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LAMPIRAN

Lampiran 1

Data Sekunder Penelitian

No	Nama Bank	Tahun	FDR	Z-Score	NPF	BOPO
1	Bank Muamalat	2013	91.52	4.51	4.32	87.38
		2014	85.18	4.17	2.6	85.52
		2015	94.15	4.04	2.09	84.47
		2016	99.99	4.49	4.69	93.86
		2017	84.14	4.42	6.55	97.33
		2018	90.3	3.74	7.11	97.36
		2019	95.13	3.97	3.83	97.76
		2020	84.41	4.21	4.43	97.68
		2021	73.18	3.83	3.87	98.24
		2022	73.51	3.85	5.22	99.5
2	Bank Victoria	2013	16.98	60.51	0.95	83.75
		2014	46.08	16.07	2.43	86.4
		2015	73.78	9.1	3.19	87.9
		2016	84.65	5.83	3.71	91.95
		2017	95.91	4.13	7.1	143.31
		2018	95.29	4.25	9.8	119.19
		2019	100.66	4.25	7.21	131.34
		2020	83.53	6.06	4.59	96.02
		2021	82.78	6.9	4	96.38
		2022	80.52	6.01	3.94	99.8
3	BSI Syariah	2013	95.82	6.47	3.19	98.77
		2014	90.82	4.61	2.77	99.25
		2015	103.07	3.87	3	86.63
		2016	102.7	4.82	4.06	90.42
		2017	93.9	4	4.6	99.77

		2018	84.16	4.54	4.86	93.79
		2019	81.42	6.65	4.57	91.33
		2020	71.87	6.34	6.43	95.34
		2021	75.49	9.3	6.73	95.32
		2022	80.12	7.88	5.22	96.8
4	Bank Jabar Banten Syariah	2013	121.31	9.9	1.8	90.33
		2014	79.61	9.72	1.36	84.07
		2015	87.99	6.91	3.97	90.62
		2016	97.4	5.83	1.86	85.76
		2017	93.69	5.09	5.84	96.94
		2018	104.75	7.02	6.93	98.78
		2019	98.73	3.13	17.91	122.77
		2020	91.03	3.26	22.04	134.63
		2021	89.85	5.23	4.58	94.66
		2022	93.53	4.8	3.54	93.93
5	Bank Mega Syariah	2013	78.17	4.64	3.52	88.86
		2014	83.08	4.2	3.03	90.8
		2015	88.88	5.34	2.67	77.28
		2016	93.37	4.72	2.98	86.09
		2017	93.61	6.03	3.89	97.61
		2018	98.49	5.87	4.26	99.51
		2019	95.24	8.07	3.3	88.16
		2020	91.05	7.32	2.95	89.16
		2021	90.88	6.62	2.15	93.84
		2022	94.53	6.43	1.72	93.71
6	Bank Panin Dubai Syariah	2013	69.76	16.12	0	182.31
		2014	167.7	19.75	0.82	69.3
		2015	105.66	11	0.2	47.6

		2016	90.4	6.74	1.02	81.31
		2017	94.04	8.54	0.53	82.58
		2018	96.43	6.61	2.63	89.29
		2019	91.99	5.72	2.26	96.17
		2020	86.95	0.23	12.52	217.4
		2021	88.82	7.22	4.81	99.57
		2022	96.23	4.54	3.81	97.74
7	Bank Syariah Bukopin	2013	99.15	3.78	3.81	93.57
		2014	83.54	4.88	1.74	93.86
		2015	91.98	4.11	4.59	91.59
		2016	100.29	3.64	4.27	92.29
		2017	92.89	4.65	4.07	96.77
		2018	90.56	5.27	2.99	91.99
		2019	88.18	4.33	7.63	109.62
		2020	82.44	5.93	7.85	99.2
		2021	93.4	5.96	5.71	99.45
		2022	93.48	4.71	5.89	99.6
8	BCA Syariah	2013	77.9	23.9	1.2	80.5
		2014	78.8	14.43	0.2	78.4
		2015	79.9	9.96	0.1	91.4
		2016	83.5	7.22	0.1	74.1
		2017	91.2	9.37	0.1	76.3
		2018	91.4	10.89	0.7	81.5
		2019	90.1	11.66	0.5	92.2
		2020	88.5	9.44	0.32	87.2
		2021	89	7.86	0.35	87.4
		2022	91	12.18	0.58	87.6
9	Maybank Syariah	2013	172.26	39.75	0	34.73
		2014	289.2	23.75	0	55.18
		2015	197.7	20.59	2.49	53.77

		2016	152.87	19.2	2.69	67.79
		2017	157.77	17.19	5.04	69.62
		2018	110.54	5.63	35.15	192.6
		2019	134.73	14.05	43.99	160.28
		2020	85.94	25.08	0	83.36
		2021	82.13	48.17	6.83	100.6
		2022	86.03	5.09	2.42	76.44

Lampiran 2

Hasil Output

1. Hasil Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
FDR	90	16.98	289.20	95.6734	30.97653
Z-Score	90	.23	60.51	9.0232	9.17108
NPF	90	.00	43.99	4.6363	6.34147
BOPO	90	34.73	217.40	95.3583	25.66745
Valid N (listwise)	90				

2. Hasil Uji Stasioneritas

a. Uji Stasioneritas Level FDR

Null Hypothesis: FDR has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=11)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-4.400853	0.0006
Test critical values:	1% level	-3.505595	
	5% level	-2.894332	
	10% level	-2.584325	

b. Uji Stasioneritas Level NPF

Null Hypothesis: NPF has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=11)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-5.615289	0.0000
Test critical values:	1% level	-3.505595	
	5% level	-2.894332	
	10% level	-2.584325	

c. Uji Stasioneritas Level Bopo

Null Hypothesis: BOPO has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=11)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-7.177130	0.0000
Test critical values:	1% level	-3.505595	
	5% level	-2.894332	
	10% level	-2.584325	

d. Uji Stasioneritas Level Z-Score

Null Hypothesis: Z_SCORE has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=11)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-6.566597	0.0000
Test critical values:	1% level	-3.505595	
	5% level	-2.894332	
	10% level	-2.584325	

3. Hasil Uji Model Regresi

a. *Commond Effect Model* (CEM)

Dependent Variable: Z_SCORE
Method: Panel Least Squares
Date: 06/08/24 Time: 10:16
Sample: 2013 2022
Periods included: 10
Cross-sections included: 9
Total panel (balanced) observations: 90

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	16.15384	6.441272	2.507865	0.0140
FDR	0.023906	0.033260	0.718740	0.4742
NPF	0.061245	0.207616	0.294991	0.7687
BOPO	-0.101739	0.053017	-1.919002	0.0583

R-squared	0.085907	Mean dependent var	9.023222
Adjusted R-squared	0.054020	S.D. dependent var	9.171079
S.E. of regression	8.919929	Akaike info criterion	7.257880
Sum squared resid	6842.602	Schwarz criterion	7.368982
Log likelihood	-322.6046	Hannan-Quinn criter.	7.302683
F-statistic	2.694110	Durbin-Watson stat	0.900927
Prob(F-statistic)	0.051032		

b. *Fixed Effect Model* (FEM)

Dependent Variable: Z_SCORE
Method: Panel Least Squares
Date: 06/08/24 Time: 10:07
Sample: 2013 2022
Periods included: 10
Cross-sections included: 9
Total panel (balanced) observations: 90

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	24.99707	5.623952	4.444752	0.0000
FDR	-0.082504	0.032884	-2.508962	0.0142
NPF	-0.254791	0.191091	-1.333350	0.1863
BOPO	-0.072350	0.046257	-1.564074	0.1218

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.460002	Mean dependent var	9.023222
Adjusted R-squared	0.383849	S.D. dependent var	9.171079
S.E. of regression	7.198867	Akaike info criterion	6.909290
Sum squared resid	4042.248	Schwarz criterion	7.242598
Log likelihood	-298.9181	Hannan-Quinn criter.	7.043700
F-statistic	6.040456	Durbin-Watson stat	1.482082
Prob(F-statistic)	0.000000		

c. ***Random Effect Model*** **(REM)**

Dependent Variable: Z_SCORE
Method: Panel EGLS (Cross-section random effects)
Date: 06/08/24   Time: 10:13
Sample: 2013 2022
Periods included: 10
Cross-sections included: 9
Total panel (balanced) observations: 90
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	22.15700	5.689054	3.894672	0.0002
FDR	-0.046049	0.030961	-1.487322	0.1406
NPF	-0.132476	0.183874	-0.720473	0.4732
BOPO	-0.085089	0.045322	-1.877406	0.0639

Effects Specification

	S.D.	Rho
Cross-section random	4.251765	0.2586
Idiosyncratic random	7.198867	0.7414

Weighted Statistics

R-squared	0.118069	Mean dependent var	4.259142
Adjusted R-squared	0.087304	S.D. dependent var	7.872933
S.E. of regression	7.521416	Sum squared resid	4865.166
F-statistic	3.837774	Durbin-Watson stat	1.196111
Prob(F-statistic)	0.012467		

Unweighted Statistics

R-squared	0.008759	Mean dependent var	9.023222
Sum squared resid	7420.110	Durbin-Watson stat	0.784258

d. Uji *Chow*

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

Effects Test	Statistic	d.f.	Prob.
Cross-section F	6.754522	(8,78)	0.0000
Cross-section Chi-square	47.373043	8	0.0000

Cross-section fixed effects test equation:
Dependent Variable: Z_SCORE
Method: Panel Least Squares
Date: 06/08/24 Time: 10:08
Sample: 2013 2022
Periods included: 10
Cross-sections included: 9
Total panel (balanced) observations: 90

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	16.15384	6.441272	2.507865	0.0140
FDR	0.023906	0.033260	0.718740	0.4742
NPF	0.061245	0.207616	0.294991	0.7687
BOPO	-0.101739	0.053017	-1.919002	0.0583

R-squared	0.085907	Mean dependent var	9.023222
Adjusted R-squared	0.054020	S.D. dependent var	9.171079
S.E. of regression	8.919929	Akaike info criterion	7.257880
Sum squared resid	6842.602	Schwarz criterion	7.368982
Log likelihood	-322.6046	Hannan-Quinn criter.	7.302683
F-statistic	2.694110	Durbin-Watson stat	0.900927
Prob(F-statistic)	0.051032		

e. 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	10.879183	3	0.0124

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
FDR	-0.082504	-0.046049	0.000123	0.0010
NPF	-0.254791	-0.132476	0.002706	0.0187
BOPO	-0.072350	-0.085089	0.000086	0.1686

Cross-section random effects test equation:
Dependent Variable: Z_SCORE
Method: Panel Least Squares
Date: 06/08/24 Time: 10:14
Sample: 2013 2022
Periods included: 10
Cross-sections included: 9
Total panel (balanced) observations: 90

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	24.99707	5.623952	4.444752	0.0000
FDR	-0.082504	0.032884	-2.508962	0.0142
NPF	-0.254791	0.191091	-1.333350	0.1863
BOPO	-0.072350	0.046257	-1.564074	0.1218

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.460002	Mean dependent var	9.023222
Adjusted R-squared	0.383849	S.D. dependent var	9.171079
S.E. of regression	7.198867	Akaike info criterion	6.909290
Sum squared resid	4042.248	Schwarz criterion	7.242598
Log likelihood	-298.9181	Hannan-Quinn criter.	7.043700
F-statistic	6.040456	Durbin-Watson stat	1.482082
Prob(F-statistic)	0.000000		

4. Uji Analisis Regresi

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	16.154	6.441		2.508	.014		
	FDR	.024	.033	.081	.719	.474	.842	1.187
	NPF	.061	.208	.042	.295	.769	.516	1.939
	BOPO	-.102	.053	-.285	-1.919	.058	.483	2.071

a. Dependent Variable: Z-SCORE

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	643.072	3	214.357	2.694	.051[b]
	Residual	6842.602	86	79.565		
	Total	7485.674	89			

a. Dependent Variable: Z-SCORE

b. Predictors: (Constant), BOPO, FDR, NPF

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.293[a]	.086	.054	8.920

a. Predictors: (Constant), BOPO, FDR, NPF

b. Dependent Variable: Z-SCORE

5. Uji Asumsi Klasik

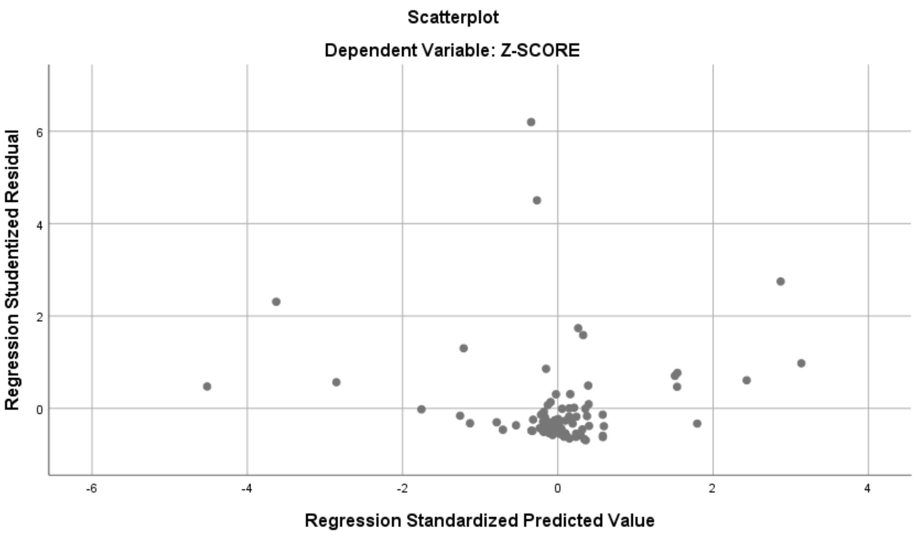
a. Uji Multikolinearitas

Coefficients[a]

Model		Collinearity Statistics Tolerance	VIF
1	(Constant)		
	FDR	.842	1.187
	NPF	.516	1.939
	BOPO	.483	2.071

a. Dependent Variable: Z-SCORE

b. Uji Heteroskedastisitas

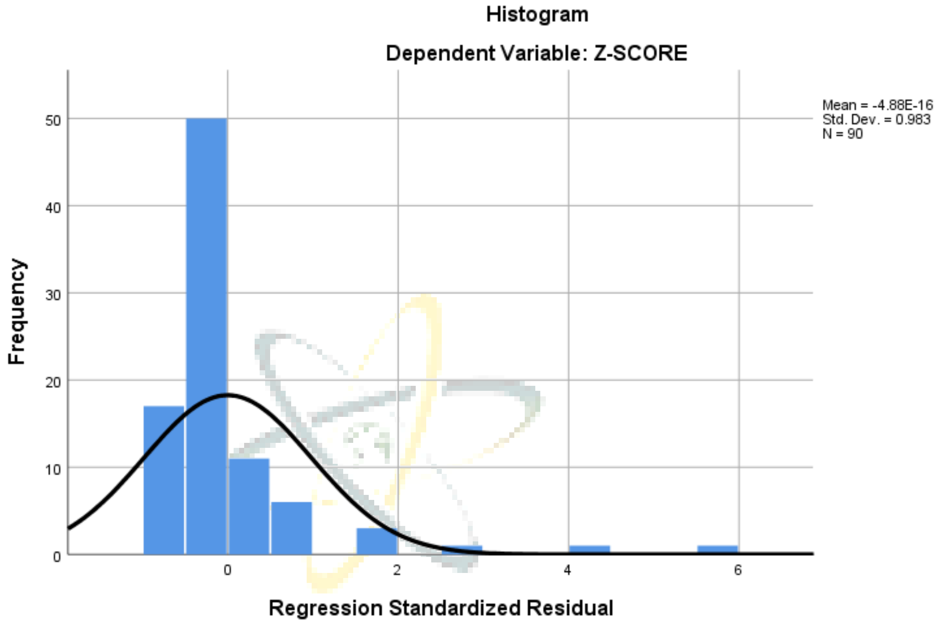


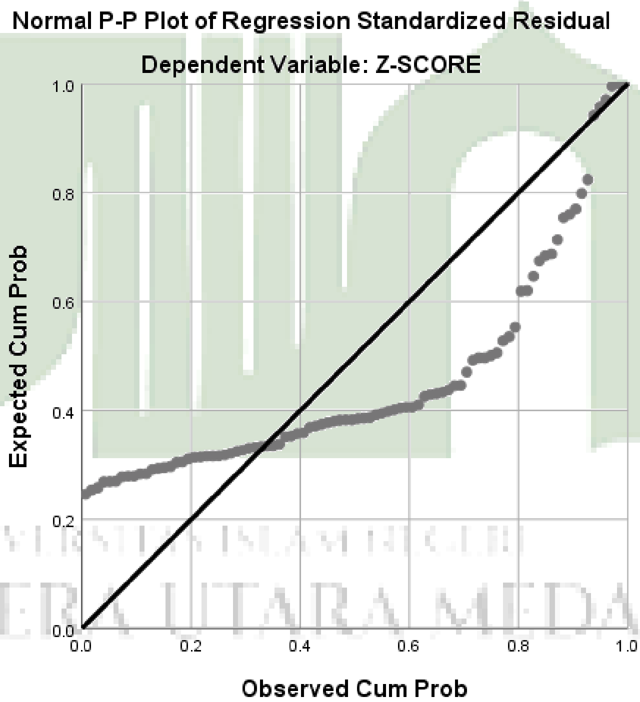
Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	16.154	6.441		2.508	.014
	FDR	.024	.033	.081	.719	.474
	NPF	.061	.208	.042	.295	.769
	BOPO	-.102	.053	-.285	-1.919	.058

a. Dependent Variable: Z-SCORE

c. **Uji Normalitas**





One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		86
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.55340471
Most Extreme Differences	Absolute	.130
	Positive	.130
	Negative	-.116
Test Statistic		.130
Asymp. Sig. (2-tailed)		.001[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Uji Autokorelasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.293[a]	.086	.054	8.91993	1.452

a. Predictors: (Constant), NPF, FDR , BOPO

b. Dependent Variable: Z-Score

6. Uji Analisis Jalur

a. Persamaan Regresi Pertama

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.058[a]	.003	-.008	6.36664

a. Predictors: (Constant), FDR

b. Dependent Variable: NPF

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	3.499	2.190		1.598	.114
	FDR	.012	.022	.058	.546	.587

a. Dependent Variable: NPF

b. Persamaan Regresi Kedua

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.719[a]	.517	.506	18.03799

a. Predictors: (Constant), NPF, FDR

b. Dependent Variable: BOPO

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	106.373	6.293		16.903	.000
	FDR	-.247	.062	-.298	-3.994	.000
	NPF	2.720	.302	.672	9.007	.000

a. Dependent Variable: BOPO

c. Persamaan Regresi Ketiga

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.293[a]	.086	.054	8.91993

a. Predictors: (Constant), BOPO, FDR , NPF

b. Dependent Variable: Z-Score

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.154	6.441		2.508	.014
	FDR	.024	.033	.081	.719	.474
	NPF	.061	.208	.042	.295	.769
	BOPO	-.102	.053	-.285	-1.919	.058

a. Dependent Variable: Z-Score

Nomor	: B-552/Turnitin/8/2024		13 Agustus 2024
Lamp	: 1 (satu)		
Hal	: ***Hasil Pengecekan Turnitin***		

Kepada Yth
Ketua Program Studi
Perbankan Syariah
Fakultas Ekonomi dan Bisnis Islam UIN SU Medan
di
T e m p a t

Assalamu'alaikum wr. wb.

Dengan hormat, Bersama ini, kami menginformasikan Hasil pengecekan Turnitin:

Nama	: Ermalina
NIM	: 503203034
Program Studi	: Perbankan Syariah
Judul	: Memengaruhi mempertaruhkan Terkait likuiditas Stabilitas perbankan menjadi taruhannya Kredit dan efisiensi Kegiatan di perusahaan syariah di Indonesia (periode 2019-2022)
Nilai Hasil	: 26 % Similarity
Keterangan	: Lolos Uji Plagiasi Turnitin (Nilai < 30%)

Demikian surat ini kami informasikan, atas kerjasama Bapak / Ibu kami ucapkan terima kasih.

Wassalam,

Dr. Atika, MA

DAFTAR RIWAYAT HIDUP

I. IDENTITAS PRIBADI

1. Nama : Erm Lina
2. Nim : 0503203034
3. Tempat/tgl Lahir : Kotorojo. 19 September 2002
4. Pekerjaan : Mahasiswa
5. Alamat : Kel. Pasar Muara Sipongi, Kec. Muara Sipongi
6. No Kontak : 0822-8870-7347

II. RIWAYAT PENDIDIKAN

1. 2008 – 2014 : SDN 249 Relokasi
2. 2014 – 2017 : MTSN Muara Sipongi
3. 2017 – 2020 : SMK Negeri 2 Kotanopan