

LAMPIRAN

Lampiran Nama Sampel Bank Syariah

Data Tanggal Berdiri dan Beroperasi Bank Umum Syariah di Indonesia		
Bank Umum Syariah	Tanggal Berdiri	Tanggal Beroperasi
Bank Muamalat Indonesia	1 November 1991	1 Juni 1991
Bank BNI Syariah	19 Januari 2010	19 Juni 2010
Bank Mandiri Syariah	25 Oktober 1999	01 November 1999
Bank Mega Syariah	27 Juli 2004	25 Agustus 2004
Bank BRI Syariah	16 Oktober 2008	17 November 2008
Bank BCA Syariah	02 Maret 2010	19 Juni 2010
Bank BTPN Syariah	22 Mei 2014	14 Juli 2014
Bank Panin Syariah	08 Januari 1972	02 Desember 2009
Bank Victoria Syariah	15 April 1966	1 April 2010
Bank Bukopin Syariah	27 Oktober 2008	09 Desember 2008

Lampiran Data Penelitian

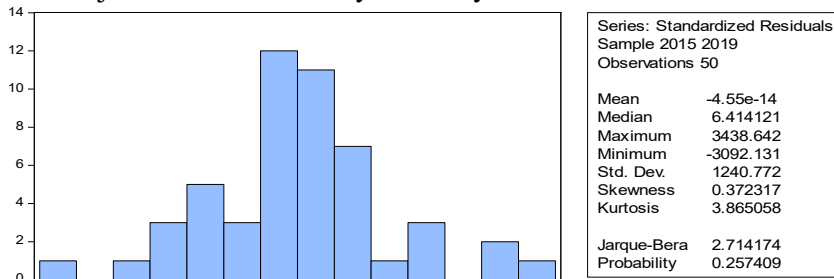
Bank	Tahun	mudharabah	musyarakah	ROA	DPK (dalam jutaan)	SBIS (dalam jutaan)	NPF
Muamalat	2015	1.052.718.497.000	20.192.427.340.000	0,20%	45.078.000.000.000	0	2,75%
	2016	794.219.700.000	20.125.269.223.000	0,22%	41.920.000.000.000	0	1,40%
	2017	703.554.231.000	19.160.884.745.000	0,11%	48.687.000.000.000	100.000.000.000	4,20%
	2018	431.872.013.000	15.856.148.035.000	0,08%	45.636.000.000.000	50.000.000.000	4,85%
	2019	748.496.676.000	14.008.299.777.000	0,05%	40.357.000.000.000	175.000.000.000	4,30%
Bca	2015	198.422.896.821,00	1.132.524.319.363,00	1,00%	32.552.000.000.000,00	0	0,52%
	2016	342.362.543.900,00	1.287.826.779.386,00	1,10%	38.423.000.000.000,00	0	0,21%
	2017	223.321.696.191,00	1.807.939.416.505,00	1,20%	47.364.000.000.000,00	0	0,04%
	2018	236.055.898.583,00	2.390.999.023.965,00	1,20%	55.061.000.000.000,00	170.000.000.000	0,28%
	2019	485.784.262.060,00	2.904.207.487.359,00	1,20%	62.049.000.000.000,00	310.000.000.000	0,26%
BNI	2015	1.258.682.000.000	2.100.125.000.000	1,43%	19.323.000.000.000	0	1,46%
	2016	1.181.607.000.000	2.907.463.000.000	1,44%	24.233.000.000.000	600.000.000.000	1,64%
	2017	870.114.000.000	4.444.876.000.000	1,31%	29.379.000.000.000	725.000.000.000	1,50%
	2018	933.549.000.000	7.106.936.000.000	1,42%	35.497.000.000.000	650.000.000.000	1,52%
	2019	1.560.733.000.000	9.417.025.000.000	1,82%	43.772.000.000.000	1.400.000.000.000	1,44%
BSM	2015	2.834.182.892.154	10.277.268.190.360	0,56%	62.113.000.000.000	1.900.000.000.000	4,05%
	2016	3.085.615.000.000	13.001.058.000.000	0,59%	69.950.000.000.000	5.050.000.000.000	3,13%
	2017	3.360.363.000.000	17.268.075.000.000	0,59%	77.903.000.000.000	2.350.000.000.000	2,71%
	2018	3.226.605.000.000	20.622.671.000.000	0,88%	87.472.000.000.000	0	1,56%

	2019	1.706.416.000.000	27.663.292.000.000	1,69%	99.810.000.000.000	850.000.000.000	1,00%
BRI	2015	1.106.566.000.000	4.962.346.000.000	0,77%	21.014.510.000.000	1.350.000.000.000	3,89%
	2016	1.271.485.000.000	5.185.890.000.000	0,95%	22.991.736.000.000	1.650.000.000.000	3,19%
	2017	840.974.000.000	5.447.998.000.000	0,51%	26.373.417.000.000	250.000.000.000	4,75%
	2018	475.300.000.000	7.406.955.000.000	0,43%	28.860.000.000.000	1.200.000.000.000	4,97%
	2019	407.246.000.000	11.019.873.000.000	0,31%	34.120.000.000.000	1.250.000.000.000	3,38%
Mega Syariah	2015	1.375.195.000	56.235.705.000	0,30%	4.354.546.000.000	0	0
	2016	0	340.217.996.000	2,63%	4.973.126.000.000	0	0
	2017	0	656.715.238.000	1,56%	5.103.100.000.000	0	0
	2018	0	1.248.302.320.000	0,93%	5.723.208.000.000	0	0
	2019	0	0	0,89%	6.578.208.000.000	0	0
BTPN Syariah	2015	0	0	5,24%	3.809.967.000.000	50.000.000.000	0,17%
	2016	0	0	9,00%	5.387.564.000.000	50.000.000.000	0,20%
	2017	0	0	11,20%	6.545.879.000.000	755.000.000.000	0,10%
	2018	0	0	12,40%	7.612.112.000.000	1.110.000.000.000	0,02%
	2019	0	28.838.000.000	13,60%	9.446.549.000.000	2.280.000.000.000	0,26%
Bukopin	2015	401.915.338.532	1.636.389.276.926	0,79%	4.756.303.000.000	50.000.000.000	2,74%
	2016	339.836.930.276	2.107.100.970.565	-1,12%	5.442.608.000.000	0	4,66%
	2017	172.789.947.278	2.497.518.411.383	0,02%	5.498.425.000.000	0	4,18%
	2018	104.227.177.217	2.517.251.585.751	0,02%	4.543.665.000.000	0	3,65%
	2019	88.087.564.110	2.940.375.060.451	0,04%	5.087.294.000.000	0	4,05%
Panin	2015	1.018.378.302.000	4.074.372.831.000	1,14%	5.928.345.000.000	0	1,94%
	2016	586.840.034.000	4.655.729.873.000	0,37%	6.899.008.000.000	350.000.000.000	1,86%
	2017	526.801.986.000	4.480.129.740.000	-10,77%	7.525.232.000.000	175.000.000.000	4,83%
	2018	189.721.342.000	5.238.923.258.000	0,26%	6.905.806.000.000	280.000.000.000	3,84%
	2019	335.432.281.000	7.397.956.365.000	0,25%	8.707.657.000.000	370.000.000.000	4,83%
victoria	2015	4.513.711.303	703.898.781.068	-2,36%	1.128.907.000.000	0	4,85%
	2016	20.006.864.451	908.936.858.268	-2,19%	1.204.681.000.000	0	4,35%
	2017	63.485.769.218	855.805.846.733	0,36%	1.512.009.000.000	0	4,08%
	2018	56.080.460.940	917.996.216.078	0,32%	1.599.143.000.000	0	3,46%
	2019	21.029.657.338	967.731.182.680	0,05%	1.710.985.000.000	20.000.000.000	2,64%

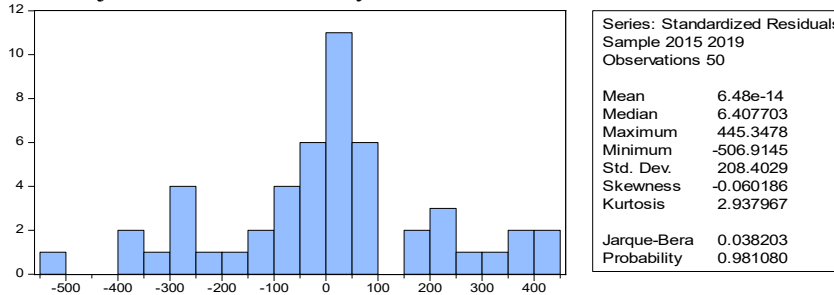
Lampiran Ouput Eviews
Hasil Uji Statistik Dekriptif

	Mudharabah	Musyarakah	ROA	DPK	SBIS	NPF
Mean	2,099398	3,152046	-2,14758	4,131465	1,518947	-1,63599
Maximum	3,526386	4,441904	-0,86646	4,999174	3,703291	0
Minimum	0	0	-3,69897	3,052658	0	-3,69897
Std. Deviasi	1,194551	1,219823	0,671973	0,543181	1,38583	0,795243
Observations	50	50	50	50	50	50

Hasil Uji Normalitas Pembiayaan Musyarakah



Hasil Uji Normalitas Pembiayaan Mudharabah



Uji Multikolinearitas Pembiayaan Musyarakah Dan Mudharabah

Variance Inflation Factors
 Date: 08/07/20 Time: 09:53
 Sample: 1 50
 Included observations: 50

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
ROA	0.041980	14.20174	1.243318
DPK	0.069689	80.96112	1.348614
SBIS	0.010914	3.060016	1.374760
NPF	0.030868	6.809757	1.280378
C	1.109250	74.23999	NA

Uji Heteroskedastisitas Pembiayaan Musyarakah

Heteroskedasticity Test: Harvey

F-statistic	6.809510	Prob. F(4,45)	0.0002
Obs*R-squared	18.85297	Prob. Chi-Square(4)	0.2048
Scaled explained SS	23.26461	Prob. Chi-Square(4)	0.2341

Uji Heteroskedastisitas Pembiayaan Mudharabah

Heteroskedasticity Test: Harvey

F-statistic	7.528663	Prob. F(4,45)	0.0001
Obs*R-squared	20.04579	Prob. Chi-Square(4)	0.2345
Scaled explained SS	26.39286	Prob. Chi-Square(4)	0.3425

Autokorelasi Pembiayaan Musyarakah

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	14.34620	Prob. F(2,43)	0.2300
Obs*R-squared	20.01077	Prob. Chi-Square(2)	0.2410

Autokorelasi Pembiayaan Mudharabah

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.888376	Prob. F(2,43)	0.1637
Obs*R-squared	4.036996	Prob. Chi-Square(2)	0.1329

Lagrange Multiplier Musyarakah

Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	37.63240 (0.0000)	1.675071 (0.1956)	39.30747 (0.0000)

Lagrange Multiplier Mudharabah

Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	6.736831 (0.0094)	1.006237 (0.3158)	7.743069 (0.0054)

Uji Chow Musyarakah

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	30.615876	(9,36)	0.0000
Cross-section Chi-square	107.900904	9	0.0000

Uji Chow Mudharabah

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	11.025752	(9,36)	0.0000
Cross-section Chi-square	66.173559	9	0.0000

Uji Hausman Musyarakah

Correlated Random Effects - Hausman Test
Equation: Untitled
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	8.953980	4	0.0623

Uji Hausman Mudharabah

Correlated Random Effects - Hausman Test
Equation: Untitled
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	35.794032	4	0.0000

Hasil Regresi Data Panel Random Effect Model Pembiayaan Masyarakat

Dependent Variable: MUSYARAKAH
 Method: Panel EGLS (Cross-section random effects)
 Date: 08/11/20 Time: 22:51
 Sample: 2015 2019
 Periods included: 5
 Cross-sections included: 10
 Total panel (balanced) observations: 50
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ROA	0.420421	12335.86	3.294809	0.0295
DPK	48824.29	0.028478	9.351181	0.0000
SBIS	3636.721	0.333892	1.846646	0.0714
NPF	-0.080364	28502.84	-2.712963	0.0336
C	578.2140	1699.278	0.340270	0.7352

Effects Specification		S.D.	Rho
Cross-section random		4025.944	0.8855
Idiosyncratic random		1447.567	0.1145

Weighted Statistics			
R-squared	0.693234	Mean dependent var	926.9356
Adjusted R-squared	0.665966	S.D. dependent var	2638.895
S.E. of regression	1525.167	Sum squared resid	1.05E+08
F-statistic	25.42292	Durbin-Watson stat	0.672991
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.499145	Mean dependent var	5838.576
Sum squared resid	1.16E+09	Durbin-Watson stat	0.060863

Regresi Data Panel Fixed Effect Model

Dependent Variable: MUDHARABAH

Method: Panel Least Squares

Date: 08/11/20 Time: 22:44

Sample: 2015 2019

Periods included: 5

Cross-sections included: 10

Total panel (balanced) observations: 50

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ROA	0.089109	2443.257	2.579239	0.0360
DPK	8893.139	0.006549	2.421338	0.0407
SBIS	1415.230	0.065773	1.363484	0.1812
NPF	-0.086172	5741.724	-2.648862	0.0302
C	1179.718	244.0070	4.834772	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.723625	Mean dependent var	665.3354
Adjusted R-squared	0.696046	S.D. dependent var	864.7287
S.E. of regression	278.8056	Akaike info criterion	14.33040
Sum squared resid	2798372.	Schwarz criterion	14.86577
Log likelihood	-344.2601	Hannan-Quinn criter.	14.53427
F-statistic	33.48924	Durbin-Watson stat	1.841114
Prob(F-statistic)	0.000000		

Tabel Persentase Distribusi t (df = 41 – 80)

Df \ Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	0.50	0.20	0.10	0.050	0.02	0.010	0.002
41	0.68052	1.30254	1.68288	2.01954	2.42080	2.70118	3.30127
42	0.68038	1.30204	1.68195	2.01808	2.41847	2.69807	3.29595
43	0.68024	1.30155	1.68107	2.01669	2.41625	2.69510	3.29089
44	0.68011	1.30109	1.68023	2.01537	2.41413	2.69228	3.28607
45	0.67998	1.30065	1.67943	2.01410	2.41212	2.68959	3.28148
46	0.67986	1.30023	1.67866	2.01290	2.41019	2.68701	3.27710
47	0.67975	1.29982	1.67793	2.01174	2.40835	2.68456	3.27291
48	0.67964	1.29944	1.67722	2.01063	2.40658	2.68220	3.26891
49	0.67953	1.29907	1.67655	2.00958	2.40489	2.67995	3.26508
50	0.67943	1.29871	1.67591	2.00856	2.40327	2.67779	3.26141
51	0.67933	1.29837	1.67528	2.00758	2.40172	2.67572	3.25789
52	0.67924	1.29805	1.67469	2.00665	2.40022	2.67373	3.25451
53	0.67915	1.29773	1.67412	2.00575	2.39879	2.67182	3.25127
54	0.67906	1.29743	1.67356	2.00488	2.39741	2.66998	3.24815
55	0.67898	1.29713	1.67303	2.00404	2.39608	2.66822	3.24515
56	0.67890	1.29685	1.67252	2.00324	2.39480	2.66651	3.24226
57	0.67882	1.29658	1.67203	2.00247	2.39357	2.66487	3.23948
58	0.67874	1.29632	1.67155	2.00172	2.39238	2.66329	3.23680
59	0.67867	1.29607	1.67109	2.00100	2.39123	2.66176	3.23421
60	0.67860	1.29582	1.67065	2.00030	2.39012	2.66028	3.23171
61	0.67853	1.29558	1.67022	1.99962	2.38905	2.65886	3.22930
62	0.67847	1.29536	1.66980	1.99897	2.38801	2.65748	3.22696
63	0.67840	1.29513	1.66940	1.99834	2.38701	2.65615	3.22471
64	0.67834	1.29492	1.66901	1.99773	2.38604	2.65485	3.22253
65	0.67828	1.29471	1.66864	1.99714	2.38510	2.65360	3.22041
66	0.67823	1.29451	1.66827	1.99656	2.38419	2.65239	3.21837
67	0.67817	1.29432	1.66792	1.99601	2.38330	2.65122	3.21639
68	0.67811	1.29413	1.66757	1.99547	2.38245	2.65008	3.21446
69	0.67806	1.29394	1.66724	1.99495	2.38161	2.64898	3.21260
70	0.67801	1.29376	1.66691	1.99444	2.38081	2.64790	3.21079
71	0.67796	1.29359	1.66660	1.99394	2.38002	2.64686	3.20903
72	0.67791	1.29342	1.66629	1.99346	2.37926	2.64585	3.20733
73	0.67787	1.29326	1.66600	1.99300	2.37852	2.64487	3.20567
74	0.67782	1.29310	1.66571	1.99254	2.37780	2.64391	3.20406
75	0.67778	1.29294	1.66543	1.99210	2.37710	2.64298	3.20249
76	0.67773	1.29279	1.66515	1.99167	2.37642	2.64208	3.20096
77	0.67769	1.29264	1.66488	1.99125	2.37576	2.64120	3.19948
78	0.67765	1.29250	1.66462	1.99085	2.37511	2.64034	3.19804
79	0.67761	1.29236	1.66437	1.99045	2.37448	2.63950	3.19663
80	0.67757	1.29222	1.66412	1.99006	2.37387	2.63869	3.19526

BIODATA PENELITI

Nama : Lilah Syahrini Majid S.
NPM : 1116000021
Tempat/Tanggal Lahir : Sragen/ 03 Desember 1997
Agama : Islam
Kewarganegaraan : Indonesia
Alamat : Jln. Markisa 1 Blok RE No. 20, Harapan Indah, Bekasi, Jawa Barat
Telepon : 085697867958
Email : lillahmajid@gmail.com

Pendidikan Formal

TK : TKIT Gema Nurani
SD : SD Cindera Mata
SMP : SMP Al-Azhar Kelapa Gading
SMA : SMA Negeri 102 Jakarta
Kuliah : STEI Angkatan 2016

Pengalaman Magang

Februari 2020 – April 2020 : Kementerian Pariwisata Dan Ekonomi Kreatif / Badan Pariwisata Dan Ekonomi Kreatif Republik Indonesia. Diposisi Bagian Biro Perencanaan dan Keuangan

SURAT KETERANGAN BEBAS RISET

Dengan ini menyatakan bahwa skripsi yang berjudul:

**ANALISIS PENGARUH *RETURN ON ASSETS* (ROA), DANA PIHAK
KETIGA (DPK), SERTIFIKAT BANK INDONESIA SYARIAH (SBIS),
DAN *NON PERFORMING FINANCING* (NPF) TERHADAP
PEMBIAYAAN PRINSIP BAGI HASIL PADA BANK UMUM SYARIAH
(STUDI KASUS PADA BANK UMUM SYARIAH YANG TERDAFTAR DI
OJK TAHUN 2015-2019)**

tidak memerlukan surat izin riset, dikarenakan data yang diperlukan berkenaan dapat dilihat dalam akses melalui media internet, sehingga peneliti tidak perlu mendatangi secara langsung unit penelitian yang bersangkutan. Data dalam penelitian ini diperoleh dengan mengunduh situs: <https://www.ojk.go.id/>

Jakarta, 18 Agustus 2020



Lillah Syahrini Majid