

# LAMPIRAN-LAMPIRAN

**Lampiran 1 Daftar Indeks Islamic social Reporting**

| No   | Item yang Diungkapkan   | Sumber   |
|--|---|--|
| <b>Indikator 1 Pendanaan dan Investasi</b> |   |  |
| 1.   | Kegiatan yang mengandung riba (contoh : pendapatan bunga, beban bunga dll)                    | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009)  |
| 2.   | Pengungkapan aktivitas yang mengandung ketidakjelasan (gharar)                                | Haniffa, R. (2002).<br>Othman, R., <i>et. al.</i> (2009) |
| 3.   | Zakat (jumlahnya serta penerimanya)   | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009)  |
| 4.   | Kebijakan terkait pembayaran tertunda serta penghapusan piutang tak tertagih                  | Othman, R., <i>et. al.</i> (2009)                        |
| 5.   | Pernyataan nilai tambah perusahaan  | Othman, R., <i>et. al.</i> (2009)                        |
| <b>Indikator 2 Produk dan Jasa</b>         |   |  |
| 6.   | Produk ataupun aktivitas operasi yang ramah lingkungan  | Othman, R., <i>et. al.</i> (2009)                        |
| 7.   | Kehalalan produk  | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009)  |
| 8.   | Kualitas serta Keamanan produk  | Othman, R., <i>et. al.</i> (2009)                        |
| 9.   | Pelayanan terkait keluhan konsumen  | Othman, R., <i>et. al.</i> (2009)                        |
| <b>Indikator 3 Karyawan</b>                |   |  |
| 10.  | Jam kerja karyawan  | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009)  |
| 11.  | Hari libur dan cuti   | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009)  |
| 12.  | Tunjangan karyawan  | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009)  |
| 13.  | Remunerasi  | Othman, R., <i>et. al.</i> (2009)                        |
| 14.  | Pendidikan serta pelatihan karyawan   | Othman, R., <i>et. al.</i> (2009)                        |
| 15.  | Kesetaraan gender atau persamaan kesempatan   | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009)  |
| 16.  | Keterlibatan karyawan dalam diskusi manajemen dan pengambilan keputusan                       | Othman, R., <i>et. al.</i> (2009)                        |
| 17.  | Keselamatan serta Kesehatan kerja   | Othman, R., <i>et. al.</i> (2009)                        |
| 18.  | Lingkungan kerja  | Othman, R., <i>et. al.</i> (2009)                        |
| 19.  | Karyawan dari kelompok khusus (misal cacat fisik atau mantan pengguna narkoba)                | Othman, R., <i>et. al.</i> (2009)                        |
| 21.  | Karyawan muslim diperbolehkan menjalankan ibadah shalat serta melakukan puasa ketika ramadhan | Othman, R., <i>et. al.</i> (2009)                        |
| 22.  | Tempat ibadah yang memadai  | Othman, R., <i>et. al.</i> (2009)                        |

| <b>Indikator 4 Masyarakat</b>             |  |   |
|---|--|---|
| 23.                                       | Sedekah atau pemberian donasi  | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009) |
| 24.                                       | Wakaf  | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009) |
| 25.                                       | Pinjaman guna kebaikan (qordul hasan)  | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009) |
| 26.                                       | sukarelawan dari kalangan karyawan dan konsumen  | Othman, R., <i>et. al.</i> (2009)                       |
| 27.                                       | Progam pendidikan (beasiswa, pembangunan sekolah dll)  | Othman, R., <i>et. al.</i> (2009)                       |
| 28.                                       | Pemberdayaan kerja para lulusan sekolah/kuliah   | Othman, R., <i>et. al.</i> (2009)                       |
| 29.                                       | Pengembangan generasi muda   | Othman, R., <i>et. al.</i> (2009)                       |
| 30..                                      | Peningkatan kualitas hidup masyarakat (pemberdayaan ekonomi)   | Othman, R., <i>et. al.</i> (2009)                       |
| 31.                                       | Kepedulian terhadap anak   | Othman, R., <i>et. al.</i> (2009)                       |
| 32.                                       | Kegiatan amal atau kegiatan sosial (bantuan bencana alam, donor darah, sunatan masal, pembangunan infrastruktur dll) | Othman, R., <i>et. al.</i> (2009)                       |
| 33  | Mensponsori acara kesehatan masyarakat..   | Othman, R., <i>et. al.</i> (2009)                       |
| <b>Indikator 5 Lingkungan</b>             |  |   |
| 34  | Konservasi lingkungan hidup  | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009) |
| 35.                                       | Kegiatan meminimalisir efek terhadap pemanasan global  | Othman, R., <i>et. al.</i> (2009)                       |
| 36.                                       | Pendidikan mengenai lingkungan hidup   | Othman, R., <i>et. al.</i> (2009)                       |
| 37.                                       | Pernyataan verifikasi independen atau audit lingkungan   | Othman, R., <i>et. al.</i> (2009)                       |
| 38.                                       | Sistem manajemen lingkungan  | Othman, R., <i>et. al.</i> (2009)                       |
| <b>Indikator 6 Tata Kelola Perusahaan</b> |  |   |
| 39.                                       | Status kepatuhan pada syariah  | Othman, R., <i>et. al.</i> (2009)                       |
| 40.                                       | Struktur kepemilikan saham   | Othman, R., <i>et. al.</i> (2009)                       |
| 41.                                       | Profil dewan direksi   | Othman, R., <i>et. al.</i> (2009)                       |
| 42.                                       | Pengungkapan melakukan praktik monopoli atau tidak   | Othman, R., <i>et. al.</i> (2009)                       |
| 43.                                       | Pengungkapan melakukan penimbunan bahan pokok ataupun tidak  | Othman, R., <i>et. al.</i> (2009)                       |
| 44.                                       | Pengungkapan melakukan praktik manipulasi atau tidak   | Othman, R., <i>et. al.</i> (2009)                       |
| 45.                                       | Pengungkapan terdapatnya perkara hukun ataukah tidak   | Othman, R., <i>et. al.</i> (2009)                       |
| 46.                                       | Kebijakan anti korupsi   | Haniffa, R. (2002)<br>Othman, R., <i>et. al.</i> (2009) |

Sumber : Berbagai sumber yang diolah, 2020

Keterangan :

Masing masing item pengungkapan dinilai 1 serta 0 untuk indeks yang tidak diungkapkan.

Rumus untuk menghitung *Scoring* pada indeks *ISR* :

$$\text{Disclosure Level} = \text{Jumlah Skor Disclosure Yang Dipenuhi} / \text{Jumlah Skor}$$

## Lampiran 2 Tabulasi Data Penelitian

| O No | Daftar Bank               | DATA KE- | Total Aset (Ln) (X1) | Profitabilitas (X2) | Leverage (X3) | Jumlah DPS) | Index ISR (Y) |       |
|------|---------------------------|----------|----------------------|---------------------|---------------|-------------|---------------|-------|
| 1    | Bank Aceh Syariah         | 2015     | 1                    | 23.65               | 0.04          | 0.15        | 2             | 0.695 |
|      |                           | 2016     | 2                    | 23.71               | 0.02          | 0.16        | 2             | 0.685 |
|      |                           | 2017     | 3                    | 23.84               | 0.05          | 0.13        | 2             | 0.739 |
|      |                           | 2018     | 4                    | 23.86               | 0.04          | 0.15        | 2             | 0.782 |
| 2    | Bank Muamalat Indonesia.  | 2014     | 5                    | 24.86               | 0.01          | 0.15        | 3             | 0,695 |
|      |                           | 2015     | 6                    | 24.77               | 0.02          | 0.15        | 3             | 0.739 |
|      |                           | 2016     | 7                    | 24.74               | 0.02          | 0.17        | 3             | 0.804 |
|      |                           | 2017     | 8                    | 24.85               | 0.05          | 0.16        | 3             | 0.717 |
|      |                           | 2018     | 9                    | 24.77               | 0.01          | 0.17        | 3             | 0.739 |
| 3    | Bank Victoria Syariah     | 2014     | 10                   | 28.00               | 0.10          | 0.06        | 2             | -     |
|      |                           | 2015     | 11                   | 27.98               | -             | -           | 2             | -     |
|      |                           | 2016     | 12                   | 28.12               | -0.14         | 0.14        | 2             | -     |
|      |                           | 2017     | 13                   | 28.33               | 0.02          | 0.10        | 2             | -     |
|      |                           | 2018     | 14                   | 28.41               | 0.02          | 0.13        | 2             | -     |
| 4    | Bank BRI Syariah          | 2014     | 15                   | 16.83               | 0.02          | 0.08        | 2             | 0.717 |
|      |                           | 2015     | 16                   | 17                  | 0.05          | 0.10        | 2             | 0.630 |
|      |                           | 2016     | 17                   | 17.14               | 0.01          | 0.13        | 2             | 0.804 |
|      |                           | 2017     | 18                   | 17.27               | 0.04          | 0.14        | 2             | 0.760 |
|      |                           | 2018     | 19                   | 17.45               | 0.02          | 0.15        | 2             | 0.760 |
| 5    | Bank Jabar Banten Syariah | 2014     | 20                   | 22.53               | 0.03          | 0.11        | 3             | 0.543 |
|      |                           | 2015     | 21                   | 22.58               | 0.01          | 0.08        | 3             | 0.521 |
|      |                           | 2016     | 22                   | 22.73               | 0.02          | 0.13        | 3             | 0.608 |
|      |                           | 2017     | 23                   | 22.77               | 0.04          | 0.11        | 3             | 0565  |
|      |                           | 2018     | 24                   | 22.63               | 0.02          | 0.15        | 3             | 0.530 |
| 6    | Bank BNI Syariah          | 2014     | 25                   | 16.79               | 0.08          | 0.16        | 2             | 0.739 |
|      |                           | 2015     | 26                   | 16.95               | 0.10          | 0.14        | 2             | 0.760 |
|      |                           | 2016     | 27                   | 17.16               | 0.09          | 0.17        | 2             | 0.717 |
|      |                           | 2017     | 28                   | 17.37               | 0.08          | 0.19        | 2             | 0.760 |
|      |                           | 2018     | 29                   | 20.51               | 0.06          | 0.11        | 2             | 0.760 |
| 7    | Bank Syariah Mandiri      | 2014     | 30                   | -                   | -             | -           | 3             |       |

|    |  |      |    |       |       |      |   |       |
|----|--|------|----|-------|-------|------|---|-------|
|    |  | 2015 | 31 | -     | -     | -    | 3 | 0.782 |
|    |  | 2016 | 32 | 18.18 | 0.00  | 0.14 | 3 | 0.695 |
|    |  | 2017 | 33 | 18,29 | 0.00  | 0.15 | 4 | 0.739 |
|    |  | 2018 | 34 | 18.40 | 0.00  | 0.15 | 3 | 0.804 |
| 8  | Bank Mega Syariah                      | 2014 | 35 | 18.01 | 0.08  | 0.09 | 2 | 0.652 |
|    |  | 2015 | 36 | 22.44 | 0.05  | 0.12 | 2 | 0.673 |
|    |  | 2016 | 37 | 22.54 | 0.10  | 0.11 | 2 | 0.717 |
|    |  | 2017 | 38 | 22.67 | 0.06  | 0.19 | 2 | 0.782 |
|    |  | 2018 | 39 | 22.72 | 0.04  | 0.13 | 2 | 0.739 |
| 9  | Bank Panin Syariah                     | 2014 | 40 | 22.55 | 0.07  | 0.14 | 2 | 0.63  |
|    |  | 2015 | 41 | 22.69 | 0.05  | 0.13 | 2 | 0.652 |
|    |  | 2016 | 42 | 22.89 | 0.02  | 0.12 | 2 | 0.717 |
|    |  | 2017 | 43 | 22.88 | 0.04  | 0.08 | 2 | 0.695 |
|    |  | 2018 | 44 | 22.89 | 0.001 | 0.10 | 2 | 0.717 |
| 10 | Bank Syariah Bukopin                   | 2014 | 45 | 22.36 | 0.02  | 0.16 | 2 | 0.630 |
|    |  | 2015 | 46 | 22.49 | 0.04  | 0.15 | 2 | 0.652 |
|    |  | 2016 | 47 | 22.67 | 0.03  | 0.08 | 2 | 0.739 |
|    |  | 2017 | 48 | 18.43 | 0.02  | 0.09 | 2 | 0.717 |
|    |  | 2018 | 49 | 18.32 | 0.01  | 0.9  | 2 | 0.739 |
| 11 | BCA Syariah                            | 2014 | 50 | 21.82 | 0.02  | 0.11 | 2 | 0.478 |
|    |  | 2015 | 51 | 22.19 | 0.02  | 0.09 | 2 | 0.522 |
|    |  | 2016 | 52 | 22.33 | 0.03  | 0.08 | 2 | 0.739 |
|    |  | 2017 | 53 | 22.51 | 0.04  | 0.13 | 2 | 0.782 |
|    |  | 2018 | 54 | 22.68 | 0.05  | 0.11 | 2 | 0.739 |
| 12 | Maybank Indonesia                      | 2014 | 55 | 14.71 | 0.05  | 0.09 | 2 | 0.543 |
|    |  | 2015 | 56 | 16.67 | -0.04 | 0.06 | 2 | 0.562 |
|    |  | 2016 | 57 | 16.41 | -0.03 | 0.07 | 2 | 0.478 |
|    |  | 2017 | 58 | 16.36 | -0.02 | 0.06 | 2 | 0.608 |
|    |  | 2018 | 59 | 15.71 | -0.03 | 0.08 | 2 | 0.568 |
| 13 | Bank Tabungan Pensiun Nasional Syariah | 2014 | 60 | 15.13 | 0.12  | 0.19 | 2 | -     |
|    |  | 2015 | 61 | 15.46 | 0.15  | 0.00 | 2 | -     |
|    |  | 2016 | 63 | 18.33 | 0.00  | 0.77 | 2 | 0.630 |
|    |  | 2017 | 64 | 16.03 | 0.00  | 0.17 | 2 | -     |
|    |  | 2018 | 65 | 16.30 | 0.00  | 0.17 | 2 | -     |
| 14 | BPD Nusa Tenggara Barat Syariah        | 2018 | 66 | 15.77 | 0.03  | 0.05 | 2 | 0.717 |

### Tabulasi Data Penelitian Setelah Eliminasi

| NO | DATA KE- | LN (X1) | Profitabilitas (X2) | Leverage (X3) | DPS (X4) | Index ISR (Y) |
|----|----------|---------|---------------------|---------------|----------|---------------|
| 1  | 1        | 23.65   | 0.04                | 0.15          | 2        | 0.695         |
| 2  | 2        | 23.71   | 0.02                | 0.16          | 2        | 0.685         |
| 3  | 3        | 23.84   | 0.05                | 0.13          | 2        | 0.739         |
| 4  | 4        | 23.86   | 0.04                | 0.15          | 2        | 0.782         |
| 5  | 5        | 24.86   | 0.01                | 0.15          | 3        | 0.695         |
| 6  | 6        | 24.77   | 0.02                | 0.15          | 3        | 0.739         |
| 7  | 7        | 24.74   | 0.02                | 0.17          | 3        | 0.804         |
| 8  | 8        | 24.85   | 0.05                | 0.16          | 3        | 0.717         |
| 9  | 9        | 24.77   | 0.01                | 0.17          | 3        | 0.739         |
| 10 | 15       | 16.83   | 0.02                | 0.08          | 2        | 0.717         |
| 11 | 16       | 17      | 0.05                | 0.10          | 2        | 0.630         |
| 12 | 17       | 17.14   | 0.01                | 0.13          | 2        | 0.804         |
| 13 | 18       | 17.27   | 0.04                | 0.14          | 2        | 0.760         |
| 14 | 19       | 17.45   | 0.02                | 0.15          | 2        | 0.760         |
| 15 | 20       | 22.53   | 0.03                | 0.11          | 3        | 0.543         |
| 16 | 21       | 22.58   | 0.01                | 0.08          | 3        | 0.521         |
| 17 | 22       | 22.73   | 0.02                | 0.13          | 3        | 0.608         |
| 18 | 23       | 22.77   | 0.04                | 0.11          | 3        | 0.565         |
| 19 | 24       | 22.63   | 0.02                | 0.15          | 3        | 0.530         |
| 20 | 25       | 16.79   | 0.08                | 0.16          | 2        | 0.739         |
| 21 | 26       | 16.95   | 0.10                | 0.14          | 2        | 0.760         |
| 22 | 27       | 17.16   | 0.09                | 0.17          | 2        | 0.717         |
| 23 | 28       | 17.37   | 0.08                | 0.19          | 2        | 0.760         |
| 24 | 29       | 20.51   | 0.06                | 0.11          | 2        | 0.760         |
| 25 | 35       | 18.01   | 0.08                | 0.09          | 2        | 0.652         |
| 26 | 36       | 22.44   | 0.05                | 0.12          | 2        | 0.673         |
| 27 | 37       | 22.54   | 0.10                | 0.11          | 2        | 0.717         |
| 28 | 38       | 22.67   | 0.06                | 0.19          | 2        | 0.782         |
| 29 | 39       | 22.72   | 0.04                | 0.13          | 2        | 0.739         |
| 30 | 40       | 22.55   | 0.07                | 0.14          | 2        | 0.63          |
| 31 | 41       | 22.69   | 0.05                | 0.13          | 2        | 0.652         |
| 32 | 42       | 22.89   | 0.02                | 0.12          | 2        | 0.717         |
| 33 | 43       | 22.88   | 0.04                | 0.08          | 2        | 0.695         |
| 34 | 44       | 22.89   | 0.001               | 0.10          | 2        | 0.717         |
| 35 | 45       | 22.36   | 0.02                | 0.16          | 2        | 0.630         |

|    |    |       |       |      |   |       |
|----|----|-------|-------|------|---|-------|
| 36 | 46 | 22.49 | 0.04  | 0.15 | 2 | 0.652 |
| 37 | 47 | 22.67 | 0.03  | 0.08 | 2 | 0.739 |
| 38 | 48 | 18.43 | 0.02  | 0.09 | 2 | 0.717 |
| 39 | 49 | 18.32 | 0.01  | 0.9  | 2 | 0.739 |
| 40 | 50 | 21.82 | 0.02  | 0.11 | 2 | 0.478 |
| 41 | 51 | 22.19 | 0.02  | 0.09 | 2 | 0.522 |
| 42 | 52 | 22.33 | 0.03  | 0.08 | 2 | 0.739 |
| 43 | 53 | 22.51 | 0.04  | 0.13 | 2 | 0.782 |
| 44 | 54 | 22.68 | 0.05  | 0.11 | 2 | 0.739 |
| 45 | 55 | 14.71 | 0.05  | 0.09 | 2 | 0.543 |
| 46 | 56 | 16.67 | -0.04 | 0.06 | 2 | 0.562 |
| 47 | 57 | 16.41 | -0.03 | 0.07 | 2 | 0.478 |
| 48 | 58 | 16.36 | -0.02 | 0.06 | 2 | 0.608 |
| 49 | 59 | 15.71 | -0.03 | 0.08 | 2 | 0.568 |
| 50 | 66 | 15.77 | 0.03  | 0.05 | 2 | 0.717 |



**Lampiran 2 Index Islamic Social Reporting**

ISLAMIC SOCIAL  
REPORTING  
2014

| No       | Item yang Diungkapkan   | PT. Bank Muamalat Indonesia | PT. Bank Victoria Syariah | PT. BRI Syariah | PT. BJB Syariah | PT. BNI Syariah | PT. Bank Syariah Mandiri | PT. Mega Syariah | PT. Bank Panin Syariah | PT. Bank Syaiah Bukopin | PT. BCA Syariah | PT. Maybank Syariah Indonesia | PT. BT PN Syariah |
|----------|---|-----------------------------|---------------------------|-----------------|-----------------|-----------------|--------------------------|------------------|------------------------|-------------------------|-----------------|-------------------------------|-------------------|
| <b>A</b> | <b>Tema Pembiayaan dan Investasi</b>  |                             |                           |                 |                 |                 |                          |                  |                        |                         |                 |                               |                   |
| 1        | Kegiatan yang mengandung riba   | 1                           |                           | 1               | 1               | 1               | 1                        | 1                | 1                      | 1                       | 1               | 1                             |                   |
| 2        | Pengungkapan aktivitas yang mengandung gharar atau tidak (memastikan terdapatnya ketidakpastian, yang dilarang dalam Islam) | 0                           |                           | 1               | 0               | 1               | 0                        | 0                | 0                      | 0                       | 0               | 0                             |                   |
| 3        | Zakat   | 1                           |                           | 1               | 1               | 1               | 1                        | 0                | 1                      | 1                       | 1               | 1                             |                   |
| 4        | Kebijakan terkait penghapusan piutang tidak tertagih serta keterlambatan pembayaran piutang                                 | 1                           |                           | 1               | 1               | 1               | 1                        | 1                | 1                      | 1                       | 1               | 1                             |                   |
| 5        | Pernyataan nilai tambah perusahaan  | 1                           |                           | 1               | 1               | 1               | 1                        | 1                | 1                      | 1                       | 1               | 1                             |                   |



|                                |   |   |   |   |   |   |   |   |   |   |
|--------------------------------|---|---|---|---|---|---|---|---|---|---|
| narkoba)                       |   |   |   |   |   |   |   |   |   |   |
| Karyawan tingkat atas          |   |   |   |   |   |   |   |   |   |   |
| 2 beribadah bersama dengan     |   |   |   |   |   |   |   |   |   |   |
| 0 karyawan tingkat bawah serta |   |   |   |   |   |   |   |   |   |   |
| menengah                       | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Karyawan muslim                |   |   |   |   |   |   |   |   |   |   |
| 2 diperkenankan beribadah      |   |   |   |   |   |   |   |   |   |   |
| 1 shalat serta puasa ketika    |   |   |   |   |   |   |   |   |   |   |
| ramadhan                       | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 Tempat ibadah yang memadai   |   |   |   |   |   |   |   |   |   |   |
| 2                              | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <b>D Tema Masyarakat</b>       |   |   |   |   |   |   |   |   |   |   |
| 2 Sumbangan, donasi, atau      |   |   |   |   |   |   |   |   |   |   |
| 3 sedekah                      | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 Wakaf                        |   |   |   |   |   |   |   |   |   |   |
| 4                              | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 |
| Qard Hasan (peminjam tidak     |   |   |   |   |   |   |   |   |   |   |
| 2 dituntut mengembalikan       |   |   |   |   |   |   |   |   |   |   |
| 5 apapun kecuali pinjamannya,  |   |   |   |   |   |   |   |   |   |   |
| bersifat tidak memberi         |   |   |   |   |   |   |   |   |   |   |
| keuntungan finansial)          | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| 2 Sukarelawan dari kalangan    |   |   |   |   |   |   |   |   |   |   |
| 6 karyawan                     | 0 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| 2 Pemberian beasiswa           |   |   |   |   |   |   |   |   |   |   |
| 7                              | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| Pemberdayaan kerja para        |   |   |   |   |   |   |   |   |   |   |
| 2 lulusan/kuliah (magang atau  |   |   |   |   |   |   |   |   |   |   |
| 8 praktek kerja lapangan)      | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| 2 Pengembangan generasi muda   |   |   |   |   |   |   |   |   |   |   |
|                                | 0 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 0 | 1 |



|   |   |       |       |       |       |      |       |      |      |       |       |
|---|---|-------|-------|-------|-------|------|-------|------|------|-------|-------|
| 3 | Status kepatuhan pada syariah   | 1     | 1     | 1     | 1     | 1    | 1     | 1    | 1    | 1     |       |
| 9 |   |       |       |       |       |      |       |      |      |       |       |
| 4 | Struktur kepemilikan saham  | 1     | 1     | 1     | 1     | 1    | 1     | 1    | 1    | 1     |       |
| 4 | Profil dewan direksi  | 1     | 1     | 1     | 1     | 1    | 1     | 1    | 1    | 1     |       |
| 4 | Pengungkapan menjalankan praktik monopoli usaha ataukah tidak                   | 0     | 0     | 0     | 0     | 0    | 0     | 0    | 0    | 0     |       |
| 2 |   |       |       |       |       |      |       |      |      |       |       |
| 4 | Pengungkapan menjalankan praktik penimbunan bahan keperluan pokok ataukah tidak | 0     | 0     | 0     | 0     | 0    | 0     | 0    | 0    | 0     |       |
| 3 |   |       |       |       |       |      |       |      |      |       |       |
| 4 | Pengungkapan menjalankan praktik manipulasi harga ataukah tidak                 | 0     | 0     | 0     | 0     | 0    | 0     | 0    | 0    | 0     |       |
| 4 |   |       |       |       |       |      |       |      |      |       |       |
| 4 | Pengungkapan terdapatnya perkara hukum ataukah tidak                            | 1     | 1     | 1     | 1     | 0    | 1     | 1    | 0    | 1     |       |
| 5 |   |       |       |       |       |      |       |      |      |       |       |
| 4 | Kebijakan anti korupsi (whistleblowing system , code of conduct,serta lainnya)  | 1     | 1     | 1     | 1     | 1    | 1     | 1    | 1    | 1     |       |
| 6 |   |       |       |       |       |      |       |      |      |       |       |
|   | <b>Total Item Pengungkapan</b>  | 32    | 33    | 25    | 34    | 35   | 30    | 29   | 29   | 22    | 25    |
|   |   |       |       |       |       |      |       |      |      |       |       |
|   | Indeks ISR  | 0,695 | 0,717 | 0,543 | 0,739 | 0,76 | 0,652 | 0,63 | 0,63 | 0,478 | 0,543 |

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| No       | Item yang Diungkapkan   | PT. Bank Aceh Syariah | PT. Bank Muamalat Indonesia | PT. Bank Victoria Syariah | PT. BRI Syariah | PT. BJB Syariah | PT. BNI Syariah | PT. Bank Syariah Mandiri | PT. Mega Syariah | PT. Bank Panin Syariah | PT. Bank Syariah Bukopin | PT. BCA Syariah | PT. Maybank Syariah Indonesia | PT. BTPN Syariah |
|----------|---|-----------------------|-----------------------------|---------------------------|-----------------|-----------------|-----------------|--------------------------|------------------|------------------------|--------------------------|-----------------|-------------------------------|------------------|
| <b>A</b> | <b>Tema Pembiayaan dan Investasi</b>  |                       |                             |                           |                 |                 |                 |                          |                  |                        |                          |                 |                               |                  |
| 1        | Aktivitas yang mengandung riba  | 1                     | 1                           |                           | 1               | 1               | 1               | 1                        | 1                | 1                      | 1                        | 1               | 1                             |                  |
| 2        | Pengungkapan aktivitas yang mengandung gharar atau tidak (memastikan terdapatnya ketidakpastian, yang dilarang dalam Islam) | 0                     | 1                           |                           | 0               | 0               | 1               | 0                        | 0                | 1                      | 0                        | 1               | 0                             |                  |
| 3        | Zakat   | 1                     | 1                           |                           | 1               | 1               | 1               | 1                        | 0                | 1                      | 1                        | 1               | 1                             |                  |
| 4        | Kebijakan terkait penghapusan piutang tak tertagih serta keterlambatan pembayaran piutang                                   | 1                     | 1                           |                           | 1               | 1               | 1               | 1                        | 1                | 1                      | 1                        | 1               | 1                             |                  |
| 5        | Pernyataan nilai tambah perusahaan  | 1                     | 1                           |                           | 1               | 1               | 1               | 1                        | 1                | 1                      | 1                        | 1               | 1                             |                  |
| <b>B</b> | <b>Tema Produk dan Jasa</b>   |                       |                             |                           |                 |                 |                 |                          |                  |                        |                          |                 |                               |                  |
| 6        | Produk atau aktivitas operasi yang ramah lingkungan   | 1                     | 1                           |                           | 0               | 0               | 0               | 1                        | 1                | 0                      | 0                        | 0               | 0                             |                  |



|                          |  |   |   |   |   |   |   |   |   |   |   |   |
|--------------------------|--|---|---|---|---|---|---|---|---|---|---|---|
| 20                       | Karyawan tingkat atas melaksanakan ibadah bersama sama dengan karyawan tingkat menengah dan tingkat bawah                        | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21                       | Karyawan muslim diperbolehkan menjalankan ibadah di waktu-waktu shalat dan berpuasa di saat ramadhan                             | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 22                       | Tempat ibadah yang memadai   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <b>D Tema Masyarakat</b> |  |   |   |   |   |   |   |   |   |   |   |   |
| 23                       | Sedekah, donasi atau sumbangan   | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 24                       | Wakaf  | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 0 |
| 25                       | Qard Hasan (peminjam tidak dituntut untuk mengembalikan apapun kecuali pinjamannya, sifatnya tidak memberi keuntungan finansial) | 1 | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| 26                       | Sukarelawan dari kalangan karyawan   | 0 | 0 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 27                       | Pemberian besiswa  | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| 28                       | Pemberdayaan kerja para lulusan/kuliah (magang atau  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |





|          |                                   |      |       |      |      |      |      |      |      |      |      |       |
|----------|-----------------------------------|------|-------|------|------|------|------|------|------|------|------|-------|
| 8        | lingkungan                        |      |       |      |      |      |      |      |      |      |      |       |
| <b>F</b> | <b>Tema Tatakelola Perusahaan</b> |      |       |      |      |      |      |      |      |      |      |       |
| 3        | Status kepatuhan terhadap         |      |       |      |      |      |      |      |      |      |      |       |
| 9        | syariah                           | 1    | 1     | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1     |
| 4        | Struktur kepemilikan saham        | 1    | 1     | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1     |
| 4        | Profil dewan direksi              | 1    | 1     | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1     |
| 4        | Pengungkapan melakukan            |      |       |      |      |      |      |      |      |      |      |       |
| 2        | praktik monopoli usaha atau       | 0    | 0     | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0     |
| 4        | tidak                             |      |       |      |      |      |      |      |      |      |      |       |
| 4        | Pengungkapan melakukan            |      |       |      |      |      |      |      |      |      |      |       |
| 3        | praktik menimbun bahan            | 0    | 0     | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0     |
| 4        | kebutuhan pokok atau tidak        |      |       |      |      |      |      |      |      |      |      |       |
| 4        | Pengungkapan melakukan            |      |       |      |      |      |      |      |      |      |      |       |
| 4        | praktik manipulasi harga atau     | 0    | 0     | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0     |
| 4        | tidak                             |      |       |      |      |      |      |      |      |      |      |       |
| 4        | Pengungkapan adanya               |      |       |      |      |      |      |      |      |      |      |       |
| 5        | perkara hukum atau tidak          | 1    | 1     | 0    | 0    | 1    | 1    | 1    | 1    | 1    | 0    | 1     |
| 4        | Kebijakan anti korupsi (code      |      |       |      |      |      |      |      |      |      |      |       |
| 6        | of conduct, whistleblowing        | 1    | 1     | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1     |
|          | system, dan lain-lain)            |      |       |      |      |      |      |      |      |      |      |       |
|          | <b>Total Item Pengungkapan</b>    | 32   | 34    | 29   | 24   | 35   | 36   | 31   | 30   | 30   | 24   | 26    |
|          | Indeks ISR                        | 0,69 |       |      | 0,52 |      | 0,78 | 0,67 | 0,65 | 0,65 | 0,52 |       |
|          |                                   | 5    | 0,739 | 0,63 | 1    | 0,76 | 2    | 3    | 2    | 2    | 2    | 0,565 |





|   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Karyawan dari kelompok<br>1 khusus (cacat fisik, mantan<br>9 narapidana, mantan pecandu<br>narkoba)   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Karyawan tingkat atas<br>2 melaksanakan ibadah<br>0 bersama sama dengan<br>karyawan tingkat menengah<br>dan tingkat bawah                           | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Karyawan muslim<br>2 diperbolehkan menjalankan<br>1 ibadah di waktu-waktu shalat<br>dan berpuasa di saat<br>ramadhan                                | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 Tempat ibadah yang<br>2 memadai   | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <b>D Tema Masyarakat</b>  |   |   |   |   |   |   |   |   |   |   |   |   |
| 2 Sedekah, donasi atau<br>3 sumbangan   | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 Wakaf<br>4  | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 |
| Qard Hasan (peminjam tidak<br>2 dituntut untuk<br>mengembalikan apapun<br>5 kecuali pinjamannya, sifatnya<br>tidak memberi keuntungan<br>finansial) | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| 2 Sukarelawan dari kalangan<br>6 karyawan   | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 1 |

|                          |   |   |   |  |   |   |   |   |   |   |   |   |   |   |
|--------------------------|---|---|---|--|---|---|---|---|---|---|---|---|---|---|
| 2<br>7                   | Pemberian beasiswa  | 1 | 1 |  | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| 2<br>8                   | Pemberdayaan kerja para lulusan/kuliah (magang atau praktek kerja lapangan)   | 1 | 1 |  | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2<br>9                   | Pengembangan generasi muda  | 1 | 1 |  | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 1 |
| 3<br>0                   | Peningkatan kualitas hidup masyarakat kurang mampu  | 1 | 1 |  | 1 | 1 | 1 | 0 | 1 | 0 | 1 | 1 | 1 | 1 |
| 3<br>1                   | Kepedulian terhadap anak-anak   | 1 | 1 |  | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| 3<br>2                   | Kegiatan amal atau kegiatan sosial (bantuan bencana alam, donor darah, sunatan masal, pembangunan infrastruktur, dan lain-lain) | 1 | 1 |  | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 |
| 3<br>3                   | Mensponsori acara kesehatan masyarakat, proyek rekseasi, olahraga dan event budaya  | 1 | 1 |  | 0 | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 1 |
| <b>E Tema Lingkungan</b> |   |   |   |  |   |   |   |   |   |   |   |   |   |   |
| 3<br>4                   | Konservasi lingkungan   | 0 | 1 |  | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 |
| 3<br>5                   | Kegiatan mengurangi efek terhadap pemanasan global (minimalisasi polusi pengelolaan limbah, pengelolaan air bersih)             | 0 | 1 |  | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 |
| 3                        | Pendidikan mengenai   | 0 | 1 |  | 1 | 0 | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 1 |

|                                     |                                |           |           |           |           |           |           |           |           |           |           |           |           |
|-------------------------------------|--------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 6                                   | lingkungan                     |           |           |           |           |           |           |           |           |           |           |           |           |
| 3                                   | Pernyataan verifikasi          |           |           |           |           |           |           |           |           |           |           |           |           |
| 7                                   | independen atau audit          |           |           |           |           |           |           |           |           |           |           |           |           |
| 7                                   | lingkungan                     | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| 3                                   | Sistem manajemen               |           |           |           |           |           |           |           |           |           |           |           |           |
| 8                                   | lingkungan                     | 0         | 1         | 1         | 0         | 1         | 1         | 1         | 1         | 1         | 1         | 0         | 1         |
| <b>F Tema Tatakelola Perusahaan</b> |                                |           |           |           |           |           |           |           |           |           |           |           |           |
| 3                                   | Status kepatuhan terhadap      |           |           |           |           |           |           |           |           |           |           |           |           |
| 9                                   | syariah                        | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         |
| 4                                   | Struktur kepemilikan saham     | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         |
| 4                                   | Profil dewan direksi           | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         |
| 4                                   | Pengungkapan melakukan         |           |           |           |           |           |           |           |           |           |           |           |           |
| 2                                   | praktik monopoli usaha atau    | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| 4                                   | tidak                          |           |           |           |           |           |           |           |           |           |           |           |           |
| 4                                   | Pengungkapan melakukan         |           |           |           |           |           |           |           |           |           |           |           |           |
| 3                                   | praktik menimbun bahan         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| 3                                   | kebutuhan pokok atau tidak     |           |           |           |           |           |           |           |           |           |           |           |           |
| 4                                   | Pengungkapan melakukan         |           |           |           |           |           |           |           |           |           |           |           |           |
| 4                                   | praktik manipulasi harga atau  | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| 4                                   | tidak                          |           |           |           |           |           |           |           |           |           |           |           |           |
| 4                                   | Pengungkapan adanya            |           |           |           |           |           |           |           |           |           |           |           |           |
| 5                                   | perkara hukum atau tidak       | 1         | 1         | 1         | 1         | 0         | 1         | 1         | 1         | 1         | 1         | 1         | 1         |
| 4                                   | Kebijakan anti korupsi (code   |           |           |           |           |           |           |           |           |           |           |           |           |
| 6                                   | of conduct, whistleblowing     |           |           |           |           |           |           |           |           |           |           |           |           |
| 6                                   | system, dan lain-lain)         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         | 1         |
|                                     | <b>Total Item Pengungkapan</b> | <b>32</b> | <b>37</b> | <b>37</b> | <b>28</b> | <b>33</b> | <b>32</b> | <b>33</b> | <b>33</b> | <b>34</b> | <b>34</b> | <b>22</b> | <b>29</b> |

Indeks ISR

|      |       |  |      |      |      |      |      |      |      |      |       |      |
|------|-------|--|------|------|------|------|------|------|------|------|-------|------|
| 0,69 |       |  | 0,80 | 0,60 | 0,71 | 0,69 | 0,71 | 0,71 | 0,73 | 0,73 |       | 0,63 |
| 5    | 0,804 |  | 4    | 8    | 7    | 5    | 7    | 7    | 9    | 9    | 0,478 | 0    |



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| No       | Item yang Diungkapkan  | PT. Bank Aceh Syariah | PT. Bank Muamalat Indonesia | PT. Bank Victoria Syariah | PT. BRI Syariah | PT. BJB Syariah | PT. BNI Syariah | PT. Bank Syariah Mandiri | PT. Mega Syariah | PT. Bank Panin Syariah | PT. Bank Syariah Bukopin | PT. BCA Syariah | PT. Maybank Syariah Indonesia | PT. BTPN Syariah |
|----------|--|-----------------------|-----------------------------|---------------------------|-----------------|-----------------|-----------------|--------------------------|------------------|------------------------|--------------------------|-----------------|-------------------------------|------------------|
| <b>A</b> | <b>Tema Pembiayaan dan Investasi</b>   |                       |                             | tdk ada                   |                 |                 |                 |                          |                  |                        |                          |                 |                               |                  |
| 1        | Kegiatan yang mengandung riba  | 1                     | 1                           |                           | 1               | 1               | 1               | 1                        | 1                | 1                      | 1                        | 1               | 1                             | tdk ada          |
| 2        | Pengungkapan kegiatan yang mengandung gharar atau tidak (memastikan adanya ketidakpastian, yang dilatag dalam Islam) | 1                     | 0                           |                           | 0               | 0               | 0               | 0                        | 1                | 1                      | 1                        | 1               | 0                             |                  |
| 3        | Zakat  | 1                     | 1                           |                           | 1               | 1               | 1               | 1                        | 1                | 1                      | 1                        | 1               | 1                             |                  |
| 4        | Kebijakan atas keterlambatan pembayaran piutang dan penghapusan piutang tak tertagih                                 | 1                     | 1                           |                           | 1               | 1               | 1               | 1                        | 1                | 1                      | 1                        | 1               | 1                             |                  |
| 5        | Pernyataan nilai tambah  | 1                     | 1                           |                           | 1               | 1               | 1               | 1                        | 1                | 0                      | 1                        | 1               | 0                             |                  |



|  |   |   |  |   |   |   |   |   |   |   |   |
|--|---|---|--|---|---|---|---|---|---|---|---|
| karyawan   |   |   |  |   |   |   |   |   |   |   |   |
| 1 Lingkungan dan suasana<br>8 kerja  | 1 | 1 |  | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Karyawan dari kelompok<br>1 khusus (cacat fisik, mantan<br>9 narapidana, mantan<br>pecandu narkoba)                          | 0 | 0 |  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Karyawan tingkat atas<br>melaksanakan ibadah<br>2 bersama sama dengan<br>0 karyawan tingkat<br>menengah dan tingkat<br>bawah | 0 | 0 |  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Karyawan muslim<br>2 diperbolehkan<br>1 menjalankan ibadah di<br>waktu-waktu shalat dan<br>berpuasa di saat ramadhan         | 1 | 1 |  | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 Tempat ibadah yang<br>2 memadai  | 0 | 0 |  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <b>D Tema Masyarakat</b>   |   |   |  |   |   |   |   |   |   |   |   |
| 2 Sedekah, donasi atau<br>3 sumbangan  | 1 | 1 |  | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 Wakaf<br>4   | 0 | 0 |  | 0 | 1 | 1 | 1 | 0 | 1 | 0 | 0 |
| 2 Qard Hasan (peminjam<br>5 tidak dituntut untuk<br>mengembalikan apapun   | 1 | 1 |  | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 1 |





|   |   |       |       |       |       |       |       |       |       |       |       |       |
|---|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 4 | Pengungkapan melakukan praktik manipulasi harga atau tidak                                      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     |
| 4 | Pengungkapan adanya perkara hukum atau tidak  | 1     | 1     | 1     | 0     | 1     | 1     | 1     | 1     | 1     | 1     | 1     |
| 4 | Kebijakan anti korupsi ( <i>code of conduct</i> , <i>whistleblowing system</i> , dan lain-lain) | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     |
| 6 | <b>Total Item Pengungkapan</b>  | 34    | 33    | 35    | 26    | 35    | 34    | 36    | 32    | 33    | 36    | 28    |
|   | Indeks ISR  | 0,739 | 0,717 | 0,760 | 0,565 | 0,769 | 0,739 | 0,782 | 0,695 | 0,717 | 0,782 | 0,608 |







|                          |   |   |   |   |   |   |   |   |   |   |   |   |   |
|--------------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7                        | keselamatan kerja karyawan  |   |   |   |   |   |   |   |   |   |   |   |   |
| 1                        | Lingkungan dan suasana  |   |   |   |   |   |   |   |   |   |   |   |   |
| 8                        | kerja   | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
|                          | Karyawan dari kelompok khusus (cacat fisik, mantan narapidana, mantan pecandu narkoba)                    |   |   |   |   |   |   |   |   |   |   |   |   |
| 1                        |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 9                        |   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|                          | Karyawan tingkat atas melaksanakan ibadah bersama sama dengan karyawan tingkat menengah dan tingkat bawah |   |   |   |   |   |   |   |   |   |   |   |   |
| 2                        |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 0                        |   | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
|                          | Karyawan muslim diperbolehkan menjalankan ibadah di waktu-waktu shalat dan berpuasa di saat ramadhan      |   |   |   |   |   |   |   |   |   |   |   |   |
| 2                        |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 1                        |   | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2                        | Tempat ibadah yang memadai  |   |   |   |   |   |   |   |   |   |   |   |   |
| 2                        |   | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| <b>D Tema Masyarakat</b> |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 2                        | Sedekah, donasi atau sumbangan  |   |   |   |   |   |   |   |   |   |   |   |   |
| 3                        |   | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2                        | Wakaf   |   |   |   |   |   |   |   |   |   |   |   |   |
| 4                        |   | 0 | 1 | 0 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |





|   |           |       |           |      |          |           |           |           |           |           |       |           |
|---|-----------|-------|-----------|------|----------|-----------|-----------|-----------|-----------|-----------|-------|-----------|
| Pengungkapan<br>4 melakukan praktik<br>2 monopoli usaha atau<br>tidak                       | 0         | 0     | 0         | 0    | 0        | 0         | 0         | 0         | 0         | 0         | 0     | 0         |
| Pengungkapan<br>4 melakukan praktik<br>3 menimbun bahan<br>kebutuhan pokok atau<br>tidak    | 0         | 0     | 0         | 0    | 0        | 0         | 0         | 0         | 0         | 0         | 0     | 0         |
| Pengungkapan<br>4 melakukan praktik<br>4 manipulasi harga atau<br>tidak                     | 0         | 0     | 0         | 0    | 0        | 0         | 0         | 0         | 0         | 0         | 0     | 0         |
| Pengungkapan adanya<br>5 perkara hukum atau tidak   | 1         | 1     | 1         | 0    | 1        | 1         | 1         | 1         | 1         | 1         | 1     | 1         |
| Kebijakan anti korupsi<br>4 (code of conduct,<br>6 whistleblowing system,<br>dan lain-lain) | 1         | 1     | 1         | 1    | 1        | 1         | 1         | 1         | 1         | 1         | 1     | 1         |
| <b>Total Item<br/>Pengungkapan</b>  | 36        | 34    | 35        | 29   | 35       | 37        | 34        | 33        | 34        | 34        | 26    | 33        |
| Indeks ISR  | 0,7<br>82 | 0,739 | 0,7<br>60 | 0,63 | 0,7<br>6 | 0,80<br>4 | 0,7<br>39 | 0,7<br>17 | 0,73<br>9 | 0,7<br>39 | 0,565 | 0,71<br>7 |

### Lampiran 3 Uji Statistik Deskriptif

#### UJI STATISTIK DESKRIPTIF

##### Descriptive Statistics

| <b>Variabel</b>              | <b>N</b> | <b>Min</b> | <b>Max</b> | <b>Mean</b> | <b>Std.<br/>Deviation</b> | <b>&lt;<br/>Mean</b> | <b>&gt;<br/>Mean</b> |
|------------------------------|----------|------------|------------|-------------|---------------------------|----------------------|----------------------|
| Ukuran<br>Perusahaan<br>(X1) | 50       | 14.71      | 24.86      | 20.8096     | 3.10563                   | 19                   | 31                   |
| Profitabilitas<br>(X2)       | 50       | -4.00      | 10.00      | 3.2000      | 2.90671                   | 26                   | 24                   |
| <i>Leverage</i> (X3)         | 50       | .05        | .19        | .1204       | .03551                    | 25                   | 25                   |
| Jumlah DPS<br>(X4)           | 50       | 2.00       | 3.00       | 2.2200      | .41845                    | 39                   | 11                   |
| Index <i>ISR</i> (Y)         | 50       | .48        | .80        | .6813       | .08685                    | 19                   | 31                   |

## Lampiran 4 Uji Asumsi Klasik

### a) Uji Normalitas K-S

#### One-Sample Kolmogorov-Smirnov Test

|                                  |                | Unstandardized<br>Residual |
|----------------------------------|----------------|----------------------------|
| N                                |                | 50                         |
| Normal Parameters <sup>a,b</sup> | Mean           | .0000000                   |
|                                  | Std. Deviation | .07293022                  |
| Most Extreme Differences         | Absolute       | .110                       |
|                                  | Positive       | .051                       |
|                                  | Negative       | -.110                      |
| Test Statistic                   |                | .110                       |
| Asymp. Sig. (2-tailed)           |                | .182 <sup>c</sup>          |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

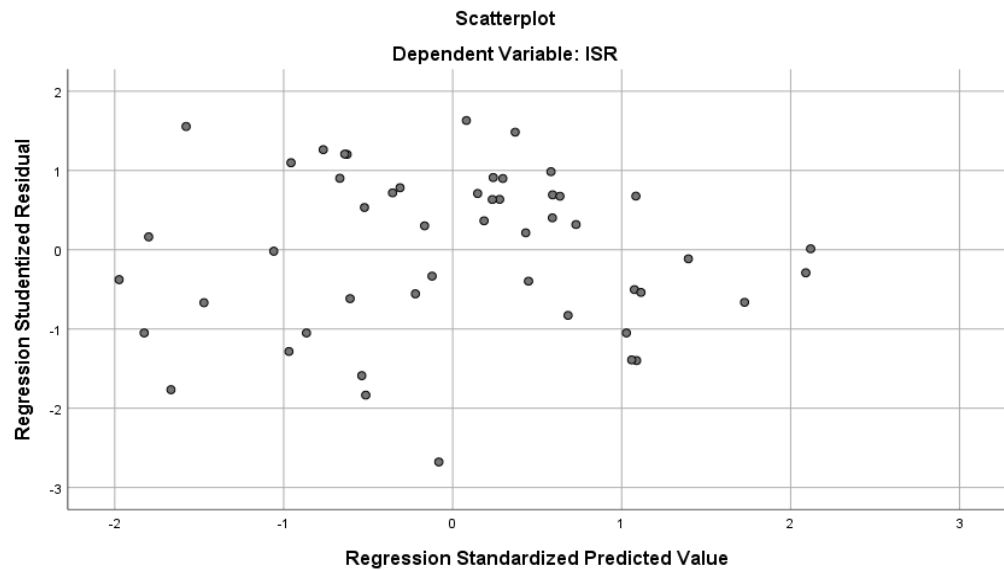
### b) Uji Multikolinieritas

#### c) Coefficients<sup>a</sup>

| Model |            | Unstandardized Coefficients |            | Standardized         | t      | Sig. | Collinearity Statistics |       |
|-------|------------|-----------------------------|------------|----------------------|--------|------|-------------------------|-------|
|       |            | B                           | Std. Error | Coefficients<br>Beta |        |      | Tolerance               | VIF   |
| 1     | (Constant) | .606                        | .079       |                      | 7.715  | .000 |                         |       |
|       | UP         | .002                        | .004       | .069                 | .450   | .655 | .671                    | 1.491 |
|       | Profit     | .004                        | .004       | .148                 | 1.067  | .291 | .814                    | 1.229 |
|       | Leverage   | 1.055                       | .363       | .432                 | 2.911  | .006 | .713                    | 1.402 |
|       | DPS        | -.048                       | .030       | -.229                | -1.590 | .119 | .752                    | 1.329 |

a. Dependent Variable: ISR

**c) Uji Heteroskedastisitas**



**d) Uji Glejser**

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df | Mean Square | F     | Sig.              |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1     | Regression | .007           | 4  | .002        | 1.206 | .322 <sup>b</sup> |
|       | Residual   | .069           | 45 | .002        |       |                   |
|       | Total      | .076           | 49 |             |       |                   |

a. Dependent Variable: ABS\_RES1

b. Predictors: (Constant), DPS, Profit, Leverage, UP

**e) Uji Autokorelasi dengan Metode Durbin-Watson**

**Model Summary<sup>b</sup>**

| Model | R    | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|------|----------|-------------------|----------------------------|---------------|
| 1     | .488 | .238     | .169              | .076                       | 1.833         |

a. Predictors: (Constant), DPS, Profit, Leverage, UP

b. Dependent Variable: ISR

**f) Nilai Rho( $\rho$ )**

**Coefficients<sup>a</sup>**

| Model | Unstandardized Coefficients |            | Standardized Coefficients | T | Sig. |
|-------|-----------------------------|------------|---------------------------|---|------|
|       | B                           | Std. Error | Beta                      |   |      |

|   |            |      |      |      |      |      |
|---|------------|------|------|------|------|------|
| 1 | (Constant) | .001 | .011 |      | .098 | .922 |
|   | Lag_Res1   | .125 | .148 | .122 | .846 | .402 |

a. Dependent Variable: Unstandardized Residual

### g) UJI AUTOKORELASI DENGAN UJI COCHRAN ORCUTT

#### Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1     | .488 <sup>a</sup> | .238     | .169              | .076                       | 1.833         |

a. Predictors: (Constant), Lag\_x4, Lag\_x2, Lag\_x3, Lag\_x1

b. Dependent Variable: Lag\_y



## Lampiran 5 Analisis Regresi Linier Berganda

### ANALISIS REGRESI LINIER BERGANDA

#### a) UJI KOEFISIEN DETERMINASI (R<sup>2</sup>)

##### Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .543 <sup>a</sup> | .295     | .232              | .07610                     |

a. Predictors: (Constant), DPS, Profit, Leverage, UP

b. Dependent Variable: ISR

#### b) Uji F (SIMULTAN)

##### ANOVA<sup>a</sup>

| Model |            | Sum of Squares | Df | Mean Square | F     | Sig.              |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1     | Regression | .109           | 4  | .027        | 4.704 | .003 <sup>b</sup> |
|       | Residual   | .261           | 45 | .006        |       |                   |
|       | Total      | .370           | 49 |             |       |                   |

a. Dependent Variable: ISR

b. Predictors: (Constant), DPS, Profit, Leverage, UP

#### c) UJI T (PARSIAL)

##### Coefficients<sup>a</sup>

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
|       |            | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant) | .606                        | .079       |                           | 7.715  | .000 |
|       | UP         | .002                        | .004       | .069                      | .450   | .655 |
|       | Profit     | .004                        | .004       | .148                      | 1.067  | .291 |
|       | Leverage   | 1.055                       | .363       | .432                      | 2.911  | .006 |
|       | DPS        | -.048                       | .030       | -.229                     | -1.590 | .119 |

a. Dependent Variable: ISR