

LAMPIRAN

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JUMLAH TRANSAKSI *INTERNET BANKING*, *MOBILE BANKING* DAN

ATM

(Dalam Jutaan Transaksi)

TAHUN	BANK	X1	X2	X3	ROA	LN_IB	LN_MB	LN_ATM
		IB	MB	ATM				
2020	BCA	3.264.000	6.321.000	1.862.000	2.52	15.00	15.66	14.44
2021	BCA	4.252.000	10.109.000	1.957.000	2.56	15.26	16.13	14.49
2022	BCA	4.874.000	15.205.000	2.156.000	3.1	15.40	16.54	14.58
2023	BCA	5.611.520	17.505.280	2.483.200	3.46	15.54	16.68	14.73
2024	BCA	6.926.720	21.608.080	3.065.200	3.78	15.75	16.89	14.94
2025	BCA	8.220.000	25.642.500	3.637.500	3.63	15.92	17.06	15.11
2020	BNI	28.510	302.490	1.534	0.37	10.26	12.62	7.34
2021	BNI	23.080	433.840	1.532	1.14	10.05	12.98	7.33
2022	BNI	16.670	597.000	1.373	1.79	9.72	13.30	7.22
2023	BNI	13.610	1.042.860	1.189	1.94	9.52	13.86	7.08
2024	BNI	10.300	1.379.000	912.000	1.92	9.24	14.14	13.72
2025	BNI	4.700	2.272.700	501.090	1.98	8.46	14.64	13.12
2020	BRI	2.720	765.800	3.750	1.16	7.91	13.55	8.23
2021	BRI	1.786	1.344.786	4.200	1.83	7.49	14.11	8.34
2022	BRI	2.379	1.821.948	5.673	2.76	7.77	14.42	8.64
2023	BRI	4.014	3.074.412	6.472	3.08	8.30	14.94	8.78
2024	BRI	5.642	4.320.904	13.454	3.03	8.64	15.28	9.51
2025	BRI	7.306	5.595.272	17.422	2.68	8.90	15.54	9.77
2020	MANDIRI	221.980	851.530	1.215	1.19	12.31	13.65	7.10
2021	MANDIRI	118.340	453.840	1.088	1.77	11.68	13.03	6.99
2022	MANDIRI	188.568	724.168	1.034	2.26	12.15	13.49	6.94

2023	MANDIRI	273.443	1.048.668	1.496	2.76	12.52	13.86	7.31
2024	MANDIRI	376.263	1.442.988	2.059	2.52	12.84	14.18	7.63
2025	MANDIRI	456.385	1.750.260	2.498	2.17	13.03	14.38	7.82
2020	CIMB NIAGA	17.300	56.400	98.400	0.72	9.76	10.94	11.50
2021	CIMB NIAGA	20.900	112.300	82.100	1.32	9.95	11.63	11.32
2022	CIMB NIAGA	47.400	175.600	74.100	1.66	10.77	12.08	11.21
2023	CIMB NIAGA	51.100	217.000	69.000	1.96	10.84	12.29	11.14
2024	CIMB NIAGA	8.700	340.000	56.300	1.92	9.07	12.74	10.94
2025	CIMB NIAGA	5.200	510.300	42.900	1.86	8.56	13.14	10.67

LAMPIRAN
Perhitungan *Retrun On Assets (ROA)*
(Dalam Jutaan Rp)

Tahun	PROFITABILITAS BCA		Total %
	Laba Bersih (Rp)	Total Aset(Rp)	
2020	27.147.109	1.075.570.256	2.52
2021	31.440.159	1.228.344.680	2.56
2022	40.755.572	1.314.731.674	3.10
2023	48.658.095	1.408.107.010	3.46
2024	54.851.274	1.449.301.328	3.78
2025	57.563.093	1.586.828.536	3.63
RATA-RATA			3.81

Tahun	PROFITABILITAS BNI		Total %
	Laba Bersih (Rp)	Total Aset (Rp)	
2020	3.321.442	891.337.425	0.37
2021	10.977.051	964.837.692	1.14
2022	18.481.780	1.029.836.868	1.79
2023	21.106.228	1.086.663.986	1.94
2024	21.669.397	1.130.128.862	1.92
2025	20.111.040	1.362.054.731	1.48
RATA-RATA			1.73

Tahun	PROFITABILITAS BRI		Total %
	Laba Bersih (Rp)	Total Aset (Rp)	
2020	18.660.393	1.610.065.344	1.16
2021	30.755.766	1.678.097.734	1.83
2022	51.408.207	1.865.639.010	2.76

2023	60.425.048	1.965.007.030	3.08
2024	60.306.346	1.992.186.906	3.03
2025	57.132.365	2.135.371.105	2.68
RATA-RATA			2.91

Tahun	PROFITABILITAS MANDIRI		Total %
	Laba Bersih (Rp)	Total Aset (Rp)	
2020	18.398.928	1.541.964.567	1.19
2021	30.551.097	1.725.611.128	1.77
2022	44.952.368	1.992.544.687	2.26
2023	60.051.870	2.174.219.449	2.76
2024	61.165.121	2.427.223.262	2.52
2025	61.346.133	2.829.948.026	2.17
RATA-RATA			2.53

Tahun	PROFITABILITAS CIMB NIAGA		Total %
	Laba Bersih (Rp)	Total Aset (Rp)	
2020	2.011.254	280.943.605	0.72
2021	4.098.604	310.786.960	1.32
2022	5.096.771	306.754.299	1.66
2023	6.551.401	334.369.233	1.96
2024	6.898.934	360.220.510	1.92
2025	6.935.385	372.698.893	1.86
RATA-RATA			1.89

LAMPIRAN
DATA UJI STATISTIK

UJI KOEFISIEN DETERMINASI (R²)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.846 ^a	.716	.683	.47110

a. Predictors: (Constant), LN_ATM, LN_IB, LN_MB

UJI SIMULTAN (F)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	14.550	3	4.850	21.854	.000 ^b
Residual	5.770	26	.222		
Total	20.320	29			

a. Dependent Variable: Profitabilitas

b. Predictors: (Constant), LN_ATM, LN_IB, LN_MB

UJI PARSIAL (T)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.094	.797		-5.139	.000
	LN_IB	.007	.041	.024	.179	.859
	LN_MB	.430	.071	.813	6.041	.000
	LN_ATM	.010	.037	.036	.278	.783

a. Dependent Variable: Profitabilitas

DESCRIPTIVE STATISTICS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LN_IB	30	7.49	15.92	11.0870	2.69594
LN_MB	30	10.94	17.06	14.1250	1.58419
LN_ATM	30	6.94	15.11	10.2647	2.92266
Profitabilitas	30	.37	3.78	2.1613	.83708
Valid N (listwise)	30				