LAMPIRAN

Lampiran 1. Data Penelitian

Periode	Pembiayaan Mudharabah (Rp)	CAR (%)	ROA (%)	Tingkat Bagi Hasil (%)	Tingkat Inflasi (%)	Nilai Tukar (Rp)
Jan 2017	7.336.000.000.000	16,99	1,01	1,049	0,97	13358,71
Feb	7.146.000.000.000	17,04	1,00	1,045	0,23	13340,84
Maret	7.266.000.000.000	16,98	1,12	1,036	-0,02	13345,50
April	7.136.000.000.000	16,91	1,10	1,038	0,09	13306,39
Mei	7.200.000.000.000	16,88	1,11	1,014	0,39	13323,35
Juni	7.756.000.000.000	16,42	1,10	1,008	0,69	13298,25
Juli	7.782.000.000.000	17,01	1,04	1,011	0,22	13342,10
Agustus	7.662.000.000.000	16,42	0,98	0,996	-0,07	13341,82
Sept	7.434.000.000.000	16,16	1,00	0,998	0,13	13303,47
Okt	7.043.000.000.000	16,14	0,70	0,996	0,01	13526,00
Nov	6.959.000.000.000	16,46	0,73	0,985	0,2	13527,36
Des	6.584.000.000.000	17,91	0,63	0,986	0,71	13556,21
Jan 2018	6.211.000.000.000	18,05	0,42	0,974	0,62	13380,36
Feb	5.936.000.000.000	18,62	0,74	0,977	0,17	13590,05
Maret	6.333.000.000.000	18,47	1,23	0,953	0,20	13758,29
April	6.402.000.000.000	17,93	1,23	0,940	0,10	13802,95
Mei	6.577.000.000.000	19,04	1,31	0,938	0,21	14059,70
Juni	6.175.000.000.000	20,59	1,37	0,948	0,59	14036,14
Juli	6.042.000.000.000	20,41	1,35	0,912	0,28	14414,50
Agustus	5.840.000.000.000	20,46	1,35	0,910	-0,05	14559,86
Sept	5.612.000.000.000	21,25	1,41	0,909	-0,18	14868,74
Okt	5.869.000.000.000	21,22	1,26	0,904	0,28	15178,87
Nov	5.699.000.000.000	21,39	1,26	0,883	0,27	14696,86
Des	5.477.000.000.000	20,39	1,28	0,878	0,62	14496,95
Jan 2019	5.307.000.000.000	20,25	1,51	0,867	0,32	14163,14
Feb	5.203.000.000.000	20,30	1,32	0,863	-0,08	14035,21
Maret	5.229.000.000.000	19,85	1,46	0,862	0,11	14211,00
April	5.282.000.000.000	19,61	1,52	0,863	0,44	14142,58
Mei	5.427.000.000.000	19,62	1,56	0,845	0,68	14392,81
Juni	5.225.000.000.000	19,56	1,61	0,843	0,55	14226,53
Juli	5.087.000.000.000	19,72	1,62	0,853	0,31	14043,91
Agustus	5.051.000.000.000	20,36	1,64	0,845	0,12	14242,05
Sept	5.177.000.000.000	20,39	1,66	0,852	-0,27	14111,10
Okt	4.941.000.000.000	20,54	1,65	0,839	0,02	14117,57

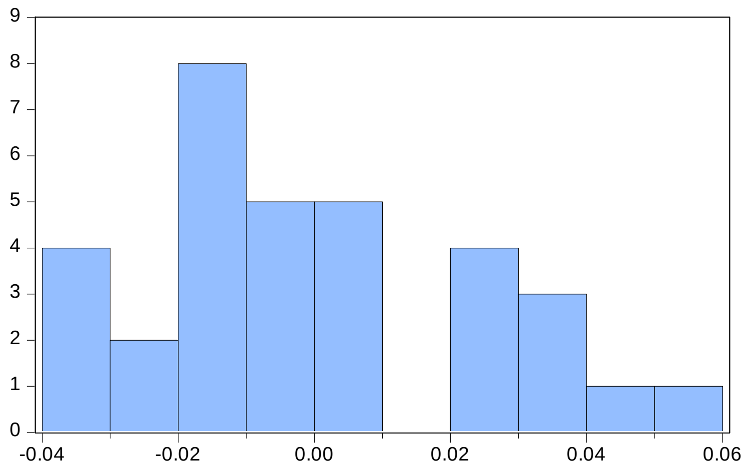
Lampiran 2. Hasil Regresi *Partial Adjusment Model* (PAM)

Dependent Variable: LOG(PM)
Method: Least Squares
Date: 03/17/20 Time: 08:31
Sample (adjusted): 2017M02 2019M10
Included observations: 33 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.488935	3.891138	0.382648	0.7051
CAR	-0.029920	0.008682	-3.446294	0.0019
ROA	0.074230	0.025017	2.967241	0.0064
BGH	0.792214	0.253972	3.119298	0.0044
INF	0.018165	0.019378	0.937415	0.3572
LOG(NT)	0.954715	0.346928	2.751909	0.0107
LOG(PM(-1))	0.630639	0.117792	5.353856	0.0000

R-squared	0.970039	Mean dependent var	29.44286
Adjusted R-squared	0.963125	S.D. dependent var	0.143967
S.E. of regression	0.027646	Akaike info criterion	-4.152844
Sum squared resid	0.019872	Schwarz criterion	-3.835403
Log likelihood	75.52193	Hannan-Quinn criter.	-4.046035
F-statistic	140.2975	Durbin-Watson stat	1.716535
Prob(F-statistic)	0.000000		

Lampiran 3. Hasil Uji Normalitas



Series: Residuals
Sample 2017M02 2019M10
Observations 33

Mean	6.35e-15
Median	-0.003973
Maximum	0.053562
Minimum	-0.038243
Std. Dev.	0.024920
Skewness	0.326564
Kurtosis	2.276361
Jarque-Bera	1.306568
Probability	0.520334

Lampiran 4. Hasil Uji *Lagrange Multiplier* (Autokorelasi)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.214089	Prob. F(2,24)	0.8088
Obs*R-squared	0.578424	Prob. Chi-Square(2)	0.7489

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 03/17/20 Time: 08:38
Sample: 2017M02 2019M10
Included observations: 33
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.175793	4.553728	0.038604	0.9695
CAR	-0.002090	0.009571	-0.218427	0.8289
ROA	-0.000264	0.025971	-0.010181	0.9920
BGH	0.051373	0.313216	0.164018	0.8711
INF	0.000396	0.020037	0.019748	0.9844
LOG(NT)	0.078013	0.378765	0.205967	0.8386
LOG(PM(-1))	-0.031523	0.157250	-0.200463	0.8428
RESID(-1)	0.140793	0.248535	0.566493	0.5763
RESID(-2)	-0.067999	0.235855	-0.288310	0.7756

R-squared	0.017528	Mean dependent var	6.35E-15
Adjusted R-squared	-0.309963	S.D. dependent var	0.024920
S.E. of regression	0.028522	Akaike info criterion	-4.049316
Sum squared resid	0.019523	Schwarz criterion	-3.641177
Log likelihood	75.81371	Hannan-Quinn criter.	-3.911989
F-statistic	0.053522	Durbin-Watson stat	1.941142
Prob(F-statistic)	0.999890		

Lampiran 5. Hasil Uji *Heteroskedasticity*

Heteroskedasticity Test: White

F-statistic	0.420539	Prob. F(22,10)	0.9566
Obs*R-squared	15.85880	Prob. Chi-Square(22)	0.8228
Scaled explained SS	6.282502	Prob. Chi-Square(22)	0.9996

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 03/17/20 Time: 08:39
Sample: 2017M02 2019M10
Included observations: 33
Collinear test regressors dropped from specification

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.371822	0.710967	-0.522981	0.6124
CAR	0.077506	0.359018	0.215884	0.8334
CAR^2	-0.000126	0.000670	-0.187786	0.8548
CAR*ROA	-0.001614	0.003926	-0.410983	0.6898
CAR*BGH	-0.012014	0.019755	-0.608121	0.5567
CAR*INF	-0.000984	0.002595	-0.379080	0.7126
CAR*(LOG(NT))	-0.002364	0.028569	-0.082750	0.9357
CAR*(LOG(PM(-1)))	-0.001253	0.004968	-0.252201	0.8060
ROA	1.054307	1.497773	0.703917	0.4975
ROA^2	0.010092	0.008323	1.212526	0.2532
ROA*BGH	0.022248	0.087103	0.255428	0.8036
ROA*INF	0.008313	0.007803	1.065368	0.3118
ROA*(LOG(NT))	-0.090957	0.145277	-0.626096	0.5453
ROA*(LOG(PM(-1)))	-0.006859	0.038066	-0.180199	0.8606
BGH	-2.429499	6.617844	-0.367113	0.7212
BGH^2	-0.116638	0.297245	-0.392397	0.7030
BGH*INF	-0.010469	0.071165	-0.147108	0.8860
BGH*(LOG(NT))	0.195227	0.523981	0.372584	0.7172
BGH*(LOG(PM(-1)))	0.034002	0.070355	0.483285	0.6393
INF	-0.184839	0.948171	-0.194943	0.8493
INF^2	0.002386	0.003617	0.659609	0.5244
INF*(LOG(NT))	-0.008034	0.096061	-0.083630	0.9350
INF*(LOG(PM(-1)))	0.009465	0.032642	0.289951	0.7778

R-squared	0.480570	Mean dependent var	0.000602
Adjusted R-squared	-0.662176	S.D. dependent var	0.000691
S.E. of regression	0.000891	Akaike info criterion	-11.00912
Sum squared resid	7.93E-06	Schwarz criterion	-9.966101
Log likelihood	204.6505	Hannan-Quinn criter.	-10.65818
F-statistic	0.420539	Durbin-Watson stat	2.789048
Prob(F-statistic)	0.956595		

Lampiran 6. Hasil Uji Multikolinearitas

Dependent Variable: LOG(PM)
Method: Least Squares
Date: 03/17/20 Time: 08:31
Sample (adjusted): 2017M02 2019M10
Included observations: 33 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.488935	3.891138	0.382648	0.7051
CAR	-0.029920	0.008682	-3.446294	0.0019
ROA	0.074230	0.025017	2.967241	0.0064
BGH	0.792214	0.253972	3.119298	0.0044
INF	0.018165	0.019378	0.937415	0.3572
LOG(NT)	0.954715	0.346928	2.751909	0.0107
LOG(PM(-1))	0.630639	0.117792	5.353856	0.0000

R-squared	0.970039	Mean dependent var	29.44286
Adjusted R-squared	0.963125	S.D. dependent var	0.143967
S.E. of regression	0.027646	Akaike info criterion	-4.152844
Sum squared resid	0.019872	Schwarz criterion	-3.835403
Log likelihood	75.52193	Hannan-Quinn criter.	-4.046035
F-statistic	140.2975	Durbin-Watson stat	1.716535
Prob(F-statistic)	0.000000		

Dependent Variable: CAR
Method: Least Squares
Date: 03/17/20 Time: 08:40
Sample (adjusted): 2017M02 2019M10
Included observations: 33 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-132.9553	82.37281	-1.614068	0.1181
ROA	0.134265	0.553943	0.242381	0.8103
BGH	2.816653	5.603670	0.502644	0.6193
INF	0.110856	0.429026	0.258390	0.7981
LOG(NT)	31.53362	4.723756	6.675539	0.0000
LOG(PM(-1))	-5.156111	2.415204	-2.134856	0.0420

R-squared	0.894110	Mean dependent var	18.85909
Adjusted R-squared	0.874500	S.D. dependent var	1.729894
S.E. of regression	0.612831	Akaike info criterion	2.021511
Sum squared resid	10.14017	Schwarz criterion	2.293603
Log likelihood	-27.35493	Hannan-Quinn criter.	2.113062
F-statistic	45.59615	Durbin-Watson stat	1.420790
Prob(F-statistic)	0.000000		

Dependent Variable: ROA
Method: Least Squares
Date: 03/17/20   Time: 08:41
Sample (adjusted): 2017M02 2019M10
Included observations: 33 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13.18773	29.82637	0.442150	0.6619
CAR	0.016171	0.066716	0.242381	0.8103
BGH	-2.831254	1.876266	-1.508983	0.1429
INF	-0.179903	0.144997	-1.240734	0.2254
LOG(NT)	-0.139385	2.668753	-0.052228	0.9587
LOG(PM(-1))	-0.280411	0.904552	-0.310000	0.7589

R-squared	0.629753	Mean dependent var	1.220303
Adjusted R-squared	0.561189	S.D. dependent var	0.321058
S.E. of regression	0.212678	Akaike info criterion	-0.095113
Sum squared resid	1.221258	Schwarz criterion	0.176979
Log likelihood	7.569365	Hannan-Quinn criter.	-0.003562
F-statistic	9.184870	Durbin-Watson stat	0.569383
Prob(F-statistic)	0.000034		

Dependent Variable: BGH
Method: Least Squares
Date: 03/17/20 Time: 08:42
Sample (adjusted): 2017M02 2019M10
Included observations: 33 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-6.303488	2.687442	-2.345534	0.0266
CAR	0.003291	0.006548	0.502644	0.6193
ROA	-0.027470	0.018204	-1.508983	0.1429
INF	-0.012907	0.014472	-0.891830	0.3804
LOG(NT)	-0.376765	0.252692	-1.491005	0.1476
LOG(PM(-1))	0.366842	0.054615	6.716895	0.0000

R-squared	0.919351	Mean dependent var	0.932455
Adjusted R-squared	0.904416	S.D. dependent var	0.067760
S.E. of regression	0.020949	Akaike info criterion	-4.730483
Sum squared resid	0.011849	Schwarz criterion	-4.458391
Log likelihood	84.05297	Hannan-Quinn criter.	-4.638933
F-statistic	61.55693	Durbin-Watson stat	0.765470
Prob(F-statistic)	0.000000		

Dependent Variable: INF
Method: Least Squares
Date: 03/17/20 Time: 08:42
Sample (adjusted): 2017M02 2019M10
Included observations: 33 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.472057	38.64318	-0.038094	0.9699
CAR	0.022251	0.086115	0.258390	0.7981
ROA	-0.299829	0.241655	-1.240734	0.2254
BGH	-2.217028	2.485932	-0.891830	0.3804
LOG(NT)	-1.272293	3.436753	-0.370202	0.7141
LOG(PM(-1))	0.538585	1.165228	0.462214	0.6476

R-squared	0.068599	Mean dependent var	0.239091
Adjusted R-squared	-0.103882	S.D. dependent var	0.261323
S.E. of regression	0.274561	Akaike info criterion	0.415681
Sum squared resid	2.035365	Schwarz criterion	0.687773
Log likelihood	-0.858736	Hannan-Quinn criter.	0.507232
F-statistic	0.397719	Durbin-Watson stat	1.298167
Prob(F-statistic)	0.846016		

Dependent Variable: LOG(NT)
Method: Least Squares
Date: 03/17/20 Time: 08:43
Sample (adjusted): 2017M02 2019M10
Included observations: 33 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.460485	1.764465	3.661441	0.0011
CAR	0.019747	0.002958	6.675539	0.0000
ROA	-0.000725	0.013877	-0.052228	0.9587
BGH	-0.201912	0.135420	-1.491005	0.1476
INF	-0.003969	0.010722	-0.370202	0.7141
LOG(PM(-1))	0.098403	0.062538	1.573506	0.1272

R-squared	0.853800	Mean dependent var	9.541249
Adjusted R-squared	0.826726	S.D. dependent var	0.036842
S.E. of regression	0.015336	Akaike info criterion	-5.354273
Sum squared resid	0.006350	Schwarz criterion	-5.082181
Log likelihood	94.34551	Hannan-Quinn criter.	-5.262722
F-statistic	31.53564	Durbin-Watson stat	1.287545
Prob(F-statistic)	0.000000		

Lampiran 7. Hasil Uji Linearitas

Ramsey RESET Test
Equation: UNTITLED
Specification: LOG(PM) C CAR ROA BGH INF LOG(NT) LOG(PM(-1))
Omitted Variables: Squares of fitted values

	Value	df	Probability
t-statistic	0.129172	25	0.8983
F-statistic	0.016685	(1, 25)	0.8983
Likelihood ratio	0.022017	1	0.8820

F-test summary:

	Sum of Sq.	df	Mean Squares
Test SSR	1.33E-05	1	1.33E-05
Restricted SSR	0.019872	26	0.000764
Unrestricted SSR	0.019858	25	0.000794
Unrestricted SSR	0.019858	25	0.000794

LR test summary:

	Value	df
Restricted LogL	75.52193	26
Unrestricted LogL	75.53294	25

Unrestricted Test Equation:
Dependent Variable: LOG(PM)
Method: Least Squares
Date: 03/17/20 Time: 08:44
Sample: 2017M02 2019M10
Included observations: 33

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-48.99397	390.8399	-0.125356	0.9012
CAR	-0.144522	0.887247	-0.162888	0.8719
ROA	0.359588	2.209279	0.162763	0.8720
BGH	3.810477	23.36770	0.163066	0.8718
INF	0.086398	0.528601	0.163446	0.8715
LOG(NT)	4.586443	28.11770	0.163116	0.8717
LOG(PM(-1))	3.044028	18.68394	0.162922	0.8719
FITTED^2	-0.064912	0.502521	-0.129172	0.8983

R-squared	0.970059	Mean dependent var	29.44286
Adjusted R-squared	0.961675	S.D. dependent var	0.143967
S.E. of regression	0.028184	Akaike info criterion	-4.092905
Sum squared resid	0.019858	Schwarz criterion	-3.730116
Log likelihood	75.53294	Hannan-Quinn criter.	-3.970838
F-statistic	115.7094	Durbin-Watson stat	1.724235
Prob(F-statistic)	0.000000		

UMY
PERPUSTAKAAN

PERPUSTAKAAN
UNIVERSITAS MUHAMMADIYAH YOGYAKARTA
Terakreditasi "A" (Perpustakaan Nasional RI No: 29/1/ee/XII.2014)

Perpustakaan Universitas Muhammadiyah Yogyakarta menyatakan bahwa Skripsi atas:

Nama	: ANGGUN DWI CAHYANI
NIM	: 20160430227
Prodi	: Ekonomi/FEB
Judul	: **DETERMINAN YANG MEMPENGARUHI PEMBIAYAAN MUDHARABAH PADA BANK UMUM SYARIAH DI INDONESIA (Pendekatan Partial Adjusment Model)**
Dosen Pembimbing	: Dr. Ayif Fathurrahman, SE, SEI, M.Si.

Telah dilakukan tes Turnitin filter 1%, dengan indeks similaritasnya sebesar 12 %. Semoga surat keterangan ini dapat digunakan sebagaimana mestinya.

Mengetahui
Ka. Ur. Pengelolahan

LaelaNiswatin, S.I.Pust

Yogyakarta, 2/29/2020
yang melaksanakan pengecekan

M. Burhanuddin Irsyadi, S.P.