

## Lampiran 1

### DAFTAR PERUSAHAAN PERBANKAN DI INDONESIA

No	Kode	Nama perusahaan
1	BBCA	PT Bank Central Asian Tbk
2	BBNI	Bank Negara Indonesia Tbk
3	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk
4	BBTN	Bank Tabungan Negara (Persero) Tbk
5	BDMN	Bank Danamon Indonesia Tbk
6	BMRI	PT Bank Mandiri (Persero) Tbk
7	BNGA	PT Bank CIMB Niaga Tbk
8	BNII	PT Bank Maybank Indonesia Tbk
9	BNLI	Bank Permata Tbk
10	PBNB	Bank Panin Indonesia Tbk

## Lampiran 2

### DAFTAR PERUSAHAAN PERBANKAN DI MALAYSIA

No	Nama Perusahaan
1	Affin Bank Berhad
2	Alliance Bank Malaysia Berhad
3	AMMB Holdings Berhad
4	BIMB Holdings Berhad
5	CIMB Group Holdings Berhad
6	Hong Leong Bank Berhad
7	Kenanga Investment Bank Berhad
8	Malayan Banking Berhad
9	Public Bank Berhad
10	RHB Bank Berhad

### Lampiran 3

#### Variabel Independen, Moderasi dan Dependen Indonesia

No	Kode	Tahun	KM	KI	KP	KA	AC	ICD
1	BBCA	2015	0,1049	0,4986	0	0,3205	6,67	52
		2016	0,0779	0,5150	0	0,3320	6,33	52
		2017	0,0619	0,5494	0	0,3420	7,00	52
2	BBNI	2015	0,0014	0,0707	0,6000	0,2621	2,33	56
		2016	0,0010	0,0540	0,6000	0,2951	8,33	56
		2017	0,0004	0,0526	0,6000	0,3285	7,67	56
3	BBRI	2015	0,0031	0,0843	0,5675	0,3378	5,33	52
		2016	0,0018	0,0751	0,5675	0,3465	6,67	52
		2017	0,0015	0,0585	0,5675	0,3647	5	52
4	BBTN	2015	0,0122	0,1438	0,6004	0,2258	9,67	58
		2016	0,0085	0,1226	0,6000	0,2597	8	58
		2017	0,0076	0,0841	0,6000	0,2995	3,67	58
5	BDMN	2015	0,0230	0,1342	0,0000	0,7902	3,33	56
		2016	0,0264	0,1287	0,0000	0,8012	3,33	56
		2017	0,0240	0,0936	0,0000	0,8381	2,33	56
6	BMRI	2015	0,0010	0,0842	0,6000	0,3035	7,67	58
		2016	0,0005	0,0749	0,6000	0,3150	5,33	58
		2017	0,0004	0,0613	0,6000	0,3299	7,67	58
7	BNGA	2015	0,0007	0,0180	0,0000	0,9779	3,67	53
		2016	0,0100	0,0196	0,0000	0,9646	4	53
		2017	0,0130	0,0215	0,0000	0,9525	4	53
8	BNII	2015	0,0014	0,0707	0,6000	0,2621	2,33	56
		2016	0,0010	0,0540	0,6000	0,2951	8,33	56
		2017	0,0004	0,0526	0,6000	0,3285	7,67	56
9	BNLI	2015	0,0005	0,4979	0,0000	0,4456	4	56
		2016	0,0004	0,4979	0,0000	0,4456	3,67	56
		2017	0,0004	0,4979	0,0000	0,4456	3,67	56
10	PNBN	2015	0,4604	0,1025	0,0000	0,3882	2	47
		2016	0,4604	0,0705	0,0000	0,4330	1,33	47
		2017	0,4604	0,0676	0,0000	0,4367	1,33	47

## Lampiran 4

### Variabel Independen, Moderasi dan Dependen Malaysia

No	Kode	Tahun	KM	KI	KP	KA	AC	ICD
1	AFFIN	2015	0,0112	0,2952	0,3542	0,2512	2	50
		2016	0,0114	0,2900	0,3542	0,2501	2,33	50
		2017	0,0115	0,2872	0,3542	0,2496	4	50
2	ALLIANCE	2015	0,1766	0,6329	0,0037	0,1310	1,67	52
		2016	0,1633	0,6319	0,0000	0,1308	1,67	52
		2017	0,1229	0,6157	0,0000	0,1269	2	52
3	AMMB	2015	0,0330	0,4266	0,0000	0,5119	2	50
		2016	0,0120	0,6560	0,0000	0,2930	2	50
		2017	0,0274	0,6099	0,0000	0,3295	1,33	50
4	BIMB	2015	0,0012	0,8976	0,0363	0,0230	2	54
		2016	0,0012	0,8834	0,0359	0,0276	2,33	54
		2017	0,0012	0,8997	0,0236	0,0290	2,33	54
5	CIMB	2015	0,0050	0,6512	0,0034	0,2913	14	53
		2016	0,0039	0,6992	0,0032	0,2647	14	53
		2017	0,0035	0,6856	0,0030	0,2839	16,67	53
6	HONG LEONG	2015	0,6359	0,2218	0,0028	0,0382	2,67	45
		2016	0,6359	0,2227	0,0032	0,0415	3	45
		2017	0,6359	0,1980	0,0050	0,0684	3,67	45
7	KENANGA	2015	0,4758	0,4131	0,0050	0,0910	1,67	45
		2016	0,4635	0,4034	0,0050	0,1195	2,67	45
		2017	0,4696	0,3962	0,0037	0,1255	2,33	45
8	MALAYAN	2015	0,0042	0,7573	0,0244	0,1727	4,67	54
		2016	0,0042	0,7850	0,0078	0,1554	5,67	54
		2017	0,0042	0,7442	0,0042	0,2064	6,33	54
9	PUBLIC	2015	0,2429	0,6350	0,0000	0,1109	5,67	52
		2016	0,2371	0,5742	0,0000	0,1194	5,67	52
		2017	0,2380	0,5454	0,0000	0,1375	6	52
10	RHB	2015	0,4974	0,2026	0,0012	0,2745	6	45
		2016	0,4736	0,2257	0,0012	0,2760	4,33	45
		2017	0,4801	0,2259	0,0001	0,2691	4,33	45

## Lampiran 5

### Checklist *Intellectual Capital Disclosure Index*

Human Capital		Relational Capital		Structural Capital	
1	Number of employees	1	Customers	1	Intellectual property
2	Employee age	2	Market presence	2	Process
3	Employee diversity	3	Customer relationships	3	Management philosophy
4	Employee equality	4	Customer acquisition	4	Corporate culture
5	Employee relationship	5	Customer retention	5	Organization flexibility
6	Employee education	6	Customer training & education	6	Organization structure
7	Skill/know-how	7	Customer involvement	7	Organization learning
8	Employee work-related competences	8	Company image/reputation	8	Research & development
9	Employee work-related knowledge	9	Company awards	9	Innovation
10	Employee attitudes/behaviour	10	Public relation	10	Technology
11	Employee commitments	11	Diffusion & networking	11	Financial dealings
12	Employee motivation	12	Brands	12	Customer support function
13	Employee productivity	13	Distribution channels	13	Knowledge-based infrastructure
14	Employee training	14	Relationship with suppliers	14	Quality management and improvement
15	Vocational qualifications	15	Business collaboration	15	Accreditation (certificate)
16	Employee development	16	Business agreements	16	Overall infrastructure/capability
17	Employee flexibility	17	Favourite contract	17	Networking
18	Entrepreneurial spirit	18	Research collaboration	18	Distribution network
19	Employee capabilities	19	Marketing		
20	Employee teamwork	20	Relationship with stakeholders		
21	Employee involvement with community	21	Market leadership		
22	Other employee features				

Sumber : Li et al. (2008)

## Lampiran 6

### Uji Statistik Deskriptif

#### Uji Statistik Deskriptif Indonesia

##### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
KM	30	,0004	,4604	,058887	,1383589
KI	30	,0113	,5494	,157097	,1828909
KP	30	,0000	,6004	,236763	,2950712
KA	30	,2258	,9832	,517680	,2763496
Komite Audit	30	1,3300	9,6700	4,988667	2,2043214
ICD	30	47,0000	58,0000	54,400000	3,2863353
Valid N (listwise)	30				

#### Uji Statistik Deskriptif Indonesia

##### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
KM	30	,0012	,6359	,202787	,2342027
KI	30	,1980	,8997	,523753	,2282847
KP	30	,0000	,3542	,041177	,1065928
KA	30	,0230	,5119	,179983	,1133758
Komite Audit	30	1,3300	16,6700	4,500333	3,8716436
ICD	30	45,0000	54,0000	50,000000	3,5815620
Valid N (listwise)	30				

## Lampiran 6 (lanjutan)

### Uji Normalitas

#### Uji Normalitas Indonesia

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

		Unstandardized Residual
N		30
Normal Parameters(a,b)	Mean	,0000000
	Std. Deviation	1,63284950
Most Extreme Differences	Absolute	,108
	Positive	,094
	Negative	-,108
Kolmogorov-Smirnov Z		,592
Asymp. Sig. (2-tailed)		,875

a Test distribution is Normal.

b Calculated from data.

#### Uji Normalitas Malaysia

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

		Unstandardized Residual
N		30
Normal Parameters(a,b)	Mean	,0000000
	Std. Deviation	,78545026
Most Extreme Differences	Absolute	,160
	Positive	,083
	Negative	-,160
Kolmogorov-Smirnov Z		,874
Asymp. Sig. (2-tailed)		,430

a Test distribution is Normal.

b Calculated from data.

## Lampiran 6 (lanjutan)

### Uji Autokorelasi

#### Uji Autokorelasi Indonesia

##### Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,868(a)	,753	,659	1,9188256	,859

a Predictors: (Constant), KA.AC, KI.AC, KM, KP, KP.AC, KI, KM.AC, KA

b Dependent Variable: ICD

#### Uji Autokorelasi Malaysia

##### Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,976(a)	,952	,934	,9230135	1,624

a Predictors: (Constant), KA.AC, KI, KM.AC, KP, KI.AC, KA, KP.AC, KM

b Dependent Variable: ICD

## Lampiran 6 (lanjutan)

### Uji Multikolinearitas

#### Uji Multikolinearitas Indonesia

##### Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	52,666	,701		30,959	,000		
	KM	-7,356	1,506	-2,238	-3,632	,006	,118	9,925
	KI	2,720	1,140	,828	3,578	,006	,570	4,305
	KP	4,470	1,401	1,360	3,966	,003	,553	4,675
	KA	3,548	1,136	1,080	3,955	,003	,587	4,024
	KM.AC	-2,339	1,195	-,915	-2,938	,012	,359	5,972
	KI.AC	,207	,808	,043	1,911	,084	,910	1,837
	KP.AC	,024	,925	,005	,629	,480	,977	1,084
	KA.AC	,824	1,073	,189	1,768	,193	,451	5,178

a Dependent Variable: ICD

#### Uji Multikolinearitas Malaysia

##### Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	49,991	,418		119,537	,000		
	KM	-7,042	1,498	-1,966	-4,701	,000	,131	7,388
	KI	3,509	1,425	,980	2,463	,023	,145	7,106
	KP	3,768	,883	1,052	4,267	,000	,377	2,538
	KA	2,839	,670	,793	4,240	,000	,655	1,451
	KM.AC	-,565	,305	-,170	-2,153	,048	,272	3,677
	KI.AC	,349	,289	,070	1,208	,240	,689	1,267
	KP.AC	1,230	,415	,402	2,962	,007	,124	8,039
	KA.AC	,209	,342	,045	,611	,548	,426	2,346

a Dependent Variable: ICD



## Lampiran 6 (lanjutan)

### Uji Heteroskedastisitas

#### Uji Heteroskedastisitas Indonesia

##### Coefficients(a)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3,380	,513		6,595	,000
KM	,983	1,358	,897	,724	,477
KI	3,297	1,417	3,011	1,327	,080
KP	4,524	2,067	4,132	1,189	,074
KA	3,474	1,939	3,173	1,492	,088
KM.AC	,675	,752	,793	,899	,379
KI.AC	1,710	,545	1,059	2,139	,056
KP.AC	,584	,249	,332	1,148	,287
KA.AC	,396	,323	,274	1,226	,234

a Dependent Variable: RES2

#### Uji Heteroskedastisitas Malaysia

##### Coefficients(a)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,263	,189		6,675	,000
KM	-,147	,678	-,292	-,217	,830
KI	,105	,645	,208	,162	,873
KP	,167	,400	,331	,418	,680
KA	,264	,303	,523	,869	,394
KM.AC	,131	,138	,279	,946	,355
KI.AC	,292	,131	,414	2,231	,057
KP.AC	,376	,188	,873	1,999	,059
KA.AC	,168	,155	,257	1,087	,289

a Dependent Variable: RES2

## Lampiran 6 (lanjutan)

### Uji Koefisien Determinasi

#### Uji Koefisien Determinasi Indonesia

##### Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,868(a)	,753	,659	1,9188256	,859

a Predictors: (Constant), KA.AC, KI.AC, KM, KP, KP.AC, KI, KM.AC, KA

b Dependent Variable: ICD

#### Uji Koefisien Determinasi Malaysia

##### Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,976(a)	,952	,934	,9230135	1,624

a Predictors: (Constant), KA.AC, KI, KM.AC, KP, KI.AC, KA, KP.AC, KM

b Dependent Variable: ICD

## Lampiran 6 (lanjutan)

### Uji-F

#### Uji-F Indonesia

##### ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	235,880	8	29,485	8,008	,000(a)
	Residual	77,320	21	3,682		
	Total	313,200	29			

a Predictors: (Constant), KA.AC, KI.AC, KM, KP, KP.AC, KI, KM.AC, KA

b Dependent Variable: ICD

#### Uji-F Malaysia

##### ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	354,109	8	44,264	51,955	,000(a)
	Residual	17,891	21	,852		
	Total	372,000	29			

a Predictors: (Constant), KA.AC, KI, KM.AC, KP, KI.AC, KA, KP.AC, KM

b Dependent Variable: ICD

## Lampiran 6 (lanjutan)

### Uji-t

#### Uji-t Indonesia

##### Coefficients(a)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	52,666	,701		30,959	,000		
KM	-7,356	1,506	-2,238	-3,632	,006	,118	9,925
KI	2,720	1,140	,828	3,578	,006	,570	4,305
KP	4,470	1,401	1,360	3,966	,003	,553	4,675
KA	3,548	1,136	1,080	3,955	,003	,587	4,024
KM.AC	-2,339	1,195	-,915	-2,938	,012	,359	5,972
KI.AC	,207	,808	,043	1,911	,084	,910	1,837
KP.AC	,024	,925	,005	,629	,480	,977	1,084
KA.AC	,824	1,073	,189	1,768	,193	,451	5,178

a Dependent Variable: ICD

#### Uji-t Malaysia

##### Coefficients(a)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	49,991	,418		119,537	,000		
KM	-7,042	1,498	-1,966	-4,701	,000	,131	7,388
KI	3,509	1,425	,980	2,463	,023	,145	7,106
KP	3,768	,883	1,052	4,267	,000	,377	2,538
KA	2,839	,670	,793	4,240	,000	,655	1,451
KM.AC	-,565	,305	-,170	-2,153	,048	,272	3,677
KI.AC	,349	,289	,070	1,208	,240	,689	1,267
KP.AC	1,230	,415	,402	2,962	,007	,124	8,039
KA.AC	,209	,342	,045	,611	,548	,426	2,346

a Dependent Variable: ICD

## Lampiran 6 (lanjutan)

### Uji *Independent Sample t-test*

#### Group Statistics

	Negara	N	Mean	Std. Deviation	Std. Error Mean
ICD	Indonesia	30	54,4000	3,28634	,60000
	Malaysia	30	50,0000	3,58156	,65390

#### 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	Upperr	
ICD	Equal variances assumed	,353	,555	4,958	58	,000	4,40000	,88746	2,62355	6,17645
	Equal variances not assumed			4,958	57,576	,000	4,40000	,88746	2,62328	6,17672

## Lampiran 6 (lanjutan)

### Uji Chow

#### *Residual Value Test Indonesia (RSS1)*

##### ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	235,880	8	29,485	8,008	,000(a)
	Residual	77,320	21	3,682		
	Total	313,200	29			

a Predictors: (Constant), KA.AC, KI.AC, KM, KP, KP.AC, KI, KM.AC, KA

b Dependent Variable: ICD

#### *Residual Value Test Malaysia (RSS2)*

##### ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	354,109	8	44,264	51,955	,000(a)
	Residual	17,891	21	,852		
	Total	372,000	29			

a Predictors: (Constant), KA.AC, KI, KM.AC, KP, KI.AC, KA, KP.AC, KM

b Dependent Variable: ICD

#### *Residual Value Test (RSSr)*

##### ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	719,050	8	89,881	25,455	,000(a)
	Residual	74,150	21	3,531		
	Total	793,200	29			

a Predictors: (Constant), TotalAC, TotalIC, TotalP, TotalMC, TotalPC, TotalI, TotalA, TotalM

b Dependent Variable: TotalICD