

Data Bulanan Bank Umum Syariah dan Unit Usaha Syariah

Tahun	Bulan	pem.mudha (miliar)	Ting. basil (%)	FDR (%)	NPF (%)	ROA (%)
	1	10,133	15,99	87,27	2,86	1,36
	2	10,122	16,06	90,49	2,82	1,79
	3	10,039	16,03	87,13	2,76	1,83
	4	10,349	15,88	95,39	2,85	1,79
	5	10,482	15,82	97,95	2,93	1,99
2012	6	10,904	16,02	98,59	2,88	2,05
	7	11,023	15,76	99,91	2,92	2,05
	8	11,180	16,08	101,03	2,78	2,04
	9	11,359	15,94	102,10	2,74	2,07
	10	11,438	15,95	100,84	2,58	2,11
	11	11,527	15,72	101,19	2,50	2,09
	12	12,023	14,90	100,00	2,22	2,14
	1	12,027	16,10	100,63	2,49	2,52
	2	12,056	15,78	102,17	2,72	2,29
	3	12,102	15,77	102,62	2,75	2,39
	4	12,026	15,61	103,08	2,85	2,29
	5	12,168	15,49	102,08	2,92	2,07
2013	6	12,629	14,93	104,43	2,64	2,10
	7	13,281	16,03	104,83	2,75	2,02
	8	13,299	15,35	102,53	3,01	2,01
	9	13,364	15,04	103,27	2,80	2,04
	10	13,664	15,19	103,03	2,96	1,94
	11	13,874	14,55	102,58	3,08	1,96
	12	13,625	14,40	100,32	2,62	2,00
	1	13,322	14,42	100,07	3,01	0,08
	2	13,300	14,35	102,03	3,53	0,13
	3	13,498	14,29	102,22	3,22	1,16
	4	13,802	14,13	95,50	3,48	1,09
	5	13,869	21,32	99,43	4,02	1,13
2014	6	14,312	21,87	100,80	3,90	1,12
	7	14,559	18,23	99,89	4,31	1,05
	8	14,277	21,37	98,99	4,58	0,93
	9	14,356	20,75	99,71	4,67	0,97
	10	14,371	22,11	98,99	4,58	0,92
	11	14,307	21,18	94,62	4,86	0,87
	12	14,354	20,69	91,50	4,33	0,80
	1	14,207	12,92	88,85	5,56	0,88
	2	14,147	12,67	89,37	5,83	0,78
	3	14,136	12,63	89,15	5,49	0,69
	4	14,388	12,67	89,57	5,20	0,62
	5	14,906	12,06	90,05	5,44	0,63

2015	6	15,667	12,10	92,56	5,09	0,50
	7	15,729	12,13	90,13	5,30	0,50
	8	15,676	11,64	90,72	5,30	0,46
	9	15,144	11,64	90,82	5,14	0,49
	10	14,925	12,19	90,67	5,16	0,51
	11	14,680	11,98	90,26	5,13	0,52
	12	14,820	12,21	88,03	4,84	0,49

Statistik Deskriptif

DESCRIPTIVES VARIABLES=pem.mudharabah tingkatbagihasil FDR NPF ROA
/STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
pem.mudharabah	48	10039	15729	13155,12	1626,488
tingkatbagihasil	48	1269	2211	1572,58	266,211
FDR	48	,0100	1,0483	,853561	,3108644
NPF	48	,0222	,0583	,037129	,0111678
ROA	48	,0008	,0252	,013804	,0071588
Valid N (listwise)	48				

Uji Normalitas

NPAR TESTS
 /K-S (NORMAL) =RES_1
 /MISSING ANALYSIS.

NPar Tests

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		48
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	963,40858153
Most Extreme Differences	Absolute	,123
	Positive	,063
	Negative	-,123
Test Statistic		,123
Asymp. Sig. (2-tailed)		,067 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Uji Multikolinearitas

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REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT pem.mudharabah
/METHOD=ENTER tingkatbagihasil FDR NPF ROA.

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Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	ROA, tingkatbagihasil, FDR, NPF ^b		Enter

- a. Dependent Variable: pem.mudharabah
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,806 ^a	,649	,617	1007,222

- a. Predictors: (Constant), ROA, tingkatbagihasil, FDR, NPF

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80713364,786	4	20178341,197	19,890	,000 ^b
	Residual	43623336,464	43	1014496,197		
	Total	124336701,250	47			

- a. Dependent Variable: pem.mudharabah
b. Predictors: (Constant), ROA, tingkatbagihasil, FDR, NPF

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
		1	(Constant)	9878,183			1704,716	
	tingkatbagi hasil	,079	,561	,013	,140	,889	,968	1,033
	FDR	-484,976	705,283	-,093	-,688	,495	,449	2,227
	NPF	103880,100	30748,894	,713	3,378	,002	,183	5,463
	ROA	-20983,047	54399,488	-,092	-,386	,702	,142	7,026

a. Dependent Variable: pem.mudharabah

Coefficient Correlations^a

Model		ROA	tingkatbagi hasil	FDR	NPF	
1	Correlations	ROA	1,000	-,113	-,740	,902
		tingkatbagi hasil	-,113	1,000	,122	-,045
		FDR	-,740	,122	1,000	-,646
		NPF	,902	-,045	-,646	1,000
	Covariances	ROA	2959304322,497	-3443,830	-28390412,968	1508206037,703
		tingkatbagi hasil	-3443,830	,315	48,243	-784,300
		FDR	-28390412,968	48,243	497424,363	-14015082,682
		NPF	1508206037,703	-784,300	-14015082,682	945494452,311

a. Dependent Variable: pem.mudharabah

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	tingkatbagi hasil	FDR	NPF	ROA
1	1	4,634	1,000	,00	,00	,00	,00	,00
	2	,268	4,160	,00	,00	,00	,02	,06
	3	,077	7,775	,01	,08	,44	,00	,01
	4	,017	16,452	,05	,82	,27	,13	,20
	5	,005	31,940	,94	,10	,28	,85	,72

a. Dependent Variable: pem.mudharabah

Uji Heteroskedastisitas

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REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT pem.mudharabah
  /METHOD=ENTER tingkatbagihasil FDR NPF ROA
  /SCATTERPLOT=(*ZRESID ,*ZPRED)
  /RESIDUALS DURBIN
  /CASEWISE PLOT(ZRESID) OUTLIERS(3) .

```

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	ROA, tingkatbagihasil, FDR, NPF ^b		Enter

- a. Dependent Variable: pem.mudharabah
b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,806 ^a	,649	,617	1007,222	,222

- a. Predictors: (Constant), ROA, tingkatbagihasil, FDR, NPF
b. Dependent Variable: pem.mudharabah

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80713364,786	4	20178341,197	19,890	,000 ^b
	Residual	43623336,464	43	1014496,197		
	Total	124336701,250	47			

- a. Dependent Variable: pem.mudharabah
b. Predictors: (Constant), ROA, tingkatbagihasil, FDR, NPF

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9878,183	1704,716		5,795	,000		
	tingkatbagi hasil	,279	,561	,013	,140	,001	,968	1,033
	FDR	-484,976	705,283	-,093	-,688	,495	,449	2,227
	NPF	-103880,100	30748,894	,713	3,378	,002	,183	5,463
	ROA	-20983,047	54399,488	-,092	-,386	,702	,142	7,026

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		tingkatbagihasil	-,113	1,000	,122	-,045
		FDR	-,740	,122	1,000	-,646
		NPF	,902	-,045	-,646	1,000
	Covariances	ROA	2959304322,497	-3443,830	-28390412,968	1508206037,703
		tingkatbagihasil	-3443,830	,315	48,243	-784,300
		FDR	-28390412,968	48,243	497424,363	-14015082,682
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Model	Dimensi	Eigenvalue	Condition Index	Variance Proportions				
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1	1	4,634	1,000	,00	,00	,00	,00	,00
	2	,268	4,160	,00	,00	,00	,02	,06
	3	,077	7,775	,01	,08	,44	,00	,01
	4	,017	16,452	,05	,82	,27	,13	,20
	5	,005	31,940	,94	,10	,28	,85	,72

a. Dependent Variable: pem.mudharabah

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	11367,39	15439,45	13155,13	1310,460	48
Residual	-2025,685	1818,195	,000	963,409	48
Std. Predicted Value	-1,364	1,743	,000	1,000	48
Std. Residual	-2,011	1,805	,000	,957	48

a. Dependent Variable: pem.mudharabah

UJI AUTOKORELASI

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REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL
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- a. Predictors: (Constant), ROA, tingkatbagihasil, FDR, NPF
 b. Dependent Variable: pem.mudharabah

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		FDR	-,740	,122	1,000	-,646
		NPF	,902	-,045	-,646	1,000
Covariances	ROA	2959304322,49 7	-3443,830	-28390412,968	1508206037,70 3	
	tingkatbagihasil	-3443,830	,315	48,243	-784,300	
	FDR	-28390412,968	48,243	497424,363	-14015082,682	
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	2	,268	4,160	,00	,00	,00	,02	,06
	3	,077	7,775	,01	,08	,44	,00	,01
	4	,017	16,452	,05	,82	,27	,13	,20
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