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**DAFTAR LAMPIRAN**

**Lampiran 1**

**Data perhitungan variabel *Return On Asset* (ROA)**

**Bank Umum Syariah Di Indonesia Tahun 2018-2022**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **KODE BANK** | ***Return On Asset*** | | | | |
| **2018 (%)** | **2019 (%)** | **2020 (%)** | **2021 (%)** | **2022**  **(%)** |
| 1 | BAS | 2.38 | 2.33 | 1.73 | 1.87 | 2 |
| 2 | BRK | 1.97 | 1.74 | 2.54 | 1.93 | 2.31 |
| 3 | BNTBS | 1.92 | 2.56 | 1.74 | 1.64 | 1.93 |
| 4 | MUAMALAT | 0.08 | 0.05 | 0.03 | 0.02 | 0.09 |
| 5 | BVIC | 0.32 | 0.05 | 0.16 | 0.71 | 0.45 |
| 6 | BJBS | 0.54 | 0.6 | 0.41 | 0.96 | 1.14 |
| 7 | BSI | 0.88 | 1.69 | 1.38 | 1.61 | 1.98 |
| 8 | MEGAS | 0.93 | 0.89 | 1.74 | 4.08 | 2.59 |
| 9 | PNBS | 0.26 | 0.25 | 0.06 | -6.72 | 1.79 |
| 10 | BUKOPINS | 0.02 | 0.04 | 0.04 | -5.48 | -1.27 |
| 11 | BCAS | 1.17 | 1.15 | 1.09 | 1.12 | 1.33 |
| 12 | BTPS | 12.37 | **13.58** | 7.16 | 10.72 | 11.36 |
| 13 | BANK | -6.86 | 11.15 | 6.19 | -8.81 | **-10.85** |
| **Tertinggi** | | | | | | **13.58** |
| **Terendah** | | | | | | **-10.85** |
| **Rata-rata** | | | | | | **1.458923** |

Sumber: Data sekunder yang diolah tahun 2023

**Lampiran 2**

**Data perhitungan variabel *Capital Adequacy Ratio* (CAR)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **KODE BANK** | ***Capital Adequacy Ratio*** | | | | |
| **2018 (%)** | **2019 (%)** | **2020 (%)** | **2021 (%)** | **2022**  **(%)** |
| 1 | BAS | 19.67 | 18.9 | 18.6 | 20.02 | 23.52 |
| 2 | BRK | 20.35 | 21.01 | 20.77 | 21.07 | 22 |
| 3 | BNTBS | 35.42 | 35.47 | 31.6 | 29.53 | 26.36 |
| 4 | MUAMALAT | **12.34** | 12.42 | 15.21 | 23.76 | 32.7 |
| 5 | BVIC | 22.07 | 19.44 | 24.6 | 33.21 | 149.27 |
| 6 | BJBS | 16.43 | 14.95 | 24.14 | 23.47 | 22.11 |
| 7 | BSI | 16.26 | 16.15 | 18.24 | 22.09 | 20.29 |
| 8 | MEGAS | 20.54 | 19.96 | 24.15 | 25.59 | 26.99 |
| 9 | PNBS | 23.15 | 14.46 | 31.43 | 25.81 | 22.71 |
| 10 | BUKOPINS | 19.31 | 15.25 | 22.22 | 23.74 | 19.49 |
| 11 | BCAS | 24.27 | 38.28 | 45.26 | 41.43 | 36.72 |
| 12 | BTPS | 40.92 | 44.57 | 49.44 | 58.1 | 52.05 |
| 13 | BANK | 163.07 | 241.84 | 329.09 | **390.5** | 189.28 |
| **Tertinggi** | | | | | | **390.5** |
| **Terendah** | | | | | | **12.34** |
| **Rata-rata** | | | | | | **45.89323** |

**Bank Umum Syariah Di Indonesia Tahun 2018-2022**

Sumber: Data sekunder yang diolah tahun 2023

**Lampiran 3**

**Data perhitungan variabel Biaya Operasional Pendapatan Operasional (BOPO) Bank Umum Syariah Di Indonesia Tahun 2018-2022**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **KODE BANK** | **Biaya Operasional Pendapatan Operasional** | | | | |
| **2018 (%)** | **2019 (%)** | **2020 (%)** | **2021 (%)** | **2022**  **(%)** |
| 1 | BAS | 79.09 | 76.95 | 81.5 | 78.37 | 76.66 |
| 2 | BRK | 79.58 | 81.61 | 73.54 | 77.23 | 70.63 |
| 3 | BNTBS | 86.86 | 76.83 | 81.39 | 82.56 | 80.54 |
| 4 | MUAMALAT | 98.24 | 99.5 | 99.45 | 99.3 | 96.62 |
| 5 | BVIC | 96.38 | 99.8 | 96.93 | 91.35 | 94.41 |
| 6 | BJBS | 94.66 | 93.93 | 95.41 | 88.73 | 84.9 |
| 7 | BSI | 91.16 | 82.89 | 84.61 | 80.46 | 75.88 |
| 8 | MEGAS | 93.84 | 93.71 | 85.52 | 64.64 | 67.33 |
| 9 | PNBS | 99.57 | 97.74 | 99.42 | 202.74 | 76.99 |
| 10 | BUKOPINS | 99.45 | 99.6 | 97.73 | 180.25 | 115.76 |
| 11 | BCAS | 87.43 | 87.55 | 86.28 | 84.76 | 81.63 |
| 12 | BTPS | 62.36 | 58.07 | 72.42 | 59.97 | 58.13 |
| 13 | BANK | 199.97 | 84.7 | **56.16** | **428.4** | 354.75 |
| **Tertinggi** | | | | | | **428.4** |
| **Terendah** | | | | | | **56.16** |
| **Rata-rata** | | | | | | **99.45877** |

Sumber: Data sekunder yang diolah tahun 2023

**Lampiran 4**

**Data perhitungan variabel *Financing to Deposit Ratio* (FDR)**

**Bank Umum Syariah Di Indonesia Tahun 2018-2022**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **KODE BANK** | ***Financing to Deposit Ratio*** | | | | |
| **2018 (%)** | **2019 (%)** | **2020 (%)** | **2021 (%)** | **2022**  **(%)** |
| 1 | BAS | 71.98 | 68.64 | 70.82 | 68.06 | 75.44 |
| 2 | BRK | 98.05 | 89.7 | 85.63 | 73.72 | 72.67 |
| 3 | BNTBS | 98.93 | 81.89 | 86.53 | 90.96 | 89.21 |
| 4 | MUAMALAT | 73.18 | 73.51 | 69.84 | 38.33 | 40.63 |
| 5 | BVIC | 82.78 | 80.52 | 74.05 | 65.26 | 76.77 |
| 6 | BJBS | 89.85 | 93.53 | 86.64 | 81.55 | 81 |
| 7 | BSI | 77.25 | 75.54 | 74.52 | 73.39 | 79.37 |
| 8 | MEGAS | 90.88 | 94.53 | 63.94 | 62.84 | 54.63 |
| 9 | PNBS | 88.82 | 95.72 | 111.71 | 107.56 | 97.32 |
| 10 | BUKOPINS | 93.4 | 93.48 | 196.73 | 92.97 | 92.47 |
| 11 | BCAS | 88.99 | 90.98 | 81.32 | 81.38 | 79.91 |
| 12 | BTPS | 95.6 | 95.27 | 97.37 | 95 | 95.67 |
| 13 | BANK | 424. 923,53 | **506,600.00** | 0.13 | **0** | 173.27 |
| **Tertinggi** | | | | | | **506600** |
| **Terendah** | | | | | | **0** |
| **Rata-rata** | | | | | | **7997.213** |

Sumber: Data sekunder yang diolah tahun 2023

**Lampiran 5**

**Data perhitungan variabel *Non Performing Financing* (NPF)**

**Bank Umum Syariah Di Indonesia Tahun 2018-2022**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **KODE BANK** | ***Non Performing Financing*** | | | | |
| **2018 (%)** | **2019 (%)** | **2020 (%)** | **2021 (%)** | **2022**  **(%)** |
| 1 | BAS | 0.04 | 0.04 | 0.04 | 0.03 | 0.04 |
| 2 | BRK | 0.19 | 0.27 | 1.01 | 0.88 | 0.33 |
| 3 | BNTBS | 0.57 | 0.61 | 0.77 | 0.63 | 0.22 |
| 4 | MUAMALAT | 2.58 | 4.3 | 3.95 | 0.08 | 0.86 |
| 5 | BVIC | 3.41 | 2.64 | 3.01 | 3.72 | 1.14 |
| 6 | BJBS | 1.96 | 1.5 | 2.86 | 1.8 | 1.37 |
| 7 | BSI | 3.28 | 1 | 1.12 | 0.87 | 0.57 |
| 8 | MEGAS | 1.96 | 1.49 | 1.38 | 0.97 | 0.89 |
| 9 | PNBS | 3.84 | 2.8 | 2.45 | 0.94 | 1.91 |
| 10 | BUKOPINS | 3.65 | 4.05 | **4.95** | 4.66 | 3.81 |
| 11 | BCAS | 0.28 | 0.26 | 0.5 | 0.13 | 0.42 |
| 12 | BTPS | 0.02 | 0.26 | 0.02 | 0.18 | 0.34 |
| 13 | BANK | **0** | **0** | **0** | **0** | **0** |
| **Tertinggi** | | | | | | **4.95** |
| **Terendah** | | | | | | **0** |
| **Rata-rata** | | | | | | **1.382308** |

Sumber: Data sekunder yang diolah tahun 2023

**Lampiran 6**

**Deskriptif Statistik *Return On Asset* (ROA)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| ROA | 42 | -1.27 | 2.59 | 1.0581 | .89653 |
| Valid N (listwise) | 42 |  |  |  |  |

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 7**

**Deskriptif Statistik *Capital Adequacy Ratio* (CAR)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| CAR | 42 | 12.34 | 36.72 | 22.0350 | 5.47441 |
| Valid N (listwise) | 42 |  |  |  |  |

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 8**

**Deskriptif Statistik**

**Biaya Operasional Pendapatan Operasional(BOPO)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| BOPO | 42 | 67.33 | 115.76 | 88.1840 | 10.40349 |
| Valid N (listwise) | 42 |  |  |  |  |

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 9**

**Deskriptif Statistik *Finacing to Deposit Ratio* (FDR)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| FDR | 42 | 38.33 | 111.71 | 80.6790 | 14.37880 |
| Valid N (listwise) | 42 |  |  |  |  |

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 10**

**Deskriptif Statistik *Non Performing Financing* (NPF)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| NPF | 42 | .03 | 4.05 | 1.6329 | 1.33110 |
| Valid N (listwise) | 42 |  |  |  |  |

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 11**

**Uji Normalitas Statistik Deskriptif Sebelum Data Deteksi Outlier**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 64 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | 2.21729459 |
| Most Extreme Differences | Absolute | .262 |
| Positive | .262 |
| Negative | -.173 |
| Test Statistic | | .262 |
| Asymp. Sig. (2-tailed) | | .000c |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 12**

**Uji Normalitas Statistik Deskriptif Setelah Data Deteksi Outlier**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 42 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | .13455099 |
| Most Extreme Differences | Absolute | .126 |
| Positive | .126 |
| Negative | -.063 |
| Test Statistic | | .126 |
| Asymp. Sig. (2-tailed) | | .094c |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 13**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | 8.155 | .310 |  | 26.333 | .000 |  |  |
| CAR | -.008 | .004 | -.049 | -1.907 | .064 | .939 | 1.065 |
| BOPO | -.082 | .003 | -.947 | -25.657 | .000 | .446 | 2.240 |
| FDR | .005 | .002 | .072 | 2.810 | .008 | .915 | 1.093 |
| NPF | -.053 | .026 | -.078 | -2.064 | .046 | .422 | 2.372 |
| a. Dependent Variable: ROA | | | | | | | | |

**Uji Multikolonieritas**

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 14**

**Uji Autokorelasi**

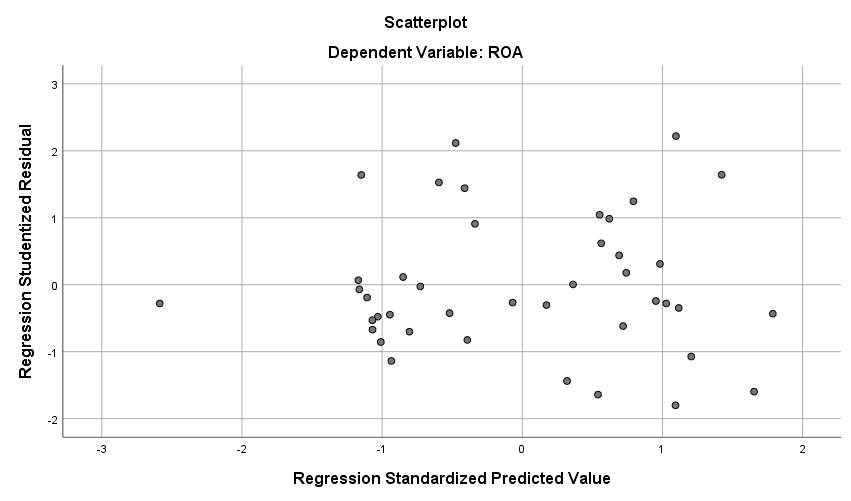
|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .989a | .977 | .975 | .14164 | 1.721 |
| a. Predictors: (Constant), NPF, CAR, FDR, BOPO | | | | | |
| b. Dependent Variable: ROA | | | | | |

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 15**

**Gambar 5**

**Scatterplot Uji Heteroskedasitas**



**Lampiran 16**

**Hasil Uji *Glejser***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | .262 | .175 |  | 1.495 | .143 |
| CAR | .001 | .002 | .096 | .613 | .543 |
| BOPO | -.004 | .002 | -.442 | -1.944 | .059 |
| FDR | .001 | .001 | .210 | 1.325 | .193 |
| NPF | .014 | .014 | .225 | .963 | .342 |
| a. Dependent Variable: ABRESID | | | | | | |

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 17**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | 8.155 | .310 |  | 26.333 | .000 |  |  |
| CAR | -.008 | .004 | -.049 | -1.907 | .064 | .939 | 1.065 |
| BOPO | -.082 | .003 | -.947 | -25.657 | .000 | .446 | 2.240 |
| FDR | .005 | .002 | .072 | 2.810 | .008 | .915 | 1.093 |
| NPF | -.053 | .026 | -.078 | -2.064 | .046 | .422 | 2.372 |
| a. Dependent Variable: ROA | | | | | | | | |

**Analisis Regresi Linier Berganda**

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 18**

**Hasil Uji Hipotesis Parsial (Uji t)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | 8.155 | .310 |  | 26.333 | .000 |  |  |
| CAR | -.008 | .004 | -.049 | -1.907 | .064 | .939 | 1.065 |
| BOPO | -.082 | .003 | -.947 | -25.657 | .000 | .446 | 2.240 |
| FDR | .005 | .002 | .072 | 2.810 | .008 | .915 | 1.093 |
| NPF | -.053 | .026 | -.078 | -2.064 | .046 | .422 | 2.372 |
| a. Dependent Variable: ROA | | | | | | | | |

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 19**

### Hasil Uji Hipotesis Simultan (Uji F)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 32.212 | 4 | 8.053 | 401.425 | .000b |
| Residual | .742 | 37 | .020 |  |  |
| Total | 32.954 | 41 |  |  |  |
| a. Dependent Variable: ROA | | | | | | |
| b. Predictors: (Constant), NPF, CAR, FDR, BOPO | | | | | | |

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023

**Lampiran 20**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .989a | .977 | .975 | .14164 | 1.721 |
| a. Predictors: (Constant), NPF, CAR, FDR, BOPO | | | | | |
| b. Dependent Variable: ROA | | | | | |

**Hasil Analisis Koefisien Determinasi**

Sumber: Output SPSS, Data sekunder yang diolah tahun 2023