

LAMPIRAN

Lampiran 1. Data mentah laporan keuangan triwulan tahun 2014-2018 pada Bank Muamalat Indonesia, Bank Negara Indonesia Syariah, Bank Mandiri Syariah.

Nama Bank	Triwulan	Y	DPK	NPF	FDR	CAR	ROA
Muamalat Indonesia	Mar-14	0.167	-0.094	2.11	105.4	0.176	1.44
	Jun-14	0.183	0.091	3.3	96.78	16.31	1.03
	Sep-14	0.179	0.030	5.96	98.81	13.91	0.1
	Dec-14	0.251	0.076	6.45	84.14	13.91	0.17
	Mar-15	0.182	-0.137	6.34	95.11	13.82	0.63
	Jun-15	0.185	-0.002	4.93	99.05	14.91	0.51
	Sep-15	0.199	0.015	4.64	96.09	13.71	0.36
	Dec-15	0.217	0.064	7.11	90.3	12.36	0.2
	Mar-16	0.18	-0.091	6.07	97.3	12.1	0.25
	Jun-16	0.168	-0.027	7.23	99.11	12.78	0.15
	Sep-16	0.188	0.030	4.43	96.47	12.75	0.13
	Dec-16	0.196	0.021	3.83	95.13	12.74	0.22
	Mar-17	0.187	0.035	4.56	90.93	12.83	0.12
	Jun-17	0.191	0.045	4.95	89	12.94	0.15
	Sep-17	0.181	0.043	4.54	86.14	11.58	0.11
	Dec-17	0.197	0.029	4.43	84.41	13.62	0.11
	Mar-18	0.158	-0.031	4.76	88.41	10.16	0.15
	Jun-18	0.243	-0.073	1.65	84.37	15.92	0.49
Sep-18	0.269	0.013	2.98	79.03	12.12	0.35	
Dec-18	0.332	0.030	3.87	73.18	12.34	0.08	
Bank Negara Indonesia Syariah	Mar-14	0.205	-0.744	1.96	96.67	15.67	1.22
	Jun-14	0.212	0.053	1.99	98.96	14.53	1.11
	Sep-14	0.224	0.102	1.99	94.29	19.35	1.11
	Dec-14	0.218	0.080	1.86	92.58	18.42	1.27
	Mar-15	0.228	0.190	2.22	90.1	15.4	1.2
	Jun-15	0.192	-0.006	2.42	96.65	15.11	1.3
	Sep-15	0.252	0.093	2.54	89.65	15.38	1.32
	Dec-15	0.224	0.021	2.53	91.94	15.48	1.43
	Mar-16	0.257	0.083	2.77	86.26	15.85	1.65
	Jun-16	0.257	0.044	2.8	86.92	15.56	1.59
	Sep-16	0.252	0.043	3.03	85.79	15.82	1.53
	Dec-16	0.262	0.064	2.94	84.57	14.92	1.44
	Mar-17	0.277	0.065	3.16	82.32	14.44	1.4

	Jun-17	0.26	0.033	3.38	84.44	14.33	1.48
	Sep-17	0.281	0.036	3.29	81.4	14.9	1.44
	Dec-17	0.315	0.063	2.89	80.21	20.14	1.31
	Mar-18	0.382	0.124	3.18	71.98	19.42	1.35
	Jun-18	0.323	-0.019	3.04	77.42	19.24	1.42
	Sep-18	0.3	0.035	3.08	80.03	19.2	1.42
	Dec-18	0.307	0.058	2.93	79.62	19.31	1.42
Bank Mandiri Syariah	Mar-14	0.18	0.408	4.88	90.34	14.83	1.77
	Jun-14	0.189	0.005	6.46	89.91	14.94	0.66
	Sep-14	0.223	0.030	6.78	85.68	15.53	0.8
	Dec-14	0.248	0.033	6.84	82.13	14.76	0.7
	Mar-15	0.245	0.007	6.81	81.67	12.63	1.8
	Jun-15	0.221	0.099	6.67	85.01	11.97	0.55
	Sep-15	0.216	0.009	6.89	84.49	11.84	0.42
	Dec-15	0.253	0.040	6.06	81.99	12.85	0.56
	Mar-16	0.272	0.017	6.42	80.16	13.39	0.56
	Jun-16	0.247	0.010	5.58	82.31	13.69	0.62
	Sep-16	0.256	0.034	5.43	80.4	13.5	0.6
	Dec-16	0.273	0.060	4.92	79.19	14.01	0.59
	Mar-17	0.298	0.016	4.91	77.75	14.4	0.6
	Jun-17	0.275	0.018	4.85	80.03	14.37	0.59
	Sep-17	0.288	0.034	4.69	78.29	14.92	0.56
	Dec-17	0.301	0.042	4.53	77.66	15.89	0.59
	Mar-18	0.333	0.060	3.97	73.92	15.59	0.79
	Jun-18	0.316	-0.002	3.97	75.47	15.62	0.89
Sep-18	0.267	-0.002	3.65	79.08	16.46	0.95	
Dec-18	0.292	0.063	3.28	77.25	16.26	0.88	
Bank Mega Syariah	Mar-14	0.169	-0.930	3.22	95.53	15.28	1.18
	Jun-14	0.196	-0.004	3.48	95.68	15.93	0.99
	Sep-14	0.209	-0.007	3.77	90.5	16.34	0.24
	Dec-14	0.184	-0.158	3.89	93.61	18.82	0.29
	Mar-15	0.169	-0.008	4.33	95.21	15.62	-1.21
	Jun-15	0.161	-0.127	4.86	94.92	16.54	-0.73
	Sep-15	0.154	-0.095	3.05	98.86	17.81	-0.34
	Dec-15	0.176	0.065	4.26	98.49	18.74	0.3
	Mar-16	0.176	0.019	4.18	95.85	22.22	4.86
	Jun-16	0.170	-0.016	4.16	95.97	22.86	3.21
	Sep-16	0.153	0.063	3.74	98.13	22.97	2.63
	Dec-16	0.162	0.082	3.3	95.24	23.53	2.63
	Mar-17	0.156	-0.041	3.43	97.56	25.76	1.82
	Jun-17	0.205	0.027	3.2	96.06	20.89	1.63
	Sep-17	0.214	0.002	3.14	91.57	21.94	1.54
Dec-17	0.270	0.041	2.95	91.05	22.19	1.56	

	Mar-18	0.229	-0.034	2.84	94.26	23.41	0.91
	Jun-18	0.228	0.013	2.63	92.49	22.91	0.98
	Sep-18	0.205	0.014	2.46	94.35	21.38	0.96
	Dec-18	0.224	0.131	2.15	90.88	20.54	0.93

Lampiran 2. Hasil Uji Statistik Deskriptif

Date: 12/05/19

Time: 12:14

Sample: 2014Q1 2018Q4

	Y	DPK	NPF	FDR	CAR	ROA
Mean	0.228550	0.006276	0.040596	0.884988	0.159573	0.009253
Median	0.222000	0.029613	0.038000	0.900050	0.153900	0.008850
Maximum	0.382000	0.407503	0.072300	1.054000	0.257600	0.048600
Minimum	0.153460	-0.929785	0.016500	0.719800	0.001760	-0.012100
Std. Dev.	0.051351	0.154257	0.014741	0.077755	0.038504	0.008382
Skewness	0.574522	-4.075160	0.541403	-0.194877	-0.155937	1.376609
Kurtosis	2.686409	25.22141	2.329507	1.971750	5.586235	8.419739
Jarque-Bera	4.728807	1867.395	5.406762	4.030687	22.61960	123.1793
Probability	0.094005	0.000000	0.066979	0.133275	0.000012	0.000000
Sum	18.28400	0.502089	3.247700	70.79900	12.76586	0.740200
Sum Sq. Dev.	0.208321	1.879819	0.017167	0.477621	0.117124	0.005550
Observations	80	80	80	80	80	80

Lampiran 3. Hasil Uji Common Effect

Dependent Variable: Y

Method: Panel Least Squares

Date: 12/05/19 Time: 08:04

Sample: 2014Q1 2018Q4
 Periods included: 20
 Cross-sections included: 4
 Total panel (balanced) observations: 80

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.789730	0.032060	24.63310	0.0000
DPK	0.009178	0.016260	0.564444	0.5742
NPF	-0.824180	0.181729	-4.535204	0.0000
FDR	-0.600187	0.032238	-18.61754	0.0000
CAR	0.011380	0.073816	0.154162	0.8779
ROA	0.168967	0.333037	0.507353	0.6134
R-squared	0.837302	Mean dependent var		0.228550
Adjusted R-squared	0.826309	S.D. dependent var		0.051351
S.E. of regression	0.021401	Akaike info criterion		-4.778683
Sum squared resid	0.033893	Schwarz criterion		-4.600031
Log likelihood	197.1473	Hannan-Quinn criter.		-4.707057
F-statistic	76.16598	Durbin-Watson stat		0.648994
Prob(F-statistic)	0.000000			

Lampiran 4. Hasil Uji Fixed Effect

Dependent Variable: Y
 Method: Panel Least Squares
 Date: 12/05/19 Time: 08:04
 Sample: 2014Q1 2018Q4
 Periods included: 20
 Cross-sections included: 4
 Total panel (balanced) observations: 80

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.731534	0.044276	16.52227	0.0000
DPK	0.003415	0.016080	0.212366	0.8324
NPF	-0.543797	0.227284	-2.392590	0.0194
FDR	-0.562745	0.042504	-13.23975	0.0000
CAR	0.111858	0.102997	1.086037	0.2811
ROA	-0.081732	0.338339	-0.241568	0.8098

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.856190	Mean dependent var	0.228550
Adjusted R-squared	0.839986	S.D. dependent var	0.051351
S.E. of regression	0.020541	Akaike info criterion	-4.827086
Sum squared resid	0.029959	Schwarz criterion	-4.559108
Log likelihood	202.0834	Hannan-Quinn criter.	-4.719646
F-statistic	52.83831	Durbin-Watson stat	0.775100
Prob(F-statistic)	0.000000		

Lampiran 5. Hasil Uji Random Effect

Dependent Variable: Y
 Method: Panel EGLS (Cross-section random effects)
 Date: 12/05/19 Time: 08:03
 Sample: 2014Q1 2018Q4
 Periods included: 20
 Cross-sections included: 4
 Total panel (balanced) observations: 80
 Wansbeek and Kapteyn estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.755629	0.037952	19.90997	0.0000
DPK	0.005763	0.015834	0.363995	0.7169
NPF	-0.638785	0.204255	-3.127383	0.0025
FDR	-0.579120	0.037105	-15.60767	0.0000
CAR	0.070042	0.086971	0.805354	0.4232
ROA	0.016603	0.331119	0.050141	0.9601

Effects Specification		S.D.	Rho
Cross-section random		0.007506	0.1178
Idiosyncratic random		0.020541	0.8822

Weighted Statistics			
R-squared	0.787209	Mean dependent var	0.119299
Adjusted R-squared	0.772832	S.D. dependent var	0.043242
S.E. of regression	0.020610	Sum squared resid	0.031433
F-statistic	54.75197	Durbin-Watson stat	0.712917
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.832932	Mean dependent var	0.228550
Sum squared resid	0.034804	Durbin-Watson stat	0.643868

Lampiran 6. Hasil Uji Chow

Redundant Fixed Effects Tests
 Equation: Untitled
 Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
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Cross-section F	3.108385	(3,71)	0.0317
Cross-section Chi-square	9.872236	3	0.0197

Cross-section fixed effects test equation:

Dependent Variable: Y
Method: Panel Least Squares
Date: 12/05/19 Time: 08:02
Sample: 2014Q1 2018Q4
Periods included: 20
Cross-sections included: 4
Total panel (balanced) observations: 80

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.789730	0.032060	24.63310	0.0000
DPK	0.009178	0.016260	0.564444	0.5742
NPF	-0.824180	0.181729	-4.535204	0.0000
FDR	-0.600187	0.032238	-18.61754	0.0000
CAR	0.011380	0.073816	0.154162	0.8779
ROA	0.168967	0.333037	0.507353	0.6134
R-squared	0.837302	Mean dependent var		0.228550
Adjusted R-squared	0.826309	S.D. dependent var		0.051351
S.E. of regression	0.021401	Akaike info criterion		-4.778683
Sum squared resid	0.033893	Schwarz criterion		-4.600031
Log likelihood	197.1473	Hannan-Quinn criter.		-4.707057
F-statistic	76.16598	Durbin-Watson stat		0.648994
Prob(F-statistic)	0.000000			

Lampiran 7. Hasil Uji Hausman

Correlated Random Effects - Hausman Test

Equation: Untitled

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.000000	5	1.0000

* Cross-section test variance is invalid. Hausman statistic set to zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
DPK	0.003415	0.005763	0.000008	0.4022
NPF	-0.543797	-0.638785	0.009938	0.3407
FDR	-0.562745	-0.579120	0.000430	0.4297
CAR	0.111858	0.070042	0.003044	0.4485
ROA	-0.081732	0.016603	0.004833	0.1572

Cross-section random effects test equation:

Dependent Variable: Y

Method: Panel Least Squares
Date: 12/05/19 Time: 08:02
Sample: 2014Q1 2018Q4
Periods included: 20
Cross-sections included: 4
Total panel (balanced) observations: 80

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.731534	0.044276	16.52227	0.0000
DPK	0.003415	0.016080	0.212366	0.8324
NPF	-0.543797	0.227284	-2.392590	0.0194
FDR	-0.562745	0.042504	-13.23975	0.0000
CAR	0.111858	0.102997	1.086037	0.2811
ROA	-0.081732	0.338339	-0.241568	0.8098

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.856190	Mean dependent var	0.228550
Adjusted R-squared	0.839986	S.D. dependent var	0.051351
S.E. of regression	0.020541	Akaike info criterion	-4.827086
Sum squared resid	0.029959	Schwarz criterion	-4.559108
Log likelihood	202.0834	Hannan-Quinn criter.	-4.719646
F-statistic	52.83831	Durbin-Watson stat	0.775100
Prob(F-statistic)	0.000000		

Lampiran 8. Hasil Uji Lagrange Multiplier

Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided
(all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	0.448497 (0.5030)	4.974380 (0.0257)	5.422876 (0.0199)
Honda	0.669699 (0.2515)	-2.230332 (0.9871)	-1.103534 (0.8651)
King-Wu	0.669699 (0.2515)	-2.230332 (0.9871)	-0.201240 (0.5797)
Standardized Honda	2.923429 (0.0017)	-2.104112 (0.9823)	-5.192016 (1.0000)
Standardized King-Wu	2.923429 (0.0017)	-2.104112 (0.9823)	-3.496745 (0.9998)
Gourieroux, et al.*	--	--	0.448497 (0.4513)

Lampiran 9. Hasil Uji Multikolenieritas

	DPK	NPF	FDR	CAR	ROA
DPK	1.000000	0.090163	-0.238509	0.053813	0.072294
NPF	0.090163	1.000000	-0.134504	-0.377182	-0.334453
FDR	-0.238509	-0.134504	1.000000	0.107246	0.073394
CAR	0.053813	-0.377182	0.107246	1.000000	0.471431
ROA	0.072294	-0.334453	0.073394	0.471431	1.000000

Lampiran 10. Hasil Uji Heteroskedastisitas

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	0.325517	Prob. F(5,74)	0.8961
Obs*R-squared	1.721685	Prob. Chi-Square(5)	0.8862
Scaled explained SS	2.025767	Prob. Chi-Square(5)	0.8456

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 12/05/19 Time: 08:05

Sample: 1 80

Included observations: 80

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.000113	0.001083	0.104644	0.9169
DPK	0.000385	0.000549	0.700912	0.4856
NPF	-0.000794	0.006136	-0.129418	0.8974
FDR	0.000692	0.001089	0.635576	0.5270
CAR	-0.001317	0.002492	-0.528244	0.5989
ROA	-0.006697	0.011245	-0.595548	0.5533

R-squared	0.021521	Mean dependent var	0.000424
Adjusted R-squared	-0.044592	S.D. dependent var	0.000707
S.E. of regression	0.000723	Akaike info criterion	-11.55528
Sum squared resid	3.86E-05	Schwarz criterion	-11.37663
Log likelihood	468.2114	Hannan-Quinn criter.	-11.48366
F-statistic	0.325517	Durbin-Watson stat	0.977058
Prob(F-statistic)	0.896091		

Perpustakaan Universitas Muhammadiyah Yogyakarta menyatakan bahwa Skripsi atas:

Nama : Intan Saputri
NIM : 20160730084
Prodi : Ekonomi Syariah/FAI
Judul : **PENGARUH DPK, NPF, FDR, CAR DAN ROA TERHADAP
RISIKO MANAJEMN LIKUIDITAS DALAM PERBANKAN
SYARIAH**

Dosen Pembimbing : **Satri Utama, S.EI., M.E.I**

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Ka. Ur. Pengolahan



Laela Niswatin, S.I.Pust

Yogyakarta, 12/30/2019
yang melaksanakan pengecekan



Ikram Al- Zein, S.Kom.I

CURRICULUM VITAE

DATA PRIBADI

Nama : Intan Saputri
Tempat, Tanggal Lahir : Tugumulyo, 07 Agustus 1998
Jenis Kelamin : Perempuan
Agama : Islam
Tinggi Badan : 165 CM
Berat Badan : 60 KG
Alamat Domisili : Ngebel, RT 01, RW 05, Tamantirto, Kasihan, Bantul, Yogyakarta
Handphone : 081340312436
Status Perkawinan : Belum Menikah
E_Mail : Citanintan@gmail.com

DATA PENDIDIKAN

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SMP : SMPN 1 B.Srikaton (2010-2013)
SMA : SMAN 1 Tugumulyo (2013-2016)
Perguruan Tinggi : Universitas Muhammadiyah Yogyakarta (2016-2020)

PENGALAMAN

- Magang di Bank Mandiri Syariah (2019)
- KKL Kementerian Keuangan di Bali (2019)
- Online dan Offline Produk Minuman Gubuk Jagung (2019)

PARTISIPASI SEMINAR DAN WORKSHOP

- Workshop Penulisan Dasar Karya Ilmiah

PENGALAMAN ORGANISASI

- Panitia Milad FAI (Fakultas Agama Islam) 2017