Lampiran: Hasil Olah Data (Eviews) Konservatisme Akuntansi Bank-Bank Umum Konvensional di Indonesia

1. Tanpa variabel kontrol

Dependent Variable: Y
Method: Panel Least Squares
Date: 10/18/22 Time: 21:04
Sample: 2018Q1 2021Q4
Periods included: 16
Cross-sections included: 80
Total panel (unbalanced) observations: 1270

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.038590	0.000937	41.16927	0.0000
X1	0.190555	0.074047	2.573431	0.0102
X2	0.292184	0.072280	4.042420	0.0001
X3	-0.027171	0.020245	-1.342055	0.1798
X4	-0.000498	0.000231	-2.154927	0.0314
X5	-0.000906	0.000227	-3.991642	0.0001

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.423968	Mean dependent var	0.039024
Adjusted R-squared	0.383135	S.D. dependent var	0.042213
S.E. of regression	0.033154	Akaike info criterion	-3.910721
Sum squared resid	1.302540	Schwarz criterion	-3.566252
Log likelihood	2568.308	Hannan-Quinn criter.	-3.781325
F-statistic	10.38305	Durbin-Watson stat	1.389790
Prob(F-statistic)	0.000000		

Note: Y=LLP; X1=NPL_{t-1}; X2=NPL_{t}; X3=NPL_{t+1}; X4=Wo_{t}; X5=Wo_{t+1}

2. Dengan variabel kontrol CRED

Dependent Variable: Y
Method: Panel Least Squares
Date: 10/18/22 Time: 21:09
Sample: 2018Q1 2021Q4
Periods included: 16
Cross-sections included: 80
Total panel (unbalanced) observations: 1270

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.037237	0.000768	48.51519	0.0000
X1	0.196459	0.060473	3.248726	0.0012
X2	0.342940	0.059066	5.806081	0.0000
X3	-0.052884	0.016568	-3.192018	0.0014
X4	-0.000531	0.000189	-2.815705	0.0049
X5	-0.001063	0.000185	-5.731333	0.0000
X6	0.034871	0.001432	24.34604	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.616136	Mean dependent var	0.039024
Adjusted R-squared	0.588578	S.D. dependent var	0.042213
S.E. of regression	0.027076	Akaike info criterion	-4.315022
Sum squared resid	0.868003	Schwarz criterion	-3.966500
Log likelihood	2826.039	Hannan-Quinn criter.	-4.184104
F-statistic	22.35797	Durbin-Watson stat	0.997968
Prob(F-statistic)	0.000000		

Note: Y=LLP; X1=NPL_{t-1}; X2=NPL_{t}; X3=NPL_{t+1}; X4=Wo_{t}; X5=Wo_{t+1}; X6= CRED

3. Dengan variabel kontrol SIZE

Dependent Variable: Y
Method: Panel Least Squares
Date: 10/18/22 Time: 21:16
Sample: 2018Q1 2021Q4
Periods included: 16
Cross-sections included: 80
Total panel (unbalanced) observations: 1270

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.030048	0.001226	24.51719	0.0000
X1	0.234154	0.071122	3.292302	0.0010
X2	0.331826	0.069408	4.780818	0.0000
X3	-0.028919	0.019412	-1.489802	0.1365
X4	-0.000435	0.000222	-1.960556	0.0502
X5	-0.000881	0.000218	-4.050250	0.0001
X7	3.79E-06	3.70E-07	10.25136	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.470928	Mean dependent var	0.039024
Adjusted R-squared	0.432945	S.D. dependent var	0.042213
S.E. of regression	0.031787	Akaike info criterion	-3.994184
Sum squared resid	1.196353	Schwarz criterion	-3.645663
Log likelihood	2622.307	Hannan-Quinn criter.	-3.863266
F-statistic	12.39857	Durbin-Watson stat	1.327852
Prob(F-statistic)	0.000000		

Note: Y=LLP; X1=NPL_{t-1}; X2=NPL_{t}; X3=NPL_{t+1}; X4=Wo_{t}; X5=Wo_{t+1}; X7= SIZE

4. Dengan variabel kontrol CRED & SIZE

Dependent Variable: Y
Method: Panel Least Squares
Date: 10/18/22 Time: 21:20
Sample: 2018Q1 2021Q4
Periods included: 16
Cross-sections included: 80
Total panel (unbalanced) observations: 1270

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.033179	0.001040	31.90393	0.0000
X1	0.217234	0.059797	3.632859	0.0003
X2	0.358865	0.058364	6.148743	0.0000
X3	-0.052054	0.016353	-3.183200	0.0015
X4	-0.000498	0.000186	-2.674568	0.0076
X5	-0.001040	0.000183	-5.684541	0.0000
X6	0.032593	0.001469	22.18569	0.0000
X7	1.84E-06	3.23E-07	5.694731	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.626378	Mean dependent var	0.039024
Adjusted R-squared	0.599217	S.D. dependent var	0.042213
S.E. of regression	0.026724	Akaike info criterion	-4.340491
Sum squared resid	0.844843	Schwarz criterion	-3.987917
Log likelihood	2843.212	Hannan-Quinn criter.	-4.208051
F-statistic	23.06169	Durbin-Watson stat	1.021184
Prob(F-statistic)	0.000000		

Note: Y=LLP; X1=NPL_{t-1}; X2=NPL_{t}; X3=NPL_{t+1}; X4=Wo_{t}; X5=Wo_{t+1}; X6= CRED; X7= SIZE