

LAMPIRAN 1**Daftar Populasi Penelitian**

No	Bank Umum Syariah	Website
1	Bank Aceh Syariah	www.bankaceh.co.id
2	Bank Muamalat Indonesia	www.bankmuamalat.co.id
3	Bank Victoria Syariah	www.bankvictoriasyariah.co.id
4	Bank BRI Syariah	www.brisyariah.co.id
5	Bank Jabar Banten Syariah	www.bjbsyariah.co.id
6	Bank BNI Syariah	www.bnisyariah.co.id
7	Bank Syariah Mandiri	www.syariahmandiri.co.id
8	Bank Mega Syariah	www.megasyariah.co.id
9	Bank Panin Syariah	www.paninbanksyariah.co.id
10	Bank Syariah Bukopin	www.syariahbukopin.co.id
11	Bank BCA Syariah	www.bcasyariah.co.id
12	Bank Tabungan Pensiunan Nasional syariah	www.btpnsyariah.com
13	Mybank Syariah Indonesia	www.maybanksyariah.co.id

Sumber : OJK, maret 2018

LAMPIRAN 2**Daftar Sempel Penelitian**

No	Bank Umum Syariah (BUS)	<i>Website</i>
1	PT. Bank BCA Syariah	www.bcasyariah.co.id
2	PT. Bank Syariah Mandiri	www.syariahmandiri.co.id
3	PT. Bank BRI Syariah	www.brisyariah.co.id
4	PT. Bank Muamalat	www.bankmuamalat.co.id
5	PT. Bank Panin Syariah	www.paninbanksyariah.co.id

LAMPIRAN 3**Hasil perhitungan sebelum outlier**

No	BUS	TAHUN	FRAUD (Y)	IIR (X1)	PSR (X2)	ZPR (X3)	EDR (X4)	IC (X5)	IC (X6)
1	BNI SYARIAH	2012	2	1.00000	0.12459	0.00812	0.08085	1.25	0.11363
2		2013	4	0.99991	0.12459	0.00466	0.48949	1.03	0.11818
3		2014	3	1.00000	0.02970	0.02586	0.31492	2.00	0.18181
4		2015	3	0.99989	0.30491	0.03346	0.22809	2.05	0.22722
5		2016	6	0.99999	0.22707	0.03295	0.33441	2.00	0.18181
6		2017	0	0.09997	0.37609	0.00294	0.14461	2.00	0.18181
7	BCA SYARIAH	2012	0	0.99998	0.55492	0.00043	0.37280	1.08	0.16363
8		2013	0	0.99999	0.37185	0.00227	0.02705	1.06	0.14545
9		2014	1	0.99999	0.47289	0.00125	0.05959	1.00	0.09090
10		2015	0	1.00000	0.91552	0.00095	0.00656	1.00	0.09090
11		2016	0	0.99998	0.54619	0.00137	0.02987	1.03	0.16252
12		2017	1	0.99997	0.32189	0.00100	0.01602	2.00	0.18181
13	MANDIRI SYARIAH	2012	12	0.99988	0.23476	0.00052	0.04419	1.38	0.20454
14		2013	8	0.99996	0.21972	0.00035	0.06188	1.85	0.16818
15		2014	18	0.99989	0.21811	0.00421	0.35485	2.00	0.18181
16		2015	8	0.99993	0.38875	0.01363	0.00509	2.00	0.18181
17		2016	25	0.99993	0.41454	0.01414	0.04419	1.00	0.09090
18		2017	17	0.99999	0.08308	0.01420	0.44894	1.35	0.12272
19	BRI SYARIAH	2012	15	0.99995	0.23260	0.00024	0.27192	1.38	0.12454
20		2013	15	0.99994	0.02853	0.01287	0.01043	1.35	0.12545
21		2014	12	0.99986	0.03167	0.00016	0.36608	2.00	0.18181
22		2015	0	0.99993	0.97816	0.00677	0.13626	1.61	0.14636
23		2016	0	0.99981	0.10322	0.00253	0.16211	1.60	0.14545
24		2017	7	0.99980	0.10233	0.00028	0.45218	1.60	0.14545
25	MUAMALAT	2012	1	1.00000	0.45668	0.00244	0.02109	1.15	0.10454
26		2013	1	1.00000	0.53435	0.00170	0.55298	1.15	0.10454
27		2014	6	1.00000	0.51095	0.00036	0.18235	2.00	0.18181

28		2015	4	1.00000	0.92569	0.00022	0.41114	2.00	0.18181
29		2016	1	1.00000	0.18378	0.00023	0.06768	2.00	0.18181
30		2017	1	1.00000	0.50434	0.00025	0.02741	1.86	0.16909
31	PANIN SYARIAH	2012	0	1.00000	0.49424	0.00015	0.42957	1.35	0.12272
32		2013	0	1.00000	0.89286	0.00411	0.15961	1.35	0.12272
33		2014	0	1.00000	0.86716	0.00044	0.10255	1.04	0.12727
34		2015	4	1.00000	0.20049	0.00271	0.05875	2.00	0.18181
35		2016	3	1.00000	0.00373	0.00812	0.23517	2.00	0.18181
36		2017	2	1.00000	0.16838	0.01130	0.08115	2.00	0.18181
37	MEGA SYARIAH	2012	11	0.99995	0.00547	0.00077	0.02109	1.6	0.14545
38		2013	69	0.99990	0.00597	0.00056	0.55298	1.86	0.16909
39		2014	39	0.99982	0.00745	0.08490	1.23759	2	0.18181
40		2015	4	0.99953	0.12623	0.07714	0.41114	2	0.18181
41		2016	2	0.99973	0.11112	0.06154	3.38886	1.64	0.14909
42		2017	0	0.99973	0.01242	0.03515	8.88846	1.73	0.15727
43	SYARIAH BUKOPIN	2012	0	0.99950	0.31939	0.00087	0.00180	1.5	0.13636
44		2013	0	0.99968	0.33298	0.02655	0.00036	1.5	0.13636
45		2014	0	0.99924	0.39398	0.00512	0.03150	2	0.18181
46		2015	0	0.99799	0.99832	0.07781	0.18321	2	0.18181
47		2016	1	0.99218	0.11775	0.06799	0.13876	2.25	0.20454
48		2017	1	0.99937	0.10520	0.00328	0.00407	1.8	0.16363

LAMPIRAN 4

Hasil perhitungan setelah outliner

No	BUS	TAHUN	FRAUD (Y)	IIR (X1)	PSR (X2)	ZPR (X3)	EDR (X4)	ICG (X5)	IC (X6)
1	BCA SYARIAH	2012	0	0.99998	0.55492	0.00043	0.37280	1.08	0.16363
2		2013	0	0.99999	0.37185	0.00227	0.02705	1.06	0.14545
3		2014	1	0.99991	0.47289	0.00125	0.05959	1.00	0.09090
4		2015	0	1.00000	0.91552	0.00095	0.00656	1.00	0.09090
5		2016	0	0.99998	0.54619	0.00137	0.02987	1.03	0.16252
6		2017	1	0.99997	0.32189	0.00100	0.01602	2.00	0.18181
7	MANDIRI SYARIAH	2012	12	0.99988	0.23476	0.00052	0.04419	1.38	0.20454
8		2013	8	0.99996	0.21972	0.00035	0.06188	1.85	0.16818
9		2014	18	0.99989	0.21811	0.00421	0.35485	2.00	0.18181
10		2015	8	0.99993	0.38875	0.01363	0.00509	2.00	0.18181
11		2016	25	0.99993	0.41454	0.01414	0.04419	1.00	0.09090
12		2017	17	0.99990	0.08308	0.01420	0.44894	1.35	0.12272
13	BRI SYARIAH	2012	15	0.99995	0.23260	0.00024	0.27192	1.38	0.12454
14		2013	15	0.99994	0.02853	0.01287	0.01043	1.35	0.12545
15		2014	12	0.99986	0.03167	0.00016	0.36608	2.00	0.18181
16		2015	0	0.99993	0.97816	0.00677	0.13626	1.61	0.14636
17		2016	0	0.99981	0.10322	0.00253	0.16211	1.60	0.14545
18		2017	7	0.99980	0.10233	0.00028	0.45218	1.60	0.14545
19	MUAMALAT	2012	1	1.00000	0.45668	0.00244	0.02109	1.15	0.10454
20		2013	1	1.00000	0.53435	0.00170	0.55298	1.15	0.10454
21		2014	6	1.00000	0.51095	0.00036	0.18235	2.00	0.18181
22		2015	4	1.00000	0.92569	0.00022	0.41114	2.00	0.18181
23		2016	1	1.00000	0.18378	0.00023	0.06768	2.00	0.18181
24		2017	1	1.00000	0.50434	0.00025	0.02741	1.86	0.16909
25	PANIN SYARIAH	2012	0	1.00000	0.49424	0.00015	0.42957	1.35	0.12272
26		2013	0	1.00000	0.89286	0.00411	0.15961	1.35	0.12272
27		2014	0	1.00000	0.86716	0.00044	0.10255	1.04	0.12727
28		2015	4	1.00000	0.20049	0.00271	0.05875	2.00	0.18181
29		2016	3	1.00000	0.00373	0.00812	0.23517	2.00	0.18181
30		2017	2	1.00000	0.16838	0.01130	0.08115	2.00	0.18181

LAMPIRAN 5**Output Uji Statistik Deskriptif**

	N	Minimum	Maximum	Mean	Std. Deviation
X1	30	.99980	1.00000	.9999593	.00005783
X2	30	.00373	.97816	.3987127	.28873461
X3	30	.00015	.01420	.0036400	.00478471
X4	30	.00509	.55298	.1733153	.16974897
X5	30	1.00	2.00	1.5397	.40057
X6	30	.09090	.20454	.1498657	.03363981
Y	30	0.00	18.00	5.1000	6.13273
Valid N (listwise)	30				

LAMPIRAN 6**Output Uji Normalitas Kolmogorov-smirnov***One-Sample Kolmogrov-Smirnov Test*

		Unstandardized Residual
N		30
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.56702784
Most Extreme Differences	Absolute	.130
	Positive	.130
	Negative	-.082
Test Statistic		.130
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

LAMPIRAN 7**Output Uji Multikolinieritas**

<i>Collinearity Statistics</i>		
Variabel	<i>Tolerance</i>	VIF
IIR	.795	1.257
PSR	.672	1.488
ZPR	.825	1.213
EDR	.909	1.100
ICG	.355	2.814
IC	.345	2.896

LAMPIRAN 8**Output Uji Heteroskedasitas***Coefficients^a*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	18.833	86.543		2.176	.040
X1	-18.831	86.548	-.408	-2.176	.040
X2	-1.630	1.886	-.176	-.864	.396
X3	72.031	102.721	.129	.701	.490
X4	3.244	2.758	.206	1.176	.252
X5	-.213	1.869	-.032	-.114	.910
X6	3.087	22.578	.039	.137	.892

a. Dependent Variable: RES2

LAMPIRAN 9**Output Uji Autokorelasi*****Runs Test***

	Unstandardized Residual
Test Value ^a	-1.12629
Cases < Test Value	15
Cases >= Test Value	15
Total Cases	30
Number of Runs	13
Z	-.929
Asymp. Sig. (2-tailed)	.353

a. Median

LAMPIRAN 10**Output Uji Koefisien Regresi Berganda*****Coefficients***

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	27.084	18.464		1.467	.156		
X1	-27.080	18.465	-.255	-1.467	.156	.795	1.257
X2	-6.231	4.023	-.293	-1.549	.135	.672	1.488
X3	495.219	219.161	.386	2.260	.034	.825	1.213
X4	6.011	5.885	.166	1.021	.318	.909	1.100
X5	-.385	3.988	-.025	-.097	.924	.355	2.814
X6	.450	48.171	.002	.009	.993	.345	2.896

a. Dependent Variable: Y

LAMPIRAN 11**Output Uji Koefisien Determinasi (R^2)****Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.667 ^a	.445	.301	5.1282

a. Predictors: (Constant), X6, X4, X3, X1, X2, X5

LAMPIRAN 12**Output Uji Statistik F****ANOVA^a**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	485.825	6	80.971	3.079	.023 ^b
Residual	604.875	23	26.299		
Total	1090.700	29			

a. Dependent Variable: Y

b. Predictors: (Constant), X6, X4, X3, X1, X2, X5

LAMPIRAN 13**Output Hasil Uji Statistik t**

Variabel	t-hitung	t-tabel ($\alpha=0,05$)	Sig.	Keterangan
(Constant)	1.467	2.064	.156	
IIR	-1.467	2.064	.156	Hipotesis ditolak
PSR	-1.549	2.064	.135	Hipotesis ditolak
ZPR	2.260	2.064	.034	Hipotesis diterima
EDR	1.021	2.064	.318	Hipotesis ditolak
ICG	-.097	2.064	.924	Hipotesis ditolak
IC	.009	2.064	.993	Hipotesis ditolak

BIODATA PENEITI



Identitas Diri

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Riwayat Pendidikan

- a. Sekolah Dasar : SD N 04 Cingebul
- b. Sekolah Menengah Pertama : MTs N Karangpucung
- c. Sekolah Menengah Kejuruan : MA Darunnajat Tegalmunding, Pruwatan
- d. Stara 1 :
 - Universitas : Universitas Peradaban
 - Fakultas : Ekonomika Dan Bisnis
 - Program Studi : Akuntansi
 - Lulus Sarjana Ekonomi