

LAMPIRAN-LAMPIRAN

Lampiran 1 Daftar Bank Umum Syariah Tahun 2013-2018

No	Nama Bank Umum Syariah	Website
1.	Bank Muamalat Indonesia	www.bankmuamalat.co.id
2.	Bank BRI Syariah	www.brisyariah.co.id
3.	Bank Panin Dubai Syariah	www.paninbanksyariah.co.id
4.	Bank BCA Syariah	www.bcasyariah.co.id
5.	Bank Syariah Mandiri	www.syariahmandiri.co.id
6.	Bank BNI Syariah	www.bnisyariah.co.id
7.	Bank Syariah Bukopin	www.syariahbukopin.co.id
8.	Bank Maybank Syariah Indonesia	www.maybanksyariah.co.id
9.	Bank Mega Syariah	www.megasyariah.co.id
10.	Bank Victoria Syariah	www.victoriasyariah.co.id

Lampiran 2 Analisis Statistik Deskriptif

Analisis Statistik Deskriptif

Descriptive Statistics						
	N	Minimum	Maximum	Mean	Median	Std. Deviation
ICG	60	8	35	15.38	13.50	5.633
SC	60	-690.1559	229.9337	-16.667792	-.096590	141.7284269
PDM	60	.0551	1054.7436	83.908634	25.809637	195.2062696
<i>Fraud</i>	60	1	83	8.33	2.00	16.050
Valid N (listwise)	60					

Lampiran 3 Hasil Uji Asumsi Klasik

Hasil Uji Normalitas Model Regresi 1

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	40,79582156
Most Extreme Differences	Absolute	,134
	Positive	,134
	Negative	-,087
Kolmogorov-Smirnov Z		,134
Asymp. Sig. (2-tailed)		,056 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Hasil Uji Normalitas Model Regresi 2

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	29,38194742
Most Extreme Differences	Absolute	,114
	Positive	,114
	Negative	-,108
Kolmogorov-Smirnov	Z	,114
Asymp. Sig. (2-tailed)		,074 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Hasil Uji Normalitas Model Regresi 3

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,35671392
Most Extreme Differences	Absolute	,076
	Positive	,070
	Negative	-,076
Kolmogorov-Smirnov	Z	,076
Asymp. Sig. (2-tailed)		,200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Hasil Uji Multikolinieritas Model Regresi 1

Model		Coefficients ^a	
		Collinearity Statistics	
		Tolerance	VIF
1	ICG	,985	1,015

a. Dependent Variable: SC

Hasil Uji Multikolinieritas Model Regresi 2

Model		Coefficients ^a	
		Collinearity Statistics	
		Tolerance	VIF
1	SC	,963	1,038

a. Dependent Variable: PDM

Hasil Uji Multikolinieritas Model Regresi 3

Model		Coefficients ^a	
		Collinearity Statistics	
		Tolerance	VIF
1	PDM	,767	1,303
	SC	,926	1,080
	ICG	,908	1,101

a. Dependent Variable: FRAUD

Hasil Uji Heteroskedastisitas Model Regresi 1

Model	Coefficients ^a				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
1 ICG	,677	,520	,200	1,302	,200	

a. Dependent Variable : AbsUt

Hasil Uji Heteroskedastisitas Model Regresi 2

Model	Coefficients ^a				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
1 SC	,015	,017	,141	,864	,393	

a. Dependent Variable : AbsUt

Hasil Uji Heteroskedastisitas Model Regresi 3

Model	Coefficients ^a				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
1 PDM	-,002	,001	-,322	-2,717	,100	
SC	-,005	,001	-,484	-4,479	,098	
ICG	-,095	,030	-,348	-3,193	,783	

a. Dependent Variable : AbsUt

Hasil Uji Autokorelasi Model Regresi 1

Runs Test	
	Unstandardized Residual
Test Value ^a	-11,91087
Cases < Test Value	21
Cases >= Test Value	21
Total Cases	42
Number of Runs	12
Z	-2,968
Asymp. Sig. (2-tailed)	,073
a. Median	

Hasil Uji Autokorelasi Model Regresi 2

Runs Test	
	Unstandardized Residual
Test Value ^a	5,92452
Cases < Test Value	19
Cases >= Test Value	20
Total Cases	39
Number of Runs	12
Z	-2,594
Asymp. Sig. (2-tailed)	,109
a. Median	

Hasil Uji Autokorelasi Model Regresi 3

Runs Test	
	Unstandardized Residual
Test Value ^a	,14432
Cases < Test Value	23
Cases >= Test Value	24
Total Cases	47
Number of Runs	21
Z	-,882
Asymp. Sig. (2-tailed)	,378
a. Median	

Lampiran 4 Hasil Uji Analisis Regresi Linier Berganda

Hasil Uji Regresi Linear Berganda Model ke 1

Model	Coefficients ^a			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	39,309	38,333		1,025	,311
ICG	2,341	1,025	,326	2,283	,028

a. Dependent Variable: SC

Hasil Uji Regresi Linear Berganda Model ke 2

Model	Coefficients ^a			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	15,622	31,745		,492	,626
SC	,147	,041	,526	3,618	,001

a. Dependent Variable: PDM

Hasil Uji Regresi Linear Berganda Model ke 3

Model	Coefficients ^a			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	,513	4,320		,119	,906
PDM	-,005	,002	-,353	-2,354	,023
SC	-,005	,003	-,274	-2,007	,041
ICG	-,142	,069	-,282	-2,043	,047

a. Dependent Variable: Fraud

Hasil Uji F Model ke 1

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,955	2	,978	5,383	,009 ^a
	Residual	,261	39	,648		
	Total	,216	41			
a. Predictors: (Constant), ICG						
b. Dependent Variable: SC						

Hasil Uji F Model ke 2

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,735	2	,868	6,552	,004 ^b
	Residual	,356	36	,260		
	Total	,091	38			
a. Predictors: (Constant), SC						
b. Dependent Variable: PDM						

Hasil Uji F Model ke 3

ANOVA ^b						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	,150	5	,030	3,375	,012 ^b
	Residual	,489	41	,231		
	Total	,638	46			
a. Predictors: (Constant), ICG, SC, PDM						
b. Dependent Variable: Fraud						

Hasil Uji Koefisien Determinasi Model ke 1

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,465 ^a	,216	,176	,82879064
a. Predictors: (Constant), ICG				
b. Dependent Variable: SC				

Hasil Uji Koefisien Determinasi Model ke 2

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,517 ^a	,267	,226	,1870814
a. Predictors: (Constant), SC				
b. Dependent Variable: PDM				

Hasil Uji Koefisien Determinasi Model ke 3

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,540 ^a	,292	,205	,49628321
a. Predictors: (Constant), ICG, SC, PDM				
b. Dependent Variable: FRAUD				

Hasil Uji t Model ke 1

Coefficients ^a			
Model	T	Sig.	Keterangan
1 ICG	2,283	,028	Hipotesis Diterima

a. Dependent Variable: SC

Hasil Uji t Model ke 2

Coefficients ^a			
Model	T	Sig.	Keterangan
1 SC	3,618	,001	Hipotesis Diterima

a. Dependent Variable: PDM

Hasil Uji t Model ke 3

Coefficients ^a			
Model	T	Sig.	Keterangan
1 PDM	-2,354	,023	Hipotesis diterima
SC	-2,007	,041	Hipotesis diterima
ICG	-2,043	,047	Hipotesis diterima

a. Dependent Variable: Fraud

Lampiran 5 Hasil Uji Sobel

Sharia Compliance terhadap Fraud melalui Profit Distribution Management

