

DAFTAR PUSTAKA

- Abadi, K., Purba, D. M., & Fauzia, Q. (2019). the Impact of Liquidity Ratio, Leverage Ratio, Company Size and Audit Quality on Going Concern Audit Opinion. *Jurnal Akuntansi Trisakti*, 6(1), 69–82. <https://doi.org/10.25105/jat.v6i1.4871>
- Aditya, M. N. (2017). Pengaruh Sustainability Reporting, Pertumbuhan Perusahaan, Dan Good Corporate Governance Terhadap Pengungkapan Audit Going Concern. *Nominal, Barometer Riset Akuntansi Dan Manajemen*, 6(2). <https://doi.org/10.21831/nominal.v6i2.16648>
- Adrina, C. P., & Pohan, H. T. (2024). Pengaruh Pengungkapan Sustainability Report, Green Accounting, dan Ukuran Perusahaan Terhadap Kualitas Keuangan. *Jurnal Ekonomi Trisakti*, 4(1), 385–394. <https://doi.org/10.35957/mdp-sc.v2i2.4334>
- Afifah, N., Fujianti, L., & Mandagie, Y. R. O. (2022). Pengaruh Profitabilitas, Leverage, dan Ukuran Perusahaan Terhadap Pengungkapan Sustainable Reporting. *Jurnal Universitas Pancasila*, 2(1), 19–34.
- Agung Prasetyo, A. (2022). Meminimalisir Asimetri Informasi Melalui Pelaporan (Disclosure) Laporan Keuangan. *Transekonomika: Akuntansi, Bisnis Dan Keuangan*, 2(1), 45–52. <https://doi.org/10.55047/transekonomika.v2i1.104>
- Akadiati, V. A. P., Purwati, A. S. M., & Sinaga, I. (2023). Penerapan Standar Pelaporan Keberlanjutan GRI dan Profitabilitas terhadap Nilai Perusahaan. *Ekonomis: Journal of Economics and Business*, 7(2), 1008–1014. <https://doi.org/10.33087/ekonomis.v7i2.1232>
- Allo, C. G., & Nugroho, Y. A. K. (2021). Hubungan Sistem Pengendalian Mutu Kantor Akuntan Publik dengan Etika Profesi dan Skeptisme Professional Auditor. *Perspektif Akuntansi*, 4(3), 217–238. <https://doi.org/10.24246/persi.v4i3.p217-238>
- Amalia, R., Kharisma, A. N., & Firmansyah, A. (2024). Pengungkapan Aspek Sosial Sesuai Standar GRI 400 Versus Kepercayaan Pemangku Kepentingan. *Akuntansiku*, 3(3), 145–156. <https://doi.org/10.54957/akuntansiku.v3i3.672>
- Atsillia, N. (2020). Pengaruh Opini Audit, Ukuran KAP, Pergantian Manajemen, Financial Distress dan Audit Fee terhadap Auditor Switching pada Perusahaan Manufaktur. In *Skripsi Universitas Islam Sultang Agung Semarang*. <https://doi.org/10.21009/japa.0303.03>
- Basri, Dadi Muhamad Hasan, Ruhiyat, K., Prasetya, S.G., & Basri, D. M. H. (2024). *The Effect of Green Products and Green Promotion on Purchasing Decisions on Starbucks Products. International Research Journal of Economics and***

Management Studies, 3(6), 272-281.

- Christian, E., & Trisnawati, E. (2023). Pengaruh Manajemen Laba Riil dan Pengungkapan Tata Kelola terhadap Tax Avoidance. *Jurnal Multiparadigma Akuntansi*, 5(1), 479–490.
- Cristiani, L. V. (2023). *Kualitas Auditor dan Financial Distress terhadap Opini Audit Going Concern pada perusahaan sektor transportasi yang terdaftar pada Bursa Efek Indonesia* (Skripsi). <https://repository-feb.unpak.ac.id/xmlui/handle/123456789/7539%0Ahttps://repository-feb.unpak.ac.id/xmlui/bitstream/handle/123456789/7539/2023> Lourensia Vanessa Cristiani 022119021.pdf?sequence=1&isAllowed=y
- Daeli, L., & Hasnawati. (2023). Pengaruh Komite Audit, Fee Audit, Ukuran Perusahaan, Dan Pertumbuhan Perusahaan Terhadap Manajemen Laba. *Jurnal Ekonomi Trisakti*, 3(1), 1735–1744. <https://doi.org/10.25105/jet.v3i1.15979>
- Dewi, I. G. A. A. O., & Premashanti, N. M. N. (2020). Pengaruh Reputasi kantor Akuntan Pubkik, Keberadaan Komite Audit, dan Prior Opinion Terhadap Pemberian Opini Audit Going Concern pada Perusahaan Manufaktur di Bursa Efek Indonesia. *Statera : Jurnal Akuntansi Dan Keuangan*, 2(2), 133–142. <https://doi.org/10.33510/statera.2020.2.2.133-142>
- Dewi, N. K. A. K., Endiana, I. D. M., & Pramesti, I. G. A. A. (2022). Pengaruh Etika Auditor, Professionalisme, Independensi, Audit Tenure, Tekanan Ketaatan terhadap Kualitas Audit pada KAP di Provinsi Bali. *Kumpulan Hasil Riset Mahasiswa Akuntansi (KHARISMA)*, 5(2), 233–246.
- Dewi, W. K., & Nisa, K. (2023). Pengaruh Kualitas Auditor Dan Manajemen Laba Terhadap Opini Audit. *Jurnal Ilmiah Cendekia Akuntansi*, 8(1), 78–88.
- Effendi, B. (2019). Kualitas Audit, Kondisi Keuangan, Ukuran Perusahaan dan Penerimaan Opini Audit Going Concern. *Owner : Riset & Jurnal AKuntansi*, 3(1), 9–15. <https://doi.org/10.33395/owner.v3i1.80>
- Gunawati, M. N., & Susanto, Y. K. (2019). Faktor-Faktor Yang Mempengaruhi Perataan Laba Pada Perusahaan Non Keuangan. *Jurnal Bisnis Dan Akuntansi*, 21(1a-1), 73–82. <http://jurnaltsm.id/index.php/JBA>
- Haidar, H. M., & Sohail, R. M. (2021). Sustainability Reporting (SR) Disclosure and Value Relevance on Listed Saudi Firms. *Open Journal of Business and Management*, 09(04), 1782–1804. <https://doi.org/10.4236/ojbm.2021.94097>
- Handayani, P. (2021). *PENGARUH PERENCANAAN PAJAK, BEBAN PAJAK TANGGUHAN DAN LEVERAGE TERHADAP MANAJEMEN LABA (Pada Perusahaan Pertambangan Yang Terdaftar Di Bursa Efek Indonesia Periode 2017-2020)*.
- Hapsari, M. D. (2023). Analisis Penerapan Laporan Keberlanjutan (Sustainability

- Report) terhadap Nilai Perusahaan. *Jurnal Ilmiah Akuntansi*, 4(1), 65–72.
- Hery. (2019). *Auditing: Dasar - Dasar Pemeriksaan AKuntansi* (Gun (ed.); pertama). PT Grasido.
- Hoesada, dr jan. (2020). Teori Keagenan. *Komite Standar Akuntansi Pemerintah (KSAP)*. [http://digilib.unila.ac.id/4949/15/BAB II.pdf](http://digilib.unila.ac.id/4949/15/BAB%20II.pdf)
- IAPI. (2020). Kode Etik Profesi Akuntan Publik. *Institut Akuntan Publik Indonesia*.
- IAPI. (2021a). *Development of evidence-based recommendations for procedure-specific pain management: PROSPECT methodology* (Vol. 240, Issue Revisi).
- IAPI. (2021b). *Standar Audit (SA) 2021*. <https://iapi.or.id/cpt-special-content/standar-audit-sa/>
- IAPI. (2021c). Standar Audit 200 (Revisi 2021) Tujuan Keseluruhan, Auditor Independen dan Pelaksanaan Audit Berdasarkan Standar Audit. *Standar Audit 200 (Revisi 2021)*, 200(Revisi), 1–36. <https://drive.google.com/file/d/1bq-4Q76cR22xr-ODTjFM90M50Mo6tANU/view>
- IAPI. (2021d). Standar Audit 220 (Revisi 2021) Pengendalian Mutu Untuk Audit Atas Laporan Keuangan. *Standar Professional Akuntan Publik*, 220(Revisi), 1–26. <https://iapi.or.id/standar-Professional-akuntan-publik/>
- Iswanto, Heri, Poernomo, I.R.M., Anwar, Y., & Iswanto, H. (2024). *The Effect of Price and Promotion on Purchasing Decisions of Philips Product. International Research Journal of Economics and Management Studies*, 3(6), 180-189.
- Isaac, S. A. (2022). The impact of audit quality on earnings management: Evidence from France. *Journal of Accounting and Taxation*, 14(1), 52–63. <https://doi.org/10.5897/jat2021.0514>
- Jannah, R. (2022). Pengaruh Financial Distress, Disclosure dan Sustainability Reporting terhadap Opini Audit Going Concern. In $\gamma\text{7}\text{8}\text{7}$.
- Jensen, M., & Meckling, W. (1976). Theory of the firm: Managerial behavior, agency costs, and ownership structure. *Jurnal of Financial Economics*, 3(4), 305–360. <https://doi.org/10.1017/CBO9780511817410.023>
- Junaedi, Dadang, Zidan, M., Darmantyo, D. A., & Junaedi, D. (2024). *The Effect of Burnout and Work Discipline on the Performance of Mental Hospital Nurses Dr. H. Marzoeki Mahdi Bogor. International Research Journal of Economics and Management Studies*, 3(5), 129-141.
- Jusuf, A. A. (2017). *Auditing dan Jasa Assurance* (keduabelas). Salemba empat.
- Kalbuana, N., Utami, S., & Pratama, A. (2020). Pengaruh Pengungkapan Corporate Social Responsibility, Persistensi Laba dan Pertumbuhan Laba Terhadap

- Manajemen Laba Pada Perusahaan Yang Terdaftar di Jakarta Islamic Index. *Jurnal Ilmiah Ekonomi Islam*, 6(2), 350. <https://doi.org/10.29040/jiei.v6i2.1107>
- Kepakisan, I. G. A. P. D., & Budiasih, I. G. A. N. (2022). Sustainability Report dan Manajemen Laba Dengan Good Corporate Governance Quality Sebagai Pemoderasi. *E-Jurnal Akuntansi*, 32(2), 506–520. <https://doi.org/10.24843/eja.2022.v32.i02.p17>
- Khaerunnisa, I., & Amrulloh, A. (2023). The Effect of Audit Opinion, Audit Tenure and Office of Public Accountant (OPA) size on Stock Price (Study of Properties & Real Estate Companies listed on the IDX). *The Accounting Journal of Binaniaga*, 8(01), 55–72. <https://doi.org/10.33062/ajb.v8i01.21>
- Koerniawan, I. (2021). *Auditing (Konsep dan Teori Pemeriksaan Akuntansi)* (E. Endaryati (ed.)). Yayasan Prima Agus Teknik Redaksi: Jln Majapahit No 605 Semarang.
- Kusumawardhani, I., & Windyastuti. (2020). *Manajemen laba dan credit rating* (1st ed.). Sleman : Gosyen Publishing, 2010.
- Lavina, S. G., & Destriana, N. (2023). Pengaruh Free Cash Flow, Board Size, Dan Karakteristik Perusahaan Terhadap Manajemen Laba. *E-Jurnal Akuntansi TSM*, 3(2), 317–332. <https://doi.org/10.34208/ejatsm.v3i2.2085>
- Lubis, R. A., & Cheisviyanny, C. (2023). Pengaruh Covid-19, Kualitas Auditor, dan Manajemen Laba terhadap Opini Audit: Studi Empiris pada Perusahaan Sektor Property and Real Estate yang terdaftar di Bursa Efek Indonesia. *Jurnal Eksplorasi Akuntansi*, 5(1), 398–410. <https://doi.org/10.24036/jea.v5i1.650>
- Melistiari, N. K. M., Suryandari, N. N. A., & Putra, G. B. B. (2021). Pengaruh Ukuran Perusahaan, Kondisi Keuangan, Kualitas Audit, Manajemen Laba Dan Opini Audit Tahun Sebelumnya Terhadap Opini Audit Going Concern. *Jurnal Kharisma*, 3(1), 1–10. <https://e-journal.unmas.ac.id/index.php/kharisma/article/view/1664>
- Nabila, R. F. H., & Wahyuningtyas, T. E. (2023). Analisis Kinerja Keuangan dan Sustainability Reporting terhadap Return Saham. *Jurnal Akuntansi AKUNESA*, 11(2), 179–189. <https://journal.unesa.ac.id/index.php/akunesa/article/view/19053>
- Nadzif, N., & Agung Durya, N. P. M. (2022). Pengaruh Kualitas Audit, Debt Ratio, Ukuran Perusahaan, Audit Lag Terhadap Opini Audit Going Concern. *Inovatif: Jurnal Ekonomi, Manajemen, Akuntansi, Bisnis Digital Dan Kewirausahaan*, 1(2), 206–221. <https://doi.org/10.55983/inov.v1i2.118>
- Nagy, M., & Valaskova, K. (2022). The Growth of Research in Earnings Management Phenomenon. *Management Dynamics in the Knowledge Economy*, 10(4), 360–375. <https://doi.org/10.2478/mdke-2022-0023>

- Nurbaiti, A., & Diva Vania, E. (2023). Analysis Of The Influence Of Sustainability Reporting, Auditor Switching, And Good Corporate Governance On Going Concern Audit Opinion. *Jurnal Indonesia Sosial Teknologi*, 4(11), 1895–1904. <https://doi.org/10.59141/jist.v4i11.782>
- OJK. (2024). Sanksi Administratif Pembekuan Pendaftaran KAP Anderson dan Rekan. *Otoritas Jasa Keuangan*, 1–2.
- Panjaitan, I. A. (2018). Whistleblowing: Meningkatkan Hasil Audit Forensik dalam Pengungkapan Tindakan Korupsi oleh Auditor Pemerintah. *Jurnal Insitusi Politeknik Ganesha Medan*, 1(1), 50–60.
- Pramita, M., Agussalim, M., & Desmiwerita. (2021). Pengaruh Pengungkapan Sustainability Reporting dan Intellectual Capital terhadap Nilai Perusahaan (Studi Empiris pada Perusahaan Sektor Pertambangan yang Terdaftar di Bursa Efek Indonesia Periode 2014-2019). *Pareso Jurnal*, 3(1), 173–188.
- Prayoga, M. H., & Titik Aryati. (2023). Pengaruh Kualitas Audit, Financial Distress Dan Audit Tenure Terhadap Opini Audit Going Concern. *Jurnal Ekonomi Trisakti*, 3(1), 1289–1298. <https://doi.org/10.25105/jet.v3i1.16081>
- Purba, D. M. (2018). The Influence Of Earnings Management, Audit Quality And Ceo Duality On Tax Avoidance. *The Accounting Journal of BINANIAGA*, 3(1), 25–38.
- Purnamawati, I. G. A., & Hatane, S. E. (2020). Analysis of Local Government Financial Information Quality Based on Internal and External Factors. *AKRUAL: Jurnal Akuntansi*, 11(2), 66–81. <https://doi.org/10.26740/jaj.v11n2.p66-81>
- Puspita, I. L., & Nurjannah, S. (2023). Pengaruh Kualitas Audit, Audit Report Lag, Manajemen Laba Dan Financial Distress Terhadap Opini Audit Going Concern Pada Perusahaan Property Real Estate 2018-2020 Yang Terdaftar Di Bursa Efek Indonesia (BEI). *Jurnal Riset Akuntansi Dan Manajemen Malahayati (JRMM)*, 12(2), 35–40. <https://doi.org/10.33024/jur.jeram.v12i2.10424>
- Putra, A. E., & Saputra, D. (2024). The Effect of Eco Efficiency, Number of Audit Committees and Sustainability Report on Going Concern Audit Opinion. *International Journal of Science and Society*, 6(1), 41–55. <https://doi.org/10.54783/ijssoc.v6i1.993>
- Putri, D. T., & Nursiam, N. (2021). Ukuran Kantor Akuntan Publik (KAP), Opini Auditor, Financial Distress, dan Pergantian Manajer pada Auditor Switching. *Perspektif Akuntansi*, 10(10), 277–296. <https://doi.org/10.24246/persi.v4i3.p277-296>
- Putri, W. H., Hastoro, H. A., & Putri, G. M. (2020). Analyzing the quality disclosure of global reporting initiative G4 sustainability report in Indonesian

- companies. *Problems and Perspectives in Management*, 17(4), 453–468. [https://doi.org/10.21511/PPM.17\(4\).2019.37](https://doi.org/10.21511/PPM.17(4).2019.37)
- Resza, E. P. (2022). Pengaruh Kualitas Auditor Terhadap Kualitas Laporan Keuangan Pada Perusahaan Pembiayaan yang Terdaftar di Bursa Efek Indonesia (BEI) Tahun 2016 – 2020. *Jurnal Ilmiah Akuntansi Dan Keuangan*, 4(3), 1575–1583.
- Sari, E. L., Widyastuti, T., Maidani, M., & Sari, P. N. (2024). Pengaruh Environmental Performance Dan Corporate Social Responsibility Terhadap Kinerja Keuangan Pada Perusahaan Energi Yang Terdaftar Di Bursa Efek Indonesia. *SENTRI: Jurnal Riset Ilmiah*, 3(2), 1041–1053. <https://doi.org/10.55681/sentri.v3i2.2339>
- Sari, Rida Perwita, Hastuti, E. S., & Ratnawati, E. D. (2020). *Pemeriksaan Akuntansi Berbasis Inernational Standards On Auditing (ISA)* (Rika Puspita Sari (ed.); cetakan pe). Scopindo Media Pustaka.
- Sasongko, H., Ilmiyono, A. F., & Nelawati, H. (2019). Analisis Kualitas Auditor Dan Manajemen Laba Terhadap Opini Audit. *JIAFE (Jurnal Ilmiah Akuntansi Fakultas Ekonomi)*, 5(1), 11–22. <https://doi.org/10.34204/jiafe.v5i1.1430>
- Scott, R. W. (2019). *Financial Accounting Theory* (eight edit). Toronto Person Education Limited.
- Setiadi, I., Abbas, D. S., & Hidayat, I. (2020). Karakteristik Perusahaan, Komisaris Independen dan Pengungkapan Sustainability Reporting. *Competitive Jurnal Akuntansi Dan Keuangan*, X(X), 1–13.
- Situmorang, D., & Bimo, I. D. (2023). Pengaruh Sustainability Reporting terhadap Nilai Perusahaan dengan Kualitas Audit sebagai Variabel Moderasi. *Jurnal Manajemen*, 20(1), 1–17. <https://doi.org/https://doi.org/10.25170/jm.v20i1.3281>
<http://ejournal.atmajaya.ac.id/index.php/JM>
- Siva, A., Wijanarko, D., Simanjuntak, A., Dera, E. N., Putri, R. S., Angela, N. M., & Manurung, H. (2024). Pengaruh Kualitas Audit , Kondisi Keuangan , Dan Manajemen Laba Terhadap Opini Audit Going Concern Opini atau Pendapat Audit Going Concern. *Jurnal Mutiara Ilmu Akuntansi (JUMIA)*, 2(1), 299–305. <https://doi.org/https://doi.org/10.55606/jumia.v2i1.2388>
- Subadriyah, S., Sa'diyah, M., & Murniati, M. (2020). Praktik manajemen laba: Sebuah kajian studi hermeneutika. *Jurnal Ekonomi Dan Bisnis*, 23(2), 225–242. <https://doi.org/10.24914/jeb.v23i2.2129>
- Sugiyono. (2022). *Metode Penelitian Kuantitatif* (3rd ed.). Alfabeta.
- Suhartono, S., & Hendraswari, V. (2020). Analisis Determinan Perataan Laba : Pendekatan Indeks Eckel. *Jurnal Akuntansi Dan Pajak*, 21(1), 152–163.

<https://doi.org/10.29040/jap.v21i1.1064>

- Sujarweni, V. W. (2022). *Metodologi Penelitian*. PT. Pustaka Baru.
- Sukoharsono, E. G., & Andayani, W. (2021). *Akuntansi Keberlanjutan*. Univ. Brawijaya.
- Sulistyanto, H. S. (2018). *Manajemen Laba (Teori dan Model Empiris)* (MA Arita Listyandari (ed.); 2nd ed.). PT Grasindo.
- Sukron, Muhamad, Febriyanti, R., Wardhani, Y., & Sukron, M. (2024). *The Effect of Service Quality and Customer Experience on Customer Satisfaction at Rits Eyelash Extension Salon. International Research Journal of Economics and Management Studies, 3(5), 70-79.*
- Supardi, S., Ashari, S., Setyapurnama, Y. S., & Djasmanuddin, D. (2022). Praktik Real Earning Management, Corporate Governance dan Nilai Perusahaan: Bukti Pada Industri Manufaktur di Indonesia. *E-Jurnal Akuntansi, 32(4)*, 845–858. <https://doi.org/10.24843/eja.2022.v32.i04.p02>
- Tiffany, & Meiden, C. (2019). Pengungkapan Sustainability Report Pt . Bank Maybank Dan Bank Asia Tahun 2019. *Auditing*.
- Tina, A. (2023). Pengaruh Kompetensi Dan Independensi Auditor Terhadap Kualitas Audit Dengan Integritas Sebagai Variabel Moderasi Pada Kantor Akuntan Publik Kota Medan. *Oikos: Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi, 8(1)*, 55–64. <https://doi.org/https://doi.org/10.23969/oikos.v8i1.9963>
- Triani, N. N. A., Hidayat, W., & Ardianto. (2020). Akuntabilitas Akuntan Publik Dalam Memenuhi Kualitas Audit. *Jurnal Akuntansi Multiparadigma, 11(1)*, 208–226. <https://doi.org/10.21776/ub.jamal.2020.11.1.13>
- Utami, N., Arisudhana, D., & Vina. (2022). Pengaruh Ukuran Perusahaan, Opini Akuntan Publik Dan Kualitas Auditor Terhadap Audit Delay. *E-Prosiding Akuntansi, 4(1)*, 1–14.
- Verdian, A. (2018). Pengaruh Manajemen Laba, Pertumbuhan Perusahaan, Prediksi Kebangkrutan dan Debt Default Terhadap Pengungkapan Opini Audit Going Concern. In *Skripsi*.
- Wihananto, A. (2020). *The effect of price, comfort and trust upon the decision to buy at the online shop (Case study on the students at Economic College of Binaniaga). The Management Journal of Binaniaga, 5(1), 1-10.*
- Wihananto, A. (2019). *The effect of quality service and price upon the customers satisfaction (Case study at TIKI branch at Jl. K. H. Sholeh Iskandar Bogor). The Management Journal of Binaniaga, 4(1), 1-10*
- Wahyuni, I., Alimuddin, A., Habbe, H., & Mediaty, M. (2020). Esensi Akuntansi

Lingkungan Dalam Keberlanjutan Perusahaan. *Jurnal Ilmiah Akuntansi Manajemen*, 3(2), 147–159. <https://doi.org/10.35326/jiam.v3i2.646>

Yulianti, E., & Muhyarsyah, M. (2022). Pengaruh Profitabilitas, Likuiditas, Dan Solvabilitas Terhadap Opini Audit Going Concern. *Owner*, 6(4), 4134–4141. <https://doi.org/10.33395/owner.v6i4.1067>

Yuliarti, L., & Istiningrum, F. (2023). Analisis Faktor Yang Memengaruhi Kompetensi Auditor. *Applied Research in Management and Business*, 3(1), 54–69. <https://doi.org/10.53416/arimbi.v3i1.158>

Zein, F., & Rahma, A. (2022). Peran Ukuran Perusahaan , Ukuran Kantor Akuntan Publik , dan Opini Audit Dalam Audit Delay. *Media Riset Akuntansi*, 12(2), 271–290.

LAMPIRAN

Lampiran 1 Hasil Analisis Penentuan Manajemen Laba, Kualitas Auditor, *Sustainability Report* dan Opini Audit pada Sektor Keuangan Sub Sektor Bank yang terdaftar di BEI tahun 2019-2023

No	Kode	Tahun	Manajemen Laba	Kualitas Auditor	Sustainability Report	Opini Audit
1	BBCA	2023	1	1	0.360	1
2	BBCA	2022	1	1	0.292	1
3	BBCA	2021	0	1	0.326	1
4	BBCA	2020	0	1	0.315	1
5	BBCA	2019	1	1	0.169	1
6	BBNI	2023	0	1	0.730	1
7	BBNI	2022	0	1	0.371	1
8	BBNI	2021	1	1	0.315	1
9	BBNI	2020	1	1	0.157	1
10	BBNI	2019	0	1	0.079	1
11	BBRI	2023	1	1	0.393	1
12	BBRI	2022	0	1	0.393	1
13	BBRI	2021	1	1	0.382	1
14	BBRI	2020	1	1	0.360	1
15	BBRI	2019	0	1	0.315	1
16	BDMN	2023	1	1	0.404	1
17	BDMN	2022	0	1	0.404	1
18	BDMN	2021	1	1	0.247	1
19	BDMN	2020	0	1	0.135	1
20	BDMN	2019	1	1	0.056	1
21	BJBR	2023	1	0	0.360	1
22	BJBR	2022	0	0	0.416	1
23	BJBR	2021	1	0	0.416	1
24	BJBR	2020	1	0	0.416	1
25	BJBR	2019	0	0	0.472	1
26	BJTM	2023	1	0	0.360	1
27	BJTM	2022	1	0	0.270	1
28	BJTM	2021	0	0	0.225	0
29	BJTM	2020	1	0	0.157	0
30	BJTM	2019	1	0	0.326	1
31	BMRI	2023	1	1	0.438	1
32	BMRI	2022	1	1	0.506	1

No	Kode	Tahun	Manajemen Laba	Kualitas Auditor	Sustainability Report	Opini Audit
33	BMRI	2021	0	1	0.494	1
34	BMRI	2020	1	1	0.292	1
35	BMRI	2019	1	1	0.281	1
36	BNGA	2023	1	1	0.652	1
37	BNGA	2022	0	1	0.551	1
38	BNGA	2021	0	1	0.404	1
39	BNGA	2020	1	1	0.449	1
40	BNGA	2019	0	1	0.247	1
41	BNII	2023	0	1	0.652	1
42	BNII	2022	0	1	0.180	1
43	BNII	2021	1	1	0.438	1
44	BNII	2020	0	1	0.124	1
45	BNII	2019	0	1	0.157	1
46	BNLI	2023	1	1	0.146	1
47	BNLI	2022	1	1	0.180	1
48	BNLI	2021	1	1	0.135	1
49	BNLI	2020	1	1	0.281	1
50	BNLI	2019	1	1	0.202	1
51	BRIS	2023	0	1	0.472	1
52	BRIS	2022	1	1	0.472	1
53	BRIS	2021	1	1	0.236	1
54	BRIS	2020	1	1	0.101	1
55	BRIS	2019	1	1	0.236	1
56	BTPN	2023	1	1	0.562	1
57	BTPN	2022	0	1	0.539	1
58	BTPN	2021	0	1	0.528	1
59	BTPN	2020	1	1	0.506	1
60	BTPN	2019	1	1	0.292	1
61	BTPS	2023	1	1	0.326	1
62	BTPS	2022	0	1	0.213	1
63	BTPS	2021	0	1	0.213	1
64	BTPS	2020	1	1	0.225	1
65	BTPS	2019	1	1	0.236	1
66	MEGA	2023	1	0	0.371	1
67	MEGA	2022	0	0	0.337	1
68	MEGA	2021	1	0	0.169	1
69	MEGA	2020	1	0	0.067	1
70	MEGA	2019	1	0	0.045	1
71	NISP	2023	1	1	0.404	1

No	Kode	Tahun	Manajemen Laba	Kualitas Auditor	Sustainability Report	Opini Audit
72	NISP	2022	1	1	0.427	1
73	NISP	2021	1	1	0.404	1
74	NISP	2020	1	1	0.146	1
75	NISP	2019	0	1	0.112	1

Lampiran 2 Indeks Perataan Laba

No	Kode	Tahun	CV Δ I	CV Δ S	Indeks Perataan Laba	Hasil	
					CV Δ I / CV Δ S		
1	BBCA	2023	0.07	0.32	0.21	1	Ada Perataan Laba
2	BBCA	2022	0.30	0.76	0.39	1	Ada Perataan Laba
3	BBCA	2021	1.63	0.61	2.66	0	Tidak Ada Perataan Laba
4	BBCA	2020	2.61	0.52	5.01	0	Tidak Ada Perataan Laba
5	BBCA	2019	0.03	0.33	0.09	1	Ada Perataan Laba
6	BBNI	2023	0.39	0.16	2.53	0	Tidak Ada Perataan Laba
7	BBNI	2022	0.01	-5.81	0.00	0	Tidak Ada Perataan Laba
8	BBNI	2021	-3.58	-0.36	9.83	1	Ada Perataan Laba
9	BBNI	2020	-0.87	2.71	-0.32	1	Ada Perataan Laba
10	BBNI	2019	0.42	0.12	3.44	0	Tidak Ada Perataan Laba
11	BBRI	2023	0.32	0.43	0.74	1	Ada Perataan Laba
12	BBRI	2022	0.21	0.03	7.10	0	Tidak Ada Perataan Laba
13	BBRI	2021	-6.22	0.23	-26.52	1	Ada Perataan Laba
14	BBRI	2020	-1.05	0.13	-8.13	1	Ada Perataan Laba
15	BBRI	2019	0.21	0.07	3.22	0	Tidak Ada Perataan Laba
16	BDMN	2023	0.63	1.05	0.60	1	Ada Perataan Laba
17	BDMN	2022	0.41	-0.60	-0.68	0	Tidak Ada Perataan Laba
18	BDMN	2021	-1.19	-0.09	13.44	1	Ada Perataan Laba
19	BDMN	2020	-0.89	-35.51	0.03	0	Tidak Ada Perataan Laba
20	BDMN	2019	0.29	0.59	0.49	1	Ada Perataan Laba
21	BJBR	2023	-1.91	0.08	-25.03	1	Ada Perataan Laba
22	BJBR	2022	0.15	0.14	1.10	0	Tidak Ada Perataan Laba
23	BJBR	2021	0.37	1.34	0.27	1	Ada Perataan Laba
24	BJBR	2020	0.67	6.89	0.10	1	Ada Perataan Laba
25	BJBR	2019	0.76	0.35	2.16	0	Tidak Ada Perataan Laba
26	BJTM	2023	-1.43	0.29	-4.96	1	Ada Perataan Laba
27	BJTM	2022	0.22	0.35	0.62	1	Ada Perataan Laba
28	BJTM	2021	0.44	0.32	1.38	0	Tidak Ada Perataan Laba
29	BJTM	2020	0.01	0.36	0.04	1	Ada Perataan Laba
30	BJTM	2019	0.06	0.28	0.20	1	Ada Perataan Laba
31	BMRI	2023	0.02	0.13	0.15	1	Ada Perataan Laba
32	BMRI	2022	0.07	0.61	0.11	1	Ada Perataan Laba
33	BMRI	2021	8.65	0.26	33.68	0	Tidak Ada Perataan Laba
34	BMRI	2020	-1.39	0.36	-3.86	1	Ada Perataan Laba
35	BMRI	2019	0.21	0.39	0.54	1	Ada Perataan Laba
36	BNGA	2023	0.15	1.01	0.15	1	Ada Perataan Laba
37	BNGA	2022	0.29	-0.63	-0.46	0	Tidak Ada Perataan Laba

No	Kode	Tahun	CV AI	CV AS	Indeks Perataan Laba	Hasil	
					CV AI / CV AS		
38	BNGA	2021	6.66	1.19	5.59	0	Tidak Ada Perataan Laba
39	BNGA	2020	-0.99	0.78	-1.27	1	Ada Perataan Laba
40	BNGA	2019	0.42	-0.84	-0.50	0	Tidak Ada Perataan Laba
41	BNII	2023	3.16	1.07	2.95	0	Tidak Ada Perataan Laba
42	BNII	2022	1.92	-0.59	-3.22	0	Tidak Ada Perataan Laba
43	BNII	2021	-3.86	-0.10	40.38	1	Ada Perataan Laba
44	BNII	2020	-0.25	-1.39	0.18	0	Tidak Ada Perataan Laba
45	BNII	2019	9.53	0.85	11.25	0	Tidak Ada Perataan Laba
46	BNLI	2023	0.13	0.44	0.29	1	Ada Perataan Laba
47	BNLI	2022	0.17	0.85	0.20	1	Ada Perataan Laba
48	BNLI	2021	-3.91	0.90	-4.34	1	Ada Perataan Laba
49	BNLI	2020	-6.26	0.28	-22.04	1	Ada Perataan Laba
50	BNLI	2019	0.48	2.11	0.23	1	Ada Perataan Laba
51	BRIS	2023	0.06	0.03	1.89	0	Tidak Ada Perataan Laba
52	BRIS	2022	0.15	0.61	0.25	1	Ada Perataan Laba
53	BRIS	2021	0.35	0.68	0.52	1	Ada Perataan Laba
54	BRIS	2020	0.84	0.85	1.00	1	Ada Perataan Laba
55	BRIS	2019	-1.15	-0.29	3.98	1	Ada Perataan Laba
56	BTPN	2023	-2.85	0.57	-5.00	1	Ada Perataan Laba
57	BTPN	2022	0.29	-1.22	-0.24	0	Tidak Ada Perataan Laba
58	BTPN	2021	15.23	-0.01	-2,811.81	0	Tidak Ada Perataan Laba
59	BTPN	2020	-12.35	3.01	-4.11	1	Ada Perataan Laba
60	BTPN	2019	0.08	1.03	0.08	1	Ada Perataan Laba
61	BTPS	2023	-2.15	0.36	-6.04	1	Ada Perataan Laba
62	BTPS	2022	0.26	0.00	780.06	0	Tidak Ada Perataan Laba
63	BTPS	2021	14.43	4.30	3.36	0	Tidak Ada Perataan Laba
64	BTPS	2020	-7.22	2.35	-3.08	1	Ada Perataan Laba
65	BTPS	2019	0.16	0.26	0.61	1	Ada Perataan Laba
66	MEGA	2023	-0.96	0.07	-13.10	1	Ada Perataan Laba
67	MEGA	2022	0.75	0.71	1.05	0	Tidak Ada Perataan Laba
68	MEGA	2021	0.22	0.66	0.34	1	Ada Perataan Laba
69	MEGA	2020	0.02	0.06	0.42	1	Ada Perataan Laba
70	MEGA	2019	0.04	0.23	0.19	1	Ada Perataan Laba
71	NISP	2023	0.02	0.43	0.05	1	Ada Perataan Laba
72	NISP	2022	0.26	10.95	0.02	1	Ada Perataan Laba
73	NISP	2021	-2.44	-0.06	41.26	1	Ada Perataan Laba
74	NISP	2020	-1.73	14.81	-0.12	1	Ada Perataan Laba
75	NISP	2019	0.17	0.02	8.98	0	Tidak Ada Perataan Laba

Lampiran 3 Koefisien Pendapatan tahun 2019 dan 2020

No	Kode	Manajemen Laba									
		Pendapatan Bunga			ΔS 1	ΔS 2	ΔS	A1	A2	A3	CV ΔS
		2017 (n1)	2018 (n2)	2019 (n3)	(n2-n1)	(n3-n2)	(Average ΔS)	(ΔS 1- ΔS) ²	(ΔS 2- ΔS) ²	(A1+A2)/3-1	√A3/ΔS
1	BBCA	53,767,939	56,766,800	63,837,795	2,998,861	7,070,995	5,034,928	4,145,568,828,489	4,145,568,828,489	2,763,712,552,325	0.330
2	BBNI	48,177,849	54,138,613	58,532,373	5,960,764	4,393,760	5,177,262	613,875,384,004	613,875,384,004	409,250,256,002	0.124
3	BBRI	102,912,375	111,582,804	121,756,276	8,670,429	10,173,472	9,421,951	564,784,564,962	564,784,564,962	376,523,043,307	0.065
4	BDMN	19,882,973	20,172,187	21,970,144	289,214	1,797,957	1,043,586	569,076,360,012	569,076,360,012	379,384,240,007	0.590
5	BJBR	11,419,614	11,843,595	12,011,703	423,981	168,108	296,045	16,367,748,032	16,367,748,032	10,911,832,021	0.353
6	BJTM	4,889,674	5,200,739	5,839,016	311,065	638,277	474,671	26,766,923,236	26,766,923,236	17,844,615,490	0.281
7	BMRI	77,284,648	80,992,570	91,525,090	3,707,922	10,532,520	7,120,221	11,643,784,465,401	11,643,784,465,401	7,762,522,976,933	0.391
8	BNGA	19,105,036	9,100,963	9,260,890	-10,004,073	159,927	-4,922,073	25,826,724,000,000	25,826,724,000,000	17,217,815,999,999	-0.843
9	BNII	14,802,881	14,790,035	15,479,869	-12,846	689,834	338,494	123,439,795,600	123,439,795,600	82,293,197,066	0.847
10	BNLI	9,726,541	9,419,839	10,114,747	-306,702	694,908	194,103	250,805,648,025	250,805,648,025	167,203,765,349	2.107
11	BRIS	1,508,223	1,481,574	1,468,853	-26,649	-12,721	-19,685	48,497,296	48,497,296	32,331,530	-0.289
12	BTPN	11,140,809	10,679,385	14,627,058	-461,424	3,947,673	1,743,125	4,860,034,088,852	4,860,034,088,852	3,240,022,725,901	1.033
13	BTPS	2,833,239	3,303,491	4,203,294	470,252	899,803	685,028	46,128,515,400	46,128,515,400	30,752,343,599	0.256
14	MEGA	6,393,586	6,772,448	7,454,236	378,862	681,788	530,325	22,941,040,369	22,941,040,369	15,294,026,912	0.233
15	NISP	10,790,837	11,969,409	13,093,859	1,178,572	1,124,450	1,151,511	732,297,721	732,297,721	488,198,480	0.019
No	Kode	Manajemen Laba									
		Pendapatan Bunga			ΔS 1	ΔS 2	ΔS	A1	A2	A3	CV ΔS
		2018 (n1)	2019 (n2)	2020 (n3)	(n2-n1)	(n3-n2)	(Average ΔS)	(ΔS 1- ΔS) ²	(ΔS 2- ΔS) ²	(A1+A2)/3-1	√A3/ΔS
1	BBCA	56,766,800	63,837,795	65,403,161	7,070,995	1,565,366	4,318,181	7,577,987,671,410	7,577,987,671,410	5,051,991,780,939	0.521
2	BBNI	54,138,613	58,532,373	56,172,871	4,393,760	-2,359,502	1,017,129	11,401,636,910,161	11,401,636,910,161	7,601,091,273,440	2.711
3	BBRI	111,582,804	121,756,276	135,764,561	10,173,472	14,008,285	12,090,879	3,676,447,686,242	3,676,447,686,242	2,450,965,124,161	0.129
4	BDMN	20,172,187	21,970,144	20,087,555	1,797,957	-1,882,589	-42,316	3,386,604,714,529	3,386,604,714,529	2,257,736,476,352	-35.508
5	BJBR	11,843,595	12,011,703	11,879,228	168,108	-132,475	17,817	22,587,534,972	22,587,534,972	15,058,356,647	6.888
6	BJTM	5,200,739	5,839,016	6,088,742	638,277	249,726	444,002	37,742,969,900	37,742,969,900	25,161,979,933	0.357
7	BMRI	80,992,570	91,525,090	95,616,227	10,532,520	4,091,137	7,311,829	10,372,853,738,172	10,372,853,738,172	6,915,235,825,447	0.360
8	BNGA	9,100,963	9,260,890	17,248,452	159,927	7,987,562	4,073,745	15,317,967,423,306	15,317,967,423,306	10,211,978,282,203	0.784
9	BNII	14,790,035	15,479,869	12,826,683	689,834	-2,653,186	-981,676	2,793,945,680,100	2,793,945,680,100	1,862,630,453,399	-1.390
10	BNLI	9,419,839	10,114,747	10,450,915	694,908	336,168	515,538	32,173,596,900	32,173,596,900	21,449,064,599	0.284
11	BRIS	1,481,574	1,468,853	2,184,708	-12,721	715,855	351,567	132,705,746,944	132,705,746,944	88,470,497,962	0.846
12	BTPN	10,679,385	14,627,058	12,366,009	3,947,673	-2,261,049	843,312	9,637,057,218,321	9,637,057,218,321	6,424,704,812,213	3.006
13	BTPS	3,303,491	4,203,294	3,767,696	899,803	-435,598	232,103	445,823,957,700	445,823,957,700	297,215,971,799	2.349
14	MEGA	6,772,448	7,454,236	8,046,281	681,788	592,045	636,917	2,013,451,512	2,013,451,512	1,342,301,007	0.058
15	NISP	11,969,409	13,093,859	12,086,931	1,124,450	-1,006,928	58,761	1,135,693,044,721	1,135,693,044,721	757,128,696,480	14.808

Lampiran 4 Koefisien Pendapatan tahun 2021 dan 2022

No	Kode	Manajemen Laba									
		Pendapatan Bunga			ΔS 1	ΔS 2	ΔS	A1	A2	A3	CV ΔS
		2019 (n1)	2020 (n2)	2021 (n3)	(n2-n1)	(n3-n2)	(Average ΔS)	(ΔS 1- ΔS) ²	(ΔS 2- ΔS) ²	(A1+A2)/3-1	√A3/ΔS
1	BBCA	63,837,795	65,403,161	65,626,976	1,565,366	223,815	894,591	449,939,771,400	449,939,771,400	299,959,847,599	0.612
2	BBNI	58,532,373	56,172,871	50,025,887	-2,359,502	-6,146,984	-4,253,243	3,586,254,975,081	3,586,254,975,081	2,390,836,650,053	-0.364
3	BBRI	121,756,276	135,764,561	143,523,329	14,008,285	7,758,768	10,883,527	9,764,115,683,322	9,764,115,683,322	6,509,410,455,547	0.234
4	BDMN	21,970,144	20,087,555	17,749,004	-1,882,589	-2,338,551	-2,110,570	51,975,336,361	51,975,336,361	34,650,224,240	-0.088
5	BJBR	12,011,703	11,879,228	12,425,703	-132,475	546,475	207,000	115,243,275,625	115,243,275,625	76,828,850,416	1.339
6	BJTM	5,839,016	6,088,742	6,655,168	249,726	566,426	408,076	25,074,722,500	25,074,722,500	16,716,481,666	0.317
7	BMRI	91,525,090	95,616,227	97,749,086	4,091,137	2,132,859	3,111,998	958,713,181,321	958,713,181,321	639,142,120,880	0.257
8	BNGA	9,260,890	17,248,452	15,751,579	7,987,562	-1,496,873	3,245,345	22,488,626,817,306	22,488,626,817,306	14,992,417,878,203	1.193
9	BNII	15,479,869	12,826,683	10,730,035	-2,653,186	-2,096,648	-2,374,917	77,433,636,361	77,433,636,361	51,622,424,240	-0.096
10	BNLI	10,114,747	10,450,915	10,434,468	336,168	-16,447	159,861	31,084,334,556	31,084,334,556	20,722,889,703	0.901
11	BRIS	1,468,853	2,184,708	10,184,236	715,855	7,999,528	4,357,692	13,262,973,092,732	13,262,973,092,732	8,841,982,061,821	0.682
12	BTPN	14,627,058	12,366,009	10,074,762	-2,261,049	-2,291,247	-2,276,148	227,979,801	227,979,801	151,986,533	-0.005
13	BTPS	4,203,294	3,767,696	4,407,695	-435,598	639,999	102,201	289,227,226,602	289,227,226,602	192,818,151,067	4.297
14	MEGA	7,454,236	8,046,281	8,110,291	592,045	64,010	328,028	69,705,240,306	69,705,240,306	46,470,160,203	0.657
15	NISP	13,093,859	12,086,931	11,216,156	-1,006,928	-870,775	-938,852	4,634,409,852	4,634,409,852	3,089,606,567	-0.059
No	Kode	Manajemen Laba									
		Pendapatan Bunga			ΔS 1	ΔS 2	ΔS	A1	A2	A3	CV ΔS
		2020 (n1)	2021 (n2)	2022 (n3)	(n2-n1)	(n3-n2)	(Average ΔS)	(ΔS 1- ΔS) ²	(ΔS 2- ΔS) ²	(A1+A2)/3-1	√A3/ΔS
1	BBCA	65,403,161	65,626,976	72,241,191	223,815	6,614,215	3,419,015	10,209,303,040,000	10,209,303,040,000	6,806,202,026,666	0.763
2	BBNI	56,172,871	50,025,887	54,658,681	-6,146,984	4,632,794	-757,095	29,050,903,432,321	29,050,903,432,321	19,367,268,954,880	-5.813
3	BBRI	135,764,561	143,523,329	151,874,816	7,758,768	8,351,487	8,055,128	87,828,953,240	87,828,953,240	58,552,635,493	0.030
4	BDMN	20,087,555	17,749,004	17,393,331	-2,338,551	-355,673	-1,347,112	982,951,290,721	982,951,290,721	655,300,860,480	-0.601
5	BJBR	11,879,228	12,425,703	12,816,082	546,475	390,379	468,427	6,091,490,304	6,091,490,304	4,060,993,535	0.136
6	BJTM	6,088,742	6,655,168	6,882,651	566,426	227,483	396,955	28,720,589,312	28,720,589,312	19,147,059,541	0.349
7	BMRI	95,616,227	97,749,086	112,382,118	2,132,859	14,633,032	8,382,946	39,063,581,257,482	39,063,581,257,482	26,042,387,504,987	0.609
8	BNGA	17,248,452	15,751,579	15,557,710	-1,496,873	-193,869	-845,371	424,454,856,004	424,454,856,004	282,969,904,002	-0.629
9	BNII	12,826,683	10,730,035	10,400,454	-2,096,648	-329,581	-1,213,114.50000	780,631,445,622	780,631,445,622	520,420,963,747	-0.595
10	BNLI	10,450,915	10,434,468	11,211,686	-16,447	777,218	380,386	157,476,033,056	157,476,033,056	104,984,022,037	0.852
11	BRIS	2,184,708	10,184,236	11,354,885	7,999,528	1,170,649	4,585,089	11,658,397,099,160	11,658,397,099,160	7,772,264,732,773	0.608
12	BTPN	12,366,009	10,074,762	10,525,856	-2,291,247	451,094	-920,077	1,880,108,540,070	1,880,108,540,070	1,253,405,693,379	-1.217
13	BTPS	3,767,696	4,407,695	5,048,219	639,999	640,524	640,262	68,906	68,906	45,937	0.000
14	MEGA	8,046,281	8,110,291	9,069,057	64,010	958,766	511,388	200,147,074,884	200,147,074,884	133,431,383,255	0.714
15	NISP	12,086,931	11,216,156	12,227,225	-870,775	1,011,069	70,147	885,334,210,084	885,334,210,084	590,222,806,722	10.952

Lampiran 5 Koefisien Pendapatan tahun 2023

No	Kode	Manajemen Laba									
		Pendapatan Bunga			ΔS 1	ΔS 2	ΔS	A1	A2	A3	CV ΔS
		2021 (n1)	2022 (n2)	2023 (n3)	(n2-n1)	(n3-n2)	(Average ΔS)	(ΔS 1- ΔS) ²	(ΔS 2- ΔS) ²	(A1+A2)/3-1	$\sqrt{A3/\Delta S}$
1	BBCA	65,626,976	72,241,191	87,397,774	6,614,215	15,156,583	10,885,399	18,243,012,761,856	18,243,012,761,856	12,162,008,507,903	0.320
2	BBNI	50,025,887	54,658,681	61,471,696	4,632,794	6,813,015	5,722,905	1,188,340,902,210	1,188,340,902,210	792,227,268,139	0.156
3	BBRI	143,523,329	151,874,816	178,995,994	8,351,487	27,121,178	17,736,333	88,075,325,058,870	88,075,325,058,870	58,716,883,372,579	0.432
4	BDMN	17,749,004	17,393,331	20,210,346	-355,673	2,817,015	1,230,671	2,516,487,286,336	2,516,487,286,336	1,677,658,190,890	1.052
5	BJBR	12,425,703	12,816,082	13,287,106	390,379	471,024	430,702	1,625,904,006	1,625,904,006	1,083,936,003	0.076
6	BJTM	6,655,168	6,882,651	7,357,284	227,483	474,633	351,058	15,270,780,625	15,270,780,625	10,180,520,416	0.287
7	BMRI	97,749,086	112,382,118	132,544,470	14,633,032	20,162,352	17,397,692	7,643,344,915,600	7,643,344,915,600	5,095,563,277,066	0.130
8	BNGA	15,751,579	15,557,710	17,388,452	-193,869	1,830,742	818,437	1,024,762,425,330	1,024,762,425,330	683,174,950,219	1.010
9	BNII	10,730,035	10,400,454	12,826,683	-329,581	2,426,229	1,048,324	1,898,622,189,025	1,898,622,189,025	1,265,748,126,016	1.073
10	BNLI	10,434,468	11,211,686	13,798,469	777,218	2,586,783	1,682,001	818,631,372,306	818,631,372,306	545,754,248,203	0.439
11	BRIS	10,184,236	11,354,885	12,627,780	1,170,649	1,272,895	1,221,772	2,613,561,129	2,613,561,129	1,742,374,085	0.034
12	BTPN	10,074,762	10,525,856	13,069,491	451,094	2,543,635	1,497,365	1,094,681,959,170	1,094,681,959,170	729,787,972,779	0.571
13	BTPS	4,407,695	5,048,219	5,299,422	640,524	251,203	445,864	37,892,710,260	37,892,710,260	25,261,806,839	0.356
14	MEGA	8,110,291	9,069,057	10,217,532	958,766	1,148,475	1,053,621	8,997,376,170	8,997,376,170	5,998,250,779	0.074
15	NISP	11,216,156	12,227,225	15,532,562	1,011,069	3,305,337	2,158,203	1,315,916,413,956	1,315,916,413,956	877,277,609,303	0.434

Lampiran 6 Koefisien Laba 2019 dan 2020

No	Kode	Manajemen Laba									
		Laba			ΔI 1	ΔI 2	ΔI	A1	A2	A3	CV ΔI
		2017 (n1)	2018 (n2)	2019 (n3)	(n2-n1)	(n3-n2)	(Average ΔS)	(ΔI 1- ΔI) ²	(ΔI 2- ΔI) ²	(A1+A2)/3-1	√A3/ΔI
1	BBCA	23,321,150	25,851,660	28,569,974	2,530,510	2,718,314	2,624,412	8,817,585,604	8,817,585,604	5,878,390,402	0.029
2	BBNI	13,770,592	15,091,763	15,508,583	1,321,171	416,820	868,996	204,462,682,800	204,462,682,800	136,308,455,199	0.425
3	BBRI	29,045,049	32,418,486	34,413,825	3,373,437	1,995,339	2,684,388	474,788,524,401	474,788,524,401	316,525,682,933	0.210
4	BDMN	3,828,097	4,107,068	4,240,671	278,971	133,603	206,287	5,282,963,856	5,282,963,856	3,521,975,903	0.288
5	BJBR	1,211,405	1,552,396	1,564,492	340,991	12,096	176,544	27,042,980,256	27,042,980,256	18,028,653,503	0.761
6	BJTM	1,159,370	1,260,308	1,376,505	100,938	116,197	108,568	58,209,270	58,209,270	38,806,179	0.057
7	BMRI	21,443,042	25,851,937	28,455,592	4,408,895	2,603,655	3,506,275	814,722,864,400	814,722,864,400	543,148,576,266	0.210
8	BNGA	2,977,738	3,482,428	3,642,935	504,690	160,507	332,599	29,615,484,372	29,615,484,372	19,743,656,247	0.422
9	BNII	1,860,845	2,262,245	1,924,180	401,400	-338,065	31,668	136,702,121,556	136,702,121,556	91,134,747,703	9.533
10	BNLI	748,433	901,252	1,500,420	152,819	599,168	375,994	49,806,857,450	49,806,857,450	33,204,571,633	0.485
11	BRIS	101,091	106,600	74,016	5,509	-32,584	-13,538	362,769,162	362,769,162	241,846,107	-1.149
12	BTPN	1,421,940	2,128,064	2,992,418	706,124	864,354	785,239	6,259,183,225	6,259,183,225	4,172,788,816	0.082
13	BTPS	670,182	965,311	1,399,634	295,129	434,323	364,726	4,843,742,409	4,843,742,409	3,229,161,605	0.156
14	MEGA	1,300,043	1,899,534	2,437,655	599,491	538,121	568,806	941,569,225	941,569,225	627,712,816	0.044
15	NISP	2,175,824	2,638,064	2,939,243	462,240	301,179	381,710	6,485,161,430	6,485,161,430	4,323,440,953	0.172

No	Kode	Manajemen Laba									
		Laba			ΔI 1	ΔI 2	ΔI	A1	A2	A3	CV ΔI
		2018 (n1)	2019 (n2)	2020 (n3)	(n2-n1)	(n3-n2)	(Average ΔS)	(ΔI 1- ΔI) ²	(ΔI 2- ΔI) ²	(A1+A2)/3-1	√A3/ΔI
1	BBCA	25,851,660	28,569,974	27,147,109	2,718,314	-1,422,865	647,725	4,287,340,877,510	4,287,340,877,510	2,858,227,251,673	2.610
2	BBNI	15,091,763	15,508,583	3,321,442	416,820	-12,187,141	-5,885,161	39,714,958,222,380	39,714,958,222,380	26,476,638,814,919	-0.874
3	BBRI	32,418,486	34,413,825	18,660,393	1,995,339	-15,753,432	-6,879,047	78,754,718,002,610	78,754,718,002,610	52,503,145,335,073	-1.053
4	BDMN	4,107,068	4,240,671	1,088,942	133,603	-3,151,729	-1,509,063	2,698,351,587,556	2,698,351,587,556	1,798,901,058,370	-0.889
5	BJBR	1,552,396	1,564,492	1,689,996	12,096	125,504	68,800	3,215,343,616	3,215,343,616	2,143,562,410	0.673
6	BJTM	1,260,308	1,376,505	1,488,962	116,197	112,457	114,327	3,496,900	3,496,900	2,331,266	0.013
7	BMRI	25,851,937	28,455,592	18,398,928	2,603,655	-10,056,664	-3,726,505	40,070,919,295,440	40,070,919,295,440	26,713,946,196,959	-1.387
8	BNGA	3,482,428	3,642,935	2,011,254	160,507	-1,631,681	-735,587	802,984,456,836	802,984,456,836	535,322,971,223	-0.995
9	BNII	2,262,245	1,924,180	1,284,392	-338,065	-639,788	-488,927	22,759,192,182	22,759,192,182	15,172,794,787	-0.252
10	BNLI	901,252	1,500,420	721,587	599,168	-778,833	-89,833	474,721,689,000	474,721,689,000	316,481,125,999	-6.262
11	BRIS	106,600	74,016	2,187,649	-32,584	2,113,633	1,040,525	1,151,561,852,772	1,151,561,852,772	767,707,901,847	0.842
12	BTPN	2,128,064	2,992,418	2,005,677	864,354	-986,741	-61,194	856,638,174,756	856,638,174,756	571,092,116,503	-12.349
13	BTPS	965,311	1,399,634	854,614	434,323	-545,020	-55,349	239,778,177,912	239,778,177,912	159,852,118,607	-7.224
14	MEGA	1,899,534	2,437,655	3,008,311	538,121	570,656	554,389	264,631,556	264,631,556	176,421,037	0.024
15	NISP	2,638,064	2,939,243	2,101,671	301,179	-837,572	-268,197	324,188,460,000	324,188,460,000	216,125,639,999	-1.733

Lampiran 7 Koefisien Laba 2021 dan 2022

No	Kode	Manajemen Laba									
		Laba			ΔI	ΔI	ΔI	A1	A2	A3	CV ΔI
		2019 (n1)	2020 (n2)	2021 (n3)	(n2-n1)	(n3-n2)	(Average ΔS)	(ΔI 1- ΔI) ²	(ΔI 2- ΔI) ²	(A1+A2)/3-1	$\sqrt{A3/\Delta I}$
1	BBCA	28,569,974	27,147,109	31,440,159	-1,422,865	4,293,050	1,435,093	8,167,921,071,806	8,167,921,071,806	5,445,280,714,537	1.626
2	BBNI	15,508,583	3,321,442	10,977,051	-12,187,141	7,655,609	-2,265,766	98,433,681,890,625	98,433,681,890,625	65,622,454,593,749	-3.575
3	BBRI	34,413,825	18,660,393	30,755,766	-15,753,432	12,095,373	-1,829,030	193,888,984,982,006	193,888,984,982,006	129,259,323,321,336	-6.216
4	BDMN	4,240,671	1,088,942	1,669,280	-3,151,729	580,338	-1,285,696	3,482,081,023,122	3,482,081,023,122	2,321,387,348,747	-1.185
5	BJBR	1,564,492	1,689,996	2,018,654	125,504	328,658	227,081	10,317,886,929	10,317,886,929	6,878,591,285	0.365
6	BJTM	1,376,505	1,488,962	1,523,070	112,457	34,108	73,283	1,534,641,450	1,534,641,450	1,023,094,299	0.436
7	BMRI	28,455,592	18,398,928	30,551,097	-10,056,664	12,152,169	1,047,753	123,308,065,805,472	123,308,065,805,472	82,205,377,203,647	8.653
8	BNGA	3,642,935	2,011,254	4,098,604	-1,631,681	2,087,350	227,835	3,457,797,894,740	3,457,797,894,740	2,305,198,596,493	6.664
9	BNII	1,924,180	1,284,392	1,700,928	-639,788	416,536	-111,626	278,955,098,244	278,955,098,244	185,970,065,495	-3.863
10	BNLI	1,500,420	721,587	1,231,127	-778,833	509,540	-134,647	414,976,246,782	414,976,246,782	276,650,831,187	-3.906
11	BRIS	74,016	2,187,649	3,028,205	2,113,633	840,556	1,477,095	405,181,261,982	405,181,261,982	270,120,841,321	0.352
12	BTPN	2,992,418	2,005,677	3,104,215	-986,741	1,098,538	55,899	1,087,097,126,960	1,087,097,126,960	724,731,417,973	15.230
13	BTPS	1,399,634	854,614	1,465,005	-545,020	610,391	32,686	333,743,644,730	333,743,644,730	222,495,763,153	14.431
14	MEGA	2,437,655	3,008,311	4,008,051	570,656	999,740	785,198	46,028,269,764	46,028,269,764	30,685,513,175	0.223
15	NISP	2,939,243	2,101,671	2,519,619	-837,572	417,948	-209,812	394,082,617,600	394,082,617,600	262,721,745,066	-2.443
No	Kode	Manajemen Laba									
		Laba			ΔI	ΔI	ΔI	A1	A2	A3	CV ΔI
		2020 (n1)	2021 (n2)	2022 (n3)	(n2-n1)	(n3-n2)	(Average ΔS)	(ΔI 1- ΔI) ²	(ΔI 2- ΔI) ²	(A1+A2)/3-1	$\sqrt{A3/\Delta I}$
1	BBCA	27,147,109	31,440,159	40,755,572	4,293,050	9,315,413	6,804,232	6,306,032,525,942	6,306,032,525,942	4,204,021,683,961	0.301
2	BBNI	3,321,442	10,977,051	18,481,780	7,655,609	7,504,729	7,580,169	5,691,193,600	5,691,193,600	3,794,129,066	0.008
3	BBRI	18,660,393	30,755,766	51,408,207	12,095,373	20,652,441	16,373,907	18,305,853,189,156	18,305,853,189,156	12,203,902,126,103	0.213
4	BDMN	1,088,942	1,669,280	3,429,634	580,338	1,760,354	1,170,346	348,109,440,064	348,109,440,064	232,072,960,042	0.412
5	BJBR	1,689,996	2,018,654	2,245,282	328,658	226,628	277,643	2,602,530,225	2,602,530,225	1,735,020,149	0.150
6	BJTM	1,488,962	1,523,070	1,542,824	34,108	19,754	26,931	51,509,329	51,509,329	34,339,552	0.218
7	BMRI	18,398,928	30,551,097	44,952,368	12,152,169	14,401,271	13,276,720	1,264,614,951,601	1,264,614,951,601	843,076,634,400	0.069
8	BNGA	2,011,254	4,098,604	5,096,771	2,087,350	998,167	1,542,759	296,579,901,872	296,579,901,872	197,719,934,581	0.288
9	BNII	1,284,392	1,700,928	1,533,211	416,536	-167,717	124,410	85,337,892,002	85,337,892,002	56,891,928,001	1.917
10	BNLI	721,587	1,231,127	2,013,413	509,540	782,286	645,913	18,597,595,129	18,597,595,129	12,398,396,752	0.172
11	BRIS	2,187,649	3,028,205	4,260,182	840,556	1,231,977	1,036,267	38,302,599,810	38,302,599,810	25,535,066,539	0.154
12	BTPN	2,005,677	3,104,215	3,629,564	1,098,538	525,349	811,944	82,136,407,430	82,136,407,430	54,757,604,953	0.288
13	BTPS	854,614	1,465,005	1,779,580	610,391	314,575	462,483	21,876,776,464	21,876,776,464	14,584,517,642	0.261
14	MEGA	3,008,311	4,008,051	4,052,678	999,740	44,627	522,184	228,060,210,692	228,060,210,692	152,040,140,461	0.747
15	NISP	2,101,671	2,519,619	3,326,930	417,948	807,311	612,630	37,900,886,442	37,900,886,442	25,267,257,627	0.259

Lampiran 8 Koefisien Laba 2023

No	Kode	Manajemen Laba									
		Laba			ΔI 1	ΔI 2	ΔI	A1	A2	A3	CV ΔI
		2021 (n1)	2022 (n2)	2023 (n3)	(n2-n1)	(n3-n2)	(Average ΔS)	(ΔI 1- ΔI) ²	(ΔI 2- ΔI) ²	(A1+A2)/3-1	$\sqrt{A3/\Delta I}$
1	BBCA	31,440,159	40,755,572	48,658,095	9,315,413	7,902,523	8,608,968	499,064,538,025	499,064,538,025	332,709,692,016	0.067
2	BBNI	10,977,051	18,481,780	21,106,228	7,504,729	2,624,448	5,064,589	5,954,285,659,740	5,954,285,659,740	3,969,523,773,159	0.393
3	BBRI	30,755,766	51,408,207	60,425,048	20,652,441	9,016,841	14,834,641	33,846,796,840,000	33,846,796,840,000	22,564,531,226,666	0.320
4	BDMN	1,669,280	3,429,634	3,658,045	1,760,354	228,411	994,383	586,712,338,812	586,712,338,812	391,141,559,207	0.629
5	BJBR	2,018,654	2,245,282	1,681,177	226,628	-564,105	-168,739	156,314,669,322	156,314,669,322	104,209,779,547	-1.913
6	BJTM	1,523,070	1,542,824	1,470,105	19,754	-72,719	-26,483	2,137,813,932	2,137,813,932	1,425,209,287	-1.426
7	BMRI	30,551,097	44,952,368	60,051,870	14,401,271	15,099,502	14,750,387	121,881,632,340	121,881,632,340	81,254,421,559	0.019
8	BNGA	4,098,604	5,096,771	6,551,401	998,167	1,454,630	1,226,399	52,089,617,592	52,089,617,592	34,726,411,727	0.152
9	BNII	1,700,928	1,533,211	1,817,750	-167,717	284,539	58,411	51,133,872,384	51,133,872,384	34,089,248,255	3.161
10	BNLI	1,231,127	2,013,413	2,585,218	782,286	571,805	677,046	11,075,562,840	11,075,562,840	7,383,708,559	0.127
11	BRIS	3,028,205	4,260,182	5,703,743	1,231,977	1,443,561	1,337,769	11,191,947,264	11,191,947,264	7,461,298,175	0.065
12	BTPN	3,104,215	3,629,564	2,682,484	525,349	-947,080	-210,866	542,011,790,010	542,011,790,010	361,341,193,339	-2.851
13	BTPS	1,465,005	1,779,580	1,080,588	314,575	-698,992	-192,209	256,829,515,872	256,829,515,872	171,219,677,247	-2.153
14	MEGA	4,008,051	4,052,678	3,510,670	44,627	-542,008	-248,691	86,035,155,806	86,035,155,806	57,356,770,537	-0.963
15	NISP	2,519,619	3,326,930	4,091,043	807,311	764,113	785,712	466,516,801	466,516,801	311,011,200	0.022

Lampiran 9 Kantor Akuntan Publik (KAP) yang melakukan Audit pada Sektor Keuangan Sub Sektor Bank yang terdaftar di BEI tahun 2019-2023

No	Kode	Tahun	Kualitas Auditor	BIG FOUR		NON-BIG FOUR	
1	BBCA	2023	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
2	BBCA	2022	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
3	BBCA	2021	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
4	BBCA	2020	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
5	BBCA	2019	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
6	BBNI	2023	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
7	BBNI	2022	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
8	BBNI	2021	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
9	BBNI	2020	1	EY	Purwanto, Sungkoro Dan Surya		
10	BBNI	2019	1	EY	Purwanto, Sungkoro Dan Surya		
11	BBRI	2023	1	EY	Purwanto, Sungkoro Dan Surya		
12	BBRI	2022	1	EY	Purwanto, Sungkoro Dan Surya		
13	BBRI	2021	1	EY	Purwanto, Sungkoro Dan Surya		
14	BBRI	2020	1	EY	Purwanto, Sungkoro Dan Surya		
15	BBRI	2019	1	EY	Purwanto, Sungkoro Dan Surya		

No	Kode	Tahun	Kualitas Auditor	BIG FOUR		NON-BIG FOUR	
16	BDMN	2023	1	DELOITTE	Imelda & Rekan		
17	BDMN	2022	1	DELOITTE	Imelda & Rekan		
18	BDMN	2021	1	DELOITTE	Imelda & Rekan		
19	BDMN	2020	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
20	BDMN	2019	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
21	BJBR	2023	0			RSM	Amir Abadi Jusuf, Aryanto, Mawar & Rekan
22	BJBR	2022	0			RSM	Amir Abadi Jusuf, Aryanto, Mawar & Rekan
23	BJBR	2021	0			RSM	Amir Abadi Jusuf, Aryanto, Mawar & Rekan
24	BJBR	2020	0			RSM	Amir Abadi Jusuf, Aryanto, Mawar & Rekan
25	BJBR	2019	0			RSM	Amir Abadi Jusuf, Aryanto, Mawar & Rekan
26	BJTM	2023	0			PKF	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan
27	BJTM	2022	0			PKF	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan
28	BJTM	2021	0			Nexia KPS	Kanaka Puradiredja, Suhartono
29	BJTM	2020	0			RSM	Amir Abadi Jusuf, Aryanto, Mawar & Rekan
30	BJTM	2019	0			PKF	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan

No	Kode	Tahun	Kualitas Auditor	BIG FOUR		NON-BIG FOUR	
31	BMRI	2023	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
32	BMRI	2022	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
33	BMRI	2021	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
34	BMRI	2020	1	EY	Purwanto, Sungkoro Dan Surya		
35	BMRI	2019	1	EY	Purwanto, Sungkoro Dan Surya		
36	BNGA	2023	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
37	BNGA	2022	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
38	BNGA	2021	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
39	BNGA	2020	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
40	BNGA	2019	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
41	BNII	2023	1	EY	Purwanto, Sungkoro Dan Surya		
42	BNII	2022	1	EY	Purwanto, Sungkoro Dan Surya		
43	BNII	2021	1	EY	Purwanto, Sungkoro Dan Surya		
44	BNII	2020	1	EY	Purwanto, Sungkoro Dan Surya		
45	BNII	2019	1	EY	Purwanto, Sungkoro Dan Surya		
46	BNLI	2023	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		

No	Kode	Tahun	Kualitas Auditor	BIG FOUR		NON-BIG FOUR	
47	BNLI	2022	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
48	BNLI	2021	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
49	BNLI	2020	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
50	BNLI	2019	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
51	BRIS	2023	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
52	BRIS	2022	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
53	BRIS	2021	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
54	BRIS	2020	1	EY	Purwanto, Sungkoro Dan Surya		
55	BRIS	2019	1	EY	Purwanto, Sungkoro Dan Surya		
56	BTPN	2023	1	KPMG	Siddharta Widjaja & Rekan		
57	BTPN	2022	1	KPMG	Siddharta Widjaja & Rekan		
58	BTPN	2021	1	KPMG	Siddharta Widjaja & Rekan		
59	BTPN	2020	1	KPMG	Siddharta Widjaja & Rekan		
60	BTPN	2019	1	KPMG	Siddharta Widjaja & Rekan		
61	BTPS	2023	1	KPMG	Siddharta Widjaja & Rekan		
62	BTPS	2022	1	KPMG	Siddharta Widjaja & Rekan		
63	BTPS	2021	1	KPMG	Siddharta Widjaja & Rekan		

No	Kode	Tahun	Kualitas Auditor	BIG FOUR		NON-BIG FOUR	
64	BTPS	2020	1	KPMG	Siddharta Widjaja & Rekan		
65	BTPS	2019	1	KPMG	Siddharta Widjaja & Rekan		
66	MEGA	2023	0			RSM	Amir Abadi Jusuf, Aryanto, Mawar & Rekan
67	MEGA	2022	0			CROWE	Kosasih, Nurdiyaman, Mulyadi, Tjahjo & rekan
68	MEGA	2021	0			CROWE	Kosasih, Nurdiyaman, Mulyadi, Tjahjo & rekan
69	MEGA	2020	0			CROWE	Kosasih, Nurdiyaman, Mulyadi, Tjahjo & rekan
70	MEGA	2019	0			CROWE	Kosasih, Nurdiyaman, Mulyadi, Tjahjo & rekan
71	NISP	2023	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
72	NISP	2022	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
73	NISP	2021	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
74	NISP	2020	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
75	NISP	2019	1	PWC	Tanudiredja, Wibisana, Rintis dan Rekan		
TOTAL				60		15	
				DELOITTE	3		
				PWC	31		
				EY	16		
				KPMG	10		

Lampiran 10 *Sustainability Report Disclosure Index (SRDI)* pada Sektor Keuangan
Sub Sektor Bank yang terdaftar di BEI tahun 2019-2023

No	Kode	Tahun	n	k	SRDI = n/k
1	BBCA	2023	32	89	0.35955056
2	BBCA	2022	26	89	0.29213483
3	BBCA	2021	29	89	0.3258427
4	BBCA	2020	28	89	0.31460674
5	BBCA	2019	15	89	0.16853933
6	BBNI	2023	65	89	0.73033708
7	BBNI	2022	33	89	0.37078652
8	BBNI	2021	28	89	0.31460674
9	BBNI	2020	14	89	0.15730337
10	BBNI	2019	7	89	0.07865169
11	BBRI	2023	35	89	0.39325843
12	BBRI	2022	35	89	0.39325843
13	BBRI	2021	34	89	0.38202247
14	BBRI	2020	32	89	0.35955056
15	BBRI	2019	28	89	0.31460674
16	BDMN	2023	36	89	0.40449438
17	BDMN	2022	36	89	0.40449438
18	BDMN	2021	22	89	0.24719101
19	BDMN	2020	12	89	0.13483146
20	BDMN	2019	5	89	0.05617978
21	BJBR	2023	32	89	0.35955056
22	BJBR	2022	37	89	0.41573034
23	BJBR	2021	37	89	0.41573034
24	BJBR	2020	37	89	0.41573034
25	BJBR	2019	42	89	0.47191011
26	BJTM	2023	32	89	0.35955056
27	BJTM	2022	24	89	0.26966292
28	BJTM	2021	20	89	0.2247191
29	BJTM	2020	14	89	0.15730337
30	BJTM	2019	29	89	0.3258427
31	BMRI	2023	39	89	0.43820225
32	BMRI	2022	45	89	0.50561798
33	BMRI	2021	44	89	0.49438202
34	BMRI	2020	26	89	0.29213483
35	BMRI	2019	25	89	0.28089888
36	BNGA	2023	58	89	0.65168539

No	Kode	Tahun	n	k	SRDI = n/k
37	BNGA	2022	49	89	0.5505618
38	BNGA	2021	36	89	0.40449438
39	BNGA	2020	40	89	0.4494382
40	BNGA	2019	22	89	0.24719101
41	BNII	2023	58	89	0.65168539
42	BNII	2022	16	89	0.17977528
43	BNII	2021	39	89	0.43820225
44	BNII	2020	11	89	0.12359551
45	BNII	2019	14	89	0.15730337
46	BNLI	2023	13	89	0.14606742
47	BNLI	2022	16	89	0.17977528
48	BNLI	2021	12	89	0.13483146
49	BNLI	2020	25	89	0.28089888
50	BNLI	2019	18	89	0.20224719
51	BRIS	2023	42	89	0.47191011
52	BRIS	2022	42	89	0.47191011
53	BRIS	2021	21	89	0.23595506
54	BRIS	2020	9	89	0.1011236
55	BRIS	2019	21	89	0.23595506
56	BTPN	2023	50	89	0.56179775
57	BTPN	2022	48	89	0.53932584
58	BTPN	2021	47	89	0.52808989
59	BTPN	2020	45	89	0.50561798
60	BTPN	2019	26	89	0.29213483
61	BTPS	2023	29	89	0.3258427
62	BTPS	2022	19	89	0.21348315
63	BTPS	2021	19	89	0.21348315
64	BTPS	2020	20	89	0.2247191
65	BTPS	2019	21	89	0.23595506
66	MEGA	2023	33	89	0.37078652
67	MEGA	2022	30	89	0.33707865
68	MEGA	2021	15	89	0.16853933
69	MEGA	2020	6	89	0.06741573
70	MEGA	2019	4	89	0.04494382
71	NISP	2023	36	89	0.40449438
72	NISP	2022	38	89	0.42696629
73	NISP	2021	36	89	0.40449438
74	NISP	2020	13	89	0.14606742
75	NISP	2019	10	89	0.11235955

Lampiran 11 Lembar Perbaikan Ujian Sidang Skripsi Akuntansi


UNIVERSITAS BINANIAGA INDONESIA
FAKULTAS EKONOMI DAN BISNIS

Jl. Raya Pajajaran No.100 Telp (0251) 8360688 Fax (0251) 8354558


LEMBAR PERBAIKAN UJIAN SIDANG SKRIPSI AKUNTANSI

NAMA : Santa Monica
NIM : 18200023
JUDUL PENELITIAN :

Analisis Pengaruh Manajemen Laba, Kualitas Auditor Dan Sustainability Report Terhadap Opini Audit Pada Perusahaan Sektor Keuangan Sub Sektor Bank Yang Terdaftar Di Burs Efek Indonesia Periode 2019-2023

	PERBAIKAN	TANDA TANGAN
BAB I	- cek skripsi	✓
BAB II	Referensi referensi diperbarui dari terbaru	✓
BAB III	cek skripsi	✓
BAB IV	Hubungkan dengan Grand teori	✓
BAB V		

Bogor, 05 September 2024

Penguji

(.....)

Ampuh.



UNIVERSITAS BINANIAGA INDONESIA
FAKULTAS EKONOMI DAN BISNIS



Jl. Raya Pajajaran No.100 Telp (0251) 8360688 Fax (0251) 8354558

LEMBAR PERBAIKAN UJIAN SIDANG SKRIPSI AKUNTANSI

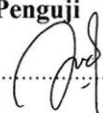
NAMA : Santa Monica
NIM : 18200023
JUDUL PENELITIAN :

Analisis Pengaruh Manajemen Laba, Kualitas Auditor Dan Sustainability Report Terhadap Opini Audit Pada Perusahaan Sektor Keuangan Sub Sektor Bank Yang Terdaftar Di Burs Efek Indonesia Periode 2019-2023

	PERBAIKAN	TANDA TANGAN
BAB I		
BAB II		
BAB III		
BAB IV		
BAB V		

Bogor, 05 September 2024

Penguji

(..........)