



# LAMPIRAN

**LAMPIRAN 1**  
**DATA PENELITIAN**

**Pendapatan premi Asuransi Umum dan Asuransi Jiwa Tahun 2015-2018**

No	Daftar Perusahaan Asuransi	Pendapatan Premi			
		2015 (dlm jutaan rupiah)	2016 (dlm jutaan rupiah)	2017 (dlm jutaan rupiah)	2018 (dlm jutaan rupiah)
1	PT.Asuransi Adira	Rp 88.616	Rp. 125.058	Rp 175.319	Rp 145.092
2	PT.Asuransi Astra	Rp 162.240	Rp 194.218	Rp 236.602	Rp201.239
3	PT.Asuransi Sinarmas	Rp 54.841	Rp 57.084	Rp 55.715	Rp 72.264
4	PT.Asuransi Allianz Umum Indonesia	Rp 1.875	Rp 564	Rp 214	Rp 194
5	PT.Asuransi Parolamas	Rp 666	Rp 1.079	Rp 350	Rp 459
6	PT.Asuransi Takaful Umum	Rp 40.052	Rp 30.367	Rp 6.861	Rp 3.907
7	PT.Asuransi Tri Pakarta	Rp 20.744	Rp 9.746	Rp 12.826	Rp16.006
8	PT.Asuransi Umum Bumiputera Muda (BUMIDA)	Rp 13.203	Rp 14.031	Rp 16.934	Rp15.987
9	PT.Asuransi Wahana Tata	Rp 1.872	Rp 5.190	Rp 3.330	Rp 756
10	PT.AIA Financial	Rp 58.991	Rp 57.667	Rp 60.478	Rp 53.312
11	PT BNI Life Insurance	Rp 41.369	Rp 103.551	Rp 161.606	Rp 121.849
12	PT Asuransi Jiwa Sinarmas MSIG	Rp 47.655	Rp 53.733	Rp 59.141	Rp 64.633
13	PT.Asuransi Jiwa Syariah AL AMIN	Rp 117.176	Rp 103.686	Rp 49.710	Rp70.401
14	PT.Asuransi Jiwa Central Asia Raya (CAR)	Rp 7.215	Rp 5.644	Rp 4.292	Rp (67)
15	PT.Asuransi Takaful Keluarga	Rp 70.280	Rp 69.163	Rp 73.662	Rp 64.818
16	PT.Avrisk Assurance	Rp 11.451	Rp 12.227	Rp 37.407	Rp 34.861

17	PT.Great Eastern Life Indonesia	Rp -	Rp 2.139	Rp 40	Rp 1.484
18	PT.PaninDai-IchiLife	Rp 4.120	Rp 3.678	Rp 2.047	Rp 2.901
19	PT.Sun Life Financial Indonesia	Rp 6.300	Rp 9.392	Rp 21.574	Rp 22.490
20	PT.AJS Amanahjiwa Giri Artha	Rp 1.412	Rp 6.599	Rp 8.134	Rp 10.339
21	PT. Tugu Pratama Indonesia	Rp 2.805	Rp 1.255	Rp 1.382	Rp 3.354
	<b>Rata- Rata</b>	<b>Rp 37.504</b>	<b>Rp 43.241</b>	<b>Rp 49.312</b>	<b>Rp 45.146</b>
	<b>Jumlah</b>	<b>Rp 752.883</b>	<b>Rp 864.816</b>	<b>Rp 986.242</b>	<b>Rp 902.925</b>
	<b>Nilai Maksimal</b>	<b>Rp 162.240</b>	<b>Rp 194.218</b>	<b>Rp 236.602</b>	<b>Rp 201.239</b>
	<b>Nilai Minimal</b>	<b>Rp -</b>	<b>Rp 564</b>	<b>Rp 40</b>	<b>Rp (67)</b>

#### Hasil Investasi Asuransi Umum dan Asuransi jiwa syariah tahun 2015-2018

No	Daftar Perusahaan Asuransi	Hasil Investasi			
		2015 (dlm jutaan)	2016 (dlm jutaan)	2017 (dlm jutaan)	2018 (dlm jutaan)
1	PT.Asuransi Adira	Rp 9.252	Rp 12.147	Rp 15.182	Rp 16.098
2	PT.Asuransi Astra	Rp 3.730	Rp 6.373	Rp 8.581	Rp 5.752
3	PT.Asuransi Sinarmas	Rp 1.904	Rp 3.224	Rp 4.080	Rp 1.105
4	PT.Asuransi Allianz Umum Indonesia	Rp 641	Rp 613	Rp 548	Rp 546
5	PT.Asuransi Parolamas	Rp 168	Rp 14	Rp 24	Rp 106
6	PT.Asuransi Takaful Umum	Rp 2.703	Rp 2.537	Rp 3.261	Rp 1.626
7	PT.Asuransi Tri Pakarta	Rp 2.335	Rp 3.092	Rp 2.785	Rp 3.582
8	PT.Asuransi Umum Bumiputera Muda (BUMIDA)	Rp 1.174	Rp 1.477	Rp 1.658	Rp 1.985
9	PT.Asuransi Wahana Tata	Rp 85	Rp 510	Rp 808	Rp 191
10	PT.AIA Financial	Rp 64.203	Rp 78.151	Rp 225.195	Rp 13.113
11	PT BNI Life Insurance	Rp 2.671	Rp 2.759	Rp 4.355	Rp 979
12	PT Asuransi Jiwa	Rp 1.366	Rp 8.802	Rp 5.626	Rp 2.952

	Sinarmas MSIG				
13	PT.Asuransi Jiwa Syariah AL AMIN	Rp 7.702	Rp 10.615	Rp 10.073	Rp 8.999
14	PT.Asuransi Jiwa Central Asia Raya (CAR)	Rp 3.960	Rp 4.771	Rp 5.101	Rp 1.104
15	PT.Asuransi Takaful Keluarga	Rp 16.132	Rp 16.154	Rp 17.732	Rp 14.676
16	PT.Avrisk Assurance	Rp 1.030	Rp 1.139	Rp 2.705	Rp 3.156
17	PT.Great Eastern Life Indonesia	Rp 28.223	Rp 26.788	Rp 28.604	Rp 20.396
18	PT.PaninDai-IchiLife	Rp 2.076	Rp 179	Rp 3.077	Rp 1.414
19	PT.Sun Life Financial Indonesia	Rp 295	Rp 328	Rp 796	Rp 1.602
20	PT.AJS Amanahjiwa Giri Artha	Rp 90	Rp 108	Rp 145	Rp 291
21	PT. Tugu Pratama Indonesia	Rp 537	Rp 813	Rp 1.124	Rp 718
	<b>Rata- Rata</b>	<b>Rp 7.487</b>	<b>Rp 8.989</b>	<b>Rp 17.017</b>	<b>Rp 4.984</b>
	<b>Jumlah</b>	<b>Rp 149.740</b>	<b>Rp 179.781</b>	<b>Rp 340.336</b>	<b>Rp 99.673</b>
	<b>Nilai Maksimal</b>	<b>Rp 64.203</b>	<b>Rp 78.151</b>	<b>Rp 225.195</b>	<b>Rp 20.396</b>
	<b>Nilai Minimal</b>	<b>Rp 85</b>	<b>Rp 14</b>	<b>Rp 24</b>	<b>Rp 106</b>

**Surplus Underwriting Asuransi umum Syariah dan Asuransi jiwa syariah tahun 2015-2018**

No	Daftar Perusahaan Asuransi	Surplus Underwriting			
		2015 (dln jutaan)	2016 (dln jutaan)	2017 (dln jutaan)	2018 (dln jutaan)
1	PT.Asuransi Adira	Rp 23.594	Rp 38.008	Rp 56.480	Rp 53.143
2	PT.Asuransi Astra	Rp 63.519	Rp 7.592	Rp 28.886	Rp 52.277
3	PT.Asuransi Sinarmas	Rp 14.526	Rp 25.092	Rp 2.212	Rp 6.639
4	PT.Asuransi Allianz Umum Indonesia	Rp 393	Rp 2.796	Rp 1.428	Rp 1.729
5	PT.Asuransi Parolamas	Rp 2.363	Rp 268	Rp 61	Rp 470
6	PT.Asuransi Takaful Umum	Rp 23.449	Rp 9.695	Rp 8.034	Rp 1.090
7	PT.Asuransi Tri Pakarta	Rp 4.168	Rp 610	Rp 4.871	Rp 18.277
8	PT.Asuransi Umum Bumiputera Muda	Rp 3.965	Rp 4.773	Rp 9.610	Rp 1.121

	(BUMIDA)				
9	PT.Asuransi Wahana Tata	Rp 1.323	Rp 3.813	Rp 957	Rp 324
10	PT.AIA Financial	Rp 80.597	Rp 86.407	Rp 232.670	Rp 23.869
11	PT BNI Life Insurance	Rp (5.260)	Rp 5.230	Rp 8.368	Rp 2.014
12	PT Asuransi Jiwa Sinarmas MSIG	Rp (1.100)	Rp 9.697	Rp 9.616	Rp 1.970
13	PT.Asuransi Jiwa Syariah AL AMIN	Rp 40.596	Rp 23.790	Rp 23.937	Rp 11.258
14	PT.Asuransi Jiwa Central Asia Raya (CAR)	Rp 4.922	Rp 4.511	Rp 739	Rp 4.507
15	PT.Asuransi Takaful Keluarga	Rp 36.051	Rp 12.973	Rp 27.190	Rp 27.455
16	PT.Avrist Assurance	Rp 5.507	Rp 3.120	Rp 7.342	Rp 337
17	PT.Great Eastern Life Indonesia	Rp 36.317	Rp 31.035	Rp 22.204	Rp 19.047
18	PT.PaninDai- IchiLife	Rp 3.886	Rp 2.201	Rp 749	Rp 1.752
19	PT.Sun Life Financial Indonesia	Rp 3.001	Rp 5.111	Rp 4.368	Rp 4.379
20	PT.AJS Amanahjiwa Giri Artha	Rp 367	Rp 2.858	Rp 5.011	Rp 6.444
21	PT. Tugu Pratama Indonesia	Rp 794	Rp 1.710	Rp 2.888	Rp 2.802
	<b>Rata- Rata</b>	<b>Rp 17.109</b>	<b>Rp 13.979</b>	<b>Rp 22.737</b>	<b>Rp 11.905</b>
	<b>Jumlah</b>	<b>Rp 342.184</b>	<b>Rp 279.580</b>	<b>Rp 454.733</b>	<b>Rp 238.102</b>
	<b>Nilai Maksimal</b>	<b>Rp 80.597</b>	<b>Rp 86.407</b>	<b>Rp 232.670</b>	<b>Rp 53.143</b>
	<b>Nilai Minimal</b>	<b>Rp (5.260)</b>	<b>Rp 268</b>	<b>Rp 61</b>	<b>Rp 324</b>

**LAMPIRAN 2**  
**OLAHAN DATA EVIEWS**

No	Asuransi	TH	Y	X1	X2
1	Adira	2015	23.594	88.616	9.252
1	Adira	2016	38.008	125.058	12.147
1	Adira	2017	59.315	175.319	15.182
1	Adira	2018	53.143	145.092	16.098
2	astra	2015	63.519	162.240	3.730
2	astra	2016	7.592	194.218	6.373
2	astra	2017	28.886	236.602	8.581
2	astra	2018	52.277	201.239	5.752
3	sinarmas	2015	14.526	54.841	1.904
3	sinarmas	2016	25.092	57.084	3.224
3	sinarmas	2017	2.212	55.715	4.080
3	sinarmas	2018	6.639	72.264	1.105
4	allianz	2015	393	1.875	641
4	allianz	2016	2.796	564	613
4	allianz	2017	1.428	214	548
4	allianz	2018	1.729	194	546
5	parolamas	2015	2.363	666	168
5	parolamas	2016	268	1.079	14
5	parolamas	2017	61	350	24
5	parolamas	2018	470	459	106
6	takaful_1	2015	23.449	40.052	2.703
6	takaful_1	2016	9.695	30.367	2.537
6	takaful_1	2017	8.034	6.861	3.261
6	takaful_1	2018	1.090	3.907	1.626
7	prakarta	2015	4.168	20.744	2.335
7	prakarta	2016	610	9.746	3.092
7	prakarta	2017	4.871	12.826	2.785
7	prakarta	2018	18.277	16.006	3.582
8	bumida	2015	3.965	13.203	1.174
8	bumida	2016	4.773	14.031	1.477
8	bumida	2017	9.610	16.934	1.658
8	bumida	2018	1.121	15.987	1.985
9	wahana	2015	1.323	1.872	85

9	wahana	2016	3.813	5.190	510
9	wahana	2017	957	3.330	808
9	wahana	2018	324	756	191
10	AIA	2015	80.597	58.991	64.203
10	AIA	2016	86.407	57.667	78.151
10	AIA	2017	232.670	60.478	225.195
10	AIA	2018	23.869	53.312	13.113
11	amin	2015	40.596	117.176	7.702
11	amin	2016	23.790	103.686	10.615
11	amin	2017	23.937	49.710	10.073
11	amin	2018	11.258	70.401	8.999
12	CAR	2015	4.922	7.215	3.960
12	CAR	2016	4.511	5.644	4.771
12	CAR	2017	739	4.292	5.101
12	CAR	2018	4.507	(67)	1.104
13	takaful_2	2015	36.051	70.280	16.132
13	takaful_2	2016	12.973	69.163	16.154
13	takaful_2	2017	27.190	73.662	17.732
13	takaful_2	2018	27.455	64.818	14.676
14	Avrist	2015	5.507	11.451	1.030
14	Avrist	2016	3.120	12.227	1.139
14	Avrist	2017	7.342	37.407	2.705
14	Avrist	2018	337	34.861	3.156
15	Great	2015	36.317	-	28.223
15	Great	2016	31.035	2.139	26.788
15	Great	2017	22.204	40	28.604
15	Great	2018	19.047	1.484	20.396
16	panin	2015	3.886	4.120	2.076
16	panin	2016	2.201	3.678	179
16	panin	2017	749	2.047	3.077
16	panin	2018	1.752	2.901	1.414
17	sun_life	2015	3.001	6.300	295
17	sun_life	2016	5.111	9.392	328
17	sun_life	2017	4.368	21.574	796
17	sun_life	2018	4.379	22.490	1.602
18	AJS	2015	367	1.412	90
18	AJS	2016	2.858	6.599	108
18	AJS	2017	5.011	8.134	145
18	AJS	2018	6.444	10.339	291
19	Tugu	2015	794	2.805	537
19	Tugu	2016	1.710	1.255	813
19	Tugu	2017	2.888	1.382	1.124

19	Tugu	2018	2.802	3.354	718
20	MSIG	2015	(1.100)	47.655	1.366
20	MSIG	2016	9.697	53.733	8.802
20	MSIG	2017	9.616	59.141	5.626
20	MSIG	2018	1.970	64.633	2.952
21	BNI_Life	2015	(5.260)	41.369	2.671
21	BNI_Life	2016	5.230	103.551	2.759
21	BNI_Life	2017	8.368	161.606	4.355
21	BNI_Life	2018	2.014	121.849	979





**LAMPIRAN 3**  
**DESKRIPSI DATA**

	<b>TABARRU?</b>	<b>PREMI?</b>	<b>INVESTASI?</b>
<b>Mean</b>	15781.29	41819.73	9199.071
<b>Median</b>	4896.500	15009.00	2687.000
<b>Maximum</b>	232670.0	236602.0	225195.0
<b>Minimum</b>	-5260.000	-67.00000	14.00000
<b>Std. Dev.</b>	30175.75	54126.74	26754.73
<b>Skewness</b>	4.872628	1.669994	6.687460
<b>Kurtosis</b>	33.39442	5.287743	52.56737
<b>Jarque-Bera</b>	3565.767	57.36250	9225.344
<b>Probability</b>	0.000000	0.000000	0.000000
<b>Sum</b>	1325628.	3512857.	772722.0
<b>Sum Sq. Dev.</b>	7.56E+10	2.43E+11	5.94E+10
<b>Observations</b>	84	84	84
<b>Cross sections</b>	21	21	21

## LAMPIRAN 4

### Estimasi Model *coomond effect*

Dependent Variable: TABARRU?				
Method: Pooled Least Squares				
Date: 06/11/19 Time: 08:19				
Sample: 2015 2018				
Included observations: 4				
Cross-sections included: 21				
Total pool (balanced) observations: 84				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
PREMI?	0.143356	0.017978	7.973849	0.0000
INVESTASI?	1.006715	0.036371	27.67885	0.0000
C	525.3464	1241.196	0.423258	0.6732
R-squared	0.916937	Mean dependent var		15781.29
Adjusted R-squared	0.914886	S.D. dependent var		30175.75
S.E. of regression	8803.586	Akaike info criterion		21.03877
Sum squared resid	6.28E+09	Schwarz criterion		21.12558
Log likelihood	-880.6282	Hannan-Quinn criter.		21.07367
F-statistic	447.0792	Durbin-Watson stat		1.727648
Prob(F-statistic)	0.000000			

## LAMPIRAN 5

Estimasi Model *Fixed effects*

Dependent Variable: TABARRU?

Method: Pooled Least Squares

Date: 06/11/19 Time: 08:00

Sample: 2015 2018

Included observations: 4

Cross-sections included: 21

Total pool (balanced) observations: 84

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2354.712	2688.662	0.875793	0.3846
PREMI?	0.107258	0.060010	1.787341	0.0789
INVESTASI?	0.971955	0.052905	18.37157	0.0000
Fixed Effects (Cross)				
ADIRA--C	14038.70			
ASTRA--C	8477.438			
SINARMAS--C	823.7050			
ALLIANZ--C	-1415.091			
PAROLAMAS--C	-1708.509			
TAKAFUL_1--C	3574.557			
PRAKARTA--C	170.2923			
BUMIDA--C	-629.8558			
WAHANA--C	-1436.714			
AIA--C	4855.109			
AMIN--C	4312.433			
CAR--C	-2772.340			
TAKAFUL_2--C	390.2741			
AVRIST--C	-2802.150			
GREAT--C	-575.6899			
PANIN--C	-2188.691			
SUN_LIFE--C	-476.3545			
AJS--C	451.0795			

TUGU--C	-1317.692
MSIG--C	-7901.621
BNI_LIFE--C	-13868.88

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Effects Specification

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Cross-section fixed (dummy variables)

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R-squared	0.943595	Mean dependent var	15781.29
Adjusted R-squared	0.923252	S.D. dependent var	30175.75
S.E. of regression	8359.701	Akaike info criterion	21.12791
Sum squared resid	4.26E+09	Schwarz criterion	21.79349
Log likelihood	-864.3722	Hannan-Quinn criter.	21.39547
F-statistic	46.38482	Durbin-Watson stat	2.486881
Prob(F-statistic)	0.000000		

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## LAMPIRAN 6

### Estimasi Model *Random Effect*

Dependent Variable: TABARRU?

Method: Pooled EGLS (Cross-section random effects)

Date: 06/11/19 Time: 08:16

Sample: 2015 2018

Included observations: 4

Cross-sections included: 21

Total pool (balanced) observations: 84

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
PREMI?	0.142161	0.020691	6.870550	0.0000
INVESTASI?	1.000230	0.038614	25.90343	0.0000
C	634.9598	1443.905	0.439752	0.6613
Random Effects (Cross)				
ADIRA--C	3738.229			
ASTRA--C	1078.189			
SINARMAS--C	131.4638			
ALLIANZ--C	91.74043			
PAROLAMAS--C	-4.617151			
TAKAFUL_1--C	1573.364			
PRAKARTA--C	449.2683			
BUMIDA--C	181.4105			
WAHANA--C	60.81677			
AIA--C	652.8592			
AMIN--C	973.3082			
CAR--C	-455.6108			
TAKAFUL_2--C	-269.2004			
AVRIST--C	-688.8212			
GREAT--C	131.3487			
PANIN--C	-218.8219			
SUN_LIFE--C	244.1872			
AJS--C	674.4924			

TUGU--C	105.5151
MSIG--C	-2885.507
BNI_LIFE--C	-5563.614

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Effects Specification

	S.D.	Rho
Cross-section random	3057.261	0.1180
Idiosyncratic random	8359.701	0.8820

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Weighted Statistics

R-squared	0.905414	Mean dependent var	12737.67
Adjusted R-squared	0.903079	S.D. dependent var	26692.87
S.E. of regression	8310.071	Sum squared resid	5.59E+09
F-statistic	387.6828	Durbin-Watson stat	1.932314
Prob(F-statistic)	0.000000		

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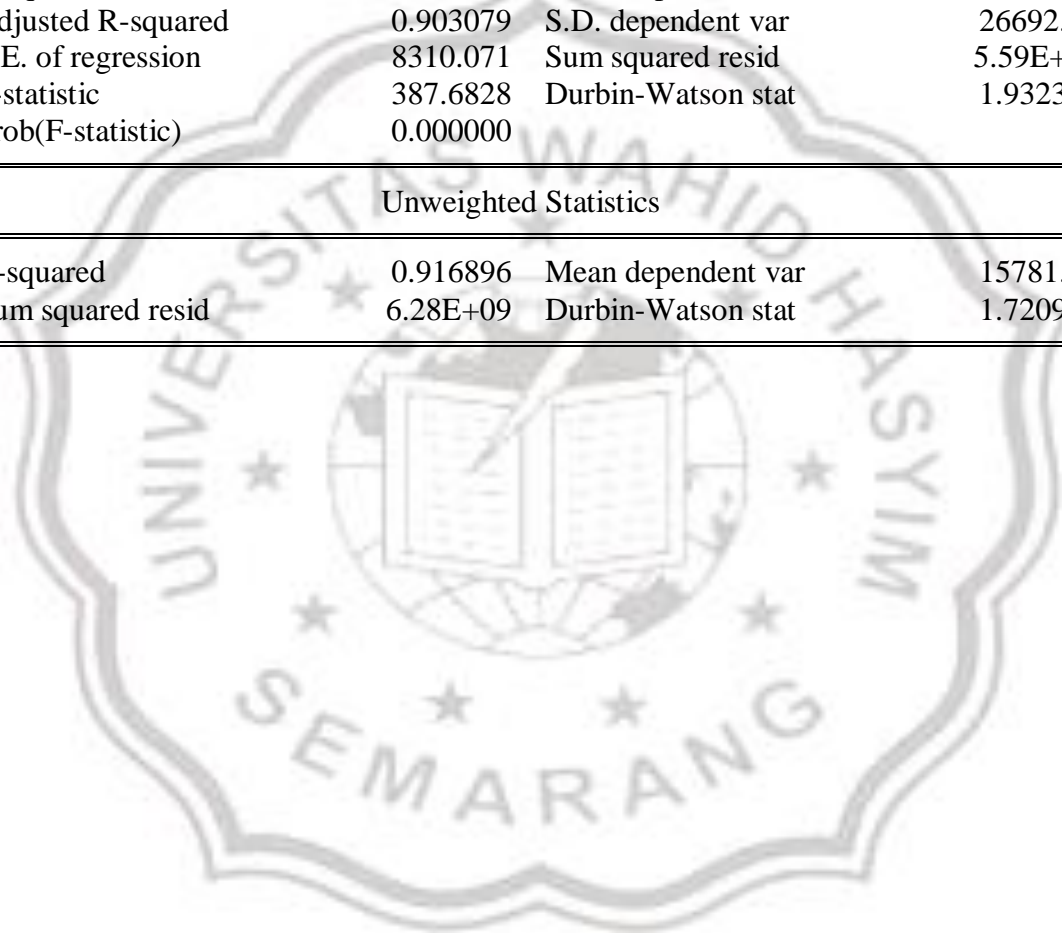
Unweighted Statistics

R-squared	0.916896	Mean dependent var	15781.29
Sum squared resid	6.28E+09	Durbin-Watson stat	1.720901

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## LAMPIRAN 7

### UJI CHOW

Redundant Fixed Effects Tests  
Pool: ASURANSI  
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.441514	(20,61)	0.1384
Cross-section Chi-square	32.512058	20	0.0381

Cross-section fixed effects test equation:

Dependent Variable: TABARRU?

Method: Panel Least Squares

Date: 06/11/19 Time: 08:05

Sample: 2015 2018

Included observations: 4

Cross-sections included: 21

Total pool (balanced) observations: 84

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	525.3464	1241.196	0.423258	0.6732
PREMI?	0.143356	0.017978	7.973849	0.0000
INVESTASI?	1.006715	0.036371	27.67885	0.0000

R-squared	0.916937	Mean dependent var	15781.29
Adjusted R-squared	0.914886	S.D. dependent var	30175.75
S.E. of regression	8803.586	Akaike info criterion	21.03877
Sum squared resid	6.28E+09	Schwarz criterion	21.12558
Log likelihood	-880.6282	Hannan-Quinn criter.	21.07367

F-statistic	447.0792	Durbin-Watson stat	1.727648
Prob(F-statistic)	0.000000		

**LAMPIRAN 8**  
**UJI HAUSMAN**

Correlated Random Effects - Hausman Test  
Pool: ASURANSI  
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	1.041096	2	0.5942

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
PREMI?	0.107258	0.142161	0.003173	0.5355
INVESTASI?	0.971955	1.000230	0.001308	0.4343

Cross-section random effects test equation:

Dependent Variable: TABARRU?

Method: Panel Least Squares

Date: 06/11/19 Time: 08:18

Sample: 2015 2018

Included observations: 4

Cross-sections included: 21

Total pool (balanced) observations: 84

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2354.712	2688.662	0.875793	0.3846
PREMI?	0.107258	0.060010	1.787341	0.0789



INVESTASI?	0.971955	0.052905	18.37157	0.0000
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Effects Specification

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Cross-section fixed (dummy variables)

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R-squared	0.943595	Mean dependent var	15781.29
Adjusted R-squared	0.923252	S.D. dependent var	30175.75
S.E. of regression	8359.701	Akaike info criterion	21.12791
Sum squared resid	4.26E+09	Schwarz criterion	21.79349
Log likelihood	-864.3722	Hannan-Quinn criter.	21.39547
F-statistic	46.38482	Durbin-Watson stat	2.486881
Prob(F-statistic)	0.000000		

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**LAMPIRAN 9**

**Tabel distribusi t**



Tingkat Persentase Distribusi t (df = 81 -120)

Pr df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
81	0.67753	1.20209	1.66388	1.98969	2.37327	2.63790	3.16992
82	0.67749	1.20198	1.66385	1.98932	2.37289	2.63712	3.16282
83	0.67746	1.20183	1.66342	1.98896	2.37212	2.63637	3.16135
84	0.67742	1.20171	1.66320	1.98861	2.37156	2.63563	3.16011
85	0.67739	1.20159	1.66298	1.98827	2.37102	2.63491	3.15890
86	0.67735	1.20147	1.66277	1.98793	2.37049	2.63421	3.15772
87	0.67732	1.20138	1.66256	1.98761	2.36998	2.63353	3.15657
88	0.67729	1.20125	1.66235	1.98729	2.36947	2.63286	3.15544
89	0.67726	1.20114	1.66216	1.98698	2.36898	2.63220	3.15434
90	0.67723	1.20103	1.66196	1.98667	2.36850	2.63157	3.15327
91	0.67720	1.20092	1.66177	1.98638	2.36803	2.63094	3.15222
92	0.67717	1.20082	1.66159	1.98609	2.36757	2.63033	3.15119
93	0.67714	1.20072	1.66140	1.98580	2.36712	2.62973	3.15019
94	0.67711	1.20062	1.66123	1.98552	2.36667	2.62915	3.14921
95	0.67708	1.20053	1.66105	1.98525	2.36624	2.62858	3.14825
96	0.67705	1.20043	1.66088	1.98498	2.36582	2.62802	3.14731
97	0.67703	1.20034	1.66071	1.98472	2.36541	2.62747	3.14639
98	0.67700	1.20025	1.66055	1.98447	2.36500	2.62693	3.14549
99	0.67698	1.20018	1.66039	1.98422	2.36461	2.62641	3.14460
100	0.67695	1.20007	1.66023	1.98397	2.36422	2.62589	3.14374
101	0.67693	1.20000	1.66008	1.98373	2.36384	2.62539	3.14289
102	0.67690	1.20001	1.65993	1.98350	2.36348	2.62489	3.14206
103	0.67688	1.20082	1.65978	1.98328	2.36310	2.62441	3.14125
104	0.67686	1.20074	1.65964	1.98304	2.36274	2.62393	3.14045
105	0.67683	1.20067	1.65950	1.98282	2.36239	2.62347	3.13967
106	0.67681	1.20059	1.65936	1.98260	2.36204	2.62301	3.13890
107	0.67679	1.20051	1.65922	1.98238	2.36170	2.62256	3.13815
108	0.67677	1.20044	1.65909	1.98217	2.36137	2.62212	3.13741
109	0.67675	1.20037	1.65895	1.98197	2.36105	2.62169	3.13669
110	0.67673	1.20030	1.65882	1.98177	2.36073	2.62128	3.13598
111	0.67671	1.20022	1.65870	1.98157	2.36041	2.62085	3.13528
112	0.67669	1.20018	1.65857	1.98137	2.36010	2.62044	3.13460
113	0.67667	1.20009	1.65845	1.98118	2.35980	2.62004	3.13392
114	0.67665	1.20002	1.65833	1.98099	2.35950	2.61964	3.13326
115	0.67663	1.20008	1.65821	1.98081	2.35921	2.61926	3.13262
116	0.67661	1.20000	1.65810	1.98063	2.35892	2.61888	3.13198
117	0.67659	1.20083	1.65798	1.98045	2.35864	2.61850	3.13135
118	0.67657	1.20077	1.65787	1.98027	2.35837	2.61814	3.13074
119	0.67656	1.20071	1.65776	1.98010	2.35809	2.61778	3.13013
120	0.67654	1.20065	1.65765	1.97993	2.35782	2.61742	3.12954

Catatan: Probabilitas yang lebih kecil yang ditunjukkan pada judul tiap kolom adalah luas daerah dalam satu ujung, sedangkan probabilitas yang lebih besar adalah luas daerah dalam kedua ujung

## LAMPIRAN 10

## Tabel distribusi f

## Titik Persentase Distribusi F untuk Probabilitas = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
46	4.05	3.20	2.81	2.57	2.42	2.30	2.22	2.15	2.09	2.04	2.00	1.97	1.94	1.91	1.89
47	4.05	3.20	2.80	2.57	2.41	2.30	2.21	2.14	2.09	2.04	2.00	1.96	1.93	1.91	1.88
48	4.04	3.19	2.80	2.57	2.41	2.29	2.21	2.14	2.08	2.03	1.99	1.96	1.93	1.90	1.88
49	4.04	3.19	2.79	2.56	2.40	2.29	2.20	2.13	2.08	2.03	1.99	1.96	1.93	1.90	1.88
50	4.03	3.18	2.79	2.56	2.40	2.29	2.20	2.13	2.07	2.03	1.99	1.95	1.92	1.89	1.87
51	4.03	3.18	2.79	2.55	2.40	2.28	2.20	2.13	2.07	2.02	1.98	1.95	1.92	1.89	1.87
52	4.03	3.18	2.78	2.55	2.39	2.28	2.19	2.12	2.07	2.02	1.98	1.94	1.91	1.89	1.86
53	4.02	3.17	2.78	2.55	2.39	2.28	2.19	2.12	2.06	2.01	1.97	1.94	1.91	1.88	1.86
54	4.02	3.17	2.78	2.54	2.39	2.27	2.18	2.12	2.06	2.01	1.97	1.94	1.91	1.88	1.86
55	4.02	3.16	2.77	2.54	2.38	2.27	2.18	2.11	2.06	2.01	1.97	1.93	1.90	1.88	1.85
56	4.01	3.16	2.77	2.54	2.38	2.27	2.18	2.11	2.05	2.00	1.96	1.93	1.90	1.87	1.85
57	4.01	3.16	2.77	2.53	2.38	2.26	2.18	2.11	2.05	2.00	1.96	1.93	1.90	1.87	1.85
58	4.01	3.16	2.76	2.53	2.37	2.26	2.17	2.10	2.05	2.00	1.96	1.92	1.89	1.87	1.84
59	4.00	3.15	2.76	2.53	2.37	2.26	2.17	2.10	2.04	2.00	1.96	1.92	1.89	1.86	1.84
60	4.00	3.15	2.76	2.53	2.37	2.25	2.17	2.10	2.04	1.99	1.95	1.92	1.89	1.86	1.84
61	4.00	3.15	2.76	2.52	2.37	2.25	2.16	2.09	2.04	1.99	1.95	1.91	1.88	1.86	1.83
62	4.00	3.15	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.99	1.95	1.91	1.88	1.85	1.83
63	3.99	3.14	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
64	3.99	3.14	2.75	2.52	2.36	2.24	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
65	3.99	3.14	2.75	2.51	2.36	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.85	1.82
66	3.99	3.14	2.74	2.51	2.35	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.84	1.82
67	3.98	3.13	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.98	1.93	1.90	1.87	1.84	1.82
68	3.98	3.13	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.97	1.93	1.90	1.87	1.84	1.82
69	3.98	3.13	2.74	2.50	2.35	2.23	2.15	2.08	2.02	1.97	1.93	1.90	1.86	1.84	1.81
70	3.98	3.13	2.74	2.50	2.35	2.23	2.14	2.07	2.02	1.97	1.93	1.89	1.86	1.84	1.81
71	3.98	3.13	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.97	1.93	1.89	1.86	1.83	1.81
72	3.97	3.12	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.96	1.92	1.89	1.86	1.83	1.81
73	3.97	3.12	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.96	1.92	1.89	1.86	1.83	1.81
74	3.97	3.12	2.73	2.50	2.34	2.22	2.14	2.07	2.01	1.96	1.92	1.89	1.85	1.83	1.80
75	3.97	3.12	2.73	2.49	2.34	2.22	2.13	2.06	2.01	1.96	1.92	1.88	1.85	1.83	1.80
76	3.97	3.12	2.72	2.49	2.33	2.22	2.13	2.06	2.01	1.96	1.92	1.88	1.85	1.82	1.80
77	3.97	3.12	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.96	1.92	1.88	1.85	1.82	1.80
78	3.96	3.11	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.95	1.91	1.88	1.85	1.82	1.80
79	3.96	3.11	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.95	1.91	1.88	1.85	1.82	1.79
80	3.96	3.11	2.72	2.49	2.33	2.21	2.13	2.06	2.00	1.95	1.91	1.88	1.84	1.82	1.79
81	3.96	3.11	2.72	2.48	2.33	2.21	2.12	2.05	2.00	1.95	1.91	1.87	1.84	1.82	1.79
82	3.96	3.11	2.72	2.48	2.33	2.21	2.12	2.05	2.00	1.95	1.91	1.87	1.84	1.81	1.79
83	3.96	3.11	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.95	1.91	1.87	1.84	1.81	1.79
84	3.95	3.11	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.95	1.90	1.87	1.84	1.81	1.79
85	3.95	3.10	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.94	1.90	1.87	1.84	1.81	1.79
86	3.95	3.10	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.94	1.90	1.87	1.84	1.81	1.78
87	3.95	3.10	2.71	2.48	2.32	2.20	2.12	2.05	1.99	1.94	1.90	1.87	1.83	1.81	1.78
88	3.95	3.10	2.71	2.48	2.32	2.20	2.12	2.05	1.99	1.94	1.90	1.86	1.83	1.81	1.78
89	3.95	3.10	2.71	2.47	2.32	2.20	2.11	2.04	1.99	1.94	1.90	1.86	1.83	1.80	1.78
90	3.95	3.10	2.71	2.47	2.32	2.20	2.11	2.04	1.99	1.94	1.90	1.86	1.83	1.80	1.78

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