

**Lampiran 1 (Hasil Data Penelitian)**

**Pembiayaan Murabahah Bank Umum Syariah Indonesia tahun 2015**  
(dalam Jutaan Rupiah)

No	Bank Umum Syariah	Pembiayaan Murabahah			
		Triwulan I	Triwulan II	Triwulan III	Triwulan IV
		1	2	3	4
1	PT. Bank Muamalat Indonesia	26.317.444	25.782.711	25.048.222	24.360.326
2	PT. Bank Victoria Syariah	627.809	551.879	540.347	511.153
3	PT. Bank BRI Syariah	13.938.852	14.079.507	13.900.326	14.071.025
4	PT. Bank Jawa Barat Banten Syariah	5.696.561	6.364.244	6.376.073	6.490.956
5	PT. Bank BNI Syariah	19.481.558	20.738.289	21.028.221	21.774.588
6	PT. Bank Syariah Mandiri	47.334.174	47.956.286	48.754.889	49.914.035
7	PT. Bank Mega Syariah	5.990.873	5.224.041	4.846.539	5.010.660
8	PT. Bank Panin Syariah	616.956	619.337	448.519	608.549
9	PT. Bank Syariah Bukopin	2.906.264	2.929.918	3.023.451	3.032.023
10	PT. Bank BCA Syariah	1.418.722	1.545.643	1.694.037	1.930.583
	Total	124.329.213	125.791.855	125.660.624	127.703.898

Sumber : Bank Indonesia (Data diolah)

- Pembiayaan murabahah = Total pembiayaan murabahah yang diperoleh dari laporan keuangan neraca triwulan tahun 2015

**Pembiayaan Mudharabah Bank Umum Syariah Indonesia tahun 2015**  
(dalam Jutaan Rupiah)

No	Bank Umum Syariah	Pembiayaan Mudharabah			
		Triwulan I	Triwulan II	Triwulan III	Triwulan IV
		1	2	3	4
1	PT. Bank Muamalat Indonesia	1.568.212	1.433.868	1.316.741	1.146.881
2	PT. Bank Victoria Syariah	13.728	12.666	11.813	4.577
3	PT. Bank BRI Syariah	906.369	985.198	1.064.186	1.121.467
4	PT. Bank Jawa Barat Banten Syariah	452.528	409.655	363.522	322.319
5	PT. Bank BNI Syariah	1.102.744	1.253.877	1.288.057	1.279.950
6	PT. Bank Syariah Mandiri	2.931.093	3.357.705	3.138.566	2.888.566
7	PT. Bank Mega Syariah	8.295	7.658	1.542	1.391
8	PT. Bank Panin Syariah	858.228	999.589	1.065.360	1.040.814
9	PT. Bank Syariah Bukopin	324.109	352.510	352.306	408.709
10	PT. Bank BCA Syariah	191.248	189.843	195.104	200.427
	<b>Total</b>	<b>8.356.554</b>	<b>9.002.569</b>	<b>8.797.197</b>	<b>8.415.101</b>

Sumber : Bank Indonesia (Data diolah)

- Pembiayaan mudharabah = Total pembiayaan mudharabah yang diperoleh dari laporan keuangan neraca triwulan tahun 2015

**Nilai Return on Asset (ROA) Bank Umum Syariah Indonesia tahun 2015**  
(dalam Jutaan rupiah)

No	Bank Umum Syariah		Total Asset	Laba Bersih	ROA
			1	2	3
1	PT. Bank Muamalat Indonesia	Triwulan I	56,062,665	87,457	0.0016
		Triwulan II	55,859,682	106,540	0.0019
		Triwulan III	56,502,413	151,945	0.0027
		Triwulan IV	57,802,661	125,469	0.0022
2	PT. Bank Victoria Syariah	Triwulan I	1,422,640	-6,066	-0.0043
		Triwulan II	1,458,145	9,917	0.0068
		Triwulan III	1,337,174	549	0.0004
		Triwulan IV	1,379,266	-23,716	-0.0172
3	PT. Bank BRI Syariah	Triwulan I	20,568,270	25,292	0.0012
		Triwulan II	21,627,334	60,152	0.0028
		Triwulan III	22,814,816	93,115	0.0041
		Triwulan IV	24,230,247	122,637	0.0051
4	PT. Bank Jawa Barat Banten Syariah	Triwulan I	10,633,722	1,108	0.0001
		Triwulan II	6,267,060	1,387	0.0002
		Triwulan III	6,105,606	-32,753	-0.0054
		Triwulan IV	6,439,966	7,279	0.0011
5	PT. Bank BNI Syariah	Triwulan I	20,505,103	45,668	0.0022
		Triwulan II	20,854,054	99,943	0.0048
		Triwulan III	22,754,200	156,619	0.0069
		Triwulan IV	23,017,667	228,525	0.0099
6	PT. Bank Syariah Mandiri	Triwulan I	67,151,521	95,343	0.0014
		Triwulan II	66,953,689	132,346	0.0020
		Triwulan III	67,120,476	148,773	0.0022
		Triwulan IV	70,369,709	289,576	0.0041
7	PT. Bank Mega Syariah	Triwulan I	6,136,584	-19,164	-0.0031
		Triwulan II	5,382,671	-21,771	-0.0040
		Triwulan III	5,050,808	-14,648	-0.0029
		Triwulan IV	5,559,820	12,224	0.0022
8	PT. Bank Panin Syariah	Triwulan I	6,442,137	18,474	0.0029
		Triwulan II	6,711,016	29,266	0.0044
		Triwulan III	7,065,431	41,839	0.0059
		Triwulan IV	7,134,235	53,578	0.0075
9	PT. Bank Syariah Bukopin	Triwulan I	5,102,475	4,393	0.0009
		Triwulan II	5,215,803	12,304	0.0024
		Triwulan III	5,313,580	24,278	0.0046
		Triwulan IV	5,827,154	27,778	0.0048
10	PT. Bank BCA Syariah	Triwulan I	3,613,440	3,853	0.0011
		Triwulan II	3,390,818	9,054	0.0027
		Triwulan III	3,690,180	15,336	0.0042
		Triwulan IV	4,349,580	23,437	0.0054

*Sumber : Bank Indonesia (Data diolah)*

- Laba bersih diperoleh dari laporan laba rugi triwulan tahun 2015
- Total aktiva diperoleh dari laporan neraca triwulan tahun 2015
- ROA diperoleh dengan rumus (Hanafi, 2007), sebagai berikut :

$$ROA = \frac{\text{Laba Bersih}}{\text{Total Aktiva}}$$

- Berikut adalah Rekapitulasi Hasil Data Penelitian dari semua variabel :

**Rekapitulasi Hasil Data Penelitian  
Pembiayaan Murabahah, Mudharabah  
dan Return On Asset tahun 2015 (dalam Jutaan Rupiah)**

No	Bank Umum Syariah		Pembiayaan Murabahah	Pembiayaan Mudharabah	ROA
1	PT. Bank Muamalat Indonesia	Triwulan I	26,317,444	1,568,212	0.0016
		Triwulan II	25,782,711	1,433,868	0.0019
		Triwulan III	25,048,222	1,316,741	0.0027
		Triwulan IV	24,360,326	1,146,881	0.0022
2	PT. Bank Victoria Syariah	Triwulan I	627,809	13,728	-0.0043
		Triwulan II	551,879	12,666	0.0068
		Triwulan III	540,347	11,813	0.0004
		Triwulan IV	511,153	4,577	-0.0172
3	PT. Bank BRI Syariah	Triwulan I	13,938,852	906,369	0.0012
		Triwulan II	14,079,507	985,198	0.0028
		Triwulan III	13,900,326	1,064,186	0.0041
		Triwulan IV	14,071,025	1,121,467	0.0051
4	PT. Bank Jawa Barat Banten Syariah	Triwulan I	5,696,561	452,528	0.0001
		Triwulan II	6,364,244	409,655	0.0002
		Triwulan III	6,376,073	363,522	-0.0054
		Triwulan IV	6,490,956	322,319	0.0011
5	PT. Bank BNI Syariah	Triwulan I	19,481,558	1,102,744	0.0022
		Triwulan II	20,738,289	1,253,877	0.0048
		Triwulan III	21,028,221	1,288,057	0.0069
		Triwulan IV	21,774,588	1,279,950	0.0099
6	PT. Bank Syariah Mandiri	Triwulan I	47,334,174	2,931,093	0.0014
		Triwulan II	47,956,286	3,357,705	0.002
		Triwulan III	48,754,889	3,138,566	0.0022
		Triwulan IV	49,914,035	2,888,566	0.0041

7	PT. Bank Mega Syariah	Triwulan I	5,990,873	8,295	-0.0031
		Triwulan II	5,224,041	7,658	-0.004
		Triwulan III	4,846,539	1,542	-0.0029
		Triwulan IV	5,010,660	1,391	0.0022
8	PT. Bank Panin Syariah	Triwulan I	616,956	858,228	0.0029
		Triwulan II	619,337	999,589	0.0044
		Triwulan III	448,519	1,065,360	0.0059
		Triwulan IV	608,549	1,040,814	0.0075
9	PT. Bank Syariah Bukopin	Triwulan I	2,906,264	324,109	0.0009
		Triwulan II	2,929,918	352,510	0.0024
		Triwulan III	3,023,451	352,306	0.0046
		Triwulan IV	3,032,023	408,709	0.0048
10	PT. Bank BCA Syariah	Triwulan I	1,418,722	191,248	0.0011
		Triwulan II	1,545,643	189,843	0.0027
		Triwulan III	1,694,037	195,104	0.0042
		Triwulan IV	1,930,583	200,427	0.0054

Sumber : Bank Indonesia (Data diolah)



## Hasil Uji Statistik Deskriptif

```
DESCRIPTIVES VARIABLES=Y X1 X2
  /STATISTICS=MEAN STDDEV MIN MAX.
```

### Descriptives

#### Notes

Output Created	19-Aug-2016 01:58:19	
Comments		
Input	Data	E:\SKRIPSI REVISI SIDANG\SPSS SIP\data mentah 2.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	70
Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
	Cases Used	All non-missing data are used.
Syntax	DESCRIPTIVES VARIABLES=Y X1 X2 /STATISTICS=MEAN STDDEV MIN MAX.	
Resources	Processor Time	00:00:00.015
	Elapsed Time	00:00:00.005

[DataSet1] E:\SKRIPSI REVISI SIDANG\SPSS SIP\data mentah 2.sav

#### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	40	-.0172	.0099	.001895	.0044801
Pembiayaan Murabahah	40	448519	5.E7	1.26E7	1.474E7
Pembiayaan Mudharabah	40	1391	3357705	8.64E5	895104.440
Valid N (listwise)	40				

## Hasil Regresi Linier Berganda

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y

/METHOD=ENTER X1 X2.
    
```

### Regression

#### Notes

Output Created	19-Aug-2016 01:37:15	
Comments		
Input	Data	E:\SKRIPSI REVISI SIDANG\SPSS SIP\data mentah 2.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	70
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax	<pre> REGRESSION   /MISSING LISTWISE   /STATISTICS COEFF OUTS R ANOVA   /CRITERIA=PIN(.05) POUT(.10)   /NOORIGIN   /DEPENDENT Y   /METHOD=ENTER X1 X2.         </pre>	
Resources	Processor Time	00:00:00.047
	Elapsed Time	00:00:00.073
	Memory Required	1628 bytes
	Additional Memory Required for Residual Plots	0 bytes

[DataSet1] E:\SKRIPSI REVISI SIDANG\SPSS SIP\data mentah 2.sav

**Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	Pembiayaan Mudharabah, Pembiayaan Murabahah <sup>a</sup>		. Enter

a. All requested variables entered.

b. Dependent Variable: ROA

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.420 <sup>a</sup>	.177	.132	.0041733

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

#### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	2	.000	3.972	.027 <sup>a</sup>
	Residual	.001	37	.000		
	Total	.001	39			

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

b. Dependent Variable: ROA

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.000	.001		.502	.618
	Pembiayaan Murabahah	-2.463E-10	.000	-.811	-2.013	.051
	Pembiayaan Mudharabah	5.242E-9	.000	1.047	2.600	.013

a. Dependent Variable: ROA



## Hasil Uji Normalitas

```

NPAR TESTS
  /K-S (NORMAL) =RES_1

  /MISSING ANALYSIS.
    
```

### NPar Tests

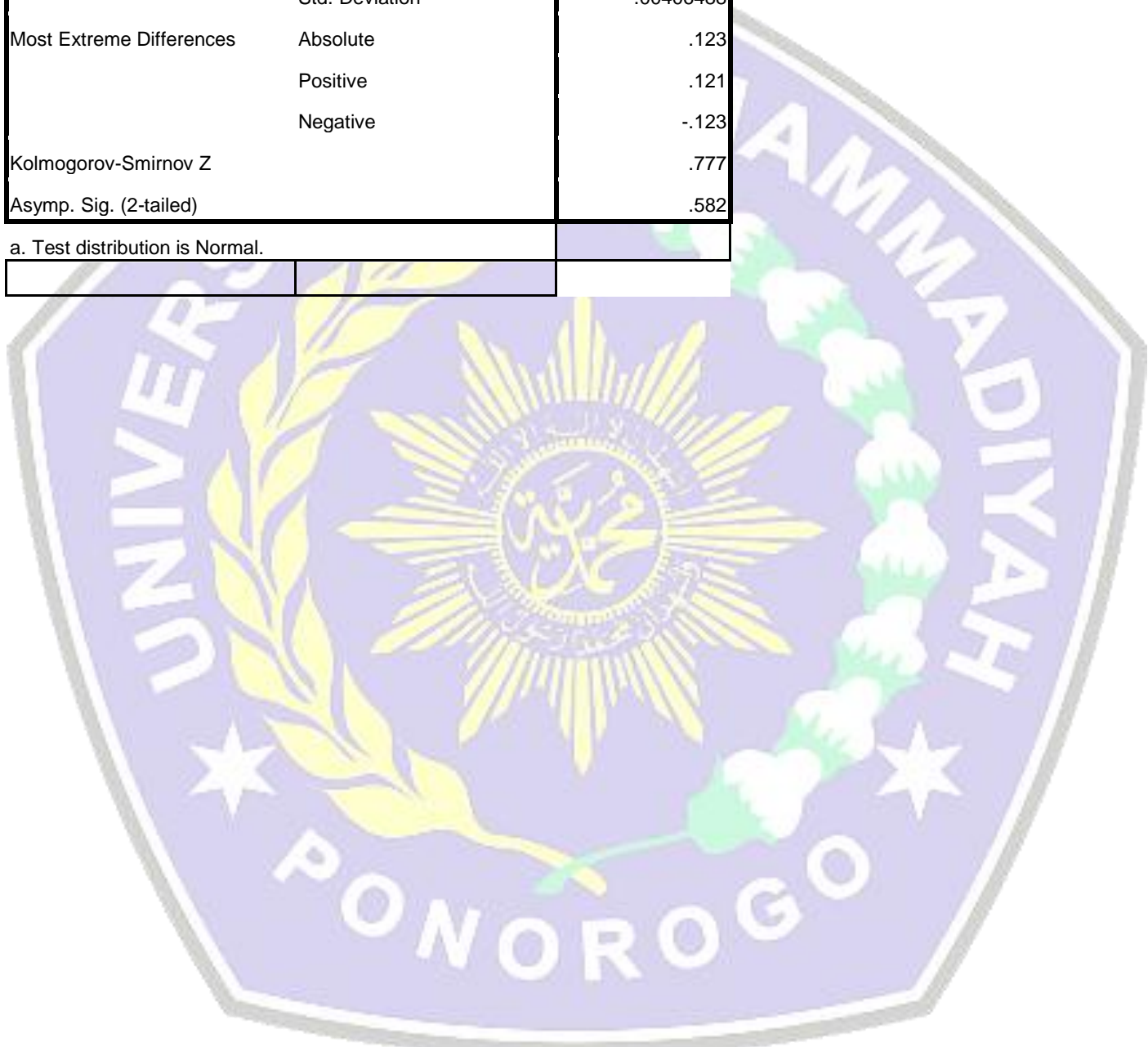
#### Notes

Output Created		19-Aug-2016 01:41:05
Comments		
Input	Data	E:\SKRIPSI REVISI SIDANG\SPSS SIP\data mentah 2.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	70
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each test are based on all cases with valid data for the variable(s) used in that test.
Syntax		NPAR TESTS /K-S(NORMAL)=RES_1 /MISSING ANALYSIS.
Resources	Processor Time <sup>a</sup>	00:00:00.046
	Elapsed Time	00:00:00.022
	Number of Cases Allowed	196608

a. Based on availability of workspace memory.

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		40
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	.00406488
Most Extreme Differences	Absolute	.123
	Positive	.121
	Negative	-.123
Kolmogorov-Smirnov Z		.777
Asymp. Sig. (2-tailed)		.582
a. Test distribution is Normal.		



## Hasil Uji Multikolinearitas

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y

/METHOD=ENTER X1 X2.
    
```

### Regression

#### Notes

Output Created	19-Aug-2016 01:38:10	
Comments		
Input	Data	E:\SKRIPSI REVISI SIDANG\SPSS SIP\data mentah 2.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	70
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax	<pre> REGRESSION   /MISSING LISTWISE   /STATISTICS COEFF OUTS R ANOVA   COLLIN TOL   /CRITERIA=PIN(.05) POUT(.10)   /NOORIGIN   /DEPENDENT Y   /METHOD=ENTER X1 X2.         </pre>	
Resources	Processor Time	00:00:00.063
	Elapsed Time	00:00:00.024
	Memory Required	1628 bytes
	Additional Memory Required for Residual Plots	0 bytes

[DataSet1] E:\SKRIPSI REVISI SIDANG\SPSS SIP\data mentah 2.sav

**Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	Pembiayaan Mudharabah, Pembiayaan Murabahah <sup>a</sup>		Enter

a. All requested variables entered.

b. Dependent Variable: ROA

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.420 <sup>a</sup>	.177	.132	.0041733

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

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	2	.000	3.972	.027 <sup>a</sup>
	Residual	.001	37	.000		
	Total	.001	39			

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

b. Dependent Variable: ROA

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity
		B	Std. Error	Beta			Tolerance
1	(Constant)	.000	.001		.502	.618	
	Pembiayaan Murabahah	-2.463E-10	.000	-.811	-2.013	.051	.1
	Pembiayaan Mudharabah	5.242E-9	.000	1.047	2.600	.013	.1

a. Dependent Variable: ROA

**Collinearity Diagnostics<sup>a</sup>**

Model	Dimensi on	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Pembiayaan Murabahah	Pembiayaan Mudharabah
1	1	2.550	1.000	.05	.01	.01
	2	.411	2.490	.89	.03	.02
	3	.038	8.167	.06	.96	.97

a. Dependent Variable: ROA



## Hasil Uji Heteroskedastisitas

```

COMPUTE ABS_RES=ABS (RES_1) .
EXECUTE.
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT ABS_RES
  /METHOD=ENTER X1 X2
  /RESIDUALS DURBIN

  /SAVE RESID.
    
```

### Regression

#### Notes

Output Created		19-Aug-2016 01:51:38
Comments		
Input	Data	E:\SKRIPSI REVISI SIDANG\SPSS SIP\data mentah 2.sav
	Active Dataset	DataSet1
	Filter	<none>
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	Split File	<none>
	N of Rows in Working Data File	70
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT ABS_RES /METHOD=ENTER X1 X2 /RESIDUALS DURBIN /SAVE RESID.
Resources	Processor Time	00:00:00.031
	Elapsed Time	00:00:00.025
	Memory Required	1676 bytes
	Additional Memory Required for Residual Plots	0 bytes
Variables Created or Modified	RES_2	Unstandardized Residual

[DataSet1] E:\SKRIPSI REVISI SIDANG\SPSS SIP\data mentah 2.sav

**Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	Pembiayaan Mudharabah, Pembiayaan Murabahah <sup>a</sup>		. Enter

a. All requested variables entered.

b. Dependent Variable: ABS\_RES

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.175 <sup>a</sup>	.031	-.022	.00310	2.114

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

b. Dependent Variable: ABS\_RES

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	2	.000	.587	.561 <sup>a</sup>
	Residual	.000	37	.000		
	Total	.000	39			

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

b. Dependent Variable: ABS\_RES

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.003	.001		4.446	.000
	Pembiayaan Murabahah	6.776E-11	.000	.326	.746	.460
	Pembiayaan Mudharabah	-1.472E-9	.000	-.430	-.984	.332

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.003	.001		4.446	.000
	Pembiayaan Murabahah	6.776E-11	.000	.326	.746	.460
	Pembiayaan Mudharabah	-1.472E-9	.000	-.430	-.984	.332

a. Dependent Variable: ABS\_RES

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.0014	.0035	.0026	.00054	40
Residual	-.00307	.01448	.00000	.00302	40
Std. Predicted Value	-2.371	1.513	.000	1.000	40
Std. Residual	-.991	4.674	.000	.974	40

a. Dependent Variable: ABS\_RES





## Hasil Uji Autokorelasi

```
GET  
FILE='F:\SKRIPSI REVISI SIDANG\SPSS SIP\data mentah 2.sav'.  
DATASET NAME DataSet0 WINDOW=FRONT.  
NPAR TESTS  
  /RUNS(MEDIAN)=RES_1  
  
  /MISSING ANALYSIS.
```

### NPar Tests

#### Notes

Output Created		19-Aug-2016 09:04:27
Comments		
Input	Data	F:\SKRIPSI REVISI SIDANG\SPSS SIP\data mentah 2.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	70
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each test are based on all cases with valid data for the variable(s) used in that test.
Syntax		NPAR TESTS  /RUNS(MEDIAN)=RES_1  /MISSING ANALYSIS.
Resources	Processor Time <sup>a</sup>	00:00:00.031
	Elapsed Time	00:00:00.041
	Number of Cases Allowed	196608

a. Based on availability of workspace memory.

**Runs Test**

	Unstandardized Residual
Test Value <sup>a</sup>	.00041
Cases < Test Value	20
Cases >= Test Value	20
Total Cases	40
Number of Runs	16
Z	-1.442
Asymp. Sig. (2-tailed)	.149

a. Median

