

**Lampiran 1**  
**Daftar Perusahaan Populasi**

No	Kode Saham	Nama Emiten
1	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk
2	BABP	Bank ICB Bumi Putra Tbk
3	BACA	Bank Capital Indonesia Tbk
4	BAEK	Bank Ekonomi Raharja Tbk
5	BBCA	Bank Central Asia Tbk
6	BBKP	Bank Bukopin Tbk
7	BBMD	Bank Mestika Dharma Tbk
8	BBNI	Bank Negara Indonesia (Persero)Tbk
9	BBNP	Bank Nusantara Parahyangan Tbk
10	BBRI	Bank Rakyat Indonesia (Persero)Tbk
11	BBTN	Bank Tabungan Negara (Persero) Tbk
12	BCIC	Bank Mutiara Tbk
13	BDMN	Bank Danamon Indonesia Tbk
14	BEKS	Bank Pundi Indonesia Tbk
15	BJBR	Bank Jabar Banten Tbk
16	BJTM	Bank Pembangunan Daerah Jawa Timur (Tbk)
17	BKSW	Bank Kesawan Tbk
18	BMAS	Bank Maspion Indonesia Tbk
19	BMRI	Bank Mandiri (Persero) Tbk
20	BNBA	Bank Bumi Arta Tbk
21	BNGA	Bank CIMB Niaga Tbk
22	BNII	Bank Internasional Indonesia Tbk
23	BNLI	Bank Permata Tbk
24	BSIM	Bank Sinar Mas Tbk
25	BSWD	Bank Swadesi Tbk
26	BTPN	Bank Tabungan Pensiunan Nasional Tbk
27	BVIC	Bank Victoria International Tbk
28	INPC	Bank Artha Graha International Tbk
29	MAYA	Bank Mayapada International Tbk
30	MCOR	Bank Windu Kentjana International Tbk
31	MEGA	Bank Mega Tbk
32	NAGA	Bank Mitraniaga Tbk
33	NISP	Bank NISP OCBC Tbk
34	NOBU	Bank Nationalnobu Tbk
35	PNBN	Bank Pan Indonesia Tbk
36	PNBS	Bank Pan Indonesia Syariah Tbk
37	SDRA	Bank Himpunan Saudara 1906 Tbk

## Lampiran 2

### Data Perusahaan Sampel Tahun 2012

NO	NAMA PERUSAHAAN	AUDIT DELAY	OA	SO	UP	LR	LP
1	Bank Rakyat Indonesia Agro Niaga Tbk	53	1	90,79	12,60638137	1	1
2	Bank ICB Bumi Putra Tbk	87	0	90,39	12,87116413	1	1
3	Bank Central Asia Tbk	64	1	88,28	14,64639784	1	0
4	Bank Bukopin Tbk	70	0	92,39	13,81749926	1	1
5	Bank Negara Indonesia (Persero)Tbk	60	0	86,94	14,52284053	1	1
6	Bank Nusantara Parahyangan Tbk	74	0	91,94	12,91444894	1	1
7	Bank Rakyat Indonesia (Persero)Tbk	23	0	88,23	14,74141714	1	1
8	Bank Tabungan Negara (Persero) Tbk	58	1	90,80	14,04824365	1	1
9	Bank Mutiara Tbk	105	0	91,84	13,18298497	1	0
10	Bank Pundi Indonesia Tbk	77	0	91,49	12,8854743	1	1
11	Bank Kesawan Tbk	67	0	81,42	12,66689221	0	1
12	Bank Mandiri (Persero) Tbk	56	0	81,73	14,80319619	1	1
13	Bank Bumi Arta Tbk	84	1	85,01	12,54195347	1	0
14	Bank CIMB Niaga Tbk	45	0	91,30	14,28196916	1	1
15	Bank Internasional Indonesia Tbk	50	0	91,65	14,06360354	1	1
16	Bank Permata Tbk	50	0	90,52	14,11990882	1	1
17	Bank Sinar Mas Tbk	77	0	87,95	13,1804413	1	1
18	Bank Swadesi Tbk	80	0	85,28	12,40483372	1	1
19	Bank Tabungan Pensiunan NasionalTbk	51	0	86,91	13,77151399	1	1
20	Bank Victoria International Tbk	84	0	89,76	13,15691243	1	1
21	Bank Mayapada International Tbk	79	0	89,25	13,23466911	1	1
22	Bank NISP OCBC Tbk	43	0	88,14	14,1725825	1	1
23	Bank Pan Indonesia Tbk	84	0	89,95	13,89840153	1	1
24	Bank Himpunan Saudara 1906 Tbk	59	0	92,94	12,88201196	1	1

### Lampiran 3

#### Data Perusahaan Sampel Tahun 2013

NO	NAMA PERUSAHAAN	AUDIT DELAY	OA	SO	UP	LR	LP
1	Bank Rakyat Indonesia Agro Niaga Tbk	55	1	83,67	12,70960912	1	1
2	Bank ICB Bumi Putra Tbk	78	1	90,64	12,91195619	0	1
3	Bank Central Asia Tbk	49	0	87,11	14,69574865	1	1
4	Bank Bukopin Tbk	72	0	91,05	13,84172227	1	1
5	Bank Negara Indonesia (Persero)Tbk	48	0	87,67	14,58732363	1	1
6	Bank Nusantara Parahyangan Tbk	50	1	89,46	12,99934807	1	1
7	Bank Rakyat Indonesia (Persero)Tbk	16	1	87,33	14,79670127	1	1
8	Bank Tabungan Negara (Persero) Tbk	41	1	91,19	14,11783452	1	1
9	Bank Mutiara Tbk	95	0	90,57	13,16363836	0	1
10	Bank Pundi Indonesia Tbk	85	0	92,02	12,95438725	1	0
11	Bank Kesawan Tbk	58	0	86,30	13,04324435	1	0
12	Bank Mandiri (Persero) Tbk	41	0	81,40	14,86513301	1	1
13	Bank Bumi Arta Tbk	77	1	86,06	12,60691853	1	1
14	Bank CIMB Niaga Tbk	45	0	88,17	14,3401783	1	1
15	Bank Internasional Indonesia Tbk	49	0	91,17	14,14781849	1	1
16	Bank Permata Tbk	51	1	91,48	14,21967096	1	1
17	Bank Sinar Mas Tbk	83	1	84,22	13,24172076	1	1
18	Bank Swadesi Tbk	71	1	87,36	12,55642312	1	1
19	Bank Tabungan Pensiunan NasionalTbk	49	1	85,78	13,84300841	1	1
20	Bank Victoria International Tbk	85	0	86,04	13,28223681	1	1
21	Bank Mayapada International Tbk	85	1	89,96	13,38048259	1	1
22	Bank NISP OCBC Tbk	29	1	87,83	14,21499212	1	1
23	Bank Pan Indonesia Tbk	82	0	86,16	13,98911151	1	1
24	Bank Himpunan Saudara 1906 Tbk	51	1	92,99	12,91539984	1	1

## Lampiran 4

### Data Perusahaan Sampel Tahun 2014

NO	NAMA PERUSAHAAN	AUDIT DELAY	OA	SO	UP	LR	LP
1	Bank Rakyat Indonesia Agro Niaga Tbk	55	1	85,84	12,8051609	1	1
2	Bank ICB Bumi Putra Tbk	74	0	86,90	12,97451169	0	0
3	Bank Central Asia Tbk	47	0	85,89	14,74227254	1	1
4	Bank Bukopin Tbk	85	0	91,37	13,89790737	1	1
5	Bank Negara Indonesia (Persero)Tbk	22	1	85,35	14,61969216	1	1
6	Bank Nusantara Parahyangan Tbk	51	1	87,98	12,97625825	1	0
7	Bank Rakyat Indonesia (Persero)Tbk	16	0	87,81	14,90415	1	1
8	Bank Tabungan Negara (Persero) Tbk	54	1	91,56	14,1600962	1	1
9	Bank Mutiara Tbk	85	0	91,96	13,10318775	0	1
10	Bank Pundi Indonesia Tbk	64	0	92,96	12,95636055	1	1
11	Bank Kesawan Tbk	27	1	89,05	13,31887687	1	1
12	Bank Mandiri (Persero) Tbk	33	1	81,52	14,93198592	1	1
13	Bank Bumi Arta Tbk	81	0	88,32	12,71222867	1	0
14	Bank CIMB Niaga Tbk	42	1	87,80	14,36765777	1	1
15	Bank Internasional Indonesia Tbk	42	0	89,78	14,15630074	1	1
16	Bank Permata Tbk	51	1	90,78	14,26799025	1	1
17	Bank Sinar Mas Tbk	76	1	85,14	13,32754283	1	1
18	Bank Swadesi Tbk	64	1	89,21	12,71591982	1	1
19	Bank Tabungan Pensiunan NasionalTbk	61	1	80,98	13,87514232	1	1
20	Bank Victoria International Tbk	88	1	86,29	13,32968257	1	0
21	Bank Mayapada International Tbk	82	1	92,12	13,55838453	1	1
22	Bank NISP OCBC Tbk	41	1	86,54	14,2369955	1	1
23	Bank Pan Indonesia Tbk	37	0	85,54	14,01335554	1	1
24	Bank Himpunan Saudara 1906 Tbk	84	0	76,24	13,21569043	1	0

## Lampiran 5

### Statistik deskriptif

#### Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
AD	72	16	105	60,93	20,257
OA	72	0	1	,44	,500
SO	72	76,24	92,99	88,1592	3,37071
UP	72	12,40483372	14,93198592	13,6389958522	,73450419148
LR	72	0	1	,93	,256
LP	72	0	1	,86	,348
Valid N (listwise)	72				



## Lampiran 6

### Hasil Uji Normalitas

#### NPar Tests

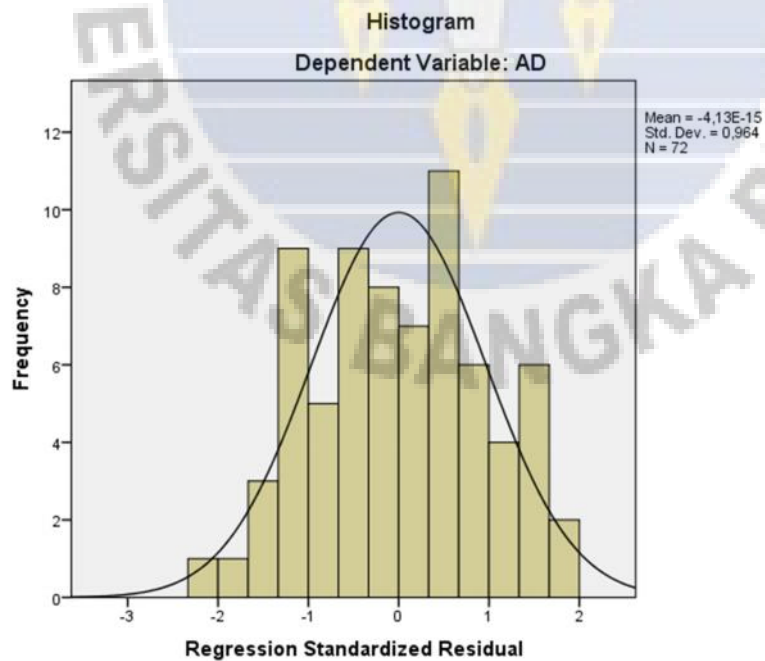
##### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		72
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	14,39163676
Most Extreme Differences	Absolute	,055
	Positive	,053
	Negative	-,055
Kolmogorov-Smirnov Z		,465
Asymp. Sig. (2-tailed)		,982

a. Test distribution is Normal.

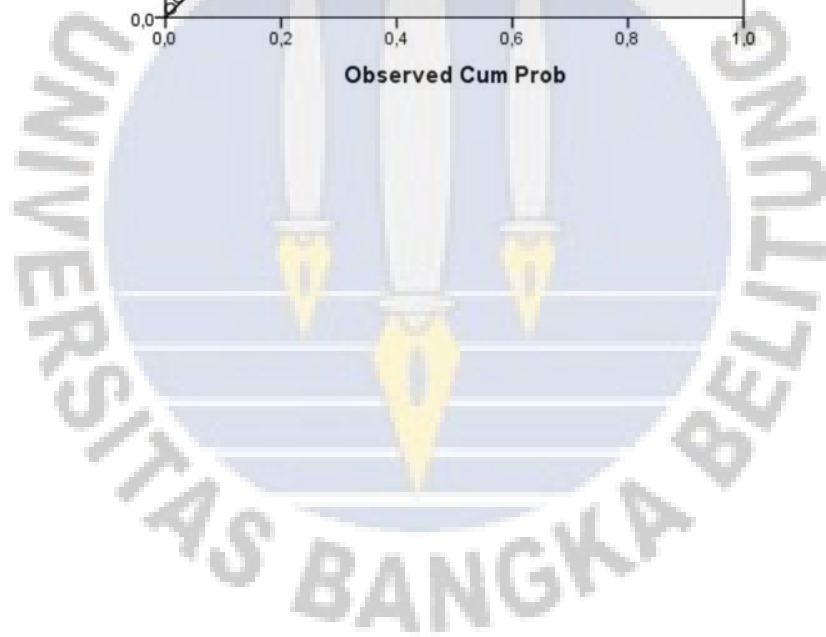
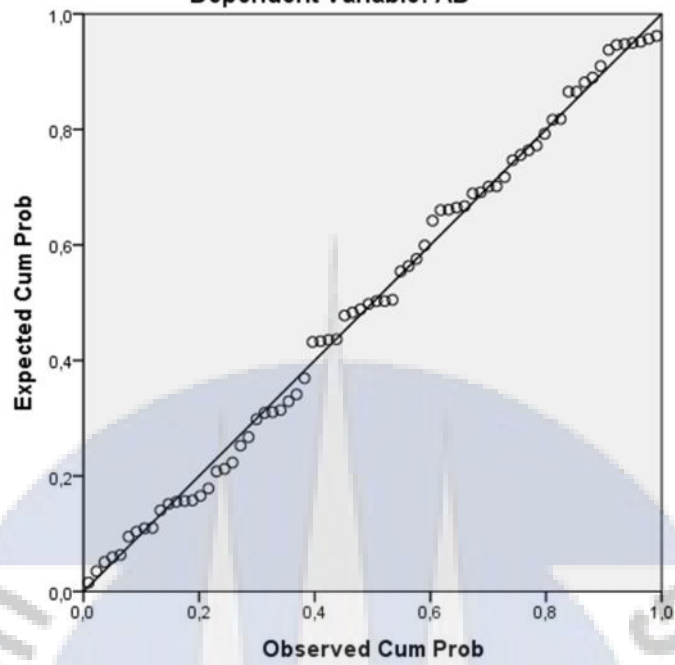
b. Calculated from data.

#### Charts



Normal P-P Plot of Regression Standardized Residual

Dependent Variable: AD



**Lampiran 7**  
**Hasil Uji Multikolinearitas**

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

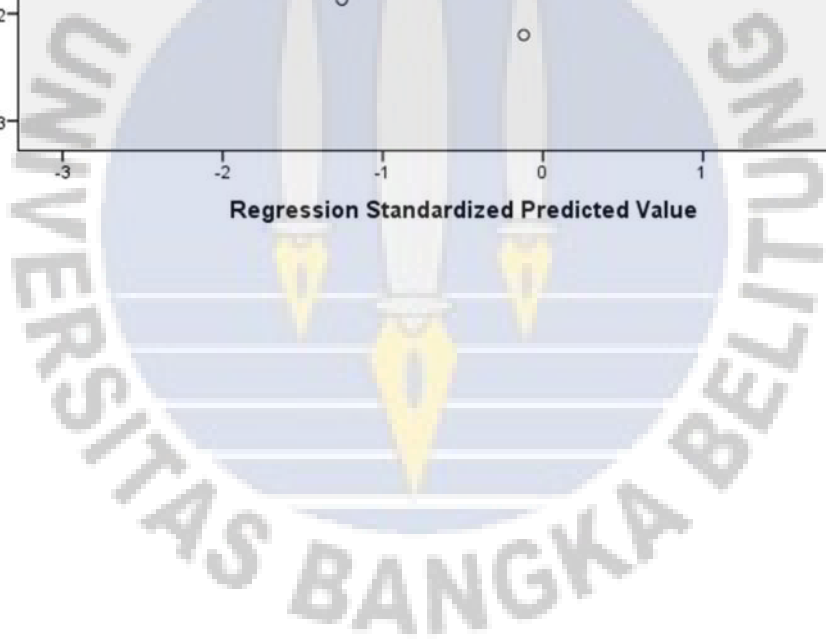
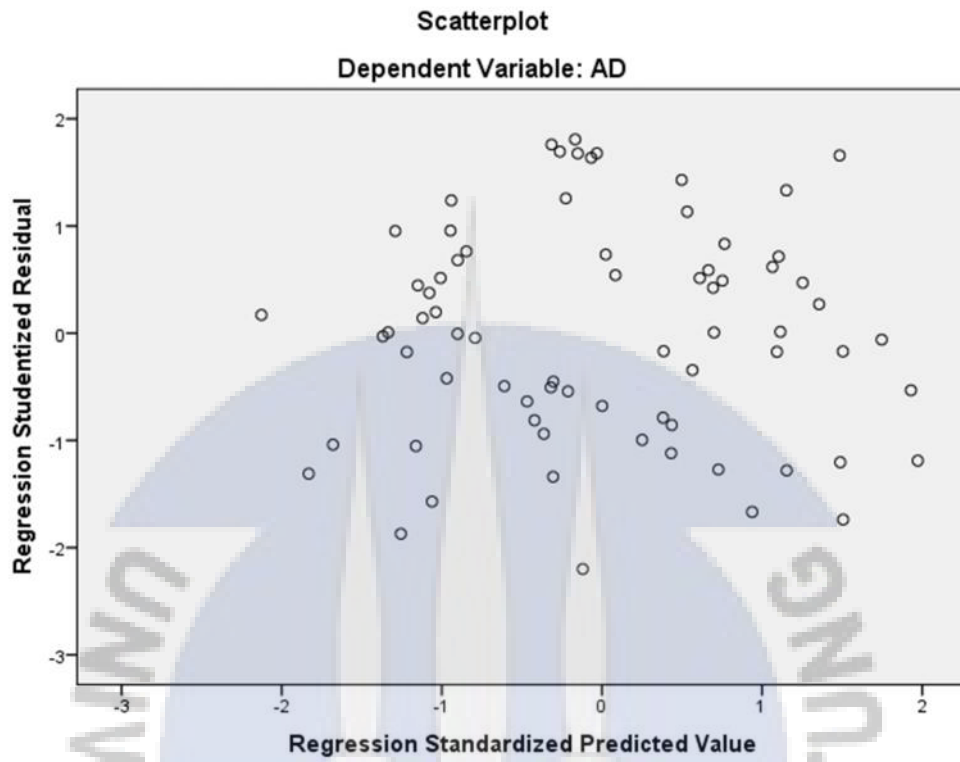
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	267,564	62,950		4,250	,000		
	OA	-9,765	3,628	-,241	-2,692	,009	,952	1,050
	SO	,349	,541	,058	,646	,520	,944	1,059
	UP	-16,099	2,657	-,584	-6,060	,000	,824	1,213
	LR	-5,330	7,262	-,067	-,734	,466	,908	1,101
	LP	-9,939	5,392	-,171	-1,843	,070	,890	1,124

a. Dependent Variable: AD





**Lampiran 8**  
**Hasil Uji Heteroskedastisitas**



**Lampiran 9**  
**Hasil Uji Autokorelasi**

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,704 <sup>a</sup>	,495	,457	14,927	1,920

a. Predictors: (Constant), LP, OA, LR, SO, UP

b. Dependent Variable: AD



**Lampiran 10**  
**Hasil Analisis Regresi Linier berganda**

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	LP, OA, LR, SO, UP <sup>b</sup>		Enter

- a. Dependent Variable: AD  
b. All requested variables entered.

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,704 <sup>a</sup>	,495	,457	14,927

- a. Predictors: (Constant), LP, OA, LR, SO, UP  
b. Dependent Variable: AD

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

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	14429,189	5	2885,838	12,952	,000 <sup>b</sup>
	Residual	14705,464	66	222,810		
	Total	29134,653	71			

- a. Dependent Variable: AD  
b. Predictors: (Constant), LP, OA, LR, SO, UP

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	267,564	62,950		4,250	,000
OA	-9,765	3,628	-,241	-2,692	,009
SO	,349	,541	,058	,646	,520
UP	-16,099	2,657	-,584	-6,060	,000
LR	-5,330	7,262	-,067	-,734	,466
LP	-9,939	5,392	-,171	-1,843	,070

a. Dependent Variable: AD



**Lampiran 11**  
**Data Keuangan Perusahaan Sampel**

**Rasio Solvabilitas Tahun 2012**  
**(Dalam Miliar)**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>TOTAL UTANG</b>	<b>TOTAL AKTIVA</b>	<b>DEBT RATIO (%)</b>
1	AGRO	Rp 3.668,00	Rp 4.040,00	90,79
2	BABP	Rp 6.719,00	Rp 7.433,00	90,39
3	BBCA	Rp 391.096,00	Rp 442.994,00	88,28
4	BBKP	Rp 60.693,00	Rp 65.690,00	92,39
5	BBNI	Rp 289.778,00	Rp 333.304,00	86,94
6	BBNP	Rp 7.550,00	Rp 8.212,00	91,94
7	BBRI	Rp 486.455,00	Rp 551.337,00	88,23
8	BBTN	Rp 101.470,00	Rp 111.749,00	90,80
9	BCIC	Rp 13.996,00	Rp 15.240,00	91,84
10	BEKS	Rp 7.028,00	Rp 7.682,00	91,49
11	BKSW	Rp 3.781,00	Rp 4.644,00	81,42
12	BMRI	Rp 519.483,00	Rp 635.618,00	81,73
13	BNBA	Rp 2.961,00	Rp 3.483,00	85,01
14	BNGA	Rp 174.760,00	Rp 191.412,00	91,30
15	BNII	Rp 106.105,00	Rp 115.772,00	91,65
16	BNLI	Rp 119.303,00	Rp 131.798,00	90,52
17	BSIM	Rp 13.326,00	Rp 15.151,00	87,95
18	BSWD	Rp 2.166,00	Rp 2.540,00	85,28
19	BTPN	Rp 51.356,00	Rp 59.090,00	86,91
20	BVIC	Rp 12.883,00	Rp 14.352,00	89,76
21	MAYA	Rp 15.320,00	Rp 17.166,00	89,25
22	NISP	Rp 131.145,00	Rp 148.793,00	88,14
23	PNBN	Rp 71.190,00	Rp 79.141,00	89,95
24	SDRA	Rp 7.083,00	Rp 7.621,00	92,94

**Rasio Solvabilitas Tahun 2013****(Dalam Miliar)**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>TOTAL UTANG</b>	<b>TOTAL AKTIVA</b>	<b>DEBT RATIO (%)</b>
1	AGRO	Rp 4.287,00	Rp 5.124,00	83,67
2	BABP	Rp 7.401,00	Rp 8.165,00	90,64
3	BBCA	Rp 432.338,00	Rp 496.305,00	87,11
4	BBKP	Rp 63.244,00	Rp 69.458,00	91,05
5	BBNI	Rp 338.972,00	Rp 386.655,00	87,67
6	BBNP	Rp 8.933,00	Rp 9.985,00	89,46
7	BBRI	Rp 546.856,00	Rp 626.183,00	87,33
8	BBTN	Rp 119.613,00	Rp 131.170,00	91,19
9	BCIC	Rp 13.201,00	Rp 14.576,00	90,57
10	BEKS	Rp 8.285,00	Rp 9.003,00	92,02
11	BKSW	Rp 9.534,00	Rp 11.047,00	86,30
12	BMRI	Rp 596.735,00	Rp 733.049,00	81,40
13	BNBA	Rp 3.481,00	Rp 4.045,00	86,06
14	BNGA	Rp 192.979,00	Rp 218.866,00	88,17
15	BNII	Rp 128.138,00	Rp 140.546,00	91,17
16	BNLI	Rp 151.707,00	Rp 165.833,00	91,48
17	BSIM	Rp 14.693,00	Rp 17.447,00	84,22
18	BSWD	Rp 3.146,00	Rp 3.601,00	87,36
19	BTPN	Rp 59.757,00	Rp 69.664,00	85,78
20	BVIC	Rp 16.479,00	Rp 19.153,00	86,04
21	MAYA	Rp 21.603,00	Rp 24.015,00	89,96
22	NISP	Rp 144.097,00	Rp 164.056,00	87,83
23	PNBN	Rp 84.027,00	Rp 97.524,00	86,16
24	SDRA	Rp 7.653,00	Rp 8.230,00	92,99

**Rasio Solvabilitas Tahun 2014****(Dalam Miliar)**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>TOTAL UTANG</b>	<b>TOTAL AKTIVA</b>	<b>DEBT RATIO (%)</b>
1	AGRO	Rp 5.481,00	Rp 6.385,00	85,84
2	BABP	Rp 8.195,00	Rp 9.430,00	86,90
3	BBCA	Rp 474.503,00	Rp 552.424,00	85,89
4	BBKP	Rp 72.230,00	Rp 79.051,00	91,37
5	BBNI	Rp 355.553,00	Rp 416.574,00	85,35
6	BBNP	Rp 8.330,00	Rp 9.468,00	87,98
7	BBRI	Rp 704.217,00	Rp 801.955,00	87,81
8	BBTN	Rp 132.370,00	Rp 144.576,00	91,56
9	BCIC	Rp 11.662,00	Rp 12.682,00	91,96
10	BEKS	Rp 8.407,00	Rp 9.044,00	92,96
11	BKSW	Rp 18.558,00	Rp 20.839,00	89,05
12	BMRI	Rp 697.019,00	Rp 855.039,00	81,52
13	BNBA	Rp 4.553,00	Rp 5.155,00	88,32
14	BNGA	Rp 204.714,00	Rp 233.162,00	87,80
15	BNII	Rp 128.668,00	Rp 143.318,00	89,78
16	BNLI	Rp 168.255,00	Rp 185.349,00	90,78
17	BSIM	Rp 18.099,00	Rp 21.259,00	85,14
18	BSWD	Rp 4.638,00	Rp 5.199,00	89,21
19	BTPN	Rp 60.749,00	Rp 75.014,00	80,98
20	BVIC	Rp 18.434,00	Rp 21.364,00	86,29
21	MAYA	Rp 33.321,00	Rp 36.173,00	92,12
22	NISP	Rp 149.353,00	Rp 172.582,00	86,54
23	PNBN	Rp 88.216,00	Rp 103.123,00	85,54
24	SDRA	Rp 12.528,00	Rp 16.432,00	76,24

**Ukuran Perusahaan Tahun 2012****(Dalam Miliar)**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>TOTAL AKTIVA</b>	<b>LOG (TOTAL AKTIVA) (UP)</b>
1	AGRO	Rp 4.040,00	12,60638
2	BABP	Rp 7.433,00	12,87116
3	BBCA	Rp 442.994,00	14,6464
4	BBKP	Rp 65.690,00	13,8175
5	BBNI	Rp 333.304,00	14,52284
6	BBNP	Rp 8.212,00	12,91445
7	BBRI	Rp 551.337,00	14,74142
8	BBTN	Rp 111.749,00	14,04824
9	BCIC	Rp 15.240,00	13,18298
10	BEKS	Rp 7.682,00	12,88547
11	BKSW	Rp 4.644,00	12,66689
12	BMRI	Rp 635.618,00	14,8032
13	BNBA	Rp 3.483,00	12,54195
14	BNGA	Rp 191.412,00	14,28197
15	BNII	Rp 115.772,00	14,0636
16	BNLI	Rp 131.798,00	14,11991
17	BSIM	Rp 15.151,00	13,18044
18	BSWD	Rp 2.540,00	12,40483
19	BTPN	Rp 59.090,00	13,77151
20	BVIC	Rp 14.352,00	13,15691
21	MAYA	Rp 17.166,00	13,23467
22	NISP	Rp 148.793,00	14,17258
23	PNBN	Rp 79.141,00	13,8984
24	SDRA	Rp 7.621,00	12,88201



**Ukuran Perusahaan Tahun 2013****(Dalam Miliar)**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>TOTAL AKTIVA</b>	<b>LOG (TOTAL AKTIVA) (UP)</b>
1	AGRO	Rp 5.124,00	12,70961
2	BABP	Rp 8.165,00	12,91196
3	BBCA	Rp 496.305,00	14,69575
4	BBKP	Rp 69.458,00	13,84172
5	BBNI	Rp 386.655,00	14,58732
6	BBNP	Rp 9.985,00	12,99935
7	BBRI	Rp 626.183,00	14,7967
8	BBTN	Rp 131.170,00	14,11783
9	BCIC	Rp 14.576,00	13,16364
10	BEKS	Rp 9.003,00	12,95439
11	BKSW	Rp 11.047,00	13,04324
12	BMRI	Rp 733.049,00	14,86513
13	BNBA	Rp 4.045,00	12,60692
14	BNGA	Rp 218.866,00	14,34018
15	BNII	Rp 140.546,00	14,14782
16	BNLI	Rp 165.833,00	14,21967
17	BSIM	Rp 17.447,00	13,24172
18	BSWD	Rp 3.601,00	12,55642
19	BTPN	Rp 69.664,00	13,84301
20	BVIC	Rp 19.153,00	13,28224
21	MAYA	Rp 24.015,00	13,38048
22	NISP	Rp 164.056,00	14,21499
23	PNBN	Rp 97.524,00	13,98911
24	SDRA	Rp 8.230,00	12,9154

**Ukuran Perusahaan Tahun 2014****(Dalam Miliar)**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>TOTAL AKTIVA</b>	<b>LOG (TOTAL AKTIVA) (UP)</b>
1	AGRO	Rp 6.385,00	12,80516
2	BABP	Rp 9.430,00	12,97451
3	BBCA	Rp 552.424,00	14,74227
4	BBKP	Rp 79.051,00	13,89791
5	BBNI	Rp 416.574,00	14,61969
6	BBNP	Rp 9.468,00	12,97626
7	BBRI	Rp 801.955,00	14,90415
8	BBTN	Rp 144.576,00	14,1601
9	BCIC	Rp 12.682,00	13,10319
10	BEKS	Rp 9.044,00	12,95636
11	BKSW	Rp 20.839,00	13,31888
12	BMRI	Rp 855.039,00	14,93199
13	BNBA	Rp 5.155,00	12,71223
14	BNGA	Rp 233.162,00	14,36766
15	BNII	Rp 143.318,00	14,1563
16	BNLI	Rp 185.349,00	14,26799
17	BSIM	Rp 21.259,00	13,32754
18	BSWD	Rp 5.199,00	12,71592
19	BTPN	Rp 75.014,00	13,87514
20	BVIC	Rp 21.364,00	13,32968
21	MAYA	Rp 36.173,00	13,55838
22	NISP	Rp 172.582,00	14,237
23	PNBN	Rp 103.123,00	14,01336
24	SDRA	Rp 16.432,00	13,21569

**Labarugi Operasi Tahun 2012****(Dalam Miliar)**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>LABA/RUGI</b>	<b>DUMMY</b>
1	AGRO	Rp 33,00	1
2	BABP	Rp 1,00	1
3	BBCA	Rp 11.718,00	1
4	BBKP	Rp 835,00	1
5	BBNI	Rp 7.048,00	1
6	BBNP	Rp 85,00	1
7	BBRI	Rp 18.687,00	1
8	BBTN	Rp 1.364,00	1
9	BCIC	Rp 145,00	1
10	BEKS	Rp 46,00	1
11	BKSW	Rp (29,00)	0
12	BMRI	Rp 16.043,00	1
13	BNBA	Rp 57,00	1
14	BNGA	Rp 4.249,00	1
15	BNII	Rp 1.211,00	1
16	BNLI	Rp 1.368,00	1
17	BSIM	Rp 227,00	1
18	BSWD	Rp 54,00	1
19	BTPN	Rp 1.978,00	1
20	BVIC	Rp 205,00	1
21	MAYA	Rp 263,00	1
22	NISP	Rp 2.278,00	1
23	PNBN	Rp 915,00	1
24	SDRA	Rp 118,00	1

**Labarugi Operasi Tahun 2013****(Dalam Miliar)**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>LABA/RUGI</b>	<b>DUMMY</b>
1	AGRO	Rp 52,00	1
2	BABP	Rp (81,00)	0
3	BBCA	Rp 14.256,00	1
4	BBKP	Rp 935,00	1
5	BBNI	Rp 9.058,00	1
6	BBNP	Rp 105,00	1
7	BBRI	Rp 21.354,00	1
8	BBTN	Rp 1.526,00	1
9	BCIC	Rp (1.136,00)	0
10	BEKS	Rp 96,00	1
11	BKSW	Rp 3,00	1
12	BMRI	Rp 18.829,00	1
13	BNBA	Rp 56,00	1
14	BNGA	Rp 4.296,00	1
15	BNII	Rp 1.570,00	1
16	BNLI	Rp 1.725,00	1
17	BSIM	Rp 221,00	1
18	BSWD	Rp 81,00	1
19	BTPN	Rp 2.131,00	1
20	BVIC	Rp 244,00	1
21	MAYA	Rp 385,00	1
22	NISP	Rp 2.454,00	1
23	PNBN	Rp 1.142,00	1
24	SDRA	Rp 123,00	1

**Labarugi Operasi Tahun 2014****(Dalam Miliar)**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>LABA/RUGI</b>	<b>DUMMY</b>
1	AGRO	Rp 62,00	1
2	BABP	Rp (54,00)	0
3	BBCA	Rp 16.512,00	1
4	BBKP	Rp 727,00	1
5	BBNI	Rp 10.829,00	1
6	BBNP	Rp 96,00	1
7	BBRI	Rp 24.254,00	1
8	BBTN	Rp 1.116,00	1
9	BCIC	Rp (662,00)	0
10	BEKS	Rp (119,00)	0
11	BKSW	Rp 120,00	1
12	BMRI	Rp 20.654,00	1
13	BNBA	Rp 51,00	1
14	BNGA	Rp 2.343,00	1
15	BNII	Rp 712,00	1
16	BNLI	Rp 1.586,00	1
17	BSIM	Rp 154,00	1
18	BSWD	Rp 106,00	1
19	BTPN	Rp 1.853,00	1
20	BVIC	Rp 105,00	1
21	MAYA	Rp 435,00	1
22	NISP	Rp 2.583,00	1
23	PNBN	Rp 1.332,00	1
24	SDRA	Rp 138,00	1

**Lampiran 12**  
**Data Audit Perusahaan Sampel**

**Audit Delay Tahun 2012**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>TANGGAL PENANDATANGANAN LAPORAN AUDIT</b>	<b>AUDIT DELAY (HARI)</b>
1	AGRO	22 Februari 2013	53
2	BABP	28 Maret 2013	87
3	BBCA	5 Maret 2013	64
4	BBKP	11 Maret 2013	70
5	BBNI	1 Maret 2013	60
6	BBNP	15 Maret 2013	74
7	BBRI	23 Januari 2013	23
8	BBTN	27 Februari 2013	58
9	BCIC	15 April 2013	105
10	BEKS	15 Maret 2013	77
11	BKSW	8 Maret 2013	67
12	BMRI	25 Februari 2013	56
13	BNBA	25 Maret 2013	84
14	BNGA	14 Februari 2013	45
15	BNII	19 Februari 2013	50
16	BNLI	19 Februari 2013	50
17	BSIM	18 Maret 2013	77
18	BSWD	21 Maret 2013	80
19	BTPN	20 Februari 2013	51
20	BVIC	25 Maret 2013	84
21	MAYA	20 Maret 2013	79
22	NISP	12 Februari 2013	43
23	PNBN	25 Maret 2013	84
24	SDRA	28 Februari 2013	59

**Audit Delay Tahun 2013**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>TANGGAL PENANDATANGANAN LAPORAN AUDIT</b>	<b>AUDIT DELAY (HARI)</b>
1	AGRO	24 Februari 2014	55
2	BABP	20 Maret 2014	78
3	BBCA	18 Februari 2014	49
4	BBKP	14 Maret 2014	72
5	BBNI	17 Februari 2014	48
6	BBNP	19 Februari 2014	50
7	BBRI	16 Januari 2014	16
8	BBTN	10 Februari 2014	41
9	BCIC	6 April 2014	95
10	BEKS	27 Maret 2014	85
11	BKSW	27 Februari 2014	58
12	BMRI	10 Februari 2014	41
13	BNBA	19 Maret 2014	77
14	BNGA	14 Februari 2014	45
15	BNII	18 Februari 2014	49
16	BNLI	20 Februari 2014	51
17	BSIM	25 Maret 2014	83
18	BSWD	13 Maret 2014	71
19	BTPN	18 Februari 2014	49
20	BVIC	27 Maret 2014	85
21	MAYA	27 Maret 2014	85
22	NISP	29 Januari 2014	29
23	PNBN	24 Maret 2014	82
24	SDRA	28 Februari 2014	51

**Audit Delay Tahun 2014**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>TANGGAL PENANDATANGANAN LAPORAN AUDIT</b>	<b>AUDIT DELAY (HARI)</b>
1	AGRO	24 Februari 2015	55
2	BABP	16 Maret 2015	74
3	BBCA	16 Februari 2015	47
4	BBKP	27 Maret 2015	85
5	BBNI	22 Januari 2015	22
6	BBNP	20 Februari 2015	51
7	BBRI	16 Januari 2015	16
8	BBTN	23 Februari 2015	54
9	BCIC	27 Maret 2015	85
10	BEKS	6 Maret 2015	64
11	BKSW	27 Januari 2015	27
12	BMRI	2 Februari 2015	33
13	BNBA	23 Maret 2015	81
14	BNGA	11 Februari 2015	42
15	BNII	11 Februari 2015	42
16	BNLI	20 Februari 2015	51
17	BSIM	18 Maret 2015	76
18	BSWD	6 Maret 2015	64
19	BTPN	3 Maret 2015	61
20	BVIC	30 Maret 2015	88
21	MAYA	24 Maret 2015	82
22	NISP	10 Februari 2015	41
23	PNBN	6 Februari 2015	37
24	SDRA	26 Maret 2015	84



### Opini Auditor Tahun 2012

NO	KODE PERUSAHAAN	OPINI AUDITOR	DUMMY
1	AGRO	WTP	1
2	BABP	WTP-DPP	0
3	BBCA	WTP	1
4	BBKP	WTP-DPP	0
5	BBNI	WTP-DPP	0
6	BBNP	WTP-DPP	0
7	BBRI	WTP-DPP	0
8	BBTN	WTP	1
9	BCIC	WTP-DPP	0
10	BEKS	WTP-DPP	0
11	BKSW	WTP-DPP	0
12	BMRI	WTP-DPP	0
13	BNBA	WTP	1
14	BNGA	WTP-DPP	0
15	BNII	WTP-DPP	0
16	BNLI	WTP-DPP	0
17	BSIM	WTP-DPP	0
18	BSWD	WTP-DPP	0
19	BTPN	WTP-DPP	0
20	BVIC	WTP-DPP	0
21	MAYA	WTP-DPP	0
22	NISP	WTP-DPP	0
23	PNBN	WTP-DPP	0
24	SDRA	WTP-DPP	0

**Keterangan :**

WTP : Wajar Tanpa Pengecualian

wtp-dpp : wajar tanpa pengecualian dengan paragraf penjas

### Opini Auditor Tahun 2013

NO	KODE PERUSAHAAN	OPINI AUDITOR	DUMMY
1	AGRO	WTP	1
2	BABP	WTP	1
3	BBCA	WTP-DPP	0
4	BBKP	WTP-DPP	0
5	BBNI	WTP-DPP	0
6	BBNP	WTP	1
7	BBRI	WTP	1
8	BBTN	WTP	1
9	BCIC	WTP-DPP	0
10	BEKS	WTP-DPP	0
11	BKSW	WTP-DPP	0
12	BMRI	WTP-DPP	0
13	BNBA	WTP	1
14	BNGA	WTP-DPP	0
15	BNII	WTP-DPP	0
16	BNLI	WTP	1
17	BSIM	WTP	1
18	BSWD	WTP	1
19	BTPN	WTP	1
20	BVIC	WTP-DPP	0
21	MAYA	WTP	1
22	NISP	WTP	1
23	PNBN	WTP-DPP	0
24	SDRA	WTP	1

**Keterangan :**

WTP : Wajar Tanpa Pengecualian

wtp-dpp : wajar tanpa pengecualian dengan paragraf penjas

### Opini Auditor Tahun 2014

NO	KODE PERUSAHAAN	OPINI AUDITOR	DUMMY
1	AGRO	WTP	1
2	BABP	WTP-DPP	0
3	BBCA	WTP-DPP	0
4	BBKP	WTP-DPP	0
5	BBNI	WTP	1
6	BBNP	WTP	1
7	BBRI	WTP-DPP	0
8	BBTN	WTP	1
9	BCIC	WTP-DPP	0
10	BEKS	WTP	1
11	BKSW	WTP	1
12	BMRI	WTP	1
13	BNBA	WTP-DPP	0
14	BNGA	WTP	1
15	BNII	WTP-DPP	0
16	BNLI	WTP	1
17	BSIM	WTP	1
18	BSWD	WTP	1
19	BTPN	WTP	1
20	BVIC	WTP	1
21	MAYA	WTP	1
22	NISP	WTP	1
23	PNBN	WTP-DPP	0
24	SDRA	WTP-DPP	0

**Keterangan :**

WTP : Wajar Tanpa Pengecualian

wtp-dpp : wajar tanpa pengecualian dengan paragraf penjas

**Lamanya Perusahaan Menjadi Klien KAP Tahun 2012**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>NAMA KAP 2011</b>	<b>NAMA KAP 2012</b>	<b>DUMMY</b>
1	AGRO	Ernst & Young	Ernst & Young	1
2	BABP	Ernst & Young	Ernst & Young	1
3	BBCA	Ernst & Young	KPMG	0
4	BBKP	Ernst & Young	Ernst & Young	1
5	BBNI	PWC	PWC	1
6	BBNP	Grand Thornton	Grand Thornton	1
7	BBRI	Ernst & Young	Ernst & Young	1
8	BBTN	Ernst & Young	Ernst & Young	1
9	BCIC	RSM AJJ	Morison Internasional	0
10	BEKS	Crowe Horwath	Crowe Horwath	1
11	BKSW	KPMG	KPMG	1
12	BMRI	PWC	PWC	1
13	BNBA	Deloitte	Ernst & Young	0
14	BNGA	PWC	PWC	1
15	BNII	Ernst & Young	Ernst & Young	1
16	BNLI	KPMG	KPMG	1
17	BSIM	Moore Stephens	Moore Stephens	1
18	BSWD	Grand Thornton	Grand Thornton	1
19	BTPN	PWC	PWC	1
20	BVIC	Morison Internasional	Morison Internasional	1
21	MAYA	Kreston Internasional	Kreston Internasional	1
22	NISP	PWC	PWC	1
23	PNBN	Deloitte	Deloitte	1
24	SDRA	PWC	PWC	1

**Lamanya Perusahaan Menjadi Klien KAP Tahun 2013**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>NAMA KAP 2012</b>	<b>NAMA KAP 2013</b>	<b>DUMMY</b>
1	AGRO	Ernst & Young	Ernst & Young	1
2	BABP	Ernst & Young	Ernst & Young	1
3	BBCA	KPMG	KPMG	1
4	BBKP	Ernst & Young	Ernst & Young	1
5	BBNI	PWC	PWC	1
6	BBNP	Grand Thornton	Grand Thornton	1
7	BBRI	Ernst & Young	Ernst & Young	1
8	BBTN	Ernst & Young	Ernst & Young	1
9	BCIC	Morison Internasional	Morison Internasional	1
10	BEKS	Crowe Horwath	Kreston Internasional	0
11	BKSW	KPMG	Ernst & Young	0
12	BMRI	PWC	PWC	1
13	BNBA	Ernst & Young	Ernst & Young	1
14	BNGA	PWC	PWC	1
15	BNII	Ernst & Young	Ernst & Young	1
16	BNLI	KPMG	KPMG	1
17	BSIM	Moore Stephens	Moore Stephens	1
18	BSWD	Grand Thornton	Grand Thornton	1
19	BTPN	PWC	PWC	1
20	BVIC	Morison Internasional	Morison Internasional	1
21	MAYA	Kreston Internasional	Kreston Internasional	1
22	NISP	PWC	PWC	1
23	PNBN	Deloitte	Deloitte	1
24	SDRA	PWC	PWC	1

**Lamanya Perusahaan Menjadi Klien KAP Tahun 2014**

<b>NO</b>	<b>KODE PERUSAHAAN</b>	<b>NAMA KAP 2013</b>	<b>NAMA KAP 2014</b>	<b>DUMMY</b>
1	AGRO	Ernst & Young	Ernst & Young	1
2	BABP	Ernst & Young	Deloitte	0
3	BBCA	KPMG	KPMG	1
4	BBKP	Ernst & Young	Ernst & Young	1
5	BBNI	PWC	PWC	1
6	BBNP	Grand Thornton	BKR Internasional	0
7	BBRI	Ernst & Young	Ernst & Young	1
8	BBTN	Ernst & Young	Ernst & Young	1
9	BCIC	Morison Internasional	Morison Internasional	1
10	BEKS	Kreston Internasional	Kreston Internasional	1
11	BKSW	Ernst & Young	Ernst & Young	1
12	BMRI	PWC	PWC	1
13	BNBA	Ernst & Young	Deloitte	0
14	BNGA	PWC	PWC	1
15	BNII	Ernst & Young	Ernst & Young	1
16	BNLI	KPMG	KPMG	1
17	BSIM	Moore Stephens	Moore Stephens	1
18	BSWD	Grand Thornton	Grand Thornton	1
19	BTPN	PWC	PWC	1
20	BVIC	Morison Internasional	PWC	0
21	MAYA	Kreston Internasional	Kreston Internasional	1
22	NISP	PWC	PWC	1
23	PNBN	Deloitte	Deloitte	1
24	SDRA	PWC	Deloitte	0

KEMENTERIAN RISET, TEKNOLOGI DAN PENDIDIKAN  
TINGGI

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**ANALYSIS ON THE EFFECTS OF AUDITOR OPINION, SOLVENCY, FIRM SIZE,  
OPERATIONAL PROFIT/LOSS, AND HOW LONG A FIRM HAS BECOME A KAP  
CLIENT ON THE AUDIT DELAY IN BANKING COMPANIES LISTED IN  
INDONESIA STOCK EXCHANGE IN 2012-2014**

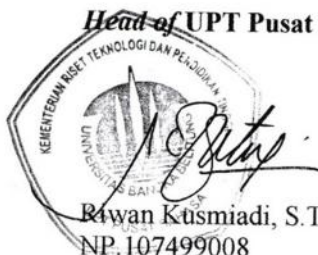
**Dela Harti Elistiani, 301 12 11 025**

**ABSTRACT**

*This study aims to test and analyze the effect of auditor opinion, solvency, firm size, operational profit/loss, and how long a firm has become a KAP client on audit delay, both simultaneously and partially. The population in this research is the banking companies listed in the Indonesia Stock Exchange in 2012-2014. Using the purposive sampling methods, 24 banking companies were selected and observed for three years, thus the total analysis unit is 72. Analysis methods used are descriptive analysis, classical assumption analysis, and multiple regression analysis. The multiple regression analysis results show that the audit delay is affected by auditor opinion and firm size. The adjusted  $R^2$  value is 45.7%, meaning that the auditor opinion, solvency, firm size, operational profit/loss and the duration in which a company has become a KAP client can only explain 45.7% of the variable audit delay.*

**Keywords:** *audit delay, auditor opinion, solvency, firm size, operational profit/loss, duration in which a company has become a KAP client.*

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**Translator**

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Angkatan : 2012  
Konsentrasi Studi : .....  
Judul Proposal/Skripsi : ANALISIS FAKTOR-FAKTOR YANG BERPENGARUH  
TERHADAP AUDIT DELAY PADA PERUSAHAAN PERBANKAN  
YANG TERDAFTAR DI BEI TAHUN 2012-2014.

NO	Tanggal	Keterangan	Paraf Pembimbing
1	10-11-2015	Judul di acc	
2	8-12-2015	Ditawarkan skripsi dg bab 3	
3	13-1-2015	Tentukan dan hipotesis	
4	14-1-2015	Pengembangan hipotesis	
5	15-1-2015	Di acc / uraian proposal	
6	25-2-2016	Parabank di hapus	
7	26-2-2016	Di acc / uraian sidang	
8			
9			
10			
11			
12			
13			
14			
15			

catatan :

Kartu ini harus diisi saat bimbingan skripsi





### KARTU BIMBINGAN SKRIPSI

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 Judul Proposal/Skripsi : ANALISIS FAKTOR - FAKTOR YANG BERPENGARUH TERHADAP AUDIT DELAY PADA PERUSAHAAN PERBAUKAN YANG TERDAFTAR DI BEI TAHUN 2012-2014

NO	Tanggal	Keterangan	Paraf Pembimbing
1	19 <del>Des</del> 2015	Ace Judul	<i>[Signature]</i>
2	30 <del>Des</del> 2015	- Perbaiki Latar Belakang	<i>[Signature]</i>
3		- Perbaiki penulisan	
4		- Perbaiki pemilihan kata dan kalimat	
5	2 <del>Des</del> 2015	Oke	<i>[Signature]</i>
6	6 Jan 2016	- Karirah penulisan lihat di buku panduan	
7		- Kerangka pemilihan	
8		- Tinjauan literatur terlalu over-load	
9		- Daftar Pustaka	<i>[Signature]</i>
10		- Hipotesis penelitian	
11		- Perbanyak baca jurnal <sup>o</sup> penelitian	
12	13 Jan 2016	Ace seminar Proposal	<i>[Signature]</i>
13	24 Feb 2016	Bab IV oke	<i>[Signature]</i>
14	26 Feb 2016	Bab V oke	<i>[Signature]</i>
15	29 Feb 2016	Ace Sidang Skripsi & komprehensif	<i>[Signature]</i>

catatan :

Kartu ini harus diisi saat bimbingan skripsi