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**Lampiran 1**

**Daftar Sampel Penelitian**

| No | Nama Bank Umum Syariah |
|---|---|
| 1 | Bank BRI Syariah |
| 2 | Bank BNI Syariah |
| 3 | Bank Syariah Mandiri |
| 4 | Bank BCA Syariah |
| 5 | Bank Muamalat |
| 6 | Bank Victoria Syariah |
| 7 | Bank Bukopin Syariah |
| 8 | Bank Maybank Syariah |
| 9 | Bank Panin Dubai Syariah |
| 10 | Bank Jabar Banten Syariah |
| 11 | Bank Mega Syariah |
| 12 | Bank BTPN Syariah |

**Lampiran 2**

**Data Sampel Penelitian**

| Kode Perusahaan | Periode | Laba Bersih | Total aset | ROA |
|---|---|---|---|---|
| BRIS | 2016 | 238.609 | 27.687.188 | 0,95 |
| BRIS | 2017 | 150.957 | 31.543.384 | 0,51 |
| BRIS | 2018 | 151.514 | 37.915.084 | 0,43 |
| BRIS | 2019 | 116.865 | 43.123.488 | 0,31 |
| BRIS | 2020 | 405.231 | 57.715.586 | 0,81 |
| BNIS | 2016 | 373.197 | 28.314.175 | 1,44 |
| BNIS | 2017 | 408.747 | 34.822.442 | 1,31 |
| BNIS | 2018 | 550.238 | 41.048.545 | 1,42 |
| BNIS | 2019 | 799.950 | 49.980.235 | 1,82 |

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|---|---|---|---|---|
| BNIS | 2020 | 688.990 | 55.009.342 | 1,33 |
| BBSM | 2016 | 434.704 | 78.831.722 | 0,59 |
| BBSM | 2017 | 487.060 | 87.915.020 | 0,59 |
| BBSM | 2018 | 815.733 | 98.341.116 | 0,88 |
| BBSM | 2019 | 1.715.006 | 112.291.867 | 1,69 |
| BBSM | 2020 | 1.910.976 | 126.907.940 | 1,65 |
| BCAS | 2016 | 49.240 | 4.995.607 | 1,1 |
| BCAS | 2017 | 62.193 | 5.961.174 | 1,2 |
| BCAS | 2018 | 72.392 | 7.064.008 | 1,2 |
| BCAS | 2019 | 83.296 | 8.634.374 | 1,2 |
| BCAS | 2020 | 92.604 | 9.720.254 | 1,1 |
| BBMI | 2016 | 116.459 | 55.786.398 | 0,14 |
| BBMI | 2017 | 60.268 | 61.696.920 | 0,11 |
| BBMI | 2018 | 45.806 | 57.227.276 | 0,08 |
| BBMI | 2019 | 26.166 | 50.555.519 | 0,05 |
| BBMI | 2020 | 15.018 | 51.241.304 | 0,03 |
| BVIS | 2016 | -27.884 | 1.625.183 | -2,19 |
| BVIS | 2017 | 6.098 | 2.003.114 | 0,36 |
| BVIS | 2018 | 6.336 | 2.126.019 | 0,32 |
| BVIS | 2019 | 1.068 | 2.262.450 | 0,05 |
| BVIS | 2020 | 3.412 | 2.296.027 | 0,16 |
| BBSB | 2016 | -69.735 | 6.900.890 | -1,12 |
| BBSB | 2017 | 1.332 | 7.166.257 | 0,02 |
| BBSB | 2018 | 1.525 | 6.328.446 | 0,02 |
| BBSB | 2019 | 2.508 | 6.739.724 | 0,04 |
| BBSB | 2020 | 2.545 | 5.223.189 | 0,04 |
| BMSI | 2016 | -144.547 | 1.344.720 | -9,51 |
| BMSI | 2017 | 71.493 | 1.275.648 | 5,5 |
| BMSI | 2018 | -64.218 | 661.912 | -6,86 |
| BMSI | 2019 | 76.974 | 715.623 | 11,15 |
| BMSI | 2020 | 44.868 | 721.397 | 6,19 |
| PDSB | 2016 | 27.751 | 8.757.964 | 0,37 |
| PDSB | 2017 | -974.803 | 8.629.275 | -10,77 |
| PDSB | 2018 | 21.412 | 8.771.058 | 0,26 |
| PDSB | 2019 | 23.345 | 11.135.825 | 0,25 |
| PDSB | 2020 | 6.738 | 11.302.082 | 0,06 |
| BJBS | 2016 | -545.977 | 7.441.653 | -8,09 |
| BJBS | 2017 | -422.890 | 7.713.558 | -5,69 |
| BJBS | 2018 | 37.086 | 6.741.449 | 0,54 |
| BJBS | 2019 | 42.474 | 7.723.202 | 0,6 |

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|---|---|---|---|---|
| BJBS | 2020 | 32.069 | 8.884.354 | 0,41 |
| MEGS | 2016 | 151.023 | 6.135.241 | 2,63 |
| MEGS | 2017 | 98.905 | 7.034.300 | 1,56 |
| MEGS | 2018 | 62.270 | 7.336.342 | 0,93 |
| MEGS | 2019 | 66.201 | 8.007.676 | 0,89 |
| MEGS | 2020 | 173.322 | 16.117.927 | 1,74 |
| BTPS | 2016 | 2.604.519 | 91.371.387 | 9,00 |
| BTPS | 2017 | 1.936.845 | 95.489.850 | 11,2 |
| BTPS | 2018 | 3.049.248 | 101.919.301 | 12,4 |
| BTPS | 2019 | 4.018.922 | 181.631.385 | 13,6 |
| BTPS | 2020 | 2.633.076 | 183.165.978 | 7,16 |

| **Kode Perusahaan** | **Periode** | **Total modal** | **ATMR** | **CAR** |
|---|---|---|---|---|
| BRIS | 2016 | 3.467.400 | 16.807.175 | 20,63 |
| BRIS | 2017 | 3.611.233 | 17.800.175 | 20,05 |
| BRIS | 2018 | 5.922.283 | 19.928.066 | 29,73 |
| BRIS | 2019 | 5.812.183 | 23.012.092 | 25,26 |
| BRIS | 2020 | 6.030.642 | 31.667.790 | 19,04 |
| BNIS | 2016 | 2.486.598 | 16.666.004 | 14,92 |
| BNIS | 2017 | 3.814.100 | 18.939.890 | 20,14 |
| BNIS | 2018 | 4.287.820 | 22.207.060 | 19,31 |
| BNIS | 2019 | 4.726.910 | 25.030.080 | 18,88 |
| BNIS | 2020 | 5.572.190 | 26.088.030 | 21,36 |
| BBSM | 2016 | 6.942.002 | 49.555.918 | 14,01 |
| BBSM | 2017 | 7.844.125 | 49.350.184 | 15,89 |
| BBSM | 2018 | 8.566.771 | 52.670.993 | 16,26 |
| BBSM | 2019 | 9.611.534 | 59.514.518 | 16,15 |
| BBSM | 2020 | 10.933.670 | 64.774.327 | 16,88 |
| BCAS | 2016 | 1.127.355 | 3.064.954 | 36,70 |
| BCAS | 2017 | 1.176.155 | 4.012.352 | 29,40 |
| BCAS | 2018 | 1.285.880 | 5.298.700 | 24,30 |
| BCAS | 2019 | 2.367.724 | 6.186.067 | 38,30 |
| BCAS | 2020 | 2.799.002 | 6.184.368 | 45,30 |
| BBMI | 2016 | 5.220.000 | 40.978.000 | 12,74 |
| BBMI | 2017 | 6,127,413 | 44,984,813 | 13,62 |
| BBMI | 2018 | 4.255.006 | 34.473.426 | 12,34 |
| BBMI | 2019 | 3.871.341 | 31.171.834 | 12,42 |
| BBMI | 2020 | 4.806.000 | 31.593.000 | 15,21 |
| BVIS | 2016 | 162.877 | 1.019.320 | 15,98 |

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|---|---|---|---|---|
| BVIS | 2017 | 237.835 | 1.232.796 | 19,29 |
| BVIS | 2018 | 272.700 | 1.140.216 | 22,07 |
| BVIS | 2019 | 225.038 | 1.054.115 | 19,44 |
| BVIS | 2020 | 246.823 | 999.682 | 24,60 |
| BBSB | 2016 | 731.029 | 4.826.129 | 15,15 |
| BBSB | 2017 | 946.389 | 4.928.467 | 19,20 |
| BBSB | 2018 | 9.808.238 | 69.887.248 | 19,31 |
| BBSB | 2019 | 9.212.039 | 70.548.994 | 15,25 |
| BBSB | 2020 | 1.049.529 | 4.723.597 | 22,22 |
| BMSI | 2016 | 510.620 | 927.390 | 55,06 |
| BMSI | 2017 | 586.735 | 773.729 | 75,83 |
| BMSI | 2018 | 529.177 | 324.503 | 163,07 |
| BMSI | 2019 | 592.939 | 245.177 | 241,84 |
| BMSI | 2020 | 640.520 | 194.635 | 329,09 |
| PDSB | 2016 | 1.174.757 | 6.463.807 | 18,17 |
| PDSB | 2017 | 691.287 | 6.005.075 | 11,51 |
| PDSB | 2018 | 1.541.191 | 6.656.540 | 23,15 |
| PDSB | 2019 | 1.248.263 | 8.633.439 | 14,46 |
| PDSB | 2020 | 2.805.777 | 8.927.878 | 31,43 |
| BJBS | 2016 | 742.190 | 4.065.790 | 18,25 |
| BJBS | 2017 | 644.470 | 3.338.880 | 16,25 |
| BJBS | 2018 | 685.268 | 4.169.879 | 16,43 |
| BJBS | 2019 | 687.798 | 4.599.509 | 14,95 |
| BJBS | 2020 | 1.067.519 | 4.421.421 | 24,14 |
| MEGS | 2016 | 1.057.436 | 4.494.754 | 23,53 |
| MEGS | 2017 | 1.179.097 | 5.312.951 | 22,19 |
| MEGS | 2018 | 1.174.083 | 5.716.893 | 20,54 |
| MEGS | 2019 | 1.228.122 | 6.152.569 | 19,96 |
| MEGS | 2020 | 1.966.086 | 8.141.736 | 24,15 |
| BTPS | 2016 | 1.521,148 | 6.390.259 | 23,80 |
| BTPS | 2017 | 2.152,553 | 7.445.398 | 28,90 |
| BTPS | 2018 | 3.876.872 | 9.473.822 | 40,90 |
| BTPS | 2019 | 5.226.123 | 11.725.986 | 44,60 |
| BTPS | 2020 | 5.618.766 | 11.365.610 | 49,44 |

| **Kode Perusahaan** | **Periode** | **Pemb. Bermasalah** | **Total Pembiayaan** | **NPF** |
|---|---|---|---|---|
| BRIS | 2016 | 575.316 | 18.035.000 | 3,19 |
| BRIS | 2017 | 902.975 | 19.010.000 | 4,75 |
| BRIS | 2018 | 1.086.442 | 21.860.000 | 4,97 |

| | | | | |
|---|---|---|---|---|
| BRIS | 2019 | 925.444 | 27.380.000 | 3,38 |
| BRIS | 2020 | 708.717 | 40.040.512 | 1,77 |
| BNIS | 2016 | 337.040 | 20.493.610 | 1,64 |
| BNIS | 2017 | 353.800 | 23.596.720 | 1,50 |
| BNIS | 2018 | 244.070 | 28.299.300 | 1,52 |
| BNIS | 2019 | 467.190 | 32.579.840 | 1,44 |
| BNIS | 2020 | 446.110 | 32.048.760 | 1,35 |
| BBSM | 2016 | 1.739.650 | 55.580.000 | 3,13 |
| BBSM | 2017 | 1.641.830 | 60.584.000 | 2,71 |
| BBSM | 2018 | 1.056.940 | 67.752.780 | 1,56 |
| BBSM | 2019 | 755.420 | 75.542.000 | 1,00 |
| BBSM | 2020 | 600.700 | 83.430.000 | 0,72 |
| BCAS | 2016 | 7.270 | 3.462.800 | 0,21 |
| BCAS | 2017 | 1.680 | 4.191.100 | 0,04 |
| BCAS | 2018 | 13.720 | 4.899.700 | 0,28 |
| BCAS | 2019 | 14.680 | 5.645.400 | 0,26 |
| BCAS | 2020 | 560 | 5.569.200 | 0,01 |
| BBMI | 2016 | 560.700 | 40.050.000 | 1,40 |
| BBMI | 2017 | 1.136.630 | 41.332.000 | 2,75 |
| BBMI | 2018 | 866.000 | 33.566.000 | 2,58 |
| BBMI | 2019 | 1.284.710 | 29.877.000 | 4,30 |
| BBMI | 2020 | 1.148.820 | 29.084.000 | 3,95 |
| BVIS | 2016 | 52.750 | 1.212.690 | 4,35 |
| BVIS | 2017 | 51.530 | 1.262.920 | 4,08 |
| BVIS | 2018 | 42.710 | 1.234.570 | 3,46 |
| BVIS | 2019 | 32.540 | 1.232.640 | 2,64 |
| BVIS | 2020 | 35.160 | 1.167.960 | 3,01 |
| BBSB | 2016 | 223.680 | 4.800.000 | 4,66 |
| BBSB | 2017 | 189.464 | 4.532.640 | 4,18 |
| BBSB | 2018 | 154.893 | 4.243.640 | 3,65 |
| BBSB | 2019 | 192.601 | 4.755.590 | 4,05 |
| BBSB | 2020 | 202.596 | 4.092.839 | 4,95 |
| BMSI | 2016 | 44.292 | 962.860 | 4,60 |
| BMSI | 2017 | 0 | 485.240 | 0 |
| BMSI | 2018 | 0 | 72.237 | 0 |
| BMSI | 2019 | 0 | 4.802 | 0 |
| BMSI | 2020 | 0 | 52 | 0 |
| PDSB | 2016 | 118.053 | 6.346.920 | 1,86 |
| PDSB | 2017 | 316.022 | 6.542.900 | 4,83 |
| PDSB | 2018 | 235.545 | 6.133.981 | 3,84 |

| | | | | |
|---|---|---|---|---|
| PDSB | 2019 | 204.211 | 8.335.171 | 2,80 |
| PDSB | 2020 | 195.733 | 7.989.110 | 2,45 |
| BJBS | 2016 | 266.193 | 5.415.130 | 4,94 |
| BJBS | 2017 | 154.840 | 5.447.520 | 2,85 |
| BJBS | 2018 | 91.230 | 4.658.960 | 1,96 |
| BJBS | 2019 | 81.386 | 5.423.783 | 1,50 |
| BJBS | 2020 | 183.139 | 5.774.496 | 2,86 |
| MEGS | 2016 | 132.486 | 4.714.811 | 2,81 |
| MEGS | 2017 | 127.623 | 4.641.539 | 2,75 |
| MEGS | 2018 | 101.335 | 5.178.619 | 1,96 |
| MEGS | 2019 | 90.468 | 6.080.453 | 1,49 |
| MEGS | 2020 | 68.046 | 4.946.543 | 1,38 |
| BTPS | 2016 | 9.994 | 4.996.812 | 0,2 |
| BTPS | 2017 | 3.027 | 6.053.273 | 0,05 |
| BTPS | 2018 | 1.455 | 7.277.163 | 0,02 |
| BTPS | 2019 | 23.399 | 8.999.574 | 0,26 |
| BTPS | 2020 | 1.900 | 9.500.000 | 0,02 |

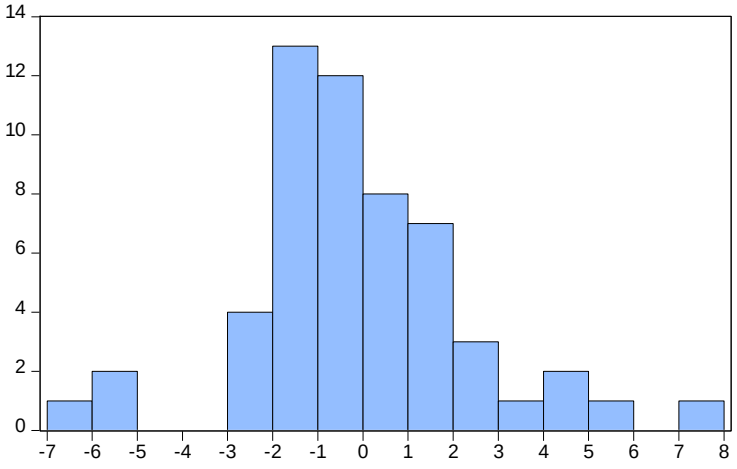
| **Kode Perusahaan** | **Periode** | **Periode I** | **Periode II** | **GCG** |
|---|---|---|---|---|
| BRIS | 2016 | 2 | 2 | 2 |
| BRIS | 2017 | 2 | 2 | 2 |
| BRIS | 2018 | 2 | 2 | 2 |
| BRIS | 2019 | 2 | 2 | 2 |
| BRIS | 2020 | 2 | 2 | 2 |
| BNIS | 2016 | 2 | 2 | 2 |
| BNIS | 2017 | 2 | 2 | 2 |
| BNIS | 2018 | 2 | 2 | 2 |
| BNIS | 2019 | 2 | 2 | 2 |
| BNIS | 2020 | 2 | 2 | 2 |
| BBSM | 2016 | 1 | 1 | 1 |
| BBSM | 2017 | 1 | 1 | 1 |
| BBSM | 2018 | 1 | 1 | 1 |
| BBSM | 2019 | 1 | 1 | 1 |
| BBSM | 2020 | 1 | 1 | 1 |
| BCAS | 2016 | 1 | 1 | 1 |
| BCAS | 2017 | 1 | 1 | 1 |
| BCAS | 2018 | 1 | 1 | 1 |
| BCAS | 2019 | 1 | 1 | 1 |
| BCAS | 2020 | 1 | 1 | 1 |

| | | | | |
|---|---|---|---|---|
| BBMI | 2016 | 2 | 2 | 2 |
| BBMI | 2017 | 3 | 3 | 3 |
| BBMI | 2018 | 3 | 3 | 3 |
| BBMI | 2019 | 3 | 3 | 3 |
| BBMI | 2020 | 3 | 3 | 3 |
| BVIS | 2016 | 2 | 2 | 2 |
| BVIS | 2017 | 2 | 2 | 2 |
| BVIS | 2018 | 2 | 2 | 2 |
| BVIS | 2019 | 2 | 2 | 2 |
| BVIS | 2020 | 2 | 2 | 2 |
| BBSB | 2016 | 2 | 2 | 2 |
| BBSB | 2017 | 2 | 2 | 2 |
| BBSB | 2018 | 2 | 2 | 2 |
| BBSB | 2019 | 3 | 3 | 3 |
| BBSB | 2020 | 3 | 3 | 3 |
| BMSI | 2016 | 3 | 3 | 3 |
| BMSI | 2017 | 2 | 2 | 2 |
| BMSI | 2018 | 2 | 2 | 2 |
| BMSI | 2019 | 2 | 2 | 2 |
| BMSI | 2020 | 2 | 2 | 2 |
| PDSB | 2016 | 2 | 2 | 2 |
| PDSB | 2017 | 3 | 3 | 3 |
| PDSB | 2018 | 2 | 2 | 2 |
| PDSB | 2019 | 2 | 2 | 2 |
| PDSB | 2020 | 2 | 2 | 2 |
| BJBS | 2016 | 3 | 3 | 3 |
| BJBS | 2017 | 3 | 3 | 3 |
| BJBS | 2018 | 3 | 3 | 3 |
| BJBS | 2019 | 3 | 3 | 3 |
| BJBS | 2020 | 3 | 3 | 3 |
| MEGS | 2016 | 2 | 2 | 2 |
| MEGS | 2017 | 2 | 2 | 2 |
| MEGS | 2018 | 1 | 1 | 1 |
| MEGS | 2019 | 2 | 2 | 2 |
| MEGS | 2020 | 2 | 2 | 2 |
| BTPS | 2016 | 2 | 2 | 2 |
| BTPS | 2017 | 2 | 2 | 2 |
| BTPS | 2018 | 2 | 2 | 2 |
| BTPS | 2019 | 2 | 2 | 2 |
| BTPS | 2020 | 2 | 2 | 2 |

**Lampiran 3**

## Hasil Output Eviews

### Hasil Uji Normalitas




Series: Standardized Residuals
Sample 2016 2020
Observations 55

| | |
|---|---|
| Mean | -0.130163 |
| Median | -0.577925 |
| Maximum | 7.469019 |
| Minimum | -6.260291 |
| Std. Dev. | 2.494022 |
| Skewness | 0.357876 |
| Kurtosis | 4.279895 |
| Jarque-Bera | 4.928079 |
| Probability | 0.085091 |

### Hasil Uji Multikolinearitas

| | GCG | CAR | NPF |
|---|---|---|---|
| GCG | 1,000000 | -0,081214 | 0,496777 |
| CAR | -0,081214 | 1,000000 | -0,350370 |
| NPF | 0,496777 | -0,350370 | 1,000000 |

### Hasil Uji Heteroskedastisitas

Dependent Variable: RESABS
Method: Panel EGLS (Cross-section random effects)
Date: 05/28/21 Time: 14:00
Sample: 2016 2020
Periods included: 5
Cross-sections included: 12
Total panel (unbalanced) observations: 55

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|

| | | | | |
|---|---|---|---|---|
| C | 0,864630 | 0,897032 | 0,963880 | 0,3397 |
| GCG | 0,456909 | 0,425405 | 1,074057 | 0,2879 |
| CAR | 0,005163 | 0,009865 | 0,523391 | 0,6030 |
| NPF | 0,024584 | 0,156678 | 0,156906 | 0,8759 |

**Hasil Uji Statistik Deskriptif**

Date: 05/28/21
Time: 13:53
Sample: 2016 2020

| | ROA | GCG | CAR | NPF |
|---|---|---|---|---|
| Mean | 0,592545 | 2,018182 | 25,54636 | 2,359273 |
| Median | 0,540000 | 2,000000 | 19,96000 | 2,580000 |
| Maximum | 11,20000 | 3,000000 | 163,0700 | 4,970000 |
| Minimum | -9,510000 | 1,000000 | 12,34000 | 0,000000 |
| Std. Dev. | 3,197876 | 0,652372 | 22,06795 | 1,545712 |
| Skewness | -0,096299 | -0,017090 | 4,787263 | 0,024862 |
| Kurtosis | 7,382996 | 2,392265 | 29,07908 | 1,901702 |
| Jarque-Bera | 44,10942 | 0,849086 | 1768,685 | 2,770008 |
| Probability | 0,000000 | 0,654069 | 0,000000 | 0,250323 |
| Sum | 32,59000 | 111,0000 | 1405,050 | 129,7600 |
| Sum Sq. Dev. | 552,2262 | 22,98182 | 26297,70 | 129,0182 |
| Observations | 55 | 55 | 55 | 55 |

**Hasil Regresi Common Effect Model**

Dependent Variable: ROA
Method: Panel Least Squares
Date: 05/28/21 Time: 13:54
Sample: 2016 2020
Periods included: 5
Cross-sections included: 12
Total panel (unbalanced) observations: 55

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|

| | | | | |
|---|---|---|---|---|
| C | 5,411766 | 1,249304 | 4,331825 | 0,0001 |
| GCG | -0,126753 | 0,620064 | -0,204419 | 0,8388 |
| CAR | -0,059328 | 0,016985 | -3,492905 | 0,0010 |
| NPF | -1,291842 | 0,278488 | -4,638762 | 0,0000 |

| | | | |
|---|---|---|---|
| R-squared | 0,393367 | Mean dependent var | 0,592545 |
| Adjusted R-squared | 0,357683 | S.D. dependent var | 3,197876 |
| S.E. of regression | 2,562929 | Akaike info criterion | 4,790125 |
| Sum squared resid | 334,9987 | Schwarz criterion | 4,936113 |
| Log likelihood | -127,7284 | Hannan-Quinn criter. | 4,846580 |
| F-statistic | 11,02353 | Durbin-Watson stat | 0,948304 |
| Prob(F-statistic) | 0,000011 | | |

**Hasil Regresi Fixed Effect Model**

Dependent Variable: ROA
Method: Panel Least Squares
Date: 05/28/21 Time: 13:54
Sample: 2016 2020
Periods included: 5
Cross-sections included: 12
Total panel (unbalanced) observations: 55

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|
| C | 5,283295 | 2,291752 | 2,305352 | 0,0264 |
| GCG | -0,041313 | 1,105195 | -0,037381 | 0,9704 |
| CAR | -0,056502 | 0,022609 | -2,499081 | 0,0167 |
| NPF | -1,341067 | 0,314340 | -4,266296 | 0,0001 |

Effects Specification

Cross-section fixed (dummy variables)

| | | | |
|---|---|---|---|
| R-squared | 0,750677 | Mean dependent var | 0,592545 |
| Adjusted R-squared | 0,663413 | S.D. dependent var | 3,197876 |
| S.E. of regression | 1,855283 | Akaike info criterion | 4,300952 |
| Sum squared resid | 137,6830 | Schwarz criterion | 4,848407 |
| Log likelihood | -103,2762 | Hannan-Quinn criter. | 4,512657 |
| F-statistic | 8,602440 | Durbin-Watson stat | 2,319808 |
| Prob(F-statistic) | 0,000000 | | |

**Hasil Regresi Random Effect Model**

Dependent Variable: ROA
Method: Panel EGLS (Cross-section random effects)
Date: 05/28/21 Time: 13:54
Sample: 2016 2020
Periods included: 5
Cross-sections included: 12
Total panel (unbalanced) observations: 55
Swamy and Arora estimator of component variances

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|
| C | 5,576503 | 1,814614 | 3,073108 | 0,0034 |
| GCG | -0,025870 | 0,834544 | -0,030999 | 0,9754 |
| CAR | -0,059665 | 0,018570 | -3,212958 | 0,0023 |
| NPF | -1,389138 | 0,284808 | -4,877445 | 0,0000 |

| Effects Specification | | |
|---|---|---|
| | S.D. | Rho |
| Cross-section random | 2,123164 | 0,5670 |
| Idiosyncratic random | 1,855283 | 0,4330 |

Weighted Statistics

| | | | |
|---|---|---|---|
| R-squared | 0,384506 | Mean dependent var | 0,242216 |
| Adjusted R-squared | 0,348301 | S.D. dependent var | 2,273840 |
| S.E. of regression | 1,833492 | Sum squared resid | 171,4463 |
| F-statistic | 10,62010 | Durbin-Watson stat | 1,838529 |
| Prob(F-statistic) | 0,000016 | | |

**Hasil Uji Chow**

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

| Effects Test | Statistic | d.f. | Prob. |
|---|---|---|---|
| Cross-section F | 5,211335 | (11,40) | 0,0000 |
| Cross-section Chi-square | 48,904525 | 11 | 0,0000 |

**Hasil 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 | 0,174737 | 3 | 0,9816 |

**Hasil Uji Langrange Multiplier**

Lagrange multiplier (LM) test for panel data
Date: 05/28/21 Time: 13:05
Sample: 2016 2020
Total panel observations: 55
Probability in ()

| Null (no rand. effect) Alternative | Cross-section One-sided | Period One-sided | Both |
|---|---|---|---|
| Breusch-Pagan | 11,77420 | 0,468659 | 12,24286 |
| | (0,0006) | (0,4936) | (0,0005) |
| Honda | 3,431355 | -0,684587 | 1,942258 |
| | (0,0003) | (0,7532) | (0,0261) |
| King-Wu | 3,431355 | -0,684587 | 1,197485 |
| | (0,0003) | (0,7532) | (0,1156) |
| SLM | 3,704994 | -0,199841 | -- |
| | (0,0001) | (0,5792) | -- |
| GHM | -- | -- | 11,77420 |
| | -- | -- | (0,0010) |

**Hasil Uji Koefisien Korelasi**

Weighted Statistics

| | | | |
|---|---|---|---|
| R-squared | 0,384506 | Mean dependent var | 0,242216 |
| Adjusted R-squared | 0,348301 | S.D. dependent var | 2,273840 |
| S.E. of regression | 1,833492 | Sum squared resid | 171,4463 |
| F-statistic | 10,62010 | Durbin-Watson stat | 1,838529 |
| Prob(F-statistic) | 0,000016 | | |

Unweighted Statistics

**Hasil Uji Regresi Linear Berganda**

Dependent Variable: ROA
Method: Panel EGLS (Cross-section random effects)
Date: 05/28/21 Time: 13:54
Sample: 2016 2020
Periods included: 5
Cross-sections included: 12
Total panel (unbalanced) observations: 55
Swamy and Arora estimator of component variances

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|
| C | 5,576503 | 1,814614 | 3,073108 | 0,0034 |
| GCG | -0,025870 | 0,834544 | -0,030999 | 0,9754 |
| CAR | -0,059665 | 0,018570 | -3,212958 | 0,0023 |
| NPF | -1,389138 | 0,284808 | -4,877445 | 0,0000 |

**Hasil Uji T**

Dependent Variable: ROA
Method: Panel EGLS (Cross-section random effects)
Date: 05/28/21 Time: 13:54
Sample: 2016 2020
Periods included: 5

Cross-sections included: 12
Total panel (unbalanced) observations: 55
Swamy and Arora estimator of component variances

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|
| C | 5,576503 | 1,814614 | 3,073108 | 0,0034 |
| GCG | -0,025870 | 0,834544 | -0,030999 | 0,9754 |
| CAR | -0,059665 | 0,018570 | -3,212958 | 0,0023 |
| NPF | -1,389138 | 0,284808 | -4,877445 | 0,0000 |

**Hasil Uji F**

Weighted Statistics

| | | | |
|---|---|---|---|
| R-squared | 0,384506 | Mean dependent var | 0,242216 |
| Adjusted R-squared | 0,348301 | S.D. dependent var | 2,273840 |
| S.E. of regression | 1,833492 | Sum squared resid | 171,4463 |
| F-statistic | 10,62010 | Durbin-Watson stat | 1,838529 |
| Prob(F-statistic) | 0,000016 | | |

**Hasil Uji Koefisien Determinasi**

Weighted Statistics

| | | | |
|---|---|---|---|
| R-squared | 0,384506 | Mean dependent var | 0,242216 |
| Adjusted R-squared | 0,348301 | S.D. dependent var | 2,273840 |
| S.E. of regression | 1,833492 | Sum squared resid | 171,4463 |
| F-statistic | 10,62010 | Durbin-Watson stat | 1,838529 |
| Prob(F-statistic) | 0,000016 | | |

**Lampiran 4**

**Tabel T (Persentase Distribusi t (df = 41 – 80))**

| **Pr** | **0.25** | **0.10** | **0.05** | **0.025** | **0.01** | **0.005** | **0.001** |
|---|---|---|---|---|---|---|---|
| **df** | **0.50** | **0.20** | **0.10** | **0.050** | **0.02** | **0.010** | **0.002** |
| **41** | 0.68052 | 1.30254 | 1.68288 | 2.01954 | 2.42080 | 2.70118 | 3.30127 |
| **42** | 0.68038 | 1.30204 | 1.68195 | 2.01808 | 2.41847 | 2.69807 | 3.29595 |
| **43** | 0.68024 | 1.30155 | 1.68107 | 2.01669 | 2.41625 | 2.69510 | 3.29089 |
| **44** | 0.68011 | 1.30109 | 1.68023 | 2.01537 | 2.41413 | 2.69228 | 3.28607 |
| **45** | 0.67998 | 1.30065 | 1.67943 | 2.01410 | 2.41212 | 2.68959 | 3.28148 |
| **46** | 0.67986 | 1.30023 | 1.67866 | 2.01290 | 2.41019 | 2.68701 | 3.27710 |
| **47** | 0.67975 | 1.29982 | 1.67793 | 2.01174 | 2.40835 | 2.68456 | 3.27291 |
| **48** | 0.67964 | 1.29944 | 1.67722 | 2.01063 | 2.40658 | 2.68220 | 3.26891 |
| **49** | 0.67953 | 1.29907 | 1.67655 | 2.00958 | 2.40489 | 2.67995 | 3.26508 |
| **50** | 0.67943 | 1.29871 | 1.67591 | 2.00856 | 2.40327 | 2.67779 | 3.26141 |
| **51** | 0.67933 | 1.29837 | 1.67528 | 2.00758 | 2.40172 | 2.67572 | 3.25789 |
| **52** | 0.67924 | 1.29805 | 1.67469 | 2.00665 | 2.40022 | 2.67373 | 3.25451 |
| **53** | 0.67915 | 1.29773 | 1.67412 | 2.00575 | 2.39879 | 2.67182 | 3.25127 |
| **54** | 0.67906 | 1.29743 | 1.67356 | 2.00488 | 2.39741 | 2.66998 | 3.24815 |
| **55** | 0.67898 | 1.29713 | 1.67303 | 2.00404 | 2.39608 | 2.66822 | 3.24515 |
| **56** | 0.67890 | 1.29685 | 1.67252 | 2.00324 | 2.39480 | 2.66651 | 3.24226 |
| **57** | 0.67882 | 1.29658 | 1.67203 | 2.00247 | 2.39357 | 2.66487 | 3.23948 |
| **58** | 0.67874 | 1.29632 | 1.67155 | 2.00172 | 2.39238 | 2.66329 | 3.23680 |
| **59** | 0.67867 | 1.29607 | 1.67109 | 2.00100 | 2.39123 | 2.66176 | 3.23421 |
| **60** | 0.67860 | 1.29582 | 1.67065 | 2.00030 | 2.39012 | 2.66028 | 3.23171 |
| **61** | 0.67853 | 1.29558 | 1.67022 | 1.99962 | 2.38905 | 2.65886 | 3.22930 |
| **62** | 0.67847 | 1.29536 | 1.66980 | 1.99897 | 2.38801 | 2.65748 | 3.22696 |
| **63** | 0.67840 | 1.29513 | 1.66940 | 1.99834 | 2.38701 | 2.65615 | 3.22471 |
| **64** | 0.67834 | 1.29492 | 1.66901 | 1.99773 | 2.38604 | 2.65485 | 3.22253 |
| **65** | 0.67828 | 1.29471 | 1.66864 | 1.99714 | 2.38510 | 2.65360 | 3.22041 |
| **66** | 0.67823 | 1.29451 | 1.66827 | 1.99656 | 2.38419 | 2.65239 | 3.21837 |
| **67** | 0.67817 | 1.29432 | 1.66792 | 1.99601 | 2.38330 | 2.65122 | 3.21639 |
| **68** | 0.67811 | 1.29413 | 1.66757 | 1.99547 | 2.38245 | 2.65008 | 3.21446 |
| **69** | 0.67806 | 1.29394 | 1.66724 | 1.99495 | 2.38161 | 2.64898 | 3.21260 |
| **70** | 0.67801 | 1.29376 | 1.66691 | 1.99444 | 2.38081 | 2.64790 | 3.21079 |
| **71** | 0.67796 | 1.29359 | 1.66660 | 1.99394 | 2.38002 | 2.64686 | 3.20903 |
| **72** | 0.67791 | 1.29342 | 1.66629 | 1.99346 | 2.37926 | 2.64585 | 3.20733 |
| **73** | 0.67787 | 1.29326 | 1.66600 | 1.99300 | 2.37852 | 2.64487 | 3.20567 |
| **74** | 0.67782 | 1.29310 | 1.66571 | 1.99254 | 2.37780 | 2.64391 | 3.20406 |
| **75** | 0.67778 | 1.29294 | 1.66543 | 1.99210 | 2.37710 | 2.64298 | 3.20249 |
| **76** | 0.67773 | 1.29279 | 1.66515 | 1.99167 | 2.37642 | 2.64208 | 3.20096 |
| **77** | 0.67769 | 1.29264 | 1.66488 | 1.99125 | 2.37576 | 2.64120 | 3.19948 |
| **78** | 0.67765 | 1.29250 | 1.66462 | 1.99085 | 2.37511 | 2.64034 | 3.19804 |
| **79** | 0.67761 | 1.29236 | 1.66437 | 1.99045 | 2.37448 | 2.63950 | 3.19663 |
| **80** | 0.67757 | 1.29222 | 1.66412 | 1.99006 | 2.37387 | 2.63869 | 3.19526 |

## Tabel F

**Titik Persentase Distribusi F untuk Probabilita = 0,05**

| df untuk penyebut (N2) | df untuk pembilang (N1) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** |
| **46** | 4.05 | 3.20 | 2.81 | 2.57 | 2.42 | 2.30 | 2.22 | 2.15 | 2.09 | 2.04 |
| **47** | 4.05 | 3.20 | 2.80 | 2.57 | 2.41 | 2.30 | 2.21 | 2.14 | 2.09 | 2.04 |
| **48** | 4.04 | 3.19 | 2.80 | 2.57 | 2.41 | 2.29 | 2.21 | 2.14 | 2.08 | 2.03 |
| **49** | 4.04 | 3.19 | 2.79 | 2.56 | 2.40 | 2.29 | 2.20 | 2.13 | 2.08 | 2.03 |
| **50** | 4.03 | 3.18 | 2.79 | 2.56 | 2.40 | 2.29 | 2.20 | 2.13 | 2.07 | 2.03 |
| **51** | 4.03 | 3.18 | 2.79 | 2.55 | 2.40 | 2.28 | 2.20 | 2.13 | 2.07 | 2.02 |
| **52** | 4.03 | 3.18 | 2.78 | 2.55 | 2.39 | 2.28 | 2.19 | 2.12 | 2.07 | 2.02 |
| **53** | 4.02 | 3.17 | 2.78 | 2.55 | 2.39 | 2.28 | 2.19 | 2.12 | 2.06 | 2.01 |
| **54** | 4.02 | 3.17 | 2.78 | 2.54 | 2.39 | 2.27 | 2.18 | 2.12 | 2.06 | 2.01 |
| **55** | 4.02 | 3.16 | 2.77 | 2.54 | 2.38 | 2.27 | 2.18 | 2.11 | 2.06 | 2.01 |
| **56** | 4.01 | 3.16 | 2.77 | 2.54 | 2.38 | 2.27 | 2.18 | 2.11 | 2.05 | 2.00 |
| **57** | 4.01 | 3.16 | 2.77 | 2.53 | 2.38 | 2.26 | 2.18 | 2.11 | 2.05 | 2.00 |
| **58** | 4.01 | 3.16 | 2.76 | 2.53 | 2.37 | 2.26 | 2.17 | 2.10 | 2.05 | 2.00 |
| **59** | 4.00 | 3.15 | 2.76 | 2.53 | 2.37 | 2.26 | 2.17 | 2.10 | 2.04 | 2.00 |
| **60** | 4.00 | 3.15 | 2.76 | 2.53 | 2.37 | 2.25 | 2.17 | 2.10 | 2.04 | 1.99 |
| **61** | 4.00 | 3.15 | 2.76 | 2.52 | 2.37 | 2.25 | 2.16 | 2.09 | 2.04 | 1.99 |
| **62** | 4.00 | 3.15 | 2.75 | 2.52 | 2.36 | 2.25 | 2.16 | 2.09 | 2.03 | 1.99 |
| **63** | 3.99 | 3.14 | 2.75 | 2.52 | 2.36 | 2.25 | 2.16 | 2.09 | 2.03 | 1.98 |
| **64** | 3.99 | 3.14 | 2.75 | 2.52 | 2.36 | 2.24 | 2.16 | 2.09 | 2.03 | 1.98 |
| **65** | 3.99 | 3.14 | 2.75 | 2.51 | 2.36 | 2.24 | 2.15 | 2.08 | 2.03 | 1.98 |
| **66** | 3.99 | 3.14 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.03 | 1.98 |
| **67** | 3.98 | 3.13 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.02 | 1.98 |
| **68** | 3.98 | 3.13 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.02 | 1.97 |
| **69** | 3.98 | 3.13 | 2.74 | 2.50 | 2.35 | 2.23 | 2.15 | 2.08 | 2.02 | 1.97 |
| **70** | 3.98 | 3.13 | 2.74 | 2.50 | 2.35 | 2.23 | 2.14 | 2.07 | 2.02 | 1.97 |
| **71** | 3.98 | 3.13 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.97 |
| **72** | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.96 |
| **73** | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.96 |
| **74** | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.22 | 2.14 | 2.07 | 2.01 | 1.96 |
| **75** | 3.97 | 3.12 | 2.73 | 2.49 | 2.34 | 2.22 | 2.13 | 2.06 | 2.01 | 1.96 |

**Tabel DW**

**Tabel Durbin-Watson (DW), α = 5%**

| | k=1 | | k=2 | | k=3 | | k=4 | |
|---|---|---|---|---|---|---|---|---|
| n | dL | dU | dL | dU | dL | dU | dL | dU |
| 21 | 1.2212 | 1.4200 | 1.1246 | 1.5385 | 1.0262 | 1.6694 | 0.9272 | 1.8116 |
| 22 | 1.2395 | 1.4289 | 1.1471 | 1.5408 | 1.0529 | 1.6640 | 0.9578 | 1.7974 |
| 23 | 1.2567 | 1.4375 | 1.1682 | 1.5435 | 1.0778 | 1.6597 | 0.9864 | 1.7855 |
| 24 | 1.2728 | 1.4458 | 1.1878 | 1.5464 | 1.1010 | 1.6565 | 1.0131 | 1.7753 |
| 25 | 1.2879 | 1.4537 | 1.2063 | 1.5495 | 1.1228 | 1.6540 | 1.0381 | 1.7666 |
| 26 | 1.3022 | 1.4614 | 1.2236 | 1.5528 | 1.1432 | 1.6523 | 1.0616 | 1.7591 |
| 27 | 1.3157 | 1.4688 | 1.2399 | 1.5562 | 1.1624 | 1.6510 | 1.0836 | 1.7527 |
| 28 | 1.3284 | 1.4759 | 1.2553 | 1.5596 | 1.1805 | 1.6503 | 1.1044 | 1.7473 |
| 29 | 1.3405 | 1.4828 | 1.2699 | 1.5631 | 1.1976 | 1.6499 | 1.1241 | 1.7426 |
| 30 | 1.3520 | 1.4894 | 1.2837 | 1.5666 | 1.2138 | 1.6498 | 1.1426 | 1.7386 |
| 31 | 1.3630 | 1.4957 | 1.2969 | 1.5701 | 1.2292 | 1.6500 | 1.1602 | 1.7352 |
| 32 | 1.3734 | 1.5019 | 1.3093 | 1.5736 | 1.2437 | 1.6505 | 1.1769 | 1.7323 |
| 33 | 1.3834 | 1.5078 | 1.3212 | 1.5770 | 1.2576 | 1.6511 | 1.1927 | 1.7298 |
| 34 | 1.3929 | 1.5136 | 1.3325 | 1.5805 | 1.2707 | 1.6519 | 1.2078 | 1.7277 |
| 35 | 1.4019 | 1.5191 | 1.3433 | 1.5838 | 1.2833 | 1.6528 | 1.2221 | 1.7259 |
| 36 | 1.4107 | 1.5245 | 1.3537 | 1.5872 | 1.2953 | 1.6539 | 1.2358 | 1.7245 |
| 37 | 1.4190 | 1.5297 | 1.3635 | 1.5904 | 1.3068 | 1.6550 | 1.2489 | 1.7233 |
| 38 | 1.4270 | 1.5348 | 1.3730 | 1.5937 | 1.3177 | 1.6563 | 1.2614 | 1.7223 |
| 39 | 1.4347 | 1.5396 | 1.3821 | 1.5969 | 1.3283 | 1.6575 | 1.2734 | 1.7215 |
| 40 | 1.4421 | 1.5444 | 1.3908 | 1.6000 | 1.3384 | 1.6589 | 1.2848 | 1.7209 |
| 41 | 1.4493 | 1.5490 | 1.3992 | 1.6031 | 1.3480 | 1.6603 | 1.2958 | 1.7205 |
| 42 | 1.4562 | 1.5534 | 1.4073 | 1.6061 | 1.3573 | 1.6617 | 1.3064 | 1.7202 |
| 43 | 1.4628 | 1.5577 | 1.4151 | 1.6091 | 1.3663 | 1.6632 | 1.3166 | 1.7200 |
| 44 | 1.4692 | 1.5619 | 1.4226 | 1.6120 | 1.3749 | 1.6647 | 1.3263 | 1.7200 |
| 45 | 1.4754 | 1.5660 | 1.4298 | 1.6148 | 1.3832 | 1.6662 | 1.3357 | 1.7200 |
| 46 | 1.4814 | 1.5700 | 1.4368 | 1.6176 | 1.3912 | 1.6677 | 1.3448 | 1.7201 |
| 47 | 1.4872 | 1.5739 | 1.4435 | 1.6204 | 1.3989 | 1.6692 | 1.3535 | 1.7203 |
| 48 | 1.4928 | 1.5776 | 1.4500 | 1.6231 | 1.4064 | 1.6708 | 1.3619 | 1.7206 |
| 49 | 1.4982 | 1.5813 | 1.4564 | 1.6257 | 1.4136 | 1.6723 | 1.3701 | 1.7210 |
| 50 | 1.5035 | 1.5849 | 1.4625 | 1.6283 | 1.4206 | 1.6739 | 1.3779 | 1.7214 |
| 51 | 1.5086 | 1.5884 | 1.4684 | 1.6309 | 1.4273 | 1.6754 | 1.3855 | 1.7218 |
| 52 | 1.5135 | 1.5917 | 1.4741 | 1.6334 | 1.4339 | 1.6769 | 1.3929 | 1.7223 |
| 53 | 1.5183 | 1.5951 | 1.4797 | 1.6359 | 1.4402 | 1.6785 | 1.4000 | 1.7228 |
| 54 | 1.5230 | 1.5983 | 1.4851 | 1.6383 | 1.4464 | 1.6800 | 1.4069 | 1.7234 |
| 55 | 1.5276 | 1.6014 | 1.4903 | 1.6406 | 1.4523 | 1.6815 | 1.4136 | 1.7240 |
| 56 | 1.5320 | 1.6045 | 1.4954 | 1.6430 | 1.4581 | 1.6830 | 1.4201 | 1.7246 |
| 57 | 1.5363 | 1.6075 | 1.5004 | 1.6452 | 1.4637 | 1.6845 | 1.4264 | 1.7253 |
| 58 | 1.5405 | 1.6105 | 1.5052 | 1.6475 | 1.4692 | 1.6860 | 1.4325 | 1.7259 |
| 59 | 1.5446 | 1.6134 | 1.5099 | 1.6497 | 1.4745 | 1.6875 | 1.4385 | 1.7266 |
| 60 | 1.5485 | 1.6162 | 1.5144 | 1.6518 | 1.4797 | 1.6889 | 1.4443 | 1.7274 |

**Lampiran 5**

## DAFTAR RIWAYAT HIDUP PENELITI

### Data Pribadi

| | |
|---|---|
| Nama | : Reza Pahlevi |
| NPM | : 11170000213 |
| Tempat dan Tanggal Lahir | : Jakarta, 15 Oktober 1998 |
| Agama | : Islam |
| Kewarganegaraan | : Indonesia |
| Alamat | : Jl.Kayu Jati IV/31 Rt.03/04 Rawamangun, Jakarta Timur |
| Telepon | : 081296107434 |
| Email | : rezapa34@gmail.com |

### Pendidikan Formal

| | |
|---|---|
| SDN Rawamangun 13 Pagi, Jakarta | : Lulus Tahun 2010 |
| SMPN 77, Jakarta | : Lulus Tahun 2013 |
| SMAN 36, Jakarta | : Lulus Tahun 2016 |
| STIE Indonesia, Jakarta | : Tahun 2017 sampai sekarang |