,614,504,000,000	83,619,452,000,000	88.03514
		2021	89,812,791,000,000	100,723,330,000,000	89.16781
		2022	89,715,529,000,000	103,031,367,000,000	87.07594
		2023	89,337,227,000,000	103,854,773,000,000	86.02130
7	BMRI	2019	1,025,749,580,000,000	1,318,246,335,000,000	77.81168
		2020	1,033,339,231,000,000	1,209,045,441,000,000	85.46736
		2021	1,165,811,025,000,000	1,355,555,571,000,000	86.00245
		2022	1,359,089,474,000,000	1,570,332,063,000,000	86.54790
		2023	1,450,442,175,000,000	1,688,850,385,000,000	85.88340
8	BNGA	2019	229,957,280,000,000	272,442,016,000,000	84.40595
		2020	238,607,269,000,000	278,674,061,000,000	85.62235
		2021	265,025,889,000,000	307,243,611,000,000	86.25920
		2022	257,751,736,000,000	301,515,827,000,000	85.48531
		2023	280,482,304,000,000	327,941,365,000,000	85.52819
9	BNII	2019	151,985,386,000,000	177,850,794,000,000	85.45668
		2020	4,270,176,000,000	6,879,940,000,000	62.06705
		2021	140,033,353,000,000	168,758,476,000,000	82.97856
		2022	131,279,968,000,000	160,813,918,000,000	81.63471
		2023	141,007,036,000,000	171,803,070,000,000	82.07481
10	MEGA	2019	85,262,393,000,000	100,803,831,000,000	84.58249
		2020	93,994,503,000,000	112,202,653,000,000	83.77209
		2021	113,734,926,000,000	132,879,390,000,000	85.59260
		2022	121,116,769,000,000	141,750,449,000,000	85.44366
		2023	110,294,148,000,000	132,049,591,000,000	83.52479

Lampiran 13. Hasil Output SPSS Analisis Deskriptif

Hasil Statistik Deskriptif Data Awal

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Profitabilitas	50	5.02	58.90	27.8054	13.91579
Likuiditas	50	112.00	161.00	120.0000	7.94882
Leverage	50	62.10	89.20	83.6500	4.68207
Rasio Pembayaran Dividen	50	5.30	333.00	58.6694	52.13748
Valid N (listwise)	50				

Hasil Statistik Deskriptif Transformasi Data Log Natural

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LN_Profitabilitas	50	1.61	4.08	3.1795	.58441
LN_Likuiditas	50	4.72	5.08	4.7856	.06064
LN_*Leverage*	50	4.13	4.49	4.4249	.06063
LN_Rasio Pembayaran Dividen	50	1.67	5.81	3.8207	.71629
Valid N (listwise)	50				

Lampiran 14. Hasil Output SPSS Uji Asumsi Klasik

Hasil Uji Normalitas Data Awal

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	51.89007203
Most Extreme Differences	Absolute	.242
	Positive	.242
	Negative	-.160
Test Statistic		.242
Asymp. Sig. (2-tailed)[c]		.000

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Hasil Uji Normalitas Transformasi Data

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.69847102
Most Extreme Differences	Absolute	.120
	Positive	.087
	Negative	-.120
Test Statistic		.120
Asymp. Sig. (2-tailed)[c]		.069

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

Hasil Uji Multikolinearitas Data Awal

Coefficients[a]

Model		Collinearity Statistics Tolerance	VIF
1	(Constant)		
	LN_Profitabilitas	.973	1.028
	LN_Likuiditas	.002	608.731
	LN_*Leverage*	.002	609.144

a. Dependent Variable: LN_Rasio Pembayaran Dividen

Hasil Uji Multikolinearitas Setelah Eliminasi Variabel

Coefficients[a]

Model		Collinearity Statistics Tolerance	VIF
1	(Constant)		
	LN_Profitabilitas	.997	1.003
	LN_*Leverage*	.997	1.003

a. Dependent Variable: LN_Rasio Pembayaran Dividen

Hasil Uji Heteroskedastisitas

Uji Glejser

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.761	1.294		1.361	.180
	Profitabilitas	-.006	.005	-.159	-1.112	.272
	Leverage	-.013	.015	-.124	-.865	.391

a. Dependent Variable: Abs_RES

Hasil Uji Autokorelasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.149[a]	.022	-.019	.72324	2.170

a. Predictors: (Constant), LN_*Leverage*, LN_Profitabilitas

b. Dependent Variable: LN_Rasio Pembayaran Dividen

Lampiran 15. Hasil Output SPSS Analisis Regresi Linier Berganda

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	7.701	7.606		1.012	.317
	LN_Profitabilitas	-.169	.177	-.138	-.955	.345
	LN_*Leverage*	-.755	1.707	-.064	-.443	.660

a. Dependent Variable: LN_Rasio Pembayaran Dividen

Lampiran 16. Hasil Uji Hipotesis

Hasil Uji Parsial (Uji t)

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	7.701	7.606		1.012	.317
	LN_Profitabilitas	-.169	.177	-.138	-.955	.345
	LN_*Leverage*	-.755	1.707	-.064	-.443	.660

a. Dependent Variable: LN_Rasio Pembayaran Dividen

Hasil Uji Simultan (Uji F)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.556	2	.278	.532	.591[b]
	Residual	24.585	47	.523		
	Total	25.141	49			

a. Dependent Variable: LN_Rasio Pembayaran Dividen

b. Predictors: (Constant), LN_*Leverage*, LN_Profitabilitas

Hasil Uji Koefisien Determinasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.149[a]	.022	-.019	.72324	2.170

a. Predictors: (Constant), LN_*Leverage*, LN_Profitabilitas

b. Dependent Variable: LN_Rasio Pembayaran Dividen

Lampiran 17. Data Penelitian

Kode	Tahun	Profitabilitas (NPM %)	Likuiditas (CR %)	*Leverage* (DAR %)	Rasio Pembayaran Dividen (DPR %)
BBCA	2019	45.4	123	81.4	32.1
	2020	42.7	120	83.3	51.9
	2021	50.9	119	83.8	43.7
	2022	58.9	120	83.5	47.8
	2023	58.7	120	83.0	54.6
BBNI	2019	27.0	118	85.0	25.7
	2020	5.31	114	87.3	140
	2021	21.6	115	87.3	7.67
	2022	34.3	115	86.8	14.7
	2023	34.3	116	86.1	35.2
BBRI	2019	43.3	118	84.8	47.5
	2020	16.7	120	83.7	112
	2021	22.4	121	82.6	37.6
	2022	38.6	120	83.2	55.2
	2023	36.2	119	83.7	81.8
BDMN	2019	32.0	136	73.6	35.5

Kode	Tahun	Profitabilitas (NPM %)	Likuiditas (CR %)	*Leverage* (DAR %)	Rasio Pembayaran Dividen (DPR %)
	2020	5.02	128	78.3	190
	2021	8.85	131	76.5	25.1
	2022	30.7	134	74.5	18.1
	2023	27.9	132	75.7	34.8
BJBR	2019	12.9	117	85.7	56.2
	2020	13.4	115	87.0	54.7
	2021	15.3	115	87.1	46.7
	2022	16.5	115	87.2	46.4
	2023	11.8	115	86.9	65.4
BJTM	2019	23.6	114	88.0	49.7
	2020	24.5	114	88.0	48.6
	2021	22.9	112	89.2	48.2
	2022	22.4	115	87.1	50.7
	2023	20.0	116	86.0	54.2
BMRI	2019	31.1	129	77.8	39.6
	2020	19.7	117	85.5	116
	2021	35.6	116	86.0	40.4
	2022	45.7	116	86.5	44.6
	2023	52.2	116	85.9	48.3
BNGA	2019	16.4	118	84.4	20
	2020	9.09	117	85.6	76
	2021	21.4	116	86.3	28.1
	2022	26.4	117	85.5	103
	2023	29.1	117	85.5	5.3
BNII	2019	9.8	117	85.5	43.5
	2020	31.2	161	62.1	102
	2021	15.7	121	83.0	15.1
	2022	14.7	122	81.6	32.2
	2023	15.3	122	82.1	32.4
MEGA	2019	26.9	118	84.6	39.9
	2020	37.4	119	83.8	333
	2021	49.4	117	85.6	52.4
	2022	44.7	117	85.4	69.1
	2023	34.4	120	83.5	80.8

Lampiran 18. Data Penelitian Setelah Transformasi Data

Kode	Tahun	Profitabilitas (NPM %)	Likuiditas (CR %)	*Leverage* (DAR %)	Rasio Pembayaran Dividen (DPR %)
BBCA	2019	3.82	4.81	4.40	3.47
	2020	3.75	4.79	4.42	3.95
	2021	3.93	4.78	4.43	3.78
	2022	4.08	4.79	4.42	3.87
	2023	4.07	4.79	4.42	4.00
BBNI	2019	3.30	4.77	4.44	3.25
	2020	1.67	4.74	4.47	4.94
	2021	3.07	4.74	4.47	2.04
	2022	3.54	4.74	4.46	2.69
	2023	3.54	4.75	4.46	3.56
BBRI	2019	3.77	4.77	4.44	3.86
	2020	2.82	4.79	4.43	4.72
	2021	3.11	4.80	4.41	3.63
	2022	3.65	4.79	4.42	4.01
	2023	3.59	4.78	4.43	4.40
BDMN	2019	3.47	4.91	4.30	3.57
	2020	1.61	4.85	4.36	5.25
	2021	2.18	4.88	4.34	3.22
	2022	3.42	4.90	4.31	2.90
	2023	3.33	4.88	4.33	3.55
BJBR	2019	2.56	4.76	4.45	4.03
	2020	2.60	4.74	4.47	4.00
	2021	2.73	4.74	4.47	3.84
	2022	2.80	4.74	4.47	3.84
	2023	2.47	4.74	4.46	4.18
BJTM	2019	3.16	4.74	4.48	3.91
	2020	3.20	4.74	4.48	3.88
	2021	3.13	4.72	4.49	3.88
	2022	3.11	4.74	4.47	3.93
	2023	3.00	4.75	4.45	3.99
BMRI	2019	3.44	4.86	4.35	3.68
	2020	2.98	4.76	4.45	4.75
	2021	3.57	4.75	4.45	3.70
	2022	3.82	4.75	4.46	3.80
	2023	3.96	4.75	4.45	3.88
BNGA	2019	2.80	4.77	4.44	3.00

Kode	Tahun	Profitabilitas (NPM %)	Likuiditas (CR %)	*Leverage* (DAR %)	Rasio Pembayaran Dividen (DPR %)
	2020	2.21	4.76	4.45	4.33
	2021	3.06	4.75	4.46	3.34
	2022	3.27	4.76	4.45	4.63
	2023	3.37	4.76	4.45	1.67
BNII	2019	2.28	4.76	4.45	3.77
	2020	3.44	5.08	4.13	4.62
	2021	2.75	4.80	4.42	2.71
	2022	2.69	4.80	4.40	3.47
	2023	2.73	4.80	4.41	3.48
MEGA	2019	3.29	4.77	4.44	3.69
	2020	3.62	4.78	4.43	5.81
	2021	3.90	4.76	4.45	3.96
	2022	3.80	4.76	4.45	4.24
	2023	3.54	4.79	4.42	4.39

RIWAYAT HIDUP

I Putu Adi Sudibia lahir di perasi pada tanggal 8 Mei 2023. Penulis lahir dari pasangan suami istri I Wayan Kantor dan Ni Kadek Suartini. Penulis berkebangsaan indonesia dan beragama hindu. Kini penulis beralamat Banjar Dinas Bugbug Kaleran, Desa Adat Bugbug, Kecamatan Karangasem, Kabupaten Karangasem, Provinsi Bali. Penulis menyelesaikan pendidikan dasar di SD Negeri 2 Bugbug dan lulus pada tahun 2014. Kemudian penulis melanjutkan di SMP Negeri 4 Amlapura dan lulus pada tahun 2017. Pada tahun 2020, penulis lulus dari SMA Jagaditha Amlapura dan melanjutkan studi ke jenjang Sarjana (S1) pada tahun 2021 di Universitas Pendidikan Ganesha. Pada semester akhir tahun 2025 penulis telah menyelesaikan tugas akhir yang berjudul "Hubungan Profitabilitas, Likuiditas dan *Leverage* terhadap Rasio Pembayaran Dividen (Studi Pada: Perusahaan Sektor Perbankan yang Terdaftar di BEI Tahun 2019-2023)". Selanjutnya, mulai tahun 2025 sampai penulisan skripsi ini, penulis masih terdaftar sebagai mahasiswa Program Studi S1 Akuntansi di Universitas Pendidikan Ganesha.