

LAMPIRAN

1. Data Bank Umum Syariah

Nama Bank	Periode	Sukuk Ritel (dalam jutaan)	Jumlah Kantor	Ukuran Perusahaan (dalam jutaan)	Bagi Hasil (dalam jutaan)	Suku Bunga	Inflasi	DPK (dalam jutaan)	
Bank Victoria Syariah	2012	Mar	34,531,560	8	708,281	9,883	5.75	3.97	504,241
		Jun	34,531,560	8	746,745	20,041	5.75	4.53	476,865
		Sept	34,531,560	12	757,197	28,632	5.75	4.31	444,466
		Des	34,531,560	12	939,472	39,461	5.75	4.30	646,324
	2013	Mar	43,943,270	12	871,798	13,002	5.75	5.90	632,049
		Jun	43,943,270	12	937,427	24,375	6.00	5.90	583,712
		Sept	43,943,270	14	1,096,411	37,077	7.25	8.40	802,605
		Des	43,943,270	14	1,324,384	56,749	7.50	8.83	1,015,792

Nama Bank	Periode	Sukuk Ritel (dalam jutaan)	Jumlah Kantor	Ukuran Perusahaan (dalam jutaan)	Bagi Hasil (dalam jutaan)	Suku Bunga	Inflasi	DPK (dalam jutaan)	
	2014	Mar	55,232,755	19	1,368,531	22,486	7.50	7.32	1,128,114
		Jun	55,232,755	19	1,341,518	50,711	7.50	6.70	930,307
		Sept	55,232,755	19	1,374,611	76,959	7.50	4.53	974,569
		Des	55,232,755	19	1,439,983	103,932	7.75	8.36	1,185,686
	2015	Mar	69,856,380	15	1,422,640	28,318	7.50	6.38	35,055
		Sept	69,856,380	14	1,337,174	80,207	7.50	6.83	992,158
		Des	69,856,380	14	1,379,266	104,148	7.50	3.35	1,128,908
Maybank Syariah Indonesia	2012	Mar	34,531,560	1	1,941,038	2,425	5.75	3.97	497,246
		Jun	34,531,560	1	1,976,612	6,466	5.75	4.53	445,451
		Sept	34,531,560	1	1,985,073	10,361	5.75	4.31	400,024
		Des	34,531,560	1	2,062,552	14,065	5.75	4.30	710,726

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	2013	Mar	43,943,270	1	2,059,711	5,575	5.75	5.90	824,210
		Jun	43,943,270	1	2,093,094	12,656	6.00	5.90	856,891
		Sept	43,943,270	1	2,100,390	17,543	7.25	8.40	526,342
		Des	43,943,270	1	2,299,971	22,712	7.50	8.83	976,618
	2014	Mar	55,232,755	1	2,065,320	5,711	7.50	7.32	735,405
		Jun	55,232,755	1	2,075,674	12,500	7.50	6.70	741,765
		Sept	55,232,755	1	2,098,026	19,716	7.50	4.53	746,302
		Des	55,232,755	1	2,449,541	28,906	7.75	8.36	1,043,046
	2015	Mar	69,856,380	1	2,132,349	13,899	7.50	6.38	1,033,011
		Jun	69,856,380	1	1,738,553	24,429	7.50	7.26	800,438
		Sept	69,856,380	1	1,688,962	32,536	7.50	6.83	721,757

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		Des	69,856,380	1	1,743,439	38,319	7.50	3.35	938,982
BCA Syariah	2012	Mar	34,531,560	28	1,274,127	12,699	5.75	3.97	938,446
		Jun	34,531,560	29	1,248,806	25,317	5.75	4.53	925,413
		Sept	34,531,560	30	1,271,361	37,360	5.75	4.31	951,829
		Des	34,531,560	30	1,602,181	50,363	5.75	4.30	1,261,824
	2013	Mar	43,943,270	31	1,537,404	15,835	5.75	5.90	1,200,456
		Jun	43,943,270	31	1,616,085	32,085	6.00	5.90	1,283,684
		Sept	43,943,270	33	1,751,966	50,388	7.25	8.40	1,418,684
		Des	43,943,270	34	2,041,419	74,472	7.50	8.83	1,703,049
	2014	Mar	55,232,755	14	2,026,365	28,842	7.50	7.32	1,680,808
		Jun	55,232,755	14	2,224,415	58,798	7.50	6.70	1,861,348

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		Sept	55,232,755	14	2,532,146	93,332	7.50	4.53	1,886,345
		Des	55,232,755	17	2,994,449	132,867	7.75	8.36	2,338,709
	2015	Mar	69,856,380	15	3,042,395	44,856	7.50	6.38	2,379,674
		Jun	69,856,380	15	3,390,818	151,717	7.50	7.26	2,713,701
		Sept	69,856,380	17	3,690,180	233,175	7.50	6.83	2,605,729
		Des	69,856,380	17	4,349,580	316,317	7.50	3.35	3,255,154
Bank Panin Syariah	2012	Mar	34,531,560	4	1,033,030	8,374	5.75	3.97	506,215
		Jun	34,531,560	4	1,272,154	18,144	5.75	4.53	731,565
		Sept	34,531,560	4	1,726,374	36,134	5.75	4.31	898,382
		Des	34,531,560	12	2,140,482	57,585	5.75	4.30	1,223,290
	2013	Mar	43,943,270	13	2,282,803	25,758	5.75	5.90	1,557,923

Nama Bank	Periode	Sukuk Ritel (dalam jutaan)	Jumlah Kantor	Ukuran Perusahaan (dalam jutaan)	Bagi Hasil (dalam jutaan)	Suku Bunga	Inflasi	DPK (dalam jutaan)	
		Jun	43,943,270	5	2,606,410	52,569	6.00	5.90	1,764,391
		Sept	43,943,270	5	3,208,744	91,751	7.25	8.40	2,296,565
		Des	43,943,270	5	4,052,701	146,009	7.50	8.83	2,870,310
	2014	Mar	55,232,755	12	4,302,538	57,279	7.50	7.32	2,674,295
		Jun	55,232,755	12	4,692,020	116,697	7.50	6.70	2,967,373
		Sept	55,232,755	12	5,260,655	197,795	7.50	4.53	3,834,621
		Des	55,232,755	13	6,206,504	295,597	7.75	8.36	5,076,082
	2015	Mar	69,856,380	13	6,442,137	133,881	7.50	6.38	5,171,092
		Jun	69,856,380	13	6,711,016	209,336	7.50	7.26	5,554,336
		Sept	69,856,380	15	7,065,431	312,285	7.50	6.83	5,775,014
		Des	69,856,380	15	7,134,235	421,249	7.50	3.35	5,928,345

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Bank Syariah Bukopin	2012	Mar	34,531,560	15	2,685,143	40,938	5.75	3.97	2,240,430
		Jun	34,531,560	15	3,160,719	78,284	5.75	4.53	2,476,161
		Sept	34,531,560	15	3,488,783	118,922	5.75	4.31	2,609,448
		Des	34,531,560	16	3,616,108	165,274	5.75	4.30	2,850,784
	2013	Mar	43,943,270	15	3,647,737	46,469	5.75	5.90	3,079,920
		Jun	43,943,270	15	3,911,263	96,855	6.00	5.90	3,204,602
		Sept	43,943,270	16	4,124,584	154,200	7.25	8.40	3,352,211
		Des	43,943,270	17	4,343,069	220,076	7.50	8.83	3,272,262
	2014	Mar	55,232,755	25	4,526,076	74,713	7.50	7.32	3,428,774
		Jun	55,232,755	25	4,645,407	156,371	7.50	6.70	3,372,243
		Sept	55,232,755	25	4,790,155	245,290	7.50	4.53	3,449,246

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		Des	55,232,755	25	5,161,300	335,049	7.75	8.36	3,994,957
	2015	Mar	69,856,380	23	5,102,475	90,056	7.50	6.38	3,915,239
		Jun	69,856,380	23	5,215,803	178,010	7.50	7.26	4,061,048
		Sept	69,856,380	23	5,313,580	260,578	7.50	6.83	4,337,818
		Des	69,856,380	23	5,827,154	346,778	7.50	3.35	4,756,303
B.P.D. Jawa Barat Banten Syariah	2012	Mar	34,531,560	25	2,680,699	33,657	5.75	3.97	1,980,995
		Jun	34,531,560	25	2,921,803	67,077	5.75	4.53	2,253,249
		Sept	34,531,560	25	3,203,838	102,796	5.75	4.31	2,365,563
		Des	34,531,560	25	4,239,449	150,124	5.75	4.30	3,362,073
	2013	Mar	43,943,270	28	4,503,970	51,474	5.75	5.90	3,580,309
		Jun	43,943,270	28	4,552,049	112,960	6.00	5.90	3,500,331

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		Sept	43,943,270	36	4,591,914	173,693	7.25	8.40	3,572,770	
		Des	43,943,270	53	4,695,088	239,374	7.50	8.83	3,702,683	
	2014	Mar	55,232,755	66	5,099,572	82,696	7.50	7.32	4,178,133	
		Jun	55,232,755	66	5,050,108	161,937	7.50	6.70	4,032,598	
		Sept	55,232,755	66	5,137,444	521,276	7.50	4.53	3,014,423	
		Des	55,232,755	66	6,090,945	346,798	7.75	8.36	5,237,296	
	2015	Mar	69,856,380	66	5,995,761	97,811	7.50	6.38	5,243,446	
		Jun	69,856,380	66	6,267,060	429,846	7.50	7.26	2,954,719	
		Sept	69,856,380	66	6,105,606	644,085	7.50	6.83	4,722,782	
		Des	69,856,380	66	6,445,170	840,588	7.50	3.35	4,702,474	
		2012	Mar	34,531,560	390	5,874,897	43,245	5.75	3.97	5,124,808

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Bank Syariah Mega Indonesia		Jun	34,531,560	387	5,987,762	83,887	5.75	4.53	5,019,289
		Sept	34,531,560	352	7,305,239	131,986	5.75	4.31	6,531,083
		Des	34,531,560	350	8,164,921	187,536	5.75	4.30	7,090,422
	2013	Mar	43,943,270	350	8,356,960	64,706	5.75	5.90	7,251,018
		Jun	43,943,270	356	8,610,773	137,535	6.00	5.90	7,046,031
		Sept	43,943,270	355	8,653,141	219,658	7.25	8.40	7,107,187
		Des	43,943,270	360	9,121,575	332,824	7.50	8.83	7,730,738
	2014	Mar	55,232,755	359	8,475,470	111,328	7.50	7.32	7,073,362
		Jun	55,232,755	360	8,451,443	216,774	7.50	6.70	6,898,350
		Sept	55,232,755	360	8,097,090	319,804	7.50	4.53	6,755,862
		Des	55,232,755	321	7,042,489	412,146	7.75	8.36	5,821,319

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	2015	Mar	69,856,380	316	6,136,584	80,447	7.50	6.38	5,075,152
		Jun	69,856,380	293	5,382,671	146,079	7.50	7.26	4,429,784
		Sept	69,856,380	157	5,050,808	526,517	7.50	6.83	4,008,682
		Des	69,856,380	157	5,559,820	653,438	7.50	3.35	4,268,834
BNI Syariah	2012	Mar	34,531,560	76	9,223,555	89,500	5.75	3.97	6,921,122
		Jun	34,531,560	104	8,864,762	148,972	5.75	4.53	7,247,944
		Sept	34,531,560	186	9,374,602	222,340	5.75	4.31	7,721,027
		Des	34,531,560	202	10,645,313	293,054	5.75	4.30	8,980,035
	2013	Mar	43,943,270	208	12,528,777	92,536	5.75	5.90	10,683,235
		Jun	43,943,270	227	13,001,272	182,261	6.00	5.90	10,386,112
		Sept	43,943,270	247	14,057,760	295,103	7.25	8.40	10,960,565

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		Des	43,943,270	247	14,708,504	418,332	7.50	8.83	11,488,209	
	2014	Mar	55,232,755	240	15,611,446	143,477	7.50	7.32	12,613,835	
		Jun	55,232,755	240	17,350,767	311,126	7.50	6.70	13,509,005	
		Sept	55,232,755	240	18,483,498	501,128	7.50	4.53	14,932,565	
		Des	55,232,755	248	19,492,112	691,444	7.75	8.36	16,246,405	
	2015	Mar	69,856,380	248	20,505,103	206,547	7.50	6.38	17,422,874	
		Jun	69,856,380	267	20,854,054	420,501	7.50	7.26	17,321,427	
		Sept	69,856,380	251	22,754,200	635,635	7.50	6.83	18,931,220	
		Des	69,856,380	251	23,017,667	846,069	7.50	3.35	19,322,756	
	BRI Syariah	2012	Mar	34,531,560	103	10,522,693	135,794	5.75	3.97	8,899,482
			Jun	34,531,560	113	11,481,043	253,872	5.75	4.53	9,410,923

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		Sept	34,531,560	153	12,199,092	383,062	5.75	4.31	10,156,407
		Des	34,531,560	176	14,088,914	527,595	5.75	4.30	11,948,889
	2013	Mar	43,943,270	184	15,103,717	150,996	5.75	5.90	13,064,181
		Jun	43,943,270	211	16,416,445	332,693	6.00	5.90	13,832,170
		Sept	43,943,270	211	16,772,958	530,080	7.25	8.40	13,924,879
		Des	43,943,270	231	17,400,914	764,590	7.50	8.83	14,349,712
	2014	Mar	55,232,755	254	17,579,299	250,201	7.50	7.32	13,990,979
		Jun	55,232,755	254	18,316,850	493,890	7.50	6.70	15,116,605
		Sept	55,232,755	254	18,554,452	735,761	7.50	4.53	15,397,515
		Des	55,232,755	265	20,343,249	994,824	7.75	8.36	16,711,526
	2015	Mar	69,856,380	265	20,568,270	245,670	7.50	6.38	17,562,001

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	Jun	69,856,380	267	21,627,334	487,925	7.50	7.26	17,795,830	
	Sept	69,856,380	268	22,814,816	740,769	7.50	6.83	18,863,643	
	Des	69,856,380	268	24,230,247	1,027,442	7.50	3.35	20,123,658	
Bank Muamalat Indonesia	2012	Mar	34,531,560	298	30,836,353	366,115	5.75	3.97	27,511,865
		Jun	34,531,560	304	32,689,318	686,441	5.75	4.53	28,229,124
		Sept	34,531,560	326	35,700,818	1,037,848	5.75	4.31	30,793,835
		Des	34,531,560	345	44,854,413	1,457,940	5.75	4.30	39,422,307
	2013	Mar	43,943,270	358	46,471,264	462,421	5.75	5.90	40,056,318
		Jun	43,943,270	380	47,958,958	959,784	6.00	5.90	41,002,489
		Sept	43,943,270	378	50,754,347	1,528,414	7.25	8.40	20,891,102
		Des	43,943,270	387	53,723,979	2,163,144	7.50	8.83	45,022,178

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	2014	Mar	55,232,755	446	54,790,981	711,051	7.50	7.32	44,580,901
		Jun	55,232,755	449	58,488,595	1,535,682	7.50	6.70	48,823,261
		Sept	55,232,755	448	59,331,645	2,441,732	7.50	4.53	50,268,112
		Des	55,232,755	447	62,413,310	3,352,239	7.75	8.36	53,496,985
	2015	Mar	69,856,380	447	56,062,164	785,476	7.50	6.38	47,237,649
		Jun	69,856,380	449	55,859,682	1,494,041	7.50	7.26	41,770,048
		Sept	69,856,380	436	56,501,886	2,186,356	7.50	6.83	42,380,242
		Des	69,856,380	436	62,442,190	3,352,239	7.50	3.35	51,206,273
Bank Syariah Mandiri	2012	Mar	34,531,560	501	49,616,835	490,446	5.75	3.97	42,371,223
		Jun	34,531,560	528	49,703,905	995,602	5.75	4.53	42,727,170
		Sept	34,531,560	535	51,203,659	1,475,678	5.75	4.31	43,960,793

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		Des	34,531,560	565	54,229,396	1,967,158	5.75	4.30	46,687,969
	2013	Mar	43,943,270	601	55,479,062	479,986	5.75	5.90	47,619,185
		Jun	43,943,270	610	58,483,564	988,337	6.00	5.90	50,529,792
		Sept	43,943,270	630	61,810,295	1,510,284	7.25	8.40	53,649,161
		Des	43,943,270	638	63,965,361	2,128,642	7.50	8.83	55,767,955
	2014	Mar	55,232,755	711	63,009,396	601,629	7.50	7.32	54,510,183
		Jun	55,232,755	711	62,786,572	1,244,842	7.50	6.70	54,652,683
		Sept	55,232,755	711	65,368,281	1,869,990	7.50	4.53	57,071,718
		Des	55,232,755	712	66,942,422	2,502,473	7.75	8.36	59,283,492
	2015	Mar	69,856,380	712	67,151,521	653,916	7.50	6.38	59,198,066
		Jun	69,856,380	712	66,953,689	1,276,549	7.50	7.26	59,164,461

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	Sept	69,856,380	712	67,120,476	1,892,071	7.50	6.83	59,707,778
	Des	69,856,380	712	70,369,709	2,492,363	7.50	3.35	62,112,879

2. Hasil Uji SPSS

a. Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Sukuk Ritel	175	31.17	31.88	31.5437	.24886
Jumlah Kantor	175	.00	6.57	3.9588	1.93671
Ukuran Perusahaan	175	27.29	31.88	29.5782	1.28103
Tingkat Bagi Hasil	175	21.61	28.84	25.8211	1.60324
Tingkat Suku Bunga	175	1.75	2.05	1.9275	.12503
Tingkat Inflasi	175	1.21	2.18	1.7586	.29209
Penghimpungan Dana Pihak Ketiga	175	24.28	31.76	29.2829	1.51612
Valid N (listwise)	175				

b. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		175
Normal Parameters ^{a,b}	Mean	,0257797
	Std. Deviation	,15161623
Most Extreme Differences	Absolute Positive	,085
	Negative	-,085
Kolmogorov-Smirnov Z		1,120
Asymp. Sig. (2-tailed)		,162

a. Test distribution is Normal.

b. Calculated from data.

c. Uji Multikolinieritas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	8,264	3,592		2,301	,023		
Sukuk Ritel	-,247	,119	-,042	-2,073	,040	,566	1,767
Jumlah Kantor	,099	,023	,130	4,262	,000	,249	4,009
1 Ukuran Perusahaan	,847	,041	,740	20,789	,000	,183	5,450
Tingkat Bagi Hasil	,132	,038	,138	3,519	,001	,151	6,630
Tingkat Suku Bunga	-,095	,300	-,008	-,318	,751	,347	2,881
Tingkat Inflasi	,054	,096	,011	,562	,575	,639	1,565

a. Dependent Variable: Penghimpungan Dana Pihak Ketiga

d. Uji Autokolerasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,980 ^a	,961	,960	,29506	1,840

a. Predictors: (Constant), Tingkat Inflasi, Jumlah Kantor, Sukuk Ritel, Tingkat Suku Bunga, Ukuran Perusahaan, Tingkat Bagi Hasil

b. Dependent Variable: Penghimpungan Dana Pihak Ketiga

e. Uji Heteroskedastisitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-4,851	2,822		-1,719	,087
Sukuk Ritel	,102	,094	,108	1,092	,277
Jumlah Kantor	-,031	,018	-,251	-1,688	,093
Ukuran Perusahaan	,056	,032	,303	1,744	,083
Tingkat Bagi Hasil	,024	,029	,154	,806	,421
Tingkat Suku Bunga	-,167	,236	-,089	-,708	,480
Tingkat Inflasi	,041	,075	,051	,545	,586

a. Dependent Variable: ABS_RES

f. Uji Statistik F

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	360,170	6	60,028	689,522	,000 ^b
Residual	14,626	168	,087		
Total	374,796	174			

a. Dependent Variable: Penghimpungan Dana Pihak Ketiga

b. Predictors: (Constant), Tingkat Inflasi, Jumlah Kantor, Sukuk Ritel, Tingkat Suku Bunga, Ukuran Perusahaan, Tingkat Bagi Hasil

g. Uji t

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	8,264	3,592		2,301	,023
Sukuk Ritel	-,247	,119	-,042	-2,073	,040
Jumlah Kantor	,099	,023	,130	4,262	,000
Ukuran	,847	,041	,740	20,789	,000
1 Perusahaan					
Tingkat Bagi Hasil	,132	,038	,138	3,519	,001
Tingkat Suku Bunga	-,095	,300	-,008	-,318	,751
Tingkat Inflasi	,054	,096	,011	,562	,575

a. Dependent Variable: Penghimpungan Dana Pihak Ketiga

h. Uji Koefisien Determinasi (Adj R²)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,980 ^a	,961	,960	,29506

a. Predictors: (Constant), Tingkat Inflasi, Jumlah Kantor, Sukuk Ritel, Tingkat Suku Bunga, Ukuran Perusahaan, Tingkat Bagi Hasil

3. Data Perkembangan Sukuk Ritel

