

DAFTAR PUSTAKA

- Abdullah, M. W. (2021). Akuntabilitas Berbasis Syariah Enterprise Theory Dalam Mewujudkan Ekonomi Sustainable. *BALANCA: Jurnal Ekonomi dan Bisnis Islam*, 3(1), 41-54.
- Abidin, Z., Prabantarikso, R. M., Wardhani, R. A., & Endri, E. (2021). Analysis of bank efficiency between conventional banks and regional development banks in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(1), 741-750.
- Adinugraha, H. H., & Sartika, M. (2020). Analisis kebijakan Profit Sharing Ratio pada bank syariah di Indonesia. *Jurnal Ekonomi Syariah Indonesia*, 8(1), 45-58.
- Adinugraha, H. H., & Sartika, M. (2020). *PERBANKAN SYARIAH: Fenomena Terkini dan Praktiknya di Indonesia*. Penerbit NEM.
- Ali, A., Fahminuddin, M., & Hidayatullah, S. (2022). FINANSIAL TEKNOLOGI SYARIAH DAN BANK DIGITAL. *Zhafir: Journal of Islamic Economics, Finance, and Banking*, 4(1), 61-90.
- Arifin, Z. (2017). *Prinsip-prinsip Perbankan Syariah di Indonesia*. Jakarta: Pustaka Alvabet.
- Ardana, Y., & Syamsiyah, N. (2023). *Perekonomian Indonesia*. Penerbit NEM.
- Ayu, A. C., Fadillah, I. N., Adawiyah, R., & Pramono, A. F. (2023). Literature Review: Peran Corporate Social Responsibility (CSR) dalam Meningkatkan Citra Positif Bank Syariah di Masyarakat. *Premium Insurance Business Journal*, 10(1), 20-28.
- Bank Aceh Syariah. (2021). *Laporan Tahunan Bank Aceh Syariah 2021*. Banda Aceh: Bank Aceh Syariah.
- Bank Mega Syariah. (2021). *Laporan Tahunan Bank Mega Syariah 2021*. Jakarta: Bank Mega Syariah.
- Bank NTB Syariah. (2021). *Laporan Tahunan Bank NTB Syariah 2021*. Mataram: Bank NTB Syariah.
- Bank Victoria Syariah. (2021). *Laporan Tahunan Bank Victoria Syariah 2021*. Jakarta: Bank Victoria Syariah.
- BCA Syariah. (2020). *Laporan Tahunan BCA Syariah 2020*. Jakarta: BCA Syariah.

- Beck, T., Demirguc-Kunt, A., & Merrouche, O. (2013). Islamic vs. conventional banking: Business model, efficiency and stability. *Journal of Banking & Finance*, 37(2), 433-447.
- Carroll, A. B., & Shabana, K. M. (2019). The Business Case for Corporate Social Responsibility: A Review of Concepts, Research and Practice. *International Journal of Management Reviews*, 12(1), 85-105.
- Farida, F., Hidayati, N., & Purwantini, A. H. (2021). Disclosure of Islamic Corporate Governance and Sharia Compliance on Fraud in Sharia Commercial Banks. *Urecol Journal. Part B: Economics and Business*, 1(1).
- Farook, S., Kabir Hassan, M., & Lanis, R. (2021). Determinants of corporate social responsibility disclosure: The case of Islamic banks. *Journal of Islamic Accounting and Business Research*, 2(2), 114-141.
- Febrianti, E. (2024). Persoalan, Tantangan Dan Peluang Perbankan Syariah Di Era Globalisasi. *Journal of International Multidisciplinary Research*, 2(1), 164-172.
- Firmansyah, I. (2019). Pengaruh pertumbuhan ekonomi terhadap profitabilitas bank syariah di Indonesia. *Jurnal Ekonomi Syariah Indonesia*, 9(1), 34-45.
- Freeman, R. E. (2010). *Strategic Management: A Stakeholder Approach*. Cambridge University Press.
- Goddard, J., Molyneux, P., & Wilson, J. O. S. (2004). Dynamics of growth and profitability in banking. *Journal of Money, Credit and Banking*, 36(6), 1069-1090.
- Harventy, G. (2020). Implementasi Program Tanggung Jawab Sosial Perusahaan Dalam Menciptakan Manfaat Bersama (Creating Share Value). *Jurnal Akademi Akuntansi*, 3(1), 36-43.
- Hasanah, M. (2021). Metode Camels dan Islamicity Performance Index Pada Kesehatan Bank: Metode Camels dan Islamicity Performance Index Pada Kesehatan Bank. *IQTISADIE: Journal of Islamic Banking and Shariah Economy*, 1(1), 63-92.
- Hassan, M. K. (2017). The Islamic banking system: Stability and operational efficiency. *Journal of Islamic Accounting and Business Research*, 8(3), 211-226.
- Hassan, M. K., & Lewis, M. K. (2017). *Handbook of Islamic Banking*. Edward Elgar Publishing.
- Hayati, S. R., & Ramadhani, M. H. (2021). Analisis Kinerja Keuangan Bank Umum Syariah Melalui Pendekatan Islamicity Performance Index. *Jurnal ilmiah ekonomi islam*, 7(2), 970-979.

- Hidayat, R. (2020). *Transformasi Digital dalam Perbankan Syariah*. Bandung: Alfabeta.
- Hidayat, R. (2021). Analisis perkembangan kinerja keuangan bank syariah di Indonesia. *Jurnal Keuangan dan Perbankan Syariah*, 13(2), 123-136.
- Hidayat, R. (2021). *Transformasi Digital dalam Perbankan Syariah*. Bandung: Alfabeta.
- Hidayat, R. (2021). *Peran BCA Syariah dalam Pemberdayaan Ekonomi UMKM*. Bandung: Alfabeta.
- Iqbal, M., Bastian, A., Sabran, I. A. H., & Harahap, S. (2024). Analisis Penerapan dan Implementasi Prinsip-Prinsip Good Corporate Governance Syariah Di Perbankan Syariah. *SANTRI: Jurnal Ekonomi dan Keuangan Islam*, 2(1), 330-339.
- Irawan, F., & Muarifah, E. (2020). Analisis Penerapan Corporate Social Responsibility (CSR) Dalam Perspektif Sharia Enterprise Theory: Analisis Penerapan Corporate Social Responsibility (CSR) Dalam Perspektif Sharia Enterprise Theory. *Minhaj: Jurnal Ilmu Syariah*, 1(2), 149-178.
- Ismal, R. (2021). *Mekanisme Perbankan Syariah di Indonesia*. Yogyakarta: Penerbit Andi.
- Isnaini, I., & Saadati, N. (2023). Pengaruh Profit Sharing Ratio Zakat Performance Ratio Islamic Income Ratio Terhadap Profitabilitas Perbankan Syariah Dengan Intellectual Capital Sebagai Variabel Moderasi. *Juremi: Jurnal Riset Ekonomi*, 2(6), 725-734.
- Kang, C., Germann, F., & Grewal, R. (2023). Washing away your sins? Corporate social responsibility, corporate social irresponsibility, and firm performance. *Journal of Marketing*, 80(2), 59-79.
- Kamaruddin, A. (2020). *Tantangan dan Peluang Perbankan Syariah di Indonesia*. Jakarta: Penerbit Erlangga.
- Kasri, R. (2023). *Indonesia Sharia Economic Outlook* [Slide PowerPoint], Pusat Ekonomi dan Bisnis Syariah Universitas Indonesia.
- Kristanto, E., & Anam, F. K. (2023). Evaluasi Zakat Performance Ratio pada Bank Syariah: Studi kasus di Indonesia. *Jurnal Keuangan Islam*, 11(2), 102-115.
- Kristanto, E., & Anam, F. K. (2023). Pengaruh Tingkat Kesehatan Bank (Metode RGEC) dan Zakat Performance terhadap Nilai Perusahaan Bank Umum Syariah. *Jurnal Ekonomi*, 13(2), 11-24.
- Latifani, S., & Nurhayati, N. (2021). Pengaruh Pengungkapan Islamic Social Reporting, Profit Sharing Ratio, Zakat Performance Ratio, Equitable Distribution Ratio terhadap Profitabilitas Bank Umum Syariah 2019-2019. *Prosiding Akuntansi*, 7(1), 34-37.

- Margolis, J. D., & Walsh, J. P. (2018). Misery Loves Companies: Rethinking Social Initiatives by Business. *Administrative Science Quarterly*, 48(2), 268-305.
- Mayanti, Y., & Dewi, R. P. K. (2021). Tanggung Jawab Sosial Perusahaan dalam Bisnis Islam. *Journal of Applied Islamic Economics and Finance*, 1(3), 651-660.
- Mayasari, F. A. (2020). Pengaruh Islamicity Performance Index Terhadap Profitabilitas Bank Umum Syariah Indonesia Periode 2014-2018. *Kompartemen: Jurnal Ilmiah Akuntansi*, 18(1).
- McWilliams, A., & Siegel, D. S. (2021). Corporate social responsibility: A theory of the firm perspective. *Academy of Management Review*, 26(1), 117-127.
- Mollah, S., & Zaman, M. (2019). Shari'ah supervision, corporate governance and performance: Conventional vs. Islamic banks. *Journal of Banking & Finance*, 58, 418-435.
- Nugroho, R., & Suryani, E. (2020). Manajemen aset dan pengaruhnya terhadap profitabilitas bank syariah. *Jurnal Manajemen Syariah*, 12(3), 87-98.
- Nursiah, A., Sari, B. N., Firdausi, D. R., Ria, D. Y., & Syarif, A. H. (2022). Analisis Nisbah Bagi Hasil Produk Deposito Mudharabah Dalam Lembaga Keuangan Syariah. *As-Syirkah: Islamic Economic & Financial Journal*, 1(2), 133-147.
- Pasiouras, F., & Kosmidou, K. (2017). Factors influencing the profitability of domestic and foreign commercial banks in the European Union. *Research in International Business and Finance*, 21(2), 222-237.
- Permatasari, M. P., & Setyastrini, P. (2019). Pengungkapan tanggung jawab sosial perusahaan ditinjau dari teori legitimasi dan teori stakeholder. *Jurnal akuntansi dan perpajakan*, 5(1), 29-43.
- Prasetyo, D. (2021). *Analisis Kinerja Keuangan Bank Syariah*. Yogyakarta: Penerbit Andi.
- Pratama, V. Y. (2022). Islamic Corporate Social Responsibility, Islamicity Performance Index Dan Profitabilitas Bank Umum Syariah Di Indonesia. *Jurnal Ekonomi Syariah*, 4(1), 45-58.
- Pratama, V. Y. (2022). Islamic Corporate Social Responsibility, Islamicity Performance Index Dan Profitabilitas Bank Umum Syariah Di Indonesia. *ECONBANK: Journal of Economics and Banking*, 4(2), 155-165.
- Pusvisasari, L., Bisri, H., & Suntana, I. (2023). Analisis Filosofi dan Teori Hukum Ekonomi Syariah dalam Konteks Perbankan Syariah. *Jurnal Ekonomi Utama*, 2(3), 269-277.

- Raharjo, S. (2013). *Peran Corporate Social Responsibility dalam Perbankan Syariah*. Bandung: Alfabeta.
- Rahmawati, S. (2020). *Peran Bank Syariah dalam Pemberdayaan UMKM*. Jakarta: Penerbit Erlangga.
- Rahmawati, S. (2022). *Keberlanjutan dan Etika dalam Perbankan Syariah*. Yogyakarta: Penerbit Andi.
- Rahayu, D. Y., Kurniati, T., & Wahyuni, S. (2020). Analisa Pengaruh Intellectual Capital, Islamicity Performance Index Dan Corporate Social Responsibility Terhadap Profitabilitas Bank Umum Syariah 2014-2018. *Jurnal Akuntansi dan Keuangan Islam*, 5(2), 73-88.
- Rahayu, D. Y., Kurniati, T., & Wahyuni, S. (2020). Analisa Pengaruh Intellectual Capital, Islamicity Performance Index dan Corporate Social Responsibility Terhadap Profitabilitas Bank Umum Syariah 2014-2018. *Kompartemen: Jurnal Ilmiah Akuntansi*, 18(2).
- Sari, M. (2019). *Produk dan Layanan Perbankan Syariah di Indonesia*. Surabaya: Penerbit Guna Ilmu.
- Santika, A. (2019). Pengaruh Islamic Social reporting terhadap profitabilitas (return on asset dan return on equity) Pada Bank Umum Syariah di Indonesia. *Falah: Jurnal Ekonomi Syariah*, 4(2), 119-132.
- Setiawan, B. (2019). *Ekspansi Global Perbankan Syariah: Studi Kasus Bank Muamalat Indonesia*. Surabaya: Penerbit Guna Ilmu.
- Setiawan, D. (2019). *Integrasi Teknologi dalam Layanan Perbankan Syariah*. Surabaya: Penerbit Guna Ilmu.
- Setiawan, D. (2020). *Integrasi Teknologi dalam Layanan Perbankan Syariah*. Surabaya: Penerbit Guna Ilmu.
- Siregar, I., Barus, H., Tanjung, A., & Harahap, N. (2023). Pengaruh Perbankan Syariah dalam Meningkatkan Pertumbuhan Perekonomian di Indonesia. *JIKEM: Jurnal Ilmu Komputer, Ekonomi dan Manajemen*, 3(2), 6057-6072.
- Syaichoni, A. (2023). Motif Tanggung Jawab Sosial Lembaga Keuangan Mikro Syariah dalam Perspektif Ekonomi Syariah. *AL-MANHAJ: Jurnal Hukum dan Pranata Sosial Islam*, 5(2), 2283-2296.
- Syafira, A. (2022). *Etika dan Keberlanjutan dalam Perbankan Syariah*. Jakarta: Pustaka Alvabet.
- Taliwuna, M. T., Saerang, D. P., & Murni, S. (2020). Analisis Pengaruh Faktor Internal Dan Eksternal Terhadap ROA Perbankan Di Indonesia. *JMBI UNSRAT (Jurnal Ilmiah Manajemen Bisnis dan Inovasi Universitas Sam Ratulangi)*, 6(3).

Widyastuti, Y. E., & Sukardi, B. (2023). Pengukuran Kinerja Bank Syariah Menggunakan Islamic Performance Index (Doctoral Dissertation, Uin Raden Mas Said).

Wibowo, A. (2020). *Analisis Kinerja Keuangan BCA Syariah*. Jakarta: Penerbit Erlangga.

LAMPIRAN

Lampiran 1 Biodata Peneliti

BIODATA

Identitas Diri

Nama	: Mifta Hul Jannah
Tempat, Tanggal Lahir	: Baringeng, 2 Juli 1999
Jenis Kelamin	: Perempuan
Alamat Rumah	: Dsn. Pare-Pare, Desa Torpedo Jaya, Kecamatan Sabbang, Kabupaten Luwu Utara
No. HP	: 081343541479
Alamat E-mail	: miftahulj733@gmail.com

Riwayat Pendidikan

1. Pendidikan Formal
 - a. SD Negeri 110 Mappalackae (2005-2011)
 - b. SMP Negeri 6 Lilirilau (2011-2014)
 - c. SMA Negeri 18 Luwu Utara (2014-2015)
 - d. SMA Negeri 3 Palopo (2015-2017)
 - e. S1 Akuntansi Universitas Hasanuddin (2017-2024)
2. Pendidikan Non-Formal/Training
 - a. Latihan Kepemimpinan tingkat 1 IMA (2018)
 - b. Sharia Economic Leadership Training KSEI FoSEI UNHAS (2019)

Riwayat Prestasi

- Juara 1 Olimpiade Akuntansi Manajemen Youth Accounting Competition Vol. II Fakultas Ekonomi dan Bisnis, Universitas Muslim Indonesia

Riwayat Organisasi

1. Keluarga Mahasiswa Jurusan Akuntansi FEB UNHAS
2. Kader KSEI FoSEI UNHAS
3. Anggota Generasi Baru Indonesia (GenBI) UNHAS

Demikian biodata ini dibuat dengan sebenarnya.

Makassar, 6 Mei 2024

Mifta Hul Jannah

Lampiran 2 Data Profit Sharing Ratio 2020-2023

PT Bank Panin Dubai Syariah Tbk (dalam Ribuan)	Mudharabah	715.082.040,00	729.971.176,00	942.495.602,00	1.120.207.888,00
	Musyarakah	66.765.212,00	21.661.186,00	59.013.285,00	56.602.052,00
	Total Financing	11.302.082.193,00	14.426.004.879,00	17.343.246.865,00	17.343.246.865,00
	PSR	6,92%	5,21%	5,77%	6,79%
PT Bank BTPN Syariah Tbk (dalam Ribuan)	Mudharabah	4.037.474.000,00	4.673.842.000,00	5.373.790.000,00	5.746.182.000,00
	Musyarakah	11.734.000,00	17.331.000,00	51.358.000,00	55.960.000,00
	Total Financing	18.543.856.000,00	16.435.005.000,00	21.161.976.000,00	21.435.366.000,00
	PSR	21,84%	28,54%	25,64%	27,07%
PT Bank Syariah Indonesia Tbk	Mudharabah	16.929.592,00	17.808.432,00	19.622.865,00	22.251.743,00
	Musyarakah	71.870,00	61.074,00	125.046,00	101.813,00
	Total Financing	239.581.524,00	265.289.081,00	305.727.438,00	353.624.124,00
	PSR	7,10%	6,74%	6,46%	6,32%
PT Bank Aladin Syariah Tbk	Mudharabah	31.277,00	36.111,00	81.755,00	334.502,00
	Musyarakah	2.397,00	1.620,00	-	16.403,00
	Total Financing	721.397,00	2.173.162,00	4.733.401,00	7.092.120,00
	PSR	4,67%	1,74%	1,73%	4,95%
PT Bank Aceh	Mudharabah	2.129.862,00	2.165.680,00	2.199.039,00	2.241.522,00
	Musyarakah	1.565.769,00	1.732.041,00	1.883.758,00	1.844.734,00
	Total Financing	25.480.963,00	28.170.826,00	28.767.097,00	30.470.307,00

	PSR	14,50%	13,84%	14,19%	13,41%
PT Bank BCA Syariah	Mudharabah	29.000.000,00	44.700.000,00	54.600.000,00	70.700.000,00
	Musyarakah	73.100.000,00	87.400.000,00	90.100.000,00	151.700.000,00
	Total Financing	1.023.092.998,79	1.076.939.998,73	1.266.988.233,80	1.447.173.368,18
	PSR	9,98%	12,27%	11,42%	15,37%
PT Bank Muamalat	Mudharabah	299.177.584,01	398.903.445,35	469.298.171,00	403.461.018,00
	Musyarakah	460.456.852,61	613.942.470,15	722.285.259,00	877.808.952,00
	Total Financing	49.551.094.248,77	52.159.046.577,65	61.363.584.209,00	66.953.058.812,00
	PSR	1,53%	1,94%	1,94%	1,91%
PT BANK MEGA SYARIAH	Mudharabah	1.051.818.545,55	1.237.433.583,00	920.532.668,00	938.943.321,36
	Musyarakah	624.974.172,20	735.263.732,00	701.158.755,00	715.181.930,10
	Total Financing	14.041.750.908,00	16.070.574.009,00	17.677.631.409,90	22.097.039.262,38
	PSR	11,94%	12,28%	9,17%	7,49%
PT BANK VICTORIA SYARIAH	Mudharabah	16.437.339.420,60	21.916.452.560,80	23.069.950.064,00	39.237.246.525,00
	Musyarakah	62.714.246,44	83.618.995,25	88.019.995,00	1.688.780.243,00
	Total Financing	1.345.654.174.028, 21	1.794.205.565.370, 95	2.110.830.076.907, 00	3.082.278.949.118, 00
	PSR	1,23%	1,23%	1,10%	1,33%
PT BJB SYARIAH	Mudharabah	2.461.425,18	4.142.078,94	4.556.286,83	5.695.358,54
	Musyarakah	1.176.037,92	1.034.781,18	1.138.259,30	1.422.824,12

	Total Financing	842.505.054,48	964.234.440,54	1.060.657.884,59	1.325.822.355,74
	PSR	0,43%	0,54%	0,54%	0,54%
PT Bank NTB Syariah	Mudharabah	83.328.138,05	112.090.022,63	123.299.024,89	154.123.781,12
	Musyarakah	165.751,12	168.099,91	184.909,90	231.137,38
	Total Financing	1.727.135.361,68	1.976.680.603,11	2.174.348.663,42	2.717.935.829,27
	PSR	4,83%	5,68%	5,68%	5,68%

Lampiran 3 Data Zakat Performance Ratio 2020-2023

PT Bank Panin Dubai Syariah Tbk (dalam Ribuan)	Total Zakat	3.241.806,00	2.836.092,00	2.973.521,00	2.973.521,00
	Potensi Zakat	715.082.040,00	729.971.176,00	942.495.602,00	1.120.207.888,00
	ZPR	0,45%	0,39%	0,32%	0,27%
PT Bank BTPN Syariah Tbk (dalam Ribuan)	Total Zakat	4.037.474.000,00	4.673.842.000,00	5.373.790.000,00	5.746.182.000,00
	Potensi Zakat	8.905.903.000,00	7.923.366.000,00	9.843.261.000,00	9.920.820.000,00
	ZPR	45,33%	58,99%	54,59%	57,92%
PT Bank Aladin Syariah Tbk	Total Zakat	31.277,00	36.111,00	81.755,00	334.502,00
	Potensi Zakat	40.162,00	1.038.184,00	1.478.649,00	3.254.999,00
	ZPR	77,88%	3,48%	5,53%	10,28%
PT Bank Aceh	Total Zakat	2.129.862,00	2.165.680,00	2.199.039,00	2.241.522,00
	Potensi Zakat	20.568.561,00	22.597.968,00	21.077.887,00	22.748.824,00
	ZPR	10,35%	9,58%	10,43%	9,85%
PT Bank BCA Syariah	Total Zakat	29.000.000,00	44.700.000,00	54.600.000,00	70.700.000,00
	Potensi Zakat	236.669.656,18	249.125.953,87	293.089.357,50	308.254.848,39
	ZPR	12,25%	17,94%	18,63%	22,94%
PT Bank Muamalat	Total Zakat	299.177.584,01	398.903.445,35	469.298.171,00	403.461.018,00
	Potensi Zakat	36.819.548.588,27	38.757.419.566,60	45.596.964.196,00	46.688.433.494,00
	ZPR	0,81%	1,03%	1,03%	0,86%
	Total Zakat	1.051.818.545,55	1.237.433.583,00	920.532.668,00	938.943.321,36

PT BANK MEGA SYARIAH	Potensi Zakat	10.791.360.620,00	12.784.594.627,00	14.063.054.089,70	17.578.817.612,13
	ZPR	9,75%	9,68%	6,55%	5,34%
PT BANK VICTORIA SYARIAH	Total Zakat	16.437.339.420,60	21.916.452.560,80	23.069.950.064,00	39.237.246.525,00
	Potensi Zakat	162.937.631.992,3 9	217.250.175.989,8 5	255.588.442.341,0 0	893.664.209.080,0 0
	ZPR	10,09%	10,09%	9,03%	4,39%
PT BJB SYARIAH	Total Zakat	117.625.195,86	134.201.085,00	147.621.193,50	184.526.491,88
	Potensi Zakat	647.481.637,20	767.075.677,62	843.783.245,38	1.054.729.056,73
	ZPR	18,17%	17,50%	17,50%	17,50%
PT Bank NTB Syariah	Total Zakat	361.131.651,51	395.112.224,25	422.623.446,68	498.279.308,34
	Potensi Zakat	1.327.337.356,26	1.572.505.139,12	1.729.755.653,03	2.162.194.566,29
	ZPR	27,21%	25,13%	24,43%	23,05%

Lampiran 4 Data Profitabilitas Bank Syariah 2020-2023

PT Bank Panin Dubai Syariah Tbk (dalam Ribuan)	Net Income	1.817.797,00	3.441.463,00	47.386.939,00	38.428.439,00
	Total Revenue	715.082.040,00	729.971.176,00	942.495.602,00	1.120.207.888,00
	Profitabilitas	-0,25%	0,47%	-5,03%	3,43%
PT Bank BTPN Syariah Tbk (dalam Ribuan)	Net Income	845.398.000,00	1.469.282.000,00	1.784.113.000,00	1.079.949.000,00
	Total Revenue	4.037.474.000,00	4.673.842.000,00	5.373.790.000,00	5.746.182.000,00
	Profitabilitas	20,94%	31,44%	33,20%	18,79%
PT Bank Aladin Syariah Tbk	Net Income	42.651,00	113.329,00	270.465,00	222.940,00
	Total Revenue	31.277,00	36.111,00	81.755,00	334.502,00
	Profitabilitas	136,37%	-313,84%	-330,82%	-66,65%
PT Bank Aceh	Net Income	325.431,00	404.512,00	419.562,00	464.487,00
	Total Revenue	2.129.862,00	2.165.680,00	2.199.039,00	2.241.522,00
	Profitabilitas	15,28%	18,68%	19,08%	20,72%
PT Bank BCA Syariah	Net Income	94.400.000,00	88.600.000,00	90.100.000,00	151.700.000,00
	Total Revenue	29.000.000,00	44.700.000,00	54.600.000,00	70.700.000,00
	Profitabilitas	325,52%	198,21%	165,02%	214,57%
PT Bank Muamalat	Net Income	17.019.668,36	22.692.891,15	26.697.519,00	19.438.486,00
	Total Revenue	299.177.584,01	398.903.445,35	469.298.171,00	403.461.018,00
	Profitabilitas	5,69%	5,69%	5,69%	4,82%
PT BANK MEGA SYARIAH	Net Income	50.004.950,90	58.829.354,00	276.264.819,00	281.790.115,38

	Total Revenue	1.051.818.545,55	1.237.433.583,00	920.532.668,00	938.943.321,36
	Profitabilitas	-4,75%	-4,75%	30,01%	30,01%
PT BANK VICTORIA SYARIAH	Net Income	490.345.709.802,08	653.794.279.736,10	769.169.740.866,00	1.057.589.471.192,00
	Total Revenue	506.372.195.076,38	675.162.926.768,50	794.309.325.610,00	1.117.478.911.921,00
	Profitabilitas	96,84%	96,84%	96,84%	94,64%
PT BJB SYARIAH	Net Income	4.309.349,52	5.315.221,68	5.846.743,85	7.308.429,81
	Total Revenue	117.625.195,86	134.201.085,00	147.621.193,50	184.526.491,88
	Profitabilitas	3,66%	3,96%	3,96%	3,96%
PT Bank NTB Syariah	Net Income	2.410.877,74	2.121.301,42	2.333.431,56	2.916.789,45
	Total Revenue	361.131.651,51	395.112.224,25	422.623.446,68	498.279.308,34
	Profitabilitas	0,67%	0,54%	0,55%	0,59%

Lampiran 5 Data Corporate Social Responsibility

Aspek Ekonomi	G4-EC1: Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan	G4-EC2: Implikasi Finansial dan Risiko dan Peluang Lainnya Akibat Perubahan Iklim	G4-EC3: Cakupan Kewajiban Organisasi Terhadap Program Tunjangan Pensiun yang Ditentukan	G4-EC4: Bantuan Finansial yang Diterima dari Pemerintah
PT Bank Panin Dubai Syariah Tbk (dalam Ribuan)	5	5	4	5
PT Bank BTPN Syariah Tbk (dalam Ribuan)	2	5	5	3
PT Bank Aladin Syariah Tbk	5	4	5	5
PT Bank Aceh	5	4	5	2
PT Bank BCA Syariah	5	5	3	5
PT Bank Muamalat	5	5	5	5
PT BANK MEGA SYARIAH	5	2	5	5
PT BANK VICTORIA SYARIAH	5	5	5	5
PT BJB SYARIAH	4	1	5	1
PT Bank NTB Syariah	5	5	5	5

Lampiran 6 Hasil Olah Data SPSS

Regression

Notes

Output Created		16-AUG-2024 13:15:01
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	40
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Y /METHOD=ENTER X1 X2 X3 /RESIDUALS NORMPROB(ZRESID).
Resources	Processor Time	00:00:00,30
	Elapsed Time	00:00:00,23
	Memory Required	3552 bytes
	Additional Memory Required for Residual Plots	264 bytes

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	X3, X1, X2 ^b		Enter

a. Dependent Variable: Y

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.276 ^a	0,076	-0,001	1,09683

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,578	3	1,193	0,991	.408 ^b
	Residual	43,310	36	1,203		
	Total	46,887	39			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0,397	1,232		-0,322	0,749
	X1	2,743	2,695	0,189	1,018	0,316
	X2	0,789	1,162	0,132	0,679	0,501
	X3	0,065	0,270	0,041	0,242	0,810

a. Dependent Variable: Y

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-0,0490	1,0966	0,2451	0,30288	40
Residual	-3,44252	2,86363	0,00000	1,05380	40
Std. Predicted Value	-0,971	2,811	0,000	1,000	40
Std. Residual	-3,139	2,611	0,000	0,961	40

a. Dependent Variable: Y

Correlations**Notes**

Output Created		16-AUG-2024 13:16:24
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	40
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS /VARIABLES=X1 X2 X3 Y /PRINT=TWOTAIL NOSIG /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,03

Correlations

		X1	X2	X3	Y
X1	Pearson Correlation	1	.481**	0,027	0,254
	Sig. (2-tailed)		0,002	0,869	0,114
	N	40	40	40	40
X2	Pearson Correlation	.481**	1	-0,279	0,211
	Sig. (2-tailed)	0,002		0,081	0,191
	N	40	40	40	40
X3	Pearson Correlation	0,027	-0,279	1	0,010
	Sig. (2-tailed)	0,869	0,081		0,953
	N	40	40	40	40
Y	Pearson Correlation	0,254	0,211	0,010	1
	Sig. (2-tailed)	0,114	0,191	0,953	
	N	40	40	40	40

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