LAMPIRAN

Lampiran 1. Data Penelitian

Tahun	Bank	ROA	NPF	CAR	FDR	BOPO	Inflasi	GDP	Kurs
2011	BNIsyariah	1.29%	3.62%	20.67%	78.60%	84.1%	3.79%	6.17%	3.957511511
2012	BNIsyariah	1.48%	2.02%	19.07%	84.99%	110.3%	4.30%	6.03%	3.985426474
2013	BNIsyariah	1.37%	1.86%	16.23%	97.86%	85.8%	8.38%	5.56%	4.085968077
2014	BNIsyariah	1.27%	1.86%	18.43%	92.60%	91.0%	8.36%	5.01%	4.09482038
2015	BNIsyariah	1.43%	2.53%	18.11%	91.94%	98.8%	3.35%	4.88%	4.139721705
2016	BNIsyariah	1.44%	2.94%	17.81%	84.57%	122.8%	3.02%	5.03%	4.128269995
2017	BNIsyariah	1.31%	2.89%	20.14%	80.21%	87.62%	3.61%	5.07%	4.131875188
2018	BNIsyariah	1.42%	2.93%	19.31%	79.62%	85.37%	3.13%	5.17%	4.167612673
2011	BCAsyariah	0.90%	0.10%	45.90%	78.80%	91.7%	3.79%	6.17%	3.957511511
2012	BCAsyariah	0.80%	0.10%	31.50%	79.90%	91.4%	4.30%	6.03%	3.985426474
2013	BCAsyariah	1%	0.10%	29.60%	83.50%	90.2%	8.38%	5.56%	4.085968077
2014	BCAsyariah	0.80%	0.10%	22.40%	91.20%	92.9%	8.36%	5.01%	4.09482038
2015	BCAsyariah	1%	0.70%	34.30%	91.40%	92.5%	3.35%	4.88%	4.139721705
2016	BCAsyariah	1.10%	0.50%	36.70%	90.10%	92.2%	3.02%	5.03%	4.128269995
2017	BCAsyariah	1.20%	0.30%	29.40%	88.50%	87.20%	3.61%	5.07%	4.131875188
2018	BCAsyariah	1.20%	0.35%	24.30%	89.00%	87.40%	3.13%	5.17%	4.167612673
2011	VICTORIAsyariah	6.93%	2.43%	45.20%	46.08%	93.9%	3.79%	6.17%	3.957511511
2012	VICTORIAsyariah	1.43%	3.19%	28.08%	46.08%	91.6%	4.30%	6.03%	3.985426474
2013	VICTORIAsyariah	0.50%	3.71%	18.40%	84.65%	92.3%	8.38%	5.56%	4.085968077
2014	VICTORIAsyariah	-1.87%	7.10%	15.27%	95.19%	96.8%	8.36%	5.01%	4.09482038
2015	VICTORIAsyariah	-2.36%	9.80%	16.14%	95.29%	92.0%	3.35%	4.88%	4.139721705
2016	VICTORIAsyariah	-2.19%	7.31%	15.98%	100.67%	91.8%	3.02%	5.03%	4.128269995
2017	VICTORIAsyariah	0.36%	4.59%	19.29%	83.59%	96.02%	3.61%	5.07%	4.131875188
2018	VICTORIAsyariah	0.32%	4%	22.07%	82.78%	96.38%	3.13%	5.17%	4.167612673
2011	MAYBANKsyariah	3.57%	0.00%	73.44%	289.20%	55.2%	3.79%	6.17%	3.957511511
2012	MAYBANKsyariah	2.88%	2.49%	63.89%	197.70%	53.8%	4.30%	6.03%	3.985426474
2013	MAYBANKsyariah	2.87%	2.69%	59.41%	152.87%	67.8%	8.38%	5.56%	4.085968077
2014	MAYBANKsyariah	3.61%	5.04%	52.13%	157.77%	69.6%	8.36%	5.01%	4.09482038
2015	MAYBANKsyariah	-20.13%	35.15%	38.40%	110.54%	192.6%	3.35%	4.88%	4.139721705
2016	MAYBANKsyariah	-9.51%	43.99%	55.06%	134.73%	160.3%	3.02%	5.03%	4.128269995
2017	MAYBANKsyariah	5.50%	0.00%	75.83%	85.94%	83.36%	3.61%	5.07%	4.131875188
2018	MAYBANKsyariah	-6.86%	0.00%	163.07%	424.92%	199.97%	3.13%	5.17%	4.167612673
2011	BJBsyariah	1.23%	1.36%	30.29%	79.61%	86.4%	3.79%	6.17%	3.957511511
2012	BJBsyariah	-0.59%	3.97%	21.73%	87.99%	87.9%	4.30%	6.03%	3.985426474
2013	BJBsyariah	0.91%	1.86%	17.99%	97.40%	92.0%	8.38%	5.56%	4.085968077
2014	BJBsyariah	0.72%	5.84%	15.78%	84.02%	143.3%	8.36%	5.01%	4.09482038

2015	BJBsyariah	0.25%	6.93%	22.53%	104.75%	119.2%	3.35%	4.88%	4.139721705
2016	BJBsyariah	-8.09%	17.91%	18.25%	98.73%	131.3%	3.02%	5.03%	4.128269995
2017	BJBsyariah	-5.69%	22.04%	16.25%	91.03%	134.63%	3.61%	5.07%	4.131875188
2018	BJBsyariah	0.54%	4.58%	16.43%	89.85%	94.66%	3.13%	5.17%	4.167612673

Lampiran 2. Uji Common Effect

. reg ROA NPF CAR FDR BOPO Inflasi GDP Kurs

Source	SS	df	MS
Model	.066436947	7	.009490992
Residual	.013897204	32	.000434288
Total	.080334151	39	.00205985

Number of obs = 40
F(7, 32) = 21.85
Prob > F = 0.0000
R-squared = 0.8270
Adj R-squared = 0.7892
Root MSE = .02084

ROA	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
NPF	-.2544787	.0496859	-5.12	0.000	-.3556855	-.1532719
CAR	.0516587	.0252604	2.05	0.049	.000205	.1031125
FDR	-.0218204	.0099448	-2.19	0.036	-.0420773	-.0015636
BOPO	-.0709962	.0161452	-4.40	0.000	-.103883	-.0381095
Inflasi	.0618938	.1664661	0.37	0.712	-.2771865	.4009742
GDP	-1.17597	1.997957	-0.59	0.560	-5.245677	2.893736
Kurs	-.0718549	.1281051	-0.56	0.579	-.3327964	.1890866
_cons	.443656	.6239866	0.71	0.482	-.8273631	1.714675

Lampiran 3. Uji Fixed Effect

```
. xtreg ROA NPF CAR FDR BOPO Inflasi GDP Kurs, fe
```

```
Fixed-effects (within) regression          Number of obs      =         40
Group variable: id                         Number of groups   =          5

R-sq:  within  = 0.8490                     Obs per group: min =          8
       between = 0.2995                                    avg =        8.0
       overall = 0.7672                                    max =          8

                                            F(7,28)            =      22.48
corr(u_i, Xb)  = -0.2118                    Prob > F           =     0.0000
```

ROA	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
NPF	-.1870288	.0820455	-2.28	0.030	-.3550915	-.0189661
CAR	.1157276	.0421013	2.75	0.010	.029487	.2019681
FDR	-.0300912	.0100277	-3.00	0.006	-.0506319	-.0095504
BOPO	-.0965979	.0227901	-4.24	0.000	-.1432813	-.0499146
Inflasi	.1394076	.1704277	0.82	0.420	-.2096977	.488513
GDP	-2.172744	1.954583	-1.11	0.276	-6.176527	1.831038
Kurs	-.0959787	.1223215	-0.78	0.439	-.346543	.1545855
_cons	.6017165	.5976284	1.01	0.323	-.6224699	1.825903
sigma_u	.01592453					
sigma_e	.01977513					
rho	.39337951	(fraction of variance due to u_i)				

```
F test that all u_i=0:     F(4, 28) =     1.88          Prob > F = 0.1410
```

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Lampiran 4. Uji Random Effect

```
. xtreg ROA NPF CAR FDR BOPO Inflasi GDP Kurs, re
```

```
Random-effects GLS regression              Number of obs      =         40
Group variable: id                         Number of groups   =          5

R-sq:  within  = 0.8369                     Obs per group: min =          8
       between = 0.8282                                    avg =        8.0
       overall = 0.8270                                    max =          8

                                            Wald chi2(7)       =     152.98
corr(u_i, X)   = 0 (assumed)                Prob > chi2        =     0.0000
```

ROA	Coef.	Std. Err.	z	P>|z|	[95% Conf. Interval]	
NPF	-.2544787	.0496859	-5.12	0.000	-.3518612	-.1570961
CAR	.0516587	.0252604	2.05	0.041	.0021493	.1011682
FDR	-.0218204	.0099448	-2.19	0.028	-.0413119	-.002329
BOPO	-.0709962	.0161452	-4.40	0.000	-.1026403	-.0393522
Inflasi	.0618938	.1664661	0.37	0.710	-.2643737	.3881614
GDP	-1.17597	1.997957	-0.59	0.556	-5.091895	2.739954
Kurs	-.0718549	.1281051	-0.56	0.575	-.3229362	.1792265
_cons	.443656	.6239866	0.71	0.477	-.7793353	1.666647

Lampiran 5. Uji Hausman

```
. hausman fe re
```

| | ———— Coefficients ———— | | | |
	(b) fe	(B) re	(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
NPF	-.1870288	-.2544787	.0674499	.06529
CAR	.1157276	.0516587	.0640689	.0336813
FDR	-.0300912	-.0218204	-.0082707	.0012866
BOPO	-.0965979	-.0709962	-.0256017	.0160848
Inflasi	.1394076	.0618938	.0775138	.0365329
GDP	-2.172744	-1.17597	-.9967739	.
Kurs	-.0959787	-.0718549	-.0241239	.

```
                b = consistent under Ho and Ha; obtained from xtreg
        B = inconsistent under Ha, efficient under Ho; obtained from xtreg

    Test:  Ho:  difference in coefficients not systematic

            chi2(7) = (b-B)'[(V_b-V_B)^(-1)](b-B)
                    =         9.74
            Prob>chi2 =       0.2039
            (V_b-V_B is not positive definite)
```

Lampiran 6. Uji Multikolinearitas

```
. vif
```

Variable	VIF	1/VIF
GDP	7.94	0.126006
Kurs	7.58	0.131859
CAR	4.13	0.242358
FDR	3.81	0.262285
BOPO	2.16	0.462399
NPF	1.86	0.538578
Inflasi	1.16	0.865631
Mean VIF	4.09	

Lampran 7. Uji Heterokedastisitas

```
White's test for Ho: homoskedasticity
         against Ha: unrestricted heteroskedasticity

         chi2(33)      =      39.81
         Prob > chi2   =      0.1928


Cameron & Trivedi's decomposition of IM-test
```

Source	chi2	df	p
Heteroskedasticity	39.81	33	0.1928
Skewness	8.65	7	0.2789
Kurtosis	1.83	1	0.1764
Total	50.29	41	0.1517

Perpustakaan Universitas Muhammadiyah Yogyakarta menyatakan bahwa Skripsi atas:

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NIM : 20150430250
Prodi : Ilmu Ekonomi
Judul : ANALISIS PENGARUH MAKROEKONOMI DAN RASIO KEUANGAN TERHADAP PROFITABILITAS BANK UMUM SYARIAH DI INDONESIA PERIODE 2011-2018

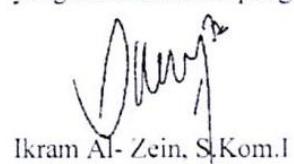Dosen Pembimbing : Faiza Husnayeni Nahar, S.E., M.Ec.

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SKRIPSI

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Fakultas Ekonomi dan Bisnis Program Studi Ilmu Ekonomi

Universitas Muhammadiyah Yogyakarta

Oleh:

CALVIN FAZA

20150430250

FAKULTAS EKONOMI DAN BISNIS

UNIVERSITAS MUHAMMADIYAH YOGYAKARTA

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