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**LAMPIRAN**

**LAMPIRAN 1**

**Daftar Sampel Bank Umum Syariah Yang Terdaftar**

**di OJK Tahun 2018-2022**

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Bank Umum Syariah** | **Kode Bank** |
| 1 | PT. Bank Aceh Syariah | BACS |
| 2 | PT. BPD Nusa Tenggara Barat Syariah | BPD NTB |
| 3 | PT. Bank Muamalat Indonesia, Tbk | BMI |
| 4 | PT. Bank Victoria Syariah | BVIS |
| 5 | PT. Bank Jabar Banten Syariah | BJBS |
| 6 | PT. Bank Mega Syariah | BMS |
| 7 | PT. Bank Panin Dubai Syariah, Tbk | BPDS |
| 8 | PT. Bank Syariah Bukopin | BSB |
| 9 | PT. BCA Syariah | BCAS |
| 10 | PT. Bank Tabungan Pensiunan Nasional Syariah | BTPNS |

Sumber : ojk.go.id

**LAMPIRAN 2**

1. **Tabel Perhitungan Indeks Maqashid Syariah**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | Tahun | Kode Bank | Total Indikator Kinerja (T1) | Total Indikator Kinerja (T2) | Total Indikator Kinerja (T3) | Hasil |
| 1 | 2018 | BACS | 0,007217011 | 0,431725895 | 0,009886409 | 0,448829314 |
| 2 | 2018 | BPD NTB | 0,001585482 | 0,379494489 | 0,018855213 | 0,399935184 |
| 3 | 2018 | BMI | 0,015380555 | 0,814918454 | 0,085118185 | 0,915417194 |
| 4 | 2018 | BVIS | 0,005304978 | 0,452743115 | 0,000967232 | 0,459015325 |
| 5 | 2018 | BJBS | 0,000005363 | 0,675948671 | 0,001946184 | 0,677900217 |
| 6 | 2018 | BMS | 0,003486875 | 0,562668190 | 0,002208879 | 0,568363945 |
| 7 | 2018 | BPDS | 0,014988125 | 0,505645612 | 0,000782122 | 0,521415860 |
| 8 | 2018 | BSB | 0,006047537 | 0,421932588 | 0,000155654 | 0,428135779 |
| 9 | 2018 | BCAS | 0,017730247 | 0,715077015 | 0,161775689 | 0,894582952 |
| 10 | 2018 | BTPNS | 0,016775483 | 0,390592217 | 0,057954420 | 0,465322120 |
| 11 | 2019 | BACS | 0,009164844 | 0,476420551 | 0,010153145 | 0,495738539 |
| 12 | 2019 | BPD NTB | 0,007866222 | 0,992093285 | 0,021962871 | 1,021922377 |
| 13 | 2019 | BMI | 0,009891309 | 0,805068272 | 0,088316403 | 0,903275984 |
| 14 | 2019 | BVIS | 0,003221597 | 0,414731301 | 0,000054708 | 0,418007606 |
| 15 | 2019 | BJBS | 0,000482040 | 0,427725302 | 0,003304607 | 0,431511948 |
| 16 | 2019 | BMS | 0,004379836 | 0,685121171 | 0,002083818 | 0,691584824 |
| 17 | 2019 | BPDS | 0,004748615 | 0,535200943 | 0,000406706 | 0,540356264 |
| 18 | 2019 | BSB | 0,009030383 | 0,695605404 | 0,000102774 | 0,704738561 |
| 19 | 2019 | BCAS | 0,008211351 | 0,710538967 | 0,139290063 | 0,858040382 |
| 20 | 2019 | BTPNS | 0,016959673 | 0,392667166 | 0,063443023 | 0,473069863 |
| 21 | 2020 | BACS | 0,005422384 | 0,475231233 | 0,008031782 | 0,488685399 |
| 22 | 2020 | BPD NTB | 0,007932153 | 0,904626652 | 0,017442536 | 0,930001341 |
| 23 | 2020 | BMI | 0,009678455 | 0,779832824 | 0,097910764 | 0,887422042 |
| 24 | 2020 | BVIS | 0,001973531 | 0,384570416 | 0,000521677 | 0,387065624 |
| 25 | 2020 | BJBS | 0,000310626 | 0,662918618 | 0,001163960 | 0,664393204 |
| 26 | 2020 | BMS | 0,003877187 | 0,390412055 | 0,002728473 | 0,397017715 |
| 27 | 2020 | BPDS | 0,005153778 | 0,547467511 | 0,000389243 | 0,553010531 |
| 28 | 2020 | BSB | 0,002699093 | 0,774812438 | 0,000401950 | 0,777913481 |
| 29 | 2020 | BCAS | 0,004616035 | 0,601255297 | 0,084215150 | 0,690086482 |
| 30 | 2020 | BTPNS | 0,006042473 | 0,416449822 | 0,053395287 | 0,475887582 |
| 31 | 2021 | BACS | 0,007226276 | 0,503789328 | 0,012706279 | 0,523721883 |
| 32 | 2021 | BPD NTB | 0,016873793 | 0,438577069 | 0,008008003 | 0,463458865 |
| 33 | 2021 | BMI | 0,009623436 | 0,412109459 | 0,030748588 | 0,452481483 |
| 34 | 2021 | BVIS | 0,001062673 | 0,337752666 | 0,002439435 | 0,341254774 |
| 35 | 2021 | BJBS | 0,003671882 | 0,622688634 | 0,008546233 | 0,634906749 |
| 36 | 2021 | BMS | 0,003846133 | 0,747126119 | 0,012731945 | 0,763704197 |
| 37 | 2021 | BPDS | 0,002059241 | 0,420335043 | -0,018711099 | 0,403683184 |
| 38 | 2021 | BSB | 0,001869993 | 0,505448302 | 0,020469787 | 0,527788081 |
| 39 | 2021 | BCAS | 0,003779262 | 0,722688526 | 0,063799647 | 0,790267435 |
| 40 | 2021 | BTPNS | 0,003219894 | 0,415363743 | 0,040963126 | 0,459546762 |
| 41 | 2022 | BACS | 0,007243543 | 0,576767752 | 0,017172521 | 0,601183816 |
| 42 | 2022 | BPD NTB | 0,017641360 | 0,437149836 | 0,007562525 | 0,462353721 |
| 43 | 2022 | BMI | 0,012391476 | 0,363676935 | 0,015185166 | 0,391253576 |
| 44 | 2022 | BVIS | 0,001439959 | 0,314012906 | 0,000758326 | 0,316211191 |
| 45 | 2022 | BJBS | 0,007574207 | 0,588430309 | 0,008708617 | 0,604713134 |
| 46 | 2022 | BMS | 0,004380173 | 0,625603482 | 0,005099504 | 0,635083160 |
| 47 | 2022 | BPDS | 0,002441895 | 0,466561398 | 0,005589307 | 0,474592599 |
| 48 | 2022 | BSB | 0,003533619 | 0,366170298 | 0,004633303 | 0,374337220 |
| 49 | 2022 | BCAS | 0,005701217 | 0,340093082 | 0,010079462 | 0,355873762 |
| 50 | 2022 | BTPNS | 0,003308664 | 0,412493362 | 0,060093224 | 0,475895250 |

1. **Tabel Perhitungan *Islamicity Performance Index* yang Diproksikan dengan *Profit Sharing Ratio***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Tahun | Kode Bank | Mudharabah + Musyarakah | Total Pembiayaan | Hasil |
| 1 | 2018 | BACS | 1.270.002.360.978 | 13.236.773.085.482 | 0,095945013 |
| 2 | 2018 | BPD NTB | 521.107.250.409 | 4.868.692.414.627 | 0,107032280 |
| 3 | 2018 | BMI | 16.288.020.048.000 | 33.566.000.000.000 | 0,485253532 |
| 4 | 2018 | BVIS | 974.076.677.018 | 1.234.571.000.000 | 0,789000128 |
| 5 | 2018 | BJBS | 1.210.181.998.000 | 4.519.908.919.000 | 0,267744775 |
| 6 | 2018 | BMS | 1.248.302.320.000 | 5.178.619.000.000 | 0,241049268 |
| 7 | 2018 | BPDS | 5.428.644.600.000 | 6.133.981.000.000 | 0,885011643 |
| 8 | 2018 | BSB | 2.621.478.762.968 | 4.243.640.000.000 | 0,617742967 |
| 9 | 2018 | BCAS | 2.627.054.922.548 | 4.899.700.000.000 | 0,536166484 |
| 10 | 2018 | BTPNS | 0 | 7.300.000.000.000 | 0,000000000 |
| 11 | 2019 | BACS | 1.433.862.732.394 | 14.363.251.000.000 | 0,099828565 |
| 12 | 2019 | BPD NTB | 2.864.764.621.655 | 582.097.000.000 | 4,921455740 |
| 13 | 2019 | BMI | 14.756.796.453.000 | 29.867.000.000.000 | 0,494083653 |
| 14 | 2019 | BVIS | 988.760.840.018 | 1.231.614.000.000 | 0,802817149 |
| 15 | 2019 | BJBS | 1.661.532.243.000 | 5.415.364.000.000 | 0,306818202 |
| 16 | 2019 | BMS | 2.015.213.204.000 | 6.080.453.000.000 | 0,331424847 |
| 17 | 2019 | BPDS | 7.733.388.646.000 | 8.335.171.000.000 | 0,927802039 |
| 18 | 2019 | BSB | 3.028.462.624.561 | 4.755.589.000.000 | 0,636821774 |
| 19 | 2019 | BCAS | 3.389.991.749.419 | 5.645.400.000.000 | 0,600487432 |
| 20 | 2019 | BTPNS | 28.838.000.000 | 9.000.000.000.000 | 0,003204222 |
| 21 | 2020 | BACS | 1.681.185.020.575 | 15.279.249.000.000 | 0,110030606 |
| 22 | 2020 | BPD NTB | 4.228.053.886.290 | 6.410.884.000.000 | 0,659511837 |
| 23 | 2020 | BMI | 14.891.132.478.000 | 29.077.000.000.000 | 0,512127540 |
| 24 | 2020 | BVIS | 920.498.464.472 | 1.166.972.000.000 | 0,788792246 |
| 25 | 2020 | BJBS | 1.788.069.132.000 | 5.774.495.000.000 | 0,309649438 |
| 26 | 2020 | BMS | 2.167.448.484.000 | 4.946.543.000.000 | 0,438174395 |
| 27 | 2020 | BPDS | 7.989.110.820.000 | 8.845.799.000.000 | 0,903153104 |
| 28 | 2020 | BSB | 2.762.630.435.334 | 4.092.839.000.000 | 0,674991231 |
| 29 | 2020 | BCAS | 3.578.809.935.043 | 5.569.200.000.000 | 0,642607544 |
| 30 | 2020 | BTPNS | 8.232.000.000 | 9.523.000.000.000 | 0,000864433 |
| 31 | 2021 | BACS | 2.359.571.254.624 | 16.345.845.000.000 | 0,144352969 |
| 32 | 2021 | BPD NTB | 5.543.396.805.088 | 7.406.836.000.000 | 0,748416302 |
| 33 | 2021 | BMI | 9.348.698.069.000 | 18.041.000.000.000 | 0,518191789 |
| 34 | 2021 | BVIS | 543.217.882.707 | 805.969.000.000 | 0,673993519 |
| 35 | 2021 | BJBS | 2.141.270.930.000 | 6.428.792.000.000 | 0,333075161 |
| 36 | 2021 | BMS | 4.461.323.017.000 | 7.239.515.000.000 | 0,616246118 |
| 37 | 2021 | BPDS | 7.676.397.181.000 | 8.385.993.000.000 | 0,915383209 |
| 38 | 2021 | BSB | 3.330.218.167.431 | 4.272.000.000.000 | 0,779545451 |
| 39 | 2021 | BCAS | 4.327.132.771.862 | 6.248.500.000.000 | 0,692507445 |
| 40 | 2021 | BTPNS | 10.169.000.000 | 10.400.000.000.000 | 0,000977788 |
| 41 | 2022 | BACS | 4.477.535.850.214 | 17.334.052.000.000 | 0,258308666 |
| 42 | 2022 | BPD NTB | 6.960.580.529.394 | 8.725.028.000.000 | 0,797771713 |
| 43 | 2022 | BMI | 10.973.157.841.000 | 18.821.000.000.000 | 0,583027355 |
| 44 | 2022 | BVIS | 469.548.081.412 | 622.952.000.000 | 0,753746808 |
| 45 | 2022 | BJBS | 2.655.872.191.000 | 7.441.226.000.000 | 0,356913255 |
| 46 | 2022 | BMS | 4.957.741.446.000 | 7.227.489.000.000 | 0,685956277 |
| 47 | 2022 | BPDS | 9.556.528.326.000 | 10.353.072.000.000 | 0,923062095 |
| 48 | 2022 | BSB | 4.328.426.111.000 | 5.168.000.000.000 | 0,837543752 |
| 49 | 2022 | BCAS | 5.341.331.630.167 | 7.600.000.000.000 | 0,702806793 |
| 50 | 2022 | BTPNS | 59.672.000.000 | 11.500.000.000.000 | 0,005188870 |

1. **Tabel Perhitungan *Islamicity Performance Index* yang Diproksikan dengan *Zakat Performance Ratio***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Tahun | Kode Bank | Zakat | Aset Bersih | Hasil |
| 1 | 2018 | BACS | 9.669.793.459 | 19.641.795.958.880 | 0,000492307 |
| 2 | 2018 | BPD NTB | 0 | 6.657.670.610.396 | 0 |
| 3 | 2018 | BMI | 10.586.089.000 | 47.772.397.748.000 | 0,000221594 |
| 4 | 2018 | BVIS | 14.697.075 | 1.848.969.177.232 | 0,000007949 |
| 5 | 2018 | BJBS | 15.796.000 | 5.722.036.471.000 | 0,000002761 |
| 6 | 2018 | BMS | 2.772.618.000 | 6.399.272.442.000 | 0,000433271 |
| 7 | 2018 | BPDS | 0 | 7.916.554.901.000 | 0 |
| 8 | 2018 | BSB | 0 | 5.051.263.626.157 | 0 |
| 9 | 2018 | BCAS | 55.892.688 | 6.290.422.230.627 | 0,000008885 |
| 10 | 2018 | BTPNS | 0 | 9.989.792.000.000 | 0 |
| 11 | 2019 | BACS | 768.577.770 | 21.996.664.827.100 | 0,000034941 |
| 12 | 2019 | BPD NTB | 450.953.217 | 8.166.116.648.276 | 0,000055222 |
| 13 | 2019 | BMI | 10.868.786.000 | 40.932.635.674.000 | 0,000265529 |
| 14 | 2019 | BVIS | 29.763.260 | 2.041.933.856.216 | 0,000014576 |
| 15 | 2019 | BJBS | 519.340.000 | 2.150.052.051.000 | 0,000241548 |
| 16 | 2019 | BMS | 1.552.198.000 | 7.005.173.212.000 | 0,000221579 |
| 17 | 2019 | BPDS | 535.310.000 | 10.552.123.901.000 | 0,000050730 |
| 18 | 2019 | BSB | 0 | 5.367.407.461.568 | 0 |
| 19 | 2019 | BCAS | 67.825.673 | 7.210.321.633.169 | 0,000009407 |
| 20 | 2019 | BTPNS | 0 | 12.943.984.000.000 | 0 |
| 21 | 2020 | BACS | 458.023.029 | 23.050.392.532.321 | 0,000019871 |
| 22 | 2020 | BPD NTB | 755.913.551 | 8.740.110.750.838 | 0,000086488 |
| 23 | 2020 | BMI | 10.293.412.000 | 41.723.214.474.000 | 0,000246707 |
| 24 | 2020 | BVIS | 15.000.008 | 1.758.739.353.716 | 0,000008529 |
| 25 | 2020 | BJBS | 0 | 7.459.272.784.000 | 0 |
| 26 | 2020 | BMS | 1.690.013.000 | 9.515.137.540.000 | 0,000177613 |
| 27 | 2020 | BPDS | 583.635.000 | 10.701.150.683.000 | 0,000054539 |
| 28 | 2020 | BSB | 0 | 2.736.781.859.588 | 0 |
| 29 | 2020 | BCAS | 74.538.259 | 8.272.770.788.112 | 0,000009010 |
| 30 | 2020 | BTPNS | 0 | 13.802.115.000.000 | 0 |
| 31 | 2021 | BACS | 501.769.269 | 25.441.649.374.738 | 0,000019722 |
| 32 | 2021 | BPD NTB | 905.120.870 | 9.540.689.887.327 | 0,000094870 |
| 33 | 2021 | BMI | 8.196.858.000 | 47.344.528.223.000 | 0,000173132 |
| 34 | 2021 | BVIS | 25.650.000 | 1.591.454.518.931 | 0,000016117 |
| 35 | 2021 | BJBS | 542.000.000 | 8.551.648.521.000 | 0,000063380 |
| 36 | 2021 | BMS | 4.447.499.000 | 12.751.780.551.000 | 0,000348775 |
| 37 | 2021 | BPDS | 168.450.000 | 13.698.807.645.000 | 0,000012297 |
| 38 | 2021 | BSB | 0 | 4.966.050.040.000 | 0 |
| 39 | 2021 | BCAS | 82.399.023 | 8.734.181.018.205 | 0,000009434 |
| 40 | 2021 | BTPNS | 0 | 16.000.803.000.000 | 0 |
| 41 | 2022 | BACS | 672.861.659 | 24.590.478.893.679 | 0,000027363 |
| 42 | 2022 | BPD NTB | 1.039.078.190 | 11.222.825.392.955 | 0,000092586 |
| 43 | 2022 | BMI | 6.942.110.000 | 50.798.913.770.000 | 0,000136659 |
| 44 | 2022 | BVIS | 10.551.979 | 1.855.241.634.564 | 0,000005688 |
| 45 | 2022 | BJBS | 117.000.000 | 9.705.710.125.000 | 0,000012055 |
| 46 | 2022 | BMS | 17.646.421.000 | 15.021.279.377.000 | 0,001174762 |
| 47 | 2022 | BPDS | 0 | 12.776.545.945.000 | 0 |
| 48 | 2022 | BSB | 0 | 5.304.250.564.000 | 0 |
| 49 | 2022 | BCAS | 70.074.287 | 9.548.229.120.480 | 0,000007339 |
| 50 | 2022 | BTPNS | 0 | 18.251.256.000.000 | 0 |

1. **Tabel Perhitungan Pengungkapan *Islamic Social Reporting***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Tahun | Kode Bank | Jumlah Item Terpenuhi | Jumlah Item Penilaian | Hasil |
| 1 | 2018 | BACS | 21 | 43 | 0,488372093 |
| 2 | 2018 | BPD NTB | 15 | 43 | 0,348837209 |
| 3 | 2018 | BMI | 22 | 43 | 0,511627907 |
| 4 | 2018 | BVIS | 20 | 43 | 0,465116279 |
| 5 | 2018 | BJBS | 23 | 43 | 0,534883721 |
| 6 | 2018 | BMS | 23 | 43 | 0,534883721 |
| 7 | 2018 | BPDS | 19 | 43 | 0,441860465 |
| 8 | 2018 | BSB | 23 | 43 | 0,534883721 |
| 9 | 2018 | BCAS | 22 | 43 | 0,511627907 |
| 10 | 2018 | BTPNS | 24 | 43 | 0,558139535 |
| 11 | 2019 | BACS | 22 | 43 | 0,511627907 |
| 12 | 2019 | BPD NTB | 16 | 43 | 0,372093023 |
| 13 | 2019 | BMI | 20 | 43 | 0,465116279 |
| 14 | 2019 | BVIS | 17 | 43 | 0,395348837 |
| 15 | 2019 | BJBS | 23 | 43 | 0,534883721 |
| 16 | 2019 | BMS | 23 | 43 | 0,534883721 |
| 17 | 2019 | BPDS | 19 | 43 | 0,441860465 |
| 18 | 2019 | BSB | 24 | 43 | 0,558139535 |
| 19 | 2019 | BCAS | 22 | 43 | 0,511627907 |
| 20 | 2019 | BTPNS | 24 | 43 | 0,558139535 |
| 21 | 2020 | BACS | 22 | 43 | 0,511627907 |
| 22 | 2020 | BPD NTB | 16 | 43 | 0,372093023 |
| 23 | 2020 | BMI | 20 | 43 | 0,465116279 |
| 24 | 2020 | BVIS | 17 | 43 | 0,395348837 |
| 25 | 2020 | BJBS | 22 | 43 | 0,511627907 |
| 26 | 2020 | BMS | 24 | 43 | 0,558139535 |
| 27 | 2020 | BPDS | 19 | 43 | 0,441860465 |
| 28 | 2020 | BSB | 25 | 43 | 0,581395349 |
| 29 | 2020 | BCAS | 20 | 43 | 0,465116279 |
| 30 | 2020 | BTPNS | 22 | 43 | 0,511627907 |
| 31 | 2021 | BACS | 22 | 43 | 0,511627907 |
| 32 | 2021 | BPD NTB | 16 | 43 | 0,372093023 |
| 33 | 2021 | BMI | 20 | 43 | 0,465116279 |
| 34 | 2021 | BVIS | 17 | 43 | 0,395348837 |
| 35 | 2021 | BJBS | 22 | 43 | 0,511627907 |
| 36 | 2021 | BMS | 24 | 43 | 0,558139535 |
| 37 | 2021 | BPDS | 19 | 43 | 0,441860465 |
| 38 | 2021 | BSB | 25 | 43 | 0,581395349 |
| 39 | 2021 | BCAS | 20 | 43 | 0,465116279 |
| 40 | 2021 | BTPNS | 22 | 43 | 0,511627907 |
| 41 | 2022 | BACS | 22 | 43 | 0,511627907 |
| 42 | 2022 | BPD NTB | 16 | 43 | 0,372093023 |
| 43 | 2022 | BMI | 20 | 43 | 0,465116279 |
| 44 | 2022 | BVIS | 17 | 43 | 0,395348837 |
| 45 | 2022 | BJBS | 22 | 43 | 0,511627907 |
| 46 | 2022 | BMS | 24 | 43 | 0,558139535 |
| 47 | 2022 | BPDS | 19 | 43 | 0,441860465 |
| 48 | 2022 | BSB | 25 | 43 | 0,581395349 |
| 49 | 2022 | BCAS | 20 | 43 | 0,465116279 |
| 50 | 2022 | BTPNS | 22 | 43 | 0,511627907 |

1. **Tabel Perhitungan *Financing to Deposit Ratio***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Tahun | Kode Bank | Total Dana yang Diberikan | Total DPK | Hasil |
| 1 | 2018 | BACS | 13.236.773.085.482 | 18.389.948.000.000 | 0,719783062 |
| 2 | 2018 | BPD NTB | 4.868.692.414.627 | 4.921.381.000.000 | 0,989293943 |
| 3 | 2018 | BMI | 32.546.620.465.000 | 45.305.000.000.000 | 0,718389151 |
| 4 | 2018 | BVIS | 1.219.415.731.202 | 1.511.158.000.000 | 0,806941254 |
| 5 | 2018 | BJBS | 4.519.908.919.000 | 5.182.150.000.000 | 0,872207273 |
| 6 | 2018 | BMS | 5.152.358.960.000 | 5.723.208.000.000 | 0,900257156 |
| 7 | 2018 | BPDS | 5.881.921.500.000 | 6.905.806.000.000 | 0,851735699 |
| 8 | 2018 | BSB | 4.086.969.681.325 | 4.543.665.000.000 | 0,899487458 |
| 9 | 2018 | BCAS | 4.850.968.970.286 | 5.506.100.000.000 | 0,881017230 |
| 10 | 2018 | BTPNS | 7.143.353.000.000 | 7.612.144.000.000 | 0,938415379 |
| 11 | 2019 | BACS | 14.363.250.793.648 | 20.924.597.000.000 | 0,686429029 |
| 12 | 2019 | BPD NTB | 5.582.097.265.612 | 6.816.359.000.000 | 0,818926536 |
| 13 | 2019 | BMI | 29.324.292.152.000 | 40.357.000.000.000 | 0,726622201 |
| 14 | 2019 | BVIS | 1.209.603.250.762 | 1.529.485.000.000 | 0,790856563 |
| 15 | 2019 | BJBS | 5.284.261.782.000 | 5.788.150.000.000 | 0,912944858 |
| 16 | 2019 | BMS | 6.044.502.790.000 | 6.578.208.000.000 | 0,91886769 |
| 17 | 2019 | BPDS | 8.093.559.047.000 | 8.707.657.000.000 | 0,929476098 |
| 18 | 2019 | BSB | 4.601.638.094.997 | 5.087.294.000.000 | 0,904535514 |
| 19 | 2019 | BCAS | 5.499.217.602.782 | 6.204.931.000.000 | 0,886265714 |
| 20 | 2019 | BTPNS | 8.797.056.000.000 | 9.446.549.000.000 | 0,931245474 |
| 21 | 2020 | BACS | 15.279.246.681.425 | 21.574.036.000.000 | 0,708223843 |
| 22 | 2020 | BPD NTB | 6.410.883.635.727 | 7.408.917.000.000 | 0,865292948 |
| 23 | 2020 | BMI | 28.321.160.081.000 | 41.425.000.000.000 | 0,683673146 |
| 24 | 2020 | BVIS | 1.140.573.658.781 | 1.576.027.000.000 | 0,723701852 |
| 25 | 2020 | BJBS | 5.617.402.934.000 | 6.664.550.000.000 | 0,842878054 |
| 26 | 2020 | BMS | 4.908.733.779.000 | 8.258.189.000.000 | 0,594408021 |
| 27 | 2020 | BPDS | 8.605.734.242.000 | 7.918.781.000.000 | 1,086749872 |
| 28 | 2020 | BSB | 3.942.409.840.519 | 2.688.040.000.000 | 1,466648502 |
| 29 | 2020 | BCAS | 5.408.002.589.311 | 7.419.828.000.000 | 0,728858215 |
| 30 | 2020 | BTPNS | 8.761.125.000.000 | 9.780.481.000.000 | 0,895776496 |
| 31 | 2021 | BACS | 16.345.844.817.128 | 24.018.009.000.000 | 0,680566188 |
| 32 | 2021 | BPD NTB | 7.456.920.892.411 | 8.143.058.000.000 | 0,915739627 |
| 33 | 2021 | BMI | 17.501.179.487.000 | 46.871.000.000.000 | 0,373390358 |
| 34 | 2021 | BVIS | 755.216.174.107 | 1.234.923.000.000 | 0,611549201 |
| 35 | 2021 | BJBS | 6.299.410.086.000 | 7.936.802.000.000 | 0,793696263 |
| 36 | 2021 | BMS | 7.211.289.039.000 | 11.715.792.000.000 | 0,615518698 |
| 37 | 2021 | BPDS | 8.266.525.119.000 | 7.796.461.000.000 | 1,060291986 |
| 38 | 2021 | BSB | 4.039.540.070.135 | 4.595.068.000.000 | 0,879103437 |
| 39 | 2021 | BCAS | 5.993.752.378.103 | 7.677.862.000.000 | 0,78065383 |
| 40 | 2021 | BTPNS | 9.852.443.000.000 | 10.973.460.000.000 | 0,897842886 |
| 41 | 2022 | BACS | 17.162.189.545.928 | 22.976.036.000.000 | 0,746960422 |
| 42 | 2022 | BPD NTB | 8.626.093.784.873 | 9.780.184.000.000 | 0,881997086 |
| 43 | 2022 | BMI | 18.192.763.952.000 | 46.143.000.000.000 | 0,394269206 |
| 44 | 2022 | BVIS | 616.745.801.460 | 816.420.000.000 | 0,75542711 |
| 45 | 2022 | BJBS | 7.280.455.239.000 | 9.119.577.000.000 | 0,798332559 |
| 46 | 2022 | BMS | 7.164.456.972.000 | 13.551.787.000.000 | 0,52867249 |
| 47 | 2022 | BPDS | 11.052.048.714.000 | 10.638.434.000.000 | 1,038879286 |
| 48 | 2022 | BSB | 5.052.899.848.254 | 5.589.000.000.000 | 0,904079415 |
| 49 | 2022 | BCAS | 7.094.717.558.035 | 9.481.633.000.000 | 0,748259035 |
| 50 | 2022 | BTPNS | 10.897.314.000.000 | 12.000.000.000.000 | 0,9081095 |

1. **Tabel Perhitungan Identitas Etis Islam**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Tahun | Kode Bank | Jumlah Item Terpenuhi | Jumlah Item Penilaian | Hasil |
| 1 | 2018 | BACS | 42 | 76 | 0,552631579 |
| 2 | 2018 | BPD NTB | 36 | 76 | 0,473684211 |
| 3 | 2018 | BMI | 56 | 76 | 0,736842105 |
| 4 | 2018 | BVIS | 37 | 76 | 0,486842105 |
| 5 | 2018 | BJBS | 49 | 76 | 0,644736842 |
| 6 | 2018 | BMS | 41 | 76 | 0,539473684 |
| 7 | 2018 | BPDS | 50 | 76 | 0,657894737 |
| 8 | 2018 | BSB | 39 | 76 | 0,513157895 |
| 9 | 2018 | BCAS | 50 | 76 | 0,657894737 |
| 10 | 2018 | BTPNS | 50 | 76 | 0,657894737 |
| 11 | 2019 | BACS | 42 | 76 | 0,552631579 |
| 12 | 2019 | BPD NTB | 38 | 76 | 0,500000000 |
| 13 | 2019 | BMI | 57 | 76 | 0,750000000 |
| 14 | 2019 | BVIS | 38 | 76 | 0,500000000 |
| 15 | 2019 | BJBS | 50 | 76 | 0,657894737 |
| 16 | 2019 | BMS | 42 | 76 | 0,552631579 |
| 17 | 2019 | BPDS | 56 | 76 | 0,736842105 |
| 18 | 2019 | BSB | 39 | 76 | 0,513157895 |
| 19 | 2019 | BCAS | 50 | 76 | 0,657894737 |
| 20 | 2019 | BTPNS | 50 | 76 | 0,657894737 |
| 21 | 2020 | BACS | 42 | 76 | 0,552631579 |
| 22 | 2020 | BPD NTB | 40 | 76 | 0,526315789 |
| 23 | 2020 | BMI | 57 | 76 | 0,750000000 |
| 24 | 2020 | BVIS | 39 | 76 | 0,513157895 |
| 25 | 2020 | BJBS | 49 | 76 | 0,644736842 |
| 26 | 2020 | BMS | 42 | 76 | 0,552631579 |
| 27 | 2020 | BPDS | 56 | 76 | 0,736842105 |
| 28 | 2020 | BSB | 38 | 76 | 0,500000000 |
| 29 | 2020 | BCAS | 50 | 76 | 0,657894737 |
| 30 | 2020 | BTPNS | 50 | 76 | 0,657894737 |
| 31 | 2021 | BACS | 42 | 76 | 0,552631579 |
| 32 | 2021 | BPD NTB | 39 | 76 | 0,513157895 |
| 33 | 2021 | BMI | 57 | 76 | 0,750000000 |
| 34 | 2021 | BVIS | 40 | 76 | 0,526315789 |
| 35 | 2021 | BJBS | 50 | 76 | 0,657894737 |
| 36 | 2021 | BMS | 42 | 76 | 0,552631579 |
| 37 | 2021 | BPDS | 56 | 76 | 0,736842105 |
| 38 | 2021 | BSB | 39 | 76 | 0,513157895 |
| 39 | 2021 | BCAS | 50 | 76 | 0,657894737 |
| 40 | 2021 | BTPNS | 50 | 76 | 0,657894737 |
| 41 | 2022 | BACS | 42 | 76 | 0,552631579 |
| 42 | 2022 | BPD NTB | 40 | 76 | 0,526315789 |
| 43 | 2022 | BMI | 57 | 76 | 0,750000000 |
| 44 | 2022 | BVIS | 40 | 76 | 0,526315789 |
| 45 | 2022 | BJBS | 50 | 76 | 0,657894737 |
| 46 | 2022 | BMS | 42 | 76 | 0,552631579 |
| 47 | 2022 | BPDS | 55 | 76 | 0,723684211 |
| 48 | 2022 | BSB | 38 | 76 | 0,500000000 |
| 49 | 2022 | BCAS | 50 | 76 | 0,657894737 |
| 50 | 2022 | BTPNS | 50 | 76 | 0,657894737 |

1. **Tabel Perhitungan *Market Share***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Tahun | Kode Bank | Total DPK | Total DPK Seluruh BUS | Hasil |
| 1 | 2018 | BACS | 18.389.948.000.000 | 257.606.000.000.000 | 0,071387887 |
| 2 | 2018 | BPD NTB | 4.921.381.000.000 | 257.606.000.000.000 | 0,019104295 |
| 3 | 2018 | BMI | 45.305.000.000.000 | 257.606.000.000.000 | 0,175869351 |
| 4 | 2018 | BVIS | 1.511.158.000.000 | 257.606.000.000.000 | 0,005866160 |
| 5 | 2018 | BJBS | 5.182.150.000.000 | 257.606.000.000.000 | 0,020116573 |
| 6 | 2018 | BMS | 5.723.208.000.000 | 257.606.000.000.000 | 0,022216905 |
| 7 | 2018 | BPDS | 6.905.806.000.000 | 257.606.000.000.000 | 0,026807629 |
| 8 | 2018 | BSB | 4.543.665.000.000 | 257.606.000.000.000 | 0,017638040 |
| 9 | 2018 | BCAS | 5.506.100.000.000 | 257.606.000.000.000 | 0,021374114 |
| 10 | 2018 | BTPNS | 7.612.144.000.000 | 257.606.000.000.000 | 0,029549560 |
| 11 | 2019 | BACS | 20.924.597.000.000 | 288.978.000.000.000 | 0,072408962 |
| 12 | 2019 | BPD NTB | 6.816.359.000.000 | 288.978.000.000.000 | 0,023587813 |
| 13 | 2019 | BMI | 40.357.000.000.000 | 288.978.000.000.000 | 0,139654230 |
| 14 | 2019 | BVIS | 1.529.485.000.000 | 288.978.000.000.000 | 0,005292739 |
| 15 | 2019 | BJBS | 5.788.150.000.000 | 288.978.000.000.000 | 0,020029725 |
| 16 | 2019 | BMS | 6.578.208.000.000 | 288.978.000.000.000 | 0,022763698 |
| 17 | 2019 | BPDS | 8.707.657.000.000 | 288.978.000.000.000 | 0,030132595 |
| 18 | 2019 | BSB | 5.087.294.000.000 | 288.978.000.000.000 | 0,017604434 |
| 19 | 2019 | BCAS | 6.204.931.000.000 | 288.978.000.000.000 | 0,021471984 |
| 20 | 2019 | BTPNS | 9.446.549.000.000 | 288.978.000.000.000 | 0,032689509 |
| 21 | 2020 | BACS | 21.574.036.000.000 | 322.853.000.000.000 | 0,066823093 |
| 22 | 2020 | BPD NTB | 7.408.917.000.000 | 322.853.000.000.000 | 0,022948267 |
| 23 | 2020 | BMI | 41.425.000.000.000 | 322.853.000.000.000 | 0,128309169 |
| 24 | 2020 | BVIS | 1.576.027.000.000 | 322.853.000.000.000 | 0,004881562 |
| 25 | 2020 | BJBS | 6.664.550.000.000 | 322.853.000.000.000 | 0,020642676 |
| 26 | 2020 | BMS | 8.258.189.000.000 | 322.853.000.000.000 | 0,025578790 |
| 27 | 2020 | BPDS | 7.918.781.000.000 | 322.853.000.000.000 | 0,024527513 |
| 28 | 2020 | BSB | 2.688.040.000.000 | 322.853.000.000.000 | 0,008325894 |
| 29 | 2020 | BCAS | 7.419.828.000.000 | 322.853.000.000.000 | 0,022982063 |
| 30 | 2020 | BTPNS | 9.780.481.000.000 | 322.853.000.000.000 | 0,030293914 |
| 31 | 2021 | BACS | 24.018.009.000.000 | 365.421.000.000.000 | 0,065726953 |
| 32 | 2021 | BPD NTB | 8.143.058.000.000 | 365.421.000.000.000 | 0,022284045 |
| 33 | 2021 | BMI | 46.871.000.000.000 | 365.421.000.000.000 | 0,128265754 |
| 34 | 2021 | BVIS | 1.234.923.000.000 | 365.421.000.000.000 | 0,003379453 |
| 35 | 2021 | BJBS | 7.936.802.000.000 | 365.421.000.000.000 | 0,021719611 |
| 36 | 2021 | BMS | 11.715.792.000.000 | 365.421.000.000.000 | 0,032061080 |
| 37 | 2021 | BPDS | 7.796.461.000.000 | 365.421.000.000.000 | 0,021335558 |
| 38 | 2021 | BSB | 4.595.068.000.000 | 365.421.000.000.000 | 0,012574723 |
| 39 | 2021 | BCAS | 7.677.862.000.000 | 365.421.000.000.000 | 0,021011004 |
| 40 | 2021 | BTPNS | 10.973.460.000.000 | 365.421.000.000.000 | 0,030029637 |
| 41 | 2022 | BACS | 22.976.036.000.000 | 429.029.000.000.000 | 0,053553573 |
| 42 | 2022 | BPD NTB | 9.780.184.000.000 | 429.029.000.000.000 | 0,022796091 |
| 43 | 2022 | BMI | 46.143.000.000.000 | 429.029.000.000.000 | 0,10755217 |
| 44 | 2022 | BVIS | 816.420.000.000 | 429.029.000.000.000 | 0,001902948 |
| 45 | 2022 | BJBS | 9.119.577.000.000 | 429.029.000.000.000 | 0,021256318 |
| 46 | 2022 | BMS | 13.551.787.000.000 | 429.029.000.000.000 | 0,031587112 |
| 47 | 2022 | BPDS | 10.638.434.000.000 | 429.029.000.000.000 | 0,024796538 |
| 48 | 2022 | BSB | 5.589.000.000.000 | 429.029.000.000.000 | 0,013027091 |
| 49 | 2022 | BCAS | 9.481.633.000.000 | 429.029.000.000.000 | 0,022100215 |
| 50 | 2022 | BTPNS | 12.000.000.000.000 | 429.029.000.000.000 | 0,027970137 |

**LAMPIRAN 3**

1. **Tabel Hasil Analisis Statistik Deskriptif**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| X1a\_PSR | 50 | 0,00000 | 4,92146 | 0,59033 | 0,68907 |
| X1b\_ZPR | 50 | 0,00000 | 0,00117 | 0,00010 | 0,00020 |
| X2\_ISR | 50 | 0,34884 | 0,58140 | 0,48512 | 0,06321 |
| X3\_FDR | 50 | 0,37339 | 1,46665 | 0,81986 | 0,17456 |
| X4\_IEI | 50 | 0,47368 | 0,75000 | 0,60632 | 0,08820 |
| X5\_MS | 50 | 0,00190 | 0,17587 | 0,03672 | 0,03757 |
| Y\_KK(IMS) | 50 | 0,31621 | 1,02192 | 0,57242 | 0,18175 |
| Valid N (listwise) | 50 |  |  |  |  |

Sumber : SPSS 25, Data diolah 2023

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 1,441 | 0,272 |  | 5,301 | 0,000 |
| X1a\_PSR | 0,419 | 0,115 | 0,682 | 3,635 | 0,001 |
| X1b\_ZPR | -0,046 | 0,051 | -0,158 | -0,915 | 0,368 |
| X2\_ISR | 1,313 | 0,646 | 0,368 | 2,034 | 0,051 |
| X3\_FDR | 0,768 | 0,291 | 0,381 | 2,640 | 0,013 |
| X4\_IEI | -0,911 | 0,575 | -0,290 | -1,584 | 0,124 |
| X5\_MS | 0,375 | 0,100 | 0,845 | 3,750 | 0,001 |
| a. Dependent Variable: Y\_KK(IMS) | | | | | | |

1. **Tabel Hasil Analisis Regresi Linier Berganda**

Sumber : SPSS 25, Data diolah 2023

1. **Uji Normalitas**

**Hasil Uji Normalitas sebelum Tranformasi Data**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 50 |
| Normal Parametersa,b | Mean | 0,0000000 |
| Std. Deviation | 0,14643102 |
| Most Extreme Differences | Absolute | 0,165 |
| Positive | 0,165 |
| Negative | -0,065 |
| Test Statistic | | 0,165 |
| Asymp. Sig. (2-tailed) | | ,002c |
| Test distribution is Normal. | | |

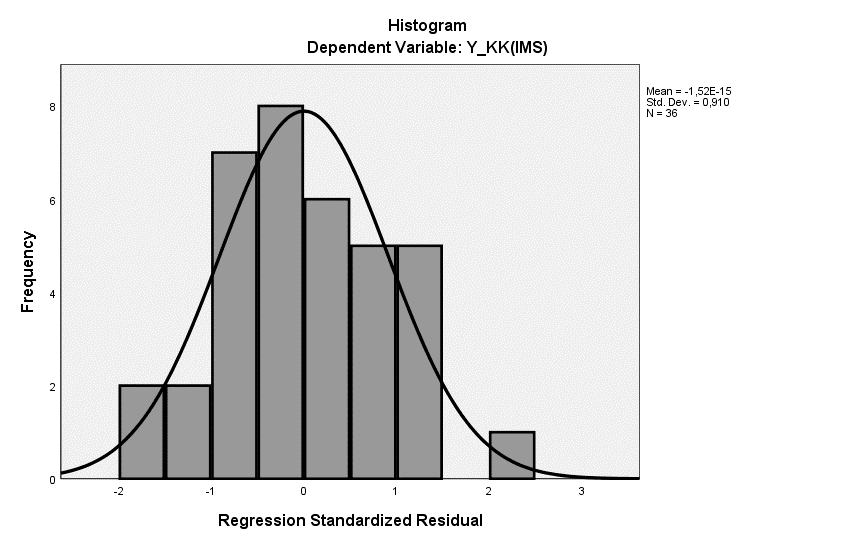
Sumber : SPSS 25, Data diolah 2023

**Hasil Uji Normalitas sebelum Tranformasi Data**

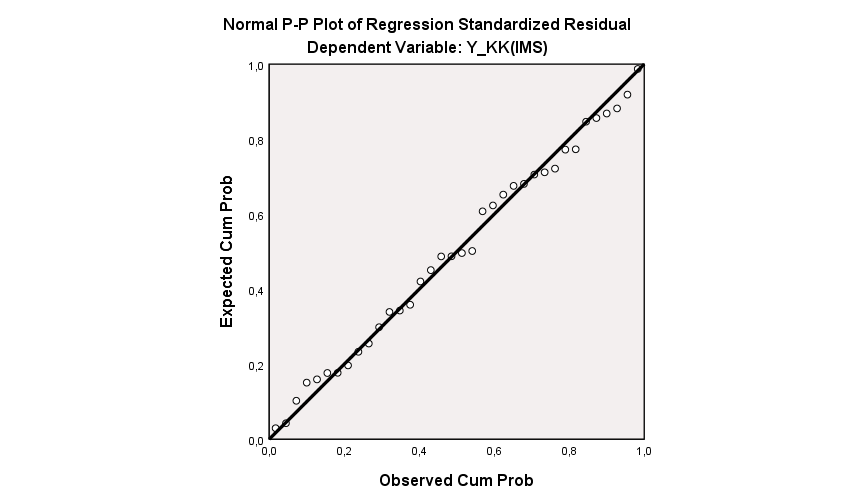
|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 36 |
| Normal Parametersa,b | Mean | 0,0000000 |
| Std. Deviation | 0,14260610 |
| Most Extreme Differences | Absolute | 0,062 |
| Positive | 0,054 |
| Negative | -0,062 |
| Test Statistic | | 0,062 |
| Asymp. Sig. (2-tailed) | | 0,200 |
| Test distribution is Normal. | | |

Sumber : SPSS 25, Data diolah 2023

1. **Gambar Histogram Uji Normalitas**



Sumber : SPSS 25, Data diolah 2023

1. **Gambar Hasil Uji Normalitas P.P Plot of Regression Standardized Residual**

Sumber : SPSS 25, Data diolah 2023

1. **Tabel Hasil Uji Autokolerasi**

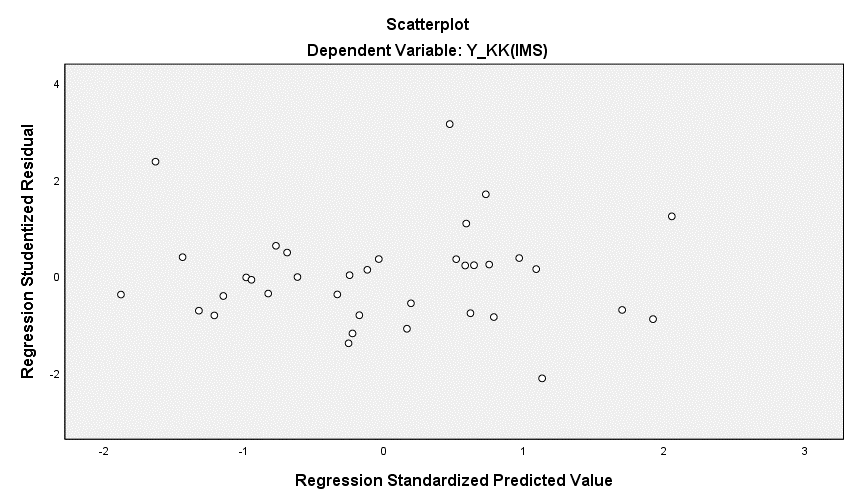
|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | ,695a | 0,483 | 0,376 | 0,15666541 | 1,999 |
| a. Predictors: (Constant), X5\_MS, X3\_FDR, X1a\_PSR, X1b\_ZPR, X2\_ISR, X4\_IEI | | | | | |
| b. Dependent Variable: Y\_KK(IMS) | | | | | |

Sumber : SPSS 25, Data diolah 2023

|  |  |  |
| --- | --- | --- |
| **Coefficientsa** | | |
| Model | Collinearity Statistics | |
| Tolerance | VIF |
| X1a\_PSR | 0,506 | 1,975 |
| X1b\_ZPR | 0,601 | 1,664 |
| X2\_ISR | 0,546 | 1,832 |
| X3\_FDR | 0,855 | 1,169 |
| X4\_IEI | 0,532 | 1,879 |
| X5\_MS | 0,351 | 2,849 |
| Dependent Variable: Y\_KK(IMS) | | |

1. **Tabel Hasil Uji Multikolinieritas**

Sumber : SPSS 25 Data diolah 2023

1. **Gambar Hasil Uji Heterokedastisitas**

Sumber : SPSS 25, Data diolah 2023

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 1,441 | 0,272 |  | 5,301 | 0,000 |
| X1a\_PSR | 0,419 | 0,115 | 0,682 | 3,635 | 0,001 |
| X1b\_ZPR | -0,046 | 0,051 | -0,158 | -0,915 | 0,368 |
| X2\_ISR | 1,313 | 0,646 | 0,368 | 2,034 | 0,051 |
| X3\_FDR | 0,768 | 0,291 | 0,381 | 2,640 | 0,013 |
| X4\_IEI | -0,911 | 0,575 | -0,290 | -1,584 | 0,124 |
| X5\_MS | 0,375 | 0,100 | 0,845 | 3,750 | 0,001 |
| a. Dependent Variable: Y\_KK(IMS) | | | | | | |

1. **Tabel Hasil Uji Statistik T (uji parsial)**

Sumber : SPSS 25, Data diolah 2023

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 0,665 | 6 | 0,111 | 4,513 | ,002b |
| Residual | 0,712 | 29 | 0,025 |  |  |
| Total | 1,376 | 35 |  |  |  |
| a. Dependent Variable: Y\_KK(IMS) | | | | | | |
| b. Predictors: (Constant), X5\_MS, X3\_FDR, X1a\_PSR, X1b\_ZPR, X2\_ISR, X4\_IEI | | | | | | |

1. **Tabel Hasil Uji Statistik F (Uji Simultan)**

Sumber : SPSS 25, Data diolah 2023

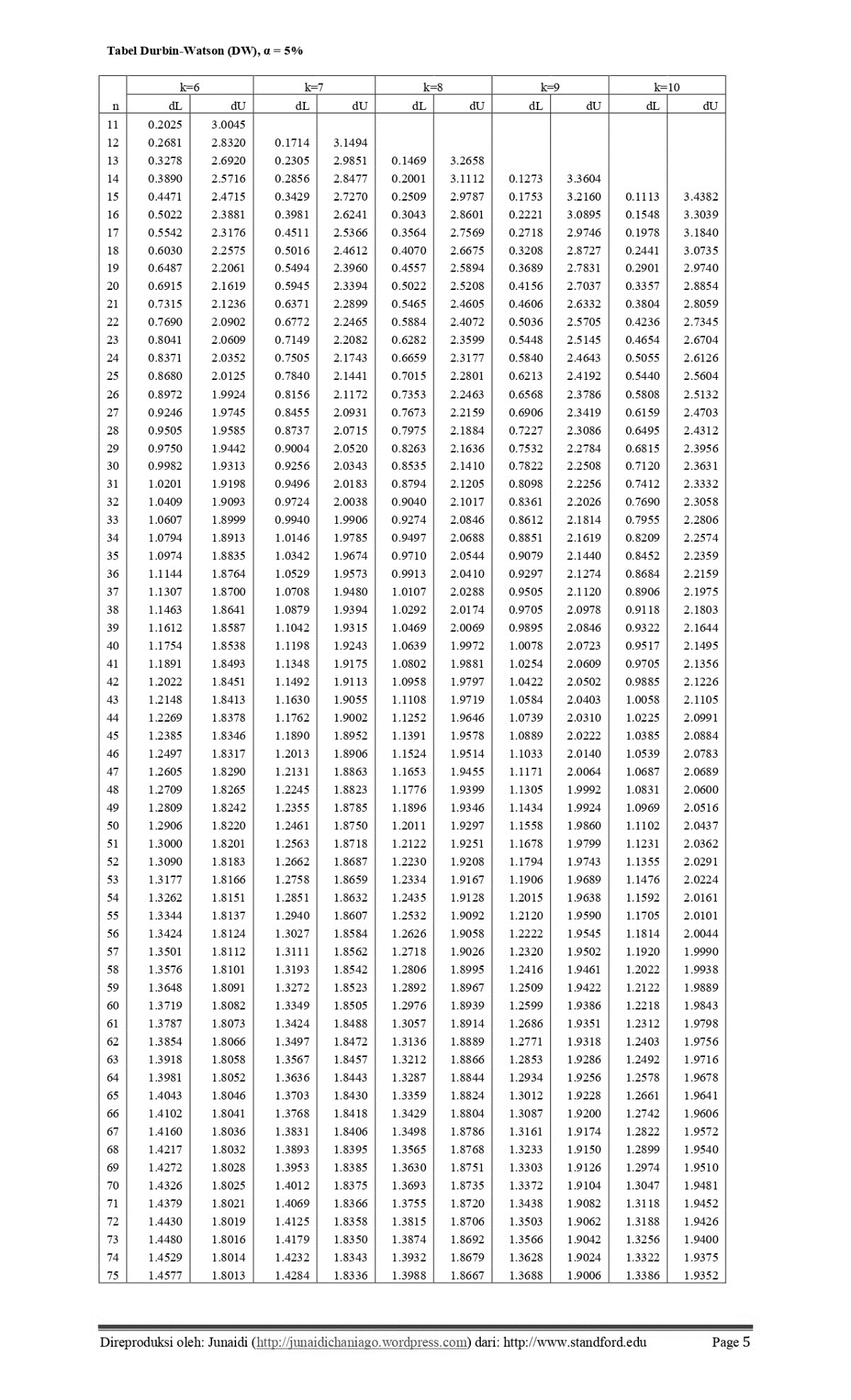
|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,695a | 0,483 | 0,376 | 0,15666541 |
| a. Predictors: (Constant), X5\_MS, X3\_FDR, X1a\_PSR, X1b\_ZPR, X2\_ISR, X4\_IEI | | | | |
| b. Dependent Variable: Y\_IMS | | | | |

1. **Tabel Hasil Uji Koefisien Determinasi (R2)**

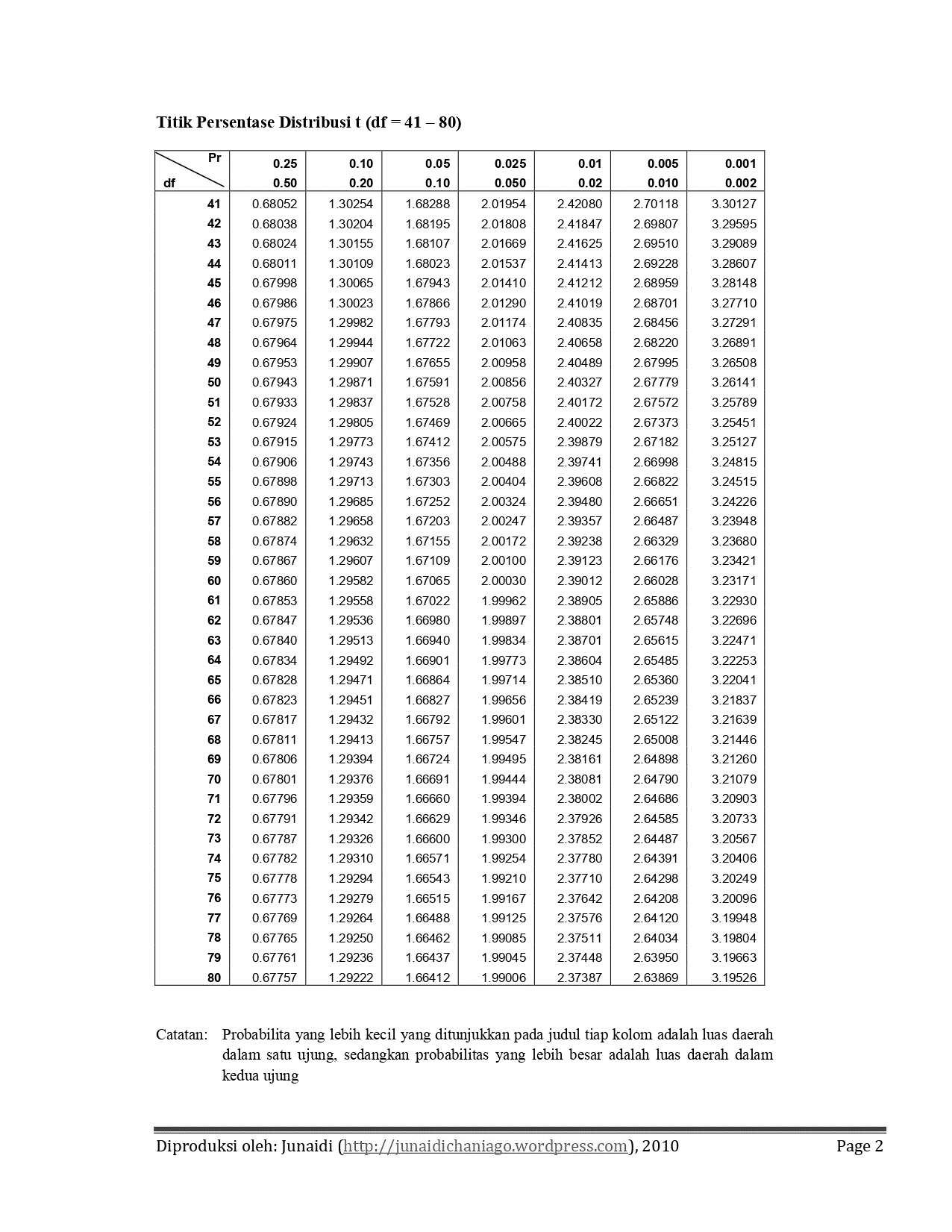
Sumber : SPSS 25, Data diolah 2023

**LAMPIRAN 4**

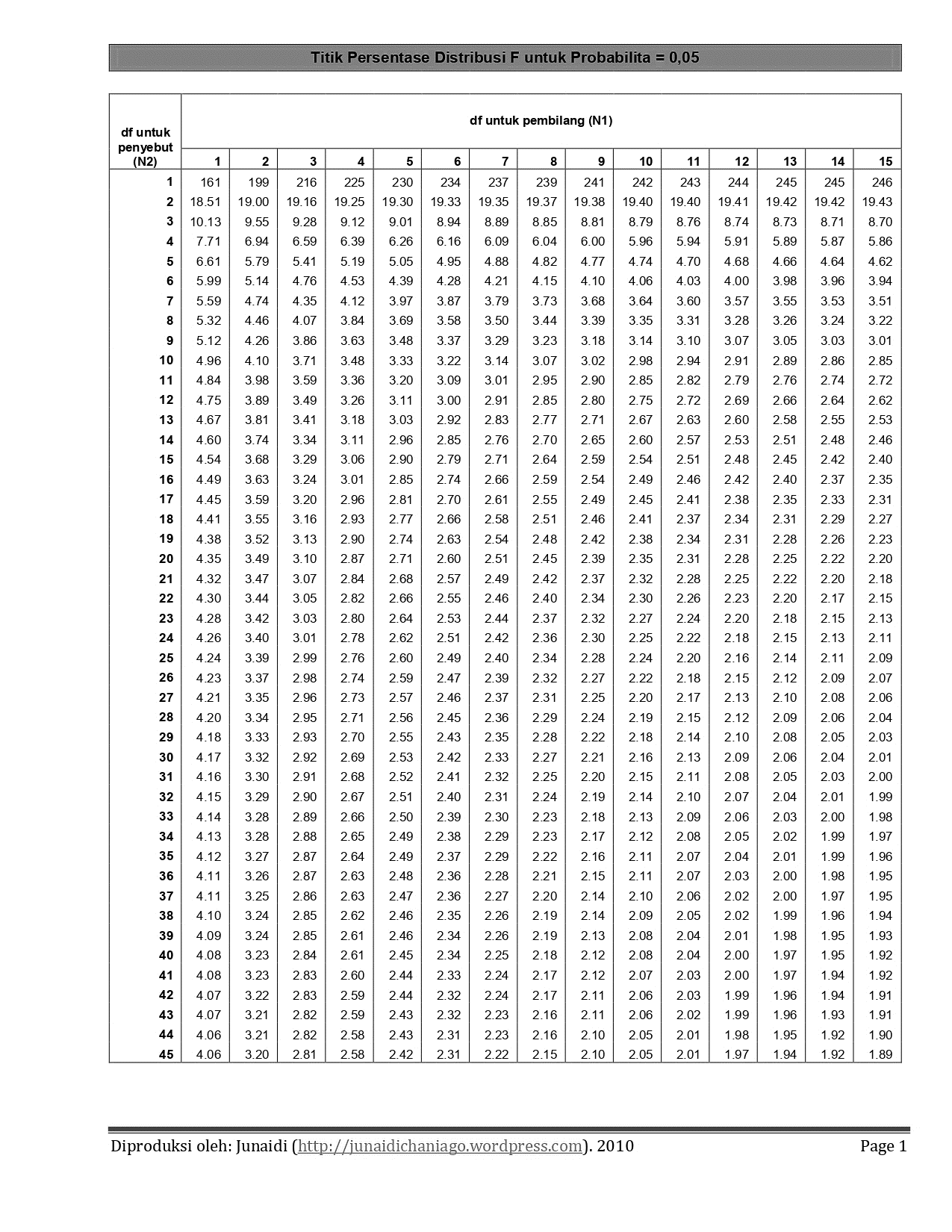
**Gambar Tabel Durbin Watson (DW)**



**LAMPIRAN 5**

**Gambar Tabel Uji T**

**LAMPIRAN 6**

**Gambar Tabel Uji F**