Panel data regression estimation results:

Model Selection
Chow test results

F test for individual effects

data: REGMODEL
F = 14.182, df1 = 9, df2 = 35, p-value = 2.794e-09
alternative hypothesis: significant effects

Hausman test results

Hausman Test

data: REGMODEL
chisq = 2.1354, df = 5, p-value = 0.8301
alternative hypothesis: one model is inconsistent

Lagrange Multiplier test results

Lagrange Multiplier Test - (Breusch-Pagan)

data: REGMODEL
chisq = 41.435, df = 1, p-value = 1.218e-10
alternative hypothesis: significant effects

Estimasi Model REM

Balanced Panel: n = 10, T = 5, N = 50
Effects:

	var	std.dev	share
idiosyncratic	1.955	1.398	0.199
individual	7.884	2.808	0.801

theta: 0.7826
Residuals:

Min.	1st Qu.	Median	3rd Qu.	Max.
-3.379543	-0.568662	0.061084	0.801813	2.785225

Coefficients:

	Estimate	Std. Error	z-value	Pr(>|z|)	
(Intercept)	47.38677	6.81758	6.9507	3.636e-12	***
ROA	1.08240	0.13113	8.2545	< 2.2e-16	***
FDR	-3.96709	1.32004	-3.0053	0.0026534	**
CAR	-2.49909	0.67607	-3.6965	0.0002186	***

NPF	-0.34678	0.23433	-1.4799	0.1389009
MSI	-1.01640	0.58010	-1.7521	0.0797516 .

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Total Sum of Squares: 443.61
Residual Sum of Squares: 83.716
R-Squared: 0.81129
Adj. R-Squared: 0.78984
Chisq: 189.157 on 5 DF, p-value: < 2.22e-16

Classical Assumption Test

Normality Test

Shapiro-Wilk normality test
data: resiRE
W = 0.965, p-value = 0.144

Multicollinearity Test

Check for Multicollinearity
Low Correlation

Term	VIF	VIF 95% CI	Increased SE	Tolerance	Tolerance 95% CI
ROA	1.89	[1.43, 2.84]	1.38	0.53	[0.35, 0.70]
FDR	1.22	[1.05, 2.00]	1.10	0.82	[0.50, 0.96]
CAR	1.18	[1.03, 2.04]	1.08	0.85	[0.49, 0.97]
NPF	1.22	[1.05, 2.00]	1.11	0.82	[0.50, 0.95]
MSI	1.76	[1.35, 2.64]	1.33	0.57	[0.38, 0.74]