

The Effect of Operational Income before and After the Policy of Islamic Bank Status Changes on Comprehensive Profits Bank Aceh Syariah

¹Dadang Husen Sobana, ²Friska Syahfitri

¹Faculty of Sharia and Law, State Islamic University of Sunan Gunung Djati Bandung

²Faculty of Sharia and Law, State Islamic University of Sunan Gunung Djati Bandung

ABSTRACT: Comprehensive Profit is the overall profit of the company for the undertakings that are the difference between the profit and business costs by using the profits derived from the operational activities of the company. To obtain a comprehensive profit one of which can be generated from the profit generated by the company from the operational activities of the company. Any change in the status of a financial institution may lead to differences between before and after the status change policy experienced. The purpose of this article is to analyze the effect of operating profit before and after the policy of status change to Bank Aceh Syariah period 2015-2017. The research method used is descriptive analysis method, comparative analysis method for data processing used SPSSV program.24. The data used are secondary data in the form of financial report of Bank Aceh Syariah in period 2015-2017 in the form of operational profit before becoming sharia and operational profit after becoming Islamic bank and comprehensive profit in financial report of Bank Aceh Syariah. The result of the research shows that based on the calculation result there is a positive and significant influence between Operating Profit Before Policy Status and Comprehensive Profit at Bank Aceh Syariah indicated by Comprehensive Income influenced 97.6% by variable Operating Profit Before Status Policy, while Operating Profit After Policy Change Status and Comprehensive Income in Bank Aceh Syariah influenced significantly by 93.3%, while the rest influenced by other factors outside the model.

KEYWORDS: Operating Income, Status Change Policy, Comprehensive Income and Islamic Banking.

I. INTRODUCTION

The number of banks in Indonesia increases, both in terms of quantity and quality of service. In practice banking in Indonesia today there are several types of banking as stipulated in the Banking Act Number 10 Year 1998 with the previous, namely Law Number 14 Year 1967, then there are some differences (Ismail, 2014). However, the main activities or principal banks as financial institutions that collect funds from the community and channel funds are not different from each other (Husaeni, 2017). The different types of banking can be seen in terms of function, and its ownership, in terms of the function of the difference that occurs lies in the extent of activity or the number of products offered and the scope of its operations. While the ownership of the company viewed in terms of ownership of its shares (Husaeni, 2017).

Viewed in terms of function consists of: Commercial Bank, Development Bank, Savings Bank, Market Bank, Village Bank, Village Lumbung, Bank employees and others. In terms of ownership, there are government banks such as Bank Negara Indonesia (BNI), Bank Rakyat Indonesia (BRI), Bank Tabungan Negara (BTN), Bank Mandiri. There are also Local Government Banks (BPD), including BPD West Java, BPD Riau, BPD West Nusa Tenggara, Central Java BPD, and also Bank Aceh (Kasmir, 2013).

Regional Bank is a bank whose ownership is owned by local government, there are many local Banks in Indonesia, one of which is Bank Aceh Syariah (Husaeni, 2017). Bank Aceh Syariah is a very popular regional bank in Aceh because Aceh is nicknamed the city of Serambi Mecca and the dominant is Muslim. On 19 September 2016, Bank Aceh officially became Bank Aceh Syariah entirely. When changing the status of a Islamic Bank then automatic system, product and contract will be different from before (Yadi Januari, 2015). At the time when the Aceh bank was still conventional, there were financial products in the financial statements, only margin-based ones were murabaha, ijarah, salam, istishna, qardh and multi services. Financing sharing like mudharabah or musharaka does not exist (Ascarya, 2007). However, in September 2016 when it was officially sharia, there was financing for the results of musharaka in the financial statements (Husaeni, 2016). Changes that occur due to the policy changes the status of financial institutions is the application of financing (Firmansyah and Sobana, 2014).

While still conventional, Bank Aceh Syariah has a considerable amount of operating profit from interest income. But now when it has become Bank Aceh Syariah interest income turns into income disbursement of funds, operating profit seen decreased. So the researcher wanted to examine the effect of Operating Profit before the status change policy and Operating profit after the policy of status change to Bank Syariah Comprehensive Profit. The data that will be taken by researchers is data from the amount of operational profit before and after the status change policy that is conventionally now become sharia.

**Table 1 : Development of Policy of Change of Status of Financial Institution, Operational Profit, and Comprehensive Profit of PT. Bank Aceh Syariah
Period 2015-2017 (in millions of rupiah)**

Quarter	Operational profit		Comprehensive profits
	Before the policy	After the policy	
Quarter 1 2015	128,974		166,995
Quarter 2 2015	253,908		237,993
Quarter 3 2015	339,300		265,043
Quarter 4 2015	512,517		414,530
Quarter 1 2016	156,609		164,865
Quarter 2 2016	295,896		265,277
Quarter 3 2016		21,489	15,635
Quarter 4 2016		56,638	101,819
Quarter 1 2017		147,333	116,190
Quarter 2 2017		259,607	150,688
Quarter 3 2017		369,653	240,716
Quarter 4 2017		490,861	275,355

Source: www.bankaceh.co.id

Based on the above table, it is seen that from quarterly every year almost all increase. From the table above shows that the comprehensive profit of Bank Aceh Syariah always increases. When operating profit decreases, comprehensive profits also decrease. In the event of a change in the status of financial institutions in Aceh Bank that turned into Bank Aceh Syariah ie, in the 3rd and 4th quarter of 2016 seen that earnings decreased quite a lot and comprehensive profit also decreased drastically.

At the time of application of the policy change status, there was a very significant decline from what was once a fairly high operating income, when there was a change in the status of financial institutions became very down. At the time of the decline, comprehensive profits also decreased even experienced a very drastic decline. So according to the author there is a problem to the financial statements of the Bank Aceh Sharia. Therefore the purpose of this study is to analyze the effect of operating profit before and after the policy changes the status of financial institutions to comprehensive profit.

II. METHOD

The analysis technique used in this research is simple regression technique. However, before the simple regression testing is necessary to test the classical assumption, to ascertain whether the simple regression model used there is no problem of normality, multicollinearity, heteroskedasticity and autocorrelation. After the classical assumption test, then the next is the hypothesis test that includes t test, F test, and coefficient of determination (Husaeni, 2017).

III. RESULTS AND DISCUSSIONS

Results

1. Descriptive analysis

a. Operational Profit Analysis Before the Status Changes Policy Year 2015-2016

Operating Profit Before the Status Change Policy is the profit generated by the bank from the day-to-day operations of the bank when the status of the financial institution is still conventional has not changed into Sharia, so the existing products in the bank is a product that uses the interest system, so that the profits derived partly derived of the interest rate set by the bank. Increase and decrease in operating profit can be seen in table 2 below:

**Table 2: Amount of Operating Profit Before Status Change Policy
Year 2015-2016 (in millions of rupiah)**

Year	Quarter	Operating Profit Before Status Change Policy	Differences Increase / Decrease	Fluctuations	Information
2015	I	128,974	-	-	-
	II	253,908	124,934	0.97	Up
	III	339,300	85,392	0.34	Down
	IV	512,517	173,217	0.51	Up
2016	I	156,609	-355,908	-0.69	Down
	II	295,896	139,287	0.89	Up
Amount		1,687,204			
Average		281,201			
Max		512,517			
Min		128,974			

Source: PT. Bank Aceh Syariah (data processed)

Table 2 above shows that operating profit at PT. Bank Aceh Syariah from 2015-2016 has increased and decreased with the difference in fluctuation or increase. In the first quarter IV-2015 operational profit before the policy change status increased every quarter, and peak increase in 2015 quarter IV with an increase of Rp173,217 from the amount of Rp339,300 to Rp512,517 but in the next year quarter 1 year 2016 experienced a drastic decrease of Rp355,908 from Rp512,517 to Rp156,609. Furthermore, in the second quarter again increased by Rp39,287 which amounted to Rp295,896.

It can be concluded that the operational profit before the policy of change of status in Bank Aceh Syariah is the greatest increase that is in 2015 quarter IV that is equal to Rp173,217, while the decrease of operational profit before policy change the biggest status that is in 2015 quarter I that is equal to Rp355,908 during that period, Bank Aceh Syariah has an average operating profit of Rp281,201.

b. Operational Profit Analysis After Change Policy Status Year 2016-2017

Operating profit after the status change policy is the operating profit earned by the company from the bank's operational activities when the status of the financial institution has changed to Sharia. With the change, the existing products in the bank also changed, the income earned by the bank of which is obtained from the income margin.

**Table 3 : Operating Profit After Status Change Policy Year 2016-2017
(in million rupiah)**

Year	Quarter	Operating Profit After Status Change Policy	Differences Increase / Decrease	Fluctuations	Information
2016	I	21,489	-	-	-
	II	56,638	35,149	1.64	Up
	III	147,333	90,695	1.60	Down
	IV	259,607	112,274	0.76	Up
2017	I	369,653	110,046	0.42	Down
	II	490,861	121,208	0.33	Up
Amount		854,720			
Average		224,263.5			
Max		490,861			
Min		21,489			

Based on the above table it can be seen that operating profit after the policy of change of status in Bank Aceh Syariah from year 2016-2017 has increased and decreased in every quarter. In 2016, the second quarter increased by Rp35,149 It can be concluded that the operating profit after the biggest change of status policy was in the fourth quarter of 2017 amounting to Rp121,208. During this period, Bank Aceh Syariah has an average of Rp224,263.5.

c. Comprehensive Income Statement Analysis at Bank Aceh Syariah Year 2015-2017

Comprehensive profits represent the total profits earned by Bank Aceh Syariah. This comprehensive profit is the profit generated from all expenses incurred. This comprehensive profit is the end result of the activities of Islamic banks, from this comprehensive profit can be known the total profit earned each period and shows the effectiveness of the bank's performance. The following table presents the development of comprehensive bank acquisition in Bank Aceh Syariah Year 2015-2017.

Table 4: Comprehensive Income of Bank Aceh Syariah Year 2015-2017 (in million rupiah)

Year	Quarter	Comprehensive Income	Development	Fluctuations %	Information
2015	I	166,995	-	-	-
	II	237,993	70,998	43%	Up
	III	265,043	27,050	11%	Down
	IV	414,530	149,487	56%	Up
2016	I	164,865	-249,665	-60%	Down
	II	265,277	100,412	61%	Up
	III	15,635	-249,642	-94%	Down
	IV	101,819	86,184	55%	Up
2017	I	116,190	14,371	14%	Down
	II	150,688	34,498	30%	Up
	III	240,716	90,028	60%	Up
	IV	275,355	34,639	14%	Down
Amount		2,415,106			
Average		201,258,8			
Max		414,530			
Min		15,635			

Based on the above table it can be seen that the total comprehensive profit in Bank Aceh Syariah from 2015-2017 increased and decreased, in the second quarter of 2015 total profit increased by Rp70,998, then in the third quarter 2015 decreased by Rp27,050. In the fourth quarter of 2015, the peak increase of Rp149,487 next year decreased significantly in the first quarter of 2016 amounted to Rp249,665 and in the next quarter, the second quarter of 2016 increased again Rp100,412 then in the next quarter there was a decline a drastic return in the third quarter 2016 amounted to Rp249,642. Furthermore, in the fourth quarter of 2016 increased again Rp86,184. In 2017 the first quarter decreased by Rp14,371 then in the next quarter ie quarter II and III in 2017 increased again, second quarter amounted to Rp34,498 and third quarter amounted Rp90,028. Furthermore, in the fourth quarter of 2017 has decreased again amounting to Rp34,639.

Based on the information, it can be concluded that the comprehensive profit at Bank Aceh Syariah the greatest increase is in 2015 quarter IV that is equal to Rp149,487, while the biggest decline in comprehensive profit is in 2016 third quarter amounted to Rp249,642. Within 3 years Bank Aceh Syariah has an average of comprehensive profit of Rp201,258.8.

2. Analysis of the Effect of Operating Income Before the Status Change Policy of Bank Syariah Aceh Comprehensive Profit

To know how big influence of operational profit before policy of change of status to comprehensive profit hence done partial analysis, where this analysis aim to know how big influence of independent variable (X) to dependent variable (Y). It can also see changes that occur between one variable to be followed by another variable.

a. Simple Regression Analysis

This simple regression analysis is used to analyze whether there is a linear relationship between variables. That is, any changes that occur in one variable will be followed by a change with a parallel to the other variables. So to know the effect of Operating Profit Before Policy Change Status to Comprehensive Profit Bank Aceh Syariah done partial simple regression test. Based on statistical calculations conducted by the researchers obtained the following results:

Table 5

Simple Regression Analysis Influence of Operating Profit Before Change Status Policy to Comprehensive Income in Bank Aceh Syariah year 2015-2016

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	69738.303	15840.344		4.403	.012
	Operating Profit Before Status Change Policy	.650	.051	.988	12.654	.000
a. Dependent Variable: Comprehensive Income						

From the calculations and the table above illustrates that the partial regression equation as follows:

$$Y = a + bX$$

$$Y = 69.738,303 + (0.650X)$$

$$Y = 69.738,303 + 0650X$$

Where:

Y = subject of dependent variables that projected comprehensive income
 X = predictable variable of a certain value (operating profit before policy change status)
 a = value constants Y if X=0
 b = the value of direction as the predictor of prediction which shows the value of increase (+) and the decrease value (-) variable Y.

The above data shows a constant value of 69,738.303 stating that if the income of Operating Profit Before Policy Change Status did not increase then the value of the comprehensive profit is 69,738.303 regression coefficient of 0.650 stated that any increase in operating profit before the policy changes status, it will improve the comprehensive profit earned bank of 0.650. If the operating profit before the policy changes the status of Rp1, then the comprehensive profit is predicted to rise 0.650.

b. Determination Coefficient Analysis

The amount of influence Operating Profit Before Policy Change Status to Comprehensive Profit can be known from the coefficient of determination on the basis of statistical calculations written by the authors obtained the following results:

$$K_d = r^2 \times 100\%$$

$$= 0.988^2 \times 100\%$$

$$= 0.976 \times 100\%$$

$$= 97.6\%$$

Based on statistical calculations using SPSS 24 software, the following results are obtained:

Table 6: Coefficient of Determination Analysis of Operating Profit Before Policy of Status Change to Comprehensive Income in Bank Aceh Syariah Year 2015-2016

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.988 ^a	.976	.970	15954.44507
a. Predictors: (Constant), perating Profit Before Status Change Policy				

R value shows correlation value, that is correlation between independent variable to dependent variable. The number R in can be 0.988 which means the correlation between variable Operating Profit Before Policy Change Status with Comprehensive Profit of 0.988 or 98.8%. This means there is a very strong relationship. R Square (R²) denotes the coefficient of determination. R² value of 0.976 means the percentage of variable contribution of Operating Profit Before Policy Change Status to Profit Comprehensive of 97.6% while the remaining 2.4% influenced by other variables not included in this study. Adjusted R Square is a customized R Square quantity, the value of which can be 0.970. This indicates that the contribution of independent variable influence to the dependent variable. Standard Errors of the Estimate is a prediction error measure. Value obtained is 15,954,445 means, error in predicting Comprehensive Profit of 15,954,445. From the calculation and the table above shows that R square or coefficient of determination equal to 0.976. This indicates that Comprehensive Income is influenced by 97.6% by variable operating profit before policy change status. While the remaining 2.4% influenced by other variables.

c. T-test Analysis

T test analysis is performed to determine the significance or not between Operating Profit Before Status Policy Change to Comprehensive Income. Based on the statistical calculation, the following results are obtained:

Table 7 : T-test Analysis Operating Profit Before Policy Change Status of Comprehensive Income in Bank Aceh Syariah Year 2015-2016

Coefficients ^a							
Model	Unstandardized Coefficients		Standar dized Coeffi cients	t	Sig.	Collinearity Statistics	
	B	Std.	Beta			Toler	VIF

			Error				ance	
1	(Constant)	69738.303	15840.344		4.403	.012		
	Operating Profit Before Status Change Policy	.650	.051	.988	12.654	.000	1.000	1.000
a. Dependent Variable: Comprehensive Income								

Based on the calculation results can be obtained t-count = 12.654 with a significant level ($\alpha = 0.05$) for two-sided test $dk = n-2 = 6-2 = 4$ so obtained t-table = 2.132 showing t-count > t-table or $12.654 > 2.132$, which means there is a significant relationship between Operating Profit Before Policy Change Status and Comprehensive Profit. So Operating Profit Before Policy Change Status partially significant effect on Comprehensive Profit.

3. Analysis of the Effect of Operating Income After the Status Change Policy to Comprehensive Income

To know how big influence Operating Profit After Policy Change Status to Profit Comprehensive then done partial analysis, where this analysis aim to know how big influence of independent variable to dependent variable. It can also see changes that occur between one variable to be followed by another variable.

a. Simple Regression Analysis

This simple regression analysis is used to analyze whether there is a linear relationship between variables. That is, any changes that occur in one variable will be followed by a change with a parallel to the other variables. So to know the effect of Operating Profit After Policy Change of Status to Bank Syariah Comprehensive Profit conducted simple partial regression test. Based on statistical calculations conducted by the researchers obtained the following results:

Table 8: Simple Regression Analysis Operating Profit After Policy Change Status to Comprehensive Income in Bank Aceh Syariah Year 2016-2017

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	37591.992	18843.962		1.995	.117		
	Operating Profit After Status Change Policy	.502	.067	.966	7.452	.002	1.000	1.000
a. Dependent Variable: Comprehensive Income								

From the calculations and the table above illustrates that the partial regression equation as follows:

$$Y = a + bx$$

$$Y = 37591.992 + 0.502X$$

Where:

Y = object of dependent variables that projected comprehensive income

X = predictable variable of a certain value (Operating Profit After Change Status Policy)

a = value of constant Y if X = 0

b = the value of direction as the predictor of prediction which shows the value of increase (+) and the decrease value (-) variable Y.

The above data shows a constant value of 37,591,992 stating that if Operating Profit After the Status Changes Policy does not increase, the value of the comprehensive profit is 37,591,992. regression coefficient of 0.502 states that every increase of Operating Profit After Policy Change Status will raise comprehensive profit equal to 37,591,992 if Operating Profit After Policy Change Status Rp1, then comprehensive profit also predicted increase 0.502.

b. Determination Coefficient Analysis

The magnitude of the influence of Operating Profit After the Policy of Status Changes to the Comprehensive Length can be known from the coefficient of determination. Based on the calculation of statistics examined by the authors obtained the following results:

$$Kd = r^2 \times 100\%$$

$$= (0.966)^2 \times 100\%$$

$$= 0.933 \times 100\%$$

$$= 93.3\%$$

Based on statistical calculations using SPSS 24 software, the following results are obtained:

Table 9 : Coefficient of Determination Analysis of Operating Profit After Policy of Status Change to Comprehensive Income

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.966 ^a	.933	.916	27634.756
a. Predictors: (Constant), Operating Profit After Status Change Policy				

From table and above calculation shows that R Square or coefficient of determination equal to 0.933, it shows that comprehensive profit influenced by 93.3% by variable of operational profit after policy change status, while rest of 6.7% influenced by other variable.

c. T-test Analysis

His t-test analysis aims to determine the significance or not between Operating Profit After Policy Change Status to Comprehensive Profit. Based on statistical calculations performed by the authors obtained the following results:

Table 10 : T-test Analysis Operating Profit After Status Policy Change to Comprehensive Income in Bank Aceh Syariah

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	37591.992	18843.962		1.995	.117		
	Operating Profit After Status Change Policy	.502	.067	.966	7.452	.002	1.000	1.000
a. Dependent Variable: Comprehensive Income								

Based on the calculation results can be obtained t-count = 7452 with a significant level ($\alpha = 0.05$) for two-sided test $dk = n-2 = 6-2 = 4$ so obtained t-table = 2.132 showing t-count > t-table or $7.452 > 2.132$, which means there is a significant relationship between Operating Profit After the Policy of Change of Status and Profit Comprehensive. So Operating Profit After Status Change Policy has significant effect to the Comprehensive Profit.

IV. DISCUSSION

Based on the above analysis, it can be seen that the growth of Comprehensive Profit during the quarter of 2015 until 2017 tended to increase every quarter although some decreased. This illustrates the rising and falling conditions. This is due to several other factors of comprehensive profit, one of which is the financial performance of Islamic banks, which is shown from the profitability of Islamic Bank.

a. The Effect of Operating Profit Before the Status Change Policy on Comprehensive Income at Bank Aceh Syariah

Operating Profit Before the Status Change Policy has a significant relationship to the Comprehensive Income. This can be seen from the simple regression analysis, where the constant value of 69,738,303 states that if the Operating Profit Before the Status Changes Policy did not increase then the value of the Comprehensive Profit is 69,738,303 regression coefficient of 0.502 stating that every increase of Operating Profit Before Policy Change Status will raise a Comprehensive Profit of 0.502. If the Operating Profit is increased by one unit, then the Comprehensive Profit is predicted to increase by 0.502. Thus, thus a positive sign indicates that every 0.502 mangalami increase will be followed by an increase in Comprehensive Income.

Judging from the partial correlation analysis, the amount of the Operating Profit relationship Before the Status Change Policy to the Comprehensive Profit of 0.988. The figure is at the interval of 0.988-0.1 which means having a strong relationship between Operating Profit Before the Status Change Policy on Comprehensive Income. This means that if the Operating Profit Before Status Policy experienced an increase then the Comprehensive Income also increased.

Then, if seen from R square or coefficient of determination equal to 0.976, it shows that Comprehensive Income influenced 97.6% by Operational Profit before Policy Status, while the rest of 2.4% influenced by other variable not discussed in research such as income factor interest, fee income, cost control and external factors such as foreign exchange rate, inflation and various economic regulation and deregulation issued by the government.

From the calculation results obtained $t\text{-count} = 12.654$ with a significant level ($\alpha = 0.05$) for two-sided test $dk = n - 2 = 6 - 2 = 4$ so obtained $t\text{-table} = 2.132$ which shows $t\text{-count} > t\text{-table}$ or $12.654 > 2.132$, meaning that there is a significant positive relationship between Operating Profit Before the Status Policy and Comprehensive Profit at Bank Aceh Syariah.

b. The Effect of Operating Income After the Status Change Policy on Comprehensive Income

Operating Profit After the Status Change Policy also has a significant relationship to the Comprehensive Income. This can be seen from the simple regression analysis, where the constant value is 37,591,992 which states if Operating Profit After Change Status Policy has increased then the value of the Comprehensive Profit is 37,591,992 regression coefficient of 0.502 stating that every increase of Operating Profit After Policy Change Status will increase Comprehensive Profit of 0.502. If the Operating Profit is increased by one unit then the Comprehensive Profit is also predicted to increase by 0.502.

Judging from the partial correlation, the magnitude of the relationship Operating Profit After the Status Policy to the Comprehensive Profit of 0.966 the figure is in the interval 0.966-0.1 which means having a strong relationship Operating Profit After the Status Policy Change to Profit Comprehensive and is unidirectional for a positive value. That is if the Operating Profit increases, then Comprehensive Income will rise.

If seen from R square or coefficient of determination obtained value equal to 0.933. This indicates that a comprehensive profit is affected by 93.3% by Operating Profit Variation After the Status Change Policy, while the remaining 6.7% is influenced by other variables not discussed in this study such as revenue-sharing factors, margin revenue, cost control and external factors such as foreign exchange rates, inflation and various regulations and deregulation of the economy that the government spawned.

From the calculation results obtained $t\text{-count} = 37,591,992$ with a significant level ($\alpha = 0.05$) for two-sided test $dk = n - 2 = 6 - 2 = 4$ so obtained $t\text{-table} = 2.132$, which shows $t\text{-count} > t\text{-table}$ or $37,591,992 > 2.132$, which means there is a significant positive relationship between Operating Profit After the Status and Competition Change Policy at Bank Aceh Syariah.

V. CONCLUSION

The development of Comprehensive Income in Bank Aceh Syariah has fluctuated. This is influenced by many factors, one of which is the operational profit before the status change policy and after the change status policy, both have a significant effect. The Effect of Operating Income Before the Policy of Status Changes to Comprehensive Income in Bank Aceh Syariah from the first quarter 2015 to the fourth quarter of 2017 showed that the Comprehensive Income affected 97.6% by Operating Profit Before Policy Status, while the remaining 2.4% was influenced by other factors not examined in this research. The Effect of Operating Profit After the Policy of Status Changes to the Comprehensive Income of Bank Aceh Syariah from the first quarter of 2015 to the fourth quarter of 2017 shows that the comprehensive Profit is affected by 93.3% by Operating Profit Variables After the Status Change Policy, while the remaining 6.7% is influenced by other variables that are not discussed in this study.

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