

LAMPIRAN - LAMPIRAN

Lampiran 1 Data Penelitian

No	Kode	Nama Bank	Tahun	X1	X2	X3	Y
1	AGRO	PT Bank Raya Indonesia Tbk	2020	20.04933595	107.1586998	20.29819111	0.001115883
1	AGRO	PT Bank Raya Indonesia Tbk	2021	20.11629635	102.023274	13.23326865	0.000180577
1	AGRO	PT Bank Raya Indonesia Tbk	2022	20.37795465	170.7295252	10.4724214	0.000824605
1	AGRO	PT Bank Raya Indonesia Tbk	2023	19.71540791	192.4940767	5.190159665	0.001957375
1	AGRO	PT Bank Raya Indonesia Tbk	2024	20.43824688	184.168634	5.142696985	0.003876328
2	BABP	PT Bank MNC Internasional Tbk	2020	16.67139749	84.88639725	19.76402819	0.000893683
2	BABP	PT Bank MNC Internasional Tbk	2021	25.14427277	107.6229558	23.29055282	0.000918136
2	BABP	PT Bank MNC Internasional Tbk	2022	22.48112375	102.5696443	24.61019029	0.003113739
2	BABP	PT Bank MNC Internasional Tbk	2023	22.7901286	126.0562309	24.39375042	0.004293514
2	BABP	PT Bank MNC Internasional Tbk	2024	18.90310689	111.855234	20.57078794	0.003586246
3	BBCA	PT Bank Central Asia Tbk	2020	25.48372891	31.15283454	666.6353291	0.025238936
3	BBCA	PT Bank Central Asia Tbk	2021	25.63739023	29.95331963	657.4287865	0.025596353
3	BBCA	PT Bank Central Asia Tbk	2022	25.68680952	30.52389338	652.9554744	0.031033696
3	BBCA	PT Bank Central Asia Tbk	2023	25.69999958	31.24350249	652.9220858	0.034585612
3	BBCA	PT Bank Central Asia Tbk	2024	25.79279877	32.89641247	650.0368989	0.037811357
4	BBNI	PT Bank Negara Indonesia Tbk	2020	25.88576348	18.76169208	1249.941242	0.003679865
4	BBNI	PT Bank Negara Indonesia Tbk	2021	25.25586533	19.42819824	1146.530396	0.01129516

No	Kode	Nama Bank	Tahun	X1	X2	X3	Y
4	BBNI	PT Bank Negara Indonesia Tbk	2022	25.32543151	20.16977652	946.7068947	0.017781455
4	BBNI	PT Bank Negara Indonesia Tbk	2023	25.58926064	21.0967436	924.3674363	0.019422104
4	BBNI	PT Bank Negara Indonesia Tbk	2024	25.59003076	21.84053631	915.4000633	0.018998053
5	BBMD	PT Bank Mestika Dharma Tbk	2020	21.45636904	73.38865829	28.31063497	0.024925008
5	BBMD	PT Bank Mestika Dharma Tbk	2021	21.45636904	78.32288153	28.05452954	0.032507981
5	BBMD	PT Bank Mestika Dharma Tbk	2022	21.26720348	71.1478485	27.75191671	0.031542709
5	BBMD	PT Bank Mestika Dharma Tbk	2023	21.8881218	79.16521769	27.50784622	0.025981973
5	BBMD	PT Bank Mestika Dharma Tbk	2024	21.46395953	79.62505608	27.25629402	0.024362239
6	BBRI	PT Bank Rakyat Indonesia Tbk	2020	25.39515965	22.01958811	571.5543286	0.011589836
6	BBRI	PT Bank Rakyat Indonesia Tbk	2021	25.95221705	20.58644204	549.9746451	0.018327756
6	BBRI	PT Bank Rakyat Indonesia Tbk	2022	26.00483371	19.25369805	528.3336597	0.027555281
6	BBRI	PT Bank Rakyat Indonesia Tbk	2023	26.18781772	19.06796191	523.1680942	0.030750551
6	BBRI	PT Bank Rakyat Indonesia Tbk	2024	26.28109726	19.19931969	518.383856	0.030428656
7	BBKP	PT Bank KB Indonesia Tbk	2020	21.51535297	5.015183189	114.8450287	0.04075744
7	BBKP	PT Bank KB Indonesia Tbk	2021	21.22827458	7.009641258	186.3244226	0.025805674
7	BBKP	PT Bank KB Indonesia Tbk	2022	20.65819384	5.9021276	142.4249311	0.055919599
7	BBKP	PT Bank KB Indonesia Tbk	2023	20.44619394	7.925635551	89.27074624	0.071828928
7	BBKP	PT Bank KB Indonesia Tbk	2024	20.3751258	4.538432103	87.42584874	0.076179323
8	BBYB	PT Bank Neo Commerce Tbk	2020	17.94264494	170.4356106	11.2174214	0.002927514
8	BBYB	PT Bank Neo Commerce Tbk	2021	18.07819044	210.1601791	8.469291935	0.002901531
8	BBYB	PT Bank Neo Commerce Tbk	2022	17.44410908	156.7732229	4.712589631	0.001105702
8	BBYB	PT Bank Neo Commerce Tbk	2023	18.69831248	150.7992576	4.671143698	0.000876137

No	Kode	Nama Bank	Tahun	X1	X2	X3	Y
8	BBYB	PT Bank Neo Commerce Tbk	2024	19.04260042	168.6965946	4.114157588	0.000310815
9	BINA	PT Bank Ina Perdana Tbk	2020	19.4535794	48.80445638	18.16153941	0.002296364
9	BINA	PT Bank Ina Perdana Tbk	2021	19.57492725	53.34046548	19.05590685	0.002640037
9	BINA	PT Bank Ina Perdana Tbk	2022	19.14822935	54.12708186	21.46846387	0.007641221
9	BINA	PT Bank Ina Perdana Tbk	2023	19.18148657	49.34084628	22.83670253	0.008524896
9	BINA	PT Bank Ina Perdana Tbk	2024	19.44672234	50.02216674	25.71348492	0.003349384
10	BNII	PT Bank Maybank Indonesia Tbk	2020	23.12116111	81.98630137	183.2178829	0.007308456
10	BNII	PT Bank Maybank Indonesia Tbk	2021	22.66917599	90.59289151	177.3257999	0.009747686
10	BNII	PT Bank Maybank Indonesia Tbk	2022	22.33270375	97.74551905	169.6532267	0.009147214
10	BNII	PT Bank Maybank Indonesia Tbk	2023	22.33270375	95.4029969	164.0090454	0.010145341
10	BNII	PT Bank Maybank Indonesia Tbk	2024	22.66917599	57.24469884	150.6810216	0.005659803
11	BNLI	PT Bank Permata Tbk	2020	22.94268669	44.39950395	160.7830401	0.003649427
11	BNLI	PT Bank Permata Tbk	2021	23.77377035	39.10329795	151.3885933	0.005252718
11	BNLI	PT Bank Permata Tbk	2022	22.18188086	36.91001057	129.8580254	0.007892256
11	BNLI	PT Bank Permata Tbk	2023	21.96164007	38.88498745	112.1074488	0.01004186
11	BNLI	PT Bank Permata Tbk	2024	22.50699313	41.16398995	105.4252882	0.013766756
12	BMRI	PT Bank Mandiri Tbk	2020	25.66888218	22.86656298	1292.674276	0.012872374
12	BMRI	PT Bank Mandiri Tbk	2021	25.60888748	21.70788211	1377.318601	0.017704509
12	BMRI	PT Bank Mandiri Tbk	2022	25.64783319	21.35035242	1237.316589	0.022560281
12	BMRI	PT Bank Mandiri Tbk	2023	25.88576348	22.30060425	1164.152813	0.027619967
12	BMRI	PT Bank Mandiri Tbk	2024	26.24472675	21.78123556	1127.793449	0.025199627
13	BBTN	PT Bank Tabungan Negara Tbk	2020	23.62606011	67.98054631	209.3918662	0.005711385

No	Kode	Nama Bank	Tahun	X1	X2	X3	Y
13	BBTN	PT Bank Tabungan Negara Tbk	2021	24.58102898	70.71897057	330.3023855	0.006389969
13	BBTN	PT Bank Tabungan Negara Tbk	2022	24.85007759	79.1492472	323.0742002	0.006442897
13	BBTN	PT Bank Tabungan Negara Tbk	2023	25.10516746	84.7623616	308.8145001	0.007925302
13	BBTN	PT Bank Tabungan Negara Tbk	2024	25.21145267	85.20751511	317.8186736	0.006403124
14	BTPN	PT Bank SMBC Indonesia Tbk	2020	21.8077792	70.67919181	254.7957147	0.010949997
14	BBTN	PT Bank SMBC Indonesia Tbk	2021	22.17511383	73.82865017	221.7895826	0.016174712
14	BBTN	PT Bank SMBC Indonesia Tbk	2022	21.96742043	73.99913703	145.5666575	0.017354305
14	BBTN	PT Bank SMBC Indonesia Tbk	2023	21.78105613	80.48147769	138.0582471	0.013313609
14	BBTN	PT Bank SMBC Indonesia Tbk	2024	21.95290639	89.17619669	129.595964	0.013339085
15	BGTG	PT Bank Ganesha Tbk	2020	17.80078403	26.95555052	5.875792164	0.000596035
15	BGTG	PT Bank Ganesha Tbk	2021	18.381212	31.81377483	5.822638206	0.001267032
15	BGTG	PT Bank Ganesha Tbk	2022	18.43015571	44.43650105	5.236210701	0.005134068
15	BGTG	PT Bank Ganesha Tbk	2023	17.83174041	43.80834328	5.190159665	0.01105739
15	BGTG	PT Bank Ganesha Tbk	2024	18.10253946	42.2300624	5.656966683	0.019473753
16	BWSD	PT Bank Of India Indonesia Tbk	2020	20.58973444	394.5363527	7.478280936	0.004631904
16	BWSD	PT Bank Of India Indonesia Tbk	2021	20.25326221	187.1625435	7.410630444	0.009524394
16	BWSD	PT Bank Of India Indonesia Tbk	2022	19.57125277	216.9439979	7.330694981	0.008085087
16	BWSD	PT Bank Of India Indonesia Tbk	2023	19.31267878	217.4927481	7.266223531	0.007967774
16	BWSD	PT Bank Of India Indonesia Tbk	2024	19.48193725	200.150252	7.199775778	0.01155586
17	DNAR	PT Bank Oke Indonesia Tbk	2020	19.24090101	332.8479837	10.14909556	0.001254944
17	DNAR	PT Bank Oke Indonesia Tbk	2021	20.123609	326.0456608	8.469291935	0.002261264
17	DNAR	PT Bank Oke Indonesia Tbk	2022	17.72753356	288.9105789	7.854316051	0.001297208

No	Kode	Nama Bank	Tahun	X1	X2	X3	Y
17	DNAR	PT Bank Oke Indonesia Tbk	2023	19.2091381	268.0507441	7.785239497	0.002587053
17	DNAR	PT Bank Oke Indonesia Tbk	2024	19.2091381	253.6628783	7.714045477	0.004211114
18	INPC	PT Bank Artha Graha Internasional Tbk	2020	22.81907273	47.6620245	38.45973053	0.00070007
18	INPC	PT Bank Artha Graha Internasional Tbk	2021	23.03411667	61.85726803	35.99449073	0.006432339
18	INPC	PT Bank Artha Graha Internasional Tbk	2022	22.4283775	64.34582132	34.55899063	0.002162033
18	INPC	PT Bank Artha Graha Internasional Tbk	2023	22.95478448	65.31394019	33.73603782	0.005621942
18	INPC	PT Bank Artha Graha Internasional Tbk	2024	22.39849149	58.88097839	33.4275304	0.005061144
19	MCOR	PT Bank China Construction Bank Indonesia Tbk	2020	19.09415255	6.701839783	38.99389345	0.001980498
19	MCOR	PT Bank China Construction Bank IndonesiaTbk	2021	19.47085874	6.525688851	43.40512117	0.000305102
19	MCOR	PT Bank China Construction Bank IndonesiaTbk	2022	19.83451562	6.963817467	41.36606454	0.005433372
19	MCOR	PT Bank China Construction Bank IndonesiaTbk	2023	19.93134763	6.600956789	36.85013362	0.008663344
19	MCOR	PT Bank China Construction Bank IndonesiaTbk	2024	19.95934537	5.733027967	37.02741829	0.083318361
20	MEGA	PT Bank Mega Tbk	2020	22.3852962	39.6910372	200.8452594	0.026827094
20	MEGA	PT Bank Mega Tbk	2021	20.82762585	35.22554475	199.0283605	0.030177604
20	MEGA	PT Bank Mega Tbk	2022	21.76000272	35.5919253	199.4996277	0.028571429
20	MEGA	PT Bank Mega Tbk	2023	22.7670802	40.29913602	190.4788597	0.026580841
20	MEGA	PT Bank Mega Tbk	2024	23.08033912	38.39058609	185.6513611	0.019493033
21	NISP	PT Bank OCBC NISP Tbk	2020	21.8892252	48.04104447	126.0624501	0.010187589
21	NISP	PT Bank OCBC NISP Tbk	2021	21.78797657	50.09791705	111.6887874	0.011752195
21	NISP	PT Bank OCBC NISP Tbk	2022	22.15835036	47.65878118	104.724214	0.013949476
21	NISP	PT Bank OCBC NISP Tbk	2023	21.71651761	49.64657838	97.05598573	0.016380084

No	Kode	Nama Bank	Tahun	X1	X2	X3	Y
21	NISP	PT Bank OCBC NISP Tbk	2024	21.63955657	48.111161	100.2825912	0.017318887
22	PNBN	PT Bank Pan Indonesia Tbk	2020	24.43096705	85.22692914	256.3982035	0.014325872
22	PNBN	PT Bank Pan Indonesia Tbk	2021	22.52001285	92.98130097	330.3023855	0.008886693
22	PNBN	PT Bank Pan Indonesia Tbk	2022	25.33411984	93.48977435	324.1214424	0.015407283
22	PNBN	PT Bank Pan Indonesia Tbk	2023	20.9138862	94.035421	322.8279312	0.013539931
22	PNBN	PT Bank Pan Indonesia Tbk	2024	25.38017422	90.00211744	265.8774341	0.011751975

Lampiran 2 Data Penelitaian Tansformasi Ln

No	Kode	Nama Bank	Tahun	X1	Ln_X2	X3	Y
1	AGRO	PT Bank Raya Indonesia Tbk	2020	20.04933595	4.674311	20.29819111	0.001115883
1	AGRO	PT Bank Raya Indonesia Tbk	2021	20.11629635	4.625201	13.23326865	0.000180577
1	AGRO	PT Bank Raya Indonesia Tbk	2022	20.37795465	5.14008	10.4724214	0.000824605
1	AGRO	PT Bank Raya Indonesia Tbk	2023	19.71540791	5.260066	5.190159665	0.001957375
1	AGRO	PT Bank Raya Indonesia Tbk	2024	20.43824688	5.215852	5.142696985	0.003876328
2	BABP	PT Bank MNC Internasional Tbk	2020	16.67139749	4.441314	19.76402819	0.000893683
2	BABP	PT Bank MNC Internasional Tbk	2021	25.14427277	4.678634	23.29055282	0.000918136
2	BABP	PT Bank MNC Internasional Tbk	2022	22.48112375	4.630542	24.61019029	0.003113739

No	Kode	Nama Bank	Tahun	X1	Ln_X2	X3	Y
2	BABP	PT Bank MNC Internasional Tbk	2023	22.7901286	4.836728	24.39375042	0.004293514
2	BABP	PT Bank MNC Internasional Tbk	2024	18.90310689	4.717206	20.57078794	0.003586246
3	BBCA	PT Bank Central Asia Tbk	2020	25.48372891	3.438905	666.6353291	0.025238936
3	BBCA	PT Bank Central Asia Tbk	2021	25.63739023	3.39964	657.4287865	0.025596353
3	BBCA	PT Bank Central Asia Tbk	2022	25.68680952	3.41851	652.9554744	0.031033696
3	BBCA	PT Bank Central Asia Tbk	2023	25.69999958	3.441811	652.9220858	0.034585612
3	BBCA	PT Bank Central Asia Tbk	2024	25.79279877	3.493364	650.0368989	0.037811357
4	BBNI	PT Bank Negara Indonesia Tbk	2020	25.88576348	2.931817	1249.941242	0.003679865
4	BBNI	PT Bank Negara Indonesia Tbk	2021	25.25586533	2.966726	1146.530396	0.01129516
4	BBNI	PT Bank Negara Indonesia Tbk	2022	25.32543151	3.004185	946.7068947	0.017781455
4	BBNI	PT Bank Negara Indonesia Tbk	2023	25.58926064	3.049119	924.3674363	0.019422104
4	BBNI	PT Bank Negara Indonesia Tbk	2024	25.59003076	3.083768	915.4000633	0.018998053
5	BBMD	PT Bank Mestika Dharma Tbk	2020	21.45636904	4.295769	28.31063497	0.024925008
5	BBMD	PT Bank Mestika Dharma Tbk	2021	21.45636904	4.36084	28.05452954	0.032507981
5	BBMD	PT Bank Mestika Dharma Tbk	2022	21.26720348	4.26476	27.75191671	0.031542709
5	BBMD	PT Bank Mestika Dharma Tbk	2023	21.8881218	4.371537	27.50784622	0.025981973
5	BBMD	PT Bank Mestika Dharma Tbk	2024	21.46395953	4.377329	27.25629402	0.024362239
6	BBRI	PT Bank Rakyat Indonesia Tbk	2020	25.39515965	3.091933	571.5543286	0.011589836
6	BBRI	PT Bank Rakyat Indonesia Tbk	2021	25.95221705	3.024633	549.9746451	0.018327756
6	BBRI	PT Bank Rakyat Indonesia Tbk	2022	26.00483371	2.957703	528.3336597	0.027555281

No	Kode	Nama Bank	Tahun	X1	Ln_X2	X3	Y
6	BBRI	PT Bank Rakyat Indonesia Tbk	2023	26.18781772	2.948009	523.1680942	0.030750551
6	BBRI	PT Bank Rakyat Indonesia Tbk	2024	26.28109726	2.954875	518.383856	0.030428656
7	BBKP	PT Bank KB Indonesia Tbk	2020	21.51535297	1.61247	114.8450287	0.04075744
7	BBKP	PT Bank KB Indonesia Tbk	2021	21.22827458	1.947286	186.3244226	0.025805674
7	BBKP	PT Bank KB Indonesia Tbk	2022	20.65819384	1.775313	142.4249311	0.055919599
7	BBKP	PT Bank KB Indonesia Tbk	2023	20.44619394	2.070102	89.27074624	0.071828928
7	BBKP	PT Bank KB Indonesia Tbk	2024	20.3751258	1.512582	87.42584874	0.076179323
8	BBYB	PT Bank Neo Commerce Tbk	2020	17.94264494	5.138358	11.2174214	0.002927514
8	BBYB	PT Bank Neo Commerce Tbk	2021	18.07819044	5.34787	8.469291935	0.002901531
8	BBYB	PT Bank Neo Commerce Tbk	2022	17.44410908	5.054801	4.712589631	0.001105702
8	BBYB	PT Bank Neo Commerce Tbk	2023	18.69831248	5.01595	4.671143698	0.000876137
8	BBYB	PT Bank Neo Commerce Tbk	2024	19.04260042	5.128102	4.114157588	0.000310815
9	BINA	PT Bank Ina Perdana Tbk	2020	19.4535794	3.887822	18.16153941	0.002296364
9	BINA	PT Bank Ina Perdana Tbk	2021	19.57492725	3.976695	19.05590685	0.002640037
9	BINA	PT Bank Ina Perdana Tbk	2022	19.14822935	3.991335	21.46846387	0.007641221
9	BINA	PT Bank Ina Perdana Tbk	2023	19.18148657	3.898752	22.83670253	0.008524896
9	BINA	PT Bank Ina Perdana Tbk	2024	19.44672234	3.912466	25.71348492	0.003349384
10	BNII	PT Bank Maybank Indonesia Tbk	2020	23.12116111	4.406552	183.2178829	0.007308456
10	BNII	PT Bank Maybank Indonesia Tbk	2021	22.66917599	4.506376	177.3257999	0.009747686
10	BNII	PT Bank Maybank Indonesia Tbk	2022	22.33270375	4.582367	169.6532267	0.009147214

No	Kode	Nama Bank	Tahun	X1	Ln_X2	X3	Y
10	BNII	PT Bank Maybank Indonesia Tbk	2023	22.33270375	4.55811	164.0090454	0.010145341
10	BNII	PT Bank Maybank Indonesia Tbk	2024	22.66917599	4.047335	150.6810216	0.005659803
11	BNLI	PT Bank Permata Tbk	2020	22.94268669	3.793228	160.7830401	0.003649427
11	BNLI	PT Bank Permata Tbk	2021	23.77377035	3.666207	151.3885933	0.005252718
11	BNLI	PT Bank Permata Tbk	2022	22.18188086	3.608483	129.8580254	0.007892256
11	BNLI	PT Bank Permata Tbk	2023	21.96164007	3.660608	112.1074488	0.01004186
11	BNLI	PT Bank Permata Tbk	2024	22.50699313	3.717564	105.4252882	0.013766756
12	BMRI	PT Bank Mandiri Tbk	2020	25.66888218	3.129676	1292.674276	0.012872374
12	BMRI	PT Bank Mandiri Tbk	2021	25.60888748	3.077675	1377.318601	0.017704509
12	BMRI	PT Bank Mandiri Tbk	2022	25.64783319	3.061068	1237.316589	0.022560281
12	BMRI	PT Bank Mandiri Tbk	2023	25.88576348	3.104614	1164.152813	0.027619967
12	BMRI	PT Bank Mandiri Tbk	2024	26.24472675	3.081049	1127.793449	0.025199627
13	BBTN	PT Bank Tabungan Negara Tbk	2020	23.62606011	4.219222	209.3918662	0.005711385
13	BBTN	PT Bank Tabungan Negara Tbk	2021	24.58102898	4.258714	330.3023855	0.006389969
13	BBTN	PT Bank Tabungan Negara Tbk	2022	24.85007759	4.371335	323.0742002	0.006442897
13	BBTN	PT Bank Tabungan Negara Tbk	2023	25.10516746	4.439852	308.8145001	0.007925302
13	BBTN	PT Bank Tabungan Negara Tbk	2024	25.21145267	4.44509	317.8186736	0.006403124
14	BTPN	PT Bank SMBC Indonesia Tbk	2020	21.8077792	4.258151	254.7957147	0.010949997
14	BBTN	PT Bank SMBC Indonesia Tbk	2021	22.17511383	4.301747	221.7895826	0.016174712
14	BBTN	PT Bank SMBC Indonesia Tbk	2022	21.96742043	4.304053	145.5666575	0.017354305

No	Kode	Nama Bank	Tahun	X1	Ln_X2	X3	Y
14	BBTN	PT Bank SMBC Indonesia Tbk	2023	21.78105613	4.388027	138.0582471	0.013313609
14	BBTN	PT Bank SMBC Indonesia Tbk	2024	21.95290639	4.490614	129.595964	0.013339085
15	BGTG	PT Bank Ganesha Tbk	2020	17.80078403	3.294189	5.875792164	0.000596035
15	BGTG	PT Bank Ganesha Tbk	2021	18.381212	3.459899	5.822638206	0.001267032
15	BGTG	PT Bank Ganesha Tbk	2022	18.43015571	3.794061	5.236210701	0.005134068
15	BGTG	PT Bank Ganesha Tbk	2023	17.83174041	3.779824	5.190159665	0.01105739
15	BGTG	PT Bank Ganesha Tbk	2024	18.10253946	3.743132	5.656966683	0.019473753
16	BWSD	PT Bank Of India Indonesia Tbk	2020	20.58973444	5.977711	7.478280936	0.004631904
16	BWSD	PT Bank Of India Indonesia Tbk	2021	20.25326221	5.231977	7.410630444	0.009524394
16	BWSD	PT Bank Of India Indonesia Tbk	2022	19.57125277	5.379639	7.330694981	0.008085087
16	BWSD	PT Bank Of India Indonesia Tbk	2023	19.31267878	5.382165	7.266223531	0.007967774
16	BWSD	PT Bank Of India Indonesia Tbk	2024	19.48193725	5.299068	7.199775778	0.01155586
17	DNAR	PT Bank Oke Indonesia Tbk	2020	19.24090101	5.807686	10.14909556	0.001254944
17	DNAR	PT Bank Oke Indonesia Tbk	2021	20.123609	5.787037	8.469291935	0.002261264
17	DNAR	PT Bank Oke Indonesia Tbk	2022	17.72753356	5.666117	7.854316051	0.001297208
17	DNAR	PT Bank Oke Indonesia Tbk	2023	19.2091381	5.591177	7.785239497	0.002587053
17	DNAR	PT Bank Oke Indonesia Tbk	2024	19.2091381	5.536006	7.714045477	0.004211114
18	INPC	PT Bank Artha Graha Internasional Tbk	2020	22.81907273	3.864135	38.45973053	0.00070007
18	INPC	PT Bank Artha Graha Internasional Tbk	2021	23.03411667	4.12483	35.99449073	0.006432339
18	INPC	PT Bank Artha Graha Internasional Tbk	2022	22.4283775	4.164272	34.55899063	0.002162033

No	Kode	Nama Bank	Tahun	X1	Ln_X2	X3	Y
18	INPC	PT Bank Artha Graha Internasional Tbk	2023	22.95478448	4.179205	33.73603782	0.005621942
18	INPC	PT Bank Artha Graha Internasional Tbk	2024	22.39849149	4.075518	33.4275304	0.005061144
19	MCOR	PT Bank China Construction Bank Indonesia Tbk	2020	19.09415255	1.902382	38.99389345	0.001980498
19	MCOR	PT Bank China Construction Bank IndonesiaTbk	2021	19.47085874	1.875746	43.40512117	0.000305102
19	MCOR	PT Bank China Construction Bank IndonesiaTbk	2022	19.83451562	1.940728	41.36606454	0.005433372
19	MCOR	PT Bank China Construction Bank IndonesiaTbk	2023	19.93134763	1.887215	36.85013362	0.008663344
19	MCOR	PT Bank China Construction Bank IndonesiaTbk	2024	19.95934537	1.746244	37.02741829	0.083318361
20	MEGA	PT Bank Mega Tbk	2020	22.3852962	3.681125	200.8452594	0.026827094
20	MEGA	PT Bank Mega Tbk	2021	20.82762585	3.561771	199.0283605	0.030177604
20	MEGA	PT Bank Mega Tbk	2022	21.76000272	3.572119	199.4996277	0.028571429
20	MEGA	PT Bank Mega Tbk	2023	22.7670802	3.69633	190.4788597	0.026580841
20	MEGA	PT Bank Mega Tbk	2024	23.08033912	3.647812	185.6513611	0.019493033
21	NISP	PT Bank OCBC NISP Tbk	2020	21.8892252	3.872056	126.0624501	0.010187589
21	NISP	PT Bank OCBC NISP Tbk	2021	21.78797657	3.913979	111.6887874	0.011752195
21	NISP	PT Bank OCBC NISP Tbk	2022	22.15835036	3.864067	104.724214	0.013949476
21	NISP	PT Bank OCBC NISP Tbk	2023	21.71651761	3.904929	97.05598573	0.016380084
21	NISP	PT Bank OCBC NISP Tbk	2024	21.63955657	3.873514	100.2825912	0.017318887
22	PNBN	PT Bank Pan Indonesia Tbk	2020	24.43096705	4.445317	256.3982035	0.014325872
22	PNBN	PT Bank Pan Indonesia Tbk	2021	22.52001285	4.532398	330.3023855	0.008886693
22	PNBN	PT Bank Pan Indonesia Tbk	2022	25.33411984	4.537852	324.1214424	0.015407283

No	Kode	Nama Bank	Tahun	X1	Ln_X2	X3	Y
22	PNBN	PT Bank Pan Indonesia Tbk	2023	20.9138862	4.543672	322.8279312	0.013539931
22	PNBN	PT Bank Pan Indonesia Tbk	2024	25.38017422	4.499833	265.8774341	0.011751975

Lampiran 3: Statistik Deskriptif

1. Summarize Data Penelitian

Variable	Obs	Mean	Std. dev.	Min	Max
Y	110	.0143231	.0151694	.0001806	.0833184
X1	110	21.96918	2.567109	16.6714	26.2811
X2	110	79.77133	76.40377	4.538432	394.5363
X3	110	234.5356	337.4697	4.114158	1377.319

2. Setelah di Transformasi Ln

```
. summarize Y X1 ln_X2 X3
```

Variable	Obs	Mean	Std. dev.	Min	Max
Y	110	.0143231	.0151694	.0001806	.0833184
X1	110	21.96918	2.567109	16.6714	26.2811
ln_X2	110	3.949814	.9980218	1.512582	5.977711
X3	110	234.5356	337.4697	4.114158	1377.319

Lampiran 4: Uji Pemilihan Model

1. Uji Chow

```
Fixed-effects (within) regression               Number of obs   =       110
Group variable: kodebank                       Number of groups =        22

R-squared:                                     Obs per group:
    Within = 0.0832                             min =          5
    Between = 0.0201                            avg =         5.0
    Overall = 0.0088                             max =          5

corr(u_i, Xb) = -0.8563                       F(3,85)         =        2.57
                                                Prob > F         =       0.0594
```

Y	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
X1	-.0000605	.0010799	-0.06	0.955	-.0022077	.0020867
ln_X2	-.0046432	.0070837	-0.66	0.514	-.0187276	.0094411
X3	-.0000613	.0000226	-2.71	0.008	-.0001062	-.0000163
_cons	.0483584	.0342583	1.41	0.162	-.0197564	.1164731
sigma_u	.0248642					
sigma_e	.0094236					
rho	.87439878	(fraction of variance due to u_i)				

```
F test that all u_i=0: F(21, 85) = 4.72                Prob > F = 0.0000
```

```

Random-effects GLS regression              Number of obs   =       110
Group variable: kodebank                  Number of groups  =        22

R-squared:                                Obs per group:
    Within = 0.0143                        min =          5
    Between = 0.5045                       avg =         5.0
    Overall = 0.3432                       max =          5

corr(u_i, X) = 0 (assumed)                Wald chi2(3)      =       19.28
                                           Prob > chi2       =       0.0002

```

Y	Coefficient	Std. err.	z	P> z	[95% conf. interval]	
X1	.0008249	.0008468	0.97	0.330	-.0008349	.0024846
ln_X2	-.0090268	.0021618	-4.18	0.000	-.0132639	-.0047898
X3	-8.34e-06	7.90e-06	-1.06	0.291	-.0000238	7.15e-06
_cons	.0338113	.0198232	1.71	0.088	-.0050415	.072664
sigma_u	.00853808					
sigma_e	.0094236					
rho	.45081897	(fraction of variance due to u_i)				

2. Uji Hausman

```
. hausman fe re
```

	Coefficients		(b-B) Difference	sqrt(diag(V_b-V_B)) Std. err.
	(b) fe	(B) re		
X1	-.0000605	.0008249	-.0008854	.0006702
ln_X2	-.0046432	-.0090268	.0043836	.0067458
X3	-.0000613	-8.34e-06	-.0000529	.0000212

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(3) = (b-B)'[(V_b-V_B)^(-1)](b-B)
        = 6.92
Prob > chi2 = 0.0747

```

3. Uji LM

Breusch and Pagan Lagrangian multiplier test for random effects

$$Y[\text{kodebank},t] = Xb + u[\text{kodebank}] + e[\text{kodebank},t]$$

Estimated results:

	Var	SD = sqrt(Var)
Y	.0002301	.0151694
e	.0000888	.0094236
u	.0000729	.0085381

Test: $\text{Var}(u) = 0$

$\text{chibar2}(01) = 30.83$
 Prob > chibar2 = 0.0000

.

Lampiran 5: Uji Hipotesis

1. Uji t (Parsial)

Y	Coefficient	Std. err.	z	P> z	[95% conf. interval]	
X1	.0008249	.0008468	0.97	0.330	-.0008349	.0024846
ln_X2	-.0090268	.0021618	-4.18	0.000	-.0132639	-.0047898
X3	-8.34e-06	7.90e-06	-1.06	0.291	-.0000238	7.15e-06
_cons	.0338113	.0198232	1.71	0.088	-.0050415	.072664
sigma_u	.00853808					
sigma_e	.0094236					
rho	.45081897	(fraction of variance due to u_i)				

2. Uji F (Simultan)

Random-effects GLS regression
 Group variable: kodebank

Number of obs = 110
 Number of groups = 22

R-squared:
 Within = 0.0143
 Between = 0.5045
 Overall = 0.3432

Obs per group:
 min = 5
 avg = 5.0
 max = 5

corr(u_i, X) = 0 (assumed)

Wald chi2(3) = 19.28
 Prob > chi2 = 0.0002

3. Uji Koefisien Detirminasi (R^2)

```

Random-effects GLS regression              Number of obs   =       110
Group variable: kodebank                  Number of groups =        22

R-squared:                                Obs per group:
    Within = 0.0143                        min =          5
    Between = 0.5045                       avg =         5.0
    Overall = 0.3432                       max =          5

corr(u_i, X) = 0 (assumed)                Wald chi2(3)     =       19.28
                                           Prob > chi2      =       0.0002

```

Lampiran 6: Uji Pemilihan Model Variabel Signifikan

1. Uji Chow

```

Fixed-effects (within) regression          Number of obs   =       110
Group variable: kodebank                  Number of groups =        22

R-squared:                                Obs per group:
    Within = 0.0040                        min =          5
    Between = 0.5021                       avg =         5.0
    Overall = 0.3371                       max =          5

corr(u_i, Xb) = 0.4594                    F(1,87)         =        0.35
                                           Prob > F         =       0.5553

```

Y	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
ln_X2	-.0042679	.0072071	-0.59	0.555	-.0185928	.010057
_cons	.0311806	.0284817	1.09	0.277	-.0254299	.087791
sigma_u	.01008595					
sigma_e	.00970876					
rho	.51904798	(fraction of variance due to u_i)				

F test that all u_i=0: F(21, 87) = 4.26 Prob > F = 0.0000

```

Random-effects GLS regression              Number of obs   =       110
Group variable: kodebank                  Number of groups =        22

R-squared:                                Obs per group:
    Within = 0.0040                        min =          5
    Between = 0.5021                       avg =         5.0
    Overall = 0.3371                       max =          5

corr(u_i, X) = 0 (assumed)                Wald chi2(1)     =       20.25
                                           Prob > chi2      =       0.0000

```

Y	Coefficient	Std. err.	z	P> z	[95% conf. interval]	
ln_X2	-.0085758	.0019058	-4.50	0.000	-.0123111	-.0048406
_cons	.0481961	.0077752	6.20	0.000	.032957	.0634353
sigma_u	.00806462					
sigma_e	.00970876					
rho	.40827901	(fraction of variance due to u_i)				

2. Uji Hausman

```
. hausman fe re
```

	Coefficients		(b-B) Difference	sqrt(diag(V_b-V_B)) Std. err.
	(b) fe	(B) re		
ln_X2	-.0042679	-.0085758	.0043079	.0069505

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(1) = (b-B)'[(V_b-V_B)^(-1)](b-B)
          = 0.38
Prob > chi2 = 0.5354
```

3. Uji LM

Breusch and Pagan Lagrangian multiplier test for random effects

$$Y[\text{kodebank}, t] = Xb + u[\text{kodebank}] + e[\text{kodebank}, t]$$

Estimated results:

	Var	SD = sqrt(Var)
Y	.0002301	.0151694
e	.0000943	.0097088
u	.000065	.0080646

Test: $\text{Var}(u) = 0$

```
chibar2(01) = 31.88
Prob > chibar2 = 0.0000
```

Lampiran 6: Uji Pemilihan Model Variabel Signifikan

1. Uji t (Parsial)

Y	Coefficient	Std. err.	z	P> z	[95% conf. interval]	
ln_X2	-.0085758	.0019058	-4.50	0.000	-.0123111	-.0048406
_cons	.0481961	.0077752	6.20	0.000	.032957	.0634353
sigma_u	.00806462					
sigma_e	.00970876					
rho	.40827901	(fraction of variance due to u_i)				

2. Uji F (Simultan)

Random-effects GLS regression
Group variable: kodebank

R-squared:
Within = 0.0040
Between = 0.5021
Overall = 0.3371

corr(u_i, X) = 0 (assumed)

Number of obs = 110
Number of groups = 22

Obs per group:
min = 5
avg = 5.0
max = 5

Wald chi2(1) = 20.25
Prob > chi2 = 0.0000

3. Uji Koefisien Detirminasi (R^2)

Random-effects GLS regression
Group variable: kodebank

R-squared:
Within = 0.0040
Between = 0.5021
Overall = 0.3371

corr(u_i, X) = 0 (assumed)

Number of obs = 110
Number of groups = 22

Obs per group:
min = 5
avg = 5.0
max = 5

Wald chi2(1) = 20.25
Prob > chi2 = 0.0000

Lampiran 7: Biodata Penulis**BIODATA PENULIS**

Herni Seviani adalah Nama Penulis skripsi ini. Penulis dilahirkan di Sarolangun pada tanggal 29 september 2003, anak ke dua dari 3 bersaudara dari pasangan Alm. Suherman dan Siti Aisyah yang bertempat tinggal di Desa Bukit Murau, RT09/RW00, Kecamatan Singkut, Kabupaten Sarolangun, Provinsi Jambi.

Penulis Menempuh Pendidikan SMKM Singkut (Sekolah Menengah Kejuruan), lulus pada tahun 2021. Pada tahun 2022 penulis diterima di Program Studi Manajemen, Fakultas Ekonomi, Universitas Nahdlatul Ulama Al Ghazali Cilacap.

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