

## LAMPIRAN

### 1. Output SPSS (26)

#### a. Analisis Statistik Deskriptif

<b>Descriptive Statistics</b>					
	N	Minimum	Maximum	Mean	Std. Deviation
ROA	75	.02	3.25	1.0252	.83687
NPL	75	.18	8.00	3.0841	1.50792
NIM	75	.26	16.20	4.9368	2.35824
LDR	75	28.52	109.61	76.8552	15.82987
BOPO	75	38.06	98.97	76.5957	15.06624
Valid N (listwise)	75				

#### b. Uji Normalitas

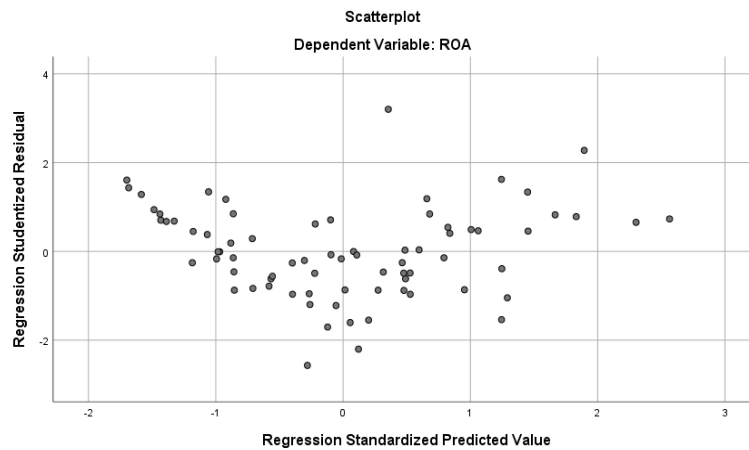
<b>One-Sample Kolmogorov-Smirnov Test</b>		
		Unstandardized Residual
N		75
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.25324264
Most Extreme Differences	Absolute	.060
	Positive	.060
	Negative	-.047
Test Statistic		.060
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

## c. Multikolinearitas

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	4.358	.229		19.027	.000		
NPL	-.047	.025	-.084	-1.832	.071	.622	1.608
NIM	.112	.014	.317	8.194	.000	.876	1.142
LDR	-.002	.002	-.045	-1.190	.238	.921	1.086
BOPO	-.047	.003	-.837	-18.431	.000	.634	1.577

a. Dependent Variable: ROA

## d. Uji Heteroskedastisitas Scatterplots



## e. Uji Autokorelasi

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.953 <sup>a</sup>	.908	.903	.26038	1.532

a. Predictors: (Constant), BOPO, NIM, LDR, NPL

b. Dependent Variable: ROA

f. Analisis Regresi Data Panel (*Common Effect*)**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.953 <sup>a</sup>	.908	.903	.26038

a. Predictors: (Constant), BOPO, NIM, LDR, NPL

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.080	4	11.770	173.607	.000 <sup>b</sup>
	Residual	4.746	70	.068		
	Total	51.825	74			

a. Dependent Variable: ROA

b. Predictors: (Constant), BOPO, NIM, LDR, NPL

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.358	.229		19.027	.000
	NPL	-.047	.025	-.084	-1.832	.071
	NIM	.112	.014	.317	8.194	.000
	LDR	-.002	.002	-.045	-1.190	.238
	BOPO	-.047	.003	-.837	-18.431	.000

a. Dependent Variable: ROA

g. Analisis Regresi Data Panel (*Fixed Effect*)**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.954 <sup>a</sup>	.911	.900	.26502

a. Predictors: (Constant), D4, NIM, D3, D1, LDR, D2, NPL, BOPO

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.190	8	5.899	83.982	.000 <sup>b</sup>
	Residual	4.636	66	.070		
	Total	51.825	74			

a. Dependent Variable: ROA

b. Predictors: (Constant), D4, NIM, D3, D1, LDR, D2, NPL, BOPO

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.541	.474		9.573	.000
	NPL	-.044	.032	-.079	-1.381	.172
	NIM	.100	.020	.281	5.086	.000
	LDR	-.002	.003	-.039	-.808	.422
	BOPO	-.049	.004	-.874	-12.035	.000
	D1	.017	.149	.006	.113	.910
	D2	.085	.091	.050	.932	.355
	D3	-.003	.108	-.001	-.025	.980
	D4	-.092	.113	-.055	-.816	.417

a. Dependent Variable: ROA

## h. Koefesien Determinan

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.953 <sup>a</sup>	.908	.903	.26038

a. Predictors: (Constant), BOPO, NIM, LDR, NPL

## i. Uji f

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.080	4	11.770	173.607	.000 <sup>b</sup>
	Residual	4.746	70	.068		
	Total	51.825	74			

a. Dependent Variable: ROA

b. Predictors: (Constant), BOPO, NIM, LDR, NPL

## j. Uji t

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.358	.229		19.027	.000
	NPL	-.047	.025	-.084	-1.832	.071
	NIM	.112	.014	.317	8.194	.000
	LDR	-.002	.002	-.045	-1.190	.238
	BOPO	-.047	.003	-.837	-18.431	.000

a. Dependent Variable: ROA