Lampiran 1

Perkembangan Jumlah Deposito Mudharabah 3 Bulan, Tingkat Bagi Hasil dan Suku Bunga 2009-2011

Periode	DM*	ΔDM	TBH	ΔTBH	SB	ΔSB
2009						
Januari	2,271	18,34%	9,17%	0,77%	11,32%	1,34%
Februari	2,642	16,34%	9,07%	-1,09%	11,12%	-1,77%
Maret	2,346	-11,20%	9,59%	5,73%	10,67%	-4,05%
April	2,889	23,15%	8,40%	-12,41%	10,11%	-5,25%
Mei	2,540	-12,08%	8,25%	-1,79%	9,68%	-4,25%
Juni	2,683	5,63%	8,13%	-1,45%	9,24%	-4,55%
Juli	3,386	26,20%	7,76%	-4,55%	8,92%	-3,46%
Agustus	3,719	9,83%	7,44%	-4,12%	8,68%	-2,69%
September	3,803	2,26%	7,36%	-1,08%	8,30%	-4,38%
Oktober	4,083	7,36%	7,51%	2,04%	7,94%	-4,34%
November	4,252	4,14%	7,19%	-4,26%	7,64%	-3,78%
Desember	4,544	6,87%	7,25%	0,83%	7,45%	-2,49%
2010						
Januari	4,942	8,76%	6,07%	-16,28%	6,87%	-7,79%
Februari	5,124	3,68%	6,86%	13,01%	6,67%	-2,91%
Maret	5,073	-1,00%	7,09%	3,35%	6,69%	0,30%
April	4,803	-5,32%	6,88%	-2,96%	6,89%	2,99%
Mei	5,081	5,79%	6,81%	-1,02%	6,89%	0,00%
Juni	4,832	-4,90%	6,67%	-2,06%	6,89%	0,00%
Juli	5,140	6,37%	6,85%	2,70%	6,91%	0,29%
Agustus	5,153	0,25%	7,03%	2,63%	6,90%	-0,14%
September	5,473	6,21%	6,86%	-2,42%	6,95%	0,72%
Oktober	5,409	-1,17%	7,14%	4,08%	6,86%	-1,29%
November	6,472	19,65%	6,28%	-12,04%	6,90%	0,58%
Desember	6,165	-4,74%	6,68%	6,37%	6,94%	0,58%
2011						
Januari	5,927	-3,86%	6,95%	0,14%	6,95%	0,14%
Februari	5,695	-3,91%	6,97%	0,29%	6,97%	0,29%
Maret	7,014	23,16%	7,05%	1,15%	7,05%	1,15%
April	7,564	7,84%	7,09%	0,57%	7,09%	0,57%
Mei	7,071	-6,52%	7,06%	-0,42%	7,06%	-0,42%
Juni	6,984	-1,23%	7,06%	0,00%	7,06%	0,00%
Juli	7,899	13,10%	7,05%	-0,14%	7,05%	-0,14%
Agustus	7,500	-5,05%	7,06%	0,14%	7,06%	0,14%
September	8,248	9,97%	7,19%	1,84%	7,19%	1,84%
Oktober	9,803	18,85%	7,21%	0,28%	7,21%	0,28%
November	10,630	8,44%	7,14%	-0,97%	7,14%	-0,97%
Desember	10,629	-0,01%	6,90%	-3,36%	6,90%	-3,36%

*dalam milyar Rupiah

Lampiran 2

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

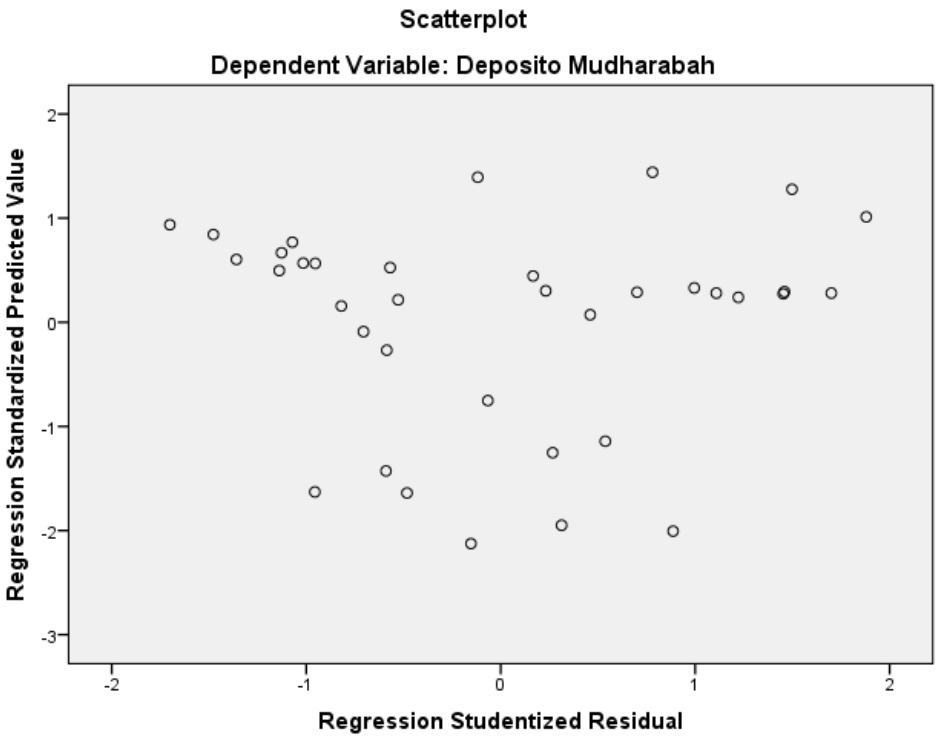
		Deposito Mudharabah	Nisbah Bagi Hasil	Suku Bunga
N		36	36	36
Normal Parameters[a,b]	Mean	9.7049	7.3728	7.6425
	Std. Deviation	.18045	.98232	1.13226
Most Extreme Differences	Absolute	.115	.164	.315
	Positive	.079	.164	.315
	Negative	-.115	-.105	-.195
Kolmogorov-Smirnov Z		.691	.986	1.893
Asymp. Sig. (2-tailed)		.726	.286	.002

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 3

Uji Linieritas



Hasil Estimasi Nisbah Bagi Hasil (X_1) dan Suku Bunga (X_2) Terhadap Deposito Mudharabah (Y)

Coefficients[a]

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	10.485	.119
	Nisbah Bagi Hasil	.080	.022
	Suku Bunga	-.179	.019

Lampiran 4

Uji F

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.877	2	.438	54.958	.000[a]
	Residual	.263	33	.008		
	Total	1.140	35			

a. Predictors: (Constant), Suku Bunga, Nisbah Bagi Hasil

b. Dependent Variable: Deposito Mudharabah

Uji t

Coefficients[a]

Model		Standardized Coefficients			Correlations		
		Beta	t	Sig.	Zero-order	Partial	Part
1	(Constant)		88.459	.000			
	Nisbah Bagi Hasil	.436	3.721	.001	-.353	.544	.311
	Suku Bunga	-1.126	-9.598	.000	-.820	-.858	-.803

Lampiran 5

Uji Determinasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.877[a]	.769	.755	.08930

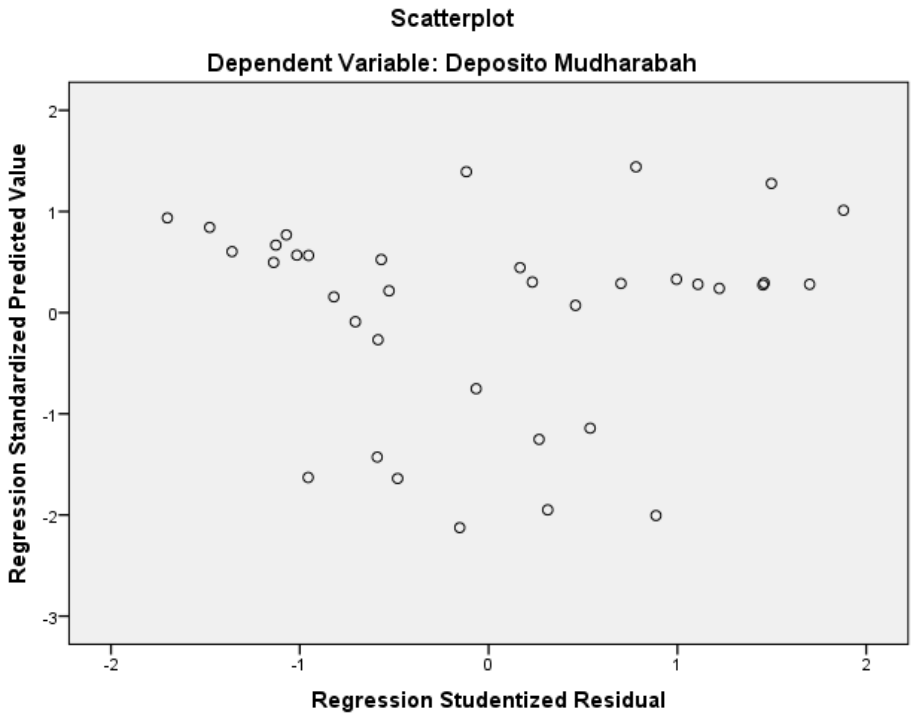
Uji Multikolinearitas

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Nisbah Bagi Hasil	.509	1.966
	Suku Bunga	.509	1.966

Lampiran 6

Uji Heterokedastisitas



Uji Autokorelasi

Model Summary[b]

Model	Change Statistics					Durbin-Watson
	R Square Change	F Change	df1	df2	Sig. F Change	
1	.769	54.958	2	33	.000	.521

Lampiran 7

Tabel Uji F

α = 0,05	df_1=(k-1)							
df_2=(n-k-1)	1	2	3	4	5	6	7	8
1	161.448	199.500	215.707	224.583	230.162	233.986	236.768	238.883
2	18.513	19.000	19.164	19.247	19.296	19.330	19.353	19.371
3	10.128	9.552	9.277	9.117	9.013	8.941	8.887	8.845
4	7.709	6.944	6.591	6.388	6.256	6.163	6.094	6.041
5	6.608	5.786	5.409	5.192	5.050	4.950	4.876	4.818
6	5.987	5.143	4.757	4.534	4.387	4.284	4.207	4.147
7	5.591	4.737	4.347	4.120	3.972	3.866	3.787	3.726
8	5.318	4.459	4.066	3.838	3.687	3.581	3.500	3.438
9	5.117	4.256	3.863	3.633	3.482	3.374	3.293	3.230
10	4.965	4.103	3.708	3.478	3.326	3.217	3.135	3.072
11	4.844	3.982	3.587	3.357	3.204	3.095	3.012	2.948
12	4.747	3.885	3.490	3.259	3.106	2.996	2.913	2.849
13	4.667	3.806	3.411	3.179	3.025	2.915	2.832	2.767
14	4.600	3.739	3.344	3.112	2.958	2.848	2.764	2.699
15	4.543	3.682	3.287	3.056	2.901	2.790	2.707	2.641
16	4.494	3.634	3.239	3.007	2.852	2.741	2.657	2.591
17	4.451	3.592	3.197	2.965	2.810	2.699	2.614	2.548
18	4.414	3.555	3.160	2.928	2.773	2.661	2.577	2.510
19	4.381	3.522	3.127	2.895	2.740	2.628	2.544	2.477
20	4.351	3.493	3.098	2.866	2.711	2.599	2.514	2.447
21	4.325	3.467	3.072	2.840	2.685	2.573	2.488	2.420
22	4.301	3.443	3.049	2.817	2.661	2.549	2.464	2.397
23	4.279	3.422	3.028	2.796	2.640	2.528	2.442	2.375
24	4.260	3.403	3.009	2.776	2.621	2.508	2.423	2.355
25	4.242	3.385	2.991	2.759	2.603	2.490	2.405	2.337
26	4.225	3.369	2.975	2.743	2.587	2.474	2.388	2.321
27	4.210	3.354	2.960	2.728	2.572	2.459	2.373	2.305
28	4.196	3.340	2.947	2.714	2.558	2.445	2.359	2.291
29	4.183	3.328	2.934	2.701	2.545	2.432	2.346	2.278
30	4.171	3.316	2.922	2.690	2.534	2.421	2.334	2.266
31	4.160	3.305	2.911	2.679	2.523	2.409	2.323	2.255
32	4.149	3.295	2.901	2.668	2.512	2.399	2.313	2.244
33	4.139	3.285	2.892	2.659	2.503	2.389	2.303	2.235
34	4.130	3.276	2.883	2.650	2.494	2.380	2.294	2.225
35	4.121	3.267	2.874	2.641	2.485	2.372	2.285	2.217
36	4.113	3.259	2.866	2.634	2.477	2.364	2.277	2.209
37	4.105	3.252	2.859	2.626	2.470	2.356	2.270	2.201
38	4.098	3.245	2.852	2.619	2.463	2.349	2.262	2.194
39	4.091	3.238	2.845	2.612	2.456	2.342	2.255	2.187
40	4.085	3.232	2.839	2.606	2.449	2.336	2.249	2.180
41	4.079	3.226	2.833	2.600	2.443	2.330	2.243	2.174
42	4.073	3.220	2.827	2.594	2.438	2.324	2.237	2.168
43	4.067	3.214	2.822	2.589	2.432	2.318	2.232	2.163
44	4.062	3.209	2.816	2.584	2.427	2.313	2.226	2.157
45	4.057	3.204	2.812	2.579	2.422	2.308	2.221	2.152
46	4.052	3.200	2.807	2.574	2.417	2.304	2.216	2.147
47	4.047	3.195	2.802	2.570	2.413	2.299	2.212	2.143
48	4.043	3.191	2.798	2.565	2.409	2.295	2.207	2.138
49	4.038	3.187	2.794	2.561	2.404	2.290	2.203	2.134

50	4.034	3.183	2.790	2.557	2.400	2.286	2.199	2.130
51	4.030	3.179	2.786	2.553	2.397	2.283	2.195	2.126
52	4.027	3.175	2.783	2.550	2.393	2.279	2.192	2.122
53	4.023	3.172	2.779	2.546	2.389	2.275	2.188	2.119
54	4.020	3.168	2.776	2.543	2.386	2.272	2.185	2.115
55	4.016	3.165	2.773	2.540	2.383	2.269	2.181	2.112
56	4.013	3.162	2.769	2.537	2.380	2.266	2.178	2.109
57	4.010	3.159	2.766	2.534	2.377	2.263	2.175	2.106
58	4.007	3.156	2.764	2.531	2.374	2.260	2.172	2.103
59	4.004	3.153	2.761	2.528	2.371	2.257	2.169	2.100
60	4.001	3.150	2.758	2.525	2.368	2.254	2.167	2.097
61	3.998	3.148	2.755	2.523	2.366	2.251	2.164	2.094
62	3.996	3.145	2.753	2.520	2.363	2.249	2.161	2.092
63	3.993	3.143	2.751	2.518	2.361	2.246	2.159	2.089
64	3.991	3.140	2.748	2.515	2.358	2.244	2.156	2.087
65	3.989	3.138	2.746	2.513	2.356	2.242	2.154	2.084
66	3.986	3.136	2.744	2.511	2.354	2.239	2.152	2.082
67	3.984	3.134	2.742	2.509	2.352	2.237	2.150	2.080
68	3.982	3.132	2.740	2.507	2.350	2.235	2.148	2.078
69	3.980	3.130	2.737	2.505	2.348	2.233	2.145	2.076
70	3.978	3.128	2.736	2.503	2.346	2.231	2.143	2.074
71	3.976	3.126	2.734	2.501	2.344	2.229	2.142	2.072
72	3.974	3.124	2.732	2.499	2.342	2.227	2.140	2.070
73	3.972	3.122	2.730	2.497	2.340	2.226	2.138	2.068
74	3.970	3.120	2.728	2.495	2.338	2.224	2.136	2.066
75	3.968	3.119	2.727	2.494	2.337	2.222	2.134	2.064
76	3.967	3.117	2.725	2.492	2.335	2.220	2.133	2.063
77	3.965	3.115	2.723	2.490	2.333	2.219	2.131	2.061
78	3.963	3.114	2.722	2.489	2.332	2.217	2.129	2.059
79	3.962	3.112	2.720	2.487	2.330	2.216	2.128	2.058
80	3.960	3.111	2.719	2.486	2.329	2.214	2.126	2.056
81	3.959	3.109	2.717	2.484	2.327	2.213	2.125	2.055
82	3.957	3.108	2.716	2.483	2.326	2.211	2.123	2.053
83	3.956	3.107	2.715	2.482	2.324	2.210	2.122	2.052
84	3.955	3.105	2.713	2.480	2.323	2.209	2.121	2.051
85	3.953	3.104	2.712	2.479	2.322	2.207	2.119	2.049
86	3.952	3.103	2.711	2.478	2.321	2.206	2.118	2.048
87	3.951	3.101	2.709	2.476	2.319	2.205	2.117	2.047
88	3.949	3.100	2.708	2.475	2.318	2.203	2.115	2.045
89	3.948	3.099	2.707	2.474	2.317	2.202	2.114	2.044
90	3.947	3.098	2.706	2.473	2.316	2.201	2.113	2.043
91	3.946	3.097	2.705	2.472	2.315	2.200	2.112	2.042
92	3.945	3.095	2.704	2.471	2.313	2.199	2.111	2.041
93	3.943	3.094	2.703	2.470	2.312	2.198	2.110	2.040
94	3.942	3.093	2.701	2.469	2.311	2.197	2.109	2.038
95	3.941	3.092	2.700	2.467	2.310	2.196	2.108	2.037
96	3.940	3.091	2.699	2.466	2.309	2.195	2.106	2.036
97	3.939	3.090	2.698	2.465	2.308	2.194	2.105	2.035
98	3.938	3.089	2.697	2.465	2.307	2.193	2.104	2.034
99	3.937	3.088	2.696	2.464	2.306	2.192	2.103	2.033
100	3.936	3.087	2.696	2.463	2.305	2.191	2.103	2.032

Lampiran 8

Tabel Uji t

df=(n-k)	α = 0.05	α = 0.025
1	6.314	12.706
2	2.920	4.303
3	2.353	3.182
4	2.132	2.776
5	2.015	2.571
6	1.943	2.447
7	1.895	2.365
8	1.860	2.306
9	1.833	2.262
10	1.812	2.228
11	1.796	2.201
12	1.782	2.179
13	1.771	2.160
14	1.761	2.145
15	1.753	2.131
16	1.746	2.120
17	1.740	2.110
18	1.734	2.101
19	1.729	2.093
20	1.725	2.086
21	1.721	2.080
22	1.717	2.074
23	1.714	2.069
24	1.711	2.064
25	1.708	2.060
26	1.706	2.056
27	1.703	2.052
28	1.701	2.048
29	1.699	2.045
30	1.697	2.042
31	1.696	2.040
32	1.694	2.037
33	1.692	2.035
34	1.691	2.032
35	1.690	2.030
36	1.688	2.028
37	1.687	2.026
38	1.686	2.024
39	1.685	2.023
40	1.684	2.021
41	1.683	2.020
42	1.682	2.018
43	1.681	2.017
44	1.680	2.015
45	1.679	2.014
46	1.679	2.013

df=(n-k)	α = 0.05	α = 0.025
47	1.678	2.012
48	1.677	2.011
49	1.677	2.010
50	1.676	2.009
51	1.675	2.008
52	1.675	2.007
53	1.674	2.006
54	1.674	2.005
55	1.673	2.004
56	1.673	2.003
57	1.672	2.002
58	1.672	2.002
59	1.671	2.001
60	1.671	2.000
61	1.670	2.000
62	1.670	1.999
63	1.669	1.998
64	1.669	1.998
65	1.669	1.997
66	1.668	1.997
67	1.668	1.996
68	1.668	1.995
69	1.667	1.995
70	1.667	1.994
71	1.667	1.994
72	1.666	1.993
73	1.666	1.993
74	1.666	1.993
75	1.665	1.992
76	1.665	1.992
77	1.665	1.991
78	1.665	1.991
79	1.664	1.990
80	1.664	1.990
81	1.664	1.990
82	1.664	1.989
83	1.663	1.989
84	1.663	1.989
85	1.663	1.988
86	1.663	1.988
87	1.663	1.988
88	1.662	1.987
89	1.662	1.987
90	1.662	1.987
91	1.662	1.986
92	1.662	1.986

RIWAYAT HIDUP

Wahidahtul Mukaromah, lahir di Jakarta tanggal 16 Agustus 1989. Anak pertama dari empat orang bersaudara. Tinggal di Jl. H.Taiman Utara No.31 Rt 09/10 Pasar Rebo, Jakarta Timur 13760. Menempuh pendidikan di TK Al Hida tahun 1994-1995, setelah itu melanjutkan ke SDN Gedong 11 Pagi (1995-2001). Kemudian ke SMPN 223 Jakarta tahun 2001-2004 dan berlanjut di SMAN 48 Jakarta (2004-2007). Setelah lulus SMA, penulis mengikuti SPMB dan diterima menjadi mahasiswa di Fakultas Ekonomi, program studi Pendidikan Ekonomi, konsentrasi Pendidikan Ekonomi Koperasi.

Saat masa studi, penulis pernah melakukan Praktik Kerja Lapangan (PKL) di Koperasi Karyawan Depag Jakarta Utara serta PPL (Praktek Pengalaman Lapangan) di SMAN 62 Jakarta. Sejak sekolah hingga kuliah penulis senang dengan aktifitas organisasi sebagai sarana pengembangan diri. Penulis pernah menjadi tutor pada sebuah lembaga bimbingan belajar (LBPP Solusi) dan hingga saat ini penulis aktif dalam sebuah lembaga training yang bernama Beewhite Management.