

LAMPIRAN

Lampiran 1

Daftar Bank Umum Syariah Sampel Penelitian

No.	Nama Bank
1.	Bank Aceh Syariah
2.	BPD Nusa Tenggara Barat Syariah
3.	Bank Muamalat Indonesia
4.	Bank Victoria Syariah
5.	Bank Jabar Banten Syariah
6.	Bank Mega Syariah
7.	Bank Panin Dubai Syariah
8.	Bank Syariah Bukopin
9.	Bank BCA Syariah
10.	Bank Tabungan Pensiunan Nasional Syariah

Lampiran 2

Data Perhitungan *Profit Sharing Ratio* (X1)

Nama Bank	Tahun	Pembiayaan Mudharabah	Pembiayaan Musyarakah	Total Pembiayaan	PSR
PT Bank Aceh Syariah	2018	0	1.183.986.263.997	13.236.773.000.000	0,0894
	2019	0	1.387.483.737.405	14.363.251.000.000	0,0966
	2020	0	1.617.439.518.009	15.279.249.000.000	0,1059
	2021	0	2.306.851.857.482	16.345.845.000.000	0,1411
	2022	94.822.925.517	4.382.712.924.697	17.334.052.000.000	0,2528
PT BPD NTB Syariah	2018	0	501.091.524.122	4.868.692.000.000	0,1029
	2019	0	2.846.089.727.863	5.582.097.000.000	0,5099
	2020	0	4.205.607.795.467	6.410.884.000.000	0,656
	2021	0	5.517.344.551.238	7.406.836.000.000	0,7449
	2022	0	6.960.580.529.394	8.725.028.000.000	0,7978
PT Bank Muamalat Syariah	2018	431.872.013.000	15.856.148.035.000	33.559.000.000.000	0,4725
	2019	748.496.676.000	14.008.299.777.000	29.877.000.000.000	0,4689
	2020	613.557.316.000	14.277.575.162.000	29.084.000.000.000	0,4909
	2021	517.034.516.000	8.831.663.553.000	18.041.000.000.000	0,4895
	2022	557.043.893.000	10.416.113.948.000	18.821.000.000.000	0,5534
PT Bank Victoria Syariah	2018	56.080.460.940	917.996.216.078	1.234.571.000.000	0,7436
	2019	21.029.657.338	967.731.182.680	1.231.614.000.000	0,7857
	2020	6.574.975.631	913.923.488.841	1.166.972.000.000	0,7832
	2021	1.049.468.724	542.168.413.983	805.969.000.000	0,6727
	2022	505.924.575	469.042.156.837	622.952.000.000	0,7529

PT Bank Jabar Banten Syariah	2018	122.993.787.000	1.087.188.211.000	4.658.962.000.000	0,2334
	2019	156.051.230.000	1.632.017.902.000	5.415.364.000.000	0,3014
	2020	169.935.619.000	1.491.596.624.000	5.774.495.000.000	0,2583
	2021	162.836.743.000	1.978.434.187.000	6.428.792.000.000	0,3077
	2022	259.743.839.000	2.396.128.352.000	7.441.226.000.000	0,322
PT Bank Mega Syariah	2018	0	1.248.302.320.000	5.178.619.000.000	0,241
	2019	178.325.000.000	1.836.888.204.000	1.820.257.000.000	1,0091
	2020	201.463.033.000	1.965.985.451.000	2.188.722.000.000	0,8982
	2021	324.320.745.000	4.137.002.272.000	4.177.969.000.000	0,9902
	2022	153.351.022.000	4.804.390.424.000	4.850.857.000.000	0,9904
PT Bank Panin Dubai Syariah	2018	189.721.342.000	5.238.923.258.000	6.133.981.000.000	0,8541
	2019	335.432.281.000	7.397.956.365.000	8.836.315.000.000	0,8372
	2020	310.818.674.000	7.678.292.146.000	8.845.799.000.000	0,868
	2021	247.720.758.000	7.428.676.423.000	8.385.993.000.000	0,8858
	2022	947.028.283.000	8.609.500.043.000	10.353.072.000.000	0,8316
PT Bank Syariah Bukopin	2018	104.227.177.217	2.517.251.585.751	4.243.640.000.000	0,5932
	2019	88.087.564.110	2.940.375.060.451	4.755.589.000.000	0,6183
	2020	73.511.532.471	2.689.118.902.863	4.092.839.000.000	0,657
	2021	307.643.311.414	3.022.574.856.017	4.272.152.000.000	0,7075
	2022	241.125.924.740	4.087.300.186.086	5.168.145.000.000	0,7909
PT BCA Syariah	2018	236.055.898.583	2.390.999.023.965	4.899.700.000.000	0,488
	2019	485.784.262.060	2.904.207.487.359	5.645.400.000.000	0,5144
	2020	400.514.235.438	3.178.295.699.605	5.569.200.000.000	0,5707
	2021	560.183.295.251	3.766.949.476.611	6.248.500.000.000	0,6029
	2022	503.043.233.023	4.838.288.397.144	7.576.800.000.000	0,6386

PT BTPN Syariah	2018	0	0	7.300.000.000.000	0
	2019	0	28.838.000.000	9.000.000.000.000	0,0032
	2020	0	8.232.000.000	9.500.000.000.000	0,0009
	2021	0	10.169.000.000	10.400.000.000.000	0,001
	2022	0	59.672.000.000	11.500.000.000.000	0,0052

Lampiran 3

Data Perhitungan Zakat Performance Ratio (X2)

Nama Bank	Tahun	Zakat	Total Aset Bersih	ZPR
PT Bank Aceh Syariah	2018	9.670.000.000	19.641.795.958.880	0,0004923
	2019	768.000.000	21.996.664.827.100	0,0000349
	2020	458.000.000	23.050.392.532.321	0,0000199
	2021	502.000.000	25.441.649.374.738	0,0000197
	2022	673.000.000	24.590.478.893.679	0,0000274
PT BPD NTB Syariah	2018	0	6.657.670.610.396	0,0000000
	2019	450.953.217	8.166.116.648.276	0,0000552
	2020	755.913.551	8.739.910.750.838	0,0000865
	2021	905.120.870	9.540.689.887.327	0,0000949
	2022	1.039.078.190	11.222.825.392.955	0,0000926
PT Bank Muamalat Syariah	2018	10.586.089.000	47.772.397.748.000	0,0002216
	2019	10.868.786.000	40.932.635.674.000	0,0002655
	2020	10.293.412.000	41.696.214.474.000	0,0002469
	2021	8.196.858.000	47.344.528.223.000	0,0001731
	2022	6.942.110.000	50.798.913.770.000	0,0001367
PT Bank Victoria Syariah	2018	14.697.075	1.848.969.177.232	0,0000079
	2019	29.763.260	2.041.933.856.216	0,0000146
	2020	15.000.008	1.758.739.363.716	0,0000085
	2021	25.650.000	1.591.454.518.931	0,0000161
	2022	10.551.979	1.855.241.634.564	0,0000057
PT Bank Jabar Banten Syariah	2018	15.796.000	5.722.036.471.000	0,0000028

	2019	2.236.000	6.441.494.600.000	0,0000003
	2020	0	7.459.272.784.000	0,0000000
	2021	542.000.000	8.551.648.521.000	0,0000634
	2022	117.000.000	9.705.710.125.000	0,0000121
PT Bank Mega Syariah	2018	2.772.618.000	6.399.272.442.000	0,0004333
	2019	1.552.198.000	7.005.173.212.000	0,0002216
	2020	1.690.013.000	9.515.137.540.000	0,0001776
	2021	4.447.499.000	12.751.780.551.000	0,0003488
	2022	17.646.421.000	15.021.279.377.000	0,0011748
PT Bank Panin Dubai Syariah	2018	0	7.916.554.901.000	0,0000000
	2019	535.310.000	10.552.123.901.000	0,0000507
	2020	583.635.000	10.701.150.683.000	0,0000545
	2021	168.450.000	13.698.807.645.000	0,0000123
	2022	0	12.776.545.945.000	0,0000000
PT Bank Syariah Bukopin	2018	0	5.051.263.626.157	0,0000000
	2019	0	5.367.407.461.568	0,0000000
	2020	0	2.736.781.859.588	0,0000000
	2021	0	4.966.050.040.204	0,0000000
	2022	0	5.304.250.563.985	0,0000000
PT BCA Syariah	2018	55.892.688	6.290.422.830.627	0,0000089
	2019	67.825.673	7.210.321.633.169	0,0000094
	2020	74.538.255	8.272.770.788.112	0,0000090
	2021	82.399.023	8.734.181.018.205	0,0000094
	2022	70.074.287	9.548.229.120.480	0,0000073
PT BTPN Syariah	2018	0	9.989.792.000.000	0,0000000

	2019	0	12.943.984.000.000	0,0000000
	2020	0	13.802.115.000.000	0,0000000
	2021	0	16.000.803.000.000	0,0000000
	2022	0	18.251.256.000.000	0,0000000

Lampiran 4

Data Perhitungan *Islamic Income vs Non-Islamic Income Ratio (X3)*

Nama Bank	Tahun	Pendapatan Halal	Pendapatan Non-Halal	ISIR
PT Bank Aceh Syariah	2018	2.539.301.000.000	282.932.221	0,99989
	2019	2.359.979.000.000	21.016.964.461	0,99117
	2020	2.258.272.000.000	2.986.985.149	0,99868
	2021	2.323.026.000.000	3.789.602.515	0,99837
	2022	2.422.782.000.000	13.733.087.805	0,99436
PT BPD NTB Syariah	2018	313.400.285.164	0	1
	2019	966.509.581.333	0	1
	2020	929.500.104.270	0	1
	2021	1.054.875.198.005	0	1
	2022	1.211.897.766.541	0	1
PT Bank Muamalat Syariah	2018	3.569.342.859.000	633.223.000	0,99982
	2019	3.427.134.888.000	523.923.000	0,99985
	2020	3.006.247.873.000	360.556.000	0,99988
	2021	2.723.485.243.000	637.176.000	0,99977
	2022	2.862.145.078.000	1.274.937.000	0,99955
PT Bank Victoria Syariah	2018	171.675.247.566	1.268.262	0,99999
	2019	172.495.594.919	160.334.248	0,99907
	2020	164.719.769.088	0	1
	2021	141.706.132.454	0	1
	2022	97.773.507.499	0	1

PT Bank Jabar Banten Syariah	2018	669.820.000.000	40.762.000	0,99994
	2019	683.485.000.000	55.772.000	0,99992
	2020	676.105.000.000	30.523.000	0,99995
	2021	729.793.000.000	67.601.000	0,99991
	2022	781.855.000.000	84.988.000	0,99989
PT Bank Mega Syariah	2018	837.748.680.000	353.047.000	0,99958
	2019	949.304.760.000	303.911.000	0,99968
	2020	1.201.213.790.000	391.818.000	0,99967
	2021	1.668.737.723.000	811.038.000	0,99951
	2022	1.033.229.100.000	805.563.000	0,99922
PT Bank Panin Dubai Syariah	2018	673.741.642.000	0	1
	2019	739.629.924.000	251	1
	2020	808.679.519.000	15.732	1
	2021	785.951.380.000	35.437.000	0,99995
	2022	1.040.313.740.000	16.922.000	0,99998
PT Bank Syariah Bukopin	2018	541.738.065.320	551.460.477	0,99898
	2019	527.260.611.458	771.163.222	0,99854
	2020	438.136.762.689	276.424.043	0,99937
	2021	334.721.234.818	68.774.600	0,99979
	2022	468.600.487.558	1.758.340.220	0,99626
PT BCA Syariah	2018	542.199.281.067	27.119.823	0,99995
	2019	675.652.630.841	46.145.912	0,99993
	2020	695.832.950.764	69.946.927	0,9999
	2021	710.199.654.938	228.954.282	0,99968
	2022	804.357.174.449	139.263.254	0,99983

PT BTPN Syariah	2018	3.460.415.000.000	141.000.000	0,99996
	2019	1.417.376.000.000	463.000.000	0,99967
	2020	876.507.000.000	542.000.000	0,99938
	2021	1.487.337.000.000	299.000.000	0,9998
	2022	1.845.226.000.000	2.569.000.000	0,99861

Lampiran 5

Data Perhitungan *Directors Employee Welfare Ratio (X4)*

Nama Bank	Tahun	Gaji Dewan Direksi	Total Dewan Direksi	Gaji Karyawan	Total Karyawan	DEWR
PT Bank Aceh Syariah	2018	13.376.000.000	4	592.809.000.000	1.854	10,4583
	2019	4.355.000.000	4	632.744.000.000	2.014	3,46545
	2020	306.000.000	5	715.114.000.000	2.030	0,17373
	2021	11.254.000.000	5	837.722.821.579	2.032	5,45959
	2022	14.831.000.000	5	958.789.826.129	2.247	6,95152
PT BPD NTB Syariah	2018	925.225.000	4	29.672.521.131	1.055	8,22404
	2019	4.058.278.838	4	140.778.274.900	1.157	8,33834
	2020	2.424.500.000	5	155.485.608.920	1.265	3,94505
	2021	4.984.995.000	5	179.419.628.391	1.433	7,96289
	2022	6.673.000.000	4	235.672.994.704	1.446	10,2357
PT Bank Muamalat Syariah	2018	22.002.100.000	5	845.632.021.000	4.131	21,4965
	2019	23.784.620.000	6	770.738.563.000	3.260	16,767
	2020	23.381.250.000	6	703.031.794.000	2.968	16,4515
	2021	25.255.310.000	6	683.218.645.000	2.700	16,6343
	2022	25.138.340.000	4	635.187.554.000	2.480	24,5373
PT Bank Victoria Syariah	2018	3.740.000.000	4	30.695.088.533	223	6,79278
	2019	3.983.000.000	4	29.160.838.463	169	5,77081
	2020	4.048.000.000	4	24.427.215.327	144	5,9658
	2021	12.792.853.723	5	21.526.555.044	110	13,0742

	2022	2.949.000.000	5	2.207.710.683	67	17,8994
PT Bank Jabar Banten Syariah	2018	2.320.000.000	4	177.048.252.000	950	3,11215
	2019	3.461.000.977	3	164.396.048.000	937	6,5755
	2020	719.489.165	3	155.764.264.000	940	1,44731
	2021	3.154.666.667	4	175.028.785.000	963	4,33921
	2022	3.360.000.000	6	235.982.675.000	1062	2,52019
PT Bank Mega Syariah	2018	5.320.000.000	3	147.619.489.000	1.173	14,0911
	2019	5.660.000.000	5	154.841.148.000	1.129	8,2538
	2020	6.110.000.000	4	154.626.767.000	962	9,50324
	2021	6.429.000.000	3	168.770.540.000	1.036	13,1548
	2022	8.996.000.000	4	203.111.186.000	1.201	13,2984
PT Bank Panin Dubai Syariah	2018	6.489.000.000	6	101.872.152.000	453	4,80916
	2019	5.701.000.000	4	94.411.525.000	468	7,065
	2020	5.039.000.000	3	93.542.797.000	423	7,59544
	2021	5.189.000.000	4	91.365.426.000	390	5,53741
	2022	7.968.000.000	4	102.503.306.000	414	8,04548
PT Bank Syariah Bukopin	2018	6.882.000.000	4	80.902.521.553	568	12,0793
	2019	524.147.571	4	71.977.784.348	549	0,99946
	2020	4.545.418.127	5	73.661.029.084	553	6,82482
	2021	3.794.697.879	5	86.217.949.193	540	4,75339
	2022	4.909.849.551	5	85.184.556.676	591	6,81279
PT BCA Syariah	2018	14.401.475.363	4	92.148.860.031	525	20,5124
	2019	19.732.229.239	4	100.182.148.789	554	27,2794
	2020	22.088.189.637	4	111.405.185.616	581	28,7986
	2021	22.978.972.122	4	128.035.595.218	615	27,594

	2022	23.726.448.866	5	141.398.419.201	662	22,2165
PT BTPN Syariah	2018	26.897.000.000	5	899.148.000.000	11.512	68,8737
	2019	34.608.000.000	5	1.099.025.000.000	11.495	72,3949
	2020	51.777.000.000	4	1.050.103.000.000	11.896	146,638
	2021	30.214.000.000	5	1.192.801.000.000	12.205	61,8312
	2022	37.641.000.000	5	1.147.179.000.000	12.768	83,7882

Lampiran 6

Data Perhitungan *Equitable Distribution Ratio* (X5)

Nama Bank	Tahun	Dana Kebajikan	Beban Tenaga Kerja	Laba Bersih	Shareholders
PT Bank Aceh Syariah	2018	20.649.631.267	592.809.000.000	439.433.000.000	260.352.000.000
	2019	30.173.722.901	632.744.000.000	452.327.000.000	265.379.000.000
	2020	70.739.717.571	715.114.000.000	333.158.000.000	226.548.000.000
	2021	114.442.046.567	837.723.000.000	392.127.000.000	236.553.000.000
	2022	173.502.200.035	958.790.000.000	436.722.000.000	295.059.000.000
PT BPD NTB Syariah	2018	0	29.672.521.131	151.904.000.000	109.885.280.039
	2019	2.105.386.580	140.778.274.900	163.249.445.264	110.910.000.000
	2020	12.437.921.458	155.485.608.920	130.165.759.783	82.479.000.000
	2021	11.461.794.477	179.419.628.391	138.349.258.121	95.988.000.000
	2022	274.988.202	235.672.994.704	180.909.545.492	138.226.000.000
PT Bank Muamalat Syariah	2018	742.862.571.000	845.632.021.000	46.002.044.000	0
	2019	578.059.865.000	770.738.563.000	16.326.331.000	0
	2020	883.797.118.000	703.031.794.000	10.019.739.000	0
	2021	672.802.237.000	683.218.645.000	8.927.051.000	0
	2022	834.849.829.000	635.187.554.000	26.581.068.000	0
PT Bank Victoria Syariah	2018	505.007.500	30.695.088.533	4.974.143.395	0
	2019	223.178.015	29.160.838.463	913.331.756	0
	2020	91.377.250	24.427.215.327	-214.616.733	0
	2021	54.700.000	21.526.555.044	4.520.081.412	0
	2022	90.016.650	2.207.710.683	5.113.077.286	0

PT Bank Jabar Banten Syariah	2018	67.142.246.000	177.048.252.000	16.897.272.000	0
	2019	78.490.286.000	164.396.048.000	15.398.923.000	0
	2020	149.765.144.000	155.764.264.000	3.681.687.000	0
	2021	142.188.069.000	175.028.785.000	21.898.773.000	0
	2022	109.475.083.000	235.982.675.000	101.708.753.000	0
PT Bank Mega Syariah	2018	16.225.328.000	147.619.489.000	46.577.070.000	0
	2019	10.506.546.000	154.841.148.000	49.150.923.000	0
	2020	8.236.934.000	154.626.767.000	131.727.187.000	0
	2021	7.410.568.000	168.770.540.000	537.707.206.000	0
	2022	7.367.753.000	203.111.186.000	232.283.027.000	0
PT Bank Panin Dubai Syariah	2018	726.551.000	101.872.152.000	20.788.229.000	0
	2019	736.278.000	94.411.525.000	13.237.011.000	0
	2020	412.030.000	93.542.797.000	128.116.000	0
	2021	566.755.000	91.365.426.000	-818.112.377.000	0
	2022	320.428.000	102.503.306.000	250.531.592.000	0
PT Bank Syariah Bukopin	2018	946.346.951	80.902.521.553	2.245.096.221	0
	2019	1.319.169.479	71.977.784.348	1.729.418.800	0
	2020	966.838.527	73.661.029.084	133.200.093	0
	2021	762.775.434	86.217.949.193	-232.283.491.422	0
	2022	959.408.317	85.184.556.676	-68.630.955.858	0
PT BCA Syariah	2018	1.191.660.658	92.148.860.031	58.367.069.139	0
	2019	14.409.008.907	100.182.148.789	67.193.529.264	0
	2020	12.178.180.801	111.405.185.616	73.105.881.728	0
	2021	17.809.616.168	128.035.595.218	87.422.212.976	0
	2022	31.361.160.615	141.398.419.201	117.582.548.930	0

PT BTPN Syariah	2018	491.000.000	899.148.000.000	965.311.000.000	0
	2019	1.268.000.000	1.099.025.000.000	1.399.634.000.000	0
	2020	1.286.000.000	1.050.103.000.000	854.614.000.000	0
	2021	915.000.000	1.147.179.000.000	1.465.005.000.000	0
	2022	3.871.000.000	1.193.141.000.000	1.779.580.000.000	0

Nama Bank	Tahun	Zakat	Pajak	Pendapatan	EDR
PT Bank Aceh Syariah	2018	9.670.000.000	100.848.000.000	2.539.301.000.000	0,54070
	2019	768.000.000	93.523.000.000	2.359.979.000.000	0,60936
	2020	458.000.000	86.918.000.000	2.258.372.000.000	0,61979
	2021	502.000.000	110.045.000.000	2.323.026.000.000	0,71451
	2022	673.000.000	133.173.000.000	2.422.782.000.000	0,81438
PT BPD NTB Syariah	2018	0	14.941.328.650	313.400.285.164	0,97656
	2019	450.953.217	61.126.420.577	966.509.581.333	0,46086
	2020	755.913.551	45.999.526.963	929.500.104.270	0,43112
	2021	905.120.870	50.381.506.515	1.054.875.198.005	0,42370
	2022	1.039.078.190	67.927.387.703	1.211.897.766.541	0,48567
PT Bank Muamalat Syariah	2018	10.586.089.000	196.172.000	3.569.342.859.000	0,45931
	2019	10.868.786.000	9.840.067.000	3.427.134.888.000	0,40075
	2020	10.293.412.000	4.998.296.000	3.006.247.873.000	0,53389
	2021	8.196.858.000	3.586.689.000	2.723.485.243.000	0,50335
	2022	6.942.110.000	25.419.809.000	2.862.145.078.000	0,52888
PT Bank Victoria Syariah	2018	14.697.075	1.361.709.301	171.675.247.566	0,21242

	2019	29.763.260	155.352.381	172.495.549.919	0,17583
	2020	15.000.008	3.626.535.374	164.719.769.088	0,15088
	2021	25.650.000	8.783.098.401	141.706.132.454	0,19640
	2022	10.551.979	1.775.725.016	97.773.507.499	0,07721
PT Bank Jabar Banten Syariah	2018	15.796.000	20.188.983.000	669.820.000.000	0,40191
	2019	2.236.000	27.075.041.000	683.485.000.000	0,39348
	2020	0	28.387.345.000	676.105.000.000	0,47739
	2021	542.000.000	64.852.871.000	729.793.000.000	0,51041
	2022	117.000.000	21.177.415.000	781.855.000.000	0,58794
PT Bank Mega Syariah	2018	2.772.618.000	14.135.905.000	837.748.680.000	0,25635
	2019	1.552.198.000	15.394.593.000	949.304.760.000	0,23006
	2020	1.690.013.000	37.261.817.000	1.201.213.790.000	0,25346
	2021	4.447.499.000	150.503.220.000	1.668.737.723.000	0,47159
	2022	17.646.421.000	110.639.989.000	1.033.229.100.000	0,48927
PT Bank Panin Dubai Syariah	2018	0	624.158.000	673.741.642.000	0,18331
	2019	535.310.000	8.989.477.000	739.629.924.000	0,14845
	2020	583.635.000	6.441.442.000	808.679.519.000	0,11736
	2021	168.450.000	212.051.000	785.951.380.000	-0,92440
	2022	0	2.362.169.000	1.040.313.740.000	0,34044
PT Bank Syariah Bukopin	2018	0	720.016.750	537.738.065.320	0,15659
	2019	0	778.093.825	520.675.466.759	0,14431
	2020	0	2.411.493.508	487.197.016.151	0,15421
	2021	0	64.873.902.853	334.721.234.818	-0,53846
	2022	0	18.408.015.971	467.600.487.558	0,03899
PT BCA Syariah	2018	55.892.688	14.026.384.208	542.199.281.067	0,28726

	2019	67.825.673	16.102.146.346	674.652.630.841	0,27607
	2020	74.538.259	19.497.800.110	695.260.916.879	0,29109
	2021	82.399.023	20.084.801.676	710.199.654.938	0,33805
	2022	70.074.287	28.626.761.055	804.357.174.449	0,37432
PT BTPN Syariah	2018	0	333.708.000.000	3.460.415.000.000	0,59646
	2019	0	478.615.000.000	1.417.376.000.000	2,66301
	2020	0	269.682.000.000	876.507.000.000	3,14094
	2021	0	412.468.000.000	1.487.337.000.000	2,43109
	2022	0	502.814.000.000	1.845.226.000.000	2,21735

Lampiran 7

Data Perhitungan *Return on Asset* (Y)

Nama Bank	Tahun	Laba Bersih Setelah Pajak	Total Aktiva	ROA
PT Bank Aceh Syariah	2018	439.433.000.000	23.095.159.000.000	0,01903
	2019	452.327.000.000	25.121.063.000.000	0,01801
	2020	333.158.000.000	25.480.963.000.000	0,01307
	2021	392.127.000.000	28.170.826.000.000	0,01392
	2022	436.722.000.000	28.767.097.000.000	0,01518
PT BPD NTB Syariah	2018	151.904.000.000	7.038.646.941.751	0,02158
	2019	163.249.445.264	8.640.304.811.278	0,01889
	2020	130.165.759.783	10.491.758.778.987	0,01241
	2021	184.644.051.272	11.215.180.007.793	0,01646
	2022	235.835.302.833	13.001.640.971.314	0,01814
PT Bank Muamalat Syariah	2018	46.002.044.000	57.227.276.046.000	0,00080
	2019	16.326.331.000	50.555.519.435.000	0,00032
	2020	10.019.739.000	51.241.303.583.000	0,00020
	2021	8.927.051.000	58.899.174.319.000	0,00015
	2022	26.581.068.000	61.363.584.209.000	0,00043
PT Bank Victoria Syariah	2018	4.974.143.395	2.126.018.825.461	0,00234
	2019	913.331.756	2.262.451.180.327	0,00040
	2020	- 214.616.733	2.296.026.685.840	-0,00009
	2021	4.520.081.412	1.660.849.338.849	0,00272
	2022	5.113.077.286	2.110.830.076.905	0,00242
PT Bank Jabar Banten Syariah	2018	16.897.272.000	6.741.449.496.000	0,00251

	2019	15.398.923.000	7.723.201.420.000	0,00199
	2020	3.681.687.000	8.884.354.097.000	0,00041
	2021	21.898.773.000	10.358.849.568.000	0,00211
	2022	101.708.753.000	12.445.810.770.000	0,00817
PT Bank Mega Syariah	2018	46.577.070.000	7.336.342.210.000	0,00635
	2019	4.950.923.000	8.007.675.910.000	0,00062
	2020	131.727.187.000	16.117.926.696.000	0,00817
	2021	537.707.206.000	14.041.750.908.000	0,03829
	2022	232.283.027.000	16.070.574.009.000	0,01445
PT Bank Panin Dubai Syariah	2018	20.788.229.000	8.771.057.795.000	0,00237
	2019	13.237.011.000	11.135.824.845.000	0,00119
	2020	128.116.000	11.302.082.193.000	0,00001
	2021	- 818.112.377.000	14.426.004.879.000	-0,05671
	2022	250.531.592.000	14.791.738.012.000	0,01694
PT Bank Syariah Bukopin	2018	2.245.096.221	6.328.446.529.189	0,00035
	2019	1.729.418.800	6.739.723.904.064	0,00026
	2020	133.200.093	5.223.189.368.335	0,00003
	2021	- 232.283.491.422	6.220.221.221.378	-0,03734
	2022	- 68.630.955.858	7.013.225.123.469	-0,00979
PT BCA Syariah	2018	58.367.069.139	7.064.008.145.080	0,00826
	2019	67.193.529.264	8.634.373.690.079	0,00778
	2020	73.105.881.728	9.720.253.656.189	0,00752
	2021	87.422.212.976	10.642.337.798.588	0,00821
	2022	117.582.548.930	12.671.668.609.585	0,00928
PT BTPN Syariah	2018	965.311.000.000	12.039.275.000.000	0,08018

	2019	1.399.634.000.000	15.383.038.000.000	0,09099
	2020	854.614.000.000	16.435.005.000.000	0,05200
	2021	1.465.005.000.000	18.543.856.000.000	0,07900
	2022	1.779.580.000.000	21.161.976.000.000	0,08409

Lampiran 8

Hasil Uji Analisis Statistik Deskriptif

Date: 05/27/25 Time: 10:32 Sample: 2018 2022						
	ROA_Y	PSR_X1	ZPR_X2	ISIR_X3	DEWR_X4	EDR_X5
Mean	0.012082	0.542699	9.23E-05	0.999346	18.22698	0.516477
Median	0.006935	0.609115	1.22E-05	0.999864	8.296071	0.401331
Maximum	0.090986	1.107104	0.001175	1.000000	146.6378	3.140943
Minimum	-0.056711	0.000000	0.000000	0.991173	0.173729	-0.924398
Std. Dev.	0.026150	0.323695	0.000195	0.001534	26.05494	0.697189
Skewness	1.242223	-0.260680	3.862540	-3.964062	3.160825	2.136361
Kurtosis	6.197388	1.945614	20.58649	19.44710	14.01108	8.493112
Jarque-Bera	34.15783	2.882385	768.6695	694.5044	335.8484	100.8968
Probability	0.000000	0.236645	0.000000	0.000000	0.000000	0.000000
Sum	0.604106	27.13495	0.004616	49.96729	911.3490	25.82387
Sum Sq. Dev.	0.033507	5.134145	1.86E-06	0.000115	33264.15	23.81755
Observations	50	50	50	50	50	50

Lampiran 9

Hasil Estimasi Model dan Data Panel

Uji Chow

Redundant Fixed Effects Tests				
Equation: Untitled				
Test cross-section fixed effects				
Effects Test	Statistic	d.f.	Prob.	
Cross-section F	5.482270	(9,35)	0.0001	
Cross-section Chi-square	43.975666	9	0.0000	
Cross-section fixed effects test equation:				
Dependent Variable: ROA_Y				
Method: Panel Least Squares				
Date: 05/27/25 Time: 10:25				
Sample: 2018 2022				
Periods included: 5				
Cross-sections included: 10				
Total panel (balanced) observations: 50				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.342934	1.449373	-0.236608	0.8141
PSR_X1	-0.004727	0.009084	-0.520325	0.6054
ZPR_X2	5.841207	11.16529	0.523158	0.6035
ISIR_X3	0.341428	1.451601	0.235208	0.8151
DEWR_X4	6.46E-05	0.000144	0.448173	0.6562
EDR_X5	0.028386	0.006187	4.587961	0.0000
R-squared	0.714922	Mean dependent var		0.012082
Adjusted R-squared	0.682527	S.D. dependent var		0.026150
S.E. of regression	0.014734	Akaike info criterion		-5.485129
Sum squared resid	0.009552	Schwarz criterion		-5.255686
Log likelihood	143.1282	Hannan-Quinn criter.		-5.397756
F-statistic	22.06875	Durbin-Watson stat		1.636713
Prob(F-statistic)	0.000000			

Uji Hausman

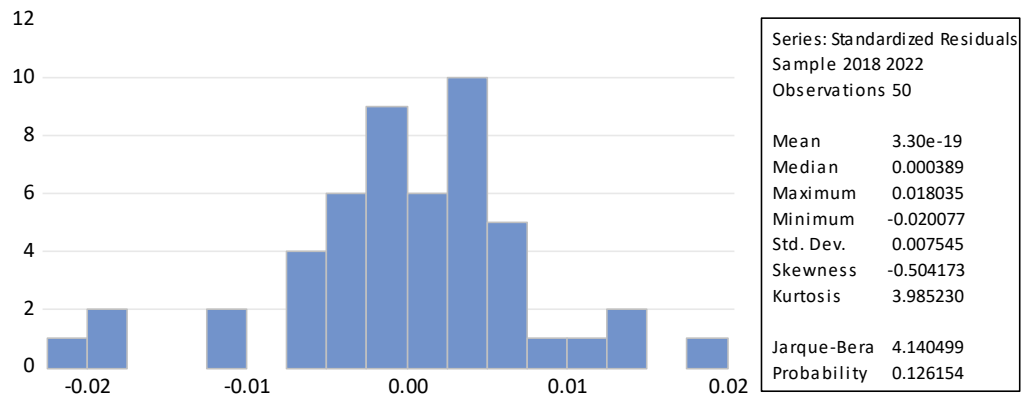
Correlated Random Effects - Hausman Test			
Equation: Untitled			
Test cross-section random effects			
Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	43.822583	5	0.0000
Cross-section random effects test comparisons:			

Variable	Fixed	Random	Var(Diff.)	Prob.
PSR_X1	0.001482	-0.005256	0.000079	0.4471
ZPR_X2	6.511980	5.700103	69.047200	0.9222
ISIR_X3	-0.126767	0.359294	0.776014	0.5811
DEWR_X4	-0.000592	0.000057	0.000000	0.0000
EDR	0.019625	0.028106	0.000006	0.0005
Cross-section random effects test equation: Dependent Variable: ROA_Y Method: Panel Least Squares Date: 05/27/25 Time: 10:26 Sample: 2018 2022 Periods included: 5 Cross-sections included: 10 Total panel (balanced) observations: 50				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.138015	1.381518	0.099901	0.9210
PSR_X1	0.001482	0.011094	0.133546	0.8945
ZPR_X2	6.511980	11.69712	0.556717	0.5813
ISIR_X3	-0.126767	1.381749	-0.091744	0.9274
DEWR_X4	-0.000592	0.000166	-3.569972	0.0011
EDR_X5	0.019625	0.005112	3.839053	0.0005
Effects Specification				
Cross-section fixed (dummy variables)				
R-squared	0.881697	Mean dependent var		0.012082
Adjusted R-squared	0.834376	S.D. dependent var		0.026150
S.E. of regression	0.010642	Akaike info criterion		-6.004642
Sum squared resid	0.003964	Schwarz criterion		-5.431035
Log likelihood	165.1161	Hannan-Quinn criter.		-5.786209
F-statistic	18.63217	Durbin-Watson stat		2.582648
Prob(F-statistic)	0.000000			

Lampiran 10

Hasil Uji Asumsi Klasik

Uji Normalitas



Uji Multikolinearitas

	PSR_X1	ZPR_X2	ISIR_X3	DEWR_X4	EDR
PSR_X1	1.000000	0.199392	0.233167	-0.467357	-0.651372
ZPR_X2	0.199392	1.000000	0.055345	-0.096318	-0.058376
ISIR_X3	0.233167	0.055345	1.000000	0.075756	-0.076563
DEWR_X4	-0.467357	-0.096318	0.075756	1.000000	0.812043
EDR_X5	-0.651372	-0.058376	-0.076563	0.812043	1.000000

Uji Heteroskedastisitas

Residual Cross-Section Dependence Test			
Null hypothesis: No cross-section dependence (correlation) in residuals			
Equation: Untitled			
Periods included: 5			
Cross-sections included: 10			
Total panel observations: 50			
Cross-section effects were removed during estimation			
Test	Statistic	d.f.	Prob.
Breusch-Pagan LM	58.11889	45	0.0907
Pesaran scaled LM	1.382852		0.1667
Bias-corrected scaled LM	0.132852		0.8943
Pesaran CD	0.614660		0.5388

Lampiran 11

Hasil Analisis Regresi Data Panel dengan *Fixed Effect Model* (FEM)

Correlated Random Effects - Hausman Test				
Equation: Untitled				
Test cross-section random effects				
Test Summary		Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random		43.822583	5	0.0000
Cross-section random effects test comparisons:				
Variable	Fixed	Random	Var(Diff.)	Prob.
PSR_X1	0.001482	-0.005256	0.000079	0.4471
ZPR_X2	6.511980	5.700103	69.047200	0.9222
ISIR_X3	-0.126767	0.359294	0.776014	0.5811
DEWR_X4	-0.000592	0.000057	0.000000	0.0000
EDR_X5	0.019625	0.028106	0.000006	0.0005
Cross-section random effects test equation:				
Dependent Variable: ROA_Y				
Method: Panel Least Squares				
Date: 05/27/25 Time: 10:26				
Sample: 2018 2022				
Periods included: 5				
Cross-sections included: 10				
Total panel (balanced) observations: 50				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.138015	1.381518	0.099901	0.9210
PSR_X1	0.001482	0.011094	0.133546	0.8945
ZPR_X2	6.511980	11.69712	0.556717	0.5813
ISIR_X3	-0.126767	1.381749	-0.091744	0.9274
DEWR_X4	-0.000592	0.000166	-3.569972	0.0011
EDR	0.019625	0.005112	3.839053	0.0005
Effects Specification				
Cross-section fixed (dummy variables)				
R-squared	0.881697	Mean dependent var		0.012082
Adjusted R-squared	0.834376	S.D. dependent var		0.026150
S.E. of regression	0.010642	Akaike info criterion		-6.004642
Sum squared resid	0.003964	Schwarz criterion		-5.431035
Log likelihood	165.1161	Hannan-Quinn criter.		-5.786209
F-statistic	18.63217	Durbin-Watson stat		2.582648
Prob(F-statistic)	0.000000			

Lampiran 12

Hasil Uji Hipotesis

Uji T

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0,1380	1,3815	0,0999	0,9210
PSR_X1	0,0015	0,0111	0,1335	0,8945
ZPR_X2	6,5120	1,1670	0,5567	0,5813
ISIR_X3	-0,1268	1,3817	-0,0917	0,9274
DEWR_X4	-0,0006	0,0002	-3,5700	0,0011
EDR_X5	0,0196	0,0051	3,8391	0,0005

Uji F

R-squared	0.714922	Mean dependent var	0.012082
Adjusted R-squared	0.682527	S.D. dependent var	0.026150
S.E. of regression	0.014734	Akaike info criterion	-5.485129
Sum squared resid	0.009552	Schwarz criterion	-5.255686
Log likelihood	143.1282	Hannan-Quinn criter.	-5.397756
F-statistic	22.06875	Durbin-Watson stat	1.636713
Prob(F-statistic)	0.000000		

Uji Koefisien Determinasi (*Adjusted R²*)

Estimation Command:

=====

LS(?, CX=F) ROA_Y C PSR_X1 ZPR_X2 ISIR_X3 DEWR_X4 EDR

Estimation Equation:

=====

ROA_Y = C(1) + C(2)*PSR_X1 + C(3)*ZPR_X2 + C(4)*ISIR_X3 + C(5)*DEWR_X4 + C(6)*EDR + [CX=F]

Substituted Coefficients:

=====

ROA_Y = 0.138014583766 + 0.00148155593505*PSR_X1 + 6.51198033921*ZPR_X2 - 0.12676749778*ISIR_X3 - 0.000591915906092*DEWR_X4 + 0.0196246429397*EDR + [CX=F]

Lampiran 13

DAFTAR RIWAYAT HIDUP

A. IDENTITAS DIRI

1. Nama : Adriyanti Ulimatul Luqyana
2. Tempat, Tanggal Lahir : Pekalongan, 30 Juni 2000
3. Alamat Rumah : Dk. Gembyang, Kel. Sragi, Kec. Sragi, RT 01/
RW 13, Kab. Pekalongan
4. Nomor HP : 085229455248
5. Email : adriyanti.ulimatul@gmail.com
6. Nama Ayah : M. Lukman Hadi
7. Nama Ibu : Tri Mulyati

B. RIWAYAT PENDIDIKAN

1. SD : SD Negeri 03 Sragi
2. SMP : SMP Negeri 1 Sragi
3. SMA : SMA Negeri 1 Comal

C. PENGALAMAN ORGANISASI

1. UKK MENWA : Anggota Provos (2018-2021)
2. UKK MENWA : Ka. Diklat (2021-2022)

Pekalongan, 30 Juni 2025



Adriyanti Ulimatul Luqyana

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3. SMA : SMA Negeri 1 Comal

C. PENGALAMAN ORGANISASI

1. UKK MENWA : Anggota Provos (2018-2021)
2. UKK MENWA : Ka. Diklat (2021-2022)

Pekalongan, 30 Juni 2025



Adriyanti Ulimatul Luqyana