

Lampiran 1

Daftar Sampel Penelitian Bank Umum Syariah

No	Nama Bank
1	PT Bank Muamalat Indonesia
2	PT Bank Victoria Syariah
3	PT Bank BRI Syariah
4	PT Bank Jabar Banten Syariah
5	PT Bank BNI Syariah
6	PT Bank Syariah Mandiri
7	PT Bank Mega Syariah
8	PT Bank Panin Syariah
9	PT Bank Syariah Bukopin
10	PT BCA Syariah
11	PT. Maybank Syariah Indonesia
12	PT Bank Tabungan Pensiun Nasional Syariah
13	PT Bank Aceh Syariah
Jumlah	

Sumber : Bank Indonesia

Lampiran 2

Tabel Perhitungan 2012

No	Nama Bank	Tahun	OUT	IN	iB VA	CE	iB VACA	ROA
						Total Ekuitas		
1	PT Bank Muamalat Indonesia	2012	1,944,055	875,339	1,068,716	2,457,990	0.43	1.54
2	PT Bank Victoria Syariah	2012	49,154	14,674	34,480	152,534	0.23	1.43
3	PT Bank BRI Syariah	2012	986,894	525,459	461,435	1,068,564	0.43	0.88
4	PT Bank Jabar Banten Syariah	2012	221,131	122,218	98,913	632,095	0.16	-0.59
5	PT Bank BNI Syariah	2012	729,459	360,363	369,096	1,187,219	0.31	1.48

6	PT Bank Syariah Mandiri	2012	3,917,428	1,819,004	2,098,424	4,181,000	0.50	2.25
7	PT Bank Mega Syariah	2012	1,114,805	541,443	573,362	620,513	0.92	3.81
8	PT Bank Panin Syariah	2012	95,097	28,341	66,756	452,258	0.15	3.29
9	PT Bank Syariah Bukopin	2012	137,954	75,481	62,473	273,072	0.23	0.55
10	PT BCA Syariah	2012	72,000	21,570	50,430	304,375	0.17	0.80
11	PT. Maybank Syariah Indonesia	2012	121,631	41,549	80,082	950,849	0.08	2.88

Lampiran 3

Tabel Perhitungan 2012

No	Nama Bank	Tahun	HC	IB-VAHU	SC	IB-STVA	IB-VAIC
			BEBAN KARYAWAN	(VA/HC)	(VA-HC)	SC/VA	
1	PT Bank Muamalat Indonesia	2012	546,875	1.95	521,841	0.49	2.88
2	PT Bank Victoria Syariah	2012	24,086	1.43	10,394	0.30	1.96
3	PT Bank BRI Syariah	2012	323,383	1.43	138,052	0.30	2.16
4	PT Bank Jabar Banten Syariah	2012	74,899	1.32	24,014	0.24	1.72
5	PT Bank BNI Syariah	2012	317,073	1.16	52,023	0.14	1.62
6	PT Bank Syariah Mandiri	2012	973,159	2.16	1,125,265	0.54	3.19
7	PT Bank Mega Syariah	2012	320,308	1.79	253,054	0.44	3.16

8	PT Bank Panin Syariah	2012	19,907	3.35	46,849	0.70	4.20
9	PT Bank Syariah Bukopin	2012	48,996	1.28	13,477	0.22	1.72
10	PT BCA Syariah	2012	39,038	1.29	11,392	0.23	1.68
11	PT. Maybank Syariah Indonesia	2012	23,895	3.35	56,187	0.70	4.14

Lampiran 4

Tabel Perhitungan 2013

No	Nama Bank	Tahun	OUT	IN	iB VA	CE	iB VACA	ROA
						Total Ekuitas		
1	PT Bank Muamalat Indonesia	2013	2,624,409	716,729	1,907,680	4,291,094	0.44	0.50
2	PT Bank Victoria Syariah	2013	54,453	19,896	34,557	156,610	0.22	0.50
3	PT Bank BRI Syariah	2013	1,115,232	531,023	584,209	1,698,126	0.34	1.15
4	PT Bank Jabar Banten Syariah	2013	289,152	139,860	149,292	627,758	0.24	0.91
5	PT Bank BNI Syariah	2013	1,061,877	420,749	641,128	1,308,680	0.49	1.37
6	PT Bank Syariah Mandiri	2013	4,560,076	2,461,174	2,098,902	4,861,998	0.43	1.53
7	PT Bank Mega Syariah	2013	1,360,957	798,868	562,089	787,449	0.71	2.33
8	PT Bank Panin Syariah	2013	137,977	73,440	64,537	525,995	0.12	1.03
9	PT Bank Syariah Bukopin	2013	172,563	85,581	86,982	292,619	0.30	0.69

10	PT BCA Syariah	2013	96,237	23,910	72,327	313,516	0.23	1.00
11	PT. Maybank Syariah Indonesia	2013	184,777	72,729	112,048	992,216	0.11	2.87

Lampiran 5

Tabel Perhitungan 2013

No	Nama Bank	Tahun	HC	IB-VAHU	SC	IB-STVA	IB-VAIC
			BEBAN KARYAWAN	(VA/HC)	(VA-HC)	SC/VA	
1	PT Bank Muamalat Indonesia	2013	754,059	2.53	1,153,621	0.60	3.58
2	PT Bank Victoria Syariah	2013	30,703	1.13	3,854	0.11	1.46
3	PT Bank BRI Syariah	2013	400,267	1.46	183,942	0.31	2.12
4	PT Bank Jabar Banten Syariah	2013	108,721	1.37	40,571	0.27	1.88
5	PT Bank BNI Syariah	2013	461,512	1.39	179,616	0.28	2.16
6	PT Bank Syariah Mandiri	2013	1,192,402	1.76	906,500	0.43	2.62
7	PT Bank Mega Syariah	2013	359,487	1.56	202,602	0.36	2.64
8	PT Bank Panin Syariah	2013	35,375	1.82	29,162	0.45	2.40
9	PT Bank Syariah Bukopin	2013	59,737	1.46	27,245	0.31	2.07
10	PT BCA Syariah	2013	40,683	1.78	31,644	0.44	2.45
11	PT. Maybank Syariah Indonesia	2013	26,430	4.24	85,618	0.76	5.12

Lampiran 6

Tabel Perhitungan 2014

No	Nama Bank	Tahun	OUT	IN	iB VA	CE	iB VACA	ROA
						Total Ekuitas		
1	PT Bank Muamalat Indonesia	2014	2,367,928	1,410,816	957,112	3,928,412	0.24	0.17
2	PT Bank Victoria Syariah	2014	49,652	43,108	6,544	185,315	0.04	-1.87
3	PT Bank BRI Syariah	2014	1,150,731	688,315	462,416	1,714,490	0.27	0.08
4	PT Bank Jabar Banten Syariah	2014	396,822	244,800	152,022	631,271	0.24	0.69
5	PT Bank BNI Syariah	2014	1,435,051	643,460	791,591	1,950,000	0.41	1.27
6	PT Bank Syariah Mandiri	2014	4,053,578	2,641,134	1,412,444	4,617,009	0.31	-0.04
7	PT Bank Mega Syariah	2014	968,984	605,345	363,639	781,145	0.47	0.29
8	PT Bank Panin Syariah	2014	171,279	111,948	59,331	1,076,315	0.25	1.11
9	PT Bank Syariah Bukopin	2014	102,060	92,449	9,611	503,632	0.02	0.27
10	PT BCA Syariah	2014	248,385	32,966	215,419	626,033	0.34	0.80
11	PT. Maybank Syariah Indonesia	2014	248,385	142,485	105,900	1,048,717	0.10	3.60

Lampiran 7

Tabel Perhitungan 2014

No	Nama Bank	Tahun	HC	IB-VAHU	SC	IB-STVA	IB-VAIC
			BEBAN KARYAWAN	(VA/HC)	(VA-HC)	SC/VA	
1	PT Bank Muamalat Indonesia	2014	858,067	1.12	99,045	0.10	1.46
2	PT Bank Victoria Syariah	2014	31,565	0.21	-25,021	-3.82	-3.58
3	PT Bank BRI Syariah	2014	452,038	1.02	10,378	0.02	1.32
4	PT Bank Jabar Banten Syariah	2014	117,710	1.29	34,312	0.23	1.76
5	PT Bank BNI Syariah	2014	644,458	1.23	147,133	0.19	1.82
6	PT Bank Syariah Mandiri	2014	1,435,306	0.98	-22,862	-0.02	1.27
7	PT Bank Mega Syariah	2014	341,771	1.06	21,868	0.06	1.59
8	PT Bank Panin Syariah	2014	54,735	1.16	4,596	0.07	1.48
9	PT Bank Syariah Bukopin	2014	66,278	0.15	-56,667	-5.90	-5.73
10	PT BCA Syariah	2014	51,596	4.18	163,823	0.76	5.28
11	PT. Maybank Indonesia	2014	29,316	3.61	76,584	0.72	4.44

Lampiran 8

Tabel Perhitungan 2015

No	Nama Bank	Tahun	OUT	IN	iB VA	CE	iB VACA	ROA
						Total Ekuitas		
1	PT Bank Muamalat Indonesia	2015	2,437,086	1,403,655	1,033,431	3,550,565	0.29	0.20

2	PT Bank Victoria Syariah	2015	70,963	53,306	17,657	177,288	0.10	-2.36
3	PT Bank BRI Syariah	2015	1,537,860	859,693	678,167	2,339,813	0.29	0.76
4	PT Bank Jabar Banten Syariah	2015	475,366	334,026	141,340	1,043,203	0.14	0.25
5	PT Bank BNI Syariah	2015	1,722,157	744,804	977,353	2,215,658	0.44	1.43
6	PT Bank Syariah Mandiri	2015	4,477,446	2,723,512	1,753,934	5,613,738	0.31	0.56
7	PT Bank Mega Syariah	2015	1,165,213	882,547	282,666	874,286	0.32	0.30
8	PT Bank Panin Syariah	2015	312,989	159,028	153,961	1,155,491	0.13	1.14
9	PT Bank Syariah Bukopin	2015	214,681	100,870	113,811	633,083	0.18	0.79
10	PT BCA Syariah	2015	163,695	76,168	87,527	1,052,551	0.08	1.00
11	PT. Maybank Syariah Indonesia	2015	423,208	785,606	-362,398	754,605	-0.48	-20.13

Lampiran 9

Tabel Perhitungan 2015

No	Nama Bank	Tahun	HC	IB-VAHU	SC	IB-STVA	IB-VAIC
			BEBAN KARYAWAN	(VA/HC)	(VA-HC)	SC/VA	
1	PT Bank Muamalat Indonesia	2015	924,521	1.12	108,910	0.11	1.51
2	PT Bank Victoria Syariah	2015	25,684	0.69	-8,027	-0.45	0.33

3	PT Bank BRI Syariah	2015	509,098	1.33	169,069	0.25	1.87
4	PT Bank Jabar Banten Syariah	2015	126,427	1.12	14,913	0.11	1.36
5	PT Bank BNI Syariah	2015	669,585	1.46	307,768	0.31	2.22
6	PT Bank Syariah Mandiri	2015	1,370,214	1.28	383,720	0.22	1.81
7	PT Bank Mega Syariah	2015	265,509	1.06	17,157	0.06	1.45
8	PT Bank Panin Syariah	2015	76,656	2.01	77,305	0.50	2.64
9	PT Bank Syariah Bukopin	2015	73,145	1.56	40,666	0.36	2.09
10	PT BCA Syariah	2015	65,056	1.35	22,471	0.26	1.69
11	PT. Maybank Syariah Indonesia	2015	28,953	-12.52	391,351	1.08	-11.92

Lampiran 10

Tabel Perhitungan 2016

No	Nama Bank	Tahun	OUT	IN	iB VA	CE	iB VACA	ROA
						Total Ekuitas		
1	PT Bank Muamalat Indonesia	2016	1,529,416	875,316	654,100	3,618,747	0.18	0.22
2	PT Bank Victoria Syariah	2016	50,947	51,584	-637	194,329	0.00	-2.19
3	PT Bank BRI Syariah	2016	1,750,337	973,501	776,836	2,510,014	0.31	0.95
4	PT Bank Jabar Banten Syariah	2016	1,632,481	2,027,871	-395,390	876,401	-0.45	-8.09
5	PT Bank BNI Syariah	2016	2,064,030	966,335	1,097,695	2,486,566	0.44	1.44

6	PT Bank Syariah Mandiri	2016	4,972,478	2,693,358	2,279,120	6,392,437	0.36	0.59
7	PT Bank Mega Syariah	2016	933,370	621,897	311,473	1,061,801	0.29	2.63
8	PT Bank Panin Syariah	2016	320,081	191,928	128,153	1,187,941	0.11	0.36
9	PT Bank Syariah Bukopin	2016	294,712	155,585	139,127	798,568	0.17	0.76
10	PT BCA Syariah	2016	402,064	273,711	128,353	1,099,067	0.12	1.10
11	PT. Maybank Syariah Indonesia	2016	239,869	350,626	-110,757	592,111	-0.19	-9.51

Lampiran 11

Tabel Perhitungan 2016

No	Nama Bank	Tahun	HC	IB-VAHU	SC	IB-STVA	IB-VAIC
			BEBAN KARYAWAN	(VA/HC)	(VA-HC)	SC/VA	
1	PT Bank Muamalat Indonesia	2016	880,812	0.74	-	-0.35	0.58
2	PT Bank Victoria Syariah	2016	26,797	-0.02	-27,434	43.07	43.04
3	PT Bank BRI Syariah	2016	538,227	1.44	238,609	0.31	2.06
4	PT Bank Jabar Banten Syariah	2016	150,587	-2.63	-	1.38	-1.70
5	PT Bank BNI Syariah	2016	724,498	1.52	373,197	0.34	2.30
6	PT Bank Syariah Mandiri	2016	1,844,686	1.24	434,434	0.19	1.78
7	PT Bank Mega Syariah	2016	160,897	1.94	150,576	0.48	2.71
8	PT Bank Panin Syariah	2016	100,928	1.27	27,225	0.21	1.59

9	PT Bank Syariah Bukopin	2016	91,294	1.52	47,833	0.34	2.04
10	PT BCA Syariah	2016	79,112	1.62	49,241	0.38	2.12
11	PT. Maybank Syariah Indonesia	2016	33,790	-3.28	144,547	1.31	-2.16

Lampiran 12

Hasil Pengujian Analisis Statistik Deskriptif
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
iB-VACA	55	-0.48	0.92	0.2342	0.22604
iB-VAHU	55	-12.52	4.24	1.1411	2.2243
iB-STVA	55	-5.9	43.07	0.9365	5.8816
ROA	55	-20.13	3.81	0.2118	3.55132
Valid N (listwise)	55				

Lampiran 13

Hasil Pengujian Normalitas Sebelum Outlier

One-Sample Kolmogorov-Smirnov Test

Unstandardized
Residual

N		55
Normal Parameters ^{a,b}	Mean	0
	Std. Deviation	1.09551674
Most Extreme Differences	Absolute	0.26
	Positive	0.103
	Negative	-0.26
Test Statistic		0.26
Asymp. Sig. (2-tailed)		.000 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Lampiran 14

Hasil Pengujian Normalitas Setelah Outlier**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		35
Normal Parameters ^{a,b}	Mean	0
	Std. Deviation	0.33399673
Most Extreme Differences	Absolute	0.103
	Positive	0.103
	Negative	-0.083
Test Statistic		0.103
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Lampiran 15

Hasil Pengujian Multikolonieritas**Coefficients^a**

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	iB-VACA	0.984	1.017
	iB-VAHU	0.295	3.395
	iB-STVA	0.297	3.367

a. Dependent Variable: ROA

Lampiran 16

Hasil Pengujian Autokorelasi**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.715 ^a	0.512	0.465	0.34978	2.338

a. Predictors: (Constant), IB-STVA, IB-VACA, IB-VAHU

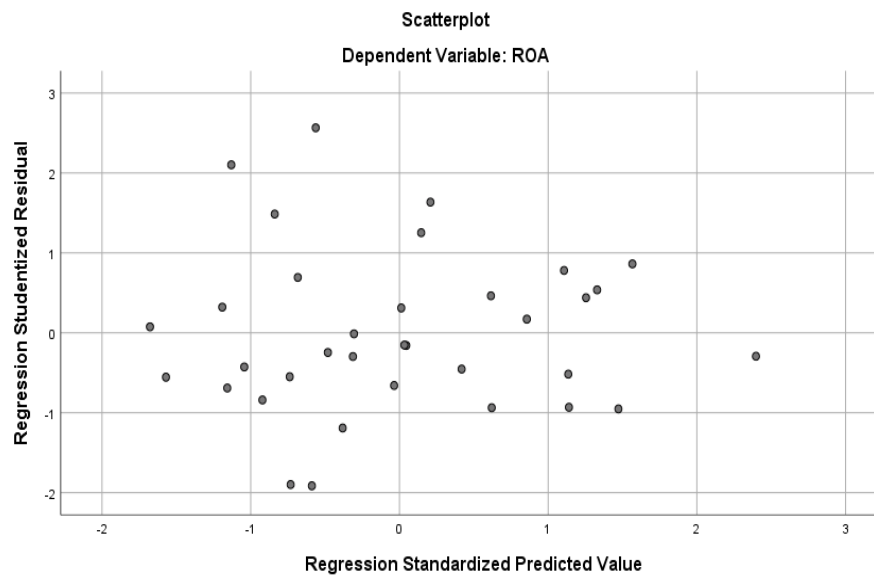
b. Dependent Variable: ROA

Lampiran 17

Durbin Watson

K=3		
N	dl	du
35	1.2833	1.6528

Lampiran 18

Hasil Pengujian Heteroskedastisitas

Lampiran 19

Hasil Pengujian Regresi Berganda**Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	-0.893	0.58		-1.541	0.133		
	IB-VACA	1.616	0.554	0.369	2.915	0.007	0.984	1.017
	IB-VAHU	0.693	0.532	0.301	1.302	0.202	0.295	3.395
	IB-STVA	1.388	0.879	0.364	1.58	0.124	0.297	3.367

a. Dependent Variable: ROA

Lampiran 20

Hasil Uji Statistik F (Uji Simultan)**ANOVA^a**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.976	3	1.325	10.833	.000 ^b
	Residual	3.793	31	0.122		
	Total	7.769	34			

a. Dependent Variable: ROA

b. Predictors: (Constant), IB-STVA, IB-VACA, IB-VAHU

Lampiran 21

Hasil Uji Statistik T (Uji Parsial)**Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Keterangan
		B	Std. Error	Beta			
1	(Constant)	-0.893	0.58		-1.541	0.133	
	IB-VACA	1.616	0.554	0.369	2.915	0.007	H2 = diterima
	IB-VAHU	0.693	0.532	0.301	1.302	0.202	H3 = ditolak
	IB-STVA	1.388	0.879	0.364	1.58	0.124	H4 = ditolak

Lampiran 21

Hasil Koefisien Determinasi (R²)**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.715 ^a	0.512	0.465	0.34978	2.338

a. Predictors: (Constant), IB-STVA, IB-VACA, IB-VAHU

b. Dependent Variable: ROA