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# LAMPIRAN

Lampiran 1 Rata-rata Nilai Efisiensi (BOPO) Perusahaan Perbankan Syariah Indonesia tahun 2018-2022

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO.** | **NAMA PERUSAHAAN** | **TAHUN** | | | | |
| **2018** | **2019** | **2020** | **2021** | **2022** |
| 1 | BAS | 79,09% | 76,95% | 81,50% | 78,37% | 76,66% |
| 2 | BNTBS | 86,86% | 76,83% | 81,39% | 82,56% | 80,54% |
| 3 | BMI | 98,24% | 99,50% | 99,45% | 99,29% | 96,62% |
| 4 | BVS | 96,38% | 99,80% | 97,80% | 91,35% | 95,05% |
| 5 | BSI | 95,32% | 85,27% | 84,61% | 80,46% | 75,88% |
| 6 | BJBS | 94,66% | 93,93% | 95,41% | 88,73% | 84,90% |
| 7 | BMS | 93,84% | 93,71% | 85,52% | 64,64% | 67,33% |
| 8 | BBS | 99,45% | 99,60% | 97,73% | 180,25% | 115,76% |
| 9 | BCAS | 87,40% | 87,60% | 86,30% | 84,80% | 81,60% |
| **RATA-RATA** | | **92,36%** | **90,35%** | **89,97%** | **94,49%** | **86,04%** |

Lampiran 2: Nilai *Net Operating Margin* Pada Perbankan Syariah di Indonesia tahun 2018-2022

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO.** | **NAMA PERUSAHAAN** | **TAHUN** | | | | |
| **2018**  **(%)** | **2019**  **(%)** | **2020**  **(%)** | **2021**  **(%)** | **2022**  **(%)** |
| 1 | BAS | 0,91 | 1,9 | 1,29 | 1,38 | 1,27 |
| 2 | BNTBS | 2,2 | 2,18 | 1,22 | 1,16 | 1,27 |
| 3 | BMI | 0,15 | 0,04 | 0,04 | 0,04 | 0,2 |
| 4 | BVS | 2,93 | 4,91 | 4,45 | 4,51 | 6,69 |
| 5 | BSI | 5,36 | 5,84 | 6,04 | 6,04 | 6,31 |
| 6 | BJBS | 1,42 | 1,92 | 1,46 | 1,66 | 2,65 |
| 7 | BMS | 0,56 | 0,68 | 1,57 | 2,06 | 2,45 |
| 8 | BBS | 0,38 | 2,59 | 1,94 | 1,66 | 2,53 |
| 9 | BCAS | 1,2 | 1,2 | 1,2 | 1,2 | 1,4 |
| Nilai Tertinggi | | 5,36 | 5,84 | 6,04 | 6,04 | 6,69 |
| Nilai Terendah | | 0,15 | 0,04 | 0,04 | 0,04 | 0,2 |
| Nilai Rata-rata | | 1,67 | 2,36 | 2,13 | 2,19 | 2,75 |

Lampiran 3: Nilai *Non Performing Financing* Pada Perbankan Syariah di Indonesia Tahun 2018-2022

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **NAMA PERUSAHAAN** | **TAHUN** | | | | |
| **2018**  **(%)** | **2019**  **(%)** | **2020**  **(%)** | **2021**  **(%)** | **2022**  **(%)** |
| 1 | BAS | 0,04 | 0,04 | 0,04 | 0,03 | 0,04 |
| 2 | BNTBS | 0,57 | 0,61 | 0,77 | 0,63 | 0,22 |
| 3 | BMI | 2,58 | 4,3 | 3,95 | 0,08 | 0,86 |
| 4 | BVS | 3,46 | 2,64 | 2,9 | 3,72 | 1,36 |
| 5 | BSI | 4,99 | 4,75 | 1,12 | 0,87 | 0,57 |
| 6 | BJBS | 3,26 | 3,23 | 3,13 | 2,59 | 2,54 |
| 7 | BMS | 1,96 | 1,49 | 1,38 | 0,97 | 0,89 |
| 8 | BBS | 3,65 | 4,05 | 4,95 | 4,66 | 3,81 |
| 9 | BCAS | 0,28 | 0,26 | 0,01 | 0,01 | 0,01 |
| Nilai Tertinggi | | 4,99 | 4,75 | 4,95 | 4,66 | 3,81 |
| Nilai Terendah | | 0,04 | 0,04 | 0,01 | 0,01 | 0,01 |
| Nilai Rata-rata | | 2,31 | 2,37 | 2,03 | 1,51 | 1,14 |

Lampiran 4: Nilai *Financing To Debt Rasio* Pada Perbankan Syariah Di Indonesia

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **NAMA PERUSAHAAN** | **TAHUN** | | | | |
| **2018**  **(%)** | **2019**  **(%)** | **2020**  **(%)** | **2021**  **(%)** | **2022**  **(%)** |
| 1 | BAS | 71,89 | 68,64 | 70,82 | 68,06 | 75,44 |
| 2 | BNTBS | 98,93 | 81,89 | 86,53 | 90,96 | 89,21 |
| 3 | BMI | 73,18 | 73,51 | 69,84 | 38,33 | 40,63 |
| 4 | BVS | 82,78 | 80,52 | 74,05 | 65,26 | 76,73 |
| 5 | BSI | 75,49 | 71,87 | 74,52 | 73,39 | 79,37 |
| 6 | BJBS | 78,53 | 77,91 | 76,36 | 70,12 | 76,37 |
| 7 | BMS | 90,88 | 94,53 | 63,94 | 62,84 | 54,63 |
| 8 | BBS | 93,40 | 93,48 | 196,73 | 92,97 | 92,47 |
| 9 | BCAS | 89,00 | 91,00 | 81,30 | 81,40 | 79,90 |
| Nilai Tertinggi | | 98,93 | 94,53 | 196,73 | 92,97 | 92,47 |
| Nilai Terendah | | 71,89 | 68,64 | 63,94 | 38,33 | 40,63 |
| Nilai Rata-rata | | 83,79 | 81,48 | 88,23 | 71,48 | 73,86 |

Lampiran 5: Nilai Ukuran Perusahaan Pada Perbankan Syariah Di Indonesia Tahun 2018-2022

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **NAMA PERUSAHAAN** | **TAHUN** | | | | |
| **2018**  **(%)** | **2019**  **(%)** | **2020**  **(%)** | **2021**  **(%)** | **2022**  **(%)** |
| 1 | BAS | 16,96 | 17,04 | 17,05 | 17,15 | 17,17 |
| 2 | BNTBS | 15,77 | 15,97 | 16,16 | 16,23 | 16,38 |
| 3 | BMI | 24,77 | 24,65 | 24,66 | 24,80 | 24,84 |
| 4 | BVS | 14,57 | 14,63 | 14,65 | 14,32 | 14,56 |
| 5 | BSI | 17,45 | 17,58 | 19,29 | 19,40 | 19,54 |
| 6 | BJBS | 18,56 | 18,58 | 18,71 | 18,71 | 18,95 |
| 7 | BMS | 22,72 | 22,80 | 23,50 | 23,37 | 23,50 |
| 8 | BBS | 29,48 | 29,54 | 29,28 | 29,46 | 29,58 |
| 9 | BCAS | 29,59 | 29,79 | 29,91 | 81,40 | 30,17 |
| Nilai Tertinggi | | 29,59 | 29,79 | 29,91 | 81,40 | 30,17 |
| Nilai Terendah | | 14,57 | 14,63 | 14,65 | 14,32 | 14,56 |
| Nilai Rata-rata | | 21,10 | 21,18 | 21,47 | 27,20 | 21,63 |

Lampiran 6: Nilai Kapitalisasi Pada Perbankan Syariah Di Indonesia Tahun 2018-2022

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **NAMA PERUSAHAAN** | **TAHUN** | | | | |
| **2018**  **(%)** | **2019**  **(%)** | **2020**  **(%)** | **2021**  **(%)** | **2022**  **(%)** |
| 1 | BAS | 0,10 | 0,10 | 0,10 | 0,10 | 0,12 |
| 2 | BNTBS | 0,19 | 0,16 | 0,13 | 0,13 | 0,12 |
| 3 | BMI | 0,07 | 0,08 | 0,08 | 0,07 | 0,08 |
| 4 | BVS | 0,14 | 0,16 | 0,17 | 0,22 | 0,50 |
| 5 | BSI | 0,13 | 0,12 | 0,09 | 0,09 | 0,11 |
| 6 | BJBS | 0,10 | 0,11 | 0,09 | 0,09 | 0,09 |
| 7 | BMS | 0,16 | 0,16 | 0,13 | 0,14 | 0,14 |
| 8 | BBS | 0,14 | 0,13 | 0,17 | 0,11 | 0,09 |
| 9 | BCAS | 0,18 | 0,27 | 0,28 | 0,27 | 0,23 |
| Nilai Tertinggi | | 0,19 | 0,27 | 0,28 | 0,27 | 0,50 |
| Nilai Terendah | | 0,07 | 0,08 | 0,08 | 0,07 | 0,08 |
| Nilai Rata-rata | | 0,13 | 0,14 | 0,14 | 0,14 | 0,16 |

Lampiran 7: Input Data SPSS 25

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **N0.** | **Nama Perusahaan** | **Tahun** | **NOM** | **NPF** | **FDR** | **SIZE** | **KAP** | **BOPO** |
| 1 | BAS | 2018 | 0,91 | 0,04 | 71,89 | 16,96 | 0,1 | 79,09 |
| 2 | BNTBS | 2018 | 2,2 | 0,57 | 98,93 | 15,77 | 0,19 | 86,86 |
| 3 | BMI | 2018 | 0,15 | 2,58 | 73,18 | 24,77 | 0,07 | 98,24 |
| 4 | BVS | 2018 | 2,93 | 3,46 | 82,78 | 14,57 | 0,14 | 96,38 |
| 5 | BSI | 2018 | 5,36 | 4,99 | 75,49 | 17,45 | 0,13 | 95,32 |
| 6 | BJBS | 2018 | 1,42 | 3,26 | 78,53 | 18,56 | 0,1 | 94,66 |
| 7 | BMS | 2018 | 0,56 | 1,96 | 90,88 | 22,72 | 0,16 | 93,84 |
| 8 | BBS | 2018 | 0,38 | 3,65 | 93,4 | 29,48 | 0,14 | 99,45 |
| 9 | BCAS | 2018 | 1,2 | 0,28 | 89 | 29,59 | 0,18 | 87,4 |
| 10 | BAS | 2019 | 1,9 | 0,04 | 68,64 | 17,04 | 0,1 | 76,95 |
| 11 | BNTBS | 2019 | 2,18 | 0,61 | 81,89 | 15,97 | 0,16 | 76,83 |
| 12 | BMI | 2019 | 0,04 | 4,3 | 73,51 | 24,65 | 0,08 | 99,5 |
| 13 | BVS | 2019 | 4,91 | 2,64 | 80,52 | 14,63 | 0,16 | 99,8 |
| 14 | BSI | 2019 | 5,84 | 4,75 | 71,87 | 17,58 | 0,12 | 85,27 |
| 15 | BJBS | 2019 | 1,92 | 3,23 | 77,91 | 18,58 | 0,11 | 93,93 |
| 16 | BMS | 2019 | 0,64 | 1,49 | 94,53 | 22,8 | 0,16 | 93,71 |
| 17 | BBS | 2019 | 2,59 | 4,05 | 93,48 | 29,54 | 0,13 | 99,6 |
| 18 | BCAS | 2019 | 1,2 | 1,2 | 91 | 29,79 | 0,27 | 87,6 |
| 19 | BAS | 2020 | 1,29 | 0,04 | 70,82 | 17,05 | 0,1 | 81,5 |
| 20 | BNTBS | 2020 | 1,22 | 0,77 | 86,53 | 16,16 | 0,13 | 81,39 |
| 21 | BMI | 2020 | 0,04 | 3,95 | 69,84 | 24,66 | 0,08 | 99,45 |
| 22 | BVS | 2020 | 4,45 | 2,9 | 74,05 | 14,65 | 0,17 | 97,8 |
| 23 | BSI | 2020 | 6,04 | 1,12 | 74,52 | 19,29 | 0,09 | 84,61 |
| 24 | BJBS | 2020 | 1,46 | 3,13 | 76,36 | 18,71 | 0,09 | 95,41 |
| 25 | BMS | 2020 | 1,57 | 1,38 | 63,94 | 23,5 | 0,13 | 85,52 |
| 26 | BBS | 2020 | 1,94 | 4,95 | 196,73 | 29,28 | 0,17 | 97,73 |
| 27 | BCAS | 2020 | 1,2 | 0,01 | 81,3 | 29,91 | 0,28 | 86,3 |
| 28 | BAS | 2021 | 1,38 | 0,03 | 68,06 | 17,15 | 0,1 | 78,37 |
| 29 | BNTBS | 2021 | 1,16 | 0,63 | 90,96 | 16,23 | 0,13 | 82,56 |
| 30 | BMI | 2021 | 0,04 | 0,08 | 38,33 | 24,8 | 0,07 | 99,29 |
| 31 | BVS | 2021 | 4,51 | 3,72 | 65,26 | 14,32 | 0,22 | 91,35 |
| 32 | BSI | 2021 | 6,04 | 0,87 | 73,39 | 19,4 | 0,09 | 80,46 |
| 33 | BJBS | 2021 | 1,66 | 2,59 | 70,12 | 18,71 | 0,09 | 88,73 |
| 34 | BMS | 2021 | 2,06 | 0,97 | 62,84 | 23,37 | 0,14 | 64,64 |
| 35 | BBS | 2021 | 1,66 | 4,66 | 92,97 | 29,46 | 0,11 | 180,25 |
| 36 | BCAS | 2021 | 1,2 | 0,01 | 81,4 | 81,4 | 0,27 | 84,8 |
| 37 | BAS | 2022 | 1,27 | 0,04 | 75,44 | 17,17 | 0,12 | 76,66 |
| 38 | BNTBS | 2022 | 1,27 | 0,22 | 89,21 | 16,38 | 0,12 | 80,54 |
| 39 | BMI | 2022 | 0,2 | 0,86 | 40,63 | 24,84 | 0,08 | 96,62 |
| 40 | BVS | 2022 | 6,69 | 1,36 | 76,73 | 14,56 | 0,5 | 95,05 |
| 41 | BSI | 2022 | 6,31 | 0,57 | 79,37 | 19,54 | 0,11 | 75,88 |
| 42 | BJBS | 2022 | 2,65 | 2,54 | 76,37 | 18,95 | 0,09 | 84,9 |
| 43 | BMS | 2022 | 2,45 | 0,89 | 54,63 | 23,5 | 0,14 | 67,33 |
| 44 | BBS | 2022 | 2,53 | 3,81 | 92,47 | 29,58 | 0,09 | 115,76 |
| 45 | BCAS | 2022 | 1,4 | 0,01 | 79,9 | 30,17 | 0,23 | 81,6 |

Lampiran 8: Hasil Output SPSS 25

1. **Statistik deskriptif NOM**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| NOM | 45 | .04 | 5.36 | 1.9560 | 1.38157 |
| Valid N (listwise) | 45 |  |  |  |  |

1. **Statistik deskriptif NPF**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| NPF | 45 | .01 | 4.99 | 1.8936 | 1.65433 |
| Valid N (listwise) | 45 |  |  |  |  |

1. **Statistik deskriptif FDR**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| FDR | 45 | 54.63 | 98.93 | 79.1022 | 9.81034 |
| Valid N (listwise) | 45 |  |  |  |  |

1. **Statistik deskriptif Ukuran Perusahaan**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| SIZE | 45 | 14.32 | 30.17 | 21.1820 | 5.28774 |
| Valid N (listwise) | 45 |  |  |  |  |

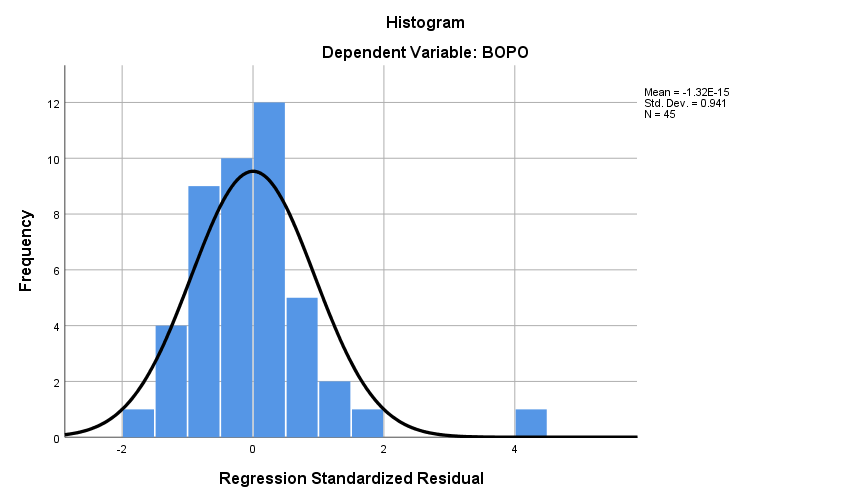
1. **Statistik deskriptif Kapitalisasi**

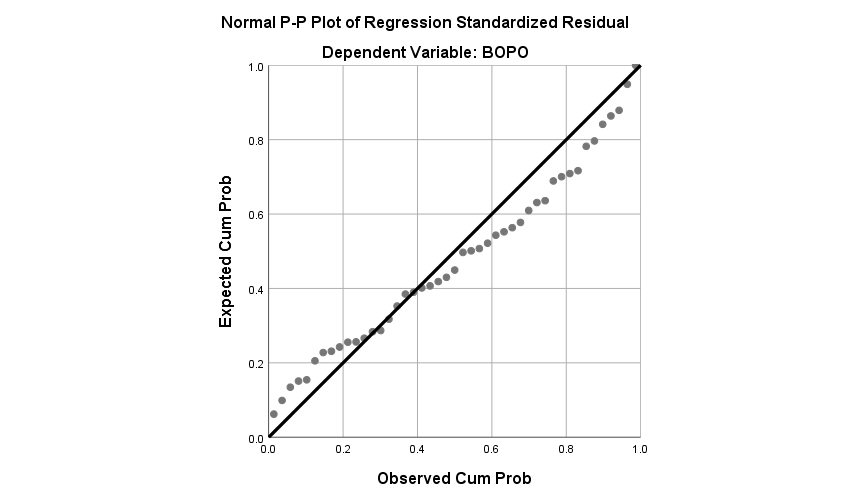
|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| KAP | 45 | .07 | .23 | .1298 | .04054 |
| Valid N (listwise) | 45 |  |  |  |  |

1. **Statistik deskriptif BOPO**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| BOPO | 45 | 64.64 | 180.25 | 90.6429 | 16.85799 |
| Valid N (listwise) | 45 |  |  |  |  |

**Uji Normalitas**



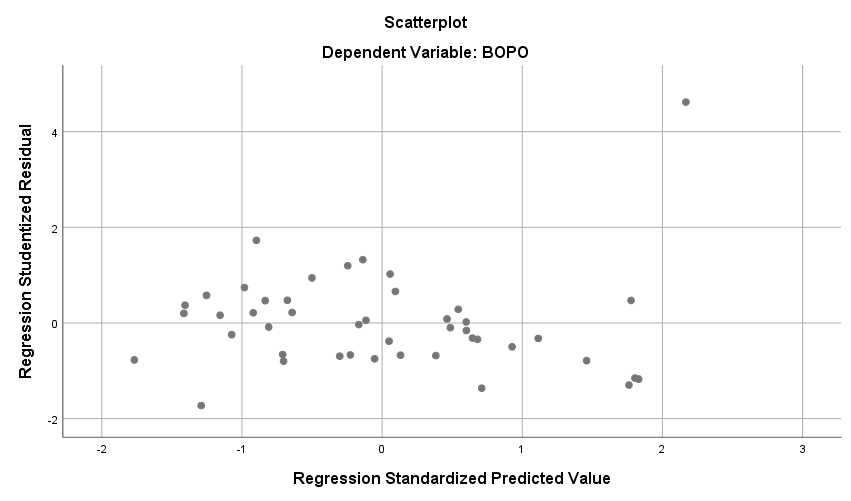


|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 45 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | .09833805 |
| Most Extreme Differences | Absolute | .116 |
| Positive | .116 |
| Negative | -.081 |
| Test Statistic | | .116 |
| Asymp. Sig. (2-tailed) | | .155c |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

**UJI MULTIKOLONIERITAS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Coefficientsa** | | | |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | NOM | .583 | 1.716 |
| NPF | .788 | 1.269 |
| FDR | .804 | 1.245 |
| SIZE | .688 | 1.454 |
| KAP | .756 | 1.322 |
| a. Dependent Variable: BOPO | | | |

**UJI HETEROSKEDASTISITAS**



**UJI AUTOKORELASI**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .715a | .511 | .448 | 12.52643 | 2.156 |
| a. Predictors: (Constant), KAP, SIZE, NPF, FDR, NOM | | | | | |
| b. Dependent Variable: BOPO | | | | | |

**Analisis Regresi Linier Berganda**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 3.587 | .299 |  | 11.986 | .000 |
| NOM | -.013 | .017 | -.097 | -.756 | .454 |
| NPF | .054 | .010 | .569 | 5.462 | .000 |
| FDR | .007 | .002 | .413 | 3.739 | .001 |
| SIZE | .048 | .075 | .076 | .647 | .521 |
| KAP | -.069 | .062 | -.137 | -1.117 | .271 |
| a. Dependent Variable: BOPO | | | | | | |

**Uji Parsial (Uji t)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 3.587 | .299 |  | 11.986 | .000 |
| NOM | -.013 | .017 | -.097 | -.756 | .454 |
| NPF | .054 | .010 | .569 | 5.462 | .000 |
| FDR | .007 | .002 | .413 | 3.739 | .001 |
| SIZE | .048 | .075 | .076 | .647 | .521 |
| KAP | -.069 | .062 | -.137 | -1.117 | .271 |
| a. Dependent Variable: BOPO | | | | | | |

**Uji Simultan (Uji F)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
| 1 | Regression | .645 | 5 | .129 | 11.824 | .000b |
| Residual | .425 | 39 | .011 |  |  |
| Total | 1.070 | 44 |  |  |  |
| a. Dependent Variable: BOPO | | | | | | |
| b. Predictors: (Constant), KAP, SIZE, NPF, FDR, NOM | | | | | | |

**Koefisien Determinasi**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .715a | .511 | .448 | 12.52643 | 2.156 |
| a. Predictors: (Constant), KAP, SIZE, NPF, FDR, NOM | | | | | |
| b. Dependent Variable: BOPO | | | | | |