

LAMPIRAN-LAMPIRAN



Lampiran 1 Tabulasi Data *Qardhul Hasan*

No	Nama Bank	Tahum	Jumlah
1	Bank Aceh Syariah	2015	308.700.000
		2016	457.300.000
		2017	445.100.000
		2018	964.300.000
		2019	277.890.000
2	Bank NTB Syariah	2015	649.935.000
		2016	910.000.000
		2017	408.000.000
		2018	750.977.956
		2019	0
3	Bank Muamalat	2015	230.577.482
		2016	549.170.103
		2017	716.362.124
		2018	742.213.416
		2019	577.469.748
4	Bank Victoria Syariah	2015	237.987.222
		2016	238.778.400
		2017	91.951.994
		2018	131.033.682
		2019	156.607.008
5	Bank Jabar Banten Syariah	2015	72.562.904
		2016	69.017.018
		2017	66.122.675
		2018	66.745.082
		2019	78.270.770
6	Bank BNI Syariah	2015	559.206.000
		2016	906.652.000
		2017	1.460.958.000
		2018	1.501.602.000
		2019	1.629.692.000
7	Bank BRI Syariah	2015	387.535.000
		2016	293.119.000
		2017	524.101.000
		2018	364.360.000
		2019	399.335.000

8	Bank Syariah Mandiri	2015	5.540.160.201
		2016	1.963.321.000
		2017	2.609.571.000
		2018	4.044.308.000
		2019	6.441.269.000
9	Bank BCA Syariah	2015	152.913.747
		2016	1.054.114.619
		2017	610.105.345
		2018	547.804.475
		2019	139.160.000
10	Bank Bukopin Syariah	2015	809.241.024
		2016	634.781.159
		2017	640.495.002
		2018	346.462.584
		2019	321.269.208
11	Bank BTPN Syariah	2015	3.672.655
		2016	4.975.358
		2017	6.009.166
		2018	11.192.626
		2019	14.127.196
12	Panin Dubai Syariah	2015	103.059.000
		2016	360.063.000
		2017	363.700.000
		2018	0
		2019	64.421.000
13	Bank Mega Syariah	2015	32.473.141
		2016	29.296.815
		2017	24.197.116
		2018	15.990.701
		2019	10.120.489
14	Bank Maybank Syariah	2015	497.000.000
		2016	476.000.000
		2017	461.000.000
		2018	189.000.000
		2019	189.000.000

Lampiran 2 Tabulasi NPF

No	Nama Bank	Tahun				
		2015	2016	2017	2018	2019
1	Bank Aceh Syariah	0,0081	0,0007	0,0004	0,0004	0,0004
2	Bank NTB Syariah	0,0133	0,0106	0,0055	0,0049	0,0056
3	Bank Muamalat	0,0420	0,0140	0,0275	0,0258	0,0430
4	Bank Victoria Syariah	0,0482	0,0435	0,0408	0,0346	0,0264
5	Bank Jabar Banten Syariah	0,0439	0,0492	0,0285	0,0166	0,0150
6	Bank BNI Syariah	0,0146	0,0164	0,0150	0,0152	0,0144
7	Bank BRI Syariah	0,0389	0,0319	0,0475	0,0497	0,0338
8	Bank Mandiri Syariah	0,0405	0,0313	0,0271	0,0156	0,0100
9	Bank BCA Syariah	0,0052	0,0021	0,0004	0,0028	0,0026
10	Bank Bukopin Syariah	0,0274	0,0272	0,0785	0,0571	0,0589
11	Bank BTPN Syariah	0,0017	0,0020	0,0005	0,0002	0,0026
12	Bank Panin Dubai Syariah	0,8929	0,9617	0,1252	0,0384	0,0280
13	Bank Mega Syariah	0,0316	0,0281	0,0295	0,0215	0,0172
14	Bank Maybank Syariah	0,0493	0,0460	0,0000	0,0000	0,0000

Lampiran 3 Tabulasi Net Imbalan

No	Nama Bank	Tahun				
		2015	2016	2017	2018	2019
1	Bank Aceh Syariah	0,0727	0,0747	0,0761	0,0772	0,0772
2	Bank NTB Syariah	0,0798	0,0779	0,0631	0,0661	0,0551
3	Bank Muamalat	0,0409	0,0321	0,0248	0,0222	0,0083
4	Bank Victoria Syariah	0,0008	0,0006	0,0000	0,0000	0,0000
5	Bank Jabar Banten Syariah	0,0568	0,0516	0,0000	0,0532	0,0000
6	Bank BNI Syariah	0,0763	0,0772	0,0758	0,0716	0,0736
7	Bank BRI Syariah	0,0638	0,0637	0,0584	0,0536	0,0572
8	Bank Mandiri	0,0675	0,0675	0,0735	0,0656	0,0636

	Syariah					
9	Bank BCA Syariah	0,0490	0,0480	0,0430	0,0440	0,0430
10	Bank Bukopin Syariah	0,0314	0,0331	0,0244	0,0317	0,0259
11	Bank BTPN Syariah	0,0000	0,0000	0,0000	0,0000	0,0000
12	Bank Panin Dubai Syariah	0,0382	0,0349	0,0313	0,0236	0,0146
13	Bank Mega Syariah	0,0934	0,0756	0,0603	0,0552	0,0536
14	Bank Maybank Syariah	0,0656	0,1828	0,0879	0,0499	0,0994

Lampiran 4 Tabulasi Data BOPO

No	Nama Bank	Tahun				
		2015	2016	2017	2018	2019
1	Bank Aceh Syariah	0,7607	0,8305	0,7800	0,7909	0,7696
2	Bank NTB Syariah	0,6719	0,6869	0,7810	0,8686	0,7683
3	Bank Muamalat	0,9736	0,9776	0,9768	0,9824	0,9950
4	Bank Victoria Syariah	1,1919	1,3134	0,9602	0,9638	0,9980
5	Bank Jabar Banten Syariah	0,9878	1,2277	1,3463	0,9463	0,9393
6	Bank BNI Syariah	0,8963	0,8767	0,8762	0,8537	0,8126
7	Bank BRI Syariah	0,9379	0,9133	0,9534	0,9532	0,9680
8	Bank Mandiri Syariah	0,9478	0,9412	0,9444	0,9116	0,8289
9	Bank BCA Syariah	0,9250	0,9220	0,8720	0,8740	0,8760
10	Bank Bukopin Syariah	0,9199	0,9176	0,9920	0,9945	0,9960
11	Bank BTPN Syariah	0,8580	0,7510	0,6880	0,6240	0,5810
12	Bank Panin Dubai Syariah	0,8929	0,9617	2,1740	0,9957	0,9774
13	Bank Mega Syariah	0,9951	0,8816	0,8916	0,9384	0,9371
14	Bank Maybank Syariah	1,9260	1,6028	83,3600	1,9997	0,8470

Lampiran 5 Tabulasi Biaya Promosi

No	Nama Bank	Tahun				
		2015	2016	2017	2018	2019
1	Bank Aceh Syariah	0,0000	0,0000	0,0000	0,0514	0,0517
2	Bank NTB Syariah	2,7068	1,1886	3,1496	0,2398	0,0581
3	Bank Muamalat	47,1562	6,5483	20,5888	6,8804	32,9496
4	Bank Victoria Syariah	4,3588	6,1354	1,5825	4,3468	2,2990
5	Bank Jabar Banten Syariah	0,0000	0,0000	0,0000	0,2013	0,1449
6	Bank BNI Syariah	6,2928	5,0270	3,8804	4,2094	3,5626
7	Bank BRI Syariah	26,1536	9,2819	2,2658	6,4302	5,1691
8	Bank Mandiri Syariah	1,9015	1,6997	8,4124	0,8997	0,9549
9	Bank BCA Syariah	9,2223	2,4188	2,2096	1,4406	3,7938
10	Bank Bukopin Syariah	3,7178	3,7226	2,2634	0,3212	0,2215
11	Bank BTPN Syariah	2,0072	3,2384	1,2636	4,3890	4,9972
12	Bank Panin Dubai Syariah	2,0043	2,4225	4,0838	4,9946	0,7133
13	Bank Mega Syariah	0,2285	0,2856	0,0000	0,9550	1,1314
14	Bank Maybank Syariah	0,0154	0,0152	0,0088	0,0056	0,0080

Lampiran 6 Tabulasi Kepemilikan Manajerial

No	Nama Bank	Tahun				
		2015	2016	2017	2018	2019
1	Bank Aceh Syariah	0,0000	0,0000	0,0000	0,0000	0,0000
2	Bank NTB Syariah	0,0000	0,0000	0,0000	0,0000	0,0000
3	Bank Muamalat	0,0000	0,0000	0,0000	0,0000	0,0000
4	Bank Victoria Syariah	0,0000	0,0000	0,0000	0,0000	0,0000
5	Bank Jabar Banten Syariah	0,0000	0,0000	0,0000	0,0000	0,0000
6	Bank BNI Syariah	0,0000	0,0000	0,0000	0,0000	0,0000
7	Bank BRI Syariah	0,0000	0,0000	0,0000	0,0000	0,0000
8	Bank Mandiri	0,0000	0,0000	0,0000	0,0000	0,0000

	Syariah					
9	Bank BCA Syariah	0,0000	0,0000	0,0000	0,0000	0,0000
10	Bank Bukopin Syariah	0,0080	0,0080	0,0002	0,0002	0,0000
11	Bank BTPN Syariah	0,0000	0,0000	0,0000	0,0000	0,0000
12	Bank Panin Dubai Syariah	0,0000	0,0000	0,0000	0,0000	0,0000
13	Bank Mega Syariah	0,0000	0,0000	0,0000	0,0000	0,0000
14	Bank Maybank Syariah	0,0000	0,0000	0,0000	0,0000	0,0000

Lampiran 7 Tabulasi Kepemilikan Institusional

No	Nama Bank	Tahun				
		2015	2016	2017	2018	2019
1	Bank Aceh Syariah	1,0000	1,0000	1,0000	1,0000	1,0000
2	Bank NTB Syariah	0,0100	0,0127	0,0108	0,0102	0,0102
3	Bank Muamalat	0,8985	0,8985	0,8881	0,8881	0,8881
4	Bank Victoria Syariah	0,9999	0,9999	0,9999	0,9999	1,0000
5	Bank Jabar Banten Syariah	1,0000	1,0000	1,0000	0,0040	0,0040
6	Bank BNI Syariah	1,0000	1,0000	1,0000	1,0000	1,0000
7	Bank BRI Syariah	1,0000	1,0000	1,0000	0,9912	1,0000
8	Bank Mandiri Syariah	1,0000	1,0000	0,8327	1,0000	1,0000
9	Bank BCA Syariah	1,0000	1,0000	1,0000	1,0000	1,0000
10	Bank Bukopin Syariah	0,8534	0,8729	0,8878	0,9092	0,9092
11	Bank BTPN Syariah	1,0000	1,0000	1,0000	1,0000	1,0000
12	Bank Panin Dubai Syariah	0,9136	0,9093	0,8294	0,9195	0,9195
13	Bank Mega Syariah	1,0000	1,0000	1,0000	1,0000	1,0000
14	Bank Maybank Syariah	1,0000	1,0000	1,0000	1,0000	1,0000

Lampiran 8 Hasil Uji Regresi

Uji Statistik Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
QH	70	.000	40443.000	1217.07679	262.201537
NPF	70	.00	.96	.0488	.15347
NI	70	.00	.18	.0480	.03257
BOPO	70	.58	83.36	2.1468	9.85135
BP	70	.00	47.16	4.1578	7.62698
KM	70	.0000	.0080	.000234	.0013418
KI	70	.00	1.00	.9483	.16940
Valid N (listwise)	70				

Uji Normalitas

	Unstandardized Residual
N	70
Normal Parameters ^a	
Mean	.0000000
Std. Deviation	2.36322424E2
Most Extreme Differences	
Absolute	.141
Positive	.141
Negative	-.111
Kolmogorov-Smirnov Z	1.182
Asymp. Sig. (2-tailed)	.122

Uji Multikolinieritas

Model		Collinearity Statistics	
		Tolerance	VIF
1	NPF	.991	1.009
	NI	.911	1.097
	BOPO	.975	1.026
	BP	.972	1.029
	KM	.986	1.015
	KI	.954	1.048

Uji Heteroskedastisitas

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	107.283	92.511		1.160	.251
	NPF	-26.137	104.100	-.030	-.251	.803
	NI	734.386	511.499	.180	1.436	.156
	BOPO	-2.771	1.635	-.205	-1.694	.095
	BP	1.826	2.115	.105	.863	.391
	KM	-11451.543	11938.316	-.116	-.959	.341
	KI	56.659	96.102	.072	.590	.558

Uji Autokorelasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.433 ^a	.188	.110	247.319980	1.312

Uji Autokorelasi setelah menggunakan Uji *Cochrane-Orcutt*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.365 ^a	.133	.049	229.81574	1.853

Uji T

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	107.953	173.200		.623	.535
	NPF	1.301	194.896	.001	.007	.995
	NI	1693.185	957.631	.210	1.768	.082
	BOPO	2.108	3.061	.079	.689	.494
	BP	8.468	3.960	.246	2.138	.036
	KM	62960.067	22350.990	.322	2.817	.006
	KI	34.078	179.923	.022	.189	.850

Uji F

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	890193.710	6	148365.618	2.426	.036 ^a
	Residual	3853531.863	63	61167.172		
	Total	4743725.572	69			

Uji Koefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.433 ^a	.188	.110	247.319980

