

Lampiran 1 : Data Mentah (Ms Excel) Tahun 2013

pembiayaan Murabahah 2013						
Nama Bank	maret	juni	september	desember	jumlah	Rumus/variabel
BCAS	13,125	25,698	38,521	54,142	131,486	1,361318112
BJBS	51,724	111,147	180,869	258,38	602,12	6,233947807
BNIS	173,699	369,196	595,205	854,003	1992,103	20,62490223
BRIS	250,714	525,497	824,143	1,133,476	1600,354	16,56899507
BKPNS	51,461	105,729	166,471	229,291	552,952	5,724895217
MDRS	853,978	1,815,446	2,724,387	3,773,500	853,978	8,841517107
MEGAS	287,115	591,245	895,827	1,213,053	1774,187	18,36874569
MUAS	460,372	925,236	1,470,768	2,007,951	1385,608	14,34565859
Mybank	31,38	52,482	79,719	102,311	265,892	2,75286795
Panin	27,103	62,594	101,355	137,333	328,385	3,39987868
Victoria	15,43	34,123	53,294	68,815	171,662	1,777273548
Total Jumlah					9658,727	

pembiayaan Ijarah 2013						
Nama Bank	maret	juni	september	desember	jumlah	Rumus/variabel
BCAS	12,003	21,744	30,228	38,41	102,385	4,292163056
BJBS	577	1,403	1,779	2,155	582,337	24,41261276
BNIS	18,698	28,227	48,712	80,186	175,823	7,37081589
BRIS	9,994	20,774	31,418	39,914	102,1	4,280215344
BKPNS	0	0	0	0	0	0
MDRS	32,03	61,309	181,321	188,168	462,828	19,40258087
MEGAS	29	58	80	100	267	11,19311946
MUAS	3,86	10,67	20,16	36,231	70,921	2,973135675
Mybank	29	58	59	4	150	6,288269359
Panin	0	0	0	0	0	0
Victoria	72	156	225	19	472	19,78708758
Total Jumlah					2385,394	

pembiayaan Istishna 2013						
Nama Bank	maret	juni	september	desember	jumlah	Rumus/variabel
BCAS	0	0	0		0	0
BJBS	1,125	1,453	1,644	2,755	6,977	0,168489087
BNIS	0	0	0	0	0	0
BRIS	538	1,037	1,544	2,683	543,264	13,11940025
BKPNS	178	355	561	912	2006	48,44332939
MDRS	1,52	3,403	4,686	6,131	15,74	0,380108676
MEGAS	0	0	0	0	0	0
MUAS	644	1,229	1,894	2,664	649,787	15,6918473
Mybank	907	2,547	3,948	5,658	919,153	22,1968253
Panin	0	0	0	0	0	0
Victoria	0	0	0	0	0	0
					4140,921	

pembiayaan Mudharabah 2013						
Nama Bank	maret	juni	september	desember	jumlah	Rumus/variabel
BCAS	3,328	6,499	11,075	16,08	36,982	1,219576542
BJBS	8,25	19,599	32,322	46,397	106,568	3,514353818
BNIS	8,98	20,821	36,158	54,685	120,644	3,978546111
BRIS	26,14	52,639	80,576	116,222	275,577	9,087860165
BKPNS	5,891	12,702	19,834	27,771	66,198	2,183049265
MDRS	133,802	267,18	406,845	543,973	1351,8	44,57908088
MEGAS	0	0	0	0	0	0
MUAS	57,062	125,801	206,434	300,806	690,103	22,75792088
Mybank	0	0	0	0	0	0
Panin	15,832	30,261	49,404	69,995	165,492	5,457524229
Victoria	0	0	56	163	219	7,222088113
					3032,364	

pembiayaan Musyarakah 2013						
Nama Bank	maret	juni	september	desember	jumlah	Rumus/variabel
BCAS	9,453	20,731	34,167	47,935	112,286	2,14188771
BJBS	29,886	53,06	80,154	109,732	272,832	5,204348784
BNIS	29,707	58,954	87,916	117,623	294,2	5,611949523
BRIS	53,325	119,012	197,263	284,129	653,729	12,47006849
BKPNS	17,851	37,727	62,021	86,996	204,595	3,902708405
MDRS	165,393	353,384	520,257	704,007	1743,041	33,24900785
MEGAS	760	1,447	2,099	2,75	766,296	14,61731636
MUAS	330,016	746,657	1,144,460	1,637,552	1076,673	20,5378468
Mybank	0	0	0	0	0	0
Panin	6,771	13,165	24,634	40,921	85,491	1,630765386
Victoria	2,546	4,609	10,087	16	33,242	0,6341007
					5242,385	

Pertumbuhan ROA 2013					
Nama Bank	Maret	Juni	September	Desember	Jumlah
BCAS	0,92	0,97	0,99	1,01	3,89
BJBS	1,92	0,93	0,91	0,91	4,67
BNIS	1,62	1,24	1,22	1,37	5,45
BRIS	1,71	1,41	1,36	1,15	5,63
BKPNS	1,08	1,04	0,79	0,69	3,6
MDRS	2,56	1,79	1,51	1,53	7,39
MEGAS	3,57	2,94	2,57	2,33	11,41
MUAS	1,72	1,66	1,68	1,37	6,43
Mybank	5,21	2,32	2,84	2,87	13,24
Panin	2,72	0	2,18	1,03	5,93
Victoria	1,22	1,34	1,67	0,5	4,73
					72,37

Lampiran 2 : Data Mentah (Ms Excel) tahun 2014

Pembiayaan Murabahah 2014						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	19,279	40,169	61,565	89,607	210,62	2,439664012
BJBS	78,422	160,98	251,593	358,914	849,909	9,844708007
BNIS	285,613	604,306	955,343	1,450,260	1845,262	21,37413016
BRIS	340,296	669,754	1,020,236	1,335,164	1010,05	11,69966117
BKPNS	63,517	125,627	193,82	262,72	645,684	7,479118876
MDRS	976,287	1,953,358	2,882,917	3,873,016	976,287	11,30857591
MEGAS	303,167	592,761	856,897	1,115,128	1752,825	20,30340932
MUAS	559,124	1,146,052	1,724,010	2,329,282	559,124	6,476472799
Mybank	35,003	62,428	81,198	123,302	301,931	3,497342108
Panin	31,009	60,653	84,521	103,886	280,069	3,244109107
Victoria	21,197	41,708	62,703	75,787	201,395	2,332808535
					8633,156	

Pembiayaan Ijarah 2014						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	9,166	19,244	29,67	45,397	103,477	2,895144226
BJBS	459	1,251	2,394	3,856	466,501	13,05205675
BNIS	20,148	39,07	57,92	77,839	194,977	5,455188454
BRIS	7,751	14,941	21,118	26,283	70,093	1,961105794
BKPNS	0	0	0	0	0	0
MDRS	31,032	103,375	173,441	328,71	636,558	17,81001786
MEGAS	30	48	76	148	302	8,449544886
MUAS	10,293	18,747	47,969	32,542	109,551	3,065086397
Mybank	36	139	250	17	442	12,36655245
Panin	0	0	0	0	0	0
Victoria	65	216	372	596	1249	34,94530319
					3574,157	

Pembiayaan Istishna 2014						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	0	0	0	0	0	0
BJBS	389	654	2,416	2,606	1048,022	29,74346516
BNIS	0	0	0	0	0	0
BRIS	510	1,551	1,963	2,401	515,915	14,64196346
BKPNS	386	792	1,228	1,705	1180,933	33,51555553
MDRS	1,71	3,595	4,508	5,215	15,028	0,426503255
MEGAS	0	0	0	0	0	0
MUAS	738	1,413	2,039	2,613	744,065	21,11699125
Mybank	1,714	4,085	5,32	8,455	19,574	0,555521341
Panin	0	0	0	0	0	0
Victoria	0	0	0	0	0	0
					3523,537	

Pembiayaan Mudharabah 2014						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	5,352	11,136	16,985	22,43	55,903	1,451412988
BJBS	13,69	27,131	42,563	57,767	141,151	3,664711994
BNIS	19,978	43,132	69,969	99,232	232,311	6,031504616
BRIS	27,245	53,239	81,375	115,656	277,515	7,205138817
BKPNS	7,933	16,407	25,506	34,765	84,611	2,196760537
MDRS	115,981	235,319	344,4	420,136	1115,836	28,97051791
MEGAS	0	0	0	139	139	3,608865451
MUAS	103,02	157,118	187,833	249,234	697,205	18,1015758
Mybank	0	0	0	0	0	0
Panin	24,448	51,811	83,158	112,957	272,374	7,071662721
Victoria	254	579	1,099	1,621	835,72	21,69784917
					3851,626	

Pembiayaan Musyarakah 2014						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	14,127	29,396	45,972	65,767	155,262	2,880677906
BJBS	25,136	44,128	63,828	86,137	219,229	4,067499689
BNIS	30,327	63,132	97,602	136,237	327,298	6,072574856
BRIS	86,081	173,131	271,7	385,948	916,86	17,01110603
BKPNS	29,599	60,942	96,157	135,457	322,155	5,977153398
MDRS	186,586	376,968	571,332	750,937	1885,823	34,98891326
MEGAS	1,077	2,106	3,106	3,877	10,166	0,188616478
MUAS	491,626	1,007,491	1,525,582	2,117,638	491,626	9,121460217
Mybank	0	0	404	3,947	407,947	7,568908746
Panin	25,683	79,787	165,924	265,599	536,993	9,963183978
Victoria	8,989	21,034	34,687	51,704	116,414	2,159905436
					5389,773	

Pertumbuhan ROA 2014					
Nama Bank	Maret	Juni	September	Desember	Jumlah
BCAS	0,86	0,69	0,67	0,76	2,98
BJBS	0,15	0,07	0,46	0,72	1,4
BNIS	1,22	1,11	1,11	1,27	4,71
BRIS	0,46	0,03	0,2	0,08	0,77
BKPNS	0,22	0,27	0,23	0,27	0,99
MDRS	1,77	0,66	0,8	0,17	3,4
MEGAS	1,18	0,99	0,24	0,29	2,7
MUAS	1,44	1,03	0,1	0,17	2,74
Mybank	5,61	2,36	3,75	3,61	15,33
Panin	1,45	1,64	1,82	1,99	6,9
Victoria	49	-0,02	-1,52	-1,87	45,59
					87,51

Lampiran 3 : Data mentah (Ms Excel) tahun 2015

Pembiayaan Murabahah 2015						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	0	69,35	109,753	155,22	334,323	5,87899375
BJBS	0	31,975	380,309	517,69	929,974	16,35338081
BNIS	0	849,185	1,297,748	1,741,998	849,185	14,93272466
BRIS	0	739,386	1,098,634	1,458,382	739,386	13,00193428
BKPNS	0	134,852	199,356	262,893	597,101	10,49988498
MDRS	0	1,750,901	2,675,807	3,635,096	8,061804	0,141764986
MEGAS	0	412,734	588,587	742,151	1743,472	30,65855772
MUAS	0	1,094,461	1,576,416	1,976,802	4,647679	0,081728376
Mybank	0	55,872	81,922	103,561	241,355	4,244172661
Panin	0	29,314	41,514	56,144	126,972	2,232773678
Victoria	0	28,03	38,851	45,38	112,261	1,974084096
					5686,738483	

Pembiayaan Istishna 2015						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	0	0	0	0	0	0
BJBS	0	157	222	286	665	30,51180922
BNIS	0	0	0	0	0	0
BRIS	0	2,188	2,762	3,101	8,051	0,369399362
BKPNS	0	756	1,054	1,395	758,449	34,79947547
MDRS	0	717	1,073	1,148	719,221	32,99959991
MEGAS	0	0	0	0	0	0
MUAS	0	1,106	1,571	1,991	4,668	0,214179136
Mybank	0	5,667	7,613	10,815	24,095	1,105536907
Panin	0	0	0	0	0	0
Victoria	0	0	0	0	0	0
					2179,484	

Pembiayaan Ijarah 2015						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	0	0	0	0	0	0
BJBS	0	7,39	10,307	12,566	30,263	1,416657226
BNIS	0	45,732	69,633	92,947	208,312	9,751402707
BRIS	0	27,554	39,669	67,608	134,831	6,311644929
BKPNS	0	0	0	0	0	0
MDRS	0	0	138,333	188,584	326,917	15,30348381
MEGAS	0	181	181	4,542	366,542	17,15839054
MUAS	0	0	0	0	0	0
Mybank	0	0	0	33	33	1,544780374
Panin	0	775	1,158	1,203	777,361	36,38945505
Victoria	0	0	0	259	259	12,12418536
					2136,226	

Pembiayaan Mudharabah 2015						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	0	12,249	17,687	23,807	53,743	0,957129612
BJBS	0	31,975	45,927	57,927	135,829	2,419030536
BNIS	0	63,709	101,534	139,302	304,545	5,423758214
BRIS	0	59,776	93,429	128,509	281,714	5,017152216
BKPNS	0	20,575	32,049	43,815	96,439	1,717518982
MDRS	0	186,643	296,891	364,436	847,97	15,10182158
MEGAS	0	657	926	990	2573	45,82353966
MUAS	0	121,845	159,837	201,024	482,706	8,596695505
Mybank	0	29	160	354	543	9,670494378
Panin	0	60,555	97,472	133,735	291,762	5,196100885
Victoria	0	1,023	1,486	1,801	4,31	0,076758436
					5615,018	

Pembiayaan Musyarakah 2015						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	0	62,388	91,634	121,569	275,591	4,994505998
BJBS	0	41,068	58,356	77,688	177,112	3,209781692
BNIS	0	74,595	113,642	155,862	344,099	6,2360691
BRIS	0	245,16	376,787	513,496	1135,443	20,57751115
BKPNS	0	77,841	118,586	162,988	359,415	6,513639318
MDRS	0	436,961	662,772	857,105	1956,838	35,46356422
MEGAS	0	1,436	2,13	2,906	6,472	0,117291359
MUAS	0	1,020,919	1,517,133	2,034,722	24,705052	0,447726995
Mybank	0	14,124	17,094	22,167	53,385	0,967490603
Panin	0	218,043	336,679	460,336	1015,058	18,39578676
Victoria	0	38,731	56,339	74,695	169,765	3,076632803
					5517,883052	

Pertumbuhan ROA 2015					
Nama Bank	Maret	Juni	September	Desember	Jumlah
BCAS	0	4,05	0,86	0,96	5,87
BJBS	0	0	-0,95	0,25	-0,7
BNIS	0	1,3	1,32	1,43	4,05
BRIS	0	0	0,8	0,76	1,56
BKPNS	0	0	0,66	0,79	1,45
MDRS	0	0,55	0,42	0,56	1,53
MEGAS	0	-0,73	-0,34	0,3	-0,77
MUAS	0	0,51	0,36	0,2	1,07
Mybank	0	-16,4	-10,59	-20,31	-47,3
Panin	0	1,22	1,13	1,12	3,47
Victoria	0	0	0,05	-2,36	-2,31
					-32,08

Lampiran 4 : Data mentah (Ms Excel) tahun 2016

Pembiayaan Murabahah 2016						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	48,785	99,47	148,352	195,526	492,133	5,436603686
BJBS	140,795	244,127	391,505	528,471	1304,898	14,41523587
BNIS	453,638	915,442	1,379,731	1,880,995	1369,08	15,12425579
BRIS	373,053	764,695	1,165,416	1,533,338	1137,748	12,56872628
BKPNS	0	123,12	182,362	241,307	546,789	6,040389677
MDRS	931,242	1,885,098	2,837,844	3,898,918	931,242	10,28745012
MEGAS	161,776	302,877	438,969	579,666	1483,288	16,38591399
MUAS	548,591	880,812	1,225,523	1,612,405	1429,403	15,79064525
Mybank	24,69	14,112	25,127	34,257	98,186	1,084662824
Panin	16,296	31,665	56,576	82,105	186,642	2,061838132
Victoria	6,619	14,895	22,248	29,043	72,805	0,804278379
					9052,214	

Pembiayaan Istishna 2016						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	0	0	0	0	0	0
BJBS	63	130	185	221	599	9,172269305
BNIS	0	0	0	0	0	0
BRIS	283	598	926	1,232	1808,232	27,68879945
BKPNS	0	582	863	1,111	1446,111	22,14377218
MDRS	43	62	78	83	266	4,073161328
MEGAS	0	0	0	0	0	0
MUAS	285	510	707	885	2387	36,55126349
Mybank	2,661	5,468	6,426	9,656	24,211	0,370734244
Panin	0	0	0	0	0	0
Victoria	0	0	0	0	0	0
					6530,554	

Pembiayaan Ijarah 2016						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	0	0	0	0	0	0
BJBS	2,8	5,654	8,331	11,392	28,177	0,551308342
BNIS	22,257	48,473	76,607	109,206	256,543	5,019494484
BRIS	11,588	0	34,038	45,837	91,463	1,78955584
BKPNS	0	0	0	0	0	0
MDRS	50,334	102,772	161,398	216,595	531,099	10,39142951
MEGAS	360	597	771	978	2706	52,94532329
MUAS	0	0	0	47,651	47,651	0,932334664
Mybank	0	0	0	0	0	0
Panin	158	193	220	879	1450	28,37055387
Victoria	0	0	0	0	0	0
					5110,933	

Pembiayaan Mudharabah 2016						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	5,703	11,506	17,642	25,528	60,379	0,988487321
BJBS	10,631	19,997	29,166	37,565	97,359	1,593900811
BNIS	38,335	76,167	114,36	151,781	380,643	6,231649734
BRIS	38,329	79,399	123,45	167,105	408,283	6,684154571
BKPNS	0	25,189	39,008	49,26	113,457	1,857447224
MDRS	84,971	168,463	274,507	362,083	890,024	14,57091769
MEGAS	56	87	87	87	317	5,189726241
MUAS	33,849	65,748	79,541	91,17	270,308	4,425313946
Mybank	525	927	1,347	1,715	1455,062	23,82136733
Panin	31,842	60,188	83,685	105,992	281,707	4,611931262
Victoria	161	332	480	861	1834	30,02510387
					6108,222	

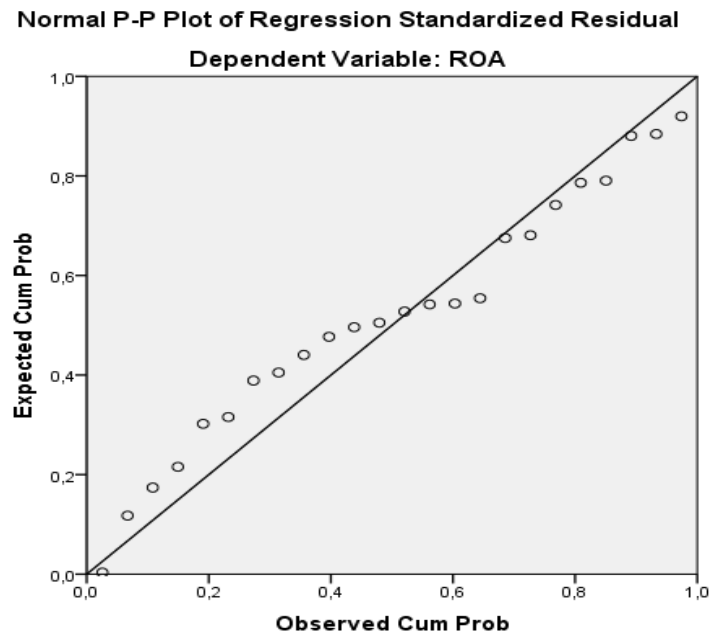
Pembiayaan Musyarakah 2016						
Nama Bank	Maret	Juni	September	Desember	Jumlah	Rumus/variabel
BCAS	32,575	64,793	96,774	127,482	321,624	4,578046886
BJBS	18,6	31,469	48,007	68,109	166,185	2,365503575
BNIS	55,28	119,78	184,386	254,817	614,263	8,743516697
BRIS	131,786	264,322	393,16	526,506	1315,774	18,72893523
BKPNS	0	116,032	175,349	245,338	536,719	7,639743136
MDRS	254,774	533,045	824,477	1,039,801	1612,296	22,94967627
MEGAS	4,134	11,549	19,517	30,721	65,921	0,93832994
MUAS	330,362	771,612	1,182,601	1,571,753	1101,974	15,68567221
Mybank	5,065	7,393	9,574	10,406	32,438	0,461727623
Panin	116,739	219,383	320,432	433,236	1089,79	15,51224323
Victoria	17,26	32,596	49,972	68,542	168,37	2,39660521
					7025,354	

Pertumbuhan ROA 2016					
Nama Bank	Maret	Juni	September	Desember	Jumlah
BCAS	0,76	0,9	0,99	1,13	3,78
BJBS	0,9	-1,94	-6,15	-8,09	-15,28
BNIS	1,65	1,59	1,53	1,44	6,21
BRIS	0,99	1,03	0,98	0,95	3,95
BKPNS	0	1	0,99	0,76	2,75
MDRS	0,56	0,62	0,6	0,59	2,37
MEGAS	4,86	3,21	2,63	2,63	13,33
MUAS	0,25	0,15	0,13	0,22	0,75
Mybank	-2,9	-11,02	-10,38	-9,51	-33,81
Panin	0,2	0,36	0,42	0,37	1,35
Victoria	-3,23	-7,46	-6,19	-2,19	-19,07
					-33,67

Lampiran 5 : Data Tabulasi dengan 6 sampel Bank yang terpilih

Nama Bank	Tahun	Murabahah	Ijarah	Istishna	Mudharabah	Musarakah	ROA
BJBS	2013	6,233948	24,41261	0,168489	3,514354	5,204349	4,67
	2014	9,844708	13,05206	29,74347	3,664712	4,0675	1,4
	2015	16,35338	1,416657	30,51181	2,419031	3,209782	-0,7
	2016	14,41524	0,551308	9,172269	1,593901	2,365504	-15,28
BRIS	2013	16,569	4,280215	13,1194	9,08786	12,47007	5,63
	2014	11,69966	1,961106	14,64196	7,205139	17,01111	0,77
	2015	13,00193	6,311645	0,369399	5,017152	20,57751	1,56
	2016	12,56873	1,789556	27,6888	6,684155	13,72394	3,95
BKPNS	2013	5,724895	0	48,44333	2,183049	3,902708	3,6
	2014	7,479119	0	33,51556	2,196761	5,977153	0,99
	2015	10,49988	0	34,79948	1,717519	6,513639	1,45
	2016	6,04039	0	22,14377	1,857447	7,639743	2,75
MDRS	2013	8,841517	19,40258	0,380109	44,57908	33,24901	7,39
	2014	11,30858	17,81002	0,426503	28,97052	34,98891	3,4
	2015	0,141765	15,30348	32,9996	15,10182	35,46356	1,53
	2016	10,28745	10,39143	4,073161	14,57092	22,94963	2,37
MUAS	2013	14,34566	2,973136	15,69185	22,75792	20,53785	6,43
	2014	6,476473	3,065086	21,11699	18,10158	9,12146	2,74
	2015	0,081728	0	0,214179	8,596696	0,447727	1,07
	2016	15,79065	0,932335	36,55126	4,425314	15,68567	0,75
Mybank	2013	2,752868	6,288269	22,19683	0	0	13,24
	2014	3,497342	12,36655	0,555521	0	7,568909	15,33
	2015	4,244173	1,54478	1,105537	9,670494	0,967491	-47,3
	2016	1,084663	0	0,370734	23,82137	0,461728	-33,81

Lampiran 6 : Hasil Uji Asumsi Klasik

**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,602 ^a	,362	,185	12,25080	1,756

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

b. Dependent Variable: ROA

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-12,709	7,498		-1,695	,107		
Murabahah	,273	,545	,103	,501	,623	,831	1,204
Ijarah	,753	,462	,404	1,632	,120	,577	1,734
Istishna	,262	,205	,290	1,279	,217	,691	1,448
Mudharabah	-,428	,346	-,346	-1,238	,232	,454	2,202
Musyarakah	,424	,372	,347	1,139	,270	,383	2,612

a. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-12,709	7,498		-1,695	,107
	Musyarakah	,424	,372	,347	1,139	,270
	Mudharabah	-,428	,346	-,346	-1,238	,232
	Istishna	,262	,205	,290	1,279	,217
	Ijarah	,753	,462	,404	1,632	,120
	Murabahah	,273	,545	,103	,501	,623

a. Dependent Variable: ROA



Lampiran 7 : Hasil Analisis Regresi Linier Berganda

Descriptive Statistics

	Mean	Std. Deviation	N
ROA	-,6696	13,57157	24
Musyarakah	11,83770638	11,089637619	24
Mudharabah	9,90569975	10,967507447	24
Istishna	16,66666713	15,016378849	24
Ijarah	5,99386763	7,287310105	24
Murabahah	8,72015621	5,141093018	24

Correlations

	ROA	Musyarakah	Mudharabah	Istishna	Ijarah	Murabahah
Pearson Correlation	ROA	,318	-,089	,246	,326	,178
	Musyarakah	1,000	,644	-,137	,523	,208
	Mudharabah	-,089	,644	1,000	-,413	-,043
	Istishna	,246	-,137	-,413	1,000	-,383
	Ijarah	,326	,523	,389	1,000	-,137
	Murabahah	,178	,208	-,043	-,137	1,000
Sig. (1-tailed)	ROA	,065	,339	,124	,060	,202
	Musyarakah	,065	,000	,262	,004	,165
	Mudharabah	,339	,000	,023	,030	,422
	Istishna	,124	,262	,023	,032	,241
	Ijarah	,060	,004	,030	,032	,262
	Murabahah	,202	,165	,422	,241	,262
N	ROA	24	24	24	24	24
	Musyarakah	24	24	24	24	24
	Mudharabah	24	24	24	24	24
	Istishna	24	24	24	24	24
	Ijarah	24	24	24	24	24
	Murabahah	24	24	24	24	24

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Murabahah, Mudharabah, Ijarah, Istishna, Musyarakah ^b		Enter

a. Dependent Variable: ROA

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,602 ^a	,362	,185	12,25080	,362	2,045	5	18	,120

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

b. Dependent Variable: ROA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1534,832	5	306,966	2,045	,120 ^b
	Residual	2701,479	18	150,082		
	Total	4236,310	23			

a. Dependent Variable: ROA

b. Predictors: (Constant), Murabahah, Mudharabah, Ijarah, Istishna, Musyarakah

Coefficient Correlations^a

Model			Murabahah	Mudharabah	Ijarah	Istishna	Musyarakah
1	Correlations	Murabahah	1,000	,206	,269	,011	-,376
		Mudharabah	,206	1,000	,143	,423	-,638
		Ijarah	,269	,143	1,000	,361	-,512
		Istishna	,011	,423	,361	1,000	-,304
		Musyarakah	-,376	-,638	-,512	-,304	1,000
	Covariances	Murabahah	,297	,039	,068	,001	-,076
		Mudharabah	,039	,119	,023	,030	-,082
		Ijarah	,068	,023	,213	,034	-,088
		Istishna	,001	,030	,034	,042	-,023
		Musyarakah	-,076	-,082	-,088	-,023	,139

a. Dependent Variable: ROA

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	Musyarakah	Mudharabah	Istishna	Ijarah	Murabahah
1	1	4,194	1,000	,01	,01	,01	,01	,01	,01
	2	,972	2,077	,00	,01	,04	,13	,07	,02
	3	,357	3,430	,00	,01	,24	,02	,55	,01
	4	,237	4,208	,01	,03	,05	,45	,00	,46
	5	,178	4,859	,16	,51	,22	,00	,01	,06
	6	,063	8,178	,81	,42	,44	,39	,35	,44

a. Dependent Variable: ROA

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-22,3104	16,0712	-,6696	8,16895	24
Residual	-33,47583	17,18805	,00000	10,83769	24
Std. Predicted Value	-2,649	2,049	,000	1,000	24
Std. Residual	-2,733	1,403	,000	,885	24

a. Dependent Variable: ROA

Lampiran 8 : Hasil uji t (uji parsial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-12,709	7,498		-1,695	,107
	Musyarakah	,424	,372	,347	1,139	,270
	Mudharabah	-,428	,346	-,346	-1,238	,232
	Istishna	,262	,205	,290	1,279	,217
	Ijarah	,753	,462	,404	1,632	,120
	Murabahah	,273	,545	,103	,501	,623

a. Dependent Variable: ROA

