

Lampiran – Lampiran

Lampiran 1 Hasil Uji Determinasi R Square

No	Kriteria	Jumlah
1.	Bank Umum Syariah Bank Umum Syariah yang tercatat di OJK	15 Bank Umum Syariah
2.	Bank Umum Syariah yang tidak mempublikasikan laporan keuangan triwulan 1 sampai 3 selama 5 tahun yaitu tahun 2018-2022	1 Bank Umum Syariah
3.	Bank Umum Syariah yang mempublikasikan data rasio keuangan triwulan yang diperlukan pada penelitian ini selama 5 tahun yaitu tahun 2018-2022	1 Bank Umum Syariah
4.	Jumlah Sampel dalam penelitian ini	13 Bank Umum Syariah

Lampiran 2 Data sampel

No	BANK UMUM SYARIAH
1.	PT BANK MUAMALAT INDONESIA
2.	PT BANK BCA SYARIAH
3.	PT BANK ACEH SYARIAH
4.	PT BANK BTPN SYARIAH TBK
5.	PT BANK MEGA SYARIAH
6.	PT BANK JABAR BANTEN SYARIAH
7.	PT BANK ALADIN SYARIAH TBK
8.	PT BANK KB BUKOPIN SYARIAH
9.	PT BANK SYARIAH INDONESIA
10.	PT BANK VICTORIA SYARIAH

Lampiran 3 Hasil Perhitungan Variabel Dana Pihak Ketiga 2018-2022

NAMA BANK	TAHUN	TRIWULAN	GIRO	TABUNGAN	DEPOSITO	DPK	LN DPK
PT BANK ACEH	2018	1	4,844,285	5,760,046	7,108,121	17,712,452	16.690
	2018	2	7,302,226	5,864,435	7,136,829	20,303,490	16.826
	2018	3	8,562,626	6,137,886	6,508,000	21,208,512	16.870
PT BANK BTPN SYARIAH TBK	2018	1	-	109,648	5,203,087	5,312,735	15.486
	2018	2	-	114,655	5,495,048	5,609,703	15.540
	2018	3	-	108,398	5,626,774	5,735,172	15.562
PT BANK JABAR BANTEN SYARIAH	2018	1	338,482	693,749	4,299,199	5,331,430	15.489
	2018	2	433,179	690,075	4,100,469	5,223,723	15.469
	2018	3	403,749	754,053	3,714,753	4,872,555	15.399
PT BANK KB BUKOPIN SYARIAH	2018	1	-	281,623	4,306,602	4,588,225	15.339
	2018	2	-	227,878	3,858,374	4,086,252	15.223
	2018	3	-	242,892	3,614,676	3,857,568	15.166
PT BANK MEGA SYARIAH	2018	1	2,485	454,746	3,885,651	4,342,882	15.284
	2018	2	3,989	463,647	3,916,246	4,383,882	15.293
	2018	3	17,036	478,914	3,867,916	4,363,866	15.289
PT BANK MUAMALAT INDONESIA	2018	1	1,814,891	10,359,694	28,068,735	40,243,320	17.510
	2018	2	1,201,593	10,147,307	25,912,415	37,261,315	17.433

	2018	3	1,193,631	10,167,220	26,984,305	38,345,156	17.462
PT BANK SYARIAH INDONESIA	2018	1	427,684	28,691,501	41,270,530	70,389,715	18.070
	2018	2	513,494	28,408,924	39,516,575	68,438,993	18.041
	2018	3	552,117	29,583,338	40,808,585	70,944,040	18.077
PT BANK VICTORIA SYARIAH	2018	1	-	57,617	1,634,777	1,692,394	14.342
	2018	2	-	31,144	1,398,595	1,429,739	14.173
	2018	3	-	28,983	1,331,263	1,360,246	14.123
PT. BANK BCA SYARIAH	2018	1	-	208,043	4,085,637	4,293,680	15.273
	2018	2	-	234,532	4,285,423	4,519,955	15.324
	2018	3	-	248,461	4,567,839	4,816,300	15.388
PT BANK ACEH	2019	1	6,734,807	6,069,626	6,236,543	19,040,976	16.762
	2019	2	9,818,489	6,416,561	6,397,167	22,632,217	16.935
	2019	3	6,314,403	6,521,565	5,703,676	18,539,644	16.735
PT BANK BTPN SYARIAH TBK	2019	1	-	108,820	5,991,609	6,100,429	15.624
	2019	2	-	64,129	7,103,804	7,167,933	15.785
	2019	3	-	76,582	7,107,328	7,183,910	15.787
PT BANK JABAR BANTEN SYARIAH	2019	1	307,963	777,893	3,739,531	4,825,387	15.389
	2019	2	285,817	755,789	4,192,381	5,233,987	15.471
	2019	3	292,373	841,089	4,177,178	5,310,640	15.485

PT BANK KB BUKOPIN SYARIAH	2019	1	-	210,446	4,161,145	4,371,591	15.291
	2019	2	-	196,412	3,952,167	4,148,579	15.238
	2019	3	-	184,783	3,822,903	4,007,686	15.204
PT BANK MEGA SYARIAH	2019	1	73,600	559,600	4,193,610	4,826,810	15.390
	2019	2	85,514	577,140	4,447,080	5,109,734	15.447
	2019	3	129,881	644,898	4,503,048	5,277,827	15.479
PT BANK MUAMALAT INDONESIA	2019	1	1,087,266	10,530,231	27,769,059	39,386,556	17.489
	2019	2	1,215,421	10,480,907	27,408,685	39,105,013	17.482
	2019	3	1,037,487	10,551,922	26,241,323	37,830,732	17.449
PT BANK SYARIAH INDONESIA	2019	1	686,007	31,390,520	40,953,525	73,030,052	18.106
	2019	2	1,140,395	32,100,883	39,934,595	73,175,873	18.108
	2019	3	1,041,525	33,072,715	42,749,100	76,863,340	18.158
PT BANK VICTORIA SYARIAH	2019	1	3,430	52,084	1,234,810	1,290,324	14.070
	2019	2	1,775	46,990	1,232,136	1,280,901	14.063
	2019	3	20,205	57,435	1,536,112	1,613,752	14.294
PT. BANK BCA SYARIAH	2019	1	-	320,708	4,286,801	4,607,509	15.343
	2019	2	-	368,126	4,344,388	4,712,514	15.366
	2019	3	-	387,107	4,338,761	4,725,868	15.369
PT BANK ACEH	2020	1	5,485,439	6,729,009	6,678,024	18,892,472	16.754

	2020	2	5,802,851	7,141,437	6,850,786	19,795,074	16.801
	2020	3	8,529,512	7,505,029	6,443,220	22,477,761	16.928
PT BANK BTPN SYARIAH TBK	2020	1	-	136,340	7,620,056	7,756,396	15.864
	2020	2	-	142,905	7,515,544	7,658,449	15.851
	2020	3	-	191,867	7,267,251	7,459,118	15.825
PT BANK JABAR BANTEN SYARIAH	2020	1	426,131	912,700	3,754,591	5,093,422	15.443
	2020	2	402,224	897,828	3,775,275	5,075,327	15.440
	2020	3	541,282	911,220	4,214,117	5,666,619	15.550
PT BANK KB BUKOPIN SYARIAH	2020	1	-	173,011	3,606,170	3,779,181	15.145
	2020	2	-	155,972	2,157,766	2,313,738	14.654
	2020	3	-	167,504	1,849,542	2,017,046	14.517
PT BANK MEGA SYARIAH	2020	1	334,050	679,598	4,872,886	5,886,534	15.588
	2020	2	279,210	639,257	5,580,409	6,498,876	15.687
	2020	3	332,632	630,591	5,537,667	6,500,890	15.687
PT BANK MUAMALAT INDONESIA	2020	1	1,155,816	10,021,431	21,710,982	32,888,229	17.309
	2020	2	1,117,344	9,759,542	20,941,669	31,818,555	17.276
	2020	3	133,962	9,342,349	21,314,995	30,791,306	17.243
PT BANK SYARIAH INDONESIA	2020	1	2,593,106	34,973,158	44,461,749	82,028,013	18.223
	2020	2	2,696,161	36,285,422	42,815,489	81,797,072	18.220

	2020	3	1,338,441	37,882,804	43,275,673	82,496,918	18.228
PT BANK VICTORIA SYARIAH	2020	1	700	59,559	1,369,192	1,429,451	14.173
	2020	2	122	52,748	1,447,622	1,500,492	14.221
	2020	3	21	53,858	1,256,153	1,310,032	14.086
PT. BANK BCA SYARIAH	2020	1	-	434,872	4,430,351	4,865,223	15.398
	2020	2	-	477,785	4,540,159	5,017,944	15.429
	2020	3	-	482,815	4,395,903	4,878,718	15.400
PT BANK ACEH	2021	1	4,898,078	7,299,328	8,449,072	20,646,478	16.843
	2021	2	5,665,013	8,157,480	8,659,463	22,481,956	16.928
	2021	3	4,812,373	8,258,058	7,928,489	20,998,920	16.860
PT BANK BTPN SYARIAH TBK	2021	1	-	238,516	8,431,609	8,670,125	15.975
	2021	2	-	362,362	8,346,468	8,708,830	15.980
	2021	3	-	638,734	8,000,475	8,639,209	15.972
PT BANK JABAR BANTEN SYARIAH	2021	1	359,821	1,003,299	4,369,873	5,732,993	15.562
	2021	2	364,605	999,669	4,650,809	6,015,083	15.610
	2021	3	508,024	1,128,400	4,643,923	6,280,347	15.653
PT BANK KB BUKOPIN SYARIAH	2021	1	-	138,415	1,654,411	1,792,826	14.399
	2021	2	-	116,213	2,061,261	2,177,474	14.594
	2021	3	-	115,182	2,858,737	2,973,919	14.905

PT BANK MEGA SYARIAH	2021	1	503,489	759,417	6,871,777	8,134,683	15.912
	2021	2	540,015	862,472	7,836,227	9,238,714	16.039
	2021	3	516,070	913,981	8,237,916	9,667,967	16.084
PT BANK MUAMALAT INDONESIA	2021	1	1,652,954	9,568,813	23,124,743	34,346,510	17.352
	2021	2	1,609,336	9,867,519	23,792,653	35,269,508	17.379
	2021	3	1,704,288	10,066,462	23,566,819	35,337,569	17.380
PT BANK SYARIAH INDONESIA	2021	1	6,291,245	57,827,091	86,810,754	150,929,090	18.832
	2021	2	7,023,721	59,137,341	97,792,117	163,953,179	18.915
	2021	3	9,414,393	61,080,759	96,872,164	167,367,316	18.936
PT BANK VICTORIA SYARIAH	2021	1	14	40,277	1,289,518	1,329,809	14.101
	2021	2	9	30,155	1,235,067	1,265,231	14.051
	2021	3	9	15,195	1,336,783	1,351,987	14.117
PT. BANK BCA SYARIAH	2021	1	-	568,358	4,318,271	4,886,629	15.402
	2021	2	-	667,265	4,376,607	5,043,872	15.434
	2021	3	-	734,637	4,483,161	5,217,798	15.468
PT BANK ACEH	2022	1	8,356,176	8,590,422	5,330,214	22,276,812	16.919
	2022	2	6,496,436	9,006,799	8,336,805	23,840,040	16.987
	2022	3	4,881,313	8,824,710	8,808,409	22,514,432	16.930
PT BANK BTPN SYARIAH TBK	2022	1	-	786,143	8,205,366	8,991,509	16.012

	2022	2	-	636,147	8,979,663	9,615,810	16.079
	2022	3	-	822,452	8,900,058	9,722,510	16.090
PT BANK JABAR BANTEN SYARIAH	2022	1	811,073	1,524,415	4,602,378	6,937,866	15.753
	2022	2	985,226	1,626,087	5,050,212	7,661,525	15.852
	2022	3	953,639	1,598,677	5,354,101	7,906,417	15.883
PT BANK KB BUKOPIN SYARIAH	2022	1	-	213,274	4,311,443	4,524,717	15.325
	2022	2	-	144,079	4,971,404	5,115,483	15.448
	2022	3	-	197,177	5,136,115	5,333,292	15.489
PT BANK MEGA SYARIAH	2022	1	788,236	1,167,361	6,085,484	8,041,081	15.900
	2022	2	722,997	1,281,143	7,725,796	9,729,936	16.091
	2022	3	649,105	1,363,724	8,902,775	10,915,604	16.206
PT BANK MUAMALAT INDONESIA	2022	1	1,713,261	10,388,299	24,370,906	36,472,466	17.412
	2022	2	1,679,572	10,491,866	24,365,430	36,536,868	17.414
	2022	3	2,014,292	10,237,866	23,993,177	36,245,335	17.406
PT BANK SYARIAH INDONESIA	2022	1	14,551,866	64,374,523	101,388,267	180,314,656	19.010
	2022	2	16,541,724	67,369,944	99,263,453	183,175,121	19.026
	2022	3	18,458,684	68,393,661	95,858,203	182,710,548	19.023
PT BANK VICTORIA SYARIAH	2022	1	9	7,111	1,022,800	1,029,920	13.845
	2022	2	9	13,315	868,648	881,972	13.690

	2022	3	-	11,554	809,65 9	821,21 3	13.61 9
PT. BANK BCA SYARIAH	2022	1	-	851,075	4,980,6 56	5,831,7 31	15.57 9
	2022	2	-	825,570	4,911,4 90	5,737,0 60	15.56 2
	2022	3	-	806,233	4,742,3 06	5,548,5 39	15.52 9



Lampiran 4 Hasil Perhitungan Variabel efisiensi Operasional 2018-2022

BEBAN OPERASIONAL PENDAPATAN OPERASIONAL (BOPO)						
NAMA BANK	TWN	TAHUN				
		2018	2019	2020	2021	2022
Pt Bank Aceh	1	76,76	89,11	84,12	74,61	72,29
	2	76,81	83,51	82,67	80,68	79,86
	3	77,21	82,82	81,62	80,62	78,03
Pt Bank Aladin Syariah Tbk	1	72,37	40,36	204,58	185,57	497,13
	2	63,27	40,36	142,04	210,47	364,23
	3	99,04	40,36	136,60	302,56	314,27
Pt Bank Btpn Syariah Tbk	1	63,82	61,27	54,85	57,23	58,52
	2	62,90	60,40	72,07	56,81	57,60
	3	62,61	59,62	77,20	59,11	57,54
Pt Bank Jabar Banten Syariah	1	97,37	95,04	95,09	99,26	81,83
	2	95,32	95,46	95,22	92,66	84,83
	3	94,46	95,97	93,74	89,81	87,30
Pt Bank Kb Bukopin Syariah	1	98,81	99,75	98,86	99,40	99,27
	2	97,61	99,44	99,08	99,31	97,53
	3	97,22	99,96	0,99	99,29	96,52
Pt Bank Mega Syariah	1	93,58	94,91	93,08	77,10	77,14
	2	93,34	94,91	92,81	76,39	66,76
	3	93,78	94,91	90,13	76,09	67,32
Pt Bank Muamalat Indonesia	1	98,03	99,13	97,94	98,51	96,31
	2	92,78	99,04	98,19	98,42	97,26
	3	94,38	98,83	98,38	98,46	96,93
Pt Bank Syariah Indonesia	1	91,20	86,03	82,87	79,90	75,35
	2	90,09	83,91	81,26	79,92	74,50
	3	89,73	83,28	81,95	79,84	74,02
Pt Bank Victoria Syariah	1	96,59	94,45	98,17	92,61	93,75
	2	96,62	97,87	99,78	92,49	96,98
	3	89,73	99,16	97,90	93,05	97,02
Pt Bank BcaSyariah	1	88,39	90,14	90,00	88,61	88,51
	2	87,84	89,04	89,53	87,07	85,70
	3	87,96	89,20	89,32	86,59	84,09

Lampiran 5 Hasil Perhitungan Variabel Likuiditas 2018-2022

<i>FINANCING TO DEPOSIT RASIO (FDR)</i>						
NAMA BANK	TWN	TAHUN				
		2018	2019	2020	2021	2022
Pt Bank Aceh	1	70,49	67,34	73,77	71,95	70,48
	2	61,72	57,04	70,66	67,24	66,59
	3	60,02	71,33	64,10	72,65	71,52
Pt Bank AladinSyariah Tbk	1	55,00	500,00	0,86	0,11	0,00
	2	226,34	199,99	0,09	0,08	27,27
	3	418,26	199,99	0,16	0,00	59,89
Pt Bank Btpn Syariah Tbk	1	93,21	96,03	94,69	92,16	96,24
	2	97,89	96,17	92,37	94,67	93,98
	3	96,03	98,68	98,48	96,04	95,60
Pt Bank Jabar Banten Syariah	1	89,82	93,83	96,29	95,61	87,31
	2	90,16	91,25	100,67	92,47	82,91
	3	98,66	91,84	92,74	91,17	85,20
Pt Bank Kb BukopinSyariah	1	82,93	84,00	109,87	175,97	94,15
	2	89,53	86,40	161,11	152,06	85,98
	3	91,48	93,59	1,82	120,24	87,17
Pt Bank MegaSyariah	1	94,26	99,23	97,24	58,92	84,16
	2	92,49	99,23	83,73	56,28	70,31
	3	94,35	99,23	76,19	61,09	61,04
Pt Bank MuamalatIndonesia	1	88,41	71,17	73,78	66,72	41,28
	2	84,37	68,05	74,81	64,42	41,70
	3	79,03	68,51	73,80	63,26	39,27
Pt Bank SyariahIndonesia	1	73,92	79,39	74,13	77,28	74,37
	2	75,47	81,63	74,16	74,53	78,14
	3	79,08	81,41	74,56	74,45	81,45
Pt Bank VictoriaSyariah	1	77,16	81,38	79,08	63,99	65,75
	2	83,05	77,84	79,85	60,45	50,12
	3	79,08	73,81	76,21	55,73	64,20
Pt Bank Bca Syariah	1	88,36	86,76	96,39	90,59	85,48
	2	91,15	87,31	94,40	86,30	88,74
	3	89,43	88,68	90,06	85,68	89,67

Lampiran 6 Hasil Perhitungan Variabel Kinerja Keuangan 2018-2022

RASIO RETURN ON ASSET (ROA)						
NAMA BANK	TWN	TAHUN				
		2018	2019	2020	2021	2022
Pt Bank Aceh	1	2,50	1,71	1,58	2,32	2,39
	2	2,40	2,32	1,67	1,70	1,70
	3	2,51	2,36	1,72	1,70	1,94
Pt Bank AladinSyariah Tbk	1	7,09	13,90	1,17	0,46	-0,09
	2	6,90	13,90	17,23	0,51	-8,28
	3	0,12	13,90	10,75	-6,68	-9,08
Pt Bank BtpnSyariah Tbk	1	12,49	12,68	12,58	11,36	11,12
	2	12,54	12,73	6,96	11,57	11,37
	3	12,39	13,05	5,80	10,86	11,53
Pt Bank Jabar Banten Syariah	1	0,52	0,51	0,47	0,06	1,41
	2	0,52	0,45	0,44	0,63	1,16
	3	0,55	0,39	0,57	0,87	0,96
Pt Bank Kb Bukopin Syariah	1	0,09	0,03	0,04	0,01	0,01
	2	0,18	0,04	0,02	0,02	0,13
	3	0,21	0,03	0,00	0,02	0,19
Pt Bank MegaSyariah	1	0,91	0,65	1,08	3,18	2,83
	2	0,98	0,65	0,95	3,39	2,70
	3	0,96	0,65	1,32	3,30	2,57
Pt Bank Muamalat Indonesia	1	0,15	0,02	0,03	0,02	0,10
	2	0,49	0,02	0,03	0,02	0,09
	3	0,35	0,02	0,03	0,02	0,09
Pt Bank SyariahIndonesia	1	0,79	1,33	1,74	1,72	1,93
	2	0,89	1,50	1,73	1,70	2,03
	3	0,95	1,57	1,68	1,70	2,08
Pt Bank VictoriaSyariah	1	0,30	0,34	0,15	0,80	0,39
	2	0,31	0,20	0,02	0,71	0,25
	3	0,95	0,06	0,07	0,62	0,23
Pt Bank BcaSyariah	1	1,10	1,00	0,87	0,89	0,91
	2	1,13	1,03	0,89	0,95	1,07
	3	1,12	1,00	0,89	0,91	1,20

Lampiran 7 Hasil Perhitungan Variabel Resiko Pembiayaan 2018-2022

RASIO NET PERFORMING FINANCING (NPF)						
NAMA BANK	TWN	TAHUN				
		2018	2019	2020	2021	2022
Pt Bank Aceh	1	0,13	0,23	0,08	0,05	0,07
	2	0,15	0,27	0,10	0,07	0,05
	3	0,09	0,06	0,09	0,05	0,05
Pt Bank AladinSyariah Tbk	1	0,00	0,00	0,00	0,00	0,00
	2	0,00	0,00	0,00	0,00	0,00
	3	0,00	0,00	0,00	0,00	0,00
Pt Bank BtpnSyariah Tbk	1	0,02	0,17	0,02	0,01	0,14
	2	0,01	0,14	0,00	0,01	0,19
	3	0,03	0,00	0,00	0,01	0,13
Pt Bank Jabar Banten Syariah	1	3,26	1,80	1,89	2,41	1,82
	2	3,38	1,70	1,78	2,38	1,81
	3	3,22	1,79	1,74	2,19	1,74
Pt Bank Kb Bukopin Syariah	1	3,86	4,02	4,29	4,94	3,78
	2	4,94	4,36	4,96	4,85	4,14
	3	4,89	4,18	0,05	4,80	0,19
Pt Bank MegaSyariah	1	2,61	1,73	2,24	1,22	1,01
	2	2,39	1,72	1,94	1,12	1,08
	3	2,23	1,72	4,04	1,07	0,98
Pt Bank Muamalat Indonesia	1	3,45	3,35	4,98	4,18	0,12
	2	0,88	4,53	4,97	3,97	0,66
	3	2,50	4,64	4,95	3,97	0,65
Pt Bank Syariah Indonesia	1	2,49	1,29	0,95	0,92	0,90
	2	2,75	1,21	0,88	0,93	0,74
	3	2,51	1,07	0,61	1,02	0,59
Pt Bank VictoriaSyariah	1	3,71	2,58	3,52	2,98	3,50
	2	1,33	4,08	3,62	3,51	1,28
	3	2,51	3,42	3,34	3,54	1,33
Pt Bank BcaSyariah	1	0,14	0,42	0,24	0,10	0,00
	2	0,31	0,62	0,21	0,01	0,01
	3	0,29	0,53	0,89	0,01	0,00

Lampiran 8 Statistik Deskriptif sebelum outlier

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
ROA	120	.00	3.39	.9363	.84929
DPK	120	13.62	19.03	16.0644	1.35004
BOPO	120	.99	99.96	89.2831	11.56874
FDR	120	1.82	175.97	80.8344	20.37251
NPF	120	.00	4.98	1.9541	1.61658
Valid N (listwise)	120				

Lampiran 9 statistik deskriptif setelah outlier

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
ROA	109	.01	2.70	.8440	.71182
DPK	109	13.62	19.03	16.0252	1.38563
BOPO	109	66.76	99.96	90.6328	7.92337
FDR	109	50.12	175.97	83.6126	18.09614
NPF	109	.00	4.98	2.0946	1.62496
Valid N (listwise)	109				

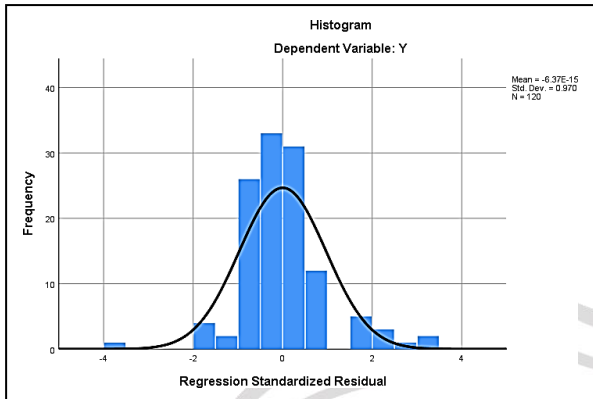
Lampiran 10 Uji Normalitas One-Sample Kolmogrov sebelum outlier

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		120
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.48079200
Most Extreme Differences	Absolute	.132
	Positive	.132
	Negative	-.131
Test Statistic		.132
Asymp. Sig. (2-tailed)		.000 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

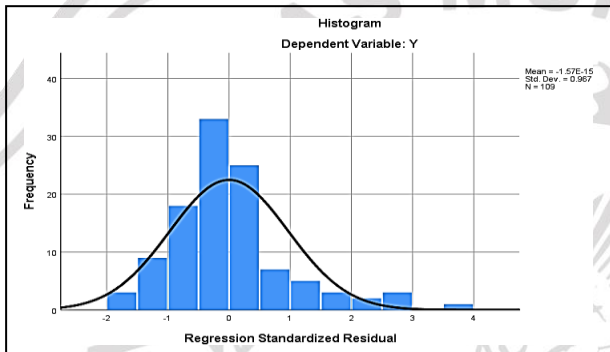
Lampiran 11 Uji Normalitas One-Sample Kolmogrov sesudah outlier

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		109
Normal Parameters ^{a,b}	Mean	-.0392872
	Std. Deviation	.30582508
Most Extreme Differences	Absolute	.077
	Positive	.068
	Negative	-.077
Test Statistic		.077
Asymp. Sig. (2-tailed)		.122 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

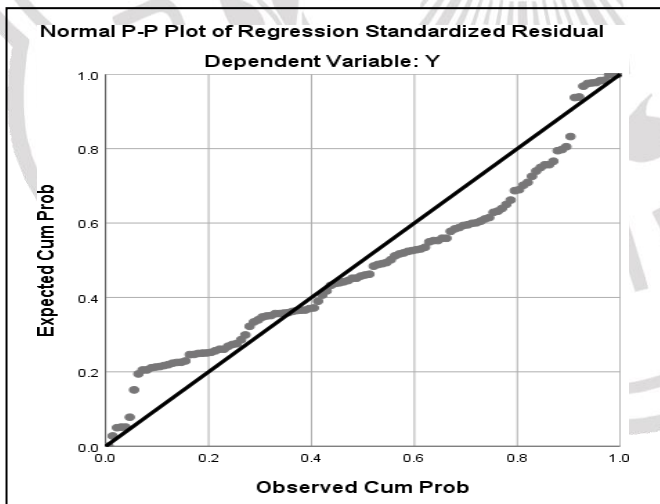
Lampiran 12 Uji Normalitas Histogram sebelum outlier



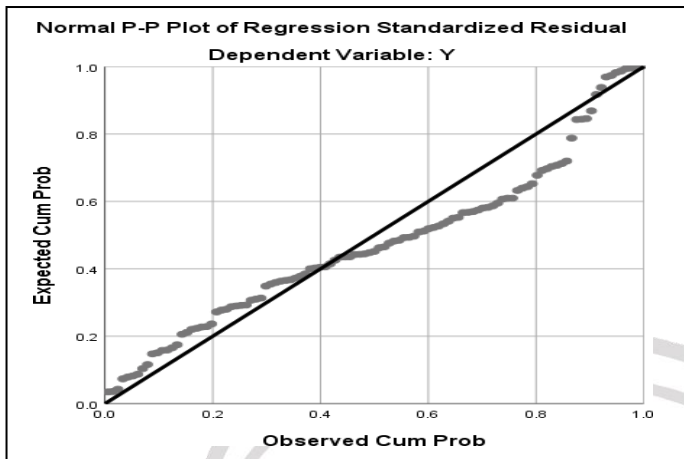
Lampiran 13 Uji Normalitas Histogram setelah outlier



Lampiran 14 Uji Normalitas P-Plot sebelum outlier



Lampiran 15 Uji Normalitas P-Plot setelah outlier

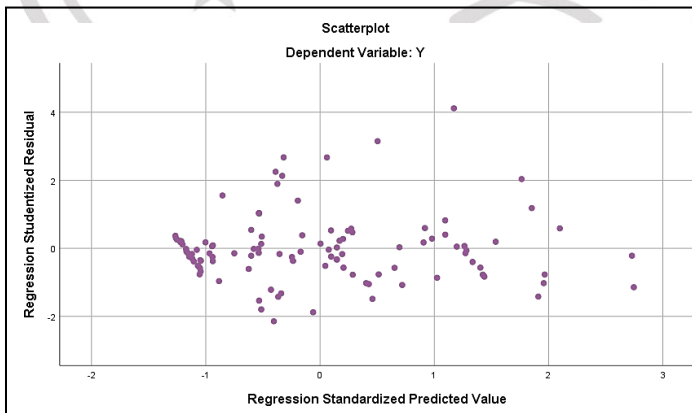


Lampiran 16 Uji Multikolonieritas

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
DPK	.171	5.840
BOPO	.159	6.287
FDR	.106	9.437
NPF	.001	765.963
DPK*NPF	.004	273.355
BOPO*NPF	.002	596.223
FDR*NPF	.019	52.499

Lampiran 17 Uji Heteroskedastisitas Scatterplots



Lampiran 18 Uji Autokorelasi

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.972 ^a	.945	.941	.17329	.882

a. Predictors: (Constant), FDR*NPF, DPK, FDR, BOPO, DPK*NPF, BOPO*NPF, NPF
b. Dependent Variable: ROA

Lampiran 19 Pengujian Moderated Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.850	.781		8.773	.000
	DPK	.045	.029	.089	1.564	.121
	BOPO	-.066	.005	-.731	-12.445	.000
	FDR	-.008	.003	-.210	-2.912	.004
	NPF	.654	.284	1.491	2.303	.023
	DPK*NPF	-.015	.011	-.533	-1.376	.172
	BOPO*NPF	-.007	.003	-1.512	-2.643	.010
	FDR*NPF	.002	.001	.459	2.704	.008

a. Dependent Variable: ROA

Lampiran 20 Uji Statistik Parsial Sebelum Dimoderasi

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	8.848	.425		20.797	.000
	DPK	-.006	.015	-.011	-.360	.719
	BOPO	-.087	.003	-.965	-31.928	.000
	FDR	-.001	.001	-.018	-.658	.512

a. Dependent Variable: ROA

Lampiran 21 Uji Statistik Parsial Sesudah Dimoderasi

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	6.850	.781		8.773	.000
	DPK	.045	.029	.089	1.564	.121
	BOPO	-.066	.005	-.731	-12.445	.000
	FDR	-.008	.003	-.210	-2.912	.004
	NPF	.654	.284	1.491	2.303	.023
	DPK*NPF	-.015	.011	-.533	-1.376	.172
	BOPO*NPF	-.007	.003	-1.512	-2.643	.010
	FDR*NPF	.002	.001	.459	2.704	.008

a. Dependent Variable: ROA

Lampiran 22 Uji statistik simultan (Uji F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.689	7	7.384	245.907	.000 ^b
	Residual	3.033	101	.030		
	Total	54.722	108			

a. Dependent Variable: ROA

b. Predictors: (Constant), FDR*NPF, DPK, FDR, BOPO, DPK*NPF, BOPO*NPF, NPF

Lampiran 23 Uji Determinasi R Square

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.972 ^a	.945	.941	.17329

a. Predictors: (Constant), FDR*NPF, DPK, FDR, BOPO, DPK*NPF, BOPO*NPF, NPF

b. Dependent Variable: ROA

Lampiran 24 Hasil Data Sebelum Outlier

NAMA BANK	TAHUN	TRIWULAN	ROA	DPK	BOPO	FDR	NPF
PT BANK ACEH	2018	I	2.50	16.69	76.76	70.49	0.13
		II	2.40	16.83	76.81	61.72	0.15
		III	2.51	16.87	77.21	60.02	0.09
PT BANK JABAR BANTEN SYARIAH		I	0.52	15.49	97.37	89.82	3.26
		II	0.52	15.47	95.32	90.16	3.38
		III	0.55	15.40	94.46	98.66	3.22
PT BANK KB BUKOPIN SYARIAH		I	0.09	15.34	98.81	82.93	3.86
		II	0.18	15.22	97.61	89.53	4.94
		III	0.21	15.17	97.22	91.48	4.89
PT BANK MEGA SYARIAH	I	0.91	15.28	93.58	94.26	2.61	
	II	0.98	15.29	93.34	92.49	2.39	
	III	0.96	15.29	93.78	94.35	2.23	
PT BANK MUAMALAT INDONESIA	I	0.15	17.51	98.03	88.41	3.45	
	II	0.49	17.43	92.78	84.37	0.88	
	III	0.35	17.46	94.38	79.03	2.50	
PT BANK SYARIAH INDONESIA	I	0.79	18.07	91.20	73.92	2.49	
	II	0.89	18.04	90.09	75.47	2.75	
	III	0.95	18.08	89.73	79.08	2.51	
PT BANK VICTORIA SYARIAH	I	0.30	14.34	96.59	77.16	3.71	
	II	0.31	14.17	96.62	83.05	1.33	
	III	0.95	14.12	89.73	79.08	2.51	
PT. BANK BCA SYARIAH	I	1.10	15.27	88.39	88.36	0.14	
	II	1.13	15.32	87.84	91.15	0.31	
	III	1.12	15.39	87.96	89.43	0.29	

PT BANK ACEH	2019	I	1.71	16.76	89.11	67.34	0.23
		II	2.32	16.93	83.51	57.04	0.27
		III	2.36	16.74	82.82	71.33	0.06
PT BANK JABAR BANTEN SYARIAH		I	0.51	15.39	95.04	93.83	1.80
		II	0.45	15.47	95.46	91.25	1.70
		III	0.39	15.49	95.97	91.84	1.79
PT BANK KB BUKOPIN SYARIAH		I	0.03	15.29	99.75	84.00	4.02
		II	0.04	15.24	99.44	86.40	4.36
		III	0.03	15.20	99.96	93.59	4.18
PT BANK MEGA SYARIAH	I	0.65	15.39	94.91	99.23	1.73	
	II	0.65	15.45	94.91	99.23	1.72	
	III	0.65	15.48	94.91	99.23	1.72	
PT BANK MUAMALAT INDONESIA	I	0.02	17.49	99.13	71.17	3.35	
	II	0.02	17.48	99.04	68.05	4.53	
	III	0.02	17.45	98.83	68.51	4.64	
PT BANK SYARIAH INDONESIA	I	1.33	18.11	86.03	79.39	1.29	
	II	1.50	18.11	83.91	81.63	1.21	
	III	1.57	18.16	83.28	81.41	1.07	
PT BANK VICTORIA SYARIAH	I	0.34	14.07	94.45	81.38	2.58	
	II	0.20	14.06	97.87	77.84	4.08	
	III	0.06	14.29	99.16	73.81	3.42	
PT. BANK BCA SYARIAH	I	1.00	15.34	90.14	86.76	0.42	
	II	1.03	15.37	89.04	87.31	0.62	
	III	1.00	15.37	89.20	88.68	0.53	
PT BANK ACEH	2020	I	1.58	16.75	84.12	73.77	0.08
		II	1.67	16.80	82.67	70.66	0.10

		III	1.72	16.93	81.62	64.10	0.09
PT BANK JABAR BANTEN SYARIAH		I	0.47	15.44	95.09	96.29	1.89
		II	0.44	15.44	95.22	100.67	1.78
		III	0.57	15.55	93.74	92.74	1.74
PT BANK KB BUKOPIN SYARIAH		I	0.04	15.15	98.86	109.87	4.29
		II	0.02	14.65	99.08	161.11	4.96
		III	0.00	14.52	0.99	1.82	0.05
PT BANK MEGA SYARIAH		I	1.08	15.59	93.08	97.24	2.24
		II	0.95	15.69	92.81	83.73	1.94
		III	1.32	15.69	90.13	76.19	4.04
PT BANK MUAMALAT INDONESIA		I	0.03	17.31	97.94	73.78	4.98
		II	0.03	17.28	98.19	74.81	4.97
		III	0.03	17.28	98.38	73.80	4.95
PT BANK SYARIAH INDONESIA		I	1.74	18.22	82.87	74.13	0.95
		II	1.73	18.22	81.26	74.16	0.88
		III	1.68	18.23	81.95	74.56	0.61
PT BANK VICTORIA SYARIAH		I	0.15	14.17	98.17	79.08	3.52
		II	0.02	14.22	99.78	79.85	3.62
		III	0.07	14.09	97.90	76.21	3.34
PT. BANK BCA SYARIAH		I	0.87	15.36	90.00	96.39	0.24
		II	0.89	15.43	89.53	94.40	0.21
		III	0.89	15.40	89.32	90.06	0.89
PT BANK ACEH	2021	I	2.32	16.84	74.61	71.95	0.05
		II	1.70	16.93	80.68	67.24	0.07
		III	1.70	16.86	80.62	72.65	0.05
PT BANK JABAR BANTEN SYARIAH		I	0.06	15.56	99.26	95.61	2.41

		II	0.63	15.61	92.66	92.47	2.38
		III	0.87	15.65	89.81	91.17	2.19
PT BANK KB BUKOPIN SYARIAH		I	0.01	14.40	99.40	175.97	4.94
		II	0.02	14.59	99.31	152.06	4.85
PT BANK MEGA SYARIAH		III	0.02	14.91	99.29	120.24	4.80
		I	3.18	15.91	77.10	58.92	1.22
PT BANK MUAMALAT INDONESIA		II	3.39	16.04	76.39	56.28	1.12
		III	3.30	16.08	76.09	61.09	1.07
PT BANK SYARIAH INDONESIA		I	0.02	17.35	98.51	66.72	4.18
		II	0.02	17.38	98.42	64.42	3.97
PT BANK VICTORIA SYARIAH		III	0.02	17.38	98.46	63.26	3.97
		I	1.72	18.83	79.90	77.28	0.92
PT. BANK BCA SYARIAH		II	1.70	18.92	79.92	74.53	0.93
		III	1.70	18.94	79.84	74.45	1.02
PT BANK ACEH		I	0.80	14.10	92.61	63.99	2.98
		II	0.71	14.05	92.49	60.45	3.51
PT BANK JABAR BANTEN SYARIAH		III	0.62	14.12	93.05	55.73	3.54
		I	0.89	15.40	88.61	90.59	0.10
PT BANK ACEH		II	0.95	15.43	87.07	86.30	0.01
		III	0.91	15.47	86.59	85.68	0.01
PT BANK JABAR BANTEN SYARIAH		I	2.39	16.92	72.29	70.48	0.07
		II	1.70	16.99	79.86	66.59	0.05
PT BANK JABAR BANTEN SYARIAH		III	1.94	16.93	78.03	71.52	0.05
		I	1.41	15.75	81.83	87.31	1.82
PT BANK JABAR BANTEN SYARIAH		II	1.16	15.85	84.83	82.91	1.81
		III	0.96	15.88	87.30	85.20	1.74

2022

PT BANK KB BUKOPIN SYARIAH	I	0.01	15.33	99.27	94.15	3.78
	II	0.13	15.45	97.53	85.98	4.14
	III	0.19	15.49	96.52	87.17	0.19
PT BANK MEGA SYARIAH	I	2.83	15.90	77.14	84.16	1.01
	II	2.70	16.09	66.76	70.31	1.08
	III	2.57	16.21	67.32	61.04	0.98
PT BANK MUAMALAT INDONESIA	I	0.10	17.41	96.31	41.28	0.12
	II	0.09	17.41	97.26	41.70	0.66
	III	0.09	17.41	96.93	39.27	0.65
PT BANK SYARIAH INDONESIA	I	1.93	19.01	75.35	74.37	0.90
	II	2.03	19.03	74.50	78.14	0.74
	III	2.08	19.02	74.02	81.45	0.59
PT BANK VICTORIA SYARIAH	I	0.39	13.84	93.75	65.75	3.50
	II	0.25	13.69	96.98	50.12	1.28
	III	0.23	13.62	97.02	64.20	1.33
PT. BANK BCA SYARIAH	I	0.91	15.58	88.51	85.48	0.00
	II	1.07	15.56	85.70	88.74	0.01
	III	1.20	15.53	84.09	89.67	0.00

Lampiran 25 Data hasil perhitungan setelah outlier

ROA	DPK	BOPO	FDR	NPF	DPK*NPF	BOPO*NPF	FDR*NPF
2.40	16.83	76.81	61.72	0.15	2.52	11.52	9.26
0.52	15.49	97.37	89.82	3.26	50.49	317.43	292.81
0.52	15.47	95.32	90.16	3.38	52.28	322.18	304.74
0.55	15.4	94.46	98.66	3.22	49.59	304.16	317.69
0.09	15.34	98.81	82.93	3.86	59.21	381.41	320.11
0.18	15.22	97.61	89.53	4.94	75.20	482.19	442.28
0.21	15.17	97.22	91.48	4.89	74.16	475.41	447.34
0.91	15.28	93.58	94.26	2.61	39.89	244.24	246.02
0.98	15.29	93.34	92.49	2.39	36.55	223.08	221.05
0.96	15.29	93.78	94.35	2.23	34.09	209.13	210.4
0.15	17.51	98.03	88.41	3.45	60.41	338.2	305.01
0.49	17.43	92.78	84.37	0.88	15.34	81.65	74.25
0.35	17.46	94.38	79.03	2.50	43.66	235.95	197.58
0.79	18.07	91.2	73.92	2.49	44.99	227.09	184.06
0.89	18.04	90.09	75.47	2.75	49.61	247.75	207.54
0.95	18.08	89.73	79.08	2.51	45.37	225.22	198.49
0.30	14.34	96.59	77.16	3.71	53.21	358.35	286.26
0.31	14.17	96.62	83.05	1.33	18.85	128.5	110.46
0.95	14.12	89.73	79.08	2.51	35.45	225.22	198.49
1.10	15.27	88.39	88.36	0.14	2.14	12.37	12.37
1.13	15.32	87.84	91.15	0.31	4.75	27.23	28.26
1.12	15.39	87.96	89.43	0.29	4.46	25.51	25.93
1.71	16.76	89.11	67.34	0.23	3.86	20.5	15.49
2.32	16.93	83.51	57.04	0.27	4.57	22.55	15.4
0.51	15.39	95.04	93.83	1.80	27.70	171.07	168.89
0.45	15.47	95.46	91.25	1.70	26.30	162.28	155.13
0.39	15.49	95.97	91.84	1.79	27.72	171.79	164.39
0.03	15.29	99.75	84.00	4.02	61.47	401	337.68
0.04	15.24	99.44	86.40	4.36	66.44	433.56	376.7
0.03	15.2	99.96	93.59	4.18	63.55	417.83	391.21
0.65	15.39	94.91	99.23	1.73	26.62	164.19	171.67
0.65	15.45	94.91	99.23	1.72	26.57	163.25	170.68
0.65	15.48	94.91	99.23	1.72	26.62	163.25	170.68
0.02	17.49	99.13	71.17	3.35	58.59	332.09	238.42
0.02	17.48	99.04	68.05	4.53	79.19	448.65	308.27
0.02	17.45	98.83	68.51	4.64	80.96	458.57	317.89
1.33	18.11	86.03	79.39	1.29	23.36	110.98	102.41
1.50	18.11	83.91	81.63	1.21	21.91	101.53	98.77

1.57	18.16	83.28	81.41	1.07	19.43	89.11	87.11
0.34	14.07	94.45	81.38	2.58	36.30	243.68	209.96
0.20	14.06	97.87	77.84	4.08	57.38	399.31	317.59
0.06	14.29	99.16	73.81	3.42	48.89	339.13	252.43
1.00	15.34	90.14	86.76	0.42	6.44	37.86	36.44
1.03	15.37	89.04	87.31	0.62	9.53	55.2	54.13
1.00	15.37	89.2	88.68	0.53	8.15	47.28	47
1.58	16.75	84.12	73.77	0.08	1.34	6.73	5.9
1.67	16.8	82.67	70.66	0.10	1.68	8.27	7.07
1.72	16.93	81.62	64.10	0.09	1.52	7.35	5.77
0.47	15.44	95.09	96.29	1.89	29.19	179.72	181.99
0.44	15.44	95.22	100.67	1.78	27.48	169.49	179.19
0.57	15.55	93.74	92.74	1.74	27.06	163.11	161.37
0.04	15.15	98.86	109.87	4.29	64.97	424.11	471.34
0.02	14.65	99.08	161.11	4.96	72.69	491.44	799.11
1.08	15.59	93.08	97.24	2.24	34.92	208.5	217.82
0.95	15.69	92.81	83.73	1.94	30.43	180.05	162.44
1.32	15.69	90.13	76.19	4.04	63.38	364.13	307.81
0.03	17.31	97.94	73.78	4.98	86.20	487.74	367.42
0.03	17.28	98.19	74.81	4.97	85.86	488	371.81
0.03	17.28	98.38	73.80	4.95	85.54	486.98	365.31
1.74	18.22	82.87	74.13	0.95	17.31	78.73	70.42
1.73	18.22	81.26	74.16	0.88	16.03	71.51	65.26
1.68	18.23	81.95	74.56	0.61	11.12	49.99	45.48
0.15	14.17	98.17	79.08	3.52	49.89	345.56	278.36
0.02	14.22	99.78	79.85	3.62	51.48	361.2	289.06
0.07	14.09	97.9	76.21	3.34	47.05	326.99	254.54
0.87	15.36	90	96.39	0.24	3.69	21.6	23.13
0.89	15.43	89.53	94.40	0.21	3.24	18.8	19.82
0.89	15.4	89.32	90.06	0.89	13.71	79.49	80.15
2.32	16.84	74.61	71.95	0.05	0.84	3.73	3.6
1.70	16.93	80.68	67.24	0.07	1.18	5.65	4.71
1.70	16.86	80.62	72.65	0.05	0.84	4.03	3.63
0.06	15.56	99.26	95.61	2.41	37.50	239.22	230.42
0.63	15.61	92.66	92.47	2.38	37.15	220.53	220.08
0.87	15.65	89.81	91.17	2.19	34.28	196.68	199.66
0.01	14.4	99.4	175.97	4.94	71.13	491.04	869.29
0.02	14.59	99.31	152.06	4.85	70.78	481.65	737.49
0.02	14.91	99.29	120.24	4.80	71.55	476.59	577.15
0.02	17.35	98.51	66.72	4.18	72.53	411.77	278.89
0.02	17.38	98.42	64.42	3.97	68.99	390.73	255.75

0.02	17.38	98.46	63.26	3.97	69.00	390.89	251.14
1.72	18.83	79.9	77.28	0.92	17.33	73.51	71.1
1.70	18.92	79.92	74.53	0.93	17.59	74.33	69.31
1.70	18.94	79.84	74.45	1.02	19.31	81.44	75.94
0.80	14.1	92.61	63.99	2.98	42.02	275.98	190.69
0.71	14.05	92.49	60.45	3.51	49.32	324.64	212.18
0.62	14.12	93.05	55.73	3.54	49.97	329.4	197.28
0.89	15.4	88.61	90.59	0.10	1.54	8.86	9.06
0.95	15.43	87.07	86.30	0.01	0.15	0.87	0.86
0.91	15.47	86.59	85.68	0.01	0.15	0.87	0.86
2.39	16.92	72.29	70.48	0.07	1.18	5.06	4.93
1.70	16.99	79.86	66.59	0.05	0.85	3.99	3.33
1.94	16.93	78.03	71.52	0.05	0.85	3.9	3.58
1.41	15.75	81.83	87.31	1.82	28.67	148.93	158.9
1.16	15.85	84.83	82.91	1.81	28.69	153.54	150.07
0.96	15.88	87.3	85.20	1.74	27.64	151.9	148.25
0.01	15.33	99.27	94.15	3.78	57.93	375.24	355.89
0.13	15.45	97.53	85.98	4.14	63.95	403.77	355.96
0.19	15.49	96.52	87.17	0.19	2.94	18.34	16.56
2.70	16.09	66.76	70.31	1.08	17.38	72.1	75.93
2.57	16.21	67.32	61.04	0.98	15.88	65.97	59.82
1.93	19.01	75.35	74.37	0.90	17.11	67.82	66.93
2.03	19.03	74.5	78.14	0.74	14.08	55.13	57.82
2.08	19.02	74.02	81.45	0.59	11.22	43.67	48.06
0.39	13.85	93.75	65.75	3.50	48.46	328.13	230.13
0.25	13.69	96.98	50.12	1.28	17.52	124.13	64.15
0.23	13.62	97.02	64.20	1.33	18.11	129.04	85.39
0.91	15.58	88.51	85.48	0.00	0.00	0	0
1.07	15.56	85.7	88.74	0.01	0.16	0.86	0.89
1.20	15.53	84.09	89.67	0.00	0.00	0	0

Lampiran 26 Berita Acara Bimbingan Skripsi



UNIVERSITAS MUHAMMADIYAH GRESIK
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BERITA ACARA BIMBINGAN SKRIPSI

Nama Penyaji : Mufidatul Ummah Adhyta
 N IM : 200302076
 Program Studi : Akuntansi
 Alamat / Tlp : 081357838157
 Judul Skripsi : Pengaruh dana pihak ketiga dan tingkat efisiensi terhadap kinerja keuangan bank syariah di Indonesia

Pembimbing I : Syaiful, S.E., MM
 Pembimbing II : -
 Konsultasi:

Tanggal	Paraf Pembimbing	KETERANGAN
13/10/23		Judul: Pengaruh Dana Pihak Ketiga, Efisiensi-Operasional dan Tingkat Likuiditas Terhadap Kinerja keuangan dengan- dan judul Perko Pembayaran sbg Ubrabel Moderating
13/10/23		Revisi bab I buku latar belakang
23/10/23		Revisi bab 1, di lanjut bab 2
26/10/23		Revisi bab II, di lanjut bab (bab III), revisi term caprel di belakang, syaban
2/11/23		Revisi bab 3 x after pustaka.
6/11/23		di revisi proposal.
21/12/23		penyusunan data hasil penelitian di pustaka.
03/01/24		Revisi bab III dan di lanjutkan after pustaka.
08/01/24		Cara. Ujian Skripsi

Tanggal Pengajuan : 06 SEP 2023
 Batas Akhir Bimbingan :
 Selesai Penulisan :
 Tanggal Diujikan :

Prodi Akuntansi
 Dr. Umaimah, S.E., M.Ak

Dosen Pembimbing I

 Syaiful, S.E., MM

Dosen Pembimbing II