

LAMPIRAN

Lampiran 1 Data Mentah Penelitian

A. Populasi Bank Umum Syariah

No.	Bank Syariah
1.	PT. Bank Aceh Syariah
2.	PT BPD Riau Kepri Syariah
3.	PT BPD Nusa Tenggara Barat Syariah
4.	PT. Bank Muamalat Indonesia
5.	PT. Bank Victoria Syariah
6.	PT. Bank Jabar Banten Syariah
7.	PT. Bank Syariah Indonesia, Tbk
8.	PT. Bank Mega Syariah
9.	PT. Bank Panin Dubai Syariah, Tbk
10.	PT. Bank Syariah Bukopin
11.	PT. BCA Syariah
12.	PT. Bank Tabungan Pensiunan
13.	PT. Bank Aladin Syariah, Tbk
14.	PT. Bank Nano Syariah
Total	14 BUS

B. Sampel Bank Umum Syariah

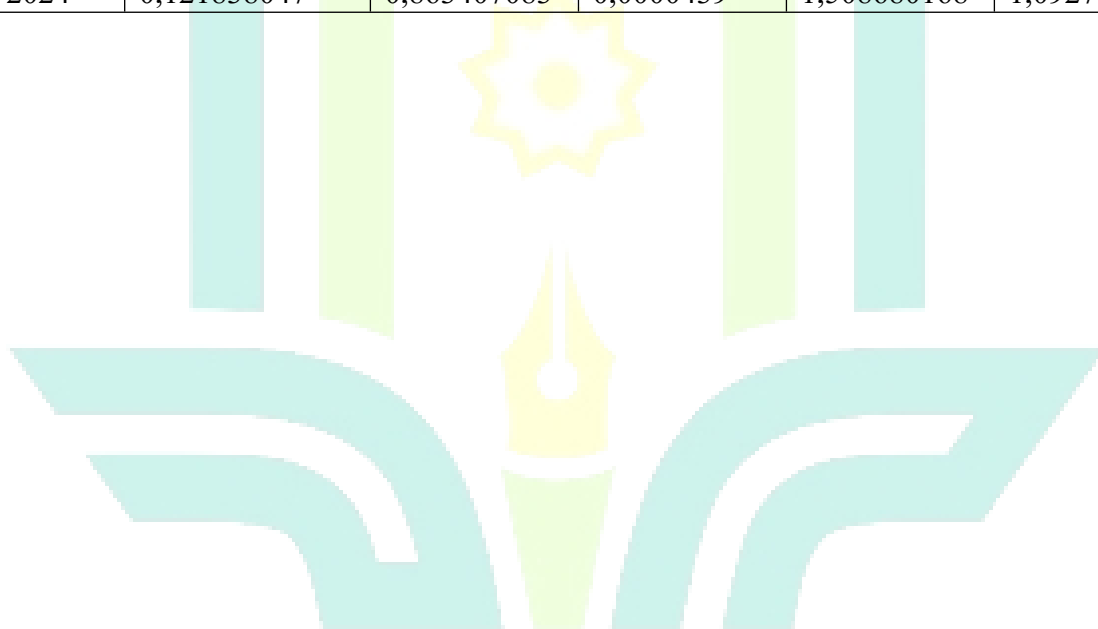
No.	Bank Syariah
1.	PT. Bank Aceh Syariah
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7.	PT. Bank Panin Dubai Syariah, Tbk
8.	PT. Bank Syariah Bukopin
9.	PT. BCA Syariah
10.	PT. Bank Tabungan Pensiunan
11.	PT. Bank Aladin Syariah, Tbk

C. Data Uji Variabel

Nama Bank Umum Syariah	Tahun	IC (X1)	PSR (X2)	ZPR (X3)	EDR (X4)	BOPO (X5)	ROA (Y)
PT. Bank Aceh Syariah	2019	2,807422095	0,099828583	0,0000306	0,646760631	0,769487319	0,021728778
	2020	2,414875494	0,110030604	0,0000180	0,696536823	0,814952792	0,016485876
	2021	2,445417189	0,144352953	0,0000178	0,753920991	0,783747352	0,017825959
	2022	2,402392929	0,262649033	0,0000234	0,793529042	0,766628467	0,019810654
	2023	2,487544118	0,387384889	0,0000650	0,785795790	0,770018234	0,018417241
	2024	2,461208019	0,492854017	0,0004505	0,885232865	0,774421051	0,018013203
PT. BPD Nusa Tenggara Barat Syariah	2019	3,469051009	0,513205879	0,0000522	0,665714285	0,767848610	0,025968528
	2020	2,901564163	0,659511855	0,0000725	0,799656993	0,813471374	0,016906919
	2021	2,817501716	0,747729800	0,0000807	0,685541484	0,825622461	0,016828174
	2022	2,881157028	0,804817452	0,0000799	0,654154077	0,805400002	0,019138892
	2023	3,083753876	0,837817041	0,0000709	0,717626329	0,800854727	0,019863507
	2024	3,306705875	0,831747787	0,0005114	0,665334408	0,805743039	0,018264633
PT. Bank Muamalat Indonesia	2019	1,269189900	0,500829712	0,0002150	1,351418907	0,995081671	0,000517570
	2020	1,223295817	0,519139953	0,0002009	1,156114120	0,994601249	0,000293084
	2021	1,211196900	0,534799153	0,0001392	1,030916266	0,992910875	0,000212448
	2022	1,289640992	0,598189648	0,0001131	1,071954273	0,966164352	0,000847424
	2023	1,168376530	0,711128847	0,0000922	1,110579132	0,994306916	0,000210685
	2024	1,191960794	0,710298909	0,0000773	0,977104130	0,991063239	0,000340104
PT. Bank Viktoria Syariah	2019	1,157335686	0,819743848	0,0000132	0,563096337	0,997984320	0,000472055
	2020	1,335581684	0,809758932	0,0000065	0,495828640	0,978046965	0,001486045
	2021	2,090629953	0,731870581	0,0000154	0,405914012	0,913526183	0,008009764
	2022	1,728578725	0,762243701	0,0000050	0,382849732	0,950486235	0,003263645
	2023	2,535327246	0,635837687	0,0000070	0,246548747	0,898881769	0,005096229
	2024	2,975234889	0,694860484	0,0000089	0,270734480	0,911673348	0,007844394

PT. Bank Jabar Banten Syariah	2019	1,701915573	0,317447359	0,0000003	0,625549795	0,946467874	0,005499532
	2020	1,532110142	0,322058064	0	0,784662408	0,959858353	0,003609604
	2021	2,039869736	0,342143127	0,0000523	0,693190918	0,897263857	0,008374676
	2022	2,132734235	0,367647213	0,0000094	0,708255405	0,865095578	0,009873684
	2023	1,762690685	0,416691764	0,0000011	0,611036851	0,933783963	0,005501660
	2024	1,725272412	0,422043069	0,0000014	0,609832820	0,947702262	0,005205540
PT. Bank Mega Syariah	2019	1,898358015	0,334458633	0,0001938	0,348628293	0,938981450	0,008267193
	2020	2,811820520	0,442474876	0,0001049	0,378923536	0,871554521	0,010753368
	2021	6,435526408	0,487679955	0,0003167	0,714550624	0,575500105	0,050268375
	2022	3,613619918	0,692598910	0,0010981	0,635730604	0,666361161	0,021885715
	2023	3,051244140	0,605056704	0,0006037	0,619564463	0,759795294	0,020949268
	2024	3,092485837	0,631509045	0,0004892	0,791603114	0,771669010	0,020208226
PT. Bank Panin Dubai Syariah, Tbk	2019	1,515015057	0,954966428	0,0000481	0,518690896	0,975255294	0,001995901
	2020	1,171408813	0,928901400	0,0000516	0,444233877	0,993463625	0,000581220
	2021	-7,14672976	0,928688707	0,0000117	-1,669241273	2,041981337	-0,056725615
	2022	4,338577431	0,946019500	0	0,551529058	0,755987725	0,016777542
	2023	3,784174620	0,945083207	0,0003669	0,662104136	0,805499320	0,014317504
	2024	2,222642575	0,953226834	0,0003791	0,460431202	0,917985507	0,006236830
PT. Bank Bukopin Syariah	2019	1,152273163	0,651462311	0	0,372725200	0,995967969	0,000372122
	2020	1,153471261	0,690013460	0	0,395071520	0,985447657	0,000487250
	2021	-1,347416348	0,796237291	0	-2,516178673	1,802461447	-0,047772740
	2022	46,91128744	0,849412507	0	0,080506029	1,157599166	-0,012410696
	2023	-5,115362533	0,901583693	0	-1,763352235	2,061878439	-0,070199713
	2024	1,450784771	0,900048378	0	0,357024248	0,967000692	0,001789724
PT. BCA Syariah	2019	2,364228150	0,620052471	0,0000079	0,508578607	0,873361046	0,009647022
	2020	2,359280307	0,666763089	0,0000077	0,475169265	0,857983008	0,009526809
	2021	2,379002261	0,730299263	0,0000077	0,462771597	0,835279632	0,010101998
	2022	2,640516993	0,766215580	0,0000055	0,471279022	0,811739785	0,011538259
	2023	2,620010229	0,748754542	0,0000034	0,519651341	0,784901347	0,013225713

	2024	2,733146061	0,732010783	0,0000027	0,647173684	0,795617178	0,013797769
PT. Bank Tabungan Pensiunan	2019	3,891905807	0,003236709	0	0,719726096	0,579659332	0,122098704
	2020	2,957588087	0,000873162	0	0,683929525	0,724183598	0,068408619
	2021	3,683637057	0,000983581	0	0,737048716	0,599667730	0,101245016
	2022	3,982992644	0,005228817	0	0,751669468	0,580755799	0,107853539
	2023	2,828462367	0,001727190	0	0,628487280	0,762521459	0,064374641
	2024	2,706149972	0,052160791	0	0,660119906	0,751813729	0,062222831
PT. Bank Aladin Syariah, Tbk	2019	5,815215909	0	0	1,840084763	0,848217137	0,107562222
	2020	3,634249563	0	0	2,177559740	0,562168180	0,062195989
	2021	2,414992563	0	0	-1,121420546	4,330848873	-0,055805780
	2022	1,901430677	0	0,0000222	5,703289610	3,603419241	-0,055966735
	2023	6,801573393	0,472028415	0,0000503	3,133897844	1,654844114	-0,031970412
	2024	0,121838047	0,863407083	0,0000439	1,508680168	1,092701406	-0,007875062



Lampiran 2 Hasil Uji Variabel

Hasil Uji Variabel

A. Analisis Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
IC	66	-7,146730	46,911287	2,884529	5,845624491
PSR	66	,000000	,954966	,53654281	,307301405
ZPR	66	,000000	,001098	,00009464	,000187672
EDR	66	-2,516179	5,703290	,66266108	,988988171
BOPO	66	,562168	4,330849	1,011018	,600214293
ROA	66	-,070200	,122099	,01357384	,035283790
Valid N (listwise)	66				

B. Uji Asumsi Klasik

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		66
Normal Parameters(a,b)	Mean	,0000000
	Std. Deviation	,01826025
Most Extreme Differences	Absolute	,095
	Positive	,095
	Negative	-,052
Kolmogorov-Smirnov Z		,772
Asymp. Sig. (2-tailed)		,591

a. Test distribution is Normal.

b. Calculated from data.

2. Uji Multikolinearitas

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,088	,007		11,978	,000		
	IC	,000	,000	,059	,869	,388	,981	1,02
	PSR	-,066	,008	-,575	-7,858	,000	,834	1,20
	ZPR	6,263	13,054	,033	,480	,633	,926	1,08

EDR	,000	,003	-,008	-,105	,917	,858	1,16
BOPO	-,040	,004	-,681	-10,004	,000	,963	1,03

a. Dependent Variable: ROA

3. Uji Heterokedastisitas

Coefficients(a)

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	,001	,000		1,136	,261
	IC	5,77E-006	,000	,029	,233	,816
	PSR	,001	,000	,263	1,983	,052
	ZPR	-,007	,016	-,052	-,420	,676
	EDR	5,21E-005	,000	,045	,336	,738
	BOPO	,000	,000	-,077	-,616	,540

a Dependent Variable: ABS_RES

4. Uji Autokorelasi

Coefficients(a)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,837(a)	,701	,676	,01606	2,228

a Predictors: (Constant), LAG_BOPO, LAG_ZPR, LAG_PSR, LAG_IC, LAG_EDR

b Dependent Variable: LAG_ROA

C. Analisis Regresi Linier Berganda

Coefficients(a)

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	,088	,007		11,978	,000
	IC	,000	,000	,059	,869	,388
	PSR	-,066	,008	-,575	-7,858	,000
	ZPR	6,263	13,054	,033	,480	,633
	EDR	,000	,003	-,008	-,105	,917
	BOPO	-,040	,004	-,681	-10,004	,000

a Dependent Variable: ROA

D. Uji Hipotesis

1. Uji t

Coefficients(a)

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	,088	,007		11,978	,000
	IC	,000	,000	,059	,869	,388

PSR	-,066	,008	-,575	-7,858	,000
ZPR	6,263	13,054	,033	,480	,633
EDR	,000	,003	-,008	-,105	,917
BOPO	-,040	,004	-,681	-10,004	,000

a. Dependent Variable: ROA

2. Uji f

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,059	5	,012	32,804	,000(a)
	Residual	,022	60	,000		
	Total	,081	65			

a Predictors: (Constant), BOPO, EDR, IC, ZPR, PSR

b Dependent Variable: ROA

3. Koefisien Determinasi R²

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,856(a)	,732	,710	,019005866

a Predictors: (Constant), BOPO, EDR, IC, ZPR, PSR

Lampiran 1 Riwayat Hidup Penulis

RIWAYAT HIDUP PENULIS

A. IDENTITAS

1. Nama : Melly Yanaely Risqi
2. Tempat, Tanggal Lahir : Pekalongan, 29 September 2001
3. Alamat Rumah : Jl. Sutan Syahrir Gg. 21 RT 006/RW 004
Pasirsari Pekalongan Barat
4. Alamat Tinggal : Jl. Sutan Syahrir Gg. 21 RT 006/RW 004
Pasirsari Pekalongan Barat
5. Nomor Handphone : 087864309360
6. E-mail : mellyyanaelyrisqi@gmail.com
7. Nama Ayah : Khuzaeri
8. Pekerjaan Ayah : Buruh
9. Nama Ibu : Nasecha
10. Pekerjaan Ibu : Buruh

B. RIWAYAT PENDIDIKAN

1. SD : MIS Pasirsari 01 (Tahun 2008-2014)
2. SMP : MTS. S. Nurul Qamar (Tahun 2014-2017)
3. SMA : SMAN 2 Pekalongan (Tahun 2017-2020)

Pekalongan, 25 Juni 2025



Melly Yanaely Risqi