

## UJI STASIONER TINGKAT LEVEL BOPO

Null Hypothesis: BOPO has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.523664	0.0142
Test critical values: 1% level	-3.670170	
5% level	-2.963972	
10% level	-2.621007	

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

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(BOPO)

Method: Least Squares

Date: 08/23/19 Time: 11:43

Sample (adjusted): 2011Q3 2018Q4

Included observations: 30 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
BOPO(-1)	-0.478908	0.135912	-3.523664	0.0015
D(BOPO(-1))	0.115868	0.131837	0.878872	0.3872
C	4144.205	1172.080	3.535771	0.0015
R-squared	0.328488	Mean dependent var		23.90000
Adjusted R-squared	0.278746	S.D. dependent var		277.0564
S.E. of regression	235.2948	Akaike info criterion		13.85419
Sum squared resid	1494818.	Schwarz criterion		13.99431
Log likelihood	-204.8129	Hannan-Quinn criter.		13.89902
F-statistic	6.603871	Durbin-Watson stat		1.855047
Prob(F-statistic)	0.004626			

**CAR**

Null Hypothesis: CAR has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.780380	0.0075
Test critical values: 1% level	-3.661661	
5% level	-2.960411	
10% level	-2.619160	

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

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(CAR)

Method: Least Squares

Date: 08/23/19 Time: 11:43

Sample (adjusted): 2011Q2 2018Q4

Included observations: 31 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CAR(-1)	-0.409137	0.108227	-3.780380	0.0007
C	692.7777	191.6838	3.614170	0.0011
R-squared	0.330119	Mean dependent var	-22.64516	
Adjusted R-squared	0.307020	S.D. dependent var	203.8056	
S.E. of regression	169.6588	Akaike info criterion	13.16780	
Sum squared resid	834739.4	Schwarz criterion	13.26031	
Log likelihood	-202.1009	Hannan-Quinn criter.	13.19795	
F-statistic	14.29127	Durbin-Watson stat	1.968617	
Prob(F-statistic)	0.000724			

**NPF**

Null Hypothesis: NPF has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-2.979147	0.0480
Test critical values: 1% level	-3.661661	
5% level	-2.960411	
10% level	-2.619160	

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

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(NPF)

Method: Least Squares

Date: 08/23/19 Time: 11:44

Sample (adjusted): 2011Q2 2018Q4

Included observations: 31 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
NPF(-1)	-0.429688	0.144232	-2.979147	0.0058
C	0.665234	0.235520	2.824538	0.0085
R-squared	0.234330	Mean dependent var	-0.019355	
Adjusted R-squared	0.207927	S.D. dependent var	0.322923	
S.E. of regression	0.287397	Akaike info criterion	0.406436	
Sum squared resid	2.395312	Schwarz criterion	0.498951	
Log likelihood	-4.299755	Hannan-Quinn criter.	0.436594	
F-statistic	8.875319	Durbin-Watson stat	1.840632	
Prob(F-statistic)	0.005793			

**ROA**

Null Hypothesis: ROA has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.953249	0.0000
Test critical values: 1% level	-3.661661	
5% level	-2.960411	
10% level	-2.619160	

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

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(ROA)

Method: Least Squares

Date: 08/23/19 Time: 11:45

Sample (adjusted): 2011Q2 2018Q4

Included observations: 31 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ROA(-1)	-0.531957	0.089356	-5.953249	0.0000
C	0.704419	0.136275	5.169100	0.0000
R-squared	0.549977	Mean dependent var	-0.064516	
Adjusted R-squared	0.534459	S.D. dependent var	0.354569	
S.E. of regression	0.241924	Akaike info criterion	0.061956	
Sum squared resid	1.697292	Schwarz criterion	0.154471	
Log likelihood	1.039683	Hannan-Quinn criter.	0.092114	
F-statistic	35.44117	Durbin-Watson stat	1.700455	
Prob(F-statistic)	0.000002			

## HASIL REGRESI LINEAR BERGANDA

Dependent Variable: BOPO

Method: Least Squares

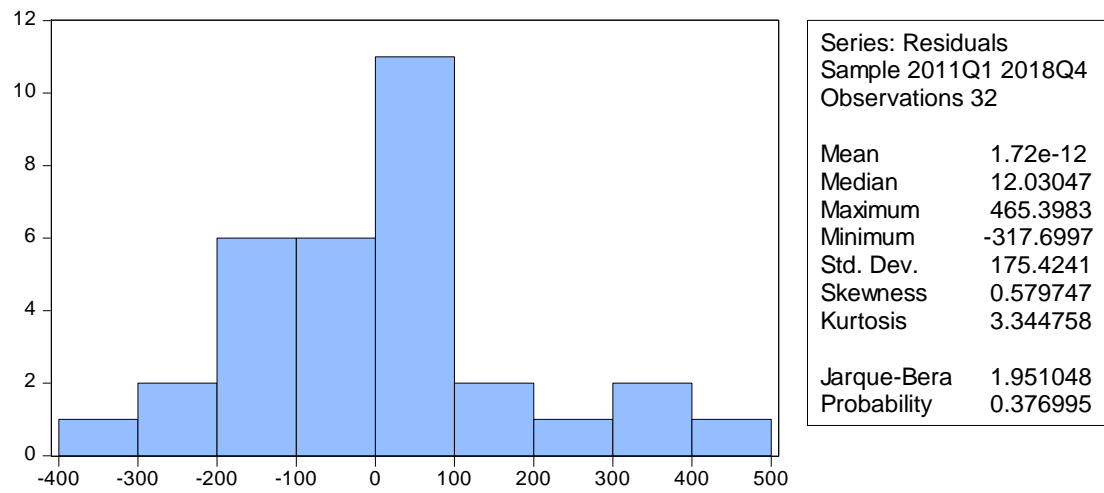
Date: 08/23/19 Time: 11:48

Sample: 2011Q1 2018Q4

Included observations: 32

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10078.20	215.6256	46.73937	0.0000
ROA	-677.7226	80.39148	-8.430278	0.0000
NPF	229.5629	107.2981	2.139487	0.0413
CAR	-0.516468	0.156011	-3.310451	0.0026
R-squared	0.846182	Mean dependent var	8558.281	
Adjusted R-squared	0.829702	S.D. dependent var	447.2867	
S.E. of regression	184.5828	Akaike info criterion	13.39054	
Sum squared resid	953982.4	Schwarz criterion	13.57376	
Log likelihood	-210.2487	Hannan-Quinn criter.	13.45127	
F-statistic	51.34452	Durbin-Watson stat	0.846472	
Prob(F-statistic)	0.000000			

## UJI NORMALITAS



**UJI MULTIKOLINEARITAS DENGAN VIF**

Variance Inflation Factors

Date: 08/23/19 Time: 11:58

Sample: 2011Q1 2018Q4

Included observations: 32

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Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	46494.40	43.66851	NA
ROA	6462.791	14.05936	1.390557
NPF	11512.87	28.71234	1.343420
CAR	0.024340	72.13346	1.778582

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**UJI HETEROSKEDASTISITAS**

Heteroskedasticity Test: White

F-statistic	1.323625	Prob. F(9,22)	0.2808
Obs*R-squared	11.24077	Prob. Chi-Square(9)	0.2596
Scaled explained SS	10.08974	Prob. Chi-Square(9)	0.3433

Test Equation:

Dependent Variable: RESID<sup>2</sup>

Method: Least Squares

Date: 08/23/19 Time: 12:01

Sample: 2011Q1 2018Q4

Included observations: 32

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	698066.4	594547.8	1.174113	0.2529
ROA	-360551.5	226786.4	-1.589829	0.1261
ROA <sup>2</sup>	-95114.30	64216.09	-1.481160	0.1527
ROA*NPF	-137240.8	117519.8	-1.167810	0.2554
ROA*CAR	443.1707	220.8376	2.006772	0.0572
NPF	-151336.9	328828.5	-0.460230	0.6499
NPF <sup>2</sup>	-53894.27	75181.86	-0.716852	0.4810
NPF*CAR	271.0735	176.6187	1.534795	0.1391
CAR	-191.2794	762.8486	-0.250744	0.8043
CAR <sup>2</sup>	-0.257411	0.255526	-1.007379	0.3247
R-squared	0.351274	Mean dependent var	29811.95	
Adjusted R-squared	0.085886	S.D. dependent var	46380.30	
S.E. of regression	44343.88	Akaike info criterion	24.48764	
Sum squared resid	4.33E+10	Schwarz criterion	24.94569	
Log likelihood	-381.8023	Hannan-Quinn criter.	24.63947	
F-statistic	1.323625	Durbin-Watson stat	1.431242	
Prob(F-statistic)	0.280832			



## UJI AUTOKORELASI

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.136486	Prob. F(2,25)	0.8731
Obs*R-squared	0.334831	Prob. Chi-Square(2)	0.8458

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 08/23/19 Time: 12:10

Sample: 2011Q2 2018Q4

Included observations: 31

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.096306	27.95305	0.003445	0.9973
D(ROA)	1.950830	82.31685	0.023699	0.9813
D(NPF)	4.191694	93.89998	0.044640	0.9647
D(CAR)	-0.006597	0.142657	-0.046243	0.9635
RESID(-1)	-0.023871	0.202496	-0.117886	0.9071
RESID(-2)	-0.102361	0.200348	-0.510917	0.6139
R-squared	0.010801	Mean dependent var	2.51E-14	
Adjusted R-squared	-0.187039	S.D. dependent var	139.1849	
S.E. of regression	151.6437	Akaike info criterion	13.05293	
Sum squared resid	574895.6	Schwarz criterion	13.33048	
Log likelihood	-196.3204	Hannan-Quinn criter.	13.14340	
F-statistic	0.054595	Durbin-Watson stat	2.024942	
Prob(F-statistic)	0.997873			

<b>NO</b>	<b>TAHUN</b>	<b>BULAN</b>	<b>BOPO</b>	<b>ROA</b>	<b>NPF</b>	<b>CAR</b>
1	2011	MAR	67,98	3,42	2,12	26,33
2	2011	JUN	78,20	2,22	1,71	22,55
3	2011	SEP	78,06	2,37	1,78	20,97
4	2011	DES	87,86	1,29	2,42	20,75
5	2012	MAR	91,20	0,63	2,77	19,10
6	2012	JUN	92,81	0,65	1,75	17,67
7	2012	SEP	86,46	1,31	1,62	16,68
8	2012	DES	85,39	1,48	1,42	14,22
9	2013	MAR	82,95	1,62	0,97	14,14
10	2013	JUN	84,44	1,24	1,54	19,12
11	2013	SEP	84,06	1,22	1,49	16,84
12	2013	DES	83,94	1,37	1,13	16,54
13	2014	MAR	84,51	1,22	1,27	15,89
14	2014	JUN	86,32	1,11	1,35	14,68
15	2014	SEP	85,85	1,11	1,51	19,57
16	2014	DES	85,03	1,27	1,04	18,76
17	2015	MAR	84,92	1,20	1,29	18,45
18	2015	JUN	90,39	1,30	1,38	15,11
19	2015	SEP	91,60	1,32	1,33	15,38
20	2015	DES	89,63	1,43	1,46	15,48
21	2016	MAR	85,37	1,65	1,59	15,85
22	2016	JUN	85,88	1,59	1,50	15,56
23	2016	SEP	86,28	1,53	1,41	15,82
24	2016	DES	87,67	1,44	1,64	14,92
25	2017	MAR	87,29	1,40	1,63	14,44
26	2017	JUN	86,50	1,48	1,76	14,33
27	2017	SEP	87,62	1,44	1,72	14,90
28	2017	DES	87,62	1,31	1,50	20,14
29	2018	MAR	86,53	1,35	1,67	19,42
30	2018	JUN	85,43	1,42	1,76	19,24
31	2018	SEP	85,49	1,42	1,86	19,22
32	2018	DES	85,37	1,42	1,52	19,31



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NIM : 20150430047  
Prodi : Ilmu Ekonomi  
Judul : **ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI  
EFISIENSI BNI SYARIAH**

Dosen Pembimbing : Dr. Ayif Fathurrahman, SE., M.Si.

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Yogyakarta, 24-06-2019  
yang melaksanakan pengecekan

Ikram Al- Zein, S.Kom.I