

BAB V

KESIMPULAN DAN SARAN

A. Kesimpulan

Penelitian ini bertujuan untuk melihat pengaruh aspek eksternal dan aspek internal terhadap profitabilitas bank umum syariah di Indonesia. Profitabilitas dianggap sebagai indikator penting untuk menaksir kinerja keuangan perbankan secara keseluruhan. Banyak aspek yang mempengaruhi profitabilitas bank umum syariah akan tetapi yang di angkat dalam penelitian ini penyebab aspek eksternal yang meliputi inflasi, produk domestik bruto (PDB), nilai tukar, dan BI *Rate* dan penyebab aspek internal meliputi *non performing financing* (NPF), *financing to deposit ratio* (FDR), dan biaya operasional & pendapatan operasional (BOPO). Pengukuran profitabilitas dalam penelitian ini dua pendekatan yakni *return on aset* (ROA) dan *return on equity* (ROE). Aspek-aspek yang mempengaruhi profitabilitas ini di analisis dengan mengambil sampel 15 bank umum syariah di Indonesia menggunakan uji regresi linear berganda pada rentan waktu 2017-2021.

Hasil pengujian persial menunjukan bahwa.

1. Variabel NPF dan BOPO signifikan berpengaruh negatif terhadap profitabilitas ROA dan ROE.
2. Variabel inflasi dan FDR tidak signifikan berpengaruh positif terhadap profitabilitas ROA dan ROE.
3. Variabel PDB tidak signifikan berpengaruh negatif terhadap profitabilitas ROA dan ROE.

4. Variabel *BI Rate* signifikan berpengaruh negatif terhadap profitabilitas ROA dan tidak signifikan berpengaruh negatif terhadap profitabilitas ROE.
5. Variabel nilai tukar tidak signifikan berpengaruh positif terhadap profitabilitas ROA dan signifikan berpengaruh positif terhadap profitabilitas ROE.

Secara simultan seluruh variabel independen signifikan berpengaruh terhadap profitabilitas *return on assets* (ROA) maupun *return on equity* (ROE).

B. Saran

Berlandaskan kesimpulan yang telah dijelaskan di atas maka, saran yang diberikan yakni, bagi pihak manajemen agar dapat meningkatkan ROA dan ROE maka harus bank lebih selektif dalam mengelolah NPF, FDR, dan BOPO. Selain menjaga kepercayaan masyarakat juga akan menjaga kesehatan bank. Pihak bank juga tetap mempertahankan prinsip syariah yang jauh dengan prinsip riba (bunga). Sehingga perubahan suku bunga hanya berpengaruh kecil terhadap profitabilitas bank syariah.

Penelitian selanjutnya diharapkan untuk menambah variabel baru yang berkaitan dengan ekonomi makro sebagai aspek eksternal dan variabel aspek internal yang mempengaruhi profitabilitas perbankan syariah di Indonesia.

DAFTAR PUSTAKA

- Afiyanti Tripuspitorini, F., Akuntansi, J., & Negeri Bandung, P. (2020). Pengaruh Faktor Makroekonomi Terhadap Pertumbuhan Dana Pihak Ketiga Pada Bank Umum Syariah di Indonesia. *Jurnal Riset Akuntansi Dan Keuangan*, 8(1), 121–132. <https://doi.org/10.17509/jrak.v8i1.20228>
- Aldian, T., Ph, S., Student. D, Kharismasyah, A. Y., Darmawan, A., & Aziz, J. A. (2021). Macro Variables and Bank Peculiar Variable on Profitability: Empirical Study of Islamic Banking in Indonesia. *International Journal of Information, Business and Management*, 13(1), 79–92.
- Ali, M. (2015). *Macroeconomic Determinants of islamic Banks Profitability in Pakistan: a time series analysis*.
- Almunawwaroh, M., & Marliana, R. (2018). Pengaruh CAR, NPF dan FDR Terhadap Profitabilitas Bank Syariah di Indonesia. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 2(1), 1–17. <https://doi.org/10.29313/amwaluna.v2i1.3156>
- Aquinas, T., & Semitha, A. K. (2015). *Pengaruh BI Rate, Nilai Tukar Rupiah, dan Inflasi Terhadap Harga Saham SUB Sektor Perbankan*.
- Asrina, P., Syapsan, P. :, & Mayes, A. (2015). The Effect Of The Influence Of GDP, Exchange Rate, NPF, Ratio Operational Cost for Operational Income for Return on Asset of Islamic Banking in Indonesia. In *Jom FEKON* (Vol. 2, Issue 1).
- Astuti, R., Lopian, J., Rate, P. Van, Manajemen, J., & Bisnis, D. (2016). *Pengaruh Faktor Makro Ekonomi Terhadap Indeks Harga Saham Gabungan (IHSG) di Bursa Efek Indonesia (BEI) Periode 2006-2015*.
- Gani Irwan, & Amalia Sita. (2018). *Alat Analisis Data* (Cristian Putri, Ed.; 2nd ed.). Penerbit Andi.
- Ghozali, I. (2013). *Aplikasi Analisis dengan Program SPSS*. Universitas Diponegoro.

- Hafidh, A. A. (2021). Responses of Islamic Banking Variables to Monetary Policy Shocks in Indonesia. *Islamic Economic Studies*, 28(2), 174–190. <https://doi.org/10.1108/ies-11-2020-0049>
- Harmaen T, & Mangantar M. (2022). pengaruh Good Corporate Governance Terhadap Kinerja Keuangan Perbankan Syariah di Indonesia Periode 2014-2018. *Jurnal EMBE*, 10(2), 799–808.
- Hidayati, A. N., Tulungagung, I., Mayor, J., Timur, S., & 46, N. (2014). *Pengaruh Inflasi, BI Rate dan Kurs Terhadap Profitabilitas Bank Ssyariah di Indonesia*.
- Irsyad, M., Kosim, A. M., Hakim, H., Ekonomi, J., Fakultas, S., & Islam, A. (2014b). *Pengaruh PDB (Produk Domestik Bruto), Suku Bunga, dan Inflasi Terhadap Profitabilitas Bank Syariah*.
- Khaira Ummah, F., & Suprpto, D. E. (2015). Faktor-Faktor yang Mempengaruhi Profitabilitas pada bank Muamalat Indonesia. In *Jurnal Ekonomi dan Perbankan Syariah* (Vol. 3, Issue 2).
- Malik, R., Faisalabad, G., Sajjad, A., Baig, T., Abbass, Z., & Zia-Ur-Rehman, M. (2015). Bank Peculiar, Macroeconomic Causes and Profitability of Banks: An Evidence from Pakistan. *International Journal of Information, Business and Management*, 7(4). <https://ssrn.com/abstract=3495251>
- Muliawati, S., Khoiruddin, M., Manajemen, J., Ekonomi, F., & Negeri Semarang, U. (2015). Management Analysis Journal Faktor-Faktor Penentu Profitabilitas Bank Syariah di Indonesia. In *Management Analysis Journal* (Vol. 4, Issue 1). <http://journal.unnes.ac.id/sju/index.php/maj>
- Nugroho, L. (2022). İslâmi Bankacılık Sektörünün Performansında Şeriat Hedefleri ve Kârlılık Oranı İlişkisi. *Sosyoekonomi*, 243–259. <https://doi.org/10.17233/sosyoekonomi.2022.03.13>
- Prasaja, M. (2020). *Analisis Pengukuran Rasio Keuangan dan Makro Ekonomi Terhadap Profitabilitas Bank Syariah*.

- Riyanto, I. S., Dahlan, U. A., & Asakdiyah, S. (2016). Analisis Pengaruh Inflasi, Jumlah Uang Beredar dan Produk Domestik Bruto terhadap Return on Assets (ROA) Bank Syariah di Indonesia. In *Jurnal Fokus* (Vol. 6).
- Sudarsono, H. (2017). Analisis Pengaruh Kinerja Keuangan terhadap Profitabilitas Bank Syariah di Indonesia. *Economica: Jurnal Ekonomi Islam*, 8(2), 175–203. <https://doi.org/10.21580/economica.2017.8.2.1702>
- Sutrisno, S. (2023). Islamic Banking Profitability in Indonesia. *International Journal of Finance & Banking Studies* (2147-4486), 12(1), 01–09. <https://doi.org/10.20525/ijfbs.v12i1.2391>
- Syah, T. A. (2018). Pengaruh Inflasi, BI rate, NPF, dan BOPO Terhadap Profitabilitas Bank Umum Syariah di Indonesia. In *Jurnal Ekonomi Islam / Islamic Economics Journal* (Vol. 6, Issue 1). https://id.wikipedia.org/wiki/Bank_Rakyat_Indonesia,
- Ubaidillah. (2016). Analisis Faktor-Faktor yang Mempengaruhi Profitabilitas Bank Syariah di Indonesia. *Jurnal Ekonomi Islam*, 4, 151–188. [http://www.infoba6nknews.com/2014/05/perbankan-syariah-di-indonesia-perkembang-](http://www.infoba6nknews.com/2014/05/perbankan-syariah-di-indonesia-perkembang-wardana)
- wardana R, & widyarti E. (2015). Analisis Pengaruh CAR, FDR, NPF, BOPO, dan size Terhadap Profitabilitas pada Bank Uumum Syariah di Indonesia. *Diponegoro Journal of Managemen*, 4, 1–11.
- Wibowo, E. S., Syaichu, M., & Manajemen, J. (2013). Analisis Pengaruh Suku Bunga, Inflasi, CAR, BOPO, NPF Terhadap Profitabilitas Bank Syariah. *Diponegoro Journal Of Management*, 2(2), 1–10. <http://ejournal-s1.undip.ac.id/index.php/djom>
- Yahya, A. T., Akhtar, A., & Tabash, M. I. (2017). The impact of political instability, macroeconomic and bank-specific factors on the profitability of Islamic banks: An empirical evidence. *Investment Management and Financial Innovations*, 14(4), 30–39. [https://doi.org/10.21511/imfi.14\(4\).2017.04](https://doi.org/10.21511/imfi.14(4).2017.04)

<https://www.bi.go.id>
<https://www.ojk.go.id>
<https://www.bps.go.id>



LAMPIRAN I DATA SEKUNDER

VARIABEL INDEPENDEN									VARIABEL DEPENDEN	
Tahun	VARIABEL MACROECONOMI				VARIABEL KHUSUS BANK			ROA	ROE	
	BI Rate	Inflasi	PDB	Nilai Tukar	NPF	FDR	BOPO			
2021	Desember	3.50	1.87	0.71	0.43	2.59	70.12	84.33	1.55	0.12
	November	3.50	1.75	0.67	0.61	2.64	72.07	82.81	1.66	0.13
	Oktober	3.50	1.66	0.64	-0.34	3.04	75.50	83.79	1.59	0.12
	September	3.50	1.6	0.61	-0.97	3.19	75.26	81.69	1.87	0.14
	Agustus	3.50	1.59	0.57	-0.72	3.25	74.25	83.86	1.88	0.14
	Juli	3.50	1.52	0.53	1.01	3.23	74.11	83.48	1.91	0.14
	Juni	3.50	1.33	0.50	0.24	3.25	74.97	83.15	1.94	0.15
	Mei	3.50	1.68	0.46	-1.53	3.30	76.07	82.33	1.92	0.14
	April	3.50	1.42	0.42	0.93	3.29	76.83	81.86	1.97	0.15
	Maret	3.50	1.37	0.38	2.45	3.23	77.81	82.10	2.06	0.15
	Februari	3.50	1.38	0.35	0.16	3.18	76.51	82.98	2.15	0.15
Januari	3.75	1.55	0.31	-0.53	3.20	76.59	85.44	1.79	0.14	
2020	Desember	3.75	1.68	0.27	-0.76	3.13	76.36	85.55	1.40	0.10
	November	3.75	1.59	0.23	-3.26	3.22	77.61	86.10	1.35	0.10
	Oktober	4.00	1.44	0.19	-0.73	3.18	77.05	86.08	1.35	0.11
	September	4.00	1.42	0.15	0.68	3.28	77.06	86.12	1.36	0.11
	Agustus	4.00	1.32	0.11	0.97	3.30	79.56	86.22	1.36	0.11
	Juli	4.00	1.54	0.07	2.89	3.31	81.03	86.25	1.38	0.11
	Juni	4.25	1.96	0.03	-4.69	3.34	79.37	86.11	1.40	0.11
	Mei	4.50	2.19	-0.01	-5.61	3.35	80.50	85.72	1.44	0.11

VARIABEL INDEPENDEN									VARIABEL DEPENDEN	
Tahun	VARIABEL MACROECONOMI				VARIABEL KHUSUS BANK			ROA	ROE	
	BI Rate	Inflasi	PDB	Nilai Tukar	NPF	FDR	BOPO			
	April	4.50	2.67	-0.15	3.54	3.41	78.69	84.60	1.55	0.12
	Maret	4.50	2.96	0.00	10.36	3.43	78.93	83.04	1.86	0.15
	Februari	4.75	2.98	-0.14	0.38	3.38	77.02	82.78	1.85	0.15
	Januari	5.00	2.68	-2.24	-2.20	3.46	77.90	83.62	1.88	0.15
2019	Desember	5.00	2.72	-0.12	-0.45	3.23	77.91	85.45	1.73	0.13
	November	5.00	3.0	-0.08	-0.31	3.47	80.06	85.32	1.67	0.13
	Oktober	5.00	3.13	-0.03	0.13	3.49	79.10	85.55	1.65	0.13
	September	5.25	3.39	0.02	-1.08	3.32	81.56	85.14	1.66	0.13
	Agustus	5.50	3.49	0.07	1.73	3.44	80.85	85.95	1.64	0.13
	Juli	5.75	3.32	0.11	-1.55	3.36	79.90	85.58	1.82	0.13
	Juni	6.00	3.28	0.16	-1.08	3.36	79.74	85.72	1.61	0.13
	Mei	6.00	3.32	0.21	1.82	3.49	82.01	86.29	1.56	0.13
	April	6.00	2.83	0.26	-0.49	3.58	79.57	86.95	1.52	0.12
	Maret	6.00	2.48	0.31	1.31	3.44	78.38	87.82	1.46	0.12
	Februari	6.00	2.57	0.35	-1.03	3.44	77.52	89.09	1.32	0.11
	Januari	6.00	2.82	1.59	-2.27	3.39	77.92	87.69	1.51	0.12
2018	Desember	6.00	3.13	0.41	-0.99	3.26	78.53	89.18	0.63	0.10
	November	6.00	3.23	0.41	-3.65	3.93	79.69	89.17	0.73	0.09
	Oktober	5.75	3.16	0.41	2.17	3.95	79.17	89.36	0.70	0.09
	September	5.75	2.88	0.41	2.04	3.82	78.95	88.08	1.00	0.10

VARIABEL INDEPENDEN									VARIABEL DEPENDEN	
Tahun	VARIABEL MACROECONOMI				VARIABEL KHUSUS BANK			ROA	ROE	
	BI Rate	Inflasi	PDB	Nilai Tukar	NPF	FDR	BOPO			
	Agustus	5.50	3.2	0.41	1.15	3.95	80.45	88.64	0.98	0.10
	Juli	5.25	3.18	0.42	2.84	3.92	79.45	88.69	1.04	0.10
	Juni	5.25	3.12	0.42	-0.24	3.83	78.68	88.75	1.10	0.11
	Mei	4.75	3.23	0.42	1.67	4.86	79.65	88.90	1.11	0.11
	April	4.50	3.41	0.42	0.39	4.84	78.05	89.75	1.10	0.11
	Maret	4.25	3.4	0.42	1.08	4.56	77.63	89.90	1.12	0.10
	Februari	4.25	3.18	0.42	1.80	5.21	78.35	93.81	1.00	0.06
	Januari	4.25	3.25	0.42	-1.32	5.21	77.93	79.01	1.01	0.03
2017	Desember	4.25	3.61	0.42	0.14	4.77	79.65	94.91	0.63	0.05
	November	4.25	3.3	0.42	-0.13	5.27	80.07	94.05	0.73	0.06
	Oktober	4.25	3.58	0.42	1.74	4.91	80.94	94.16	0.70	0.06
	September	4.25	3.72	0.43	-0.28	4.41	80.12	91.68	1.00	0.09
	Agustus	4.50	3.82	0.43	0.01	4.49	81.78	92.03	0.98	0.09
	Juli	4.75	3.88	0.43	0.25	4.50	80.51	91.56	1.04	0.09
	Juni	4.75	4.37	0.43	-0.09	4.47	82.69	90.98	1.10	0.10
	Mei	4.75	4.33	0.43	0.18	4.75	81.96	92.26	1.11	0.10
	April	4.75	4.17	0.43	-0.37	4.82	81.36	92.31	1.10	0.10
	Maret	4.75	3.61	0.87	0.03	4.61	83.53	92.34	1.12	0.10
	Februari	4.75	3.83	0.00	-0.05	4.78	83.78	93.35	1.00	0.09
	Januari	4.75	3.49	2.20	-0.30	4.72	84.74	95.09	1.01	0.09



LAMPIRAN II HASIL UJI SPSS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Inflasi	60	1.32	4.37	2.7263	0.89534
PDB	60	-2.24	2.20	0.3235	0.49674
Nilai Tukar	60	-5.61	10.36	0.1352	2.16343
BI Rate	60	3.50	6.00	4.6167	0.83674
NPF	60	2.59	5.27	3.7672	0.69664
FDR	60	70.12	84.74	78.7225	2.67441
BOPO	60	79.01	95.09	87.2420	3.81807
ROA	60	0.63	2.15	1.3777	0.40082
Valid N (listwise)	60				

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Inflasi	60	1.32	4.37	2.7263	0.89534
PDB	60	-2.24	2.20	0.3235	0.49674
Nilai Tukar	60	-5.61	10.36	0.1352	2.16343
BI Rate	60	3.50	6.00	4.6167	0.83674
NPF	60	2.59	5.27	3.7672	0.69664
FDR	60	70.12	84.74	78.7225	2.67441
BOPO	60	79.01	95.09	87.2420	3.81807
ROE	60	0.03	0.15	0.1122	0.02637
Valid N (listwise)	60				

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	BOPO, Nilai Tukar, PDB, BI Rate, FDR, NPF, Inflasi ^b	.	Enter

a. Dependent Variable: ROA

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.848 ^a	0.720	0.682	0.22607	1.009

a. Predictors: (Constant), BOPO, Nilai Tukar, PDB, BI Rate, FDR, NPF, Inflasi

b. Dependent Variable: ROA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.821	7	0.974	19.067	<0,001 ^b
	Residual	2.658	52	0.051		
	Total	9.479	59			

a. Dependent Variable: ROA

b. Predictors: (Constant), BOPO, Nilai Tukar, PDB, BI Rate, FDR, NPF, Inflasi

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.	Collinearity
		B	Std. Error	Coefficients Beta			Statistics Tolerance
1	(Constant)	6.039	1.313		4.598	<0,001	
	Inflasi	0.077	0.073	0.172	1.053	0.297	0.203
	PDB	-0.016	0.064	-0.020	-0.253	0.801	0.849
	Nilai Tukar	0.010	0.014	0.052	0.701	0.487	0.971
	BI Rate	-0.136	0.054	-0.283	-2.496	0.016	0.419
	NPF	-0.273	0.085	-0.475	-3.215	0.002	0.247
	FDR	0.028	0.017	0.185	1.642	0.107	0.423
	BOPO	-0.062	0.013	-0.589	-4.705	<0,001	0.344

Coefficients^a

Model		Collinearity
		Statistics VIF
1	(Constant)	
	Inflasi	4.922
	PDB	1.177
	Nilai Tukar	1.030
	BI Rate	2.388
	NPF	4.055
	FDR	2.364
	BOPO	2.910

a. Dependent Variable: ROA

Coefficient Correlations^a

Model		BOPO	Nilai Tukar	PDB	BI Rate	FDR	NPF	
1	Correlations	BOPO	1.000	0.088	-0.311	-0.067	-0.246	-0.385
		Nilai Tukar	0.088	1.000	-0.030	0.099	-0.001	-0.005
		PDB	-0.311	-0.030	1.000	0.014	0.126	-0.057
		BI Rate	-0.067	0.099	0.014	1.000	-0.253	0.545
		FDR	-0.246	-0.001	0.126	-0.253	1.000	-0.162
		NPF	-0.385	-0.005	-0.057	0.545	-0.162	1.000

	Inflasi	-0.116	-0.119	0.109	-0.621	-0.151	-0.608
Covariances	BOPO	0.000	1.593E-5	0.000	-4.777E-5	-5.472E-5	0.000
	Nilai Tukar	1.593E-5	0.000	-2.697E-5	7.424E-5	-3.254E-7	-5.775E-6
	PDB	0.000	-2.697E-5	0.004	4.745E-5	0.000	0.000
	BI Rate	-4.777E-5	7.424E-5	4.745E-5	0.003	0.000	0.003
	FDR	-5.472E-5	-3.254E-7	0.000	0.000	0.000	0.000
	NPF	0.000	-5.775E-6	0.000	0.003	0.000	0.007
	Inflasi	0.000	0.000	0.001	-0.002	0.000	-0.004

Coefficient Correlations^a

Model		Inflasi	
1	Correlations	BOPO	-0.116
		Nilai Tukar	-0.119
		PDB	0.109
		BI Rate	-0.621
		FDR	-0.151
		NPF	-0.608
		Inflasi	1.000
	Covariances	BOPO	0.000
		Nilai Tukar	0.000
		PDB	0.001
		BI Rate	-0.002
		FDR	0.000
		NPF	-0.004
		Inflasi	0.005

a. Dependent Variable: ROA

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Inflasi	PDB	Nilai Tukar
1	1	6.250	1.000	0.00	0.00	0.01	0.00
	2	0.995	2.506	0.00	0.00	0.00	0.97
	3	0.657	3.085	0.00	0.00	0.85	0.00
	4	0.067	9.653	0.00	0.19	0.00	0.01
	5	0.026	15.503	0.00	0.00	0.04	0.01
	6	0.005	36.858	0.01	0.71	0.01	0.01
	7	0.000	114.456	0.06	0.01	0.10	0.01

8	0.000	148.811	0.92	0.08	0.00	0.00
---	-------	---------	------	------	------	------

Collinearity Diagnostics^a

Variance Proportions

Model	Dimension	BI Rate	NPF	FDR	BOPO
1	1	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00
	3	0.00	0.00	0.00	0.00
	4	0.00	0.00	0.00	0.00
	5	0.30	0.12	0.00	0.00
	6	0.66	0.73	0.01	0.01
	7	0.00	0.07	0.25	0.92
	8	0.04	0.07	0.74	0.07

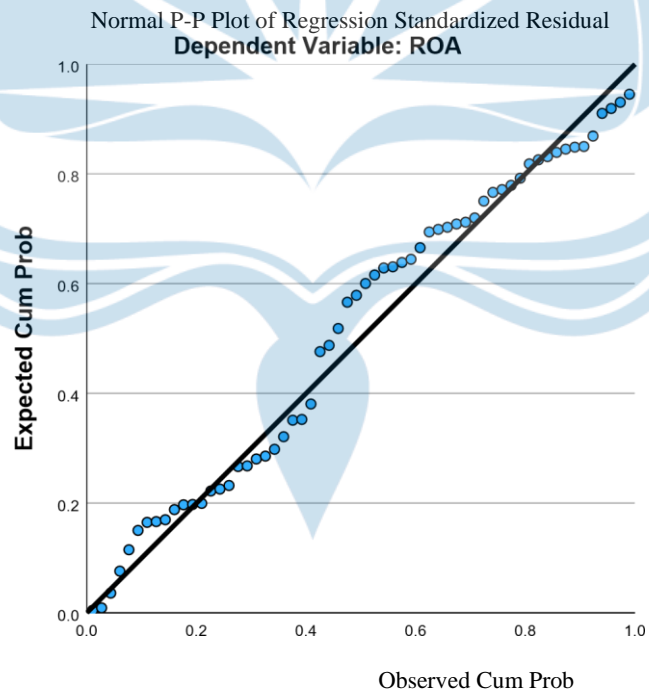
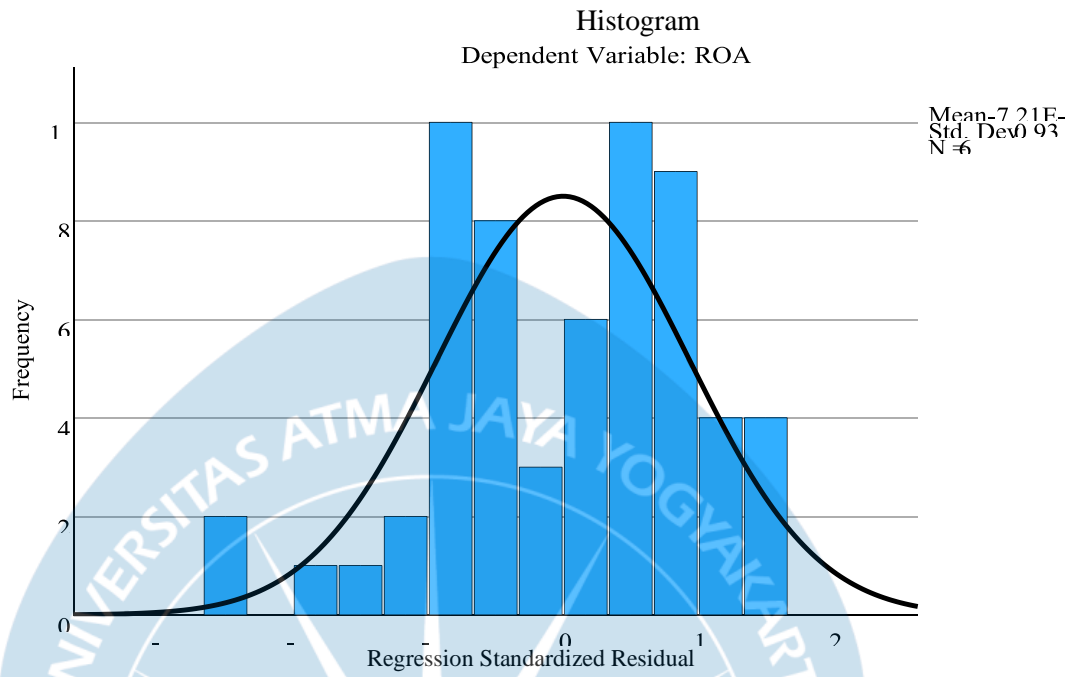
a. Dependent Variable: ROA

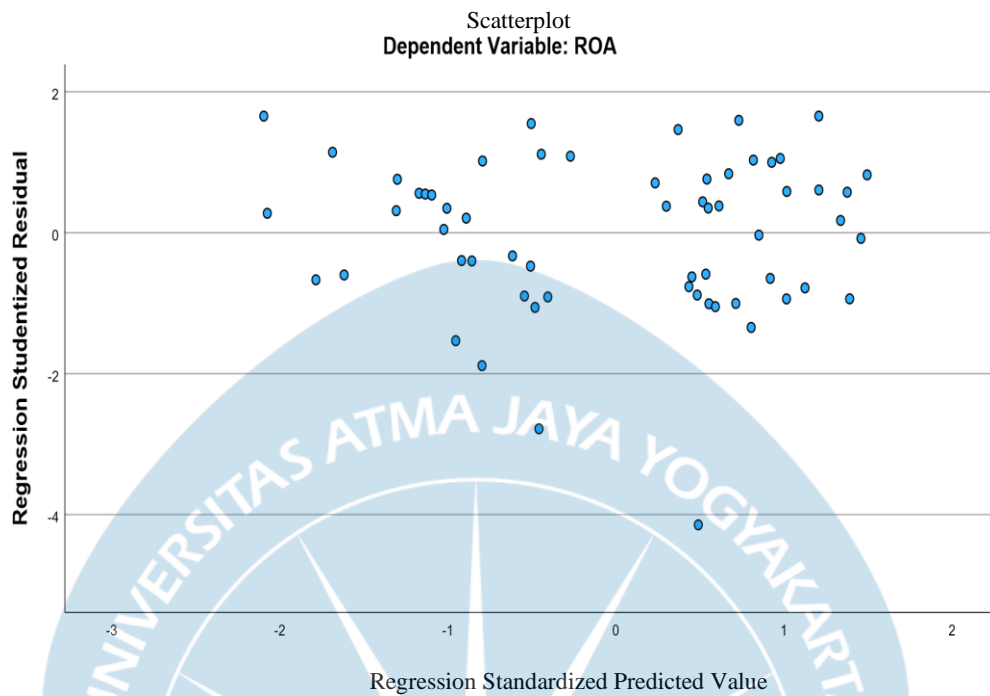
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	0.6655	1.8861	1.3777	0.34002	60
Std. Predicted Value	-2.094	1.495	0.000	1.000	60
Standard Error of Predicted Value	0.042	0.186	0.078	0.027	60
Adjusted Predicted Value	0.5814	2.6523	1.3908	0.38528	60
Residual	-0.59222	0.36170	0.00000	0.21223	60
Std. Residual	-2.620	1.600	0.000	0.939	60
Stud. Residual	-4.145	1.656	-0.020	1.099	60
Deleted Residual	-1.64229	0.51334	-0.01309	0.31856	60
Stud. Deleted Residual	-5.016	1.685	-0.037	1.172	60
Mahal. Distance	1.101	38.810	6.883	6.775	60
Cook's Distance	0.000	4.449	0.096	0.574	60
Centered Leverage Value	0.019	0.658	0.117	0.115	60

a. Dependent Variable: ROA

Charts





NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		60	
Normal Parameters ^{a,b}	Mean	0.0000000	
	Std. Deviation	0.21223466	
Most Extreme Differences	Absolute	0.107	
	Positive	0.064	
	Negative	-0.107	
Test Statistic		0.107	
Asymp. Sig. (2-tailed) ^c		0.087	
Monte Carlo Sig. (2-tailed) ^d	Sig.	0.084	
	99% Confidence Interval	Lower Bound	0.077
		Upper Bound	0.091

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	BOPO, Nilai Tukar, PDB, BI Rate, FDR, NPF, Inflasi ^b	.	Enter

a. Dependent Variable: ROE

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.808 ^a	0.652	0.605	0.01656	0.843

a. Predictors: (Constant), BOPO, Nilai Tukar, PDB, BI Rate, FDR, NPF, Inflasi

b. Dependent Variable: ROE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0.027	7	0.004	13.927	<0,001 ^b
	Residual	0.014	52	0.000		
	Total	0.041	59			

a. Dependent Variable: ROE

b. Predictors: (Constant), BOPO, Nilai Tukar, PDB, BI Rate, FDR, NPF, Inflasi

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance
		B	Std. Error				
1	(Constant)	0.277	0.096		2.879	0.006	
	Inflasi	0.007	0.005	0.250	1.379	0.174	0.203
	PDB	-0.002	0.005	-0.047	-0.529	0.599	0.849
	Nilai Tukar	0.002	0.001	0.140	1.692	0.097	0.971
	BI Rate	-0.005	0.004	-0.149	-1.176	0.245	0.419
	NPF	-0.031	0.006	-0.806	-4.894	<0,001	0.247
	FDR	0.002	0.001	0.152	1.211	0.231	0.423

BOPO	-0.002	0.001	-0.276	-1.975	0.054	0.344
------	--------	-------	--------	--------	-------	-------

Coefficients^a

Model	Collinearity Statistics	
		VIF
1	(Constant)	
	Inflasi	4.922
	PDB	1.177
	Nilai Tukar	1.030
	BI Rate	2.388
	NPF	4.055
	FDR	2.364
	BOPO	2.910

a. Dependent Variable: ROE

Model		Coefficient Correlations ^a						
		BOPO	Nilai Tukar	PDB	BI Rate	FDR	NPF	
1	Correlations	BOPO	1.000	0.088	-0.311	-0.067	-0.246	-0.385
		Nilai Tukar	0.088	1.000	-0.030	0.099	-0.001	-0.005
		PDB	-0.311	-0.030	1.000	0.014	0.126	-0.057
		BI Rate	-0.067	0.099	0.014	1.000	-0.253	0.545
		FDR	-0.246	-0.001	0.126	-0.253	1.000	-0.162
		NPF	-0.385	-0.005	-0.057	0.545	-0.162	1.000
		Inflasi	-0.116	0.119	0.109	-0.621	-0.151	-0.608
	Covariances	BOPO	9.283E-7	8.553E-8	-1.409E-6	-2.565E-7	-2.938E-7	-2.313E-6
		Nilai Tukar	8.553E-8	1.023E-6	-1.448E-7	3.986E-7	-1.747E-9	-3.100E-8
		PDB	-1.409E-6	-1.448E-7	2.219E-5	2.547E-7	7.348E-7	-1.674E-6
		BI Rate	-2.565E-7	3.986E-7	2.547E-7	1.586E-5	-1.247E-6	1.353E-5
		FDR	-2.938E-7	-1.747E-9	7.348E-7	-1.247E-6	1.537E-6	-1.250E-6
		NPF	-2.313E-6	-3.100E-8	-1.674E-6	1.353E-5	-1.250E-6	3.886E-5
		Inflasi	-5.967E-7	-6.458E-7	2.750E-6	-1.321E-5	-1.000E-6	-2.025E-5

Coefficient Correlations^a

Model		Inflasi		
1	Correlations	BOPO	-0.116	
		Nilai Tukar	-0.119	
		PDB	0.109	
		BI Rate	-0.621	
		FDR	-0.151	
		NPF	-0.608	
		Inflasi	1.000	
		Covariances	BOPO	-5.967E-7
			Nilai Tukar	-6.458E-7
	PDB		2.750E-6	
	BI Rate		-1.321E-5	
	FDR		-1.000E-6	
	NPF		-2.025E-5	
		Inflasi	2.855E-5	

a. Dependent Variable: ROE

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Inflasi	PDB	Nilai Tukar
1	1	6.250	1.000	0.00	0.00	0.01	0.00
	2	0.995	2.506	0.00	0.00	0.00	0.97
	3	0.657	3.085	0.00	0.00	0.85	0.00
	4	0.067	9.653	0.00	0.19	0.00	0.01
	5	0.026	15.503	0.00	0.00	0.04	0.01
	6	0.005	36.858	0.01	0.71	0.01	0.01
	7	0.000	114.456	0.06	0.01	0.10	0.01
	8	0.000	148.811	0.92	0.08	0.00	0.00

Collinearity Diagnostics^a

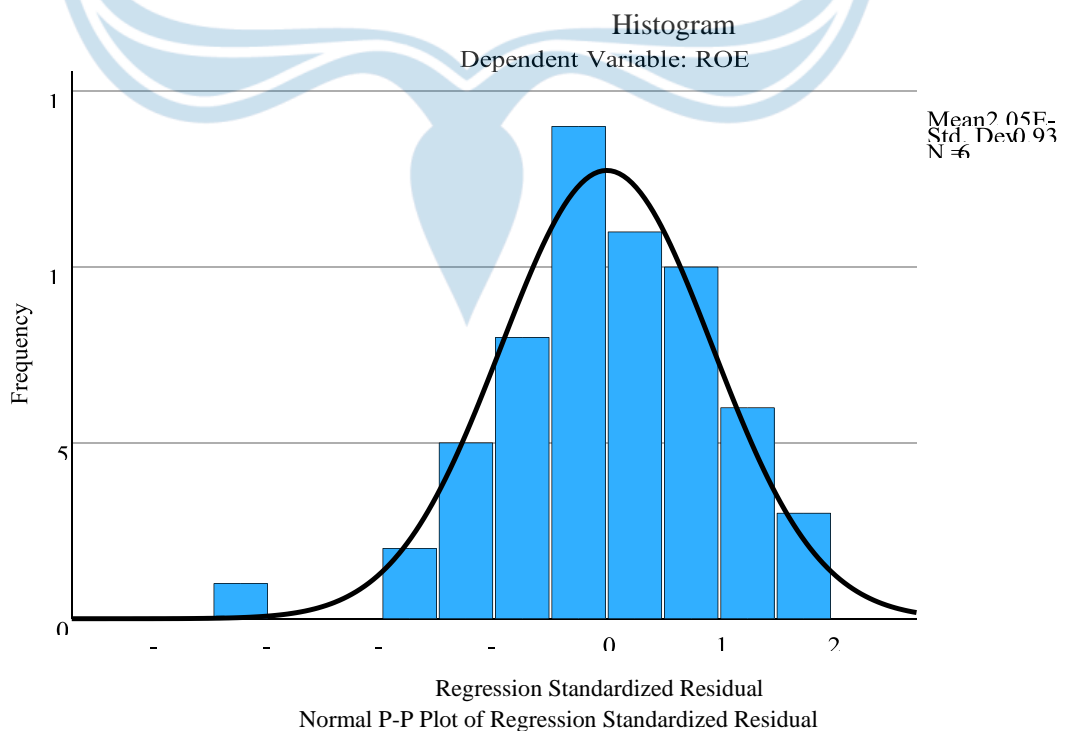
Model	Dimension	Variance Proportions			
		BI Rate	NPF	FDR	BOPO
1	1	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00
	3	0.00	0.00	0.00	0.00
	4	0.00	0.00	0.00	0.00
	5	0.30	0.12	0.00	0.00
	6	0.66	0.73	0.01	0.01
	7	0.00	0.07	0.25	0.92
	8	0.04	0.07	0.74	0.07

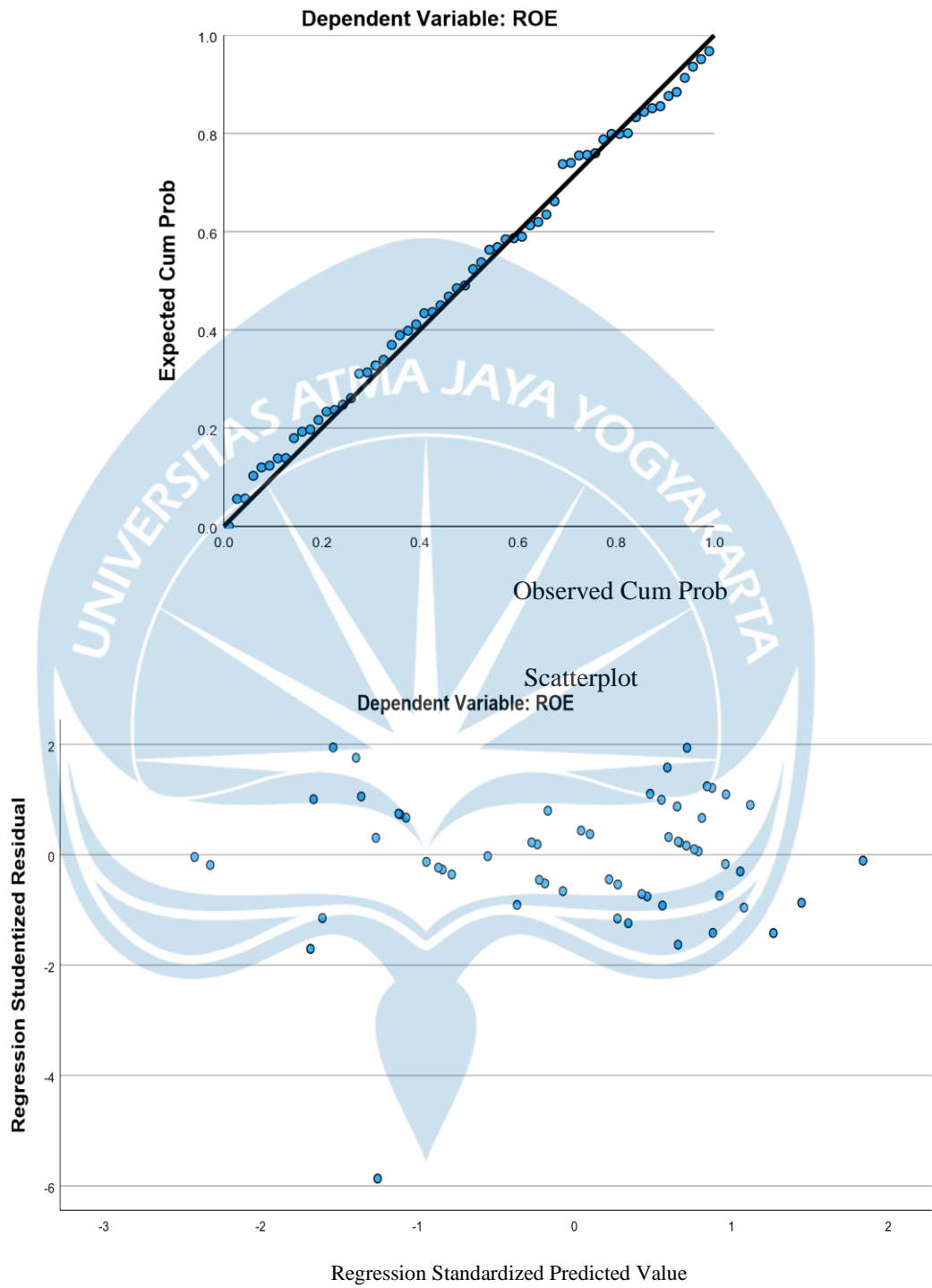
a. Dependent Variable: ROE

Residuals Statistics ^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	0.0606	0.1513	0.1122	0.02129	60
Std. Predicted Value	-2.420	1.840	0.000	1.000	60
Standard Error of Predicted Value	0.003	0.014	0.006	0.002	60
Adjusted Predicted Value	0.0607	0.2004	0.1138	0.02447	60
Residual	-0.05547	0.03057	0.00000	0.01555	60
Std. Residual	-3.348	1.846	0.000	0.939	60
Stud. Residual	-5.869	1.943	-0.035	1.181	60
Deleted Residual	-0.17038	0.04566	-0.00162	0.02757	60
Stud. Deleted Residual	-10.002	1.999	-0.102	1.585	60
Mahal. Distance	1.101	38.810	6.883	6.775	60
Cook's Distance	0.000	8.920	0.170	1.151	60
Centered Leverage Value	0.019	0.658	0.117	0.115	60

a. Dependent Variable: ROE

Charts







LAMPIRAN III TABEL DURBIN WASTON

Tabel Durbin-Watson (DW), $\alpha = 5\%$

n	k=6		k=7		k=8		k=9		k=10	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
11	0.2025	3.0045								
12	0.2681	2.8320	0.1714	3.1494						
13	0.3278	2.6920	0.2305	2.9851	0.1469	3.2658				
14	0.3890	2.5716	0.2856	2.8477	0.2001	3.1112	0.1273	3.3604		
15	0.4471	2.4715	0.3429	2.7270	0.2509	2.9787	0.1753	3.2160	0.1113	3.4382
16	0.5022	2.3881	0.3981	2.6241	0.3043	2.8601	0.2221	3.0895	0.1548	3.3039
17	0.5542	2.3176	0.4511	2.5366	0.3564	2.7569	0.2718	2.9746	0.1978	3.1840
18	0.6030	2.2575	0.5016	2.4612	0.4070	2.6675	0.3208	2.8727	0.2441	3.0735
19	0.6487	2.2061	0.5494	2.3960	0.4557	2.5894	0.3689	2.7831	0.2901	2.9740
20	0.6915	2.1619	0.5945	2.3394	0.5022	2.5208	0.4156	2.7037	0.3357	2.8854
21	0.7315	2.1236	0.6371	2.2899	0.5465	2.4605	0.4606	2.6332	0.3804	2.8059
22	0.7690	2.0902	0.6772	2.2465	0.5884	2.4072	0.5036	2.5705	0.4236	2.7345
23	0.8041	2.0609	0.7149	2.2082	0.6282	2.3599	0.5448	2.5145	0.4654	2.6704
24	0.8371	2.0352	0.7505	2.1743	0.6659	2.3177	0.5840	2.4643	0.5055	2.6126
25	0.8680	2.0125	0.7840	2.1441	0.7015	2.2801	0.6213	2.4192	0.5440	2.5604
26	0.8972	1.9924	0.8156	2.1172	0.7353	2.2463	0.6568	2.3786	0.5808	2.5132
27	0.9246	1.9745	0.8455	2.0931	0.7673	2.2159	0.6906	2.3419	0.6159	2.4703
28	0.9505	1.9585	0.8737	2.0715	0.7975	2.1884	0.7227	2.3086	0.6495	2.4312
29	0.9750	1.9442	0.9004	2.0520	0.8263	2.1636	0.7532	2.2784	0.6815	2.3956
30	0.9982	1.9313	0.9256	2.0343	0.8535	2.1410	0.7822	2.2508	0.7120	2.3631
31	1.0201	1.9198	0.9496	2.0183	0.8794	2.1205	0.8098	2.2256	0.7412	2.3332
32	1.0409	1.9093	0.9724	2.0038	0.9040	2.1017	0.8361	2.2026	0.7690	2.3058
33	1.0607	1.8999	0.9940	1.9906	0.9274	2.0846	0.8612	2.1814	0.7955	2.2806
34	1.0794	1.8913	1.0146	1.9785	0.9497	2.0688	0.8851	2.1619	0.8209	2.2574
35	1.0974	1.8835	1.0342	1.9674	0.9710	2.0544	0.9079	2.1440	0.8452	2.2359
36	1.1144	1.8764	1.0529	1.9573	0.9913	2.0410	0.9297	2.1274	0.8684	2.2159
37	1.1307	1.8700	1.0708	1.9480	1.0107	2.0288	0.9505	2.1120	0.8906	2.1975
38	1.1463	1.8641	1.0879	1.9394	1.0292	2.0174	0.9705	2.0978	0.9118	2.1803
39	1.1612	1.8587	1.1042	1.9315	1.0469	2.0069	0.9895	2.0846	0.9322	2.1644
40	1.1754	1.8538	1.1198	1.9243	1.0639	1.9972	1.0078	2.0723	0.9517	2.1495
41	1.1891	1.8493	1.1348	1.9175	1.0802	1.9881	1.0254	2.0609	0.9705	2.1356
42	1.2022	1.8451	1.1492	1.9113	1.0958	1.9797	1.0422	2.0502	0.9885	2.1226
43	1.2148	1.8413	1.1630	1.9055	1.1108	1.9719	1.0584	2.0403	1.0058	2.1105
44	1.2269	1.8378	1.1762	1.9002	1.1252	1.9646	1.0739	2.0310	1.0225	2.0991
45	1.2385	1.8346	1.1890	1.8952	1.1391	1.9578	1.0889	2.0222	1.0385	2.0884
46	1.2497	1.8317	1.2013	1.8906	1.1524	1.9514	1.1033	2.0140	1.0539	2.0783
47	1.2605	1.8290	1.2131	1.8863	1.1653	1.9455	1.1171	2.0064	1.0687	2.0689
48	1.2709	1.8265	1.2245	1.8823	1.1776	1.9399	1.1305	1.9992	1.0831	2.0600
49	1.2809	1.8242	1.2355	1.8785	1.1896	1.9346	1.1434	1.9924	1.0969	2.0516
50	1.2906	1.8220	1.2461	1.8750	1.2011	1.9297	1.1558	1.9860	1.1102	2.0437
51	1.3000	1.8201	1.2563	1.8718	1.2122	1.9251	1.1678	1.9799	1.1231	2.0362
52	1.3090	1.8183	1.2662	1.8687	1.2230	1.9208	1.1794	1.9743	1.1355	2.0291
53	1.3177	1.8166	1.2758	1.8659	1.2334	1.9167	1.1906	1.9689	1.1476	2.0224
54	1.3262	1.8151	1.2851	1.8632	1.2435	1.9128	1.2015	1.9638	1.1592	2.0161
55	1.3344	1.8137	1.2940	1.8607	1.2532	1.9092	1.2120	1.9590	1.1705	2.0101

n	k=6		k=7		k=8		k=9		k=10	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
56	1.3424	1.8124	1.3027	1.8584	1.2626	1.9058	1.2222	1.9545	1.1814	2.0044
57	1.3501	1.8112	1.3111	1.8562	1.2718	1.9026	1.2320	1.9502	1.1920	1.9990
58	1.3576	1.8101	1.3193	1.8542	1.2806	1.8995	1.2416	1.9461	1.2022	1.9938
59	1.3648	1.8091	1.3272	1.8523	1.2892	1.8967	1.2509	1.9422	1.2122	1.9889
60	1.3719	1.8082	1.3349	1.8505	1.2976	1.8939	1.2599	1.9386	1.2218	1.9843
61	1.3787	1.8073	1.3424	1.8488	1.3057	1.8914	1.2686	1.9351	1.2312	1.9798
62	1.3854	1.8066	1.3497	1.8472	1.3136	1.8889	1.2771	1.9318	1.2403	1.9756
63	1.3918	1.8058	1.3567	1.8457	1.3212	1.8866	1.2853	1.9286	1.2492	1.9716
64	1.3981	1.8052	1.3636	1.8443	1.3287	1.8844	1.2934	1.9256	1.2578	1.9678
65	1.4043	1.8046	1.3703	1.8430	1.3359	1.8824	1.3012	1.9228	1.2661	1.9641
66	1.4102	1.8041	1.3768	1.8418	1.3429	1.8804	1.3087	1.9200	1.2742	1.9606
67	1.4160	1.8036	1.3831	1.8406	1.3498	1.8786	1.3161	1.9174	1.2822	1.9572
68	1.4217	1.8032	1.3893	1.8395	1.3565	1.8768	1.3233	1.9150	1.2899	1.9540
69	1.4272	1.8028	1.3953	1.8385	1.3630	1.8751	1.3303	1.9126	1.2974	1.9510
70	1.4326	1.8025	1.4012	1.8375	1.3693	1.8735	1.3372	1.9104	1.3047	1.9481
71	1.4379	1.8021	1.4069	1.8366	1.3755	1.8720	1.3438	1.9082	1.3118	1.9452
72	1.4430	1.8019	1.4125	1.8358	1.3815	1.8706	1.3503	1.9062	1.3188	1.9426
73	1.4480	1.8016	1.4179	1.8350	1.3874	1.8692	1.3566	1.9042	1.3256	1.9400
74	1.4529	1.8014	1.4232	1.8343	1.3932	1.8679	1.3628	1.9024	1.3322	1.9375
75	1.4577	1.8013	1.4284	1.8336	1.3988	1.8667	1.3688	1.9006	1.3386	1.9352

Direproduksi oleh: Junaidi (<http://junaidichaniago.wordpress.com>) dari:
<http://www.stanford.edu>