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LAMPIRAN

LAMPIRAN 1. DATA MENTAH

Tabel 4.1 Pengklasifikasian CR4 Bank Syariah di Indonesia

Tahun	CR4
2013	88,01%
2014	87,31%
2015	81,89%
2016	53,04%
2017	75%
2018	74,04%
2019	79,13%

Sumber : Otoritas Jasa Keuangan, diolah

Data Market Share (MS) 11 Bank Umum Syariah di Indonesia Tahun 2013-2019

Bank	Tahun						
	2013	2014	2015	2016	2017	2018	2019
Bank Net Syariah	0.949342056	0.899432	0.588479	0.377196	0.300732	0.151339	0.146991
Bank Muamalat Indonesia	31.92879218	32.21891	26.78839	21.94725	21.42053	18.07038	15.63067
Bank Victoria Syariah	0.773136602	0.742821	0.646259	0.639373	0.69546	0.671323	0.6995
Bank BRISyariah	10.15815178	10.49556	11.35316	10.89258	10.95154	11.95777	13.33285
Bank Jabar Banten Syariah	2.740856976	3.144117	3.017466	2.927664	2.678068	2.128715	2.387846
Bank BNI Syariah	8.586400467	10.05754	10.785	11.13924	12.08999	12.9617	15.4528
Bank Syariah Mandiri	37.3411331	34.54778	32.97194	31.01364	30.53178	31.0527	34.7182
Bank Mega Syariah	5.324912434	3.633781	2.605071	2.413701	2.442236	2.316562	2.475799
Bank Panin Dubai Syariah	2.365849971	3.202431	3.342768	3.445521	2.995995	2.769595	3.442955
Bank Syariah Bukopin	2.535358435	2.662723	2.730331	2.714919	2.48805	1.998303	2.083776
BCA Syariah	0.829903094	1.100184	1.394167	1.36233	1.455107	1.547169	1.745441

Sumber : Otoritas Jasa Keuangan, diolah

Tabel 4.2 Data Rasio Non Performing Financing (NPF) 11 Bank Umum Syariah di Indonesia Tahun 2013-2019 (dalam persen)

Bank	Tahun						
	2013	2014	2015	2016	2017	2018	2019
Bank Net Syariah	0	4.29	4.93	4.6	0	0	0
Bank Muamalat Indonesia	0.78	4.85	4.2	1.4	2.75	2.58	4.3
Bank Victoria Syariah	3.31	4.75	4.85	4.35	4.08	3.64	2.46
Bank BRISyariah	3.26	3.65	3.89	3.19	4.72	4.97	3.38
Bank Jabar Banten Syariah	1.16	3.93	4.45	4.94	2.85	1.96	1.5
Bank BNI Syariah	1.13	1.04	1.46	1.64	1.5	1.52	1.44
Bank Syariah Mandiri	2.29	4.29	4.05	3.13	2.71	1.56	1
Bank Mega Syariah	1.45	1.81	3.16	2.81	2.75	1.96	1.49
Bank Panin Dubai Syariah	0.77	0.29	1.94	1.86	4.83	3.84	2.8
Bank Syariah Bukopin	3.68	3.34	2.74	4.66	4.18	3.65	4.45
BCA Syariah	0	0.1	0,52	0.21	0.04	0.28	0.26

Sumber : Otoritas Jasa Keuangan, diolah

Tabel 4.3 Data Rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) 11 Bank Umum Syariah di Indonesia Tahun 2013-2019 (dalam persen)

Bank	Tahun						
	2013	2014	2015	2016	2017	2018	2019
Bank Net Syariah	67.79	69.62	192.6	160.28	83.36	199.97	84.82171
Bank Muamalat Indonesia	85.12	97.41	64.81	97.68	97.76	98.24	99.50
Bank Victoria Syariah	91.95	143.31	119.19	131.34	96.02	96.55	99.8
Bank BRISyariah	95.24	99.77	93.79	91.33	95.24	95.32	96.8
Bank Jabar Banten Syariah	85.76	29.85	22.59	122.77	134.63	94.7	93.95
Bank BNI Syariah	83.94	89.8	89.63	86.88	87.62	81.26	85.37
Bank Syariah Mandiri	84.03	94.78	100.6	94.12	94.44	91.16	82.89
Bank Mega Syariah	86.09	97.61	99.51	88.16	89.16	3.84	93.71
Bank Panin Dubai Syariah	81.31	82.58	89.29	96.17	217.4	99.57	97.74
Bank Syariah Bukopin	92.29	96.77	91.99	109.62	99.2	98.41	98.98
BCA Syariah	86.91	88.11	94.14	89.18	87.2	87.43	87.55

Sumber : Otoritas Jasa Keuangan, diolah

**Tabel Data Rasio *Return on Assets* (ROA) 11 Bank Umum Syariah di
Indonesia Tahun 2013-2019**

Bank	Tahun						
	2013	2014	2015	2016	2017	2018	2019
Bank Net Syariah	2.87%	3.60%	-20.13%	-9.51%	5.50%	-6.86%	10.75%
Bank Muamalat Indonesia	1.37%	0.20%	0.17%	0.11%	0.22%	0.08%	0.05%
Bank Victoria Syariah	0.50%	-1.87%	-2.36%	-2.19%	0.36%	0.30%	0.05%
Bank BRISyariah	1.15%	0.08%	0.76%	0.95%	0.51%	0.43%	0.27%
Bank Jabar Banten Syariah	0.91%	0.69%	0.25%	-8.09%	-5.69%	0.55%	0.60%
Bank BNI Syariah	1.37%	1.27%	1.43%	1.44%	1.31%	1.82%	1.42%
Bank Syariah Mandiri	1.53%	0.56%	-0.04%	0.59%	0.59%	0.88%	1.69%
Bank Mega Syariah	2.33%	0.29%	0.30%	2.63%	1.56%	0.93%	0.89%
Bank Panin Dubai Syariah	1.03%	1.99%	1.12%	0.37%	-10.77%	0.26%	0.25%
Bank Syariah Bukopin	0.69%	0.27%	0.79%	-1.12%	0.02%	0.22%	0.13%
BCA Syariah	1.01%	0.76%	0.96%	1.13%	1.17%	1.20%	1.20%

Sumber : Otoritas Jasa Keuangan, diolah

LAMPIRAN 2. DATA REGRESI

Bank	Tahun	ROA (%)	CR4 (%)	MS (%)	NPF (%)	BOPO (%)
Bank Net Syariah	2013	2.87	88.01448	0.949342	0	67.79
Bank Net Syariah	2014	3.6	87.3198	0.899432	4.29	69.62
Bank Net Syariah	2015	-20.13	81.89849	0.588479	4.93	192.6
Bank Net Syariah	2016	-9.51	53.04547	0.377196	4.6	160.28
Bank Net Syariah	2017	5.5	74.99384	0.300732	0	83.36
Bank Net Syariah	2018	-6.86	74.04256	0.151339	0	199.97
Bank Net Syariah	2019	10.75622	79.13452	0.146991	0	84.82171
PT. Bank Muamalat Indonesia	2013	1.37	88.01448	31.92879	0.78	85.12
PT. Bank Muamalat Indonesia	2014	0.2	87.3198	32.21891	4.85	97.41
PT. Bank Muamalat Indonesia	2015	0.17	81.89849	26.78839	4.2	64.81
PT. Bank Muamalat Indonesia	2016	0.11	53.04547	21.94725	1.4	97.68
PT. Bank Muamalat Indonesia	2017	0.22	74.99384	21.42053	2.75	97.76
PT. Bank Muamalat Indonesia	2018	0.080042	74.04256	18.07038	2.58	98.24
PT. Bank Muamalat Indonesia	2019	0.051757	79.13452	15.63067	4.3	99.50
PT. Bank Victoria Syariah	2013	0.50	88.01448	0.773137	3.31	91.95
PT. Bank Victoria Syariah	2014	-1.87	87.3198	0.742821	4.75	143.31
PT. Bank Victoria Syariah	2015	-2.36	81.89849	0.646259	4.85	119.19
PT. Bank Victoria Syariah	2016	-2.19	53.04547	0.639373	4.35	131.34
PT. Bank Victoria Syariah	2017	0.36	74.99384	0.69546	4.08	96.02
PT. Bank Victoria Syariah	2018	0.30	74.04256	0.671323	3.64	96.55688
PT. Bank Victoria Syariah	2019	0.05	79.13452	0.6995	2.46	99.8023
PT. Bank BRISyariah	2013	1.15	88.01448	10.15815	3.26	95.24
PT. Bank BRISyariah	2014	0.08	87.3198	10.49556	3.65	99.77
PT. Bank BRISyariah	2015	0.76	81.89849	11.35316	3.89	93.79
PT. Bank BRISyariah	2016	0.95	53.04547	10.89258	3.19	91.33
PT. Bank BRISyariah	2017	0.51	74.99384	10.95154	4.72	95.24
PT. Bank BRISyariah	2018	0.43	74.04256	11.95777	4.97	95.32
PT. Bank BRISyariah	2019	0.27	79.13452	13.33285	3.38	96.8
PT. Bank Jabar Banten Syariah	2013	0.91	88.01448	2.740857	1.16	85.76
PT. Bank Jabar Banten Syariah	2014	0.69	87.3198	3.144117	3.93	29.85
PT. Bank Jabar Banten Syariah	2015	0.25	81.89849	3.017466	4.45	22.59
PT. Bank Jabar Banten Syariah	2016	-8.09	53.04547	2.927664	4.94	122.77
PT. Bank Jabar Banten Syariah	2017	-5.69	74.99384	2.678068	2.85	134.63
PT. Bank Jabar Banten Syariah	2018	0.550119	74.04256	2.128715	1.96	94.70646
PT. Bank Jabar Banten Syariah	2019	0.6	79.13452	2.387846	1.5	93.95692
PT. Bank BNI Syariah	2013	1.37	88.01448	8.5864	1.13	83.94
PT. Bank BNI Syariah	2014	1.27	87.3198	10.05754	1.04	89.8
PT. Bank BNI Syariah	2015	1.43	81.89849	10.785	1.46	89.63
PT. Bank BNI Syariah	2016	1.44	53.04547	11.13924	1.64	86.88
PT. Bank BNI Syariah	2017	1.31	74.99384	12.08999	1.5	87.62
PT. Bank BNI Syariah	2018	1.82	74.04256	12.9617	1.52	81.26
PT. Bank BNI Syariah	2019	1.42	79.13452	15.4528	1.44	85.37
PT. Bank Syariah Mandiri	2013	1.53	88.01448	37.34113	2.29	84.03
PT. Bank Syariah Mandiri	2014	0.56	87.3198	34.54778	4.29	94.78
PT. Bank Syariah Mandiri	2015	-0.04	81.89849	32.97194	4.05	100.6
PT. Bank Syariah Mandiri	2016	0.59	53.04547	31.01364	3.13	94.12
PT. Bank Syariah Mandiri	2017	0.59	74.99384	30.53178	2.71	94.44
PT. Bank Syariah Mandiri	2018	0.88	74.04256	31.0527	1.56	91.16
PT. Bank Syariah Mandiri	2019	1.69	79.13452	34.7182	1	82.89

PT. Bank Mega Syariah	2013	2.33	88.01448	5.324912	1.45	86.09
PT. Bank Mega Syariah	2014	0.29	87.3198	3.633781	1.81	97.61
PT. Bank Mega Syariah	2015	0.3	81.89849	2.605071	3.16	99.51
PT. Bank Mega Syariah	2016	2.63	53.04547	2.413701	2.81	88.16
PT. Bank Mega Syariah	2017	1.56	74.99384	2.442236	2.75	89.16
PT. Bank Mega Syariah	2018	0.93	74.04256	2.316562	1.96	96.47
PT. Bank Mega Syariah	2019	0.89	79.13452	2.475799	1.49	93.71
PT. Bank Panin Dubai Syariah	2013	1.03	88.01448	2.36585	0.77	81.31
PT. Bank Panin Dubai Syariah	2014	1.99	87.3198	3.202431	0.29	82.58
PT. Bank Panin Dubai Syariah	2015	1.12	81.89849	3.342768	1.94	89.29
PT. Bank Panin Dubai Syariah	2016	0.37	53.04547	3.445521	1.86	96.17
PT. Bank Panin Dubai Syariah	2017	-10.77	74.99384	2.995995	4.83	217.4
PT. Bank Panin Dubai Syariah	2018	0.26	74.04256	2.769595	3.84	99.57167
PT. Bank Panin Dubai Syariah	2019	0.25	79.13452	3.442955	2.8	97.74272
PT. Bank Syariah Bukopin	2013	0.69	88.01448	2.535358	3.68	92.29
PT. Bank Syariah Bukopin	2014	0.27	87.3198	2.662723	3.34	96.77
PT. Bank Syariah Bukopin	2015	0.79	81.89849	2.730331	2.74	91.99
PT. Bank Syariah Bukopin	2016	-1.12	53.04547	2.714919	4.66	109.62
PT. Bank Syariah Bukopin	2017	0.02	74.99384	2.48805	4.18	99.2
PT. Bank Syariah Bukopin	2018	0.22	74.04256	1.998303	3.65	98.41
PT. Bank Syariah Bukopin	2019	0.13	79.13452	2.083776	4.45	98.98
PT. BCA Syariah	2013	1.01	88.01448	0.829903	0	86.91
PT. BCA Syariah	2014	0.76	87.3198	1.100184	0.1	88.11
PT. BCA Syariah	2015	0.96	81.89849	1.394167	0.52	94.14
PT. BCA Syariah	2016	1.13	53.04547	1.36233	0.21	89.18
PT. BCA Syariah	2017	1.17	74.99384	1.455107	0.04	87.2
PT. BCA Syariah	2018	1.2	74.04256	1.547169	0.28	87.43335
PT. BCA Syariah	2019	1.2	79.13452	1.745441	0.26	87.55084

LAMPIRAN 3. HASIL ESTIMASI DATA

OUTPUT REGRESI DATA PANEL

1. *Random Effect Model*

Dependent Variable: ROA
 Method: Panel EGLS (Cross-section random effects)
 Date: 04/20/21 Time: 07:31
 Sample: 2013 2019
 Periods included: 7
 Cross-sections included: 11
 Total panel (balanced) observations: 77
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	11.46247	2.005123	5.716590	0.0000
CR4	-0.006488	0.020575	-0.315318	0.7534
MS	0.008827	0.028837	0.306107	0.7604
NPF	-0.716351	0.164648	-4.350801	0.0000
BOPO	-0.093847	0.008747	-10.72929	0.0000
Effects Specification				
			S.D.	Rho
Cross-section random			0.702155	0.1177
Idiosyncratic random			1.922649	0.8823
Weighted Statistics				
R-squared	0.695302	Mean dependent var		0.037901
Adjusted R-squared	0.678374	S.D. dependent var		3.545095
S.E. of regression	2.010496	Sum squared resid		291.0308
F-statistic	41.07490	Durbin-Watson stat		1.455387
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.660229	Mean dependent var		0.052703
Sum squared resid	339.9394	Durbin-Watson stat		1.245994

2. *Uji Chow*

Redundant Fixed Effects Tests
 Equation: Untitled
 Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	2.887010	(10,62)	0.0051
Cross-section Chi-square	29.436836	10	0.0011

Cross-section fixed effects test equation:
 Dependent Variable: ROA
 Method: Panel Least Squares
 Date: 04/20/21 Time: 07:28
 Sample: 2013 2019
 Periods included: 7
 Cross-sections included: 11
 Total panel (balanced) observations: 77

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.59459	2.196905	4.822506	0.0000
CR4	-0.003012	0.023035	-0.130753	0.8963
MS	0.010636	0.023894	0.445161	0.6575
NPF	-0.589463	0.162207	-3.634019	0.0005
BOPO	-0.091199	0.009430	-9.671199	0.0000
R-squared	0.664258	Mean dependent var		0.052703
Adjusted R-squared	0.645606	S.D. dependent var		3.628282
S.E. of regression	2.159953	Akaike info criterion		4.440781
Sum squared resid	335.9085	Schwarz criterion		4.592976
Log likelihood	-165.9701	Hannan-Quinn criter.		4.501657
F-statistic	35.61263	Durbin-Watson stat		1.289875
Prob(F-statistic)	0.000000			

3. 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	0.000000	4	1.0000

* Cross-section test variance is invalid. Hausman statistic set to zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
CR4	-0.009758	-0.006488	0.000019	0.4564
MS	-0.053260	0.008827	0.010590	0.5463
NPF	-0.981970	-0.716351	0.012907	0.0194
BOPO	-0.096288	-0.093847	0.000008	0.3913

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 04/20/21 Time: 07:43

Sample: 2013 2019

Periods included: 7

Cross-sections included: 11

Total panel (balanced) observations: 77

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13.16672	2.126238	6.192497	0.0000
CR4	-0.009758	0.021038	-0.463845	0.6444
MS	-0.053260	0.106873	-0.498345	0.6200
NPF	-0.981970	0.200039	-4.908891	0.0000
BOPO	-0.096288	0.009199	-10.46761	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.770926	Mean dependent var	0.052703
Adjusted R-squared	0.719199	S.D. dependent var	3.628282
S.E. of regression	1.922649	Akaike info criterion	4.318224
Sum squared resid	229.1879	Schwarz criterion	4.774810
Log likelihood	-151.2516	Hannan-Quinn criter.	4.500854
F-statistic	14.90391	Durbin-Watson stat	1.909728
Prob(F-statistic)	0.000000		

LAMPIRAN. 4**BIODATA****Identitas Diri**

Nama : Hasriana

Tempat, Tanggal Lahir : Sungguminasa, 26 Oktober 1998

Jenis Kelamin : Perempuan

Alamat Rumah : Jl. Dg. Jakking Lrg.8

Telepon Rumah atau HP : 082346257611

Alamat E-mail : Hasrianaharis1@gmail.com

**Riwayat Pendidikan**

Jenjang	Tahun	Nama Sekolah
SD	2004-2010	SDI Maccini Sombala
SMP	2010-2013	SMPN 18 Makassar
SMA	2013-2016	SMAN 1 GOWA
S1	2016-Sekarang	Universitas Hasanuddin

Pengalaman Organisasi

1. Anggota Departemen Penelitian dan Pengembangan Ekonomi Islam Forum Studi Ekonomi Islam Universitas Hasanuddin (KSEI FoSEI Unhas) Periode 2017-2018
2. Staf Sekretaris Himpunan Jurusan Ilmu Ekonomi Fakultas Ekonomi dan Bisnis Universitas Hasanuddin (HIMAJIE FEB UH) Periode 2018-2019

3. Majelis Syuro' Organisasi Ekonomi Islam Forum Studi Ekonomi Islam Universitas Hasanuddin (KSEI FoSEI Unhas) Periode 2019-2020
4. Sekretaris Departemen Fundraising Lembaga Dakwah Mahasiswa Al-Aqsho Universitas Hasanuddin Periode 2019-2020
5. Anggota Departemen Sumber Daya Insani Korps Mahasiswa Pencinta Al-Qur'an Periode 2019-2021