

# LAMPIRAN

## Lampiran 1. Jadwal Penelitian

No	Jenis Kegiatan	Mei				Juni				Juli				Agustus			
		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
1.	Penyusunan Proposal																
2.	Seminar Proposal																
3.	Pengumpulan Data																
4.	Analisis Data																
5.	Penyusunan Laporan Penelitian																
6.	Penyajian Laporan Penelitian																

## Lampiran 2. Daftar Sampel

No	Nama Bank Umum Syariah	Website
1.	Bank Muamalat Indonesia (BMI)	<a href="http://www.bankmuamalat.co.id">www.bankmuamalat.co.id</a>
2.	Bank Victoria Syariah (BVS)	<a href="http://www.bankvictoriasyariah.co.id">www.bankvictoriasyariah.co.id</a>
3.	Bank Rakyat Indonesia Syariah (BRIS)	<a href="http://www.brisyariah.co.id">www.brisyariah.co.id</a>
4.	Bank Jabar Banten Syariah (BJBS)	<a href="http://www.bjbsyariah.co.id">www.bjbsyariah.co.id</a>
5.	Bank Negara Indonesia Syariah (BNIS)	<a href="http://www.bnisyariah.co.id">www.bnisyariah.co.id</a>
6.	Bank Syariah Mandiri (BSM)	<a href="http://www.mandirisyariah.co.id">www.mandirisyariah.co.id</a>
7.	Bank Mega Syariah Indonesia (BMSI)	<a href="http://www.megasyariah.co.id">www.megasyariah.co.id</a>
8.	Bank Panin Dubai Syariah (PBS)	<a href="http://www.paninbanksyariah.co.id">www.paninbanksyariah.co.id</a>
9.	Bank Syariah Bukopin (BSB)	<a href="http://www.syariahbukopin.co.id">www.syariahbukopin.co.id</a>
10.	Bank Central Asia Syariah (BCAS)	<a href="http://www.bcasyariah.co.id">www.bcasyariah.co.id</a>
11.	Bank Tabungan Pensiunan Nasional Syariah (BTPNS)	<a href="http://www.btpnsyariah.com">www.btpnsyariah.com</a>
12.	Bank Aceh Syariah (BAS)	<a href="http://www.bankaceh.co.id">www.bankaceh.co.id</a>

Lampiran 3.

**INDIKATOR ISLAMIC CORPORATE GOVERNANCE**

<b>Nama Bank</b>	<b>Tahun</b>	<b>JRDK</b>	<b>UDD</b>	<b>PDKI</b>	<b>JRDPS</b>	<b>UKA</b>
Bank Muamalat Indonesia	2016	7	8	0.50	12	4
Bank Muamalat Indonesia	2017	7	7	0.60	12	4
Bank Muamalat Indonesia	2018	7	6	0.60	12	4
Bank Muamalat Indonesia	2019	8	6	1.00	13	3
Bank Muamalat Indonesia	2020	8	6	1.00	15	3
Bank Syariah Mandiri	2016	9	6	0.67	12	7
Bank Syariah Mandiri	2017	7	7	0.75	11	7
Bank Syariah Mandiri	2018	9	6	1.00	10	5
Bank Syariah Mandiri	2019	9	6	0.80	12	4
Bank Syariah Mandiri	2020	8	6	0.86	15	7
BNI Syariah	2016	9	4	0.50	16	6
BNI Syariah	2017	4	4	0.75	15	7
BNI Syariah	2018	4	5	0.75	13	5
BNI Syariah	2019	5	4	0.50	15	6
BNI Syariah	2020	4	5	0.75	16	6
BRI Syariah	2016	5	5	0.60	12	6
BRI Syariah	2017	4	5	0.75	12	6
BRI Syariah	2018	4	4	0.75	12	6
BRI Syariah	2019	5	4	0.80	16	4
BRI Syariah	2020	9	5	0.50	15	5
BCA Syariah	2016	8	3	0.67	14	3
BCA Syariah	2017	8	4	0.67	13	3
BCA Syariah	2018	9	4	0.67	12	3
BCA Syariah	2019	9	4	0.50	12	4
BCA Syariah	2020	9	4	0.75	12	3
Bank Syariah Bukopin	2016	5	4	0.50	12	3
Bank Syariah Bukopin	2017	10	4	0.75	14	3
Bank Syariah Bukopin	2018	9	4	0.75	14	3
Bank Syariah Bukopin	2019	7	4	0.75	14	3
Bank Syariah Bukopin	2020	6	3	0.50	12	4
BTPN Syariah	2016	5	5	0.67	12	4
BTPN Syariah	2017	7	4	0.50	12	4
BTPN Syariah	2018	6	4	0.50	13	4
BTPN Syariah	2019	8	5	0.67	14	4
BTPN Syariah	2020	7	5	0.67	14	5
Bank Syariah Mega Indonesia	2016	6	3	1.00	12	3
Bank Syariah Mega Indonesia	2017	6	3	1.00	13	3
Bank Syariah Mega Indonesia	2018	6	3	1.00	12	3
Bank Syariah Mega Indonesia	2019	6	3	1.00	11	3
Bank Syariah Mega Indonesia	2020	7	4	1.00	12	3
Bank Victoria Syariah	2016	9	4	0.67	13	3
Bank Victoria Syariah	2017	7	4	0.67	14	3

Bank Victoria Syariah	2018	8	4	0.67	16	4
Bank Victoria Syariah	2019	7	4	0.67	15	4
Bank Victoria Syariah	2020	9	4	0.67	14	3
Bank Panin Syariah	2016	9	4	0.50	13	3
Bank Panin Syariah	2017	8	3	0.67	15	3
Bank Panin Syariah	2018	8	4	0.67	13	3
Bank Panin Syariah	2019	9	4	0.67	12	3
Bank Panin Syariah	2020	8	3	0.67	12	3
Bank Jawa Barat Banten Syariah	2016	7	4	0.50	14	3
Bank Jawa Barat Banten Syariah	2017	9	5	0.75	12	4
Bank Jawa Barat Banten Syariah	2018	9	4	0.50	15	6
Bank Jawa Barat Banten Syariah	2019	7	3	0.67	16	5
Bank Jawa Barat Banten Syariah	2020	7	3	0.67	15	5
Bank Aceh Syariah	2016	9	5	0.67	12	3
Bank Aceh Syariah	2017	10	5	1.00	12	3
Bank Aceh Syariah	2018	10	4	0.67	14	3
Bank Aceh Syariah	2019	8	4	0.67	16	3
Bank Aceh Syariah	2020	8	5	1.00	16	3

Lampiran 4.

**INTERNAL FRAUD**

<b>Nama Bank</b>	<b>Tahun</b>	<b>Fraud</b>
Bank Muamalat Indonesia	2016	83
Bank Muamalat Indonesia	2017	35
Bank Muamalat Indonesia	2018	21
Bank Muamalat Indonesia	2019	26
Bank Muamalat Indonesia	2020	8
Bank Syariah Mandiri	2016	25
Bank Syariah Mandiri	2017	25
Bank Syariah Mandiri	2018	14
Bank Syariah Mandiri	2019	10
Bank Syariah Mandiri	2020	7
BNI Syariah	2016	6
BNI Syariah	2017	9
BNI Syariah	2018	9
BNI Syariah	2019	9
BNI Syariah	2020	18
BRI Syariah	2016	6
BRI Syariah	2017	6
BRI Syariah	2018	8
BRI Syariah	2019	10
BRI Syariah	2020	8
BCA Syariah	2016	0
BCA Syariah	2017	0
BCA Syariah	2018	0
BCA Syariah	2019	0
BCA Syariah	2020	1
Bank Syariah Bukopin	2016	0
Bank Syariah Bukopin	2017	1
Bank Syariah Bukopin	2018	0
Bank Syariah Bukopin	2019	2
Bank Syariah Bukopin	2020	3
BTPN Syariah	2016	0
BTPN Syariah	2017	0
BTPN Syariah	2018	0
BTPN Syariah	2019	0
BTPN Syariah	2020	0
Bank Syariah Mega Indonesia	2016	2
Bank Syariah Mega Indonesia	2017	3
Bank Syariah Mega Indonesia	2018	3
Bank Syariah Mega Indonesia	2019	1
Bank Syariah Mega Indonesia	2020	1
Bank Victoria Syariah	2016	4
Bank Victoria Syariah	2017	1

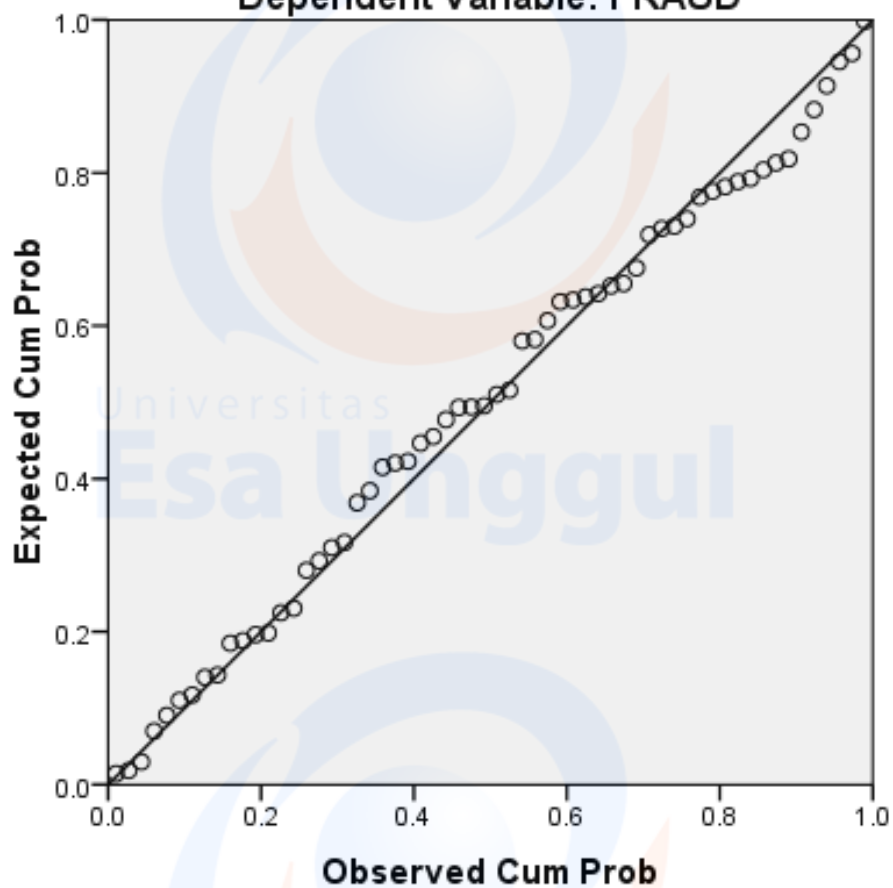
Bank Victoria Syariah	2018	1
Bank Victoria Syariah	2019	1
Bank Victoria Syariah	2020	0
Bank Panin Syariah	2016	2
Bank Panin Syariah	2017	3
Bank Panin Syariah	2018	1
Bank Panin Syariah	2019	1
Bank Panin Syariah	2020	5
Bank Jawa Barat Banten Syariah	2016	3
Bank Jawa Barat Banten Syariah	2017	9
Bank Jawa Barat Banten Syariah	2018	7
Bank Jawa Barat Banten Syariah	2019	11
Bank Jawa Barat Banten Syariah	2020	4
Bank Aceh Syariah	2016	0
Bank Aceh Syariah	2017	3
Bank Aceh Syariah	2018	2
Bank Aceh Syariah	2019	5
Bank Aceh Syariah	2020	1

Lampiran 5. Hasil Uji Statistik Deskriptif

Variabel	N	Minimum	Maximum	Mean	Std. Deviation
JRDK	60	4	10	7.37	1.677
UDD	60	3	8	4.43	1.110
PDKI	60	0.50	1.00	0.7097	0.15926
JRDPS	60	10	16	13.32	1.557
UKA	60	3	7	4.05	1.294
FRAUD	60	0	83	7.07	12.494
Valid N (listwise)	60				

Lampiran 6. Hasil Uji Normalitas

**Normal P-P Plot of Regression Standardized Residual**  
**Dependent Variable: FRAUD**



### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	1.25433906
Most Extreme Differences	Absolute	.071
	Positive	.071
	Negative	-.061
Kolmogorov-Smirnov Z		.551
Asymp. Sig. (2-tailed)		.922

Test distribution is Normal.

### Lampiran 7. Hasil Uji Run Test Autokorelasi

#### Hasil Uji Runs Test

		Unstandardized Residual
Test Value <sup>a</sup>		-.99158
Cases < Test Value		30
Cases >= Test Value		30
Total Cases		60
Number of Runs		30
Z		-.260
Asymp. Sig. (2-tailed)		.795

### Lampiran 8. Hasil Uji Multikolinieritas

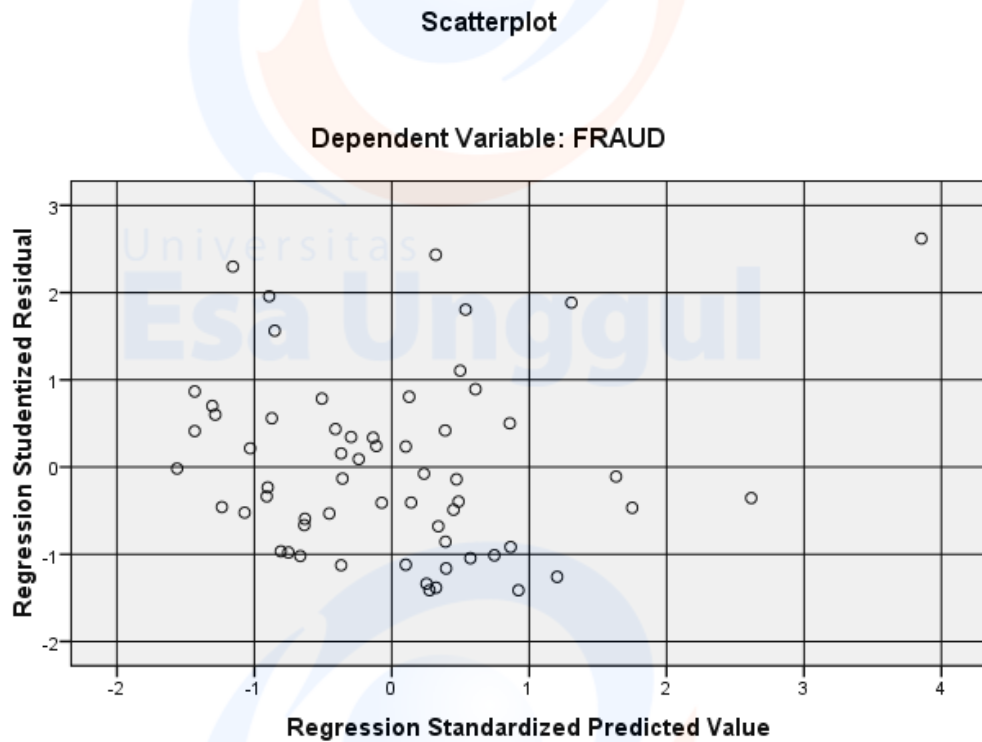
#### Hasil Uji Multikolinieritas

Variabel	Collinearity Statistics	
	Tolerance	VIF
JRDK	.801	1.248
UDD	.750	1.333
PDKI	.933	1.072
JRDP5	.883	1.132
UKA	.654	1.529

a. Dependent Variable: FRAUD



## Lampiran 9. Hasil Uji Heterokedastisitas



## Uji Spearman's Rho

		JRDK	UDD	PDKI	JRDPS	UKA	Unstandardized Residual	
Spearman's rho	JRDK	Correlation Coefficient	1.000	.118	-.049	.021	-.323*	-.052
		Sig. (2-tailed)	.	.371	.710	.876	.012	.694
		N	60	60	60	60	60	60
UDD	UDD	Correlation Coefficient	.118	1.000	.086	-.179	.381**	-.218
		Sig. (2-tailed)	.371	.	.513	.172	.003	.094
		N	60	60	60	60	60	60
PDKI	PDKI	Correlation Coefficient	-.049	.086	1.000	-.089	-.190	-.014
		Sig. (2-tailed)	.710	.513	.	.498	.147	.918
		N	60	60	60	60	60	60

JRDPs	Correlation Coefficient	.021	-.179	-.089	1.000	.090	.013
	Sig. (2-tailed)	.876	.172	.498	.	.495	.919
	N	60	60	60	60	60	60
UKA	Correlation Coefficient	-.323*	.381**	-.190	.090	1.000	.028
	Sig. (2-tailed)	.012	.003	.147	.495	.	.831
	N	60	60	60	60	60	60
Unstandardized Residual	Correlation Coefficient	-.052	-.218	-.014	.013	.028	1.000
	Sig. (2-tailed)	.694	.094	.918	.919	.831	.
	N	60	60	60	60	60	60

#### Lampiran 10. Hasil Uji Regresi Linier Berganda

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
(Constant)	-11.456	15.019		-.763	.449
JRDK	-1.348	.773	-.181	-1.742	.087
UDD	8.405	1.207	.747	6.962	.000
PDKI	-10.298	7.548	-.131	-1.364	.178
JRDPs	.085	.794	.011	.107	.915
UKA	-.652	1.109	-.068	-.588	.559

a. Dependent Variable: FRAUD

Lampiran 11. Uji Determinasi ( $R^2$ )Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.730 <sup>a</sup>	.534	.490	8.919

a. Predictors: (Constant), UKA, JRDPS, PDKI, JRDK, UDD

b. Dependent Variable: FRAUD

## Lampiran 12. Hasil Uji Signifikan Simultan (Uji F)

Hasil Uji Signifikansi Simultan (Uji F)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4914.451	5	982.890	12.357	.000 <sup>a</sup>
	Residual	4295.283	54	79.542		
	Total	9209.733	59			

a. Predictors: (Constant), UKA, JRDPS, PDKI, JRDK, UDD

b. Dependent Variable: FRAUD

## Lampiran 13. Hasil Uji Signifikan Individual (Uji Statistik t)

Hasil Signifikansi Parameter Individual (Uji Statistik t)

Variable	t-hitung	t-tabel ( $\alpha=0.05$ )	Sig.	Keterangan
(Constant)	-.763	2.00488	.449	
JRDK	-1.742	2.00488	.087	Hipotesis ditolak
UDD	6.962	2.00488	.000	Hipotesis diterima
PDKI	-1.364	2.00488	.178	Hipotesis ditolak
JRDPS	.107	2.00488	.915	Hipotesis ditolak
UKA	-.588	2.00488	.559	Hipotesis ditolak