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: 13:56Sample: 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 |
|  |  |  |  |  |
|  |  |  |  |  |