

LAMPIRAN – LAMPIRAN

Lampiran 1. Deskripsi Data Penelitian Variabel X1 dan X2

No	Kode	Bank	Tahun	X1	X2
1.	AGRO	Bank Raya Indonesia Tbk	2020	0.122830764	0.008476
			2021	39.59129314	0.008601
			2022	51392.88964	0.007913
			2023	42486.51726	0.008421
			2024	41825.822	0.008762
2.	AMAR	Bank Amar Indonesia Tbk	2020	0.005373679	0.007432
			2021	0.016827424	0.00747
			2022	0.0357895	0.022031
			2023	3.679304186	0.037361
			2024	5.576653184	0.026768
3.	ARTO	Bank Artos Indonesia Tbk	2020	3.466022965	0.011107
			2021	0.019479371	0.014586
			2022	0.043303462	0.011376
			2023	0.067472076	0.010777
			2024	0.024993507	0.009408
4.	BABP	Bank MNC Internasional Tbk	2020	0.04918038	0.007032
			2021	59509.06161	0.007561
			2022	68376.48145	0.007696
			2023	68352.61218	0.007568
			2024	45.44601325	0.007757
5.	BACA	Bank Capital Indonesia Tbk	2020	0.087442471	0.003933
			2021	0.075853096	0.001235
			2022	0.07356876	0.002053
			2023	43898.00194	0.005635
			2024	45447.25779	0.00623
6.	BBCA	Bank Central Asia Tbk	2020	4.456435809	0.00658
			2021	5127.134659	0.0062
			2022	5444.182518	0.00652
			2023	5717.858768	0.00702
			2024	5829.823014	0.008

No	Kode	Bank	Tahun	X1	X2
7.	BBHI	Bank Harda Internasional Tbk	2020	7843.188995	0.008254
			2021	11243.11208	0.010349
			2022	23120.44122	0.016319
			2023	25424.85349	0.015077
			2024	31345.34496	0.012269
8.	BBMD	Bank Mestika Dharma Tbk	2020	0.052855421	0.007272
			2021	59.13153763	0.007115
			2022	57448.83437	0.008084
			2023	1.224358665	0.008658
			2024	1.340186834	0.010528
9.	BBNI	Bank Negara Indonesia Tbk	2020	2.479584293	0.00873
			2021	341770.3255	0.00797
			2022	4.245153102	0.00842
			2023	4.207818145	0.00858
			2024	4.142498991	0.00961
10.	BBRI	Bank Rakyat Indonesia Tbk	2020	0.005987966	0.00837
			2021	0.017256182	0.008367
			2022	0.114515928	0.007917
			2023	0.05818169	0.008473
			2024	2.619021293	0.008939
11.	BBSI	Krom Bank Indonesia Tbk	2020	2214174103	0.022124
			2021	2050814278	0.024197
			2022	1224262115	0.0355
			2023	1.803886703	0.052791
			2024	16244.62781	0.013444
12.	BBTN	Bank Tabungan Negara (Persero) Tbk	2020	1523.640983	0.009319
			2021	1.566691969	0.009286
			2022	1.685724728	0.009265
			2023	1816209.787	0.009536
			2024	1962797.735	0.009379
13.	BDMN	Bank Danamon Indonesia Tbk	2020	0.674172368	0.0084
			2021	38.76479612	0.00846
			2022	0.666883795	0.0091
			2023	0.734096183	0.00966
			2024	0.796089493	0.00965
14.	BGTG	Bank Ganesh Tbk	2020	0.022007512	0.0064
			2021	43159.45877	0.004001
			2022	39164.0442	0.00518
			2023	43898.00194	0.007236

No	Kode	Bank	Tahun	X1	X2
			2024	45447.25779	0.007544
15.	BINA	Bank Ina Perdana Tbk	2020	0.014422399	0.00251
			2021	0.06617693	0.002967
			2022	44.28787011	0.006306
			2023	0.104218406	0.006559
			2024	0.078117567	0.006533
16.	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk	2020	0.486195093	0.008415
			2021	0.543463877	0.008168
			2022	0.121914694	0.008503
			2023	0.169474284	0.008754
			2024	0.179382414	0.008949
17.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	2020	365732.1664	0.006058
			2021	0.533141927	0.006058
			2022	428151.2459	0.00565
			2023	0.405870486	0.007003
			2024	0.462894156	0.8205
18.	BMRI	Bank Mandiri (Persero) Tbk	2020	4.51047173	0.008346
			2021	1163329.411	0.008004
			2022	1642248.293	0.007761
			2023	274351.1444	0.008675
			2024	308174.4866	0.009804
19.	BNGA	Bank CIMB Niaga Tbk	2020	1108545.239	0.008291
			2021	1.27727509	0.007435
			2022	1.189667071	0.008563
			2023	1.224358665	0.00893
			2024	4.730252686	0.008628
20.	BNII	Bank Mayapada Indonesia	2020	0.614287363	0.007925
			2021	0.635514494	0.007628
			2022	0.553519833	0.008692
			2023	0.807069828	0.008425
			2024	0.611980941	0.008984
21.	BNLI	Bank Permata Tbk	2020	0.489773985	0.00787
			2021	0.361861085	0.0069
			2022	0.415414776	0.00689
			2023	977.3693468	0.00748
			2024	954.1245715	0.00827
22.	BSIM	Bank Sinarmas Tbk	2020	0.033118101	0.005697
			2021	35.94685096	0.00412
			2022	34.52757336	0.004107

No	Kode	Bank	Tahun	X1	X2
			2023	37.91411635	0.004094
			2024	230.4956788	0.003268
23.	BTPN	Bank SMBC Tbk	2020	0.538382811	0.01342
			2021	0.579087836	0.01231
			2022	0.194787038	0.01267
			2023	0.196707051	0.01427
			2024	0.240678219	0.0147
24.	BVIC	Bank Victoria Internasional Tbk	2020	35604.04212	0.007564
			2021	39591.09729	0.008125
			2022	42693.91521	0.008169
			2023	43.89800713	0.008306
			2024	45.4472475	0.008812
25.	DNAR	Bank Dinar Indonesia Tbk	2020	16.901182	0.011492
			2021	24029.77909	0.007749
			2022	31253.33939	0.014606
			2023	35365.78429	0.013673
			2024	38795.28723	0.01323
26.	MAYA	Bank Mayapada Internasional Tbk	2020	0.386466875	0.00778
			2021	1.065489859	0.007165
			2022	1.128555256	0.007965
			2023	1.215665148	0.008859
			2024	1.193805107	0.008401
27.	MCOR	Bank China Construction Bank Indonesia Tbk	2020	0.029913124	0.00942
			2021	102023.2556	0.007146
			2022	93972.06377	0.009298
			2023	103734.7455	0.009686
			2024	120120.406	0.010046
28.	NISP	Bank OCBC NISP Tbk	2020	0.386466875	0.003023
			2021	0.889275653	0.004122
			2022	0.922096704	0.004107
			2023	0.943571027	0.004094
			2024	1.058881309	0.003268
29.	PNBN	Bank Pan Indonesia Tbk	2020	0.668184402	0.00772
			2021	0.709673731	0.008805
			2022	0.742704126	0.009167
			2023	693.4676131	0.009751
			2024	0.78359274	0.009233
	SDRA	Bank Woori Saudara	2020	0.111426386	0.01355

No	Kode	Bank	Tahun	X1	X2
30.		Indonesia Tbk	2021	0.126245383	0.01418
			2022	0.150750506	0.013916
			2023	0.16188108	0.0141
			2024	0.164257742	0.014678

Lampiran 2. Deskripsi Data Penelitian Variabel Y

No	Kode	Bank	Tahun	Y
1.	AGRO	Bank Raya Indonesia Tbk	2020	0.000024
			2021	0.00136
			2022	0.000008
			2023	0.00002
			2024	0.00004
2.	AMAR	Bank Amar Indonesia Tbk	2020	0.000074
			2021	0.000002
			2022	0.000475
			2023	0.000478
			2024	0.000585
3.	ARTO	Bank Artos Indonesia Tbk	2020	0.001227
			2021	0.00001
			2022	0.000014
			2023	0.000049
			2024	0.000073
4.	BABP	Bank MNC Internasional Tbk	2020	0.000015
			2021	0.000016
			2022	0.000104
			2023	0.000071
			2024	0.00005
5.	BACA	Bank Capital Indonesia Tbk	2020	0.000144
			2021	0.000022
			2022	0.000018
			2023	0.000064
			2024	0.000072
	BBCA	Bank Central Asia Tbk	2020	0.00033
			2021	0.00034

No	Kode	Bank	Tahun	Y
6.			2022	0.00032
			2023	0.00036
			2024	0.00039
7.	BBHI	Bank Harda Internasional Tbk	2020	0.000204
			2021	0.000474
			2022	0.000355
			2023	0.000476
			2024	0.000448
8.	BBMD	Bank Mestika Dharma Tbk	2020	0.000317
			2021	0.000431
			2022	0.000397
			2023	0.000326
			2024	0.000323
9.	BBNI	Bank Negara Indonesia Tbk	2020	0.00005
			2021	0.00014
			2022	0.00025
			2023	0.00026
			2024	0.00025
10.	BBRI	Bank Rakyat Indonesia Tbk	2020	0.000198
			2021	0.000198
			2022	0.000272
			2023	0.000393
			2024	0.000376
11.	BBSI	Krom Bank Indonesia Tbk	2020	0.000413
			2021	0.000516
			2022	0.000334
			2023	0.000512
			2024	0.000316
12.	BBTN	Bank Tabungan Negara (Persero) Tbk	2020	0.000098
			2021	0.000081
			2022	0.000102
			2023	0.000107
			2024	0.000083
13.	BDMN	Bank Danamon Indonesia Tbk	2020	0.0001
			2021	0.00008
			2022	0.00017
			2023	0.00017
			2024	0.00014
	BGTG	Bank Ganesh Tbk	2020	0.00001

No	Kode	Bank	Tahun	Y
14.			2021	0.000023
			2022	0.00006
			2023	0.000155
15.	BINA	Bank Ina Perdana Tbk	2024	0.000276
			2020	0.000051
			2021	0.000044
			2022	0.000109
			2023	0.000117
			2024	0.000044
16.	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk	2020	0.000098
			2021	0.000173
			2022	0.000175
			2023	0.000133
			2024	0.000086
17.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	2020	0.000195
			2021	0.000205
			2022	0.000195
			2023	0.000187
			2024	0.00016
18.	BMRI	Bank Mandiri (Persero) Tbk	2020	0.000164
			2021	0.000253
			2022	0.00033
			2023	0.000403
			2024	0.000359
19.	BNGA	Bank CIMB Niaga Tbk	2020	0.000106
			2021	0.000188
			2022	0.000216
			2023	0.000259
			2024	0.000253
20.	BNII	Bank Mayapada Indonesia	2020	0.000082
			2021	0.000134
			2022	0.000125
			2023	0.000141
			2024	0.000085
21.	BNLI	Bank Permata Tbk	2020	0.0001
			2021	0.00007
			2022	0.00011
			2023	0.00013
			2024	0.00018

No	Kode	Bank	Tahun	Y
22.	BSIM	Bank Sinarmas Tbk	2020	0.00003
			2021	0.000034
			2022	0.000054
			2023	0.000015
			2024	0.000082
23.	BTPN	Bank SMBC Tbk	2020	0.00014
			2021	0.00022
			2022	0.00024
			2023	0.00017
			2024	0.00018
24.	BVIC	Bank Victoria Internasional Tbk	2020	0.000226
			2021	0.000071
			2022	0.000147
			2023	0.000048
			2024	0.000051
25.	DNAR	Bank Dinar Indonesia Tbk	2020	0.000065
			2021	0.000038
			2022	0.000022
			2023	0.000035
			2024	0.000061
26.	MAYA	Bank Mayapada Internasional Tbk	2020	0.000012
			2021	0.000007
			2022	0.000004
			2023	0.000004
			2024	0.000004
27.	MCOR	Bank China Construction Bank Indonesia Tbk	2020	0.000038
			2021	0.000041
			2022	0.000069
			2023	0.000122
			2024	0.000122
28.	NISP	Bank OCBC NISP Tbk	2020	0.000069
			2021	0.000034
			2022	0.000054
			2023	0.000015
			2024	0.000082
29.	PNBN	Bank Pan Indonesia Tbk	2020	0.000185
			2021	0.000173
			2022	0.000183

No	Kode	Bank	Tahun	Y
30.	SDRA	Bank Woori Saudara Indonesia Tbk	2023	0.000142
			2024	0.000162
			2020	0.00029
			2021	0.01418
			2022	0.000233
			2023	0.000172
			2024	0.000116

Lampiran 3. Transformasi Data Logaritma Natural

No	Kode	Bank	Tahun	X1	X2	Y
1.	AGRO	Bank Raya Indonesia Tbk	2020	0.122830764	-4.770516639	-10.63745673
			2021	39.59129314	-4.755876803	-6.600270579
			2022	51392.88964	-4.839248302	-11.73606902
			2023	42486.51726	-4.777026693	-10.81977828
			2024	41825.822	-4.73733109	-10.1266311
2.	AMAR	Bank Amar Indonesia Tbk	2020	0.005373679	-4.901960277	-9.511445465
			2021	0.016827424	-4.89686028	-13.12236338
			2022	0.0357895	-3.815304727	-7.652195754
			2023	3.679304186	-3.287127899	-7.645899825
			2024	5.576653184	-3.620548135	-7.443898711
3.	ARTO	Bank Artos Indonesia Tbk	2020	3.466022965	-4.500179739	-6.703183113
			2021	0.019479371	-4.227693114	-11.51292546
			2022	0.043303462	-4.476249406	-11.17645323
			2023	0.067472076	-4.530341045	-9.92369026
			2024	0.024993507	-4.666194888	-9.525051117
4.	BABP	Bank MNC Internasional Tbk	2020	0.04918038	-4.957284119	-11.10746036
			2021	59509.06161	-4.884751822	-11.04292184
			2022	68376.48145	-4.867054566	-9.171119659
			2023	68352.61218	-4.883826447	-9.552830681
			2024	45.44601325	-4.859159617	-9.903487553
5.	BACA	Bank Capital Indonesia Tbk	2020	0.087442471	-5.538352786	-8.845697258
			2021	0.075853096	-6.696684309	-10.7244681
			2022	0.07356876	-6.188453141	-10.9251388
			2023	43898.00194	-5.178758131	-9.656627475
			2024	45447.25779	-5.078378946	-9.538844439
6.	BBCA	Bank Central Asia Tbk	2020	4.456435809	-5.023720534	-8.016417904
			2021	5127.134659	-5.083205987	-7.98656494
			2022	5444.182518	-5.032880903	-8.047189562
			2023	5717.858768	-4.958992061	-7.929406527
			2024	5829.823014	-4.828313737	-7.849363819
7.	BBHI	Bank Harda Internasional Tbk	2020	7843.188995	-4.797057348	-8.497390564
			2021	11243.11208	-4.570865382	-7.654303236
			2022	23120.44122	-4.115425206	-7.943392768
			2023	25424.85349	-4.194584875	-7.650092704
			2024	31345.34496	-4.400679523	-7.710717326
	BBMD	Bank Mestika Dharma Tbk	2020	0.052855421	-4.923723922	-8.056608784
			2021	59.13153763	-4.945550047	-7.749402468

No	Kode	Bank	Tahun	X1	X2	Y
8.			2022	57448.83437	-4.817868479	-7.831574277
			2023	1.224358665	-4.74927153	-8.028613177
			2024	1.340186834	-4.553716904	-8.037858235
9.	BBNI	Bank Negara Indonesia Tbk	2020	2.479584293	-4.740989909	-9.903487553
			2021	341770.3255	-4.832070786	-8.873868135
			2022	4.245153102	-4.777145451	-8.29404964
			2023	4.207818145	-4.758321365	-8.254828927
			2024	4.142498991	-4.644951056	-8.29404964
10.	BBRI	Bank Rakyat Indonesia Tbk	2020	0.005987966	-4.783101394	-8.527243527
			2021	0.017256182	-4.783459882	-8.527243527
			2022	0.114515928	-4.838742933	-8.209708492
			2023	0.05818169	-4.770870642	-7.841700946
			2024	2.619021293	-4.717331553	-7.885921415
11.	BBSI	Krom Bank Indonesia Tbk	2020	2214174103	-3.811092287	-7.792062965
			2021	2050814278	-3.72152662	-7.569403792
			2022	1224262115	-3.338222583	-8.004369565
			2023	1.803886703	-2.941414557	-7.577185933
			2024	16244.62781	-4.309222369	-8.059768344
12.	BBTN	Bank Tabungan Negara (Persero) Tbk	2020	1523.640983	-4.675699952	-9.230543079
			2021	1.566691969	-4.679247389	-9.421061403
			2022	1.685724728	-4.681511419	-9.190537745
			2023	1816209.787	-4.652681169	-9.142681724
			2024	1962797.735	-4.669282131	-9.39666995
13.	BDMN	Bank Danamon Indonesia Tbk	2020	0.674172368	-4.779523573	-9.210340372
			2021	38.76479612	-4.772406105	-9.433483923
			2022	0.666883795	-4.699480865	-8.679712121
			2023	0.734096183	-4.639761631	-8.679712121
			2024	0.796089493	-4.640797364	-8.873868135
14.	BGTG	Bank Ganesh Tbk	2020	0.022007512	-5.051457289	-11.51292546
			2021	43159.45877	-5.521210949	-10.68001634
			2022	39164.0442	-5.262950223	-9.721165996
			2023	43898.00194	-4.928686711	-8.772085441
			2024	-2.09694777	-4.887002734	-8.195109692
15.	BINA	Bank Ina Perdana Tbk	2020	3.678609224	-5.987472526	-9.883684925
			2021	10.84725511	-5.820203938	-10.03132092
			2022	10.65694206	-5.066253718	-9.124162676
			2023	10.64126918	-5.026917127	-9.053336623
			2024	-5.2262425	-5.030889023	-10.03132092
	BJBR	Bank Pembangunan	2020	-4.084745318	-4.777739451	-9.230543079

No	Kode	Bank	Tahun	X1	X2	Y
16.		Daerah Jawa Barat Tbk	2021	-3.330100721	-4.807531198	-8.662218963
			2022	1.302723655	-4.767336237	-8.650724584
			2023	1.718588809	-4.73824454	-8.92516143
			2024	1.243007817	-4.716213485	-9.361163262
17.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	2020	-3.938399248	-5.106375566	-8.542510999
			2021	-3.139522682	-5.106375566	-8.492500579
			2022	-2.696041461	-5.176099734	-8.542510999
			2023	-3.689139194	-4.96141665	-8.584401941
			2024	-3.012260507	-0.197841368	-8.740336743
18.	BMRI	Bank Mandiri (Persero) Tbk	2020	10.99388388	-4.785972897	-8.71564413
			2021	11.13278421	-4.827813862	-8.282121069
			2022	11.13243506	-4.858644087	-8.016417904
			2023	3.8165251	-4.747309953	-7.816573996
			2024	-2.43677418	-4.624964813	-7.932188169
19.	BNGA	Bank CIMB Niaga Tbk	2020	-2.578956758	-4.79258469	-9.152071464
			2021	-2.609534795	-4.901556699	-8.579068595
			2022	10.68962408	-4.760304683	-8.44023215
			2023	10.72430776	-4.718338884	-8.258682496
			2024	1.4943493	-4.75274255	-8.282121069
20.	BNII	Bank Mayapada Indonesia	2020	8.542302236	-4.837732959	-9.408791311
			2021	8.60230289	-4.875929591	-8.917670758
			2022	8.651349673	-4.745352217	-8.987196821
			2023	8.670741921	-4.776551803	-8.866750668
			2024	8.96740079	-4.712310062	-9.372859301
21.	BNLI	Bank Permata Tbk	2020	9.327510961	-4.844697217	-9.210340372
			2021	10.04847241	-4.976233867	-9.567015316
			2022	10.14348246	-4.977684194	-9.115030192
			2023	10.35282105	-4.895522487	-8.947976108
			2024	-2.940194992	-4.79512077	-8.622553707
22.	BSIM	Bank Sinarmas Tbk	2020	4.079764414	-5.167815558	-10.41431318
			2021	10.95864999	-5.491902116	-10.28915003
			2022	0.202417168	-5.495062444	-9.826526511
			2023	0.292809033	-5.498232792	-11.10746036
			2024	0.908090922	-5.723577102	-9.408791311
23.	BTPN	Bank SMBC Tbk	2020	12.74189423	-4.311009147	-8.873868135
			2021	1.445777885	-4.397343339	-8.421883012
			2022	1.436944258	-4.368518285	-8.334871635
			2023	1.421299227	-4.249595847	-8.679712121
			2024	-5.118003427	-4.219907785	-8.622553707

No	Kode	Bank	Tahun	X1	X2	Y
24.	BVIC	Bank Victoria Internasional Tbk	2020	-4.059584804	-4.884355128	-8.394975559
			2021	-2.167041356	-4.812809551	-9.552830681
			2022	-2.844184581	-4.807408777	-8.825077971
			2023	0.962800696	-4.790777134	-9.944309547
			2024	21.51814531	-4.73164085	-9.883684925
25.	DNAR	Bank Dinar Indonesia Tbk	2020	21.44150276	-4.466104138	-9.641123288
			2021	20.92560414	-4.860191476	-10.1779244
			2022	0.589943616	-4.226322876	-10.7244681
			2023	9.695517537	-4.292332194	-10.2601625
			2024	7.328858133	-4.325268301	-9.704636694
26.	MAYA	Bank Mayapada Internasional Tbk	2020	0.44896637	-4.856198941	-11.33060391
			2021	0.522195577	-4.938547218	-11.86960041
			2022	14.41226235	-4.832698336	-12.4292162
			2023	14.48988143	-4.726321388	-12.4292162
			2024	-0.394269462	-4.779404533	-12.4292162
27.	MCOR	Bank China Construction Bank Indonesia Tbk	2020	3.657512518	-4.66492019	-10.1779244
			2021	-0.405139469	-4.941202519	-10.10193849
			2022	-0.309115219	-4.677955956	-9.581404053
			2023	-0.228043671	-4.637073735	-9.011489513
			2024	-3.816371408	-4.600580734	-9.011489513
28.	NISP	Bank OCBC NISP Tbk	2020	10.67265688	-5.801505563	-9.581404053
			2021	10.57551437	-5.491416797	-10.28915003
			2022	10.68962408	-5.495062444	-9.826526511
			2023	10.72430776	-5.498232792	-11.10746036
			2024	-4.238972798	-5.723577102	-9.408791311
29.	PNBN	Bank Pan Indonesia Tbk	2020	-2.715423368	-4.863940915	-8.595154733
			2021	3.790710827	-4.732435537	-8.662218963
			2022	-2.261266524	-4.6921452	-8.606024405
			2023	-2.549540315	-4.630385435	-8.8596835
			2024	-0.721145309	-4.684971256	-8.727914223
30.	SDRA	Bank Woori Saudara Indonesia Tbk	2020	-0.609792039	-4.301368732	-8.145629635
			2021	-2.10443371	-4.255922758	-4.255922758
			2022	-1.775054083	-4.274716022	-8.364472104
			2023	-1.718235364	-4.261580482	-8.668016081
			2024	12.80965656	-4.221405505	-9.061920367

Lampiran 4. Analisis Deskriptif

1. Summarize Data Penelitian

Variable	Obs	Mean	Std. dev.	Min	Max
y	150	.0002716	.0011585	2.00e-06	.01418
X1	150	3.67e+07	2.64e+08	.0053737	2.21e+09
X2	150	.0149172	.0664925	.001235	.8205

2. Summarize Data Penelitian Setelah Di Transformasi LN

Variable	Obs	Mean	Std. dev.	Min	Max
Y	150	-9.128783	1.24756	-13.12236	-4.255923
X1	150	3.534198	6.189281	-5.226243	21.51814
X2	150	-4.749595	.6101838	-6.696684	-.1978414

Lampiran 5. Model Regresi Data Panel

1. Hasil Uji Chow

Fixed-effects (within) regression	Number of obs	=	150
Group variable: bank	Number of groups	=	30
R-squared:	Obs per group:		
Within = 0.0572	min =		5
Between = 0.1356	avg =		5.0
Overall = 0.0991	max =		5
	F(2,118)	=	3.58
corr(u_i, Xb) = 0.0995	Prob > F	=	0.0311

Y	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
X1	.0354372	.0175472	2.02	0.046	.0006891	.0701854
X2	.3116662	.1704994	1.83	0.070	-.0259691	.6493015
_cons	-7.773738	.81306	-9.56	0.000	-9.383818	-6.163658
sigma_u	.90142172					
sigma_e	.88428263					
rho	.50959706	(fraction of variance due to u_i)				

F test that all u_i=0: F(29, 118) = 4.94

Prob > F = 0.0000

2. Hasil Uji Hausman

```
. hausman fe re
```

	Coefficients		(b-B) Difference	sqrt(diag(V_b-V_B)) Std. err.
	(b) fe	(B) re		
X1	.0354372	.0330021	.0024351	.0077835
X2	.3116662	.4164186	-.1047524	.0707683

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)
        = 2.69
Prob > chi2 = 0.2609
```

3. Hasil Uji Lagrange Multiplier

Breusch and Pagan Lagrangian multiplier test for random effects

```
Y[bank,t] = Xb + u[bank] + e[bank,t]
```

Estimated results:

	Var	SD = sqrt(Var)
Y	1.556406	1.24756
e	.7819558	.8842826
u	.6263967	.7914523

Test: Var(u) = 0

```
chibar2(01) = 52.19
Prob > chibar2 = 0.0000
```

Lampiran 6. Hasil Pemilihan Model

1. REM

```
Random-effects GLS regression           Number of obs   =       150
Group variable: bank                   Number of groups =        30

R-squared:                             Obs per group:
    Within = 0.0552                      min =          5
    Between = 0.1632                     avg =         5.0
    Overall = 0.1112                     max =          5

corr(u_i, X) = 0 (assumed)              Wald chi2(2)    =       11.73
                                         Prob > chi2     =       0.0028
```

Y	Coefficient	Std. err.	z	P> z	[95% conf. interval]	
X1	.0330021	.0157264	2.10	0.036	.0021789	.0638253
X2	.4164186	.155119	2.68	0.007	.1123909	.7204463
_cons	-7.2676	.7569248	-9.60	0.000	-8.751145	-5.784054
sigma_u	.79145228					
sigma_e	.88428263					
rho	.44477268	(fraction of variance due to u_i)				

Lampiran 7. Hasil Uji Hipotesis

1. Uji t

Y	Coefficient	Std. err.	z	P> z	[95% conf. interval]	
X1	.0330021	.0157264	2.10	0.036	.0021789	.0638253
X2	.4164186	.155119	2.68	0.007	.1123909	.7204463
_cons	-7.2676	.7569248	-9.60	0.000	-8.751145	-5.784054
sigma_u	.79145228					
sigma_e	.88428263					
rho	.44477268	(fraction of variance due to u_i)				

2. Uji F

Random-effects GLS regression	Number of obs	=	150
Group variable: bank	Number of groups	=	30
R-squared:	Obs per group:		
Within = 0.0552	min =		5
Between = 0.1632	avg =		5.0
Overall = 0.1112	max =		5
corr(u_i, X) = 0 (assumed)	Wald chi2(2)	=	11.73
	Prob > chi2	=	0.0028

3. Uji R²

Random-effects GLS regression	Number of obs	=	150
Group variable: bank	Number of groups	=	30
R-squared:	Obs per group:		
Within = 0.0552	min =		5
Between = 0.1632	avg =		5.0
Overall = 0.1112	max =		5
corr(u_i, X) = 0 (assumed)	Wald chi2(2)	=	11.73
	Prob > chi2	=	0.0028

Lampiran 8. Biografi Penulis

Ananda Amelia Rosmaini Putri lahir di Batam pada tanggal 28 Oktober 2003. Penulis merupakan anak pertama dari pasangan Bapak Masrizal dan Ibu Aini. Penulis saat ini tinggal di Jalan Jl. Perdamaian 1, Kavling Senjuling RT 003 RW 012 Blok E No 263, Kel Kabil, Kec Nongsa, Kota Batam, Kepulauan Riau. Dalam kesehariannya, penulis memiliki beberapa hobi yang sering dilakukan untuk mengisi waktu luang, yaitu membaca, menulis, mendengarkan musik, dan berenang. Kegiatan membaca membantu penulis menambah pengetahuan dan wawasan, sedangkan menulis menjadi salah satu cara bagi penulis untuk menyalurkan ide dan pemikiran dalam bentuk tulisan. Selain itu, mendengarkan musik dan berenang menjadi aktivitas yang dilakukan penulis untuk bersantai setelah melakukan berbagai kegiatan. Penulis berusaha menjalani setiap proses pembelajaran dengan baik serta terus menambah pengalaman dan pengetahuan. Melalui pendidikan yang ditempuh, penulis berharap dapat memperoleh ilmu yang bermanfaat serta dapat digunakan sebagai bekal untuk melanjutkan langkah di masa depan. Penulis juga berharap pengalaman yang diperoleh selama masa pendidikan dapat memberikan manfaat bagi diri sendiri maupun lingkungan sekitar.