

## LAMPIRAN I

### HASIL UJI

#### A. Analisis Deskriptif

Keterangan	N	Minimum Statistic	Maximum Statistic	Mean		Std. Deviation Statistic
				Statistic	Std. Error	
RAHN	36	1.018.500.0 00,0000	40.580.300. 000,0000	11.991.886. 111,111109	1.497.078.8 17,4326694	8.982.472.9 04,5960160
MURABAHAH	36	2.813.935.2 79,0000	57.262.155. 076,0000	25.143.058. 862,333332	2.688.040.0 75,2193200	16.128.240. 451,315918 0
NPF	36	11,0000	206,0000	138,027778	7,7236481	46,3418886
ROA	36	189,0000	2273,0000	1271,22222 2	103,896500 0	623,379000 1
Valid N (listwise)	36					

#### B. Uji Normalitas

##### One-Sample Kolmogorov-Smirnov Test

		RAHN	MURABAHAH	NPF	ROA
N		36	36	36	36
Normal Parameters <sup>a</sup>	Mean	1.1992E10	2.5143E10	.014408	.127122
	Std. Deviation	8.98247E9	1.61282E10	.0034979	.062337 9
Most Extreme Differences	Absolute	.122	.090	.188	.083
	Positive	.122	.090	.146	.072
	Negative	-.111	-.083	-.188	-.083
Kolmogorov-Smirnov Z		.730	.541	1.125	.501
Asymp. Sig. (2-tailed)		.661	.931	.159	.963

a. Test distribution is Normal.

C. Uji Asumsi Klasik

a. Uji Multikolinieritas

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.000	.018		-.006	.996		
<i>RAHN</i>	1.048E-12	.000	.151	1.396	.172	.289	<b>3.455</b>
<i>MURABAHAH</i>	3.235E-12	.000	.837	7.579	.115	.277	<b>3.605</b>
NPF	2.314	1.078	.130	2.146	.140	.924	<b>1.082</b>

a. Dependent Variable: ROA

b. Uji Autokorelasi

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.944 <sup>a</sup>	.892	.882	.0214463	<b>1.318</b>

a. Predictors: (Constant), NPF, *RAHN*, *MURABAHAH*

b. Dependent Variable: ROA

c. Uji Heteroskedasitas

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.000	.018		-.006	.996		
<i>RAHN</i>	1.048E-12	.000	.151	1.396	.172	.289	3.455
<i>MURABAHAH</i>	3.235E-12	.000	.837	7.579	.115	.277	3.605
NPF	2.314	1.078	.130	2.146	.140	.924	1.082

a. Dependent Variable: ROA

D. Uji Regresi Linier Berganda

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.000	.018		-.006	.996
	<i>RAHN</i>	<b>1.048E-12</b>	.000	.151	1.396	<b>.012</b>
	<i>MURABAHAH</i>	<b>3.235E-12</b>	.000	.837	7.579	<b>.000</b>
	NPF	<b>2.314</b>	1.078	.130	2.146	<b>.040</b>

a. Dependent Variable: ROA

E. Uji F

**ANOVA<sup>b</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.121	3	.040	<b>87.904</b>	<b>.000<sup>a</sup></b>
	Residual	.015	32	.000		
	Total	.136	35			

a. Predictors: (Constant), NPF, *RAHN*, *MURABAHAH*

b. Dependent Variable: ROA

F. Uji R

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	<b>.944<sup>a</sup></b>	<b>.892</b>	.882	.0214463	<b>1.318</b>

a. Predictors: (Constant), NPF, *RAHN*, *MURABAHAH*

b. Dependent Variable: ROA

G. Uji t parsial

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.000	.018		-.006	.996
	<i>RAHN</i>	1.048E-12	.000	.151	<b>1.396</b>	<b>.012</b>
	<i>MURABAHAH</i>	3.235E-12	.000	.837	<b>7.579</b>	<b>.000</b>
	NPF	2.314	1.078	.130	<b>2.146</b>	<b>.040</b>

a. Dependent Variable: ROA

## LAMPIRAN II

TABEL PERMOHONAN DATA PENELITIAN PT PEGADAIAN (PERSERO)

TAHUN	BULAN	PEMBIAYAAN		NPF	ROA/ RETURN OF ASSET
		RAHN ( ARRUM BPKB)	MURABAHAH ( MULIA)		
2016	JAN	1.270.500.000	3.213.644.056	0.0067	0.0252
	FEB	2.446.000.000	5.544.421.449	0.0206	0.0467
	MAR	3.543.000.000	8.049.770.274	0.0203	0.0713
	APR	4.752.000.000	10.837.500.623	0.0167	0.0928
	MAY	6.000.200.000	15.713.633.587	0.0133	0.1139
	JUN	7.501.700.000	18.802.719.188	0.0158	0.1232
	JUL	8.357.500.000	21.512.831.942	0.0165	0.1377
	AUG	9.598.500.000	27.687.996.005	0.0136	0.1692
	SEP	11.200.500.000	37.042.837.252	0.0141	0.1876
	OCT	12.581.100.000	44.253.517.656	0.0131	0.2061
	NOV	14.531.100.000	50.059.813.954	0.0137	0.2241
	DEC	15.601.600.000	57.262.155.076	0.0088	0.1512
2017	JAN	1.018.500.000	3.838.920.897	0.0067	0.0189
	FEB	2.058.900.000	6.901.976.215	0.0206	0.0350
	MAR	3.624.900.000	10.099.871.079	0.0203	0.0546
	APR	5.354.300.000	13.891.865.585	0.0167	0.0739
	MAY	7.301.300.000	18.286.123.543	0.0133	0.0955
	JUN	9.458.100.000	19.713.356.157	0.0158	0.1035
	JUL	10.600.500.000	23.330.331.891	0.0165	0.1183

	AUG	12.262.500.000	26.845.355.062	0.0136	0.1380
	SEP	13.759.600.000	30.379.822.602	0.0141	0.1533
	OCT	15.402.100.000	34.186.338.812	0.0131	0.1720
	NOV	17.342.100.000	40.181.849.066	0.0137	0.1898
	DEC	19.286.800.000	48.117.096.078	0.0088	0.1865
2018	JAN	2.641.400.000	2.813.935.279	0.0109	0.0274
	FEB	4.898.800.000	5.450.975.596	0.0136	0.0514
	MAR	7.333.600.000	9.776.547.077	0.0134	0.0765
	APR	10.002.000.000	16.014.907.924	0.0138	0.0990
	MAY	13.565.200.000	21.318.251.741	0.0135	0.1149
	JUN	14.688.700.000	24.626.542.800	0.0201	0.1340
	JUL	17.810.600.000	29.700.954.851	0.014	0.1555
	AUG	20.545.900.000	34.283.348.925	0.0168	0.1772
	SEP	23.804.600.000	37.048.030.257	0.0168	0.1931
	OCT	27.578.800.000	41.955.510.995	0.0143	0.2130
	NOV	33.404.700.000	49.686.909.424	0.0148	0.2273
	DEC	40.580.300.000	56.720.456.126	0.011	0.2188