



# LAMPIRAN

## Lampiran 1

### Daftar Sampel Perusahaan

<b>BANK UMUM SYARIAH DI INDONESIA</b>	
<b>NO</b>	<b>NAMA PERUSAHAAN</b>
1	PT Bank Syariah Mandiri
2	PT. Bank Syariah Muamalat Indonesia
3	PT Bank Syariah Bukopin
4	PT Bank Syariah BNI
5	PT. Bank Syariah Mega Indonesia
6	PT Bank Jabar dan Banten
7	PT Bank Panin Syariah
8	PT Bank Victoria Syariah
9	PT BCA Syariah
10	PT Maybank Indonesia Syariah
11	PT Bank Syariah Mandiri

<b>ASURANSI UMUM SYARIAH DI INDONESIA</b>	
<b>NO</b>	<b>NAMA PERUSAHAAN</b>
1	PT Asuransi Adira Dinamika
2	PT Asuransi Bringin Sejahtera Artamakmur
3	PT Asuransi Bintang, Tbk
4	PT Asuransi Bangun Askrida
5	PT Asuransi Astra Buana
6	PT Asuransi Allianz Utama Indonesia
7	PT Asuransi Jasa Indonesia-2016
8	PT Asuransi Ekspor Indonesia (Persero)
9	PT Asuransi Central Asia
10	PT Asuransi Sonwelis Takaful
11	PT Jaya Proteksi Takaful
12	PT Asuransi Reliace Indonesia
13	PT Mandiri AXA General Insurance
14	PT Asuransi Wahana Tata
15	PT Asuransi Mitra Maparya
16	PT Asuransi Bina Dana Arta
17	PT Tugu Pratama Indonesia
18	PT AIG Insurance Indonesia
19	PT Asuransi Umum Mega
20	PT Asuransi Umum Bumiputera Muda 1967
21	PT Asuransi Tri Pakarta
22	PT Asuransi Sinar Mas
23	PT Asuransi Staco Mandiri
24	PT Asuransi Ramayana Tbk.
25	PT Asuransi Parolamas

26	PT Asuransi Jasa Raharja Putera
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<b>BANK UMUM SYARIAH DI MALAYSIA</b>	
<b>NO</b>	<b>NAMA PERUSAHAAN</b>
1	Affin Islamic Bank Berhad
2	Al Rajhi Banking & Investment Corporation (Malaysia) Berhad
3	Asian Finance Bank Berhad
4	Bank Islam Malaysia Berhad
5	Bank Muamalat Malaysia Berhad
6	CIMB Islamic Bank Berhad
7	Kuwait Finance House (Malaysia) Berhad
8	Public Islamic Bank Berhad
9	RHB Islamic Bank Berhad
10	Standard Chartered Saadiq Berhad
11	Affin Islamic Bank Berhad

<b>ASURANSI UMUM SYARIAH DI MALAYSIA</b>	
<b>NO</b>	<b>NAMA PERUSAHAAN</b>
1	ACR Retakaful Berhad-2016
2	AIA PUBLIC Takaful Bhd.-2016
3	AmMetLife Takaful Berhad-2016
4	Etiqa Takaful Berhad-2016
5	Great Eastern Takaful Berhad-2016
6	Hong Leong MSIG Takaful Berhad-2016
7	HSBC Amanah Takaful (Malaysia) Berhad-2016
8	Munich Re Retakaful-2016
9	Prudential BSN Takaful Berhad-2016
10	Swiss Re Retakaful-2016
11	Syarikat Takaful Malaysia Berhad-2016
12	Takaful Ikhlas Berhad-2016
13	Allianz General Insurance Company (Malaysia) Berhad-2016
14	AmGeneral Insurance Berhad-2016
15	AXA Affin General Insurance Company (Malaysia) Berhad-2016
16	Berjaya Sompo Insurance Berhad-2016
17	Chubb Insurance Malaysia Berhad-2016
18	Danajamin Nasional Berhad-2016
19	AIG Malaysia Insurance Berhad-2016
20	Liberty Insurance Berhad-2016
21	Lonpac Insurance Berhad-2016
22	MPI Generali Insurans Berhad-2016
23	MSIG Insurance (Malaysia) Bhd-2016
24	Pacific & Orient Insurance Co. Berhad-2016
25	Pacific Insurance Berhad-2016
26	Progressive Insurance Berhad-2016

27	QBE Insurance (Malaysia) Berhad-2016
28	RHB Insurance Berhad-2016

## Lampiran 2

### Daftar Data yang terkena *Outlier*

PERUSAHAAN SYARIAH DI INDONESIA	
NO	NAMA PERUSAHAAN-TAHUN
1	PT Asuransi Bangun Askrida
2	PT Asuransi Umum Mega
3	PT Asuransi Umum Bumiputera Muda 1967

PERUSAHAAN SYARIAH DI MALAYSIA	
NO	NAMA PERUSAHAAN-TAHUN
1	Pacific Insurance Berhad
2	Progressive Insurance Berhad

**Lampiran 3**

**Hasil Sampling**

DATA PERUSAHAAN SYARIAH DI INDONESIA								
NO	NAMA PERUSAHAAN	IFR	LV	RA	EFIS	GROWH	INTERN	EDUC
1	PT Bank Syariah Mandiri-2016	0.96	1.7572	1	0.0041	0.1203	0	1
2	PT. Bank Syariah Muamalat Indonesia-2016	1.00	2.6187	0	0.0015	-0.0237	1	1
3	PT Bank Syariah Bukopin-2016	0.89	1.6458	0	0.0047	0.2046	0	0
4	PT Bank Syariah BNI-2016	0.89	5.7564	1	0.0096	0.2301	1	1
5	PT. Bank Syariah Mega Indonesia-2016	0.89	0.6159	0	0.0180	0.1035	0	0
6	PT Bank Jabar dan Banten-2016	1.00	8.9950	1	0.0113	0.1536	0	1
7	PT Bank Panin Syariah-2016	1.00	0.8579	1	0.0022	0.2276	1	0
8	PT Bank Victoria Syariah-2016	0.89	1.1941	0	-0.0114	0.1783	0	1
9	PT BCA Syariah-2016	1.00	0.3817	0	0.0074	0.1485	1	1
10	PT Maybank Indonesia Syariah-2016	1.00	0.5459	1	-0.1218	-0.2287	1	1
11	PT Asuransi Adira Dinamika-2016	1.00	1.6891	1	0.0873	0.2064	0	0
12	PT Asuransi Bringin Sejahtera Artamakmur-2016	0.89	0.7322	0	0.0204	0.0588	1	1
13	PT Asuransi Bintang, Tbk-2016	0.89	2.0285	0	0.0291	0.0635	1	0
14	PT Asuransi Bangun Askrida -2016	0.89	1.3681	0	0.0673	0.3772	0	1
15	PT Asuransi Astra Buana	1.00	16.2633	1	0.0775	0.1298	1	0
16	PT Asuransi Allianz Utama Indonesia-2016	0.93	4.5409	1	0.0297	0.0962	1	1
17	PT Asuransi Jasa Indonesia-2016	1.00	3.4723	0	0.0303	0.0599	1	0
18	PT Asuransi Ekspor Indonesia (Persero)-2016	1.00	2.5417	0	0.0207	0.0927	1	1
19	PT Asuransi Central Asia-2016	0.93	1.1826	0	0.0602	-0.0532	1	0
20	PT Asuransi Sonwelis Takaful-2016	0.89	0.0871	0	0.0043	0.0595	1	0

21	PT Jaya Proteksi Takaful-2016	0.96	1.8323	1	0.0323	-0.0021	1	1
22	PT Asuransi Reliace Indonesia-2016	0.89	1.0262	0	0.0668	0.0716	0	1
23	PT Mandiri AXA General Insurance-2016	0.96	2.6225	1	0.0279	0.1353	1	1
24	PT Asuransi Wahana Tata-2016	0.96	2.3527	1	0.0183	0.0405	1	0
25	PT Asuransi Mitra Maparya-2016	1.00	1.2907	0	0.0696	0.1048	1	1
26	PT Asuransi Bina Dana Arta -2016	1.00	1.6411	0	0.0943	0.0610	1	1
27	PT Tugu Pratama Indonesia-2016	1.00	1.3377	1	0.1112	0.2451	1	1
28	PT AIG Insurance Indonesia-2016	0.89	2.2473	1	0.0352	-0.1236	1	0
29	PT Asuransi Umum Mega-2016	0.89	1.9120	0	0.0864	-0.0229	1	1
30	PT Asuransi Umum Bumiputera Muda 1967-2016	0.89	1.7416	0	0.0413	0.1292	0	1
31	PT Asuransi Tri Pakarta-2016	0.89	2.1549	0	0.0195	-0.0195	0	0
32	PT Asuransi Sinar Mas-2016	1.00	1.1856	0	0.0787	-0.0443	1	1
33	PT Asuransi Staco Mandiri-2016	0.89	0.5282	0	0.0637	-0.0114	1	1
34	PT Asuransi Ramayana Tbk.-2016	1.00	3.6206	0	0.0441	0.0088	1	1
35	PT Asuransi Parolamas-2016	0.89	0.1751	1	0.0210	0.6670	1	1
36	PT Asuransi Jasa Raharja Putera-2016	0.89	0.0577	0	0.0133	0.0568	0	1
37	PT Bank Syariah Mandiri-2015	0.89	1.7604	1	0.0097	0.0510	0	1
38	PT. Bank Syariah Muamalat Indonesia-2015	1.00	2.5213	0	0.0013	-0.0844	1	1
39	PT Bank Syariah Bukopin-2015	0.89	1.3841	0	0.0051	0.1292	0	0
40	PT Bank Syariah BNI-2015	0.96	1.4941	1	0.0099	0.1809	1	1
41	PT. Bank Syariah Mega Indonesia-2015	0.89	1.0689	0	0.0022	-0.2108	0	0
42	PT Bank Jabar dan Banten-2015	1.00	9.8062	1	0.0154	0.1692	0	1
43	PT Bank Panin Syariah-2015	1.00	0.7281	1	0.0104	0.1495	1	0
44	PT Bank Victoria Syariah-2015	0.89	0.6837	0	-0.0174	-0.0419	0	1
45	PT BCA Syariah-2015	1.00	0.3740	0	0.0054	0.4525	1	1
46	PT Maybank Indonesia Syariah-2015	1.00	0.3650	1	-0.1687	-0.2883	1	1

47	PT Asuransi Adira Dinamika-2015	1.00	1.6036	1	0.0628	0.1540	0	0
48	PT Asuransi Bringin Sejahtera Artamakmur-2015	0.89	2.4834	0	0.0408	0.0952	1	1
49	PT Asuransi Bintang, Tbk-2015	0.89	2.0740	0	0.0571	0.1230	1	0
50	PT Asuransi Astra Buana-2015	1.00	1.8037	1	0.0948	0.1622	1	0
51	PT Asuransi Allianz Utama Indonesia-2015	0.93	5.2592	1	0.0292	0.0324	1	1
52	PT Asuransi Jasa Indonesia-2015	1.00	3.8548	1	0.0330	0.0085	1	0
53	PT Asuransi Ekspor Indonesia (Persero)-2015	1.00	2.5417	1	0.0174	-0.2033	1	1
54	PT Asuransi Central Asia-2015	0.93	1.8195	0	0.0117	0.0864	1	0
55	PT Asuransi Sonwelis Takaful-2015	0.89	0.0871	0	0.0043	0.0595	1	0
56	PT Jaya Proteksi Takaful-2015	0.89	1.7557	0	-0.0027	0.2489	0	1
57	PT Asuransi Reliace Indonesia-2015	0.89	1.8326	0	-0.0160	-0.0361	0	1
58	PT Mandiri AXA General Insurance-2015	0.96	3.8019	1	0.0123	0.3178	1	1
59	PT Asuransi Wahana Tata-2015	0.96	0.3127	1	0.0119	0.2133	1	0
60	PT Asuransi Mitra Maparya-2015	1.00	1.0643	1	0.0164	0.0845	1	1
61	PT Asuransi Bina Dana Arta-2015	1.00	1.3295	0	0.0206	0.0610	1	1
62	PT Tugu Pratama Indonesia-2015	1.00	2.2335	1	0.0202	-0.0086	1	1
63	PT AIG Insurance Indonesia-2015	0.96	3.2028	1	0.0241	0.1035	1	0
64	PT Asuransi Ramayana Tbk-2015	1.00	4.1823	0	0.0449	0.0256	1	1
65	PT Asuransi Parolamas-2015	1.00	0.6319	1	-0.0110	-0.4438	1	1
66	PT Asuransi Jasa Raharja Putera-2015	0.89	0.0262	0	0.0092	0.0243	0	1



DATA PERUSAHAAN SYARIAH DI MALAYSIA								
NO	NAMA PERUSAHAAN	IFR	LV	RA	EFIS	GROWH	INTERN	EDUC
1	Affin Islamic Bank Berhad-2016	1.00	8.2847	1	0.0077	0.0055	1	0
2	Al Rajhi Banking Berhad-2016	0.96	10.3653	1	0.0217	0.1484	1	1
3	Asian Finance Bank Berhad-2016	0.89	3.9392	1	0.0015	-0.0294	1	0
4	Bank Islam Malaysia Berhad-2016	1.00	11.6958	1	0.0095	0.1188	1	1
5	Bank Muamalat Malaysia Berhad-2016	1.00	10.3415	1	0.0058	0.0089	1	1
6	CIMB Islamic Bank Berhad-2016	0.96	1.0718	1	-0.1757	-0.1495	1	1
7	Kuwait Finance House (Malaysia) Berhad-2016	0.89	5.5554	1	-0.0026	0.0119	1	1
8	Public Islamic Bank Berhad-2016	0.89	12.8525	1	0.0081	0.0878	0	1
9	RHB Islamic Bank Berhad-2016	1.00	15.4308	1	0.0067	0.0917	1	0
10	Standard Chartered Saadiq Berhad-2016	0.89	9.2213	1	0.0064	-0.0412	0	1
11	ACR Retakaful Berhad-2016	0.93	1.0108	1	0.0101	-0.1639	1	0
12	AIA PUBLIC Takaful Bhd.-2016	1.00	0.0072	1	0.0356	0.2148	1	1
13	AmMetLife Takaful Berhad-2016	0.93	0.0132	1	-0.0080	0.2017	1	1
14	Etiga Takaful Berhad-2016	0.93	4.7620	1	0.0213	-0.0235	0	0
15	Great Eastern Takaful Berhad-2016	0.93	9.6955	1	-0.0330	0.2743	1	1
16	Hong Leong MSIG Takaful Berhad-2016	0.93	0.1660	1	-0.0436	0.0187	1	0
17	HSBC Amanah Takaful (Malaysia) Berhad-2016	0.93	1.7935	1	0.0003	0.0611	0	1
18	Munich Re Retakaful-2016	0.96	0.4778	1	0.0394	0.0514	1	1
19	Prudential BSN Takaful Berhad-2016	0.93	0.1149	1	0.0207	0.1491	0	1
20	Swiss Re Retakaful-2016	0.93	5.0215	1	0.0165	0.0965	1	0
21	Syarikat Takaful Malaysia Berhad-2016	0.89	9.4390	1	0.0225	0.0306	0	0
22	Takaful Ikhlas Berhad-2016	0.89	10.2369	1	0.0026	0.0615	0	0
23	Allianz General Insurance Company Berhad-2016	1.00	4.1788	1	0.0209	0.0951	1	0
24	AmGeneral Insurance Berhad-2016	0.93	2.0025	1	0.0424	-0.0062	1	1

25	AXA Affin General Insurance Berhad-2016	0.93	2.4069	1	0.0417	0.1255	1	1
26	Berjaya Sompo Insurance Berhad-2016	0.89	1.4555	0	0.0301	-0.0703	0	1
27	Chubb Insurance Malaysia Berhad-2016	0.93	0.6044	1	0.0500	0.0169	1	0
28	Danajamin Nasional Berhad-2016	0.93	0.3293	0	0.0599	0.0450	0	1
29	AIG Malaysia Insurance Berhad-2016	0.93	2.4317	1	0.0279	-0.0401	1	0
30	Liberty Insurance Berhad-2016	1.00	1.7937	1	0.0474	0.0596	1	1
31	Lonpac Insurance Berhad-2016	0.93	0.9899	1	0.1196	0.0085	1	0
32	MPI Generali Insurans Berhad-2016	1.00	2.0867	1	0.0410	0.0164	1	1
33	MSIG Insurance (Malaysia) Bhd-2016	0.93	0.8102	1	0.0539	-0.0045	0	1
34	Pacific & Orient Insurance Co. Berhad-2016	0.96	1.5792	1	0.0153	-0.0624	1	0
35	Pacific Insurance Berhad-2016	0.96	2.9618	1	0.0162	0.0581	1	1
36	Progressive Insurance Berhad-2016	0.93	1.3410	1	0.0414	-0.0185	0	1
37	QBE Insurance (Malaysia) Berhad-2016	0.89	2.6842	0	0.0374	0.0158	0	1
38	RHB Insurance Berhad-2016	0.96	1.9203	1	0.0697	0.0156	1	1
39	Affin Islamic Bank Berhad-2015	1.00	13.0178	1	0.0063	0.0520	1	0
40	Al Rajhi Banking & Investment Berhad-2015	0.96	8.9870	1	0.0016	0.0061	1	1
41	Asian Finance Bank Berhad-2015	0.89	4.1346	1	0.0002	-0.1156	1	0
42	Bank Islam Malaysia Berhad-2015	1.00	11.3405	1	0.0102	0.0861	0	1
43	Bank Muamalat Malaysia Berhad-2015	1.00	11.0980	1	0.0040	0.1185	1	1
44	CIMB Islamic Bank Berhad-2015	0.96	14.1296	1	0.0074	0.0942	1	1
45	Kuwait Finance House (Malaysia) Berhad-2015	0.89	5.3977	1	-0.0035	0.0188	1	1
46	Public Islamic Bank Berhad-2015	0.89	14.4054	0	0.0075	0.1967	1	1
47	RHB Islamic Bank Berhad-2015	1.00	16.6561	1	0.0058	0.2205	1	0
48	Standard Chartered Saadiq Berhad-2015	0.89	10.6201	0	0.0005	-0.0910	1	1
49	ACR Retakaful Berhad-2015	0.93	1.0565	1	0.0011	-0.0518	1	0
50	AIA PUBLIC Takaful Bhd.-2015	1.00	8.0826	1	-0.0192	0.2662	1	1

51	AmMetLife Takaful Berhad-2015	0.93	2.6435	1	0.0628	0.0979	1	1
52	Etiqa Takaful Berhad-2015	0.89	5.2479	0	0.0169	-0.1124	1	0
53	Great Eastern Takaful Berhad-2015	0.93	38.6592	1	0.0098	0.0479	1	1
54	Hong Leong MSIG Takaful Berhad-2015	0.93	4.0682	1	0.0010	0.0648	1	0
55	HSBC Amanah Takaful (Malaysia) Berhad-2015	0.93	10.4627	1	0.0088	0.0491	0	1
56	Munich Re Retakaful-2015	0.96	8.5111	1	0.0107	0.0130	1	1
57	Prudential BSN Takaful Berhad-2015	0.93	28.8692	1	0.0067	0.0482	0	1
58	Swiss Re Retakaful-2015	0.93	4.8492	1	0.1713	-0.0407	1	0
59	Syarikat Takaful Malaysia Berhad-2015	0.89	9.6200	0	0.0618	0.0506	0	0
60	Takaful Ikhlas Berhad-2015	0.93	7.7356	0	0.0062	0.0765	0	0
61	Allianz General Insurance Company Berhad-2015	1.00	4.1949	1	0.0227	0.1184	1	0
62	AmGeneral Insurance Berhad-2015	0.93	1.6223	1	0.0528	-0.0062	1	1
63	AXA Affin General Insurance Berhad-2015	0.93	20.5820	1	0.0091	0.1600	1	1
64	Berjaya Sompo Insurance Berhad-2015	0.93	1.8718	1	0.0426	0.2374	0	1
65	Chubb Insurance Malaysia Berhad-2015	0.93	2.0251	1	0.0439	0.0340	1	0
66	Danajamin Nasional Berhad-2015	0.89	2.6825	0	0.0595	0.0316	0	1
67	AIG Malaysia Insurance Berhad-2015	0.93	2.0912	1	0.0554	0.0644	1	0
68	Liberty Insurance Berhad-2015	1.00	2.0313	1	0.0385	0.0664	1	1
69	Lonpac Insurance Berhad-2015	0.93	1.0852	1	0.0886	0.0734	1	0
70	MPI Generali Insurans Berhad-2015	1.00	2.4184	1	0.0388	0.0780	1	1
71	MSIG Insurance (Malaysia) Bhd-2015	0.93	0.9293	1	0.0432	0.0665	0	1
72	Pacific & Orient Insurance Co. Berhad-2015	0.96	1.6841	1	0.0424	-0.0180	1	0
73	RHB Insurance Berhad-2015	0.96	2.3928	1	0.0525	0.1542	1	1

## Lampiran 4

### Hasil Regresi SPSS Versi 24

#### Statistik Deskriptif

##### Hasil Uji Statistik Deskriptif (Indonesia)

	N	Minimum	Maximum	Mean	Std. Deviation
IFR	66	.89	1.00	.9476	.05048
LV	66	.0262	16.2633	2.213436	2.5198528
RA	66	0	1	.45	.502
EFIS	66	-.1687	.1112	.023186	.0422121
GROWTH	66	-.4438	.6670	.077521	.1629991
INTERN	66	0	1	.70	.463
EDUC	66	0	1	.65	.480
Valid N (listwise)	66				

##### Hasil Uji Frekuensi Reputasi Auditor (Indonesia)

	Frequency	Percent
Valid Non_RA	36	54.5
RA	30	45.5
Total	66	100.0

Sumber Data diolah peneliti dengan SPSS versi 24 tahun 2018

##### Hasil Uji Frekuensi Internasionalisasi (Indonesia)

	Frequency	Percent
Valid Non_Intern	20	30.3
Intern	46	69.7
Total	66	100.0

Sumber Data diolah peneliti dengan SPSS versi 24 tahun 2018

### Hasil Uji Frekuensi Tingkat Pendidikan Dewan Komisaris (Indonesia)

		Frequency	Percent
Valid	Non_Economic	23	34.8
	Economic	43	65.2
	Total	66	100.0

### Hasil Uji Statistik Deskriptif (Malaysia)

	N	Minimum	Maximum	Mean	Std. Deviation
IFR	72	.89	1.00	.9416	.03771
LV	72	.0072	38.6592	6.113371	6.7383075
RA	72	0	1	.88	.331
EFIS	72	-.1757	.1713	.022688	.0395377
GROWTH	72	-.1639	.2743	.049800	.0898209
INTERN	72	0	1	.73	.449
EDUC	72	0	1	.62	.490
Valid N (listwise)	72				

### Hasil Uji Frekuensi Reputasi Auditor (Malaysia)

		Frequency	Percent
Valid	Non_RA	8	12.3
	RA	64	87.7
	Total	72	100.0

### Hasil Uji Frekuensi Internasionalisasi (Malaysia)

		Frequency	Percent
Valid	Non_Intern	20	27.4
	Intern	52	72.6
	Total	72	100.0

### Hasil Uji Frekuensi Tingkat Pendidikan Dewan Komisaris (Malaysia)

		Frequency	Percent
Valid	Non_Economic	28	38.4
	Economic	44	61.6
	Total	72	100.0

### Hasil Uji Asumsi Klasik

#### Uji Normalitas

(Indonesia)

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		66
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.04128464
Most Extreme Differences	Absolute	.097
	Positive	.089
	Negative	-.097
Test Statistic		.097
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

(Malaysia)

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		72
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.03080257
Most Extreme Differences	Absolute	.077
	Positive	.066
	Negative	-.077
Test Statistic		.077
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

## Uji Multikolinearitas

(Indonesia)

Coefficients<sup>a</sup>

Model		Collinearity Statistics	
		Tolerance	VIF
1	LV	.853	1.172
	RA	.817	1.224
	EFIS	.798	1.254
	GROWTH	.863	1.159
	INTERN	.924	1.082
	EDUC	.979	1.022

(Malaysia)

Coefficients<sup>a</sup>

Model		Collinearity Statistics	
		Tolerance	VIF
1	LV	.903	1.108
	RA	.866	1.154
	EFIS	.916	1.092
	GROWTH	.853	1.173
	INTERN	.861	1.161
	EDUC	.872	1.146

## Uji Autokorelasi

(Indonesia)

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.575 <sup>a</sup>	.331	.263	.04333	1.911

(Malaysia)

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.577 <sup>a</sup>	.333	.272	.03217	2.060

Uji Heteroskedastisitas

(Indonesia)

Coefficients<sup>a</sup>

Model		Sig.
1	LV	.803
	RA	.463
	EFIS	.572
	GROWTH	.307
	INTERN	.267
	EDUC	.826

(Malaysia)

Coefficients<sup>a</sup>

Model		Sig.
1	LV	.494
	RA	.712
	EFIS	.087
	GROWTH	.166
	INTERN	.284
	EDUC	.834



Hasil Uji Hipotesis

Uji Koefisien Determinasi (*Adjusted R<sup>2</sup>*)

(Indonesia)

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.575 <sup>a</sup>	.331	.263	.04333

(Malaysia)

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.577 <sup>a</sup>	.333	.272	.03217

Uji F

(Indonesia)

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.055	6	.009	4.866	.000 <sup>b</sup>
	Residual	.111	59	.002		
	Total	.166	65			

(Malaysia)

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.034	6	.006	5.489	.000 <sup>b</sup>
	Residual	.068	66	.001		
	Total	.102	72			

Uji t

(Indonesia)

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.894	.014		65.205	.000
	LV	.003	.002	.147	1.271	.209
	RA	.031	.012	.310	2.635	.011
	EFIS	.063	.143	.053	.444	.659
	GROWTH	.036	.036	-.115	-1.001	.321
	INTERN	.037	.012	.339	3.062	.003
	EDUC	.012	.011	.116	1.076	.287

(Malaysia)

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.887	.014		64.125	.000
	LV	.000	.001	-.019	-.176	.861
	RA	.033	.012	.291	2.696	.009
	EFIS	.021	.100	-.022	-.212	.833
	GROWTH	.111	.046	.264	2.422	.018
	INTERN	.025	.009	.302	2.784	.007
	EDUC	.004	.008	.054	.497	.621

*Uji Chow test*

		ANOVA <sup>a</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.065	6	.011	7.071	.000 <sup>b</sup>
	Residual	.204	132	.002		
	Total	.269	138			

a. Dependent Variable: IFR

b. Predictors: (Constant), EDUC, RA, GROWTH, LV, INTERN, EFIS