

## LAMPIRAN

### Lampiran 1. Daftar Perusahaan Perbankan Yang Terdaftar Di BEI Periode 2018-2020

Tabel 1. Daftar Perusahaan Perbankan Yang Terdaftar Di BEI Periode 2018-2020

No	Kode	Nama Perusahaan
1	AGRO	PT. Bank Raya Indonesia Tbk
2	AGRS	PT. Bank Agris Tbk
3	AMAR	PT. Bank Amar Indonesia Tbk
4	ARTO	PT. Bank Artos Indonesia Tbk
5	BABP	PT. Bank MNC International Tbk
6	BACA	PT. Bank Capital Indonesia Tbk
7	BBCA	PT. Bank Central Asia Tbk
8	BBHI	PT. Bank Harda Internasional Tbk
9	BBKP	PT. Bank Bukopin Tbk
10	BBMD	PT. Bank Mestika Dharma Tbk
11	BBNI	PT. Bank Negara Indonesia (Persero) Tbk
12	BBNP	PT. Bank Nusantara Parahyangan Tbk
13	BBRI	PT. Bank Rakyat Indonesia (Persero) Tbk
14	BBTN	PT. Bank Tabungan Negara (Persero) Tbk
15	BBYB	PT. Bank Yudha Bhakti Tbk
16	BCIC	PT. Bank Jtrust Indonesia Tbk
17	BDMN	PT. Bank Danamon Indonesia Tbk
18	BEKS	PT. Bank Pembangunan Daerah Banten Tbk
19	BGTG	PT. Bank Ganesha Tbk
20	BINA	PT. Bank Ina Perdana Tbk
21	BJBR	PT. Bank Pembangunan Daerah Jawa Barat Tbk
22	BJTM	PT. Bank Pembangunan Daerah Jawa Timur Tbk
23	BKSW	PT. Bank QNB Indonesia Tbk
24	BMAS	PT. Bank Maspion Indonesia Tbk
25	BMR	PT. Bank Mandiri (Persero) Tbk
26	BNBA	PT. Bank Bumi Artha Tbk
27	BNGA	PT. Bank CIMB Niaga Tbk
28	BNII	PT. Bank Maybank Indonesia Tbk
29	BNL	PT. Bank Permata Tbk
30	BRIS	PT. Bank BRISyariah Tbk

31	BSIM	PT. Bank Sinarmas Tbk
32	BSWD	PT. Bank of India Indonesia Tbk
33	BTPN	PT. Bank BTPN Tbk
34	BTPS	PT. Bank Tabungan Pensiunan Nasional Syariah Tbk
35	BVIC	PT. Bank Victoria Internasional Tbk
36	DNAR	PT. Bank Dinar Indonesia Tbk
37	INPC	PT. Bank Artha Graha Internasional Tbk
38	MAYA	PT. Bank Mayapada Internasional Tbk
39	MCOR	PT. Bank China Construction Bank Indonesia Tbk
40	MEGA	PT. Bank Mega Tbk
41	NAGA	PT. Bank Mitraniaga Tbk
42	NISP	PT. Bank OCBC NISP Tbk
43	NOBU	PT. Bank National Nobu Tbk
44	PNBN	PT. Bank Pan Indonesia Tbk
45	PNBS	PT. Bank Panin Dubai Syariah Tbk
46	SDRA	PT. Bank Woori Saudara Indonesia Tbk

## Lampiran 2. Sampel Perusahaan

Tabel 2. Sampel Perusahaan

No	Kode	Nama Perusahaan
1	AGRO	PT. Bank Raya Indonesia Tbk
2	BACA	PT. Bank Capital Indonesia Tbk
3	BBCA	PT. Bank Central Asia Tbk
4	BBKP	PT. Bank Bukopin Tbk
5	BBNI	PT. Bank Negara Indonesia (Persero) Tbk
6	BBNP	PT. Bank Nusantara Parahyangan Tbk
7	BBRI	PT. Bank Rakyat Indonesia (Persero) Tbk
8	BBTN	PT. Bank Tabungan Negara (Persero) Tbk
9	BBYB	PT. Bank Yudha Bhakti Tbk
10	BCIC	PT. Bank Jtrust Indonesia Tbk
11	BDMN	PT. Bank Danamon Indonesia Tbk
12	BEKS	PT. Bank Pembangunan Daerah Banten Tbk
13	BGTG	PT. Bank Ganesha Tbk
14	BINA	PT. Bank Ina Perdana Tbk
15	BJBR	PT. Bank Pembangunan Daerah Jawa Barat Tbk
16	BJTM	PT. Bank Pembangunan Daerah Jawa Timur Tbk
17	BKSW	PT. Bank QNB Indonesia Tbk

18	BMAS	PT. Bank Maspion Indonesia Tbk
19	BMR	PT. Bank Mandiri (Persero) Tbk
20	BNBA	PT. Bank Bumi Artha Tbk
21	BNGA	PT. Bank CIMB Niaga Tbk
22	BNII	PT. Bank Maybank Indonesia Tbk
23	BNL	PT. Bank Permata Tbk
24	BSIM	PT. Bank Sinarmas Tbk
25	BSWD	PT. Bank of India Indonesia Tbk
26	BTPN	PT. Bank BTPN Tbk
27	BVIC	PT. Bank Victoria Internasional Tbk
28	DNAR	PT. Bank Dinar Indonesia Tbk
29	INPC	PT. Bank Artha Graha Internasional Tbk
30	MAYA	PT. Bank Mayapada Internasional Tbk
31	NOBU	PT. Bank National Nobu Tbk
32	PNBN	PT. Bank Pan Indonesia Tbk
33	PNBS	PT. Bank Panin Dubai Syariah Tbk
34	SDRA	PT. Bank Woori Saudara Indonesia Tbk

### Lampiran 3. Hasil Data Penelitian

Perusahaan	Tahun	NP	GCG	IC	IOS	GCG_IOS	IC_IOS
1	2018	0.8424 7	2.00	2.34291	1.3705 0	7.028742	3.21096 7
1	2019	0.9905 5	2.00	1.81267	0.9429 4	5.438022	1.70924
1	2020	0.9905 5	2.00	2.03940	1.7254 3	6.118206	3.51883 7
2	2018	0.9878 5	2.00	1.90817	0.9626 8	7.63268	1.83696 2
2	2019	1.0307 7	3.00	1.67687	1.3705 0	5.030625	2.29815 9
2	2020	1.0503 6	4.00	2.08644	1.6208 6	6.259313	3.38183 3
3	2018	0.8424 7	1.00	4.14814	1.1741 2	12.44441	0.72228

3	2019	0.8331 0	2.00	4.29020	1.1466 8	12.8706	0.62928 9
3	2020	0.8610 8	1.00	4.26440	1.2198 8	12.7932	0.93764 9
4	2018	0.9432 8	2.00	3.24046	0.3687 6	3.240463	1.19496 6
4	2019	0.9372 1	2.00	1.74563	0.2930 8	3.491259	0.51161 1
4	2020	0.8944 4	3.00	3.63381	1.6208 6	10.90144	5.88992
5	2018	1.0331 1	2.00	3.31012	1.4868 4	6.620242	4.92162 1
5	2019	0.9873 2	2.00	3.67682	1.1711 0	11.03047	4.30592 3
5	2020	0.9664 0	2.00	1.85422	0.0202 3	5.562647	1.89172 4
6	2018	0.9207 9	3.00	3.63381	0.6805 5	10.90144	2.47298 8
6	2019	0.9233 6	4.00	3.06786	0.6733 1	12.20357	2.73894 2
6	2020	0.8944 4	3.00	3.63381	0.6077 3	10.90144	2.20836
7	2018	0.8944 4	2.00	3.13134	1.6208 6	9.394008	5.07547 1
7	2019	0.9485 9	3.00	3.55422	1.6208 6	10.66267	5.76091 6
7	2020	0.9485 9	3.00	2.51972	1.6208 6	7.55916	4.08412 4
8	2018	0.9485 9	2.00	2.69637	1.1282 8	5.392731	3.04224 4
8	2019					7.505184	1.41379

		0.9362 5	4.00	1.50104	0.9418 8		4
8	2020	0.9403 0	2.00	2.49831 5	0.9139 4	7.494944	2.28331 7
9	2018	0.9485 9	3.00	2.62336	2.4352 2	7.870085	6.38845 7
9	2019	0.8944 4	2.00	1.47498	1.8317 6	4.424936	2.70180 4
9	2020	0.8944 4	3.00	1.64677	1.7538 2	4.940309	2.88813 5
10	2018	0.9485 9	2.00	1.00652	2.0645 6	3.01956	2.07802 1
10	2019	0.8424 7	3.00	2.57284	2.6917 1	7.718523	6.92534 4
10	2020	0.8610 8	4.00	1.12949	1.7254 3	3.388476	1.94885 5
11	2018	0.8424 7	3.00	2.50157	1.7254 3	7.504713	4.31627 6
11	2019	0.9648 0	2.00	2.45511	0.8500 2	7.365334	2.08690 2
11	2020	0.9387 7	2.00	1.63701	0.7177 3	4.911043	1.17493 1
12	2018	0.9387 7	4.00	3.63381	1.7254 3	10.90144	6.26987 8
12	2019	0.8610 8	1.00	3.63381	1.7254 3	3.633814	6.26987 8
12	2020	0.9119 1	2.00	0.10934	0.6547 0	0.218676	0.07158 4
13	2018	0.9533 4	2.00	1.24634	0.8136 7	3.739011	1.01410 8
13	2019	0.9116	2.00	1.37217	0.6273	2.744337	0.86086

		8			7		
13	2020	0.9418 2	2.00	1.20380	0.7259 6	3.611411	0.87390 8
14	2018	0.8610 8	2.00	1.17980	2.0645 6	3.539402	2.43576 9
14	2019	0.9418 2	4.00	1.40621	2.0645 6	5.624851	2.90321
14	2020	0.9387 7	2.00	2.26958	2.7291 4	2.269577	6.19398 6
15	2018	1.0334 0	2.00	2.62578	1.7872 4	5.251558	4.69288 5
15	2019	0.9517 8	2.00	2.56303	0.9681 4	12.81516	2.48137 6
15	2020	0.9786 6	3.00	2.52200	1.2702 3	2.521996	3.20351 4
16	2018	1.0297 2	3.00	2.73488	1.2199 0	10.93952	3.33628 1
16	2019	1.0104 1	2.00	2.58757	1.0886 1	2.587568	2.81684 2
16	2020	1.0033 6	3.00	2.94880	1.0280 5	8.846387	3.03151 8
17	2018	0.9418 2	4.00	1.23314	0.7881 5	4.932567	0.9719
17	2019	0.9544 9	1.00	1.18759	0.7765 8	2.37517	0.92225 4
17	2020	0.8924 6	3.00	4.12884	0.5215 0	12.38654	2.15318
18	2018	1.0649 0	2.00	2.17126	1.3618 2	4.342516	2.95686 5
18	2019	1.0478 0	4.00	2.04506	1.2944 2	8.180243	2.64717 7

18	2020	1.0619 6	2.00	2.00855	1.4877 7	2.008551	2.98826 5
19	2018	1.0697 6	1.00	3.32453	1.8607 6	3.324527	6.18614 6
19	2019	1.0498 2	3.00	4.99850	1.7134 3	3.998504	6.85116 8
19	2020	1.0119 6	2.00	0.92875	1.5230 8	8.786256	4.46072
20	2018	0.8822 9	4.00	2.92789	0.4253 3	14.63943	1.24530 7
20	2019	0.9017 4	4.00	1.79806	0.5094 1	8.990277	0.91594 1
20	2020	0.9167 0	2.00	1.62822	0.5785 0	1.628223	0.94192 7
21	2018	0.9378 3	2.00	2.42698	0.5809 8	2.426978	1.41001 9
21	2019	0.9306 2	2.00	2.64394	0.5601 7	5.287871	1.48104 8
21	2020	0.9428 8	2.00	2.38960	0.6091 1	11.948	1.45553 7
22	2018	0.9471 1	2.00	2.82656	0.6257 4	14.1328	1.76870 1
22	2019	0.9350 3	4.00	2.47572	0.5883 6	9.902874	1.45661 3
22	2020	0.9827 6	3.00	2.17750	0.8902 7	6.532512	1.93857 1
23	2018	0.9668 7	2.00	1.82677	0.7743 9	3.653532	1.41462 5
23	2019	1.0708 4	3.00	2.19176	1.4757 9	4.383515	3.23457 2
23	2020					7.389586	4.63827

		0.9387 7	2.00	1.84740	2.5107 1		5
24	2018	1.0404 6	2.00	1.34182	1.7420 2	1.341822	2.33748 4
24	2019	0.9702 3	2.00	1.71266	1.4956 5	1.712662	2.56154 2
24	2020	0.9252 3	3.00	1.77458	1.4394 1	8.872894	2.55434 2
25	2018	0.8610 8	2.00	1.41738	2.1503 5	1.417379	3.04786 7
25	2019	0.8610 8	1.00	2.11400	2.0928 7	2.113996	4.42431 4
25	2020	0.8610 8	3.00	4.15165	2.2978 8	15.75825	7.24211 9
26	2018	0.8908 2	2.00	4.63236	0.7357 4	7.897086	1.93674 5
26	2019	0.9309 7	2.00	0.56408	0.8415 1	12.82042	2.15770 8
26	2020	0.9151 3	4.00	1.17837	0.7688 0	10.89184	1.67472 4
27	2018	0.9099 8	3.00	0.57906	0.5871 3	2.895283	0.33998 1
27	2019	0.8712 2	4.00	1.81872	0.2517 9	7.274875	0.45793 8
27	2020	0.8854 7	3.00	4.63381	0.3859 2	10.90144	1.40236 8
28	2018	0.7980 8	2.00	4.45258	0.4242 9	2.905154	0.61631 5
28	2019	1.0067 6	4.00	1.79283	1.0170 9	3.171304	0.80637 2
28	2020	0.9168	2.00	1.25488	0.7931	6.274403	0.99535 6



		8			9		
29	2018	0.8610 0	3.00	1.45642	0.2113 7	4.369262	0.30784 1
29	2019	0.8600 7	1.00	1.76677	0.2124 2	0.766767	0.16287 3
29	2020	0.9191 0	3.00	1.51963	0.3062 0	4.558875	0.46531 3
30	2018	0.8610 8	2.00	2.09403	1.7254 3	8.376116	3.61309 2
30	2019	0.9418 2	2.00	2.09270	1.7254 3	8.370806	3.61080 2
30	2020	0.8610 8	4.00	1.57848	1.7254 3	6.313912	2.72354 7
31	2018	0.9387 7	2.00	1.36891	3.1879 2	6.844555	4.36397 7
31	2019	0.9485 9	3.00	1.56503	2.7426 0	4.695086	4.29224 8
31	2020	0.8944 4	2.00	1.67118	2.4118 9	3.342358	4.03069 4
32	2018	0.9364 6	2.00	4.65870	0.6768 7	7.317409	2.47645 4
32	2019	0.9418 6	4.00	1.60158	0.7235 8	14.4063	2.60601 7
32	2020	0.9000 0	2.00	4.25097	0.5405 2	8.501938	2.29774 1
33	2018	0.8065 5	3.00	3.65870	0.0162 6	10.97611	0.05950 4
33	2019	0.7952 8	2.00	3.60158	0.0266 9	18.00788	0.09611 2
33	2020	0.7971 3	2.00	4.25097	0.0678 8	4.250969	0.28854 9

34	2018	0.9699 4	3.00	1.90503	0.8640 0	15.62011	3.37393 8
34	2019	0.9601 1	2.00	1.79403	0.7875 6	15.1761	2.98801
34	2020	0.9369 0	2.00	1.86433	0.6697 7	7.728653	2.58821 4

#### Lampiran 4. Hasil Statistik Deskriptif

Variable	Obs	Mean	Std. Dev.	Min	Max
gcg	102	2.5	.8413803	1	4
ic	102	2.378978	1.06356	.10934	4.9985
np	102	.9330649	.0637501	.79528	1.07084
ios	102	1.173462	.6888048	.01626	3.18792

#### Lampiran 5. Hasil *Common Effect Model*

. regress np gcg ic

Source	SS	df	MS			
Model	.016973138	2	.008486569	Number of obs =	102	
Residual	.393499	99	.003974737	F( 2, 99) =	2.14	
Total	.410472139	101	.004064081	Prob > F =	0.1236	
				R-squared =	0.0414	
				Adj R-squared =	0.0220	
				Root MSE =	.06305	

  

np	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
gcg	.0024966	.0074874	0.33	0.740	-.0123599	.0173532
ic	-.0118482	.0059232	-2.00	0.048	-.0236012	-.0000952
_cons	.9550098	.0252232	37.86	0.000	.9049616	1.005058

## Lampiran 6. Hasil *Fixed Effect Model*

```
. xtreg np gcg ic, fe

Fixed-effects (within) regression              Number of obs   =       102
Group variable: perusahaan                   Number of groups =        34

R-sq:  within = 0.0550                      Obs per group:  min =         3
        between = 0.0385                      avg =         3.0
        overall = 0.0402                      max =         3

corr(u_i, Xb) = 0.0513                      F(2,66)         =        1.92
                                                Prob > F        =        0.1546
```

np	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
gcg	.0039091	.0054213	0.72	0.473	-.0069149	.0147331
ic	-.0086127	.0048011	-1.79	0.077	-.0181983	.0009729
_cons	.9437817	.0184649	51.11	0.000	.9069152	.9806481
sigma_u	.05437855					
sigma_e	.03931541					
rho	.65671888	(fraction of variance due to u_i)				

F test that all u\_i=0: F(33, 66) = 5.71 Prob > F = 0.0000



## Lampiran 7. Hasil *Random Effect Model*

```
. xtreg np gcg ic, re sa

Random-effects GLS regression              Number of obs   =       102
Group variable: perusahaan                   Number of groups =        34

R-sq:  within = 0.0549                      Obs per group:  min =         3
        between = 0.0394                      avg =         3.0
        overall = 0.0407                      max =         3

corr(u_i, X) = 0 (assumed)                  Wald chi2(2)    =        5.01
                                                Prob > chi2    =        0.0819
```

np	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
gcg	.0036421	.0052261	0.70	0.486	-.006601	.0138851
ic	-.0094154	.0045086	-2.09	0.037	-.0182522	-.0005787
_cons	.9463588	.0197415	47.94	0.000	.9076662	.9850514
sigma_u	.05093846					
sigma_e	.03931541					
rho	.6266807	(fraction of variance due to u_i)				

## Lampiran 8. Hasil Uji Chow

```
. xtreg np gcg ic, fe
```

```
Fixed-effects (within) regression           Number of obs   =       102
Group variable: perusahaan                 Number of groups =        34

R-sq:  within = 0.0550                     Obs per group:  min =         3
        between = 0.0385                    avg =           3.0
        overall = 0.0402                    max =           3

                                           F(2, 66)       =       1.92
corr(u_i, Xb) = 0.0513                     Prob > F       =       0.1546
```

np	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
gcg	.0039091	.0054213	0.72	0.473	-.0069149	.0147331
ic	-.0086127	.0048011	-1.79	0.077	-.0181983	.0009729
_cons	.9437817	.0184649	51.11	0.000	.9069152	.9806481
sigma_u	.05437855					
sigma_e	.03931541					
rho	.65671888	(fraction of variance due to u_i)				

```
F test that all u_i=0:   F(33, 66) =      5.71           Prob > F = 0.0000
```

## Lampiran 9. Hasil Uji Hausman

```
. hausman FEM REM
```

	Coefficients			
	(b) FEM	(B) REM	(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
gcg	.0039091	.0036421	.000267	.0014415
ic	-.0086127	-.0094154	.0008027	.00165

b = consistent under Ho and Ha; obtained from xtreg  
 B = inconsistent under Ha, efficient under Ho; obtained from xtreg

Test: Ho: difference in coefficients not systematic

```
chi2(2) = (b-B)' [(V_b-V_B)^(-1)] (b-B)
          =      0.29
Prob>chi2 =      0.8658
```

## Lampiran 10. Hasil Uji *Breusch and PLM*

```
. xttest0

Breusch and Pagan Lagrangian multiplier test for random effects

np[perusahaan,t] = Xb + u[perusahaan] + e[perusahaan,t]

Estimated results:

```

	Var	sd = sqrt(Var)
np	.0040641	.0637501
e	.0015457	.0393154
u	.0025947	.0509385

```

Test:   Var(u) = 0
        chibar2(01) =   37.72
        Prob > chibar2 =   0.0000

```

## Lampiran 11. Hasil Uji Normalitas

Skewness/Kurtosis tests for Normality

Variable	Obs	Pr(Skewness)	Pr(Kurtosis)	joint	
				adj chi2(2)	Prob>chi2
np	102	0.5543	0.7600	0.45	0.7991
gcg	102	0.0570	0.1614	5.43	0.0661
ic	102	0.0173	0.4381	5.97	0.0506

## Lampiran 12. Hasil Uji Multikolinearitas

Variable	VIF	1/VIF
gcg	1.01	0.991618
ic	1.01	0.991618
Mean VIF	1.01	

### Lampiran 13. Hasil Uji Koefisien Determinasi (R2)

```

Number of obs =      102
F( 5,      96) =      5.15
Prob > F      = 0.0003
R-squared     = 0.2116
Adj R-squared = 0.1706
Root MSE     = .05806
  
```

### Lampiran 14. Hasil Analisis Regresi Data Panel

```
. xtreg np gcg ic, re sa
```

```

Random-effects GLS regression           Number of obs   =      102
Group variable: perusahaan             Number of groups =      34

R-sq:  within = 0.0549                 Obs per group:  min =      3
        between = 0.0394                avg =      3.0
        overall = 0.0407                max =      3

Wald chi2(2) =      5.01
corr(u_i, X) = 0 (assumed)             Prob > chi2     = 0.0819
  
```

np	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
gcg	.0036421	.0052261	0.70	0.486	-.006601	.0138851
ic	-.0094154	.0045086	-2.09	0.037	-.0182522	-.0005787
_cons	.9463588	.0197415	47.94	0.000	.9076662	.9850514
sigma_u	.05093846					
sigma_e	.03931541					
rho	.6266807	(fraction of variance due to u_i)				

**Lampiran 15. Hasil Analisis Regresi Data Panel dengan Variabel Moderasi**

Source	SS	df	MS			
Model	.086862936	5	.017372587	Number of obs =	102	
Residual	.323609203	96	.003370929	F( 5, 96) =	5.15	
Total	.410472139	101	.004064081	Prob > F =	0.0003	
				R-squared =	0.2116	
				Adj R-squared =	0.1706	
				Root MSE =	.05806	

  

np	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
gcg	.0040099	.0073033	0.55	0.584	-.0104871	.0185068
ic	-.019112	.0068136	-2.80	0.006	-.0326368	-.0055871
ios	-.039733	.0153212	-2.59	0.011	-.0701453	-.0093207
gcg_ios	-.0034374	.0017119	-2.01	0.047	-.0068355	-.0000394
ic_ios	.0245491	.0060838	4.04	0.000	.0124728	.0366254
_cons	.9747732	.0279658	34.86	0.000	.9192614	1.030285

