

## DAFTAR LAMPIRAN

Lampiran 1	Daftar Bank Yang Memenuhi Kriteria Sampel
Lampiran 2	Data Penelitian
Lampiran 3	Chow Test
Lampiran 4	Hausman Test
Lampiran 5	Lagrange Multiplier Test
Lampiran 6	Random Effect Model
Lampiran 7	Fixed Effect Model
Lampiran 8	Common Effect Model



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