

LAMPIRAN



LAMPIRAN 1

DATA PENELITIAN DAN OLAHAN DATA EVIEWS 9

Pembiayaan Musyarakah pada Bank Syariah di Indonesia periode 2016-2018

NO	BANK	TAHUN	Y	X1	X2	X3	X4	X5
1	MUAMLAT	2016	93.63997	75.1443	12.74	0.22	95.13	1.40
		2017	48.09618	78.91145	13.62	0.11	84.41	2.75
		2018	49.29825	79.74557	12.34	0.08	73.18	2.58
2	BRIS	2016	97.56164	79.42302	20.63	0.95	81.72	3.19
		2017	190.6327	83.40893	20.05	0.51	71.87	4.75
		2018	198.5779	76.11746	29.72	0.43	75.49	4.97
3	BNIS	2016	96.50525	85.58664	14.92	1.44	84.57	1.64
		2017	96.91839	84.36908	20.14	1.31	80.21	1.50
		2018	251.1375	86.4747	19.31	1.42	79.62	1.52
4	BSM	2016	38.59176	88.733	14.01	0.59	79.19	3.13
		2017	83.71005	88.61173	15.89	0.59	77.66	2.71
		2018	86.47085	88.94764	16.26	0.88	77.25	1.56
5	MEGA SYARIAH	2016	72.1594	107.5006	23.53	2.63	95.24	3.30
		2017	109.31	141.8824	22.19	1.56	91.05	2.95
		2018	90.08	70.82405	20.54	0.93	90.88	3.93
6	PANIN SYARIAH	2016	14.27	78.77411	18.17	0.37	91.99	1.86
		2017	9.68	87.20584	11.51	-10.77	86.95	4.83
		2018	8.48	78.73401	23.15	0.26	88.82	3.84

LAMPIRAN 2

Estimasi Model *coomond effect*

Dependent Variable: PEMBIAYAAN?
Method: Pooled Least Squares
Date: 08/21/19 Time: 16:06
Sample: 2016 2018
Included observations: 3
Cross-sections included: 6
Total pool (balanced) observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-70.45944	14.38808	-4.897071	0.0004
DPK?	1.214843	0.386566	3.142655	0.0085
CAR?	2.201812	0.500741	4.397109	0.0009
ROA?	-0.268080	1.852064	-0.144747	0.8873
FDR?	-0.124181	0.492636	-0.252074	0.8052
NPF?	-10.49194	2.680012	-3.914884	0.0021
R-squared	0.614581	Mean dependent var		31.80052
Adjusted R-squared	0.453990	S.D. dependent var		32.41406
S.E. of regression	23.95155	Akaike info criterion		9.451145
Sum squared resid	6884.122	Schwarz criterion		9.747935
Log likelihood	-79.06030	Hannan-Quinn criter.		9.492068
F-statistic	3.826995	Durbin-Watson stat		1.380973
Prob(F-statistic)	0.026388			

LAMPIRAN 3

Estimasi Model *Fixxed effects*

Dependent Variable: PEMBIAYAAN?

Method: Pooled Least Squares

Date: 08/21/19 Time: 16:04

Sample: 2016 2018

Included observations: 3

Cross-sections included: 6

Total pool (balanced) observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	139.9630	25.09109	5.578194	0.0008
DPK?	0.315157	0.227727	1.383924	0.2089
CAR?	1.204240	0.612805	1.965128	0.0901
ROA?	-1.807231	0.998437	-1.810059	0.1132
FDR?	-1.557056	0.307163	-5.069157	0.0014
NPF?	-8.706179	4.709088	-1.848804	0.1070

Fixed Effects (Cross)

MUAMALAT--C	-21.99484
BRIS--C	-20.20711
BNIS--C	3.448748
BSM--C	-10.09495
MEGAS--C	61.49292
PANINS--C	-12.64477

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.939956	Mean dependent var	31.80052
Adjusted R-squared	0.854179	S.D. dependent var	32.41406
S.E. of regression	12.37782	Akaike info criterion	8.147450
Sum squared resid	1072.473	Schwarz criterion	8.691566
Log likelihood	-62.32705	Hannan-Quinn criter.	8.222477
F-statistic	10.95809	Durbin-Watson stat	2.093555
Prob(F-statistic)	0.002204		

LAMPIRAN 4

Estimasi Model *Random Effect*

Dependent Variable: PEMBIAYAAN?
 Method: Pooled EGLS (Cross-section random effects)
 Date: 08/21/19 Time: 16:07
 Sample: 2016 2018
 Included observations: 3
 Cross-sections included: 6
 Total pool (balanced) observations: 18
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-70.45944	14.38808	-4.897071	0.0004
DPK?	1.214843	0.386566	3.142655	0.0085
CAR?	2.201812	0.500741	4.397109	0.0009
ROA?	-0.268080	1.852064	-0.144747	0.8873
FDR?	-0.124181	0.492636	-0.252074	0.8052
NPF?	-10.49194	2.680012	-3.914884	0.0021
Random Effects (Cross)				
MUAMALAT--C	-7.02E-12			
BRIS--C	-4.63E-12			
BNIS--C	1.15E-12			
BSM--C	2.05E-12			
MEGAS--C	1.43E-11			
PANINS--C	-5.88E-12			
Effects Specification				
		S.D.	Rho	
Cross-section random		5.59E-06	0.0000	
Idiosyncratic random		12.37782	1.0000	
Weighted Statistics				
R-squared	0.614581	Mean dependent var	31.80052	
Adjusted R-squared	0.453990	S.D. dependent var	32.41406	
S.E. of regression	23.95155	Sum squared resid	6884.122	
F-statistic	3.826995	Durbin-Watson stat	1.380973	
Prob(F-statistic)	0.026388			
Unweighted Statistics				
R-squared	0.614581	Mean dependent var	31.80052	
Sum squared resid	6884.122	Durbin-Watson stat	1.380973	

LAMPIRAN 5

UJI CHOW

Redundant Fixed Effects Tests

Pool: PEMBIAYAAN

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	7.586490	(5,7)	0.0095
Cross-section Chi-square	33.466503	5	0.0000

Cross-section fixed effects test equation:

Dependent Variable: PEMBIAYAAN?

Method: Panel Least Squares

Date: 08/26/19 Time: 20:51

Sample: 2016 2018

Included observations: 3

Cross-sections included: 6

Total pool (balanced) observations: 18

White cross-section standard errors & covariance (d.f. corrected)

WARNING: estimated coefficient covariance matrix is of reduced rank

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-70.45944	14.38808	-4.897071	0.0004
DPK?	1.214843	0.386566	3.142655	0.0085
CAR?	2.201812	0.500741	4.397109	0.0009
ROA?	-0.268080	1.852064	-0.144747	0.8873
FDR?	-0.124181	0.492636	-0.252074	0.8052
NPF?	-10.49194	2.680012	-3.914884	0.0021
R-squared	0.614581	Mean dependent var		31.80052
Adjusted R-squared	0.453990	S.D. dependent var		32.41406
S.E. of regression	23.95155	Akaike info criterion		9.451145
Sum squared resid	6884.122	Schwarz criterion		9.747935
Log likelihood	-79.06030	Hannan-Quinn criter.		9.492068
F-statistic	3.826995	Durbin-Watson stat		1.380973
Prob(F-statistic)	0.026388			

LAMPIRAN 6
UJI HAUSMAN

Correlated Random Effects - Hausman Test			
Pool: PEMBIAYAAN			
Test cross-section random effects			
Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	37.932452	5	0.0000



LAMPIRAN 7
BIODATA PENELITI



Nama : Ima Stianingsih
Agama : Islam
Jenis Kelamin : Perempuan
Tinggi dan Berat Badan : 155 cm, 40 kg
Status : Belum menikah
Tempat tanggal lahir : Semarang, 29 April 1998
Alamat : Dk. Delok, Kel. Polaman, Kec.
Mijen Kota Semarang Rt 02/03
No Hp : 085600222429
Email : imaastianingsih29@gmail.com
Hobi : Mountainering (mendaki gunung)

FORMAL EDUCATION

TK Pertiwi Kelurahan Polaman : 2001-2003
SDN Kelurahan Polaman : 2003-2009
SMP Takhasus Al-Qur'an Wonosobo : 2009-2012
SMK Askhabul Kahfi Polaman : 2012-2015
Universitas Wahid Hasyim Semarang : 2015-2019