



جامعة الإسلام في إندونيسيا

### Estimasi Commont effect ROA

Dependent Variable: ROA  
 Method: Panel Least Squares  
 Sample: 2015 2018  
 Periods included: 4  
 Cross-sections included: 10  
 Total panel (balanced) observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.115204	5.944613	1.533355	0.1342
DPK	-0.002149	0.006390	-0.336302	0.7387
BOPO	-0.131645	0.025295	-5.204438	0.0000
NPF	0.096477	0.137618	0.701047	0.4879
FDR	0.050057	0.061754	0.810581	0.4231
R-squared	0.542224	Mean dependent var		1.119000
Adjusted R-squared	0.489906	S.D. dependent var		3.892487
S.E. of regression	2.780047	Akaike info criterion		4.999281
Sum squared resid	270.5031	Schwarz criterion		5.210391
Log likelihood	-94.98562	Hannan-Quinn criter.		5.075612
F-statistic	10.36414	Durbin-Watson stat		1.940872
Prob(F-statistic)	0.000012			

### estimasi Commont effect ROE

Dependent Variable: ROE  
 Method: Panel Least Squares  
 Sample: 2015 2018  
 Periods included: 4  
 Cross-sections included: 10  
 Total panel (balanced) observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	80.38180	12.11834	6.633070	0.0000
DPK	0.003768	0.013027	0.289275	0.7741
BOPO	-0.696935	0.051565	-13.51578	0.0000
NPF	-1.627398	0.280540	-5.800954	0.0000
FDR	-0.044356	0.125888	-0.352349	0.7267
R-squared	0.943585	Mean dependent var		0.943750
Adjusted R-squared	0.937138	S.D. dependent var		22.60359
S.E. of regression	5.667241	Akaike info criterion		6.423750
Sum squared resid	1124.117	Schwarz criterion		6.634860
Log likelihood	-123.4750	Hannan-Quinn criter.		6.500081
F-statistic	146.3516	Durbin-Watson stat		0.853543
Prob(F-statistic)	0.000000			

**estimasi fixed effect Roa**

Dependent Variable: ROA

Method: Panel Least Squares

Sample: 2015 2018

Periods included: 4

Cross-sections included: 10

Total panel (balanced) observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	16.31275	6.475932	2.518981	0.0183
DPK	0.000400	0.006058	0.066007	0.9479
BOPO	-0.114998	0.025467	-4.515555	0.0001
NPF	0.261644	0.167809	1.559178	0.1310
FDR	-0.059650	0.068730	-0.867889	0.3934

## Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.801970	Mean dependent var	1.119000
Adjusted R-squared	0.702954	S.D. dependent var	3.892487
S.E. of regression	2.121479	Akaike info criterion	4.611321
Sum squared resid	117.0175	Schwarz criterion	5.202429
Log likelihood	-78.22642	Hannan-Quinn criter.	4.825047
F-statistic	8.099459	Durbin-Watson stat	3.577576
Prob(F-statistic)	0.000004		

**estimasi fixed effect roe**

Dependent Variable: ROE

Method: Panel Least Squares

Sample: 2015 2018

Periods included: 4

Cross-sections included: 10

Total panel (balanced) observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	55.28598	11.05008	5.003219	0.0000
DPK	-0.007770	0.010337	-0.751677	0.4590
BOPO	-0.620300	0.043455	-14.27449	0.0000
NPF	-2.032180	0.286338	-7.097141	0.0000
FDR	0.181269	0.117276	1.545663	0.1343

## Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.982902	Mean dependent var	0.943750
Adjusted R-squared	0.974352	S.D. dependent var	22.60359
S.E. of regression	3.619945	Akaike info criterion	5.680012
Sum squared resid	340.7041	Schwarz criterion	6.271120
Log likelihood	-99.60024	Hannan-Quinn criter.	5.893738
F-statistic	114.9694	Durbin-Watson stat	2.484286
Prob(F-statistic)	0.000000		

### Estimasi random effect ROA

Dependent Variable: ROA

Method: Panel EGLS (Cross-section random effects)

Sample: 2015 2018

Periods included: 4

Cross-sections included: 10

Total panel (balanced) observations: 40

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	12.43271	5.569800	2.232165	0.0321
DPK	-0.001474	0.005553	-0.265463	0.7922
BOPO	-0.118895	0.022811	-5.212166	0.0000
NPF	0.167780	0.137546	1.219816	0.2307
FDR	-0.005678	0.058297	-0.097395	0.9230
Effects Specification				
			S.D.	Rho
Cross-section random			1.591855	0.3602
Idiosyncratic random			2.121479	0.6398
Weighted Statistics				
R-squared	0.490924	Mean dependent var	0.620508	
Adjusted R-squared	0.432743	S.D. dependent var	2.970553	
S.E. of regression	2.237315	Sum squared resid	175.1952	
F-statistic	8.437988	Durbin-Watson stat	2.548016	
Prob(F-statistic)	0.000071			
Unweighted Statistics				
R-squared	0.510532	Mean dependent var	1.119000	
Sum squared resid	289.2302	Durbin-Watson stat	1.543408	

### Estimasi random effect ROE

Dependent Variable: ROE

Method: Panel EGLS (Cross-section random effects)

Sample: 2015 2018

Periods included: 4

Cross-sections included: 10

Total panel (balanced) observations: 40

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	61.29978	10.48470	5.846592	0.0000
DPK	-0.004593	0.009979	-0.460251	0.6482
BOPO	-0.635705	0.041577	-15.28998	0.0000
NPF	-1.941562	0.263911	-7.356890	0.0000
FDR	0.124147	0.109481	1.133961	0.2645
Effects Specification				
			S.D.	Rho
Cross-section random			5.134623	0.6680
Idiosyncratic random			3.619945	0.3320
Weighted Statistics				
R-squared	0.961824	Mean dependent var	0.313753	
Adjusted R-squared	0.957461	S.D. dependent var	17.38687	
S.E. of regression	3.586047	Sum squared resid	450.0906	
F-statistic	220.4504	Durbin-Watson stat	1.850058	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.935752	Mean dependent var	0.943750	
Sum squared resid	1280.207	Durbin-Watson stat	0.650437	

**uji cou roa**

Redundant Fixed Effects Tests  
Equation: Untitled  
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	3.789201	(9,26)	0.0037
Cross-section Chi-square	33.518401	9	0.0001

Cross-section fixed effects test equation:  
Dependent Variable: ROA  
Method: Panel Least Squares  
Sample: 2015 2018  
Periods included: 4  
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Total panel (balanced) observations: 40

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Prob(F-statistic)	0.000012			

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### Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	6.642690	(9,26)	0.0001
Cross-section Chi-square	47.749538	9	0.0000

Cross-section fixed effects test equation:

Dependent Variable: ROE

Method: Panel Least Squares

Sample: 2015 2018

Periods included: 4

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F-statistic	146.3516	Durbin-Watson stat		0.853543
Prob(F-statistic)	0.000000			



## Uji hausmen roa

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	7.926438	4	0.0943

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
DPK	0.000400	-0.001474	0.000006	0.4386
BOPO	-0.114998	-0.118895	0.000128	0.7307
NPF	0.261644	0.167780	0.009241	0.3289
FDR	-0.059650	-0.005678	0.001325	0.1382

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Sample: 2015 2018

Periods included: 4

Cross-sections included: 10

Total panel (balanced) observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
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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	3.347567	4	0.5014

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
DPK	-0.007770	-0.004593	0.000007	0.2387
BOPO	-0.620300	-0.635705	0.000160	0.2229
NPF	-2.032180	-1.941562	0.012340	0.4147
FDR	0.181269	0.124147	0.001768	0.1743

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Dependent Variable: ROE

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NPF	-2.032180	0.286338	-7.097141	0.0000
FDR	0.181269	0.117276	1.545663	0.1343

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