LAMPIRAN – LAMPIRAN

Lampiran 1 : Data Penelitian

no	Nama Bank	year	quarter	X1	X2	Y
1	PT Bank Aceh	2019	1	67.34	0.23	6.30
2	PT Bank Aceh	2019	2	57.04	0.27	11.23
3	PT Bank Aceh	2019	3	71.33	0.06	-10.19
4	PT Bank Aceh	2019	4	68.64	0.04	8.77
5	PT Bank Aceh	2020	1	73.77	0.08	1.41
6	PT Bank Aceh	2020	2	70.66	0.10	-7.51
7	PT Bank Aceh	2020	3	64.10	0.09	20.25
8	PT Bank Aceh	2020	4	70.82	0.04	1.43
9	PT Bank Aceh	2021	1	71.95	0.05	9.13
10	PT Bank Aceh	2021	2	67.24	0.07	13.05
11	PT Bank Aceh	2021	3	72.65	0.05	1.01
12	PT Bank Aceh	2021	4	68.06	0.03	10.55
13	PT Bank Aceh	2022	1	70.48	0.07	7.04
14	PT Bank Aceh	2022	2	66.59	0.05	6.09
15	PT Bank Aceh	2022	3	71.52	0.05	7.35
16	PT Bank Aceh	2022	4	75.44	0.04	2.11
17	PT Bank Aceh	2023	1	77.67	0.15	0.61
18	PT Bank Aceh	2023	2	76.52	0.18	-4.19
19	Pt Bank Aceh	2023	3	77.53	0.25	-0.02
20	Pt Bank Aceh	2023	4	76.38	0.24	5.92
21	Pt Bank Aceh	2024	1	80.91	0.31	5.35
22	Pt Bank Aceh	2024	2	80.13	0.30	3.57
23	Pt Bank Aceh	2024	3	80.23	0.37	4.85
24	Pt Bank Aceh	2024	4	77.83	0.53	4.82
25	Bank Muamalat Indonesia	2019	1	71.17	3.35	7.64
26	Bank Muamalat Indonesia	2019	2	68.05	4.53	6.51
27	Bank Muamalat Indonesia	2019	3	68.51	4.64	-0.02
28	Bank Muamalat Indonesia	2019	4	73.51	4.30	-11.65
29	Bank Muamalat Indonesia	2020	1	73.78	4.98	-10.32

30	Bank Muamalat Indonesia	2020	2	74.81	4.97	-0.10
31	Bank Muamalat Indonesia	2020	3	73.80	4.95	-8.82
32	Bank Muamalat Indonesia	2020	4	69.84	3.95	1.35
33	Bank Muamalat Indonesia	2021	1	66.72	4.18	4.74
34	Bank Muamalat Indonesia	2021	2	64.42	3.97	6.10
35	Bank Muamalat Indonesia	2021	3	63.26	3.97	7.01
36	Bank Muamalat Indonesia	2021	4	38.33	0.08	14.94
37	Bank Muamalat Indonesia	2022	1	41.28	0.12	16.06
38	Bank Muamalat Indonesia	2022	2	41.70	0.66	15.98
39	Bank Muamalat Indonesia	2022	3	39.27	0.65	14.81
40	Bank Muamalat Indonesia	2022	4	40.63	0.86	4,18
41	Bank Muamalat Indonesia	2023	1	42.47	0.75	2.49
42	Bank Muamalat Indonesia	2023	2	42.78	0.65	6.71
43	Bank Muamalat Indonesia	2023	3	45.04	0.43	10.73
44	Bank Muamalat Indonesia	2023	4	47.14	0.66	9.10
45	Bank Muamalat Indonesia	2024	1	46.32	1.17	5.41
46	Bank Muamalat Indonesia	2024	2	47.34	1.44	-2.22
47	Bank Muamalat Indonesia	2024	3	42.09	2.34	-9.55
48	Bank Muamalat Indonesia	2024	4	40.08	2.74	-10.35
49	Bank Victoria Syariah	2019	1	81.38	2.58	-17.72
50	Bank Victoria Syariah	2019	2	77.84	4.08	-11.58
51	Bank Victoria Syariah	2019	3	73.81	3.42	9.65
52	Bank Victoria Syariah	2019	4	80.52	2.64	6.41
53	Bank Victoria Syariah	2020	1	79.08	3.52	20.49
54	Bank Victoria Syariah	2020	2	79.85	3.62	16.25
55	Bank Victoria Syariah	2020	3	76.21	3.34	-2.199

56	Bank Victoria Syariah	2020	4	74.05	3.01	1.48
57	Bank Victoria Syariah	2021	1	63.99	2.98	1.67
58	Bank Victoria Syariah	2021	2	60.45	3.51	-13.07
59	Bank Victoria Syariah	2021	3	55.73	3.54	-11.52
60	Bank Victoria Syariah	2021	4	65.26	3.72	-27.66
61	Bank Victoria Syariah	2022	1	65.75	3.50	-29.01
62	Bank Victoria Syariah	2022	2	50.12	1.28	-26.04
63	Bank Victoria Syariah	2022	3	64.20	1.33	-19.89
64	Bank Victoria Syariah	2022	4	76.77	1.14	27.09
65	Bank Victoria Syariah	2023	1	89.46	0.00	44.78
66	Bank Victoria Syariah	2023	2	86.94	0.00	87.29
67	Bank Victoria Syariah	2023	3	90.73	0.00	66.10
68	Bank Victoria Syariah	2023	4	107.85	0.21	46.02
69	Bank Victoria Syariah	2024	1	97.85	0.00	45.63
70	Bank Victoria Syariah	2024	2	98.14	0.00	25.75
71	Bank Victoria Syariah	2024	3	80.22	0.00	8.02
72	Bank Victoria Syariah	2024	4	104.18	1.55	7.53
73	Bank Jabar Banten Syariah	2019	1	93.83	1.80	-6.80
74	Bank Jabar Banten Syariah	2019	2	91.25	1.70	2.24
75	Bank Jabar Banten Syariah	2019	3	91.84	1.79	11.19
76	Bank Jabar Banten Syariah	2019	4	93.53	1.50	14.56
77	Bank Jabar Banten Syariah	2020	1	96.29	1.89	10.46
78	Bank Jabar Banten Syariah	2020	2	100.67	1.78	5.01
79	Bank Jabar Banten Syariah	2020	3	92.74	1.74	9.94
80	Bank Jabar Banten Syariah	2020	4	86.64	2.86	15.03
81	Bank Jabar Banten Syariah	2021	1	95.61	2.41	12.62
82	Bank Jabar Banten Syariah	2021	2	93.47	2.38	20.91
83	Bank Jabar Banten Syariah	2021	3	91.17	2.19	14.97
84	Bank Jabar Banten Syariah	2021	4	81.55	1.80	16.59
85	Bank Jabar Banten Syariah	2022	1	87.31	1.82	25.96
86	Bank Jabar Banten Syariah	2022	2	82.91	1.81	22.97

87	Bank Jabar Banten Syariah	2022	3	85.20	1.74	20.48
88	Bank Jabar Banten Syariah	2022	4	81.00	1.37	20.14
89	Bank Jabar Banten Syariah	2023	1	90.04	2.83	14.76
90	Bank Jabar Banten Syariah	2023	2	90.83	2.37	10.03
91	Bank Jabar Banten Syariah	2023	3	91.53	1.91	10.60
92	Bank Jabar Banten Syariah	2023	4	85.23	1.38	9.67
93	Bank Jabar Banten Syariah	2024	1	91.08	2.17	9.74
94	Bank Jabar Banten Syariah	2024	2	89.71	2.72	13.02
95	Bank Jabar Banten Syariah	2024	3	93.16	2.94	15.19
96	Bank Jabar Banten Syariah	2024	4	93.65	1.86	7.13
97	Bank Syariah Indonesia	2019	1	79.39	1.29	5.99
98	Bank Syariah Indonesia	2019	2	81.63	1.21	8.83
99	Bank Syariah Indonesia	2019	3	81.41	1.07	14.89
100	Bank Syariah Indonesia	2019	4	75.54	1.00	14.18
101	Bank Syariah Indonesia	2020	1	74.13	0.95	16.43
102	Bank Syariah Indonesia	2020	2	74.16	0.88	13.25
103	Bank Syariah Indonesia	2020	3	74.56	0.61	16.19
104	Bank Syariah Indonesia	2020	4	73.98	0.72	13.01
105	Bank Syariah Indonesia	2021	1	77.28	0.92	104.29
106	Bank Syariah Indonesia	2021	2	74.53	0.93	116.16
107	Bank Syariah Indonesia	2021	3	74.45	1.02	110.21
108	Bank Syariah Indonesia	2021	4	73.39	0.87	109.04
109	Bank Syariah Indonesia	2022	1	74.37	0.90	15.72
110	Bank Syariah Indonesia	2022	2	78.14	0.74	12.14
111	Bank Syariah Indonesia	2022	3	81.45	0.59	11.53
112	Bank Syariah Indonesia	2022	4	79.37	0.57	15.24
113	Bank Syariah Indonesia	2023	1	79.14	0.54	15.46
114	Bank Syariah Indonesia	2023	2	87.80	0.62	13.07
115	Bank Syariah Indonesia	2023	3	88.31	0.61	14.23
116	Bank Syariah Indonesia	2023	4	81.73	0.55	15.66
117	Bank Syariah Indonesia	2024	1	83.05	0.55	14.25
118	Bank Syariah Indonesia	2024	2	86.68	0.56	15.09
119	Bank Syariah Indonesia	2024	3	88.59	0.56	15.90
120	Bank Syariah Indonesia	2024	4	84.97	0.50	15.55
121	Bank Mega Syariah	2019	1	99.23	1.73	-92.11

122	Bank Mega Syariah	2019	2	99.23	1.72	-91.90
123	Bank Mega Syariah	2019	3	99.23	1.72	-91.95
124	Bank Mega Syariah	2019	4	94.53	1.49	-91.85
125	Bank Mega Syariah	2020	1	97.24	2.24	11.54
126	Bank Mega Syariah	2020	2	83.73	1.94	14.79
127	Bank Mega Syariah	2020	3	76.19	4.04	26.87
128	Bank Mega Syariah	2020	4	63.94	1.38	101.28
129	Bank Mega Syariah	2021	1	58.92	1.22	112.34
130	Bank Mega Syariah	2021	2	56.28	1.12	107.90
131	Bank Mega Syariah	2021	3	61.09	1.07	100.86
132	Bank Mega Syariah	2021	4	62.84	0.97	-12.88
133	Bank Mega Syariah	2022	1	84.16	1.01	-33.46
134	Bank Mega Syariah	2022	2	70.31	1.08	-27.42
135	Bank Mega Syariah	2022	3	61.04	0.98	-24.91
136	Bank Mega Syariah	2022	4	54.63	0.89	14.44
137	Bank Mega Syariah	2023	1	50.18	0.82	48.94
138	Bank Mega Syariah	2023	2	52.77	0.79	28.42
139	Bank Mega Syariah	2023	3	70.32	0.72	3.06
140	Bank Mega Syariah	2023	4	71.85	0.79	-9.35
141	Bank Mega Syariah	2024	1	69.75	0.76	-10.54
142	Bank Mega Syariah	2024	2	77.80	0.79	-2.80
143	Bank Mega Syariah	2024	3	75.24	0.78	14.40
144	Bank Mega Syariah	2024	4	77.89	0.80	9.80
145	Bank Panin Dubai Syariah	2019	1	98.87	3.97	-1.48
146	Bank Panin Dubai Syariah	2019	2	94.66	3.41	10.58
147	Bank Panin Dubai Syariah	2019	3	97.88	3.14	17.12
148	Bank Panin Dubai Syariah	2019	4	95.72	2.80	26.96
149	Bank Panin Dubai Syariah	2020	1	98.21	2.90	29.16
150	Bank Panin Dubai Syariah	2020	2	105.47	2.59	11.95
151	Bank Panin Dubai Syariah	2020	3	93.87	2.62	12.28
152	Bank Panin Dubai Syariah	2020	4	111.71	2.45	1.49
153	Bank Panin Dubai Syariah	2021	1	117.45	3.53	7.95
154	Bank Panin Dubai Syariah	2021	2	111.41	3.24	9.95
155	Bank Panin Dubai Syariah	2021	3	118.94	3.16	14.99

156	Bank Panin Dubai Syariah	2021	4	107.56	0.94	27.64
157	Bank Panin Dubai Syariah	2022	1	99.11	0.89	24.47
158	Bank Panin Dubai Syariah	2022	2	93.47	2.11	12.24
159	Bank Panin Dubai Syariah	2022	3	89.20	2.44	15.90
160	Bank Panin Dubai Syariah	2022	4	97.32	1.91	2.53
161	Bank Panin Dubai Syariah	2023	1	95.90	1.74	13.66
162	Bank Panin Dubai Syariah	2023	2	94.12	2.05	17.93
163	Bank Panin Dubai Syariah	2023	3	93.61	2.85	9.04
164	Bank Panin Dubai Syariah	2023	4	91.84	3.03	17.25
165	Bank Panin Dubai Syariah	2024	1	95.91	1.47	0.13
166	Bank Panin Dubai Syariah	2024	2	98.06	1.74	6.38
167	Bank Panin Dubai Syariah	2024	3	97.18	3.23	7.60
168	Bank Panin Dubai Syariah	2024	4	95.36	2.34	-3.14
169	Bank BCA Syariah	2019	1	86.76	0.42	13.73
170	Bank BCA Syariah	2019	2	87.31	0.62	9.25
171	Bank BCA Syariah	2019	3	88.68	0.53	22.25
172	Bank BCA Syariah	2019	4	90.98	0.26	22.23
173	Bank BCA Syariah	2020	1	96.39	0.24	20.07
174	Bank BCA Syariah	2020	2	94.40	0.21	21.04
175	Bank BCA Syariah	2020	3	90.06	0.01	5.67
176	Bank BCA Syariah	2020	4	81.32	0.01	12.57
177	Bank BCA Syariah	2021	1	90.59	0.10	10.06
178	Bank BCA Syariah	2021	2	86.30	0.01	14.32
179	Bank BCA Syariah	2021	3	85.68	0.01	13.73
180	Bank BCA Syariah	2021	4	81.38	0.01	9.48
181	Bank BCA Syariah	2022	1	85.48	0.00	17.28
182	Bank BCA Syariah	2022	2	88.74	0.01	12.69
183	Bank BCA Syariah	2022	3	89.67	0.00	16.12
184	Bank BCA Syariah	2022	4	79.91	0.01	19.07
185	Bank BCA Syariah	2023	1	82.81	0.01	16.20
186	Bank BCA Syariah	2023	2	78.47	0.01	21.89
187	Bank BCA Syariah	2023	3	78.27	0.00	17.91

188	Bank BCA Syariah	2023	4	82.32	0.00	14.20
189	Bank BCA Syariah	2024	1	87.18	0.00	14.51
190	Bank BCA Syariah	2024	2	84.82	0.18	11.45
191	Bank BCA Syariah	2024	3	91.29	0.09	12.88
192	Bank BCA Syariah	2024	4	81.34	0.33	14.99
193	Bank BTN Syariah	2019	1	96.03	0.17	32.18
194	Bank BTN Syariah	2019	2	96.17	0.14	29.97
195	Bank BTN Syariah	2019	3	98.68	0.00	29.02
196	Bank BTN Syariah	2019	4	95.27	0.26	27.77
197	Bank BTN Syariah	2020	1	94.69	0.02	27.63
198	Bank BTN Syariah	2020	2	92.37	0.00	9.54
199	Bank BTN Syariah	2020	3	98.48	0.00	6.05
200	Bank BTN Syariah	2020	4	97.37	0.02	6.83
201	Bank BTN Syariah	2021	1	92.16	0.01	8.07
202	Bank BTN Syariah	2021	2	94.67	0.01	13.98
203	Bank BTN Syariah	2021	3	96.04	0.01	15.05
204	Bank BTN Syariah	2021	4	95.00	0.18	12.95
205	Bank BTN Syariah	2022	1	96.24	0.14	11.00
206	Bank BTN Syariah	2022	2	93.98	0.19	15.91
207	Bank BTN Syariah	2022	3	95.60	0.13	15.57
208	Bank BTN Syariah	2022	4	95.67	0.34	13.91
209	Bank BTN Syariah	2023	1	92.67	0.50	15.12
210	Bank BTN Syariah	2023	2	97.64	0.47	5.27
211	Bank BTN Syariah	2023	3	93.58	0.70	6.70
212	Bank BTN Syariah	2023	4	93.78	0.29	1.25
213	Bank BTN Syariah	2024	1	92.65	0.02	-4.22
214	Bank BTN Syariah	2024	2	88.84	0.02	-1.02
215	Bank BTN Syariah	2024	3	87.26	0.02	-2.81
216	Bank BTN Syariah	2024	4	86.75	0.03	1.51
217	Bank Aladin Syariah	2019	1	500.00	0.00	-51.80
218	Bank Aladin Syariah	2019	2	199.99	0.00	-5.59
219	Bank Aladin Syariah	2019	3	199.99	0.00	8.88
220	Bank Aladin Syariah	2019	4	506,60 0.00	0.00	8.11
221	Bank Aladin Syariah	2020	1	0.86	0.00	5.95
222	Bank Aladin Syariah	2020	2	0.09	0.00	15.65
223	Bank Aladin Syariah	2020	3	0.16	0.00	1.34
224	Bank Aladin Syariah	2020	4	0.13	0.00	0.80
225	Bank Aladin Syariah	2021	1	0.11	0.00	72.33
226	Bank Aladin Syariah	2021	2	0.08	0.00	54.13
227	Bank Aladin Syariah	2021	3	0.00	0.00	62.38
228	Bank Aladin Syariah	2021	4	0.00	0.00	201.24
229	Bank Aladin Syariah	2022	1	0.00	0.00	6.70
230	Bank Aladin Syariah	2022	2	27.27	0.00	131.88
231	Bank Aladin Syariah	2022	3	59.89	0.00	119.71

232	Bank Aladin Syariah	2022	4	173.27	0.00	117.80
233	Bank Aladin Syariah	2023	1	148.81	0.00	245.12
234	Bank Aladin Syariah	2023	2	158.41	0.00	84.50
235	Bank Aladin Syariah	2023	3	87.93	0.00	133.30
236	Bank Aladin Syariah	2023	4	95.31	0.00	49.83
237	Bank Aladin Syariah	2024	1	77.37	0.00	74.73
238	Bank Aladin Syariah	2024	2	85.50	0.00	61.63
239	Bank Aladin Syariah	2024	3	85.06	0.00	41.59
240	Bank Aladin Syariah	2024	4	87.72	0.03	32.00

Lampiran 2 : Statistik Deskriptif

```
. summarize pa fdr npf
```

Variable	Obs	Mean	Std. dev.	Min	Max
pa	240	16.66221	36.76246	-92.11	245.12
fdr	240	2192.07	32695.65	0	506600
npf	240	1.161042	1.2996	0	4.98

Lampiran 3 : Statistik Deskriptif Setelah Data Outlier Dibuang

```
. summarize pa fdr npf
```

Variable	Obs	Mean	Std. dev.	Min	Max
pa	238	16.9858	36.64277	-92.11	245.12
fdr	238	79.81828	26.30054	0	199.99
npf	238	1.170798	1.300669	0	4.98

Lampiran 4 : Uji Pemilihan Model

1. Uji Chow

```
. xtreg pa fdr npf, fe

Fixed-effects (within) regression               Number of obs     =        238
Group variable: id                              Number of groups  =         10

R-squared:                                      Obs per group:
     Within  = 0.0263                                         min =         22
     Between = 0.1894                                         avg =       23.8
     Overall = 0.0633                                         max =         24

                                                F(2,226)          =       3.06
corr(u_i, Xb) = 0.0735                          Prob > F          =     0.0490

------------------------------------------------------------------------------
          pa | Coefficient  Std. err.      t    P>|t|     [95% conf. interval]
-------------+----------------------------------------------------------------
         fdr |   .0262404   .0912047     0.29   0.774    -.1534799    .2059608
         npf |  -6.162987   2.493618    -2.47   0.014     -11.0767   -1.249272
       _cons |   22.10695   7.880577     2.81   0.005     6.578146    37.63575
-------------+----------------------------------------------------------------
     sigma_u |  17.786282
     sigma_e |  32.184792
         rho |  .23395123   (fraction of variance due to u_i)
------------------------------------------------------------------------------
F test that all u_i=0: F(9, 226) = 6.82                      Prob > F = 0.0000


. xtreg pa fdr npf , re

Random-effects GLS regression                   Number of obs     =        238
Group variable: id                              Number of groups  =         10

R-squared:                                      Obs per group:
     Within  = 0.0263                                         min =         22
     Between = 0.1915                                         avg =       23.8
     Overall = 0.0637                                         max =         24

                                                Wald chi2(2)      =       7.76
corr(u_i, X) = 0 (assumed)                      Prob > chi2       =     0.0206

------------------------------------------------------------------------------
          pa | Coefficient  Std. err.      z    P>|z|     [95% conf. interval]
-------------+----------------------------------------------------------------
         fdr |   .0195852   .0892962     0.22   0.826    -.1554321    .1946025
         npf |  -6.434486   2.309304    -2.79   0.005    -10.96064   -1.908335
       _cons |   23.28359    9.65915     2.41   0.016     4.352007    42.21518
-------------+----------------------------------------------------------------
     sigma_u |  18.564726
     sigma_e |  32.184792
         rho |  .24965344   (fraction of variance due to u_i)
------------------------------------------------------------------------------
```

2. Uji Hausman

```
. hausman fe re

                  ──── Coefficients ────
             |      (b)          (B)            (b-B)     sqrt(diag(V_b-V_B))
             |      fe           re          Difference       Std. err.
-------------+----------------------------------------------------------------
         fdr |   .0262404     .0195852         .0066553        .0185604
         npf |  -6.162987    -6.434486         .2714995        .9408758
------------------------------------------------------------------------------
                          b = Consistent under H0 and Ha; obtained from xtreg.
           B = Inconsistent under Ha, efficient under H0; obtained from xtreg.

Test of H0: Difference in coefficients not systematic

    chi2(2) = (b-B)'[(V_b-V_B)^(-1)](b-B)
            =   0.26
Prob > chi2 = 0.8780
```

3. Uji Lagrangian Multiplier

```
. xttest0

Breusch and Pagan Lagrangian multiplier test for random effects

        pa[id,t] = Xb + u[id] + e[id,t]

        Estimated results:
                         |       Var     SD = sqrt(Var)
                ---------+-----------------------------
                      pa |   1342.693       36.64277
                       e |   1035.861       32.18479
                       u |   344.6491       18.56473

        Test: Var(u) = 0
                             chibar2(01) =    75.76
                          Prob > chibar2 =   0.0000
```

Lampiran 5 : Hasil Uji Hipotesis

1. Uji t (parsial)

```
. xtreg pa fdr npf , re

Random-effects GLS regression                   Number of obs     =        238
Group variable: id                              Number of groups  =         10

R-squared:                                      Obs per group:
     Within  = 0.0263                                         min =         22
     Between = 0.1915                                         avg =       23.8
     Overall = 0.0637                                         max =         24

                                                Wald chi2(2)      =       7.76
corr(u_i, X) = 0 (assumed)                      Prob > chi2       =     0.0206

------------------------------------------------------------------------------
          pa | Coefficient  Std. err.      z    P>|z|     [95% conf. interval]
-------------+----------------------------------------------------------------
         fdr |   .0195852   .0892962     0.22   0.826    -.1554321    .1946025
         npf |  -6.434486   2.309304    -2.79   0.005    -10.96064   -1.908335
       _cons |   23.28359    9.65915     2.41   0.016     4.352007    42.21518
-------------+----------------------------------------------------------------
     sigma_u |  18.564726
     sigma_e |  32.184792
         rho |  .24965344   (fraction of variance due to u_i)
------------------------------------------------------------------------------
```

2. Uji F (simultan)


```
. xtreg pa fdr npf , re

Random-effects GLS regression                   Number of obs     =        238
Group variable: id                              Number of groups  =         10

R-squared:                                      Obs per group:
     Within  = 0.0263                                         min =         22
     Between = 0.1915                                         avg =       23.8
     Overall = 0.0637                                         max =         24

                                                Wald chi2(2)      =       7.76
corr(u_i, X) = 0 (assumed)                      Prob > chi2       =     0.0206

------------------------------------------------------------------------------
          pa | Coefficient  Std. err.      z    P>|z|     [95% conf. interval]
-------------+----------------------------------------------------------------
         fdr |   .0195852   .0892962     0.22   0.826    -.1554321    .1946025
         npf |  -6.434486   2.309304    -2.79   0.005    -10.96064   -1.908335
       _cons |   23.28359    9.65915     2.41   0.016     4.352007    42.21518
-------------+----------------------------------------------------------------
     sigma_u |  18.564726
     sigma_e |  32.184792
         rho |  .24965344   (fraction of variance due to u_i)
------------------------------------------------------------------------------
```

3. Uji Koefisien Determinasi

```
. xtreg pa fdr npf , re

Random-effects GLS regression                   Number of obs     =        238
Group variable: id                              Number of groups  =         10

R-squared:                                      Obs per group:
     Within  = 0.0263                                         min =         22
     Between = 0.1915                                         avg =       23.8
     Overall = 0.0637                                         max =         24

                                                Wald chi2(2)      =       7.76
corr(u_i, X) = 0 (assumed)                      Prob > chi2       =     0.0206

------------------------------------------------------------------------------
          pa | Coefficient  Std. err.      z    P>|z|     [95% conf. interval]
-------------+----------------------------------------------------------------
         fdr |   .0195852   .0892962     0.22   0.826    -.1554321    .1946025
         npf |  -6.434486   2.309304    -2.79   0.005    -10.96064   -1.908335
       _cons |   23.28359    9.65915     2.41   0.016     4.352007    42.21518
-------------+----------------------------------------------------------------
     sigma_u |  18.564726
     sigma_e |  32.184792
         rho |  .24965344   (fraction of variance due to u_i)
------------------------------------------------------------------------------
```

Lampiran 6 : Biodata Penulis

BIODATA PENULIS

Ayu Dwi Atikah adalah Nama penulis skripsi ini. Penulis dilahirkan di Cilacap pada tanggal 20 Marer 2004 anak kedua dari tiga bersaudara dari pasangan Amrin dan Siti Eriyah yang bertempat tinggal di Jalan Krakatau Rt 02 Rw 04, Desa Kuripan Kidul, Kecamatan Kesugihan, Kabupaten Cilacap, Jawa Tengah.

Penulis menempuh Pendidikan Sekolah Menengah Kejuruan di SMK Negeri 1 Cilacap jurusan Tata Boga, lulus pada Tahun 2021. Pada tahun 2022 penulis diterima di Program Studi Ekonomi Pembangunan Fakultas Ekonomi Universitas Nahdlatul Ulama Al Ghazali Cilacap.

Pada masa kuliahnya, penulis juga aktif di dunia organisasi kemahasiswaan seperti, Badan Eksekutif Mahasiswa (BEM) Fakultas Ekonomi, Himpunan Mahasiswa Program Studi (HMPS) Ekonomi Pembangunan.