

LAMPIRAN



Lampiran 1. Daftar Sampel Perusahaan

NO	CODE	NAMA PERUSAHAAN
1	MUAM	Bank Muamalat
2	BRIS	Bank BRI Syariah
3	PANS	Bank Panin Syariah
4	BCAS	Bank BCA Syariah
5	BTPNS	Bank BTPN Syariah
6	BNIS	Bank BNI Syariah
7	VICS	Bank Victoria Syariah
8	MANS	Bank Mandiri Syariah
9	MEGS	Bank Mega Syariah
10	BUKS	Bank Bukopin Syariah
11	MAYS	Bank Maybank Syariah
12	BJBS	Bank BJB Syariah
13	ACES	Bank Aceh Syariah



Lampiran 2. Hasil Tabulasi

1. Fraud

Fraud = Jumlah internal fraud

No	Kode	Fraud				
		2010	2011	2012	2013	2014
1	MUAM	3	2	1	1	6
2	BRIS	2	0	15	21	12
3	PANS	0	0	0	0	0
4	BCAS	0	0	0	0	0
5	BTPNS	-	-	-	-	-
6	BNIS	0	0	0	4	3
7	VICS	-	1	1	1	10
8	MANS	-	-	12	42	25
9	MEGS	15	16	11	69	39
10	BUKS	-	1	0	0	0
11	MAYS	0	3	0	0	0
12	BJBS	-	-	0	0	0
13	ACES	-	-	7	7	4

No	Kode	Fraud				
		2015	2016	2017	2018	2019
1	MUAM	2	83	35	21	26
2	BRIS	4	6	6	8	10
3	PANS	4	2	3	1	1
4	BCAS	0	0	0	0	0
5	BTPNS	24	5	-	-	-
6	BNIS	3	6	9	38	46
7	VICS	7	4	1	0	1

8	MANS	8	25	25	14	10
9	MEGS	1	4	3	3	1
10	BUKS	0	0	1	0	2
11	MAYS	0	0	1	0	0
12	BJBS	0	2	7	4	11
13	ACES	9	0	3	2	5

2. Profit Sharing Ratio

PSR = $\frac{\text{Pemb. Mudharabah} + \text{Pemb. Musyarakah}}{\text{Total pembiayaan}}$

Total pembiayaan

No	Kode	Profit Sharing Ratio				
		2010	2011	2012	2013	2014
1	MUAM	0.4718794	0.430594787	0.450539743	0.500130554	0.493728547
2	BRIS	0.236976806	0.187762232	0.227754363	0.28023601	0.316493207
3	PANS	0.10401072	0.105446727	0.494242235	0.52028465	0.867156897
4	BCAS	0.332766723	0.303548799	0.460832301	0.51660729	0.468659385
5	BTPNS	-	5	-	-	-
6	BNIS	0.190465043	0.178019589	0.164255239	0.157290704	0.45603885
7	VICS	-	0	0	0	0.543671819
8	MANS	-	-	0.228143844	0.213087692	0.210389858
9	MEGS	0.044465846	0.016634202	0.006860902	0.00583228	0.007249799
10	BUKS	-	0.136317193	0.649526642	0.332983689	0.386378199
11	MAYS	0	0	-	-	-
12	BJBS	-	-	-	-	-
13	ACES	-	-	-	-	-

No	Kode	<i>Profit Sharing Ratio</i>				
		2015	2016	2017	2018	2019
1	MUAM	0.521548453	0.522856509	0.481118944	0.48535475	0.494083653
2	BRIS	0.364274594	0.374193412	0.364063143	0.360578911	0.417352776
3	PANS	0.906073844	0.837023036	0.765246444	0.885011643	0.927802039
4	BCAS	0.447302038	0.470772012	0.484660617	0.536166484	0.600487432
5	BTPNS	-	-	-	-	-
6	BNIS	0.645442096	0.535779612	0.225240073	0.534464571	0.336947759
7	VICS	0.485051803	0.766019116	0.72790616	0.789000127	0.909898789
8	MANS	0.256634392	0.289432759	0.340493167	0.352003247	0.377862205
9	MEGS	0.013679513	0.072159398	0.848264459	0.241049268	0.331424847
10	BUKS	0.473239412	0.516190891	0.58912936	0.617742966	0.63682164
11	MAYS	0.120518174	0.081553404	0.082789618	-	-
12	BJBS	0.218149306	0.161304284	0.144652182	0.259753567	0.306818202
13	ACES	-	-	0.068964238	0.095945013	0.099828565

3. *Islamic Income Ratio*

$$IsIR = \frac{\text{Pendapatan halal}}{\text{Pendapatan Halal} + \text{Pendapatan Non Halal}}$$

Pendapatan Halal + Pendapatan Non Halal

No	Kode	<i>Islamic Income Ratio</i>				
		2010	2011	2012	2013	2014
1	MUAM	0.851841258	0.52724403	0.37280134	0.57430362	0.567523033

2	BRIS	0.802863648	0.96414621	0.641487902	0.373407998	0.893940803
3	PANS	1	1	0.860018963	0.860200646	0.549818545
4	BCAS	0.488525135	0.23347672	0.195922291	0.272324861	0.353604979
5	BTPNS	-	-	-	-	0.968275681
6	BNIS	1	1	0.74649356	0.786905332	0.866929556
7	VICS	-	-	1	1	0.066155929
8	MANS	-	-	0.726245656	0.162144603	0.134350171
9	MEGS	0.816023446	0.905524914	0.936260785	0.868294981	0.712545818
10	BUKS	-	0.386561276	0.443181278	0.592909379	0.538585459
11	MAYS	0.329666959	0.325526565	-	-	-
12	BJBS	-	-	-	-	-
13	ACES	-	-	0.423548033	0.422368259	0.414678021

No	Kode	<i>Islamic Income Ratio</i>				
		2015	2016	2017	2018	2019
1	MUAM	0.46521187	0.744657287	0.807937919	0.832231311	0.824881114
2	BRIS	0.851760884	0.88301157	0.778147624	0.74411604	0.676208303
3	PANS	0.61326458	1	1	1	0.999619949
4	BCAS	0.378892615	0.38781181	0.436052136	0.917447554	0.607684813
5	BTPNS	0.981381377	-	-	-	-

6	BNIS	0.840207136	0.98940519	0.186075556	0.857112238	0.840176028
7	VICS	0.256480112	0.132659901	0.27904107	0.388341385	0.765002046
8	MANS	0.074782355	0.137193125	0.128062226	0.242841364	0.335011492
9	MEGS	0.682454807	0.805761342	0.791984479	0.634601776	0.699945059
10	BUKS	0.463606757	0.455017873	0.434688423	0.392312097	0.339723277
11	MAYS	0.493433129	0.609702016	0.058769953	0.836612431	-
12	BJBS	0.436325281	0.975591777	0.889475594	0.900420247	0.543229933
13	ACES	0.393178243	0.392598178	0.186845006	0.88567563	0.095854812

4. *Islamic Investment Ratio*

$$IsIR = \frac{\text{Investasi Halal}}{\text{Investasi Halal} + \text{Investasi Non Halal}}$$

No	Kode	<i>Islamic Investment Ratio</i>				
		2010	2011	2012	2013	2014
1	MUAM	0.172987235	0.169135647	0.324149494	0.423629889	0.36517141
2	BRIS	0.221845002	0.146411458	0.071158438	0.060551013	0.165565214
3	PANS	0.4279855	0.58670722	0.055633756	0.097119502	0.109562176
4	BCAS	0.902602602	0.851000032	0.392568229	0.240096949	0.074709369
5	BTPNS	-	-	-	-	0.441848781
6	BNIS	0.496613217	0.18012056	0.347649831	0.766223749	0.504198987
7	VICS	-	0.009142251	0.896770539	0.79790843	0.69425044
8	MANS	-	-	0.244062959	0.130441546	0.17644893

9	MEGS	0.025306976	0.056922586	0.038916424	0.042177521	0.072225192
10	BUKS	-	0.026178057	0.095540522	0.270497307	0.137086314
11	MAYS	0.137792257	0.099301172	0.174836557	0.06393013	0.117618079
12	BJBS	-	-	-	-	-
13	ACES	-	-	0.298540996	0.200154031	0.24726756

No	Kode	<i>Islamic Investment Ratio</i>				
		2015	2016	2017	2018	2019
1	MUAM	0.457282044	0.41627012	0.353034323	0.695314293	0.818952389
2	BRIS	0.31381205	0.552339294	0.648574995	0.609448123	0.690574757
3	PANS	0.24169512	0.489076554	0.459196362	0.332600945	0.224957024
4	BCAS	0.057170949	0.383440403	0.707619996	0.437764223	0.386043721
5	BTPNS	0.013772501	0.156539815	0.087346452	0.138168978	0.105227578
6	BNIS	0.470853522	0.56187616	0.502738402	0.62015299	0.498082984
7	VICS	0.938887508	0.823784252	0.789271341	0.920275725	0.062443178
8	MANS	0.094849607	0.331036703	0.415627977	0.644048393	0.656970205
9	MEGS	0.052822291	0.027058537	0.018446726	0.011379621	0.032864568
10	BUKS	0.121603326	0.069606615	0.072156797	0.149604155	0.21469097
11	MAYS	0.906501993	0.990704289	0.874373145	0.974000045	0.30904294
12	BJBS	0.731667596	0.390262172	0.355602528	0.103177706	0.41107292

13	ACES	0.863050683	0.330072048	0.757437068	0.757298324	0.725462025
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5. *Islamic Corporate Governance*

IGC = Nilai Komposit

No	Kode	Islamic Corporate Governance				
		2010	2011	2012	2013	2014
1	MUAM	5	5	5	5	3
2	BRIS	4	5	4	4	4
3	PANS	4	4	5	5	5
4	BCAS	4	4	4	4	5
5	BTPNS	-	-	-	-	-
6	BNIS	4	4	5	5	4
7	VICS	-	4	4	4	4
8	MANS	-	-	4	4	4
9	MEGS	4	4	4	4	4
10	BUKS	-	4	4	4	4
11	MAYS	-	5	5	5	5
12	BJBS	-	-	3	4	4
13	ACES	-	-	4	3	4

No	Kode	Islamic Corporate Governance				
		2015	2016	2017	2018	2019
1	MUAM	3	4	3	3	3
2	BRIS	4	4	4	4	4
3	PANS	4	4	3	4	4
4	BCAS	5	5	5	5	5
5	BTPNS	4	4	-	4	4
6	BNIS	4	4	4	4	4
7	VICS	3	4	4	4	4
8	MANS	4	5	5	5	5
9	MEGS	4	4	4	5	4
10	BUKS	4	4	4	4	3
11	MAYS	3	3	4	4	4
12	BJBS	3	3	3	3	3
13	ACES	4	3	3	3	4

6. Size

Size = LN total aktiva

No	Kode	Size				
		2010	2011	2012	2013	2014
1	MUAM	23.78669367	24.20387516	24.52668782	24.72502023	24.85704439
2	BRIS	22.64844632	23.13925309	23.36865408	23.57978857	23.73601495

3	PANS	19.94393611	20.74000369	21.48247044	22.12264933	22.54905282
4	BCAS	20.58931249	20.91973446	21.19464352	21.43691092	21.82002612
5	BTPNS	-	-	-	-	22.05312158
6	BNIS	22.57877039	22.85942875	23.00250779	23.41169167	23.69327571
7	VICS	-	-	22.96341367	21.003467	21.08789738
8	MANS	-	-	24.71648896	24.88160754	24.9272966
9	MEGS	22.25749091	22.43970209	22.82295944	22.93390838	22.67522714
10	BUKS	-	21.7275773	22.00866401	22.19184709	22.36445442
11	MAYS	18.13473627	18.36853562	18.56714114	18.76105074	18.78057975
12	BJBS	-	-	-	-	-
13	ACES	-	-	23.3250121	23.44785925	23.51903006

No	Kode	Size				
		2015	2016	2017	2018	2019
1	MUAM	24.76934039	24.7447959	24.84549984	24.77029648	24.64633796
2	BRIS	23.91086757	24.04423562	24.17462971	24.35861486	24.48733365
3	PANS	22.68817086	22.89322925	22.87842633	22.89472325	23.13343321
4	BCAS	22.19334514	22.33182463	22.50853336	22.67827845	22.87901701
5	BTPNS	25.11820454	25.23819821	25.2822858	23.04486208	23.62266002
6	BNIS	23.85952789	24.0666284	24.2735279	24.43802123	25.08027896
7	VICS	21.04481704	21.20888641	21.41796867	21.47751697	21.53971466

8	MANS	24.97702874	25.09058131	25.19991803	25.31170805	25.44436727
9	MEGS	22.43883147	22.53731535	22.674064	22.71610622	22.80366641
10	BUKS	22.48579447	22.67197187	22.69264934	22.56832063	22.6312848
11	MAYS	21.27912544	21.01945165	20.96672012	20.31064317	18.94589927
12	BJBS	22.58578916	22.73035878	22.76624541	22.6315408	22.76749481
13	ACES	23.64589042	23.69798103	23.84174688	23.86288886	23.9469725

7. Kompleksitas

Kompleksitas = Total kantor cabang

No	Kode	Kompleksitas				
		2010	2011	2012	2013	2014
1	MUAM	75	75	79	81	89
2	BRIS	25	27	48	52	52
3	PANS	4	4	5	5	7
4	BCAS	5	5	6	6	8
5	BTPNS	-	-	-	-	23
6	BNIS	53	59	48	67	67
7	VICS	-	-	6	6	7
8	MANS	-	-	132	136	136
9	MEGS	30	30	33	35	35
10	BUKS	-	9	9	11	11
11	MAYS	73	73	76	79	79

12	BJBS	-	-	-	-	9
13	ACES	-	-	24	24	24

No	Kode	Kompleksitas				
		2015	2016	2017	2018	2019
1	MUAM	89	83	83	83	83
2	BRIS	52	54	54	54	57
3	PANS	8	15	16	14	12
4	BCAS	9	9	11	11	13
5	BTPNS	61	60	55	55	61
6	BNIS	68	68	87	84	68
7	VICS	7	8	8	8	6
8	MANS	136	130	129	129	129
9	MEGS	35	31	30	30	30
10	BUKS	11	11	11	11	11
11	MAYS	79	79	79	79	79
12	BJBS	8	8	8	8	8
13	ACES	24	25	26	25	25

Lampiran 3. Hasil Output SPSS 25

1. Statistik Deskriptif

		Statistics						
		PSR	IIR	IsIR	ICG	SIZE	KOMPLEKSI TAS	Fraud
N	Valid	66	66	66	66	66	66	66
	Missing	0	0	0	0	0	0	0
Mean		.3840	.6142	.3689	3.9545	23.4701	52.7273	1.7192
Median		.3623	.7194	.3543	4.0000	23.6365	50.0000	1.7006
Std. Deviation		.24921	.29792	.26992	.61848	1.19369	40.07476	1.23690
Minimum		.01	.06	.01	3.00	20.97	6.00	.00
Maximum		.93	1.00	.94	5.00	25.44	136.00	4.42
Sum		25.35	40.54	24.34	261.00	1549.03	3480.00	113.47

2. Uji Asumsi Klasik

- Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Fraud
N		66
Normal Parameters ^{a,b}	Mean	1.7192
	Std. Deviation	1.23690
Most Extreme Differences	Absolute	.100
	Positive	.100
	Negative	-.082
Test Statistic		.100
Asymp. Sig. (2-tailed)		.172 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

- Uji Multikolinearitas

VIF

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	PSR	.908	1.101
	IIR	.695	1.438
	IsIR	.836	1.196
	ICG	.780	1.283
	SIZE	.267	3.748
	KOMPLEKSITAS	.225	4.441

a. Dependent Variable: Fraud

- Uji Autokorelasi Durbin-Waston

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.587 ^a	.345	.278	1.05076	1.202

a. Predictors: (Constant), KOMPLEKSITAS, IsIR, PSR, IIR, ICG, SIZE

b. Dependent Variable: Fraud

- Uji Heterokedestisitas Uji Glejser

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.166	2.713		1.535	.130
	PSR	-.392	.313	-.165	-1.251	.216
	IIR	-.131	.300	-.066	-.436	.664
	IsIR	-.077	.302	-.035	-.255	.800
	ICG	-.110	.136	-.114	-.804	.424
	SIZE	-.120	.121	-.243	-.998	.322

KOMPLEKSITAS	.003	.004	.198	.748	.457
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a. Dependent Variable: Fraud

3. Analisis Regresi Linear Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.576	4.751		-.121	.904
	PSR	-1.198	.549	-.241	-2.182	.033
	IIR	.360	.525	.087	.687	.495
	IsIR	-.012	.528	-.003	-.022	.982
	ICG	-.431	.239	-.216	-1.807	.076
	SIZE	.153	.211	.147	.723	.473
	KOMPLEKSITA	.012	.007	.405	1.822	.074

a. Dependent Variable: Fraud

4. Hasil Uji Model

- Koefisien Determinasi (Adjusted R²)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.587 ^a	.345	.278	1.05076

a. Predictors: (Constant), KOMPLEKSITAS, IsIR, PSR, IIR, ICG, SIZE

b. Dependent Variable: Fraud

- Uji Signifikan Simultan (Uji F)

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	34.304	6	5.717	5.178	.000 ^b
	Residual	65.142	59	1.104		

Total	99.446	65			
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a. Dependent Variable: FRAUD

b. Predictors: (Constant), KOMPLEKSITAS, IIR, PSR, IsIR, ICG, SIZE

- **Uji Statistik t**

Sebelum outlier

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	-.576	4.751		-.121	.904
	PSR	-1.198	.549	-.241	-2.182	.033
	IsIR	.360	.525	.087	.687	.495
	IIR	-.012	.528	-.003	-.022	.982
	ICG	-.431	.239	-.216	-1.807	.076
	SIZE	.153	.211	.147	.723	.473
	KOMPLEKSITAS	.012	.007	.405	1.822	.074

a. Dependent Variable: Fraud

