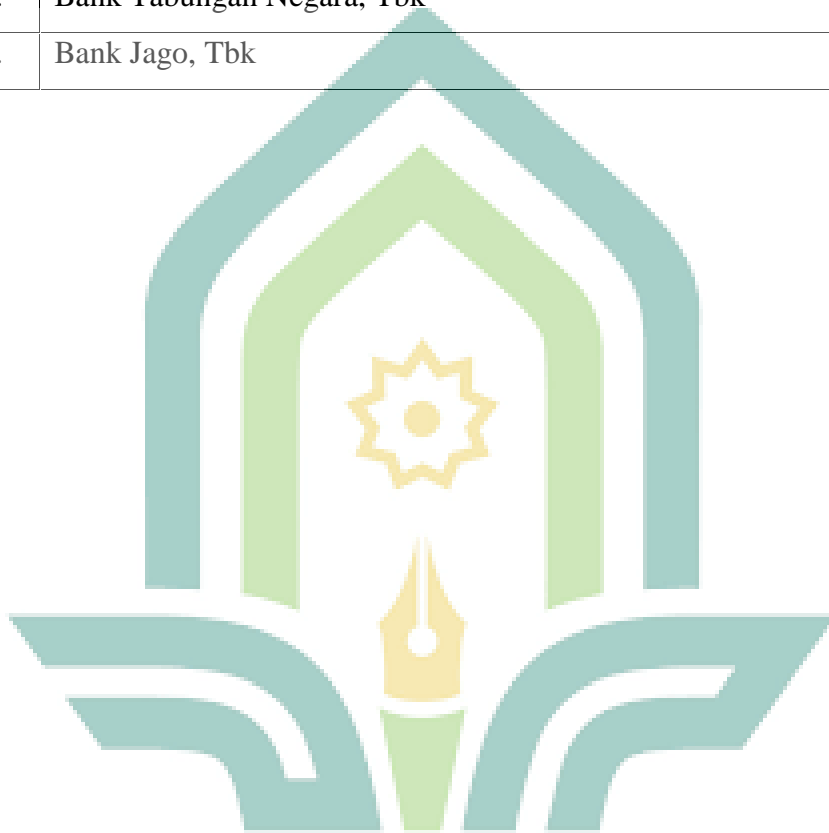


LAMPIRAN

Lampiran 1 Daftar Populasi Penelitian

No.	Bank Umum Syariah dan Unit Usaha Syariah
1.	Bank Muamalat Indonesia
2.	Bank Mega Syariah
3.	Bank Aladin Syariah, Tbk
4.	Bank Victoria Syariah
5.	Bank Panin Dubai Syariah, Tbk
6.	Bank Syariah Bukopin
7.	BCA Syariah
8.	Bank Syariah Indonesia, Tbk
9.	Bank Tabungan Pensiunan Nasional
10.	Bank Jabar Banten Syariah
11.	Bank Aceh Syariah
12.	BPD Nusa Tenggara Barat Syariah
13.	BPD Riau Kepri Syariah
14.	Bank Danamon Indonesia, Tbk
15.	Bank Permata, Tbk
16.	Bank Maybank Indonesia, Tbk
17.	Bank CIMB Niaga, Tbk
18.	Bank OCBC NISP, Tbk
19.	Bank DKI
20.	BPD Daerah Istimewa Yogyakarta
21.	BPD Jawa Tengah
22.	BPD Jawa Timur, Tbk
23.	BPD Jambi
24.	BPD Sumatera Utara
25.	BPD Nagari

26.	Bank Sumatera Selatan dan Bangka Belitung
27.	BPD Kalimantan Selatan
28.	BPD Kalimantan Barat
29.	BPD Kalimantan Timur dan Kalimantan Utara
30.	Bank Sulawesi Selatan dan Sulawesi Barat
31.	Bank Sinarmas
32.	Bank Tabungan Negara, Tbk
33.	Bank Jago, Tbk



Lampiran 2 Sampel Penelitian

No.	Bank Umum Syariah dan Unit Usaha Syariah
1.	Bank Muamalat Indonesia
2.	Bank Mega Syariah
3.	Bank Aladin Syariah, Tbk
4.	Bank Victoria Syariah
5.	Bank Panin Dubai Syariah, Tbk
6.	Bank Syariah Bukopin
7.	BCA Syariah
8.	Bank Tabungan Pensiunan Nasional
9.	Bank Jabar Banten Syariah
10.	Bank Aceh Syariah
11.	BPD Nusa Tenggara Barat Syariah
12.	BPD Riau Kepri Syariah
13.	Bank Danamon Indonesia, Tbk
14.	Bank Permata, Tbk
15.	Bank Maybank Indonesia, Tbk
16.	Bank CIMB Niaga, Tbk
17.	Bank OCBC NISP, Tbk
18.	Bank DKI
19.	BPD Daerah Istimewa Yogyakarta
20.	BPD Jawa Tengah
21.	BPD Jawa Timur, Tbk
22.	BPD Jambi
23.	BPD Sumatera Utara
24.	BPD Nagari
25.	BPD Kalimantan Selatan
26.	BPD Kalimantan Barat
27.	BPD Kalimantan Timur dan Kalimantan Utara

28.	Bank Sinarmas
29.	Bank Tabungan Negara, Tbk
30.	Bank Jago, Tbk



Lampiran 3 Tabulasi Variabel *Financial Statement Fraud*

NO	PBS	THN	DSRI	SGI	GMI	AQI	DEPI	SGAI	LEIN	TATA	Beneish
1	Bank Muamalat Indonesia	2019	1.04	0.71	0.45	0.40	0.10	0.21	0.38	0.00	-2.71
		2020	0.85	0.88	0.59	0.26	0.11	0.15	0.32	-0.10	-2.71
		2021	0.77	0.64	0.36	0.23	0.11	0.22	0.35	-1.42	-2.72
		2022	1.42	0.50	0.34	0.40	0.11	0.30	0.29	-0.08	-2.74
		2023	0.94	0.77	0.45	0.45	0.13	0.19	0.43	-0.25	-2.97
2	Bank Mega Syariah	2019	0.35	2.43	1.39	0.34	0.10	0.07	0.36	-0.62	-1.28
		2020	4.40	0.13	0.08	0.72	0.11	1.33	0.80	-1.11	-2.65
		2021	1.16	0.70	0.37	0.29	0.10	0.20	0.07	-0.06	-2.56
		2022	0.43	1.54	0.82	0.71	0.10	0.12	0.23	-0.50	-2.08
		2023	1.25	0.09	0.04	0.46	0.11	2.38	0.78	0.56	-1.51
3	Bank Aladin Syariah, Tbk	2019	2.18	0.03	0.03	0.51	0.12	2.68	0.28	-0.69	-2.62
		2020	2.65	0.49	0.12	0.45	0.15	2.24	0.11	0.23	-2.65

		2021	2.24	0.25	0.10	0.20	0.54	2.14	0.24	-2.20	-2.3
		2022	2.14	0.40	0.10	1.34	0.05	3.28	1.35	1.06	-2.79
		2023	3.28	0.29	0.13	1.84	0.10	0.83	0.21	-0.45	-2.32
4	Bank Victoria Syariah	2019	0.88	0.84	0.55	0.38	0.11	0.17	0.13	-0.13	-2.5
		2020	1.47	0.56	0.37	0.02	0.19	0.26	0.79	-0.18	-3.45
		2021	0.82	1.01	0.62	0.25	0.11	0.14	0.06	-6.57	-2.81
		2022	1.14	0.48	0.19	0.59	0.08	0.23	0.95	-0.12	-3.66
		2023	1.02	1.81	0.82	4.45	0.14	0.13	0.78	-0.53	-1.95
5	Bank Panin Dubai Syariah, Tbk	2019	0.52	1.03	0.86	0.46	0.78	0.15	0.26	0.00	-1.59
		2020	0.74	0.81	0.49	0.40	0.04	0.19	0.33	-9.92	-2.79
		2021	0.11	2.71	1.63	0.30	0.10	0.06	0.23	-0.19	-0.47
		2022	1.09	1.07	0.26	0.49	0.28	0.16	0.31	0.09	-2.03
		2023	6.94	0.11	0.06	0.40	0.12	1.28	0.29	0.00	-1.22
6	Bank Syariah Bukopin	2019	0.27	3.10	2.13	0.29	0.10	0.06	0.33	0.00	-2.72
		2020	1.07	0.57	0.33	0.48	0.10	0.21	0.76	0.87	-2.4

		2021	0.89	0.53	0.27	0.39	0.11	0.25	0.14	-1.05	-4.09
		2022	1.07	0.81	0.47	0.46	0.10	0.28	0.40	0.09	-2.51
		2023	0.64	0.87	0.53	0.41	0.11	0.18	0.31	-0.08	-2.85
7	BCA Syariah	2019	0.88	0.88	0.42	0.43	0.11	0.28	0.49	0.46	-2.44
		2020	0.93	0.74	0.37	0.56	0.09	0.17	0.30	0.04	-2.57
		2021	1.09	0.70	0.40	0.28	0.10	0.24	0.39	-0.07	-2.99
		2022	0.95	0.93	0.50	0.41	0.12	0.22	0.45	-0.29	-2.9
		2023	1.10	0.92	0.35	0.42	0.12	0.29	0.34	-0.05	-2.61
8	Bank Tabungan Pensiunan Nasional	2019	0.89	1.13	0.55	0.44	0.12	0.14	0.30	0.41	-1.75
		2020	1.02	0.80	0.52	0.35	0.12	0.17	0.33	0.00	-2.52
		2021	0.88	1.04	0.57	0.36	0.11	0.15	0.28	-0.52	-2.82
		2022	0.88	1.02	0.57	0.56	0.11	0.18	0.33	0.04	-2.17
		2023	0.83	0.94	0.50	0.42	0.12	0.17	0.30	-0.09	-2.6
9	Bank Jabar Banten Syariah	2019	1.11	0.81	0.51	0.45	0.10	0.20	0.36	0.19	-2.24
		2020	0.96	0.88	0.54	0.37	0.08	0.18	0.32	-0.23	-2.73

		2021	0.99	0.91	0.48	0.40	0.10	0.18	0.36	-0.28	-2.77
		2022	1.02	0.91	0.39	0.41	0.11	0.21	0.41	-0.28	-2.91
		2023	2.22	0.00	0.02	0.50	0.08	1.45	1.90	0.38	-1.01
10	BPD Nusa Tenggara Barat Syariah	2019	0.24	2.09	0.26	2.33	0.13	0.15	0.33	0.19	-0.08
		2020	1.11	0.59	0.32	0.35	0.11	0.30	0.96	0.12	-3.5
		2021	1.00	0.70	0.36	0.49	0.13	0.30	0.30	-0.14	-2.91
		2022	1.02	0.73	0.33	0.44	0.19	0.23	0.30	0.06	-2.59
		2023	1.07	0.74	0.43	0.44	0.14	0.23	0.34	0.21	-2.38
11	Bank Danamon Indonesia, Tbk	2019	2.96	0.29	0.16	0.12	0.11	0.57	0.32	0.30	-1.8
		2020	5.56	0.11	0.07	0.47	0.12	1.12	0.33	-0.35	-0.3
		2021	0.50	1.44	0.81	0.34	0.11	0.11	0.32	-0.31	-2.37
		2022	0.26	3.32	2.27	0.37	0.12	0.08	0.32	0.30	-1.41
		2023	9.15	0.11	0.06	1.29	0.12	1.46	0.33	0.24	-1.33
12	Bank Permata Tbk	2019	0.76	1.79	1.01	0.36	0.11	0.09	0.33	0.11	-1.11
		2020	0.01	1.21	0.62	0.47	0.13	0.12	0.32	0.01	-2.83

		2021	0.52	0.37	0.22	0.54	0.12	0.40	0.34	-0.66	-2.89
		2022	1.64	0.18	0.10	0.40	0.11	0.92	0.33	-0.26	-2.94
		2023	1.04	3.99	2.27	0.39	0.11	0.04	0.32	-0.51	-2.1
13	Bank CIMB Niaga, Tbk	2019	1.82	0.70	0.41	0.36	0.15	0.23	0.32	0.05	-1.9
		2020	0.98	0.78	0.42	0.51	0.12	0.19	0.33	-0.43	-2.98
		2021	0.03	0.79	2.69	0.38	0.11	0.00	0.33	-0.37	-1.63
		2022	6.17	0.18	0.61	0.52	0.12	0.89	0.32	0.35	-1.39
		2023	3.83	0.28	0.15	0.34	0.10	0.54	0.33	0.14	-0.86
14	Bank OCBC NISP, Tbk	2019	5.85	0.60	0.34	0.33	0.11	0.29	0.32	-0.02	-1.76
		2020	0.17	2.94	1.69	0.39	0.12	0.05	0.33	-0.06	0.03
		2021	6.41	0.30	0.17	0.48	0.12	0.65	0.32	-0.47	-1.19
		2022	0.09	2.58	1.36	0.35	0.13	0.06	0.33	0.31	-0.42
		2023	4.88	0.47	0.26	0.51	0.12	0.34	0.32	0.08	-2.19
15	BPD Daerah Istimewa	2019	4.24	0.33	0.27	0.36	0.11	0.62	0.32	-0.08	-2.24
		2020	4.14	0.38	0.18	0.61	0.12	0.41	0.33	-0.13	-0.29

	Yogyakarta	2021	0.17	4.99	2.89	0.38	0.12	0.03	0.32	-0.05	-1.3
		2022	0.75	1.19	0.83	0.44	0.11	0.14	0.32	0.06	-1.92
		2023	3.19	0.27	0.13	0.50	0.11	0.62	0.32	-0.06	-1.64
16	BPD Jawa Tengah	2019	1.20	0.77	0.45	-0.23	0.11	0.20	0.32	-0.16	-3.23
		2020	1.52	0.56	0.30	0.19	0.11	0.27	0.33	-0.16	-2.91
		2021	0.46	1.78	0.95	1.02	0.11	0.08	0.33	-0.31	-1.24
		2022	0.92	1.10	0.59	0.45	0.12	0.17	0.32	0.11	-2.05
		2023	1.71	0.60	0.33	0.69	0.11	0.01	0.33	0.17	-1.58
17	BPD Jawa Timur, Tbk	2019	0.52	0.32	2.64	0.06	0.11	0.28	0.33	-0.03	-2.73
		2020	0.16	6.06	3.41	2.50	0.11	0.03	0.33	0.10	-2.49
		2021	0.56	1.52	0.86	0.11	0.11	0.16	0.33	-1.13	-3.3
		2022	0.82	1.03	0.58	6.36	0.10	0.17	0.32	0.49	-2.05
		2023	0.94	0.95	0.54	0.44	0.10	0.16	0.32	4.45	-2.1
18	BPD Jambi	2019	0.66	0.16	0.69	0.66	0.11	0.27	0.33	0.14	-2.57
		2020	0.53	0.06	0.06	0.54	0.11	0.77	0.32	0.31	-2.16

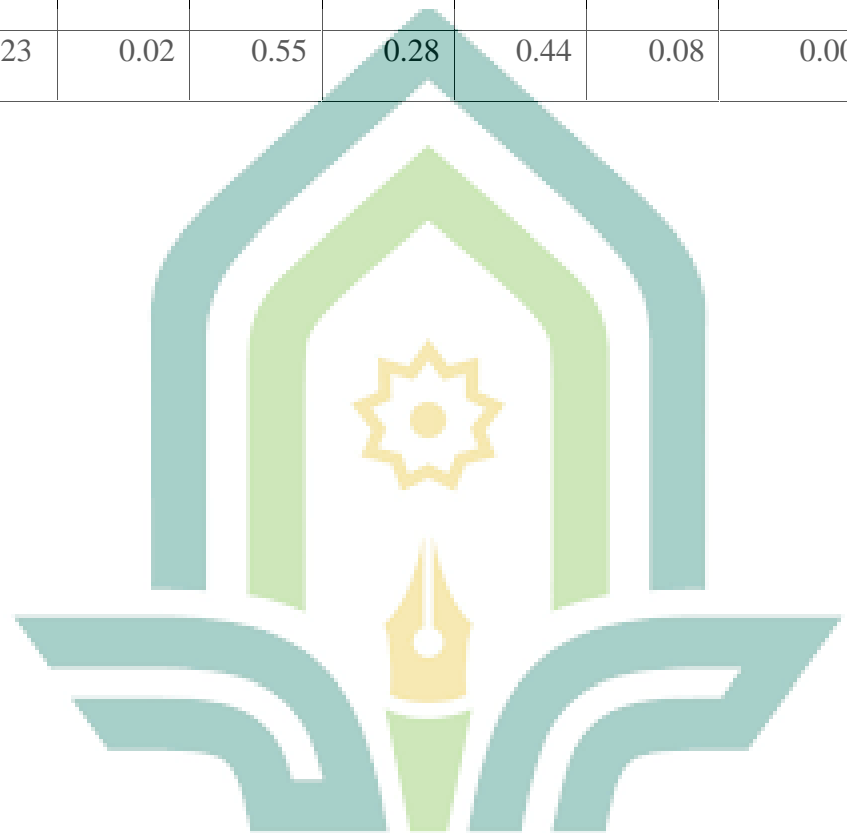
		2021	5.73	0.48	0.22	0.22	0.16	0.32	0.33	-0.46	-2.85
		2022	1.03	0.82	0.51	0.35	0.12	0.22	0.32	0.29	-2.26
		2023	1.48	0.57	0.36	0.22	0.10	0.23	0.29	-0.14	-2.78
19	Bank Aceh Syariah	2019	0.01	0.25	0.60	0.05	0.11	0.00	0.27	-0.31	-1.95
		2020	0.54	0.14	0.69	0.45	0.11	0.26	0.25	0.07	-2.57
		2021	0.82	0.17	0.06	4.25	0.11	0.27	0.33	-0.16	-2.17
		2022	0.68	1.24	0.63	0.71	0.11	0.14	0.49	0.33	-1.76
		2023	1.02	0.71	0.49	0.58	0.11	0.23	0.30	-0.08	-2.53
20	BPD Sumatera Utara	2019	1.18	0.77	0.42	0.00	0.11	0.19	0.33	-0.12	-3
		2020	4.96	0.17	0.11	0.44	0.11	0.87	0.33	-0.36	-0.62
		2021	0.12	7.10	3.91	0.32	0.11	0.02	0.33	-0.04	-2.33
		2022	1.25	0.60	0.33	0.34	0.14	0.28	0.33	-0.03	-2.81
		2023	0.80	1.09	0.62	0.23	0.11	0.16	0.33	0.05	-2.43
21	BPD Nagari	2019	0.85	0.34	0.06	0.09	0.12	0.63	0.32	0.04	-2.26
		2020	0.96	0.33	0.75	0.38	0.11	0.49	0.32	-0.04	-2.59

		2021	0.35	0.33	0.27	0.32	0.11	0.11	0.33	-0.22	-2.7
		2022	0.28	0.32	0.03	0.36	0.11	0.11	0.32	-0.05	-2.28
		2023	0.46	0.34	0.29	0.23	0.13	0.11	0.32	0.04	-2.57
22	BPD Riau Kepri Syariah	2019	3.75	0.30	0.13	0.72	0.10	0.71	0.32	0.24	-2.38
		2020	4.36	0.31	0.15	0.79	0.11	0.77	0.33	0.13	-2.9
		2021	4.89	0.17	0.10	0.42	0.10	0.98	0.33	-0.42	-0.89
		2022	0.04	0.55	2.40	0.29	0.11	0.00	0.03	-0.19	-2.98
		2023	1.24	0.11	2.67	0.30	0.11	0.22	0.63	-0.17	-2.14
23	BPD Kamlimantan Selatan	2019	4.22	0.16	0.24	0.25	0.11	0.05	0.67	0.21	-2.84
		2020	4.48	0.20	0.10	0.46	0.11	0.80	0.33	0.14	-0.47
		2021	1.47	0.53	0.28	0.42	0.11	0.29	0.33	-0.40	-3.04
		2022	0.33	2.23	1.23	0.30	0.11	0.08	0.34	-0.27	-1.33
		2023	0.47	1.85	0.92	4.20	0.15	0.10	0.33	-0.18	-2.15
24	BPD Kalimantan Barat	2019	0.52	1.66	0.97	0.31	0.11	0.10	0.33	0.03	-1.68
		2020	1.78	0.47	0.23	0.51	0.11	0.34	0.32	0.31	-2.11

		2021	1.65	0.33	0.32	0.29	0.11	0.24	0.34	-0.37	-2.28
		2022	1.37	0.32	0.32	0.54	0.11	0.10	0.32	0.44	-2.6
		2023	0.95	0.93	0.59	2.44	0.11	0.18	0.32	-0.21	-0.53
25	BPD Kalimantan Timur dan Kalimantan Utara	2019	0.31	2.84	1.70	0.23	0.11	0.06	0.33	-0.24	-0.28
		2020	4.31	0.20	0.11	0.62	0.16	0.75	0.32	0.17	-0.34
		2021	1.62	0.53	0.28	0.32	0.11	0.27	0.30	0.11	-2.45
		2022	0.17	5.30	2.87	0.33	0.11	0.03	0.37	-0.66	-2.87
		2023	1.42	0.64	0.33	0.17	0.12	0.29	0.30	-0.09	-2.84
26	Bank Tabungan Negara, Tbk	2019	0.70	1.25	0.75	0.42	0.11	0.13	0.33	-0.21	-2.29
		2020	0.85	0.95	0.55	0.82	0.11	0.15	0.34	-0.31	-2.36
		2021	0.72	1.20	0.49	0.46	0.11	0.14	0.32	-0.08	-2.4
		2022	0.65	0.18	0.32	0.42	0.11	0.11	0.32	0.03	-2.05
		2023	0.65	0.06	0.19	0.41	0.12	0.16	0.33	-0.02	-2.85
27	BPD DKI	2019	1.16	0.77	0.43	0.45	0.10	0.27	0.34	0.04	-2.49
		2020	2.34	1.80	1.13	0.24	0.10	0.78	0.32	-0.81	-2.43

		2021	2.75	1.45	0.32	0.42	0.10	0.47	0.32	-0.38	-2.27
		2022	2.58	0.95	0.33	1.56	0.11	0.33	0.33	0.01	-2.26
		2023	2.37	0.57	0.34	0.04	0.11	0.32	0.32	-0.18	-3
28	Bank Maybank Indonesia, Tbk	2019	0.52	1.45	0.82	0.41	0.11	0.11	0.32	-0.12	-2.09
		2020	1.33	0.53	0.32	0.39	0.11	0.24	0.33	-0.72	-3.44
		2021	1.81	0.44	0.26	0.52	0.11	0.32	0.32	0.01	-2.34
		2022	0.62	1.66	0.92	0.33	0.12	0.08	0.32	-0.37	-1.97
		2023	0.44	2.00	1.09	0.42	0.12	0.08	0.33	-0.08	-1.26
29	Bank Sinarmas	2019	3.43	0.27	0.12	0.82	0.12	0.69	0.31	-0.14	-1.24
		2020	0.48	1.53	0.84	0.32	0.11	0.11	0.33	-0.21	-2.22
		2021	0.47	1.50	0.95	0.19	0.10	0.10	0.33	-0.68	-2.74
		2022	1.20	0.73	0.40	0.34	0.11	0.21	0.31	-0.47	-3.06
		2023	0.66	1.41	0.78	0.19	0.11	0.12	0.33	-0.40	-2.54
30	Bank Jago, Tbk	2019	0.09	6.04	3.52	0.13	0.13	0.02	0.19	-2.11	-1.75
		2020	0.04	6.88	2.73	3.64	0.14	0.01	0.29	-1.10	-1.25

	2021	2.21	0.02	0.01	0.17	0.09	2.57	0.24	-1.43	-1.91
	2022	3.72	0.02	0.01	0.45	0.08	1.11	0.49	-0.41	-1.44
	2023	0.02	0.55	0.28	0.44	0.08	0.00	0.41	-0.48	-1.94



Lampiran 4 Tabulasi Variabel *Pressure*

No	Perbankan Syariah	Tahun	Total Aset t	Total Aset t – Total Aset t-1	ACHANGE
1	Bank Muamalat Indonesia	2018	Rp 57,227,276,046,000		
		2019	Rp 50,555,519,435,000	-Rp 6,671,756,611,000	-0.116583508
		2020	Rp 51,241,303,583,000	Rp 685,784,148,000	0.013564971
		2021	Rp 58,899,174,319,000	Rp 7,657,870,736,000	0.149447227
		2022	Rp 61,363,584,209,000	Rp 2,464,409,890,000	0.041841162
		2023	Rp 66,953,058,812,000	Rp 5,589,474,603,000	0.091087812
2	Bank Mega Syariah	2018	Rp 7,336,342,210,000		
		2019	Rp 8,007,675,910,000	Rp 671,333,700,000	0.091507959
		2020	Rp 16,117,926,696,000	Rp 8,110,250,786,000	1.012809569
		2021	Rp 14,041,750,908,000	-Rp 2,076,175,788,000	-0.128811591
		2022	Rp 16,070,574,009,000	Rp 2,028,823,101,000	0.144485051
		2023	Rp 14,566,714,321,000	-Rp 1,503,859,688,000	-0.093578468
3	Bank Aladin Syariah, Tbk	2018	Rp 661,912,000,000		
		2019	Rp 715,623,000,000	Rp 53,711,000,000	0.081145228
		2020	Rp 721,397,000,000	Rp 5,774,000,000	0.008068494
		2021	Rp 2,173,162,000,000	Rp 1,451,765,000,000	2.012435594
		2022	Rp 4,733,401,000,000	Rp 2,560,239,000,000	1.178116956
		2023	Rp 7,092,120,000,000	Rp 2,358,719,000,000	0.498313792
4	Bank Victoria Syariah	2018	Rp 2,126,018,825,461		
		2019	Rp 2,262,451,180,327	Rp 136,432,354,866	0.064172694
		2020	Rp 26,221,407,472,000	Rp 23,958,956,291,67	10.58982245

				3	
		2021	Rp 24,947,143,045,000	-Rp 1,274,264,427,000	-0.04859634
		2022	Rp 2,110,830,076,907	-Rp 22,836,312,968,093	-0.915387903
		2023	Rp 3,082,278,949,118	Rp 971,448,872,211	0.460221257
5	Bank Panin Dubai Syariah, Tbk	2018	Rp 207,204,418,000,000		
		2019	Rp 211,287,370,000,000	Rp 4,082,952,000,000	0.019704947
		2020	Rp 11,302,082,193,000	-Rp 199,985,287,807,000	-0.946508482
		2021	Rp 14,426,004,879,000	Rp 3,123,922,686,000	0.276402404
		2022	Rp 212,431,881,000,000	Rp 198,005,876,121,000	13.72562104
		2023	Rp 222,010,050,000,000	Rp 9,578,169,000,000	0.04508819
6	Bank Syariah Bukopin	2018	Rp 6,328,446,529,189		
		2019	Rp 6,739,723,904,064	Rp 411,277,374,875	0.064988678
		2020	Rp 5,223,189,368,335	-Rp 1,516,534,535,729	-0.225014341
		2021	Rp 6,220,221,221,378	Rp 997,031,853,043	0.190885641
		2022	Rp 7,013,225,123,469	Rp 793,003,902,091	0.127488055
		2023	Rp 7,920,474,352,432	Rp 907,249,228,963	0.129362627
7	BCA Syariah	2018	Rp 7,064,008,145,080		
		2019	Rp 8,634,373,690,079	Rp 1,570,365,544,999	0.222305172
		2020	Rp 9,720,253,656,189	Rp 1,085,879,966,110	0.125762447
		2021	Rp 10,642,337,798,588	Rp 922,084,142,399	0.094862148
		2022	Rp 12,671,668,609,585	Rp 2,029,330,810,997	0.190684683
		2023	Rp	Rp	0.142054305

			14,471,733,681,818	1,800,065,072,233	
8	Bank Tabungan Pensiunan Nasional	2018	Rp 12,039,275,000,000		
		2019	Rp 15,383,038,000,000	Rp 3,343,763,000,000	0.277737904
		2020	Rp 16,435,005,000,000	Rp 1,051,967,000,000	0.068384867
		2021	Rp 18,543,856,000,000	Rp 2,108,851,000,000	0.128314594
		2022	Rp 21,161,976,000,000	Rp 2,618,120,000,000	0.141185307
		2023	Rp 21,435,366,000,000	Rp 273,390,000,000	0.012918926
9	Bank Jabar Banten Syariah	2018	Rp 6,741,449,496,000		
		2019	Rp 7,723,201,420,000	Rp 981,751,924,000	0.145629204
		2020	Rp 8,884,354,097,000	Rp 1,161,152,677,000	0.150346031
		2021	Rp 10,358,849,568,000	Rp 1,474,495,471,000	0.16596541
		2022	Rp 12,445,810,770,000	Rp 2,086,961,202,000	0.201466503
		2023	Rp 18,829,548,800,000	Rp 6,383,738,030,000	0.512922633
10	BPD Nusa Tenggara Barat Syariah	2018	Rp 7,038,646,941,751		
		2019	Rp 8,640,304,811,278	Rp 1,601,657,869,527	0.227551955
		2020	Rp 10,419,758,778,987	Rp 1,779,453,967,709	0.205948055
		2021	Rp 11,215,180,007,793	Rp 795,421,228,806	0.076337778
		2022	Rp 13,001,640,971,314	Rp 1,786,460,963,521	0.159289549
		2023	Rp 14,269,585,476,285	Rp 1,267,944,504,971	0.097521883
11	Bank Danamon Indonesia, Tbk	2018	Rp 186,762,189,000,000		
		2019	Rp 193,533,970,000,000	Rp 6,771,781,000,000	0.036258844
		2020	Rp 200,890,068,000,000	Rp 7,356,098,000,000	0.038009338
		2021	Rp 192,239,698,000,000	-Rp 8,650,370,000,000	-0.043060217

		2022	Rp 197,729,688,000,000	Rp 5,489,990,000,000	0.028558045
		2023	Rp 221,304,532,000,000	Rp 23,574,844,000,000	0.11922764
12	Bank Permata, Tbk	2018	Rp 152,892,866,000,000		
		2019	Rp 161,451,259,000,000	Rp 8,558,393,000,000	0.055976405
		2020	Rp 197,726,097,000,000	Rp 36,274,838,000,000	0.224679809
		2021	Rp 234,379,042,000,000	Rp 36,652,945,000,000	0.185372318
		2022	Rp 255,112,471,000,000	Rp 20,733,429,000,000	0.088461105
		2023	Rp 257,444,147,000,000	Rp 2,331,676,000,000	0.009139796
13	Bank CIMB Niaga, Tbk	2018	Rp 266,781,498,000,000		
		2019	Rp 274,467,227,000,000	Rp 7,685,729,000,000	0.028809078
		2020	Rp 280,943,605,000,000	Rp 6,476,378,000,000	0.02359618
		2021	Rp 310,786,960,000,000	Rp 29,843,355,000,000	0.106225429
		2022	Rp 306,754,299,000,000	-Rp 4,032,661,000,000	-0.012975644
		2023	Rp 334,369,233,000,000	Rp 27,614,934,000,000	0.090022973
14	Bank OCBC NISP, Tbk	2018	Rp 173,582,894,000,000		
		2019	Rp 180,706,987,000,000	Rp 7,124,093,000,000	0.041041446
		2020	Rp 206,297,200,000,000	Rp 25,590,213,000,000	0.141611641
		2021	Rp 214,395,608,000,000	Rp 8,098,408,000,000	0.039256025
		2022	Rp 238,498,560,000,000	Rp 24,102,952,000,000	0.112422788

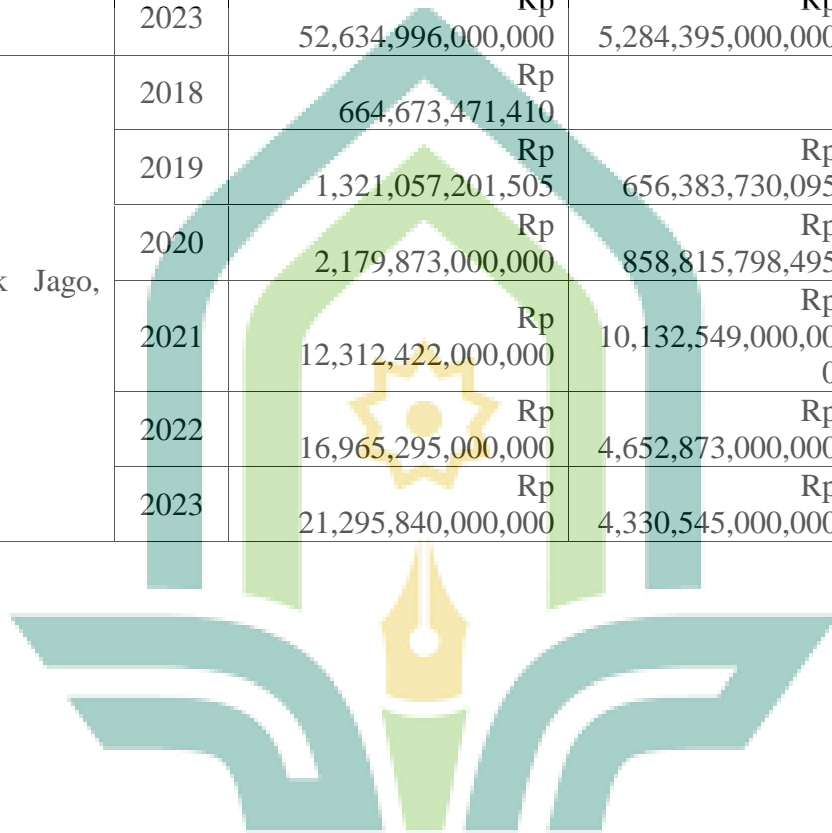
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		2023	Rp 249,757,139,000,000	Rp 11,258,579,000,000	0.047206067
15	BPD Daerah Istimewa Yogyakarta	2018	Rp 11,993,576,431,285		
		2019	Rp 13,652,980,127,374	Rp 1,659,403,696,089	0.138357704
		2020	Rp 14,707,047,353,354	Rp 1,054,067,225,980	0.077204187
		2021	Rp 15,765,333,178,740	Rp 1,058,285,825,386	0.071957736
		2022	Rp 16,850,898,726,712	Rp 1,085,565,547,972	0.068857761
		2023	Rp 18,502,929,566,003	Rp 1,652,030,839,291	0.098038144
16	BPD Jawa Tengah	2018	Rp 66,844,677,480,000		
		2019	Rp 71,860,453,318,000	Rp 5,015,775,838,000	0.075036279
		2020	Rp 73,106,133,918,000	Rp 1,245,680,600,000	0.017334717
		2021	Rp 80,348,338,916,000	Rp 7,242,204,998,000	0.099064259
		2022	Rp 84,493,779,552,000	Rp 4,145,440,636,000	0.051593358
		2023	Rp 88,453,611,779,000	Rp 3,959,832,227,000	0.04686537
17	BPD Jawa Timur, Tbk	2018	Rp 62,689,118,000,000		
		2019	Rp 76,715,290,000,000	Rp 14,026,172,000,000	0.223741735
		2020	Rp 83,619,452,000,000	Rp 6,904,162,000,000	0.089997209
		2021	Rp 100,723,330,000,000	Rp 17,103,878,000,000	0.204544249
		2022	Rp 103,031,367,000,000	Rp 2,308,037,000,000	0.022914622
		2023	Rp 103,854,773,000,000	Rp 823,406,000,000	0.007991799
18	BPD Jambi	2018	Rp 10,895,786,868,743		
		2019	Rp	Rp	0.075355222

			11,716,841,304,154	821,054,435,411	
		2020	Rp 11,389,694,454,340	-Rp 327,146,849,814	-0.027921079
		2021	Rp 13,116,343,485,768	Rp 1,726,649,031,428	0.151597485
		2022	Rp 12,823,871,258,333	-Rp 292,472,227,435	-0.022298305
		2023	Rp 13,733,794,277,469	Rp 909,923,019,136	0.070955408
19	Bank Aceh Syariah	2018	Rp 23,095,158,779,296		
		2019	Rp 25,121,063,173,639	Rp 2,025,904,394,343	0.087719873
		2020	Rp 25,480,962,623,868	Rp 359,899,450,229	0.014326601
		2021	Rp 28,170,825,805,198	Rp 2,689,863,181,330	0.105563641
		2022	Rp 28,767,096,914,052	Rp 596,271,108,854	0.021166263
		2023	Rp 30,470,307,244,138	Rp 1,703,210,330,086	0.05920689
20	BPD Sumatera Utara	2018	Rp 28,121,107,028,840		
		2019	Rp 31,736,072,910,909	Rp 3,614,965,882,069	0.128549914
		2020	Rp 33,530,317,223,069	Rp 1,794,244,312,160	0.056536431
		2021	Rp 38,012,388,406,621	Rp 4,482,071,183,552	0.133672197
		2022	Rp 40,619,103,000,000	Rp 2,606,714,593,379	0.068575396
		2023	Rp 44,391,979,000,000	Rp 3,772,876,000,000	0.092884277
21	BPD Nagari	2018	Rp 23,190,691,424,930		
		2019	Rp 24,433,595,767,423	Rp 1,242,904,342,493	0.053594967
		2020	Rp 25,559,008,291,909	Rp 1,125,412,524,486	0.046060045
		2021	Rp 27,982,084,555,688	Rp 2,423,076,263,779	0.094803219
		2022	Rp 30,096,359,098,249	Rp 2,114,274,542,561	0.07555815
		2023	Rp 31,914,699,371,277	Rp 1,818,340,273,028	0.060417284

22	BPD Riau Kepri Syariah	2018	Rp 27,414,272,407,258		
		2019	Rp 25,452,113,623,852	-Rp 1,962,158,783,406	-0.071574352
		2020	Rp 28,199,965,781,072	Rp 2,747,852,157,220	0.107961649
		2021	Rp 30,779,685,780,515	Rp 2,579,719,999,443	0.091479544
		2022	Rp 31,382,356,195,093	Rp 602,670,414,578	0.019580135
		2023	Rp 29,344,849,739,000	-Rp 2,037,506,456,093	-0.064925222
23	BPD Kamlimanta n Selatan	2018	Rp 12,749,394,746,292		
		2019	Rp 13,954,838,214,277	Rp 1,205,443,467,985	0.094549074
		2020	Rp 14,852,362,925,558	Rp 897,524,711,281	0.064316382
		2021	Rp 16,535,442,460,824	Rp 1,683,079,535,266	0.113320658
		2022	Rp 21,358,583,477,870	Rp 4,823,141,017,046	0.291685029
		2023	Rp 23,749,616,153,973	Rp 2,391,032,676,103	0.111947156
24	BPD Kalimantan Barat	2018	Rp 17,457,761,536,000		
		2019	Rp 18,494,495,787,000	Rp 1,036,734,251,000	0.059385291
		2020	Rp 18,608,650,435,000	Rp 114,154,648,000	0.006172358
		2021	Rp 23,236,974,808,000	Rp 4,628,324,373,000	0.24871897
		2022	Rp 23,579,226,389,000	Rp 342,251,581,000	0.014728749
		2023	Rp 25,012,718,205,000	Rp 1,433,491,816,000	0.060794692
25	BPD Kalimantan Timur dan Kalimantan Utara	2018	Rp 25,344,193,604,677		
		2019	Rp 29,034,027,144,368	Rp 3,689,833,539,691	0.145588911
		2020	Rp 30,231,839,213,066	Rp 1,197,812,068,698	0.041255457
		2021	Rp 33,132,941,778,759	Rp 2,901,102,565,693	0.095961828
		2022	Rp	Rp	0.263002648

			41,846,993,207,497	8,714,051,428,738	
		2023	Rp 49,302,253,088,170	Rp 7,455,259,880,673	0.17815521
26	Bank Tabungan Negara, Tbk	2018	Rp 306,436,194,000,000		
		2019	Rp 311,776,828,000,000	Rp 5,340,634,000,000	0.017428209
		2020	Rp 361,208,406,000,000	Rp 49,431,578,000,000	0.158547953
		2021	Rp 371,868,311,000,000	Rp 10,659,905,000,000	0.029511786
		2022	Rp 402,148,312,000,000	Rp 30,280,001,000,000	0.081426677
		2023	Rp 438,749,736,000,000	Rp 36,601,424,000,000	0.09101474
27	BPD DKI	2018	Rp 53,027,916,000,000		
		2019	Rp 55,600,923,000,000	Rp 2,573,007,000,000	0.048521745
		2020	Rp 63,046,131,000,000	Rp 7,445,208,000,000	0.133904396
		2021	Rp 70,741,743,000,000	Rp 7,695,612,000,000	0.122063192
		2022	Rp 78,884,853,000,000	Rp 8,143,110,000,000	0.115110395
		2023	Rp 83,063,658,000,000	Rp 4,178,805,000,000	0.052973478
28	Bank Maybank Indonesia, Tbk	2018	Rp 177,532,858,000,000		
		2019	Rp 169,082,830,000,000	-Rp 8,450,028,000,000	-0.047596981
		2020	Rp 173,224,412,000,000	Rp 4,141,582,000,000	0.024494397
		2021	Rp 168,758,476,000,000	-Rp 4,465,936,000,000	-0.025781216
		2022	Rp 160,813,918,000,000	-Rp 7,944,558,000,000	-0.047076498
		2023	Rp 171,803,070,000,000	Rp 10,989,152,000,000	0.068334583
29	Bank	2018	Rp		

	Sinarmas		30,748,742,000,000		
		2019	Rp 36,559,556,000,000	Rp 5,810,814,000,000	0.188977292
		2020	Rp 44,612,045,000,000	Rp 8,052,489,000,000	0.22025675
		2021	Rp 52,671,981,000,000	Rp 8,059,936,000,000	0.180667261
		2022	Rp 47,350,601,000,000	-Rp 5,321,380,000,000	-0.101028666
		2023	Rp 52,634,996,000,000	Rp 5,284,395,000,000	0.111601435
30	Bank Jago, Tbk	2018	Rp 664,673,471,410		
		2019	Rp 1,321,057,201,505	Rp 656,383,730,095	0.9875281
		2020	Rp 2,179,873,000,000	Rp 858,815,798,495	0.65009736
		2021	Rp 12,312,422,000,000	Rp 10,132,549,000,000	4.648229048
		2022	Rp 16,965,295,000,000	Rp 4,652,873,000,000	0.377900709
		2023	Rp 21,295,840,000,000	Rp 4,330,545,000,000	0.255259045



Lampiran 5 Tabulasi Variabel *Opportunity*

No	Perbankan Syariah	Tahun	Dewan Komisaris Independen	Total Dewan Komisaris	Hasil
1	Bank Muamalat Indonesia	2019	3	5	0.6
		2020	3	5	0.6
		2021	3	6	0.5
		2022	3	5	0.6
		2023	2	3	0.66667
2	Bank Mega Syariah	2019	3	3	1
		2020	3	3	1
		2021	3	3	1
		2022	3	3	1
		2023	3	3	1
3	Bank Aladin Syariah, Tbk	2019	2	4	0.5
		2020	2	4	0.5
		2021	3	4	0.75
		2022	2	3	0.66667
		2023	2	3	0.66667
4	Bank Victoria Syariah	2019	2	3	0.66667
		2020	1	3	0.33333
		2021	2	3	0.66667
		2022	1	2	0.5
		2023	2	3	0.66667
5	Bank Panin Dubai Syariah, Tbk	2019	2	3	0.66667
		2020	2	3	0.66667
		2021	2	3	0.66667
		2022	2	3	0.66667
		2023	2	3	0.66667
6	Bank Bukopin Syariah	2019	2	3	0.66667
		2020	2	3	0.66667
		2021	2	3	0.66667
		2022	2	3	0.66667
		2023	2	3	0.66667
7	BCA Syariah	2019	2	3	0.66667

		2020	3	4	0.75
		2021	2	3	0.66667
		2022	2	3	0.66667
		2023	2	3	0.66667
8	Bank Tabungan Pensiunan Nasional	2019	2	4	0.5
		2020	2	4	0.5
		2021	1	2	0.5
		2022	2	4	0.5
		2023	3	5	0.6
9	Bank Jabar Banten Syariah	2019	2	3	0.66667
		2020	2	3	0.66667
		2021	1	3	0.33333
		2022	2	3	0.66667
		2023	4	6	0.66667
10	BPD Nusa Tenggara Barat Syariah	2019	2	3	0.66667
		2020	2	3	0.66667
		2021	3	5	0.6
		2022	3	5	0.6
		2023	3	5	0.6
11	Bank Danamon Indonesia, Tbk	2019	4	8	0.5
		2020	4	8	0.5
		2021	4	8	0.5
		2022	4	8	0.5
		2023	4	8	0.5
12	Bank Permata, Tbk	2019	4	8	0.5
		2020	4	8	0.5
		2021	4	7	0.57143
		2022	4	8	0.5
		2023	4	8	0.5
13	Bank CIMB Niaga, Tbk	2019	4	8	0.5
		2020	3	5	0.6
		2021	3	7	0.42857
		2022	3	6	0.5
		2023	4	7	0.57143
14	Bank OCBC NISP, Tbk	2019	6	9	0.66667
		2020	5	8	0.625
		2021	5	8	0.625

		2022	4	8	0.5
		2023	6	9	0.66667
15	BPD Daerah Istimewa Yogyakarta	2019	1	3	0.33333
		2020	2	4	0.5
		2021	2	3	0.66667
		2022	2	3	0.66667
		2023	3	4	0.75
16	BPD Jawa Tengah	2019	2	3	0.66667
		2020	3	3	1
		2021	3	3	1
		2022	3	4	0.75
		2023	2	4	0.5
17	BPD Jawa Timur, Tbk	2019	3	6	0.5
		2020	3	6	0.5
		2021	2	3	0.66667
		2022	3	5	0.6
		2023	3	5	0.6
18	BPD Jambi	2019	3	4	0.75
		2020	2	3	0.66667
		2021	2	3	0.66667
		2022	3	4	0.75
		2023	2	4	0.5
19	Bank Aceh Syariah	2019	2	3	0.66667
		2020	3	3	1
		2021	3	4	0.75
		2022	3	4	0.75
		2023	3	4	0.75
20	BPD Sumatera Utara	2019	1	2	0.5
		2020	1	2	0.5
		2021	2	3	0.66667
		2022	2	3	0.66667
		2023	2	3	0.66667
21	BPD Nagari	2019	2	4	0.5
		2020	2	4	0.5
		2021	2	3	0.66667
		2022	2	3	0.66667
		2023	2	3	0.66667

22	BPD Riau Kepri Syariah	2019	3	4	0.75
		2020	2	3	0.66667
		2021	3	5	0.6
		2022	2	3	0.66667
		2023	2	3	0.66667
23	BPD Kamlimantan Selatan	2019	2	3	0.66667
		2020	2	3	0.66667
		2021	1	2	0.5
		2022	2	3	0.66667
		2023	2	3	0.66667
24	BPD Kalimantan Barat	2019	2	4	0.5
		2020	3	4	0.75
		2021	2	3	0.66667
		2022	3	4	0.75
		2023	3	4	0.75
25	BPD Kalimantan Timur dan Kalimantan Utara	2019	2	4	0.5
		2020	1	3	0.33333
		2021	2	4	0.5
		2022	2	3	0.66667
		2023	2	5	0.4
26	Bank Tabungan Negara, Tbk	2019	3	6	0.5
		2020	3	6	0.5
		2021	3	6	0.5
		2022	5	9	0.55556
		2023	5	9	0.55556
27	BPD DKI	2019	2	4	0.5
		2020	2	3	0.66667
		2021	1	2	0.5
		2022	2	3	0.66667
		2023	2	3	0.66667
28	Bank Maybank Indonesia, Tbk	2019	3	6	0.5
		2020	3	6	0.5
		2021	4	7	0.57143
		2022	4	8	0.5
		2023	4	8	0.5
29	Bank Sinarmas	2019	2	3	0.66667
		2020	2	3	0.66667

		2021	2	3	0.66667
		2022	2	3	0.66667
		2023	2	3	0.66667
30	Bank Jago, Tbk	2019	2	3	0.66667
		2020	2	4	0.5
		2021	2	4	0.5
		2022	2	4	0.5
		2023	2	4	0.5



Lampiran 6 Tabulasi Variabel *Rationalization*

No	Perbankan Syariah	2019	2020	2021	2022	2023
1	Bank Muamalat Indonesia	0	0	1	0	0
2	Bank Mega Syariah	0	1	0	1	1
3	Bank Aladin Syariah, Tbk	0	1	1	0	1
4	Bank Victoria Syariah	1	0	1	0	1
5	Bank Panin Dubai Syariah, Tbk	1	0	1	0	0
6	Bank Syariah Bukopin	0	1	0	1	0
7	BCA Syariah	0	1	0	1	1
8	Bank Tabungan Pensiunan Nasional	1	0	0	1	1
9	Bank Jabar Banten Syariah	1	0	0	1	0
10	BPD Nusa Tenggara Barat Syariah	1	0	0	1	0
11	Bank Danamon Indonesia, Tbk	0	1	1	0	0
12	Bank Permata, Tbk	1	0	0	0	1
13	Bank CIMB Niaga, Tbk	0	1	0	0	1
14	Bank OCBC NISP, Tbk	0	0	1	0	0
15	BPD Daerah Istimewa Yogyakarta	0	1	0	0	1
16	BPD Jawa Tengah	1	1	0	0	1
17	BPD Jawa Timur, Tbk	0	1	1	1	0
18	BPD Jambi	0	1	0	1	0
19	Bank Aceh Syariah	1	0	1	0	0
20	BPD Sumatera Utara	1	0	0	1	1
21	BPD Nagari	0	1	1	1	0
22	BPD Riau Kepri Syariah	1	0	0	1	1
23	BPD Kamlimantan Selatan	1	0	0	0	0
24	BPD Kalimantan Barat	1	0	0	1	1
25	BPD Kalimantan Timur dan Kalimantan Utara	1	0	1	1	0
26	Bank Tabungan Negara, Tbk	1	1	1	0	1
27	BPD DKI	0	0	1	0	1
28	Bank Maybank Indonesia, Tbk	1	0	1	1	1
29	Bank Sinarmas	1	0	1	0	1
30	Bank Jago, Tbk	0	1	1	0	0

Lampiran 7 Tabulasi Variabel *Capability*

No.	Perbankan Syariah	2019	2020	2021	2022	2023
1	Bank Muamalat Indonesia	2	1	2	2	3
2	Bank Mega Syariah	2	2	2	2	2
3	Bank Aladin Syariah, Tbk	2	1	2	2	2
4	Bank Victoria Syariah	2	2	2	2	2
5	Bank Panin Dubai Syariah, Tbk	2	2	2	2	2
6	Bank Syariah Bukopin	2	2	2	1	1
7	BCA Syariah	1	1	2	2	2
8	Bank Tabungan Pensiunan Nasional	3	2	2	2	2
9	Bank Jabar Banten Syariah	3	3	3	3	3
10	BPD Nusa Tenggara Barat Syariah	3	3	3	3	3
11	Bank Danamon Indonesia, Tbk	2	2	2	2	3
12	Bank Permata, Tbk	4	4	3	2	2
13	Bank CIMB Niaga, Tbk	2	2	2	2	2
14	Bank OCBC NISP, Tbk	3	3	3	3	3
15	BPD Daerah Istimewa Yogyakarta	2	2	2	2	2
16	BPD Jawa Tengah	4	4	4	4	4
17	BPD Jawa Timur, Tbk	3	3	4	4	4
18	BPD Jambi	3	4	4	4	3
19	Bank Aceh Syariah	3	3	3	3	3
20	BPD Sumatera Utara	2	2	2	2	2
21	BPD Nagari	3	3	3	3	3
22	BPD Riau Kepri Syariah	3	4	4	4	2
23	BPD Kalimantan Selatan	2	2	3	3	1
24	BPD Kalimantan Barat	2	2	2	2	2
25	BPD Kalimantan Timur dan Kalimantan Utara	1	1	1	1	1
26	Bank Tabungan Negara, Tbk	3	3	3	3	3
27	BPD DKI	2	2	2	2	2
28	Bank Maybank Indonesia, Tbk	4	4	4	4	4
29	Bank Sinarmas	2	2	2	2	3
30	Bank Jago, Tbk	3	1	1	1	1

Lampiran 8 Tabulasi Variabel *Arrogance*

No.	Perbankan Syariah	2019	2020	2021	2022	2023
1	Bank Muamalat Indonesia	2	4	4	3	3
2	Bank Mega Syariah	2	2	2	2	3
3	Bank Aladin Syariah, Tbk	2	2	2	3	2
4	Bank Victoria Syariah	2	2	2	2	2
5	Bank Panin Dubai Syariah, Tbk	3	3	3	3	3
6	Bank Syariah Bukopin	2	0	3	2	2
7	BCA Syariah	4	3	2	3	3
8	Bank Tabungan Pensiunan Nasional	2	1	2	3	3
9	Bank Jabar Banten Syariah	2	1	3	2	3
10	BPD Nusa Tenggara Barat Syariah	3	4	3	2	2
11	Bank Danamon Indonesia, Tbk	3	3	3	3	3
12	Bank Permata, Tbk	3	3	3	3	3
13	Bank CIMB Niaga, Tbk	2	2	1	3	3
14	Bank OCBC NISP, Tbk	2	2	2	2	2
15	BPD Daerah Istimewa Yogyakarta	3	3	3	1	2
16	BPD Jawa Tengah	3	3	3	3	3
17	BPD Jawa Timur, Tbk	1	2	3	2	2
18	BPD Jambi	2	1	1	1	3
19	Bank Aceh Syariah	3	3	3	1	3
20	BPD Sumatera Utara	3	3	4	1	1
21	BPD Nagari	3	3	3	3	2
22	BPD Riau Kepri Syariah	0	3	2	2	2
23	BPD Kalimantan Selatan	1	1	3	2	1
24	BPD Kalimantan Barat	2	2	1	3	2
25	BPD Kalimantan Timur dan Kalimantan Utara	3	1	2	1	2
26	Bank Tabungan Negara, Tbk	2	0	3	2	1
27	BPD DKI	0	0	1	1	0
28	Bank Maybank Indonesia, Tbk	3	3	3	3	3
29	Bank Sinarmas	2	3	1	3	3
30	Bank Jago, Tbk	2	3	1	1	1

Lampiran 9 Tabulasi Variabel *Collusion*

No.	Perbankan Syariah	Tahun	Fee Audit	LN (Fee Audit)
1.	Bank Muamalat Indonesia	2019	Rp 800,000,000	20.50012229
		2020	Rp 1,300,000,000	20.9856301
		2021	Rp 1,100,000,000	20.81857602
		2022	Rp 1,250,000,000	20.94640939
		2023	Rp 1,100,000,000	20.81857602
2	Bank Mega Syariah	2019	Rp 230,000,000	19.25358987
		2020	Rp 245,000,000	19.31676877
		2021	Rp 255,000,000	19.3567741
		2022	Rp 300,000,000	19.51929303
		2023	Rp 1,050,000,000	20.772056
3	Bank Aladin Syariah, Tbk	2019	Rp 8,517,000,000	22.86533
		2020	Rp 1,818,000,000	21.32100283
		2021	Rp 22,484,000,000	23.83606978
		2022	Rp 33,311,000,000	24.22915351
		2023	Rp 54,084,000,000	24.71380423
4	Bank Victoria Syariah	2019	Rp 330,000,000	19.61460321
		2020	Rp 320,000,000	19.58383155
		2021	Rp 320,000,000	19.58383155
		2022	Rp 320,000,000	19.58383155
		2023	Rp 330,000,000	19.61460321
5	Bank Panin Dubai Syariah, Tbk	2019	Rp 375,000,000	19.74243658
		2020	Rp 500,000,000	20.03011866
		2021	Rp 700,000,000	20.36659089
		2022	Rp 1,500,000,000	21.12873095
		2023	Rp 1,650,000,000	21.22404112
6	Bank Syariah Bukopin	2019	Rp 640,000,000	20.27697873
		2020	Rp 748,000,000	20.43291354
		2021	Rp 748,000,000	20.43291354
		2022	Rp 680,000,000	20.33760336
		2023	Rp 1,650,000,000	21.22404112
7	BCA Syariah	2019	Rp 220,000,000	19.2091381
		2020	Rp 220,000,000	19.2091381
		2021	Rp 230,000,000	19.25358987
		2022	Rp 270,000,000	19.41393252
		2023	Rp 800,000,000	20.50012229
8	Bank Tabungan	2019	Rp 1,325,000,000	21.0046783

	Pensiunan Nasional	2020	Rp 1,370,000,000	21.03807658
		2021	Rp 1,440,000,000	21.08790895
		2022	Rp 1,620,000,000	21.20569199
		2023	Rp 887,000,000	20.60335554
9	Bank Jabar Banten Syariah	2019	Rp 2,700,000,000	21.71651761
		2020	Rp 2,200,000,000	21.5117232
		2021	Rp 2,400,000,000	21.59873457
		2022	Rp 2,500,000,000	21.63955657
		2023	Rp 2,547,000,000	21.65818203
10	BPD Nusa Tenggara Barat Syariah	2019	Rp 330,000,000	19.61460321
		2020	Rp 352,000,000	19.67914173
		2021	Rp 374,000,000	19.73976636
		2022	Rp 350,000,000	19.67344371
		2023	Rp 350,000,000	19.67344371
11	Bank Danamon Indonesia, Tbk	2019	Rp 5,282,000,000	22.38757065
		2020	Rp 6,400,000,000	22.57956383
		2021	Rp 4,730,000,000	22.27719104
		2022	Rp 5,730,000,000	22.46898137
		2023	Rp 5,950,000,000	22.50665706
12	Bank Permata, Tbk	2019	Rp 7,100,000,000	22.68336062
		2020	Rp 7,100,000,000	22.68336062
		2021	Rp 7,500,000,000	22.73816886
		2022	Rp 7,500,000,000	22.73816886
		2023	Rp 8,375,000,000	22.84851691
13	Bank CIMB Niaga, Tbk	2019	Rp 12,913,500,000	23.28153911
		2020	Rp 9,700,000,000	22.99539172
		2021	Rp 9,880,000,000	23.01377835
		2022	Rp 10,226,700,000	23.04826778
		2023	Rp 11,000,000,000	23.12116111
14	Bank OCBC NISP, Tbk	2019	Rp 4,200,000,000	22.15835036
		2020	Rp 4,100,000,000	22.13425281
		2021	Rp 4,510,000,000	22.22956299
		2022	Rp 5,050,000,000	22.34265408
		2023	Rp 5,260,000,000	22.38339686
15	BPD Daerah Istimewa Yogyakarta	2019	Rp 362,000,000	19.70715477
		2020	Rp 375,000,000	19.74243658
		2021	Rp 380,000,000	19.75568181
		2022	Rp 385,000,000	19.76875389
		2023	Rp 387,500,000	19.77522641

16	BPD Jawa Tengah	2019	Rp 2,600,000,000	21.67877728
		2020	Rp 1,600,000,000	21.19326947
		2021	Rp 1,650,000,000	21.22404112
		2022	Rp 1,700,000,000	21.25389409
		2023	Rp 1,750,000,000	21.28288162
17	BPD Jawa Timur, Tbk	2019	Rp 960,000,000	20.68244384
		2020	Rp 1,485,000,000	21.11868061
		2021	Rp 1,300,000,000	20.9856301
		2022	Rp 1,121,000,000	20.83748698
		2023	Rp 1,175,000,000	20.88453398
18	BPD Jambi	2019	Rp 540,000,000	20.1070797
		2020	Rp 540,000,000	20.1070797
		2021	Rp 590,000,000	20.19563309
		2022	Rp 620,000,000	20.24523004
		2023	Rp 620,000,000	20.24523004
19	Bank Aceh Syariah	2019	Rp 925,000,000	20.6453043
		2020	Rp 630,000,000	20.26123038
		2021	Rp 645,000,000	20.28476087
		2022	Rp 1,150,000,000	20.86302778
		2023	Rp 1,220,000,000	20.9221167
20	BPD Sumatera Utara	2019	Rp 760,000,000	20.44882899
		2020	Rp 890,000,000	20.60673202
		2021	Rp 935,000,000	20.65605709
		2022	Rp 1,400,000,000	21.05973807
		2023	Rp 1,500,000,000	21.12873095
21	BPD Nagari	2019	Rp 480,000,000	19.98929666
		2020	Rp 490,000,000	20.00991595
		2021	Rp 530,000,000	20.08838756
		2022	Rp 480,000,000	19.98929666
		2023	Rp 475,000,000	19.97882536
22	BPD Riau Kepri Syariah	2019	Rp 600,000,000	20.21244021
		2020	Rp 632,500,000	20.26519078
		2021	Rp 600,000,000	20.21244021
		2022	Rp 666,000,000	20.31680023
		2023	Rp 783,425,000	20.47918589
23	BPD Selatan Kamlimantan	2019	Rp 519,200,000	20.06779972
		2020	Rp 513,000,000	20.0557864
		2021	Rp 510,000,000	20.04992128
		2022	Rp 520,000,000	20.06933937

		2023	Rp 520,000,000	20.06933937
24	BPD Kalimantan Barat	2019	Rp 543,730,000	20.11396336
		2020	Rp 543,730,000	20.11396336
		2021	Rp 543,730,000	20.11396336
		2022	Rp 780,000,000	20.47480448
		2023	Rp 571,000,000	20.16289977
25	BPD Kalimantan Timur dan Kalimantan Utara	2019	Rp 742,940,000	20.42612585
		2020	Rp 742,940,000	20.42612585
		2021	Rp 750,000,000	20.43558376
		2022	Rp 850,000,000	20.56074691
		2023	Rp 850,000,000	20.56074691
26	Bank Tabungan Negara, Tbk	2019	Rp 2,650,000,000	21.69782548
		2020	Rp 3,249,000,000	21.90161309
		2021	Rp 4,050,000,000	22.12198272
		2022	Rp 4,390,000,000	22.20259506
		2023	Rp 4,800,000,000	22.29188175
27	BPD DKI	2019	Rp 1,810,000,000	21.31659268
		2020	Rp 1,980,000,000	21.40636268
		2021	Rp 2,100,000,000	21.46520318
		2022	Rp 1,900,000,000	21.36511972
		2023	Rp 2,350,000,000	21.57768117
28	Bank Maybank Indonesia, Tbk	2019	Rp 3,547,000,000	21.98936801
		2020	Rp 4,940,300,000	22.3206919
		2021	Rp 5,026,700,000	22.33802954
		2022	Rp 4,056,000,000	22.1234631
		2023	Rp 4,264,000,000	22.17347352
29	Bank Sinarmas	2019	Rp 1,030,000,000	20.75282464
		2020	Rp 1,100,000,000	20.81857602
		2021	Rp 1,200,000,000	20.90558739
		2022	Rp 1,300,000,000	20.9856301
		2023	Rp 1,400,000,000	21.05973807
30	Bank Jago, Tbk	2019	Rp 1,056,772,700	20.77848548
		2020	Rp 198,000,000	19.10377759
		2021	Rp 1,650,000,000	21.22404112
		2022	Rp 1,650,000,000	21.22404112
		2023	Rp 2,700,000,000	21.71651761

Lampiran 10 Tabulasi Variabel Komite Audit

No.	Perbankan Syariah	Tahun	Total Komite Audit	Total Dewan Komisaris	Hasil
1.	Bank Muamalat Indonesia	2019	3	5	0.6
		2020	3	5	0.6
		2021	3	6	0.5
		2022	5	5	1
		2023	6	3	2
2	Bank Syariah Mega	2019	3	3	1
		2020	3	3	1
		2021	3	3	1
		2022	3	3	1
		2023	4	3	1.333333
3	Bank Syariah, Tbk Aladin	2019	4	4	1
		2020	4	4	1
		2021	4	4	1
		2022	4	3	1.333333
		2023	4	3	1.333333
4	Bank Syariah Victoria	2019	4	3	1.333333
		2020	2	3	0.666667
		2021	4	3	1.333333
		2022	4	2	2
		2023	5	3	1.666667
5	Bank Panin Dubai Syariah, Tbk	2019	3	3	1
		2020	3	3	1
		2021	3	3	1
		2022	3	3	1
		2023	3	3	1
6	Bank Bukopin Syariah	2019	3	3	1
		2020	3	3	1
		2021	4	3	1.333333
		2022	4	3	1.333333
		2023	3	3	1
7	BCA Syariah	2019	4	3	1.333333
		2020	3	4	0.75
		2021	3	3	1

		2022	3	3	1
		2023	3	3	1
8	Bank Tabungan Pensiunan Nasional	2019	4	4	1
		2020	3	4	0.75
		2021	4	2	2
		2022	4	4	1
		2023	3	5	0.6
9	Bank Jabar Banten Syariah	2019	5	3	1.666667
		2020	5	3	1.666667
		2021	5	3	1.666667
		2022	5	3	1.666667
		2023	5	6	0.833333
10	BPD Nusa Tenggara Barat Syariah	2019	5	3	1.666667
		2020	5	3	1.666667
		2021	6	5	1.2
		2022	6	5	1.2
		2023	6	5	1.2
11	Bank Danamon Indonesia, Tbk	2019	4	8	0.5
		2020	5	8	0.625
		2021	6	8	0.75
		2022	6	8	0.75
		2023	4	8	0.5
12	Bank Permata, Tbk	2019	4	8	0.5
		2020	4	8	0.5
		2021	4	7	0.571429
		2022	4	8	0.5
		2023	4	8	0.5
13	Bank Niaga, Tbk CIMB	2019	4	8	0.5
		2020	6	5	1.2
		2021	3	7	0.428571
		2022	5	6	0.833333
		2023	6	7	0.857143
14	Bank NISP, Tbk OCBC	2019	4	9	0.444444
		2020	4	8	0.5
		2021	4	8	0.5
		2022	3	8	0.375
		2023	4	9	0.444444
15	BPD Daerah Istimewa	2019	4	3	1.333333
		2020	4	4	1

	Yogyakarta	2021	4	3	1.333333
		2022	4	3	1.333333
		2023	4	4	1
16	BPD Jawa Tengah	2019	4	3	1.333333
		2020	5	3	1.666667
		2021	5	3	1.666667
		2022	5	4	1.25
		2023	4	4	1
17	BPD Jawa Timur, Tbk	2019	4	6	0.666667
		2020	4	6	0.666667
		2021	4	3	1.333333
		2022	4	5	0.8
		2023	4	5	0.8
18	BPD Jambi	2019	3	4	0.75
		2020	3	3	1
		2021	3	3	1
		2022	3	4	0.75
		2023	3	4	0.75
19	Bank Syariah Aceh	2019	3	3	1
		2020	4	3	1.333333
		2021	5	4	1.25
		2022	3	4	0.75
		2023	3	4	0.75
20	BPD Sumatera Utara	2019	3	2	1.5
		2020	4	2	2
		2021	4	3	1.333333
		2022	3	3	1
		2023	3	3	1
21	BPD Nagari	2019	3	4	0.75
		2020	3	4	0.75
		2021	3	3	1
		2022	3	3	1
		2023	3	3	1
22	BPD Riau Kepri Syariah	2019	4	4	1
		2020	4	3	1.333333
		2021	5	5	1
		2022	4	3	1.333333
		2023	4	3	1.333333
23	BPD Kamlimantan	2019	3	3	1

	Selatan	2020	3	3	1
		2021	3	2	1.5
		2022	4	3	1.333333
		2023	3	3	1
24	BPD Kalimantan Barat	2019	3	4	0.75
		2020	3	4	0.75
		2021	3	3	1
		2022	3	4	0.75
		2023	3	4	0.75
25	BPD Kalimantan Timur dan Kalimantan Utara	2019	3	4	0.75
		2020	4	3	1.333333
		2021	3	4	0.75
		2022	3	3	1
		2023	3	5	0.6
26	Bank Tabungan Negara, Tbk	2019	4	6	0.666667
		2020	4	6	0.666667
		2021	5	6	0.833333
		2022	6	9	0.666667
		2023	7	9	0.777778
27	BPD DKI	2019	4	4	1
		2020	4	3	1.333333
		2021	4	2	2
		2022	4	3	1.333333
		2023	4	3	1.333333
28	Bank Maybank Indonesia, Tbk	2019	3	6	0.5
		2020	3	6	0.5
		2021	5	7	0.714286
		2022	5	8	0.625
		2023	5	8	0.625
29	Bank Sinarmas	2019	2	3	0.666667
		2020	3	3	1
		2021	3	3	1
		2022	3	3	1
		2023	3	3	1
30	Bank Jago, Tbk	2019	3	3	1
		2020	3	4	0.75
		2021	3	4	0.75
		2022	3	4	0.75
		2023	4	4	1

Lampiran 3 Tabulasi Data Variabel Penelitian

No	Perbankan Syariah	Tahun	Y	X1	X2	X3	X4	X5	X6	Z
1	Bank Muamalat Indonesia	2019	-2.71	-0.116583508	0.6	0	2	2	20.50	0.6
		2020	-2.71	0.013564971	0.6	0	1	4	20.99	0.6
		2021	-2.72	0.149447227	0.5	1	2	4	20.82	0.5
		2022	-2.74	0.041841162	0.6	0	2	3	20.95	1
		2023	-2.97	0.091087812	0.6667	0	3	3	20.82	2
2	Bank Mega Syariah	2019	-1.28	0.091507959	1	0	2	2	19.25	1
		2020	-2.65	1.012809569	1	1	2	2	19.32	1
		2021	-2.56	-0.128811591	1	0	2	2	19.36	1
		2022	-2.08	0.144485051	1	1	2	2	19.52	1
		2023	-1.51	-0.093578468	1	1	2	3	20.77	1.3333
3	Bank Aladin Syariah, Tbk	2019	-2.62	0.081145228	0.5	0	2	2	22.87	1
		2020	-2.65	0.008068494	0.5	1	1	2	21.32	1

		2021	-2.30	2.012435594	0.75	1	2	2	23.84	1
		2022	-2.79	1.178116956	0.6667	0	2	3	24.23	1.3333
		2023	-2.32	0.498313792	0.6667	1	2	2	24.71	1.3333
4	Bank Victoria Syariah	2019	-2.50	0.064172694	0.6667	1	2	2	19.61	1.3333
		2020	-3.45	10.58982245	0.3333	0	2	2	19.58	0.6667
		2021	-2.81	-0.04859634	0.6667	1	2	2	19.58	1.3333
		2022	-3.66	-0.915387903	0.5	0	2	2	19.58	2
		2023	-1.95	0.460221257	0.6667	1	2	2	19.61	1.6667
5	Bank Panin Dubai Syariah, Tbk	2019	-1.59	0.019704947	0.6667	1	2	3	19.74	1
		2020	-2.79	-0.946508482	0.6667	0	2	3	20.03	1
		2021	-0.47	0.276402404	0.6667	1	2	3	20.37	1
		2022	-2.03	13.72562104	0.6667	0	2	3	21.13	1
		2023	-1.22	0.04508819	0.6667	0	2	3	21.22	1
6	Bank Syariah Bukopin	2019	-2.72	0.064988678	0.6667	0	2	2	20.28	1
		2020	-2.40	-0.225014341	0.6667	1	2	0	20.43	1

		2021	-4.09	0.190885641	0.6667	0	2	3	20.43	1.3333
		2022	-2.51	0.127488055	0.6667	1	1	2	20.34	1.3333
		2023	-2.85	0.129362627	0.6667	0	1	2	21.22	1
7	BCA Syariah	2019	-2.44	0.222305172	0.6667	0	1	4	19.21	1.3333
		2020	-2.57	0.125762447	0.75	0	1	3	19.21	0.75
		2021	-2.99	0.094862148	0.6667	1	2	2	19.25	1
		2022	-2.90	0.190684683	0.6667	1	2	3	19.41	1
		2023	-2.61	0.142054305	0.6667	1	2	3	20.50	1
8	Bank Tabungan Pensiunan Nasional	2019	-1.75	0.277737904	0.5	1	3	2	21.00	1
		2020	-2.52	0.068384867	0.5	0	2	1	21.04	0.75
		2021	-2.82	0.128314594	0.5	0	2	2	21.09	2
		2022	-2.17	0.141185307	0.5	1	2	3	21.21	1
		2023	-2.60	0.012918926	0.6	1	2	3	20.60	0.6
9	Bank Jabar Banten Syariah	2019	-2.24	0.145629204	0.6667	1	3	2	21.72	1.6667

		2020	-2.73	0.150346031	0.6667	0	3	1	21.51	1.6667
		2021	-2.77	0.16596541	0.3333	1	3	3	21.60	1.6667
		2022	-2.91	0.201466503	0.6667	0	3	2	21.64	1.6667
		2023	-1.01	0.512922633	0.6667	0	3	3	21.66	0.8333
10	BPD Nusa Tenggara Barat Syariah	2019	-0.08	0.227551955	0.6667	1	3	3	19.61	1.6667
		2020	-3.50	0.205948055	0.6667	0	3	4	19.68	1.6667
		2021	-2.91	0.076337778	0.6	0	3	3	19.74	1.2
		2022	-2.59	0.159289549	0.6	1	3	2	19.67	1.2
		2023	-2.38	0.097521883	0.6	0	3	2	19.67	1.2
11	Bank Danamon Indonesia, Tbk	2019	-1.80	0.036258844	0.5	0	2	3	22.39	0.5
		2020	-0.30	0.038009338	0.5	1	2	3	22.58	0.625
		2021	-2.37	-0.043060217	0.5	1	2	3	22.28	0.75
		2022	-1.41	0.028558045	0.5	0	2	3	22.47	0.75
		2023	-1.33	0.11922764	0.5	0	3	3	22.51	0.5

12	Bank Permata, Tbk	2019	-1.11	0.055976405	0.5	1	4	3	22.68	0.5
		2020	-2.83	0.224679809	0.5	0	3	3	22.68	0.5
		2021	-2.89	0.185372318	0.5714	0	3	3	22.74	0.5714
		2022	-2.94	0.088461105	0.5	0	2	3	22.74	0.5
		2023	-2.10	0.009139796	0.5	1	2	3	22.85	0.5
13	Bank CIMB Niaga, Tbk	2019	-1.90	0.028809078	0.5	0	2	2	23.28	0.5
		2020	-2.98	0.02359618	0.6	1	2	2	23.00	1.2
		2021	-1.63	0.106225429	0.4286	0	2	1	23.01	0.4286
		2022	-1.39	-0.012975644	0.5	0	2	3	23.05	0.8333
		2023	-0.86	0.090022973	0.5714	1	2	3	23.12	0.8571
14	Bank OCBC NISP, Tbk	2019	-1.76	0.041041446	0.6667	0	3	2	22.16	0.4444
		2020	0.03	0.141611641	0.625	0	3	2	22.13	0.5
		2021	-1.19	0.039256025	0.625	1	3	2	22.23	0.5
		2022	-0.42	0.112422788	0.5	0	3	2	22.34	0.375
		2023	-2.19	0.047206067	0.6667	0	3	2	22.38	0.4444

15	BPD Daerah Istimewa Yogyakarta	2019	-2.24	0.138357704	0.3333	0	2	3	19.71	1.3333
		2020	-0.29	0.077204187	0.5	1	2	3	19.74	1
		2021	-1.30	0.071957736	0.6667	0	2	3	19.76	1.3333
		2022	-1.92	0.068857761	0.6667	0	2	1	19.77	1.3333
		2023	-1.64	0.098038144	0.75	1	2	2	19.78	1
16	BPD Jawa Tengah	2019	-3.23	0.075036279	0.6667	1	4	3	21.68	1.3333
		2020	-2.91	0.017334717	1	1	4	3	21.19	1.6667
		2021	-1.24	0.099064259	1	0	4	3	21.22	1.6667
		2022	-2.05	0.051593358	0.75	0	4	3	21.25	1.25
		2023	-1.58	0.04686537	0.5	1	4	3	21.28	1
17	BPD Jawa Timur, Tbk	2019	-2.73	0.223741735	0.5	0	3	1	20.68	0.6667
		2020	-2.49	0.089997209	0.5	1	3	2	21.12	0.6667
		2021	-3.30	0.204544249	0.6667	1	3	3	20.99	1.3333
		2022	-2.05	0.022914622	0.6	1	3	2	20.84	0.8
		2023	-2.10	0.007991799	0.6	0	4	2	20.88	0.8

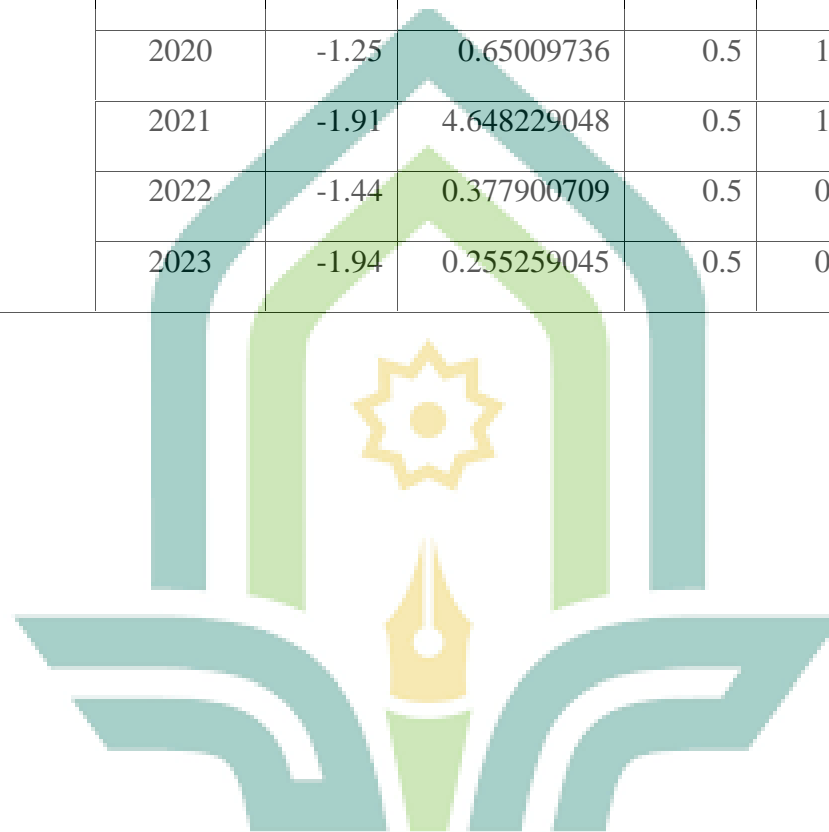
18	BPD Jambi	2019	-2.57	0.075355222	0.75	0	3	2	20.11	0.75
		2020	-2.16	-0.027921079	0.6667	1	4	1	20.11	1
		2021	-2.85	0.151597485	0.6667	0	4	1	20.20	1
		2022	-2.26	-0.022298305	0.75	1	4	1	20.25	0.75
		2023	-2.78	0.070955408	0.5	0	3	3	20.25	0.75
19	Bank Aceh Syariah	2019	-1.95	0.087719873	0.6667	1	3	3	20.65	1
		2020	-2.57	0.014326601	1	0	3	3	20.26	1.3333
		2021	-2.17	0.105563641	0.75	1	3	3	20.28	1.25
		2022	-1.76	0.021166263	0.75	0	3	1	20.86	0.75
		2023	-2.53	0.05920689	0.75	0	3	3	20.92	0.75
20	BPD Sumatera Utara	2019	-3.00	0.128549914	0.5	1	2	3	20.45	1.5
		2020	-0.62	0.056536431	0.5	0	2	3	20.61	2
		2021	-2.33	0.133672197	0.6667	0	2	4	20.66	1.3333
		2022	-2.81	0.068575396	0.6667	1	2	1	21.06	1
		2023	-2.43	0.092884277	0.6667	1	2	1	21.13	1

21	BPD Nagari	2019	-2.26	0.053594967	0.5	0	3	3	19.99	0.75
		2020	-2.59	0.046060045	0.5	1	3	3	20.01	0.75
		2021	-2.70	0.094803219	0.6667	1	3	3	20.09	1
		2022	-2.28	0.07555815	0.6667	1	3	3	19.99	1
		2023	-2.57	0.060417284	0.6667	0	3	2	19.98	1
22	BPD Riau Kepri Syariah	2019	-2.38	-0.071574352	0.75	1	3	0	20.21	1
		2020	-2.90	0.107961649	0.6667	0	4	3	20.27	1.3333
		2021	-0.89	0.091479544	0.6	0	4	2	20.21	1
		2022	-2.98	0.019580135	0.6667	1	4	2	20.32	1.3333
		2023	-2.14	-0.064925222	0.6667	1	2	2	20.48	1.3333
23	BPD Kalimantan Selatan	2019	-2.84	0.094549074	0.6667	1	2	1	20.07	1
		2020	-0.47	0.064316382	0.6667	0	2	1	20.06	1
		2021	-3.04	0.113320658	0.5	0	3	3	20.05	1.5
		2022	-1.33	0.291685029	0.6667	0	3	2	20.07	1.3333
		2023	-2.15	0.111947156	0.6667	0	1	1	20.07	1

24	BPD Kalimantan Barat	2019	-1.68	0.059385291	0.5	1	2	2	20.11	0.75
		2020	-2.11	0.006172358	0.75	0	2	2	20.11	0.75
		2021	-2.28	0.24871897	0.6667	0	2	1	20.11	1
		2022	-2.60	0.014728749	0.75	1	2	3	20.47	0.75
		2023	-0.53	0.060794692	0.75	1	2	2	20.16	0.75
25	BPD Kalimantan Timur dan Kalimantan Utara	2019	-0.28	0.145588911	0.5	1	1	3	20.43	0.75
		2020	-0.34	0.041255457	0.3333	0	1	1	20.43	1.3333
		2021	-2.45	0.095961828	0.5	1	1	2	20.44	0.75
		2022	-2.87	0.263002648	0.6667	1	1	1	20.56	1
		2023	-2.84	0.17815521	0.4	0	1	2	20.56	0.6
26	Bank Tabungan Negara, Tbk	2019	-2.29	0.017428209	0.5	1	3	2	21.70	0.66667
		2020	-2.36	0.158547953	0.5	1	3	0	21.90	0.66667
		2021	-2.40	0.029511786	0.5	1	3	3	22.12	0.83333
		2022	-2.05	0.081426677	0.5556	0	3	2	22.20	0.66667

		2023	-2.85	0.09101474	0.5556	1	3	1	22.29	0.77778
27	BPD DKI	2019	-2.49	0.048521745	0.5	0	2	0	21.32	1
		2020	-2.43	0.133904396	0.6667	0	2	0	21.41	1.33333
		2021	-2.27	0.122063192	0.5	1	2	1	21.47	2
		2022	-2.26	0.115110395	0.6667	0	2	1	21.37	1.33333
		2023	-3.00	0.052973478	0.6667	1	2	0	21.58	1.33333
28	Bank Maybank Indonesia, Tbk	2019	-2.09	-0.047596981	0.5	1	4	3	21.99	0.5
		2020	-3.44	0.024494397	0.5	0	4	3	22.32	0.5
		2021	-2.34	-0.025781216	0.5714	1	4	3	22.34	0.71429
		2022	-1.97	-0.047076498	0.5	1	4	3	22.12	0.625
		2023	-1.26	0.068334583	0.5	1	4	3	22.17	0.625
29	Bank Sinarmas	2019	-1.24	0.188977292	0.6667	1	2	2	20.75	0.66667
		2020	-2.22	0.22025675	0.6667	0	2	3	20.82	1
		2021	-2.74	0.180667261	0.6667	1	2	1	20.91	1
		2022	-3.06	-0.101028666	0.6667	0	2	3	20.99	1

		2023	-2.54	0.111601435	0.6667	1	2	3	21.06	1
30	Bank Jago, Tbk	2019	-1.75	0.9875281	0.6667	0	1	2	20.78	1
		2020	-1.25	0.65009736	0.5	1	1	3	19.10	0.75
		2021	-1.91	4.648229048	0.5	1	1	1	21.22	0.75
		2022	-1.44	0.377900709	0.5	0	1	1	21.22	0.75
		2023	-1.94	0.255259045	0.5	0	1	1	21.72	1



Lampiran 4 Hasil Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
<i>Financial Statement Fraud</i>	150	-4.98	0.80	-2.1742	0.90322
<i>Financial Stability</i>	150	-0.95	13.73	0.3073	1.46637
<i>Ineffective Monitoring</i>	150	0.33	1.00	0.6195	0.13208
<i>Auditor Change</i>	150	0.00	1.00	0.4933	0.50163
<i>CEO's Education</i>	150	1.00	4.00	2.4200	0.84560
<i>Frequent Number of CEO's Picture</i>	150	0.00	4.00	2.2600	0.90805
<i>Fee Audit</i>	150	19.10	24.71	20.9590	1.12424
Valid N (listwise)	150				

Lampiran 5 Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		150
Normal Parameters ^{a,b}	Mean	-0.0208591
	Std. Deviation	0.88381424
Most Extreme Differences	Absolute	0.055
	Positive	0.055
	Negative	-0.039
Test Statistic		0.055
Asymp. Sig. (2-tailed)		.200 ^c

Lampiran 6 Hasil Uji Multikolinearitas

Coefficients^a

Collinearity Statistics

Model		Tolerance	VIF
1	(Constant)		
	<i>Financial Stability</i>	0.976	1.025
	<i>Ineffective Monitoring</i>	0.886	1.129
	<i>Auditor Change</i>	0.989	1.011
	<i>CEO's Education</i>	0.933	1.072
	<i>Frequent Number of CEO's Picture</i>	0.980	1.020
	<i>Fee Audit</i>	0.882	1.133

Lampiran 7 Hasil Uji Heteroskidastisitas

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.854	0.872		0.979	0.000
	<i>Financial Stability</i>	-0.007	0.027	-0.022	-0.269	0.789
	<i>Ineffective Monitoring</i>	-0.346	0.319	-0.095	-1.085	0.280
	<i>Auditor Change</i>	-0.052	0.080	-0.054	-0.649	0.517
	<i>CEO's Education</i>	-0.032	0.049	-0.057	-0.662	0.509
	<i>Frequent Number of CEO's Picture</i>	-0.106	0.345	-0.098	-0.579	0.563
	<i>Fee Audit</i>	-0.008	0.038	-0.018	-0.202	0.841

Lampiran 8 Hasil Uji Autokorelasi

Model Summary^b	
Model	Durbin-Watson
1	2.053



Lampiran 9 Hasil Uji Analisis Regresi Linear Berganda

Coefficients^a			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	0.777	0.562
	<i>Financial Stability</i>	-0.064	0.021
	<i>Ineffective Monitoring</i>	-2.536	0.133
	<i>Auditor Change</i>	-0.053	0.059
	<i>CEO's Education</i>	-0.054	0.037
	<i>Frequent Number of CEO's Picture</i>	-0.033	0.033
	<i>Fee Audit</i>	-0.054	0.027



Lampiran 10 Hasil Uji Signifikansi Parsial

Coefficients ^a					
Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	0.777	0.562	1.381	0.169
	<i>Financial Stability</i>	-0.064	0.021	-3.124	0.002
	<i>Ineffective Monitoring</i>	-2.536	0.133	-19.110	0.000
	<i>Auditor Change</i>	-0.053	0.059	-0.892	0.374
	<i>CEO's Education</i>	-0.054	0.037	-1.448	0.150
	<i>Frequent Number of CEO's Picture</i>	-0.033	0.033	-0.981	0.328
	<i>Fee Audit</i>	-0.054	0.027	-2.020	0.045

Lampiran 11 Hasil Uji Koefisien Determinasi

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.888a	0.788	0.779	0.36829



Lampiran 12 Hasil Uji Moderasi

Hasil Uji Moderasi 1 (*Pressure* dan *Financial Staement Fraud*)

	coeff	se	t	p	LLCI	ULCI
constant	-1.6979	.1852	-9.1680	.0000	-2.0640	-1.3319
X1	-.4089	.2181	-1.8752	.0628	-.8400	.0221
Z	-.4804	.1726	-2.7830	.0061	-.8216	-.1392
Int_1	.4329	.2439	1.7752	.0780	-.0491	.9150

Hasil Uji Moderasi 2 (*Opportunity* dan *Financial Staement Fraud*)

	coeff	se	T	p	LLCI	ULCI
constant	-1.9541	.9250	-2.1126	.0363	-3.7822	-.1261
X2	.3367	1.5969	.2108	.8333	-2.8194	3.4928
Z	-.2562	.8047	-.3184	.7506	-1.8467	1.3342
Int_2	-.2948	1.3582	-.2170	.8285	-2.9791	2.3896

Hasil Uji Moderasi 3 (*Rationalization* dan *Financial Staement Fraud*)

	coeff	se	t	p	LLCI	ULCI
constant	-1.8922	.2385	-7.9347	.0000	-2.3635	-1.4209
X3	.3114	.3755	.8293	.4083	-.4307	1.0534
Z	-.3323	.2194	-1.5147	.1320	-.7660	.1013
Int_3	-.2382	.3525	-.6758	.5003	-.9350	.4585

Hasil Uji Moderasi 4 (*Capability* dan *Financial Staement Fraud*)

	coeff	se	t	p	LLCI	ULCI
constant	-2.0429	.6183	-3.3039	.0012	-3.2649	-.8209
X4	.1064	.2297	.4631	.6440	-.3476	.5605
Z	-.0333	.6020	-.0553	.9560	-1.2231	1.1565
Int_4	-.1529	.2240	-.6823	.4962	-.5956	.2899

Hasil Uji Moderasi 5 (*Arrogance* dan *Financial Staement Fraud*)

	coeff	Se	t	p	LLCI	ULCI
constant	-1.6054	.5633	-2.8500	.0050	-2.7186	-.4921
X5	-.0647	.2238	-.2893	.7727	-.5070	.3775
Z	-.6148	.5235	-1.1744	.2421	-1.6495	.4198
Int_5	.0791	.2067	.3825	.7026	-.3295	.4877

Hasil Uji Moderasi 6 (*Collusion dan Financial Staement Fraud*)

	coeff	se	t	p	LLCI	ULCI
constant	-7.5899	3.6842	-2.0601	.0412	-14.8713	-.3086
X6	.2732	.1723	1.5854	.1150	-.0674	.6138
Z	5.0743	3.5326	1.4364	.1530	-1.9074	12.0560
Int_6	-.2591	.1668	-1.5535	.1225	-.5887	.0705



DAFTAR RIWAYAT HIDUP PENULIS

A. IDENTITAS

1. Nama : Novi Safitri
2. TTL : Batang, 28 Februari 2002
3. Alamat Rumah : Desa Masin Gg. 2 RT. 04 RW. 02
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5. Email : novisafitri785@gmail.com
6. Nama Ayah : A. Khuzairi
7. Nama Ibu : Khomsah

B. RIWAYAT PENDIDIKAN

1. MI : MI Tholabuddin 02 Masin (2008-2014)
2. MTs : MTs Tholabuddin Masin (2014-2017)
3. SMK : SMK Ar-Rahman Watusalam (2017-2020)

C. PENGALAMAN ORGANISASI

1. UKK Pramuka (2020-2024)
2. IKMAB-K (2020-2022)