**Lampiran 6. Statistik Deskriptif Perbankan Konvensional**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Date: 11/01/17 Time: 23:57 |  |  |  |  |  |
| Sample: 2014 2016 |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  | AUDDEL | SIZE | OPINIAUD | PROFITABILITAS | REPKAP |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  Mean |  59.52381 |  31.32913 |  0.847619 |  0.618624 |  0.685714 |
|  Median |  59.00000 |  30.95852 |  1.000000 |  0.962303 |  1.000000 |
|  Maximum |  119.0000 |  34.57675 |  1.000000 |  3.048781 |  1.000000 |
|  Minimum |  7.000000 |  28.26885 |  0.000000 | -11.72767 |  0.000000 |
|  Std. Dev. |  22.83894 |  1.633716 |  0.361113 |  2.152909 |  0.466457 |
|  Skewness | -0.347041 |  0.262684 | -1.934496 | -3.098115 | -0.800095 |
|  Kurtosis |  2.516123 |  2.040818 |  4.742275 |  15.04815 |  1.640152 |
|  |  |  |  |  |  |
|  Jarque-Bera |  3.132002 |  5.232679 |  78.77023 |  803.0362 |  19.29285 |
|  Probability |  0.208879 |  0.073070 |  0.000000 |  0.000000 |  0.000065 |
|  |  |  |  |  |  |
|  Sum |  6250.000 |  3289.559 |  89.00000 |  64.95551 |  72.00000 |
|  Sum Sq. Dev. |  54248.19 |  277.5789 |  13.56190 |  482.0419 |  22.62857 |
|  |  |  |  |  |  |
|  Observations |  105 |  105 |  105 |  105 |  105 |

**Lampiran 7. Analisis Data Panel Model *Common Effect***

 **Perbankan Konvensional**

|  |  |  |
| --- | --- | --- |
| Dependent Variable: AUDDEL |  |  |
| Method: Panel Least Squares |  |  |
| Date: 11/01/17 Time: 22:04 |  |  |
| Sample: 2014 2016 |  |  |
| Periods included: 3 |  |  |
| Cross-sections included: 35 |  |  |
| Total panel (balanced) observations: 105 |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob.   |
|  |  |  |  |  |
|  |  |  |  |  |
| C | 338.8639 | 40.39828 | 8.388077 | 0.0000 |
| SIZE | -8.666752 | 1.317427 | -6.578546 | 0.0000 |
| OPINIAUD | -11.40634 | 5.800627 | -1.966398 | 0.0520 |
| PROFITABILITAS | -0.310366 | 0.992003 | -0.312868 | 0.7550 |
| REPKAP | 2.977864 | 4.681855 | 0.636044 | 0.5262 |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.441792 |     Mean dependent var | 59.52381 |
| Adjusted R-squared | 0.419464 |     S.D. dependent var | 22.83894 |
| S.E. of regression | 17.40166 |     Akaike info criterion | 8.597456 |
| Sum squared resid | 30281.78 |     Schwarz criterion | 8.723835 |
| Log likelihood | -446.3664 |     Hannan-Quinn criter. | 8.648667 |
| F-statistic | 19.78617 |     Durbin-Watson stat | 0.918936 |
| Prob(F-statistic) | 0.000000 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**Lampiran 8. Analisis Data Panel Model *Fixed Effect***

 **Perbankan Konvensional**

|  |  |  |
| --- | --- | --- |
| Dependent Variable: AUDDEL |  |  |
| Method: Panel Least Squares |  |  |
| Date: 11/01/17 Time: 22:04 |  |  |
| Sample: 2014 2016 |  |  |
| Periods included: 3 |  |  |
| Cross-sections included: 35 |  |  |
| Total panel (balanced) observations: 105 |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob.   |
|  |  |  |  |  |
|  |  |  |  |  |
| C | 958.5017 | 269.0545 | 3.562482 | 0.0007 |
| SIZE | -29.28496 | 8.627112 | -3.394527 | 0.0012 |
| OPINIAUD | -1.415520 | 3.945090 | -0.358806 | 0.7209 |
| PROFITABILITAS | -0.946375 | 0.880061 | -1.075351 | 0.2861 |
| REPKAP | 29.57461 | 8.993199 | 3.288552 | 0.0016 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Effects Specification |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section fixed (dummy variables) |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.873026 |     Mean dependent var | 59.52381 |
| Adjusted R-squared | 0.799919 |     S.D. dependent var | 22.83894 |
| S.E. of regression | 10.21595 |     Akaike info criterion | 7.764329 |
| Sum squared resid | 6888.129 |     Schwarz criterion | 8.750085 |
| Log likelihood | -368.6273 |     Hannan-Quinn criter. | 8.163777 |
| F-statistic | 11.94184 |     Durbin-Watson stat | 3.283545 |
| Prob(F-statistic) | 0.000000 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**Lampiran 9. Analisis Data Panel Model *Random Effect***

 **Perbankan Konvensional**

|  |  |  |
| --- | --- | --- |
| Dependent Variable: AUDDEL |  |  |
| Method: Panel EGLS (Cross-section random effects) |
| Date: 11/01/17 Time: 22:05 |  |  |
| Sample: 2014 2016 |  |  |
| Periods included: 3 |  |  |
| Cross-sections included: 35 |  |  |
| Total panel (balanced) observations: 105 |  |
| Swamy and Arora estimator of component variances |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob.   |
|  |  |  |  |  |
|  |  |  |  |  |
| C | 377.1539 | 54.71798 | 6.892688 | 0.0000 |
| SIZE | -10.20004 | 1.799588 | -5.667984 | 0.0000 |
| OPINIAUD | -5.357524 | 3.770289 | -1.420985 | 0.1584 |
| PROFITABILITAS | -1.117966 | 0.784451 | -1.425156 | 0.1572 |
| REPKAP | 10.44298 | 5.460917 | 1.912312 | 0.0587 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Effects Specification |  |  |
|  |  |  | S.D.   | Rho   |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section random | 13.73429 | 0.6438 |
| Idiosyncratic random | 10.21595 | 0.3562 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Weighted Statistics |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.300671 |     Mean dependent var | 23.48812 |
| Adjusted R-squared | 0.272697 |     S.D. dependent var | 12.59335 |
| S.E. of regression | 10.73986 |     Sum squared resid | 11534.47 |
| F-statistic | 10.74853 |     Durbin-Watson stat | 2.149871 |
| Prob(F-statistic) | 0.000000 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Unweighted Statistics |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.412845 |     Mean dependent var | 59.52381 |
| Sum squared resid | 31852.07 |     Durbin-Watson stat | 0.778525 |
|  |  |  |  |  |
|  |  |  |  |  |

**Lampiran 10. Pengujian Model *Redundant Fixed* *Effect* (Uji Chow)**

 **Perbankan Konvensional**

|  |  |  |
| --- | --- | --- |
| Redundant Fixed Effects Tests |  |  |
| Equation: Untitled |  |  |
| Test cross-section fixed effects |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Effects Test | Statistic   | d.f.  | Prob.  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section F | 6.592676 | (34,66) | 0.0000 |
| Cross-section Chi-square | 155.478398 | 34 | 0.0000 |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section fixed effects test equation: |  |
| Dependent Variable: AUDDEL |  |  |
| Method: Panel Least Squares |  |  |
| Date: 11/01/17 Time: 22:05 |  |  |
| Sample: 2014 2016 |  |  |
| Periods included: 3 |  |  |
| Cross-sections included: 35 |  |  |
| Total panel (balanced) observations: 105 |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob.   |
|  |  |  |  |  |
|  |  |  |  |  |
| C | 338.8639 | 40.39828 | 8.388077 | 0.0000 |
| SIZE | -8.666752 | 1.317427 | -6.578546 | 0.0000 |
| OPINIAUD | -11.40634 | 5.800627 | -1.966398 | 0.0520 |
| PROFITABILITAS | -0.310366 | 0.992003 | -0.312868 | 0.7550 |
| REPKAP | 2.977864 | 4.681855 | 0.636044 | 0.5262 |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.441792 |     Mean dependent var | 59.52381 |
| Adjusted R-squared | 0.419464 |     S.D. dependent var | 22.83894 |
| S.E. of regression | 17.40166 |     Akaike info criterion | 8.597456 |
| Sum squared resid | 30281.78 |     Schwarz criterion | 8.723835 |
| Log likelihood | -446.3664 |     Hannan-Quinn criter. | 8.648667 |
| F-statistic | 19.78617 |     Durbin-Watson stat | 0.918936 |
| Prob(F-statistic) | 0.000000 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**Lampiran 11. Uji Hausman Perbankan Konvensional**

|  |  |
| --- | --- |
| 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 | 14.519844 | 4 | 0.0058 |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section random effects test comparisons: |
|  |  |  |  |  |
| Variable | Fixed   | Random  | Var(Diff.)  | Prob.  |
|  |  |  |  |  |
|  |  |  |  |  |
| SIZE | -29.284961 | -10.200037 | 71.188538 | 0.0237 |
| OPINIAUD | -1.415520 | -5.357524 | 1.348656 | 0.0007 |
| PROFITABILITAS | -0.946375 | -1.117966 | 0.159144 | 0.6671 |
| REPKAP | 29.574606 | 10.442979 | 51.056009 | 0.0074 |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section random effects test equation: |  |
| Dependent Variable: AUDDEL |  |  |
| Method: Panel Least Squares |  |  |
| Date: 11/01/17 Time: 22:05 |  |  |
| Sample: 2014 2016 |  |  |
| Periods included: 3 |  |  |
| Cross-sections included: 35 |  |  |
| Total panel (balanced) observations: 105 |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob.   |
|  |  |  |  |  |
|  |  |  |  |  |
| C | 958.5017 | 269.0545 | 3.562482 | 0.0007 |
| SIZE | -29.28496 | 8.627112 | -3.394527 | 0.0012 |
| OPINIAUD | -1.415520 | 3.945090 | -0.358806 | 0.7209 |
| PROFITABILITAS | -0.946375 | 0.880061 | -1.075351 | 0.2861 |
| REPKAP | 29.57461 | 8.993199 | 3.288552 | 0.0016 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Effects Specification |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section fixed (dummy variables) |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.873026 |     Mean dependent var | 59.52381 |
| Adjusted R-squared | 0.799919 |     S.D. dependent var | 22.83894 |
| S.E. of regression | 10.21595 |     Akaike info criterion | 7.764329 |
| Sum squared resid | 6888.129 |     Schwarz criterion | 8.750085 |
| Log likelihood | -368.6273 |     Hannan-Quinn criter. | 8.163777 |
| F-statistic | 11.94184 |     Durbin-Watson stat | 3.283545 |
| Prob(F-statistic) | 0.000000 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |