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LAMPIRAN

Lampiran 1 : Datra Variabel

Laporan Keuangan Bank Umum Syariah Periode 2018-2021

NO	BUS	TAHUN	X1	X2	X3	X4	X5	Y
1	Muamalat	2018	1,16	2,58	73,18	98,24	57.227.276	12,36
	Muamalat	2019	0,45	4,3	73,51	99,5	50.555.519	12,42
	Muamalat	2020	0,29	3,95	69,84	99,45	51.241.304	15,21
	Muamalat	2021	0,2	0,08	38,33	99,29	58.899.174	23,76
2	BSI	2018	8,21	1,56	77,25	91,16	98.341.116	16,26
	BSI	2019	15,65	1	75,54	82,89	112.291.867	16,15
	BSI	2020	11,18	1,12	74,52	84,61	239.581.524	18,24
	BSI	2021	13,71	0,87	73,39	80,46	265.289.081	22,09
3	Mega Syariah	2018	4,08	1,96	90,88	93,84	7.336.342	20,54
	Mega Syariah	2019	4,27	1,49	94,53	93,71	8.007.676	19,96
	Mega Syariah	2020	9,76	1,38	63,94	85,52	16.117.927	24,15
	Mega Syariah	2021	28,48	0,97	62,84	64,64	14.041.751	25,59
4	BCA Syariah	2018	5,01	0,28	88,99	87,43	7.064.008	24,27
	BCA Syariah	2019	3,97	0,26	90,98	87,55	8.634.374	28,28
	BCA Syariah	2020	3,07	0,01	81,32	86,28	9.720.254	45,26
	BCA Syariah	2021	3,15	0,01	81,38	84,76	10.642.152	41,43
5	Aceh Syariah	2018	23,29	0,04	71,98	79,09	23.095.159	19,67
	Aceh Syariah	2019	23,44	0,04	68,64	76,95	25.121.063	18,9
	Aceh Syariah	2020	15,72	0,04	70,82	81,5	25.480.963	18,6
	Aceh Syariah	2021	16,88	0,03	68,06	78,37	28.170.826	20,02
6	Bukopin Syariah	2018	0,26	3,65	93,4	99,45	6.328.446	19,31
	Bukopin Syariah	2019	0,23	4,05	93,48	99,6	6.739.724	15,25
	Bukopin Syariah	2020	0,02	4,95	196,73	97,73	5.223.189	22,22
	Bukopin Syariah	2021	-23,6	4,66	92,97	180,25	6.220.221	23,74

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	Victoria syariah	2018	2,02	3,41	82,78	96,38	2.126.019	22,07
	Victoria syariah	2019	0,39	2,64	80,52	99,8	2.262.450	19,44
	Victoria syariah	2020	-0,1	3,01	74,05	96,93	2.296.027	24,6
	Victoria syariah	2021	1,79	3,72	65,28	91,35	1.660.848	33,21
8	Bjb syariah	2018	2,63	1,96	89,85	94,66	6.741.449	16,43
	Bjb syariah	2019	2,33	1,5	93,53	93,93	7.723.202	14,95
	Bjb syariah	2020	0,51	2,86	86,64	95,41	8.884.354	24,14
	Bjb syariah	2021	2,08	1,8	81,55	88,73	10.358.849	23,47
9	Panin Syariah	2018	1,45	3,84	88,82	99,57	8.771.058	23,15
	Panin Syariah	2019	1,08	2,8	95,72	97,74	11.135.825	14,46
	Panin Syariah	2020	0,01	2,45	111,71	99,42	11.302.082	31,43
	Panin Syariah	2021	-31,76	0,94	107,56	202,74	14.426.005	25,81
10	BTPN Syariah	2018	30,82	0,02	95,6	62,36	12.039.275	40,92
	BTPN Syariah	2019	31,2	0,26	95,27	58,07	15.383.038	44,57
	BTPN Syariah	2020	24,76	0,02	97,37	72,42	16.435.005	49,44
	BTPN Syariah	2021	23,67	0,18	95	59,97	18.563.656	58,1
11	BPD NTB Syariah	2018	8,92%	0,57	98,93	86,86	7.038.647	35,42
	BPD NTB Syariah	2019	12,05	0,61	81,89	76,83	8.640.305	35,47
	BPD NTB Syariah	2020	9,54	0,77	86,53	81,39	10.419.758	31,6
	BPD NTB Syariah	2021	10,04	0,65	90,96	82,56	11.215.180	29,53

Lampiran 2

Hasil Statistik Deskriptif

	Y	X1	X2	X3	X4	X5
Mean	25.49750	6.870682	1.665682	85.59227	92.03159	30199863
Median	23.31000	3.560000	1.250000	84.65500	89.94500	10888989
Maxsimum	58.10000	31.20000	4.950000	196.7300	202.7400	2.65E+08
Minimum	12.36000	-31.76000	0.010000	38.33000	58.07000	1660848.
Std. Dev	10.42396	12.08679	1.520531	21.84537	24.80864	54500001
Skewness	1.244005	-0.392427	0.596939	2.811491	2.931171	3.308920
Kurtosis	4.100188	4.870216	2.067489	16.66180	13.50174	13.62878
Jarque-Bera	13.56777	7.541794	4.207355	400.1485	265.1984	287.4058
Probability	0.001132	0.023031	0.122007	0.000000	0.000000	0.000000
Sum	1121.890	302.3100	73.29000	3766.060	4049.390	1.33E+09
Sum Sq. Dev	4672.333	6281.893	99.41668	20520.46	26465.16	1.28E+17
Observation	44	44	44	44	44	44

Lampiran 3

Hasil Model Common Effect

Dependent Variable: Y
Method: Panel Least Squares
Date: 09/12/22 Time: 22:09
Sample: 2018 2021
Periods included: 4
Cross-sections included: 11
Total panel (balanced) observations: 44

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	24.46917	14.34487	1.705779	0.0962
X1	0.076105	0.278868	0.272907	0.7864
X2	-3.326367	1.123585	-2.960494	0.0053
X3	0.126941	0.066170	1.918407	0.0626
X4	-0.036612	0.124099	-0.295026	0.7696
X5	-4.80E-08	2.55E-08	-1.881222	0.0676

R-squared	0.375601	Mean dependent var	25.49750
Adjusted R-squared	0.293443	S.D. dependent var	10.42396
S.E. of regression	8.762063	Akaike info criterion	7.304864
Sum squared resid	2917.402	Schwarz criterion	7.548162
Log likelihood	-154.7070	Hannan-Quinn criter.	7.395090
F-statistic	4.571695	Durbin-Watson stat	0.838498
Prob(F-statistic)	0.002316		

Lampiran 4

Hasil Model Fixed Effect

Dependent Variable: Y
Method: Panel EGLS (Cross-section weights)
Date: 09/12/22   Time: 22:28
Sample: 2018 2021
Periods included: 4
Cross-sections included: 11
Total panel (balanced) observations: 44
Linear estimation after one-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	32.42357	10.83534	2.992391	0.0057
X1	-0.085710	0.198777	-0.431188	0.6696
X2	-1.574633	0.952372	-1.653379	0.1094
X3	-0.030171	0.052694	-0.572569	0.5715
X4	-0.020384	0.089390	-0.228035	0.8213
X5	2.46E-08	1.10E-08	2.245994	0.0328

Effects Specification

Cross-section fixed (dummy variables)

Weighted Statistics

R-squared	0.871426	Mean dependent var	33.88038
Adjusted R-squared	0.802546	S.D. dependent var	17.42965
S.E. of regression	5.323739	Sum squared resid	793.5816
F-statistic	12.65152	Durbin-Watson stat	1.839775
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.801543	Mean dependent var	25.49750
Sum squared resid	927.2584	Durbin-Watson stat	1.872774

Lampiran 5

Hasil Model Random Effect

Dependent Variable: Y
Method: Panel EGLS (Cross-section random effects)
Date: 09/12/22 Time: 22:31
Sample: 2018 2021
Periods included: 4
Cross-sections included: 11
Total panel (balanced) observations: 44
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	34.28598	13.88605	2.469095	0.0182
X1	-0.111553	0.284107	-0.392644	0.6968
X2	-2.575413	1.112076	-2.315860	0.0261
X3	0.023243	0.053930	0.430992	0.6689
X4	-0.057715	0.110658	-0.521561	0.6050
X5	-1.36E-08	2.90E-08	-0.467979	0.6425

Effects Specification

	S.D.	Rho
Cross-section random	6.495628	0.5692
Idiosyncratic random	5.650579	0.4308

Weighted Statistics

R-squared	0.115930	Mean dependent var	10.16986
Adjusted R-squared	-0.000395	S.D. dependent var	6.066831
S.E. of regression	6.068028	Sum squared resid	1399.197
F-statistic	0.996607	Durbin-Watson stat	1.265994
Prob(F-statistic)	0.432886		

Unweighted Statistics

R-squared	0.256157	Mean dependent var	25.49750
Sum squared resid	3475.483	Durbin-Watson stat	0.509677

Lampiran 6

Uji Chow

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	6.337145	(10,28)	0.0001
Cross-section Chi-square	52.040056	10	0.0000

Cross-section fixed effects test equation:
Dependent Variable: Y
Method: Panel Least Squares
Date: 09/12/22 Time: 22:36
Sample: 2018 2021
Periods included: 4
Cross-sections included: 11
Total panel (balanced) observations: 44

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	24.46917	14.34487	1.705779	0.0962
X1	0.076105	0.278868	0.272907	0.7864
X2	-3.326367	1.123585	-2.960494	0.0053
X3	0.126941	0.066170	1.918407	0.0626
X4	-0.036612	0.124099	-0.295026	0.7696
X5	-4.80E-08	2.55E-08	-1.881222	0.0676

R-squared	0.375601	Mean dependent var	25.49750
Adjusted R-squared	0.293443	S.D. dependent var	10.42396
S.E. of regression	8.762063	Akaike info criterion	7.304864
Sum squared resid	2917.402	Schwarz criterion	7.548162
Log likelihood	-154.7070	Hannan-Quinn criter.	7.395090
F-statistic	4.571695	Durbin-Watson stat	0.838498
Prob(F-statistic)	0.002316		

Lampiran 7

Uji Hausman

Correlated Random Effects - Hausman Test
Equation: Untitled
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	10.822073	5	0.0550

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
X1	-0.407942	-0.111553	0.047778	0.1751
X2	-1.130599	-2.575413	0.765173	0.0986
X3	-0.032490	0.023243	0.000488	0.0116
X4	-0.123448	-0.057715	0.004475	0.3258
X5	0.000000	-0.000000	0.000000	0.0872

Cross-section random effects test equation:
Dependent Variable: Y
Method: Panel Least Squares
Date: 09/12/22 Time: 22:38
Sample: 2018 2021
Periods included: 4
Cross-sections included: 11
Total panel (balanced) observations: 44

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	43.43953	16.28700	2.667130	0.0126
X1	-0.407942	0.358462	-1.138033	0.2648
X2	-1.130599	1.414880	-0.799077	0.4310
X3	-0.032490	0.058279	-0.557497	0.5816
X4	-0.123448	0.129308	-0.954678	0.3479
X5	2.93E-08	3.84E-08	0.764822	0.4508

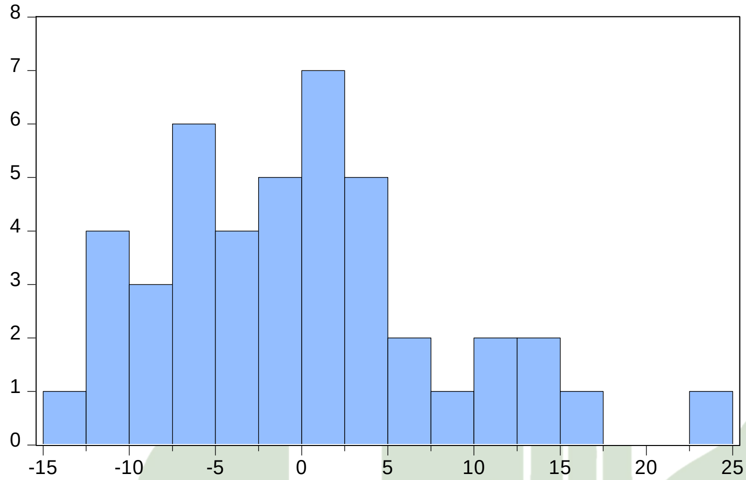
Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.808658	Mean dependent var	25.49750
Adjusted R-squared	0.706154	S.D. dependent var	10.42396
S.E. of regression	5.650579	Akaike info criterion	6.576681
Sum squared resid	894.0130	Schwarz criterion	7.225477
Log likelihood	-128.6870	Hannan-Quinn criter.	6.817285
F-statistic	7.888995	Durbin-Watson stat	1.866933
Prob(F-statistic)	0.000002		

Lampiran 8

Uji Normalitas



Series: Residuals
Sample 2 45
Observations 44

Mean	4.33e-15
Median	-0.816278
Maximum	23.45547
Minimum	-12.77000
Std. Dev.	8.236903
Skewness	0.631773
Kurtosis	3.166182
Jarque-Bera	2.977636
Probability	0.225639

Lampiran 9

Uji Multikolinearitas

	Y	X1	X2	X3	X4	X5
Y	1.000000	0.350979	-0.456938	0.145321	-0.300934	-0.231257
X1	0.350979	1.000000	-0.562994	-0.192877	-0.895356	0.148022
X2	-0.456938	-0.562994	1.000000	0.310037	0.429285	-0.131041
X3	0.145321	-0.192877	0.310037	1.000000	0.178186	-0.248155
X4	-0.300934	-0.895356	0.429285	0.178186	1.000000	-0.104028
X5	-0.231257	0.148022	-0.131041	-0.248155	-0.104028	1.000000

Lampiran 10

Uji Hetoskedissitas

Heteroskedasticity Test: White

F-statistic	1.010924	Prob. F(5,38)	0.4247
Obs*R-squared	5.165606	Prob. Chi-Square(5)	0.3960
Scaled explained SS	4.172996	Prob. Chi-Square(5)	0.5248

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 09/17/22 Time: 21:32
Sample: 1 44
Included observations: 44

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	77.74335	34.09253	2.280363	0.0283
X1^2	0.096332	0.057275	1.681936	0.1008
X2^2	-0.083942	2.874442	-0.029203	0.9769
X3^2	0.000442	0.003204	0.138118	0.8909
X4^2	-0.003231	0.002633	-1.227303	0.2273
X5^2	-9.06E-16	1.13E-15	-0.802885	0.4270

R-squared	0.117400	Mean dependent var	66.30460
Adjusted R-squared	0.001269	S.D. dependent var	98.71501
S.E. of regression	98.65238	Akaike info criterion	12.14721
Sum squared resid	369827.1	Schwarz criterion	12.39050
Log likelihood	-261.2385	Hannan-Quinn criter.	12.23743
F-statistic	1.010924	Durbin-Watson stat	1.722115
Prob(F-statistic)	0.424709		

Lampiran 11

Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.435118	Prob. F(2,35)	0.2518
Obs*R-squared	3.259027	Prob. Chi-Square(2)	0.1960

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 09/13/22   Time: 07:33
Sample: 3 45
Included observations: 43
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.009777	1.210324	0.008078	0.9936
D(X1)	0.120140	0.253608	0.473722	0.6386
D(X2)	-0.184533	1.158468	-0.159291	0.8744
D(X3)	0.003808	0.051836	0.073462	0.9419
D(X4)	0.015169	0.103337	0.146794	0.8841
D(X5)	-5.28E-09	2.78E-08	-0.189722	0.8506
RESID(-1)	-0.026936	0.169026	-0.159361	0.8743
RESID(-2)	-0.324128	0.192911	-1.680193	0.1018

R-squared	0.075791	Mean dependent var	-2.94E-16
Adjusted R-squared	-0.109050	S.D. dependent var	7.522444
S.E. of regression	7.921996	Akaike info criterion	7.143404
Sum squared resid	2196.531	Schwarz criterion	7.471069
Log likelihood	-145.5832	Hannan-Quinn criter.	7.264237
F-statistic	0.410034	Durbin-Watson stat	2.015957
Prob(F-statistic)	0.889551		