

# LAMPIRAN

# Normalitas

Dependent Variable: ROA

Method: Least Squares

Date: 12/08/17 Time: 12:36

Sample: 1 28

Included observations: 28

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-13.49535	10.73741	-1.256853	0.2209
LOG(MUDHARABAH)	2.365936	1.062049	2.227709	0.0355
BOPO	-0.051084	0.023501	-2.173719	0.0398
LOG(MURABAHAH)	-1.211063	0.538098	-2.250635	0.0338
R-squared	0.369953	Mean dependent var		1.818552
Adjusted R-squared	0.291198	S.D. dependent var		1.036607
S.E. of regression	0.872724	Akaike info criterion		2.697168
Sum squared resid	18.27952	Schwarz criterion		2.887483
Log likelihood	-33.76035	Hannan-Quinn criter.		2.755349
F-statistic	4.697472	Durbin-Watson stat		2.674349
Prob(F-statistic)	0.010185			

## AUTOKORELASI

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	3.332310	Prob. F(1,23)	0.0809
Obs*R-squared	3.543353	Prob. Chi-Square(1)	0.0598

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 12/16/17 Time: 09:32

Sample: 1 28

Included observations: 28

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.099030	10.39050	0.298256	0.7682
LOG(MURABAHAH)	0.116924	0.517693	0.225856	0.8233
LOG(MUDHARABAH)	-0.304835	1.027584	-0.296652	0.7694
BOPO	-0.002807	0.022489	-0.124824	0.9017
RESID(-1)	-0.363766	0.199273	-1.825462	0.0809
R-squared	0.126548	Mean dependent var		2.76E-15
Adjusted R-squared	-0.025356	S.D. dependent var		0.822812
S.E. of regression	0.833178	Akaike info criterion		2.633294
Sum squared resid	15.96628	Schwarz criterion		2.871188
Log likelihood	-31.86612	Hannan-Quinn criter.		2.706021
F-statistic	0.833077	Durbin-Watson stat		2.212440
Prob(F-statistic)	0.518027			

# Heteroskedasitas

Heteroskedasticity Test: White

F-statistic	1.667741	Prob. F(9,18)	0.1700
Obs*R-squared	12.73175	Prob. Chi-Square(9)	0.1751
Scaled explained SS	6.971733	Prob. Chi-Square(9)	0.6401

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 12/08/17 Time: 12:43

Sample: 1 28

Included observations: 28

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-609.2058	544.8281	-1.118162	0.2782
LOG(MURABAHAH)	-101.4048	47.72278	-2.124872	0.0477
(LOG(MURABAHAH))^2	-2.933082	1.260637	-2.326666	0.0319
(LOG(MURABAHAH))*(LOG(MUDHARABAH))	11.84876	5.177725	2.288410	0.0344
(LOG(MURABAHAH))*BOPO	0.141892	0.136562	1.039026	0.3125
LOG(MUDHARABAH)	172.7515	107.3080	1.609866	0.1248
(LOG(MUDHARABAH))^2	-11.00470	5.810781	-1.893842	0.0744
(LOG(MUDHARABAH))*BOPO	-0.286179	0.306093	-0.934942	0.3622
BOPO	2.548304	3.568588	0.714093	0.4843
BOPO^2	-0.003354	0.002076	-1.615033	0.1237
R-squared	0.454705	Mean dependent var	0.652840	
Adjusted R-squared	0.182058	S.D. dependent var	0.811693	
S.E. of regression	0.734097	Akaike info criterion	2.492101	
Sum squared resid	9.700167	Schwarz criterion	2.967889	
Log likelihood	-24.88942	Hannan-Quinn criter.	2.637554	
F-statistic	1.667741	Durbin-Watson stat	1.996776	
Prob(F-statistic)	0.169967			

# Linearitas

Ramsey RESET Test

Equation: UNTITLED

Specification: ROA C LOG(MURABAHAH) LOG(MUDHARABAH) BOPO

Omitted Variables: Squares of fitted values

	Value	df	Probability
t-statistic	1.281399	23	0.2128
F-statistic	1.641982	(1, 23)	0.2128
Likelihood ratio	1.930807	1	0.1647

F-test summary:

	Sum of Sq.	df	Mean Squares
Test SSR	1.218029	1	1.218029
Restricted SSR	18.27952	24	0.761647
Unrestricted SSR	17.06149	23	0.741804
Unrestricted SSR	17.06149	23	0.741804

LR test summary:

	Value	df
Restricted LogL	-33.76035	24
Unrestricted LogL	-32.79495	23

Unrestricted Test Equation:

Dependent Variable: ROA

Method: Least Squares

Date: 12/08/17 Time: 12:44

Sample: 1 28

Included observations: 28

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8.771514	20.35310	0.430967	0.6705
LOG(MURABAHAH)	0.710801	1.591056	0.446748	0.6592
LOG(MUDHARABAH)	-1.405718	3.124436	-0.449911	0.6570
BOPO	0.044411	0.078050	0.569011	0.5749
FITTED^2	0.425532	0.332084	1.281399	0.2128
R-squared	0.411936	Mean dependent var		1.818552
Adjusted R-squared	0.309663	S.D. dependent var		1.036607
S.E. of regression	0.861280	Akaike info criterion		2.699639
Sum squared resid	17.06149	Schwarz criterion		2.937533
Log likelihood	-32.79495	Hannan-Quinn criter.		2.772366
F-statistic	4.027840	Durbin-Watson stat		2.614415
Prob(F-statistic)	0.012796			

## Multikolinearitas

Dependent Variable: **ROA**  
 Method: Least Squares  
 Date: 12/08/17 Time: 12:36  
 Sample: 1 28  
 Included observations: 28

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-13.49535	10.73741	-1.256853	0.2209
LOG(MUDHARABAH)	2.365936	1.062049	2.227709	0.0355
BOPO	-0.051084	0.023501	-2.173719	0.0398
LOG(MURABAHAH)	-1.211063	0.538098	-2.250635	0.0338
R-squared	<b>0.369953</b>	Mean dependent var		1.818552
Adjusted R-squared	0.291198	S.D. dependent var		1.036607
S.E. of regression	0.872724	Akaike info criterion		2.697168
Sum squared resid	18.27952	Schwarz criterion		2.887483
Log likelihood	-33.76035	Hannan-Quinn criter.		2.755349
F-statistic	4.697472	Durbin-Watson stat		2.674349
Prob(F-statistic)	0.010185			

Dependent Variable: **BOPO**  
 Method: Least Squares  
 Date: 12/08/17 Time: 12:45  
 Sample: 1 28  
 Included observations: 28

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-77.39561	90.05871	-0.859391	0.3983
LOG(MUDHARABAH)	1.535202	9.033207	0.169951	0.8664
LOG(MURABAHAH)	6.260255	4.404928	1.421194	0.1676
R-squared	<b>0.278832</b>	Mean dependent var		51.25963
Adjusted R-squared	0.221139	S.D. dependent var		8.415789
S.E. of regression	7.427196	Akaike info criterion		6.949131
Sum squared resid	1379.081	Schwarz criterion		7.091867
Log likelihood	-94.28783	Hannan-Quinn criter.		6.992767
F-statistic	4.832998	Durbin-Watson stat		1.679816
Prob(F-statistic)	0.016806			

Dependent Variable: LOG(MUDHARABAH)

Method: Least Squares

Date: 12/08/17 Time: 12:46

Sample: 1 28

Included observations: 28

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.138440	0.864936	10.56545	0.0000
LOG(MURABAHAH)	0.415682	0.057936	7.174899	0.0000
BOPO	0.000752	0.004423	0.169951	0.8664
R-squared	<b>0.745214</b>	Mean dependent var		16.08049
Adjusted R-squared	0.724831	S.D. dependent var		0.313302
S.E. of regression	0.164347	Akaike info criterion		-0.672715
Sum squared resid	0.675250	Schwarz criterion		-0.529978
Log likelihood	12.41800	Hannan-Quinn criter.		-0.629079
F-statistic	36.56083	Durbin-Watson stat		1.480148
Prob(F-statistic)	0.000000			

Dependent Variable: LOG(MURABAHAH)

Method: Least Squares

Date: 12/08/17 Time: 12:47

Sample: 1 28

Included observations: 28

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-10.04351	3.448505	-2.912425	0.0074
BOPO	0.011941	0.008402	1.421194	0.1676
LOG(MUDHARABAH)	1.619299	0.225689	7.174899	0.0000
R-squared	<b>0.763988</b>	Mean dependent var		16.60770
Adjusted R-squared	0.745107	S.D. dependent var		0.642489
S.E. of regression	0.324373	Akaike info criterion		0.687113
Sum squared resid	2.630451	Schwarz criterion		0.829850
Log likelihood	-6.619589	Hannan-Quinn criter.		0.730749
F-statistic	40.46335	Durbin-Watson stat		1.412517
Prob(F-statistic)	0.000000			

## Multikolinearitas menggunakan VIF

Variance Inflation Factors

Date: 01/06/18 Time: 06:17

Sample: 1 28

Included observations: 28

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	115.2920	4238.419	NA
BOPO	0.000552	54.73478	1.386640
LOG(MUDHARABAH)	1.127948	10726.34	3.924867
LOG(MURABAHAH)	0.289550	2940.175	4.237068

**PERHITUNGAN ROA**  
**(RETURN ON ASSETS)**

<b>ROA (RETURN ON ASSETS)</b>				
<b>No</b>	<b>Bulan</b>	<b>Laba sebelum pajak</b>	<b>Total aktiva</b>	<b>Total</b>
1	Mar-10	200603	17632111	1,13771403
2	Des-10	866941	21987536	3,94287473
3	Mar-11	145966	21544422	0,67751179
4	Sep-11	532676	22531976	2,36408915
5	Des-11	1060302	24650616	4,3013205
6	Mar-12	369837	26533873	1,39382969
7	Jun-12	656052	27087858	2,42194123
8	Sep-12	841511	28319627	2,97147628
9	Des-12	1204005	31534085	3,81810666
10	Mar-13	372926	38077959	0,97937497
11	Jun-13	588853	35859920	1,64209234
12	Sep-13	616007	38077959	1,61775215
13	Des-13	1254984	43482789	2,88616261
14	Mar-14	363789	45861388	0,79323591
15	Jun-14	301649	44754908	0,67400206
16	Sep-14	678013	48702576	1,39215018
17	Des-14	1195325	53909789	2,21726893
18	Mar-15	282416	56276615	0,50183544
19	Jun-15	968748	59352564	1,63219233
20	Sep-15	1462317	66145448	2,21075984
21	Des-15	1640764	71673752	2,28921182
22	Mar-16	504920	85358246	0,59153043
23	Jun-16	1114073	84623807	1,31650069
24	Sep-16	1498795	91361552	1,64050957
25	Des-16	1814445	96795505	1,8745137
26	Mar-17	530879	101725075	0,52187624
27	Jun-17	1429931	99354669	1,43921872
28	Sep-17	1809975	108355669	1,67040176

**PERHITUNGAN BOPO**  
(BIAYA OPERASIONAL DAN PENDAPATAN OPERASIONAL)

<b>BIAYA OPERASIONAL DAN PENDAPATAN OPERASIONAL</b>				
<b>No</b>	<b>Bulan</b>	<b>Biaya Operasioanl</b>	<b>Pendapatan Operasional</b>	<b>Hasil BOPO</b>
1	Mar-10	287485	698410	41,16278404
2	Des-10	1496859	3209421	46,63953405
3	Mar-11	376591	742304	50,73271867
4	Sep-11	1503849	2758475	54,51740545
5	Des-11	384506	1807748	21,26988939
6	Mar-12	371185	978398	37,93803749
7	Jun-12	819354	2011139	40,74079415
8	Sep-12	1485703	3058006	48,58404464
9	Des-12	2102478	4341808	48,42402059
10	Mar-13	507441	1089295	46,58435043
11	Jun-13	1263280	2361482	53,49522037
12	Sep-13	2187289	3576292	61,16080566
13	Des-13	2646430	5082861	52,06575588
14	Mar-14	689169	1439955	47,86045397
15	Jun-14	1766247	2826686	62,48472593
16	Sep-14	2558548	4366190	58,59909899
17	Des-14	3388443	6103885	55,51289056
18	Mar-15	949605	1602011	59,27581022
19	Jun-15	1773382	3458992	51,26875113
20	Sep-15	4275175	7620577	56,10041077
21	Des-15	1225495	2123880	57,70076464
22	Mar-16	2336123	4329446	53,95893609
23	Jun-16	2336123	4329446	53,95893609
24	Sep-16	3709910	6512598	56,96513127
25	Des-16	4981704	8990217	55,41250005
26	Mar-17	1348454	2365159	57,01324943
27	Jun-17	2390838	4697197	50,89924906
28	Sep-17	3859604	7024680	54,94348497

## MUDHARABAH DAN MURABAHAH

No	Bulan	Mudharabah	Murabahah
1	Mar-10	3824047	4778216
2	Des-10	6842962	5010329
3	Mar-11	6184510	5681206
4	Sep-11	8601612	6053099
5	Des-11	7576571	8592825
6	Mar-12	7249766	9064994
7	Jun-12	8163664	13019678
8	Sep-12	10176686	9084377
9	Des-12	8384019	10956513
10	Mar-13	7866814	11708669
11	Jun-13	7974494	13301224
12	Sep-13	8452617	14644448
13	Des-13	8645034	17142724
14	Mar-14	10693004	17651142
15	Jun-14	8883212	18975319
16	Sep-14	10393159	20229492
17	Des-14	9452771	21083861
18	Mar-15	8634828	20622081
19	Jun-15	12158331	23475104
20	Sep-15	15722018	27917773
21	Des-15	14363497	28283729
22	Mar-16	14368780	29794827
23	Jun-16	14764784	33570971
24	Sep-16	13389693	32151400
25	Des-16	12017449	34844179
26	Mar-17	12430437	35533354
27	Jun-17	12518339	37398448
28	Sep-17	12161101	34021478

## DATA

No	Tgl	ROA (%)	BOPO (%)	Murabahah	Mudharabah
1	Mar-10	1,137714026	41,16278404	4778216	3824047
2	Des-10	3,942874727	46,63953405	5010329	6842962
3	Mar-11	0,677511794	50,73271867	5681206	6184510
4	Sep-11	2,36408915	54,51740545	6053099	8601612
5	Des-11	4,301320502	21,26988939	8592825	7576571
6	Mar-12	1,393829691	37,93803749	9064994	7249766
7	Jun-12	2,421941225	40,74079415	13019678	8163664
8	Sep-12	2,971476284	48,58404464	9084377	10176686
9	Des-12	3,818106661	48,42402059	10956513	8384019
10	Mar-13	0,979374971	46,58435043	11708669	7866814
11	Jun-13	1,642092342	53,49522037	13301224	7974494
12	Sep-13	1,617752149	61,16080566	14644448	8452617
13	Des-13	2,886162615	52,06575588	17142724	8645034
14	Mar-14	0,793235913	47,86045397	17651142	10693004
15	Jun-14	0,674002056	62,48472593	18975319	8883212
16	Sep-14	1,392150181	58,59909899	20229492	10393159
17	Des-14	2,217268927	55,51289056	21083861	9452771
18	Mar-15	0,501835443	59,27581022	20622081	8634828
19	Jun-15	1,632192335	51,26875113	23475104	12158331
20	Sep-15	2,210759839	56,10041077	27917773	15722018
21	Des-15	2,289211816	57,70076464	28283729	14363497
22	Mar-16	0,59153043	53,95893609	29794827	14368780
23	Jun-16	1,316500686	53,95893609	33570971	14764784
24	Sep-16	1,640509566	56,96513127	32151400	13389693
25	Des-16	1,874513698	55,41250005	34844179	12017449
26	Mar-17	0,521876243	57,01324943	35533354	12430437
27	Jun-17	1,439218725	50,89924906	37398448	12518339
28	Sep-17	1,670401758	54,94348497	34021478	12161101