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LAMPIRAN

Lampiran 1. Sampel Penelitian

No	Kode	Nama Bank	Perilisan Digital Banking	Nama Produk
1	BBCA	PT. Bank Central Asia Tbk	2011	Bca Mobile
2	BBRI	PT. Bank Rakyat Indonesia Tbk	2012 (brimo 2021)	BRI Mobile
3	BNGA	PT. Bank CIMB Niaga Tbk	2012 (2018 octo mobile)	Go Mobile
4	BBTN	PT. Bank Tabungan Negara Tbk	2014	BTN Mobile
5	BBNI	PT. Bank Negara Indonesia Tbk	2015	BNI Mobile Banking
6	PNBN	Bank Pan Indonesia Tbk	2015	MobilePanin
7	BMRI	PT. Bank Mandiri Tbk	2017 (livin 2021)	Mandiri Online
8	NISP	PT Bank OCBC NISP Tbk	2018	OCBC NISP ONe Mobile
9	BNII	PT. Bank Maybank Indonesia Tbk	2019	Maybank2u ID
10	MEGA	PT Bank Mega Tbk	2019	M-Smile
11	BBIA	PT. Bank UOB Indonesia Tbk	2020	TMRW by UOB
12	BDMN	PT. Bank Danamon Indonesia Tbk	2021	D-Bank Pro

Lampiran 2. Data Variabel

No	Kode Perusahaan	Tahun	X1-EARLY-LATE	Firm Size	NPL	NII	ROA	ROE	NPM
1	BBCA	2016	7	20.333	0.014	0.214	0.030	0.183	0.322
2	BBCA	2017	7	20.436	0.015	0.220	0.031	0.177	0.338
3	BBCA	2018	7	20.531	0.014	0.238	0.031	0.170	0.347
4	BBCA	2019	7	20.639	0.013	0.249	0.031	0.164	0.336
5	BBCA	2020	7	20.796	0.019	0.243	0.025	0.147	0.314
6	BBCA	2021	7	20.929	0.023	0.254	0.026	0.155	0.357
7	BBCA	2022	7	20.997	0.018	0.245	0.031	0.184	0.426
8	BBCA	2023	7	21.066	0.019	0.222	0.035	0.201	0.434
9	BBCA	2024	7	21.094	0.018	0.216	0.038	0.209	0.454
10	BBRI	2016	6	20.727	0.011	0.157	0.026	0.179	0.242
11	BBRI	2017	6	20.843	0.011	0.161	0.026	0.173	0.243
12	BBRI	2018	6	20.983	0.012	0.178	0.025	0.175	0.246
13	BBRI	2019	6	21.072	0.013	0.194	0.024	0.165	0.234
14	BBRI	2020	6	21.200	0.007	0.205	0.012	0.081	0.135
15	BBRI	2021	6	21.241	0.010	0.213	0.018	0.105	0.202
16	BBRI	2022	6	21.347	0.009	0.205	0.028	0.169	0.269
17	BBRI	2023	6	21.399	0.386	0.193	0.031	0.191	0.269
18	BBRI	2024	6	21.413	0.287	0.213	0.030	0.188	0.240
19	BNGA	2016	6	19.303	0.009	0.104	0.009	0.061	0.091
20	BNGA	2017	6	19.400	0.003	0.119	0.011	0.081	0.137
21	BNGA	2018	6	19.402	0.003	0.137	0.013	0.088	0.164
22	BNGA	2019	6	19.430	0.000	0.152	0.013	0.084	0.168
23	BNGA	2020	6	19.454	0.011	0.101	0.007	0.049	0.105
24	BNGA	2021	6	19.555	0.001	0.139	0.013	0.094	0.224
25	BNGA	2022	6	19.542	0.000	0.148	0.017	0.113	0.279
26	BNGA	2023	6	19.628	0.000	0.180	0.020	0.133	0.309
27	BNGA	2024	6	19.702	0.000	0.199	0.019	0.130	0.292
28	BBTN	2016	4	19.182	0.027	0.070	0.012	0.012	0.142
29	BBTN	2017	4	19.381	0.026	0.074	0.012	0.140	0.140
30	BBTN	2018	4	19.541	0.022	0.083	0.009	0.118	0.113
31	BBTN	2019	4	19.558	0.025	0.076	0.001	0.009	0.008
32	BBTN	2020	4	19.705	0.026	0.091	0.004	0.080	0.058
33	BBTN	2021	4	19.734	0.018	0.089	0.006	0.111	0.084
34	BBTN	2022	4	19.812	0.017	0.081	0.008	0.118	0.108
35	BBTN	2023	4	19.899	0.021	0.121	0.008	0.115	0.109
36	BBTN	2024	4	19.967	0.028	0.134	0.006	0.092	0.088
37	BBNI	2016	3	20.217	0.030	0.185	0.019	0.128	0.212
38	BBNI	2017	3	20.380	0.023	0.186	0.019	0.136	0.233

39	BBNI	2018	3	20.511	0.020	0.177	0.019	0.137	0.230
40	BBNI	2019	3	20.556	0.023	0.190	0.018	0.124	0.215
41	BBNI	2020	3	20.608	0.042	0.193	0.004	0.029	0.048
42	BBNI	2021	3	20.687	0.037	0.245	0.011	0.087	0.166
43	BBNI	2022	3	20.753	0.028	0.254	0.018	0.132	0.252
44	BBNI	2023	3	20.806	0.021	0.244	0.019	0.136	0.260
45	BBNI	2024	3	20.845	0.020	0.251	0.019	0.130	0.244
46	PNBN	2016	3	19.110	0.025	0.069	0.013	0.074	0.134
47	PNBN	2017	3	19.179	0.023	0.081	0.009	0.055	0.106
48	PNBN	2018	3	19.149	0.028	0.123	0.015	0.078	0.162
49	PNBN	2019	3	19.169	0.032	0.097	0.017	0.079	0.178
50	PNBN	2020	3	19.200	0.031	0.168	0.014	0.066	0.161
51	PNBN	2021	3	19.136	0.037	0.178	0.009	0.037	0.104
52	PNBN	2022	3	19.174	0.038	0.125	0.015	0.065	0.206
53	PNBN	2023	3	19.218	0.019	0.150	0.014	0.056	0.175
54	PNBN	2024	3	19.313	0.019	0.124	0.012	0.051	0.163
55	BMRI	2016	1	20.761	0.016	0.271	0.014	0.096	0.206
56	BMRI	2017	1	20.841	0.012	0.305	0.019	0.126	0.287
57	BMRI	2018	1	20.907	0.008	0.336	0.022	0.140	0.314
58	BMRI	2019	1	21.000	0.009	0.308	0.022	0.136	0.331
59	BMRI	2020	1	21.156	0.026	0.329	0.012	0.090	0.219
60	BMRI	2021	1	21.269	0.029	0.229	0.018	0.161	0.241
61	BMRI	2022	1	21.413	0.028	0.234	0.023	0.213	0.307
62	BMRI	2023	1	21.500	0.003	0.234	0.028	0.209	0.347
63	BMRI	2024	1	21.610	0.004	0.218	0.025	0.195	0.316
64	NISP	2016	0	18.744	0.019	0.124	0.013	0.092	0.157
65	NISP	2017	0	18.851	0.018	0.123	0.014	0.100	0.177
66	NISP	2018	0	18.972	0.017	0.105	0.015	0.108	0.197
67	NISP	2019	0	19.012	0.017	0.127	0.016	0.106	0.196
68	NISP	2020	0	19.145	0.019	0.157	0.010	0.070	0.147
69	NISP	2021	0	19.183	0.024	0.155	0.012	0.078	0.190
70	NISP	2022	0	19.290	0.024	0.132	0.014	0.097	0.236
71	NISP	2023	0	19.336	0.016	0.083	0.016	0.110	0.242
72	NISP	2024	0	19.454	0.154	0.048	0.017	0.120	0.260
73	BNII	2016	-1	18.932	0.031	0.152	0.012	0.102	0.112
74	BNII	2017	-1	18.970	0.008	0.156	0.011	0.090	0.106
75	BNII	2018	-1	18.995	0.026	0.133	0.013	0.090	0.133
76	BNII	2019	-1	18.946	0.035	0.143	0.011	0.072	0.107
77	BNII	2020	-1	18.970	0.041	0.157	0.007	0.047	0.084
78	BNII	2021	-1	18.944	0.039	0.163	0.010	0.059	0.133
79	BNII	2022	-1	18.896	0.037	0.145	0.010	0.052	0.126
80	BNII	2023	-1	18.962	0.020	0.146	0.011	0.059	0.131
81	BNII	2024	-1	19.100	0.015	0.154	0.006	0.038	0.078

82	MEGA	2016	-1	18.072	0.035	0.220	0.016	0.094	0.147
83	MEGA	2017	-1	18.226	0.020	0.254	0.016	0.100	0.152
84	MEGA	2018	-1	18.243	0.016	0.230	0.019	0.116	0.182
85	MEGA	2019	-1	18.429	0.025	0.237	0.020	0.129	0.205
86	MEGA	2020	-1	18.536	0.014	0.266	0.027	0.165	0.274
87	MEGA	2021	-1	18.705	0.011	0.279	0.030	0.209	0.356
88	MEGA	2022	-1	18.770	0.012	0.298	0.029	0.196	0.484
89	MEGA	2023	-1	18.699	0.016	0.293	0.027	0.161	0.449
90	MEGA	2024	-1	18.720	0.017	0.263	0.020	0.124	0.380
91	BBIA	2016	-2	18.360	0.033	0.097	0.005	0.044	0.058
92	BBIA	2017	-2	18.372	0.011	0.098	0.001	0.007	0.010
93	BBIA	2018	-2	18.457	0.001	0.105	0.005	0.042	0.063
94	BBIA	2019	-2	18.476	0.002	0.131	0.006	0.047	0.072
95	BBIA	2020	-2	18.574	0.009	0.269	0.004	0.035	0.092
96	BBIA	2021	-2	18.615	0.024	0.232	0.005	0.045	0.113
97	BBIA	2022	-2	18.745	0.024	0.214	0.007	0.062	0.146
98	BBIA	2023	-2	18.906	0.017	0.204	0.004	0.038	0.100
99	BBIA	2024	-2	18.866	0.011	0.220	0.003	0.023	0.054
100	BDMN	2016	-3	18.977	0.036	0.165	0.016	0.077	0.113
101	BDMN	2017	-3	18.999	0.030	0.203	0.021	0.098	0.152
102	BDMN	2018	-3	19.045	0.030	0.204	0.022	0.098	0.162
103	BDMN	2019	-3	19.081	0.033	0.147	0.022	0.093	0.165
104	BDMN	2020	-3	19.118	0.030	0.173	0.005	0.025	0.045
105	BDMN	2021	-3	19.074	0.029	0.184	0.009	0.037	0.077
106	BDMN	2022	-3	19.102	0.029	0.184	0.017	0.072	0.161
107	BDMN	2023	-3	19.215	0.000	0.174	0.017	0.073	0.149
108	BDMN	2024	-3	19.306	0.000	0.169	0.014	0.063	0.120

Lampiran 3. Hasil Statistik Desriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
DigitalBanking	108	-3	7	1.92	3.267
FirmSize	108	18.07	21.61	19.6861	0.95468
NPL	108	0.00	0.39	0.0263	0.04644
NII	108	0.05	0.34	0.1791	0.06411
ROA	108	0.00	0.04	0.0161	0.00828
ROE	108	0.01	0.21	0.1053	0.05164
NPM	108	0.01	0.48	0.1957	0.10241
Valid N (listwise)	108				

Lampiran 4. Hasil Uji Asumsi Klasik

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test				
		Unstandardized Residual	Unstandardized Residual	Unstandardized Residual
N		108	108	106
Normal Parameters ^{a,b}	Mean	0.0000000	0.0000000	-0.0039790
	Std. Deviation	0.00608239	0.03738531	0.06654724
Most Extreme Differences	Absolute	0.050	0.046	0.080
	Positive	0.029	0.028	0.080
	Negative	-0.050	-0.046	-0.044
Test Statistic		0.050	0.046	0.080
Asymp. Sig. (2-tailed)		.200 ^{c,d}	.200 ^{c,d}	.090 ^c
a. Test distribution is Normal.				
b. Calculated from data.				
c. Lilliefors Significance Correction.				
d. This is a lower bound of the true significance.				

Uji Multikolinearitas
Digital Banking Terhadap ROA

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.016	0.018		-0.903	0.368		
	DigitalBanking	0.001	0.000	0.325	3.186	0.002	0.503	1.989
	FirmSize	0.001	0.001	0.108	0.961	0.339	0.417	2.397
	NPL	0.027	0.013	0.149	2.002	0.048	0.943	1.061
	NII	0.064	0.011	0.495	5.775	0.000	0.712	1.405

a. Dependent Variable: ROA

Digital Banking Terhadap ROE

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.285	0.109		-2.615	0.010		
	DigitalBanking	0.004	0.002	0.245	2.433	0.017	0.503	1.989
	FirmSize	0.017	0.006	0.308	2.790	0.006	0.417	2.397
	NPL	0.103	0.082	0.092	1.255	0.212	0.943	1.061
	NII	0.292	0.068	0.363	4.290	0.000	0.712	1.405

a. Dependent Variable: ROE

Digital Banking Terhadap NPM

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.131	0.196		-0.666	0.507		
	DigitalBanking	0.012	0.003	0.405	4.298	0.000	0.497	2.011
	FirmSize	0.007	0.011	0.065	0.626	0.533	0.405	2.467
	NPL	-0.099	0.150	-0.045	-0.664	0.508	0.953	1.050
	NII	0.941	0.127	0.592	7.386	0.000	0.688	1.454

a. Dependent Variable: NPM

Uji Heterokedastisitas
Digital Banking Terhadap ROA

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.009	0.010		-0.881	0.380
	DigitalBanking	0.000	0.000	-0.154	-1.162	0.248
	FirmSize	0.001	0.001	0.168	1.154	0.251
	NPL	-0.011	0.008	-0.143	-1.480	0.142
	NII	0.010	0.006	0.174	1.560	0.122
a. Dependent Variable: ABS_RES1						

Digital Banking Terhadap ROE

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.024	0.064		-0.383	0.702
	DigitalBanking	-0.001	0.001	-0.107	-0.797	0.427
	FirmSize	0.002	0.003	0.100	0.680	0.498
	NPL	-0.067	0.048	-0.137	-1.395	0.166
	NII	0.059	0.040	0.166	1.474	0.144
a. Dependent Variable: ABS_RES2						

Digital Banking Terhadap NPM

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.064	0.129		0.495	0.622
	DigitalBanking	0.001	0.002	0.058	0.415	0.679
	FirmSize	-0.002	0.007	-0.042	-0.274	0.785
	NPL	-0.066	0.098	-0.067	-0.669	0.505
	NII	0.131	0.084	0.185	1.568	0.120
a. Dependent Variable: ABS_RES3						

Uji Autokorelasi

Digital Banking Terhadap ROA Sebelum Transformasi Data

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.679 ^a	0.461	0.440	0.00620	0.773
a. Predictors: (Constant), NII, NPL, DigitalBanking, FirmSize					
b. Dependent Variable: ROA					

Digital Banking Terhadap ROA Setelah Transformasi Data

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.510 ^a	0.260	0.231	0.00477	1.751
a. Predictors: (Constant), LAG_X4, LAG_X3, DigitalBanking, LAG_X2					
b. Dependent Variable: LAG_Y1					

Digital Banking Terhadap ROE Sebelum Transformasi Data

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.690 ^a	0.476	0.456	0.03810	0.852
a. Predictors: (Constant), NII, NPL, DigitalBanking, FirmSize					
b. Dependent Variable: ROE					

Digital Banking Terhadap ROE Setelah Transformasi Data

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.550 ^a	0.303	0.275	0.03112	1.924
a. Predictors: (Constant), LAG_X4, LAG_X3, DigitalBanking, LAG_X2					
b. Dependent Variable: LAG_Y2					

Digital Banking Terhadap NPM Sebelum Transformasi Data

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.745 ^a	0.554	0.537	0.067535	0.887
a. Predictors: (Constant), NII, NPL, DigitalBanking, FirmSize					
b. Dependent Variable: NPM					

Digital Banking Terhadap NPM Setelah Transformasi Data

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.600 ^a	0.360	0.334	0.05569	1.720
a. Predictors: (Constant), LAG_X4_3, DigitalBanking, LAG_X3_3, LAG_X2_3					
b. Dependent Variable: LAG_Y3_3					

Lampiran 5. Hasil Uji *Independent Sample t Test*

Group Statistics					
Digital Banking		N	Mean	Std. Deviation	Std. Error Mean
ROA	lebih awal	54	0.01759	0.008962	0.00122
	lebih lambat	54	0.01459	0.007324	0.000997
ROE	lebih awal	54	0.11563	0.051122	0.006957
	lebih lambat	54	0.09498	0.050531	0.006876
NPM	lebih awal	54	0.20881	0.100139	0.013627
	lebih lambat	52	0.17533	0.096263	0.013349

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ROA	Equal variances assumed	2.499	0.117	1.905	106	0.06	0.003	0.00158	-0.00012	0.00612
	Equal variances not assumed			1.905	101.96	0.06	0.003	0.00158	-0.00012	0.00612
ROE	Equal variances assumed	0.537	0.465	2.111	106	0.037	0.0206	0.00978	0.00126	0.04004
	Equal variances not assumed			2.111	105.99	0.037	0.0206	0.00978	0.00126	0.04004
NPM	Equal variances assumed	0.201	0.654	1.754	104	0.082	0.0335	0.01909	-0.00437	0.07135
	Equal variances not assumed			1.755	104	0.082	0.0335	0.01908	-0.00434	0.07132

Lampiran 6. Hasil Uji Regresi Linier Berganda
Digital Banking Terhadap ROA

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.016	0.018		-0.903	0.368		
	DigitalBanking	0.001	0.000	0.325	3.186	0.002	0.503	1.989
	FirmSize	0.001	0.001	0.108	0.961	0.339	0.417	2.397
	NPL	0.027	0.013	0.149	2.002	0.048	0.943	1.061
	NII	0.064	0.011	0.495	5.775	0.000	0.712	1.405

a. Dependent Variable: ROA

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.679 ^a	0.461	0.440	0.00620	0.773
a. Predictors: (Constant), NII, NPL, DigitalBanking, FirmSize					
b. Dependent Variable: ROA					

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0.003	4	0.001	22.016	.000 ^b
	Residual	0.004	103	0.000		
	Total	0.007	107			
a. Dependent Variable: ROA						
b. Predictors: (Constant), NII, NPL, DigitalBanking, FirmSize						

Digital Banking Terhadap ROE

Coefficients ^a								
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.285	0.109		-2.615	0.010		
	DigitalBanking	0.004	0.002	0.245	2.433	0.017	0.503	1.989
	FirmSize	0.017	0.006	0.308	2.790	0.006	0.417	2.397
	NPL	0.103	0.082	0.092	1.255	0.212	0.943	1.061
	NII	0.292	0.068	0.363	4.290	0.000	0.712	1.405
a. Dependent Variable: ROE								

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.690 ^a	0.476	0.456	0.03810	0.852
a. Predictors: (Constant), NII, NPL, DigitalBanking, FirmSize					
b. Dependent Variable: ROE					

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0.136	4	0.034	23.383	.000 ^b
	Residual	0.150	103	0.001		
	Total	0.285	107			
a. Dependent Variable: ROE						
b. Predictors: (Constant), NII, NPL, DigitalBanking, FirmSize						

Digital Banking Terhadap NPM

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.131	0.196		-0.666	0.507		
	DigitalBanking	0.012	0.003	0.405	4.298	0.000	0.497	2.011
	FirmSize	0.007	0.011	0.065	0.626	0.533	0.405	2.467
	NPL	-0.099	0.150	-0.045	-0.664	0.508	0.953	1.050
	NII	0.941	0.127	0.592	7.386	0.000	0.688	1.454
a. Dependent Variable: NPM								

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.745 ^a	0.554	0.537	0.067535	0.887
a. Predictors: (Constant), NII, NPL, DigitalBanking, FirmSize					
b. Dependent Variable: NPM					

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0.573	4	0.143	31.415	.000 ^b
	Residual	0.461	101	0.005		
	Total	1.034	105			
a. Dependent Variable: NPM						
b. Predictors: (Constant), NII, NPL, DigitalBanking, FirmSize						