

LAMPIRAN

Lampiran 1 Sampel Data Penelitian

NO	NAMA BANK
1	Bank Syariah Indonesia
2	Bank Victoria Syariah
3	Bank Muamalat Indonesia
4	Bank BCA Syariah
5	Bank Bukopin Syariah
6	Bank BJB Syariah
7	Bank BTPN Syariah
8	Bank Mega Syariah

Lampiran 2 Tabulasi Data Penelitian

KODE	TAHUN	X1	X2	Y	Z	X1Z	X2Z
BSI	2012	0.33	0.67	1.19	1.84	0.608769	1.231.231
BSI	2013	0.24	0.76	1.15	3.26	0.76913	249.087
BSI	2014	0.18	0.82	0.08	3.65	0.65522	299.478
BSI	2015	0.18	0.82	0.77	3.89	0.709277	3.180.723
BSI	2016	0.2	0.8	0.95	3.19	0.628125	2.561.875
BSI	2017	0.13	0.87	0.51	4.72	0.631168	4.088.832
BSI	2018	0.06	0.94	0.43	4.97	0.299691	4.670.309
BSI	2019	0.04	0.96	0.31	3.38	0.120458	3.259.542
BSI	2020	0.02	0.98	1.38	1.12	0.023794	1.096.206
BSI	2021	0.03	0.97	1.61	0.87	0.024963	0.845037
BSI	2022	0.01	0.99	1.98	0.57	0.008467	0.561533

BVS	2012	0.17	0	1.43	2.41	0.40245	0.000303
BVS	2013	0.05	0	0.5	3.31	0.150792	3.26E-05
BVS	2014	0.03	0.13	2.19	4.35	0.111626	0.574124
BVS	2015	0	0.7	2.36	4.82	0.02149	335.133
BVS	2016	0.02	0.78	1.87	4.35	0.074579	3.388.236
BVS	2017	0.05	0.69	0.36	4.08	0.208611	2.812.138
BVS	2018	0	1	0.32	3.46	0.002107	3.448.821
BVS	2019	0.02	0.8	0.05	2.64	0.045992	2.116.419
BVS	2020	0.01	0.8	0.16	2.9	0.016741	2.326.993
BVS	2021	0.01	0.99	0.71	3.72	0.05261	366.739
BVS	2022	0	0.76	0.45	1.36	0.001107	1.037.378
BM	2012	0.12	0.8	0.2	3.63	0.448209	2.893.832
BM	2013	0.1	0.88	0.27	3.46	0.361127	3.030.608
BM	2014	0.08	0.91	0.17	4.85	0.390622	4.430.493
BM	2015	0.05	0.94	0.2	4.2	0.20588	3.949.026
BM	2016	0.04	0.94	0.22	1.4	0.051779	1.312.408
BM	2017	0.44	0.12	0.11	2.75	1.200.585	0.326972
BM	2018	0.03	1.03	0.08	2.58	0.072663	2.667.807
BM	2019	0.05	0.89	0.05	4.3	0.204033	3.818.532
BM	2020	0.06	1.42	0.03	3.95	0.241851	5.627.901
BM	2021	0.05	0.88	0.02	0.08	0.004128	0.070506
BM	2022	0.05	0.95	0.09	0.86	0.043654	0.816281
BCAS	2012	0.27	0.73	0.8	0.1	0.026864	0.073126
BCAS	2013	0.27	0.72	1	0.1	0.027478	0.072491
BCAS	2014	0.19	0.81	0.8	0.1	0.018834	0.081089
BCAS	2015	0.15	0.85	1	0.52	0.077515	0.442426
BCAS	2016	0.21	0.79	1.1	0.21	0.044074	0.16579
BCAS	2017	0.11	0.89	1.2	0.04	0.004396	0.035592
BCAS	2018	0.09	0.91	1.2	0.28	0.025154	0.254787
BCAS	2019	0.14	0.85	1.2	0.26	0.037107	0.221841
BCAS	2020	0.11	0.89	1.1	0.01	0.001116	0.008853
BCAS	2021	0.13	0.87	1.1	0.01	0.001289	0.008671
BCAS	2022	0.09	0.9	1.3	0.01	0.000936	0.009007
BSB	2012	0.93	0.07	0.55	4.57	4.254.256	0.315744
BSB	2013	0.88	0.12	0.69	4.27	3.754.021	0.515979
BSB	2014	0.96	0.04	0.27	4.07	3.897.703	0.172297
BSB	2015	0.96	0.04	0.79	2.74	2.632.806	0.107194
BSB	2016	0.94	0.06	0.76	2.72	255.935	0.16065
BSB	2017	0.87	0.13	0.02	4.18	365.212	0.52788
BSB	2018	0.81	0.19	0.02	3.65	2.939.954	0.710046
BSB	2019	0.75	0.25	0.04	4.05	3.036.434	1.013.566

BSB	2020	0.03	0.97	0.04	4.95	0.131717	4.818.283
BSB	2021	0.09	0.91	-5.5	4.66	0.430487	4.229.513
BSB	2022	0.06	0.94	-1.3	3.81	0.212246	3.597.754
BMS	2015	0.11	0.89	0.3	3.16	0.344459	2.815.541
BMS	2016	0	1	2.63	2.81	0.013068	2.796.932
BMS	2017	0.01	0.99	1.56	2.75	0.018078	2.731.922
BMS	2018	0.14	0.86	0.93	1.96	0.266412	1.693.588
BMS	2019	0.09	0.91	0.89	1.49	0.136074	1.353.926
BMS	2020	0.1	0.9	1.74	1.38	0.132753	1.247.247
BMS	2021	0.07	0.93	4.08	0.97	0.072375	0.897625
BMS	2022	0.03	0.97	2.59	0.89	0.027822	0.862178
BTPNS	2017	0.99	0.01	11.2	0.1	0.099292	0.000708
BTPNS	2018	0.8	0.2	12.4	0.02	0.015936	0.004064
BTPNS	2019	0.85	0.15	13.6	0.26	0.220085	0.039915
BTPNS	2020	0.74	0.26	7.16	0.02	0.014734	0.005266
BTPNS	2021	0.93	0.07	10.7	0.18	0.166959	0.013041
BTPNS	2022	0.89	0.11	11.4	0.34	0.302259	0.037741
BJBS	2016	0.23	0.77	-8.1	17.9	4.193.984	1.371.602
BJBS	2017	0.19	0.81	-5.7	22	418.237	1.785.763
BJBS	2018	0.1	0.9	0.54	4.58	0.465477	4.114.523
BJBS	2019	0.1	0.9	0.6	3.54	0.362059	3.177.941
BJBS	2020	0.09	0.91	0.41	5.28	0.460805	4.819.195
BJBS	2021	0.08	0.92	0.96	3.42	0.26008	315.992
BJBS	2022	0.1	0.9	1.14	2.91	0.284597	2.625.403

Lampiran 3 Hasil Ouput EViews 10 Analisis Statistik Deskriptif

	X1	X2	Y	Z
Mean	0.243816	0.701053	1.335263	2.924211
Median	0.100000	0.855000	0.765000	2.855000
Maximum	0.990000	1.420000	13.60000	22.04000
Minimum	0.000000	0.000000	-8.090000	0.010000
Std. Dev.	0.315578	0.348492	3.346484	3.308224
Skewness	1.455672	-0.970396	1.669186	3.700364
Kurtosis	3.455163	2.599218	8.493147	20.90593
Jarque-Bera	27.49649	12.43644	130.8448	1188.745
Probability	0.000001	0.001993	0.000000	0.000000
Sum	18.53000	53.28000	101.4800	222.2400
Sum Sq. Dev.	7.469193	9.108516	839.9215	820.8259
Observations	76	76	76	76

Lampiran 4 Uji Chow

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

Effects Test	Statistic	d.f.	Prob.
Cross-section F	5.119986	(7,65)	0.0001
Cross-section Chi-square	33.375161	7	0.0000

Lampiran 5 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	3.077250	3	0.3799

Lampiran 6 Uji *Lagrange Multiplier*

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	8.840246	Prob. F(2,70)	0.0004
Obs*R-squared	15.32516	Prob. Chi-Square(2)	0.0005

Lampiran 7 Hasil *Common Effect Model*

Dependent Variable: Y

Method: Panel Least Squares

Date: 02/13/24 Time: 08:29

Sample: 2012 2022

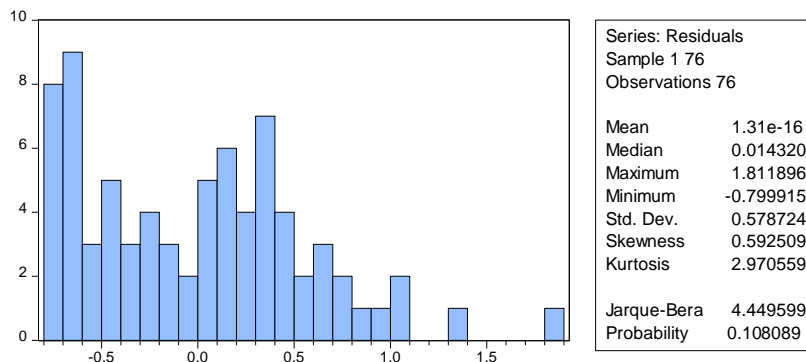
Periods included: 11

Cross-sections included: 8

Total panel (unbalanced) observations: 76

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1	7.064356	1.446072	4.885203	0.0000
X2	-1.029322	1.276290	-0.806496	0.4227
Z	-0.321255	0.086934	-3.695387	0.0004
X1Z	-1.75E-06	3.06E-07	5.738536	0.0000
X2Z	1.01E-08	1.77E-07	0.057336	0.9544
C	1.881667	1.187379	1.584723	0.1175
R-squared	0.669564	Mean dependent var		1.335263
Adjusted R-squared	0.645962	S.D. dependent var		3.346484
S.E. of regression	1.991195	Akaike info criterion		4.291004
Sum squared resid	277.5401	Schwarz criterion		4.475009
Log likelihood	-157.0582	Hannan-Quinn criter.		4.364541
F-statistic	28.36829	Durbin-Watson stat		0.811867
Prob(F-statistic)	0.000000			

Lampiran 8 Hasil Uji Normalitas



Lampiran 9 Hasil Uji Multikolinearitas

Variance Inflation Factors

Date: 02/13/24 Time: 07:46

Sample: 1 76

Included observations: 76

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
X1	0.140472	5.734110	2.926089
X2	0.110170	14.92966	2.926089
C	0.114241	25.23222	NA

Lampiran 10 Hasil Uji Heteroskedastisitas

Dependent Variable: Y

Method: Least Squares

Date: 02/13/24 Time: 07:49

Sample: 1 76

Included observations: 76

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.825500	0.340087	2.427322	0.0177
X1	-0.034253	0.393612	-0.087022	0.9309
X2	-0.048718	0.334276	-0.145741	0.8845
X1Z	-9.36E-08	7.58E-08	-1.234813	0.2210
X2Z	3.83E-08	5.64E-08	0.679993	0.4987

Lampiran 11 Hasil Uji MRA

Persamaan 1

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.972386	0.347485	2.798355	0.0066
X1	-0.269181	0.374636	-0.718514	0.4748
X2	-0.040115	0.329908	-0.121595	0.9036
Z	-0.031296	0.020493	-1.527145	0.1311

Persamaan 2

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1	7.064356	1.446072	4.885203	0.0000
X2	-1.029322	1.276290	-0.806496	0.4227
Z	-0.321255	0.086934	-3.695387	0.0004
X1Z	-1.75E-06	3.06E-07	5.738536	0.0000
X2Z	1.01E-08	1.77E-07	0.057336	0.9544
C	1.881667	1.187379	1.584723	0.1175

R-squared	0.669564	Mean dependent var	1.335263
Adjusted R-squared	0.645962	S.D. dependent var	3.346484
S.E. of regression	1.991195	Akaike info criterion	4.291004
Sum squared resid	277.5401	Schwarz criterion	4.475009
Log likelihood	-157.0582	Hannan-Quinn criter.	4.364541
F-statistic	28.36829	Durbin-Watson stat	0.811867
Prob(F-statistic)	0.000000		

Lampiran 12 Hasil Uji Koefisien Determinasi (R^2)

R-squared	0.669564
Adjusted R-squared	0.645962
S.E. of regression	1.991195
Sum squared resid	277.5401
Log likelihood	-157.0582
F-statistic	28.36829
Prob(F-statistic)	0.000000

Lampiran 13 Rumus t_{tabel}

Deg_freedom/ jmlh sampel = 44

prob.	0.05	t tabel	1,99
deg_freedom	76		

Lampiran 14 Hasil Uji t

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1	7.064356	1.446072	4.885203	0.0000
X2	-1.029322	1.276290	-0.806496	0.4227
Z	-0.321255	0.086934	-3.695387	0.0004
X1Z	-1.75E-06	3.06E-07	5.738536	0.0000
X2Z	1.01E-08	1.77E-07	0.057336	0.9544
C	1.881667	1.187379	1.584723	0.1175