

LAMPIRAN

Lampiran 1. Data Penelitian

Tahun	Mudharabah (Miliar)	DPK (Miliar)	NPF (Persen)	Biaya Promosi (Miliar)	BOPO (Persen)
Jan-12	10.133	116.518	2.68	18	86.22
Feb-12	10.122	114.616	2.82	44	78.39
Mar-12	10.039	114.318	2.76	68	77.77
Apr-12	10.349	114.018	2.85	90	77.77
May-12	10.482	115.206	2.93	110	76.24
Jun-12	10.904	119.297	2.88	134	75.74
Jul-12	11.023	121.018	2.92	166	75.87
Aug-12	11.180	123.673	2.78	197	75.89
Sep-12	11.359	127.678	2.74	224	75.44
Oct-12	11.438	134.453	2.58	261	75.04
Nov-12	11.527	138.671	2.50	296	75.29
Dec-12	12.023	147.512	2.22	372	74.97
Jan-13	12.027	148.731	2.49	16	70.43
Feb-13	12.056	150.795	2.72	39	72.06
Mar-13	12.102	156.964	2.75	62	72.95
Apr-13	12.026	158.519	2.85	89	73.95
May-13	12.168	163.000	2.92	108	76.87
Jun-13	12.629	163.966	2.64	134	76.18

Jul-13	13.281	166.453	2.75	169	76.13
Aug-13	13.299	170.222	3.01	196	77.87
Sep-13	13.364	171.701	2.80	234	77.98
Oct-13	13.664	174.018	2.96	270	79.06
Nov-13	13.878	176.292	3.08	305	78.59
Dec-13	13.625	183.534	2.62	370	78.21
Jan-14	13.322	177.930	3.01	270	80.05
Feb-14	13.300	178.154	3.53	57	83.77
Mar-14	13.498	180.954	3.22	84	91.90
Apr-14	13.802	185.508	3.48	119	84.50
May-14	13.869	190.783	4.02	167	76.49
Jun-14	14.312	191.594	3.90	200	71.76
Jul-14	14.559	194.299	4.31	145	79.80
Aug-14	14.277	195.559	4.58	173	81.20
Sep-14	14.356	197.141	4.67	196	82.39
Oct-14	14.371	207.121	4.58	218	75.61
Nov-14	14.307	209.644	4.86	246	93.5
Dec-14	14.354	217.858	4.33	300	96.97
Jan-15	14.207	210.761	5.56	17	94.80
Feb-15	14.147	210.297	5.83	32	94.23
Mar-15	14.136	212.988	5.49	56	96.98
Apr-15	14.388	215.973	5.20	77	96.69
May-15	14.906	215.339	5.44	118	96.51

Jun-15	15.667	213.477	5.09	161	96.98
Jul-15	15.729	216.083	5.30	186	97.08
Aug-15	15.676	216.035	5.3	225	97.30
Sep-15	15.144	219.580	5.14	251	96.94
Oct-15	14.925	219.478	5.16	273	96.71
Nov-15	14.680	220.635	5.13	302	96.75
Dec-15	14.820	231.175	4.84	358	97.01
Jan-16	14.469	229.094	5.46	16	95.28
Feb-16	14.268	231.820	5.59	31	94.49
Mar-16	14.273	232.657	5.35	49	94.40
Apr-16	14.239	233.808	5.48	72	94.71
May-16	14.856	238.366	6.17	94	99.04
Jun-16	15.298	241.336	5.68	124	95.61
Jul-16	14.789	243.184	5.32	148	96.15
Aug-16	14.577	244.843	5.55	175	96.96
Sep-16	14.696	263.522	4.67	197	96.27
Oct-16	14.590	264.678	4.80	229	97.21
Nov-16	14.374	270.480	4.68	252	95.91
Dec-16	15.292	279.335	4.42	316	96.22
Jan-17	14.654	277.714	4.72	16	95.09
Feb-17	14.398	281.084	4.78	33	93.35
Mar-17	14.505	286.178	4.61	54	92.34
Apr-17	14.316	291.889	4.82	78	92.31

May-17	14.751	295.606	4.75	109	92.26
Jun-17	15.778	302.013	4.47	145	90.98
Jul-17	15.643	307.638	4.50	179	91.56
Aug-17	16.059	309.006	4.49	214	92.03
Sep-17	16.027	318.574	4.41	244	91.68
Oct-17	16.747	319.124	4.91	287	94.16
Nov-17	16.781	322.715	5.27	325	94.05
Dec-17	17.090	334.719	4.76	397	94.91
Jan-18	15.821	335.185	5.21	23	97.01
Feb-18	15.611	331.943	5.21	43	93.81
Mar-18	16.770	339.909	4.56	72	89.90
Apr-18	16.734	340.186	4.84	100	89.75
May-18	16.672	339.749	4.86	136	88.90
Jun-18	15.803	341.216	3.83	159	88.75
Jul-18	15.044	339.195	3.92	192	88.65

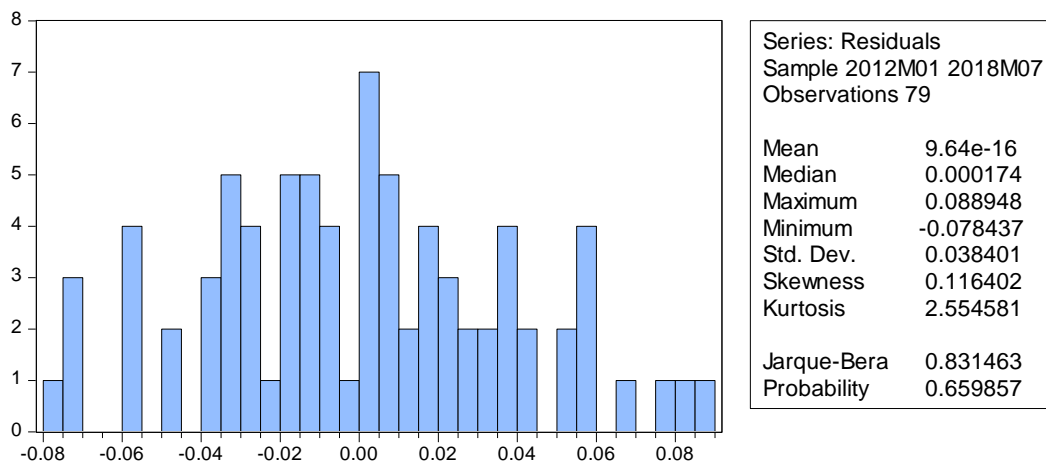
Lampiran 2. Hasil Uji Analisis Regresi Linear Berganda

Dependent Variable: LOG(MDR)
Method: Least Squares
Date: 11/06/18 Time: 22:20
Sample: 2012M01 2018M07
Included observations: 79

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.807457	0.098571	8.191637	0.0000
LOG(DPK)	0.317904	0.021276	14.94192	0.0000
NPF	0.043367	0.008888	4.879262	0.0000
LOG(BP)	0.029047	0.005398	5.381048	0.0000
BOPO	-0.002251	0.001058	-2.126748	0.0368
R-squared	0.915086	Mean dependent var	2.631144	

Adjusted R-squared	0.910496	S.D. dependent var	0.131782
S.E. of regression	0.039425	Akaike info criterion	-3.567614
Sum squared resid	0.115023	Schwarz criterion	-3.417649
Log likelihood	145.9207	Hannan-Quinn criter.	-3.507533
F-statistic	199.3671	Durbin-Watson stat	0.559968
Prob(F-statistic)	0.000000		

Lampiran 3. Hasil Uji Normalitas



Lampiran 4. Hasil Uji Multikolinearitas

Variabel	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.009716	493.8249	NA
DPK	0.000453	659.6320	2.321711
NPF	7.90E-05	74.93652	4.747432
BIAYA PROMOSI	2.91E-05	35.24325	1.060277
BOPO	1.12E-06	438.1393	4.592728

Lampiran 5. Hasil Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.863773	Prob. F(2,71)	0.4260
Obs*R-squared	1.852786	Prob. Chi-Square(2)	0.3960

Test Equation:
Dependent Variable: RESID

Method: Least Squares
 Date: 11/07/18 Time: 02:18
 Sample: 2012M02 2018M07
 Included observations: 78
 Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.000643	0.003787	0.169738	0.8657
D(LOG(DPK))	-0.042078	0.180675	-0.232896	0.8165
D(NPF)	-9.29E-05	0.010152	-0.009150	0.9927
D(LOG(BP))	0.001283	0.003867	0.331788	0.7410
D(BOPO)	5.09E-05	0.000843	0.060348	0.9520
RESID(-1)	0.104672	0.123555	0.847172	0.3997
RESID(-2)	-0.136841	0.129448	-1.057113	0.2940
R-squared	0.023754	Mean dependent var		7.12E-19
Adjusted R-squared	-0.058746	S.D. dependent var		0.024036
S.E. of regression	0.024732	Akaike info criterion		-4.476006
Sum squared resid	0.043428	Schwarz criterion		-4.264506
Log likelihood	181.5642	Hannan-Quinn criter.		-4.391339
F-statistic	0.287924	Durbin-Watson stat		2.014128
Prob(F-statistic)	0.940844			

Lampiran 6. Hasil Uji Heteroskedistisitas

Heteroskedasticity Test: White

F-statistic	1.141691	Prob. F(14,64)	0.3413
Obs*R-squared	15.78710	Prob. Chi-Square(14)	0.3265
Scaled explained SS	10.76700	Prob. Chi-Square(14)	0.7042

Test Equation:

Dependent Variable: RESID²

Method: Least Squares

Date: 11/06/18 Time: 22:23

Sample: 2012M01 2018M07

Included observations: 79

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.006697	0.121170	-0.055272	0.9561
LOG(DPK)	-0.010024	0.039404	-0.254381	0.8000
(LOG(DPK)) ²	0.002667	0.005204	0.512465	0.6101
(LOG(DPK))*NPF	-0.001584	0.003295	-0.480835	0.6323
(LOG(DPK))*(LOG(BP))	-0.001217	0.001642	-0.740722	0.4616
(LOG(DPK))*BOPO	-9.17E-05	0.000448	-0.204468	0.8386
NPF	0.009780	0.015968	0.612497	0.5424
NPF ²	8.99E-05	0.000885	0.101517	0.9195

NPF*(LOG(BP))	-0.000125	0.000704	-0.178156	0.8592
NPF*BOPO	-2.89E-05	0.000132	-0.217875	0.8282
LOG(BP)	0.005139	0.006763	0.759969	0.4501
(LOG(BP))^2	-0.000514	0.000314	-1.637158	0.1065
(LOG(BP))*BOPO	7.14E-05	9.14E-05	0.781219	0.4376
BOPO	0.000139	0.001881	0.073715	0.9415
BOPO^2	1.50E-06	9.16E-06	0.163703	0.8705
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R-squared	0.199837	Mean dependent var	0.001456	
Adjusted R-squared	0.024801	S.D. dependent var	0.001827	
S.E. of regression	0.001804	Akaike info criterion	-9.628256	
Sum squared resid	0.000208	Schwarz criterion	-9.178361	
Log likelihood	395.3161	Hannan-Quinn criter.	-9.448014	
F-statistic	1.141691	Durbin-Watson stat	1.493184	
Prob(F-statistic)	0.341273			
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