

LAMPIRAN-LAMPIRAN

LAMPIRAN 1 DATA PENELITIAN PERIODE 2017-2023

Bank	Tahun	FDR	FBI	BOPO	NPF	NOM
PT Bank Aceh Syariah	2017	0.6944	10.9411	-0.1079	0.0004	-1.8069
	2018	0.7197	10.9125	-0.1019	0.0004	-2.0410
	2019	0.6864	11.1120	-0.1138	0.0004	-1.7212
	2020	0.7082	11.0998	-0.0888	0.0004	-1.8894
	2021	0.6805	11.1975	-0.1059	0.0003	-1.8601
	2022	0.7544	11.2832	-0.1154	0.0004	-1.8962
	2023	0.7638	11.2343	-0.1135	0.0024	-1.8570
PT. Bank Muamalat Indonesia	2017	0.8441	11.6777	-0.0102	0.0275	-2.6778
	2018	0.7318	11.4802	-0.0077	0.0258	-2.8239
	2019	0.7351	11.8112	-0.0022	0.0430	-3.3979
	2020	0.6984	11.7594	-0.0024	0.0395	-3.3979
	2021	0.3833	11.7662	-0.0031	0.0008	-3.3979
	2022	0.4063	12.0405	-0.0149	0.0086	-2.6990
	2023	0.4714	11.9564	-0.0026	0.0066	-3.5229
PT. Bank Victoria Syariah	2017	0.8359	8.0253	-0.0176	0.0408	-2.4089
	2018	0.8270	8.2893	-0.0160	0.0341	-2.1938
	2019	0.8052	8.9049	-0.0009	0.0264	-2.7447
	2020	0.7405	9.0296	-0.0135	0.0301	-2.3010
	2021	0.6526	9.2214	-0.0393	0.0372	-1.9318
	2022	0.7677	8.3483	-0.0250	0.0114	-3.1549
	2023	1.0785	9.5820	-0.0481	0.0021	-1.5591
PT. Bank Jabar Banten Syariah	2017	0.9103	10.0340	0.1291	0.0285	-1.1302
	2018	0.8985	10.1805	-0.0238	0.0196	-3.2218
	2019	0.9353	10.0907	-0.0272	0.0150	-2.6778
	2020	0.8664	10.0742	-0.0204	0.0286	-3.2218
	2021	0.8155	10.5472	-0.0519	0.0180	-2.3565
	2022	0.8100	10.4982	-0.0711	0.0137	-2.1024
	2023	0.8523	10.5834	-0.0348	0.0138	-2.1805
PT. Bank Mega Syariah	2017	0.9105	10.2934	-0.0498	0.0275	-1.8928
	2018	0.9088	10.4869	-0.0276	0.0196	-2.2518
	2019	0.9453	11.9140	-0.0282	0.0149	-2.1675
	2020	0.6394	10.6425	-0.0679	0.0138	-1.8041
	2021	0.6284	11.6348	-0.1895	0.0097	-1.6861
	2022	0.5463	11.0153	-0.1718	0.0089	-1.6108
	2023	0.7185	10.9279	-0.1153	0.0079	-1.7100
PT. BCA Syariah	2017	0.8849	10.0767	-0.0595	0.0004	-1.9066
	2018	0.8899	10.2333	-0.0583	0.0028	-1.9066
	2019	0.9098	10.6954	-0.0577	0.0026	-1.9066

	2020	0.8132	10.4147	-0.0641	0.0001	-1.9245
	2021	0.8138	10.5664	-0.0717	0.0001	-1.9136
	2022	0.7991	10.6266	-0.0882	0.0001	-1.8633
	2023	0.8232	10.6012	-0.1046	0.0000	-1.7825
PT. Bank Tabungan Pensiunan Nasional Syariah	2017	0.9247	9.6335	-0.1623	0.0005	-0.8965
	2018	0.9560	9.7969	-0.2051	0.0002	-0.8661
	2019	0.9527	9.8722	-0.2360	0.0026	-0.8280
	2020	0.9737	10.0069	-0.1401	0.0002	-1.1146
	2021	0.9500	9.6991	-0.2221	0.0018	-0.9378
	2022	0.9567	10.1550	-0.2356	0.0034	-0.9197
	2023	0.8232	9.6980	-0.1046	0.0000	-1.7825
PT. Bank Panin Dubai Syariah	2017	0.8695	12.2485	0.3373	0.0483	-0.9367
	2018	0.8882	12.3884	-0.0019	0.0384	-3.3010
	2019	0.9572	12.2262	-0.0099	0.0280	-2.6576
	2020	1.1171	12.1530	-0.0025	0.0245	-3.3010
	2021	1.0756	12.2670	0.3069	0.0094	-1.1325
	2022	0.9732	12.2667	-0.1136	0.0191	-1.7167
	2023	0.9184	12.3694	-0.0939	0.0303	-1.7852

LAMPIRAN 2 HASIL ANALISIS DESKRIPTIF

	NOM	FDR	FBI	BOPO	NPF
Mean	-2.083518	0.815014	10.68912	-0.069122	0.014123
Median	-1.906600	0.825100	10.61390	-0.058000	0.009550
Maximum	-0.828000	1.117100	12.38840	0.129100	0.048300
Minimum	-3.522900	0.383300	8.025300	-0.236000	0.000000
Std. Dev.	0.735633	0.150983	1.091065	0.070337	0.014183
Skewness	-0.269278	-0.750288	-0.354943	-0.455680	0.683129
Kurtosis	2.406354	3.856241	2.644003	3.664874	2.227370
Jarque-Bera Probability	1.499067 0.472587	6.964708 0.030735	1.471566 0.479130	2.863431 0.238899	5.748439 0.056460
Sum	-116.6770	45.64080	598.5909	-3.732600	0.790900
Sum Sq. Dev.	29.76357	1.253770	65.47331	0.262208	0.011064
Observations	56	56	56	54	56

LAMPIRAN 3 HASIL PEMILIHAN MODEL

UJI CHOW

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.491757	(7,42)	0.1966
Cross-section Chi-square	11.990370	7	0.1009

Cross-section fixed effects test equation:

Dependent Variable: NOM

Method: Panel Least Squares

Date: 07/14/24 Time: 16:26

Sample: 2017 2023

Periods included: 7

Cross-sections included: 8

Total panel (unbalanced) observations: 54

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.776254	0.811499	-2.188854	0.0334
FDR	1.108143	0.446767	2.480362	0.0166
FBI	-0.137571	0.061212	-2.247434	0.0291
BOPO	-5.460533	1.151177	-4.743433	0.0000
NPF	-11.61658	5.933281	-1.957868	0.0560
R-squared	0.615923	Mean dependent var	-2.122367	
Adjusted R-squared	0.584570	S.D. dependent var	0.719833	
S.E. of regression	0.463960	Akaike info criterion	1.389986	
Sum squared resid	10.54769	Schwarz criterion	1.574151	
Log likelihood	-32.52961	Hannan-Quinn criter.	1.461011	
F-statistic	19.64465	Durbin-Watson stat	1.979563	
Prob(F-statistic)	0.000000			

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	8.022126	4	0.0908

** WARNING: estimated cross-section random effects variance is zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
FDR	0.419366	1.108143	0.234453	0.1549
FBI	0.178821	-0.137571	0.042068	0.1229
BOPO	-2.259741	-5.460533	1.619681	0.0119
NPF	-0.473322	-11.616582	35.998393	0.0633

Cross-section random effects test equation:

Dependent Variable: NOM
Method: Panel Least Squares
Date: 07/14/24 Time: 16:27
Sample: 2017 2023
Periods included: 7
Cross-sections included: 8
Total panel (unbalanced) observations: 54

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.512532	2.304577	-1.958074	0.0569
FDR	0.419366	0.648808	0.646363	0.5216
FBI	0.178821	0.213470	0.837689	0.4069
BOPO	-2.259741	1.690534	-1.336703	0.1885
NPF	-0.473322	8.300087	-0.057026	0.9548

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.692400	Mean dependent var	-2.122367
Adjusted R-squared	0.611839	S.D. dependent var	0.719833
S.E. of regression	0.448475	Akaike info criterion	1.427201
Sum squared resid	8.447440	Schwarz criterion	1.869197
Log likelihood	-26.53442	Hannan-Quinn criter.	1.597662
F-statistic	8.594647	Durbin-Watson stat	1.927619
Prob(F-statistic)	0.000000		

UJI LAGRANGE MULTIPLER

Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	1.132041 (0.2873)	0.001202 (0.9723)	1.133243 (0.2871)
Honda	-1.063974 (0.8563)	-0.034670 (0.5138)	-0.776859 (0.7814)
King-Wu	-1.063974 (0.8563)	-0.034670 (0.5138)	-0.749474 (0.7732)
Standardized Honda	-0.340402 (0.6332)	0.195344 (0.4226)	-3.612196 (0.9998)
Standardized King-Wu	-0.340402 (0.6332)	0.195344 (0.4226)	-3.560868 (0.9998)
Gourieroux, et al.	--	--	0.000000 (1.0000)

LAMPIRAN 4 HASIL UJI ASUMSI KLASIK

UJI HASIL MULTIKOLIRITAS

	FDR	FBI	BOPO	NPF
FDR	1.000000	-0.216146	-0.096499	0.094971
FBI	-0.216146	1.000000	0.061316	0.005937
BOPO	-0.096499	0.061316	1.000000	0.596839
NPF	0.094971	0.005937	0.596839	1.000000

UJI HETEROKEDASTIDITAS

UJI WHITE

	FDR	FBI	BOPO	NPF
FDR	1.000000	-0.216146	-0.096499	0.094971
FBI	-0.216146	1.000000	0.061316	0.005937
BOPO	-0.096499	0.061316	1.000000	0.596839
NPF	0.094971	0.005937	0.596839	1.000000

LAMPIRAN 5 HASIL REGRESI DATA PANEL

Dependent Variable: NOM
Method: Panel Least Squares
Date: 07/14/24 Time: 16:44
Sample: 2017 2023
Periods included: 7
Cross-sections included: 8
Total panel (unbalanced) observations: 54

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.776254	0.811499	-2.188854	0.0334
FDR	1.108143	0.446767	2.480362	0.0166
FBI	-0.137571	0.061212	-2.247434	0.0291
BOPO	-5.460533	1.151177	-4.743433	0.0000
NPF	-11.61658	5.933281	-1.957868	0.0560
R-squared	0.615923	Mean dependent var	-2.122367	
Adjusted R-squared	0.584570	S.D. dependent var	0.719833	
S.E. of regression	0.463960	Akaike info criterion	1.389986	
Sum squared resid	10.54769	Schwarz criterion	1.574151	
Log likelihood	-32.52961	Hannan-Quinn criter.	1.461011	
F-statistic	19.64465	Durbin-Watson stat	1.979563	
Prob(F-statistic)	0.000000			

DAFTAR RIWAYAT HIDUP

Curriculum Vitae

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Pendidikan Formal

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2013 - 2016 : SMPN 48 Bandung
2016 - 2019 : SMK Farmasi Bumi Siliwangi
2020 - Sekarang : Jurusan Ekonomi Syariah S1 Fakultas Ekonomi
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Pengalaman Organisasi

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