

LAMPIRAN



Lampiran 1 Tabulasi Data dan Analisis Regresi

		y	X1
		roa dalam miliar	Pembiayaan Mudharabah (Rasio)
2013	PT. Bank BRI Syariah	20011.05	0.03
2014	PT. Bank BRI Syariah	1627.46	0.04
2015	PT. Bank BRI Syariah	18657.29	0.06
2016	PT. Bank BRI Syariah	26302.83	0.07
2017	PT. Bank BRI Syariah	16087.13	0.05
2018	PT. Bank BRI Syariah	16303.49	0.03
2019	PT. Bank BRI Syariah	13368.28	0.02
2013	PT. Bank Muamalat Syariah	26.86	0.05
2014	PT. Bank Muamalat Syariah	10.61	0.04
2015	PT. Bank Muamalat Syariah	7.43	0.03
2016	PT. Bank Muamalat Syariah	3.88	0.02
2017	PT. Bank Muamalat Syariah	2.47	0.02
2018	PT. Bank Muamalat Syariah	4.58	0.01
2019	PT. Bank Muamalat Syariah	2.53	0.03
2013	PT. BCA Syariah	2041.40	0.14
2014	PT. BCA Syariah	2395.56	0.09
2015	PT. BCA Syariah	4349.58	0.07
2016	PT. BCA Syariah	6136.46	0.10
2017	PT. BCA Syariah	7153.44	0.05
2018	PT. BCA Syariah	8476.80	0.05
2019	PT. BCA Syariah	10361.28	0.09
2013	PT. Bank BNI Syariah	26704.19	0.06
2014	PT. Bank BNI Syariah	18679.80	0.07
2015	PT. Bank BNI Syariah	32915.74	0.07
2016	PT. Bank BNI Syariah	40772.16	0.06
2017	PT. Bank BNI Syariah	45616.82	0.04
2018	PT. Bank BNI Syariah	58289.58	0.03
2019	PT. Bank BNI Syariah	90963.60	0.05
2013	PT. Bank Syariah Mandiri	9722.68	0.34
2014	PT. Bank Syariah Mandiri	-2008.67	0.29
2015	PT. Bank Syariah Mandiri	39407.04	0.22
2016	PT. Bank Syariah Mandiri	46510.72	0.24
2017	PT. Bank Syariah Mandiri	51869.86	0.16

2018	PT. Bank Syariah Mandiri	86540.18	0.14
2019	PT. Bank Syariah Mandiri	189773.26	0.06
2013	PT. Bank Syariah Bukopin	2996.13	0.07
2014	PT. Bank Syariah Bukopin	1393.34	0.07
2015	PT. Bank Syariah Bukopin	4603.45	0.09
2016	PT. Bank Syariah Bukopin	-7729.00	0.07
2017	PT. Bank Syariah Bukopin	143.33	0.04
2018	PT. Bank Syariah Bukopin	126.57	0.02
2019	PT. Bank Syariah Bukopin	269.59	0.02
2013	PT. Bank victoria syariah	3798.15	0.01
2014	PT. Bank victoria syariah	-2692.11	0.01
2015	PT. Bank victoria syariah	-3255.07	0.004
2016	PT. Bank victoria syariah	-3559.15	0.02
2017	PT. Bank victoria syariah	721.12	0.05
2018	PT. Bank victoria syariah	680.33	0.05
2019	PT. Bank victoria syariah	113.12	0.02
2013	PT. Bank Jabar Banten Syariah	4272.46	0.18
2014	PT. Bank Jabar Banten Syariah	4387.31	0.11
2015	PT. Bank Jabar Banten Syariah	1609.99	0.06
2016	PT. Bank Jabar Banten Syariah	-60202.97	0.04
2017	PT. Bank Jabar Banten Syariah	-43890.15	0.03
2018	PT. Bank Jabar Banten Syariah	3640.38	0.03
2019	PT. Bank Jabar Banten Syariah	4633.92	0.03
2013	PT. Bank Panin Dubai Syariah	4174.28	0.26
2014	PT. Bank Panin Dubai Syariah	12350.94	0.18
2015	PT. Bank Panin Dubai Syariah	8133.03	0.18
2016	PT. Bank Panin Dubai Syariah	3240.45	0.09
2017	PT. Bank Panin Dubai Syariah	-92937.29	0.08
2018	PT. Bank Panin Dubai Syariah	2280.48	0.03
2019	PT. Bank Panin Dubai Syariah	2783.96	0.04

X2 Pembiayaan Musyarakah Rasio	X3 Pembiayaan Murabahah Rasio	Z NPF Rasio	ROA Rasio
0.11	0.32	3.27	1.15
0.18	0.45	3.55	0.08
0.26	0.51	3.89	0.77
0.29	0.58	3.19	0.95
0.33	0.63	4.75	0.51
0.47	0.72	4.97	0.43
0.63	0.76	3.38	0.31
0.43	0.46	1.56	0.50
0.45	0.47	4.85	0.17
0.51	0.45	4.20	0.13
0.52	0.44	1.40	0.14
0.48	0.48	2.75	0.04
0.42	0.51	2.58	0.08
0.47	0.19	4.30	0.05
0.38	0.43	0.10	1.00
0.39	0.45	0.10	0.80
0.38	0.48	0.52	1.00
0.37	0.43	0.21	1.10
0.43	0.37	0.04	1.20
0.49	0.34	0.28	1.20
0.51	0.28	0.26	1.20
0.09	0.71	1.32	1.37
0.09	0.75	0.97	1.27
0.12	0.74	1.46	1.43
0.14	0.72	1.64	1.44
0.19	0.69	1.50	1.31
0.25	0.63	1.52	1.42
0.29	0.57	1.44	1.82
0.08	3.09	2.29	1.52
0.11	3.26	4.29	-0.03
0.12	2.65	4.05	0.56
0.13	2.25	3.13	0.59
0.12	1.76	2.71	0.59
0.11	1.61	1.56	0.88
0.11	1.45	1.00	1.69

0.26	0.65	3.68	0.69
0.32	0.59	3.34	0.27
0.38	0.51	2.74	0.79
0.44	0.44	4.66	-1.12
0.55	0.36	4.18	0.02
0.59	0.34	3.65	0.02
0.62	0.31	4.05	0.04
0.31	0.67	3.31	2.87
0.53	0.42	4.75	-1.87
0.65	0.28	4.85	-2.36
0.75	0.20	4.35	-2.19
0.68	0.26	4.08	0.36
0.74	0.20	3.46	0.32
0.79	0.18	2.64	0.05
0.13	0.91	1.16	0.91
0.18	0.11	3.87	0.72
0.15	0.73	4.39	0.25
0.12	0.68	4.92	-8.09
0.12	0.64	2.85	-5.69
0.23	0.69	1.96	0.54
0.28	0.65	1.50	0.60
0.27	0.48	0.77	1.03
0.69	0.13	0.29	1.99
0.72	0.09	1.94	1.14
0.74	0.16	1.86	0.37
0.77	0.15	4.83	-10.77
0.89	0.07	3.84	0.26

Transformasi Pangkat

y	X1	X2
roa dalam miliar	Pembiayaan Mudharabah	Pembiayaan Musyarakah
400442166.13	877406.89	9021072.32
2648625.79	767901.69	16042428.09
348094477.23	1224497.16	24624917.52
691838792.36	1616661.39	26893558.81
258795617.79	707112.81	29679614.41
265803659.67	225910.09	54862167.61

178710944.38	165852.56	121438196.01
721.54	4709811.44	318836736.00
112.57	2970831.43	382182950.25
55.18	1313316.00	432640000.00
15.02	686909.44	436810000.00
6.09	543463.84	394340164.00
20.96	186511.70	196232188.72
6.39	560237.28	196232468.89
4167313.96	40750.15	283601.26
5738704.40	35476.45	657597.10
18918846.58	39371.65	1282611.33
37656141.33	117212.11	1658497.81
51171703.83	49872.57	3267549.41
71856138.24	55722.39	5716833.29
107356123.24	236001.64	8434377.64
713113947.28	502978.82	1121692.81
348934931.03	1033678.89	1974025.00
1083445939.75	1584325.69	4410504.01
1662369031.07	1396178.56	8453323.65
2080894266.91	757074.01	19757136.01
3397675136.58	871422.25	50508027.61
8274376524.96	2435784.49	88679889.00
94530506.38	13717378.12	722486.52
4034755.65	9037559.05	1367115.47
1552914568.27	8032592.67	2677769.87
2163246700.97	14482591.36	4439874.50
2690482563.15	11292288.16	6237598.22
7489203114.44	10410947.56	6336555.55
36013888400.59	2911800.96	8645364.09
8976776.82	49331.98	722486.52
1941395.21	69962.46	1367115.47
21191767.19	161535.94	2677769.87
59737380.83	115489.14	4439874.50
20542.10	29856.37	6237598.22
16019.70	10863.30	6336555.55
72678.21	7744.00	8645364.09
14425960.59	33.94	72483.21
7247466.16	193.27	326615.04

10595466.12	20.37	495473.49
12667554.20	400.27	826166.21
520015.55	4030.44	732403.65
462843.58	3219.38	842717.05
12796.71	445.21	936443.29
18253891.21	434571.01	207316.30
19248500.97	245124.01	636325.29
2592072.63	100615.84	527439.06
3624397930.35	41820.25	447293.44
1926344829.88	22350.25	407682.25
13252384.46	15129.00	1182003.84
21473220.13	28866.01	2224870.56
17424627.82	434544.64	477232.27
152545792.00	729948.10	10580382.56
66146142.82	1037097.82	16600490.90
10500494.69	344381.19	21675728.72
8637340197.82	284195.61	25228519.84
5200566.59	44100.00	29867318.01
7750412.40	128809.21	57790404.00

X3	Z
Pembiayaan Murabahah	NPF Miliar
78306570.81	8016086462.76
97191599.62	6022225609.00
95655246.12	5468439811.21
110260500.25	3311726265.76
109350940.41	6262348225.00
129297366.81	6142938453.61
174052610.41	3459214731.72
375049702.44	4249.38
406915232.18	43668.71
333683289.00	29229.10
305410576.00	3137.57
389904516.00	12891.79
298391076.00	7496.48
30724849.00	16493.78
356913.36	19600.00

898768.79	44100.00
2039446.73	2394013.51
2235056.16	528802.39
2426345.86	28104.51
2820418.59	1882153.51
2509689.64	2154448.58
63506873.57	220218421.06
127511974.09	212950782.55
174723454.89	672722781.61
219666783.75	1129642855.23
261711506.25	1252841420.25
313081174.81	1850245489.67
349409556.25	2201035991.04
1102729804.01	606292487.25
1136676821.79	1966576074.80
1211527611.34	2819756191.50
1310316922.89	2535252051.20
1312881015.69	3125152897.77
1471116764.42	1384202393.39
1613653002.09	765257724.28
4553598.06	145841620.38
4851361.00	153606397.42
4789478.31	139276386.02
4537117.06	500220276.28
2653718.22	358966614.83
2138973.37	239917980.79
2219206.09	370952973.56
328648.82	8102076.30
208257.77	26159284.04
92391.25	27217640.44
56643.21	27827750.87
103920.75	26550709.72
58316.19	18246700.35
47698.56	10571998.37
10589817.64	17378960.14
234352.81	289965963.82
13422697.69	478891613.63
13748522.41	709557584.12

12280819.36	241039038.79
10380639.61	83385488.85
12448900.89	65983876.32
1517405.15	3952339.38
381096.33	1886587.57
277623.61	118899815.53
1041420.25	135718649.00
974208.48	998699792.55
210589.21	554813859.72
97406.41	544684592.70

NPF x Mudharabah	NPF x Musyarakah	NPF x Murabahah
7033369493261350.00	72313695704732600.00	627712242215198000.00
6155566341939520.00	128597490642050000.00	779096265979014000.00
9815675147242890.00	197395467998694000.00	766780723534548000.00
12959297486452200.00	215581092712281000.00	883857703431171000.00
5668277423885180.00	237914355291938000.00	876566593110676000.00
1810914814249890.00	439779879096191000.00	1036458871756160000.00
1329488481070310.00	973459079097756000.00	1395220774115640000.00
37754255759202100.00	2555822843280180000.00	3006430842591450000.00
23814441625998700.00	3063611573796700000.00	3261867684165730000.00
10527654608926100.00	3468079647248490000.00	2674834095802130000.00
5506325463126050.00	3501506727798200000.00	2448197583857330000.00
4356453130823570.00	3161064850362960000.00	3125508312476590000.00
1495093888666490.00	1573014191589020000.00	2391928664931990000.00
4490910476943090.00	1573016437423100000.00	246293046139245000.00
326656729985557.00	2273372204844930.00	2861048388333690.00
284382290370977.00	5271355218996730.00	7204608344044380.00
315606518379601.00	10281523351048100.00	16348381334152700.00
939582418344904.00	13294661811007400.00	17916403456102100.00
399782805800386.00	26192958626169500.00	19449798182090700.00
446675474154110.00	45826629983501500.00	22608719264432500.00
1891809551593160.00	67610700421809600.00	20117889148933000.00
4031921742922950.00	8991586549616220.00	509076589551959000.00
8286059356969790.00	15823955079649800.00	1022147009377920000.00
12700091716211900.00	35354981523780500.00	1400598321470390000.00
11191888054411700.00	67762573288919700.00	1760867931501130000.00

6068770722868430.00	158374910512669000.00	2097902062399150000.00
6985396101572860.00	404876716385229000.00	2509685767139440000.00
19525459076489800.00	710865657731960000.00	2800897213814600000.00
109959689040161000.00	5791514387584630.00	8839577454015720000.00
72445854731917000.00	10958915795496800.00	9111699683675040000.00
64389957332218000.00	21465234770330600.00	9711710084498480000.00
116093704546581000.00	35590417877053600.00	10503613747503900000.00
90519958252961000.00	50001126612977100.00	10524167737087200000.00
83455055800220300.00	50794377132544300.00	11792599180403200000.00
23341248257707600.00	69301986047480400.00	12935181985645700000.00
395449450873570.00	5791514387584630.00	36502035796112400.00
560825143532728.00	10958915795496800.00	38888929207750100.00
1294886056651050.00	21465234770330600.00	38392872263418500.00
925770925171913.00	35590417877053600.00	36369922630375700.00
239331210360555.00	50001126612977100.00	21272434690702100.00
87081187907808.70	50794377132544300.00	17146195457605300.00
62076573567613.50	69301986047480400.00	17789347896123600.00
272068112441.12	581031671426614.00	2634477367554460.00
1549272212553.72	2618174388174140.00	1669412313899570.00
163316456807.07	3971758367821750.00	740616218051008.00
3208636004136.92	6622619790552850.00	454056860908462.00
32308378715117.00	5871010962416710.00	833037743388084.00
25806803140444.00	6755292758354220.00	467467646565058.00
3568841854085.38	7506610380111440.00	382355781109146.00
3483558777543200.00	1661865405178100.00	84888893827101100.00
1964935258258450.00	5100838543080830.00	1878592387750770.00
806545272963226.00	4227997128837080.00	107597505246529000.00
335234739894239.00	3585542889265350.00	110209344373754000.00
179161536464302.00	3268016165332540.00	98444109823297000.00
121275372095096.00	9475044980754340.00	83212104652511200.00
231392431994895.00	17834754777409300.00	99791465900569900.00
3483347406168920.00	3825535158377830.00	12163650872619600.00
5851327058077520.00	84813261430078200.00	3054901123102820.00
8313465830730690.00	133070970353811000.00	2225454861863560.00
2760589359917400.00	173754515550024000.00	8348114768069140.00
2278136582096820.00	202233996364896000.00	7809339411640430.00
353509413007716.00	239419003578909000.00	1688101315484320.00
1032545764559810.00	463252875181831000.00	780818204587050.00

Coefficients^a

Model	Unstandardized Coefficients		Standardized	t	Sig.
			Coefficients		
	B	Std. Error	Beta		
1 (Constant)	5.425E8	4.059E8		1.337	.186
Mudharabah	-1934.968	211.477	-1.337	-9.150	.000
Musyarakah	-10.383	3.148	-.237	-3.299	.002
Murabahah	20.098	1.720	1.714	11.684	.000
NPF	-.150	.191	-.057	-.785	.436
NPF Memoderasi	-2.405E-7	.000	-1.333	-9.081	.000
Mudharabah					
NPF Memoderasi	-1.333E-9	.000	-.244	-3.359	.001
Musyarakah					
NPF Memoderasi	2.518E-9	.000	1.721	11.672	.000
Murabahah					

a. Dependent Variable: ROA

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Mudharabah	63	.00	.34	.0762	.07196
Musyarakah	63	.08	.91	.3851	.23105
Murabahah	63	.04	3.26	.6598	.65673
ROA	63	-10.77	2.87	.1598	2.12165
NPF	63	.04	4.97	2.6944	1.52358
Valid N (listwise)	63				

Lampiran 2 Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		63
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.45217708
Most Extreme Differences	Absolute	.066
	Positive	.060
	Negative	-.066
Kolmogorov-Smirnov Z		.525
Asymp. Sig. (2-tailed)		.946

a. Test distribution is Normal.

b. Calculated from data.

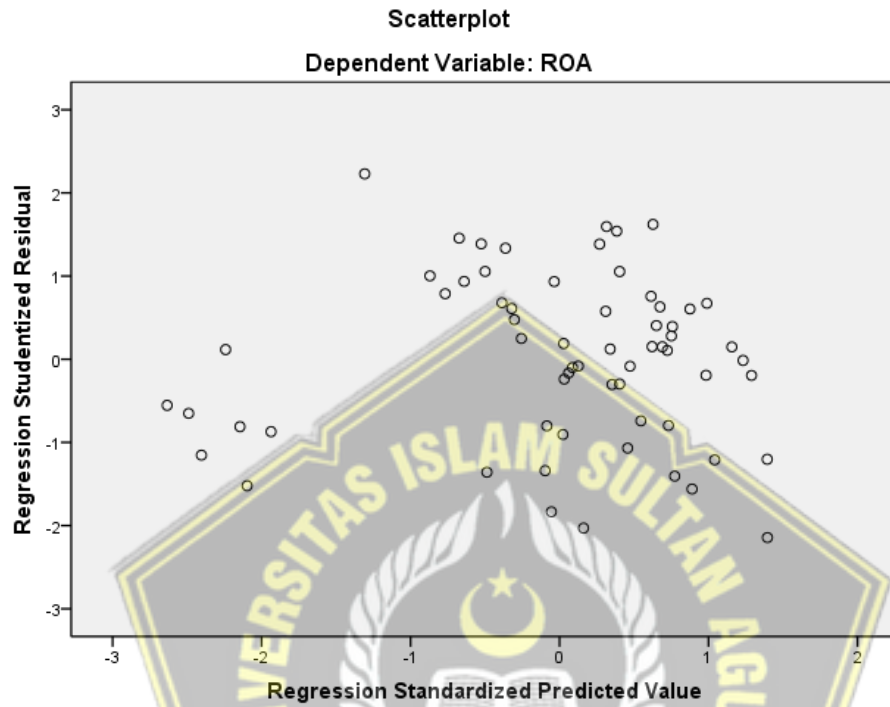
Lampiran 3 Uji Multikolinieritas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5.425E8	4.059E8	1.337	1.337	.186		
	Mudharabah	-1934.968	211.477	-1.337	-9.150	.000	.232	4.309
	Musarakah	-10.383	3.148	-.237	-3.299	.002	.962	1.039
	Murabahah	20.098	1.720	1.714	11.684	.000	.230	4.341

a. Dependent Variable: ROA

Lampiran 4 Uji Heterokedastisitas



Lampiran 5 Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.843 ^a	.711	.691	2.67558E9	1.971

a. Predictors: (Constant), NPF Memoderasi Murabahah, NPF Memoderasi Musyarakah, NPF, NPF Memoderasi Mudharabah

b. Dependent Variable: ROA

Lampiran 6 Uji Signifikan Simultan

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.020E21	4	2.549E20	35.613	.000 ^a
	Residual	4.152E20	58	7.159E18		
	Total	1.435E21	62			

a. Predictors: (Constant), NPF Memoderasi Murabahah, NPF Memoderasi Musyarakah, NPF, NPF Memoderasi Mudharabah

b. Dependent Variable: ROA

Lampiran 7 Uji Koefisien Determinasi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.841 ^a	.708	.693	2.66685E9

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.843 ^a	.711	.691	2.67558E9

a. Predictors: (Constant), NPF Memoderasi Murabahah, NPF Memoderasi Musyarakah, NPF, NPF Memoderasi Mudharabah