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# LAMPIRAN

## Lampiran 1

### Hasil estimasi CEM dan FEM dengan Eviews 9

Dependent Variable: NPF?  
Method: Pooled Least Squares  
Date: 11/29/15 Time: 13:34  
Sample: 2009Q1 2014Q4  
Included observations: 24  
Cross-sections included: 3  
Total pool (balanced) observations: 72

| Variable           | Coefficient | Std. Error            | t-Statistic | Prob.    |
|--------------------|-------------|-----------------------|-------------|----------|
| GDP?               | 2.246802    | 0.310989              | 7.224696    | 0.0000   |
| RR?                | -0.113068   | 0.039883              | -2.835001   | 0.0060   |
| RF?                | 0.019402    | 0.012080              | 1.606105    | 0.1129   |
| INFLASI?           | -1.408061   | 0.520039              | -2.707608   | 0.0086   |
| R-squared          | -0.001545   | Mean dependent var    |             | 1.916667 |
| Adjusted R-squared | -0.045731   | S.D. dependent var    |             | 1.441341 |
| S.E. of regression | 1.473930    | Akaike info criterion |             | 3.667694 |
| Sum squared resid  | 147.7279    | Schwarz criterion     |             | 3.794176 |
| Log likelihood     | -128.0370   | Hannan-Quinn criter.  |             | 3.718047 |
| Durbin-Watson stat | 0.597698    |                       |             |          |

## Lampiran 2

Dependent Variable: NPF?  
 Method: Pooled EGLS (Cross-section weights)  
 Date: 11/29/15 Time: 13:35  
 Sample: 2009Q1 2014Q4  
 Included observations: 24  
 Cross-sections included: 3  
 Total pool (balanced) observations: 72  
 Linear estimation after one-step weighting matrix

| Variable              | Coefficient | Std. Error | t-Statistic | Prob.  |
|-----------------------|-------------|------------|-------------|--------|
| C                     | 7.493567    | 0.829804   | 9.030524    | 0.0000 |
| GDP?                  | -3.071289   | 0.655789   | -4.683350   | 0.0000 |
| RR?                   | -0.096632   | 0.030334   | -3.185590   | 0.0022 |
| RF?                   | -0.007852   | 0.007943   | -0.988536   | 0.3266 |
| INFLASI?              | -0.612373   | 0.288730   | -2.120917   | 0.0377 |
| Fixed Effects (Cross) |             |            |             |        |
| _BMI--C               | 0.421850    |            |             |        |
| _BSB--C               | -0.722925   |            |             |        |
| _BSM--C               | 0.301074    |            |             |        |

### Effects Specification

Cross-section fixed (dummy variables)

| Weighted Statistics   |          |                    |          |
|-----------------------|----------|--------------------|----------|
| R-squared             | 0.592285 | Mean dependent var | 2.128845 |
| Adjusted R-squared    | 0.554650 | S.D. dependent var | 1.439119 |
| S.E. of regression    | 0.983823 | Sum squared resid  | 62.91397 |
| F-statistic           | 15.73752 | Durbin-Watson stat | 1.344924 |
| Prob(F-statistic)     | 0.000000 |                    |          |
| Unweighted Statistics |          |                    |          |
| R-squared             | 0.537936 | Mean dependent var | 1.916667 |
| Sum squared resid     | 68.15445 | Durbin-Watson stat | 0.869536 |

### Lampiran 3

#### Hasil regresi panel FEM *weighted* dan *unweighted* dengan Eviews 9

Dependent Variable: NPF?  
 Method: Pooled Least Squares  
 Date: 11/29/15 Time: 13:35  
 Sample: 2009Q1 2014Q4  
 Included observations: 24  
 Cross-sections included: 3  
 Total pool (balanced) observations: 72

| Variable              | Coefficient | Std. Error | t-Statistic | Prob.  |
|-----------------------|-------------|------------|-------------|--------|
| C                     | 8.387562    | 1.046858   | 8.012129    | 0.0000 |
| GDP?                  | -3.668691   | 0.816545   | -4.492943   | 0.0000 |
| RR?                   | -0.089966   | 0.042794   | -2.102290   | 0.0394 |
| RF?                   | -0.001818   | 0.011414   | -0.159311   | 0.8739 |
| INFLASI?              | -0.923246   | 0.363958   | -2.536685   | 0.0136 |
| Fixed Effects (Cross) |             |            |             |        |
| _BMI--C               | 0.474711    |            |             |        |
| _BSB--C               | -0.665825   |            |             |        |
| _BSM--C               | 0.191114    |            |             |        |

#### Effects Specification

##### Cross-section fixed (dummy variables)

|                    |           |                       |          |
|--------------------|-----------|-----------------------|----------|
| R-squared          | 0.551863  | Mean dependent var    | 1.916667 |
| Adjusted R-squared | 0.510497  | S.D. dependent var    | 1.441341 |
| S.E. of regression | 1.008427  | Akaike info criterion | 2.946827 |
| Sum squared resid  | 66.10019  | Schwarz criterion     | 3.168169 |
| Log likelihood     | -99.08577 | Hannan-Quinn criter.  | 3.034944 |
| F-statistic        | 13.34083  | Durbin-Watson stat    | 0.999921 |
| Prob(F-statistic)  | 0.000000  |                       |          |

## Lampiran 4

Dependent Variable: NPF?  
 Method: Pooled EGLS (Cross-section weights)  
 Date: 11/29/15 Time: 13:35  
 Sample: 2009Q1 2014Q4  
 Included observations: 24  
 Cross-sections included: 3  
 Total pool (balanced) observations: 72  
 Linear estimation after one-step weighting matrix

| Variable              | Coefficient | Std. Error | t-Statistic | Prob.  |
|-----------------------|-------------|------------|-------------|--------|
| C                     | 7.493567    | 0.829804   | 9.030524    | 0.0000 |
| GDP?                  | -3.071289   | 0.655789   | -4.683350   | 0.0000 |
| RR?                   | -0.096632   | 0.030334   | -3.185590   | 0.0022 |
| RF?                   | -0.007852   | 0.007943   | -0.988536   | 0.3266 |
| INFLASI?              | -0.612373   | 0.288730   | -2.120917   | 0.0377 |
| Fixed Effects (Cross) |             |            |             |        |
| _BMI--C               | 0.421850    |            |             |        |
| _BSB--C               | -0.722925   |            |             |        |
| _BSM--C               | 0.301074    |            |             |        |

### Effects Specification

Cross-section fixed (dummy variables)

| Weighted Statistics   |          |                    |          |
|-----------------------|----------|--------------------|----------|
| R-squared             | 0.592285 | Mean dependent var | 2.128845 |
| Adjusted R-squared    | 0.554650 | S.D. dependent var | 1.439119 |
| S.E. of regression    | 0.983823 | Sum squared resid  | 62.91397 |
| F-statistic           | 15.73752 | Durbin-Watson stat | 1.344924 |
| Prob(F-statistic)     | 0.000000 |                    |          |
| Unweighted Statistics |          |                    |          |
| R-squared             | 0.537936 | Mean dependent var | 1.916667 |
| Sum squared resid     | 68.15445 | Durbin-Watson stat | 0.869536 |



Lampiran 5

**Nilai korelasi matrix variabel bebas dengan Eviews 9**

|         | RR        | RF        | INFLASI   | GDP       |
|---------|-----------|-----------|-----------|-----------|
| RR      | 1.000000  | -0.613697 | -0.207184 | -0.038047 |
| RF      | -0.613697 | 1.000000  | 0.210485  | 0.012820  |
| INFLASI | -0.207184 | 0.210485  | 1.000000  | -0.125886 |
| GDP     | -0.038047 | 0.012820  | -0.125886 | 1.000000  |

## Lampiran 6

### Data Siap Olah

| <b>BANK UMUM SYARIAH</b> | <b>Q</b> | <b>NPF (%)</b> | <b>Inf l a s i - p o l . (%)</b> | <b>RR (%)</b> | <b>RF (%)</b> | <b>GDP- p o l (%)</b> |
|--------------------------|----------|----------------|----------------------------------|---------------|---------------|-----------------------|
| MUAMALAT                 | 2009 Q1  | 7              | 0.12                             | 4.96          | 9.60          | 0.95                  |
| MUAMALAT                 | 2009 Q2  | 7              | 0.153333                         | 4.07          | 9.68          | 1.09453               |
| MUAMALAT                 | 2009 Q3  | 5              | 0.686667                         | 5.43          | 11.04         | 1.22266               |
| MUAMALAT                 | 2009 Q4  | 3              | 0.183333                         | 5.51          | 16.51         | 1.33359               |
| MUAMALAT                 | 2010 Q1  | 5              | 0.246667                         | 5.12          | 15.24         | 1.27266               |
| MUAMALAT                 | 2010 Q2  | 4              | 0.47                             | 7.28          | 15.24         | 1.50391               |
| MUAMALAT                 | 2010 Q3  | 3              | 0.923333                         | 7.31          | 14.56         | 1.56328               |
| MUAMALAT                 | 2010 Q4  | 3              | 0.526667                         | 5.28          | 16.42         | 1.60547               |
| MUAMALAT                 | 2011 Q1  | 3              | 0.233333                         | 5.12          | 16.98         | 1.61484               |
| MUAMALAT                 | 2011 Q2  | 3              | 0.12                             | 5.97          | 17.69         | 1.62891               |
| MUAMALAT                 | 2011 Q3  | 2              | 0.623333                         | 7.32          | 16.97         | 1.63203               |
| MUAMALAT                 | 2011 Q4  | 3              | 0.263333                         | 5.30          | 10.46         | 1.62422               |
| MUAMALAT                 | 2012 Q1  | 1              | 0.293333                         | 7.78          | 16.04         | 1.58203               |
| MUAMALAT                 | 2012 Q2  | 1              | 0.3                              | 5.77          | 17.59         | 1.56172               |
| MUAMALAT                 | 2012 Q3  | 1              | 0.553333                         | 6.17          | 18.67         | 1.53984               |
| MUAMALAT                 | 2012 Q4  | 1              | 0.256667                         | 9.23          | 19.37         | 1.51641               |
| MUAMALAT                 | 2013 Q1  | 1              | 0.713333                         | 9.16          | 19.41         | 1.49141               |
| MUAMALAT                 | 2013 Q2  | 1              | 0.3                              | 7.67          | 17.69         | 1.46484               |
| MUAMALAT                 | 2013 Q3  | 1              | 1.353333                         | 6.25          | 16.51         | 1.43672               |
| MUAMALAT                 | 2013 Q4  | 1              | 0.253333                         | 5.66          | 17.68         | 1.40703               |
| MUAMALAT                 | 2014 Q1  | 3              | 0.47                             | 5.95          | 11.65         | 1.37578               |
| MUAMALAT                 | 2014 Q2  | 1              | 0.19                             | 5.64          | 19.41         | 1.34297               |
| MUAMALAT                 | 2014 Q3  | 1              | 0.556667                         | 5.72          | 17.93         | 1.30859               |
| MUAMALAT                 | 2014 Q4  | 1              | 1.476667                         | 7.59          | 17.59         | 1.42734               |
| <b>BANK UMUM SYARIAH</b> | <b>Q</b> | <b>NPF (%)</b> | <b>Inf l a s i - p o l . (%)</b> | <b>RR (%)</b> | <b>RF (%)</b> | <b>GDP- p o l (%)</b> |
| MANDIRI                  | 2009 Q1  | 4              | 0.12                             | 5.66          | 17.43         | 0.95                  |
| MANDIRI                  | 2009 Q2  | 3              | 0.153333                         | 14.64         | 8.35          | 1.09453               |
| MANDIRI                  | 2009 Q3  | 4              | 0.686667                         | 12.96         | 7.77          | 1.22266               |
| MANDIRI                  | 2009 Q4  | 2              | 0.183333                         | 12.02         | 7.45          | 1.33359               |
| MANDIRI                  | 2010 Q1  | 1              | 0.246667                         | 16.68         | 6.36          | 1.27266               |
| MANDIRI                  | 2010 Q2  | 1              | 0.47                             | 17.81         | 7.30          | 1.50391               |
| MANDIRI                  | 2010 Q3  | 1              | 0.923333                         | 19.74         | 6.89          | 1.56328               |
| MANDIRI                  | 2010 Q4  | 1              | 0.526667                         | 20.57         | 12.09         | 1.60547               |
| MANDIRI                  | 2011 Q1  | 1              | 0.233333                         | 15.26         | 10.06         | 1.61484               |
| MANDIRI                  | 2011 Q2  | 1              | 0.12                             | 14.91         | 12.86         | 1.62891               |
| MANDIRI                  | 2011 Q3  | 1              | 0.623333                         | 13.88         | 13.05         | 1.63203               |
| MANDIRI                  | 2011 Q4  | 1              | 0.263333                         | 13.68         | 14.49         | 1.62422               |
| MANDIRI                  | 2012 Q1  | 1              | 0.293333                         | 20.74         | 10.35         | 1.58203               |
| MANDIRI                  | 2012 Q2  | 1              | 0.3                              | 17.63         | 12.91         | 1.56172               |
| MANDIRI                  | 2012 Q3  | 1              | 0.553333                         | 17.90         | 13.54         | 1.53984               |
| MANDIRI                  | 2012 Q4  | 1              | 0.256667                         | 16.60         | 15.85         | 1.51641               |
| MANDIRI                  | 2013 Q1  | 1              | 0.713333                         | 11.14         | 32.04         | 1.49141               |
| MANDIRI                  | 2013 Q2  | 1              | 0.3                              | 6.25          | 38.70         | 1.46484               |
| MANDIRI                  | 2013 Q3  | 1              | 1.353333                         | 7.67          | 36.82         | 1.43672               |
| MANDIRI                  | 2013 Q4  | 2              | 0.253333                         | 4.33          | 26.76         | 1.40703               |
| MANDIRI                  | 2014 Q1  | 3              | 0.47                             | 11.44         | 27.98         | 1.37578               |
| MANDIRI                  | 2014 Q2  | 4              | 0.19                             | 8.75          | 35.17         | 1.34297               |
| MANDIRI                  | 2014 Q3  | 1              | 0.556667                         | 3.37          | 87.65         | 1.30859               |

| MANDIRI           | 2014 Q4 | 2       | 1.476667           | 6.98   | 72.77  | 1.42734     |
|-------------------|---------|---------|--------------------|--------|--------|-------------|
| BANK UMUM SYARIAH | Q       | NPF (%) | Inflasi - pol. (%) | RR (%) | RF (%) | GDP-pol (%) |
| BRI               | 2009 Q1 | 4       | 0.12               | 4.08   | 14.40  | 0.95        |
| BRI               | 2009 Q2 | 3       | 0.153333           | 9.15   | 29.77  | 1.09453     |
| BRI               | 2009 Q3 | 1       | 0.686667           | 4.44   | 25.97  | 1.22266     |
| BRI               | 2009 Q4 | 1       | 0.183333           | 10.53  | 38.48  | 1.33359     |
| BRI               | 2010 Q1 | 1       | 0.246667           | 8.44   | 23.04  | 1.27266     |
| BRI               | 2010 Q2 | 2       | 0.47               | 6.91   | 30.48  | 1.50391     |
| BRI               | 2010 Q3 | 1       | 0.923333           | 7.91   | 35.23  | 1.56328     |
| BRI               | 2010 Q4 | 1       | 0.526667           | 7.95   | 38.41  | 1.60547     |
| BRI               | 2011 Q1 | 1       | 0.233333           | 7.23   | 39.95  | 1.61484     |
| BRI               | 2011 Q2 | 1       | 0.12               | 5.10   | 43.17  | 1.62891     |
| BRI               | 2011 Q3 | 1       | 0.623333           | 6.88   | 48.99  | 1.63203     |
| BRI               | 2011 Q4 | 1       | 0.263333           | 11.14  | 49.76  | 1.62422     |
| BRI               | 2012 Q1 | 1       | 0.293333           | 9.64   | 63.52  | 1.58203     |
| BRI               | 2012 Q2 | 1       | 0.3                | 5.68   | 68.10  | 1.56172     |
| BRI               | 2012 Q3 | 1       | 0.553333           | 3.40   | 72.08  | 1.53984     |
| BRI               | 2012 Q4 | 1       | 0.256667           | 3.37   | 73.32  | 1.51641     |
| BRI               | 2013 Q1 | 1       | 0.713333           | 2.83   | 74.21  | 1.49141     |
| BRI               | 2013 Q2 | 1       | 0.3                | 3.19   | 68.42  | 1.46484     |
| BRI               | 2013 Q3 | 1       | 1.353333           | 3.13   | 67.51  | 1.43672     |
| BRI               | 2013 Q4 | 2       | 0.253333           | 3.44   | 67.86  | 1.40703     |
| BRI               | 2014 Q1 | 1       | 0.47               | 3.31   | 69.44  | 1.37578     |
| BRI               | 2014 Q2 | 4       | 0.19               | 3.11   | 71.96  | 1.34297     |
| BRI               | 2014 Q3 | 3       | 0.556667           | 2.81   | 81.18  | 1.30859     |
| BRI               | 2014 Q4 | 1       | 1.476667           | 2.33   | 86.80  | 1.42734     |