

LAMPIRAN



uin

UNIVERSITAS ISLAM NEGERI
SUNAN GUNUNG DJATI
BANDUNG

LAMPIRAN

Lampiran Data Analisis

Lokasi	Tahun	PEMBIAYAAN	NPF	LABA	ZAKAT
Ciledug	2015	412456182	4.94	13176558	329414
	2016	385322125	24.98	5843146	0
	2017	357445966	22.24	7981518	51545
	2018	396102185	19.79	3356782	83920
	2019	436984973	13.06	7154382	178862
	2020	433655012	11.98	1257759	31444
Bekasi	2015	148434981.5	4.44	4897177	109250
	2016	203253540.3	15.22	7984686	345000
	2017	192433458	24.7	3901938	145200
	2018	215052511	20.22	5406603	115000
	2019	314007990	11.54	738814	165000
	2020	270687712	17.89	538789	157500
Parahyangan	2015	519736379	2.29	21313068	525000
	2016	630691233	2.14	28194777	685000
	2017	794740459	2.76	41450264	1000000
	2018	948533006	2.62	50919703	1300000
	2019	1076261670	2.62	58499362	1462500
	2020	1000111479	2.98	37884040	948000
Cibitung	2015	117195459	2.05	8031223	120000
	2016	158846998.9	2.07	13559019	267500
	2017	213873644.9	0.67	19277441	500000
	2018	290491985	1.53	24997828	690334
	2019	415995134	1.40	29957959	748949
	2020	415804335	2.45	21537225	533508
Bahari	2015	13203740	0.00	138214	3486
	2016	37734406	0.11	2703370	67410
	2017	56434340	0.00	7249296	184000
	2018	81514805	0.47	9360027	235000
	2019	113582767	1.10	11337831	290623
	2020	126028762	1.86	11857317	297550

Lampiran Pemilihan Model Terbaik

Lampiran Uji Chow

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

Effects Test	Statistic	d.f.	Prob.
Cross-section F	6.426014	(4,22)	0.0014
Cross-section Chi-square	23.219219	4	0.0001

Lmpiran 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	3.537835	3	0.3159

Lampiran Uji Lagrange Multiplier

Lagrange Multiplier Tests for Random Effects
Null hypotheses: No effects
Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	5.836022 (0.0157)	0.406601 (0.5237)	6.242623 (0.0125)

Lampiran Model Struktural 1

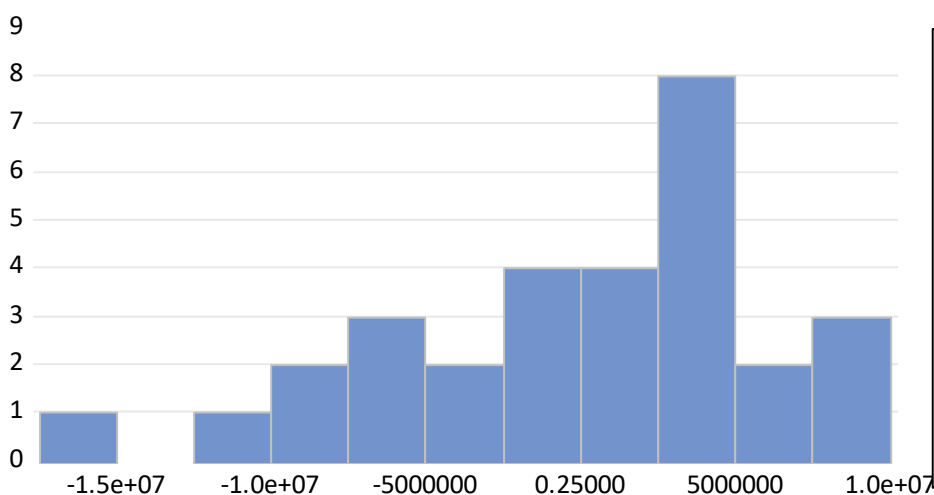
Dependent Variable: Y
 Method: Panel EGLS (Cross-section random effects)
 Date: 04/18/24 Time: 16:17
 Sample: 2015 2020
 Periods included: 6
 Cross-sections included: 5
 Total panel (balanced) observations: 30
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2522486.	2615385.	0.964480	0.3434
X1	0.045959	0.004867	9.443932	0.0000
X2	-501783.5	153219.6	-3.274931	0.0029

Effects Specification		S.D.	Rho
Cross-section random		2794256.	0.2413
Idiosyncratic random		4955355.	0.7587

Weighted Statistics			
R-squared	0.751586	Mean dependent var	9001844.
Adjusted R-squared	0.733185	S.D. dependent var	10732915
S.E. of regression	5544000.	Sum squared resid	8.30E+14
F-statistic	40.84467	Durbin-Watson stat	1.126506
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.834499	Mean dependent var	15350204
Sum squared resid	1.13E+15	Durbin-Watson stat	0.825821



Lampiran Model Struktural 2

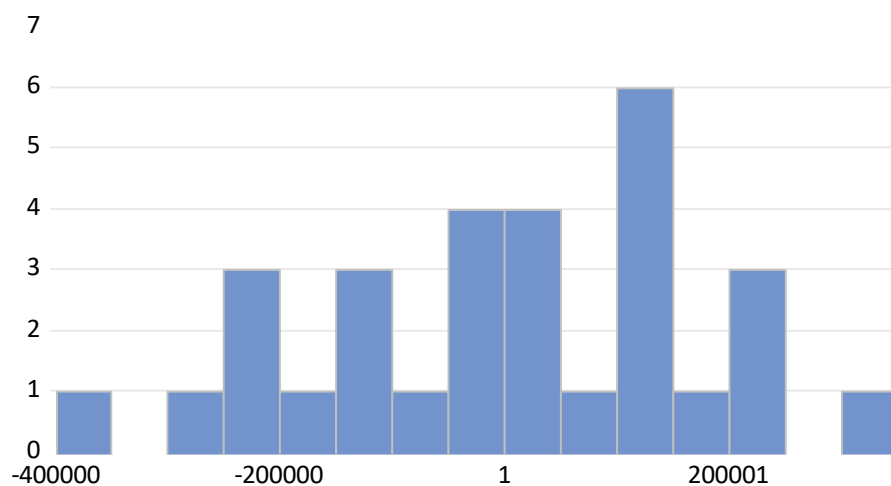
Dependent Variable: Z
 Method: Panel EGLS (Cross-section random effects)
 Date: 04/18/24 Time: 16:19
 Sample: 2015 2020
 Periods included: 6
 Cross-sections included: 5
 Total panel (balanced) observations: 30
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10709.48	87589.35	0.122269	0.9036
X1	0.001261	0.000153	8.219438	0.0000
X2	-10645.53	4490.479	-2.370688	0.0252

Effects Specification		S.D.	Rho
Cross-section random		121412.2	0.4923
Idiosyncratic random		123307.0	0.5077

Weighted Statistics			
R-squared	0.714526	Mean dependent var	147724.4
Adjusted R-squared	0.693380	S.D. dependent var	233366.9
S.E. of regression	129222.9	Sum squared resid	4.51E+11
F-statistic	33.78985	Durbin-Watson stat	1.217845
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.791065	Mean dependent var	385699.8
Sum squared resid	8.99E+11	Durbin-Watson stat	0.610773



Series: Standardized Residuals	
Sample 2015 2020	
Observations 30	
Mean	-2.72e-11
Median	13253.94
Maximum	329502.3
Minimum	-398719.5
Std. Dev.	176067.2
Skewness	-0.305037
Kurtosis	2.444671
Jarque-Bera	0.850726
Probability	0.653532

Lampiran Model Struktural 3

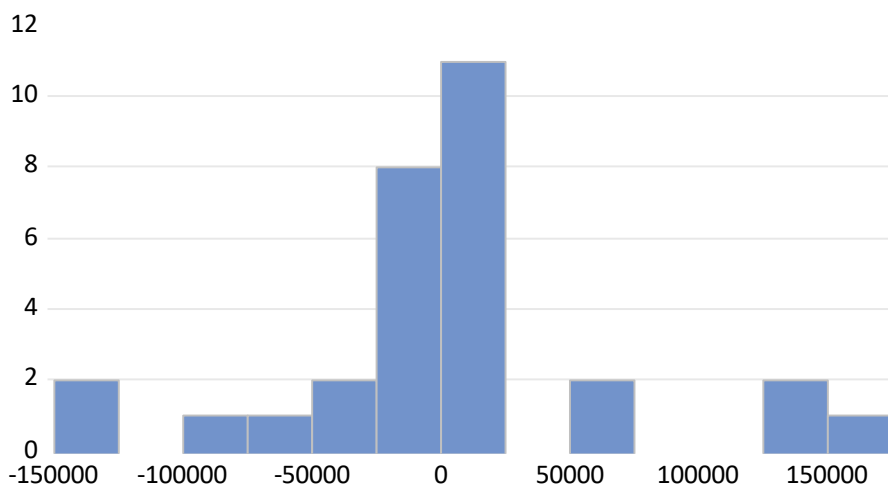
Dependent Variable: Z
 Method: Panel EGLS (Cross-section random effects)
 Date: 04/18/24 Time: 16:19
 Sample: 2015 2020
 Periods included: 6
 Cross-sections included: 5
 Total panel (balanced) observations: 30
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4094.893	28382.88	-0.144273	0.8863
Y	0.025393	0.001107	22.92901	0.0000

Effects Specification		S.D.	Rho
Cross-section random		45277.43	0.3907
Idiosyncratic random		56544.61	0.6093

Weighted Statistics			
R-squared	0.949891	Mean dependent var	175189.8
Adjusted R-squared	0.948101	S.D. dependent var	247024.9
S.E. of regression	56275.41	Sum squared resid	8.87E+10
F-statistic	530.7814	Durbin-Watson stat	1.686070
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.969602	Mean dependent var	385699.8
Sum squared resid	1.31E+11	Durbin-Watson stat	1.143112



Series: Standardized Residuals	
Sample 2015 2020	
Observations 30	
Mean	2.16e-12
Median	914.5217
Maximum	150333.9
Minimum	-147038.4
Std. Dev.	67157.12
Skewness	0.333905
Kurtosis	4.283998
Jarque-Bera	2.618276
Probability	0.270053