

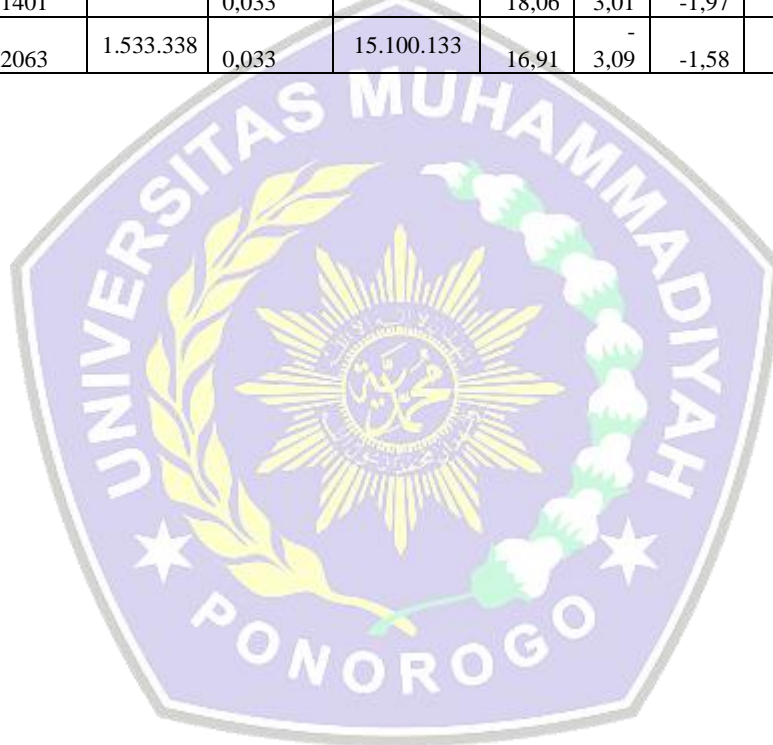


Lampiran 1 : Data Penelitian

DPK (dalam jutaan rupiah)	NPF (dalam bentuk desima)	CAR (dalam bentuk desimal)	Margin Murabahah (dalam jutaan rupiah)	Inflasi (dalam bentuk desimal)	Pembiayaan Murabahah (dalam jutaan rupiah)	LN_DPK	LN_NPF	LN_CAR	LN_Margin murabahah	LN_Inflasi	LN_Pembiayaan Murabahah
10.683.235	0,021	0,1402	173.699	0,0559	8.981.188	16,18	3,85	-1,96	12,07	-2,88	16,01
7.251.018	0,028	0,1349	287.115	0,0559	8.002.931	15,80	3,56	-2,00	12,57	-2,88	15,90
47.619.185	0,034	0,1523	853978	0,0559	40.450.730	17,68	3,37	-1,88	13,66	-2,88	17,52
13.064.181	0,03	0,1181	250.714	0,0559	10.454.284	16,39	3,49	-2,14	12,43	-2,88	16,16
10.386.112	0,021	0,189	369.196	0,0565	10.484.037	16,16	3,86	-1,67	12,82	-2,87	16,17
7.046.031	0,037	0,1301	591.245	0,0565	8.476.657	15,77	3,30	-2,04	13,29	-2,87	15,95
50.529.792	0,029	0,1416	1.815.446	0,0565	43.049.862	17,74	3,54	-1,95	14,41	-2,87	17,58
13.832.170	0,029	0,15	525.497	0,0565	11.351.692	16,44	3,54	-1,90	13,17	-2,87	16,24
10.960.565	0,021	0,1663	595.205	0,086	11.872.738	16,21	3,88	-1,79	13,30	-2,45	16,29
7.107.187	0,033	0,127	895.827	0,086	8.655.819	15,78	3,41	-2,06	13,71	-2,45	15,97
53.649.156	0,034	0,1433	2.724.387	0,086	45.177.971	17,80	3,38	-1,94	14,82	-2,45	17,63
13.924.879	0,03	0,1466	824.143	0,086	11.854.727	16,45	3,51	-1,92	13,62	-2,45	16,29
11.488.209	0,019	0,1623	854.003	0,0836	13.108.654	16,26	3,98	-1,82	13,66	-2,48	16,39
7.730.738	0,03	0,1299	1.213.053	0,0836	8.665.559	15,86	3,51	-2,04	14,01	-2,48	15,97
55.767.955	0,043	0,141	3.773.500	0,0836	46.569.663	17,84	3,14	-1,96	15,14	-2,48	17,66
14.349.712	0,041	0,1449	1.133.476	0,0836	12.471.993	16,48	3,20	-1,93	13,94	-2,48	16,34
12.613.835	0,02	0,1567	285.613	0,0776	14.506.627	16,35	3,93	-1,85	12,56	-2,56	16,49
7.073.389	0,032	0,1528	303.167	0,0776	8.259.306	15,77	3,44	-1,88	12,62	-2,56	15,93
54.510.183	0,049	0,1483	976.287	0,0776	46.556.755	17,81	3,02	-1,91	13,79	-2,56	17,66
13.990.979	0,04	0,1415	340.296	0,0776	12.774.534	16,45	3,21	-1,96	12,74	-2,56	16,36
13.509.005	0,02	0,1453	599.670	0,0709	16.088.657	16,42	3,91	-1,93	13,30	-2,65	16,59
6.898.350	0,035	0,1593	592.761	0,0709	8.026.676	15,75	3,36	-1,84	13,29	-2,65	15,90
54.652.683	0,065	0,1486	1.953.358	0,0709	50.597.263	17,82	2,74	-1,91	14,49	-2,65	17,74
15.116.605	0,044	0,1399	669.754	0,0709	13.134.295	16,53	3,13	-1,97	13,41	-2,65	16,39

14.932.565	0,02	0,1935	955.343	0,0435	17.252.894	16,52	3,92	-1,64	13,77	-3,13	16,66
6.755.362	0,038	0,1634	856.897	0,0435	7.523.147	15,73	3,28	-1,81	13,66	-3,13	15,83
57.071.718	0,068	0,1553	2.882.917	0,0435	46.057.664	17,86	2,69	-1,86	14,87	-3,13	17,65
15.494.505	0,048	0,1386	1.020.236	0,0435	13.461.295	16,56	3,04	-1,98	13,84	-3,13	16,42
16.246.405	0,019	0,1842	1.450.280	0,0647	18.434.133	16,60	3,98	-1,69	14,19	-2,74	16,73
5.821.319	0,039	0,1882	1.115.128	0,0647	6.707.298	15,58	3,25	-1,67	13,92	-2,74	15,72
59.283.492	0,068	0,1489	3.873.016	0,0647	47.282.121	17,90	2,68	-1,90	15,17	-2,74	17,67
16.947.388	0,046	0,1289	1.335.164	0,0647	14.096.375	16,65	3,08	-2,05	14,10	-2,74	16,46
17.422.874	0,022	0,154	417.637	0,0654	19.481.558	16,67	3,81	-1,87	12,94	-2,73	16,78
5.075.152	0,043	0,1562	215.095	0,0654	5.990.873	15,44	3,14	-1,86	12,28	-2,73	15,61
59.198.066	0,068	0,1263	921.438	0,0654	49.914.035	17,90	2,69	-2,07	13,73	-2,73	17,73
17.562.001	0,05	0,1321	378.325	0,0654	13.938.381	16,68	3,00	-2,02	12,84	-2,73	16,45
17.321.427	0,024	0,1511	849.185	0,0707	20.738.289	16,67	3,72	-1,89	13,65	-2,65	16,85
4.429.784	0,049	0,1654	412.734	0,0707	5.224.041	15,30	3,02	-1,80	12,93	-2,65	15,47
59.164.461	0,067	0,1197	1.750.901	0,0707	47.956.286	17,90	2,71	-2,12	14,38	-2,65	17,69
17.310.457	0,053	0,1103	739.386	0,0707	14.079.507	16,67	2,94	-2,20	13,51	-2,65	16,46
18.930.220	0,025	0,1538	1.297.748	0,0709	21.028.221	16,76	3,67	-1,87	14,08	-2,65	16,86
4.008.682	0,048	0,1781	588.587	0,0709	4.846.539	15,20	3,04	-1,73	13,29	-2,65	15,39
59.707.778	0,069	0,1184	2.675.807	0,0709	48.754.889	17,90	2,68	-2,13	14,80	-2,65	17,70
19.763.643	0,049	0,1382	1.098.634	0,0709	13.900.326	16,80	3,02	-1,98	13,91	-2,65	16,45
19.322.756	0,025	0,1548	1.741.998	0,0483	21.774.588	16,78	3,68	-1,87	14,37	-3,03	16,90
4.268.834	0,043	0,1874	742.151	0,0483	5.010.660	15,27	3,16	-1,67	13,52	-3,03	15,43
62.112.879	0,061	0,1285	3.635.096	0,0483	49.914.035	17,94	2,80	-2,05	15,11	-3,03	17,73
20.123.658	0,049	0,1394	1.458.382	0,0483	14.071.025	16,82	3,02	-1,97	14,19	-3,03	16,46
20.918.881	0,028	0,1585	453.638	0,0434	22.033.706	16,86	3,59	-1,84	13,03	-3,14	16,91
4.349.202	0,042	0,2222	161.776	0,0434	4.746.127	15,29	3,17	-1,50	11,99	-3,14	15,37
63.160.283	0,064	0,1338	931.242	0,0434	49.859.592	17,96	2,75	-2,01	13,74	-3,14	17,72
20.279.023	0,048	0,15	373.053	0,0434	14.342.671	16,83	3,03	-1,90	12,83	-3,14	16,48
21.834.360	0,028	0,1556	915.442	0,0346	23.097.149	16,90	3,58	-1,86	13,73	-3,36	16,96
4.279.175	0,042	0,2286	302.877	0,0346	4.549.439	15,27	3,18	-1,48	12,62	-3,36	15,33

63.792.138	0,056	0,136	1.885.098	0,0346	51.320.529	17,97	-	-2,00	14,45	-3,36	17,75
20.935.807	0,049	0,1406	764.695	0,0346	15.260.674	16,86	-	-1,96	13,55	-3,36	16,54
22.766.399	0,03	0,1582	1.379.731	0,0302	23.752.721	16,94	-	-1,84	14,14	-3,50	16,98
4.548.087	0,037	0,2297	438.969	0,0302	4.840.116	15,33	-	-1,47	12,99	-3,50	15,39
65.977.531	0,054	0,135	2.837.844	0,0302	52.422.148	18,00	-	-2,00	14,86	-3,50	17,77
21.193.544	0,052	0,143	1.165.416	0,0302	15.079.392	16,87	-	-1,94	13,97	-3,50	16,53
24.233.009	0,029	0,155	1.880.995	0,033	24.980.801	17,00	-	-1,86	14,45	-3,41	17,03
4.920.733	0,033	0,2353	579.666	0,033	4.993.296	15,41	-	-1,45	13,27	-3,41	15,42
69.949.861	0,049	0,1401	3.898.918	0,033	53.201.181	18,06	-	-1,97	15,18	-3,41	17,79
22.019.067	0,046	0,2063	1.533.338	0,033	15.100.133	16,91	-	-1,58	14,24	-3,41	16,53



Lampiran 2**OUTPUT PENGOLAHAN DATA SPSS
STATISTIK DESKRIPTIF**

DESCRIPTIVES VARIABLES=X1 X2 X3 X4 X5 Y

/STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

[DataSet0]

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
DPK	64	4008682.00	69949861.00	24487307.5000	20704006.41948
NPF	64	.02	.07	.0400	.01428
CAR	64	.11	.24	.1539	.02714
Margin murabahah	64	161776.00	3898918.00	1164315.2031	949631.19169
INFLASI	64	.03	.09	.0584	.01761
Pembiayaan Murabahah	64	4549439.00	53201181.00	21509226.1406	16294265.76120
Valid N (listwise)	64				



Lampiran 3**OUTPUT PENGOLAHAN DATA SPSS
UJI ASUMSI KLASIK : UJI NORMALITAS**

NPAR TESTS

/K-S(NORMAL)=RES_1

/MISSING ANALYSIS.

NPar Tests

[DataSet0]

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		64
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.11176312
Most Extreme Differences	Absolute	.164
	Positive	.072
	Negative	-.164
Kolmogorov-Smirnov Z		1.309
Asymp. Sig. (2-tailed)		.065

a. Test distribution is Normal.

--	--



Lampiran 4**OUTPUT PENGOLAHAN DATA SPSS
UJI ASUMSI KLASIK : AUTOKORELASI**

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Y
/METHOD=ENTER X1 X2 X3 X4 X5

/RESIDUALS DURBIN.
    
```

Regression

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah ^a		Enter

a. All requested variables entered.

b. Dependent Variable: LN_Pembiayaan Murabahah

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.989 ^a	.978	.976	.116	2.098

a. Predictors: (Constant), LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah

b. Dependent Variable: LN_Pembiayaan Murabahah

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.538	5	7.108	523.856	.000 ^a
	Residual	.787	58	.014		
	Total	36.325	63			

a. Predictors: (Constant), LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah

b. Dependent Variable: LN_Pembiayaan Murabahah

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficient	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.217	.464		2.620	.011
	LN_DPK	.877	.029	.997	30.580	.000
	LN_NPF	-.177	.045	-.086	-3.891	.000
	LN_CAR	.136	.123	.029	1.103	.275
	LN_Margin Murabahah	.054	.027	.057	1.983	.052
	LN_Inflasi	.100	.052	.043	1.943	.057

a. Dependent Variable: LN_Pembiayaan Murabahah

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	15.31	17.80	16.61	.751	64
Residual	-.279	.163	.000	.112	64
Std. Predicted Value	-1.731	1.593	.000	1.000	64
Std. Residual	-2.397	1.400	.000	.959	64

a. Dependent Variable: LN_Pembiayaan Murabahah

Lampiran 5**OUTPUT PENGOLAHAN DATA SPSS
UJI ASUMSI KLASIK : MULTIKOLONEARITAS**

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA COLLIN TOL
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Y
/METHOD=ENTER X1 X2 X3 X4 X5

/SAVE RESID.
    
```

Regression

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah		Enter

a. All requested variables entered.

b. Dependent Variable: LN_Pembiayaan Murabahah

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.989 ^a	.978	.976	.116

a. Predictors: (Constant), LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah

b. Dependent Variable: LN_Pembiayaan Murabahah

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.538	5	7.108	523.856	.000 ^a
	Residual	.787	58	.014		
	Total	36.325	63			

a. Predictors: (Constant), LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah

b. Dependent Variable: LN_Pembiayaan Murabahah

Coefficients^a

Model		Unstandardized Coefficient		Standardized	t	Sig.	Collinearity Statistics	
		B	Std. Error	Coefficients			Tolerance	VIF
		Beta						
1	(Constant)	1.217	.464		2.620	.011		
	LN_DPK	.877	.029	.997	30.580	.000	.352	2.843
	LN_NPF	-.177	.045	-.086	-3.891	.000	.756	1.323
	LN_CAR	.136	.123	.029	1.103	.275	.538	1.858
	LN_Margin Murabahah	.054	.027	.057	1.983	.052	.458	2.181
	LN_Inflasi	.100	.052	.043	1.943	.057	.749	1.335

a. Dependent Variable: LN_Pembiayaan Murabahah

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	LN_DPK	LN_NPF	LN_CAR	LN_Margin Murabahah	LN_Inflasi
1	1	5.966	1.000	.00	.00	.00	.00	.00	.00
	2	.015	19.624	.00	.00	.48	.01	.00	.05
	3	.014	20.692	.00	.00	.00	.09	.00	.44
	4	.003	44.950	.00	.02	.01	.54	.22	.28
	5	.001	85.558	.99	.07	.51	.10	.06	.17
	6	.001	95.558	.01	.90	.01	.27	.71	.07

a. Dependent Variable: LN_Pembiayaan Murabahah

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	15.31	17.80	16.61	.751	64
Residual	-.279	.163	.000	.112	64
Std. Predicted Value	-1.731	1.593	.000	1.000	64
Std. Residual	-2.397	1.400	.000	.959	64

a. Dependent Variable: LN_Pembiayaan Murabahah



Lampiran 6**OUTPUT PENGOLAHAN DATA SPSS
UJI ASUMSI KLASIK : HESTEROSKEDASTISITAS**

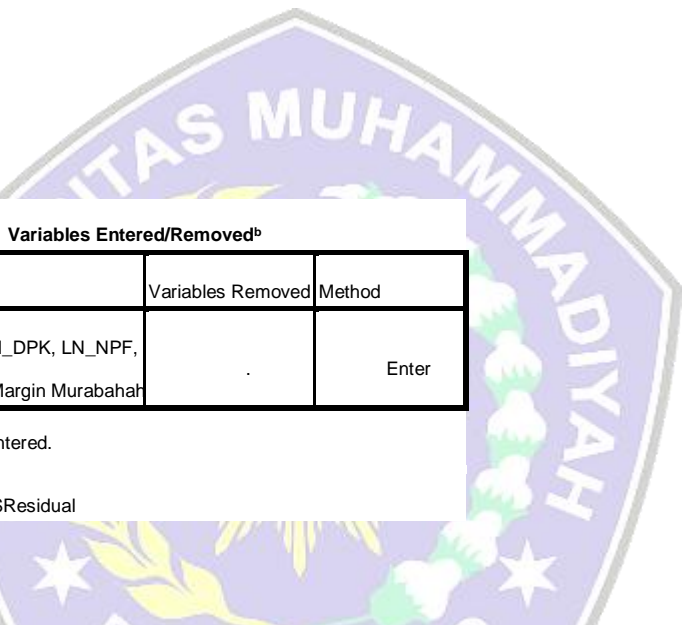

```

COMPUTE ABSResidual=ABS(RES_1).
EXECUTE.
REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT ABSResidual

/METHOD=ENTER X1 X2 X3 X4 X5.
    
```

Regression

[DataSet0]



Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah	.	Enter

a. All requested variables entered.

b. Dependent Variable: ABSResidual

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.285 ^a	.081	.002	.06122

a. Predictors: (Constant), LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.019	5	.004	1.026	.411 ^a
	Residual	.217	58	.004		
	Total	.237	63			

a. Predictors: (Constant), LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah

b. Dependent Variable: ABSResidual

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficient	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.087	.244		.357	.722
	LN_DPK	.002	.015	.031	.148	.883
	LN_NPF	.007	.024	.041	.280	.780
	LN_CAR	-.093	.065	-.248	-1.443	.154
	LN_Margin Murabahah	-.019	.014	-.250	-1.346	.184
	LN_Inflasi	-.028	.027	-.149	-1.021	.311

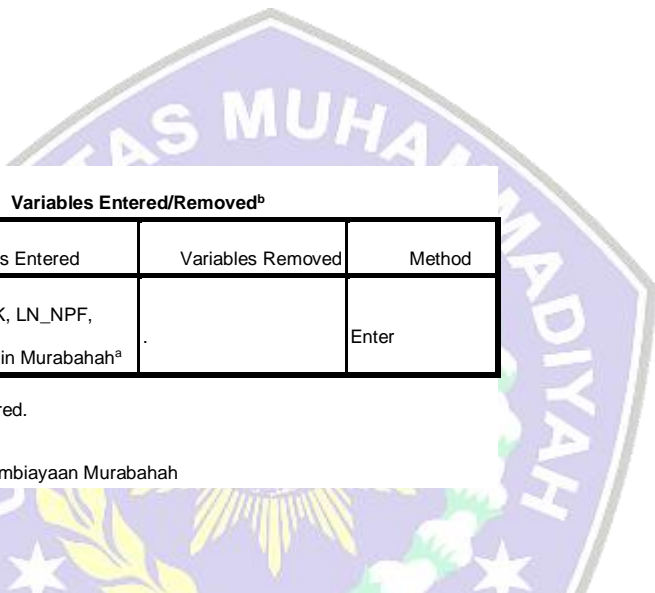
a. Dependent Variable: ABSResidual

Lampiran 7**OUTPUT PENGOLAHAN DATA SPSS
UJI HIPOTESIS**

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Y
 /METHOD=ENTER X1 X2 X3 X4 X5.

Regression

[DataSet0]



Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah ^a		Enter

- a. All requested variables entered.
- b. Dependent Variable: LN_Pembiayaan Murabahah

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.989 ^a	.978	.976	.116

- a. Predictors: (Constant), LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.538	5	7.108	523.856	.000 ^a
	Residual	.787	58	.014		
	Total	36.325	63			

- a. Predictors: (Constant), LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.538	5	7.108	523.856	.000 ^a
	Residual	.787	58	.014		
	Total	36.325	63			

a. Predictors: (Constant), LN_Inflasi, LN_DPK, LN_NPF, LN_CAR, LN_Margin Murabahah

b. Dependent Variable: LN_Pembiayaan Murabahah

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.217	.464		2.620	.011
	LN_DPK	.877	.029	.997	30.580	.000
	LN_NPF	-.177	.045	-.086	-3.891	.000
	LN_CAR	.136	.123	.029	1.103	.275
	LN_Margin Murabahah	.054	.027	.057	1.983	.052
	LN_Inflasi	.100	.052	.043	1.943	.057

a. Dependent Variable: LN_Pembiayaan Murabahah





UNIVERSITAS MUHAMMADIYAH PONOROGO
FAKULTAS EKONOMI

Kampus : Jl. Budi Utomo No. 10 Telp. (0352) 481124-Fax. (0352) 461796
PONOROGO – 63471

BERITA ACARA BIMBINGAN SKRIPSI

- | | | |
|-------------------------------|---|---|
| 1. Nama Mahasiswa | : | PUJI RAHAYU |
| 2. NIM | : | 13440612 |
| 3. Jurusan | : | Akuntansi S-1 |
| 4. Bidang | : | Perbankan |
| 5. Alamat | : | Ds. Sundul, Kec. Parang Kab. Magetan |
| 6. Judul Skripsi | : | Pengaruh dana Pihak Ketiga, <i>Non Performing Financing (NPF)</i> , <i>Capital Adequacy Ratio (CAR)</i> , <i>Margin Murabahah</i> dan <i>Inflasi Terhadap Pembiayaan Murabahah</i> (Studi Empiris Pada Perbankan Syariah di Indonesia Periode 2013-2016 |
| 7. Masa Pembimbingan | : | September 2016 s/d Agustus 2017 |
| 8. Tanggal Mengajukan Skripsi | : | |
| 9. Konsultasi | : | |

Tanggal Disetujui	BAB	Paraf Pembimbing
14 November 2016	Revisi proposal	
17 November 2016	Acc- proposal	
28-11-2016	Perini : proposal	
7-12-2016	Perini : proposal	
20-12-2016	ACC Proposal	
23-1-2017	ACC Rev. Sem. Proposal	
28/2-2017	Revisi Skripsi	
21/3 2017.	Bab I	
23/3 2017.	Acc Bab I	
31/3 2017.	Bab II Revisi	
18/4 & 19/4.	Bab II Revisi	
19/4	Bab II Acc	
27/4	Bab III Rev.	
5/5.	Bab III Acc	
15/5	Bab IV Rev.	
23/5	Bab IV & V Acc	

Tanggal Disetujui	BAB	Paraf Pembimbing
31-5-2017	Revisi Bab I & II	
10-7-2017	Revisi Bab I & II	
17-7-2017	ACC Bab I & II	
21-7-2017	Revisi Bab III	
21-7-2017	ACC Bab III	
	Revisi Bab 4 & 5	
25-7-2017	ACC Bab 5	
	Siap diujikan.	

10. Tanggal Selesai Penulisan Skripsi : 25 Juli 2017
11. Keterangan Bimbingan Telah Selesai : _____
12. Telah Di Evaluasi/Di Uji Dengan Nilai : _____ (angka)
 _____ (huruf)

Pembimbing,

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Ponorogo, 29 Oktober 2016

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