

## LAMPIRAN

No	Tahun	Mudharabah	DPK	Suku Bunga	Biaya Promosi
1	Jul-11	9.766.000.000	89.786.000.000	6,75	118.000.000.000
2	Agu-11	9.989.000.000	92.021.000.000	6,75	142.000.000.000
3	Sep-11	10.020.000.000	97.756.000.000	6,75	167.000.000.000
4	Okt-11	10.150.000.000	101.811.000.000	6,50	231.000.000.000
5	Nov-11	10.203.000.000	105.330.000.000	6,00	262.000.000.000
6	Des-11	10.223.000.000	115.415.000.000	6,00	339.000.000.000
7	Jan-12	10.133.000.000	116.518.000.000	6,00	18.000.000.000
8	Feb-12	10.122.000.000	114.616.000.000	5,75	44.000.000.000
9	Mar-12	10.039.000.000	114.318.000.000	5,75	68.000.000.000
10	Apr-12	10.349.000.000	114.018.000.000	5,75	90.000.000.000
11	Mei-12	10.482.000.000	115.206.000.000	5,75	110.000.000.000
12	Jun-12	10.904.000.000	119.279.000.000	5,75	134.000.000.000
13	Jul-12	11.023.000.000	121.018.000.000	5,75	166.000.000.000
14	Agu-12	11.180.000.000	123.673.000.000	5,75	197.000.000.000
15	Sep-12	11.359.000.000	127.678.000.000	5,75	224.000.000.000
16	Okt-12	11.438.000.000	134.453.000.000	5,75	261.000.000.000
17	Nov-12	11.527.000.000	138.671.000.000	5,75	296.000.000.000
18	Des-12	12.023.000.000	147.512.000.000	5,75	372.000.000.000
19	Jan-13	12.027.000.000	148.731.000.000	5,75	16.000.000.000
20	Feb-13	12.056.000.000	150.795.000.000	5,75	39.000.000.000
21	Mar-13	12.102.000.000	156.964.000.000	5,75	62.000.000.000
22	Apr-13	12.026.000.000	158.519.000.000	5,75	89.000.000.000
23	Mei-13	12.168.000.000	163.000.000.000	5,75	108.000.000.000
24	Jun-13	12.629.000.000	163.966.000.000	6,00	134.000.000.000
25	Jul-13	13.281.000.000	166.453.000.000	6,50	169.000.000.000
26	Agu-13	13.299.000.000	170.222.000.000	6,50	196.000.000.000
27	Sep-13	13.364.000.000	171.701.000.000	7,25	234.000.000.000
28	Okt-13	13.664.000.000	174.018.000.000	7,25	270.000.000.000
29	Nov-13	13.878.000.000	176.292.000.000	7,50	305.000.000.000
30	Des-13	13.625.000.000	183.534.000.000	7,50	370.000.000.000
31	Jan-14	13.322.000.000	177.930.000.000	7,50	270.000.000.000
32	Feb-14	13.300.000.000	178.154.000.000	7,50	57.000.000.000
33	Mar-14	13.498.000.000	180.945.000.000	7,50	84.000.000.000
34	Apr-14	13.802.000.000	185.508.000.000	7,50	119.000.000.000
35	Mei-14	13.869.000.000	190.783.000.000	7,50	167.000.000.000
36	Jun-14	14.312.000.000	191.594.000.000	7,50	200.000.000.000
37	Jul-14	14.559.000.000	194.299.000.000	7,50	145.000.000.000

38	Agu-14	14.277.000.000	195.559.000.000	7,50	173.000.000.000
39	Sep-14	14.356.000.000	197.141.000.000	7,50	196.000.000.000
40	Okt-14	14.371.000.000	207.121.000.000	7,50	218.000.000.000
41	Nov-14	14.307.000.000	209.644.000.000	7,50	246.000.000.000
42	Des-14	14.354.000.000	217.858.000.000	7,75	300.000.000.000
43	Jan-15	14.207.000.000	210.761.000.000	7,75	17.000.000.000
44	Feb-15	14.147.000.000	210.297.000.000	7,50	32.000.000.000
45	Mar-15	14.136.000.000	212.988.000.000	7,50	56.000.000.000
46	Apr-15	14.388.000.000	213.973.000.000	7,50	77.000.000.000
47	Mei-15	14.906.000.000	215.339.000.000	7,50	118.000.000.000
48	Jun-15	15.667.000.000	213.477.000.000	7,50	161.000.000.000
49	Jul-15	15.729.000.000	216.083.000.000	7,50	186.000.000.000
50	Agu-15	15.676.000.000	216.035.600.000	7,50	225.000.000.000
51	Sep-15	15.144.000.000	219.580.000.000	7,50	251.000.000.000
52	Okt-15	14.925.000.000	219.478.000.000	7,50	273.000.000.000
53	Nov-15	14.680.000.000	220.635.000.000	7,50	302.000.000.000
54	Des-15	14.820.000.000	231.175.000.000	7,50	358.000.000.000
55	Jan-16	14.469.000.000	229.094.000.000	7,25	16.000.000.000
56	Feb-16	14.268.000.000	231.820.000.000	7,00	31.000.000.000
57	Mar-16	14.273.000.000	232.657.000.000	6,75	49.000.000.000
58	Apr-16	14.239.000.000	233.808.000.000	6,75	72.000.000.000
59	Mei-16	14.856.000.000	238.366.000.000	6,75	94.000.000.000
60	Jun-16	15.298.000.000	241.336.000.000	6,50	124.000.000.000

**Data setelah pembobotan**

<b>Tahun</b>	<b>Mudharabah</b>	<b>DPK</b>	<b>Suku_Bunga</b>	<b>Biaya</b>
Jul-11	0,0715	0,0784	0,0483	0,0792
Agu-11	0,1378	0,1511	0,0930	0,1537
Sep-11	-0,0777	-0,0853	-0,0524	-0,0872
Okt-11	-0,0810	-0,0892	-0,0526	-0,0920
Nov-11	-0,0983	-0,1083	-0,0590	-0,1122
Des-11	-0,5502	-0,6081	-0,3298	-0,6338
Jan-12	-0,2578	-0,2852	-0,1546	-0,2643
Feb-12	-0,2020	-0,2232	-0,1161	-0,2149
Mar-12	-0,3391	-0,3749	-0,1949	-0,3672
Apr-12	-0,0759	-0,0838	-0,0436	-0,0831
Mei-12	-0,0141	-0,0156	-0,0081	-0,0156
Jun-12	0,1510	0,1666	0,0865	0,1674
Jul-12	0,1558	0,1719	0,0892	0,1740
Agu-12	0,1537	0,1697	0,0879	0,1727
Sep-12	0,2232	0,2465	0,1276	0,2519
Okt-12	0,0224	0,0248	0,0128	0,0254
Nov-12	-0,0523	-0,0579	-0,0299	-0,0596
Des-12	0,0183	0,0203	0,0104	0,0210
Jan-13	0,4190	0,4643	0,2390	0,4241
Feb-13	0,2683	0,2975	0,1530	0,2819
Mar-13	0,0632	0,0701	0,0360	0,0676
Apr-13	-0,0420	-0,0467	-0,0240	-0,0457
Mei-13	-0,0858	-0,0954	-0,0489	-0,0939
Jun-13	0,0755	0,0838	0,0448	0,0831
Jul-13	0,1600	0,1774	0,1028	0,1775
Agu-13	0,2211	0,2453	0,1420	0,2467
Sep-13	0,1089	0,1208	0,0779	0,1222
Okt-13	0,2157	0,2392	0,1543	0,2433
Nov-13	0,2221	0,2463	0,1642	0,2515
Des-13	-0,2129	-0,2367	-0,1576	-0,2431
Jan-14	-0,2918	-0,3242	-0,2162	-0,3295
Feb-14	-0,0147	-0,0163	-0,0109	-0,0156
Mar-14	0,0193	0,0214	0,0143	0,0208
Apr-14	0,0859	0,0954	0,0635	0,0938
Mei-14	-0,0596	-0,0663	-0,0441	-0,0659

Jun-14	0,1912	0,2125	0,1412	0,2128
Jul-14	0,3096	0,3439	0,2285	0,3400
Agu-14	0,0909	0,1010	0,0671	0,1006
Sep-14	0,1069	0,1188	0,0789	0,1188
Okt-14	-0,1420	-0,1582	-0,1048	-0,1585
Nov-14	-0,3435	-0,3830	-0,2537	-0,3853
Des-14	-0,6648	-0,7421	-0,5073	-0,7512
Jan-15	0,0340	0,0379	0,0259	0,0343
Feb-15	-0,0143	-0,0160	-0,0106	-0,0148
Mar-15	-0,2078	-0,2319	-0,1535	-0,2200
Apr-15	-0,1132	-0,1263	-0,0836	-0,1213
Mei-15	0,1411	0,1571	0,1040	0,1535
Jun-15	0,6386	0,7097	0,4698	0,7020
Jul-15	0,5697	0,6333	0,4190	0,6296
Agu-15	0,5505	0,6120	0,4049	0,6129
Sep-15	0,1416	0,1578	0,1043	0,1586
Okt-15	-0,0149	-0,0166	-0,0110	-0,0167
Nov-15	-0,2459	-0,2743	-0,1814	-0,2776
Des-15	-0,4503	-0,5032	-0,3321	-0,5116
Jan-16	-0,0732	-0,0819	-0,0523	-0,0736
Feb-16	-0,2513	-0,2812	-0,1732	-0,2596
Mar-16	-0,2852	-0,3192	-0,1896	-0,3002
Apr-16	-0,3394	-0,3800	-0,2256	-0,3629
Mei-16	-0,0932	-0,1042	-0,0619	-0,1006
Jun-16	0,1435	0,1604	0,0916	0,1563

# 1. UJI STASIONERITAS

## A. UJI UNIT ROOT TEST

### HASIL UJI UNIT ROOT MUDHARABAH TINGKAT LEVEL

Null Hypothesis: MUDHARABAH01 has a unit root  
Exogenous: Constant  
Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.692628	0.0066
Test critical values:		
1% level	-3.546099	
5% level	-2.911730	
10% level	-2.593551	

\*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation  
Dependent Variable: D(MUDHARABAH01)  
Method: Least Squares  
Date: 02/20/17 Time: 14:13  
Sample (adjusted): 2011M08 2016M06  
Included observations: 59 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
MUDHARABAH01(-1)	-0.388194	0.105127	-3.692628	0.0005
C	0.000380	0.026305	0.014432	0.9885
R-squared	0.193040	Mean dependent var		0.001220
Adjusted R-squared	0.178883	S.D. dependent var		0.222971
S.E. of regression	0.202046	Akaike info criterion		-0.327331
Sum squared resid	2.326890	Schwarz criterion		-0.256906
Log likelihood	11.65627	Hannan-Quinn criter.		-0.299840
F-statistic	13.63550	Durbin-Watson stat		1.757007
Prob(F-statistic)	0.000499			

## HASIL UJI UNIT ROOT DPK TINGKAT LEVEL

Null Hypothesis: DPK has a unit root  
 Exogenous: Constant  
 Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.693203	0.0066
Test critical values:		
1% level	-3.546099	
5% level	-2.911730	
10% level	-2.593551	

\*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation  
 Dependent Variable: D(DPK)  
 Method: Least Squares  
 Date: 02/20/17 Time: 14:15  
 Sample (adjusted): 2011M08 2016M06  
 Included observations: 59 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
DPK(-1)	-0.388346	0.105151	-3.693203	0.0005
C	0.000334	0.029248	0.011420	0.9909
R-squared	0.193089	Mean dependent var		0.001389
Adjusted R-squared	0.178933	S.D. dependent var		0.247923
S.E. of regression	0.224650	Akaike info criterion		-0.115235
Sum squared resid	2.876657	Schwarz criterion		-0.044810
Log likelihood	5.399434	Hannan-Quinn criter.		-0.087744
F-statistic	13.63975	Durbin-Watson stat		1.756680
Prob(F-statistic)	0.000498			

## HASIL UJI UNIT ROOT SUKU BUNGA TINGKAT LEVEL

Null Hypothesis: SUKU\_BUNGA has a unit root  
 Exogenous: Constant  
 Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.733487	0.0059
Test critical values:		
1% level	-3.546099	
5% level	-2.911730	
10% level	-2.593551	

\*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation  
 Dependent Variable: D(SUKU\_BUNGA)  
 Method: Least Squares  
 Date: 02/20/17 Time: 14:19  
 Sample (adjusted): 2011M08 2016M06  
 Included observations: 59 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SUKU_BUNGA(-1)	-0.394691	0.105717	-3.733487	0.0004
C	0.000121	0.018437	0.006555	0.9948
R-squared	0.196492	Mean dependent var		0.000733
Adjusted R-squared	0.182395	S.D. dependent var		0.156614
S.E. of regression	0.141613	Akaike info criterion		-1.038127
Sum squared resid	1.143092	Schwarz criterion		-0.967702
Log likelihood	32.62475	Hannan-Quinn criter.		-1.010636
F-statistic	13.93892	Durbin-Watson stat		1.758728
Prob(F-statistic)	0.000438			

## HASIL UJI UNIT ROOT PROMOSI TINGKAT LEVEL

Null Hypothesis: BIAYA has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.733884	0.0059
Test critical values:		
1% level	-3.546099	
5% level	-2.911730	
10% level	-2.593551	

\*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(BIAYA)

Method: Least Squares

Date: 02/20/17 Time: 14:20

Sample (adjusted): 2011M08 2016M06

Included observations: 59 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
BIAYA(-1)	-0.395085	0.105811	-3.733884	0.0004
C	0.000260	0.029262	0.008870	0.9930
R-squared	0.196525	Mean dependent var		0.001306
Adjusted R-squared	0.182429	S.D. dependent var		0.248573
S.E. of regression	0.224759	Akaike info criterion		-0.114269
Sum squared resid	2.879436	Schwarz criterion		-0.043844
Log likelihood	5.370943	Hannan-Quinn criter.		-0.086778
F-statistic	13.94189	Durbin-Watson stat		1.770319
Prob(F-statistic)	0.000437			



## B. UJI DERAJAT INTEGRASI

### HASIL UJI UNIT ROOT MUDHARABAH TINGKAT FIRST DIFFERENCE

Null Hypothesis: D(MUDHARABAH01) has a unit root  
Exogenous: Constant  
Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-7.745657	0.0000
Test critical values:		
1% level	-3.548208	
5% level	-2.912631	
10% level	-2.594027	

\*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation  
Dependent Variable: D(MUDHARABAH01,2)  
Method: Least Squares  
Date: 02/20/17 Time: 14:14  
Sample (adjusted): 2011M09 2016M06  
Included observations: 58 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(MUDHARABAH01(-1))	-1.043574	0.134730	-7.745657	0.0000
C	-2.57E-05	0.029748	-0.000864	0.9993
R-squared	0.517221	Mean dependent var		0.002937
Adjusted R-squared	0.508600	S.D. dependent var		0.323162
S.E. of regression	0.226536	Akaike info criterion		-0.097948
Sum squared resid	2.873849	Schwarz criterion		-0.026898
Log likelihood	4.840494	Hannan-Quinn criter.		-0.070273
F-statistic	59.99521	Durbin-Watson stat		1.966672
Prob(F-statistic)	0.000000			

## HASIL UJI UNIT ROOT DPK TINGKAT FIRST DIFFERENCE

Null Hypothesis: D(DPK) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-7.743942	0.0000
Test critical values:		
1% level	-3.548208	
5% level	-2.912631	
10% level	-2.594027	

\*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(DPK,2)

Method: Least Squares

Date: 02/20/17 Time: 14:17

Sample (adjusted): 2011M09 2016M06

Included observations: 58 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(DPK(-1))	-1.043482	0.134748	-7.743942	0.0000
C	2.30E-05	0.033078	0.000695	0.9994
R-squared	0.517111	Mean dependent var		0.003309
Adjusted R-squared	0.508488	S.D. dependent var		0.359295
S.E. of regression	0.251894	Akaike info criterion		0.114260
Sum squared resid	3.553242	Schwarz criterion		0.185310
Log likelihood	-1.313539	Hannan-Quinn criter.		0.141935
F-statistic	59.96863	Durbin-Watson stat		1.967087
Prob(F-statistic)	0.000000			

## HASIL UJI UNIT ROOT SUKU BUNGA TINGKAT FIRST DIFFERENCE

Null Hypothesis: D(SUKU\_BUNGA) has a unit root  
 Exogenous: Constant  
 Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-7.771803	0.0000
Test critical values:		
1% level	-3.548208	
5% level	-2.912631	
10% level	-2.594027	

\*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation  
 Dependent Variable: D(SUKU\_BUNGA,2)  
 Method: Least Squares  
 Date: 02/20/17 Time: 14:20  
 Sample (adjusted): 2011M09 2016M06  
 Included observations: 58 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(SUKU_BUNGA(-1))	-1.045524	0.134528	-7.771803	0.0000
C	-0.000111	0.020894	-0.005329	0.9958
R-squared	0.518904	Mean dependent var		0.001874
Adjusted R-squared	0.510313	S.D. dependent var		0.227378
S.E. of regression	0.159114	Akaike info criterion		-0.804523
Sum squared resid	1.417759	Schwarz criterion		-0.733473
Log likelihood	25.33116	Hannan-Quinn criter.		-0.776847
F-statistic	60.40092	Durbin-Watson stat		1.971726
Prob(F-statistic)	0.000000			

## HASIL UJI UNIT ROOT BIAYA PROMOSI TINGKAT FIRST DIFFERENCE

Null Hypothesis: D(BIAYA) has a unit root  
 Exogenous: Constant  
 Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-7.835155	0.0000
Test critical values:		
1% level	-3.548208	
5% level	-2.912631	
10% level	-2.594027	

\*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation  
 Dependent Variable: D(BIAYA,2)  
 Method: Least Squares  
 Date: 02/20/17 Time: 14:21  
 Sample (adjusted): 2011M09 2016M06  
 Included observations: 58 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(BIAYA(-1))	-1.054509	0.134587	-7.835155	0.0000
C	-0.000124	0.033146	-0.003743	0.9970
R-squared	0.522956	Mean dependent var		0.003144
Adjusted R-squared	0.514438	S.D. dependent var		0.362231
S.E. of regression	0.252411	Akaike info criterion		0.118359
Sum squared resid	3.567837	Schwarz criterion		0.189409
Log likelihood	-1.432413	Hannan-Quinn criter.		0.146034
F-statistic	61.38966	Durbin-Watson stat		1.970766
Prob(F-statistic)	0.000000			

## C. UJI KOINTEGRASI

### HASIL REGRESI BERGANDA OLS

Dependent Variable: MUDHARABAH01

Method: Least Squares

Date: 03/02/17 Time: 11:23

Sample: 2011M07 2016M06

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.000262	8.90E-05	2.942125	0.0047
DPK	0.882736	0.009904	89.12581	0.0000
SUKU_BUNGA	-0.044771	0.005610	-7.980857	0.0000
BIAYA	0.045028	0.010484	4.295004	0.0001
R-squared	0.999993	Mean dependent var		0.000262
Adjusted R-squared	0.999992	S.D. dependent var		0.250919
S.E. of regression	0.000689	Akaike info criterion		-11.65755
Sum squared resid	2.66E-05	Schwarz criterion		-11.51792
Log likelihood	353.7264	Hannan-Quinn criter.		-11.60293
F-statistic	2606277.	Durbin-Watson stat		1.271583
Prob(F-statistic)	0.000000			

## UJI ECT

Null Hypothesis: ECT has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=10)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.105569	0.0001
Test critical values:		
1% level	-3.546099	
5% level	-2.911730	
10% level	-2.593551	

\*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(ECT)

Method: Least Squares

Date: 03/01/17 Time: 14:18

Sample (adjusted): 2011M08 2016M06

Included observations: 59 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ECT(-1)	-0.651594	0.127624	-5.105569	0.0000
C	-1.82E-05	8.31E-05	-0.218944	0.8275
R-squared	0.313806	Mean dependent var		-3.22E-05
Adjusted R-squared	0.301767	S.D. dependent var		0.000763
S.E. of regression	0.000638	Akaike info criterion		-11.84442
Sum squared resid	2.32E-05	Schwarz criterion		-11.77400
Log likelihood	351.4105	Hannan-Quinn criter.		-11.81693
F-statistic	26.06683	Durbin-Watson stat		1.806822
Prob(F-statistic)	0.000004			

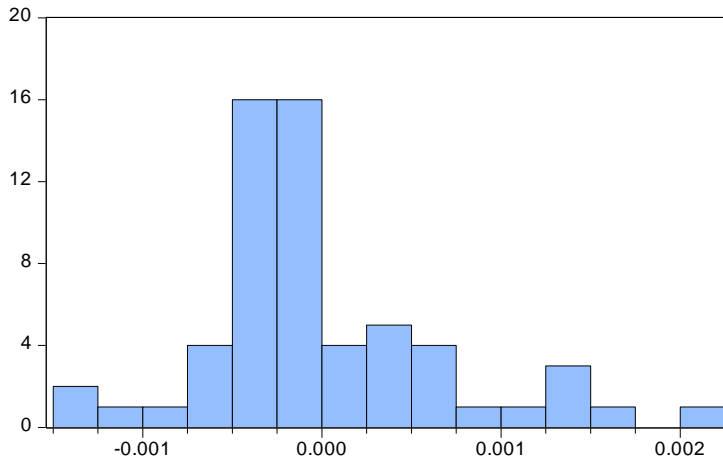
## D. UJI ERROR CORRECTION MODEL (ECM)

Dependent Variable: D(MUDHARABAH01)  
 Method: Least Squares  
 Date: 02/20/17 Time: 14:02  
 Sample (adjusted): 2011M08 2016M06  
 Included observations: 59 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.98E-05	8.10E-05	-0.244678	0.8076
D(DPK)	0.898014	0.007890	113.8196	0.0000
D(SUKU_BUNGA)	-0.040690	0.005224	-7.788839	0.0000
D(BIAYA)	0.027010	0.007746	3.487055	0.0010
ECT1(-1)	-0.607559	0.126027	-4.820874	0.0000
R-squared	0.999993	Mean dependent var		0.001220
Adjusted R-squared	0.999992	S.D. dependent var		0.222971
S.E. of regression	0.000622	Akaike info criterion		-11.84661
Sum squared resid	2.09E-05	Schwarz criterion		-11.67054
Log likelihood	354.4749	Hannan-Quinn criter.		-11.77788
F-statistic	1863813.	Durbin-Watson stat		1.710116
Prob(F-statistic)	0.000000			

## 2. UJI ASUMSI KLASIK

### A. UJI NORMALITAS



Series: Residuals	
Sample 2011M07 2016M06	
Observations 60	
Mean	-1.20e-17
Median	-0.000171
Maximum	0.002042
Minimum	-0.001392
Std. Dev.	0.000672
Skewness	0.933562
Kurtosis	4.138294
Jarque-Bera	11.95467
Probability	0.002536

### B. UJI MULTIKOLINEARITAS

	DPK	BIAYA_PROMOSI	SUKU_BUNGA
DPK	1.000000	-0.024605	0.702956
BIAYA_PROMOSI	-0.024605	1.000000	0.159476
SUKU_BUNGA	0.702956	0.159476	1.000000

## C. UJI HETEROKEDASTISITAS

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	1.846441	Prob. F(3,56)	0.1493
Obs*R-squared	5.400765	Prob. Chi-Square(3)	0.1447
Scaled explained SS	7.382313	Prob. Chi-Square(3)	0.0607

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 03/01/17 Time: 14:26

Sample: 2011M07 2016M06

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.43E-07	1.00E-07	4.428220	0.0000
DPK	-1.61E-05	1.11E-05	-1.443618	0.1544
SUKU_BUNGA	1.24E-06	6.31E-06	0.196736	0.8447
BIAYA	1.47E-05	1.18E-05	1.247909	0.2173

R-squared	0.090013	Mean dependent var	4.43E-07
Adjusted R-squared	0.041263	S.D. dependent var	7.92E-07
S.E. of regression	7.76E-07	Akaike info criterion	-25.23695
Sum squared resid	3.37E-11	Schwarz criterion	-25.09733
Log likelihood	761.1085	Hannan-Quinn criter.	-25.18234
F-statistic	1.846441	Durbin-Watson stat	1.769187
Prob(F-statistic)	0.149256		



## D. UJI AUTOKORELASI

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	4.461474	Prob. F(2,54)	0.0161
Obs*R-squared	8.508452	Prob. Chi-Square(2)	0.0142

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/01/17 Time: 14:52

Sample: 2011M07 2016M06

Included observations: 60

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-6.11E-06	8.40E-05	-0.072695	0.9423
DPK	0.002420	0.009513	0.254449	0.8001
BIAYA	-0.002542	0.010170	-0.249949	0.8036
SUKU_BUNGA	7.17E-05	0.005372	0.013342	0.9894
RESID(-1)	0.419316	0.140834	2.977375	0.0043
RESID(-2)	-0.174707	0.143014	-1.221609	0.2272

R-squared	0.141808	Mean dependent var	-1.09E-17
Adjusted R-squared	0.062345	S.D. dependent var	0.000672
S.E. of regression	0.000650	Akaike info criterion	-11.74381
Sum squared resid	2.28E-05	Schwarz criterion	-11.53437
Log likelihood	358.3142	Hannan-Quinn criter.	-11.66189
F-statistic	1.784590	Durbin-Watson stat	1.910001
Prob(F-statistic)	0.131591		

## E. UJI LINEARITAS

Ramsey RESET Test

Equation: UNTITLED

Specification: DOUBLE\_LOG\_MUDHARABAH C DOUBLE\_LOG\_DPK

SUKU\_BUNGA DOUBLE\_LOG\_BIAYA

Omitted Variables: Squares of fitted values

	Value	df	Probability
t-statistic	1.885363	55	0.0647
F-statistic	3.554592	(1, 55)	0.0647
Likelihood ratio	3.757580	1	0.0526

F-test summary:

	Sum of Sq.	df	Mean Squares
Test SSR	7.84E-07	1	7.84E-07
Restricted SSR	1.29E-05	56	2.31E-07
Unrestricted SSR	1.21E-05	55	2.21E-07

LR test summary:

	Value	df
Restricted LogL	375.3933	56
Unrestricted LogL	377.2721	55

Unrestricted Test Equation:

Dependent Variable: DOUBLE\_LOG\_MUDHARABAH

Method: Least Squares

Date: 03/01/17 Time: 14:43

Sample: 2011M07 2016M06

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.872814	1.234648	-1.516881	0.1350
DOUBLE_LOG_DPK	25.37300	13.19079	1.923538	0.0596
SUKU_BUNGA	0.026202	0.013623	1.923317	0.0596
DOUBLE_LOG_BIAYA	0.872046	0.453373	1.923463	0.0596
FITTED^2	-24.62318	13.05999	-1.885390	0.0647

R-squared	0.972139	Mean dependent var	1.004705
Adjusted R-squared	0.970112	S.D. dependent var	0.002717
S.E. of regression	0.000470	Akaike info criterion	-12.40907
Sum squared resid	1.21E-05	Schwarz criterion	-12.23454
Log likelihood	377.2721	Hannan-Quinn criter.	-12.34080
F-statistic	479.7673	Durbin-Watson stat	0.784127
Prob(F-statistic)	0.000000		

