

LAMPIRAN

HASIL REGRES DATA PANEL

Hasil Identifikasi Observasi

Cross Section Identifiers: (Enter identifiers below this line)

_Muamalat

_Syariah_Mandiri

_Syariah_Mega

_Bukopin_Syariah

_BRI_Syariah

Common Effect

Dependent Variable: NPF?

Method: Pooled Least Squares

Date: 04/06/16 Time: 15:48

Sample: 2009 2014

Included observations: 6

Cross-sections included: 5

Total pool (balanced) observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.805435	3.870708	-0.724786	0.4753
UMKM?	-0.235451	0.167672	-1.404234	0.1726
KUK?	0.175057	0.050775	3.447679	0.0020
CAR?	-0.088818	0.032695	-2.716585	0.0118
BOPO?	0.031830	0.029833	1.066927	0.2962
R-squared	0.370223	Mean dependent var		5.404000
Adjusted R-squared	0.269459	S.D. dependent var		2.308949
S.E. of regression	1.973498	Akaike info criterion		4.348504
Sum squared resid	97.36738	Schwarz criterion		4.582037
Log likelihood	-60.22756	Hannan-Quinn criter.		4.423213
F-statistic	3.674148	Durbin-Watson stat		1.233772
Prob(F-statistic)	0.017385			

Model Fixed Effect

Dependent Variable: NPF?
Method: Pooled Least Squares
Date: 04/03/16 Time: 19:01
Sample: 2009 2014
Included observations: 6
Cross-sections included: 5
Total pool (balanced) observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-8.156610	5.044256	-1.617010	0.1208
UMKM?	-0.256389	0.159257	-1.609901	0.1223
KUK?	0.212667	0.053268	3.992402	0.0007
CAR?	-0.100510	0.040398	-2.488011	0.0213
BOPO?	0.130506	0.052888	2.467607	0.0223
Fixed Effects (Cross)				
_MUAMALAT--C	0.458001			
_SYARIAH_MANDIRI--C	2.929706			
_SYARIAH_MEGA--C	-2.983488			
_BUKOPIN_SYARIAH--C	-1.213241			
_BRI_SYARIAH--C	0.809021			

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.561248	Mean dependent var	5.404000
Adjusted R-squared	0.394105	S.D. dependent var	2.308949
S.E. of regression	1.797269	Akaike info criterion	4.253739
Sum squared resid	67.83372	Schwarz criterion	4.674098
Log likelihood	-54.80609	Hannan-Quinn criter.	4.388216
F-statistic	3.357880	Durbin-Watson stat	1.619126
Prob(F-statistic)	0.012325		

Random Effect

Dependent Variable: NPF?
 Method: Pooled EGLS (Cross-section random effects)
 Date: 04/03/16 Time: 19:03
 Sample: 2009 2014
 Included observations: 6
 Cross-sections included: 5
 Total pool (balanced) observations: 30
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.805435	3.525063	-0.795854	0.4336
UMKM?	-0.235451	0.152700	-1.541924	0.1357
KUK?	0.175057	0.046241	3.785737	0.0009
CAR?	-0.088818	0.029775	-2.982956	0.0063
BOPO?	0.031830	0.027169	1.171543	0.2524
Random Effects (Cross)				
_MUAMALAT--C	1.25E-12			
_SYARIAH_MANDIRI--C	1.83E-12			
_SYARIAH_MEGA--C	-1.44E-12			
_BUKOPIN_SYARIAH--C	-2.91E-12			
_BRI_SYARIAH--C	1.27E-12			
Effects Specification				
			S.D.	Rho
Cross-section random			1.27E-06	0.0000
Idiosyncratic random			1.797269	1.0000
Weighted Statistics				
R-squared	0.370223	Mean dependent var		5.404000
Adjusted R-squared	0.269459	S.D. dependent var		2.308949
S.E. of regression	1.973498	Sum squared resid		97.36738
F-statistic	3.674148	Durbin-Watson stat		1.233772
Prob(F-statistic)	0.017385			
Unweighted Statistics				
R-squared	0.370223	Mean dependent var		5.404000
Sum squared resid	97.36738	Durbin-Watson stat		1.233772

Uji Hausman Test

Correlated Random Effects - Hausman Test

Pool: PANEL

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	9.143045	4	0.0576

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
UMKM?	-0.256389	-0.235451	0.002046	0.6434
KUK?	0.212667	0.175057	0.000699	0.1549
CAR?	-0.100510	-0.088818	0.000745	0.6685
BOPO?	0.130506	0.031830	0.002059	0.0297

Cross-section random effects test equation:

Dependent Variable: NPF?

Method: Panel Least Squares

Date: 04/03/16 Time: 19:05

Sample: 2009 2014

Included observations: 6

Cross-sections included: 5

Total pool (balanced) observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-8.156610	5.044256	-1.617010	0.1208
UMKM?	-0.256389	0.159257	-1.609901	0.1223
KUK?	0.212667	0.053268	3.992402	0.0007
CAR?	-0.100510	0.040398	-2.488011	0.0213
BOPO?	0.130506	0.052888	2.467607	0.0223

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.561248	Mean dependent var	5.404000
Adjusted R-squared	0.394105	S.D. dependent var	2.308949
S.E. of regression	1.797269	Akaike info criterion	4.253739
Sum squared resid	67.83372	Schwarz criterion	4.674098
Log likelihood	-54.80609	Hannan-Quinn criter.	4.388216
F-statistic	3.357880	Durbin-Watson stat	1.619126
Prob(F-statistic)	0.012325		

Uji Chow Test

Redundant Fixed Effects Tests

Pool: PANEL

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	2.285761	(4,21)	0.0941
Cross-section Chi-square	10.842953	4	0.0284

Cross-section fixed effects test equation:

Dependent Variable: NPF?

Method: Panel Least Squares

Date: 04/03/16 Time: 19:07

Sample: 2009 2014

Included observations: 6

Cross-sections included: 5

Total pool (balanced) observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.805435	3.870708	-0.724786	0.4753
UMKM?	-0.235451	0.167672	-1.404234	0.1726
KUK?	0.175057	0.050775	3.447679	0.0020
CAR?	-0.088818	0.032695	-2.716585	0.0118
BOPO?	0.031830	0.029833	1.066927	0.2962
R-squared	0.370223	Mean dependent var		5.404000
Adjusted R-squared	0.269459	S.D. dependent var		2.308949
S.E. of regression	1.973498	Akaike info criterion		4.348504
Sum squared resid	97.36738	Schwarz criterion		4.582037
Log likelihood	-60.22756	Hannan-Quinn criter.		4.423213
F-statistic	3.674148	Durbin-Watson stat		1.233772
Prob(F-statistic)	0.017385			

Multikolineritas

	NPF	UMKM	KUK	CAR	BOPO
NPF	1.000000	-0.261101	-0.158450	0.013073	0.347296
UMKM	-0.261101	1.000000	0.738575	-0.073540	0.366828
KUK	-0.158450	0.738575	1.000000	-0.087691	0.132842
CAR	0.013073	-0.073540	-0.087691	1.000000	0.345843
BOPO	0.347296	0.366828	0.132842	0.345843	1.000000

Heteroskedastisitas (Uji Park)

Dependent Variable: LOG(RES2)
 Method: Panel Least Squares
 Date: 04/03/16 Time: 19:28
 Sample: 2009 2014
 Periods included: 6
 Cross-sections included: 5
 Total panel (balanced) observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-5.556519	3.385898	-1.641077	0.1133
UMKM	-0.045603	0.028600	-1.594529	0.1234
KUK	0.030293	0.026097	1.160808	0.2567
CAR	0.145258	0.146671	0.990366	0.3315
BOPO	0.060235	0.044416	1.356158	0.1872
R-squared	0.191978	Mean dependent var		0.113827
Adjusted R-squared	0.062694	S.D. dependent var		1.783116
S.E. of regression	1.726316	Akaike info criterion		4.080868
Sum squared resid	74.50414	Schwarz criterion		4.314401
Log likelihood	-56.21302	Hannan-Quinn criter.		4.155577
F-statistic	1.484936	Durbin-Watson stat		1.706637
Prob(F-statistic)	0.236720			

Estimation Command:

=====
LS(CX=F) NPF? UMKM? KUK? CAR? BOPO?

Estimation Equations:

=====
NPF_MUAMALAT = C(6) + C(1) + C(2)*UMKM_MUAMALAT +
C(3)*KUK_MUAMALAT + C(4)*CAR_MUAMALAT +
C(5)*BOPO_MUAMALAT

NPF_SYARIAH_MANDIRI = C(7) + C(1) +
C(2)*UMKM_SYARIAH_MANDIRI + C(3)*KUK_SYARIAH_MANDIRI +
C(4)*CAR_SYARIAH_MANDIRI + C(5)*BOPO_SYARIAH_MANDIRI

NPF_SYARIAH_MEGA = C(8) + C(1) + C(2)*UMKM_SYARIAH_MEGA +
C(3)*KUK_SYARIAH_MEGA + C(4)*CAR_SYARIAH_MEGA +
C(5)*BOPO_SYARIAH_MEGA

NPF_BUKOPIN_SYARIAH = C(9) + C(1) +
C(2)*UMKM_BUKOPIN_SYARIAH + C(3)*KUK_BUKOPIN_SYARIAH +
C(4)*CAR_BUKOPIN_SYARIAH + C(5)*BOPO_BUKOPIN_SYARIAH

NPF_BRI_SYARIAH = C(10) + C(1) + C(2)*UMKM_BRI_SYARIAH +
C(3)*KUK_BRI_SYARIAH + C(4)*CAR_BRI_SYARIAH +
C(5)*BOPO_BRI_SYARIAH

Substituted Coefficients:

=====
NPF_MUAMALAT = 0.458001026952 - 8.15661044233 -
0.256388580578*UMKM_MUAMALAT +
0.212667328498*KUK_MUAMALAT - 0.100510048855*CAR_MUAMALAT
+ 0.130506465722*BOPO_MUAMALAT

NPF_SYARIAH_MANDIRI = 2.9297059718 - 8.15661044233 -
0.256388580578*UMKM_SYARIAH_MANDIRI +
0.212667328498*KUK_SYARIAH_MANDIRI -
0.100510048855*CAR_SYARIAH_MANDIRI +
0.130506465722*BOPO_SYARIAH_MANDIRI

NPF_SYARIAH_MEGA = -2.98348787041 - 8.15661044233 -
0.256388580578*UMKM_SYARIAH_MEGA +
0.212667328498*KUK_SYARIAH_MEGA -
0.100510048855*CAR_SYARIAH_MEGA +
0.130506465722*BOPO_SYARIAH_MEGA

$$\begin{aligned} \text{NPF_BUKOPIN_SYARIAH} &= -1.21324051173 - 8.15661044233 - \\ &0.256388580578 * \text{UMKM_BUKOPIN_SYARIAH} + \\ &0.212667328498 * \text{KUK_BUKOPIN_SYARIAH} - \\ &0.100510048855 * \text{CAR_BUKOPIN_SYARIAH} + \\ &0.130506465722 * \text{BOPO_BUKOPIN_SYARIAH} \end{aligned}$$

$$\begin{aligned} \text{NPF_BRI_SYARIAH} &= 0.809021383388 - 8.15661044233 - \\ &0.256388580578 * \text{UMKM_BRI_SYARIAH} + \\ &0.212667328498 * \text{KUK_BRI_SYARIAH} - \\ &0.100510048855 * \text{CAR_BRI_SYARIAH} + \\ &0.130506465722 * \text{BOPO_BRI_SYARIAH} \end{aligned}$$

**Data Asli Bank Muamalat, Bank Syariah Mandiri, Bank Syariah Mega,
Bank Bukopin Syariah dan Bank BRI Syariah Tahun 2009-2014**

Bank Syariah di Indonesia	Tahun	NPF (persen)	UMKM (persen)	KUK (persen)	CAR (persen)	BOPO (persen)
Bank Muamalat	2009	8,83	52,00	29,38	11,1	95,5
	2010	7,83	56,87	35,22	13,26	87,38
	2011	4,38	57,28	35,64	12,01	85,52
	2012	3,9	50,95	28,39	11,7	84,48
	2013	2,13	47,73	23,62	17,55	85,12
	2014	11,19	48,69	20,68	14,15	97,33
Bank Syariah Mandiri	2009	6,18	24,93	5,5	12,39	73,76
	2010	4,81	39,23	5,53	10,6	74,97
	2011	3,37	24,48	5,4	14,57	73,07
	2012	3,96	33,76	6,08	13,82	70,47
	2013	6,61	31,65	9,8	14,1	84,03
	2014	11,13	29,74	9,84	14,76	98,46
Bank Syariah Mega	2009	3,36	95,07	69,49	10,96	84,42
	2010	5,63	96,72	85,45	13,14	88,86
	2011	4,82	73,58	52,42	12,03	90,8
	2012	3,99	49,49	48,61	13,51	77,28
	2013	4,43	44,20	42,9	12,99	86,09
	2014	5,7	46,41	43,98	18,82	97,61
Bank Bukopin Syariah	2009	3,25	61,74	25,2	13,06	97,54
	2010	3,8	62,66	22,61	11,51	93,57
	2011	1,74	67,97	31,18	15,29	93,86
	2012	4,57	68,62	38,87	12,78	91,59
	2013	4,2	69,62	42,71	11,1	81,03
	2014	7,41	58,48	36,62	15,85	83,01
Bank BRI Syariah	2009	4,27	62,32	16,91	17,04	97,5
	2010	5,33	73,47	37,94	20,62	98,77
	2011	4,89	77,72	14,61	14,74	99,56
	2012	4,84	74,49	30,55	11,35	86,63
	2013	7,32	64,43	22,33	14,49	95,24
	2014	8,25	42,93	25,64	12,89	99,14