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CURRICULUM VITAE PENULIS

Nama	: BUDI MARTONO
Jenis Kelamin	: Laki-laki
Alamat	: Jl. Rancabulan no. 168 Ciumbuleuit, Bandung
Tempat, Tanggal Lahir	: Sumedang, 21 Agustus 1971
Agama	: Islam
Phone (WA)	: 081221966778
Email	: bdadot@gmail.com

Pendidikan Formal :

Tahun 1977-1983	: SDN Karang Pawitan Karawang
Tahun 1983-1986	: SMPN 1 Karawang
Tahun 1986-1989	: SMAN 1 Karawang, SMAN 2 Tanjung Karang Lampung, SMAN Cimindi Bandung
Tahun 1989-1994	: Universitas Padjadjaran, Fakultas Ilmu Sosial dan Ilmu Politik, Jurusan Hubungan Internasional
Tahun 2018-2022	: IAIN Syekh Nurjati Cirebon, Jurusan Ekonomi Syariah

Pengalaman Kerja :

Tahun 1997 – 2004	: Bank Universal, Assistant Manager
Tahun 2004 – 2009	: Bank Niaga, Tbk, Assistant Manager
Tahun 2009 – 2010	: Bank BRI Syariah, Manager
Tahun 2010 – sekarang	: Bank CIMB Niaga, Kantor Cabang Syariah, AVP

Pengalaman Organisasi :

Tahun 1989 – 1994	: Himpunan Mahasiswa Hubungan Internasional, FISIP, UNPAD
Tahun 1989 – 1994	: Unit Bola Basket UNPAD

Pengalaman Menulis Jurnal :

1. Transaksi Online Ditinjau dari Quran dan Hadits, Academia

```
DESCRIPTIVES VARIABLES=X1 X2 X3 X4 Y
  /STATISTICS=MEAN STDDEV MIN MAX.
```

Descriptives

Notes

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[DataSet0]

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	60	1.49	2.20	1.8260	.17310
NPF	60	.96	2.30	1.8878	.29103
BOPO	60	75.53	84.80	81.1507	2.41325
RENTABILITAS	60	1.56	2.36	1.9350	.19493
MARKET SHARE	60	4.88	6.15	5.5997	.34715
Valid N (listwise)	60				

```
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL
```

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/NOORIGIN
/DEPENDENT Y
/METHOD=ENTER X1 X2 X3 X4
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/SAVE RESID.
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Regression

Notes

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	Cases Used	Statistics are based on cases with no missing values for any variable used.
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	Additional Memory Required for Residual Plots	888 bytes
Variables Created or Modified	RES_1	Unstandardized Residual

[DataSet0]

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	RENTABILITAS, NPF, BOPO, ROA[b]	.	Enter

a. Dependent Variable: MARKET SHARE

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.904[a]	.818	.804	.15359	.438

a. Predictors: (Constant), RENTABILITAS, NPF, BOPO, ROA

b. Dependent Variable: MARKET SHARE

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.813	4	1.453	61.601	.000[b]
	Residual	1.297	55	.024		
	Total	7.110	59			

a. Dependent Variable: MARKET SHARE

b. Predictors: (Constant), RENTABILITAS, NPF, BOPO, ROA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.719	2.046		8.662	.000
	ROA	-.074	.408	-.037	-.181	.857
	NPF	-.445	.110	-.373	-4.060	.000
	BOPO	-.118	.022	-.823	-5.297	.000
	RENTABILITAS	-.796	.255	-.447	-3.129	.003

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	ROA	.080	12.453
	NPF	.393	2.546
	BOPO	.138	7.270
	RENTABILITAS	.162	6.157

a. Dependent Variable: MARKET SHARE

Coefficient Correlations[a]

Model			RENTABILITAS	NPF	BOPO	ROA
1	Correlations	RENTABILITAS	1.000	.275	-.410	-.838
		NPF	.275	1.000	-.730	-.452
		BOPO	-.410	-.730	1.000	.754
		ROA	-.838	-.452	.754	1.000
	Covariances	RENTABILITAS	.065	.008	-.002	-.087
		NPF	.008	.012	-.002	-.020
		BOPO	-.002	-.002	.000	.007
		ROA	-.087	-.020	.007	.166

a. Dependent Variable: MARKET SHARE

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	ROA	NPF	BOPO
	1	4.965	1.000	.00	.00	.00	.00
	2	.029	13.119	.00	.00	.18	.00
1	3	.005	30.294	.00	.01	.34	.01
	4	.001	70.472	.00	.34	.01	.00
	5	5.013E-005	314.691	.99	.64	.46	.99

Collinearity Diagnostics[a]

Model	Dimension	Variance Proportions
		RENTABILITAS
	1	.00
	2	.01
1	3	.04
	4	.75
	5	.20

a. Dependent Variable: MARKET SHARE

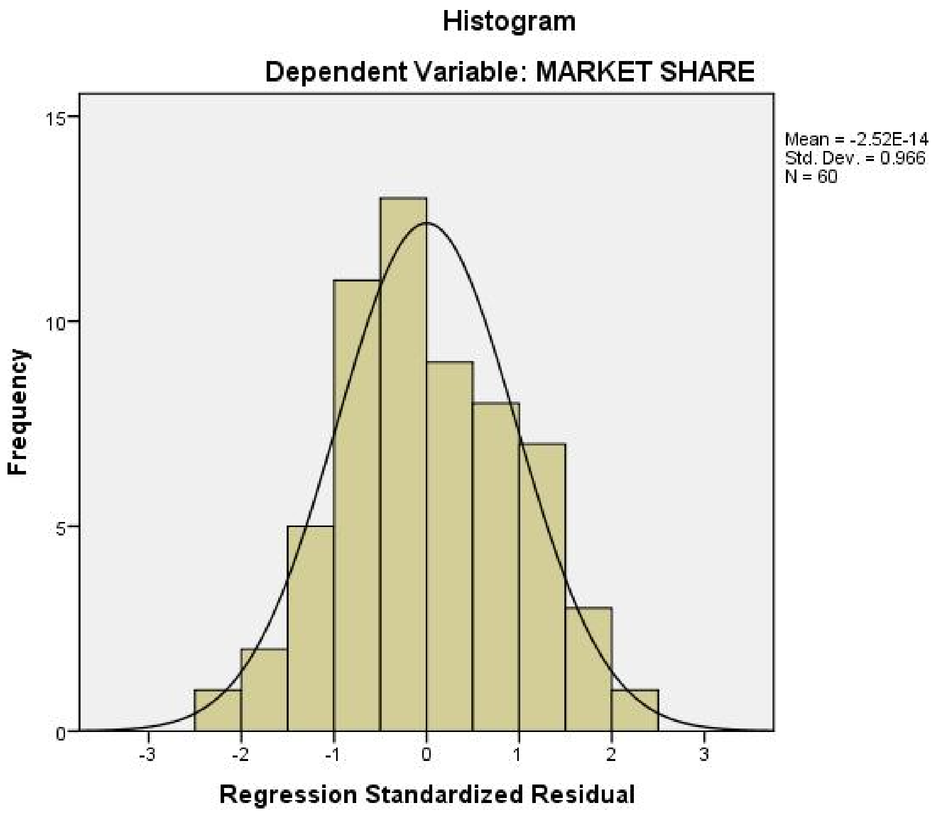
Residuals Statistics[a]

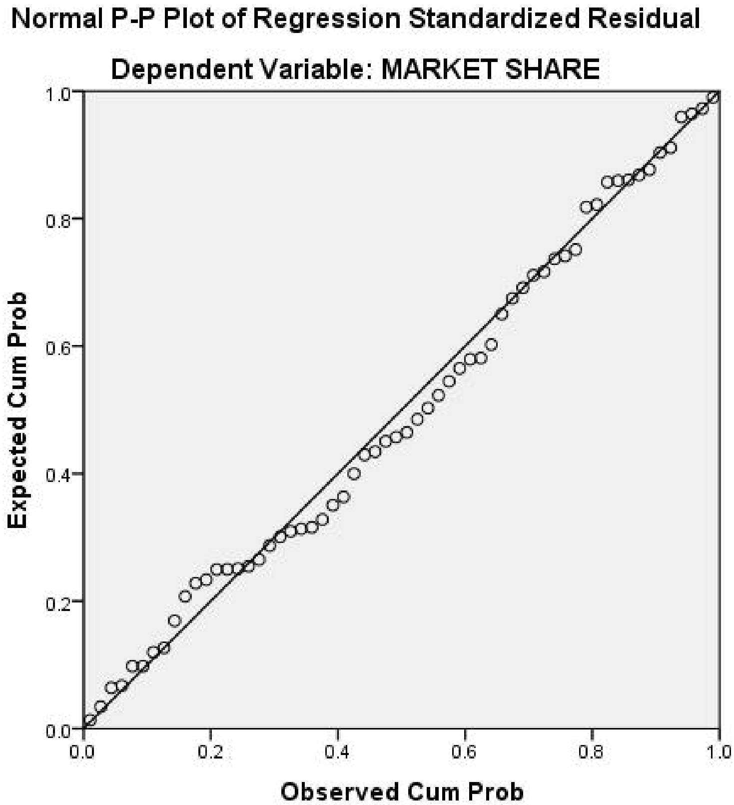
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	5.0053	6.4010	5.5997	.31388	60
Std. Predicted Value	-1.894	2.553	.000	1.000	60
Standard Error of Predicted Value	.023	.075	.042	.014	60
Adjusted Predicted Value	5.0336	6.4718	5.6011	.31839	60
Residual	-.34102	.35774	.00000	.14829	60
Std. Residual	-2.220	2.329	.000	.966	60
Stud. Residual	-2.440	2.392	-.004	1.014	60
Deleted Residual	-.41184	.37724	-.00140	.16404	60
Stud. Deleted Residual	-2.560	2.504	-.003	1.032	60
Mahal. Distance	.293	13.115	3.933	3.285	60
Cook's Distance	.000	.247	.022	.043	60

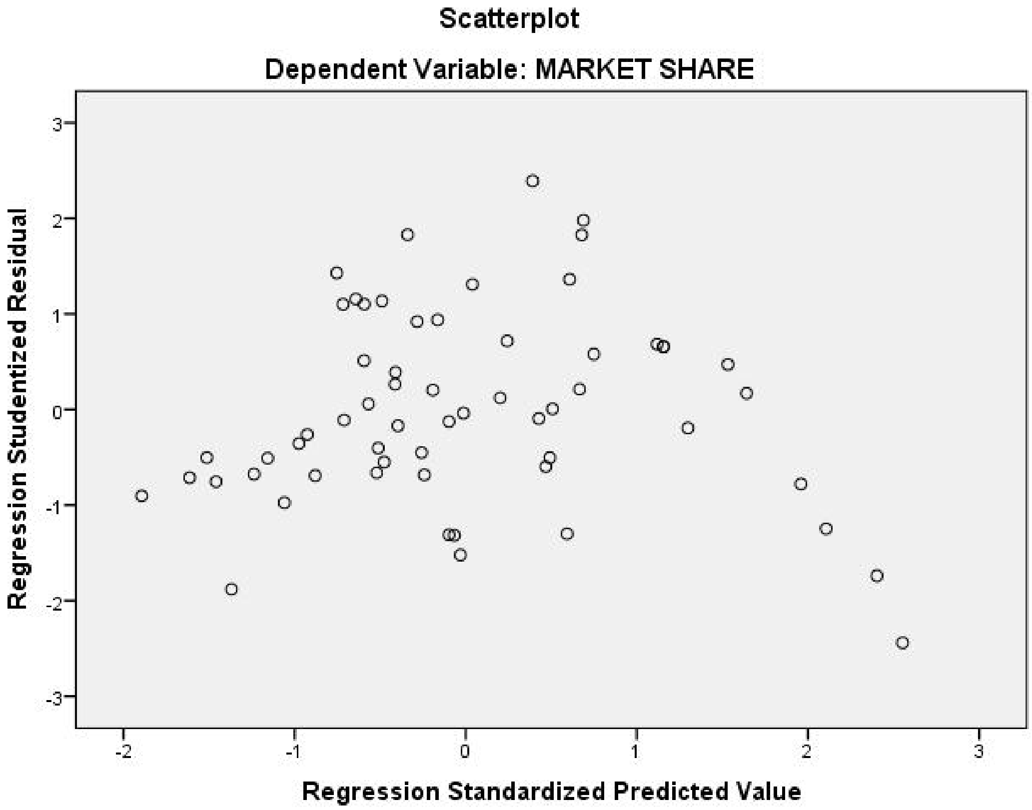
Centered Leverage Value	.005	.222	.067	.056	60

a. Dependent Variable: MARKET SHARE

Charts




Normal P-P Plot of Regression Standardized Residual
Dependent Variable: MARKET SHARE
Expected Cum Prob
Observed Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0

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NPAR TESTS
  /K-S(NORMAL)=RES_1
  /MISSING ANALYSIS.
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NPar Tests

Notes

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	Cases Used	Statistics for each test are based on all

Syntax		cases with valid data for the variable(s) used in that test. NPAR TESTS /K-S(NORMAL)=RES_1 /MISSING ANALYSIS.
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	Number of Cases Allowed[a]	196608

a. Based on availability of workspace memory.

[DataSet0]

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.14829356
Most Extreme Differences	Absolute	.061
	Positive	.061
	Negative	-.053
Kolmogorov-Smirnov Z		.474
Asymp. Sig. (2-tailed)		.978

a. Test distribution is Normal.

b. Calculated from data.