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LAMPIRAN

Lampiran 1. Data Laporan Bank Victoria Syariah

LAPORAN KEUANGAN BANK VICTORIA SYARIAH

Periode	X1	X2	X3	X4	Y
2017-Maret	7369	22181000	267946	320000	5581785
2017-Juni	14765	36051000	320348	380000	5612198
2017-September	22058	11956000	529819	320000	5915350
2017-Desember	29460	37471000	525282	1000000	5003114
2018-Maret	7391	19456000	588661	1000000	6100240
2018-Juni	15357	45487000	625858	1000000	6048306
2018-September	23239	53960000	492002	2000000	5990341
2018-Desember	30099	41422000	674679	2000000	6126019
2019-Maret	7665	43857000	412293	3000000	7727968
2019-Juni	15447	55001000	406431	2000000	8811023
2019-September	22958	52488000	692841	1000000	7182589
2019-Desember	28804	23295000	712304	1000000	6262451
2020-Maret	6363	17763000	631560	1000000	7082173
2020-Juni	12536	14089000	684332	1000000	8105317
2020-September	18655	259393000	733988	1000000	9134607
2020-Desember	24072	251345000	927683	1000000	8296027
2021-Maret	6689	244870000	912254	1000000	7117098
2021-Juni	12713	151555000	808107	1000000	8830047
2021-September	17937	140547000	832324	1000000	7888559
2021-Desember	21450	12930000	723032	1000000	9660849

Keterangan :

X1 : Tenaga kerja

X2 : Simpanan

X3 : Surat Berharga

X4 : Modal

Y : Biaya

Lampiran 2. Data Laporan Bank BCA Syariah

LAPORAN KEUANGAN BANK BCA SYARIAH

Periode	X1	X2	X3	X4	Y
2017-Maret	23039	191925000	267101	2000000	5368251
2017-Juni	43390	225649000	396490	2000000	5430155
2017-September	63193	489711000	362491	2000000	5648875
2017-Desember	86068	504606000	613580	2000000	5961174
2018-Maret	28724	414612000	567371	2000000	6117212
2018-Juni	51927	488460000	567801	2000000	6439838
2018-September	72183	337786000	609544	2000000	6644158
2018-Desember	89234	492219000	842396	2000000	7064008
2019-Maret	22739	676080000	745763	2000000	6957112
2019-Juni	39586	717955000	809116	2000000	7035909
2019-September	65953	762491000	1257930	2000000	8122533
2019-Desember	96516	231954000	1261267	5000000	8634374
2020-Maret	30552	794745000	1380145	5000000	8353839
2020-Juni	55665	288612000	1576216	5000000	8516962
2020-September	84278	276563000	1809146	5000000	8683874
2020-Desember	109326	315768000	2674156	5000000	9720254
2021-Maret	31135	360090000	2487545	5000000	9194594
2021-Juni	62215	466416000	2540541	5000000	9736870
2021-September	92995	499672000	2758567	5000000	9762566
2021-Desember	123329	574947000	3103533	5000000	10642338

Keterangan :

X1 : Tenaga kerja

X2 : Simpanan

X3 : Surat Berharga

X4 : Modal

Y : Biaya

Lampiran 3. Uji Normalitas

Bank Victoria Syariah

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		20
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	149609,886380
Most Extreme Differences	Absolute	,164
	Positive	,112
	Negative	-,164
Kolmogorov-Smirnov Z		,731
Asymp. Sig. (2-tailed)		,659

a. Test distribution is Normal.

b. Calculated from data.

Bank BCA Syariah

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		20
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	323772,897066
Most Extreme Differences	Absolute	,140
	Positive	,085
	Negative	-,140
Kolmogorov-Smirnov Z		,627
Asymp. Sig. (2-tailed)		,827

a. Test distribution is Normal.

b. Calculated from data.

**Lampiran 4. Uji Multikolonieritas
Bank Victoria Syariah**

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1344483,15	174409,194		7,709	,000		
TENAGA KERJA	6,124	5,109	,228	1,199	,249	,922	1,085
SIMPANAN	-5,077E-005	,001	-,020	-,082	,936	,549	1,822
SURAT BERHARGA	,531	,339	,461	1,567	,138	,384	2,603
MODAL	,217	,200	,248	1,085	,295	,637	1,569

a. Dependent Variable: BIAYA

Bank BCA Syariah

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	4026239,327	418387,262		9,623	,000		
TENAGA KERJA	5,218	3,376	,096	1,545	,143	,680	1,471
SIMPANAN	,001	,001	,161	2,841	,012	,815	1,227
SURAT BERHARGA	1,094	,206	,615	5,312	,000	,195	5,138
MODAL	,366	,115	,342	3,187	,006	,226	4,427

a. Dependent Variable: BIAYA

**Lampiran 5. Uji Heteroskedastisitas
Bank Victoria Syariah**

Correlations

		TENAGA KERJA	SIMPANAN	SURAT BERHAR GA	MODAL	Unstanda rdized Residual
TENAGA KERJA	Correlation	1,000	,123	,150	,156	,041
	Coefficient					
	Sig. (2-tailed)	.	,605	,527	,511	,865
	N	20	20	20	20	20
SIMPANAN	Correlation	,123	1,000	,432	,410	-,168
	Coefficient					
	Sig. (2-tailed)	,605	.	,057	,072	,478
	N	20	20	20	20	20
Spearman's rho SURAT BERHARGA	Correlation	,150	,432	1,000	,516*	,144
	Coefficient					
	Sig. (2-tailed)	,527	,057	.	,020	,544
	N	20	20	20	20	20
MODAL	Correlation	,156	,410	,516*	1,000	,120
	Coefficient					
	Sig. (2-tailed)	,511	,072	,020	.	,615
	N	20	20	20	20	20
Unstandardized Residual	Correlation	,041	-,168	,144	,120	1,000
	Coefficient					
	Sig. (2-tailed)	,865	,478	,544	,615	.
	N	20	20	20	20	20

*. Correlation is significant at the 0.05 level (2-tailed).

Bank BCA Syariah

Correlations

		TENAGA KERJA	SIMPANAN	SURAT BERHAR GA	MODAL	Unstanda rdized Residual
TENAGA KERJA	Correlation Coefficient	1,000	-,027	,523*	,375	-,032
	Sig. (2-tailed)	.	,910	,018	,104	,895
	N	20	20	20	20	20
SIMPANAN	Correlation Coefficient	-,027	1,000	,179	-,148	-,080
	Sig. (2-tailed)	,910	.	,450	,533	,738
	N	20	20	20	20	20
Spearman's rho SURAT BERHARGA	Correlation Coefficient	,523*	,179	1,000	,863**	,023
	Sig. (2-tailed)	,018	,450	.	,000	,925
	N	20	20	20	20	20
MODAL	Correlation Coefficient	,375	-,148	,863**	1,000	-,096
	Sig. (2-tailed)	,104	,533	,000	.	,688
	N	20	20	20	20	20
Unstandardized Residual	Correlation Coefficient	-,032	-,080	,023	-,096	1,000
	Sig. (2-tailed)	,895	,738	,925	,688	.
	N	20	20	20	20	20

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

Lampiran 6. Uji Autokorelasi

Bank Victoria Syariah

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,708 ^a	,501	,368	168380,372	,615

a. Predictors: (Constant), MODAL , TENAGA KERJA, SIMPANAN, SURAT BERHARGA

b. Dependent Variable: BIAYA

Bank BCA Syariah

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,980 ^a	,961	,950	364394,373	1,110

a. Predictors: (Constant), MODAL , SIMPANAN, TENAGA KERJA, SURAT BERHARGA

b. Dependent Variable: BIAYA

