LAMPIRAN

1. Tabulasi Data Islamicity Performance Indeks (IPI) Meliputi PSR

No.	Nama Perusahaan	2019	2020	2021	2022	2023	Rata-Rata
1	Bank Panin Dubai Syariah	0,08568	0,08951	0,09509	0,09862	0,10428	0,09464
2	Bank BTPN Syariah	0,15456	0,49046	0,41065	0,45962	0,09006	0,32107
3	Bank Aladin Syariah	0,09330	0,00166	0,00000	0,09886	0,41065	0,12089
4	Bank Mualamat Indonesia	0,18577	0,16105	0,22177	0,15671	0,13479	0,17202
5	Bank BJB Syariah	0,39758	0,36355	0,34082	0,29439	0,26443	0,33215
6	Bank Victoria Syariah	0,16993	0,16160	0,20953	0,16289	0,09713	0,16021
7	Bank BCA Syariah	0,18333	0,18616	0,15379	0,14037	0,14729	0,16219
8	Bank Aceh Syariah	0,15748	0,01576	0,93880	0,49113	0,31388	0,38341
9	Bank KB Bukopin Syariah	0,15698	0,13038	0,08958	0,09409	0,09806	0,11382
10	Bank Mega Syariah	0,35179	0,40752	0,27738	0,18568	0,28791	0,30206
	Rata-Rata	0,19364	0,20076	0,27374	0,21823	0,19485	0,21625
	Minimun	0,08568	0,00166	0,00000	0,09409	0,09006	0,09464
	Maksimum	0,39758	0,49046	0,93880	0,49113	0,41065	0,38341

2. Tabulasi Data Intellectual Capital Menggunakan Pengukuran IB-VAIC

No.	Nama Perusahaan	2019	2020	2021	2022	2023	Rata-Rata
1	Bank Panin Dubai Syariah	9,28252	9,72558	10,17836	11,46155	11,01129	10,33186
2	Bank BTPN Syariah	8,62868	8,73832	8,80359	9,51905	9,81972	9,10187
3	Bank Aladin Syariah	3,23994	5,41547	4,33170	4,10450	5,53155	4,93511
4	Bank Mualamat Indonesia	4,93292	5,59006	5,59391	4,70293	4,39115	5,04220
5	Bank BJB Syariah	7,42948	7,40553	7,64642	7,09594	7,36764	7,38900
6	Bank Victoria Syariah	5,63077	5,57081	7,04665	7,29118	14,39685	7,98725
7	Bank BCA Syariah	1,66107	2,16091	2,12398	2,17882	2,53191	2,13134
8	Bank Aceh Syariah	7,95809	7,19762	6,90367	6,58845	6,88699	7,10696
9	Bank KB Bukopin Syariah	- 1,10895	- 9,68385	- 1,03246	2,92447	- 5,44823	- 2,86980
10	Bank Mega Syariah	8,89678	9,93557	9,65888	8,18966	8,17402	8,97098
	Rata-Rata	5,65513	5,20560	6,12547	6,40565	6,46629	6,01268
	Minimun	- 1,10895	- 9,68385	- 1,03246	2,17882	- 5,44823	- 2,86980
	Maksimum	9,28252	9,93557	10,17836	11,46155	14,39685	10,33186

3. Tabulasi Data Risiko Likuiditas Menggunakan Pengukuran LDR

No.	Nama Perusahaan	2019	2020	2021	2022	2023	Rata-Rata
1	Bank Panin Dubai Syariah	95,72%	111,71%	107,56%	97,32%	91,84%	100,83%
2	Bank BTPN Syariah	95,27%	97,37%	95,17%	95,68%	93,78%	95,45%
3	Bank Aladin Syariah	506,00%	0,13%	0,00%	173,27%	95,31%	154,94%
4	Bank Mualamat Indonesia	73,51%	69,84%	38,33%	40,63%	47,14%	53,89%
5	Bank BJB Syariah	93,53%	86,64%	81,55%	81,00%	85,23%	85,59%
6	Bank Victoria Syariah	80,52%	74,05%	65,26%	76,73%	90,73%	77,46%
7	Bank BCA Syariah	91,00%	81,30%	81,40%	80,00%	82,30%	83,20%
8	Bank Aceh Syariah	68,64%	70,82%	68,06%	75,44%	76,38%	71,87%
9	Bank KB Bukopin Syariah	93,48%	196,73%	92,97%	92,47%	93,79%	113,89%
10	Bank Mega Syariah	94,53%	63,94%	62,84%	54,63%	71,85%	69,56%
	Rata-Rata	129,22%	85,25%	69,31%	86,72%	82,84%	90,67%
	Minimun	68,64%	0,13%	0,00%	40,63%	47,14%	53,89%
	Maksimum	506,00%	196,73%	107,56%	173,27%	95,31%	154,94%

4. Tabulasi Data Risiko Kredit Menggunakan Pengukuran NPF

No.	Nama Perusahaan	2019	2020	2021	2022	2023	Rata-Rata
1	Bank Panin Dubai Syariah	2,80%	2,45%	0,94%	1,91%	3,03%	2,23%
2	Bank BTPN Syariah	0,26%	0,02%	0,18%	0,34%	0,29%	0,22%
3	Bank Aladin Syariah	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
4	Bank Mualamat Indonesia	4,30%	3,95%	0,08%	0,86%	0,66%	1,97%
5	Bank BJB Syariah	1,50%	2,86%	1,80%	1,37%	1,38%	1,78%
6	Bank Victoria Syariah	2,64%	2,90%	3,72%	1,36%	0,21%	2,17%
7	Bank BCA Syariah	0,26%	0,01%	0,01%	0,01%	0,00%	0,06%
8	Bank Aceh Syariah	0,04%	0,04%	0,03%	0,04%	0,24%	0,08%
9	Bank KB Bukopin Syariah	4,05%	4,95%	4,66%	3,81%	2,61%	4,02%
10	Bank Mega Syariah	1,49%	1,38%	0,97%	0,89%	0,79%	1,10%
Rata-Rata		1,73%	1,86%	1,24%	1,06%	0,92%	1,36%
Minimun		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
Maksimum		4,30%	4,95%	4,66%	3,81%	3,03%	4,02%

5. Output SPSS

1. Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
INTELLECUAL CAPITAL	50	-9,6838	14,3969	5,971634	4,2031725
RISIKO LIKUIDITAS	50	,0000	5,0600	,906678	,6740298
RISIKO KREDIT	50	,0000	,0495	,013618	,0149508
KINERJA KEUANGAN	50	,0000	,9388	,213942	,1626571
Valid N (listwise)	50				

2. Uji Multikolinearitas

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-1,013	,176		-5,746	,000		
INTELLECTUAL CAPITAL	,248	,173	,171	1,436	,158	,968	1,034
RISIKO LIKUIDITAS	,571	,120	,565	4,768	,000	,981	1,019
RISIKO KREDIT	-,073	,049	-,177	-1,487	,144	,972	1,029

a. Dependent Variable: KINERJA KEUANGAN

3. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,34674938
Most Extreme Differences	Absolute	,076
	Positive	,076
	Negative	-,075
Kolmogorov-Smirnov Z		,535
Asymp. Sig. (2-tailed)		,937

a. Test distribution is Normal.

b. Calculated from data.

4. Uji Heteroskedastisitas

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	,024	,102		,235	,815
INTELLECTUAL CAPITAL	,341	,100	,453	3,391	,001
RISIKO LIKUIDITAS	,050	,070	,095	,719	,476
RISIKO KREDIT	,003	,028	,014	,105	,917

a. Dependent Variable: RES_2

5. Uji Autokorelasi

Runs Test

	Unstandardized Residual
Test Value[a]	,03832
Cases < Test Value	25
Cases >= Test Value	25
Total Cases	50
Number of Runs	22
Z	-1,143
Asymp. Sig. (2-tailed)	,253

a. Median

6. Analisis Regresi Linier Berganda

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1,013	,176		-5,746	,000
INELLECTUAL CAPITAL	,248	,173	,171	1,436	,158
RISIKO LIKUIDITAS	,571	,120	,565	4,768	,000
RISIKO KREDIT	-,073	,049	-,177	-1,487	,144

b. Dependent Variable: KINERJA KEUANGAN

7. Koefisien Determinasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,606[a]	,367	,326	,3578778	1,829

a. Predictors: (Constant), RISIKO KREDIT, RISIKO LIKUIDITAS, INTELLECUAL CAPITAL

b. Dependent Variable: KINERJA KEUANGAN

8. Signifikansi Simultan (Uji F)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3,416	3	1,139	8,891	,000[b]
	Residual	5,892	46	,128		
	Total	9,308	49			

a. Dependent Variable: KINERJA KEUANGAN

b. Predictors: (Constant), RISIKO KREDIT, RISIKO LIKUIDITAS, INTELLECTUAL CAPITAL

9. Hipotesis (Uji t)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,013	,176		-5,746	,000

	INTELLECTUAL CAPITAL	,248	,173	,171	1,436	,158
	RISIKO LIKUIDITAS	,571	,120	,565	4,768	,000
	RISIKO KREDIT	-,073	,049	-,177	-1,487	,144

a. Dependent Variable: KINERJA KEUANGAN

6. Bank Umum Syariah Yang Terdaftar Di OJK

No.	NAMA BANK	TAHUN 2019	TAHUN 2020	TAHUN 2021	TAHUN 2022	TAHUN 2023
1	PT. Bank Aceh Syariah	✔	✔	✔	✔	✔
2	PT BPD Nusa Tenggara Barat Syariah	✔	✔	✔	✔	✔
3	PT. Bank Muamalat Indonesia	✔	✔	✔	✔	✔
4	PT. Bank Victoria Syariah	✔	✔	✔	✔	✔
5	PT. Bank BRISyariah	✔	✔	✔	✘	✘
6	PT. Bank Jabar Banten Syariah	✔	✔	✔	✔	✔
7	PT. Bank BNI Syariah	✔	✔	✔	✘	✘
8	PT. Bank Syariah Mandiri	✔	✔	✔	✘	✘
9	PT. Bank Mega Syariah	✔	✔	✔	✔	✔
10	PT. Bank Panin Dubai Syariah	✔	✔	✔	✔	✔
11	PT. Bank Syariah Bukopin	✔	✔	✔	✔	✔
12	PT. BCA Syariah	✔	✔	✔	✔	✔
13	PT. Bank Tabungan Pensiunan Nasional Syariah	✔	✔	✔	✔	✔
14	PT. Maybank Syariah Indonesia	✔	✔	✘	✘	✘
15	PT. Bank Aladin Syariah			✔	✔	✔
16	PT. Bank Syariah Indonesia			✔	✔	✔
17	PT BPD Riau Kepri Syariah				✔	✔