**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 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |