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**Lampiran 1 Data Penelitian**

**Data Laporan Keuangan Tahunan Bank Umum Syariah (BUS) Dan Unit Usaha Syariah (UUS) Tahun 2015-2018**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **No** | **Nama Bank** | **Tahun** | **Bagi Hasil (X1)** | **Suku Bunga (X2)** | **Inflasi (X3)** | **Jumlah Kantor (X4)** | **DPK (Y)** |
|  |  |  | **Jutaan Rp** | **%** | **%** | **Satuan** | **Miliyar Rp** |
| **1** | **PT Bank Aceh Syariah** | **2015** | 12832000 | 0.075 | 0.035 | 137 | 14151000000 |
|  |  | **2016** | 12749000 | 0.045 | 0.032 | 145 | 14429000000 |
|  |  | **2017** | 12279000 | 0.042 | 0.036 | 375 | 18499000000 |
|  |  | **2018** | 9858000 | 0.060 | 0.031 | 160 | 18389000000 |
| **2** | **PT BPD Nusa Tenggara Barat Syariah** | **2015** | 50733000 | 0.075 | 0.035 | 84 | 45612000000 |
|  |  | **2016** | 57215000 | 0.045 | 0.032 | 86 | 52114000000 |
|  |  | **2017** | 54106000 | 0.042 | 0.036 | 86 | 71906000000 |
|  |  | **2018** | 53415000 | 0.060 | 0.031 | 86 | 49213000000 |
| **3** | **PT Bank Muamalat Indonesia** | **2015** | 2095000 | 0.075 | 0.035 | 446 | 45077000000 |
|  |  | **2016** | 1499000 | 0.045 | 0.032 | 363 | 41920000000 |
|  |  | **2017** | 1169000 | 0.042 | 0.036 | 278 | 48687000000 |
|  |  | **2018** | 1057000 | 0.060 | 0.031 | 276 | 45636000000 |
| **4** | **PT Bank Victoria Syariah** | **2015** | 39985000 | 0.075 | 0.035 | 12 | 11289000000 |
|  |  | **2016** | 38167000 | 0.045 | 0.032 | 13 | 12046000000 |
|  |  | **2017** | 52635000 | 0.042 | 0.036 | 12 | 15120000000 |
|  |  | **2018** | 60728000 | 0.060 | 0.031 | 11 | 14914000000 |
| **5** | **PT Bank Bri Syariah** | **2015** | 13973000 | 0.075 | 0.035 | 271 | 21014500000 |
|  |  | **2016** | 15987000 | 0.045 | 0.032 | 271 | 22991000000 |
|  |  | **2017** | 16226000 | 0.042 | 0.036 | 272 | 26373000000 |
|  |  | **2018** | 18032000 | 0.060 | 0.031 | 272 | 28858000000 |
| **6** | **PT Bank Jabar Banten Syariah** | **2015** | 12717000 | 0.075 | 0.035 | 141 | 51189000000 |
|  |  | **2016** | 99673000 | 0.045 | 0.032 | 141 | 45635000000 |
|  |  | **2017** | 91596000 | 0.042 | 0.036 | 150 | 53595000000 |
|  |  | **2018** | 93140000 | 0.060 | 0.031 | 150 | 37234900000 |
| **7** | **PT Bni Syariah** | **2015** | 15831000 | 0.075 | 0.035 | 333 | 19322000000 |
|  |  | **2016** | 1897000 | 0.045 | 0.032 | 326 | 24233000000 |
|  |  | **2017** | 2221000 | 0.042 | 0.036 | 349 | 29379000000 |
|  |  | **2018** | 2591000 | 0.060 | 0.031 | 358 | 35497000000 |
| **8** | **PT Bank Syariah Mandiri** | **2015** | 35217000 | 0.075 | 0.035 | 865 | 62113000000 |
|  |  | **2016** | 41281000 | 0.045 | 0.032 | 766 | 69950000000 |
|  |  | **2017** | 47454000 | 0.042 | 0.036 | 738 | 77900000000 |
|  |  | **2018** | 50294000 | 0.060 | 0.031 | 748 | 87472000000 |
| **9** | **PT Bank Mega Syariah** | **2015** | 53945000 | 0.075 | 0.035 | 107 | 43545000000 |
|  |  | **2016** | 4167000 | 0.045 | 0.032 | 107 | 49731000000 |
|  |  | **2017** | 36738000 | 0.042 | 0.036 | 108 | 51031000000 |
|  |  | **2018** | 35558500 | 0.060 | 0.031 | 234 | 57232000000 |
| **10** | **PT Bank Panin Dubai Syariah** | **2015** | 71120000 | 0.075 | 0.035 | 516 | 59283000000 |
|  |  | **2016** | 69313000 | 0.045 | 0.032 | 669 | 68990000000 |
|  |  | **2017** | 79340000 | 0.042 | 0.036 | 745 | 75252000000 |
|  |  | **2018** | 59886000 | 0.060 | 0.031 | 453 | 54544000000 |
| **11** | **PT Bank Syariah Bukopin** | **2015** | 22280000 | 0.075 | 0.035 | 125 | 47563000000 |
|  |  | **2016** | 29805000 | 0.045 | 0.032 | 133 | 54426000000 |
|  |  | **2017** | 24640000 | 0.042 | 0.036 | 158 | 62855000000 |
|  |  | **2018** | 23938000 | 0.060 | 0.031 | 158 | 54433000000 |
| **12** | **PT Bca Syariah** | **2015** | 1631000 | 0.075 | 0.035 | 47 | 32552000000 |
|  |  | **2016** | 2042000 | 0.045 | 0.032 | 49 | 38423000000 |
|  |  | **2017** | 2266000 | 0.042 | 0.036 | 57 | 47364000000 |
|  |  | **2018** | 2479000 | 0.060 | 0.031 | 64 | 55061000000 |
| **13** | **PT Bank Tabungan Pensiun Nasional Syariah** | **2015** | 13154000 | 0.075 | 0.035 | 113 | 38099000000 |
|  |  | **2016** | 19361000 | 0.045 | 0.032 | 153 | 53875000000 |
|  |  | **2017** | 25596000 | 0.042 | 0.036 | 161 | 65587000000 |
|  |  | **2018** | 30795000 | 0.060 | 0.031 | 69 | 76121000000 |
| **14** | **PT Maybank Syariah Indonesia** | **2015** | 22521000 | 0.075 | 0.035 | 456 | 11548000000 |
|  |  | **2016** | 12121000 | 0.045 | 0.032 | 428 | 11893000000 |
|  |  | **2017** | 15797000 | 0.042 | 0.036 | 407 | 12129000000 |
|  |  | **2018** | 3524000 | 0.060 | 0.031 | 386 | 11681000000 |
| **15** | **PT Bank Danamon Indonesia Tbk** | **2015** | 23854000 | 0.075 | 0.035 | 1901 | 11967000000 |
|  |  | **2016** | 29724000 | 0.045 | 0.032 | 1235 | 10661200000 |
|  |  | **2017** | 36317000 | 0.042 | 0.036 | 992 | 10653100000 |
|  |  | **2018** | 35492000 | 0.060 | 0.031 | 703 | 11084000000 |
| **16** | **PT Bank Permata Tbk** | **2015** | 61968900 | 0.075 | 0.035 | 335 | 14546000000 |
|  |  | **2016** | 58834000 | 0.045 | 0.032 | 331 | 13030200000 |
|  |  | **2017** | 52242000 | 0.042 | 0.036 | 327 | 11128800000 |
|  |  | **2018** | 54001000 | 0.060 | 0.031 | 323 | 11813000000 |
| **17** | **PT Bank Maybank Indonesia Tbk** | **2015** | 64887000 | 0.075 | 0.035 | 456 | 11546800000 |
|  |  | **2016** | 74303000 | 0.045 | 0.032 | 428 | 11893000000 |
|  |  | **2017** | 77021000 | 0.042 | 0.036 | 407 | 1212900000 |
|  |  | **2018** | 80998000 | 0.060 | 0.031 | 386 | 11681200000 |
| **18** | **PT Bank Cimb Niaga Tbk** | **2015** | 11386300 | 0.075 | 0.035 | 826 | 17853300000 |
|  |  | **2016** | 12094000 | 0.045 | 0.032 | 524 | 18057100000 |
|  |  | **2017** | 12403000 | 0.042 | 0.036 | 480 | 18931700000 |
|  |  | **2018** | 12011000 | 0.060 | 0.031 | 461 | 19075000000 |
| **19** | **PT Bank Ocbc Nisp Tbk** | **2015** | 44189000 | 0.075 | 0.035 | 339 | 87280000000 |
|  |  | **2016** | 53932000 | 0.045 | 0.032 | 340 | 10355900000 |
|  |  | **2017** | 60392000 | 0.042 | 0.036 | 338 | 11344000000 |
|  |  | **2018** | 63779000 | 0.060 | 0.031 | 308 | 12556000000 |
| **20** | **PT Bank Sinarmas** | **2015** | 13449000 | 0.075 | 0.035 | 386 | 22357100000 |
|  |  | **2016** | 17449000 | 0.045 | 0.032 | 398 | 25077000000 |
|  |  | **2017** | 19252000 | 0.042 | 0.036 | 415 | 21256200000 |
|  |  | **2018** | 21659000 | 0.060 | 0.031 | 422 | 21989000000 |
| **21** | **PT Bank Tabungan Negara (Persero) Tbk** | **2015** | 68110000 | 0.075 | 0.035 | 65 | 12770800000 |
|  |  | **2016** | 81635000 | 0.045 | 0.032 | 65 | 14778000000 |
|  |  | **2017** | 93409000 | 0.042 | 0.036 | 75 | 17709100000 |
|  |  | **2018** | 10089000 | 0.060 | 0.031 | 76 | 21103000000 |
| **22** | **PT BPD DKI** | **2015** | 2223000 | 0.075 | 0.035 | 351 | 28190000000 |
|  |  | **2016** | 2500000 | 0.045 | 0.032 | 458 | 28452000000 |
|  |  | **2017** | 2082000 | 0.042 | 0.036 | 478 | 38335000000 |
|  |  | **2018** | 2185000 | 0.060 | 0.031 | 549 | 37293000000 |
| **23** | **PT BPD Daerah Istimewa Yogyakarta** | **2015** | 58439000 | 0.075 | 0.035 | 278 | 68413000000 |
|  |  | **2016** | 65991000 | 0.045 | 0.032 | 289 | 73801000000 |
|  |  | **2017** | 69970000 | 0.042 | 0.036 | 306 | 80852000000 |
|  |  | **2018** | 76021000 | 0.060 | 0.031 | 286 | 88633000000 |
| **24** | **PT BPD Jawa Tengah** | **2015** | 24980000 | 0.075 | 0.035 | 1017 | 33888000000 |
|  |  | **2016** | 30726000 | 0.045 | 0.032 | 1152 | 3804000000 |
|  |  | **2017** | 32354000 | 0.042 | 0.036 | 1362 | 4463000000 |
|  |  | **2018** | 38233000 | 0.060 | 0.031 | 1570 | 45196000000 |
| **25** | **PT BPD Jawa Timur Tbk** | **2015** | 47056500 | 0.075 | 0.035 | 1566 | 34263000000 |
|  |  | **2016** | 49043000 | 0.045 | 0.032 | 1566 | 32798000000 |
|  |  | **2017** | 48896000 | 0.042 | 0.036 | 1608 | 39845000000 |
|  |  | **2018** | 52007000 | 0.060 | 0.031 | 1684 | 50915000000 |
| **26** | **PT BPD Sumatera Utara** | **2015** | 18984000 | 0.075 | 0.035 | 511 | 19453000000 |
|  |  | **2016** | 20885000 | 0.045 | 0.032 | 523 | 20803000000 |
|  |  | **2017** | 21716000 | 0.042 | 0.036 | 583 | 23159000000 |
|  |  | **2018** | 21252000 | 0.060 | 0.031 | 608 | 22226000000 |
| **27** | **PT BPD Jambi** | **2015** | 34386000 | 0.075 | 0.035 | 172 | 37777000000 |
|  |  | **2016** | 37701100 | 0.045 | 0.032 | 276 | 43337000000 |
|  |  | **2017** | 45595100 | 0.042 | 0.036 | 208 | 57294000000 |
|  |  | **2018** | 74394900 | 0.060 | 0.031 | 228 | 68357000000 |
| **28** | **PT BPD Sumatera Barat** | **2015** | 11835000 | 0.075 | 0.035 | 211 | 14613000000 |
|  |  | **2016** | 12677000 | 0.045 | 0.032 | 422 | 15669000000 |
|  |  | **2017** | 12649000 | 0.042 | 0.036 | 390 | 16353000000 |
|  |  | **2018** | 14531000 | 0.060 | 0.031 | 581 | 1818000000 |
| **29** | **PT BPD Riau Dan Kep. Riau** | **2015** | 25049000 | 0.075 | 0.035 | 316 | 13092000000 |
|  |  | **2016** | 24213000 | 0.045 | 0.032 | 368 | 12049000000 |
|  |  | **2017** | 24671000 | 0.042 | 0.036 | 435 | 16520000000 |
|  |  | **2018** | 24023000 | 0.060 | 0.031 | 435 | 1696000000 |
| **30** | **PT BPD Sumatera Selatan Dan Bangka Belitung** | **2015** | 12484000 | 0.075 | 0.035 | 209 | 12105000000 |
|  |  | **2016** | 13021000 | 0.045 | 0.032 | 229 | 14221000000 |
|  |  | **2017** | 13681000 | 0.042 | 0.036 | 231 | 17175000000 |
|  |  | **2018** | 15637000 | 0.060 | 0.031 | 231 | 20053000000 |
| **31** | **PT BPD Kalimantan Selatan** | **2015** | 71772400 | 0.075 | 0.035 | 350 | 75724000000 |
|  |  | **2016** | 79514600 | 0.045 | 0.032 | 395 | 76520000000 |
|  |  | **2017** | 78770400 | 0.042 | 0.036 | 440 | 80674000000 |
|  |  | **2018** | 76911700 | 0.060 | 0.031 | 451 | 99980000000 |
| **32** | **PT BPD Kalimantan Barat** | **2015** | 9732000 | 0.075 | 0.035 | 469 | 10907000000 |
|  |  | **2016** | 10467000 | 0.045 | 0.032 | 507 | 11227000000 |
|  |  | **2017** | 11772000 | 0.042 | 0.036 | 523 | 13710000000 |
|  |  | **2018** | 12180000 | 0.060 | 0.031 | 557 | 14211000000 |
| **33** | **PT BPD Kalimantan Timur** | **2015** | 27244000 | 0.075 | 0.035 | 230 | 44435000000 |
|  |  | **2016** | 22465000 | 0.045 | 0.032 | 236 | 14621000000 |
|  |  | **2017** | 22527000 | 0.042 | 0.036 | 253 | 15687000000 |
|  |  | **2018** | 19251000 | 0.060 | 0.031 | 276 | 18899000000 |
| **34** | **PT BPD Sulawesi Selatan Dan Sulawesi Barat** | **2015** | 11729000 | 0.075 | 0.035 | 113 | 72240000000 |
|  |  | **2016** | 12965000 | 0.045 | 0.032 | 130 | 11029500000 |
|  |  | **2017** | 10871000 | 0.042 | 0.036 | 131 | 11206000000 |
|  |  | **2018** | 12415000 | 0.060 | 0.031 | 143 | 13724000000 |

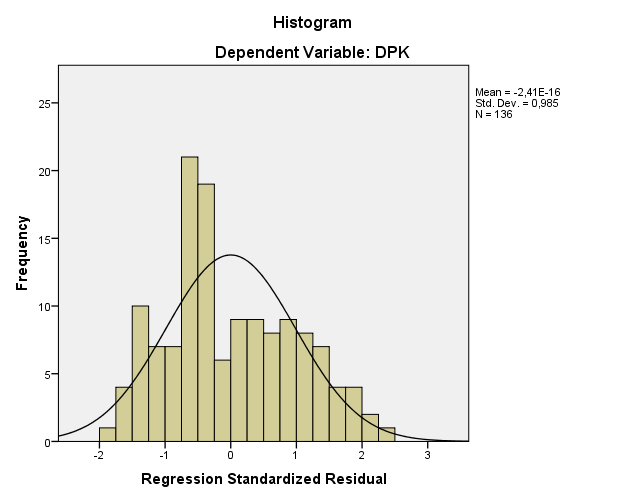
**Lampiran 2 Data Hasil Olahan SPSS**

**Tabel 4.1**

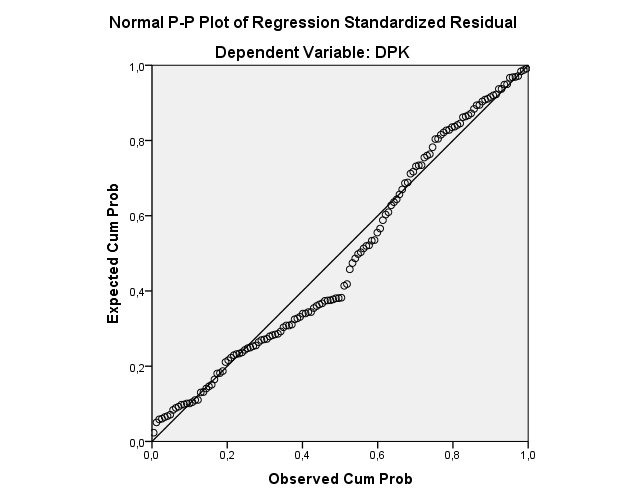
**Hasil Analisis Statistik Deskriptif**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| bagi hasil | 136 | 1057000 | 99673000 | 33075208,82 | 25631653,944 |
| suku bunga | 136 | 42 | 75 | 55,50 | 13,211 |
| inflasi | 136 | 31 | 36 | 33,50 | 2,069 |
| jumlah kantor | 136 | 11 | 1901 | 403,36 | 363,278 |
| DPK | 136 | 1212900000 | 99980000000 | 33458766911,76 | 23529910220,609 |
| Valid N (listwise) | 136 |  |  |  |  |

**Hasil Uji Normalitas**

**Gambar 4.1 Histogram**

Sumber : data olahan peneliti 2020



**Gambar 4.2 Normal P-P Plot**

Sumber : data olahan peneliti 2020

**Tabel 4.2**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test**  **(Sebelum Transform)** | | |
|  | | Unstandardized Residual |
| N | | 136 |
| Normal Parametersa,b | Mean | -,0000013 |
| Std. Deviation | 22116089757,49689500 |
| Most Extreme Differences | Absolute | ,127 |
| Positive | ,127 |
| Negative | -,057 |
| Test Statistic | | ,127 |
| Asymp. Sig. (2-tailed) | | ,000c |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

Sumber: data olahan peneliti 2020

**Tabel 4.3**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test**  **(Sesudah Transform)** | | |
|  | | Unstandardized Residual |
| N | | 136 |
| Normal Parametersa,b | Mean | ,0000000 |
| Std. Deviation | 1168433619,08894920 |
| Most Extreme Differences | Absolute | ,131 |
| Positive | ,100 |
| Negative | -,131 |
| Test Statistic | | ,131 |
| Asymp. Sig. (2-tailed) | | ,200c,d |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |

Sumber: data olahan peneliti 2020

**Tabel 4.4**

**Hasil Uji Multikolinearitas**

|  |  |  |  |
| --- | --- | --- | --- |
| **Coefficientsa** | | | |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | bagi hasil | ,994 | 1,006 |
| suku bunga | ,995 | 1,005 |
| inflasi | 1,000 | 1,000 |
| jumlah kantor | ,998 | 1,002 |
| a. Dependent Variable: DPK | | | |

Sumber : data olahan Peneliti 2020

**Tabel 4.5**

**Hasil Uji Autokorelasi (Sebelum Tranform)**

|  |  |
| --- | --- |
| **Runs Test** | |
|  | Unstandardized Residual |
| Test Valuea | -6766977256,91133 |
| Cases < Test Value | 68 |
| Cases >= Test Value | 68 |
| Total Cases | 136 |
| Number of Runs | 29 |
| Z | -6,885 |
| Asymp. Sig. (2-tailed) | ,000 |
| a. Median | |

Sumber : Data olahan Peneliti 2020

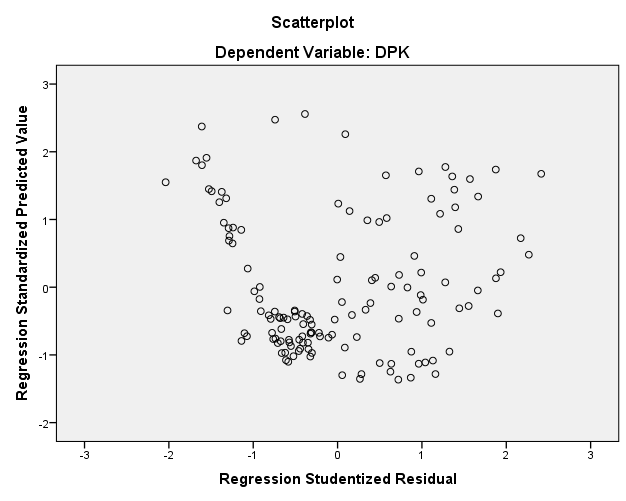
**Tabel 4.6**

**Hasil Uji Autokorelasi (Sesudah Transform)**

|  |  |
| --- | --- |
| **Runs Test** | |
|  | Unstandardized Residual |
| Test Valuea | 221105994,97254 |
| Cases < Test Value | 68 |
| Cases >= Test Value | 68 |
| Total Cases | 136 |
| Number of Runs | 6 |
| Z | ,040 |
| Asymp. Sig. (2-tailed) | ,968 |
| a. Median | |

Sumber: data olahan peneliti 2020

**Hasil Uji Heterokedastisitas**



**Gambar 4.3 Scatterplot**

Sumber : data olahan peneliti 2020

**Tabel 4.7**

**Hasil Uji Glejser**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -,924 | 1,226 |  | -,754 | ,493 |
| bagi hasil | -1,555E-9 | ,000 | -,270 | -,650 | ,551 |
| suku bunga | ,003 | ,004 | ,323 | ,844 | ,446 |
| inflasi | ,029 | ,038 | ,328 | ,762 | ,488 |
| jumlah kantor | -9,353E-5 | ,000 | -,332 | -,854 | ,441 |
| a. Dependent Variable: Abs\_res | | | | | | |

Sumber : data olahan peneliti 2020

**Tabel 4.8**

**Hasil Analisis Regresi linear berganda**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 16100433425,820 | 32584961625,924 |  | ,494 | ,622 |
| bagi hasil | 307,990 | 75,618 | ,336 | 4,073 | ,000 |
| suku bunga | 98928746,112 | 146594103,275 | ,056 | ,675 | ,501 |
| inflasi | 106992206,277 | 933890928,036 | ,009 | ,115 | ,012 |
| jumlah kantor | -4718600,882 | 5323380,476 | -,073 | -,886 | ,377 |
| a. Dependent Variable: DPK | | | | | | |

Sumber : data olahan peneliti 2020

**Tabel 4.9**

**Hasil Uji Parsial (Uji t)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 16100433425,820 | 32584961625,924 |  | ,494 | ,622 |
| bagi hasil | 307,990 | 75,618 | ,336 | 4,073 | ,000 |
| suku bunga | 98928746,112 | 146594103,275 | ,056 | ,675 | ,501 |
| inflasi | 106992206,277 | 933890928,036 | ,009 | ,115 | ,012 |
| jumlah kantor | -4718600,882 | 5323380,476 | -,073 | -,886 | ,377 |
| a. Dependent Variable: DPK | | | | | | |

Sumber : data olahan peneliti 2020

**Tabel 4.10**

**Hasil Uji Simultan (uji F)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 8712258591817130000000,000 | 4 | 2178064647954282600000,000 | 4,321 | ,003b |
| Residual | 66031392531823950000000,000 | 131 | 504056431540640900000,000 |  |  |
| Total | 74743651123641080000000,000 | 135 |  |  |  |
| a. Dependent Variable: DPK | | | | | | |
| b. Predictors: (Constant), jumlah kantor, suku bunga, inflasi, bagi hasil | | | | | | |

Sumber : data olahan peneliti 2020

**Tabel 4.11**

**Hasil Uji Koefisien Determinasi (R2)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,341a | ,117 | ,560 | 22451201115,768 |
| a. Predictors: (Constant), jumlah kantor, suku bunga, inflasi, bagi hasil | | | | |
| b. Dependent Variable: DPK | | | | |

Sumber : data olahan peneliti 2020