

BAB V

PENUTUP

A. Simpulan

Penelitian ini dilakukan bertujuan untuk mendapatkan bukti empiris pengaruh pembiayaan *mudharabah* dan pembiayaan *musyarakah* terhadap *profitabilitas (ROA)*. Penelitian ini adalah penelitian sekunder dengan menggunakan sampel PT. Bank Syariah Mandiri yang mempublikasikan laporan keuangan triwulan dari tahun 2010 sampai dengan tahun 2017. Berdasarkan dari tujuan dan analisis data yang peneliti lakukan maka dapat diperoleh kesimpulan sebagai berikut:

1. Dari hasil parsial uji T pembiayaan *mudharabah* berpengaruh terhadap *profitabilitas (ROA)* dikarenakan variabel pembiayaan *mudharabah* mempunyai t_{hitung} sebesar 2,743 dan t_{tabel} sebesar 2,045, dan nilai T memiliki pengaruh positif yang signifikan terhadap *profitabilitas (ROA)* dikarenakan besarnya pendapatan *mudharabah* yang ada di Bank Syariah Mandiri berpengaruh positif pada tingkat *profitabilitas* Bank Syariah Mandiri. Artinya semakin tinggi pendapatan *mudharabah* yang ada di Bank Syariah Mandiri maka akan meningkatkan *profitabilitas* Bank Syariah Mandiri. Koefisien regresi pendapatan *mudharabah* sebesar 2,743 menunjukkan bahwa setiap kenaikan pendapatan *mudharabah* sebesar satuan akan menyebabkan kenaikan *profitabilitas* pada Bank Syariah Mandiri sebesar 2,743 satuan %.

2. Dari hasil parsial uji T pembiayaan *musyarakah* berpengaruh negatif signifikan terhadap *profitabilitas (ROA)* dikarenakan besarnya pendapatan *musyarakah* yang ada di Bank Syariah Mandiri. Artinya semakin tinggi pendapatan *musyarakah* yang ada di Bank Syariah Mandiri maka akan menurunkan tingkat *profitabilitas* Bank Syariah Mandiri. Koefisien regresi pendapatan *musyarakah* sebesar -3,042 menunjukkan bahwa setiap kenaikan pendapatan *musyarakah* sebesar satuan akan menyebabkan penurunan tingkat *profitabilitas* pada Bank Syariah Mandiri sebesar -3,042 satuan.

B. Saran

Berdasarkan hasil penelitian dan kesimpulan, adapun saran-saran yang akan diberikan sehubungan dengan penelitian yang telah dilakukan adalah sebagai berikut:

1. Pengaruh pembiayaan *mudharabah* memiliki pengaruh positif terhadap *profitabilitas (ROA)* pada bank syariah mandiri. Jadi bank syariah mandiri harus selalu meningkatkan pembiayaan *mudharabah* agar pembiayaan *mudharabah* semakin maju dan berkembang lagi di masyarakat Indonesia.
2. Pengaruh pembiayaan *musyarakah* memiliki pengaruh negatif terhadap *profitabilitas (ROA)* pada bank syariah mandiri. Jadi bank syariah mandiri harus lebih meningkatkan pembiayaan *musyarakah* agar pembiayaan *musyarakah* lebih maju dan berkembang lagi di masyarakat Indonesia.

3. Penelitian ini diharapkan berguna untuk menambah wawasan tentang pembiayaan *mudharabah* dan pembiayaan *musyarakah*, bahwasanya kedua variabel ini tidak terus mengalami peningkatan pendapatan setiap tahunnya. Dan diharapkan penelitian ini dapat menjadi referensi untuk penelitian selanjutnya.

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LAMPIRAN I

Perhitungan pembiayaan *Mudharabah* dan pembiayaan *Musyarakah* Pada PT Bank Syariah Mandiri Periode 2010-2017.

| Tahun | Triwulan | <i>Mudharabah</i> | <i>Musyarakah</i> | <i>ROA</i> |
|--------------|-----------------|--------------------------|--------------------------|-------------------|
| 2010 | I | 130.949 | 91.087 | 0,50 |
| | II | 267.962 | 195.932 | 1,02 |
| | III | 417.556 | 313.693 | 0,48 |
| | IV | 577.189 | 442.861 | 1,75 |
| 2011 | I | 158.812 | 163.052 | 0,51 |
| | II | 318.811 | 269.138 | 0,95 |
| | III | 487.732 | 410.509 | 1,72 |
| | IV | 655.182 | 558.025 | 1,54 |
| 2012 | I | 154.881 | 138.385 | 0,52 |
| | II | 317.447 | 285.780 | 1,08 |
| | III | 478.623 | 443.346 | 1,56 |
| | IV | 640.242 | 602.855 | 2,02 |
| 2013 | I | 134.729 | 165.393 | 0,62 |
| | II | 269.696 | 353.384 | 0,84 |
| | III | 410.929 | 520.257 | 1,03 |
| | IV | 549.582 | 704.007 | 1,38 |
| 2014 | I | 117.167 | 168.586 | 0,43 |
| | II | 238.384 | 376.698 | 0,33 |
| | III | 350.525 | 571.332 | 0,57 |
| | IV | 428.037 | 750.937 | 0,16 |
| 2015 | I | 1.279.950 | 2.168.804 | 0,81 |
| | II | 3.357.705 | 9.608.009 | 0,55 |
| | III | 3.138.566 | 9.871.263 | 0,42 |
| | IV | 2.888.566 | 10.591.077 | 0,56 |
| 2016 | I | 2.775.182 | 11.095.110 | 0,56 |
| | II | 3.597.104 | 11.241.056 | 0,62 |
| | III | 3.347.510 | 11.458.745 | 0,60 |
| | IV | 3.151.201 | 13.338.662 | 0,59 |
| 2017 | I | 3.055.212 | 13.243.161 | 0,60 |
| | II | 3.503.390 | 15.463.783 | 0,59 |
| | III | 3.593.178 | 16.119.426 | 0,56 |
| | IV | 3.398.751 | 17.640.213 | 0,59 |

Tabel T (0,05)

| d.f | t _{0.10} | t _{0.05} | t _{0.025} | t _{0.01} | t _{0.005} |
|-----|-------------------|-------------------|--------------------|-------------------|--------------------|
| 1 | 3.078 | 6.314 | 12.71 | 31.82 | 63.66 |
| 2 | 1.886 | 2.920 | 4.303 | 6.965 | 9.925 |
| 3 | 1.638 | 2.353 | 3.182 | 4.541 | 5.841 |
| 4 | 1.533 | 2.132 | 2.776 | 3.747 | 4.604 |
| 5 | 1.476 | 2.015 | 2.571 | 3.365 | 4.032 |
| 6 | 1.440 | 1.943 | 2.447 | 3.143 | 3.707 |
| 7 | 1.415 | 1.895 | 2.365 | 2.998 | 3.499 |
| 8 | 1.397 | 1.860 | 2.306 | 2.896 | 3.355 |
| 9 | 1.383 | 1.833 | 2.262 | 2.821 | 3.250 |
| 10 | 1.372 | 1.812 | 2.228 | 2.764 | 3.169 |
| 11 | 1.363 | 1.796 | 2.201 | 2.718 | 3.106 |
| 12 | 1.356 | 1.782 | 2.179 | 2.681 | 3.055 |
| 13 | 1.350 | 1.771 | 2.160 | 2.650 | 3.012 |
| 14 | 1.345 | 1.761 | 2.145 | 2.624 | 2.977 |
| 15 | 1.341 | 1.753 | 2.131 | 2.602 | 2.947 |
| 16 | 1.337 | 1.746 | 2.120 | 2.583 | 2.921 |
| 17 | 1.333 | 1.740 | 2.110 | 2.567 | 2.898 |
| 18 | 1.330 | 1.734 | 2.101 | 2.552 | 2.878 |
| 19 | 1.328 | 1.729 | 2.093 | 2.539 | 2.861 |
| 20 | 1.325 | 1.725 | 2.086 | 2.528 | 2.845 |
| 21 | 1.323 | 1.721 | 2.080 | 2.518 | 2.831 |
| 22 | 1.321 | 1.717 | 2.074 | 2.508 | 2.819 |
| 23 | 1.319 | 1.714 | 2.069 | 2.500 | 2.807 |
| 24 | 1.318 | 1.711 | 2.064 | 2.492 | 2.797 |
| 25 | 1.316 | 1.708 | 2.060 | 2.485 | 2.787 |
| 26 | 1.315 | 1.706 | 2.056 | 2.479 | 2.779 |
| 27 | 1.314 | 1.703 | 2.052 | 2.473 | 2.771 |
| 28 | 1.313 | 1.701 | 2.048 | 2.467 | 2.763 |
| 29 | 1.311 | 1.699 | 2.045 | 2.462 | 2.756 |
| 30 | 1.310 | 1.697 | 2.042 | 2.457 | 2.750 |
| 31 | 1.309 | 1.696 | 2.040 | 2.453 | 2.744 |
| 32 | 1.309 | 1.694 | 2.037 | 2.449 | 2.738 |
| 33 | 1.308 | 1.692 | 2.035 | 2.445 | 2.733 |
| 34 | 1.307 | 1.691 | 2.032 | 2.441 | 2.728 |
| 35 | 1.306 | 1.690 | 2.030 | 2.438 | 2.724 |
| 36 | 1.306 | 1.688 | 2.028 | 2.434 | 2.719 |
| 37 | 1.305 | 1.687 | 2.026 | 2.431 | 2.715 |
| 38 | 1.304 | 1.686 | 2.024 | 2.429 | 2.712 |
| 39 | 1.304 | 1.685 | 2.023 | 2.426 | 2.708 |
| 40 | 1.303 | 1.684 | 2.021 | 2.423 | 2.704 |
| 41 | 1.303 | 1.683 | 2.020 | 2.421 | 2.701 |
| 42 | 1.302 | 1.682 | 2.018 | 2.418 | 2.698 |
| 43 | 1.302 | 1.681 | 2.017 | 2.416 | 2.695 |
| 44 | 1.301 | 1.680 | 2.015 | 2.414 | 2.692 |
| 45 | 1.301 | 1.679 | 2.014 | 2.412 | 2.690 |
| 46 | 1.300 | 1.679 | 2.013 | 2.410 | 2.687 |
| 47 | 1.300 | 1.678 | 2.012 | 2.408 | 2.685 |
| 48 | 1.299 | 1.677 | 2.011 | 2.407 | 2.682 |
| 49 | 1.299 | 1.677 | 2.010 | 2.405 | 2.680 |
| 50 | 1.299 | 1.676 | 2.009 | 2.403 | 2.678 |
| 51 | 1.298 | 1.675 | 2.008 | 2.402 | 2.676 |
| 52 | 1.298 | 1.675 | 2.007 | 2.400 | 2.674 |
| 53 | 1.298 | 1.674 | 2.006 | 2.399 | 2.672 |
| 54 | 1.297 | 1.674 | 2.005 | 2.397 | 2.670 |
| 55 | 1.297 | 1.673 | 2.004 | 2.396 | 2.668 |
| 56 | 1.297 | 1.673 | 2.003 | 2.395 | 2.667 |
| 57 | 1.297 | 1.672 | 2.002 | 2.394 | 2.665 |
| 58 | 1.296 | 1.672 | 2.002 | 2.392 | 2.663 |
| 59 | 1.296 | 1.671 | 2.001 | 2.391 | 2.662 |

| d.f | t _{0.10} | t _{0.05} | t _{0.025} | t _{0.01} | t _{0.005} |
|-----|-------------------|-------------------|--------------------|-------------------|--------------------|
| 61 | 1.296 | 1.671 | 2.000 | 2.390 | 2.659 |
| 62 | 1.296 | 1.671 | 1.999 | 2.389 | 2.659 |
| 63 | 1.296 | 1.670 | 1.999 | 2.389 | 2.658 |
| 64 | 1.296 | 1.670 | 1.999 | 2.388 | 2.657 |
| 65 | 1.296 | 1.670 | 1.998 | 2.388 | 2.657 |
| 66 | 1.295 | 1.670 | 1.998 | 2.387 | 2.656 |
| 67 | 1.295 | 1.670 | 1.998 | 2.387 | 2.655 |
| 68 | 1.295 | 1.670 | 1.997 | 2.386 | 2.655 |
| 69 | 1.295 | 1.669 | 1.997 | 2.386 | 2.654 |
| 70 | 1.295 | 1.669 | 1.997 | 2.385 | 2.653 |
| 71 | 1.295 | 1.669 | 1.996 | 2.385 | 2.653 |
| 72 | 1.295 | 1.669 | 1.996 | 2.384 | 2.652 |
| 73 | 1.295 | 1.669 | 1.996 | 2.384 | 2.651 |
| 74 | 1.295 | 1.668 | 1.995 | 2.383 | 2.651 |
| 75 | 1.295 | 1.668 | 1.995 | 2.383 | 2.650 |
| 76 | 1.294 | 1.668 | 1.995 | 2.382 | 2.649 |
| 77 | 1.294 | 1.668 | 1.994 | 2.382 | 2.649 |
| 78 | 1.294 | 1.668 | 1.994 | 2.381 | 2.648 |
| 79 | 1.294 | 1.668 | 1.994 | 2.381 | 2.647 |
| 80 | 1.294 | 1.667 | 1.993 | 2.380 | 2.647 |
| 81 | 1.294 | 1.667 | 1.993 | 2.380 | 2.646 |
| 82 | 1.294 | 1.667 | 1.993 | 2.379 | 2.645 |
| 83 | 1.294 | 1.667 | 1.992 | 2.379 | 2.645 |
| 84 | 1.294 | 1.667 | 1.992 | 2.378 | 2.644 |
| 85 | 1.294 | 1.666 | 1.992 | 2.378 | 2.643 |
| 86 | 1.293 | 1.666 | 1.991 | 2.377 | 2.643 |
| 87 | 1.293 | 1.666 | 1.991 | 2.377 | 2.642 |
| 88 | 1.293 | 1.666 | 1.991 | 2.376 | 2.641 |
| 89 | 1.293 | 1.666 | 1.990 | 2.376 | 2.641 |
| 90 | 1.293 | 1.666 | 1.990 | 2.375 | 2.640 |
| 91 | 1.293 | 1.665 | 1.990 | 2.374 | 2.639 |
| 92 | 1.293 | 1.665 | 1.989 | 2.374 | 2.639 |
| 93 | 1.293 | 1.665 | 1.989 | 2.373 | 2.638 |
| 94 | 1.293 | 1.665 | 1.989 | 2.373 | 2.637 |
| 95 | 1.293 | 1.665 | 1.988 | 2.372 | 2.637 |
| 96 | 1.292 | 1.664 | 1.988 | 2.372 | 2.636 |
| 97 | 1.292 | 1.664 | 1.988 | 2.371 | 2.635 |
| 98 | 1.292 | 1.664 | 1.987 | 2.371 | 2.635 |
| 99 | 1.292 | 1.664 | 1.987 | 2.370 | 2.634 |
| 100 | 1.292 | 1.664 | 1.987 | 2.370 | 2.633 |
| 101 | 1.292 | 1.663 | 1.986 | 2.369 | 2.633 |
| 102 | 1.292 | 1.663 | 1.986 | 2.369 | 2.632 |
| 103 | 1.292 | 1.663 | 1.986 | 2.368 | 2.631 |
| 104 | 1.292 | 1.663 | 1.985 | 2.368 | 2.631 |
| 105 | 1.292 | 1.663 | 1.985 | 2.367 | 2.630 |
| 106 | 1.291 | 1.663 | 1.985 | 2.367 | 2.629 |
| 107 | 1.291 | 1.662 | 1.984 | 2.366 | 2.629 |
| 108 | 1.291 | 1.662 | 1.984 | 2.366 | 2.628 |
| 109 | 1.291 | 1.662 | 1.984 | 2.365 | 2.627 |
| 110 | 1.291 | 1.662 | 1.983 | 2.365 | 2.627 |
| 111 | 1.291 | 1.662 | 1.983 | 2.364 | 2.626 |
| 112 | 1.291 | 1.661 | 1.983 | 2.364 | 2.625 |
| 113 | 1.291 | 1.661 | 1.982 | 2.363 | 2.625 |
| 114 | 1.291 | 1.661 | 1.982 | 2.363 | 2.624 |
| 115 | 1.291 | 1.661 | 1.982 | 2.362 | 2.623 |
| 116 | 1.290 | 1.661 | 1.981 | 2.362 | 2.623 |
| 117 | 1.290 | 1.661 | 1.981 | 2.361 | 2.622 |
| 118 | 1.290 | 1.660 | 1.981 | 2.361 | 2.621 |
| 119 | 1.290 | 1.660 | 1.980 | 2.360 | 2.621 |

| | | | | | | | | | | | |
|----|-------|-------|-------|-------|-------|-----|-------|-------|-------|-------|-------|
| 60 | 1.296 | 1.671 | 2.000 | 2.390 | 2.660 | 120 | 1.290 | 1.660 | 1.980 | 2.360 | 2.620 |
|----|-------|-------|-------|-------|-------|-----|-------|-------|-------|-------|-------|

Dari "Table of Percentage Points of the t-Distribution." Biometrika, Vol. 32. (1941), p. 300. Reproduced by permission of the Biometrika Trustees.

Tabel Durbin-Waston (DW), $\alpha = 0,05$

| N | k'=1 | | k'= 2 | | k'= 3 | | k'= 4 | | k'= 5 | |
|-----|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | d _L | d _U | d _L | d _U | d _L | d _U | d _L | d _U | d _L | d _U |
| 15 | 1.077 | 1.361 | 0.946 | 1.543 | 0.814 | 1.750 | 0.685 | 1.977 | 0.562 | 2.21 |
| 16 | 1.106 | 1.371 | 0.982 | 1.539 | 0.857 | 1.728 | 0.734 | 1.935 | 0.615 | 2.15 |
| 17 | 1.133 | 1.381 | 1.015 | 1.536 | 0.897 | 1.710 | 0.779 | 1.900 | 0.664 | 2.10 |
| 18 | 1.158 | 1.391 | 1.046 | 1.535 | 0.933 | 1.696 | 0.820 | 1.872 | 0.710 | 2.06 |
| 19 | 1.180 | 1.401 | 1.074 | 1.536 | 0.967 | 1.685 | 0.859 | 1.848 | 0.752 | 2.02 |
| 20 | 1.201 | 1.411 | 1.100 | 1.537 | 0.998 | 1.676 | 0.894 | 1.828 | 0.792 | 1.99 |
| 21 | 1.221 | 1.420 | 1.125 | 1.538 | 1.026 | 1.669 | 0.927 | 1.812 | 0.829 | 1.96 |
| 22 | 1.239 | 1.429 | 1.147 | 1.541 | 1.053 | 1.664 | 0.958 | 1.797 | 0.863 | 1.94 |
| 23 | 1.257 | 1.437 | 1.168 | 1.543 | 1.078 | 1.660 | 0.986 | 1.785 | 0.895 | 1.92 |
| 24 | 1.273 | 1.446 | 1.188 | 1.546 | 1.101 | 1.656 | 1.013 | 1.775 | 0.925 | 1.90 |
| 25 | 1.288 | 1.454 | 1.206 | 1.550 | 1.123 | 1.654 | 1.038 | 1.767 | 0.953 | 1.89 |
| 26 | 1.320 | 1.461 | 1.224 | 1.553 | 1.143 | 1.652 | 1.062 | 1.759 | 0.979 | 1.88 |
| 27 | 1.316 | 1.469 | 1.240 | 1.556 | 1.162 | 1.651 | 1.084 | 1.753 | 1.004 | 1.86 |
| 28 | 1.328 | 1.476 | 1.255 | 1.560 | 1.181 | 1.650 | 1.104 | 1.747 | 1.028 | 1.85 |
| 29 | 1.341 | 1.483 | 1.270 | 1.563 | 1.198 | 1.650 | 1.124 | 1.743 | 1.050 | 1.84 |
| 30 | 1.352 | 1.489 | 1.284 | 1.567 | 1.214 | 1.650 | 1.143 | 1.739 | 1.071 | 1.83 |
| 31 | 1.363 | 1.496 | 1.297 | 1.570 | 1.229 | 1.650 | 1.160 | 1.735 | 1.090 | 1.83 |
| 32 | 1.373 | 1.502 | 1.309 | 1.574 | 1.244 | 1.650 | 1.177 | 1.732 | 1.109 | 1.82 |
| 33 | 1.383 | 1.508 | 1.321 | 1.577 | 1.258 | 1.651 | 1.193 | 1.730 | 1.127 | 1.81 |
| 34 | 1.393 | 1.514 | 1.333 | 1.580 | 1.271 | 1.652 | 1.208 | 1.728 | 1.144 | 1.81 |
| 35 | 1.402 | 1.519 | 1.343 | 1.584 | 1.283 | 1.653 | 1.222 | 1.726 | 1.160 | 1.80 |
| 36 | 1.411 | 1.525 | 1.354 | 1.587 | 1.295 | 1.654 | 1.236 | 1.724 | 1.175 | 1.80 |
| 37 | 1.419 | 1.530 | 1.364 | 1.590 | 1.307 | 1.655 | 1.249 | 1.723 | 1.190 | 1.80 |
| 38 | 1.427 | 1.535 | 1.373 | 1.594 | 1.318 | 1.656 | 1.261 | 1.722 | 1.204 | 1.79 |
| 39 | 1.435 | 1.540 | 1.382 | 1.597 | 1.328 | 1.658 | 1.273 | 1.722 | 1.218 | 1.79 |
| 40 | 1.442 | 1.544 | 1.391 | 1.600 | 1.338 | 1.659 | 1.285 | 1.721 | 1.230 | 1.79 |
| 45 | 1.475 | 1.566 | 1.430 | 1.615 | 1.383 | 1.666 | 1.336 | 1.720 | 1.287 | 1.78 |
| 50 | 1.503 | 1.585 | 1.462 | 1.628 | 1.421 | 1.674 | 1.378 | 1.721 | 1.335 | 1.77 |
| 55 | 1.528 | 1.601 | 1.490 | 1.641 | 1.452 | 1.681 | 1.414 | 1.724 | 1.374 | 1.77 |
| 60 | 1.549 | 1.616 | 1.514 | 1.652 | 1.480 | 1.689 | 1.444 | 1.727 | 1.408 | 1.77 |
| 65 | 1.567 | 1.629 | 1.536 | 1.662 | 1.503 | 1.696 | 1.471 | 1.731 | 1.438 | 1.77 |
| 70 | 1.583 | 1.641 | 1.554 | 1.672 | 1.525 | 1.703 | 1.494 | 1.735 | 1.464 | 1.77 |
| 75 | 1.598 | 1.652 | 1.571 | 1.680 | 1.543 | 1.709 | 1.515 | 1.739 | 1.487 | 1.77 |
| 80 | 1.611 | 1.662 | 1.586 | 1.688 | 1.560 | 1.715 | 1.534 | 1.743 | 1.507 | 1.77 |
| 85 | 1.624 | 1.671 | 1.600 | 1.696 | 1.575 | 1.721 | 1.550 | 1.747 | 1.525 | 1.77 |
| 90 | 1.635 | 1.679 | 1.612 | 1.703 | 1.589 | 1.726 | 1.566 | 1.751 | 1.542 | 1.78 |
| 95 | 1.645 | 1.687 | 1.623 | 1.709 | 1.602 | 1.732 | 1.579 | 1.755 | 1.557 | 1.78 |
| 100 | 1.654 | 1.694 | 1.634 | 1.715 | 1.613 | 1.736 | 1.592 | 1.758 | 1.571 | 1.78 |

k = Number of independent variables

LAMPIRAN II
HASIL PENGOLAHAN DATA

1. Uji Descriptive Statistic

Descriptive Statistics

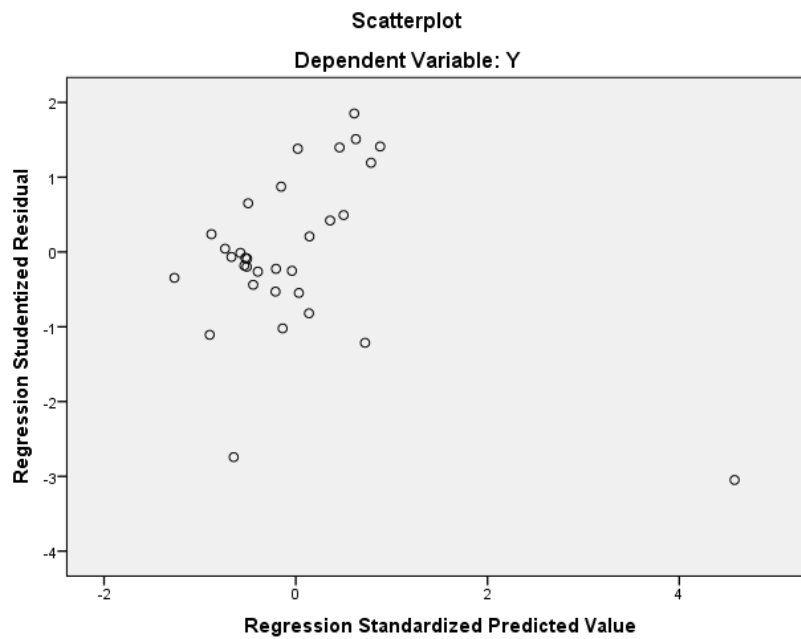
| | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|----|---------|---------|--------|----------------|
| X.1 | 32 | 2.46 | 2.71 | 2.5986 | .08939 |
| X.2 | 32 | 2.33 | 2.81 | 2.6248 | .13744 |
| Y | 32 | -1.83 | .70 | -.3492 | .54540 |
| Valid N (listwise) | 32 | | | | |

2. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 32 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | .47408182 |
| Most Extreme Differences | Absolute | .108 |
| | Positive | .108 |
| | Negative | -.106 |
| Test Statistic | | .108 |
| Asymp. Sig. (2-tailed) | | .200 ^{c,d} |

3. Uji Heterokedastisitas



4. Uji Heterokedastisitas

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | T | Sig. |
|-------|------------|-----------------------------|------------|--------------|--------|------|
| | | B | Std. Error | Coefficients | | |
| | | | | Beta | | |
| 1 | (Constant) | .045 | 1.884 | | .024 | .981 |
| | X.1 | 3.007 | 1.641 | .854 | 1.832 | .077 |
| | X.2 | -2.861 | 1.068 | -1.249 | -2.680 | .012 |

a. Dependent Variable: RES_2

5. Uji Mukltikolinieritas

Coefficients^a

| Model | | Collinearity Statistics | |
|-------|------------|-------------------------|-------|
| | | Tolerance | VIF |
| 1 | (Constant) | | |
| | X.1 | .114 | 8.762 |
| | X.2 | .114 | 8.762 |

a. Dependent Variable: Y

6. Uji Autokorelasi

Tabel Hasil Autokolerasi Dengan SPSS Versi 21

Model Summary^b

| Model | R | R Square | Adjusted Square | R | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-----------------|---|----------------------------|---------------|
| 1 | .494 ^a | .244 | .192 | | .49016 | 1.830 |

a. Predictors: (Constant), X.2, X.1

b. Dependent Variable: Y

| D | DL | DUA | 4-DL | 4-DUA |
|-------|-------|-------|-------|-------|
| 1,830 | 1,309 | 1,574 | 2,691 | 2,462 |

7. Uji Regresi Berganda

Hasil Analisis Regresi Linier Berganda

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | T | Sig. |
|-------|------------|-----------------------------|------------|----------------------|--------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | -5.990 | 3.346 | | -1.790 | .084 |
| | X.1 | 7.997 | 2.915 | 1.311 | 2.743 | .010 |
| | X.2 | -5.768 | 1.896 | -1.454 | -3.042 | .005 |

a. Dependent Variable: Y

8. Uji T (Parsial)

Hasil uji t parsial

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | T | Sig. |
|-------|------------|-----------------------------|--------------|----------------------|---------------|-------------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | -5.990 | 3.346 | | -1.790 | .084 |
| | X.1 | 7.997 | 2.915 | 1.311 | 2.743 | .010 |
| | X.2 | -5.768 | 1.896 | -1.454 | -3.042 | .005 |

a. Dependent Variable: Y

9. Uji F (Simultan)

ANOVA^a

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1 | Regression | 2.254 | 2 | 1.127 | 4.691 | .017 ^b |
| | Residual | 6.967 | 29 | .240 | | |
| | Total | 9.221 | 31 | | | |

10.Uji Koefisien Determinan (R^2)

Model Summary^b

| Model | R | R Square | Adjusted Square | R | Std. Error of the Estimate |
|-------|-------------------|----------|-----------------|---|----------------------------|
| 1 | .494 ^a | .244 | .192 | | .49016 |

a. Predictors: (Constant), X.2, X.1

b. Dependent Variable: Y