Appendix 1: Multicollinearity test



Appendix 2: Heteroscedasticity test



Appendix 3: Autocorrelation tests



Appendix 4: Individual effects (First Model)

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **Bank** | **Effect** | **Constant** |
| **1.** | BCA Syariah | 0.030845 | 0.03084 |
| **2.** | Jabar Banten Syariah | 0.011155 | 0.04200 |
| **3.** | BNI Syariah | 0.012600 | 0.04344 |
| **4.** | BRI Syariah | 0.014323 | 0.04516 |
| **5.** | Syariah Bukopin | 0.003033 | 0.03387 |
| **6.** | Syariah Mandiri | 0.000365 | 0.03121 |
| **7.** | Maybank Syariah | 0.034741 | 0.06558 |
| **8.** | Syariah Mega Indonesia | -0.003657 | 0.02718 |
| **9.** | Muamalat Indonesia | 0.018987 | 0.04983 |
| **10.** | Panin Syariah | 0.008026 | 0.03887 |
| **11.** | Victoria Syariah | 0.001452 | 0.03229 |

Appendix 5: Individual effects (Second Model)

|  |  |  |  |
| --- | --- | --- | --- |
| No. | Bank | Effect | Constant |
| **1.** | BCA Syariah | 0.015670 | 0.01567 |
| **2.** | Jabar Banten Syariah | 0.0334161 | 0.04909 |
| **3.** | BNI Syariah | 0.0253737 | 0.04104 |
| 4. | BRI Syariah | 0.0409034 | 0.05657 |
| **5.** | Syariah Bukopin | -0.0101183 | 0.00555 |
| **6.** | Syariah Mandiri | -0.0245245 | -0.00885 |
| **7.** | Maybank Syariah | 0.0427426 | 0.05841 |
| **8.** | Syariah Mega Indonesia | -0.0422714 | -0.02660 |
| **9.** | Muamalat Indonesia | 0.0588039 | 0.07447 |
| **10.** | Panin Syariah | 0.021904 | 0.03757 |
| **11.** | Victoria Syariah | -0.010597 | 0.00507 |