

LAMPIRAN-LAMPIRAN

Lampiran I : Data Variabel

1. Value Added (VA)

Perhitungan *Value Added* (VA) pada laporan keuangan 7 sampel Bank Umum Syariah tahun 2016 – 2020. Dengan rumus $VA = \text{Laba Komprehensif} + \text{Total Beban Karyawan}$. Hasil perhitungannya sebagai berikut:

- Tahun 2016

Nama Bank	Laba Komprehensif	Total Beban Karyawan	Value Added (VA)
Muamalat Indonesia	Rp. 100.153.926.000	Rp. 1.101.223.439.000	Rp. 1.201.377.365.000
Mandiri Syariah	Rp. 278.698.000.000	Rp. 1.783.310.000.000	Rp. 2.062.008.000.000
BRI Syariah	Rp. 170.202.000.000	Rp. 406.809.000.000	Rp. 577.011.000.000
BNI Syariah	Rp. 270.908.000.000	Rp. 474.277.000.000	Rp. 745.185.000.000
Mega Syariah	Rp. 110.214.067.000	Rp. 168.805.595.000	Rp. 279.019.662.000
Syariah Bukopin	Rp. 53.224.397.019.000	Rp. 87.722.385.797.000	Rp. 140.946.782.816.000
BCA Syariah	Rp. 46.515.163.596.000	Rp. 64.558.109.013.000	Rp. 111.073.272.609.000

- Tahun 2017

Nama Bank	Laba Komprehensif	Total Beban Karyawan	Value Added (VA)
Muamalat Indonesia	Rp. 249.389.519.000	Rp. 978.612.564.000	Rp. 1.228.002.083.000
Mandiri Syariah	Rp. 421.804.000.000	Rp. 1.848.227.000.000	Rp. 2.270.031.000.000
BRI Syariah	Rp. 92.827.000.000	Rp. 409.917.000.000	Rp. 502.744.000.000
BNI Syariah	Rp. 320.732.000.000	Rp. 526.007.000.000	Rp. 846.739.000.000
Mega Syariah	Rp. 141.215.237.000	Rp. 151.959.718.000	Rp. 293.174.955.000
Syariah Bukopin	Rp. 888.106.912.000	Rp. 96.400.801.324.000	Rp. 972.888.908.236.000
BCA Syariah	Rp. 37.044.823.793.000	Rp. 69.268.948.492.000	Rp. 106.313.772.285.000

- Tahun 2018

Nama Bank	Laba Komprehensif	Total Beban Karyawan	Value Added (VA)
Muamalat Indonesia	Rp. 41.348.357.000	Rp. 1.030.843.792.000	Rp. 1.072.192.149.000
Mandiri Syariah	Rp. 724.924.000.000	Rp. 1.986.476.000.000	Rp. 2.711.400.000.000
BRI Syariah	Rp. 107.114.000.000	Rp. 399.758.000.000	Rp. 506.872.000.000
BNI Syariah	Rp. 434.868.000.000	Rp. 600.488.000.000	Rp. 1.035.356.000.000
Mega Syariah	Rp. 361.960.000	Rp. 158.343.764.000	Rp. 158.705.724
Syariah Bukopin	Rp. 4.322.034.471.000	Rp. 77.780.686.281.000	Rp. 82.102.720.752.000
BCA Syariah	Rp. 66.856.244.326.000	Rp. 78.331.733.383.000	Rp. 145.187.977.709.000

- Tahun 2019

Nama Bank	Laba Komprehensif	Total Beban Karyawan	Value Added (VA)
Muamalat Indonesia	Rp. 15.511.209.000	Rp. 909.678.177.000	Rp. 925.189.386.000
Mandiri Syariah	Rp. 1.206.670.000.000	Rp. 2.225.169.000.000	Rp. 3.431.839.000.000
BRI Syariah	Rp. 67.870.000.000	Rp. 406.427.000.000	Rp. 474.297.000.000
BNI Syariah	Rp. 596.930.000.000	Rp. 689.813.000.000	Rp. 1.286.743.000.000
Mega Syariah	Rp. 86.802.109.000	Rp. 166.925.776.000	Rp. 253.727.885.000
Syariah Bukopin	Rp. 4.081.243.300.000	Rp. 71.098.032.098.000	Rp. 75.179.275.398.000
BCA Syariah	Rp. 66.957.753.312.000	Rp. 91.709.678.979.000	Rp. 158.667.432.291.000

• Tahun 2020

Nama Bank	Laba Komprehensif	Total Beban Karyawan	Value Added (VA)
Muamalat Indonesia	Rp. 29.532.087.000	Rp. 845.523.708.000	Rp. 875.055.795.000
Mandiri Syariah	Rp. 1.440.727.000.000	Rp. 2.354.947.000.000	Rp. 3.795.674.000.000
BRI Syariah	Rp. 255.242.000.000	Rp. 430.850.000.000	Rp. 686.092.000.000
BNI Syariah	Rp. 455.176.000.000	Rp. 865.586.000.000	Rp. 1.320.762.000.000
Mega Syariah	Rp. 729.069.341.000	Rp. 166.290.515.000	Rp. 895.359.856.000
Syariah Bukopin	Rp. 1.802.400.346.000	Rp. 70.596.544.318.000	Rp. 72.398.944.664.000
BCA Syariah	Rp. 94.410.515.205.000	Rp. 95.562.139.409.000	Rp. 189.972.654.614.000

2. Value Added Capital Employed (VACA)

Perhitungan *Value Added Capital Employed* (VACA) pada laporan keuangan 7 sampel Bank Umum Syariah tahun 2016 – 2020. Dengan rumus $VACA = \text{Jumlah VA} + \text{Jumlah Ekuitas}$. Hasil perhitungannya sebagai berikut:

Nama Bank	VA (Value Added)	CE 2016	VACA
Bank Muamalat	Rp1,201,377,365,000	Rp3,618,746,556,000	0.332
Bank Mandiri Syariah	Rp2,062,008,000,000	Rp6,392,437,000,000	0.323
Bank BRI Syariah	Rp577,011,000,000	Rp2,510,014,000,000	0.230
Bank BNI Syariah	Rp745,185,000,000	Rp2,486,566,000,000	0.300
Bank Bukopin Syariah	Rp140,946,782,816,000	Rp679,858,967,175,000	0.207
Bank BCA Syariah	Rp111,073,272,609,000	Rp1,099,066,354,653,000	0.101
Bank Mega Syariah	Rp279,019,662,000	Rp1,061,800,638,000	0.263

Nama Bank	VA (Value Added)	CE 2017	VACA
Bank Muamalat	Rp1,228,002,083,000	Rp5,545,366,904,000	0.221
Bank Mandiri Syariah	Rp2,270,031,000,000	Rp7,314,241,000,000	0.310
Bank BRI Syariah	Rp502,744,000,000	Rp2,602,841,000,000	0.193
Bank BNI Syariah	Rp846,739,000,000	Rp3,807,298,000,000	0.222
Bank Bukopin Syariah	Rp97,288,908,236,000	Rp880,747,074,087,000	0.110
Bank BCA Syariah	Rp106,313,772,285,000	Rp1,136,111,178,445,000	0.094
Bank Mega Syariah	Rp293,174,955,000	Rp1,203,015,875,000	0.244

Nama Bank	VA (Value Added)	CE 2018	VACA
Bank Muamalat	Rp1,072,192,149,000	Rp3,921,667,078,000	0.273
Bank Mandiri Syariah	Rp2,711,400,000,000	Rp8,039,165,000,000	0.337
Bank BRI Syariah	Rp506,872,000,000	Rp5,026,640,000,000	0.101
Bank BNI Syariah	Rp1,035,356,000,000	Rp4,242,166,000,000	0.244
Bank Bukopin Syariah	Rp82,102,720,752,000	Rp885,069,108,558,000	0.093
Bank BCA Syariah	Rp145,187,977,709,000	Rp1,261,334,491,910,000	0.115
Bank Mega Syariah	Rp158,705,724,000	Rp1,203,377,835,000	0.132

Nama Bank	VA (Value Added)	CE 2019	VACA
Bank Muamalat	Rp925,189,356,000	Rp3,937,178,287,000	0.235
Bank Mandiri Syariah	Rp3,431,839,000,000	Rp9,245,835,000,000	0.371
Bank BRI Syariah	Rp474,297,000,000	Rp5,088,036,000,000	0.093
Bank BNI Syariah	Rp1,286,743,000,000	Rp4,735,076,000,000	0.272
Bank Bukopin Syariah	Rp75,179,275,398,000	Rp889,150,351,858,000	0.085
Bank BCA Syariah	Rp158,667,432,291,000	Rp2,328,292,245,222,000	0.068
Bank Mega Syariah	Rp253,727,885,000	Rp1,290,179,944,000	0.197

Nama Bank	VA (Value Added)	CE 2020	VACA
Bank Muamalat	Rp875,055,795,000	Rp3,966,710,373,000	0.221
Bank Mandiri Syariah	Rp3,795,674,000,000	Rp10,839,559,000,000	0.350
Bank BRI Syariah	Rp686,092,000,000	Rp5,444,288,000,000	0.126
Bank BNI Syariah	Rp1,320,762,000,000	Rp5,459,299,000,000	0.242
Bank Bukopin Syariah	Rp72,398,944,664,000	Rp890,952,752,204,000	0.081
Bank BCA Syariah	Rp189,972,654,614,000	Rp2,752,142,715,295,000	0.069
Bank Mega Syariah	Rp895,359,856,000	Rp2,019,249,285,000	0.443

3. Value Added Human Capital (VAHU)

Perhitungan *Value Added Human Capital* (VAHU) pada laporan keuangan 7 sampel Bank Umum Syariah tahun 2016 – 2020. Dengan rumus VAHU = Jumlah VA + Total Beban Karyawan. Hasil perhitungannya sebagai berikut:

Nama Bank (2016)	VA (Value Added)	HC (Total Beban Karyawan)	VAHU
Bank Muamalat	Rp1,201,377,365,000	Rp1,101,223,439,000	1.091
Bank Mandiri Syariah	Rp2,062,008,000,000	Rp1,783,310,000,000	1.156
Bank BRI Syariah	Rp577,011,000,000	Rp406,809,000,000	1.418
Bank BNI Syariah	Rp745,185,000,000	Rp474,277,000,000	1.571
Bank Bukopin Syariah	Rp140,946,782,816,000	Rp87,722,385,797,000	1.607
Bank BCA Syariah	Rp111,073,272,609,000	Rp64,558,109,013,000	1.721
Bank Mega Syariah	Rp279,019,662,000	Rp168,805,595,000	1.653

Nama Bank (2017)	VA (Value Added)	HC (Total Beban Karyawan)	VAHU
Bank Muamalat	Rp1,228,002,083,000	Rp978,612,564,000	1.255
Bank Mandiri Syariah	Rp2,270,031,000,000	Rp1,848,227,000,000	1.228
Bank BRI Syariah	Rp502,744,000,000	Rp409,917,000,000	1.226
Bank BNI Syariah	Rp846,739,000,000	Rp526,007,000,000	1.610
Bank Bukopin Syariah	Rp97,288,908,236,000	Rp96,400,801,324,000	1.009
Bank BCA Syariah	Rp106,313,772,285,000	Rp69,268,948,492,000	1.535
Bank Mega Syariah	Rp293,174,955,000	Rp151,959,718,000	1.929

Nama Bank (2018)	VA (Value Added)	HC (Total Beban Karyawan)	VAHU
Bank Muamalat	Rp1,072,192,149,000	Rp1,030,612,564,000	1.040
Bank Mandiri Syariah	Rp2,711,400,000,000	Rp1,986,476,000,000	1.365
Bank BRI Syariah	Rp506,872,000,000	Rp399,758,000,000	1.268
Bank BNI Syariah	Rp1,035,356,000,000	Rp600,488,000,000	1.724
Bank Bukopin Syariah	Rp82,102,720,752,000	Rp77,780,686,281,000	1.056
Bank BCA Syariah	Rp145,187,977,709,000	Rp78,331,733,383,000	1.854
Bank Mega Syariah	Rp158,705,724,000	Rp158,343,764,000	1.302

Nama Bank (2019)	VA (Value Added)	HC (Total Beban Karyawan)	VAHU
Bank Muamalat	Rp925,189,356,000	Rp909,678,177,000	1.017
Bank Mandiri Syariah	Rp3,431,839,000,000	Rp2,225,169,000,000	1.542
Bank BRI Syariah	Rp474,297,000,000	Rp406,427,000,000	1.167
Bank BNI Syariah	Rp1,286,743,000,000	Rp689,813,000,000	1.865
Bank Bukopin Syariah	Rp75,179,275,398,000	Rp71,098,032,098,000	1.057
Bank BCA Syariah	Rp158,667,432,291,000	Rp91,709,678,979,000	1.730
Bank Mega Syariah	Rp253,727,885,000	Rp166,925,776,000	1.520

Nama Bank (2020)	VA (Value Added)	HC (Total Beban Karyawan)	VAHU
Bank Muamalat	Rp875,055,795,000	Rp845,523,708,000	1.035
Bank Mandiri Syariah	Rp3,795,674,000,000	Rp2,354,947,000,000	1.612
Bank BRI Syariah	Rp686,092,000,000	Rp430,850,000,000	1.592
Bank BNI Syariah	Rp1,320,762,000,000	Rp865,586,000,000	1.526
Bank Bukopin Syariah	Rp72,398,944,664,000	Rp70,596,544,318,000	1.026
Bank BCA Syariah	Rp189,972,654,614,000	Rp95,562,139,409,000	1.988
Bank Mega Syariah	Rp895,359,856,000	Rp166,290,515,000	2.384

4. *Structural Capital Value Added (STVA)*

Perhitungan *Structural Capital Value Added (STVA)* pada laporan keuangan 7 sampel Bank Umum Syariah tahun 2016 – 2020. Dengan rumus $STVA = \text{Jumlah VA} + \text{Structural Capital (VA-HU)}$. Hasil perhitungannya sebagai berikut:

Nama Bank (2016)	VA (Value Added)	HC (Total Beban Karyawan)	SC (VA-HC)	STVA
Bank Muamalat	Rp1,201,377,365,000	Rp1,101,223,439,000	Rp100,153,926,000	11.995
Bank Mandiri Syariah	Rp2,062,008,000,000	Rp1,783,310,000,000	Rp278,698,000,000	7.399
Bank BRI Syariah	Rp577,011,000,000	Rp406,809,000,000	Rp170,202,000,000	3.390

Bank BNI Syariah	Rp745,185,000,000	Rp474,277,000,000	Rp270,908,000,000	2.751
Bank Bukopin Syariah	Rp140,946,782,816,000	Rp87,722,385,797,000	Rp53,224,397,019,000	2.648
Bank BCA Syariah	Rp111,073,272,609,000	Rp64,558,109,013,000	Rp46,515,163,596,000	2.388
Bank Mega Syariah	Rp279,019,662,000	Rp168,805,595,000	Rp110,214,067,000	2.532

Nama Bank (2017)	VA (Value Added)	HC (Total Beban Karyawan)	SC (VA-HC)	STVA
Bank Muamalat	Rp1,228,002,083,000	Rp978,612,564,000	Rp249,389,519,000	4.924
Bank Mandiri Syariah	Rp2,270,031,000,000	Rp1,848,227,000,000	Rp421,804,000,000	5.382
Bank BRI Syariah	Rp502,744,000,000	Rp409,917,000,000	Rp92,827,000,000	5.416
Bank BNI Syariah	Rp846,739,000,000	Rp526,007,000,000	Rp320,732,000,000	2.640
Bank Bukopin Syariah	Rp97,288,908,236,000	Rp96,400,801,324,000	Rp888,106,912,000	109.546
Bank BCA Syariah	Rp106,313,772,285,000	Rp69,268,948,492,000	Rp37,044,823,793,000	2.870
Bank Mega Syariah	Rp293,174,955,000	Rp151,959,718,000	Rp141,215,237,000	2.076

Nama Bank (2018)	VA (Value Added)	HC (Total Beban Karyawan)	SC (VA-HC)	STVA
Bank Muamalat	Rp1,072,192,149,000	Rp1,030,612,564,000	Rp41,579,585,000	25.787
Bank Mandiri Syariah	Rp2,711,400,000,000	Rp1,986,476,000,000	Rp724,924,000,000	3.740
Bank BRI Syariah	Rp506,872,000,000	Rp399,758,000,000	Rp107,114,000,000	4.732
Bank BNI Syariah	Rp1,035,356,000,000	Rp600,488,000,000	Rp434,868,000,000	2.381
Bank Bukopin Syariah	Rp82,102,720,752,000	Rp77,780,686,281,000	Rp4,322,034,471,000	18.996
Bank BCA Syariah	Rp145,187,977,709,000	Rp78,331,733,383,000	Rp66,856,244,326,000	2.172
Bank Mega Syariah	Rp158,705,724,000	Rp158,343,764,000	Rp361,960,000	438.462

Nama Bank (2019)	VA (Value Added)	HC (Total Beban Karyawan)	SC (VA-HC)	STVA
Bank Muamalat	Rp925,189,356,000	Rp909,678,177,000	Rp15,511,179,000	59.647
Bank Mandiri Syariah	Rp3,431,839,000,000	Rp2,225,169,000,000	Rp1,206,670,000,000	2.844
Bank BRI Syariah	Rp474,297,000,000	Rp406,427,000,000	Rp67,870,000,000	6.988
Bank BNI Syariah	Rp1,286,743,000,000	Rp689,813,000,000	Rp596,930,000,000	2.156
Bank Bukopin Syariah	Rp75,179,275,398,000	Rp71,098,032,098,000	Rp4,081,243,300,000	18.421
Bank BCA Syariah	Rp158,667,432,291,000	Rp91,709,678,979,000	Rp66,957,753,312,000	2.370
Bank Mega Syariah	Rp253,727,885,000	Rp166,925,776,000	Rp86,802,109,000	2.923

Nama Bank (2020)	VA (Value Added)	HC (Total Beban Karyawan)	SC (VA-HC)	STVA
Bank Muamalat	Rp875,055,795,000	Rp845,523,708,000	Rp29,532,087,000	29.631
Bank Mandiri Syariah	Rp3,795,674,000,000	Rp2,354,947,000,000	Rp1,440,727,000,000	2.635
Bank BRI Syariah	Rp686,092,000,000	Rp430,850,000,000	Rp255,242,000,000	2.688
Bank BNI Syariah	Rp1,320,762,000,000	Rp865,586,000,000	Rp455,176,000,000	2.902

Bank Bukopin Syariah	Rp72,398,944,664,000	Rp70,596,544,318,000	Rp1,802,400,346,000	40.168
Bank BCA Syariah	Rp189,972,654,614,000	Rp95,562,139,409,000	Rp94,410,515,205,000	2.012
Bank Mega Syariah	Rp895,359,856,000	Rp166,290,515,000	Rp729,069,341,000	1.228

Lampiran 2 : Hasil Uji Spss

1. Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
VACA	35	.068	.443	.20851	.100955
VAHU	35	1.002	5.384	1.52511	.736161
STVA	35	1.228	438.462	2.39669E1	75.156462
ROA	35	.02	2.63	.8837	.65928
Valid N (listwise)	35				

2. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		35
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.54774301
Most Extreme Differences	Absolute	.097
	Positive	.097
	Negative	-.095
Kolmogorov-Smirnov Z		.575
Asymp. Sig. (2-tailed)		.896

a. Test distribution is Normal.

3. Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.762 ^a	.581	.540	1.00258	1.354

a. Predictors: (Constant), STVA, VACA, VAHU

b. Dependent Variable: ROA

4. Uji Run Test

Runs Test

	Unstandardized Residual
Test Value ^a	.19581
Cases < Test Value	17
Cases >= Test Value	18
Total Cases	35
Number of Runs	13
Z	-1.712
Asymp. Sig. (2-tailed)	.087

a. Median

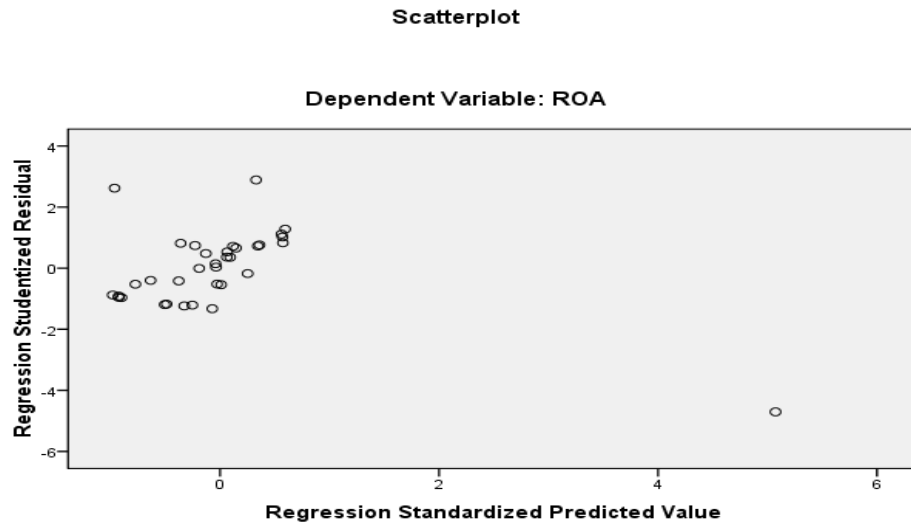
5. Uji Multikolinieritas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.012	.279		.042	.967		
	VACA	1.210	1.061	.185	1.141	.263	.843	1.186
	VAHU	.408	.146	.456	2.793	.009	.837	1.195
	STVA	.000	.001	-.013	-.085	.932	.944	1.059

a. Dependent Variable: ROA

6. Uji Heteroskedastisitas



7. Analisis Regresi

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.012	.279		.042	.967
	VACA	1.210	1.061	.185	1.141	.263
	VAHU	.408	.146	.456	2.793	.009
	STVA	.000	.001	-.013	-.085	.932

a. Dependent Variable: ROA

8. Uji Koefisien Determinan (R^2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.557 ^a	.310	.243	.57363

a. Predictors: (Constant), STVA, VACA, VAHU

b. Dependent Variable: ROA

9. Uji Simultan (Uji F)

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.577	3	1.526	4.637	.009 ^a
	Residual	10.201	31	.329		
	Total	14.778	34			

a. Predictors: (Constant), STVA, VACA, VAHU

b. Dependent Variable: ROA

10. Uji Parsial (Uji T)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.012	.279		.042	.967
	VACA	1.210	1.061	.185	1.141	.263
	VAHU	.408	.146	.456	2.793	.009
	STVA	.000	.001	-.013	-.085	.932

a. Dependent Variable: ROA