

LAMPIRAN

RIWAYAT HIDUP



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Lampiran 1 :

**Daftar Bank Umum Syariah yang Terdaftar di Bank Indonesia
sebagai Sampel Penelitian**

No	Bank
1	PT. BCA Syariah
2	PT. Bank Panin Dubai Syariah
3	PT. Bank BNI Syariah
4	PT. Bank Muamalat Indonesia
5	PT. Bank BRISyariah
6	PT. Bank Victoria Syariah
7	PT. Bank Aceh Syariah

Sumber : OJK – Statistik Perbankan Syariah

Lampiran 2 : Data Variabel Penelitian tahun 2016-2020 (Dalam jutaan rupiah)

TAHUN	NAMA BANK	PEMBIAYAAN		ROA	NPF
		MURABAHAH	MUSYARAKAH		
2016	PT. BCA Syariah	1,521,997	1,300,822	1.1%	0.50%
2017		1,593,692	1,834,415	1.2%	0.32%
2018		1,706,940	2,432,321	1.2%	0.35%
2019		1,619,735	3,009,765	1.2%	0.58%
2020		1,360,246	3,308,799	1.1%	0.50%
2016	PT. Bank Panin Dubai Syariah	1,024,965	4,721,855	0.37%	2.26%
2017		987,018	5,022,793	-10.77%	12.52%
2018		458,878	5,465,099	0.26%	4.81%
2019		312,157	7,602,034	0.25%	3.81%
2020		229,509	7,880,618	0.06%	3.38%
2016	PT. Bank BNI Syariah	15,230,367	3,012,748	1.44%	2.94%
2017		16,557,178	4,586,209	1.31%	2.89%
2018		18,201,807	7,325,664	1.42%	2.93%
2019		19,193,843	9,917,161	1.82%	3.33%
2020		20,247,342	9,562,810	1.33%	3.38%
2016	PT. Bank BRISyariah	10,782,243	5,379,830	0.95%	4.57%

2017		10,886,965	5,577,220	0.51%	6.43%
2018		11,575,070	7,748,129,	0.43%	6.73%
2019		13,559,717	11,383,021,	0.31%	5.22%
2020		23,621,470	14,665,380	0.81%	3.24%
2016	PT. Bank Muallamat Indonesia	17,476,619	20,900,783	0.22%	3.83%
2017		19,746,267	19,857,952	0.11%	4.43%
2018		15,632,222	16,543,871	0.08%	3.87%
2019		14,138,128	14,206,8834	0.05%	5.22%
2020		12,880,811	14,478,476	0.03%	4.81%
2016	PT. Bank Victoria Syariah	259,768	929,535	-2.19%	7.21%
2017		325,632	868,014	0.36%	4.59%
2018		243,560	930,419	0.32%	4.00%
2019		219,541	988,378	0.05%	3.94%
2020		220,404	938,149	0.16%	4.73%
2016	PT. Bank Aceh Syariah	11,228,755	971,815	2.48%	1.39%
2017		11,831,621	1,009,828	2.51%	1.38%
2018		11,956,471	1,270,002	2.38%	1.04%
2019		12,900,061	1,433,863	2.33%	1.29%
2020		13,527,913	1,681,185	1.73%	1.53%

Lampiran 3 :

Hasil Statistik Deskriptif

Date: 02/28/22 Time: 22:03

Sample: 2016 2020

	ROA	MURABAHAH	MUSYARAKAH	NPF	MURABAHAH_NPF	MUSYARAKAH_NPF
Mean	0.004834	8.95E+12	6.25E+12	0.035414	3.10E+11	2.56E+11
Median	0.005100	1.12E+13	4.72E+12	0.033800	1.63E+11	1.33E+11
Maximum	0.025100	2.36E+13	2.09E+13	0.125200	8.75E+11	8.80E+11
Minimum	-0.107700	2.20E+11	8.68E+11	0.003200	5.10E+09	5.87E+09
Std. Dev.	0.021657	7.67E+12	5.76E+12	0.024370	3.13E+11	2.73E+11
Skewness	-4.131713	0.109032	1.077159	1.323255	0.390792	0.854899
Kurtosis	22.23356	1.547410	3.155779	6.408809	1.458028	2.399976
Jarque-Bera	639.0624	3.146455	6.803636	27.16000	4.358305	4.788350
Probability	0.000000	0.207375	0.033313	0.000001	0.113137	0.091248
Sum	0.169200	3.13E+14	2.19E+14	1.239500	1.08E+13	8.96E+12
Sum Sq. Dev.	0.015947	2.00E+27	1.13E+27	0.020193	3.32E+24	2.53E+24
Observations	35	35	35	35	35	35

Sumber : Data sekunder yang diolah, 2022

Lampiran 4 :

Hasil Uji *Chou Test*

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	12.067295	(6,23)	0.0000
Cross-section Chi-square	49.791836	6	0.0000

Cross-section fixed effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 02/28/22 Time: 22:24

Sample: 2016 2020

Periods included: 5

Cross-sections included: 7

Total panel (balanced) observations: 35

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.025100	0.005327	4.712139	0.0001
MURABAHAH	-9.57E-16	5.47E-16	-1.749337	0.0908
MUSYARAKAH	1.08E-15	1.22E-15	0.883290	0.3843
NPF	-0.643634	0.136207	-4.725407	0.0001
MURABAHAH_NPF	6.70E-14	1.68E-14	3.990907	0.0004
MUSYARAKAH_NPF	-6.39E-14	3.08E-14	-2.074111	0.0471
R-squared	0.836395	Mean dependent var		0.004834
Adjusted R-squared	0.808187	S.D. dependent var		0.021657
S.E. of regression	0.009485	Akaike info criterion		-6.323371
Sum squared resid	0.002609	Schwarz criterion		-6.056740
Log likelihood	116.6590	Hannan-Quinn criter.		-6.231330
F-statistic	29.65118	Durbin-Watson stat		1.301168
Prob(F-statistic)	0.000000			

Sumber : Data sekunder yang diolah, 2022

Lampiran 5 :

Hasil Uji Hausman Test

Correlated Random Effects - Hausman Test

Equation: Untitled

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	15.991997	5	0.0069

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
MURABAHAH	-0.000000	-0.000000	0.000000	0.0164
MUSYARAKAH	0.000000	0.000000	0.000000	0.1610
NPF	-0.902868	-0.871673	0.008237	0.7311
MURABAHAH_NPF	0.000000	0.000000	0.000000	0.8376
MUSYARAKAH_NPF	-0.000000	-0.000000	0.000000	0.9463

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 02/28/22 Time: 22:27

Sample: 2016 2020

Periods included: 5

Cross-sections included: 7

Total panel (balanced) observations: 35

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.043437	0.006433	6.752278	0.0000
MURABAHAH	-4.02E-15	8.19E-16	-4.910789	0.0001
MUSYARAKAH	2.64E-15	1.34E-15	1.967626	0.0613
NPF	-0.902868	0.156269	-5.777657	0.0000
MURABAHAH_NPF	9.73E-14	2.39E-14	4.065060	0.0005
MUSYARAKAH_NPF	-6.73E-14	3.44E-14	-1.959198	0.0623

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.960558	Mean dependent var	0.004834
Adjusted R-squared	0.941694	S.D. dependent var	0.021657
S.E. of regression	0.005230	Akaike info criterion	-7.403137
Sum squared resid	0.000629	Schwarz criterion	-6.869875
Log likelihood	141.5549	Hannan-Quinn criter.	-7.219055
F-statistic	50.92126	Durbin-Watson stat	2.038752
Prob(F-statistic)	0.000000		

Sumber : Data sekunder yang diolah, 2022

Lampiran 6 :

Hasil Pengujian *Fixed Effect Model*

(X1 dan X2 terhadap Z)

Dependent Variable: NPF

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.046458	0.012588	3.690616	0.0010
MURABAH	-1.51E-17	2.39E-15	-0.006321	0.9950
MUSYARAKAH	-1.75E-15	2.52E-15	-0.691292	0.4955

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.603930	Mean dependent var	0.035414
Adjusted R-squared	0.482063	S.D. dependent var	0.024370
S.E. of regression	0.017539	Akaike info criterion	-5.031792
Sum squared resid	0.007998	Schwarz criterion	-4.631846
Log likelihood	97.05636	Hannan-Quinn criter.	-4.893731
F-statistic	4.955626	Durbin-Watson stat	2.772362
Prob(F-statistic)	0.000840		

Sumber : Data sekunder yang diolah, 2022

Lampiran 7 :

Hasil Pengujian *Fixed Effect Model*

(X1, X2 dan Z terhadap Y)

Dependent Variable: ROA
Method: Panel Least Squares
Date: 02/28/22 Time: 22:49
Sample: 2016 2020
Periods included: 5
Cross-sections included: 7
Total panel (balanced) observations: 35

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.043437	0.006433	6.752278	0.0000
MURABAH	-4.02E-15	8.19E-16	-4.910789	0.0001
MUSYARAKAH	2.64E-15	1.34E-15	1.967626	0.0613
NPF	-0.902868	0.156269	-5.777657	0.0000
MURABAH_NPF	9.73E-14	2.39E-14	4.065060	0.0005
MUSYARAKAH_NPF	-6.73E-14	3.44E-14	-1.959198	0.0623

Effects Specification

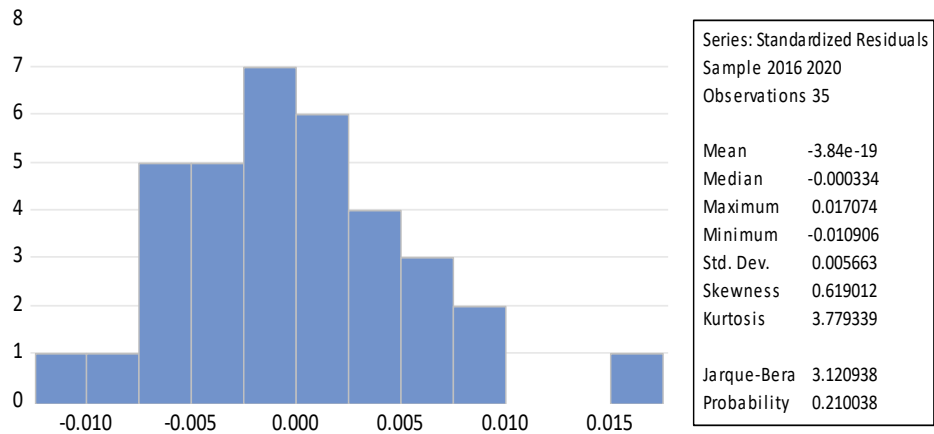
Cross-section fixed (dummy variables)

R-squared	0.960558	Mean dependent var	0.004834
Adjusted R-squared	0.941694	S.D. dependent var	0.021657
S.E. of regression	0.005230	Akaike info criterion	-7.403137
Sum squared resid	0.000629	Schwarz criterion	-6.869875
Log likelihood	141.5549	Hannan-Quinn criter.	-7.219055
F-statistic	50.92126	Durbin-Watson stat	2.038752
Prob(F-statistic)	0.000000		

Sumber : Data sekunder yang diolah, 2022

Lampiran 8 :

Hasil Uji Normalitas



Sumber: Data sekunder yang diolah melalui Eviews, 2022

Lampiran 9 :

Hasil Uji Multikolinieritas

	MURABAHAH	MUSYARAKAH	NPF
MURABAHAH	1.000000	0.604953	-0.040302
MUSYARAKAH	0.604953	1.000000	0.255110
NPF	-0.040302	0.255110	1.000000

Sumber: Data sekunder yang diolah melalui Eviews, 2022

Lampiran 10 :

Hasil Uji Heteroskedastisitas

Heteroskedasticity Test: White
Null hypothesis: Homoskedasticity

F-statistic	0.486602	Prob. F(5,29)	0.7834
Obs*R-squared	2.709107	Prob. Chi-Square(5)	0.7447
Scaled explained SS	25.96090	Prob. Chi-Square(5)	0.0001

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 09/26/22 Time: 11:00
Sample: 1 35
Included observations: 35

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.000336	0.000748	0.449358	0.6565
MURABAHAH^2	5.91E-30	1.22E-29	0.483011	0.6327
MURABAHAH*MUSYARAKAH	-9.67E-30	2.11E-29	-0.458184	0.6502
MURABAHAH	-1.18E-16	1.54E-16	-0.765599	0.4501
MUSYARAKAH^2	-1.32E-30	1.59E-29	-0.083210	0.9343
MUSYARAKAH	1.84E-16	1.98E-16	0.932642	0.3587
R-squared	0.077403	Mean dependent var	0.000359	
Adjusted R-squared	-0.081665	S.D. dependent var	0.001744	
S.E. of regression	0.001814	Akaike info criterion	-9.631920	
Sum squared resid	9.54E-05	Schwarz criterion	-9.365289	
Log likelihood	174.5586	Hannan-Quinn criter.	-9.539879	
F-statistic	0.486602	Durbin-Watson stat	2.276710	
Prob(F-statistic)	0.783400			

Sumber: Data sekunder yang diolah melalui Eviews, 2022

Lampiran 11 :

Titik Persentase Distribusi *Chi-Square*

df	Pr	0.25	0.10	0.05	0.010	0.005	0.001
1		1.32330	2.70554	3.84146	6.63490	7.87944	10.82757
2		2.77259	4.60517	5.99146	9.21034	10.59663	13.81551
3		4.10834	6.25139	7.81473	11.34487	12.83816	16.26624
4		5.38527	7.77944	9.48773	13.27670	14.86026	18.46883
5		6.62568	9.23636	11.07050	15.08627	16.74960	20.51501
6		7.84080	10.64464	12.59159	16.81189	18.54758	22.45774
7		9.03715	12.01704	14.06714	18.47531	20.27774	24.32189
8		10.21885	13.36157	15.50731	20.09024	21.95495	26.12448
9		11.38875	14.68366	16.91898	21.66599	23.58935	27.87716
10		12.54886	15.98718	18.30704	23.20925	25.18818	29.58830
11		13.70069	17.27501	19.67514	24.72497	26.75685	31.26413
12		14.84540	18.54935	21.02607	26.21697	28.29952	32.90949
13		15.98391	19.81193	22.36203	27.68825	29.81947	34.52818
14		17.11693	21.06414	23.68479	29.14124	31.31935	36.12327
15		18.24509	22.30713	24.99579	30.57791	32.80132	37.69730
16		19.36886	23.54183	26.29623	31.99993	34.26719	39.25235
17		20.48868	24.76904	27.58711	33.40866	35.71847	40.79022
18		21.60489	25.98942	28.86930	34.80531	37.15645	42.31240
19		22.71781	27.20357	30.14353	36.19087	38.58226	43.82020
20		23.82769	28.41198	31.41043	37.56623	39.99685	45.31475
21		24.93478	29.61509	32.67057	38.93217	41.40106	46.79704
22		26.03927	30.81328	33.92444	40.28936	42.79565	48.26794
23		27.14134	32.00690	35.17246	41.63840	44.18128	49.72823
24		28.24115	33.19624	36.41503	42.97982	45.55851	51.17860
25		29.33885	34.38159	37.65248	44.31410	46.92789	52.61966
26		30.43457	35.56317	38.88514	45.64168	48.28988	54.05196
27		31.52841	36.74122	40.11327	46.96294	49.64492	55.47602
28		32.62049	37.91592	41.33714	48.27824	50.99338	56.89229
29		33.71091	39.08747	42.55697	49.58788	52.33562	58.30117
30		34.79974	40.25602	43.77297	50.89218	53.67196	59.70306
31		35.88708	41.42174	44.98534	52.19139	55.00270	61.09831
32		36.97298	42.58475	46.19426	53.48577	56.32811	62.48722
33		38.05753	43.74518	47.39988	54.77554	57.64845	63.87010
34		39.14078	44.90316	48.60237	56.06091	58.96393	65.24722
35		40.22279	46.05879	49.80185	57.34207	60.27477	66.61883
36		41.30362	47.21217	50.99846	58.61921	61.58118	67.98517
37		42.38331	48.36341	52.19232	59.89250	62.88334	69.34645
38		43.46191	49.51258	53.38354	61.16209	64.18141	70.70289
39		44.53946	50.65977	54.57223	62.42812	65.47557	72.05466
40		45.61601	51.80506	55.75848	63.69074	66.76596	73.40196
41		46.69160	52.94851	56.94239	64.95007	68.05273	74.74494
42		47.76625	54.09020	58.12404	66.20624	69.33600	76.08376
43		48.84001	55.23019	59.30351	67.45935	70.61590	77.41858
44		49.91290	56.36854	60.48089	68.70951	71.89255	78.74952
45		50.98495	57.50530	61.65623	69.95683	73.16606	80.07673
46		52.05619	58.64054	62.82962	71.20140	74.43654	81.40033
47		53.12666	59.77429	64.00111	72.44331	75.70407	82.72042
48		54.19636	60.90661	65.17077	73.68264	76.96877	84.03713
49		55.26534	62.03754	66.33865	74.91947	78.23071	85.35056
50		56.33360	63.16712	67.50481	76.15389	79.48998	86.66082