

LAMPIRAN

Lampiran 1.1 Data Penelitian

No	Nama Bank	Tahun	DPK	CAR	Modal Sendiri	Murabahah	NPF
1	Bank Muamalat	2020	41424250	15,21	3966710	12880811	4,81
		2021	46871375	23,75	3986349	7700646	0,67
		2022	46143116	32,69	5201950	6695153	2,78
		2023	47559191	29,41	5216386	5851614	2,06
		2024	41709051	28,48	5218578	4519788	3,25
2	Bank Victoria Syariah	2020	1576027	24,69	379557	220,404	1,73
		2021	1230405	33,21	360962	215419	2,54
		2022	811921	1,49	1060932	147911	1,81
		2023	1133054	65,82	1071136	3348315	0,73
		2024	1363764	60,13	1090863	323961	1,56
3	Bank Syariah Bukopoin	2020	2080091	22,21	890952	118600	2,49
		2021	4595068	23,74	681404	797436	2,83
		2022	5589070	20,77	614073	724021	4,63
		2023	6005795	19,37	768815	494889	3,86
		2024	6512183	18,79	780382	3456788	2,69
4	Bank Jabar Banten	2020	6664545	24,14	1207955	3750523	3,28
		2021	7883355	23,46	1229958	4076138	3,42
		2022	9119577	18,67	1331286	4571829	2,91
		2023	10135712	23,85	1388467	5011100	3,35
		2024	10318573	18,69	1467426	5500902	3,65
5		2020	7279061	24,14	2019249	2747334	1,69

	Bank Mega Syariah	2021	11394777	25,58	1960420	2723411	1,15
		2022	13182838	26,98	2236686	2212227	1,09
		2023	9619245	30,86	2561336	27299277	0,98
		2024	9964452	28,79	2708880	2725299	0,91
6	Bank Panin Dubai Syariah	2020	7918781	21,42	3115653	2295091	3,38
		2021	7796461	25,81	2301945	8248898	1,19
		2022	10638434	22,71	2505404	1156141	3,31
		2023	12648726	2,05	2788522	1115845	3,78
		2024	1237034	21,93	2852256	7427212	3,25
7	Bank BCA Syariah	2020	6848544	45,25	2752143	1360246	0,01
		2021	7677861	41,43	2840792	1252608	0,01
		2022	9481633	36,72	2930894	1348575	0,01
		2023	10949350	34,82	3082549	1654583	0,01
		2024	13176187	29,57	3180784	1938723	0,33
8	Bank BTPN	2020	9780481	49,43	5878749	9541196	1,91
		2021	10973460	18,26	7094700	10433091	2,37
		2022	12048529	23,65	8404955	11463672	2,65
		2023	12124907	31,61	8774004	11367662	2,94
		2024	11724433	13,16	9313581	9641128	3,75
9	Bank Aceh Syariah	2020	21574037	18,21	2481831	13596523	1,53
		2021	24018009	20,02	2843682	13983601	1,35
		2022	20776036	23,52	3512591	12777365	0,96
		2023	24467268	22,71	3636925	11447847	1,28
		2024	26216265	21,89	3769956	10347948	1,69
10	Bank BPD NTB Syariah	2020	7408917	31,61	1397091	2182373	1,26
		2021	8143058	29,53	1455370	1868330	1,18

		2022	9780184	26,35	1554334	1868330	1,05
		2023	10676290	24,46	1694964	1633025	0,91
		2024	12520064	25,14	2038042	1899420	1,06
11	Bank Aladin Syariah	2020	40180	32,91	641274	1267898	1,87
		2021	39184	39,05	1046327	1098798	0,67
		2022	794650	18,92	3143276	1376864	1,08
		2023	3255000	13,61	3085241	1499777	1,26
		2024	5181453	70,12	3105908	1223445	1,36

No	Nama Bank	Tahun	LnNPF	DPK_NPF	CAR_NPF	Modal_NPF
1	Bank Muamalat	2020	1,6	65064948,7	23,8903	6230499,831
		2021	-0,4	18770934,2	-9,51134	-1596443,35
		2022	1,0	47179071,8	33,42392	5318738,603
		2023	0,7	34371311,9	21,25478	3769913,371
		2024	1,2	49160581,4	33,56809	6150903,033
2	Bank Victoria Syariah	2020	1,6	2449028,1	38,36641	589803,1881
		2021	2,3	2775170,5	74,90494	814147,4395
		2022	0,6	481734,5	0,884057	629479,4366
		2023	-0,3	-356584,3	-20,7143	-337098,008
		2024	0,4	606446,5	26,73896	485091,309
3	Bank Syariah Bukopoin	2020	2,0	4188406,3	44,72136	1793993,147
		2021	2,2	10008770,4	51,7094	1484203,54
		2022	1,5	8565567,6	31,83121	941101,7937
		2023	1,4	8111830,2	26,16242	1038413,191
		2024	1,9	12377145,4	35,71253	1483204,856
4		2020	1,7	11089310,4	40,16718	2009947,849

	Bank Jabar Banten	2021	1,2	9693693,0	28,84737	1512406,233
		2022	1,1	9741104,3	19,94242	1422017,243
		2023	1,2	12253673,9	28,8337	1678601,545
		2024	1,3	13359736,8	24,19845	1899916,309
5	Bank Mega Syariah	2020	0,5	3819531,0	12,66695	1059557,557
		2021	0,1	1592556,2	3,57511	273992,1071
		2022	0,1	1136066,6	2,325074	192752,4467
		2023	0,0	-194334,8	-0,62346	-51745,9215
		2024	-0,1	-939754,2	-2,7152	-255476,313
6	Bank Panin Dubai Syariah	2020	1,2	9644091,0	38,26565	3794478,108
		2021	0,2	1356220,2	4,489735	400430,9456
		2022	1,2	12733654,3	27,18269	2998838,781
		2023	1,3	16819314,7	2,725934	3707964,655
		2024	1,2	1458036,3	25,8479	3361825,785
7	Bank BCA Syariah	2020	-4,6	-31538710,6	-208,384	-12674086,9
		2021	-4,6	-35357856,6	-190,792	-13082330,6
		2022	-4,6	-43664533,6	-169,102	-13497265,7
		2023	-4,6	-50423620,2	-160,352	-14195662,8
		2024	-1,1	-14607946,1	-32,7832	-3526416,34
8	Bank BTPN	2020	0,6	6328981,0	31,98631	3804157,537
		2021	0,9	9468888,4	50,27197	6121945,365
		2022	1,0	11742010,1	52,28512	8191129,919
		2023	1,1	13075615,9	55,65672	9461969,98
		2024	1,3	15496837,8	70,26454	12310280,08
9	Bank Aceh Syariah	2020	0,4	9174741,9	7,914233	1055442,649
		2021	0,3	7207914,8	6,008094	853402,0277

		2022	0,0	-848119,2	-0,96013	-143390,971
		2023	0,2	6039991,7	5,606192	897811,5889
		2024	0,5	13756422,2	11,48631	1978203,466
10	Bank BPD NTB Syariah	2020	0,2	1712287,6	7,305441	322884,1054
		2021	0,2	1347793,7	4,887641	240884,7483
		2022	0,0	477176,8	1,285621	75836,21103
		2023	-0,1	-1006888,2	-2,30684	-159853,207
		2024	0,1	729530,5	1,46488	118754,4821
11	Bank Aladin Syariah	2020	-4,6	-185035,7	-151,556	-2953175,91
		2021	-4,6	-180449,0	-179,832	-4818513,91
		2022	-4,6	-3659498,5	-87,1298	-14475320,9
		2023	-4,6	-14989829,0	-444,905	-14208059,9
		2024	-4,6	-23861472,9	-322,915	-14303234,9

Lampiran 1.2 Hasil Outpout Eviews 12

1. Uji Deskripsi

Date: 04/24/25 Time: 15:44

Sample: 2020 2024

	DPK	CAR	MODAL	MURABAHAH	NPF
Mean	12183307	71.32691	2774990.	4321868.	-0.107273
Median	9619245.	26.35000	2505404.	1899420.	0.500000
Maximum	47559191	2221.000	9313581.	27299277	2.300000
Minimum	39184.00	1.490000	360962.0	54.00000	-4.600000
Std. Dev.	12009894	295.6933	2064780.	5354108.	2.119124
Skewness	1.795122	7.177507	1.505360	1.884801	-1.411810
Kurtosis	5.537795	52.68703	5.107672	7.413212	3.595361
Jarque-Bera	44.29852	6129.904	30.95289	77.19788	19.08336
Probability	0.000000	0.000000	0.000000	0.000000	0.000072
Sum	6.70E+08	3922.980	1.53E+08	2.38E+08	-5.900000
Sum Sq. Dev.	7.79E+15	4721465.	2.30E+14	1.55E+15	242.4971

Observations 55 55 55 55 55

2. Uji Model Regresi

1) Uji Regresi Common Effect

Dependent Variable: LOG(MURABAHAH)

Method: Panel Least Squares

Date: 04/24/25 Time: 14:09

Sample: 2020 2024

Periods included: 5

Cross-sections included: 11

Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.65473	0.623865	17.07859	0.0000
DPK	6.98E-08	2.49E-08	2.807332	0.0073
CAR	0.017701	0.019930	0.888174	0.3790
MODAL	8.15E-07	1.73E-07	4.719182	0.0000
NPF	1.505200	0.289657	5.196497	0.0000
DPK_NPF	-1.40E-08	2.10E-08	-0.668098	0.5073
CAR_NPF	0.010421	0.006278	1.659811	0.1036
MODAL_NPF	-5.83E-07	1.19E-07	-4.908549	0.0000
R-squared	0.681813	Mean dependent var		14.02559
Adjusted R-squared	0.634423	S.D. dependent var		2.525590
S.E. of regression	1.527046	Akaike info criterion		3.818271
Sum squared resid	109.5979	Schwarz criterion		4.110247
Log likelihood	-97.00245	Hannan-Quinn criter.		3.931180
F-statistic	14.38740	Durbin-Watson stat		0.760369
Prob(F-statistic)	0.000000			

2) Uji Regresi Fixed Effect

Dependent Variable: LOG(MURABAHAH)

Method: Panel Least Squares

Date: 04/24/25 Time: 14:09

Sample: 2020 2024

Periods included: 5

Cross-sections included: 11

Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	11.06992	0.715405	15.47364	0.0000
DPK	-3.54E-08	4.91E-08	-0.722221	0.4747
CAR	0.012493	0.011099	1.125638	0.2676
MODAL	1.05E-06	1.76E-07	5.949224	0.0000
NPF	1.097788	0.226366	4.849609	0.0000
DPK_NPF	3.78E-08	1.33E-08	2.831138	0.0075
CAR_NPF	0.002628	0.003301	0.795968	0.4311
MODAL_NPF	-6.21E-07	6.16E-08	-10.08482	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.947473	Mean dependent var	14.02559
Adjusted R-squared	0.923339	S.D. dependent var	2.525590
S.E. of regression	0.699280	Akaike info criterion	2.380600
Sum squared resid	18.09273	Schwarz criterion	3.037545
Log likelihood	-47.46649	Hannan-Quinn criter.	2.634646
F-statistic	39.25860	Durbin-Watson stat	2.306191
Prob(F-statistic)	0.000000		



3) Uji Random Effect

Dependent Variable: LOG(MURABAHAH)
 Method: Panel EGLS (Cross-section random effects)
 Date: 04/24/25 Time: 14:09
 Sample: 2020 2024
 Periods included: 5
 Cross-sections included: 11
 Total panel (balanced) observations: 55
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.70561	0.743484	14.39925	0.0000
DPK	7.53E-09	3.42E-08	0.220396	0.8265
CAR	0.014717	0.010954	1.343492	0.1856
MODAL	9.86E-07	1.53E-07	6.434090	0.0000
NPF	1.264685	0.199150	6.350415	0.0000
DPK_NPF	3.31E-08	1.26E-08	2.627247	0.0116
CAR_NPF	0.003848	0.003252	1.183467	0.2426
MODAL_NPF	-6.18E-07	6.00E-08	-10.29671	0.0000

Effects Specification		S.D.	Rho
Cross-section random		1.673810	0.8514
Idiosyncratic random		0.699280	0.1486

Weighted Statistics			
R-squared	0.790266	Mean dependent var	2.575910
Adjusted R-squared	0.759030	S.D. dependent var	1.464160
S.E. of regression	0.718738	Sum squared resid	24.27945
F-statistic	25.29913	Durbin-Watson stat	1.822849
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.504205	Mean dependent var	14.02559
Sum squared resid	170.7741	Durbin-Watson stat	0.259160



4) Uji Chow

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	18.712988	(10,37)	0.0000
Cross-section Chi-square	99.071928	10	0.0000

Cross-section fixed effects test equation:

Dependent Variable: LOG(MURABAHAH)

Method: Panel Least Squares

Date: 04/24/25 Time: 14:01

Sample: 2020 2024

Periods included: 5

Cross-sections included: 11

Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.65473	0.623865	17.07859	0.0000
DPK	6.98E-08	2.49E-08	2.807332	0.0073
CAR	0.017701	0.019930	0.888174	0.3790
MODAL	8.15E-07	1.73E-07	4.719182	0.0000
NPF	1.505200	0.289657	5.196497	0.0000
DPK NPF	-1.40E-08	2.10E-08	-0.668098	0.5073
CAR NPF	0.010421	0.006278	1.659811	0.1036
MODAL_NPF	-5.83E-07	1.19E-07	-4.908549	0.0000
R-squared	0.681813	Mean dependent var		14.02559
Adjusted R-squared	0.634423	S.D. dependent var		2.525590
S.E. of regression	1.527046	Akaike info criterion		3.818271
Sum squared resid	109.5979	Schwarz criterion		4.110247
Log likelihood	-97.00245	Hannan-Quinn criter.		3.931180
F-statistic	14.38740	Durbin-Watson stat		0.760369
Prob(F-statistic)	0.000000			



5) Uji Hausman

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	9.651959	7	0.2092

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
DPK	-0.000000	0.000000	0.000000	0.2224
CAR	0.012493	0.014717	0.000003	0.2127
MODAL	0.000001	0.000001	0.000000	0.4767
NPF	1.097788	1.264685	0.011581	0.1209
DPK_NPF	0.000000	0.000000	0.000000	0.2873
CAR_NPF	0.002628	0.003848	0.000000	0.0327
MODAL_NPF	-0.000001	-0.000001	0.000000	0.8525

Cross-section random effects test equation:

Dependent Variable: LOG(MURABAHAH)

Method: Panel Least Squares

Date: 04/24/25 Time: 14:02

Sample: 2020 2024

Periods included: 5

Cross-sections included: 11

Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	11.06992	0.715405	15.47364	0.0000
DPK	-3.54E-08	4.91E-08	-0.722221	0.4747
CAR	0.012493	0.011099	1.125638	0.2676
MODAL	1.05E-06	1.76E-07	5.949224	0.0000
NPF	1.097788	0.226366	4.849609	0.0000
DPK_NPF	3.78E-08	1.33E-08	2.831138	0.0075
CAR_NPF	0.002628	0.003301	0.795968	0.4311
MODAL_NPF	-6.21E-07	6.16E-08	-10.08482	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.947473	Mean dependent var	14.02559
Adjusted R-squared	0.923339	S.D. dependent var	2.525590
S.E. of regression	0.699280	Akaike info criterion	2.380600
Sum squared resid	18.09273	Schwarz criterion	3.037545
Log likelihood	-47.46649	Hannan-Quinn criter.	2.634646
F-statistic	39.25860	Durbin-Watson stat	2.306191
Prob(F-statistic)	0.000000		

6) Uji Lagrange-Multiplier (Lm-test)

Lagrange Multiplier Tests for Random Effects

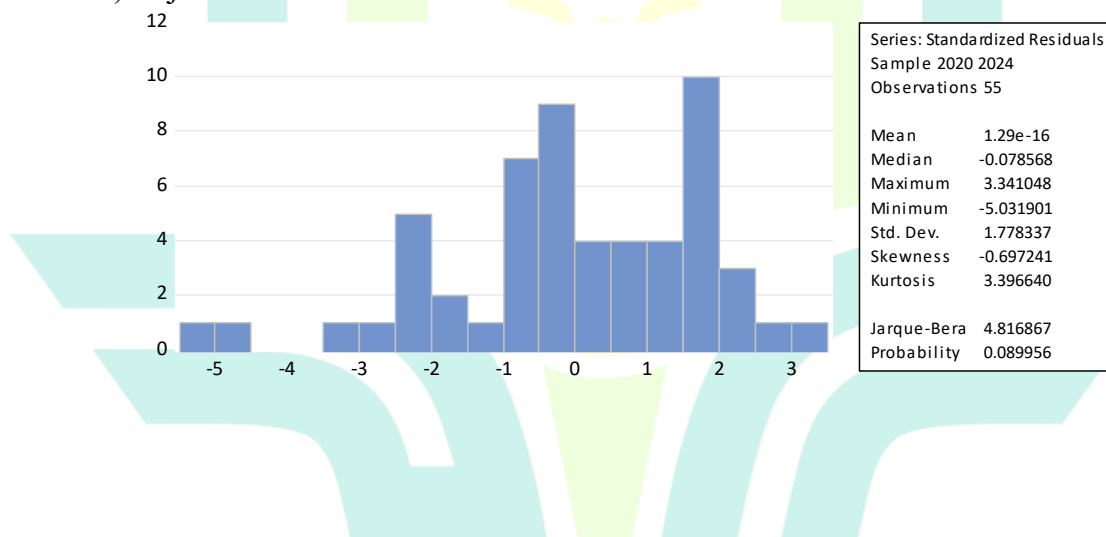
Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided
(all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	39.73281 (0.0000)	0.470927 (0.4926)	40.20373 (0.0000)
Honda	6.303396 (0.0000)	-0.686241 (0.7537)	3.971929 (0.0000)
King-Wu	6.303396 (0.0000)	-0.686241 (0.7537)	2.789327 (0.0026)
Standardized Honda	8.530828 (0.0000)	-0.497862 (0.6907)	2.001286 (0.0227)
Standardized King-Wu	8.530828 (0.0000)	-0.497862 (0.6907)	0.708320 (0.2394)
Gourieroux, et al.	--	--	39.73281 (0.0000)

3. Uji Asumsi Klasik

1) Uji Normalitas



2) Uji Multikolineritas

Variance Inflation Factors

Date: 04/24/25 Time: 14:10

Sample: 2020 2024

Included observations: 55

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.552769	2.097116	NA
DPK	1.17E-15	1.832067	1.174523
CAR	0.000120	2.404128	1.956735
MODAL	2.35E-14	1.940779	1.254437
NPF	0.039661	2.117833	2.116102
DPK_NPF	1.59E-16	2.030160	2.021712
CAR_NPF	1.06E-05	2.737235	2.724606
MODAL_NPF	3.60E-15	2.681996	2.681561

3) Uji Heterokedastisitas

Heteroskedasticity Test: Breusch-Pagan-Godfrey

Null hypothesis: Homoskedasticity

F-statistic	0.759793	Prob. F(7,47)	0.6234
Obs*R-squared	5.591140	Prob. Chi-Square(7)	0.5882
Scaled explained SS	2.487104	Prob. Chi-Square(7)	0.9281

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 04/24/25 Time: 15:32

Sample: 1 55

Included observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.627500	0.921351	2.851792	0.0064
DPK	2.57E-08	3.67E-08	0.699698	0.4876
CAR	-0.005186	0.029434	-0.176172	0.8609
MODAL	-3.10E-07	2.55E-07	-1.216658	0.2298
NPF	0.397417	0.427765	0.929055	0.3576
DPK_NPF	-2.23E-08	3.10E-08	-0.718565	0.4760
CAR_NPF	-0.012526	0.009272	-1.350899	0.1832
MODAL_NPF	1.17E-07	1.76E-07	0.666663	0.5082

R-squared	0.101657	Mean dependent var	1.992700
Adjusted R-squared	-0.032139	S.D. dependent var	2.219745
S.E. of regression	2.255133	Akaike info criterion	4.598018
Sum squared resid	239.0243	Schwarz criterion	4.889994
Log likelihood	-118.4455	Hannan-Quinn criter.	4.710927
F-statistic	0.759793	Durbin-Watson stat	1.867031
Prob(F-statistic)	0.623390		

4) Uji Autokorelasi

Dependent Variable: LOG(MURABAHAH)
 Method: Panel EGLS (Cross-section random effects)
 Date: 04/24/25 Time: 14:11
 Sample: 2020 2024
 Periods included: 5
 Cross-sections included: 11
 Total panel (balanced) observations: 55
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.70561	0.743484	14.39925	0.0000
DPK	7.53E-09	3.42E-08	0.220396	0.8265
CAR	0.014717	0.010954	1.343492	0.1856
MODAL	9.86E-07	1.53E-07	6.434090	0.0000
NPF	1.264685	0.199150	6.350415	0.0000
DPK_NPF	3.31E-08	1.26E-08	2.627247	0.0116
CAR_NPF	0.003848	0.003252	1.183467	0.2426
MODAL_NPF	-6.18E-07	6.00E-08	-10.29671	0.0000

Effects Specification		S.D.	Rho
Cross-section random		1.673810	0.8514
Idiosyncratic random		0.699280	0.1486

Weighted Statistics			
R-squared	0.790266	Mean dependent var	2.575910
Adjusted R-squared	0.759030	S.D. dependent var	1.464160
S.E. of regression	0.718738	Sum squared resid	24.27945
F-statistic	25.29913	Durbin-Watson stat	1.822849
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.504205	Mean dependent var	14.02559
Sum squared resid	170.7741	Durbin-Watson stat	0.259160

4. Uji Statistik

Dependent Variable: LOG(MURABAHAH)
 Method: Panel EGLS (Cross-section random effects)
 Date: 04/24/25 Time: 15:04
 Sample: 2020 2024
 Periods included: 5
 Cross-sections included: 11
 Total panel (balanced) observations: 55
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.70561	0.743484	14.39925	0.0000
DPK	7.53E-09	3.42E-08	0.220396	0.8265
CAR	0.014717	0.010954	1.343492	0.1856
MODAL	9.86E-07	1.53E-07	6.434090	0.0000
NPF	1.264685	0.199150	6.350415	0.0000
DPK_NPF	3.31E-08	1.26E-08	2.627247	0.0116
CAR_NPF	0.003848	0.003252	1.183467	0.2426
MODAL_NPF	-6.18E-07	6.00E-08	-10.29671	0.0000
Effects Specification				
			S.D.	Rho
Cross-section random			1.673810	0.8514
Idiosyncratic random			0.699280	0.1486
Weighted Statistics				
R-squared	0.790266	Mean dependent var		2.575910
Adjusted R-squared	0.759030	S.D. dependent var		1.464160
S.E. of regression	0.718738	Sum squared resid		24.27945
F-statistic	25.29913	Durbin-Watson stat		1.822849
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.504205	Mean dependent var		14.02559
Sum squared resid	170.7741	Durbin-Watson stat		0.259160

Lampiran 1.3 Daftar Riwayat Hidup

A. IDENTITAS

1. Nama : Fitriani Ayu Ningsih
2. Tempat Tanggal Lahir : Jakarta, 09-12-2000
3. Alamat Rumah : Jl.Rambutan Dukuh Kemlaten Desa Wanamulya
Pemalang, Jawa Tengah
4. Agama : Islam
5. Status : Mahasiswa
6. Kewarganegaraan : Indonesia
7. Nomor HP : 081225501006
8. Emil : fitrianiwinarsih202@gmail.com
9. Nama Ayah : Alm. Mohammad Soleh
10. Pekerjaan Ayah : -
11. Nama Ibu : Wastiah
12. Pekerjaan Ibu : Pedagang dan Ibu Rumah Tangga

B. RIWAYAT PENDIDIKAN

1. SDN 07 Petang, Jakarta
2. SMP N 220 SSN Jakarta
3. SMK AL-Chasanah Jakarta

C. PENGALAMAN ORGANISASI

1. Senyum Anak Nusantara, Volunter SN SAN 2022

Pekalongan, 5 Mei 2025



Fitriani Ayu Ningsih