APPENDIX

Appendix 1.The Tabulation of Secondary Data (Continued)

No Perushaan Tahun Total Aset

in Billion

Company Size LN (Total Aset)

IO (%) Leverage

(DER) %

Profitability (ROA) (%)

.

Dividend Payout Ratio (%)

Nasional

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1 Bank Central 2016 | 676,739 | 13.42504 | 89.00 | 507.50 | 4.00 | 23.90 |
| Asia Tbk. 2017 | 750,320 | 13.52826 | 96.74 | 479.30 | 3.90 | 27.00 |
| 2018 | 824,788 | 13.62288 | 96.74 | 454.20 | 4.00 | 32.40 |
| 2 Bank Negara 2016 | 603,032 | 13.30973 | 98.24 | 576.10 | 2.70 | 34.89 |
| Indonesia 2017 | 709,330 | 13.47208 | 99.19 | 603.80 | 2.70 | 36.35 |
| (Persero) 2018 | 808,572 | 13.60303 | 98.83 | 628.40 | 2.80 | 25.01 |
| 3 Bank Mandiri 2016 | 1,038,706 | 13.85349 | 99.04 | 537.32 | 1.95 | 45.00 |
| (Persero) Tbk. 2017 | 1,124,700 | 13.93303 | 97.79 | 512.94 | 2.72 | 45.00 |
| 2018 | 1,202,252 | 13.99971 | 98.91 | 499.08 | 3.17 | 45.00 |
| 4 Bank Rakyat 2016 | 1,004,801 | 13.82030 | 98.86 | 569.76 | 3.84 | 40.00 |
| Indonesia 2017 | 1,127,448 | 13.93547 | 99.06 | 559.30 | 3.69 | 40.00 |
| (Persero) 2018 | 1,296,898 | 14.07549 | 98.80 | 588.67 | 3.68 | 45.00 |
| 5 Bank 2016 | 91,371 | 11.42268 | 98.23 | 473.90 | 3.10 | 47.00 |
| Tabungan 2017 | 95,489 | 11.46677 | 96.64 | 473.60 | 2.10 | 40.40 |
| Pensiunan 2018 | 101,919 | 11.53193 | 96.17 | 454.00 | 3.10 | 25.44 |
| 6 Bank Woori 2016 | 22,630 | 10.02703 | 81.73 | 412.94 | 1.93 | 17.19 |
| Saudara 2017 | 27,086 | 10.20677 | 86.07 | 343.53 | 2.37 | 22.50 |
| Indonesia 2018 | 29,631 | 10.29658 | 88.03 | 352.35 | 2.59 | 18.35 |
| 7 Bank 2016 | 174,087 | 12.06731 | 98.43 | 379.51 | 2.50 | 34.99 |
| Danamon 2017 | 178,257 | 12.09098 | 98.70 | 355.06 | 3.10 | 35.00 |
| Indonesia 2018 | 186,762 | 12.13759 | 98.21 | 345.30 | 3.10 | 34.99 |
| 8 Bank 2016 | 43,032 | 10.66970 | 90.81 | 496.88 | 2.98 | 63.43 |
| Pembangunan 2017 | 51,518 | 10.84969 | 94.62 | 559.13 | 3.12 | 56.96 |
| Daerah Jawa 2018 | 62,689 | 11.04594 | 95.02 | 639.96 | 2.96 | 54.26 |
| 9 Bank Mestika 2016 | 10,587 | 9.26738 | 89.45 | 294.81 | 2.30 | 33.47 |
| Dharma Tbk. 2017 | 11,817 | 9.37729 | 89.46 | 283.37 | 3.19 | 22.71 |
| 2018 | 12,093 | 9.40038 | 89.45 | 291.61 | 2.96 | 22.57 |
| 10 Bank Rakyat 2016 | 11,377 | 9.33935 | 95.84 | 487.62 | 1.49 | 18.91 |
| Indonesia 2017 | 16,325 | 9.70045 | 95.39 | 424.62 | 1.45 | 37.78 |
| Agroniaga 2018 | 23,313 | 10.05677 | 93.42 | 426.94 | 1.54 | 18.15 |
| 11 Bank 2016 | 166,679 | 12.02383 | 99.47 | 765.00 | 1.60 | 20.00 |

Tbk.

Timur

Appendix 1.The Tabulation of Secondary Data (Continued)

No Perushaan Tahun Total Aset

in Billion

|  |  |
| --- | --- |
|  | (%) |
| Maybank 2017 | 173,253 | 12.06251 | 99.38 | 734.00 | 1.48 | 19.74 |
| Indonesia 2018 | 177,533 | 12.08691 | 99.37 | 608.00 | 1.74 | 24.00 |
| 12 Bank Bumi 2016 | 7,121 | 8.87080 | 91.26 | 449.19 | 1.52 | 25.08 |
| Arta Tbk. 2017 | 7,014 | 8.85566 | 91.99 | 414.71 | 1.73 | 25.80 |
| 2018 | 7,297 | 8.89522 | 91.70 | 388.19 | 1.77 | 26.00 |
| 13 Bank Mega 2016 | 70,532 | 11.16382 | 99.33 | 475.02 | 2.36 | 50.00 |
| Tbk. 2017 | 82,297 | 11.31809 | 99.35 | 529.90 | 2.24 | 50.00 |
| 2018 | 83,761 | 11.33572 | 99.34 | 507.72 | 2.47 | 40.65 |
| 14 PT. Adira 2016 | 27,643 | 10.22713 | 92.50 | 455.39 | 3.70 | 32.90 |
| Dinamika 2017 | 29,492 | 10.29187 | 92.47 | 413.35 | 5.00 | 35.84 |
| Multi Finance 2018 | 31,496 | 10.35762 | 92.47 | 348.15 | 6.00 | 49.96 |
| 15 Asuransi 2016 | 1,434 | 7.26822 | 94.38 | 362.00 | 4.00 | 33.85 |
| Ramayana 2017 | 1,418 | 7.25700 | 94.38 | 298.00 | 4.00 | 35.22 |
| Tbk. 2018 | 1,478 | 7.29845 | 94.38 | 264.00 | 5.00 | 41.39 |
| 16 PT. Asuransi 2016 | 1,063 | 6.96885 | 81.32 | 290.78 | 3.70 | 33.93 |
| Dayin Mitra 2017 | 1,076 | 6.98101 | 81.32 | 264.45 | 3.70 | 32.89 |
| Tbk. 2018 | 1,061 | 6.96697 | 79.02 | 228.64 | 3.60 | 36.82 |

Company Size LN (Total Aset)

IO (%) Leverage

(DER) %

Profitability (ROA) (%)

Dividend Payout Ratio

Tbk.

Tbk.

Source: [www.idx.com](http://www.idx.com/)

|  |
| --- |
| **Appendix 2. The Data Transformation of Inverse** (Continued ) |
| No | Perushaan | Tahun | Company Size LN (Total Aset) in Billion  | IO (%) | Leverage (DER) % | Profitabilitas (ROA) (%) | Dividend Payout Ratio (%) |
| 1 | Bank Central Asia Tbk. | 2016 | .07449 | ,01124 | .00197 | .25000 | .04184 |
|  |  | 2017 | .07392 | ,01034 | .00209 | .25641 | .03704 |
|  |  | 2018 | .07341 | ,01034 | .00220 | .25000 | .03086 |
| 2 | Bank Negara | 2016 | .07513 | ,01018 | .00174 | .37037 | .02866 |

**Appendix 2. The Data Transformation of Inverse** (Continued )

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| No | Perushaan | Tahun | Company Size LN(Total Aset) in Billion | IO (%) | Leverage (DER) % | Profitabilitas (ROA) (%) | Dividend Payout Ratio (%) |
|  | Indonesia (Persero) | 2017 | .07423 | ,01008 | .00166 | .37037 | .02751 |
|  |  | 2018 | .07351 | ,01012 | .00159 | 35714 | .03998 |
| 3 | Bank Mandiri (Persero) Tbk. | 2016 | .07218 | ,01010 | .00186 | .51282 | .02222 |
|  |  | 2017 | .07177 | ,01023 | .00195 | .36765 | .02222 |
|  |  | 2018 | .07143 | ,01011 | .00200 | .31546 | .02222 |
| 4 | Bank Rakyat Indonesia (Persero) | 2016 | .07236 | ,01012 | .00176 | .26042 | .02500 |
|  |  | 2017 | .07176 | ,01009 | .00179 | .27100 | .02500 |
|  |  | 2018 | .07105 | ,01012 | .00170 | .27174 | .02222 |
| 5 | Bank Tabungan Pensiunan Nasional | 2016 | .08755 | ,01018 | .00211 | 32258 | .02128 |
|  |  | 2017 | .08721 | ,01035 | .00211 | .47619 | .02475 |
|  |  | 2018 | .08672 | ,01040 | .00220 | .32258 | .03931 |
| 6 | Bank Woori Saudara Indonesia | 2016 | .09973 | ,01224 | .00242 | .51813 | .05817 |
|  |  | 2017 | .09797 | ,01162 | .00291 | .42194 | .04444 |
|  |  | 2018 | .09712 | ,01136 | .00284 | .38610 | .05450 |
| 7 | Bank Danamon Indonesia Tbk. | 2016 | .08287 | ,01016 | .00263 | .40000 | .02858 |
|  |  | 2017 | .08271 | ,01013 | .00282 | .32258 | .02857 |
|  |  | 2018 | .08239 | ,01018 | .00290 | .32258 | .02858 |
| 8 | Bank Pembangunan Daerah Jawa Timur | 2016 | .09372 | ,01101 | .00201 | .33557 | .01577 |
|  |  | 2017 | .09217 | ,01057 | .00179 | .32051 | .01756 |
|  |  | 2018 | .09053 | ,01052 | .00156 | .33784 | .01843 |
| 9 | Bank Mestika | 2016 | .10791 | ,01118 | .00339 | .43478 | .02988 |

**Appendix 2. The Data Transformation of Inverse** (Continued )

No Perushaan Tahun

Company Size LN (Total Aset) in Billion

IO (%) Leverage (DER) %

Profitabilitas (ROA) (%)

Dividend Payout Ratio (%)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Dharma Tbk. | 2017 | .10664 | ,01118 | .00353 | .31348 | .04403 |
|  |  | 2018 | .10638 | ,01118 | .00343 | .33784 | .04431 |
| 10 | Bank Rakyat Indonesia | 2016 | .10707 | ,01043 | .00205 | .67114 | .05288 |
|  | Agroniaga | 2017 | .10309 | ,01048 | .00236 | .68966 | .02647 |
|  |  | 2018 | .09944 | ,01070 | .00234 | .64935 | .05510 |
| 11 | Bank Maybank Indonesia Tbk. | 2016 | .08317 | ,01005 | .00131 | .62500 | .05000 |
|  |  | 2017 | .08290 | ,01006 | .00136 | .67568 | .05066 |
|  |  | 2018 | .08273 | ,01006 | .00164 | .57471 | .04167 |
| 12 | Bank Bumi Arta Tbk. | 2016 | .11273 | ,01096 | .00223 | .65789 | .03987 |
|  |  | 2017 | .11292 | ,01087 | .00241 | .57803 | .03876 |
|  |  | 2018 | .11242 | ,01091 | .00258 | .56497 | .03846 |
| 13 | Bank Mega Tbk. | 2016 | .08958 | ,01007 | .00211 | .42373 | .02000 |
|  |  | 2017 | .08835 | ,01007 | .00189 | .44643 | .02000 |
|  |  | 2018 | .08822 | ,01007 | .00197 | .40486 | .02460 |
| 14 | PT. Adira Dinamika Multi | 2016 | .09778 | ,01081 | .00220 | .27027 | .03040 |
|  | Finance Tbk. | 2017 | .09716 | ,01081 | .00242 | .20000 | .02790 |
|  |  | 2018 | .09655 | ,01081 | .00287 | .16667 | .02002 |
| 15 | Asuransi Ramayana Tbk. | 2016 | .13759 | ,01060 | .00276 | .25000 | .02954 |
|  |  | 2017 | .13780 | ,01060 | .00336 | .25000 | .02839 |
|  |  | 2018 | .13702 | ,01060 | .00379 | .20000 | .02416 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 16 | PT. Asuransi Dayin | 2016 | .14350 | ,01230 | .00344 | .27027 | .02947 |

**Appendix 2. The Data Transformation of Inverse** (Continued )

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| No | Perushaan | Tahun | Company Size LN(Total Aset) in Billion | IO (%) | Leverage (DER) % | Profitabilitas (ROA) (%) | Dividend Payout Ratio (%) |
| Mitra Tbk. | 2017 | .14325 | ,01230 | .00378 | .27027 | .03040 |
|  | 2018 | .14353 | ,01266 | .00437 | .27778 | .02716 |

Appendix 3. The Output of Descriptive Statistics

|  |
| --- |
| **Descriptive Statistics** |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| I\_CS | 48 | .07105 | .14353 | .0952838 | .02123000 |
| I\_IO | 48 | .01005 | .01266 | .0106566 | .00066771 |
| I\_DER | 48 | .00131 | .00437 | .0023787 | .00070324 |
| I\_ROA | 48 | .16667 | .68966 | .3863082 | .14252952 |
| I\_DPR | 48 | .01577 | .05817 | .0322677 | .01109765 |
| Valid N (listwise) | 48 |  |  |  |  |

Appendix 4. The Output of Classical Assumption Test

Normality Test

One-SampleKolmogorov-SmirnovTest

|  |  |
| --- | --- |
|  | Unstandardized Residual |
| N |  | 48 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | .00857378 |
| Most Extreme Differences | Absolute | .103 |
|  | Positive | .073 |
|  | Negative | -.103 |
| Test Statistic |  | .103 |
| Asymp. Sig. (2-tailed) | .200c,d |

1. Test distribution is Normal.
2. Calculated from data.
3. Lilliefors Significance Correction.
4. This is a lower bound of the true significance.

Multicollinearity Test

Coeficients**a**

|  |  |
| --- | --- |
| Model | Collinearity Statistics |
| Tolerance | VIF |
| 1 | (Constant) |  |  |
|  | INV\_IO | .460 | 2.173 |
|  | INV\_DER | .275 | 3.631 |
|  | INV\_CS | .319 | 3.134 |
|  | INV\_ROA | .791 | 1.264 |

a. Dependent Variable: INV\_DPR

Heteroscedasticity Test

Coeficients**a**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -.011 | .013 |  | -.855 | .397 |
|  | INV\_IO | 1.447 | 1.464 | .209 | .989 | .328 |
|  | INV\_DER | -.975 | 1.797 | -.148 | -.543 | .590 |
|  | INV\_CS | .019 | .055 | .087 | .344 | .732 |
|  | INV\_ROA | .009 | .005 | .272 | 1.692 | .098 |

a. Dependent Variable: ABS\_RES

Autocorrelation Test

ModelSu**m**ary**b**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Model | R | R Square | Adjusted R Square | Std. Error ofthe Estimate | Durbin- Watson |
| 1 | ,635a | .403 | .348 | .0089637 | 1.463 |

1. Predictors: (Constant), INV\_ROA, INV\_CS, INV\_IO, INV\_DER
2. Dependent Variable: INV\_DPR

Autocorrelation Test (Run Test)

|  |
| --- |
| RunsTest |
|  | Unstandardized Residual |
| Test Valuea | -.00066 |
| Cases < Test Value | 24 |
| Cases >= Test Value | 24 |
| Total Cases | 48 |
| Number of Runs | 18 |
| Z | -1.897 |
| Asymp. Sig. (2-tailed) | .058 |
| a. Median |

Appendix 5. The Output of Multiple Linear Regression Analysis

Coeficients**a**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Model | Unstandardized Coefficients |  | Standardized Coefficients | t | Sig. |
| B | Std.Error | Beta |  |  |
| 1 | (Constant) | -.058 | .026 |  | - 2.249 | .030 |
|  | INV\_IO | 7.728 | 2.887 | .465 | 2.677 | .010 |
|  | INV\_DER | 2.344 | 3.543 | .149 | .662 | .512 |
|  | INV\_CS | -.162 | .109 | -.310 | - 1.486 | .145 |
|  | INV\_ROA | .046 | .010 | .593 | 4.479 | .000 |

a. Dependent Variable: INV\_DPR

Appendix 6. The Table of Durbin Watson (α = 5%)

Appendix 7. The Tabel of F Distribution

Appendix 8. The Table of T Distribution



|  |
| --- |
| **Appendix 9. List of Financial Sector Companies Listed on the****Indonesia** (Continued) |
| **No** | **Kode** | **Emiten** |
| 1 | ABDA | Asuransi Bina Dana Arta Tbk. |
| 2 | ADMF | Adira Dinamika Multi Finance Tbk. |
| 3 | AGRO | Bank Rakyat Indonesia Agroniaga |
| 4 | AGRS | Bank Agris Tbk. |
| 5 | AHAP | Asuransi Harta Aman Pratama Tbk. |
| 6 | AMAG | Asuransi Multi Artha Guna Tbk. |
| 7 | APIC | Pacific Strategic Financial Tbk. |
| 8 | ARTO | Bank Artos Indonesia Tbk. |
| 9 | ASBI | Asuransi Bintang Tbk. |
| 10 | ASDM | Asuransi Dayin Mitra Tbk. |
| 11 | ASJT | Asuransi Jasa Tania Tbk. |
| 12 | ASMI | Asuransi Kresna Mitra Tbk. |
| 13 | ASRM | Asuransi Ramayana Tbk. |
| 14 | BABP | Bank MNC Internasional Tbk. |
| 15 | BACA | Bank Capital Indonesia Tbk. |
| 16 | BBCA | Bank Central Asia Tbk. |
| 17 | BBHI | Bank Harda Internasional Tbk. |
| 18 | BBKP | Bank Bukopin Tbk. |
| 19 | BBLD | Buana Finance Tbk. |
| 20 | BBMD | Bank Mestika Dharma Tbk. |
| 21 | BBNI | Bank Negara Indonesia (Persero) |
| 22 | BBNP | Bank Nusantara Parahyangan Tbk. |
| 23 | BBRI | Bank Rakyat Indonesia (Persero) |
| 24 | BBTN | Bank Tabungan Negara (Persero) |
| 25 | BBYB | Bank Yudha Bhakti Tbk. |
| 26 | BCAP | MNC Kapital Indonesia Tbk. |

|  |
| --- |
| **Appendix 9. List of Financial Sector Companies Listed on the****Indonesia** (Continued) |
| **No** | **Kode** | **Emiten** |
| 27 | BCIC | Bank JTrust Indonesia Tbk. |
| 28 | BDMN | Bank Danamon Indonesia Tbk. |
| 29 | BEKS | Bank Pembangunan Daerah Banten |
| 30 | BFIN | BFI Finance Indonesia Tbk. |
| 31 | BGTG | Bank Ganesha Tbk. |
| 32 | BINA | Bank Ina Perdana Tbk. |
| 33 | BJBR | Bank Pembangunan Daerah Jawa Barat |
| 34 | BJTM | Bank Pembangunan Daerah Jawa Timur |
| 35 | BKSW | Bank QNB Indonesia Tbk. |
| 36 | BMAS | Bank Maspion Indonesia Tbk. |
| 37 | BMRI | Bank Mandiri (Persero) Tbk. |
| 38 | BNBA | Bank Bumi Arta Tbk. |
| 39 | BNGA | Bank CIMB Niaga Tbk. |
| 40 | BNII | Bank Maybank Indonesia Tbk. |
| 41 | BNLI | Bank Permata Tbk. |
| 42 | BPFI | Batavia Prosperindo Finance Tbk. |
| 43 | BPII | Batavia Prosperindo Internasional Tbk. |
| 44 | BRIS | Bank BRIsyariah Tbk. |
| 45 | BSIM | Bank Sinarmas Tbk. |
| 46 | BSWD | Bank Of India Indonesia Tbk. |
| 47 | BTPN | Bank Tabungan Pensiunan Nasional |
| 48 | BVIC | Bank Victoria International Tbk. |
| 49 | CASA | Capital Financial Inddonesia Tbk. |
| 50 | CFIN | Clipan Finance Indonesia Tbk. |
| 51 | DEFI | Danasupra Erapacific Tbk. |
| 52 | DNAR | Bank Dinar Indonesia Tbk. |
| 53 | GSMF | Equity Development Investment |

|  |
| --- |
| **Appendix 9. List of Financial Sector Companies Listed on the****Indonesia** (Continued) |
| **No** | **Kode** | **Emiten** |
| 54 | HDFA | Radana Bhaskara Finance Tbk. |
| 55 | IBFN | Intan Baruprana Finance Tbk. |
| 56 | IMJS | Indomobil Multi Jasa Tbk. |
| 57 | INPC | Bank Artha Graha Internasional |
| 58 | LPGI | Lippo General Insurance Tbk. |
| 59 | LPPS | Lipo Securitas Tbk. |
| 60 | MAYA | Bank Mayapada Internasional Tbk. |
| 61 | MCOR | Bank China Construction Bank |
| 62 | MEGA | Bank Mega Tbk. |
| 63 | MFIN | Mandala Multifinance Tbk. |
| 64 | MREI | Maskapai Reasuransi Indonesia |
| 65 | NISP | Bank OCBC NISP Tbk. |
| 66 | NOBU | Bank Nationalnobu Tbk. |
| 67 | PADI | Minna Padi Investama Sekuritas |
| 68 | PANS | Panin Sehuritas Tbk. |
| 69 | PNBN | Bank Pan Indonesia Tbk |
| 70 | PNBS | Bank Panin Dubai Syariah Tbk. |
| 71 | PNIN | Paninvest Tbk. |
| 72 | PNLF | Panin Financial Tbk. |
| 73 | RELI | Reliance Sekuritas Indonesia Tbk. |
| 74 | SDRA | Bank Woori Saudara Indonesia |
| 75 | SMMA | Sinarmas Multiartha Tbk. |
| 76 | TIFA | Tifa Finance Tbk. |
| 77 | TRIM | Trimegah Sekuritas Indonesia Tbk. |
| 78 | TRUS | Trust Finance Indonesia Tbk. |
| 79 | VICO | Victoria Investama Tbk. |
| 80 | VINS | Victoria Insurance Tbk. |

|  |
| --- |
| **Appendix 9. List of Financial Sector Companies Listed on the****Indonesia** (Continued) |
| **No** | **Kode** | **Emiten** |
| 81 | VRNA | Verena Multi Finance Tbk. |
| 82 | WOMF | Wahana Ottomitra Multiartha Tbk. |
| 83 | YULE | Yulie Sekuritas Indonesia Tbk. |

Sources : [www.idx.co.id](http://www.idx.co.id/)

|  |
| --- |
| **Appendix 10. Research Sample** |
| **No** | **Kode** | **Emiten** |
| 1 | BBCA | Bank Central Asia Tbk. |
| 2 | BBNI | Bank Negara Indonesia (Persero) |
| 3 | BMRI | Bank Mandiri (Persero) Tbk. |
| 4 | BBRI | Bank Rakyat Indonesia (Persero) |
| 5 | BTPN | Bank Tabungan Pensiunan Nasional |
| 6 | SDRA | Bank Woori Saudara Indonesia |
| 7 | BDMN | Bank Danamon Indonesia Tbk. |
| 8 | BJTM | Bank Pembangunan Daerah Jawa Timur |
| 9 | BBMD | Bank Mestika Dharma Tbk. |
| 10 | AGRO | Bank Rakyat Indonesia Agroniaga |
| 11 | BNII | Bank Maybank Indonesia Tbk. |
| 12 | BNBA | Bank Bumi Arta Tbk. |
| 13 | MEGA | Bank Mega Tbk. |
| 14 | ADMF | PT. Adira Dinamika Multi Finance Tbk. |
| 15 | ASRM | Asuransi Ramayana Tbk. |
| 16 | ASDM | PT. Asuransi Dayin Mitra Tbk. |

Sources : [www.idx.co.id](http://www.idx.co.id/)