

LAMPIRAN-LAMPIRAN

Hasil *Output* SPSS

Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Capital Buffer	44	4.34	41.44	15.5761	8.47103
ROA	44	.02	6.84	1.1316	1.46522
NPF	44	.99	9.93	3.2252	2.15039
BOPO	44	57.55	149.25	92.3952	15.66736
FDR	44	38.50	111.67	79.1036	14.89023
Ukuran Bank	44	28.33	31.75	30.1423	.89335
Valid N (listwise)	44				

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		54
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	18.02559459
Most Extreme Differences	Absolute	.213
	Positive	.213
	Negative	-.203
Test Statistic		.213

Asymp. Sig. (2-tailed)	.000 ^c
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- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Uji Normalitas Setelah Dilakukannya Uji *Outlier*

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		44
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.33165461
Most Extreme Differences	Absolute	.088
	Positive	.088
	Negative	-.071
Test Statistic		.088
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.

Uji Multikolinearitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	7.767	2.185		3.555	.001		
ROA	.024	.037	.076	.647	.522	.758	1.320
NPF	.134	.026	.551	5.160	.000	.922	1.085
BOPO	-.017	.004	-.493	-4.148	.000	.745	1.343
FDR	-.004	.004	-.110	-.895	.376	.701	1.427
Ukuran Bank	-.124	.067	-.211	-1.854	.072	.811	1.233

a. Dependent Variable: Capital Buffer

Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.775 ^a	.601	.549	.35280	1.884

a. Predictors: (Constant), Ukuran Bank, NPF, BOPO, ROA, FDR

b. Dependent Variable: Capital Buffer

Uji Heteroskedastisitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-1.246	1.246		-1.000	.324
ROA	-.042	.021	-.332	-2.001	.053
NPF	.017	.015	.177	1.173	.248
BOPO	.001	.002	.086	.516	.609
FDR	.000	.002	.034	.196	.846
Ukuran Bank	.042	.038	.176	1.096	.280

a. Dependent Variable: ABS_RES

Uji Regresi Linear Berganda

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.767	2.185		3.555	.001
ROA	.024	.037	.076	.647	.522
NPF	.134	.026	.551	5.160	.000
BOPO	-.017	.004	-.493	-4.148	.000
FDR	-.004	.004	-.110	-.895	.376
Ukuran Bank	-.124	.067	-.211	-1.854	.072

a. Dependent Variable: Capital Buffer

Uji Koefisien Korelasi dan Kefisien Determinasi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.775 ^a	.601	.549	.35280

a. Predictors: (Constant), Ukuran Bank, NPF, BOPO, ROA, FDR

Uji F Simultan

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	7.126	5	1.425	11.451	.000 ^b
Residual	4.730	38	.124		
Total	11.856	43			

a. Dependent Variable: Capital Buffer

b. Predictors: (Constant), Ukuran Bank, NPF, BOPO, ROA, FDR

Uji t Parsial

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.767	2.185		3.555	.001
	ROA	.024	.037	.076	.647	.522

NPF	.134	.026	.551	5.160	.000
BOPO	-.017	.004	-.493	-4.148	.000
FDR	-.004	.004	-.110	-.895	.376
Ukuran Bank	-.124	.067	-.211	-1.854	.072

a. Dependent Variable: Capital Buffer

Data Variabel Independen dan Variabel Dependen

No	Bank Syariah	Tahun	Variabel Independen					Variabel Dependen
			ROA	NPF	BOPO	FDR	Ukuran Bank (LN)	<i>Capital Buffer</i>
1	Aceh Syariah	2017	2.36	1.39	78.00	69.44	30.75	13.50
2	Aceh Syariah	2018	2.34	1.05	79.09	71.98	30.77	11.67
3	Aceh Syariah	2019	2.17	1.29	76.95	68.64	30.85	10.90
4	Aceh Syariah	2020	1.65	1.54	81.50	70.82	30.87	10.60
5	Aceh Syariah	2021	1.78	1.37	78.37	68.06	30.97	12.02
6	Aceh Syariah	2022	1.98	0.99	76.66	75.44	30.99	15.52
7	Muamalat	2017	0.10	2.87	98.97	84.94	31.75	5.62
8	Muamalat	2018	0.08	3.08	117.65	73.58	31.68	4.34
9	Muamalat	2019	0.05	1.90	128.77	74.08	31.55	4.42
10	Muamalat	2020	0.03	2.02	99.46	70.23	31.57	7.21
11	Muamalat	2021	0.02	3.01	99.29	38.50	31.71	15.76
12	Muamalat	2022	0.08	3.36	96.62	40.80	31.75	24.70
13	Victoria Syariah	2017	0.30	1.28	96.02	82.41	28.33	11.29
14	Victoria Syariah	2018	0.30	1.23	96.39	75.15	28.39	14.07
15	Victoria Syariah	2019	0.05	1.80	99.80	71.99	28.45	11.44
16	Victoria Syariah	2020	0.15	2.26	97.80	71.58	28.46	16.60

17	Victoria Syariah	2021	0.02	6.30	91.35	64.83	30.85	25.21
18	BJb Syariah	2017	5.48	5.03	149.25	91.34	29.67	8.25
19	BJb Syariah	2018	0.55	4.10	95.36	70.45	29.54	8.43
20	BJb Syariah	2019	0.55	3.46	94.65	69.75	29.68	6.95
21	BJb Syariah	2020	0.36	2.85	95.99	86.76	29.82	16.14
22	BJb Syariah	2021	0.84	2.12	89.73	81.63	29.97	15.44
23	BJb Syariah	2022	0.99	2.24	86.51	81.66	30.15	14.11
24	Mega Syariah	2017	1.37	1.45	89.16	90.50	29.58	14.19
25	Mega Syariah	2018	0.83	1.08	93.97	90.03	29.62	12.54
26	Mega Syariah	2019	0.81	1.82	93.90	91.89	29.71	11.96
27	Mega Syariah	2020	1.05	2.23	87.16	59.44	30.41	16.15
28	Mega Syariah	2021	4.90	1.46	57.55	61.30	30.27	17.59
29	Mega Syariah	2022	2.13	1.59	66.64	52.87	30.41	18.99
30	Panin Syariah	2018	0.24	4.11	100.33	88.80	29.80	15.15
31	Panin Syariah	2019	0.20	2.90	100.21	95.70	30.04	6.46
32	Panin Syariah	2020	0.06	2.70	100.18	111.67	30.06	23.43
33	Panin Syariah	2022	1.68	2.36	75.60	97.17	30.33	14.71
34	Bukopin Syariah	2017	0.02	5.04	99.20	82.44	29.60	11.20
35	Bukopin Syariah	2018	0.02	3.69	99.45	90.95	29.48	11.31
36	Bukopin Syariah	2019	0.04	3.24	99.60	93.48	29.54	7.25
37	Bukopin Syariah	2022	1.24	2.49	115.76	92.72	29.58	11.49
38	BCA Syariah	2017	1.04	4.84	87.20	91.50	29.42	21.39

39	BCA Syariah	2018	1.02	4.97	85.03	92.16	29.59	16.22
40	BCA Syariah	2019	0.96	6.13	87.35	94.37	29.79	30.28
41	BCA Syariah	2020	0.95	7.22	85.80	85.05	29.91	37.26
42	BCA Syariah	2021	1.01	7.20	83.53	84.06	30.00	33.43
43	BCA Syariah	2022	1.15	9.93	81.17	83.03	30.17	28.72
44	BTPN Syariah	2020	6.84	8.92	72.42	97.37	30.43	41.44

Tabel Durbin Watson (DW)

n	k=1		k=2		k=3		k=4		k=5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
30	1.3520	1.4894	1.2837	1.5666	1.2138	1.6498	1.1426	1.7386	1.0706	1.8326
31	1.3630	1.4957	1.2969	1.5701	1.2292	1.6500	1.1602	1.7352	1.0904	1.8252
32	1.3734	1.5019	1.3093	1.5736	1.2437	1.6505	1.1769	1.7323	1.1092	1.8187
33	1.3834	1.5078	1.3212	1.5770	1.2576	1.6511	1.1927	1.7298	1.1270	1.8128
34	1.3929	1.5136	1.3325	1.5805	1.2707	1.6519	1.2078	1.7277	1.1439	1.8076
35	1.4019	1.5191	1.3433	1.5838	1.2833	1.6528	1.2221	1.7259	1.1601	1.8029
36	1.4107	1.5245	1.3537	1.5872	1.2953	1.6539	1.2358	1.7245	1.1755	1.7987
37	1.4190	1.5297	1.3635	1.5904	1.3068	1.6550	1.2489	1.7233	1.1901	1.7950
38	1.4270	1.5348	1.3730	1.5937	1.3177	1.6563	1.2614	1.7223	1.2042	1.7916
39	1.4347	1.5396	1.3821	1.5969	1.3283	1.6575	1.2734	1.7215	1.2176	1.7886
40	1.4421	1.5444	1.3908	1.6000	1.3384	1.6589	1.2848	1.7209	1.2305	1.7859
41	1.4493	1.5490	1.3992	1.6031	1.3480	1.6603	1.2958	1.7205	1.2428	1.7835
42	1.4562	1.5534	1.4073	1.6061	1.3573	1.6617	1.3064	1.7202	1.2546	1.7814
43	1.4628	1.5577	1.4151	1.6091	1.3663	1.6632	1.3166	1.7200	1.2660	1.7794
44	1.4692	1.5619	1.4226	1.6120	1.3749	1.6647	1.3263	1.7200	1.2769	1.7777
45	1.4754	1.5660	1.4298	1.6148	1.3832	1.6662	1.3357	1.7200	1.2874	1.7762
46	1.4814	1.5700	1.4368	1.6176	1.3912	1.6677	1.3448	1.7201	1.2976	1.7748
47	1.4872	1.5739	1.4435	1.6204	1.3989	1.6692	1.3535	1.7203	1.3073	1.7736
48	1.4928	1.5776	1.4500	1.6231	1.4064	1.6708	1.3619	1.7206	1.3167	1.7725
49	1.4982	1.5813	1.4564	1.6257	1.4136	1.6723	1.3701	1.7210	1.3258	1.7716
50	1.5035	1.5849	1.4625	1.6283	1.4206	1.6739	1.3779	1.7214	1.3346	1.7708

	51	1.5086	1.5884	1.4684	1.6309	1.4273	1.6754	1.3855	1.7218	1.3431	1.7701				
df untuk penyebut(N2)	52	1.5135	1.5917	1.4741	1.6334	1.4339	1.6769	1.3929	1.7223	1.3512	1.7694				
	53	1.5183	1.5951	1.4797	1.6359	1.4402	1.6785	1.4000	1.7228	1.3592	1.7689				
	df untuk pembilang (N1)														
	1	2	3	4	5	Tabel Distribusi F				10	11	12	13	14	15
1	161	199	216	225	230	234	237	239	241	242	243	244	245	245	246
2	18.51	19.00	19.16	19.25	19.30	19.33	19.35	19.37	19.38	19.40	19.40	19.41	19.42	19.42	19.43
3	10.13	9.55	9.28	9.12	9.01	8.94	8.89	8.85	8.81	8.79	8.76	8.74	8.73	8.71	8.70
4	7.71	6.94	6.59	6.39	6.26	6.16	6.09	6.04	6.00	5.96	5.94	5.91	5.89	5.87	5.86
5	6.61	5.79	5.41	5.19	5.05	4.95	4.88	4.82	4.77	4.74	4.70	4.68	4.66	4.64	4.62
6	5.99	5.14	4.76	4.53	4.39	4.28	4.21	4.15	4.10	4.06	4.03	4.00	3.98	3.96	3.94
7	5.59	4.74	4.35	4.12	3.97	3.87	3.79	3.73	3.68	3.64	3.60	3.57	3.55	3.53	3.51
8	5.32	4.46	4.07	3.84	3.69	3.58	3.50	3.44	3.39	3.35	3.31	3.28	3.26	3.24	3.22
9	5.12	4.26	3.86	3.63	3.48	3.37	3.29	3.23	3.18	3.14	3.10	3.07	3.05	3.03	3.01
10	4.96	4.10	3.71	3.48	3.33	3.22	3.14	3.07	3.02	2.98	2.94	2.91	2.89	2.86	2.85
11	4.84	3.98	3.59	3.36	3.20	3.09	3.01	2.95	2.90	2.85	2.82	2.79	2.76	2.74	2.72
12	4.75	3.89	3.49	3.26	3.11	3.00	2.91	2.85	2.80	2.75	2.72	2.69	2.66	2.64	2.62

13	4.67	3.81	3.41	3.18	3.03	2.92	2.83	2.77	2.71	2.67	2.63	2.60	2.58	2.55	2.53
14	4.60	3.74	3.34	3.11	2.96	2.85	2.76	2.70	2.65	2.60	2.57	2.53	2.51	2.48	2.46
15	4.54	3.68	3.29	3.06	2.90	2.79	2.71	2.64	2.59	2.54	2.51	2.48	2.45	2.42	2.40
16	4.49	3.63	3.24	3.01	2.85	2.74	2.66	2.59	2.54	2.49	2.46	2.42	2.40	2.37	2.35
17	4.45	3.59	3.20	2.96	2.81	2.70	2.61	2.55	2.49	2.45	2.41	2.38	2.35	2.33	2.31
18	4.41	3.55	3.16	2.93	2.77	2.66	2.58	2.51	2.46	2.41	2.37	2.34	2.31	2.29	2.27
19	4.38	3.52	3.13	2.90	2.74	2.63	2.54	2.48	2.42	2.38	2.34	2.31	2.28	2.26	2.23
20	4.35	3.49	3.10	2.87	2.71	2.60	2.51	2.45	2.39	2.35	2.31	2.28	2.25	2.22	2.20
21	4.32	3.47	3.07	2.84	2.68	2.57	2.49	2.42	2.37	2.32	2.28	2.25	2.22	2.20	2.18
22	4.30	3.44	3.05	2.82	2.66	2.55	2.46	2.40	2.34	2.30	2.26	2.23	2.20	2.17	2.15
23	4.28	3.42	3.03	2.80	2.64	2.53	2.44	2.37	2.32	2.27	2.24	2.20	2.18	2.15	2.13
24	4.26	3.40	3.01	2.78	2.62	2.51	2.42	2.36	2.30	2.25	2.22	2.18	2.15	2.13	2.11
25	4.24	3.39	2.99	2.76	2.60	2.49	2.40	2.34	2.28	2.24	2.20	2.16	2.14	2.11	2.09
26	4.23	3.37	2.98	2.74	2.59	2.47	2.39	2.32	2.27	2.22	2.18	2.15	2.12	2.09	2.07
27	4.21	3.35	2.96	2.73	2.57	2.46	2.37	2.31	2.25	2.20	2.17	2.13	2.10	2.08	2.06
28	4.20	3.34	2.95	2.71	2.56	2.45	2.36	2.29	2.24	2.19	2.15	2.12	2.09	2.06	2.04
29	4.18	3.33	2.93	2.70	2.55	2.43	2.35	2.28	2.22	2.18	2.14	2.10	2.08	2.05	2.03
30	4.17	3.32	2.92	2.69	2.53	2.42	2.33	2.27	2.21	2.16	2.13	2.09	2.06	2.04	2.01
31	4.16	3.30	2.91	2.68	2.52	2.41	2.32	2.25	2.20	2.15	2.11	2.08	2.05	2.03	2.00
32	4.15	3.29	2.90	2.67	2.51	2.40	2.31	2.24	2.19	2.14	2.10	2.07	2.04	2.01	1.99
33	4.14	3.28	2.89	2.66	2.50	2.39	2.30	2.23	2.18	2.13	2.09	2.06	2.03	2.00	1.98
34	4.13	3.28	2.88	2.65	2.49	2.38	2.29	2.23	2.17	2.12	2.08	2.05	2.02	1.99	1.97
35	4.12	3.27	2.87	2.64	2.49	2.37	2.29	2.22	2.16	2.11	2.07	2.04	2.01	1.99	1.96
36	4.11	3.26	2.87	2.63	2.48	2.36	2.28	2.21	2.15	2.11	2.07	2.03	2.00	1.98	1.95
37	4.11	3.25	2.86	2.63	2.47	2.36	2.27	2.20	2.14	2.10	2.06	2.02	2.00	1.97	1.95
38	4.10	3.24	2.85	2.62	2.46	2.35	2.26	2.19	2.14	2.09	2.05	2.02	1.99	1.96	1.94

39	4.09	3.24	2.85	2.61	2.46	2.34	2.26	2.19	2.13	2.08	2.04	2.01	1.98	1.95	1.93
40	4.08	3.23	2.84	2.61	2.45	2.34	2.25	2.18	2.12	2.08	2.04	2.00	1.97	1.95	1.92
41	4.08	3.23	2.83	2.60	2.44	2.33	2.24	2.17	2.12	2.07	2.03	2.00	1.97	1.94	1.92
42	4.07	3.22	2.83	2.59	2.44	2.32	2.24	2.17	2.11	2.06	2.03	1.99	1.96	1.94	1.91
43	4.07	3.22	2.82	2.59	2.43	2.32	2.23	2.16	2.11	2.06	2.00	1.99	1.96	1.93	1.91
44	4.06	3.20	2.82	2.58	2.43	2.31	2.23	2.16	2.10	2.05	2.00	1.98	1.95	1.92	1.90
45	4.06	3.20	2.81	2.58	2.42	2.31	2.22	2.15	2.10	2.05	2.00	1.97	1.94	1.92	1.89

2	0.81650	1.88562	2.91999	4.30265	6.96456	9.92484	22.32712	
3	0.76489	1.63774	2.35336	3.18245	4.54070	5.84091	10.21453	
4	0.74070	1.53321	Tabel Distribusi t		3.74695	4.60409	7.17318	
5	0.72669	1.47588		2.01505	2.57058	3.36493	4.03214	5.89343
6	0.71756	1.43976		1.94318	2.44691	3.14267	3.70743	5.20763
7	0.71114	1.41492		1.89458	2.36462	2.99795	3.49948	4.78529
8	0.70639	1.39682		1.85955	2.30600	2.89646	3.35539	4.50079
9	0.70272	1.38303		1.83311	2.26216	2.82144	3.24984	4.29681
10	0.69981	1.37218		1.81246	2.22814	2.76377	3.16927	4.14370
11	0.69745	1.36343		1.79588	2.20099	2.71808	3.10581	4.02470
12	0.69548	1.35622		1.78229	2.17881	2.68100	3.05454	3.92963
13	0.69383	1.35017		1.77093	2.16037	2.65031	3.01228	3.85198
14	0.69242	1.34503		1.76131	2.14479	2.62449	2.97684	3.78739

15	0.69120	1.34061	1.75305	2.13145	2.60248	2.94671	3.73283
16	0.69013	1.33676	1.74588	2.11991	2.58349	2.92078	3.68615
17	0.68920	1.33338	1.73961	2.10982	2.56693	2.89823	3.64577
18	0.68836	1.33039	1.73406	2.10092	2.55238	2.87844	3.61048
19	0.68762	1.32773	1.72913	2.09302	2.53948	2.86093	3.57940
20	0.68695	1.32534	1.72472	2.08596	2.52798	2.84534	3.55181
21	0.68635	1.32319	1.72074	2.07961	2.51765	2.83136	3.52715
22	0.68581	1.32124	1.71714	2.07387	2.50832	2.81876	3.50499
23	0.68531	1.31946	1.71387	2.06866	2.49987	2.80734	3.48496
24	0.68485	1.31784	1.71088	2.06390	2.49216	2.79694	3.46678
25	0.68443	1.31635	1.70814	2.05954	2.48511	2.78744	3.45019
26	0.68404	1.31497	1.70562	2.05553	2.47863	2.77871	3.43500
27	0.68368	1.31370	1.70329	2.05183	2.47266	2.77068	3.42103
28	0.68335	1.31253	1.70113	2.04841	2.46714	2.76326	3.40816
29	0.68304	1.31143	1.69913	2.04523	2.46202	2.75639	3.39624
30	0.68276	1.31042	1.69726	2.04227	2.45726	2.75000	3.38518
31	0.68249	1.30946	1.69552	2.03951	2.45282	2.74404	3.37490
32	0.68223	1.30857	1.69389	2.03693	2.44868	2.73848	3.36531
33	0.68200	1.30774	1.69236	2.03452	2.44479	2.73328	3.35634
34	0.68177	1.30695	1.69092	2.03224	2.44115	2.72839	3.34793
35	0.68156	1.30621	1.68957	2.03011	2.43772	2.72381	3.34005
36	0.68137	1.30551	1.68830	2.02809	2.43449	2.71948	3.33262
37	0.68118	1.30485	1.68709	2.02619	2.43145	2.71541	3.32563
38	0.68100	1.30423	1.68595	2.02439	2.42857	2.71156	3.31903
39	0.68083	1.30364	1.68488	2.02269	2.42584	2.70791	3.31279

