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# LAMPIRAN

## LAMPIRAN 1

## DATA KELOMPOK BANK BERDASARKAN MODAL INTI 3 DAN 4

No.	Nama Emiten	Emiten	Ekuitas(Triliun)	Klasifikasi KBMI
1	Bank Negara Indonesia	BBNI	Rp116,38	KBMI 4
2	Bank Central Asia	BBCA	Rp187,37	KBMI 4
3	Bank Mandiri	BMRI	Rp189,08	KBMI 4
4	Bank Rakyat Indonesia	BBRI	Rp196,99	KBMI 4
5	Bank Mega	MEGA	Rp16,99	KBMI 3
6	Bank Tabungan Negara	BBTN	Rp19,91	KBMI 3
7	Bank Syariah Indonesia	BRIS	Rp23,34	KBMI 3
8	Bank Maybank Indonesia	BNII	Rp26,99	KBMI 3
9	Bank OCBC NISP	NISP	Rp31,28	KBMI 3
10	Bank Tabungan Pensiunan Nasional	BTPN	Rp32,86	KBMI 3
11	Bank Permata	BNLI	Rp35,65	KBMI 3
12	Bank CIMB Niaga	BNGA	Rp41,39	KBMI 3
13	Bank Danamon	BDMN	Rp43,78	KBMI 3
14	Bank Pan Indonesia	PNBN	Rp43,83	KBMI 3

## LAMPIRAN 2

**TABULASI KINERJA KBMI 3 DAN 4 BERDASARKAN ROA, ROE,  
BOPO, LDR PERIODE 2015 SAMPAI DENGAN 2021**

NAMA BANK	TAHUN	KINERJA			
		ROA	ROE	BOPO	LDR
<b>Bank Negara Indonesia</b>	2021	1.4	10.4	81.2	79.7
	2020	0.5	2.9	93.3	87.3
	2019	2.4	14	73.2	91.5
	2018	2.8	16.1	70.2	88.8
	2017	2.7	15.6	70.8	85.6
	2016	2.7	15.5	73.6	90.4
	2015	2.6	17.2	75.5	87.8
<b>Bank Mandiri</b>	2021	2.53	16.24	67.26	80.04
	2020	1.64	9.36	80.03	82.95
	2019	3.03	15.08	67.44	96.37
	2018	3.17	16.23	66.48	96.74
	2017	2.72	14.53	71.17	88.11
	2016	1.95	11.12	80.94	85.86
	2015	3.15	23.03	69.67	87.05
<b>Bank Cenral Asia</b>	2021	3.4	18.3	54.2	62
	2020	3.3	16.5	63.5	65.8
	2019	4	18	59.1	80.5
	2018	4	18.8	58.2	81.6
	2017	3.9	19.2	58.6	78.2
	2016	4	20.5	60.4	77.1
	2015	3.8	21.9	63.2	81.1
<b>Bank Rakyat Indonesia</b>	2021	2.7	16.87	74.3	83.67
	2020	1.98	11.05	81.22	83.66
	2019	3.5	19.41	70.1	88.64
	2018	3.68	20.49	68.48	89.57
	2017	3.69	20.03	69.14	88.13
	2016	3.84	23.08	68.93	87.77
	2015	4.19	29.89	67.96	86.88
<b>Bank Maybank Indonesia</b>	2021	1.32	6.29	82.9	76.28
	2020	1.04	5.13	87.83	79.25
	2019	1.45	7.73	85.78	94.13
	2018	1.74	10.21	83.47	96.46
	2017	1.48	9.91	85.97	88.12

NAMA BANK	TAHUN	KINERJA			
		ROA	ROE	BOPO	LDR
	2016	1.6	11.85	84.36	88.92
	2015	1.08	8.47	89.18	86.14
Bank Tabungan Negara	2021	0.81	13.64	89.28	92.86
	2020	0.69	10.02	91.61	93.19
	2019	0.13	1	98.12	113.5
	2018	1.34	14.89	85.58	103.49
	2017	1.71	18.11	82.06	103.13
	2016	1.76	18.35	82.48	102.66
	2015	1.61	16.84	84.83	108.78
Bank Danamon	2021	1.2	4.1	86.6	84.6
	2020	1	2.7	88.9	84
	2019	3	11.1	84.5	98.9
	2018	3.1	10.6	70.8	95
	2017	3.1	10.5	72.1	93.3
	2016	2.5	8	77.3	91
	2015	1.7	7.4	83.37	90.7
Bank Permata	2021	0.7	2.9	90.1	69
	2020	1	3.1	88.8	78.7
	2019	1.3	7.2	85.7	86.3
	2018	0.8	5	93.4	90.1
	2017	0.6	4.8	94.8	87.5
	2016	-4.9	-38.3	150.8	80.5
	2015	0.2	1.8	98.9	87.8
Bank CIMB Niaga	2021	1.88	10.21	78.37	74.35
	2020	1.06	5.01	89.38	82.91
	2019	1.99	9.35	82.44	97.64
	2018	1.85	9.09	80.97	97.18
	2017	1.7	8.34	83.48	96.24
	2016	1.09	5.81	90.07	98.38
	2015	0.47	2.99	97.38	97.98
Bank OCBC NISP	2021	1.55	8.33	76.5	71.7
	2020	1.47	7.47	81.13	71.82
	2019	2.22	11.56	74.77	94.86
	2018	2.1	11.78	74.43	93.51
	2017	1.96	10.66	77.07	93.42
	2016	1.85	9.85	79.84	89.86
	2015	1.68	9.6	80.14	98.05

## LAMPIRAN 3

TABULASI LAYANAN *DIGITAL BANKING* KBMI 3 DAN 4 PERIODE 2015 SAMPAI DENGAN 2021

No	Nama Emiten	Klasifikasi KBMI	ATM	CDM	SMS Banking	EDC	Point of Sales	Internet Banking	Mobile Banking	Electronic Money	QRIS	Cash Management	Total
1	Bank Negara Indonesia	KBMI 4	1	1	1	1	1	1	1	1	1	1	10
2	Bank Central Asia	KBMI 4	1	1	1	1	1	1	1	1	1	1	10
3	Bank Mandiri	KBMI 4	1	1	1	1	1	1	1	1	1	1	10
4	Bank Rakyat Indonesia	KBMI 4	1	1	1	1	1	1	1	1	1	1	10
5	Bank Tabungan Negara	KBMI 3	1	1	1	1	1	1	1	1	1	1	10
6	Bank Maybank Indonesia	KBMI 3	1	0	1	1	0	1	1	0	1	0	6
7	Bank OCBC NISP	KBMI 3	1	0	1	1	0	1	1	0	1	0	6
8	Bank Permata	KBMI 3	1	1	1	1	0	1	1	0	1	1	8
9	Bank CIMB Niaga	KBMI 3	1	1	1	1	0	1	1	0	1	0	7
10	Bank Danamon	KBMI 3	1	1	1	1	0	1	1	1	1	0	8



## LAMPIRAN 4

**TABULASI DATA KEPUASAN NASABAH KBMI 3 DAN 4 PERIODE  
2015 SAMPAI DENGAN 2021**

No.	Emiten	Nama Emiten	Klasifikasi KBMI	Kepuasan Nasabah						
				2015	2016	2017	2018	2019	2020	2021
1	BBNI	Bank Negara Indonesia	KBMI 4	83	82.4	81	81.6	81	81.8	83.2
2	BMRI	Bank Mandiri	KBMI 4	82.46	83	82.68	83.66	85.09	85.55	88.31
3	BBCA	Bank Central Asia	KBMI 4	90	90.4	91.4	92.6	93.4	93.4	94.6
4	BBRI	Bank Rakyat Indonesia	KBMI 4	80.1	80.8	84.1	85.6	85.9	84.57	89.28
5	BNII	Bank Maybank Indonesia	KBMI 3	80	78.2	78	74.6	76	75.7	79
6	BBTN	Bank Tabungan Negara	KBMI 3	77.4	78.3	80.7	79.7	78.7	75.62	80.2
7	BDMN	Bank Danamon	KBMI 3	83.4	84.8	84.8	84.4	85.2	84.3	85.5
8	BNLI	Bank Permata	KBMI 3	63	76	89	87	87	90	90
9	BNGA	Bank CIMB Niaga	KBMI 3	77	80	80	82	80	86	87
10	NISP	Bank OCBC NISP	KBMI 3	76	78	88	82	77	80	81

## LAMPIRAN 5

### HASIL OLAH DATA

#### a. R Square

	R Square	R Square Adjusted
Kinerja Kelompok Bank	0.210	0.187
Tingkat Kepuasan Nasabah	0.168	0.155

#### b. Pengaruh langsung

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Layanan Digital Banking -> Kinerja Perbankan (KBMI 3 dan 4)	0.233	0.264	0.116	2.017	<b>0.044</b>
Layanan Digital Banking -> Tingkat Kepuasan Nasabah	0.409	0.410	0.090	4.545	<b>0.000</b>
Tingkat Kepuasan Nasabah -> Kinerja Perbankan (KBMI 3 dan 4)	0.311	0.294	0.123	2.521	<b>0.012</b>

#### c. Pengaruh tidak langsung

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Layanan Digital Banking -> Tingkat Kepuasan Nasabah -> Kinerja Perbankan (KBMI 3 dan 4)	0.127	0.120	0.059	2.153	<b>0.032</b>