

Lampiran

LAMPIRAN 1
LAPORAN KEUANGAN BANK UMUM SYARIAH
TAHUN 2012-2019

BANK	TAHUN	ROA	INFLASI	GCG	NPF
BRIS	2012	1.19	4.30	1.35	1.84
BRIS	2013	1.15	8.38	1.35	3.26
BRIS	2014	0.08	8.36	1.74	3.65
BRIS	2015	0.77	8.35	1.61	3.89
BRIS	2016	0.95	3.02	1.60	3.19
BRIS	2017	0.51	3.61	1.57	4.72
BRIS	2018	0.08	3.13	1.56	4.97
BRIS	2019	0.31	2.72	1.66	3.38
BCAS	2012	0.80	4.30	1.80	0.10
BCAS	2013	1.00	8.38	1.60	0.05
BCAS	2014	0.80	8.36	1.40	0.10
BCAS	2015	1.00	8.35	1.40	0.50
BCAS	2016	1.10	3.02	1.35	0.20
BCAS	2017	1.20	3.61	1.40	0.04
BCAS	2018	1.20	3.13	1.40	0.28
BCAS	2019	1.20	2.72	1.00	0.56
BSM	2012	2.25	4.30	2.25	2.82
BSM	2013	1.53	8.38	1.85	2.29
BSM	2014	0.03	8.36	2.12	4.29
BSM	2015	0.56	8.35	2.10	4.05
BSM	2016	0.59	3.02	1.30	3.13
BSM	2017	0.59	3.61	1.35	2.71
BSM	2018	0.88	3.13	1.10	1.56
BSM	2019	1.69	2.72	1.00	1.00

BANK	TAHUN	ROA	INFLASI	GCG	NPF
BNIS	2012	1.48	4.30	1.30	1.42
BNIS	2013	1.37	8.38	1.30	1.13
BNIS	2014	1.27	8.36	1.60	1.04
BNIS	2015	1.43	8.35	1.65	1.46
BNIS	2016	1.44	3.02	1.75	1.64
BNIS	2017	1.31	3.61	2.10	1.50
BNIS	2018	1.42	3.13	2.00	1.52
BNIS	2019	1.82	2.72	2.00	1.44
BMI	2012	1.54	4.30	1.15	1.81
BMI	2013	0.50	8.38	1.15	1.56
BMI	2014	0.17	8.36	2.65	4.85
BMI	2015	0.20	8.35	2.60	4.20
BMI	2016	0.22	3.02	2.12	1.40
BMI	2017	0.11	3.61	2.55	2.75
BMI	2018	0.08	3.13	1.50	2.58
BMI	2019	0.05	2.72	3.00	4.30
BSB	2012	0.55	4.30	1.52	4.57
BSB	2013	0.69	8.38	2.20	3.68
BSB	2014	0.27	8.36	1.50	3.34
BSB	2015	0.79	8.35	1.50	2.74
BSB	2016	0.76	3.02	1.50	2.72
BSB	2017	0.02	3.61	1.50	4.18
BSB	2018	1.28	3.13	1.51	1.95
BSB	2019	1.73	2.72	2.60	1.88

Sumber : Data diolah penulis, 2020

LAMPIRAN 2

Hasil Output Eviews 8

	ROA	INFLASI	GCG	NPF
1 - 12	1.190000	4.300000	1.350000	1.840000
1 - 13	1.150000	8.380000	1.350000	3.260000
1 - 14	0.080000	8.360000	1.740000	3.650000
1 - 15	0.770000	8.350000	1.610000	3.890000
1 - 16	0.950000	3.020000	1.600000	3.190000
1 - 17	0.510000	3.610000	1.570000	4.720000
1 - 18	0.080000	3.130000	1.560000	4.970000
1 - 19	0.310000	2.720000	2.100000	3.380000
2 - 12	0.800000	4.300000	1.800000	0.100000
2 - 13	1.000000	8.380000	1.600000	0.050000
2 - 14	0.800000	8.360000	1.400000	0.100000
2 - 15	1.000000	8.350000	1.400000	0.500000
2 - 16	1.100000	3.020000	1.350000	0.200000
2 - 17	1.200000	3.610000	1.400000	0.040000
2 - 18	1.200000	3.130000	1.400000	0.280000
2 - 19	1.200000	2.720000	1.200000	0.560000
3 - 12	2.250000	4.300000	2.250000	2.820000
3 - 13	1.530000	8.380000	1.850000	2.290000
3 - 14	0.030000	8.360000	2.120000	4.290000
3 - 15	0.560000	8.350000	2.100000	4.050000
3 - 16	0.590000	3.020000	1.300000	3.130000
3 - 17	0.590000	3.610000	1.350000	2.710000
3 - 18	0.880000	3.130000	1.100000	1.560000
3 - 19	1.690000	2.720000	2.400000	1.000000
4 - 12	1.480000	4.300000	1.300000	1.420000
4 - 13	1.370000	8.380000	1.300000	1.130000
4 - 14	1.270000	8.360000	1.600000	1.040000
4 - 15	1.430000	8.350000	1.650000	1.460000
4 - 16	1.440000	3.020000	1.750000	1.640000
4 - 17	1.310000	3.610000	2.100000	1.500000
4 - 18	1.420000	3.130000	2.000000	1.520000
4 - 19	1.820000	2.720000	2.200000	1.440000
5 - 12	1.540000	4.300000	1.150000	1.810000
5 - 13	0.500000	8.380000	1.150000	1.560000
5 - 14	0.170000	8.360000	2.650000	4.850000
5 - 15	0.200000	8.350000	2.600000	4.200000
5 - 16	0.220000	3.020000	2.120000	1.400000
5 - 17	0.110000	3.610000	2.550000	2.750000
5 - 18	0.080000	3.130000	1.500000	2.580000
5 - 19	0.050000	2.720000	2.350000	4.300000
6 - 12	0.550000	4.300000	1.520000	4.570000
6 - 13	0.690000	8.380000	2.200000	3.680000
6 - 14	0.270000	8.360000	1.500000	3.340000
6 - 15	0.790000	8.350000	1.500000	2.740000
6 - 16	0.760000	3.020000	1.500000	2.720000
6 - 17	0.020000	3.610000	1.500000	4.180000
6 - 18	1.280000	3.130000	1.510000	1.950000
6 - 19	1.730000	2.720000	2.250000	1.880000

Sumber: data diolah, *Eviews 8*, 2021.

1. Uji Statistik Deskriptif

	ROA	INFLASI	GCG	NPF
Mean	0.874167	5.233750	1.715625	2.338333
Median	0.840000	3.955000	1.585000	2.120000
Maximum	2.250000	8.380000	2.650000	4.970000
Minimum	0.020000	2.720000	1.100000	0.040000
Std. Dev.	0.566174	2.489224	0.420000	1.462629
Skewness	0.136275	0.425089	0.631828	0.103843
Kurtosis	2.187723	1.287197	2.286626	1.903809
Jarque-Bera Probability	1.468157 0.479947	7.312997 0.025823	4.211460 0.121757	2.489538 0.288007
Sum	41.96000	251.2200	82.35000	112.2400
Sum Sq. Dev.	15.06597	291.2231	8.290781	100.5463
Observations	48	48	48	48

Sumber: data diolah, *Eviews* 8, 2021.

2. Uji Chow Test

Redundant Fixed Effects Tests				
Equation: Untitled				
Test cross-section fixed effects				
Effects Test		Statistic	d.f.	Prob.
Cross-section F		4.808288	(5,39)	0.0016
Cross-section Chi-square		23.051072	5	0.0003

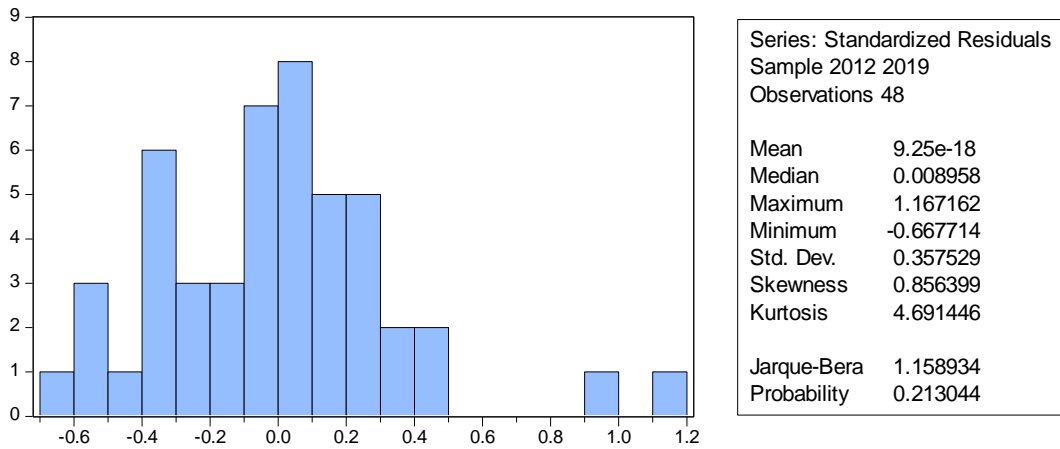
Sumber: Data diolah, *Eviews* 8, 2021.

3. Uji Hausman Test

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		0.730439	3	0.0060

Sumber: Data diolah, *Eviews* 8, 2021.

4. Uji Normalitas



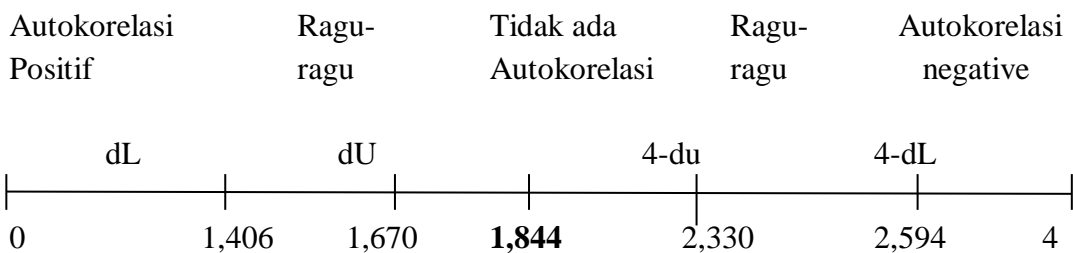
Sumber: Data diolah, *Eviews 8*, 2021.

5. Uji Multikolinearitas

	INFLASI	GCG	NPF
INFLASI	1.000000	0.009066	0.121386
GCG	0.009066	1.000000	0.336792
NPF	0.121386	0.336792	1.000000

Sumber: Data diolah, *Eviews 8*, 2021.

6. Uji Autokorelasi



Sumber : Hasil olahan penulis, 2021.

7. Uji Heteroskedastisitas

Dependent Variable: RESABS				
Method: Panel Least Squares				
Date: 02/09/21 Time: 14:35				
Sample: 2012 2019				
Periods included: 8				
Cross-sections included: 6				
Total panel (balanced) observations: 48				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.314123	0.175839	1.786418	0.0818
INFLASI	-0.005743	0.014094	-0.407519	0.6859
GCG	0.026399	0.094774	0.278548	0.7821
NPF	-0.027997	0.042362	-0.660907	0.5126
Effects Specification				
Cross-section fixed (dummy variables)				
R-squared	0.191392	Mean dependent var		0.263887
Adjusted R-squared	0.025524	S.D. dependent var		0.238137
S.E. of regression	0.235078	Akaike info criterion		0.109563
Sum squared resid	2.155207	Schwarz criterion		0.460413
Log likelihood	6.370496	Hannan-Quinn criter.		0.242149
F-statistic	1.153878	Durbin-Watson stat		2.089289
Prob(F-statistic)	0.350924			

Sumber: Data diolah, *Eviews* 8, 2021.

8. Uji Linieritas

Dependent Variable: ROA				
Method: Panel Least Squares				
Date: 02/09/21 Time: 13:48				
Sample: 2012 2019				
Periods included: 8				
Cross-sections included: 6				
Total panel (balanced) observations: 48				

Cross-section fixed (dummy variables)			
R-squared	0.601229	Mean dependent var	0.874167
Adjusted R-squared	0.519430	S.D. dependent var	0.566174
S.E. of regression	0.392489	Akaike info criterion	1.134747
Sum squared resid	6.007872	Schwarz criterion	1.485597
Log likelihood	-18.23392	Hannan-Quinn criter.	1.267333
F-statistic	7.350058	Durbin-Watson stat	1.844427
Prob(F-statistic)	0.000006		

Sumber: Data diolah, *Eviews* 8, 2021

9. Regresi Linear Berganda

Dependent Variable: ROA				
Method: Panel Least Squares				
Date: 02/09/21 Time: 13:48				
Sample: 2012 2019				
Periods included: 8				
Cross-sections included: 6				
Total panel (balanced) observations: 48				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.330936	0.293584	4.533414	0.0001
INFLASI	-0.010090	0.023531	-0.428780	0.6704
GCG	0.196072	0.158236	1.239113	0.0227
NPF	-0.316614	0.070728	-4.476500	0.0001
Effects Specification				
Cross-section fixed (dummy variables)				
R-squared	0.601229	Mean dependent var	0.874167	
Adjusted R-squared	0.519430	S.D. dependent var	0.566174	
S.E. of regression	0.392489	Akaike info criterion	1.134747	
Sum squared resid	6.007872	Schwarz criterion	1.485597	
Log likelihood	-18.23392	Hannan-Quinn criter.	1.267333	
F-statistic	7.350058	Durbin-Watson stat	1.844427	
Prob(F-statistic)	0.000006			

Sumber: Data diolah, *Eviews* 8, 2021

10. Uji R²

Dependent Variable: ROA			
Method: Panel Least Squares			
Date: 02/09/21 Time: 13:48			
Sample: 2012 2019			
Periods included: 8			
Cross-sections included: 6			
Total panel (balanced) observations: 48			
Cross-section fixed (dummy variables)			
R-squared	0.601229	Mean dependent var	0.874167
Adjusted R-squared	0.519430	S.D. dependent var	0.566174
S.E. of regression	0.392489	Akaike info criterion	1.134747
Sum squared resid	6.007872	Schwarz criterion	1.485597
Log likelihood	-18.23392	Hannan-Quinn criter.	1.267333
F-statistic	7.350058	Durbin-Watson stat	1.844427
Prob(F-statistic)	0.000006		

Sumber: Data diolah, *Eviews 8*, 2021

11. Uji F

Dependent Variable: ROA				
Method: Panel Least Squares				
Date: 02/09/21 Time: 13:48				
Sample: 2012 2019				
Periods included: 8				
Cross-sections included: 6				
Total panel (balanced) observations: 48				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.330936	0.293584	4.533414	0.0001
INFLASI	-0.010090	0.023531	-0.428780	0.6704
GCG	0.196072	0.158236	1.239113	0.0227
NPF	-0.316614	0.070728	-4.476500	0.0001

Cross-section fixed (dummy variables)			
R-squared	0.601229	Mean dependent var	0.874167
Adjusted R-squared	0.519430	S.D. dependent var	0.566174
S.E. of regression	0.392489	Akaike info criterion	1.134747
Sum squared resid	6.007872	Schwarz criterion	1.485597
Log likelihood	-18.23392	Hannan-Quinn criter.	1.267333
F-statistic	7.350058	Durbin-Watson stat	1.844427
Prob(F-statistic)	0.000006		

Sumber: Data diolah, *Eviews 8*, 2021.

12. Uji T

Dependent Variable: ROA				
Method: Panel Least Squares				
Date: 02/09/21 Time: 13:48				
Sample: 2012 2019				
Periods included: 8				
Cross-sections included: 6				
Total panel (balanced) observations: 48				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.330936	0.293584	4.533414	0.0001
INFLASI	-0.010090	0.023531	-0.428780	0.6704
GCG	0.196072	0.158236	1.239113	0.0227
NPF	-0.316614	0.070728	-4.476500	0.0001

Sumber: Data diolah, *Eviews 8*, 2021.

Lampiran



**PROGRAM STUDI S1 PERBANKAN SYARIAH
FAKULTAS EKONOMI DAN BISNIS ISLAM
UIN RADEN FATAH PALEMBANG**

Alamat : Jl. Prof. KH. Zainal Abidin Fikri, Telepon 0711 353276, Palembang 30126

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Nama : Irmil Lusi
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 Fakultas/Jurusan : FEBI/ S1 Perbankan Syariah
 Pembimbing I : prof. Maya Panorama, S.E, M.Si, Ph. D
 NIP : 197511102006042002
 Judul : Analisis Pengaruh *Inflasi, Good Corporate Governance, Non Performing Financing* Terhadap Profitabilitas Pada Bank Umum Syariah di Indonesia pada Tahun 2012-2017

No.	Hari/ Tanggal	Masalah yang dikonsultasikan	Paraf
1.	18/3	Bab 1 → data	
2.	27/3	Bab 1 → Aa Lanjutan Bab 2.	
3.	17/4	Bab 2 Revisi	
4.	27/4	Bab 2 Revisi: Impetoris dan Rendahnya Pinjam	
5.	15/6	Bab 2 Aa, lanjutan Bab 3	
6.	19/6	Bab 3 Aa / silsilah lanjut Bab 4	
7.	13/7	Bab 4 Revisi	



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Judul : Analisis Pengaruh *Inflasi, Good Corporate Governance, Non Performing Financing* Terhadap Profitabilitas Pada Bank Umum Syariah di Indonesia pada Tahun 2012-2017

No.	Hari/ Tanggal	Masalah yang dikonsultasikan	Paraf
8.	25/7	Bab 4 & 5 Aca Silahkan daftar ujian	



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 Fakultas/Jurusan : FEBI/ S1 Perbankan Syariah
 Pembimbing II : Lidia Desiana, SE., M.Si.
 NIK : 1605061741
 Judul : Analisis Pengaruh *Inflasi, Good Corporate Governance, Non Performing Financing* Terhadap Profitabilitas Pada Bank Umum Syariah di Indonesia pada Tahun 2012-2017

No.	Hari/ Tanggal	Masalah yang dikonsultasikan	Paraf
1.	10/10/2019	<ul style="list-style-type: none"> - Fenomena apa yg ingin diteliti judul latribly - Rumusan Masalah - Research gap diperbaiki - Teori (dikandya ter Bab II) - apa saja indikatornya (inflasi ?) - penelit terdahulu (men b simbol) / dan (ktra) - Penyelesaian hipotesis - Kerangka pikir diperbaiki - (dipotong) - Metode (populasi / sampel) → tahun 2018 - Analisis data / alat anal. data. - Variabel dependent op emulug 	/
2.	28/1/2020	<ul style="list-style-type: none"> - sistematika penulisan (judul? dimasing? sub bab) - disesuaikan ds pedoman penulisan) - di later belakang belum terlihat Anda membahas ttg - Inflasi, CROE, NPF - Research gap (Inflasi) - teori blm ada, populasi & sampel, teknik analisis data. 	/



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No.	Hari/Tanggal	Masalah yang dikonsultasikan	Paraf
3	7/2/2024	Revisi bab I - III (diawal penulisan sdh pakai footnote & alihyngs hrs footnote, dgn body note lagi) - Peneliti telah di panyarankan hipotesis dan research gap. - pengukuan variabel masih blm jelas	
4	10/2/2024	Revisi indikator nilai = Variabel hrs konkrit & ya ada di bab III	
5	16/2/2024	Ate bab I - III (



PROGRAM STUDI SI PERBANKAN SYARIAH
FAKULTAS EKONOMI DAN BISNIS ISLAM
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NIK : 1605061741
Judul : Analisis Pengaruh *Inflasi, Good Corporate Governance*, dan *Non Performing Financing* Terhadap Profitabilitas Pada Bank Umum Syariah di Indonesia pada Tahun 2012-2017

No.	Hari/ Tanggal	Masalah yang dikonsultasikan	Paraf
6	23-06-2021	Sesuaikan penjelasan bab IV dengan bab III, hasil Outputnya di lampirkan, contoh di bab III uji normalitas kamu belum menjelaskan metodenya tpi di bab IV kamu pakai uji JB dan grafik plot. Uji multikoleniaritas antara penjelasan bab III dan bab IV tidak sesuai.	
7	08-07-2021	Jelaskan metode uji heteroskedastisitas dan uji linieritas menggunakan metode yang di gunakan dan lampiran outputnya secara keseluruhan.	
8	12-07-2021	ACC bab 1- 5	

BIODATA PENULIS



Nama : Irmilusi

Tempat, Tanggal Lahir : Menanti, 03 Juli 1997

Jenis Kelamin : Perempuan

Alamat : Desa Menanti, Kec. Kelekar, Kab. Muara Enim,
Sumatera Selatan

Email : lusiirmi08@gmail.com

Nama Orang Tua

Ayah : Husin

Ibu : Salbiah

Riwayat Pendidikan

MIN : SDN 2 KELEKAR

MTS : SMP NEGERI 1 KELEKAR

SMA : SMA NEGERI 1 KELEKAR