

LAMPIRAN I

TABEL DATA PENELITIAN BANK UMUM SYARIAH 2014-2017

| No | Bank Umum Syariah | Tahun | Risk Profile | GCG | BOPO | CAR | ROA |
|----|-------------------------|-------|--------------|-----|-------|-------|------|
| 1 | Bank Aceh Syariah | 2014 | 2 | 2 | 73.32 | 19.93 | 3.22 |
| | | 2015 | 2 | 2 | 76.07 | 19.44 | 2.83 |
| | | 2016 | 2 | 2 | 83.05 | 20.74 | 2.48 |
| | | 2017 | 3 | 3 | 78.00 | 21.50 | 2.51 |
| 2 | Bank Muamalat Indonesia | 2014 | 3 | 3 | 97.33 | 13.91 | 0.17 |
| | | 2015 | 2 | 3 | 97.36 | 12 | 0.2 |
| | | 2016 | 2 | 2 | 97.76 | 12.74 | 0.22 |
| | | 2017 | 3 | 3 | 97.68 | 13.62 | 0.11 |
| 3 | Bank BRI Syariah | 2014 | 2 | 2 | 99.77 | 12.89 | 0.08 |
| | | 2015 | 2 | 2 | 93.79 | 13.94 | 0.77 |
| | | 2016 | 2 | 2 | 91.33 | 20.63 | 0.95 |
| | | 2017 | 2 | 2 | 95.24 | 20.29 | 0.51 |
| 4 | Bank BJB Syariah | 2014 | 3 | 2 | 85.6 | 16.08 | 1.92 |
| | | 2015 | 2 | 2 | 83.31 | 16.21 | 2.04 |
| | | 2016 | 2 | 2 | 82.7 | 18.43 | 2.22 |
| | | 2017 | 2 | 2 | 82.25 | 18.77 | 2.01 |
| 5 | Bank BNI Syariah | 2014 | 2 | 2 | 89.8 | 16.26 | 1.27 |
| | | 2015 | 1 | 2 | 89.63 | 15.48 | 1.43 |
| | | 2016 | 2 | 2 | 86.88 | 14.92 | 1.44 |
| | | 2017 | 2 | 2 | 87.62 | 20.14 | 1.31 |
| 6 | Bank Mega Syariah | 2014 | 2 | 2 | 97.61 | 19.26 | 0.29 |
| | | 2015 | 2 | 2 | 99.51 | 18.74 | 0.3 |
| | | 2016 | 2 | 2 | 88.16 | 23.53 | 2.63 |
| | | 2017 | 2 | 2 | 89.16 | 22.19 | 1.56 |
| 7 | Bank Syariah Bukopin | 2014 | 2 | 2 | 96.77 | 14.8 | 0.27 |
| | | 2015 | 2 | 2 | 91.99 | 16.31 | 0.79 |
| | | 2016 | 2 | 2 | 91.76 | 17 | 0.76 |
| | | 2017 | 2 | 2 | 99.2 | 19.2 | 0.02 |
| 8 | Bank Syariah Mandiri | 2014 | 2 | 2 | 98.49 | 14.76 | 0.17 |
| | | 2015 | 2 | 1 | 94.78 | 12.85 | 0.56 |
| | | 2016 | 2 | 1 | 94.12 | 14.01 | 0.59 |
| | | 2017 | 2 | 1 | 94.4 | 15.89 | 0.59 |
| 9 | Bank BTPN Syariah | 2014 | 2 | 2 | 85.92 | 33.88 | 4.23 |
| | | 2015 | 2 | 2 | 85.82 | 19.93 | 5.24 |
| | | 2016 | 2 | 2 | 75.14 | 23.8 | 8.98 |

| | | | | | | | |
|----|-------------------------|------|---|---|-------|-------|------|
| | | 2017 | 2 | 2 | 68.8 | 28.9 | 11.2 |
| 10 | Bank BCA Syariah | 2014 | 1 | 1 | 92.9 | 29.6 | 0.8 |
| | | 2015 | 2 | 2 | 92.5 | 34.3 | 1 |
| | | 2016 | 1 | 1 | 92.2 | 36.7 | 1.1 |
| | | 2017 | 1 | 1 | 87.2 | 29.4 | 1.2 |
| 11 | Bank BPD NTB Syariah | 2014 | 3 | 3 | 66 | 19.34 | 4.6 |
| | | 2015 | 3 | 3 | 67.19 | 27.12 | 4.27 |
| | | 2016 | 3 | 2 | 68.69 | 31.17 | 3.95 |
| | | 2017 | 3 | 2 | 78.1 | 30.87 | 2.45 |

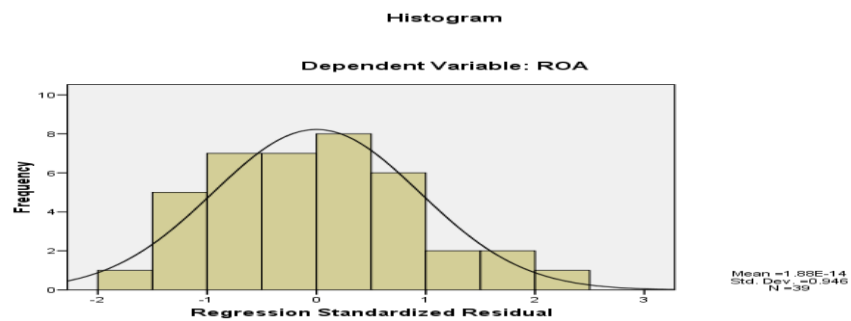
LAMPIRAN II

HASIL UJI

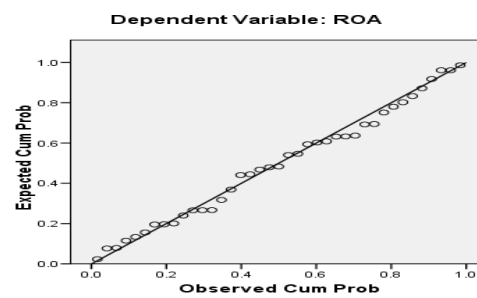
A. Analisis Deskriptif

| Variabel | N | Min. | Maks. | Median | Mean | SD |
|--------------|----|------|-------|--------|-------|-------|
| Risk Profile | 39 | 1 | 3 | 2 | 2.10 | 0.552 |
| GCG | 39 | 1 | 3 | 2 | 2.00 | 0.562 |
| BOPO | 39 | 66 | 99.77 | 91.76 | 88.75 | 9.32 |
| CAR | 39 | 12 | 36.70 | 18.74 | 19.52 | 6.32 |
| ROA | 39 | 0.02 | 4.60 | 1 | 1.36 | 1.21 |

B. Uji Normalitas



Normal P-P Plot of Regression Standardized Residual



One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 39 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | .16761026 |
| Most Extreme Differences | Absolute | .078 |
| | Positive | .078 |
| | Negative | -.053 |
| Kolmogorov-Smirnov Z | | .486 |
| Asymp. Sig. (2-tailed) | | .972 |

a. Test distribution is Normal.

b. Calculated from data.

C. Uji Multikolinieritas

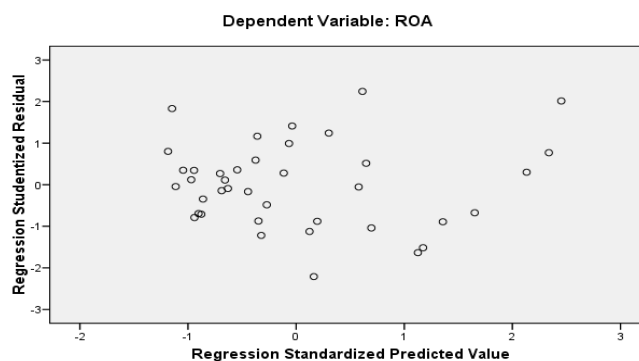
Coefficients^a

| Model | | Collinearity Statistics | |
|-------|--------------|-------------------------|-------|
| | | Tolerance | VIF |
| 1 | Risk Profile | .479 | 2.087 |
| | GCG | .512 | 1.953 |
| | BOPO | .632 | 1.582 |
| | CAR | .711 | 1.406 |

a. Dependent Variable: ROA

D. Uji Heteroskedastisitas

Scatterplot



Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|--------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .295 | .269 | | 1.095 | .281 |
| | Risk Profile | -.035 | .041 | -.192 | -.850 | .401 |
| | GCG | .052 | .039 | .292 | 1.336 | .190 |
| | BOPO | -.003 | .002 | -.261 | -1.330 | .192 |
| | CAR | .003 | .003 | .184 | .992 | .328 |

a. Dependent Variable: AbsUn

E. Uji Autokorelasi

Model Summary^b

| Model | Durbin-Watson |
|-------|--------------------|
| 1 | 2.204 ^a |

a. Predictors: (Constant), CAR, Risk Profile, BOPO, GCG

b. Dependent Variable: ROA

F. Model Regresi Linier Berganda

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|--------------|-----------------------------|------------|---------------------------|---------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 51.354 | 1.439 | | 35.687 | .000 |
| | Risk Profile | -.164 | .079 | -.069 | -2.092 | .046 |
| | GCG | .020 | .076 | .009 | .261 | .796 |
| | BOPO | -11.097 | .298 | -1.002 | -37.204 | .000 |
| | CAR | .000 | .006 | .001 | .024 | .981 |

a. Dependent Variable: ROA

G. Koefisien Determinasi (R^2)**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | ,761 ^a | ,579 | ,555 | 4,007824 | 1,772 |

a. Predictors: (Constant), *Risk Profile*, GCG, BOPO, CAR

b. Dependent Variable: ROA

H. Uji Statistik F

ANOVA^b

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|---------|-------------------|
| 1 | Regression | 54.208 | 4 | 13.552 | 431.615 | .000 ^a |
| | Residual | 1.068 | 34 | .031 | | |
| | Total | 55.275 | 38 | | | |

a. Predictors: (Constant), CAR, *Risk Profile*, BOPO, GCG

b. Dependent Variable: ROA

I. Uji Statistik t

| Model | | t | Sig. |
|-------|---------------------|---------|------|
| 1 | (Constant) | 35.687 | .000 |
| | <i>Risk Profile</i> | -2.092 | .046 |
| | GCG | .261 | .796 |
| | BOPO | -37.204 | .000 |
| | CAR | .024 | .981 |