LAMPIRAN

LAMPIRAN 1

Hasil COMMON

Dependent Variable: ROA?
Method: Pooled Least Squares
Date: 08/09/19 Time: 11:25
Sample: 2015Q1 2017Q4
Included observations: 12
Cross-sections included: 5
Total pool (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
INFLASI?	0.061473	0.060117	1.022563	0.3109
PEMBIAYAAN?	0.010892	0.022998	0.473599	0.6376
CAR?	-0.021885	0.018681	-1.171508	0.2464
SIZE?	0.057078	0.019060	2.994668	0.0041

R-squared	-0.021792	Mean dependent var	1.048833
Adjusted R-squared	-0.076531	S.D. dependent var	0.696918
S.E. of regression	0.723095	Akaike info criterion	2.253787
Sum squared resid	29.28050	Schwarz criterion	2.393410
Log likelihood	-63.61362	Hannan-Quinn criter.	2.308402
Durbin-Watson stat	0.109786		

LAMPIRAN 2

Ujifixed

Dependent Variable: ROA?
Method: Pooled Least Squares
Date: 08/09/19 Time: 11:27
Sample: 2015Q1 2017Q4
Included observations: 12
Cross-sections included: 5
Total pool (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.266946	0.383351	0.696348	0.4894
INFLASI?	0.008987	0.018319	0.490593	0.6258
PEMBIAYAAN?	0.069196	0.027261	2.538295	0.0142
CAR?	-0.004333	0.009045	-0.479074	0.6339
SIZE?	0.008772	0.007384	1.187847	0.2404
Fixed Effects (Cross)				
BNI--C	0.217856			
MANDIRI--C	-0.446790			
BRI--C	0.125429			
BTN--C	1.172593			
MUAMALAT--C	-1.069089			

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.947460	Mean dependent var	1.048833
Adjusted R-squared	0.939218	S.D. dependent var	0.696918
S.E. of regression	0.171818	Akaike info criterion	-0.547282
Sum squared resid	1.505591	Schwarz criterion	-0.233131
Log likelihood	25.41847	Hannan-Quinn criter.	-0.424400
F-statistic	114.9609	Durbin-Watson stat	1.419875
Prob(F-statistic)	0.000000		

LAMPIRAN 3

Uji chow

Redundant Fixed Effects Tests
Pool: BANK
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	167.962168	(4,51)	0.0000
Cross-section Chi-square	159.082456	4	0.0000

Cross-section fixed effects test equation:
Dependent Variable: ROA?
Method: Panel Least Squares
Date: 08/09/19 Time: 11:29
Sample: 2015Q1 2017Q4
Included observations: 12
Cross-sections included: 5
Total pool (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.619570	0.579032	4.524046	0.0000
INFLASI?	-0.062877	0.058628	-1.072458	0.2882
PEMBIAYAAN?	-0.050630	0.024029	-2.107033	0.0397
CAR?	-0.077483	0.020248	-3.826646	0.0003
SIZE?	0.013958	0.018985	0.735239	0.4653

R-squared	0.255322	Mean dependent var	1.048833
Adjusted R-squared	0.201164	S.D. dependent var	0.696918
S.E. of regression	0.622889	Akaike info criterion	1.970759
Sum squared resid	21.33949	Schwarz criterion	2.145287
Log likelihood	-54.12276	Hannan-Quinn criter.	2.039026
F-statistic	4.714369	Durbin-Watson stat	0.177689
Prob(F-statistic)	0.002418		

LAMPIRAN 4

HASIL RANDOM

Dependent Variable: ROA?
Method: Pooled EGLS (Cross-section random effects)
Date: 08/09/19 Time: 11:30
Sample: 2015Q1 2017Q4
Included observations: 12
Cross-sections included: 5
Total pool (balanced) observations: 60
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.314394	0.627441	0.501073	0.6183
INFLASI?	0.007811	0.018264	0.427691	0.6705
PEMBIAYAAN?	0.065710	0.026835	2.448685	0.0176
CAR?	-0.004608	0.009029	-0.510345	0.6119
SIZE?	0.008440	0.007361	1.146593	0.2565
Random Effects (Cross)				
BNI--C	0.226401			
MANDIRI--C	-0.445669			
BRI--C	0.107505			
BTN--C	1.164345			
MUAMALAT--C	-1.052582			

Effects Specification

	S.D.	Rho
Cross-section random	1.118516	0.9769
Idiosyncratic random	0.171818	0.0231

Weighted Statistics

R-squared	0.110889	Mean dependent var	0.046464
Adjusted R-squared	0.046226	S.D. dependent var	0.173030
S.E. of regression	0.168983	Sum squared resid	1.570541
F-statistic	1.714882	Durbin-Watson stat	1.351340
Prob(F-statistic)	0.159841		

Unweighted Statistics

R-squared	-0.198198	Mean dependent var	1.048833
Sum squared resid	34.33559	Durbin-Watson stat	0.061812

Correlated Random Effects - Hausman Test
Pool: BANK
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	142.0825	4	0,0425

* Cross-section test variance is invalid. Hausman statistic set to zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
INFLASI?	0.008987	0.007811	0.000002	0.4075
PEMBIAYAAN?	0.069196	0.065710	0.000023	0.4677
CAR?	-0.004333	-0.004608	0.000000	0.6032
SIZE?	0.008772	0.008440	0.000000	0.5707

LAMPIRAN 6

RESEPRENTETIF

Estimation Command:

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LS(CX=R) ROA? INFLASI?PEMBIAYAAN?CAR?SIZE?

Estimation Equations:

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ROABNI = C(6) + C(1) + C(2)

*INFLASIBNI + C(3)

*PEMBIAYAANBNI + C(4)

*CARBNI + C(5)

*SIZEBNI

ROAMANDIRI = C(7) + C(1) + C(2)

*INFLASIMANDIRI + C(3)

*PEMBIAYAANMANDIRI + C(4)

*CARMANDIRI + C(5)

*SIZEMANDIRI

ROABRI = C(8) + C(1) + C(2)

*INFLASIBRI + C(3)

*PEMBIAYAANBRI + C(4)

*CARBRI + C(5)

*SIZEBRI

ROABTN = C(9) + C(1) + C(2)

*INFLASIBTN + C(3)

*PEMBIAYAANBTN + C(4)

*CARBTN + C(5)

*SIZEBTN

ROAMUAMALAT = C(10) + C(1) + C(2)

*INFLASIMUAMALAT + C(3)

*PEMBIAYAANMUAMALAT + C(4)

*CARMUAMALAT + C(5)

*SIZEMUAMALAT

Substituted Coefficients:

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ROABNI = 0.226401043028 + 0.314393798194 + 0.00781114557833

*INFLASIBNI + 0.0657097987623

*PEMBIAYAANBNI - 0.00460816194634

*CARBNI + 0.00844043292292

*SIZEBNI

ROAMANDIRI = -0.445669180448 + 0.314393798194 + 0.00781114557833

*INFLASIMANDIRI + 0.0657097987623

*PEMBIAYAANMANDIRI - 0.00460816194634

*CARMANDIRI + 0.00844043292292

*SIZEMANDIRI

ROABRI = 0.107505076338 + 0.314393798194 + 0.00781114557833

*INFLASIBRI + 0.0657097987623

*PEMBIAYAANBRI - 0.00460816194634

*CARBRI + 0.00844043292292

*SIZEBRI

ROABTN = 1.16434469831 + 0.314393798194 + 0.00781114557833

*INFLASIBTN + 0.0657097987623

*PEMBIAYAANBTN - 0.00460816194634

*CARBTN + 0.00844043292292*SIZEBTN

ROAMUAMALAT = -1.05258163723 + 0.314393798194 + 0.00781114557833

*INFLASIMUAMALAT + 0.0657097987623

*PEMBIAYAANMUAMALAT - 0.00460816194634

*CARMUAMALAT + 0.00844043292292

*SIZEMUAMALAT

LAMPIRAN 7

NO	BANK	WAKTU	ROA	INFLASI	PEMBIAYAAN	CAR	SIZE
1	BNI	2015 TW 1	1,2	6,54	10,27907	15,4	16,74959
		TW2	1,3	7,06	10,60715	15,11	16,83618
		TW3	1,32	7,09	10,52635	15,38	16,95177
		TW4	1,43	4,83	10,65786	15,48	16,95177
		2016 TW1	1,65	4,33	11,76187	15,85	17,02138
		TW2	1,59	3,46	11,97428	15,56	17,06108
		TW3	1,53	3,02	12,07569	15,82	17,10476
		TW4	1,44	3,3	12,20456	14,92	17,15887
		2017 TW1	1,4	3,64	12,75107	14,44	17,21208
		TW2	1,48	4,29	13,11915	14,33	17,24127
		TW3	1,44	3,8	12,63392	14,9	17,28258
		TW4	1,31	3,49	13,01579	20,14	17,36577
2	MANDIRI	2015 TW1	0,81	6,54	7,004293	15,12	18,02246
		TW2	0,55	7,06	8,907641	11,97	18,01951
		TW3	0,42	7,09	8,724962	11,84	18,02222
		TW4	0,56	4,83	8,745193	12,85	18,06927
		2016 TW1	0,56	4,33	9,795038	13,39	18,08589
		TW2	0,62	3,46	10,16981	13,69	18,06925
		TW3	0,6	3,02	10,00923	13,51	2,897173
		TW4	0,59	3,3	10,64991	14,01	2,900478
		2017 TW1	0,6	3,64	10,58078	14,41	2,091295
		TW2	0,59	4,29	11,87306	14,37	2,902576
		TW3	0,56	3,8	11,84951	14,92	2,904021
		TW4	0,59	3,49	12,34544	15,89	2,906473
3	BRI	2015 TW 1	0,53	6,54	3,225789	13,33	16,83826
		TW2	0,78	7,06	3,691515	11,03	16,88947
		TW3	0,8	7,09	3,871919	13,82	16,94292
		TW4	0,76	4,83	3,826468	13,94	17,00311
		2016 TW 1	0,99	4,33	4,232756	14,66	17,00471
		TW2	1,03	3,46	4,296521	14,06	17,03254
		TW3	0,98	3,02	4,216352	14,31	17,05689
		TW4	0,95	3,3	4,255539	20,63	17,13648
		2017 TW1	0,65	3,64	4,226155	21,14	17,16781
		TW2	0,71	4,29	4,334451	20,38	17,21351

		TW3	0,82	3,8	4,341561	20,98	17,23068
		TW4	0,51	3,49	4,288552	20,29	17,26687
4	BTN	2015 TW1	1,64	6,54	6,810858	7,46	16
		TW2	2,27	7,06	6,791694	7,58	16,43151
		TW3	2,14	7,09	6,671241	7,72	16,40099
		TW4	2,2	4,83	6,870751	7,94	16,40094
		2016 TW1	1,96	4,33	7,769521	8,28	16,50832
		TW2	2,03	3,46	8,043662	8,34	16,57568
		TW3	2,02	3,02	8,279158	8,27	16,71282
		TW4	2,54	3,3	8,707772	8,46	16,60724
		2017 TW1	2,14	3,64	9,142262	8,3	16,69446
		TW2	2,18	4,29	9,463022	8,36	16,96811
		TW3	2,24	3,8	9,539884	9,09	16,96811
		TW4	2,56	3,49	10,17409	0,95	16,96811
5	MUAMALAT	2015 TW1	0,62	6,54	14,15946	14,61	17,84197
		TW2	0,51	7,06	14,22646	14,91	17,83853
		TW3	0,36	7,09	13,93447	13,71	18,03878
		TW4	0,63	4,83	13,61322	13,38	17,84978
		2016 TW1	0,25	4,33	14,72925	12,11	17,86159
		TW2	0,15	3,46	14,21518	12,78	17,79916
		TW3	0,13	3,02	14,05479	12,75	17,78005
		TW4	0,22	3,3	13,43576	12,74	17,80645
		2017 TW1	0,12	3,64	13,36248	12,83	17,83704
		TW2	0,15	4,29	12,95039	12,94	17,81971
		TW3	0,11	3,8	12,20203	11,58	17,88629
		TW4	0,11	3,49	11,76166	13,62	17,93774

LAMPIRAN 8

Bank Syariah di Indonesia
1. Bank BCA Syariah 2. Bank BNI Syariah 3. Bank BRI Syariah 4. Bank Mandiri Syariah 5. Bank Muamalat 6. Bank Jabar Banten Syariah 7. Bank Maybank Syariah Indonesia 8. Bank Panin Syariah 9. Bank Bukopin Syariah 10. Bank Syariah Mega Indonesia 11. Bank Victoria Syariah 12. Bank Tabungan Pensiunan Nasional Syariah

LAMPIRAN 9

Analisis Deskriptive

	Y	X4	X3	X2	X1
Mean	1.048833	15.80433	13.18383	9.528167	4.570833
Median	0.805000	17.05500	13.76500	10.16500	4.045000
Maximum	2.560000	18.08000	21.14000	14.72000	7.090000
Minimum	0.110000	2.090000	0.950000	3.220000	3.020000
Std. Dev.	0.696918	4.413003	4.074707	3.453743	1.441124
Skewness	0.573582	-2.605218	-0.521690	-0.393856	0.837958
Kurtosis	2.197787	7.932700	4.030898	1.928006	2.119916
Jarque-Bera	4.898828	128.7004	5.378478	4.424157	8.958111
Probability	0.086344	0.000000	0.067933	0.109473	0.011344
Sum	62.93000	948.2600	791.0300	571.6900	274.2500
Sum Sq. Dev.	28.65602	1149.001	979.5908	703.7719	122.5335
Observations	60	60	60	60	60