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LAMPIRAN

PAREPARE

DATA OBSERVASI

NO	Unsur Yang Diteliti	YA	TIDAK
1	Non Performing Financing Mudharabah	√	-
2	Non Performing Financing Musayarakah	√	-



RASIO KEUANGAN PENTING (%)			KEY FINANCIAL RATIOS (%)			Description
Tahun	2025	2024	2023	2022	2021	
CAR	21,94%	20,52%	20,00%	20,72%	21,28%	Capital Adequacy Ratio
BOPO	95,79%	95,22%	95,14%	95,21%	96,80%	Operating Expenses to Operating Revenue
CER	75,86%	81,68%	65,77%	58,26%	57,22%	Cost Efficiency Ratio
FDI	84,66%	81,67%	75,87%	75,49%	86,12%	Financing to Deposit Ratio
NIM	6,18%	6,02%	5,94%	5,96%	5,72%	Net Income Margin
ROA	0,77%	0,82%	0,22%	0,42%	0,22%	Return on Assets
ROE	6,22%	7,46%	4,46%	2,49%	1,57%	Return on Equity
NPF Neto	1,84%	1,9%	4,75%	4,97%	1,98%	Non Performing Financing (NPF) - Net



BERKONTRIBUSI UNTUK PERTUMBUHAN BERKELANJUTAN



Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Mudharabah	5	,06	,42	,2380	,16453
Musyarakah	5	2,20	5,42	3,8720	1,41466
ROA	5	,31	,95	,5940	,26092
Valid N (listwise)	5				

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT ROA
  /METHOD=ENTER Mudharabah Musyarakah
  /SCATTERPLOT=(*SRESID ,*ZPRED)
  /RESIDUALS DURBIN
  /CASEWISE PLOT(ZRESID) OUTLIERS(3)
  /SAVE RESID.

```

Regression

Notes		
Output Created	21-JUL-2020 00:48:04	
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	5
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax	REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA	

		/CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT ROA /METHOD=ENTER Mudharabah Musyarakah /SCATTERPLOT=(*SRESID ,*ZPRED) /RESIDUALS DURBIN /CASEWISE PLOT(ZRESID) OUTLIERS(3) /SAVE RESID.
Resources	Processor Time	00:00:00,76
	Elapsed Time	00:00:00,89
	Memory Required	1700 bytes
	Additional Memory Required for Residual Plots	232 bytes
Variables Created or Modified	RES_1	Unstandardized Residual

Variables Entered/Removed ^a			
Mode	Variables Entered	Variables Removed	Method
1	Musyarakah, Mudharabah ^b		Enter
a. Dependent Variable: ROA			
b. All requested variables entered.			

Model Summary ^b					
Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,877 ^a	,770	,540	,17701	2,232

a. Predictors: (Constant), Musyarakah, Mudharabah
b. Dependent Variable: ROA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,210	2	,105	3,345	,230 ^b
	Residual	,063	2	,031		
	Total	,272	4			
a. Dependent Variable: ROA						
b. Predictors: (Constant), Musyarakah, Mudharabah						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,789	,270		2,923	,100
	Mudharabah	-1,409	,545	-,888	-2,583	,123
	Musyarakah	,036	,063	,196	,570	,626
a. Dependent Variable: ROA						

Residuals Statistics ^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,3455	,8715	,5940	,22894	5
Std. Predicted Value	-1,085	1,212	,000	1,000	5
Standard Error of Predicted Value	,126	,148	,137	,008	5
Adjusted Predicted Value	,2589	1,1091	,6206	,31708	5
Residual	-,15024	,14947	,00000	,12517	5
Std. Residual	-,849	,844	,000	,707	5
Stud. Residual	-1,371	1,358	-,046	1,150	5
Deleted Residual	-,39180	,38634	-,02655	,33360	5
Stud. Deleted Residual	-3,934	3,425	-,192	2,672	5
Mahal. Distance	1,225	2,003	1,600	,288	5

Cook's Distance	,010	1,007	,601	,478	5
Centered Leverage Value	,306	,501	,400	,072	5
a. Dependent Variable: ROA					

Variables Entered/Removed ^a			
Model	Variables Entered	Variables Removed	Method
1	Musyarakah, Mudharabah ^b	.	Enter
a. Dependent Variable: ROA			
b. All requested variables entered.			

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,789	,270		2,923	,100
	Mudharabah	-1,409	,545	-,888	-2,583	,123
	Musyarakah	,036	,063	,196	,570	,626
a. Dependent Variable: ROA						

Residuals Statistics ^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.3455	.8715	.5940	.22894	5
Residual	-.15024	.14947	.00000	.12517	5
Std. Predicted Value	-1,085	1,212	,000	1,000	5
Std. Residual	-,849	,844	,000	,707	5
a. Dependent Variable: ROA					

Regression

Notes		
Output Created	21-JUL-2020 00:19:27	
Comments		
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	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	5
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax	REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT ROA /METHOD=ENTER Mudharabah Musyarakah /SCATTERPLOT=(*SRESID ,*ZPRED) /RESIDUALS DURBIN /CASEWISE PLOT(ZRESID) OUTLIERS(3).	
Resources	Processor Time	00:00:02,42
	Elapsed Time	00:00:03,29
	Memory Required	1644 bytes
	Additional Memory Required for Residual Plots	232 bytes

Variables Entered/Removed ^a			
Mode	Variables Entered	Variables Removed	Method
1	Musyarakah,	.	Enter

	Mudharabah ^b		
a. Dependent Variable: Abs_RES			
b. All requested variables entered.			

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,958 ^a	,918	,837	,02209
a. Predictors: (Constant), Musyarakah, Mudharabah				
b. Dependent Variable: Abs_RES				

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,011	2	,005	11,269	,082 ^b
	Residual	,001	2	,000		
	Total	,012	4			
a. Dependent Variable: Abs_RES						
b. Predictors: (Constant), Musyarakah, Mudharabah						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,253	,034		7,522	,017
	Mudharabah	-,125	,068	-,377	-1,842	,207
	Musyarakah	-,032	,008	-,821	-4,010	,057
a. Dependent Variable: Abs_RES						

Notes		
Output Created	21-JUL-2020 02:23:34	
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>

	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	5
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		<pre> REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT ROA /METHOD=ENTER Mudharabah Musyarakah /SCATTERPLOT=(*SRESID ,*ZPRED). </pre>
Resources	Processor Time	00:00:00,81
	Elapsed Time	00:00:01,27
	Memory Required	1804 bytes
	Additional Memory Required for Residual Plots	232 bytes

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Musyarakah, Mudharabah ^b	.	Enter

a. Dependent Variable: ROA

b. All requested variables entered.

Coefficient Correlations^a

Model	Musyarakah	Mudharabah

			h	
1	Correlations	Musyarakah	1,000	-,166
		Mudharabah	-,166	1,000
	Covariances	Musyarakah	,004	-,006
		Mudharabah	-,006	,298

a. Dependent Variable: ROA

Collinearity Diagnostics ^a						
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Mudharabah	Musyarakah
1	1	2,759	1,000	,01	,03	,01
	2	,192	3,787	,06	,95	,09
	3	,049	7,510	,93	,01	,89

a. Dependent Variable: ROA

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N	5	
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,12516763
Most Extreme Differences	Absolute	,191
	Positive	,191
	Negative	-,156
Test Statistic		,191
Asymp. Sig. (2-tailed)		,200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

DAFTAR RIWAYAT HIDUP



Gusti Ayu Salsabila Askha Quri Alquraini, Lahir di Parepare pada tanggal 15 Februari 1998. Anak pertama dari empat bersaudara. Anak dari pasangan Gusti Made Darmayasa Santika dan Asma. Peneliti menyelesaikan pendidikan di TK Aisyah Sungguminasa pada tahun 2004 kemudian melanjutkan pendidikan di SDN Bonto-Bontoa Sungguminasa dan tamat pada tahun 2010. Pada tahun 2010 peneliti melanjutkan sekolah di SMPIT Al-Fityan Sungguminasa dan lulus pada tahun 2012. Pada tahun 2013 penulis melanjutkan sekolah di SMAN 1 Sungguminasa dan lulus pada tahun 2016 dan pada tahun yang sama peneliti melanjutkan pendidikan di Institut Agama Islam Negeri (IAIN) Fakultas Ekonomi dan Bisnis Islam Program Studi Perbankan Syariah (PS).

