

LAMPIRAN

1. Tabulasi Data Islamicity Performance Index (IPI) Meliputi PSR, ZPR, EDR

NO	NAMA PERUSAHAAN	TAHUN	IPI		
			PSR	ZPR	EDR
1	BANK MUAMALAT	2017	0,086593439	0,000292963	0,378466676
		2018	0,085545766	0,000221594	0,470580423
		2019	0,080399249	0,000265529	0,400913765
		2020	0,065191526	0,000246707	0,538999802
		2021	0,101938215	0,000173132	0,511384168
2	BANK MEGA SYARIAH	2017	0,088711653	0,000603465	0,294558887
		2018	0,075821377	0,000433271	0,252447737
		2019	0,085682319	0,000221579	0,227625963
		2020	0,101293472	0,000177613	0,249185178
		2021	0,064366425	0,000348775	0,471282659
3	BANK VICTORYA SYARIAH	2017	0,104458453	0,000030790	0,222113618
		2018	0,100383003	0,000007940	0,20930579
		2019	0,093921762	0,000014576	0,17380752
		2020	0,083772994	0,000008529	0,150506549
		2021	0,192956471	0,000016117	0,045183553
4	BANK BJB SYARIAH	2017	0,406201042	0,000068937	0,326255054
		2018	0,543190842	0,000049024	0,339275939
		2019	0,389635116	0,000076751	0,287254978
		2020	0,35993855	0,000112887	0,324161043
		2021	0,327590839	0,000113918	0,354248217
5	BANK PANIN DUBAI SYARIAH	2017	0,101560876	0,000089222	0,007032607
		2018	0,074750596	0,000000000	0,007681757
		2019	0,069642745	0,000050730	0,133316434
		2020	0,071689448	0,000054539	0,120369665
		2021	0,070186499	0,000012297	0,118523553
6	BANK BUKOPIN SYARIAH	2017	0,108423064	0,000000000	0,166501784
		2018	0,108037926	0,000000000	0,15542849
		2019	0,086967388	0,000000000	0,142278856
		2020	0,080492953	0,000000000	0,163717606
		2021	0,06195123	0,000000000	0,312130512
7	BANK BCA SYARIAH	2017	0,093292591	0,000009566	0,287574004
		2018	0,09340711	0,000008885	0,285735085
		2019	0,084545981	0,000009407	0,275035494
		2020	0,09600227	0,000009010	0,289678196
		2021	0,110399907	0,000009454	0,336064812

8	BANK BTPN SYARIAH	2017	0	0,000000000	0,419841018
		2018	0,038766978	0,000000000	0,420976119
		2019	0,03623691	0,000000000	0,425268007
		2020	0,272837707	0,000000000	0,388051718
		2021	0,054675976	0,000000000	0,583908796
9	BANK ACEH SYARIAH	2017	0,09870141	0,000236479	0,48220967
		2018	0,085019895	0,000492307	0,428974134
		2019	0,08549703	0,000034941	0,491699287
		2020	0,083468827	0,000019871	0,514455393
		2021	0,064296231	0,000019722	0,605735425
10	BANK RIAU KEPRI SYARIAH	2017	1,796665878	0	0,266839685
		2018	1,378176601	0	0,357942767
		2019	3,66499243	0	0,234624886
		2020	5,899930578	0	0,303736313
		2021	3,839630457	0	0,286796661
11	BANK NTB SYARIAH	2017	0,016569955	0	0,571669178
		2018	0,16963344	0,000021790	0,224526657
		2019	0,052578836	0,000055222	0,335967651
		2020	0,084170001	0,000086488	0,334788586
		2021	0,102060783	0,000079230	0,324053149

2. Tabulasi Data Risiko Kredit Menggunakan Pengukuran NPF

No	Bank	Tahun	Σ Total Pembiayaan Bermasalah	Total Pembiayaan	Npf Gross	100%
1	BANK MUAMALAT	2017	1.831.787.379.000	41.288.000.000.000	0,0443661	4,44%
		2018	1.988.129.869.000	33.559.000.000.000	0,0592428	3,85%
		2019	1.549.000.000.000	29.666.000.000.000	0,0522147	5,22%
		2020	2.143.873.169.000	28.929.000.000.000	0,0741081	4,81%
		2021	119.962.997.000	17.967.000.000.000	0,0066769	0,67%
2	BANK MEGA SYARIAH	2017	137.090.000.000	4.642.000.000.000	0,0295325	2,95%
		2018	111.310.000.000	5.179.000.000.000	0,0214926	2,15%
		2019	106.332.000.000	6.080.453.000.000	0,0174875	1,75%
		2020	80.592.000.000	4.946.543.000.000	0,0162926	1,63%
		2021	83.592.000.000	7.239.515.000.000	0,0115466	1,15%
3	BANK VICTORYA SYARIAH	2017	57.694.800.943	1.255.926.000.000	0,0459381	4,59%
		2018	49.277.694.651	1.234.571.000.000	0,0399148	3,99%
		2019	48.486.149.188	1.231.614.000.000	0,0393680	3,94%
		2020	55.213.000.000	1.166.972.000.000	0,0473130	4,73%
		2021	76.912.000.000	805.969.000.000	0,0954280	9,54%

4	BANK BJB SYARIAH	2017	1.096.303.000.000	71.035.168.000.000	0,0154332	1,54%
		2018	1.268.332.000.000	75.349.849.000.000	0,0168326	1,68%
		2019	1.331.970.000.000	81.887.246.000.000	0,0162659	1,63%
		2020	1.262.764.000.000	89.450.934.000.000	0,0141168	1,41%
		2021	1.267.847.000.000	95.813.046.000.000	0,0132325	1,32%
5	BANK PANIN DUBAI SYARIAH	2017	819.308.779.000	6.542.901.000.000	0,1252210	12,52%
		2018	294.262.613.000	6.113.981.900.000	0,0481295	4,81%
		2019	319.624.023.000	8.381.171.000.000	0,0381360	3,81%
		2020	299.366.000.000	8.825.799.000.000	0,0339194	3,39%
		2021	99.512.000.000	8.385.993.000.000	0,0118665	1,19%
6	BANK BUKOPIN SYARIAH	2017	211.070.678.375	2.688.800.000.000	0,0785000	7,85%
		2018	162.968.182.792	2.854.080.000.000	0,0571001	5,71%
		2019	192.642.178.980	3.270.182.000.000	0,0589087	5,89%
		2020	190.885.075.812	2.548.309.932.574	0,0749065	7,49%
		2021	470.048.981.602	5.322.592.000.000	0,0883120	8,83%
7	BANK BCA SYARIAH	2017	13.400.000.000	4.191.100.000.000	0,0031973	0,32%
		2018	17.000.000.000	4.899.700.000.000	0,0034696	0,35%
		2019	32.700.000.000	5.645.400.000.000	0,0057923	0,58%
		2020	27.700.000.000	5.569.200.000.000	0,0049738	0,50%
		2021	70.900.000.000	6.248.500.000.000	0,0113467	1,13%
8	BANK BTPN SYARIAH	2017	100.831.000.000	6.053.105.000.000	0,0166577	1,67%
		2018	100.882.000.000	7.277.011.000.000	0,0138631	1,39%
		2019	122.670.000.000	8.969.565.000.000	0,0136762	1,37%
		2020	182.084.000.000	9.514.196.000.000	0,0191381	1,91%
		2021	247.254.000.000	10.433.091.000.000	0,0236990	2,37%
9	BANK ACEH SYARIAH	2017	176.862.000.000	12.846.657.000.000	0,0137672	1,38%
		2018	137.027.000.000	13.236.773.000.000	0,0103520	1,04%
		2019	174.596.000.000	14.363.251.000.000	0,0121557	1,22%
		2020	234.019.000.000	15.279.000.000.000	0,0153164	1,53%
		2021	219.865.000.000	16.345.845.000.000	0,0134508	1,35%
10	BANK RIAU KEPRI SYARIAH	2017	609.261.357.428	15.546.042.200.450	0,0391908	3,92%
		2018	494.471.000.000	16.632.633.000.000	0,0297290	2,97%
		2019	522.910.000.000	17.884.069.000.000	0,0292389	2,92%
		2020	529.029.020.000	18.960.949.000.000	0,0279010	2,79%
		2021	531.888.000.000	18.884.914.000.000	0,0281647	2,82%
11	BANK NTB SYARIAH	2017	72.756.000.000	5.397.842.000.000	0,0134787	1,35%
		2018	79.505.000.000	4.868.692.000.000	0,0163298	1,63%
		2019	75.946.000.000	5.582.097.000.000	0,0136053	1,36%
		2020	80.910.000.000	6.410.884.000.000	0,0126207	1,26%
		2021	87.334.000.000	7.406.836.000.000	0,0117910	1,18%

3. Tabulasi Data Modal Intelektual Menggunakan Pengukuran IB-VAIC

NO	NAMA BANK	TAHUN	IB-VAHU	IB-STVA	IB-VACA	IB-VAIC
1	BANK MUAMALAT	2017	0,984622	-0,015618	0,142489	1,111492
		2018	0,582718	-0,716095	0,125652	-0,007725
		2019	0,307491	-2,252130	0,060194	-1,884445
		2020	1,048655	0,046398	0,185856	1,280909
		2021	1,006411	0,006370	0,172954	1,185734
2	BANK MEGA SYARIAH	2017	-0,811532	2,232238	-0,097729	1,322977
		2018	0,423611	-1,360656	0,051965	-0,885081
		2019	0,220273	-3,539818	0,026436	-3,293109
		2020	4,024793	0,751540	0,308204	5,084537
		2021	5,182346	0,807037	0,446143	6,435526
3	BANK VICTORYA SYARIAH	2017	1,203789	0,169290	0,120233	1,493313
		2018	1,202087	0,168113	0,126689	1,496889
		2019	0,998396	-0,001607	0,082187	1,078976
		2020	0,973498	-0,027223	0,062652	1,008927
		2021	0,499462	0,997998	0,200627	1,698088
4	BANK BJB SYARIAH	2017	1,538078	0,349838	0,342679	2,230595
		2018	1,718695	0,418163	0,328960	2,465818
		2019	1,772654	0,435874	0,298051	2,506580
		2020	1,640328	0,390366	0,360598	2,391291
		2021	1,690819	0,408570	0,377619	2,477008
5	BANK PANIN DUBAI SYARIAH	2017	0,161762	0,993818	1,205207	2,360787
		2018	0,130866	0,992359	0,166022	1,289246
		2019	1,083142	0,076760	0,060346	1,220248
		2020	1,000163	0,000163	0,030028	1,030354
		2021	3,480266	0,712666	0,138134	4,331065
6	BANK BUKOPIN SYARIAH	2017	1,013314	0,013139	0,115136	1,141589
		2018	1,018851	0,018502	0,093131	1,130484
		2019	0,930991	-0,074124	0,075365	0,932231
		2020	1,034546	0,033392	0,085533	1,153471
		2021	-2,446584	1,408733	-0,309566	-1,347416
7	BANK BCA SYARIAH	2017	1,697600	0,410933	0,131892	2,240425
		2018	1,779455	0,438030	0,130001	2,347486
		2019	1,829763	0,453481	0,078731	2,361976
		2020	1,826098	0,452384	0,073919	2,352402
		2021	1,980318	0,495031	0,089254	2,564603
8	BANK BTPN	2017	2,084362	0,520237	0,770585	3,375184

	SYARIAH	2018	2,441847	0,590474	0,549317	3,581638
		2019	2,707209	0,630616	0,551662	3,889487
		2020	2,064445	0,515608	0,368766	2,948819
		2021	2,633426	-2,797335	0,425800	0,261892
9	BANK ACEH SYARIAH	2017	1,805368	0,446096	0,506691	2,758154
		2018	1,865546	0,463964	0,498620	2,828130
		2019	1,785726	0,440004	0,461721	2,687450
		2020	1,577408	0,366049	0,454514	2,397971
		2021	1,597344	0,373961	0,470563	2,441868
10	BANK RIAU KEPRI SYARIAH	2017	2,122894	0,528945	0,372178	3,024018
		2018	2,011390	0,502831	0,343442	2,857664
		2019	1,934060	0,482953	0,334964	2,751977
		2020	2,255469	0,556633	0,414088	3,226190
		2021	1,909512	0,476306	0,344728	2,730545
11	BANK NTB SYARIAH	2017	-0,723241	2,382666	-0,080066	1,579359
		2018	5,622329	0,822138	0,124924	6,569390
		2019	2,585852	0,613280	0,259956	3,459089
		2020	2,109897	0,526043	0,234815	2,870755
		2021	2,014357	0,503564	0,248333	2,766254

4. MEMILIH MODEL DATA PANEL

1. CEM;

Dependent Variable: PSR
Method: Panel Least Squares
Date: 10/23/23 Time: 06:31
Sample: 2017 2021
Periods included: 5
Cross-sections included: 11
Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.079653	0.742027	-1.455006	0.1517
NPF	0.357102	0.205953	1.733900	0.0889
IB_VAIC	0.732386	0.259474	2.822575	0.0067
R-squared	0.137015	Mean dependent var		-1.979091
Adjusted R-squared	0.103823	S.D. dependent var		1.192564
S.E. of regression	1.128959	Akaike info criterion		3.133471
Sum squared resid	66.27658	Schwarz criterion		3.242962
Log likelihood	-83.17046	Hannan-Quinn criter.		3.175812
F-statistic	4.127993	Durbin-Watson stat		0.499808
Prob(F-statistic)	0.021681			

2. FEM

Dependent Variable: PSR
 Method: Panel Least Squares
 Date: 10/23/23 Time: 06:34
 Sample: 2017 2021
 Periods included: 5
 Cross-sections included: 11
 Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.565226	0.706509	-2.215435	0.0322
NPF	0.151995	0.188245	0.807431	0.4240
IB_VAIC	0.262247	0.147311	1.780226	0.0823

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.828082	Mean dependent var	-1.979091
Adjusted R-squared	0.778962	S.D. dependent var	1.192564
S.E. of regression	0.560680	Akaike info criterion	1.883730
Sum squared resid	13.20319	Schwarz criterion	2.358190
Log likelihood	-38.80257	Hannan-Quinn criter.	2.067208
F-statistic	16.85851	Durbin-Watson stat	2.260633
Prob(F-statistic)	0.000000		

3. REM

Dependent Variable: PSR
 Method: Panel EGLS (Cross-section random effects)
 Date: 10/23/23 Time: 06:36
 Sample: 2017 2021
 Periods included: 5
 Cross-sections included: 11
 Total panel (balanced) observations: 55
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.514270	0.709200	-2.135182	0.0375
NPF	0.171730	0.173432	0.990183	0.3267
IB_VAIC	0.300728	0.145812	2.062436	0.0442

Effects Specification

	S.D.	Rho
Cross-section random	0.954094	0.7433
Idiosyncratic random	0.560680	0.2567

Weighted Statistics

R-squared	0.077433	Mean dependent var	-0.503039
Adjusted R-squared	0.041950	S.D. dependent var	0.582150
S.E. of regression	0.569808	Sum squared resid	16.88344
F-statistic	2.182237	Durbin-Watson stat	1.755767
Prob(F-statistic)	0.123011		

Unweighted Statistics

R-squared	0.090543	Mean dependent var	-1.979091
Sum squared resid	69.84563	Durbin-Watson stat	0.424413

5. UJI PANEL

1. Uji Chow

Redundant Fixed Effects Tests
Equation: MODEL_FEM
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	16.882901	(10,42)	0.0000
Cross-section Chi-square	88.735780	10	0.0000

Cross-section fixed effects test equation:
Dependent Variable: PSR
Method: Panel Least Squares
Date: 10/23/23 Time: 06:38
Sample: 2017 2021
Periods included: 5
Cross-sections included: 11
Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.079653	0.742027	-1.455006	0.1517
NPF	0.357102	0.205953	1.733900	0.0889
IB_VAIC	0.732386	0.259474	2.822575	0.0067
R-squared	0.137015	Mean dependent var	-1.979091	
Adjusted R-squared	0.103823	S.D. dependent var	1.192564	
S.E. of regression	1.128959	Akaike info criterion	3.133471	
Sum squared resid	66.27658	Schwarz criterion	3.242962	
Log likelihood	-83.17046	Hannan-Quinn criter.	3.175812	
F-statistic	4.127993	Durbin-Watson stat	0.499808	
Prob(F-statistic)	0.021681			

2. Uji Hausman

Correlated Random Effects - Hausman Test
Equation: MODEL_REM
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	3.707041	2	0.1567

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPF	0.151995	0.171730	0.005358	0.7875
IB_VAIC	0.262247	0.300728	0.000439	0.0664

Cross-section random effects test equation:
Dependent Variable: PSR
Method: Panel Least Squares
Date: 10/23/23 Time: 06:40
Sample: 2017 2021
Periods included: 5
Cross-sections included: 11
Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.565226	0.706509	-2.215435	0.0322
NPF	0.151995	0.188245	0.807431	0.4240
IB_VAIC	0.262247	0.147311	1.780226	0.0823

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.828082	Mean dependent var	-1.979091
Adjusted R-squared	0.778962	S.D. dependent var	1.192564
S.E. of regression	0.560680	Akaike info criterion	1.883730
Sum squared resid	13.20319	Schwarz criterion	2.358190
Log likelihood	-38.80257	Hannan-Quinn criter.	2.067208
F-statistic	16.85851	Durbin-Watson stat	2.260633
Prob(F-statistic)	0.000000		

3. Uji Lagragemultiplier

Lagrange Multiplier Tests for Random Effects
 Null hypotheses: No effects
 Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided
 (all others) alternatives

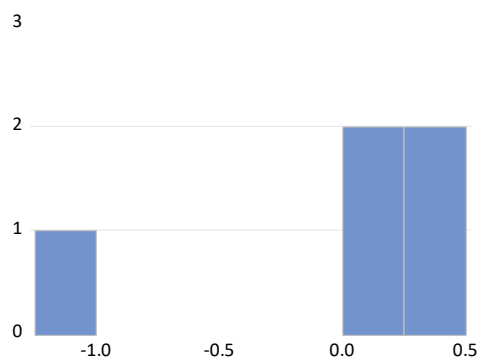
	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	52.30154 (0.0000)	2.662068 (0.1028)	54.96361 (0.0000)
Honda	7.231981 (0.0000)	-1.631584 (0.9486)	3.960078 (0.0000)
King-Wu	7.231981 (0.0000)	-1.631584 (0.9486)	2.486716 (0.0064)
Standardized Honda	8.136876 (0.0000)	-1.470842 (0.9293)	1.588039 (0.0561)
Standardized King-Wu	8.136876 (0.0000)	-1.470842 (0.9293)	0.115616 (0.4540)
Gourieroux, et al.	--	--	52.30154 (0.0000)

6. UJI ASUMSI KLASIK

1. Uji Multikolinieraitas

	NPF	IB_VAIC
NPF	1	-0.4435841...
IB_VAIC	-0.4435841...	1

2. Uji Normalitas



3. Uji Heteroskedastisitas

Heteroskedasticity Test: Glejser
Null hypothesis: Homoskedasticity

F-statistic	0.240455	Prob. F(2,2)	0.8062
Obs*R-squared	0.969220	Prob. Chi-Square(2)	0.6159
Scaled explained SS	0.405401	Prob. Chi-Square(2)	0.8165

4. Uji Autokorelasi

R-squared	0.137015	Mean dependent var	-1.979091
Adjusted R-squared	0.103823	S.D. dependent var	1.192564
S.E. of regression	1.128959	Akaike info criterion	3.133471
Sum squared resid	66.27658	Schwarz criterion	3.242962
Log likelihood	-83.17046	Hannan-Quinn criter.	3.175812
F-statistic	4.127993	Durbin-Watson stat	1.056081
Prob(F-statistic)	0.021681		

7. ANALISIS REGRESI DATA PANEL

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.514270	0.709200	-2.135182	0.0375
NPF	0.171730	0.173432	0.990183	0.3267
IB_VAIC	0.300728	0.145812	2.062436	0.0442

8. UJI HIPOTESIS

Uji Hipotesis Uji T

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.514270	0.709200	-2.135182	0.0375
NPF	0.171730	0.173432	0.990183	0.3267
IB_VAIC	0.300728	0.145812	2.062436	0.0442

Uji Hipotesis Uji R

R-squared	0.077433
Adjusted R-squared	0.041950
S.E. of regression	0.569808
F-statistic	2.182237
Prob(F-statistic)	0.123011