

LAMPIRAN

LAMPIRAN 1
TABULASI DATA SEKUNDER

NO	Perusahaan	Tahun	X1_Murabahah	X2_Mudharabah	Y_ROA
1	BSM	2015	34.807.005	2.834.182	0,41
2	BSM	2016	36.198.341	3.085.615	0,41
3	BSM	2017	36.233.737	3.360.363	0,42
4	BSM	2018	17.694.192	933.549	1,01
5	BNIS	2015	13.218.300	1.258.682	0,99
6	BNIS	2016	14.821.164	1.181.607	0,98
7	BNIS	2017	16.177.550	870.114	0,88
8	BNIS	2018	17.694.192	933.549	1,01
9	BCAS	2015	1.428.091	198.422	0,54
10	BCAS	2016	1.495.010	342.362	0,74
11	BCAS	2017	1.557.673	223.321	0,80
12	BCAS	2018	1.679.410	236.055	0,83
13	BJB	2015	3.663.674	317.180	0,11
14	BJB	2016	3.707.950	204.505	-5,57
15	BJB	2017	3.504.391	149.532	-4,97
16	BJB	2018	3.221.898	112.993	0,25
17	BUKOPIN	2015	2.188.487	401.915	0,48
18	BUKOPIN	2016	2.217.105	340.449	0,47
19	BUKOPIN	2017	1.629.023	172.789	0,02
20	BUKOPIN	2018	1.462.522	104.227	0,04
21	PANIN	2015	526.897	1.018.378	0,75
22	PANIN	2016	1.020.472	586.840	0,22
23	PANIN	2017	976.290	526.801	-11,23
24	PANIN	2018	453.276	189.721	0,24
25	VICTORIA	2015	303.959.283	4.513.711	-1,74
26	VICTORIA	2016	237.998	20.006	-1,14
27	VICTORIA	2017	322.367	63.485	0,23
28	VICTORIA	2018	241.487	56.080	0,23
29	BMI	2015	17.314.492	1.052.718	0,13
30	BMI	2016	16.866.086	794.219	0,14
31	BMI	2017	19.342.509	703.554	0,04
32	BMI	2018	15.325.982	431.872	0,08
33	BRI	2015	9.780.350	1.106.566	0,51
34	BRI	2016	10.500.533	1.271.485	0,61
35	BRI	2017	10.457.017	840.974	0,32
36	BRI	2018	11.370.876	475.300	0,28

LAMPIRAN 2
ANALISIS DESKRIPTIF

	MUDHARABAH	MURABAHAH	PROPITABILITAS
Mean	922393.8	18165460	-0.301731
Median	501050.5	3685812.	0.300819
Maximum	4513711.	3.04E+08	1.013629
Minimum	20006.00	237998.0	-11.22749
Std. Dev.	1098901.	50285256	2.341100
Skewness	1.821104	5.305092	-3.469850
Kurtosis	5.448013	30.67185	15.18607
Jarque-Bera	28.88767	1317.461	294.9897
Probability	0.000001	0.000000	0.000000
Sum	33206177	6.54E+08	-10.86231
Sum Sq. Dev.	4.23E+13	8.85E+16	191.8261
Observations	36	36	36

LAMPIRAN 3
UJI COMMON EFFECT (OLS)

Dependent Variable: Y
 Method: Panel Least Squares
 Date: 09/16/20 Time: 18:32
 Sample: 2015 2018
 Periods included: 4
 Cross-sections included: 9
 Total panel (balanced) observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	86.29495	26.88411	3.209887	0.0030
X1	0.006364	0.005725	1.111572	0.2744
X2	-0.238563	0.261902	-0.910889	0.3690
R-squared	0.036843	Mean dependent var		75.86111
Adjusted R-squared	-0.021531	S.D. dependent var		117.4822
S.E. of regression	118.7402	Akaike info criterion		12.47141
Sum squared resid	465274.7	Schwarz criterion		12.60337
Log likelihood	-221.4853	Hannan-Quinn criter.		12.51747
F-statistic	0.631156	Durbin-Watson stat		1.957931
Prob(F-statistic)	0.538276			

LAMPIRAN 4
FIXED EFFECT MODEL

Dependent Variable: Y
 Method: Panel Least Squares
 Date: 09/16/20 Time: 18:33
 Sample: 2015 2018
 Periods included: 4
 Cross-sections included: 9
 Total panel (balanced) observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	75.10354	30.36577	2.473296	0.0205
X1	0.006069	0.006725	0.902540	0.3754
X2	-0.111363	0.323023	-0.344753	0.7332

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.229901	Mean dependent var	75.86111
Adjusted R-squared	-0.078138	S.D. dependent var	117.4822
S.E. of regression	121.9858	Akaike info criterion	12.69215
Sum squared resid	372013.4	Schwarz criterion	13.17601
Log likelihood	-217.4588	Hannan-Quinn criter.	12.86103
F-statistic	0.746337	Durbin-Watson stat	2.449083
Prob(F-statistic)	0.675911		

LAMPIRAN 5
RANDOM EFFECT MODEL

Dependent Variable: Y
 Method: Panel EGLS (Cross-section random effects)
 Date: 09/16/20 Time: 18:35
 Sample: 2015 2018
 Periods included: 4
 Cross-sections included: 9
 Total panel (balanced) observations: 36
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	86.29495	27.61895	3.124483	0.0037
X1	0.006364	0.005882	1.081997	0.2871
X2	-0.238563	0.269060	-0.886653	0.3817

Effects Specification		S.D.	Rho
Cross-section random		0.000000	0.0000
Idiosyncratic random		121.9858	1.0000

Weighted Statistics			
R-squared	0.036843	Mean dependent var	75.86111
Adjusted R-squared	-0.021531	S.D. dependent var	117.4822
S.E. of regression	118.7402	Sum squared resid	465274.7
F-statistic	0.631156	Durbin-Watson stat	1.957931
Prob(F-statistic)	0.538276		

Unweighted Statistics			
R-squared	0.036843	Mean dependent var	75.86111
Sum squared resid	465274.7	Durbin-Watson stat	1.957931

LAMPIRAN 6

UJI CHOW

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.783417	(8,25)	0.6214
Cross-section Chi-square	8.053129	8	0.4283

Cross-section fixed effects test equation:

Dependent Variable: Y

Method: Panel Least Squares

Date: 09/16/20 Time: 18:37

Sample: 2015 2018

Periods included: 4

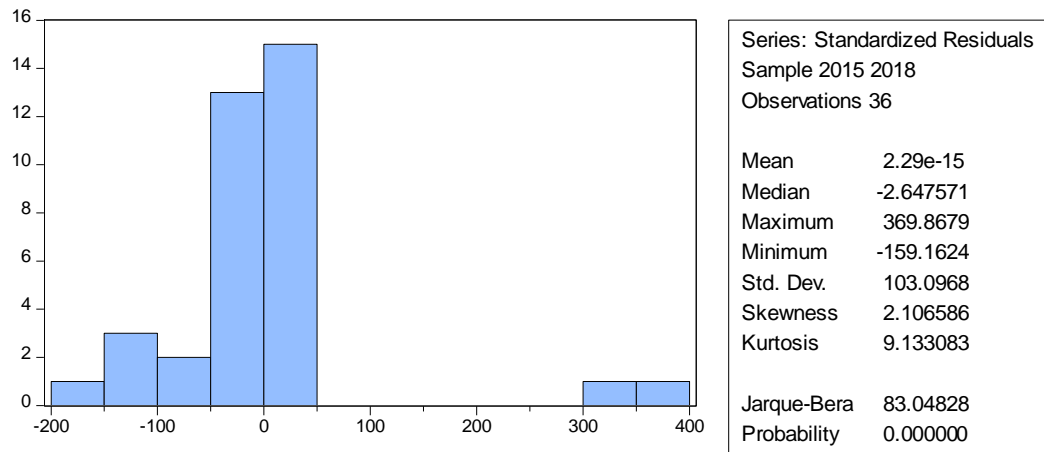
Cross-sections included: 9

Total panel (balanced) observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	86.29495	26.88411	3.209887	0.0030
X1	0.006364	0.005725	1.111572	0.2744
X2	-0.238563	0.261902	-0.910889	0.3690
R-squared	0.036843	Mean dependent var		75.86111
Adjusted R-squared	-0.021531	S.D. dependent var		117.4822
S.E. of regression	118.7402	Akaike info criterion		12.47141
Sum squared resid	465274.7	Schwarz criterion		12.60337
Log likelihood	-221.4853	Hannan-Quinn criter.		12.51747
F-statistic	0.631156	Durbin-Watson stat		1.957931
Prob(F-statistic)	0.538276			

LAMPIRAN 7

UJI NORMALITAS



LAMPIRAN 8
UJI MULTIKOLINEARITAS

	X1	X2	Y
X1	1.000000	0.716943	0.112365
X2	0.716943	1.000000	-0.027926
Y	0.112365	-0.027926	1.000000

LAMPIRAN 9
UJIHETEROSKEDASTISITAS

Dependent Variable: RESABS
Method: Panel Least Squares
Date: 09/16/20 Time: 18:57
Sample: 2015 2018
Periods included: 4
Cross-sections included: 9
Total panel (balanced) observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	77.80801	19.15641	4.061721	0.0003
X1	0.001339	0.004080	0.328200	0.7448
X2	-0.253497	0.186619	-1.358366	0.1836
R-squared	0.075707	Mean dependent var		56.86912
Adjusted R-squared	0.019689	S.D. dependent var		85.45440
S.E. of regression	84.60895	Akaike info criterion		11.79361
Sum squared resid	236236.3	Schwarz criterion		11.92557
Log likelihood	-209.2850	Hannan-Quinn criter.		11.83967
F-statistic	1.351484	Durbin-Watson stat		1.158560
Prob(F-statistic)	0.272809			