

LAMPIRAN

Lampiran 1**Daftar Sampel Bank Umum Syariah**

No	Kode Bank	Nama Bank
1.	147	Bank Muamalat Indonesia
2.	451	Bank Syariah Mandiri
3.	422	Bank BRI Syariah
4.	774	Bank Syariah Bukopin
5.	427	Bank BNI Syariah
6.	775	Bank Jabar Banten Syariah
7.	536	Bank BCA Syariah
8.	405	Bank Victoria Syariah
9.	517	Bank Panin Syariah

Lampiran 2

Hasil Analisis Statistik Deskriptif

	<i>NPF</i>	<i>MUSY</i>	<i>MUDHA</i>	<i>MUBA</i>	<i>DPS</i>
Mean	2.844056	5690947.	706263.6	13963432	2.333333
Median	3.170000	2661277.	375545.5	6698763.	2.000000
Maximum	6.440000	22149957	3597104.	59393119	3.000000
Minimum	0.040000	387129.0	1078.000	32358.00	2.000000
Std. Dev.	1.491063	6481561.	883632.2	16078305	0.472719
Skewness	-0.336331	1.428032	1.974023	1.285438	0.707107
Kurtosis	2.023000	3.643969	6.381000	3.730467	1.500000
Jarque-Bera	10.55253	64.28851	202.6368	53.57239	31.87500
Probability	0.005111	0.000000	0.000000	0.000000	0.000000
Sum	511.9300	1.02E+09	1.27E+08	2.51E+09	420.0000
Sum Sq. Dev.	397.9649	7.52E+15	1.40E+14	4.63E+16	40.00000
Observations	180	180	180	180	180

Lampiran 3

Hasil MRA Common Effect Model

Dependent Variable: NPF
Method: Panel Least Squares
Date: 02/27/20 Time: 12:48
Sample: 2014Q1 2018Q4
Periods included: 20
Cross-sections included: 9
Total panel (balanced) observations: 180

<i>Variable</i>	<i>Coefficient</i>	<i>Std. Error</i>	<i>t-Statistic</i>	<i>Prob.</i>
C	-0.485701	2.244202	-0.216425	0.8289
LOG(MUSY)	2.282844	0.864133	2.641775	0.0090
LOG(MUDHA)	-1.324659	0.512225	-2.586089	0.0105
LOG(MUBA)	-0.982168	0.756700	-1.297962	0.1960
LOG(MUSY)*DPS	-0.920682	0.349875	-2.631463	0.0093
LOG(MUDHA)*DPS	0.458672	0.226778	2.022559	0.0447
LOG(MUBA)*DPS	0.540554	0.358764	1.506710	0.1337
R-squared	0.175486	Mean dependent var		2.844056
Adjusted R-squared	0.146890	S.D. dependent var		1.491063
S.E. of regression	1.377204	Akaike info criterion		3.516100
Sum squared resid	328.1276	Schwarz criterion		3.640271
Log likelihood	-309.4490	Hannan-Quinn criter.		3.566446
F-statistic	6.136773	Durbin-Watson stat		0.359103
Prob(F-statistic)	0.000007			

Lampiran 4

Hasil MRA Fixed Effect Model

<i>Dependent Variable: NPF</i>				
Method: Panel Least Squares				
Date: 02/27/20 Time: 12:48				
Sample: 2014Q1 2018Q4				
Periods included: 20				
Cross-sections included: 9				
Total panel (balanced) observations: 180				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.287323	5.518532	0.958103	0.3394
LOG(MUSY)	6.317253	1.428838	4.421253	0.0000
LOG(MUDHA)	-1.186610	0.342005	-3.469569	0.0007
LOG(MUBA)	0.33335	1.544183	0.215880	0.8293
LOG(MUSY)*DPS	-2.867454	0.652436	-4.394995	0.0000
LOG(MUDHA)*DPS	0.482532	0.152019	3.174163	0.0018
LOG(MUBA)*DPS	-0.021285	0.732128	-0.029073	0.9768
Effects Specification				
Cross-section fixed (dummy variables)				
R-squared	0.723797	Mean dependent var	2.844056	
Adjusted R-squared	0.700362	S.D. dependent var	1.491063	
S.E. of regression	0.816196	Akaike info criterion	2.511330	
Sum squared resid	109.9189	Schwarz criterion	2.777410	
Log likelihood	-211.0197	Hannan-Quinn criter.	2.619214	
F-statistic	30.88484	Durbin-Watson stat	1.041400	
Prob(F-statistic)	0.000000			

Lampiran 5

Hasil MRA Random Effect Model

<i>Dependent Variable: NPF</i>				
Method: Panel EGLS (Cross-section random effects)				
Date: 02/27/20 Time: 12:50				
Sample: 2014Q1 2018Q4				
Periods included: 20				
Cross-sections included: 9				
Total panel (balanced) observations: 180				
Swamy and Arora estimator of component variances				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-3.743463	3.786913	-0.988526	0.3243
LOG(MUSY)	4.011681	1.141253	3.515155	0.0006
LOG(MUDHA)	-1.107677	0.339246	-3.265112	0.0013
LOG(MUBA)	-2.471468	0.972215	-2.542101	0.0119
LOG(MUSY)*DPS	-1.780222	0.508331	-3.502094	0.0006
LOG(MUDHA)*DPS	0.445802	0.150561	2.960938	0.0035
LOG(MUBA)*DPS	1.314870	0.452327	2.906899	0.0041
Effects Specification				
			S.D.	Rho
Cross-section random			1.575609	0.7884
Idiosyncratic random			0.816196	0.2116
Weighted Statistics				
R-squared	0.109198	Mean dependent var		0.327246
Adjusted R-squared	0.078304	S.D. dependent var		0.860248
S.E. of regression	0.825881	Sum squared resid		117.9998
F-statistic	3.534517	Durbin-Watson stat		0.925776
Prob(F-statistic)	0.002517			
Unweighted Statistics				
R-squared	0.056528	Mean dependent var		2.844056
Sum squared resid	375.4687	Durbin-Watson stat		0.290947

Lampiran 6

Hasil Uji Chow

Redundant Fixed Effects Tests				
Equation: Untitled				
Test cross-section fixed effects				
Effects Test	Statistic	d.f.	Prob.	
Cross-section F	40.944299	(8,165)	0.0000	
Cross-section Chi-square	196.85869	8	0.0000	
	4			
Cross-section fixed effects test equation:				
Dependent Variable: NPF				
Method: Panel Least Squares				
Date: 02/27/20 Time: 12:50				
Sample: 2014Q1 2018Q4				
Periods included: 20				
Cross-sections included: 9				
Total panel (balanced) observations: 180				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.485701	2.244202	-0.216425	0.8289
LOG(MUSY)	2.282844	0.864133	2.641775	0.0090
LOG(MUDHA)	-1.324659	0.512225	-2.586089	0.0105
LOG(MUBA)	-0.982168	0.756700	-1.297962	0.1960
LOG(MUSY)*DPS	-0.920682	0.349875	-2.631463	0.0093
LOG(MUDHA)*DPS	0.458672	0.226778	2.022559	0.0447
LOG(MUBA)*DPS	0.540554	0.358764	1.506710	0.1337
R-squared	0.175486	Mean dependent var	2.844056	
Adjusted R-squared	0.146890	S.D. dependent var	1.491063	
S.E. of regression	1.377204	Akaike info criterion	3.516100	
Sum squared resid	328.1276	Schwarz criterion	3.640271	
Log likelihood	-309.4490	Hannan-Quinn criter.	3.566446	
F-statistic	6.136773	Durbin-Watson stat	0.359103	
Prob(F-statistic)	0.000007			

Lampiran 7
Hasil Uji Hausman

<i>Correlated Random Effects - Hausman Test</i>				
Equation: Untitled				
Test cross-section random effects				
Test Summary		Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random		10.130266	6	0.1193
Cross-section random effects test comparisons:				
Variable	Fixed	Random	Var(Diff.)	Prob.
LOG(MUSY)	6.317253	4.011681	0.739120	0.0073
LOG(MUDHA)	-1.186610	-1.107677	0.001879	0.0687
LOG(MUBA)	0.333358	-2.471468	1.439301	0.0194
LOG(MUSY)*DPS	-2.867454	-1.780222	0.167273	0.0079
LOG(MUDHA)*DPS	0.482532	0.445802	0.000441	0.0803
LOG(MUBA)*DPS	-0.021285	1.314870	0.331412	0.0203
Cross-section random effects test equation:				
Dependent Variable: NPF				
Method: Panel Least Squares				
Date: 02/27/20 Time: 12:50				
Sample: 2014Q1 2018Q4				
Periods included: 20				
Cross-sections included: 9				
Total panel (balanced) observations: 180				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.287323	5.518532	0.958103	0.3394
LOG(MUSY)	6.317253	1.428838	4.421253	0.0000
LOG(MUDHA)	-1.186610	0.342005	-3.469569	0.0007
LOG(MUBA)	0.333358	1.544183	0.215880	0.8293
LOG(MUSY)*DPS	-2.867454	0.652436	-4.394995	0.0000
LOG(MUDHA)*DPS	0.482532	0.152019	3.174163	0.0018
LOG(MUBA)*DPS	-0.021285	0.732128	-0.029073	0.9768
Effects Specification				

Cross-section fixed (dummy variables)

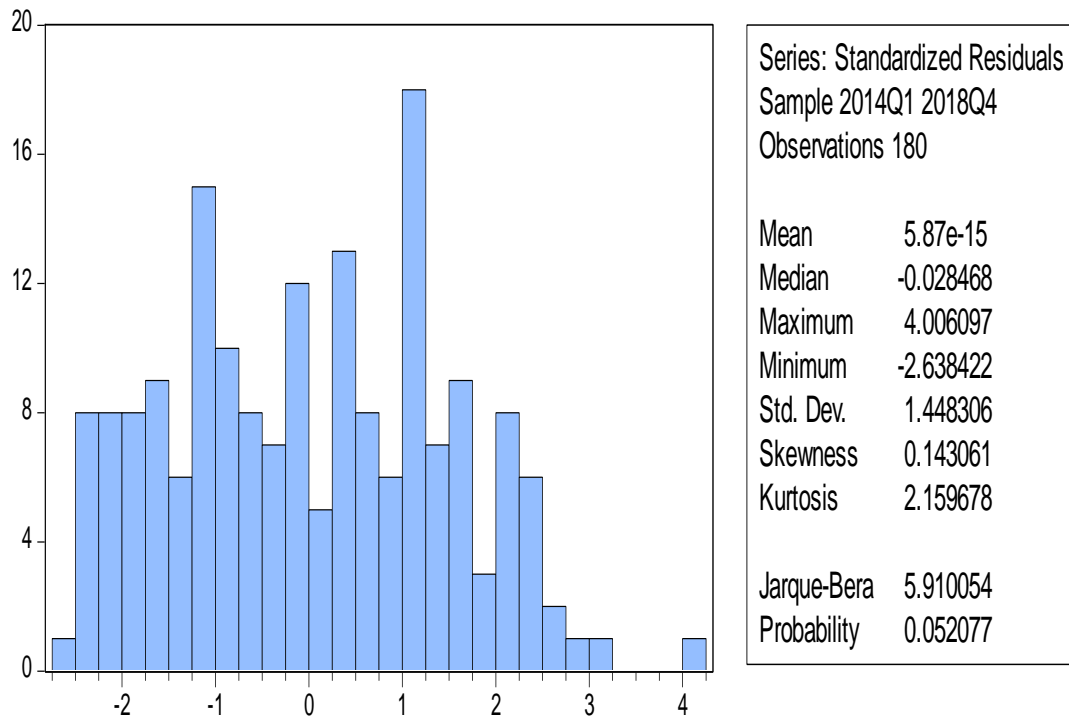
R-squared	0.723797	Mean dependent var	2.844056
Adjusted R-squared	0.700362	S.D. dependent var	1.491063
S.E. of regression	0.816196	Akaike info criterion	2.511330
Sum squared resid	109.9189	Schwarz criterion	2.777410
Log likelihood	-211.0197	Hannan-Quinn criter.	2.619214
F-statistic	30.88484	Durbin-Watson stat	1.041400
Prob(F-statistic)	0.000000		

Lampiran 8

Hasil Uji Lagrange Multiplier

<i>Lagrange Multiplier Tests for Random Effects</i>			
Null hypotheses: No effects			
Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives			
	Cross-section	Test Hypothesis Time	Both
Breusch-Pagan	616.1655 (0.0000)	2.991654 (0.0837)	619.1572 (0.0000)
Honda	24.82268 (0.0000)	-1.729640 --	16.32925 (0.0000)
King-Wu	24.82268 (0.0000)	-1.729640 --	19.88152 (0.0000)
Standardized Honda	38.54290 (0.0000)	-1.639454 --	16.02024 (0.0000)
Standardized King-Wu	38.54290 (0.0000)	-1.639454 --	22.56296 (0.0000)
Gourierioux, et al.*	--	--	616.1655 (< 0.01)
*Mixed chi-square asymptotic critical values:			
	1%	7.289	
	5%	4.321	
	10%	2.952	

Lampiran 9
Hasil Uji Normalitas



Lampiran 10**Hasil Uji Multikoleniaritas**

	LOG(MUSY)	LOG(MUDHA)	LOG(MUBA)	LOG(DPS)
LOG(MUSY)	1.000000	0.637529	0.683839	0.419937
LOG(MUDHA)	0.637529	1.000000	0.753691	0.373064
LOG(MUBA)	0.683839	0.753691	1.000000	0.569377
LOG(DPS)	0.419937	0.373064	0.569377	1.000000

Lampiran 11
Hasil Uji Heteroskedastisitas

Dependent Variable: GLESJER
 Method: Panel Least Squares
 Date: 03/02/20 Time: 06:31
 Sample: 2014Q1 2018Q4
 Periods included: 20
 Cross-sections included: 9
 Total panel (balanced) observations: 180

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.981760	0.308009	6.434095	0.0000
MUSY	-1.29E-08	1.21E-08	-1.066873	0.2875
MUDHA	-1.40E-07	1.11E-07	-1.261540	0.2088
MUBA	2.27E-10	7.55E-09	0.030125	0.9760
DPS	-0.236778	0.146263	-1.618855	0.1073
R-squared	0.127796	Mean dependent var		1.260026
Adjusted R-squared	0.107860	S.D. dependent var		0.725726
S.E. of regression	0.685471	Akaike info criterion		2.109963
Sum squared resid	82.22729	Schwarz criterion		2.198656
Log likelihood	-184.8967	Hannan-Quinn criter.		2.145924
F-statistic	6.410292	Durbin-Watson stat		0.914205
Prob(F-statistic)	0.000078			

Lampiran 12

Hasil Model Terpilih Moderated Regression Analysis (MRA)

<i>Dependent Variable: NPF</i>				
Method: Panel EGLS (Cross-section random effects)				
Date: 02/27/20 Time: 12:50				
Sample: 2014Q1 2018Q4				
Periods included: 20				
Cross-sections included: 9				
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Swamy and Arora estimator of component variances				
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LOG(MUDHA)	-1.107677	0.339246	-3.265112	0.0013
LOG(MUBA)	-2.471468	0.972215	-2.542101	0.0119
LOG(MUSY)*DPS	-1.780222	0.508331	-3.502094	0.0006
LOG(MUDHA)*DP	0.445802	0.150561	2.960938	0.0035
S				
LOG(MUBA)*DPS	1.314870	0.452327	2.906899	0.0041
Effects Specification				
			S.D.	Rho
Cross-section random			1.575609	0.7884
Idiosyncratic random			0.816196	0.2116
Weighted Statistics				
R-squared	0.109198	Mean dependent var		0.327246
Adjusted R-squared	0.078304	S.D. dependent var		0.860248
S.E. of regression	0.825881	Sum squared resid		117.9998
F-statistic	3.534517	Durbin-Watson stat		0.925776
Prob(F-statistic)	0.002517			
Unweighted Statistics				
R-squared	0.056528	Mean dependent var		2.844056
Sum squared resid	375.4687	Durbin-Watson stat		0.290947

