

LAMPIRAN

1. Data Bank Umum Syariah di Indonesia

BANK SYARIAH	TAHUN	ROA	Average ROIAH	PDM	KM	EDPK	RP	PPNI	PDPK	PPAP	UB
BNI Syariah	2012	1.48	0.32	1.16	19.29	92.6	1.42	0.59	0.84	1.33	2
	2013	1.27	0.35	0.92	16.54	97.86	1.13	0.63	0.78	1.45	3
	2014	1.27	0.37	0.90	18.76	92.6	2.19	0.63	0.83	1.5	4
	2015	1.43	0.38	1.05	18.16	91.94	1.35	0.61	0.84	1.9	5
BRI Syariah	2012	1.19	0.35	0.84	11.35	103.07	1.84	1.10	0.85	1.79	3
	2013	1.15	0.38	0.77	14.49	102.7	3.26	1.08	0.79	1.54	4
	2014	0.08	0.04	0.04	12.89	93.9	3.65	1.00	8.22	0.6	5
	2015	0.76	0.37	0.39	13.94	84.16	3.89	0.83	0.81	0.54	6
MUAMALAT	2012	0.2	0.03	0.17	11.57	94.15	3.63	0.39	0.78	1.09	21
	2013	0.27	0.03	0.24	14.43	99.99	3.46	0.37	0.78	1.36	22
	2014	0.17	0.02	0.15	13.91	84.14	4.85	0.33	0.82	5.86	23
	2015	0.2	0.03	0.17	12.36	90.3	4.2	0.31	0.79	3.87	24
BUKOPIN Syariah	2012	0.55	0.09	0.46	12.78	91.98	4.59	0.71	0.79	1.52	4
	2013	0.69	0.11	0.58	11.1	100.29	4.27	0.49	0.75	1.73	5
	2014	0.27	0.13	0.14	14.8	92.89	4.07	0.43	0.77	1.39	6
	2015	0.79	0.13	0.66	16.31	90.56	2.99	0.38	0.82	1.36	7
MEGA Syariah	2012	3.81	0.05	3.76	13.51	88.88	2.67	0.74	0.87	2.9	8
	2013	2.33	0.05	2.28	12.99	93.37	2.98	0.76	0.85	2.7	9
	2014	0.29	0.06	0.23	19.26	93.61	3.89	0.74	0.83	2.2	10
	2015	0.3	0.08	0.22	18.74	98.49	4.26	0.72	0.78	1.7	11
PANIN	2012	3.48	0.62	2.86	19.35	88.23	1.14	3.60	0.57	1.68	3

Syariah	2013	1.03	0.28	0.75	20.83	90.4	1.02	3.04	0.71	0.97	4
	2014	1.99	0.30	1.69	25.69	94.04	0.53	1.01	0.82	1.76	5
	2015	1.14	0.36	0.78	20.13	95	2.5	0.75	0.83	2.5	6
BCA Syariah	2012	0.8	0.43	0.37	31.5	79.9	1	0.50	0.79	3.87	2
	2013	1	0.33	0.67	22.4	83.5	1	0.40	0.83	6.4	3
	2014	0.8	0.28	0.52	29.6	91.2	1	0.37	0.78	1.8	4
	2015	1	0.33	0.67	34.3	91.4	2	0.33	0.07	1.7	5
VICTORIA Syariah	2012	1.43	0.18	1.25	28.08	46.08	2.41	0.60	0.69	1.04	2
	2013	0.50	0.17	0.33	18.4	84.65	3.71	0.43	0.77	1.02	3
	2014	-1.87	0.15	-2.02	15.27	95.19	7.1	0.32	0.79	0.23	4
	2015	-2.30	0.14	-2.44	16.14	96.29	9.8	0.37	0.94	0.1	5
MAYBANK Syariah	2012	3.57	0.77	2.80	31.94	197.7	1.25	0.65	0.28	1.45	2
	2013	2.97	0.61	2.36	27.7	152.87	2.69	0.62	0.34	3.16	3
	2014	3.61	0.57	3.04	26	157.77	5.04	0.56	0.36	3.53	4
	2015	-20.13	0.74	-20.87	19.2	110.54	35.15	0.53	0.41	1.76	5
BJB Syariah	2012	2.46	0.11	2.35	21.09	87.99	1.02	0.63	0.71	4.79	5
	2013	2.61	0.12	2.49	16.51	96.46	2.83	0.62	0.67	2.21	6
	2014	1.92	0.10	1.82	16.08	93.18	4.15	0.65	0.71	3.51	7
	2015	2.04	0.11	1.93	16.21	88.13	2.91	0.63	0.71	2.22	8
MANDIRI Syariah	2012	2.02	0.03	1.99	13.82	94.4	5.45	1.16	0.87	1	13
	2013	1.38	0.03	1.35	14.1	89.37	6.84	1.11	0.88	1	14
	2014	-3.83	0.03	-3.86	14.12	82.13	4.32	1.98	0.84	9.22	15
	2015	0.49	0.03	0.46	12.85	81.5	3.25	1.49	0.88	9.24	16

2. Data Bank Umum Syariah di Malaysia

BANK SYARIAH	Tahun	ROA	Average ROIAH	PDM	KM	EDPK	RP	PPNI	PDPK	PPAP	UB
AFFIN	2012	0.60	1.45	-0.85	13.65	45.25	3.29	0.09	0.08	1.1	7
	2013	0.64	0.15	0.49	14.27	45.2	1.2	0.84	0.75	1.38	8
	2014	6.83	1.53	5.30	13.65	42.15	1.22	0.89	0.78	1.6	9
	2015	8.49	1.76	6.73	13.32	43.55	1.14	0.90	0.75	1.71	10
ARB	2012	1.42	0.21	1.21	11.87	64.3	1.25	0.54	0.66	1.82	29
	2013	0.39	0.22	0.17	13.04	65	1.31	0.67	0.65	1.77	30
	2014	0.72	0.19	0.53	13.83	65.1	1	0.67	0.75	1.57	31
	2015	1.45	0.21	1.24	14.62	66.7	1.2	0.69	0.70	1.43	32
ALLIANCE	2012	1.62	0.07	1.55	15.2	108.5	1.4	0.94	0.83	1.39	11
	2013	1.81	0.07	1.74	14.8	78.4	2.1	0.91	0.83	1.1	12
	2014	1.68	0.07	1.62	11.1	82	1	0.75	0.82	1.4	13
	2015	1.42	0.07	1.36	13	82.6	1.4	0.61	0.84	1	14
AMBANK	2012	1.80	0.11	1.69	15.4	97.9	2.4	0.71	0.68	1.33	6
	2013	1.72	0.11	1.61	14.8	97.4	2	0.77	0.67	1.36	7
	2014	0.19	0.06	0.13	15.8	97.2	1.9	0.87	0.68	0.19	8
	2015	0.19	0.06	0.13	16.2	93.5	1.8	0.89	0.69	0.23	9
HONG LEONG	2012	1.35	0.18	1.17	13.2	76	1.58	0.57	0.75	1.12	7
	2013	1.38	0.17	1.22	13.8	79	1.61	0.63	0.79	1.2	8
	2014	1.41	0.17	1.24	14	86	1.66	0.68	0.78	1.24	9

	2015	1.10	0.16	0.93	14.13	87	1.65	0.66	0.80	1.38	10
ISLAM MALAYSIA	2012	1.40	0.17	1.22	14.09	61.23	1.56	0.44	0.76	1.1	29
	2013	1.54	0.19	1.35	13.97	65.04	1.6	0.44	0.79	1.09	30
	2014	1.53	0.21	1.31	13.32	73.4	1.4	0.47	0.78	1.14	31
	2015	0.16	0.22	-0.06	15.28	78.64	1.1	0.05	0.80	1.18	32
MUAMALAT	2012	0.50	0.16	0.34	13.56	100.56	1.02	0.44	0.93	2.2	21
	2013	1.12	0.13	0.99	14	102.3	2.5	0.49	0.89	2.5	22
	2014	1.04	0.16	0.88	15.35	83	4.4	0.59	0.88	2.7	23
	2015	0.54	0.16	0.39	16.1	83	2.9	0.60	0.87	2.5	24
CIMB	2012	1.05	0.18	0.86	12.45	84.2	3.8	0.65	0.69	1.35	25
	2013	0.99	0.17	0.83	12.9	88.4	3.2	0.71	0.78	1.38	26
	2014	1.06	0.16	0.89	14.7	93	3.1	0.73	0.83	1.4	27
	2015	0.99	0.17	0.82	15.8	92.9	3	0.74	0.81	1.42	28
MAYBANK	2012	0.16	0.03	0.13	31.94	90.75	1.25	0.63	0.70	1.45	10
	2013	0.16	0.02	0.13	27.7	90.88	2.69	0.63	0.71	3.16	11
	2014	0.16	0.02	0.14	26	91.79	5.04	0.58	0.68	3.53	12
	2015	0.14	0.06	0.08	19.2	94.84	35.15	0.58	0.67	1.76	13
RHB	2012	0.81	0.01	0.80	14.69	74.31	1.13	0.62	0.85	1.34	11
	2013	0.75	0.01	0.74	14.42	73.52	1.44	0.63	0.87	1.65	12
	2014	0.84	0.09	0.76	16.33	80.27	1.55	0.71	0.88	1.66	13
	2015	0.79	0.08	0.71	14.6	78.61	2.13	0.71	0.90	1.78	14
ASIAN FINANCE	2012	0.33	0.18	0.15	21.45	97.72	2.54	0.59	0.61	1.2	7
	2013	0.26	0.20	0.06	22.7	98.32	2.1	0.58	0.55	1	8
	2014	0.50	0.31	0.19	23.23	98.86	2.35	0.61	0.41	1.31	9

	2015	0.03	0.35	-0.32	24.75	106.31	2	0.58	0.41	1.54	10
OCBC AL-AMIN	2012	5.02	0.23	4.79	14.78	61.72	1.5	0.62	0.64	2.14	4
	2013	4.52	0.21	4.31	15.3	66.79	1.27	0.67	0.66	2.5	5
	2014	0.64	0.17	0.47	15.54	67.07	1	0.67	0.73	2.67	6
	2015	1.18	0.22	0.96	15.8	67.67	1.15	0.68	0.70	2	7

3. Hasil Uji Statistik Deskriptif

Tabel 4.3
Descriptive Statistics (Indonesia)

	N	Minimum	Maximum	Mean	Std. Deviation
PDM	44	-20.87	3.76	.3733	3.55406
KM	44	11.10	34.30	18.3748	6.04277
EDPK	44	46.08	197.70	96.4864	22.60542
RP	44	.53	35.15	3.9250	5.16474
PPNI	44	.31	3.60	.7998	.64948
PDPK	44	.07	8.22	.9055	1.14227
PPAP	44	.10	9.24	2.3748	2.01829
UB	44	2	24	7.41	5.935
Valid N (listwise)	44				

Tabel 4.4
Descriptive Statistics (Malaysia)

	N	Minimum	Maximum	Mean	Std. Deviation
PDM	43	-.85	1.74	.7323	.60070
KM	43	11.10	31.94	16.2398	4.50820
EDPK	43	45.25	108.50	83.4521	14.02700
RP	43	1.00	35.15	2.7826	5.13937
PPNI	43	.05	.94	.6235	.17005
PDPK	43	.08	.93	.7318	.15369
PPAP	43	.19	3.53	1.5498	.65471
UB	43	6	32	16.37	9.150
Valid N (listwise)	43				

4. Uji Asumsi Klasik
a. Uji Normalitas

Tabel 4.5
 Hasil Uji Normalitas Data (Indonesia)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		44
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	1.18215287
Most Extreme Differences	Absolute	.145
	Positive	.145
	Negative	-.069
Kolmogorov-Smirnov Z		.961
Asymp. Sig. (2-tailed)		.314

a. Test distribution is Normal.

Tabel 4.6
 Hasil Uji Normalitas Data (Malaysia)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		43
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.40458228
Most Extreme Differences	Absolute	.062
	Positive	.045
	Negative	-.062
Kolmogorov-Smirnov Z		.409
Asymp. Sig. (2-tailed)		.996

a. Test distribution is Normal.

b. Uji Autokorelasi

Tabel 4.7
Hasil Uji Autokorelasi (Indonesia)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.943 ^a	.889	.868	1.29198	1.751

a. Predictors: (Constant), UB, PDPK, RP, PPNI, EDPK, PPAP, KM

b. Dependent Variable: PDM

Tabel 4.8

Hasil Uji Autokorelasi (Malaysia)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.739 ^a	.546	.456	.44320	1.436

a. Predictors: (Constant), UB, RP, PPAP, PPNI, EDPK, PDPK, KM

b. Dependent Variable: PDM

c. Uji Multikolinearitas

Tabel 4.9
Hasil Uji Multikolinearitas (Indonesia)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.494	1.307		1.908	.064		
	KM	-.064	.041	-.110	-1.565	.126	.626	1.597
	EDPK	.023	.009	.144	2.431	.020	.881	1.135
	RP	-.666	.040	-.968	-16.851	.000	.931	1.074
	PPNI	-.105	.316	-.019	-.332	.742	.924	1.082
	PDPK	-.158	.181	-.051	-.875	.387	.907	1.102
	PPAP	-.179	.108	-.102	-1.654	.107	.813	1.229
	UB	.021	.042	.035	.498	.622	.632	1.582

a. Dependent Variable: PDM

Tabel 4.10

Hasil Uji Multikolinearitas (Malaysia)

Model		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.137	.594		.230	.819		
	KM	-.050	.021	-.377	-2.413	.021	.530	1.887
	EDPK	-.002	.006	-.042	-.284	.778	.594	1.684
	RP	-.011	.014	-.096	-.815	.421	.935	1.070
	PPNI	1.070	.495	.303	2.163	.037	.661	1.512
	PDPK	1.401	.595	.358	2.354	.024	.559	1.790
	PPAP	-.034	.121	-.037	-.281	.780	.740	1.350
	UB	-.003	.009	-.043	-.310	.758	.681	1.469

a. Dependent Variable: PDM

d. Uji Heteroskedastisitas**Tabel 4.11**

Hasil uji heterokedastisitas (Indonesia)

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.337	.711		.474	.639
	KM	-.015	.022	-.127	-.663	.512
	EDPK	.005	.005	.174	1.078	.288
	RP	.004	.021	.027	.175	.862
	PPNI	.298	.172	.273	1.735	.091
	PDPK	-.113	.098	-.182	-1.148	.258
	PPAP	.034	.059	.098	.583	.563
	UB	.016	.023	.130	.685	.498

Tabel 4.12
Hasil uji heterokedastisitas (Malaysia)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.660	.294		2.242	.031
	KM	-.010	.010	-.197	-.990	.329
	EDPK	-.001	.003	-.068	-.363	.719
	RP	-.009	.007	-.199	-1.329	.193
	PPNI	.259	.245	.188	1.055	.299
	PDPK	-.098	.295	-.064	-.331	.743
	PPAP	-.098	.060	-.274	-1.631	.112
	UB	.001	.004	.035	.200	.842

a. Dependent Variable: ABS_RES

5. Hasil Penelitian (Uji Hipotesis)
a. Uji Koefisien Determinasi

Tabel 4.13
Hasil Uji Adjusted R² (Indonesia)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.943 ^a	.889	.868	1.29198

a. Predictors: (Constant), UB, PDPK, RP, PPNI, EDPK, PPAP, KM

b. Dependent Variable: PDM

Tabel 4.14
Hasil Uji Adjusted R² (Malaysia)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.739 ^a	.546	.456	.44320

a. Predictors: (Constant), UB, RP, PPAP, PPNI, EDPK, PDPK, KM

b. Dependent Variable: PDM

b. Uji Signifikansi Nilai F

Tabel 4.15
Hasil Uji Signifikansi Nilai F (Indonesia)

ANOVA^p

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	483.057	7	69.008	41.342	.000 ^a
Residual	60.092	36	1.669		
Total	543.148	43			

a. Predictors: (Constant), UB, PDPK, RP, PPNI, EDPK, PPAP, KM

b. Dependent Variable: PDM

Tabel 4.16
Hasil Uji Signifikansi Nilai F (Malaysia)

ANOVA^p

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	8.280	7	1.183	6.022	.000 ^a
Residual	6.875	35	.196		
Total	15.155	42			

a. Predictors: (Constant), UB, RP, PPAP, PPNI, EDPK, PDPK, KM

b. Dependent Variable: PDM

c. Uji Chow

Tabel 4.17
Hasil Uji Signifikansi Nilai F (Indonesia)

ANOVA^p

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	483.057	7	69.008	41.342	.000 ^a
Residual	60.092	36	1.669		
Total	543.148	43			

a. Predictors: (Constant), UB, PDPK, RP, PPNI, EDPK, PPAP, KM

b. Dependent Variable: PDM

T

Tabel 4.18
 Hasil Uji Signifikansi Nilai F (Malaysia)

ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8.280	7	1.183	6.022	.000 ^a
	Residual	6.875	35	.196		
	Total	15.155	42			

a. Predictors: (Constant), UB, RP, PPAP, PPNI, EDPK, PDPK, KM

b. Dependent Variable: PDM

Tabel 4.19

ANOVA

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	264.944	7	37.849	10.096	.000 ^a
	Residual	296.162	79	3.749		
	Total	561.106	86			

a. Predictors: (Constant), UB, PPAP, RP, PDPK, PPNI, EDPK, KM

b. Dependent Variable: PDM

d. Uji Nilai t (Uji Hipotesis)

Tabel 4.20
Hasil Analisis Regresi Linear Berganda (Indonesia)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.494	1.307		1.908	.064
	KM	-.064	.041	-.110	-1.565	.126
	EDPK	.023	.009	.144	2.431	.020
	RP	-.666	.040	-.968	-16.851	.000
	PPNI	-.105	.316	-.019	-.332	.742
	PDPK	-.158	.181	-.051	-.875	.387
	PPAP	-.179	.108	-.102	-1.654	.107
	UB	.021	.042	.035	.498	.622

a. Dependent Variable: PDM

Tabel 4.21
Hasil Analisis Regresi Linear Berganda (Malaysia)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.137	.594		.230	.819
	KM	-.050	.021	-.377	-2.413	.021
	EDPK	-.002	.006	-.042	-.284	.778
	RP	-.011	.014	-.096	-.815	.421
	PPNI	1.070	.495	.303	2.163	.037
	PDPK	1.401	.595	.358	2.354	.024
	PPAP	-.034	.121	-.037	-.281	.780
	UB	-.003	.009	-.043	-.310	.758

a. Dependent Variable: PDM

6. Ringkasan Hasil Hipotesis

Tabel 4.22
Ringkasan Hasil Hipotesis Penelitian

Hipotesis	Keterangan	Hasil
H1a	Kecukupan modal berpengaruh positif terhadap <i>profit distribution management</i> di Indonesia	Ditolak
H1b	Kecukupan modal berpengaruh positif terhadap <i>profit distribution management</i> di Malaysia	Ditolak
H2a	Efektivitas dana pihak ketiga berpengaruh positif terhadap <i>profit distribution management</i> di Indonesia	Diterima
H2b	Efektivitas dana pihak ketiga berpengaruh positif terhadap <i>profit distribution management</i> di Malaysia	Ditolak
H3a	Risiko pembiayaan berpengaruh positif terhadap <i>profit distribution management</i> di Indonesia	Ditolak
H3b	Risiko pembiayaan berpengaruh positif terhadap <i>profit distribution management</i> di Malaysia	Ditolak
H4a	Proporsi pembiayaan non investasi berpengaruh positif terhadap <i>profit distribution management</i> di Indonesia	Ditolak
H4b	Proporsi pembiayaan non investasi berpengaruh positif terhadap <i>profit distribution management</i> di Malaysia	Diterima
H5a	Proporsi dana pihak ketiga berpengaruh positif terhadap <i>profit distribution management</i> di Indonesia	Ditolak
H5b	Proporsi dana pihak ketiga berpengaruh positif terhadap <i>profit distribution management</i> di Malaysia	Diterima
H6a	Penyisihan penghapusan aktiva produktif berpengaruh positif terhadap <i>profit distribution management</i> di Indonesia	Ditolak
H6b	Penyisihan penghapusan aktiva produktif berpengaruh positif terhadap <i>profit distribution management</i> di Malaysia	Ditolak
H7a	Umur bank berpengaruh negatif terhadap <i>profit distribution management</i> di Indonesia	Ditolak
H7b	Umur bank berpengaruh negatif terhadap <i>profit distribution management</i> di Malaysia	Ditolak

