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Lampiran 1. Data Penelitian *Return On Asset*, Biaya operasional dan Pendapatan Operasional dan Tingkat Bagi Hasil *Mudharabah*

1. Return On Asset, Biaya operasional dan Pendapatan Operasional dan Tingkat Bagi Hasil *Mudharabah* periode 2015-2018

No	No.	Tahun	ROA X ₁	BOPO X ₂	Tingkat Bagi Hasil Deposito Mudharabah Y
1	Bank BCA Syariah	2015	0,96	92,48	5,44
		2016	1,13	92,18	5,32
		2017	1,17	87,20	5,32
		2018	1,17	87,43	5,32
2	Bank BNI Syariah	2015	1,43	89,63	5,24
		2016	1,44	87,67	4,71
		2017	1,31	87,62	4,21
		2018	1,42	85,37	4,34
3	Bank BRI Syariah	2015	0,77	93,79	6,99
		2016	0,95	91,33	5,94
		2017	0,51	95,24	4,72
		2018	0,43	95,32	4,30
4	Bank Syariah Bukopin	2015	0,79	91,99	6,48
		2016	0,76	91,76	6,16
		2017	0,02	99,20	5,85
		2018	0,02	99,45	4,81
5	Bank Syariah Mandiri	2015	0,56	94,78	4,91
		2016	0,59	94,12	4,83
		2017	0,59	94,44	4,93
		2018	0,88	90,68	4,50
6	Bank Victoria Syariah	2015	-2,36	119,19	6,54
		2016	-2,19	131,34	8,22
		2017	0,36	96,02	5,13
		2018	0,32	96,38	5,66
7	Bank Mega Syariah	2015	0,30	99,51	4,23
		2016	2,63	88,16	4,91
		2017	1,56	89,16	4,74
		2018	0,93	93,84	4,36
8	Bank Muamalat Indonesia	2015	0,20	97,36	5,80
		2016	0,22	97,76	10,96
		2017	0,11	97,68	5,48
		2018	0,08	98,24	4,67
9	Bank Panin Dubai Syariah	2015	1,12	89,33	5,25
		2016	0,37	96,17	5,08
		2017	-10,77	217,44	3,90
		2018	0,26	99,57	4,56
10	Bank Bjb Syariah	2015	0,25	98,78	5,98
		2016	-8,09	122,77	5,35
		2017	-5,69	134,63	4,98
		2018	0,54	94,66	5,35

Lampiran2. Hasil Olah Data Eviews 10

2. Hasil Analisis Deskriptif

	Y	X₁	X₂
Mean	5.386750	-0.073750	99.99175
Median	5.185000	0.550000	94.72000
Maximum	10.96000	2.630000	217.4400
Minimum	3.900000	-10.77000	85.37000
Std. Dev.	1.231714	2.552711	22.01492
Skewness	2.648213	-2.943436	4.113442
Kurtosis	12.04655	11.36874	21.64475
Jarque-Bera	183.1536	174.4851	692.1802
Probability	0.000000	0.000000	0.000000
Sum	215.4700	-2.950000	3999.670
Sum Sq. Dev.	59.16768	254.1369	18901.61
Observations	40	40	40

3. *Estimasi Common Effect Model*

Dependent Variable: Y
 Method: Panel Least Squares
 Date: 03/03/20 Time: 01:12
 Sample: 2015 2018
 Periods included: 4
 Cross-sections included: 10
 Total panel (balanced) observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.571467	2.231909	2.496279	0.0171
X1	-0.001150	0.192843	-0.005965	0.9953
X2	-0.001848	0.022361	-0.082652	0.9346
R-squared	0.000953	Mean dependent var		5.386750
Adjusted R-squared	-0.053049	S.D. dependent var		1.231714
S.E. of regression	1.263963	Akaike info criterion		3.378419
Sum squared resid	59.11127	Schwarz criterion		3.505085
Log likelihood	-64.56839	Hannan-Quinn criter.		3.424218
F-statistic	0.017653	Durbin-Watson stat		1.693567
Prob(F-statistic)	0.982510			

4. *Estimasi Common Fixed Effect Model*

Dependent Variable: Y
 Method: Panel Least Squares
 Date: 03/03/20 Time: 01:13
 Sample: 2015 2018
 Periods included: 4
 Cross-sections included: 10
 Total panel (balanced) observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.422035	2.504938	1.765327	0.0884
X1	0.142940	0.228278	0.626167	0.5363
X2	0.009753	0.025138	0.387993	0.7010

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.358465	Mean dependent var	5.386750
Adjusted R-squared	0.106434	S.D. dependent var	1.231714
S.E. of regression	1.164323	Akaike info criterion	3.385481
Sum squared resid	37.95813	Schwarz criterion	3.892145
Log likelihood	-55.70963	Hannan-Quinn criter.	3.568675
F-statistic	1.422302	Durbin-Watson stat	2.579532
Prob(F-statistic)	0.217580		

5. *Estimasi Random Effect Model*

Dependent Variable: Y
 Method: Panel EGLS (Cross-section random effects)
 Date: 03/03/20 Time: 01:15
 Sample: 2015 2018
 Periods included: 4
 Cross-sections included: 10
 Total panel (balanced) observations: 40
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.135400	2.257591	2.274726	0.0288
X1	0.053612	0.198786	0.269695	0.7889
X2	0.002553	0.022556	0.113196	0.9105

Effects Specification		S.D.	Rho
Cross-section random		0.600896	0.2103
Idiosyncratic random		1.164323	0.7897

Weighted Statistics			
R-squared	0.005017	Mean dependent var	3.748218
Adjusted R-squared	-0.048766	S.D. dependent var	1.116934
S.E. of regression	1.143844	Sum squared resid	48.40999
F-statistic	0.093286	Durbin-Watson stat	2.041509
Prob(F-statistic)	0.911147		

Unweighted Statistics			
R-squared	-0.001839	Mean dependent var	5.386750
Sum squared resid	59.27646	Durbin-Watson stat	1.667263

6. Hasil Uji Chow (*Model Comon Effect*)

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

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.733747	(9,28)	0.1278
Cross-section Chi-square	17.717518	9	0.0386

Cross-section fixed effects test equation:
Dependent Variable: Y
Method: Panel Least Squares
Date: 03/03/20 Time: 01:14
Sample: 2015 2018
Periods included: 4
Cross-sections included: 10
Total panel (balanced) observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.571467	2.231909	2.496279	0.0171
X1	-0.001150	0.192843	-0.005965	0.9953
X2	-0.001848	0.022361	-0.082652	0.9346

R-squared	0.000953	Mean dependent var	5.386750
Adjusted R-squared	-0.053049	S.D. dependent var	1.231714
S.E. of regression	1.263963	Akaike info criterion	3.378419
Sum squared resid	59.11127	Schwarz criterion	3.505085
Log likelihood	-64.56839	Hannan-Quinn criter.	3.424218
F-statistic	0.017653	Durbin-Watson stat	1.693567
Prob(F-statistic)	0.982510		

7. Hasil Uji Hausman (*Model Random Effect*)

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	0.709863	2	0.7012

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
X1	0.142940	0.053612	0.012595	0.4261
X2	0.009753	0.002553	0.000123	0.5164

Cross-section random effects test equation:

Dependent Variable: Y

Method: Panel Least Squares

Date: 03/03/20 Time: 01:15

Sample: 2015 2018

Periods included: 4

Cross-sections included: 10

Total panel (balanced) observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.422035	2.504938	1.765327	0.0884
X1	0.142940	0.228278	0.626167	0.5363
X2	0.009753	0.025138	0.387993	0.7010

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.358465	Mean dependent var	5.386750
Adjusted R-squared	0.106434	S.D. dependent var	1.231714
S.E. of regression	1.164323	Akaike info criterion	3.385481
Sum squared resid	37.95813	Schwarz criterion	3.892145
Log likelihood	-55.70963	Hannan-Quinn criter.	3.568675
F-statistic	1.422302	Durbin-Watson stat	2.579532
Prob(F-statistic)	0.217580		

8. Hasil Uji Regresi Data Panel

Dependent Variable: Y
 Method: Panel EGLS (Cross-section random effects)
 Date: 03/03/20 Time: 01:15
 Sample: 2015 2018
 Periods included: 4
 Cross-sections included: 10
 Total panel (balanced) observations: 40
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.135400	2.257591	2.274726	0.0288
X1	0.053612	0.198786	0.269695	0.7889
X2	0.002553	0.022556	0.113196	0.9105

Effects Specification		S.D.	Rho
Cross-section random		0.600896	0.2103
Idiosyncratic random		1.164323	0.7897

Weighted Statistics			
R-squared	0.005017	Mean dependent var	3.748218
Adjusted R-squared	-0.048766	S.D. dependent var	1.116934
S.E. of regression	1.143844	Sum squared resid	48.40999
F-statistic	0.093286	Durbin-Watson stat	2.041509
Prob(F-statistic)	0.911147		

Unweighted Statistics			
R-squared	-0.001839	Mean dependent var	5.386750
Sum squared resid	59.27646	Durbin-Watson stat	1.667263

9. Hasil Uji Signikan sevara Parsial (Uji t)

Dependent Variable: Y
 Method: Panel EGLS (Cross-section random effects)
 Date: 03/03/20 Time: 01:15
 Sample: 2015 2018
 Periods included: 4
 Cross-sections included: 10
 Total panel (balanced) observations: 40
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.135400	2.257591	2.274726	0.0288
X1	0.053612	0.198786	0.269695	0.7889
X2	0.002553	0.022556	0.113196	0.9105

Effects Specification		S.D.	Rho
Cross-section random		0.600896	0.2103
Idiosyncratic random		1.164323	0.7897

Weighted Statistics			
R-squared	0.005017	Mean dependent var	3.748218
Adjusted R-squared	-0.048766	S.D. dependent var	1.116934
S.E. of regression	1.143844	Sum squared resid	48.40999
F-statistic	0.093286	Durbin-Watson stat	2.041509
Prob(F-statistic)	0.911147		

Unweighted Statistics			
R-squared	-0.001839	Mean dependent var	5.386750
Sum squared resid	59.27646	Durbin-Watson stat	1.667263

10. Hasil Uji Koefisien Determinasi (R^2)

Dependent Variable: Y
 Method: Panel EGLS (Cross-section random effects)
 Date: 03/03/20 Time: 01:15
 Sample: 2015 2018
 Periods included: 4
 Cross-sections included: 10
 Total panel (balanced) observations: 40
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.135400	2.257591	2.274726	0.0288
X1	0.053612	0.198786	0.269695	0.7889
X2	0.002553	0.022556	0.113196	0.9105

Effects Specification		S.D.	Rho
Cross-section random		0.600896	0.2103
Idiosyncratic random		1.164323	0.7897

Weighted Statistics			
R-squared	0.005017	Mean dependent var	3.748218
Adjusted R-squared	-0.048766	S.D. dependent var	1.116934
S.E. of regression	1.143844	Sum squared resid	48.40999
F-statistic	0.093286	Durbin-Watson stat	2.041509
Prob(F-statistic)	0.911147		

Lampiran3. Surat Pernyataan Riset

PERNYATAAN PELAKSANAAN RISET

Yang bertanda tangan dibawah ini :

Nama : Mory Shaafira Ramadhani

NPM 11150000422

Jurusan : S-1Akuntansi

Menyatakan bahwa data yang saya gunakan dalam penyusunan skripsi dengan judul "*Pengaruh Return on Aset, Biaya Operasional dan Pendapatan Operasional terhadap Tingkat Bagi Hasil Deposito Mudharabah periode 2014-2018*". Data diambil dari sumber yang dapat dipertanggung jawabkan yaitu www.bi.co.id

Demikianlah pernyataan ini saya buat, agar dapat dipergunakan sebagaimana mestinya. Atas perhatiannya diucapkan terimakasih.

Jakarta, 24 Februari 2020

Mory Shafira Ramadhani
11150000422

Uun Sunarsih SE, M.Si, CSRS, CSRA
NPM:
Dosen Pembimbing

Lampiran4. Daftar Riwayat Hidup

DAFTAR RIWAYAT HIDUP

Data Pribadi

Nama : Mory Shafira Ramadhani
NPM : 11150000422
Tempat dan Tanggal Lahir : Jakarta, 03 Januari 1998
Agama : Islam
Kewarganegaraan : Indonesia
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Pendidikan Formal

2003-2009 : SDN Sungai Bambu 03PG,
2009-2012 : SMPN 55 Jakarta
2012-2015 : SMAN 18 Jakarta

Pengalaman Organisasi

2015-2016 : Sekertaris Karang Taruna
2017-2018 : Anggota Karang Taruna Kelurahan