Lampiran 2:Daftar Bank Umum Syariah Indonesia dan Malaysia yang digunakan sebagai sampel

|  |  |
| --- | --- |
| No. | Nama Bank Umum Syariah |
| 1. | Bank Aceh Syariah |
| 2. | Bank Jabar Banten Syariah |
| 3. | Bank Syariah Bukopin |
| 4. | Bank Muamalat Indonesia |
| 5. | Bank Panin Dubai Syariah |
| 6. | Bank Victoria Syariah |
| 7. | Bank Tabungan Pensiunan Nasional Syariah |
| 8. | BCA Syariah |
| 9. | Bank BNI Syariah |
| 10. | Bank Syariah Mandiri |
| 11. | Bank BRI Syariah |
| 12. | Maybank Syariah Indonesia |
| 13. | Bank Mega Syariah |
| 14. | BPD Nusa Tenggara Barat Syariah |
| 15. | Affin Islamic Bank Berhad |
| 16. | AmBank Islamic Berhad |
| 17. | Bank Islam Malaysia Berhad |
| 18. | CIMB Islamic Bank Berhad |
| 19. | Hong Leong Islamic Bank Berhad |
| 20. | Bank Muamalat Malaysia Berhad |
| 21. | RHB Islamic Bank Berhad |

Lampiran 3: Output Hasil Pengolahan Statistik Deskriptif

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Date: 04/19/20 Time: 13:56  Sample: 2015 2018 | | | | | | |
|  | SR | DPS | BSIZE | RDD | KA | SLACK |
| Mean | 0.647901 | 3.444444 | 5.197531 | 23.92593 | 11.58025 | 26.41615 |
| Median | 0.640000 | 3.000000 | 5.000000 | 17.00000 | 10.00000 | 26.35754 |
| Maximum | 0.900000 | 9.000000 | 11.00000 | 48.00000 | 37.00000 | 31.47530 |
| Minimum | 0.410000 | 2.000000 | 2.000000 | 3.000000 | 3.000000 | 20.62896 |
| Std. Dev. | 0.117396 | 1.795828 | 1.926264 | 14.55745 | 6.143827 | 2.907721 |
| Skewness | -0.043040 | 0.983569 | 1.026784 | 0.430124 | 1.498584 | -0.160294 |
| Kurtosis | 2.572262 | 2.891202 | 3.648910 | 1.755504 | 5.927940 | 2.019519 |
|  |  |  |  |  |  |  |
| Jarque-Bera | 0.642497 | 13.09994 | 15.65401 | 7.724690 | 59.25099 | 3.591405 |
| Probability | 0.725243 | 0.001430 | 0.000399 | 0.021019 | 0.000000 | 0.166011 |
|  |  |  |  |  |  |  |
| Sum | 52.48000 | 279.0000 | 421.0000 | 1938.000 | 938.0000 | 2139.708 |
| Sum Sq. Dev. | 1.102543 | 258.0000 | 296.8395 | 16953.56 | 3019.728 | 676.3873 |
|  |  |  |  |  |  |  |
| Observations | 81 | 81 | 81 | 81 | 81 | 81 |

Lampiran 4: Output Hasil Pengolahan Uji Chow

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Redundant Fixed Effects Tests | | |  |  |
| Equation: Untitled | | |  |  |
| Test cross-section fixed effects | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Effects Test | | Statistic | d.f. | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section F | | 4.090778 | (20,55) | 0.0000 |
| Cross-section Chi-square | | 73.815348 | 20 | 0.0000 |
|  |  |  |  |  |
|  |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Cross-section fixed effects test equation: | | | |  |
| Dependent Variable: SR | | |  |  |
| Method: Panel Least Squares | | |  |  |
| Date: 04/19/20 Time: 14:02 | | |  |  |
| Sample: 2015 2018 | | |  |  |
| Periods included: 4 | | |  |  |
| Cross-sections included: 21 | | |  |  |
| Total panel (unbalanced) observations: 81 | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| C | -0.036903 | 0.117949 | -0.312873 | 0.7552 |
| DPS | -0.025426 | 0.009394 | -2.706587 | 0.0084 |
| BSIZE | 0.015007 | 0.007232 | 2.075123 | 0.0414 |
| RDD | 0.000992 | 0.000849 | 1.168899 | 0.2461 |
| KA | 0.005187 | 0.001846 | 2.809194 | 0.0063 |
| SLACK | 0.023114 | 0.005400 | 4.280453 | 0.0001 |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.432189 | Mean dependent var | | 0.647901 |
| Adjusted R-squared | 0.394335 | S.D. dependent var | | 0.117396 |
| S.E. of regression | 0.091363 | Akaike info criterion | | -1.876771 |
| Sum squared resid | 0.626036 | Schwarz criterion | | -1.699404 |
| Log likelihood | 82.00921 | Hannan-Quinn criter. | | -1.805609 |
| F-statistic | 11.41723 | Durbin-Watson stat | | 1.013511 |
| Prob(F-statistic) | 0.000000 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

Lampiran 5: Output Hasil Pengolahan 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 | | 8.262129 | 5 | 0.1424 |
|  |  |  |  |  |
|  |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Cross-section random effects test comparisons: | | | | |
|  |  |  |  |  |
| Variable | Fixed | Random | Var(Diff.) | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| DPS | -0.008337 | -0.015634 | 0.000062 | 0.3532 |
| BSIZE | 0.021179 | 0.018829 | 0.000009 | 0.4309 |
| RDD | 0.001542 | 0.001357 | 0.000000 | 0.7555 |
| KA | 0.002136 | 0.003082 | 0.000000 | 0.0915 |
| SLACK | 0.011067 | 0.016429 | 0.000021 | 0.2450 |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section random effects test equation: | | | |  |
| Dependent Variable: SR | | |  |  |
| Method: Panel Least Squares | | |  |  |
| Date: 04/19/20 Time: 14:05 | | |  |  |
| Sample: 2015 2018 | | |  |  |
| Periods included: 4 | | |  |  |
| Cross-sections included: 21 | | |  |  |
| Total panel (unbalanced) observations: 81 | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| C | 0.212561 | 0.178171 | 1.193017 | 0.2380 |
| DPS | -0.008337 | 0.012309 | -0.677323 | 0.5010 |
| BSIZE | 0.021179 | 0.007023 | 3.015774 | 0.0039 |
| RDD | 0.001542 | 0.001038 | 1.485471 | 0.1431 |
| KA | 0.002136 | 0.001668 | 1.280652 | 0.2057 |
| SLACK | 0.011067 | 0.007197 | 1.537774 | 0.1298 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Effects Specification | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section fixed (dummy variables) | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.771739 | Mean dependent var | | 0.647901 |
| Adjusted R-squared | 0.667984 | S.D. dependent var | | 0.117396 |
| S.E. of regression | 0.067644 | Akaike info criterion | | -2.294244 |
| Sum squared resid | 0.251667 | Schwarz criterion | | -1.525655 |
| Log likelihood | 118.9169 | Hannan-Quinn criter. | | -1.985876 |
| F-statistic | 7.438101 | Durbin-Watson stat | | 2.289435 |
| Prob(F-statistic) | 0.000000 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

Lampiran 6: Output Regresi *Random Effect Model*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Dependent Variable: SR | | |  |  |
| Method: Panel EGLS (Cross-section random effects) | | | | |
| Date: 04/19/20 Time: 14:09 | | |  |  |
| Sample: 2015 2018 | | |  |  |
| Periods included: 4 | | |  |  |
| Cross-sections included: 21 | | |  |  |
| Total panel (unbalanced) observations: 81 | | | |  |
| Swamy and Arora estimator of component variances | | | | |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| C | -1.189895 | 0.421082 | -2.825803 | 0.0060 |
| DPS | -0.080100 | 0.035334 | -2.266931 | 0.0263 |
| BSIZE | 0.101971 | 0.035385 | 2.881740 | 0.0052 |
| RDD | 0.018121 | 0.017449 | 1.038534 | 0.3024 |
| KA | 0.047487 | 0.020566 | 2.308999 | 0.0237 |
| SLACK | 0.489977 | 0.139341 | 3.516393 | 0.0007 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Effects Specification | |  |  |
|  |  |  | S.D. | Rho |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section random | | | 0.050748 | 0.3677 |
| Idiosyncratic random | | | 0.066549 | 0.6323 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Weighted Statistics | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.351371 | Mean dependent var | | 0.357451 |
| Adjusted R-squared | 0.308129 | S.D. dependent var | | 0.087489 |
| S.E. of regression | 0.070137 | Sum squared resid | | 0.368937 |
| F-statistic | 8.125686 | Durbin-Watson stat | | 1.508779 |
| Prob(F-statistic) | 0.000004 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Unweighted Statistics | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.428273 | Mean dependent var | | 0.647901 |
| Sum squared resid | 0.630354 | Durbin-Watson stat | | 0.900624 |
|  |  |  |  |  |
|  |  |  |  |  |

Lampiran 7: Output Hasil Uji Normalitas



Lampiran 8: Output Hasil Uji Multikoleniaritas

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | DPS | BSIZE | RDD | KA | SLACK |
| DPS | 1 | 0.6352 | -0.3840 | 0.2136 | 0.7126 |
| BSIZE | 0.6352 | 1 | -0.1966 | 0.2148 | 0.6519 |
| RDD | -0.3840 | -0.1966 | 1 | 0.2975 | -0.2932 |
| KA | 0.2136 | 0.2148 | 0.2975 | 1 | 0.2665 |
| SLACK | 0.7126 | 0.6519 | -0.2932 | 0.2665 | 1 |

Lampiran 9: Output Hasil Uji Heterokedastisitas

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Dependent Variable: REABS | | |  |  |
| Method: Panel EGLS (Cross-section random effects) | | | | |
| Date: 04/19/20 Time: 14:41 | | |  |  |
| Sample: 2015 2018 | | |  |  |
| Periods included: 4 | | |  |  |
| Cross-sections included: 21 | | |  |  |
| Total panel (unbalanced) observations: 81 | | | |  |
| Swamy and Arora estimator of component variances | | | | |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| C | -0.154322 | 0.244661 | -0.630757 | 0.5301 |
| DPS | -0.030229 | 0.019733 | -1.531916 | 0.1298 |
| BSIZE | 0.001435 | 0.022322 | 0.064305 | 0.9489 |
| RDD | 0.012153 | 0.009786 | 1.241925 | 0.2181 |
| KA | -0.010062 | 0.013120 | -0.766870 | 0.4456 |
| SLACK | 0.075518 | 0.081221 | 0.929789 | 0.3555 |
|  |  |  |  |  |
|  |  |  |  |  |