LAMPIRAN

I. Data Variabel Dependen & Independen

TAHUN	Y	X1	X2	X3	X4	x5	x6
2010 Q1	1603771,9	8	121	50.206	2,302,989	2563662	68.543
2010 Q2	1704509,9	10	123	55.801	2,441,199	2678265	75.205
2010 Q3	1786196,6	10	122	60.970	2,507,923	2758066	83.454
2010 Q4	1769654,7	11	122	68.181	2,765,912	3008853	97.519
2011 Q1	1834355,1	11	121	74.253	2,834,568	3065827	101.189
2011 Q2	1928233	11	121	82.616	2,967,734	3195117	109.75
2011 Q3	2053745,4	11	120	92.839	3,143,975	3371453	123.362
2011 Q4	2015392,5	11	120	102.655	3,412,463	3652832	145.467
2012 Q1	2061338,3	11	120	109.116	3,663,111	3708726	151.862
2012 Q2	2162036,9	11	120	117.592	3,839,118	3891116	155.412
2012 Q3	2223641,6	11	120	130.357	3,948,283	4009368	168.66
2012 Q4	2168687,7	11	120	147.505	4,172,672	4262587	195.018
2013 Q1	2235288,5	11	120	161,08	4,231,772	4313832	209.603
2013 Q2	2342589,5	11	120	171,227	4,377,116	4461783	218.566
2013 Q3	2491158,5	11	120	177,32	4,637,620	4737308	227.711
2013 Q4	2477097,5	11	120	184,12	4,823,303	4954467	242.276
2014 Q1	2506300,2	11	120	184.964	4,822,425	4932997	240.915
2014 Q2	2618947,3	11	119	193.136	5,087,663	5198013	188.190
2014 Q3	2746762,4	12	119	196.563	5,311,287	5418830	195.085

2014 Q4	2697695,4	12	119	199.330	5,468,910	5615150	204.961
2015 Q1	2728180,7	12	119	147.136	5,673,253	5783994	198.553
2015 Q2	2867948,4	12	118	150.709	5,821,498	5933195	200.217
2015 Q3	2990645	12	118	151.157	6,040,938	6147284	204.025
2015 Q4	2939558,7	12	118	153.968	5,968,650	6132583	213.423
2016 Q1	2929269	12	118	152.967	6,030,583	6168182	213.061
2016 Q2	3073536,7	12	118	158.143	6,156,310	6362713	216.118
2016 Q3	3205019	13	118	171.979	6,315,962	6465680	241.937
2016 Q4	3193903,8	13	116	177.482	6,570,903	6729799	254.184
2017 Q1	3227762,1	13	115	178.081	6,678,819	6829581	257.775
2017 Q2	3366096,2	13	115	185.570	6,783,689	7025811	271.830
2017 Q3	3503438,9	13	115	186.152	6,984,992	7150388	275.946
2017 Q4	3489915,4	13	115		7,177,051	7387144	288.027

				189.880			
2018 Q1	3511653,7	13	115	190.064	7,232,823	7429891	294.267
2018 Q2	3685273,4	13	115	189.677	7,426,907	7650542	294.319
2018 Q3	3841755,2	14	115	198.536	7,569,940	7768873	306.121
2018 Q4	3798675,2	14	115	202.298	7,809,987	8068346	316.691

Sumber : Statitstik Perbankan OJK dan Kemendag

Keterangan :

Y = Produk Domestik Bruto (milliar Rupiah)

X1 = Jumlah Bank Umum Syariah (unit)

X2 = Jumlah Bank Umum Konvensional (unit)

X3 = Jumlah Pembiayaan Bank Umum Syariah (milliar Rupiah)

X4 = Jumlah Pembiayaan Bank Umum Konvensional (milliar Rupiah)

X5 = Total Asset Bank Umum Konvensional (milliar Rupiah)

X6 = Total Asset Bank Umum Syariah (milliar Rupiah)

II. Hasil Uji Stasioneritas

Variabel	Nilai ADF Test	Nilai Kritis Mackinnon			Keputusan
		1%	5%	10%	
Y	0.378984	-4.323.979	-3.580.623	-3.225.334	Tidak Stasioner
X1	-5.578.215	-4.243.644	-3.544.284	-3.204.699	Stasioner
X2	-3.102.709	-4.243.644	-3.544.284	-3.204.699	Tidak Stasioner
X3	-4.854.865	-4.243.644	-3.544.284	-3.204.699	Stasioner
X4	-2.599.822	-4.243.644	-3.544.284	-3.204.699	Tidak Stasioner
X5	-2.599.822	-4.252.879	-3.548.490	-3.207.094	Tidak Stasioner
X6	-1.734.805	-4.243.644	-3.544.284	-3.204.699	Tidak Stasioner

Variabel	Nilai ADF Test	Nilai Kritis Mackinnon			Keputusan
		1%	5%	10%	
Y	-5.776.392	-4.252.879	--3..548490	-3.207.094	Stasioner
X1	-8.569.906	-4.252.879	-3.548.490	-3.207.094	Stasioner
X2	-7.784.314	-4.252.879	-3.548.490	-3.207.094	Stasioner
X3	-8.988.495	-4.252.879	-3.548.490	-3.207.094	Stasioner
X4	-6.164.866	-4.252.879	-3.548.490	-3.207.094	Stasioner
X5	-7.969.590	-4.252.879	-3.548.490	-3.207.094	Stasioner
X6	-4.816.137	-4.252.879	-3.548.490	-3.207.094	Stasioner

III. Uji Kointegrasi

Null Hypothesis: ECT has a unit root
Exogenous: Constant
Lag Length: 4 (Automatic - based on SIC, maxlag=9)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-4.190124	0.0027
Test critical values:	1% level	-3.661661	
	5% level	-2.960411	
	10% level	-2.619160	

*MacKinnon (1996) one-sided p-values.

IV. Hasil Estimasi Jangka Panjang

Dependent Variable: Y
Method: Least Squares
Date: 11/21/19 Time: 21:17
Sample: 2010Q1 2018Q4
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2735006.	2004769.	1.364250	0.1830
X1	39284.08	22696.28	1.730860	0.0941
X2	-19898.06	15675.70	-1.269357	0.2144
X3	0.072160	0.437401	0.164975	0.8701
X4	-0.359541	0.196790	-1.827030	0.0780
X5	0.684015	0.198812	3.440502	0.0018
X6	325.8755	546.4780	0.596320	0.5556

R-squared	0.991484	Mean dependent var	2660557.
Adjusted R-squared	0.989723	S.D. dependent var	649224.7
S.E. of regression	65816.77	Akaike info criterion	25.19980
Sum squared resid	1.26E+11	Schwarz criterion	25.50771
Log likelihood	-446.5964	Hannan-Quinn criter.	25.30727
F-statistic	562.7554	Durbin-Watson stat	1.857658
Prob(F-statistic)	0.000000		

V. Hasil Estimasi Jangka Pendek

Dependent Variable: D(GDP)
Method: Least Squares
Date: 11/21/19 Time: 21:30
Sample (adjusted): 2010Q2 2018Q4
Included observations: 35 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	16370.67	27949.61	0.585721	0.5629
D(X1)	74929.79	29390.85	2.549426	0.0168
D(X2)	-17610.28	20510.46	-0.858600	0.3981
D(X3)	-0.154868	0.281549	-0.550057	0.5868
D(X4)	-0.132437	0.253721	-0.521979	0.6059
D(X5)	0.354069	0.258965	1.367247	0.1828
D(X6)	-576.7232	889.0483	-0.648697	0.5220
ECT(-1)	-0.816596	0.222634	-3.667884	0.0011

R-squared	0.418003	Mean dependent var	62711.52
Adjusted R-squared	0.267115	S.D. dependent var	71123.52
S.E. of regression	60887.94	Akaike info criterion	25.06909
Sum squared resid	1.00E+11	Schwarz criterion	25.42460
Log likelihood	-430.7091	Hannan-Quinn criter.	25.19181
F-statistic	2.770282	Durbin-Watson stat	1.895198
Prob(F-statistic)	0.026304		

VI. Hasil Uji Heteroskedastisitas

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	1.040987	Prob. F(6,29)	0.4196
Obs*R-squared	6.379550	Prob. Chi-Square(6)	0.3820
Scaled explained SS	2.994124	Prob. Chi-Square(6)	0.8096

VII. Hasil Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	4.925541	Prob. F(2,27)	0.0150
Obs*R-squared	9.623570	Prob. Chi-Square(2)	0.0081

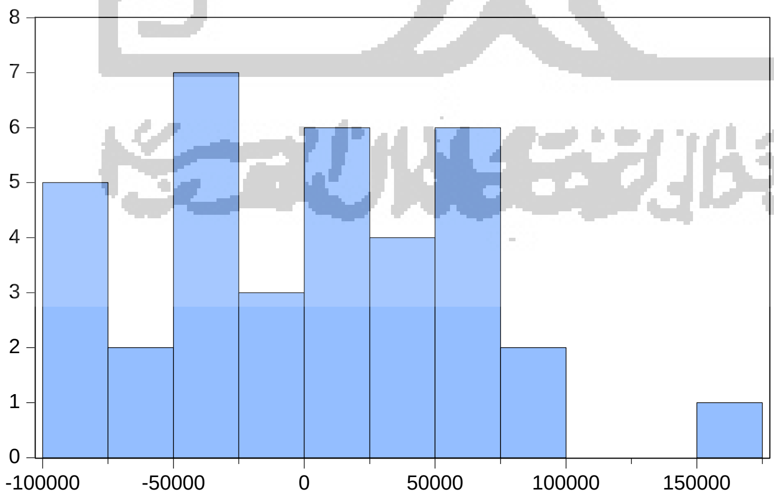
VIII. Hasil Uji perbaikan Autokorelasi

Dependent Variable: LOG(Y)
Method: Least Squares
Date: 12/04/19 Time: 23:15
Sample: 2010Q1 2018Q4
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	11.62779	3.702573	3.140462	0.0039
LOG(X1)	0.186951	0.093939	1.990131	0.0561
LOG(X2)	-1.518228	0.660974	-2.296954	0.0290
LOG(X3)	0.002137	0.003789	0.563941	0.5771
LOG(X4)	-0.498011	0.351401	-1.417216	0.1671
LOG(X5)	1.149362	0.359735	3.195024	0.0034
LOG(X6)	-0.027749	0.055310	-0.501704	0.6197

R-squared	0.991422	Mean dependent var	14.76419
Adjusted R-squared	0.989647	S.D. dependent var	0.250235
S.E. of regression	0.025462	Akaike info criterion	-4.330618
Sum squared resid	0.018801	Schwarz criterion	-4.022712
Log likelihood	84.95113	Hannan-Quinn criter.	-4.223151
F-statistic	558.5951	Durbin-Watson stat	1.815899
Prob(F-statistic)	0.000000		

IX. Hasil Uji Normalitas



Series: Residuals	
Sample 2010Q1 2018Q4	
Observations 36	
Mean	1.18e-09
Median	3693.321
Maximum	152960.3
Minimum	-91647.11
Std. Dev.	59910.31
Skewness	0.277627
Kurtosis	2.446501
Jarque-Bera	0.922001
Probability	0.630652