

# **LAMPIRAN-LAMPIRAN**

**LAMPIRAN 1**  
**LAPORAN KEUANGAN BANK UMUM SYARIAH**  
**PERIODE 2016-2019**

<b>BUS</b>	<b>Tahun</b>	<b>Fraud (Y)</b>	<b>IsIR (X1)</b>	<b>PSR (X2)</b>	<b>IIR (X3)</b>	<b>EDR (X4)</b>	<b>ICG (X5)</b>
Bank Muamalat	2016	83	0.999657218	0.543102806	0.823621128	0.076569508	0.78
	2017	35	0.999762334	0.498815831	0.87335359	0.065290483	0.865
	2018	21	0.999798452	0.5060181	0.949732827	0.083890462	0.86
	2019	26	0.824881118	0.506275925	0.998529015	0.154808693	0.84
Bank Syariah Mandiri	2016	25	0.993762641	1.02506363	0.805792368	0.085412739	0.92
	2017	25	0.993237992	1.019900974	0.93587292	0.081468917	0.92
	2018	14	0.996961061	1.036597799	0.923197311	0.097006453	0.89
	2019	10	0.987064764	0.970622276	0.998999435	0.001442126	0.86
Bank Mega Syariah	2016	4	0.999758996	0.072159398	0.97751656	0.079789454	0.86
	2017	3	0.999737418	0.989772311	0.987144273	0.088515084	0.84
	2018	3	0.99942454	0.991360035	0.993031946	0.077727734	0.76
	2019	1	0.988461865	1.106719908	0.121118393	0.018962434	0.89
Bank Maybank Syariah	2016	0	0.999758996	0.24239422	0.955764376	0.701438088	0.757
	2017	1	0.999737418	0.083626314	0.941047909	-6.946051168	0.7
	2018	0	0.99942454	0	0.941420815	-0.110056455	0.73
	2019	0	0.999887054	0	0.998998097	0.267846394	0.7
Bank Victoria Syariah	2016	4	0.999993462	0.783057231	0.973870141	0.023814556	0.68
	2017	1	0.997200376	0.738136475	0.991609541	0.07479349	0.7
	2018	0	0.998435698	0.799596546	0.989731802	0.070750284	0.78
	2019	1	0.99863864	0.819743848	0.492936025	0.057954187	0.92
Bank BRI Syariah	2016	6	0.99986753	0.369479601	0.912124263	-0.240302844	0.78
	2017	6	0.99971143	0.338518622	0.967895447	0.071435579	0.86
	2018	8	0.999965624	0.376622873	0.977848116	0.064107262	0.81
	2019	4	0.999588893	0.417353433	0.430502975	0.061629495	0.81
Bank Panin Dubai Syariah	2016	2	0.99877065	0.817615882	0.44247196	2.04412628	0.81
	2017	2	1	0.683268224	0.999975268	-0.350209305	0.784
	2018	1	1	0.851445534	0.999804389	0.059568624	0.78
	2019	1	0.724535302	1	0.499420161	0.054544613	0.78
Bank Syariah Bukopin	2016	0	0.999262464	0.525632047	0.302079655	0.063165346	0.81
	2017	1	0.999137917	0.60713394	0.124531423	0.109120685	0.89

<b>BUS</b>	<b>Tahun</b>	<b>Fraud (Y)</b>	<b>IsIR (X1)</b>	<b>PSR (X2)</b>	<b>IIR (X3)</b>	<b>EDR (X4)</b>	<b>ICG (X5)</b>
	2018	0	0.998453405	0.635871147	0.130264459	0.60009988	0.86
	2019	1	0.998060177	0.651462243	0.290486096	0.044542929	0.72
BCA Syariah	2016	0	0.998627357	0.047552357	0.485712076	0.86560996	0.76
	2017	0	0.998708367	0.049151604	0.79750896	0.090511453	0.76
	2018	0	0.999225012	0.054592864	0.130264459	0.092543202	0.86
	2019	0	0.999901885	0.060048743	0.402414487	0.091515211	0.84

## LAMPIRAN 2

### UJI ASUMSI KLASIK

#### UJI NORMALITAS

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		26
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.26318694
	Absolute	.152
Most Extreme Differences	Positive	.152
	Negative	-.096
Kolmogorov-Smirnov Z		.773
Asymp. Sig. (2-tailed)		.589

a. Test distribution is Normal.

b. Calculated from data.

#### UJI MULTIKOLINEARITAS

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.762 <sup>a</sup>	.581	.476	.29425

a. Predictors: (Constant), X5\_ICG, X1\_IsIR, X3\_IIR, X2\_PSR, X4\_EDR

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.402	5	.480	5.548	.002 <sup>b</sup>
	Residual	1.732	20	.087		
	Total	4.133	25			

a. Dependent Variable: inv\_y

b. Predictors: (Constant), X5\_ICG, X1\_IsIR, X3\_IIR, X2\_PSR, X4\_EDR

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2.836	1.176		2.411	.026		
X1_IsIR	-.263	.962	-.040	-.273	.788	.963	1.039
X2_PSR	.323	.223	.237	1.448	.163	.785	1.274
X3_IIR	-.880	.210	-.628	-4.189	.000	.933	1.071
X4_EDR	-.100	.047	-.355	-2.141	.045	.760	1.315
X5_ICG	-2.063	.905	-.357	-2.279	.034	.852	1.173

a. Dependent Variable: inv\_y

## UJI HETEROKEDASTISITAS

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.320 <sup>a</sup>	.102	-.122	.17931

a. Predictors: (Constant), X5\_ICG, X1\_IsIR, X3\_IIR, X2\_PSR, X4\_EDR

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.073	5	.015	.455	.805 <sup>b</sup>
	Residual	.643	20	.032		
	Total	.716	25			

a. Dependent Variable: abs\_res

b. Predictors: (Constant), X5\_ICG, X1\_IsIR, X3\_IIR, X2\_PSR, X4\_EDR

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.016	.717		-.022	.983
X1_IsIR	.517	.586	.190	.882	.388
X2_PSR	.004	.136	.007	.030	.976
X3_IIR	.059	.128	.102	.465	.647
X4_EDR	.029	.028	.247	1.016	.322
X5_ICG	-.413	.552	-.172	-.749	.463

a. Dependent Variable: abs\_res

## UJI AUTOKORELASI

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.762 <sup>a</sup>	.581	.476	.29425	1.479

a. Predictors: (Constant), X5\_ICG, X1\_IsIR, X3\_IIR, X2\_PSR, X4\_EDR

b. Dependent Variable: inv\_y

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.402	5	.480	5.548	.002 <sup>b</sup>
	Residual	1.732	20	.087		
	Total	4.133	25			

a. Dependent Variable: inv\_y

b. Predictors: (Constant), X5\_ICG, X1\_IsIR, X3\_IIR, X2\_PSR, X4\_EDR

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.836	1.176		2.411	.026
X1_IsIR	-.263	.962	-.040	-.273	.788
X2_PSR	.323	.223	.237	1.448	.163
X3_IIR	-.880	.210	-.628	-4.189	.000
X4_EDR	-.100	.047	-.355	-2.141	.045
X5_ICG	-2.063	.905	-.357	-2.279	.034

a. Dependent Variable: inv\_y

## UJI LINEARITAS

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.051 <sup>a</sup>	.003	-.247	.29387600

a. Predictors: (Constant), x5\_kuadrat, x1\_kuadrat, x3\_kuadrat, x2\_kuadrat, x4\_kuadrat

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	.004	5	.001	.010	1.000 <sup>b</sup>
Residual	1.727	20	.086		
Total	1.732	25			

a. Dependent Variable: Unstandardized Residual

b. Predictors: (Constant), x5\_kuadrat, x1\_kuadrat, x3\_kuadrat, x2\_kuadrat, x4\_kuadrat

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.024	.640		-.037	.971
x1_kuadrat	.000	.552	.000	-.001	.999
x2_kuadrat	1.645E-006	.167	.000	.000	1.000
x3_kuadrat	.033	.168	.045	.197	.846
x4_kuadrat	-.001	.007	-.026	-.109	.915
x5_kuadrat	.004	.573	.002	.007	.995

a. Dependent Variable: Unstandardized Residual

### LAMPIRAN 3

### ANALISIS REGRESI BERGANDA

#### UJI T

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.836	1.176		2.411	.026
X1_IsIR	-.263	.962	-.040	-.273	.788
X2_PSR	.323	.223	.237	1.448	.163
X3_IIR	-.880	.210	-.628	-4.189	.000
X4_EDR	-.100	.047	-.355	-2.141	.045
X5_ICG	-2.063	.905	-.357	-2.279	.034

a. Dependent Variable: inv\_y

#### UJI F

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2.402	5	.480	5.548	.002 <sup>b</sup>
Residual	1.732	20	.087		
Total	4.133	25			

a. Dependent Variable: inv\_y

b. Predictors: (Constant), X5\_ICG, X1\_IsIR, X3\_IIR, X2\_PSR, X4\_EDR

## UJI KOEFISIEN DETERMINASI

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.762 <sup>a</sup>	.581	.476	.29425

a. Predictors: (Constant), X5\_ICG, X1\_IsIR, X3\_IIR, X2\_PSR, X4\_EDR