

Lampiran 6

Hasil Olah Data

**Hasil Analisis Deskriptif Statistik**

	FDR	LogURIA	NPF	ROA	CAR
Mean	57.34703	7.357845	1.619930	0.120385	8.830594
Maximum	238.6500	11.22559	18.37000	2.940000	24.74000
Minimum	0.550000	5.198497	0.000000	-0.160000	0.090000
Std. Dev.	66.56292	1.380141	3.450426	0.449932	9.294310
Observations	286	286	286	286	286

**Hasil Regresi Data Panel Model *Common Effect***

Dependent Variable: FDR

Method: Panel Least Squares

Date: 03/13/18 Time: 18:08

Sample: 2013Q1 2017Q4

Periods included: 20

Cross-sections included: 15

Total panel (unbalanced) observations: 323

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	43.70574	15.95872	2.738674	0.0066
LOGURIA	-4.997153	1.915405	-2.608928	0.0096
NPF	3.078470	0.631909	4.871698	0.0000
ROA	-0.692228	4.587188	-0.150905	0.8802
CAR	5.153219	0.314105	16.40605	0.0000
R-squared	0.755350	Mean dependent var	57.34703	
Adjusted R-squared	0.751868	S.D. dependent var	66.56292	
S.E. of regression	33.15691	Akaike info criterion	9.857707	
Sum squared resid	308926.0	Schwarz criterion	9.921623	
Log likelihood	-1404.652	Hannan-Quinn criter.	9.883327	
F-statistic	216.8951	Durbin-Watson stat	0.338297	
Prob(F-statistic)	0.000000			

### Hasil Regresi Data Panel Model *Fixed Effect model*

Dependent Variable: FDR  
 Method: Panel Least Squares  
 Date: 03/13/18 Time: 18:09  
 Sample: 2013Q1 2017Q4  
 Periods included: 20  
 Cross-sections included: 15  
 Total panel (unbalanced) observations: 323

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	86.87573	18.35800	4.732309	0.0000
LOGURIA	-6.582716	2.141945	-3.073243	0.0024
NPF	2.171218	0.767365	2.829447	0.0050
ROA	4.250708	4.030648	1.054597	0.2926
CAR	1.684707	0.718122	2.345990	0.0198

#### Effects Specification

Cross-section fixed (dummy variables)

Period fixed (dummy variables)

R-squared	0.909612	Mean dependent var	57.34703
Adjusted R-squared	0.896127	S.D. dependent var	66.56292
S.E. of regression	21.45280	Akaike info criterion	9.092759
Sum squared resid	114135.2	Schwarz criterion	9.578520
Log likelihood	-1262.265	Hannan-Quinn criter.	9.287466
F-statistic	67.45219	Durbin-Watson stat	0.753868
Prob(F-statistic)	0.000000		

### Hasil Regresi Data Panel Model *Random Effect model*

Dependent Variable: FDR  
 Method: Panel EGLS (Cross-section random effects)  
 Date: 03/13/18 Time: 18:09  
 Sample: 2013Q1 2017Q4  
 Periods included: 20  
 Cross-sections included: 15  
 Total panel (unbalanced) observations: 323  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	60.94856	16.71982	3.645288	0.0003
LOGURIA	-5.051216	1.814578	-2.783687	0.0057
NPF	3.370531	0.748797	4.501259	0.0000
ROA	6.597103	4.065873	1.622555	0.1058
CAR	3.083277	0.540917	5.700089	0.0000

Effects Specification		S.D.	Rho
Cross-section random		27.90946	0.6035
Idiosyncratic random		22.62392	0.3965

Weighted Statistics			
R-squared	0.229505	Mean dependent var	10.44350
Adjusted R-squared	0.218537	S.D. dependent var	25.94910
S.E. of regression	22.94721	Sum squared resid	147967.4
F-statistic	20.92518	Durbin-Watson stat	0.620626
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.680182	Mean dependent var	57.34703
Sum squared resid	403842.6	Durbin-Watson stat	0.227397

### Hasil Uji Model F-Stat

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section and period fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	26.327948	(14,248)	0.0000
Cross-section Chi-square	260.482396	14	0.0000
Period F	2.576157	(19,248)	0.0005
Period Chi-square	51.515705	19	0.0001
Cross-Section/Period F	12.825858	(33,248)	0.0000
Cross-Section/Period Chi-square	284.775303	33	0.0000

### Hasil Uji Model 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	12.091274	4	0.0167

### Hasil Uji Model Lagrange Multiplier

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	594.5553 (0.0000)	0.306547 (0.5798)	594.8619 (0.0000)

**Hasil Ringkasan Perbandingan Metode *Common Effect*, *Fixed Effect* Dan *Random Effect***

<b>Model</b>	<b>Common Effect</b>	<b>Fixed Effect</b>	<b>Random Effect</b>
R-Squared	0.755350	0.909612	0.229505
Adjusted R-Squared	0.751868	0.896127	0.218537
Prob (F-Statistic)	0,000000	0,000000	0,000000

**Hasil Analisis Regresi Model *Fixed Effect***

Dependent Variable: FDR

Method: Panel Least Squares

Date: 03/13/18 Time: 18:09

Sample: 2013Q1 2017Q4

Periods included: 20

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NPF	2.171218	0.767365	2.829447	0.0050
ROA	4.250708	4.030648	1.054597	0.2926
CAR	1.684707	0.718122	2.345990	0.0198

**Effects Specification**

Cross-section fixed (dummy variables)

Period fixed (dummy variables)

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Sum squared resid	114135.2	Schwarz criterion	9.578520
Log likelihood	-1262.265	Hannan-Quinn criter.	9.287466
F-statistic	67.45219	Durbin-Watson stat	0.753868
Prob(F-statistic)	0.000000		

### Hasil Uji F

R-squared	0.909612	Mean dependent var	57.34703
Adjusted R-squared	0.896127	S.D. dependent var	66.56292
S.E. of regression	21.45280	Akaike info criterion	9.092759
Sum squared resid	114135.2	Schwarz criterion	9.578520
Log likelihood	-1262.265	Hannan-Quinn criter.	9.287466
F-statistic	67.45219	Durbin-Watson stat	0.753868
Prob(F-statistic)	0.000000		

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### Hasil Uji Koefisien Determinasi

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Log likelihood	-1262.265	Hannan-Quinn criter.	9.287466
F-statistic	67.45219	Durbin-Watson stat	0.753868
Prob(F-statistic)	0.000000		