

DAFTAR KEPUSTAKAAN

- Departemen Agama RI. 1992. *Al Qur'an dan Terjemahannya*, Jakarta: Departemen Agama RI.
- Antonio, M. Syafi'i. 2001. *Perbankan Syariah dari Teori ke Praktek*, Jakarta: Gema Insani Press.
- An-Nabhani, Taqyuddin. 1996. *Membangun Sistem Ekonomi Alternatif*. Surabaya: Risalah Gusti.
- Azhari, Indra. 2005. *Sistem Operasional Bank Syariah*, Yogyakarta : SBTC.
- Al-Muslih, Abdullah. 2003. *Bunga Bank Haram?* Jakarta : Darul Haq.
- Arifin, Zainal. 2000. *Memahami Bank Syariah (Lingkup, peluang, Tantangan,dan Prospek)*, Jakarta: Alvabet.
- Chapra, Umer. 2000. *Sistem Moneter Islam*, Terjemahan. Jakarta: Gema Insani Press.
- Enders, Walter. 1995. *Applied Econometric Time Series*. New York: John Wiley and Sons Inc.
- Gujarati, Damodar. 2003. *Ekonometrika Dasar*. Terjemahan. Jakarta : Erlangga.
- Hamidi, M.L., 2003. *Jejak-jejak Ekonomi Syariah*, Jakarta: Senayan Abadi Publishing.
- Hendrianto. 2003. *Pengantar Ekonomika Mikro Islami*, Yogyakarta: Ekonisia.
- Karim, Adiwarmanto. 2004. *Bank Islam Analisa Fiqih dan Keuangan*, Edisi Kedua. Jakarta: Rajawali Pers.
- Manan, M. Abdul. 1997. *Teori dan Praktek Ekonomi Islam*, Terjemahan. Yogyakarta: Dhana Bakti Wakaf.
- Muhamad (Ed). 2004. *Manajemen Bank Syariah*, Yogyakarta: UPP AMP YKPN.
- . 2006. *Bank Syariah, Analisis Kekuatan, Kelemahan, Peluang dan Ancaman*, Yogyakarta: Ekonisia.

- . 2002. *Pengantar Akuntansi Syariah*, Jakarta: Salemba Empat.
- Martono. 2002. *Bank dan Lembaga Keuangan Lain*, Yogyakarta: Ekonisia.
- Miarsari, Suryani. 2005. *Analisis Pengaruh Penghimpunan Dana Pihak Ketiga Terhadap Pertumbuhan Penyaluran Dana Murabahah Pada Bank Syariah Mandiri dan Bank IFI Syariah Periode 2001/I – 2004/II*. Skripsi tidak dipublikasikan. Surabaya: Universitas Airlangga.
- Nugroho, Avianto. 2006. *Pengaruh Pertumbuhan Dana Pihak Ketiga, Suku Bunga Kredit Investasi dan Inflasi yang Diharapkan Terhadap Pertumbuhan Pembiayaan Mudharabah Perbankan Syariah Di Indonesia (Periode 2002.2 – 2006.4)*. Skripsi tidak dipublikasikan. Surabaya: Universitas Airlangga.
- Perwataatmadja, Karnaen dan M Syafi'i Antonio. 1992. *Apa dan Bagaimana Bank Islam*. Yogyakarta: PT Dana Bhakti Wakaf.
- Qardhawi, Yusuf. 2001. *Bunga Bank Haram*, Terjemahan. Jakarta: Media Eka Sarana.
- Sudarsono, Heri. 2004. *Bank dan Lembaga Keuangan Syariah*, Edisi Kedua. Yogyakarta: Ekonisia.
- Sudarsono, Heri dan Hendi Yogi Prabowo. 2004. *Istilah-Istilah Bank dan Lembaga Keuangan Syariah*. Yogyakarta: UII Perss.
- Saeed, Abdullah. 2003. *Bank Islam dan Bunga*, Yogyakarta : Pustaka Pelajar.
- Saddam, Muhammad. 2003. *Ekonomi Islam*, Terjemahan. Jakarta: Taramedia.
- Widarjono, Agus. 2005. *Ekonometrika Teori dan Aplikasi*. Yogyakarta : Ekonosia FE UII-Yogyakarta.
- www.bi.go.id.

LAMPIRAN

Lampiran 1

Data Regresi

Jumlah Giro *Wadi'ah*, Tabungan *Mudharabah*, Deposito *Mudharabah* dan Pembiayaan *Mudharabah* Periode Januari 2004 – Desember 2008 (Juta Rupiah)

Periode	MDRB	GW	TM	DM
2004;1	899,615	664,621	1,903,930	4,054,418
2004;2	950,356	667,976	2,022,065	4,128,395
2004;3	1,028,569	632,145	2,329,311	4,061,352
2004;4	1,197,380	691,747	2,587,834	4,102,143
2004;5	1,387,293	852,812	2,744,038	4,143,560
2004;6	1,459,218	1,062,701	2,531,194	4,721,955
2004;7	1,573,340	1,066,507	2,601,487	5,015,310
2004;8	1,654,906	1,228,501	2,700,678	5,419,136
2004;9	1,702,036	1,227,080	2,856,718	5,591,939
2004;10	1,883,594	1,202,784	2,884,014	6,013,457
2004;11	1,907,390	1,184,188	3,055,105	6,319,735
2004;12	2,062,202	1,620,115	3,263,759	6,978,243
2005;1	2,105,554	1,726,581	3,336,873	6,827,761
2005;2	2,235,654	1,631,227	3,364,727	6,767,585
2005;3	2,370,097	1,722,808	3,467,220	7,068,775
2005;4	2,516,904	1,625,619	3,582,252	7,591,167
2005;5	2,632,937	1,716,345	3,650,110	7,473,760
2005;6	2,744,612	1,754,518	3,753,840	7,849,166
2005;7	2,789,829	1,542,954	3,884,827	7,895,612
2005;8	2,896,243	1,632,513	3,893,715	8,090,808
2005;9	3,004,030	1,568,159	3,908,920	7,880,894
2005;10	3,140,335	1,604,777	3,979,340	8,001,382
2005;11	3,108,063	1,569,434	4,109,139	7,810,206
2005;12	3,123,759	2,045,333	4,370,568	9,166,428
2006;1	3,105,493	2,056,756	4,291,784	8,786,428
2006;2	3,130,456	2,122,283	4,382,251	8,368,067
2006;3	3,208,905	2,257,372	4,501,201	8,197,133
2006;4	3,336,051	2,241,480	4,651,541	8,295,678
2006;5	3,430,242	2,330,746	4,890,340	8,613,630
2006;6	3,560,848	2,657,588	4,971,785	8,803,355
2006;7	3,636,451	2,292,559	5,250,390	8,965,465
2006;8	3,697,849	2,632,552	5,298,025	9,176,479
2006;9	3,842,979	2,747,786	5,604,591	9,623,131
2006;10	3,949,879	2,824,210	5,749,437	10,282,438
2006;11	3,966,193	2,846,804	5,844,672	10,655,678
2006;12	4,062,200	3,415,747	6,430,355	10,826,079
2007;1	4,006,756	3,277,229	6,574,048	10,663,216
2007;2	4,000,939	3,553,997	6,550,882	10,949,402
2007;3	4,132,872	3,615,077	6,740,443	11,527,413
2007;4	4,323,222	2,533,241	6,707,827	12,766,540

2007;5	4,432,463	2,715,845	6,914,974	12,939,672
2007;6	4,686,835	3,187,509	7,187,821	12,338,926
2007;7	4,855,228	3,327,940	7,524,694	12,379,147
2007;8	5,029,130	3,366,363	7,693,895	12,248,321
2007;9	5,246,620	3,322,824	8,104,200	13,253,393
2007;10	5,355,091	3,348,958	8,479,723	13,644,654
2007;11	5,439,665	3,067,888	8,613,626	13,976,649
2007;12	5,577,912	3,750,376	9,454,060	14,807,234
2008;1	5,564,028	3,618,937	9,608,759	14,467,960
2008;2	5,718,651	3,612,847	9,751,940	15,366,297
2008;3	5,835,364	3,635,419	9,901,611	16,015,369
2008;4	6,094,843	3,829,593	10,249,021	16,985,349
2008;5	6,241,550	4,532,916	10,469,666	16,702,728
2008;6	6,518,102	5,045,965	10,857,850	17,144,708
2008;7	6,522,241	4,561,742	11,071,997	17,264,310
2008;8	6,602,340	3,838,914	10,851,576	17,668,277
2008;9	6,750,318	3,809,997	11,410,243	18,348,333
2008;10	6,590,458	3,803,150	11,731,978	18,582,620
2008;11	6,440,092	3,783,541	11,545,316	19,093,426
2008;12	6,205,284	4,238,337	12,470,952	20,142,859



Lampiran 2

HASIL ESTIMASI DENGAN EVIEWS 4.1

ESTIMASI REGRESI AWAL

Dependent Variable: MDRB

Method: Least Squares

Date: 07/28/09 Time: 08:24

Sample: 2004:01 2008:12

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-113666.1	130121.5	-0.873538	0.3861
GW	0.421791	0.090015	4.685796	0.0000
TM	0.072551	0.091012	0.797167	0.4287
DM	0.229510	0.059484	3.858373	0.0003
R-squared	0.977315	Mean dependent var		3757858.
Adjusted R-squared	0.976100	S.D. dependent var		1708856.
S.E. of regression	264185.3	Akaike info criterion		27.87103
Sum squared resid	3.91E+12	Schwarz criterion		28.01065
Log likelihood	-832.1309	F-statistic		804.1902
Durbin-Watson stat	0.473232	Prob(F-statistic)		0.000000

ESTIMASI REGRESI DENGAN METODE *DROPPING VARIABLE*

Dependent Variable: MDRB

Method: Least Squares

Date: 07/28/09 Time: 08:25

Sample: 2004:01 2008:12

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-190269.6	87454.02	-2.175653	0.0337
GW	0.443318	0.085593	5.179347	0.0000
DM	0.273535	0.022028	12.41735	0.0000
R-squared	0.977057	Mean dependent var		3757858.
Adjusted R-squared	0.976252	S.D. dependent var		1708856.
S.E. of regression	263339.2	Akaike info criterion		27.84898
Sum squared resid	3.95E+12	Schwarz criterion		27.95370
Log likelihood	-832.4694	F-statistic		1213.730
Durbin-Watson stat	0.500498	Prob(F-statistic)		0.000000

WHITE HETEROSCEDASTICITY TEST

White Heteroskedasticity Test:

F-statistic	2.553144	Probability	0.038102
Obs*R-squared	11.47210	Probability	0.042783

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 07/28/09 Time: 08:26

Sample: 2004:01 2008:12

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.32E+11	1.33E+11	1.747222	0.0863
GW	231338.0	164141.1	1.409385	0.1645
GW^2	0.051585	0.101917	0.506149	0.6148
GW*DM	-0.043529	0.047997	-0.906914	0.3685
DM	-94892.03	55029.20	-1.724394	0.0904
DM^2	0.009319	0.005743	1.622584	0.1105
R-squared	0.191202	Mean dependent var	6.59E+10	
Adjusted R-squared	0.116313	S.D. dependent var	1.34E+11	
S.E. of regression	1.26E+11	Akaike info criterion	54.04562	
Sum squared resid	8.52E+23	Schwarz criterion	54.25505	
Log likelihood	-1615.368	F-statistic	2.553144	
Durbin-Watson stat	1.247266	Prob(F-statistic)	0.038102	

LAGRANGE MULTIPLIER (LM) TEST

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	31.98370	Probability	0.000000
Obs*R-squared	32.26131	Probability	0.000000

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 07/28/09 Time: 08:27

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	57918.99	61704.04	0.938658	0.3520
GW	0.018612	0.059635	0.312101	0.7561
DM	-0.011214	0.015319	-0.732030	0.4673
RESID(-1)	1.010483	0.156789	6.444868	0.0000
RESID(-2)	-0.227274	0.161573	-1.406634	0.1652
R-squared	0.537688	Mean dependent var	3.96E-10	
Adjusted R-squared	0.504066	S.D. dependent var	258837.3	
S.E. of regression	182280.0	Akaike info criterion	27.14413	
Sum squared resid	1.83E+12	Schwarz criterion	27.31866	
Log likelihood	-809.3239	F-statistic	15.99185	
Durbin-Watson stat	1.808120	Prob(F-statistic)	0.000000	

ESTIMASI REGRESI DENGAN METODE NEWEY WEST

Dependent Variable: MDRB

Method: Least Squares

Date: 07/28/09 Time: 08:29

Sample: 2004:01 2008:12

Included observations: 60

Newey-West HAC Standard Errors & Covariance (lag truncation=3)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-190269.6	133486.8	-1.425381	0.1595
GW	0.443318	0.143199	3.095825	0.0030
DM	0.273535	0.039863	6.861796	0.0000
R-squared	0.977057	Mean dependent var	3757858.	
Adjusted R-squared	0.976252	S.D. dependent var	1708856.	
S.E. of regression	263339.2	Akaike info criterion	27.84898	
Sum squared resid	3.95E+12	Schwarz criterion	27.95370	
Log likelihood	-832.4694	F-statistic	1213.730	
Durbin-Watson stat	0.500498	Prob(F-statistic)	0.000000	