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Lampiran 1 Instrumen Penelitian

LAMPIRAN DATA

	FDR	BOPO	CAR	NOM	ROE	BI_RATE	INFLASI
triwulan 1 2015	95.12	96.1	14.5	0.15	0.35	7.6	6.5
triwulan 2	93.82	94.78	14.1	0.61	3.84	7.5	7.09
triwulan 3	91.82	93.14	16.26	3.07	5.11	7.5	7.06
triwulan 4	90.56	91.99	16.31	0.27	5.35	7.5	4.83
triwulan 1 2016	92.14	88.95	15.62	1.28	9.37	7.00	4.33
triwulan 2	92.25	89.88	14.82	1.17	8.34	6.67	3.46
triwulan 3	87.95	89.74	15.06	0.79	8.31	5.58	3.02
triwulan 4	88.18	91.76	17.00	0.4	5.15	4.75	3.30
triwulan 1 2017	91.58	94.12	16.71	0.19	3.01	4.75	3.64
triwulan 2	89.42	95.44	16.41	0.08	1.9	4.75	4.29
triwulan 3	84.24	96.54	18.68	-0.14	1.16	4.5	3.80
triwulan 4	82.44	99.2	19.2	-0.4	0.02	4.25	3.49
triwulan 1 2018	82.93	98.81	19.25	-0.35	0.5	4.25	3.27
triwulan 2	89.53	97.61	19.65	-0.27	1.00	4.75	3.25
triwulan 3	91.48	97.22	17.92	-0.18	1.19	5.5	3.08
triwulan 4	93.4	99.45	19.31	-0.38	0.02	5.92	3.17
triwulan 1 2019	84.00	99.75	19.61	-0.19	0.18	6.00	3.62
triwulan 2	86.4	99.44	15.99	-0.16	0.22	6.00	3.14
triwulan 3	93.59	99.96	16.23	-0.26	0.28	5.5	3.4
triwulan 4	93.48	99.6	15.25	-0.29	0.23	5.00	2.95
triwulan 1 2020	109.87	98.86	14.45	-0.24	0.29	4.75	1.57
triwulan 2	161.11	99.08	14.67	-0.27	0.15	4.41	1.42
triwulan 3	181.84	98.96	15.08	-0.27	0.12	4.00	2.27
triwulan 4	196.73	97.73	22.22	-0.28	0.02	3.83	2.87
triwulan 1 2021	175.97	99.4	24.11	-0.42	0.05	3.58	1.43
triwulan 2	152.06	99.31	23.47	-0.45	0.1	3.5	1.47
triwulan 3	120.24	99.29	23.01	-0.46	0.1	3.5	1.57
triwulan 4	92.97	180.25	23.74	-6.07	-23.6	3.5	1.76
triwulan 1 2022	94.15	99.27	23.03	-0.51	0.09	3.5	2.29
triwulan 2	85.98	97.53	22.7	-0.42	0.78	3.5	3.79
triwulan 3	87.17	96.52	21.68	-0.31	1.17	3.83	5.19
triwulan 4	92.47	115.76	19.49	-1.79	-6.34	5.16	5.54

Lampiran 2 Hasil Uji Coba Instrumen Penelitian

1. DESKRITIF

Date: 05/16/24 Time: 11:09

Sample: 2015Q1 2022Q4

	FDR	BOPO	CAR	NOM	BI_RATE	INFLASI	ROE
Mean	104.5278	99.85750	18.29781	-0.190625	5.072813	3.495625	0.889375
Median	92.19500	98.27000	17.46000	-0.265000	4.750000	3.285000	0.320000
Maximum	196.7300	180.2500	24.11000	3.070000	7.600000	7.090000	9.370000
Minimum	82.44000	88.95000	14.10000	-6.070000	3.500000	1.420000	-23.60000
Std. Dev.	31.63768	15.39930	3.232077	1.329353	1.330504	1.529992	5.428128
Skewness	1.871763	4.652208	0.445772	-2.304777	0.600335	0.786021	-2.738044
Kurtosis	5.022537	24.79940	1.829625	14.11877	2.234274	3.247899	14.37706
Jarque-Bera	24.13952	749.0479	2.886169	193.1666	2.703929	3.377026	212.5668
Probability	0.000006	0.000000	0.236198	0.000000	0.258731	0.184794	0.000000
Sum	3344.890	3195.440	585.5300	-6.100000	162.3300	111.8600	28.46000
Sum Sq. Dev.	31029.22	7351.292	323.8359	54.78259	54.87745	72.56719	913.4018
Observations	32	32	32	32	32	32	32

Lampiran 3 Pengujian Persyaratan Analisis

1. UJI STENOERITAS

A. *Financing To Deposit Ratio Tingkat LEVEL*

Null Hypothesis: FDR has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=2)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-2.868708	0.0610
Test critical values:		
1% level	-3.670170	
5% level	-2.963972	
10% level	-2.621007	

*MacKinnon (1996) one-sided p-values.

Financing To Deposit Ratio 1st Different

Null Hypothesis: D(FDR) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=2)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-2.634743	0.0974
Test critical values:		
1% level	-3.670170	
5% level	-2.963972	
10% level	-2.621007	

*MacKinnon (1996) one-sided p-values.

***Financing To Deposit Ratio* 2nd Different**

Null Hypothesis: D(FDR,2) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=2)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.635528	0.0001
Test critical values: 1% level	-3.679322	
5% level	-2.967767	
10% level	-2.622989	

*MacKinnon (1996) one-sided p-values.

Beban Operasional Terhadap Pendapatan Operasional LEVEL

Null Hypothesis: BOPO has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-4.965810	0.0003
Test critical values: 1% level	-3.661661	
5% level	-2.960411	
10% level	-2.619160	

*MacKinnon (1996) one-sided p-values.

BOPO 1ST

Beban Operasional Terhadap Pendapatan Operasional 1st Different

Null Hypothesis: D(BOPO) has a unit root

Exogenous: Constant

Lag Length: 3 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-4.303304	0.0023
Test critical values: 1% level	-3.699871	
5% level	-2.976263	
10% level	-2.627420	

*MacKinnon (1996) one-sided p-values.

Beban Operasional Terhadap Pendapatan Operasional 2nd Different

Null Hypothesis: D(BOPO,2) has a unit root

Exogenous: Constant

Lag Length: 3 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
<u>Augmented Dickey-Fuller test statistic</u>	-5.136311	0.0003
Test critical values: 1% level	-3.711457	
5% level	-2.981038	
10% level	-2.629906	

*MacKinnon (1996) one-sided p-values.

	t-Statistic	Prob.*
<u>Augmented Dickey-Fuller test statistic</u>	-4.045648	0.0038
Test critical values: 1% level	-3.661661	
5% level	-2.960411	
10% level	-2.619160	

*MacKinnon (1996) one-sided p-values.

Net Operating Margin 1st Different

Null Hypothesis: D(NOM) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
<u>Augmented Dickey-Fuller test statistic</u>	-9.047344	0.0000
Test critical values: 1% level	-3.670170	
5% level	-2.963972	
10% level	-2.621007	

*MacKinnon (1996) one-sided p-values.

Net Operating Margin 2nd Different

Null Hypothesis: D(NOM,2) has a unit root

Exogenous: Constant

Lag Length: 3 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
<u>Augmented Dickey-Fuller test statistic</u>	-4.909589	0.0006
Test critical values: 1% level	-3.711457	
5% level	-2.981038	
10% level	-2.629906	

*MacKinnon (1996) one-sided p-values.

Capital Adequacy Ratio Level

Null Hypothesis: CAR has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=2)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-1.768848	0.3883
Test critical values: 1% level	-3.661661	
5% level	-2.960411	
10% level	-2.619160	

*MacKinnon (1996) one-sided p-values.

Capital Adequacy Ratio 1st Different

Null Hypothesis: D(CAR) has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=2)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-4.496816	0.0012
Test critical values: 1% level	-3.670170	
5% level	-2.963972	
10% level	-2.621007	

*MacKinnon (1996) one-sided p-values.

Capital Adequacy Ratio 2nd Different

Null Hypothesis: D(CAR,2) has a unit root
 Exogenous: Constant
 Lag Length: 1 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.288765	0.0000
Test critical values: 1% level	-3.689194	
5% level	-2.971853	
10% level	-2.625121	

*MacKinnon (1996) one-sided p-values.

BI RATE LEVEL

Null Hypothesis: BI_RATE has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=2)

Null Hypothesis: D(BI_RATE) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=2)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-1.202850	0.6599
Test critical values: 1% level	-3.670170	
5% level	-2.963972	
10% level	-2.621007	

*MacKinnon (1996) one-sided p-values.

BI RATE 2nd Different

Null Hypothesis: D(BI_RATE,2) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=2)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.880015	0.0061
Test critical values: 1% level	-3.679322	
5% level	-2.967767	
10% level	-2.622989	

*MacKinnon (1996) one-sided p-values.

INFLASI LEVEL

Null Hypothesis: INFLASI has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=2)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.032749	0.0432
Test critical values: 1% level	-3.670170	
5% level	-2.963972	
10% level	-2.621007	

*MacKinnon (1996) one-sided p-values.

INFLASI 1st Different

Null Hypothesis: D(INFLASI) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.905009	0.0056
Test critical values: 1% level	-3.670170	
5% level	-2.963972	
10% level	-2.621007	

*MacKinnon (1996) one-sided p-values.

INFLASI 2nd Different

Null Hypothesis: D(INFLASI,2) has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.934978	0.0000
Test critical values: 1% level	-3.689194	
5% level	-2.971853	
10% level	-2.625121	

*MacKinnon (1996) one-sided p-values.

Return On Equity LEVEL

Null Hypothesis: ROE has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.753858	0.0080
Test critical values: 1% level	-3.661661	
5% level	-2.960411	
10% level	-2.619160	

*MacKinnon (1996) one-sided p-values.

Return On Equity 1st Different

Null Hypothesis: D(ROE) has a unit root

Exogenous: Constant

Lag Length: 2 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.382524	0.0001
Test critical values: 1% level	-3.689194	
5% level	-2.971853	
10% level	-2.625121	

*MacKinnon (1996) one-sided p-values.

Return On Equity 2nd Different

Null Hypothesis: D(ROE,2) has a unit root

Exogenous: Constant

Lag Length: 3 (Automatic - based on SIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.573013	0.0138
Test critical values: 1% level	-3.711457	
5% level	-2.981038	
10% level	-2.629906	

*MacKinnon (1996) one-sided p-values.

Uji Akar Unit									
A = < 0,05	Level			1 st Difference			2 nd Difference		
Variabel	ADF	Prob.	Kesimpulan	ADF	Prob.	Kesimpulan	ADF	Prob.	Kesimpulan
FDR	-2.868	0.0610	Tidak Stasioneritas	-2.634	0.0974	Tidak Stasioneritas	-5.635	0.0001	Stasioneritas
BOPO	-4.965	0.0003	Stasioneritas	-4.303	0.0023	Stasioneritas	-5.136	0.0003	Stasioneritas
NOM	-4.045	0.0038	Stasioneritas	-9.047	0.0000	Stasioneritas	-4.909	0.0006	Stasioneritas
CAR	-1.768	0.3883	Tidak Stasioneritas	-4.496	0.0012	Stasioneritas	-6.288	0.0000	Stasioneritas
BI RATE	-2.560	0.1107	Tidak Stasioneritas	-1.202	0.6599	Tidak Stasioneritas	-3.880	0.0061	Stasioneritas
INFLASI	-3.032	0.0432	Stasioneritas	-3.905	0.0056	Stasioneritas	-6.934	0.0000	Stasioneritas
ROE	-3.753	0.0080	Stasioneritas	-5.382	0.0001	Stasioneritas	-3.573	0.0138	Stasioneritas

2. UJI KOINTEGRASI

Date: 05/16/24 Time: 09:04

Sample (adjusted): 2015Q3 2022Q4

Included observations: 30 after adjustments

Trend assumption: Linear deterministic trend

Series: FDR BOPO CAR NOM BI_RATE INFLASI ROE

Lags interval (in first differences): 1 to 1

Unrestricted Cointegration Rank Test (Trace)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.923085	195.5946	125.6154	0.0000
At most 1 *	0.727847	118.6429	95.75366	0.0006
At most 2 *	0.609174	79.60117	69.81889	0.0068
At most 3 *	0.469510	51.41635	47.85613	0.0223
At most 4 *	0.429724	32.39771	29.79707	0.0245
At most 5 *	0.266136	15.54868	15.49471	0.0491
At most 6 *	0.188489	6.265730	3.841465	0.0123

Trace test indicates 7 cointegrating eqn(s) at the 0.05 level

* denotes rejection of the hypothesis at the 0.05 level

**MacKinnon-Haug-Michelis (1999) p-values

3. MODEL JANGKA PENDEK

Dependent Variable: D(ROE)

Method: Least Squares

Date: 05/16/24 Time: 09:25

Sample (adjusted): 2015Q2 2022Q4

Included observations: 31 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.044448	0.171574	-0.259063	0.7979
D(FDR)	-0.016245	0.012224	-1.328960	0.1969

Dependent Variable: ROE

Method: Least Squares

Date: 05/16/24 Time: 09:13

Sample: 2015Q1 2022Q4

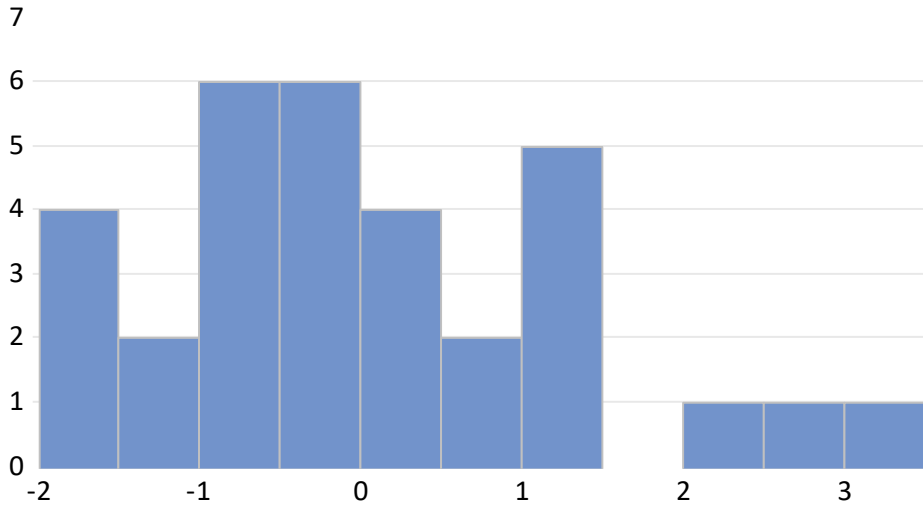
Included observations: 32

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	22.72586	4.934635	4.605378	0.0001
FDR	-0.014744	0.009659	-1.526556	0.1394
BOPO	-0.206691	0.044955	-4.597695	0.0001
NOM	1.592200	0.583898	2.726847	0.0115
CAR	-0.008112	0.119471	-0.067896	0.9464
BI_RATE	0.527634	0.388006	1.359860	0.1860
INFLASI	-0.537889	0.263047	-2.044841	0.0515

R-squared	0.942274	Mean dependent var	0.889375
Adjusted R-squared	0.928419	S.D. dependent var	5.428128
S.E. of regression	1.452272	Akaike info criterion	3.774775
Sum squared resid	52.72734	Schwarz criterion	4.095405
Log likelihood	-53.39640	Hannan-Quinn criter.	3.881055
F-statistic	68.01299	Durbin-Watson stat	0.929519
Prob(F-statistic)	0.000000		

6. UJI ASUMSI KLASIK

1) NORMALITAS



Series: Residuals	
Sample 2015Q1 2022Q4	
Observations 32	
Mean	5.47e-15
Median	-0.335651
Maximum	3.112191
Minimum	-1.926717
Std. Dev.	1.304179
Skewness	0.674824
Kurtosis	2.955434
Jarque-Bera	2.431380
Probability	0.296505

2) UJI MULTIKOLINIERUTAS

Variance Inflation Factors
 Date: 05/16/24 Time: 09:55
 Sample: 2015Q1 2022Q4
 Included observations: 31

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.029438	1.036823	NA
D(FDR)	0.000149	1.133028	1.132990
D(BOPO)	0.000410	6.303442	6.297635
D(NOM)	0.073234	6.683866	6.673764
D(CAR)	0.010192	1.131043	1.121742
D(BI_RATE)	0.175714	1.235367	1.197026
D(INFLASI)	0.061307	1.254335	1.252264
EC(-1)	0.019850	1.183261	1.183072

3) UJI AUTOKORELASI

Breusch-Godfrey Serial Correlation LM Test:
Null hypothesis: No serial correlation at up to 2 lags

F-statistic	1.831218	Prob. F(2,21)	0.1849
Obs*R-squared	4.603581	Prob. Chi-Square(2)	0.1001

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 05/16/24 Time: 09:58
Sample: 2015Q2 2022Q4
Included observations: 31
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.011683	0.166801	-0.070039	0.9448
D(FDR)	0.001871	0.012163	0.153810	0.8792
D(BOPO)	-0.006651	0.024701	-0.269262	0.7904
D(NOM)	-0.111150	0.349044	-0.318441	0.7533
D(CAR)	-0.013981	0.097774	-0.142988	0.8877
D(BI_RATE)	-0.227272	0.434661	-0.522871	0.6065
D(INFLASI)	0.166342	0.255375	0.651363	0.5219
EC(-1)	-0.212699	0.175931	-1.208986	0.2401
RESID(-1)	0.486644	0.319079	1.525155	0.1421
RESID(-2)	0.150249	0.284806	0.527547	0.6033

R-squared	0.148503	Mean dependent var	-3.94E-17
Adjusted R-squared	-0.216425	S.D. dependent var	0.821454
S.E. of regression	0.905996	Akaike info criterion	2.896132
Sum squared resid	17.23739	Schwarz criterion	3.358709
Log likelihood	-34.89005	Hannan-Quinn criter.	3.046921
F-statistic	0.406937	Durbin-Watson stat	1.909748
Prob(F-statistic)	0.917244		

4) UJI HETEROS KEDASTISITAS

Heteroskedasticity Test: Breusch-Pagan-Godfrey

Null hypothesis: Homoskedasticity

F-statistic	0.515324	Prob. F(7,23)	0.8136
Obs*R-squared	4.202811	Prob. Chi-Square(7)	0.7561
Scaled explained SS	5.928294	Prob. Chi-Square(7)	0.5481

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 05/16/24 Time: 10:02

Sample: 2015Q2 2022Q4

Included observations: 31

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.613605	0.291825	2.102646	0.0466
D(FDR)	0.001347	0.020791	0.064784	0.9489
D(BOPO)	0.036269	0.034437	1.053207	0.3032
D(NOM)	0.517979	0.460286	1.125342	0.2721
D(CAR)	-0.173839	0.171712	-1.012388	0.3219
D(BI_RATE)	-0.920940	0.712974	-1.291688	0.2093
D(INFLASI)	-0.153514	0.421139	-0.364522	0.7188
EC(-1)	-0.019072	0.239634	-0.079587	0.9373
R-squared	0.135575	Mean dependent var		0.653020
Adjusted R-squared	-0.127511	S.D. dependent var		1.502763
S.E. of regression	1.595699	Akaike info criterion		3.990137
Sum squared resid	58.56389	Schwarz criterion		4.360198
Log likelihood	-53.84713	Hannan-Quinn criter.		4.110768
F-statistic	0.515324	Durbin-Watson stat		1.847905
Prob(F-statistic)	0.813617			

7. Uji Model Jangka Pendek

Dependent Variable: D(ROE)

Method: Least Squares

Date: 05/16/24 Time: 09:25

Sample (adjusted): 2015Q2 2022Q4

Included observations: 31 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.044448	0.171574	-0.259063	0.7979
D(FDR)	-0.016245	0.012224	-1.328960	0.1969
D(BOPO)	-0.249167	0.020247	-12.30662	0.0000
D(NOM)	0.765228	0.270618	2.827706	0.0095
D(CAR)	-0.054510	0.100955	-0.539938	0.5944
D(BI_RATE)	-0.540276	0.419182	-1.288881	0.2103
D(INFLASI)	-0.215085	0.247602	-0.868672	0.3940
EC(-1)	-0.440312	0.140889	-3.125231	0.0048
R-squared	0.983531	Mean dependent var	-0.215806	
Adjusted R-squared	0.978518	S.D. dependent var	6.400948	
S.E. of regression	0.938167	Akaike info criterion	2.927859	
Sum squared resid	20.24362	Schwarz criterion	3.297920	
Log likelihood	-37.38181	Hannan-Quinn criter.	3.048489	
F-statistic	196.2182	Durbin-Watson stat	1.273658	
Prob(F-statistic)	0.000000			

1) Uji F Model Jangka Pendek

R-squared	0.983531	Mean dependent var	-0.215806
Adjusted R-squared	0.978518	S.D. dependent var	6.400948
S.E. of regression	0.938167	Akaike info criterion	2.927859
Sum squared resid	20.24362	Schwarz criterion	3.297920
Log likelihood	-37.38181	Hannan-Quinn criter.	3.048489
F-statistic	196.2182	Durbin-Watson stat	1.273658
Prob(F-statistic)	0.000000		

2) Determinasi Jangka Pendek

R-squared	0.983531	Mean dependent var	-0.215806
Adjusted R-squared	0.978518	S.D. dependent var	6.400948
S.E. of regression	0.938167	Akaike info criterion	2.927859
Sum squared resid	20.24362	Schwarz criterion	3.297920
Log likelihood	-37.38181	Hannan-Quinn criter.	3.048489
F-statistic	196.2182	Durbin-Watson stat	1.273658
Prob(F-statistic)	0.000000		

9. UJI MODEL JANGKA PANJANG

Dependent Variable: ROE
 Method: Least Squares
 Date: 05/16/24 Time: 09:13
 Sample: 2015Q1 2022Q4
 Included observations: 32

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	22.72586	4.934635	4.605378	0.0001
FDR	-0.014744	0.009659	-1.526556	0.1394
BOPO	-0.206691	0.044955	-4.597695	0.0001
NOM	1.592200	0.583898	2.726847	0.0115
CAR	-0.008112	0.119471	-0.067896	0.9464
BL_RATE	0.527634	0.388006	1.359860	0.1860
INFLASI	-0.537889	0.263047	-2.044841	0.0515
R-squared	0.942274	Mean dependent var		0.889375
Adjusted R-squared	0.928419	S.D. dependent var		5.428128
S.E. of regression	1.452272	Akaike info criterion		3.774775
Sum squared resid	52.72734	Schwarz criterion		4.095405
Log likelihood	-53.39640	Hannan-Quinn criter.		3.881055
F-statistic	68.01299	Durbin-Watson stat		0.929519
Prob(F-statistic)	0.000000			

1) Uji SIMULTAN F JANGKA PANJANG

R-squared	0.942274	Mean dependent var	0.889375
Adjusted R-squared	0.928419	S.D. dependent var	5.428128
S.E. of regression	1.452272	Akaike info criterion	3.774775
Sum squared resid	52.72734	Schwarz criterion	4.095405
Log likelihood	-53.39640	Hannan-Quinn criter.	3.881055
F-statistic	68.01299	Durbin-Watson stat	0.929519
Prob(F-statistic)	0.000000		

2) DETERMINASI MODEL JANGKA PANJANG

R-squared	0.942274	Mean dependent var	0.889375
Adjusted R-squared	0.928419	S.D. dependent var	5.428128
S.E. of regression	1.452272	Akaike info criterion	3.774775
Sum squared resid	52.72734	Schwarz criterion	4.095405
Log likelihood	-53.39640	Hannan-Quinn criter.	3.881055
F-statistic	68.01299	Durbin-Watson stat	0.929519
Prob(F-statistic)	0.000000		

DAFTAR RIWAYAT HIDUP



Tri Sela Hayati Penulis lahir di Pulung Kencana, 05 April 1996, sebagai anak ketiga dari delapan bersaudara dari pasangan Bapak Mulyono dan Ibu Siti Jaenab..

Penulis menempuh pendidikan formal dari SDN Seroja Serang, melanjutkan ke SMPN 9 Kota Serang, melanjutkan ke SMAN 5 Kota Serang, kemudian melanjutkan ke jenjang Strata 1 (S-1) program Studi Ekonomi Syariah Di Universitas Sultan Ageng Tirtayasa, pada tahun 2022 – 2024 melanjutkan kuliah magister dengan Program Studi Ekonomi Syariah Di Universitas Islam Negeri Sultan Maulana Hasanuddin Banten.

Tri Sela Hayati dikenal dengan semangat yang tinggi dan ketekunan dalam belajar meskipun menghadapi berbagai cobaan. Motivasi yang kuat dalam mencari ilmu menjadi pendorong utama baginya untuk terus belajar dan berusaha hingga berhasil menyelesaikan tugas akhirnya berupa tesis.

Judul Tesis: "Analisis Faktor Internal dan Eksternal yang Mempengaruhi Kinerja Keuangan PT. Bank KB Bukopin Syariah pada Tahun 2015 – 2022."

Penulis berharap agar tesis ini dapat memberikan kontribusi positif dalam bidang studi yang ekonomi syariah. Dengan selesainya penulisan tesis ini, penulis mengucapkan rasa syukur yang sebesar-besarnya.