LAMPIRAN

Uji Stasioner

Pembiayaan Level

Null Hypothesis: PEMBIAYAAN has a unit root
Exogenous: Constant
Lag Length: 3 (Automatic - based on SIC, maxlag=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		1.450999	0.9990
Test critical values:	1% level	-3.540198	
	5% level	-2.909206	
	10% level	-2.592215	

Pembiayaan 1 different

Null Hypothesis: D(PEMBIAYAAN) has a unit root
Exogenous: Constant
Lag Length: 2 (Automatic - based on SIC, maxlag=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-3.391500	0.0150
Test critical values:	1% level	-3.540198	
	5% level	-2.909206	
	10% level	-2.592215	

DPK Level

Null Hypothesis: DPK has a unit root
Exogenous: Constant
Lag Length: 3 (Automatic - based on SIC, maxlag=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		0.396681	0.9813
Test critical values:	1% level	-3.540198	
	5% level	-2.909206	
	10% level	-2.592215	

DPK 1 Different

Null Hypothesis: D(DPK) has a unit root
Exogenous: Constant
Lag Length: 2 (Automatic - based on SIC, maxlag=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-3.759405	0.0054
Test critical values:	1% level	-3.540198	
	5% level	-2.909206	
	10% level	-2.592215	

CAR Level

Null Hypothesis: CAR has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-0.636931	0.8544
Test critical values:	1% level	-3.534868	
	5% level	-2.906923	
	10% level	-2.591006	

CAR 1 Different

Null Hypothesis: D(CAR) has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-7.739937	0.0000
Test critical values:	1% level	-3.536587	
	5% level	-2.907660	
	10% level	-2.591396	

NPF Level

Null Hypothesis: NPF has a unit root
Exogenous: Constant
Lag Length: 2 (Automatic - based on SIC, maxlag=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-1.180600	0.6778
Test critical values:	1% level	-3.538362	
	5% level	-2.908420	
	10% level	-2.591799	

NPF 1 Different

Null Hypothesis: D(NPF) has a unit root
Exogenous: Constant
Lag Length: 1 (Automatic - based on SIC, maxlag=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-7.566539	0.0000
Test critical values:	1% level	-3.538362	
	5% level	-2.908420	
	10% level	-2.591799	

ROA Level

Null Hypothesis: ROA has a unit root
Exogenous: Constant
Lag Length: 1 (Automatic - based on SIC, maxlag=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-3.580448	0.0088
Test critical values:	1% level	-3.536587	
	5% level	-2.907660	
	10% level	-2.591396	

ROA 1 Different

Null Hypothesis: D(ROA) has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-9.937264	0.0000
Test critical values:	1% level	-3.536587	
	5% level	-2.907660	
	10% level	-2.591396	

Uji Kointegrasi

Date: 10/13/19 Time: 16:53
Sample (adjusted): 2014M04 2019M06
Included observations: 63 after adjustments
Trend assumption: Linear deterministic trend
Series: PEMBIAYAAN DPK CAR NPF
ROA
Lags interval (in first differences): 1 to 2

Unrestricted Cointegration Rank Test (Trace)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.367064	82.31744	69.81889	0.0036
At most 1 *	0.316607	53.50208	47.85613	0.0134
At most 2	0.228153	29.51890	29.79707	0.0538
At most 3	0.154020	13.20386	15.49471	0.1075
At most 4	0.041442	2.666500	3.841466	0.1025

Uji ECM Jangka Pendek

Dependent Variable: D(PEMBIAYAAN)
Method: Least Squares
Date: 10/13/19 Time: 17:27
Sample (adjusted): 2014M02 2019M06
Included observations: 65 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1201.402	336.1691	3.573801	0.0007
D(DPK)	0.372404	0.061432	6.062021	0.0000
D(CAR)	-57754.64	50705.52	-1.139021	0.2593
D(NPF)	-365639.1	107689.9	-3.395296	0.0012
D(ROA)	-188940.0	133883.7	-1.411224	0.1634
RES(-1)	-0.238580	0.083972	-2.841173	0.0062

R-squared	0.586612	Mean dependent var	2333.569
Adjusted R-squared	0.551579	S.D. dependent var	3146.146
S.E. of regression	2106.792	Akaike info criterion	18.23149
Sum squared resid	2.62E+08	Schwarz criterion	18.43220
Log likelihood	-586.5233	Hannan-Quinn criter.	18.31068
F-statistic	16.74462	Durbin-Watson stat	2.147807
Prob(F-statistic)	0.000000		

Jangka Panjang

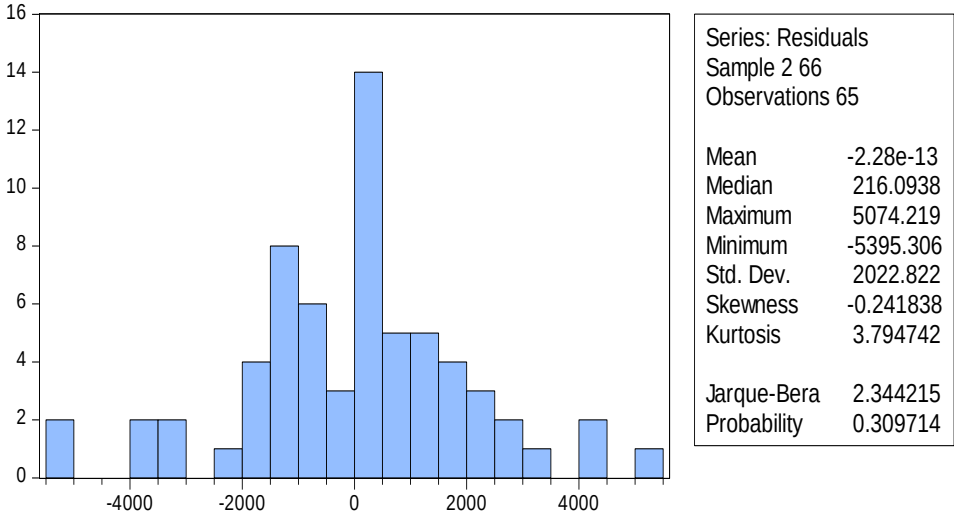
Dependent Variable: PEMBIAYAAN
Method: Least Squares
Date: 10/13/19 Time: 17:22
Sample (adjusted): 2014M01 2019M06
Included observations: 66 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	50334.99	12404.13	4.057920	0.0001
DPK	0.654027	0.014692	44.51602	0.0000
CAR	155981.3	57597.03	2.708148	0.0088
NPF	-283219.6	130050.1	-2.177773	0.0333
ROA	150664.8	206873.6	0.728294	0.4692

R-squared	0.994806	Mean dependent var	244491.4
Adjusted R-squared	0.994465	S.D. dependent var	46874.23
S.E. of regression	3487.360	Akaike info criterion	19.22441
Sum squared resid	7.42E+08	Schwarz criterion	19.39029
Log likelihood	-629.4056	Hannan-Quinn criter.	19.28996
F-statistic	2920.561	Durbin-Watson stat	0.797705
Prob(F-statistic)	0.000000		

Asumsi Klasik

Uji Normalitas



Uji Multikolinearitas

R1

Dependent Variable: PEMBIAYAAN
Method: Least Squares
Date: 10/14/19 Time: 20:49
Sample: 1 66
Included observations: 66

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	50334.99	12404.13	4.057920	0.0001
DPK	0.654027	0.014692	44.51602	0.0000
CAR	155981.3	57597.03	2.708148	0.0088
NPF	-283219.6	130050.1	-2.177773	0.0333
ROA	150664.8	206873.6	0.728294	0.4692

R-squared	0.994806	Mean dependent var	244491.4
Adjusted R-squared	0.994465	S.D. dependent var	46874.23
S.E. of regression	3487.360	Akaike info criterion	19.22441
Sum squared resid	7.42E+08	Schwarz criterion	19.39029
Log likelihood	-629.4056	Hannan-Quinn criter.	19.28996
F-statistic	2920.561	Durbin-Watson stat	0.797705
Prob(F-statistic)	0.000000		

R2

Dependent Variable: DPK
Method: Least Squares
Date: 10/14/19 Time: 20:51
Sample: 1 66
Included observations: 66

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-229134.7	103199.4	-2.220310	0.0301
CAR	2092057.	421061.2	4.968534	0.0000
NPF	1475156.	1108458.	1.330818	0.1881
ROA	7287929.	1530093.	4.763064	0.0000

R-squared	0.793239	Mean dependent var	272073.1
Adjusted R-squared	0.783234	S.D. dependent var	64747.92
S.E. of regression	30145.42	Akaike info criterion	23.52415
Sum squared resid	5.63E+10	Schwarz criterion	23.65685
Log likelihood	-772.2968	Hannan-Quinn criter.	23.57658
F-statistic	79.28754	Durbin-Watson stat	0.382716
Prob(F-statistic)	0.000000		

R3

Dependent Variable: CAR
Method: Least Squares
Date: 10/14/19 Time: 20:52
Sample: 1 66
Included observations: 66

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.195721	0.011411	17.15128	0.0000
DPK	1.36E-07	2.74E-08	4.968534	0.0000
NPF	-1.743865	0.182155	-9.573535	0.0000
ROA	0.643438	0.448772	1.433775	0.1567

R-squared	0.874614	Mean dependent var	0.167889
Adjusted R-squared	0.868547	S.D. dependent var	0.021209
S.E. of regression	0.007690	Akaike info criterion	-6.839217
Sum squared resid	0.003666	Schwarz criterion	-6.706511
Log likelihood	229.6942	Hannan-Quinn criter.	-6.786779
F-statistic	144.1583	Durbin-Watson stat	0.807401
Prob(F-statistic)	0.000000		

R4

Dependent Variable: NPF
Method: Least Squares
Date: 10/14/19 Time: 20:53
Sample: 1 66
Included observations: 66

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.090519	0.003818	23.71142	0.0000
DPK	1.88E-08	1.41E-08	1.330818	0.1881
CAR	-0.342052	0.035729	-9.573535	0.0000
ROA	0.285174	0.198749	1.434847	0.1564

R-squared	0.745774	Mean dependent var	0.041677
Adjusted R-squared	0.733473	S.D. dependent var	0.006597
S.E. of regression	0.003406	Akaike info criterion	-8.468115
Sum squared resid	0.000719	Schwarz criterion	-8.335408
Log likelihood	283.4478	Hannan-Quinn criter.	-8.415676
F-statistic	60.62585	Durbin-Watson stat	0.881244
Prob(F-statistic)	0.000000		

R5

Dependent Variable: ROA
Method: Least Squares
Date: 10/14/19 Time: 20:54
Sample: 1 66
Included observations: 66

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.010929	0.007487	-1.459691	0.1494
DPK	3.68E-08	7.72E-09	4.763064	0.0000
CAR	0.049877	0.034787	1.433775	0.1567
NPF	0.112699	0.078545	1.434847	0.1564

R-squared	0.647848	Mean dependent var	0.012142
Adjusted R-squared	0.630808	S.D. dependent var	0.003523
S.E. of regression	0.002141	Akaike info criterion	-9.396492
Sum squared resid	0.000284	Schwarz criterion	-9.263785
Log likelihood	314.0842	Hannan-Quinn criter.	-9.344053
F-statistic	38.02003	Durbin-Watson stat	1.055706
Prob(F-statistic)	0.000000		

Uji Heteroskedasitas

Heteroskedasticity Test: White

F-statistic	1.056707	Prob. F(14,51)	0.4168
Obs*R-squared	14.84024	Prob. Chi-Square(14)	0.3892
Scaled explained SS	14.32462	Prob. Chi-Square(14)	0.4258

Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.291634	Prob. F(2,57)	0.7482
Obs*R-squared	0.658392	Prob. Chi-Square(2)	0.7195

Uji Linieritas

Ramsey RESET Test
Equation: UNTITLED
Specification: D(PEMBIAYAAN) C D(DPK) D(CAR) D(NPF) D(ROA) RES(-1)
Omitted Variables: Squares of fitted values

	Value	df	Probability
t-statistic	1.318112	58	0.1926
F-statistic	1.737418	(1, 58)	0.1926
Likelihood ratio	1.918513	1	0.1660

F-test summary:

Data Skripsi

Tahun	Pembiayaan (Miliar)	DPK (Miliar)	CAR (%)	NPF (%)	ROA (%)
2014-jan	181,398	177,930	16.76%	3.01%	0.08%
Februari	181,772	178,154	16.71%	3.53%	0.13%
Maret	184,964	180,945	16.20%	3.22%	1.16%
April	187,885	185,508	16.68%	3.48%	1.09%
Mei	189,690	190,783	16.85%	4.02%	1.13%
Juni	193,136	191,470	16.21%	3.90%	1.12%
Juli	194,079	194,299	15.62%	4.31%	1.03%
Agustus	193,983	195,959	14.73%	4.58%	0.90%
September	196,563	197,141	14.54%	4.67%	0.92%
Oktober	196,491	207,121	15.25%	4.75%	0.76%
November	198,376	209,644	15.66%	4.86%	0.86%
Desember	199,330	217,858	16.10%	4.33%	0.79%
2015-Jan	197,279	210,761	14.16%	4.87%	1.15%
Februari	197,543	210,297	14.38%	5.10%	1.07%
Maret	200,712	212,988	14.43%	4.81%	1.13%
April	201,526	213,973	14.50%	4.62%	1.08%
Mei	203,894	215,339	14.37%	4.76%	1.09%
Juni	206,056	213,477	14.09%	4.73%	0.89%
Juli	204,843	216,083	14.47%	4.89%	0.91%
Agustus	205,874	216,356	15.05%	4.86%	0.90%
September	208,143	219,313	15.15%	4.74%	0.93%
Oktober	207,768	219,478	14.96%	4.74%	0.96%
November	209,124	220,635	15.31%	4.66%	0.95%
Desember	212,996	231,175	15.02%	4.34%	0.84%
2016-Jan	211,221	229,094	15.11%	4.86%	1.30%
Februari	211,571	231,820	15.44%	4.95%	1.24%
Maret	213,482	232,657	14.90%	4.89%	1.26%
April	214,322	233,808	15.43%	4.94%	1.10%
Mei	217,858	238,366	14.78%	5.54%	0.70%
Juni	222,175	241,336	14.72%	5.06%	1.11%
Juli	220,143	243,184	14.86%	4.81%	1.06%
Agustus	220,452	244,843	14.87%	4.95%	0.98%
September	235,005	263,522	15.43%	4.32%	1.04%
Oktober	237,024	264,678	15.27%	4.40%	0.98%
November	240,381	270,480	15.78%	4.16%	1.13%
Desember	248,007	279,335	15.95%	4.29%	0.95%
2017-Jan	244,466	277,714	16.99%	4.42%	1.47%

Februari	245,815	281,084	17.04%	4.43%	1.46%
Maret	250,536	286,178	16.98%	4.29%	1.53%
April	252,290	286,178	16.91%	4.43%	1.50%
Mei	256,832	295,606	16.88%	4.35%	1.52%
Juni	265,317	302,013	16.42%	3.99%	1.49%
Juli	264,335	307,228	17.01%	3.98%	1.43%
Agustus	267,201	309,006	16.42%	3.95%	1.40%
September	271,576	318,574	16.16%	3.87%	1.41%
Oktober	274,205	318,574	16.14%	4.11%	1.22%
November	276,507	322,715	16.46%	4.31%	1.26%
Desember	285,695	334,888	17.91%	3.86%	1.17%
2018-Jan	280,631	335,185	18.05%	4.27%	1.16%
Februari	282,096	331,943	18.62%	4.30%	1.20%
Maret	286,621	339,909	18.47%	3.85%	1.59%
April	287,755	340,186	17.93%	4.06%	1.62%
Mei	291,756	339,749	19.04%	4.06%	1.66%
Juni	295,021	341,216	20.59%	3.15%	1.69%
Juli	297,423	339,195	20.41%	3.33%	1.70%
Agustus	303,512	338,754	20.46%	3.31%	1.70%
September	310,519	355,446	21.25%	3.22%	1.73%
Oktober	312,879	355,919	21.22%	3.35%	1.58%
November	312,511	354,421	21.39%	3.34%	1.57%
Desember	320,193	371,828	20.39%	2.85%	1.59%
2019-Jan	317,439	372,548	20.25%	2.99%	1.83%
Februari	320,983	374,699	20.30%	3.04%	1.44%
Maret	326,993	382,734	19.85%	3.17%	1.58%
April	327,371	381,233	19.61%	3.33%	1.60%
Mei	329,811	375,665	19.62%	3.25%	1.63%
Juni	333,080	386,624	19.56%	3.26%	1.69%

UMY
PERPUSTAKAAN

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

Perpustakaan Universitas Muhammadiyah Yogyakarta menyatakan bahwa Skripsi atas:

Nama	: BRILIANA APRI REVIANANDA
NIM	: 20160430199
Prodi	: Ekonomi/FEB
Judul	: **ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI PEMBIAYAAN PADA PERBANKAN SYARIAH DI INDONESIA PERIODE 2014 – JUNI 2019**
Dosen Pembimbing	: Dr. Ayif Fathurrahman, SE, SEI, M.Si.

Telah dilakukan tes Turnitin filter 1%, dengan indeks similaritasnya sebesar 15%. Semoga surat keterangan ini dapat digunakan sebagaimana mestinya.

Mengetahui
Ka. Ur. Pengelolahan

LaelaNiswatin, S.I.Pust

Yogyakarta, 12/19/2019
yang melaksanakan pengecekan

Ikram Al- Zein, S.Kom.I