

Data Perbankan Syariah yang Diteliti

Data 2011

Nama Bank	DK	DPS	DD	DKI	KA	ROA	BOPO
BMI	5	4	6	2	3	1,52	85,52
BVS	6	4	5	2	4	6,93	86,4
BRI Syariah	3	4	4	2	3	0,2	99,25
BNI Syariah	6	5	4	2	2	1,29	87,86
BSM	2	5	4	1	2	1,95	76,44
BSMI	4	4	6	2	3	1,58	90,8
BSB	6	5	4	2	3	0,52	93,86
BCA Syariah	3	5	5	2	3	0,9	91,72
BMSI	5	3	6	2	4	3,57	55,18
BTPN Syariah	4	4	5	2	3	4,4	45,25
BJB Syariah	3	5	6	1	3	1,23	84,07
BPS	6	4	4	2	3	2,06	74,3
BPD Syariah Jogja	3	3	4	1	4	3,99	47,75

Data 2012

Nama Bank	DK	DPS	DD	DKI	KA	ROA	BOPO
BMI	5	4	6	2	3	0,2	84,48
BVS	6	4	5	2	4	1,43	87,9
BRI Syariah	3	4	4	2	3	1,19	86,63
BNI Syariah	6	5	4	2	2	1,48	85,39
BSM	2	5	4	1	2	2,25	73
BSMI	4	4	6	2	3	3,81	77,28
BSB	6	5	4	1	3	0,55	91,59
BCA Syariah	3	5	5	2	3	0,8	90,87
BMSI	5	3	6	2	4	2,88	53,77
BTPN Syariah	4	4	5	2	3	4,47	48,75
BJB Syariah	3	5	6	1	3	-0,59	90,62
BPS	6	4	4	2	3	3,48	50,72
BPD Syariah Jogja	3	3	4	1	4	2,56	74,86

Data 2013

Nama Bank	DK	DPS	DD	DKI	KA	ROA	BOPO
BMI	5	4	6	2	3	0,27	93,86
BVS	6	4	5	2	4	0,5	91,95

BRI Syariah	3	4	4	2	3	1,15	83,23
BNI Syariah	6	5	5	2	2	1,37	83,94
BSM	3	5	4	2	2	1,53	84,03
BSMI	4	4	6	2	3	2,33	86,09
BSB	6	5	4	2	3	0,69	92,29
BCA Syariah	3	5	5	1	3	1	86,91
BMSI	5	4	6	2	4	2,87	67,79
BTPN Syariah	4	4	5	2	3	0,11	51,26
BJB Syariah	3	5	6	1	3	0,91	85,76
BPS	6	4	4	2	4	1,03	81,31
BPD Syariah Jogja	3	2	4	1	4	2,71	72,75

Data 2014

Nama Bank	DK	DPS	DD	DKI	KA	ROA	BOPO
BMI	5	4	6	2	3	0,17	97,33
BVS	6	4	5	2	4	-1,87	143,31
BRI Syariah	3	4	4	2	3	0,08	99,14
BNI Syariah	6	5	5	2	2	1,27	85,03
BSM	3	5	4	2	2	-0,04	98,46
BSMI	4	4	6	2	3	0,29	97,61
BSB	6	5	4	2	3	0,27	96,73
BCA Syariah	3	5	5	1	3	0,8	88,11
BMSI	5	4	6	2	4	3,61	69,6
BTPN Syariah	4	4	5	2	3	4,23	55,47
BJB Syariah	3	5	6	1	3	0,69	91,01
BPS	6	4	4	2	4	1,99	66,47
BPD Syariah Jogja	3	2	4	1	4	2,88	72,64

Data 2015

Nama Bank	DK	DPS	DD	DKI	KA	ROA	BOPO
BMI	5	4	6	2	3	0,2	98,25
BVS	6	4	5	2	4	-1,36	98,25
BRI Syariah	3	4	4	2	3	0,76	96,41
BNI Syariah	6	5	5	2	2	1,43	87,46
BSM	3	5	4	2	2	0,56	95,24
BSMI	4	4	6	2	3	0,3	98,16
BSB	6	5	4	2	3	0,79	98,24
BCA Syariah	3	5	5	1	3	1	90,48
BMSI	5	4	6	2	4	-20,13	70,24

BTPN Syariah	4	4	5	2	3	5,24	57,49
BJB Syariah	3	5	6	1	3	0,25	95,27
BPS	6	4	4	2	4	1,56	70,46
BPD Syariah Jogja	3	2	4	1	4	2,94	71,98

Data 2016

Nama Bank	DK	DPS	DD	DKI	KA	ROA	BOPO
BMI	5	4	6	2	3	1,02	97,45
BVS	6	4	5	2	4	0,6	95,45
BRI Syariah	3	4	4	2	3	0,86	98,51
BNI Syariah	6	5	5	2	2	1,5	90,26
BSM	3	5	4	2	2	0,61	91,25
BSMI	4	4	6	2	3	0,37	94,1
BSB	6	5	4	2	3	0,86	95,74
BCA Syariah	3	5	5	1	3	10,97	92,258
BMSI	5	4	6	2	4	1,94	74,28
BTPN Syariah	4	4	5	2	3	4,04	59,45
BJB Syariah	3	5	6	1	3	0,34	91,27
BPS	6	4	4	2	4	1,67	77,43
BPD Syariah Jogja	3	2	4	1	4	3,05	70,15

OLAH DATA SPSS

PERSAMAAN I

Normalitas data sebelum transformasi

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		78
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.99079722
Most Extreme Differences	Absolute	.235
	Positive	.179
	Negative	-.235
Kolmogorov-Smirnov Z		2.074
Asymp. Sig. (2-tailed)		.000

a. Test distribution is Normal.

b. Calculated from data.

Normalitas data setelah transformasi

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		78
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.04816379
Most Extreme Differences	Absolute	.121
	Positive	.066
	Negative	-.121
Kolmogorov-Smirnov Z		1.066
Asymp. Sig. (2-tailed)		.206

a. Test distribution is Normal.

b. Calculated from data.

Autokorelasi

Model Summary^b

Model	Durbin-Watson
1	1.808 ^a

a. Predictors: (Constant), LnUKA, LnDKI, LnUDD, LnUDK, LnUDP

b. Dependent Variable: LnY

Multikolinieritas

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	LnUDK	.882	1.133
	LnUDP	.569	1.758
	LnUDD	.941	1.063
	LnDKI	.886	1.128
	LnUKA	.589	1.698

a. Dependent Variable: LnY

Heteroskedastisitas

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	LnUKA, LnDKI, LnUDD, LnUDK, LnUDP ^a		. Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.282 ^a	.079	.015	.68667

a. Predictors: (Constant), LnUKA, LnDKI, LnUDD, LnUDK, LnUDP

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.926	5	.585	1.241	.299 ^a
	Residual	33.949	72	.472		
	Total	36.875	77			

a. Predictors: (Constant), LnUKA, LnDKI, LnUDD, LnUDK, LnUDP

b. Dependent Variable: abs

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.218	1.132		-.193	.848
	LnUDK	.085	.202	.051	.423	.673
	LnUDP	.273	.476	.086	.574	.568
	LnUDD	.627	.429	.170	1.460	.149
	LnDKI	.679	.362	.225	1.877	.065
	LnUKA	.098	.385	.037	.254	.801

a. Dependent Variable: abs

Pengujian hipotesis

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	LnUKA, LnUDD, LnUDK, LnDKI, LnUDP ^a		Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.470 ^a	.221	.167	.99598

a. Predictors: (Constant), LnUKA, LnUDD, LnUDK, LnDKI, LnUDP

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.274	5	4.055	4.088	.003 ^a
	Residual	71.422	72	.992		
	Total	91.696	77			

a. Predictors: (Constant), LnUKA, LnUDD, LnUDK, LnDKI, LnUDP

b. Dependent Variable: LnY

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.298	1.645		-.181	.857
	LnUDK	.746	.294	.282	2.540	.013
	LnUDP	1.618	.692	.323	2.339	.022
	LnUDD	1.235	.624	.213	1.980	.052
	LnDKI	.526	.540	.108	.974	.333
	LnUKA	.357	.559	.087	.639	.525

a. Dependent Variable: LnY

PERSAMAAN II

Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		78
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	14.59446826
Most Extreme Differences	Absolute	.096
	Positive	.071
	Negative	-.096
Kolmogorov-Smirnov Z		.846
Asymp. Sig. (2-tailed)		.472

a. Test distribution is Normal.

b. Calculated from data.

Autokorelasi

Model Summary^b

Model	Durbin-Watson
1	1.262 ^a

a. Predictors: (Constant), UKA, UDD, UDK, DKI, UDP

b. Dependent Variable: BOPO

Multikolinieritas

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	UDK	.836	1.196
	UDP	.479	2.087
	UDD	.922	1.084
	DKI	.815	1.226
	UKA	.446	2.241

a. Dependent Variable: BOPO

Heteroskedastisitas setelah transformasi

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	UKA, LnDKI, UDD, UDK, UDP ^a		. Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.237 ^a	.056	-.010	.64147

a. Predictors: (Constant), UKA, LnDKI, UDD, UDK, UDP

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.757	5	.351	.854	.516 ^a
	Residual	29.627	72	.411		
	Total	31.384	77			

a. Predictors: (Constant), UKA, LnDKI, UDD, UDK, UDP

b. Dependent Variable: abs

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.671	1.059		2.523	.014
	UDK	.035	.188	.023	.185	.854
	UDP	.133	.444	.046	.300	.765
	UDD	-.539	.400	-.159	-1.347	.182
	LnDKI	.054	.339	.019	.160	.874
	UKA	-.357	.360	-.148	-.993	.324

a. Dependent Variable: abs

Pengujian Hipotesis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.491 ^a	.241	.188	.18973

a. Predictors: (Constant), LnUKA, LnDKI, LnUDD, LnUDK, LnUDP

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.822	5	.164	4.568	.001 ^a
	Residual	2.592	72	.036		
	Total	3.414	77			

a. Predictors: (Constant), LnUKA, LnDKI, LnUDD, LnUDK, LnUDP

b. Dependent Variable: LnBOPO

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.992	.313		12.750	.000
	LnUDK	.118	.056	.231	2.116	.038
	LnUDP	.447	.131	.462	3.398	.001
	LnUDD	.190	.118	.169	1.603	.113
	LnDKI	.225	.100	.244	2.249	.028
	LnUKA	.032	.106	.040	.298	.766

a. Dependent Variable: LnBOPO

