

LAMPIRAN

Lampiran 1. Daftar Sampel Perusahaan

No.	BUS (Bank Umum Syariah)	Kode
1.	Bank BRI Syariah	BRIS
2.	Bank BNI Syariah	BNIS
3.	Bank Mandiri Syariah	BSM
4.	Bank BCA Syariah	BCAS
5.	Bank Muamalat Indonesia	BMI
6.	Bank Bukopin Syariah	BBS
7.	Bank Panin Syariah	BPS
8.	Bank Victoria Syariah	BVS
9.	Bank Jabar Banten Syariah	BJBS

Lampiran 2. Rasio *Return On Equity* (ROE) pada Bank Umum Syariah Tahun 2014-2018

No	Bank	Tahun	ROE
1	BRI	2014	0,44
		2015	6,33
		2016	7,40
		2017	4,10
		2018	2,49
2	BNI	2014	10,83
		2015	11,39
		2016	11,94
		2017	11,42
		2018	10,53
3	Mandiri	2014	-0,94
		2015	5,92
		2016	5,81
		2017	5,72
		2018	8,21
4	BCA	2014	2,90
		2015	3,10
		2016	3,50
		2017	4,30
		2018	5,0
5	Muamalat	2014	2,20
		2015	2,78
		2016	3,0
		2017	0,87
		2018	1,16
6	Bukopin	2014	2,39
		2015	5,35
		2016	5,15
		2017	0,20
		2018	0,26
7	Panin	2014	7,01
		2015	4,94
		2016	1,76
		2017	-94,01
		2018	1,45
8	Victoria	2014	-17,61

		2015	-15,06
		2016	-17,45
		2017	2,01
		2018	2,02
9	Jabar Banten	2014	3,73
		2015	0,92
		2016	-49,05
		2017	-58,64
		2018	2,63

Lampiran 3. Pembiayaan Mudharabah pada Bank Umum Syariah Tahun 2014-2018

No	Bank	Tahun	Pembiayaan Mudharabah	Ln (Mudharabah)
1	BRI	2014	876.311	13,68
		2015	1.106.566	13,92
		2016	1.271.485	14,06
		2017	840.974	13,64
		2018	4.753.004	15,37
2	BNI	2014	1.016.696	13,83
		2015	1.258.682	14,05
		2016	1.181.607	13,98
		2017	870.114	13,68
		2018	933.549	13,75
3	Mandiri	2014	3.164.567	14,97
		2015	2.834.182	14,86
		2016	3.085.615	14,94
		2017	3.360.363	15,03
		2018	3.226.605	14,99
4	BCA	2014	188.351	12,15
		2015	198.422	12,20
		2016	342.362	12,74
		2017	223.321	12,32
		2018	236.055	12,37
5	Muamalat	2014	1.723.618	14,36
		2015	1.052.718	13,87
		2016	7.942.197	15,89
		2017	7.035.542	15,77
		2018	4.318.720	15,28
6	Bukopin	2014	2.645.041	14,79
		2015	4.019.153	15,21
		2016	3.404.495	15,04
		2017	1.727.899	14,36
		2018	1.042.271	13,86
7	Panin	2014	854.377	13,66
		2015	1.018.378	13,83
		2016	586.840	13,28
		2017	526.801	13,17
		2018	189.721	12,15

8	Victoria	2014	1.390.217	14,14
		2015	451.371	13,02
		2016	2.000.686	14,51
		2017	6.348.576	14,56
		2018	5.608.046	15,54
9	Jabar Banten	2014	489.453	13,10
		2015	317.180	12,67
		2016	204.505	12,23
		2017	149.532	11,92
		2018	122,993	11,72

Lampiran 4. Pembiayaan Musyarakah pada Bank Umum Syariah Tahun 2014-2018

No	Bank	Tahun	Pembiayaan Musyarakah	Ln (Musyarakah)
1	BRI	2014	4.005.308	15,20
		2015	4.962.346	15,42
		2016	5.185.890	15,46
		2017	5.447.998	15,51
		2018	7.406.955	15,82
2	BNI	2014	1.405.003	14,16
		2015	2.100.125	14,56
		2016	2.907.463	14,88
		2017	4.444.876	15,31
		2018	7.106.936	15,78
3	Mandiri	2014	764.657	13,55
		2015	1.027.726	13,84
		2016	1.300.105	14,08
		2017	1.726.807	14,36
		2018	2.062.267	14,54
4	BCA	2014	810.923	13,61
		2015	1.132.524	13,94
		2016	1.287.826	14,07
		2017	1.807.939	14,41
		2018	2.390.999	14,69
5	Muamalat	2014	1.954.952	14,49
		2015	2.019.242	14,52
		2016	2.012.526	14,51
		2017	1.916.088	14,47
		2018	1.585.614	14,28
6	Bukopin	2014	1.169.237	13,97
		2015	1.636.389	14,31
		2016	2.137.001	14,57
		2017	2.497.518	14,73
		2018	2.517.251	14,74
7	Panin	2014	325.274	12,69
		2015	407.437	12,92
		2016	465.572	13,05
		2017	448.012	13,01
		2018	523.892	13,17

8	Victoria	2014	5.715.024	15,56
		2015	7.038.987	15,77
		2016	9.089.368	16,02
		2017	8.558.058	15,96
		2018	9.179.962	16,03
9	Jabar Banten	2014	767.796	13,55
		2015	726.254	13,50
		2016	668.816	13,41
		2017	638.463	13,37
		2018	1.087.188	13,90

Lampiran 5. Pembiayaan Murabahah pada Bank Umum Syariah Tahun 2014-2018

No	Bank	Tahun	Pembiayaan Murabahah	Ln (Murabahah)
1	BRI	2014	9.858.575	16,10
		2015	9.780.350	16,10
		2016	10.500.533	16,17
		2017	10.457.017	16,16
		2018	11.370.876	16,25
2	BNI	2014	11.292.122	16,24
		2015	13.218.300	16,40
		2016	14.821.164	16,51
		2017	16.177.550	16,60
		2018	17.694.192	16,69
3	Mandiri	2014	2.371.557	14,68
		2015	3.480.700	15,06
		2016	3.619.834	15,10
		2017	3.623.373	15,10
		2018	3.835.513	15,16
4	BCA	2014	948.034	13,76
		2015	142.809	11,87
		2016	149.501	11,92
		2017	155.767	11,96
		2018	167.941	12,03
5	Muamalat	2014	2.017.214	14,52
		2015	1.731.449	14,36
		2016	1.686.608	14,34
		2017	1.934.250	14,48
		2018	1.532.598	14,24
6	Bukopin	2014	2.202.580	14,61
		2015	2.188.487	14,60
		2016	2.217.105	14,61
		2017	1.629.023	14,30
		2018	1.462.522	14,20
7	Panin	2014	617.336	13,33
		2015	526.897	13,17
		2016	1.020.472	13,84
		2017	976.290	13,79

		2018	453.276	13,02
8	Victoria	2014	4.563.526	15,33
		2015	3.039.592	14,93
		2016	2,379,983	14,68
		2017	3.223.674	14,99
		2018	2.414.874	14,70
9	Jabar Banten	2014	289.512	12,58
		2015	366.367	12,81
		2016	370.795	12,82
		2017	350.43	12,77
		2018	322.189	12,68

Lampiran 6. Rasio *Financing to Deposit Ratio* (FDR) pada Bank Umum Syariah Tahun 2014-2018

No	Bank	Tahun	FDR
1	BRI	2014	93,90
		2015	84,16
		2016	81,42
		2017	71,87
		2018	75,49
2	BNI	2014	92,60
		2015	91,94
		2016	84,57
		2017	80,21
		2018	79,62
3	Mandiri	2014	82,13
		2015	81,99
		2016	79,19
		2017	77,66
		2018	77,25
4	BCA	2014	91,20
		2015	91,40
		2016	90,10
		2017	88,50
		2018	89,00
5	Muamalat	2014	84,14
		2015	90,30
		2016	95,13
		2017	84,41
		2018	73,18
6	Bukopin	2014	92,89
		2015	90,56
		2016	88,18
		2017	82,44
		2018	93,40
7	Panin	2014	94,04
		2015	96,43
		2016	91,99
		2017	86,95
		2018	88,82

8	Victoria	2014	95,91
		2015	95,29
		2016	100,67
		2017	83,59
		2018	82,78
9	Jabar Banten	2014	84,02
		2015	104,75
		2016	98,73
		2017	91,03
		2018	89,85

Lampiran 7. Hasil Analisis Deskriptif**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
ROE	42	-17.61	11.94	2.8595	6.40817
Mudharabah	42	11.72	15.89	14.0053	1.11170
Musyarakah	42	12.69	16.03	14.5208	.88839
Murabahah	42	11.87	16.69	14.5279	1.38657
FDR	42	71.87	104.75	87.3088	7.33846
Valid N (listwise)	42				

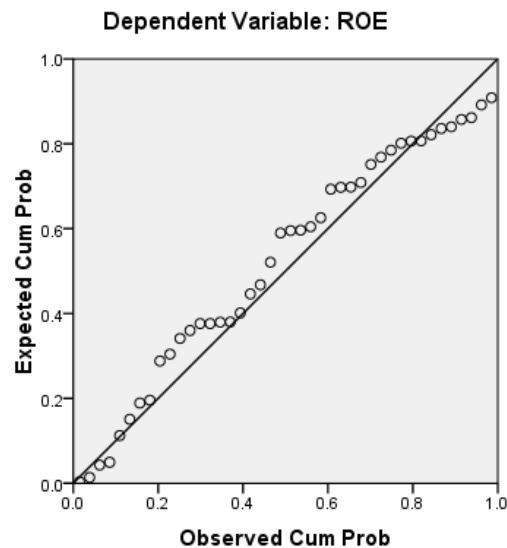
Lampiran 8. Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		42
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	4.98125228
Most Extreme Differences	Absolute	.118
	Positive	.081
	Negative	-.118
Kolmogorov-Smirnov Z		.765
Asymp. Sig. (2-tailed)		.601

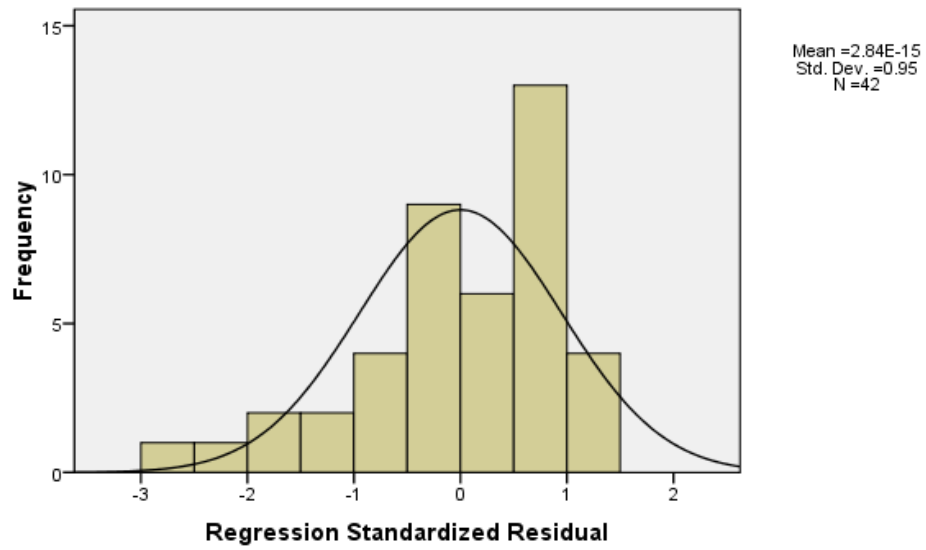
a. Test distribution is Normal.

Normal P-P Plot of Regression Standardized Residual



Histogram

Dependent Variable: ROE



Lampiran 9. Hasil Uji Multikolonieritas

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	FDR, Musyarakah, Mudharabah, Murabahah ^a		Enter

a. All requested variables entered.

b. Dependent Variable: ROE

Coefficient^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Mudharabah	.704	1.421
Musyarakah	.658	1.520
Murabahah	.525	1.904
FDR	.814	1.229

b. Dependent variable : ROE

Collinearity Diagnostics^a

Model	Dimens	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Mudharabah	Musyarakah	Murabahah	FDR
1	1	4.980	1.000	.00	.00	.00	.00	.00
	2	.013	19.957	.00	.03	.00	.10	.27
	3	.004	36.455	.00	.75	.06	.30	.01
	4	.002	46.343	.03	.02	.55	.59	.25
	5	.001	71.237	.96	.20	.39	.01	.47

a. Dependent Variable: ROE

Lampiran 10. Hasil Uji Heterokedastisitas

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	FDR, Musyarakah, Mudharabah, Murabahah ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: ROE

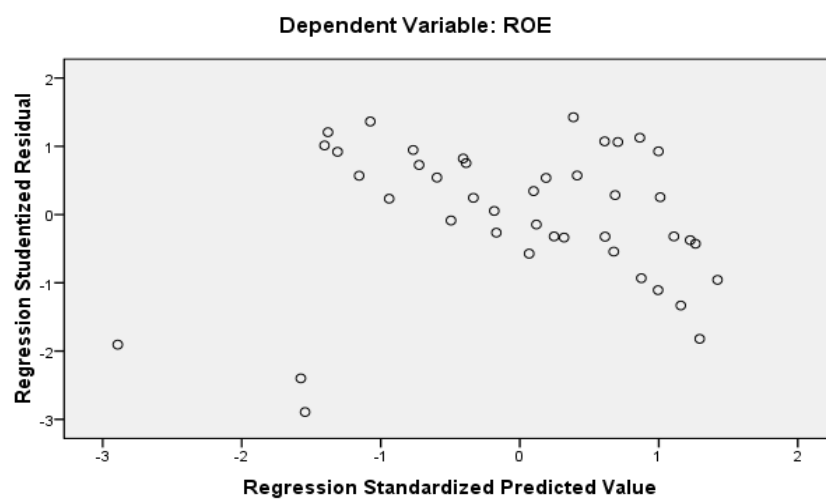
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.629 ^a	.396	.330	5.24360	.396	6.058	4	37	.001	1.086

a. Predictors: (Constant), FDR, Musyarakah, Mudharabah, Murabahah

b. Dependent Variable: ROE

Scatterplot



ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	666.321	4	166.580	6.058	.001 ^a
	Residual	1017.328	37	27.495		
	Total	1683.649	41			

a. Predictors: (Constant), FDR, Musyarakah, Mudharabah, Murabahah

b. Dependent Variable: ROE

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics		
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	83.912	22.183		3.783	.001					
	Mudharabah	-1.112	.878	-.193	1.267	.213	.003	-.204	-.162	.704	1.421
	Musyarakah	-4.030	1.136	-.559	3.546	.001	-.258	-.504	-.453	.658	1.520
	Murabahah	1.925	.815	.416	2.362	.024	.167	.362	.302	.525	1.904
	FDR	-.400	.124	-.458	3.232	.003	-.399	-.469	-.413	.814	1.229

a. Dependent Variable: ROE

Lampiran 11. Hasil Uji Autokorelasi

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	FDR, Musyarakah, Mudharabah, Murabahah ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: ROE

Model	Durbin-Watson
1	1.086

c. Predictors: (Constant), FDR, Mudharabah, Musyarakah, Murabahah

d. Dependent Variable : ROE

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-8.7987	8.5938	2.8595	4.03134	42
Std. Predicted Value	-2.892	1.422	.000	1.000	42
Standard Error of Predicted Value	.880	2.622	1.770	.377	42
Adjusted Predicted Value	-5.9156	9.6871	2.8749	4.05706	42
Residual	-	6.97720	.00000	4.98125	42
	1.42428E1				
Std. Residual	-2.716	1.331	.000	.950	42
Stud. Residual	-2.892	1.426	-.001	1.027	42
Deleted Residual	-	8.01050	-.01541	5.82480	42
	1.61443E1				
Stud. Deleted Residual	-3.242	1.447	-.016	1.069	42
Mahal. Distance	.179	9.272	3.905	1.932	42
Cook's Distance	.000	.242	.035	.058	42
Centered Leverage Value	.004	.226	.095	.047	42

a. Dependent Variable: ROE

Lampiran 12. Hasil Analisis Regresi Linear

Descriptive Statistics

	Mean	Std. Deviation	N
ROE	2.8595	6.40817	42
Mudharabah	14.0053	1.11170	42
Musyarakah	14.5208	.88839	42
Murabahah	14.5279	1.38657	42
FDR	87.3088	7.33846	42
Valid N (listwise)			42

Correlations

		ROE	Mudharabah	Musyarakah	Murabahah	FDR
Pearson Correlation	ROE	1.000	.003	-.258	.167	-.399
	Mudharabah	.003	1.000	.329	.513	-.363
	Musyarakah	-.258	.329	1.000	.583	-.266
	Murabahah	.167	.513	.583	1.000	-.383
	FDR	-.399	-.363	-.266	-.383	1.000
Sig. (1-tailed)	ROE	.	.492	.050	.145	.004
	Mudharabah	.492	.	.017	.000	.009
	Musyarakah	.050	.017	.	.000	.044
	Murabahah	.145	.000	.000	.	.006
	FDR	.004	.009	.044	.006	.
N	ROE	42	42	42	42	42
	Mudharabah	42	42	42	42	42
	Musyarakah	42	42	42	42	42
	Murabahah	42	42	42	42	42
	FDR	42	42	42	42	42

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	FDR, Musyarakah, Mudharabah, Murabahah ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: ROE

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.629 ^a	.396	.330	5.24360	.396	6.058	4	37	.001	1.086

a. Predictors: (Constant), FDR, Musyarakah, Mudharabah, Murabahah

b. Dependent Variable: ROE

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	666.321	4	166.580	6.058	.001 ^a
	Residual	1017.328	37	27.495		
	Total	1683.649	41			

a. Predictors: (Constant), FDR, Musyarakah, Mudharabah, Murabahah

b. Dependent Variable: ROE

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics		
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	83.912	22.183		3.783	.001					
	Mudharabah	-1.112	.878	-.193	-1.267	.213	.003	-.204	-.162	.704	1.421
	Musyarakah	-4.030	1.136	-.559	-3.546	.001	-.258	-.504	-.453	.658	1.520
	Murabahah	1.925	.815	.416	2.362	.024	.167	.362	.302	.525	1.904
	FDR	-.400	.124	-.458	-3.232	.003	-.399	-.469	-.413	.814	1.229

a. Dependent Variable: ROE