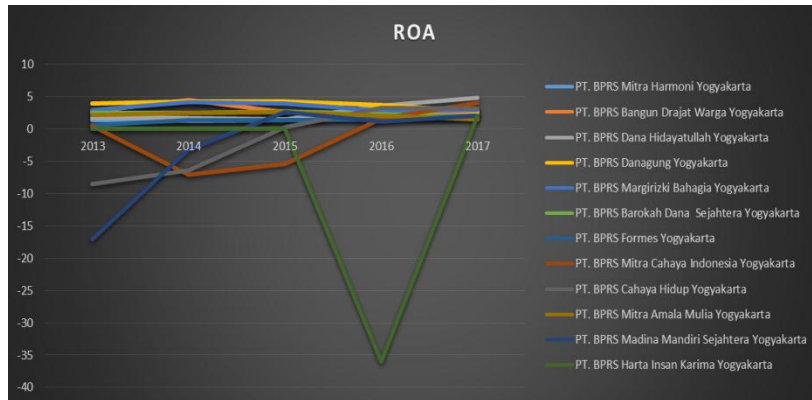
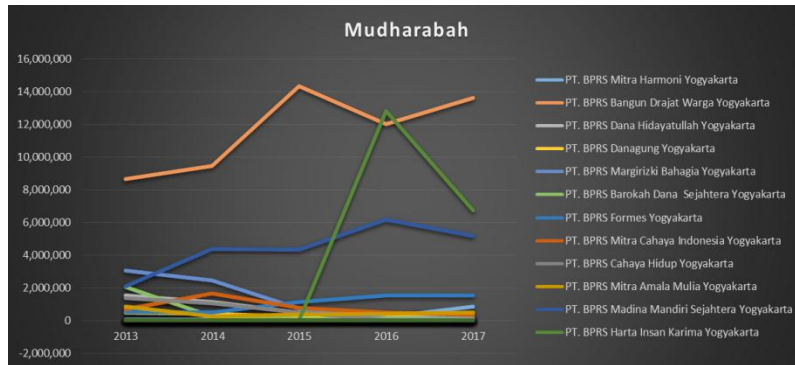


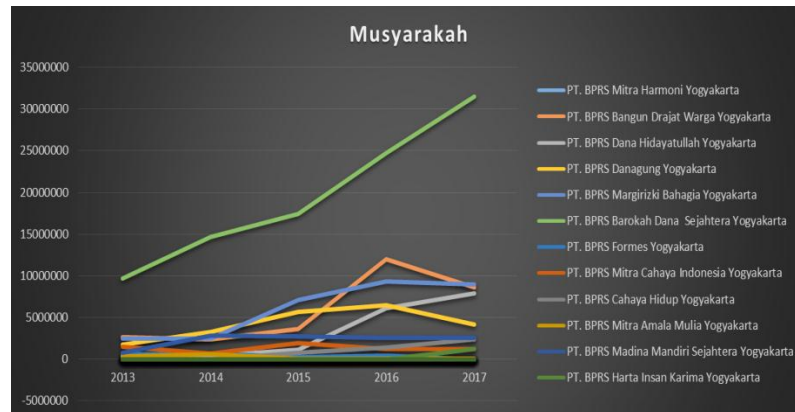
Gambar 4.2 Grafik ROA



Pembiayaan Mudharabah



Pembiayaan Musyarakah



Regresi data panel *pooled least square* (PLS)

C	0.0128
Murabahah	0.0000
Musyarakah	0.8092
Mudharabah	0.0001
R-squared	0.356
Adjusted R-squared	0.321

Regresi data panel *fixed effect model* (FEM)

C	0.4976
Murabahah	0.0000
Musyarakah	0.2386
Mudharabah	0.0000
R-squared	0.689
Adjusted R-squared	0.593

Regresi data panel *random effect model* (REM)

C	0.0409
Murabahah	0.0000
Musyarakah	0.7978
Mudharabah	0.0000
R-squared	0.404
Adjusted R-squared	0.373

Uji Lagrange Multiplier

Effect test		Prob
Cross section Breusch-Pagan		0.172
Uji	Hasil	Metode
Lagrange Multiplier	PLS	Common Effect Model

Uji Chow

Effect test		Prob
Cross section chi square		0.000
Uji	Hasil	Metode
Chow	FEM	Fixed Effect Model

Uji Hausmann

Effect test		Prob
Cross section random		0.0003
Uji	Hasil	Metode
Hausmann	REM	Random Effect Model

Hasil estimasi *fixed effect model*

Dependent Variable: ROA
 Method: Panel Least Squares
 Date: 08/26/18 Time: 22:34
 Sample: 2012 2016
 Periods included: 5
 Cross-sections included: 12
 Total panel (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.946846	1.384696	-0.683793	0.4976
MURABAHAH	4.17E-07	7.71E-08	5.403758	0.0000
MUSYARAKAH	-2.15E-07	1.80E-07	-1.194357	0.2386

MUDHARABAH -2.15E-06 3.00E-07 -7.178309 0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.689826	Mean dependent var	0.652500
Adjusted R-squared	0.593327	S.D. dependent var	5.998302
S.E. of regression	3.825171	Akaike info criterion	5.733401
Sum squared resid	658.4369	Schwarz criterion	6.256987
Log likelihood	-157.0020	Hannan-Quinn criter.	5.938205
F-statistic	7.148559	Durbin-Watson stat	1.928051
Prob(F-statistic)	0.000000		

13 Uji hipotesis

Variabel	β	t_{hitung}	Sig	Keterangan
(Constant)	-0.946846			
Murabahah	4.17E-07	5.403758	0.0000	Berpengaruh Positif
Musyarakah	-2.15E-07	-1.194357	0.2386	Tidak Berpengaruh
Mudharabah	-2.15E-06	-7.178309	0.0000	Berpengaruh Negatif