##### DATA DAN HASIL OLAHAN EVIEWS 9.0

##### Data Tranformasi Logaritma Natural (Ln)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| BUS | Tahun | Ln ROA | Ln Murabahah | Ln Mudharabah | Ln Musyarakah | Ln Istishna |
| BJBS | 2013 | -0.09 | 14.56 | 12.96 | 13.62 | 8.57 |
| 2014 | -0.33 | 14.90 | 13.11 | 13.59 | 8.47 |
| 2015 | -1.39 | 15.13 | 12.68 | 13.58 | 8.15 |
| 2016 | 2.09 | 15.26 | 12.32 | 13.63 | 6.48 |
| 2017 | 1.74 | 15.29 | 11.96 | 13.62 | 7.82 |
| 2018 | -0.62 | 15.01 | 11.75 | 13.94 | 8.32 |
| 2019 | -0.51 | 15.10 | 12.09 | 14.25 | 7.95 |
| 2020 | -0.89 | 15.14 | 12.02 | 14.34 | 7.16 |
| BRIS | 2013 | 0.14 | 16.00 | 13.75 | 15.19 | 9.09 |
| 2014 | -2.53 | 16.10 | 13.68 | 15.40 | 9.20 |
| 2015 | -0.26 | 16.10 | 13.92 | 15.42 | 8.89 |
| 2016 | -0.05 | 16.17 | 14.06 | 15.46 | 8.66 |
| 2017 | -0.67 | 16.16 | 13.64 | 15.51 | 8.37 |
| 2018 | -0.84 | 16.25 | 13.07 | 15.82 | 8.07 |
| 2019 | -1.17 | 16.40 | 12.92 | 16.22 | 7.90 |
| 2020 | -0.21 | 16.94 | 12.64 | 16.47 | 6.41 |
| BSB | 2013 | -0.37 | 14.57 | 12.31 | 13.65 | 9.41 |
| 2014 | -1.31 | 14.61 | 12.49 | 13.97 | 9.46 |
| 2015 | -0.24 | 14.60 | 12.90 | 14.31 | 9.21 |
| 2016 | 0.11 | 14.57 | 12.74 | 14.56 | 8.86 |
| 2017 | -3.91 | 14.30 | 12.06 | 14.73 | 8.36 |
| 2018 | -3.91 | 14.20 | 11.55 | 14.74 | 7.85 |
| 2019 | -3.22 | 14.21 | 11.39 | 14.89 | 7.42 |
| 2020 | -3.22 | 13.91 | 11.21 | 14.80 | 7.15 |
| BMI | 2013 | 0.31 | 16.79 | 14.62 | 16.74 | 10.00 |
| 2014 | -1.77 | 16.82 | 14.36 | 16.79 | 9.59 |
| 2015 | -1.61 | 16.67 | 13.87 | 16.82 | 9.03 |
| 2016 | -1.51 | 16.64 | 13.59 | 16.82 | 8.56 |
| 2017 | -2.21 | 16.78 | 13.46 | 16.77 | 8.26 |
| 2018 | -2.53 | 16.55 | 12.98 | 16.58 | 8.38 |
| 2019 | -3.00 | 16.44 | 13.53 | 16.46 | 8.21 |
| 2020 | -3.51 | 16.34 | 13.33 | 16.47 | 9.78 |
| BSM | 2013 | 0.43 | 17.32 | 15.12 | 15.77 | 10.97 |
| 2014 | -1.77 | 17.73 | 14.92 | 15.81 | 10.46 |
| 2015 | -0.58 | 17.37 | 14.86 | 16.15 | 9.36 |
| 2016 | -0.53 | 17.40 | 14.94 | 16.38 | 8.71 |
| 2017 | -0.53 | 17.41 | 15.03 | 16.84 | 8.05 |
| 2018 | -0.13 | 17.46 | 14.99 | 16.99 | 5.88 |
| 2019 | 0.52 | 17.51 | 14.35 | 17.14 | 5.57 |
| 2020 | 0.50 | 17.64 | 13.58 | 17.17 | 10.97 |
| KFHM | 2013 | 0.44 | 15.25 | 11.29 | 12.77 | 7.98 |
| 2014 | 0.24 | 15.43 | 11.26 | 12.66 | 7.36 |
| 2015 | -3.51 | 15.46 | 11.26 | 12.41 | 7.31 |
| 2016 | -1.31 | 15.32 | 11.18 | 12.38 | 7.20 |
| 2017 | -2.21 | 15.13 | 11.02 | 10.78 | 7.15 |
| 2018 | -1.20 | 15.05 | 10.69 | 10.64 | 6.94 |
| 2019 | -0.53 | 14.86 | 10.69 | 9.91 | 6.88 |
| 2020 | -3.51 | 14.67 | 10.69 | 9.73 | 6.82 |

##### Uji Chow

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Redundant Fixed Effects Tests | | |  |  |
| Equation: Untitled | | |  |  |
| Test cross-section fixed effects | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Effects Test | | Statistic | d.f. | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section F | | 5.824731 | (5,38) | 0.0004 |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section fixed effects test equation: | | | |  |
| Dependent Variable: ROA | | |  |  |
| Method: Panel EGLS (Cross-section weights) | | | |  |
| Date: 06/13/22 Time: 10:37 | | |  |  |
| Sample: 2013 2020 | | |  |  |
| Periods included: 8 | | |  |  |
| Cross-sections included: 6 | | |  |  |
| Total panel (balanced) observations: 48 | | | |  |
| Use pre-specified GLS weights | | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| C | -4.548880 | 3.107862 | -1.463669 | 0.1506 |
| Murabahah | 0.123976 | 0.338137 | 0.366644 | 0.7157 |
| Mudharabah | 0.968049 | 0.338822 | 2.857106 | 0.0066 |
| Musyarakah | -0.592731 | 0.187492 | -3.161375 | 0.0029 |
| Istishna | -0.271327 | 0.197064 | -1.376852 | 0.1757 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Weighted Statistics | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.265360 | Mean dependent var | | -1.255250 |
| Adjusted R-squared | 0.197022 | S.D. dependent var | | 1.703437 |
| S.E. of regression | 1.419074 | Sum squared resid | | 86.59211 |
| F-statistic | 3.883022 | Durbin-Watson stat | | 1.204450 |
| Prob(F-statistic) | 0.008851 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Unweighted Statistics | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.120440 | Mean dependent var | | -1.066042 |
| Sum squared resid | 85.57939 | Durbin-Watson stat | | 1.220149 |
|  |  |  |  |  |
|  |  |  |  |  |

##### Uji 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 | | 22.402678 | 4 | 0.0002 |
|  |  |  |  |  |
| Cross-section random effects test comparisons: | | | | |
|  |  |  |  |  |
| Variable | Fixed | Random | Var(Diff.) | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| Murabahah | 2.214843 | 0.110363 | 0.643581 | 0.0087 |
| Mudharabah | 0.747118 | 0.709198 | 0.053810 | 0.8701 |
| Musyarakah | -0.135767 | -0.351837 | 0.081238 | 0.4484 |
| Istishna | -0.024339 | -0.157081 | 0.003731 | 0.0298 |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section random effects test equation: | | | |  |
| Dependent Variable: ROA | | |  |  |
| Method: Panel Least Squares | | |  |  |
| Date: 06/13/22 Time: 10:37 | | |  |  |
| Sample: 2013 2020 | | |  |  |
| Periods included: 8 | | |  |  |
| Cross-sections included: 6 | | |  |  |
| Total panel (balanced) observations: 48 | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| C | -43.53866 | 12.38410 | -3.515690 | 0.0012 |
| Murabahah | 2.214843 | 0.848196 | 2.611239 | 0.0128 |
| Mudharabah | 0.747118 | 0.375279 | 1.990833 | 0.0537 |
| Musyarakah | -0.135767 | 0.322382 | -0.421137 | 0.6760 |
| Istishna | -0.024339 | 0.176366 | -0.138003 | 0.8910 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Effects Specification | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section fixed (dummy variables) | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.489823 | Mean dependent var | | -1.066042 |
| Adjusted R-squared | 0.368992 | S.D. dependent var | | 1.438808 |
| S.E. of regression | 1.142932 | Akaike info criterion | | 3.288122 |
| Sum squared resid | 49.63913 | Schwarz criterion | | 3.677956 |
| Log likelihood | -68.91493 | Hannan-Quinn criter. | | 3.435441 |
| F-statistic | 4.053780 | Durbin-Watson stat | | 2.121906 |
| Prob(F-statistic) | 0.001052 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

##### Uji Normalitas



Uji Multikoliniearitas

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Murabahah | Mudharabah | Musyarakah | Istishna |
|  |  |  |  |  |
|  |  |  |  |  |
| Murabahah | 1.000000 | 0.808142 | 0.696905 | 0.273645 |
| Mudharabah | 0.808142 | 1.000000 | 0.810858 | 0.498601 |
| Musyarakah | 0.696905 | 0.810858 | 1.000000 | 0.376378 |
| Istishna | 0.273645 | 0.498601 | 0.376378 | 1.000000 |

##### Uji Heteroskedastisitas

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Dependent Variable: RESABS | | |  |  |
| Method: Panel Least Squares | | |  |  |
| Date: 06/20/22 Time: 06:10 | | |  |  |
| Sample: 2013 2020 | | |  |  |
| Periods included: 8 | | |  |  |
| Cross-sections included: 6 | | |  |  |
| Total panel (balanced) observations: 48 | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| C | 0.410823 | 1.414167 | 0.290505 | 0.7728 |
| Murabahah | 0.176773 | 0.143956 | 1.227966 | 0.2261 |
| Mudharabah | -0.103135 | 0.156915 | -0.657266 | 0.5145 |
| Musyarakah | -0.145462 | 0.079351 | -1.833149 | 0.0737 |
| Istishna | 0.129675 | 0.088395 | 1.466996 | 0.1497 |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.160548 | Mean dependent var | | 0.802235 |
| Adjusted R-squared | 0.082459 | S.D. dependent var | | 0.639112 |
| S.E. of regression | 0.612195 | Akaike info criterion | | 1.954800 |
| Sum squared resid | 16.11565 | Schwarz criterion | | 2.149717 |
| Log likelihood | -41.91521 | Hannan-Quinn criter. | | 2.028460 |
| F-statistic | 2.055970 | Durbin-Watson stat | | 1.969592 |
| Prob(F-statistic) | 0.103383 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

##### Uji Analisis Regresi Linier Berganda

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Dependent Variable: ROA | | |  |  |
| Method: Panel EGLS (Cross-section weights) | | | |  |
| Date: 06/13/22 Time: 10:35 | | |  |  |
| Sample: 2013 2020 | | |  |  |
| Periods included: 8 | | |  |  |
| Cross-sections included: 6 | | |  |  |
| Total panel (balanced) observations: 48 | | | |  |
| Linear estimation after one-step weighting matrix | | | | |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|  |  |  |  |  |
|  |  |  |  |  |
| C | -48.01179 | 11.16164 | -4.301500 | 0.0001 |
| X1 | 2.346658 | 0.746303 | 3.144377 | 0.0032 |
| X2 | 0.945060 | 0.332836 | 2.839414 | 0.0072 |
| X3 | -0.140045 | 0.381063 | -0.367512 | 0.7153 |
| X4 | -0.036607 | 0.174636 | -0.209620 | 0.8351 |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Effects Specification | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Cross-section fixed (dummy variables) | | | |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Weighted Statistics | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.584106 | Mean dependent var | | -1.255250 |
| Adjusted R-squared | 0.485605 | S.D. dependent var | | 1.703437 |
| S.E. of regression | 1.135799 | Sum squared resid | | 49.02147 |
| F-statistic | 5.929942 | Durbin-Watson stat | | 2.224879 |
| Prob(F-statistic) | 0.000038 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  | Unweighted Statistics | |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| R-squared | 0.485193 | Mean dependent var | | -1.066042 |
| Sum squared resid | 50.08968 | Durbin-Watson stat | | 2.116987 |
|  |  |  |  |  |
|  |  |  |  |  |