

Lampiran

1. Data DPK, NPF dan Pembiayaan *Musyarakah* BMT Arafah Cabang

Lendah Kulon Progo

Bulan	DPK	NPF	Pembiayaan Musyarakah
Jan-12	743220973	13.77	680848900
Feb-12	741865773	13.17	723239100
Mar-12	788471673	13.02	739535400
Apr-12	710560273	13.45	707282200
May-12	719077437	13.96	689818800
Jun-12	684618622	13.84	674557000
Jul-12	705078222	13.42	673629800
Aug-12	685252422	13.69	671681700
Sep-12	687145522	13.90	675302400
Oct-12	723145622	14.08	676194900
Nov-12	821710722	14.04	682661300
Dec-12	839143722	13.86	738947600

Jan-13	861242962	14.37	742173300
Feb-13	919171162	14.69	759579300
Mar-13	915963062	14.68	760763200
Apr-13	936588462	13.90	797885000
May-13	908618612	13.82	857090700
Jun-13	864735062	14.69	864683700
Jul-13	887902012	15.32	892916300
Aug-13	934404470	17.77	903543800
Sep-13	939072707	21.04	773704500
Oct-13	973187637	22.64	802900000
Nov-13	1034412014	22.03	850953200
Dec-13	1014516146	20.29	909778350

Jan-14	1030535416	23.41	927050350
Feb-14	1084220109	18.82	1011945650
Mar-14	1150782318	18.75	1061426300

Apr-14	1057003842	19.80	1073502250
May-14	1082066778	20.16	1161045800
Jun-14	1099333867	19.46	1289725800
Jul-14	1201627552	22.16	1352914700
Aug-14	1294079307	22.31	1406713400
Sep-14	1423155562	20.92	1539770300
Oct-14	1489463151	21.88	1452018400
Nov-14	1420491684	20.89	1496916500
Dec-14	1413834350	20.78	1545542300

Jan-15	1589793607	21.62	1594581100
Feb-15	1671869989	21.16	1714043300
Mar-15	1521297500	20.84	1743489700
Apr-15	1571331979	21.26	1725170900
May-15	1616226940	20.34	1823591900
Jun-15	1751362910	20.28	1850356500
Jul-15	1752918799	20.59	1824761400
Aug-15	2017876958	21.42	1820830400
Sep-15	2032221553	20.35	1930105300
Oct-15	2102215835	21.06	1845313400
Nov-15	2117666775	21.21	1851441400
Dec-15	2211578749	20.16	1956225000

Jan-16	2274780839	20.82	1951246600
Feb-16	2349769477	19.48	2163137800
Mar-16	2382922351	19.00	2207540200
Apr-16	2315333020	19.91	2337170100
May-16	2391102283	21.18	2387266800
Jun-16	2348929384	20.59	2375148150
Jul-16	2313415893	19.38	2243074700
Aug-16	2459105831	17.99	2394061800
Sep-16	2494280579	18.26	2359076050
Oct-16	2608086370	17.92	2300131850
Nov-16	2646884497	17.87	2328506850
Dec-16	2724176775	17.69	2334547350

2. Analisis Deskriptif

	DPK	NPF	PMSA
Mean	1434181.	18.31933	1377151.
Median	1176205.	19.47000	1321321.
Maximum	2724177.	23.41000	2394062.
Minimum	684619.0	13.02000	671682.0
Std. Dev.	647314.0	3.213247	614208.3
Skewness	0.545924	-0.428708	0.317916
Kurtosis	1.847604	1.642237	1.598877
Jarque-Bera	6.300375	6.446702	5.918568
Probability	0.042844	0.039821	0.051856
Sum	86050850	1099.160	82629059
Sum Sq. Dev.	2.47E+13	609.1726	2.23E+13
Observations	60	60	60

3. Uji Asumsi Klasik

a. Uji Multikolinieritas

Variance Inflation Factors
 Date: 06/16/17 Time: 14:37
 Sample: 2012M01 2016M12
 Included observations: 60

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.352079	2596.206	NA
LOG(DPK)	0.001174	3815.399	1.715849
LOG(NPF)	0.006873	425.4858	1.715849

b. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	35.59685	Prob. F(2,55)	0.0000
Obs*R-squared	33.84972	Prob. Chi-Square(2)	0.0000

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 06/16/17 Time: 14:38

Sample: 2012M01 2016M12

Included observations: 60

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.059320	0.399471	0.148497	0.8825
LOG(DPK)	0.001138	0.023046	0.049364	0.9608
LOG(NPF)	-0.029110	0.055862	-0.521097	0.6044
RESID(-1)	0.782778	0.134749	5.809149	0.0000
RESID(-2)	-0.032706	0.135678	-0.241056	0.8104

R-squared	0.564162	Mean dependent var	-6.44E-15
Adjusted R-squared	0.532465	S.D. dependent var	0.088662
S.E. of regression	0.060624	Akaike info criterion	-2.688597
Sum squared resid	0.202140	Schwarz criterion	-2.514068
Log likelihood	85.65792	Hannan-Quinn criter.	-2.620329
F-statistic	17.79842	Durbin-Watson stat	1.984363
Prob(F-statistic)	0.000000		

c. Uji Heteroskedastisitas

Heteroskedasticity Test: Harvey

F-statistic	2.782236	Prob. F(2,57)	0.0703
Obs*R-squared	5.336389	Prob. Chi-Square(2)	0.0694
Scaled explained SS	7.365255	Prob. Chi-Square(2)	0.0252

Test Equation:

Dependent Variable: LRESID2

Method: Least Squares

Date: 06/16/17 Time: 14:39

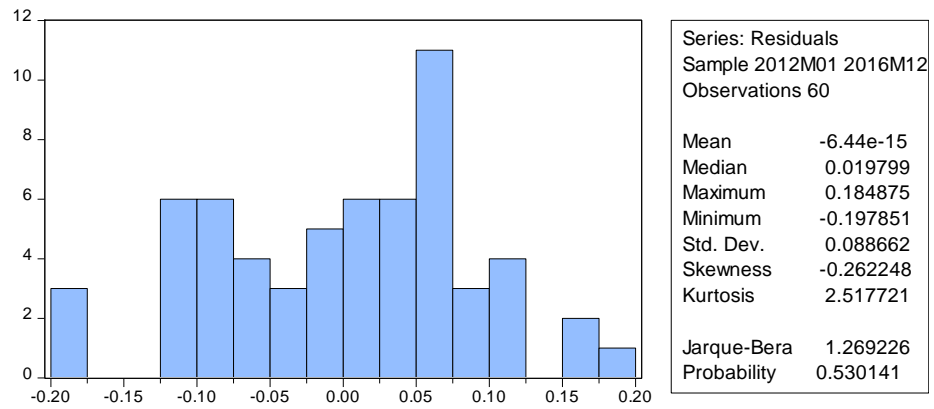
Sample: 2012M01 2016M12

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.161364	16.81167	-0.247528	0.8054
LOG(DPK)	-0.807427	0.970988	-0.831552	0.4091
LOG(NPF)	5.219995	2.348880	2.222334	0.0302

R-squared	0.088940	Mean dependent var	-6.010471
Adjusted R-squared	0.056973	S.D. dependent var	2.631811
S.E. of regression	2.555741	Akaike info criterion	4.763268
Sum squared resid	372.3132	Schwarz criterion	4.867985
Log likelihood	-139.8980	Hannan-Quinn criter.	4.804229
F-statistic	2.782236	Durbin-Watson stat	2.228758
Prob(F-statistic)	0.070322		

d. Uji Normalitas



4. Analisis Regresi Berganda

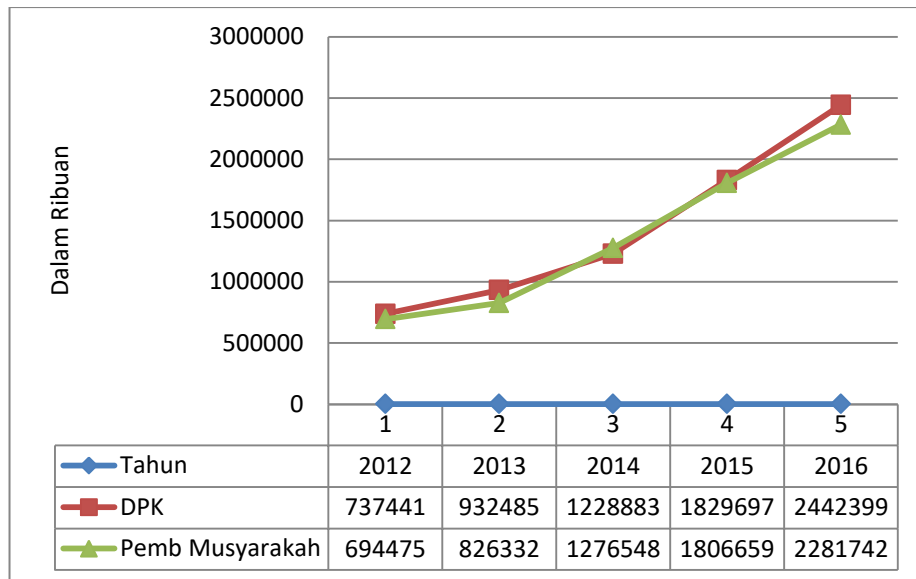
Dependent Variable: LOG(PMSA)
 Method: Least Squares
 Date: 08/02/17 Time: 10:18
 Sample: 2012M01 2016M12
 Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.060444	0.375416	-0.161004	0.8727
LOG(DPK)	0.965284	0.034271	28.16644	0.0000
LOG(NPF)	0.174577	0.082903	2.105797	0.0396
R-squared	0.963399	Mean dependent var	14.03247	
Adjusted R-squared	0.962115	S.D. dependent var	0.463439	
S.E. of regression	0.090204	Akaike info criterion	-1.924779	
Sum squared resid	0.463796	Schwarz criterion	-1.820061	
Log likelihood	60.74336	Hannan-Quinn criter.	-1.883818	
F-statistic	750.1727	Durbin-Watson stat	0.499125	
Prob(F-statistic)	0.000000			

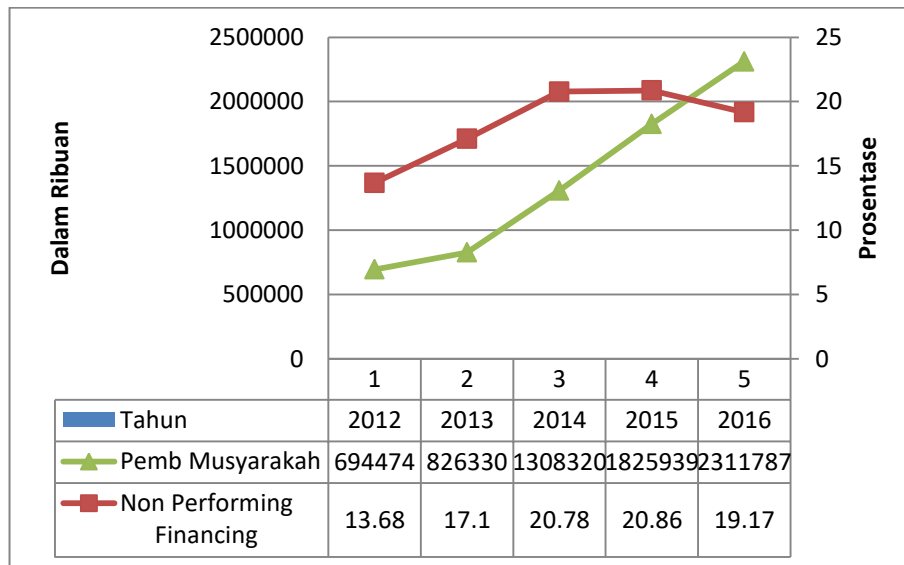
5. Pengujian Hipotesis

- a. Uji T → parsial
- b. Uji F → simultan
- c. Uji R² (Koefisien Determinasi)

6. Perbandingan DPK dengan Pembiayaan *Musyarakah*



7. Perbandingan NPF dengan Pembiayaan *Musyarakah*



CURRICULUM VITAE

Data Pribadi

Nama : Yasinta Permana Dewi
Tempat, Tanggal Lahir : Kulon Progo, 06 September 1995
Jenis Kelamin : Perempuan
Agama : Islam
Alamat Asal : Dabag II RT/RW 013/006 Plumbon Temon Kulon Progo 55654
No. HP : 085743964498
Email : yasintap87@gmail.com

Pendidikan Formal

2001-2007 : SD Negeri Plumbon 3 Kulon Progo
2007-2010 : MTs Muallimaat Muhammadiyah Yogyakarta
2010-2013 : MA Muallimaat Muhammadiyah Yogyakarta

Organisasi

2014-2016 : Pengurus Koperasi Mahasiswa Universitas Muhammadiyah Yogyakarta