

LAMPIRAN-LAMPIRAN

LAMPIRAN 1

Data Laporan Keuangan Tahunan Tiga Perusahaan Asuransi Jiwa

Syariah yang Terdaftar di OJK Periode 2015-2021

No	Nama Perusahaan	Tahun	Beban Klaim	Laba Bersih
1	PT Panin Daichi Life (d/h PT Panin Life)	2015	1.382.000.000	1.036.000.000
		2016	2.730.000.000	12.219.000.000
		2017	3.457.000.000	13.072.000.000
		2018	235.000.000	8.431.000.000
		2019	7.409.000.000	11.186.000.000
		2020	4.853.000.000	12.046.000.000
		2021	18.129.000.000	12.760.000.000
2	PT Asuransi Simas Jiwa (d/h PT Asuransi Jiwa Mega Life)	2015	43.762.000.000	3.208.000.000
		2016	28.837.000.000	3.490.000.000
		2017	17.879.000.000	410.000.000
		2018	10.450.000.000	1.048.000.000
		2019	8.530.000.000	1.290.000.000
		2020	10.241.000.000	6.076.000.000

No	Nama Perusahaan	Tahun	Beban Klaim	Laba Bersih
		2021	12.437.000.000	10.462.000.000
3	PT Prudential Sharia Life Assurance	2015	309.402.000.000	5.445.498.000.00
		2016	360.986.000.000	819.714.000.000
		2017	342.819.000.000	750.248.000.000
		2018	361.092.000.000	660.039.000.000
		2019	506.818.000.000	661.154.000.000
		2020	611.264.000.000	439.409.000.000
		2021	1.182.990.000.000	428.020.000.000

(Data sekunder di olah dari <https://www.ojk.go.id/id/Default.aspx#>)

LAMPIRAN II

Pedoman Interpretasi Koefisien Korelasi

Interval Koefisien	Tingkat Hubungan
0,00 – 0,199	Sangat Rendah
0,20 – 0,399	Rendah
0,40 – 0,599	Sedang
0,60 – 0,799	Kuat
0,80 – 0,1000	Sangat Kuat

(Sumber: data sekunder yang diolah)

ANALISI DATA

1. Analisis Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Beban Klaim	21	1.38	611.26	144.8738	192.85368
Laba Bersih	21	1.04	819.71	213.2462	295.25192
Valid N (listwise)	21				

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2. Uji Asumsi Klasik

a. Uji Normalitas

Hasil Uji Normalitas (Komologorov Smirnov Exact)

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		21
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.56212627
Most Extreme Differences	Absolute	.152
	Positive	.121
	Negative	-.152
Test Statistic		.152
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

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b. Uji Multikolinearitas

Hasil Uji Multikolinearitas

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Beban Klaim	1.000	1.000
a. Dependent Variable: Laba Bersih			

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c. Uji Autokorelasi

Hasil Uji Autokorelasi

Model Summary ^b	
Model	Durbin-Watson
1	1.837 ^a
a. Predictors: (Constant), Beban Klaim	
b. Dependent Variable: Laba Bersih	

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d. Uji heteroskedastisitas

Hasil Uji heteroskedastisitas (Metode Spearman's Rho)

Correlations		
	Beban Klaim	Unstandardized Residual

Spearman's rho	Beban Klaim	Correlation Coefficient	1.000	-.010
		Sig. (2-tailed)	.	.964
		N	21	21
	Unstandardized Residual	Correlation Coefficient	-.010	1.000
		Sig. (2-tailed)	.964	.
		N	21	21

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3. Uji Regresi Linear Sederhana

Hasil Uji Regresi Linear Sederhana

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	40.968	52.539		.780	.445
	Beban Klaim	1.189	.221	.777	5.376	.000

a. Dependent Variable: Laba Bersih

Sumber Output IBM SPSS 25, 2023

4. Uji Hipotesis

a. Uji t

Hasil Uji t

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	40.968	52.539		.780	.445
	Beban Klaim	1.189	.221	.777	5.376	.000

a. Dependent Variable: Laba Bersih

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b. Uji Koefisien Korelasi

Hasil Uji Koefisien Korelasi

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.777 ^a	.603	.582	190.78723

a. Predictors: (Constant), Beban Klaim

b. Dependent Variable: Laba Bersih

Sumber Output IBM SPSS 25, 2023

c. Uji Koefisien Determinasi (R^2)

Hasil Uji Koefisien Determinasi (R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.777 ^a	.603	.582	190.78723
a. Predictors: (Constant), Beban Klaim				
b. Dependent Variable: Laba Bersih				

Sumber Output IBM SPSS 25, 2023