



Penetapan Dosen Pembimbing Skripsi

Semester GASAL Tahun Akademik 2017/2018

Nomor : 0902/BAAK/IX/2017

Setelah memperhatikan Surat Ketua Program Studi tentang usulan dosen pembimbing skripsi dengan ini Ketua STIE Malangkeçwara Malang menetapkan :

Nama : Ir. DWINITA ARYANI, MM, Ph.D.
Sebagai : Dosen Pembimbing 1
Nama : --
Sebagai : Dosen Pembimbing 2

Untuk mahasiswa berikut

Nama : ENDYS KARTIKASARI
Nomor Pokok : K.2014.1.32667
Skripsi yang diajukan
Bidang Kajian : LEMBAGA KEUANGAN
Pokok Bahasan : BANK
Tempat/Obyek : -
Judul Skripsi : -

Demikian surat penetapan ini dikeluarkan untuk dilaksanakan dengan sebaiknya.
Penetapan ini berlaku sejak dikeluarkan.

Dikeluarkan di : Malang
Pada Tanggal : 09/10/2017

Ketua Program Studi Manajemen,



Dra. LINDANANTY, MM.
NIK-P.3M : 202.710.194



STIE Malangkuçwara

(Accounting Business Management)

Jl. Terusan Candi Kalasan - Malang Telp. 0341-491813

KARTU BIMBINGAN SKRIPSI BAB.I s.d BAB. III

BLN/TGL	BAB	PERMASALAHAN	PARAF
Bulan : Oktober			
10/10/17		Konsultasi Judul	
21/10/17		" Judul - Variabel	
30/10/17		" Judul + Variabel	
Bulan : NOV			
23/11/17	T-III	Perbaiki 1tr blg, Metodologi, Simpulan Sampre	
Bulan : Januari			
24/01/18		Mengumpulkan Bab I - III	
26/01/18		Revisi Bab I - III	
Bulan : Maret			
9/03/18		Teknik Analisis Data Bab III	
27/3/18		Analisis kuantitatif, Statistik & regresi	
Bulan :			

Dosen Pembimbing 1

Dosen Pembimbing 2

Ir. Dwinita Aryani, MM, Ph.D.

Catatan:

Bobot Penilaian skripsi oleh pembimbing sebesar 50% dengan kriteria penilaian:

6. Ide/inovasi penelitian
7. Pemahaman konsep/teori
8. Pemahaman Metodologi
9. Kemampuan Analisis

"PENGARUH ALAT PEMBAYARAN NON TUNAI TERHADAP JUMLAH UANG BEREDAR
DI INDONESIA (PERIODE 2012-2017)"

Author: Endys Kartikasari NPK: K.2014.1.32667



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Nama : Ir. DWINITA ARYANI, MM, Ph.D.

Sebagai : Dosen Pembimbing 1

Nama : - - -

Sebagai : Dosen Pembimbing 2

Untuk mahasiswa berikut

Nama : ENDYS KARTIKASARI

Nomor Pokok : K.2014.1.32667

Skripsi yang diajukan

Bidang Kajian : LEMBAGA KEUANGAN

Pokok Bahasan : BANK

Tenipat/Obyek : POJOK GALERI INVESTASI BEI STIE
MALANGKUÇEWARA

Judul Skripsi : PENGARUH ALAT PEMBAYARAN NON TUNAI
TERHADAP JUMLAH UANG BEREDAR DI INDONESIA
(PERIODE 2012-2017)

Demikian surat penetapan ini dikeluarkan untuk dilaksanakan dengan sebaiknya.
Penetapan ini berlaku sejak dikeluarkan.

Dikeluarkan di : Malang

Pada Tanggal : 02/05/2018

Ketua Program Studi Manajemen,



Dra. LINDANANTY, MM.

NIK-P.3M : 202.710.194



STIE Malangkuççwara

(Accounting Business Management)

Jl. Terusan Candi Kalasan - Malang Telp. 0341-491813

KARTU BIMBINGAN SKRIPSI BAB IV s.d. BAB V

BLN/TGL	BAB	PERMASALAHAN	PARAF
Bulan :			
Kamis 17/05/18		Konsultasi Bab IV = Bagaimana menggunakan Evidensi uji Statistik	✓
7/7/18		- Perbaiki definisi Vol + Normal transfer - Analisis & kait & teori + Penelitian terdahulu	✓
Bulan :			
05/9/18		- Analisis hasil & alasannya mengapa ini terjadi & kait & teori & penelitian terdahulu & perbaikan	✓
13/7/18		- Simpulan & perbaikan	✓
Bulan :			
20/7/18		- Seminar teori & perbaikan saran 2 yg ada	✓
		- pelajari hal penelitiannya lebih dalam	
22/7/18		- Siapkan & buat ujian skripsi	
Bulan :			
22/7/18		Ace IV + V	✓
Bulan :			

Dosen Pembimbing 1

Dosen Pembimbing 2

Dwinita

Ir. Dwinita Aryani, M.M. Ph.D.

Catatan:

Bobot Penilaian skripsi oleh pembimbing sebesar 50% dengan kriteria penilaian:

6. Ide/inovasi penelitian
7. Pemahaman konsep/teori
8. Pemahaman Metodologi
9. Kemampuan Analisis
10. Rutinitas Pembimbingan

"PENGARUH ALAT PEMBAYARAN NON TUNAI TERHADAP JUMLAH UANG BEREDAR
DI INDONESIA (PERIODE 2012-2017)"

Author: Endys Kartikasari NPK: K.2014.1.32667

MCE

LAMPIRAN

Data Penelitian

Thn	Bln	Kartu Kredit	Kartu Debet	E-Money	BI-RTGS	SKNBI	JUB (M2)
2012	1	14,474,565	3,878,896	14,545,837	1,384,169	7,934,083	2,857,126.930
	2	14,581,468	3,939,119	15,204,551	1,375,368	7,917,477	2,852,004.940
	3	14,746,354	4,026,472	15,638,950	1,402,863	8,509,416	2,914,194.470
	4	14,896,858	4,084,660	15,980,628	1,361,975	8,719,914	2,929,610.370
	5	15,065,898	4,169,055	16,233,740	1,477,493	9,056,866	2,994,474.390
	6	15,285,814	4,240,156	16,960,775	1,461,734	9,093,312	3,052,786.100
	7	15,310,554	4,320,480	17,927,915	1,536,581	9,637,891	3,057,335.750
	8	15,428,027	4,373,098	18,908,615	1,392,009	8,794,513	3,091,568.490
	9	15,590,119	4,465,438	19,561,502	1,387,084	8,241,212	3,128,179.270
	10	15,755,664	4,524,474	20,464,568	1,610,295	9,632,170	3,164,443.150
	11	14,617,430	4,585,935	21,205,926	1,548,898	9,020,276	3,207,908.290
	12	14,817,168	4,533,187	21,869,946	1,559,900	9,540,838	3,307,507.550
2013	1	14,591,371	5,227,987	22,418,799	1,485,317	8,432,659	3,268,789.150
	2	14,616,755	5,323,920	23,058,594	1,372,613	7,768,430	3,280,420.250
	3	14,601,113	5,394,210	24,069,229	1,392,068	7,859,164	3,322,528.960
	4	14,644,937	5,452,267	24,921,761	1,575,045	8,984,454	3,360,928.070
	5	14,666,101	5,608,498	25,651,434	1,587,922	7,798,818	3,426,304.920
	6	14,702,331	5,710,499	26,283,201	1,335,987	7,765,599	3,413,378.660
	7	14,760,376	5,756,863	27,113,304	1,617,937	9,165,106	3,506,573.600
	8	14,749,024	5,842,421	27,125,391	1,193,383	7,441,003	3,502,419.800
	9	14,798,425	5,922,575	27,998,312	1,452,186	8,604,511	3,584,080.540
	10	14,888,694	6,092,469	28,483,099	1,513,406	9,046,902	3,576,869.350
	11	15,007,492	6,178,648	28,756,751	1,452,793	8,690,959	3,615,972.960
	12	15,091,684	6,292,164	36,225,373	1,654,823	10,013,207	3,730,197.020
2014	1	15,124,109	6,366,039	36,483,012	1,418,379	8,176,571	3,652,349.280
	2	15,150,829	6,443,526	36,816,353	1,351,609	8,287,064	3,643,059.460
	3	15,100,335	6,512,880	29,884,510	1,401,356	8,392,959	3,660,605.980
	4	15,211,565	6,591,572	30,485,077	1,499,255	8,894,575	3,730,376.450
	5	15,280,906	6,648,380	30,928,088	1,410,817	8,459,241	3,789,278.640
	6	15,428,664	6,675,080	31,598,904	1,561,185	9,185,770	3,865,890.610
	7	15,552,463	6,775,560	32,389,604	1,503,762	9,074,686	3,895,981.200
	8	15,665,796	6,877,152	33,325,231	1,409,658	8,766,067	3,895,374.360
	9	15,819,398	6,825,616	33,686,956	1,763,563	9,262,079	4,010,146.660
	10	15,902,962	7,007,848	34,271,403	1,668,902	9,264,960	4,024,488.870
	11	15,979,352	7,111,127	34,831,783	1,508,874	8,678,972	4,076,669.880
	12	16,043,347	7,189,917	35,738,233	1,402,173	10,436,980	4,173,326.500
2015	1	16,045,270	7,305,494	35,901,312	957,938	8,983,512	4,174,825.910
	2	16,065,029	7,502,839	36,596,200	854,612	8,335,394	4,218,122.760
	3	16,110,742	8,035,315	37,995,797	1,002,266	9,801,598	4,246,361.190

“PENGARUH ALAT PEMBAYARAN NON TUNAI TERHADAP JUMLAH UANG BEREDAR
DI INDONESIA (PERIODE 2012-2017)”

Author: Endys Kartikasari NPK: K.2014.1.32667

	4	16,183,622	8,105,221	38,847,376	981,261	9,365,955	4,275,711.110
	5	16,226,878	7,642,667	39,541,902	909,812	8,829,151	4,288,369.260
	6	16,621,918	7,782,758	40,301,411	1,026,720	9,673,863	4,358,801.510
	7	16,655,162	7,837,351	41,154,921	937,214	9,470,213	4,373,208.100
	8	16,709,600	7,836,605	41,917,154	971,421	8,989,331	4,404,085.030
	9	16,741,789	7,870,635	42,714,621	1,030,412	9,395,616	4,508,603.170
	10	16,750,971	7,232,498	43,496,256	1,045,313	9,623,448	4,443,078.080
	11	16,813,855	7,252,712	44,540,498	751,542	9,916,009	4,452,324.650
	12	16,863,842	7,330,388	34,314,795	576,788	11,148,790	4,546,743.030
2016	1	16,878,261	7,345,838	35,084,652	469,832	9,424,610	4,498,361.280
	2	16,942,073	7,490,479	35,876,523	468,364	9,549,233	4,521,951.200
	3	16,892,592	7,565,717	36,813,643	498,056	10,398,241	4,561,872.520
	4	16,896,126	7,680,771	37,372,532	495,027	9,955,225	4,581,877.870
	5	16,918,991	7,784,025	38,350,023	480,453	10,449,278	4,614,061.820
	6	16,970,178	7,871,649	39,575,555	548,379	8,927,812	4,737,451.230
	7	16,998,701	7,740,339	40,875,095	544,264	6,199,649	4,730,379.680
	8	17,033,436	7,824,091	43,087,252	785,650	7,870,403	4,746,026.680
	9	17,111,653	8,005,396	45,045,204	801,332	7,818,715	4,737,630.760
	10	17,229,402	8,102,178	46,587,285	796,576	10,599,056	4,778,478.890
	11	17,351,826	8,235,895	49,410,753	851,880	11,079,395	4,868,651.160
	12	17,406,327	8,361,351	51,204,580	917,635	11,590,556	5,004,976.790
2017	1	17,494,198	8,218,741	52,703,350	790,750	10,215,490	4,936,881.990
	2	17,528,716	8,308,457	53,953,303	738,303	9,779,063	4,942,919.760
	3	17,592,430	8,361,076	56,056,861	873,367	11,358,409	5,017,643.550
	4	17,661,935	8,253,939	57,768,225	744,651	9,466,950	5,033,780.290
	5	17,211,390	8,122,100	60,130,482	870,231	11,170,891	5,126,370.150
	6	16,771,865	8,177,980	63,707,377	756,299	10,140,991	5,225,165.760
	7	16,855,817	8,344,731	69,457,592	861,635	10,691,519	5,178,078.750
	8	16,899,174	8,437,053	68,841,316	927,649	11,293,988	5,219,647.630
	9	16,905,319	8,545,185	71,783,618	842,892	10,176,226	5,254,138.510
	10	16,922,296	8,594,687	75,846,689	937,082	11,501,902	5,284,320.160
	11	17,079,966	8,670,840	113,722,577	944,481	11,956,342	5,321,431.770
	12	17,244,127	8,815,007	90,003,848	947,724	11,569,184	5,419,165.050

Lampiran 1. Analisis Deskriptif

Variabel	Minimum	Maksimum	Rata-rata	Std. Deviasi
Kartu Kredit	14.474.565	17.661.935	15.979.729	1001720,943
Kartu Debet	3.878.896	8.815.007	6.742.173	1456122,038
E-Money	14.545.837	113.722.577	38.158.844	18047691,42
BI-RTGS	468.364	1.763.563	1.138.461	368518,9219
SKNBI	6.199.649	11.956.342	9.323.121	1147047,229
JUB	2.852.005	5.419.165	4.099.926	740364,3522

Lampiran 2. Pengujian Stasioneritas

Variabel Kartu Kredit

Level

Null Hypothesis: KARTU_KREDIT has a unit root

Exogenous: Constant

Lag Length: 2 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-0.887413	0.7866
Test critical values:		
1% level	-3.528515	
5% level	-2.904198	
10% level	-2.589562	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(KARTU_KREDIT)

Method: Least Squares

Date: 05/08/18 Time: 13:20

Sample (adjusted): 4 72

Included observations: 69 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
KARTU_KREDIT(-1)	-0.020535	0.023140	-0.887413	0.3781
D(KARTU_KREDIT(-1))	-0.009869	0.122699	-0.080431	0.9361
D(KARTU_KREDIT(-2))	0.117669	0.122831	0.957970	0.3416
C	0.361605	0.371312	0.973857	0.3337
R-squared	0.025049	Mean dependent var		0.036200
Adjusted R-squared	-0.019948	S.D. dependent var		0.184623
S.E. of regression	0.186456	Akaike info criterion		-0.465025
Sum squared resid	2.259769	Schwarz criterion		-0.335511
Log likelihood	20.04336	Hannan-Quinn criter.		-0.413643
F-statistic	0.556678	Durbin-Watson stat		1.993711
Prob(F-statistic)	0.645523			

“PENGARUH ALAT PEMBAYARAN NON TUNAI TERHADAP JUMLAH UANG BEREDAR
DI INDONESIA (PERIODE 2012-2017)”

Author: Endys Kartikasari NPK: K.2014.1.32667

1st Difference

Null Hypothesis: D(KARTU_KREDIT) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-8.348112	0.0000
Test critical values:		
1% level	-3.527045	
5% level	-2.903566	
10% level	-2.589227	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(KARTU_KREDIT,2)

Method: Least Squares

Date: 05/08/18 Time: 13:23

Sample (adjusted): 3 72

Included observations: 70 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(KARTU_KREDIT(-1))	-1.014688	0.121547	-8.348112	0.0000
C	0.038585	0.022599	1.707338	0.0923
R-squared	0.506140	Mean dependent var		0.000818
Adjusted R-squared	0.498878	S.D. dependent var		0.261693
S.E. of regression	0.185252	Akaike info criterion		-0.506041
Sum squared resid	2.333651	Schwarz criterion		-0.441798
Log likelihood	19.71144	Hannan-Quinn criter.		-0.480523
F-statistic	69.69098	Durbin-Watson stat		1.990221
Prob(F-statistic)	0.000000			

Variabel Kartu Debet

Level

Null Hypothesis: KARTU_DEBET has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-1.607439	0.4736
Test critical values: 1% level	-3.525618	
5% level	-2.902953	
10% level	-2.588902	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(KARTU_DEBET)

Method: Least Squares

Date: 05/08/18 Time: 13:24

Sample (adjusted): 2 72

Included observations: 71 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
KARTU_DEBET(-1)	-0.020636	0.012838	-1.607439	0.1125
C	0.208670	0.088478	2.358448	0.0212
R-squared	0.036096	Mean dependent var		0.069523
Adjusted R-squared	0.022126	S.D. dependent var		0.155928
S.E. of regression	0.154194	Akaike info criterion		-0.873451
Sum squared resid	1.640521	Schwarz criterion		-0.809713
Log likelihood	33.00750	Hannan-Quinn criter.		-0.848104
F-statistic	2.583859	Durbin-Watson stat		1.970822
Prob(F-statistic)	0.112525			

1st Difference

Null Hypothesis: D(KARTU_DEBET) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-7.997737	0.0000
Test critical values:		
1% level	-3.527045	
5% level	-2.903566	
10% level	-2.589227	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(KARTU_DEBET,2)

Method: Least Squares

Date: 05/08/18 Time: 13:25

Sample (adjusted): 3 72

Included observations: 70 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(KARTU_DEBET(-1))	-0.971051	0.121416	-7.997737	0.0000
C	0.067674	0.020648	3.277576	0.0017
R-squared	0.484707	Mean dependent var		0.001199
Adjusted R-squared	0.477129	S.D. dependent var		0.218690
S.E. of regression	0.158135	Akaike info criterion		-0.822585
Sum squared resid	1.700445	Schwarz criterion		-0.758343
Log likelihood	30.79049	Hannan-Quinn criter.		-0.797067
F-statistic	63.96380	Durbin-Watson stat		1.988941
Prob(F-statistic)	0.000000			

Variabel E-Money

Level

Null Hypothesis: E_MONEY has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	2.899926	1.0000
Test critical values:		
1% level	-3.527045	
5% level	-2.903566	
10% level	-2.589227	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(E_MONEY)

Method: Least Squares

Date: 05/08/18 Time: 13:25

Sample (adjusted): 3 72

Included observations: 70 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
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“PENGARUH ALAT PEMBAYARAN NON TUNAI TERHADAP JUMLAH UANG BEREDAR
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E_MONEY(-1)	0.132499	0.045690	2.899926	0.0050
D(E_MONEY(-1))	-0.756003	0.157618	-4.796429	0.0000
C	-2.863245	1.705463	-1.678867	0.0978
R-squared	0.255668	Mean dependent var	1.068561	
Adjusted R-squared	0.233449	S.D. dependent var	5.729405	
S.E. of regression	5.016261	Akaike info criterion	6.105158	
Sum squared resid	1685.913	Schwarz criterion	6.201523	
Log likelihood	-210.6805	Hannan-Quinn criter.	6.143435	
F-statistic	11.50677	Durbin-Watson stat	1.955197	
Prob(F-statistic)	0.000051			

1st Difference

Null Hypothesis: D(E_MONEY) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-11.30046	0.0001
Test critical values: 1% level	-3.527045	
5% level	-2.903566	
10% level	-2.589227	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(E_MONEY,2)

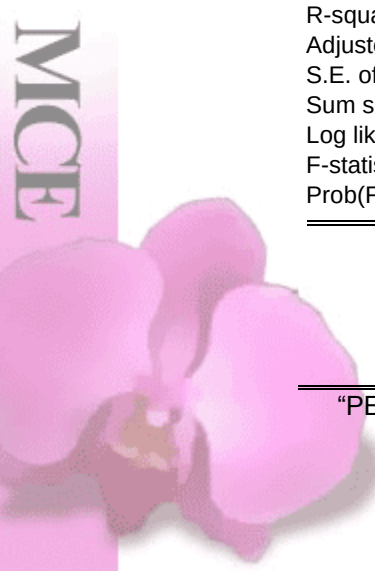
Method: Least Squares

Date: 05/08/18 Time: 13:26

Sample (adjusted): 3 72

Included observations: 70 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(E_MONEY(-1))	-1.473035	0.130352	-11.30046	0.0000
C	1.738763	0.657835	2.643159	0.0102
R-squared	0.652530	Mean dependent var	-0.348249	
Adjusted R-squared	0.647420	S.D. dependent var	8.896319	
S.E. of regression	5.282493	Akaike info criterion	6.194829	
Sum squared resid	1897.522	Schwarz criterion	6.259071	
Log likelihood	-214.8190	Hannan-Quinn criter.	6.220347	
F-statistic	127.7005	Durbin-Watson stat	1.925621	
Prob(F-statistic)	0.000000			



Variabel BI-RTGS

Level

Null Hypothesis: BI_RTGS has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-1.671674	0.4411
Test critical values:		
1% level	-3.525618	
5% level	-2.902953	
10% level	-2.588902	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(BI_RTGS)

Method: Least Squares

Date: 05/04/18 Time: 22:32

Sample (adjusted): 2 72

Included observations: 71 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
BI_RTGS(-1)	-0.076559	0.045798	-1.671674	0.0991
C	81218.31	54909.91	1.479119	0.1437
R-squared	0.038924	Mean dependent var		-6147.113
Adjusted R-squared	0.024995	S.D. dependent var		143747.2
S.E. of regression	141939.3	Akaike info criterion		26.59195
Sum squared resid	1.39E+12	Schwarz criterion		26.65569
Log likelihood	-942.0143	Hannan-Quinn criter.		26.61730
F-statistic	2.794495	Durbin-Watson stat		2.414985
Prob(F-statistic)	0.099118			

1st Difference

Null Hypothesis: D(BI_RTGS) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-10.68621	0.0001
Test critical values:		
1% level	-3.527045	
5% level	-2.903566	
10% level	-2.589227	

“PENGARUH ALAT PEMBAYARAN NON TUNAI TERHADAP JUMLAH UANG BEREDAR
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Author: Endys Kartikasari NPK: K.2014.1.32667

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(BI_RTGS,2)
Method: Least Squares
Date: 05/04/18 Time: 22:32
Sample (adjusted): 3 72
Included observations: 70 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(BI_RTGS(-1))	-1.253576	0.117308	-10.68621	0.0000
C	-7701.974	16878.23	-0.456326	0.6496
R-squared	0.626774	Mean dependent var		172.0571
Adjusted R-squared	0.621285	S.D. dependent var		229248.0
S.E. of regression	141078.8	Akaike info criterion		26.58018
Sum squared resid	1.35E+12	Schwarz criterion		26.64442
Log likelihood	-928.3063	Hannan-Quinn criter.		26.60570
F-statistic	114.1950	Durbin-Watson stat		2.016462
Prob(F-statistic)	0.000000			

Variabel SKNBI Level

Null Hypothesis: SKNBI has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-4.053569	0.0021
Test critical values:		
1% level	-3.525618	
5% level	-2.902953	
10% level	-2.588902	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(SKNBI)
Method: Least Squares
Date: 05/04/18 Time: 22:36
Sample (adjusted): 2 72
Included observations: 71 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SKNBI(-1)	-0.401796	0.099122	-4.053569	0.0001
C	3784481.	927596.5	4.079879	0.0001

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R-squared	0.192335	Mean dependent var	51198.61
Adjusted R-squared	0.180629	S.D. dependent var	1028984.
S.E. of regression	931426.6	Akaike info criterion	30.35459
Sum squared resid	5.99E+13	Schwarz criterion	30.41832
Log likelihood	-1075.588	Hannan-Quinn criter.	30.37993
F-statistic	16.43142	Durbin-Watson stat	2.249095
Prob(F-statistic)	0.000131		

Variabel JUB Level

Null Hypothesis: JUB has a unit root

Exogenous: Constant

Lag Length: 2 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	0.138244	0.9665
Test critical values:		
1% level	-3.528515	
5% level	-2.904198	
10% level	-2.589562	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(JUB)

Method: Least Squares

Date: 05/04/18 Time: 22:34

Sample (adjusted): 4 72

Included observations: 69 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
JUB(-1)	0.001036	0.007494	0.138244	0.8905
D(JUB(-1))	-0.383725	0.120123	-3.194429	0.0022
D(JUB(-2))	-0.298997	0.119455	-2.503022	0.0148
C	56289.86	31813.03	1.769396	0.0815
R-squared	0.164798	Mean dependent var	36303.92	
Adjusted R-squared	0.126250	S.D. dependent var	46756.28	
S.E. of regression	43705.25	Akaike info criterion	24.26455	
Sum squared resid	1.24E+11	Schwarz criterion	24.39406	
Log likelihood	-833.1269	Hannan-Quinn criter.	24.31593	
F-statistic	4.275152	Durbin-Watson stat	1.985915	
Prob(F-statistic)	0.008125			

1st Difference

Null Hypothesis: D(JUB) has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-8.777100	0.0000
Test critical values: 1% level	-3.528515	
5% level	-2.904198	
10% level	-2.589562	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(JUB,2)

Method: Least Squares

Date: 05/04/18 Time: 22:34

Sample (adjusted): 4 72

Included observations: 69 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(JUB(-1))	-1.681817	0.191614	-8.777100	0.0000
D(JUB(-1),2)	0.298533	0.118517	2.518913	0.0142
C	60522.61	8573.424	7.059328	0.0000
R-squared	0.672802	Mean dependent var		515.1268
Adjusted R-squared	0.662887	S.D. dependent var		74712.70
S.E. of regression	43379.26	Akaike info criterion		24.23586
Sum squared resid	1.24E+11	Schwarz criterion		24.33299
Log likelihood	-833.1370	Hannan-Quinn criter.		24.27439
F-statistic	67.85643	Durbin-Watson stat		1.984197
Prob(F-statistic)	0.000000			

Lampiran 3. Engle Granger

Dependent Variable: JUB
 Method: Least Squares
 Date: 05/08/18 Time: 13:29
 Sample: 1 72
 Included observations: 72

Variable	Coefficient	Std. Error	t-Statistic	Prob.
KARTU_KREDIT	0.177238	0.033623	5.271265	0.0000
KARTU_DEBET	0.230815	0.019982	11.55091	0.0000
E_MONEY	0.011063	0.001331	8.314818	0.0000
BI_RTGS	-0.195000	0.062874	-3.101445	0.0028
SKNBI	0.018922	0.015645	1.209492	0.2308
C	-0.676788	0.492573	-1.373983	0.1741
R-squared	0.982081	Mean dependent var		4.099926
Adjusted R-squared	0.980723	S.D. dependent var		0.740364
S.E. of regression	0.102793	Akaike info criterion		-1.632539
Sum squared resid	0.697386	Schwarz criterion		-1.442817
Log likelihood	64.77139	Hannan-Quinn criter.		-1.557010
F-statistic	723.4312	Durbin-Watson stat		0.935146
Prob(F-statistic)	0.000000			

Null Hypothesis: RESIDUAL has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=11)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-4.594680	0.0003
Test critical values:		
1% level	-3.525618	
5% level	-2.902953	
10% level	-2.588902	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
 Dependent Variable: D(RESIDUAL)
 Method: Least Squares
 Date: 05/08/18 Time: 13:30
 Sample (adjusted): 2 72
 Included observations: 71 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
RESIDUAL(-1)	-0.468258	0.101913	-4.594680	0.0000
C	-0.000637	0.010096	-0.063087	0.9499

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R-squared	0.234278	Mean dependent var	-0.000801
Adjusted R-squared	0.223181	S.D. dependent var	0.096519
S.E. of regression	0.085069	Akaike info criterion	-2.062940
Sum squared resid	0.499337	Schwarz criterion	-1.999202
Log likelihood	75.23436	Hannan-Quinn criter.	-2.037593
F-statistic	21.11109	Durbin-Watson stat	1.943189
Prob(F-statistic)	0.000019		

Lampiran 4. Estimasi Model ECM

Dependent Variable: D(JUB)

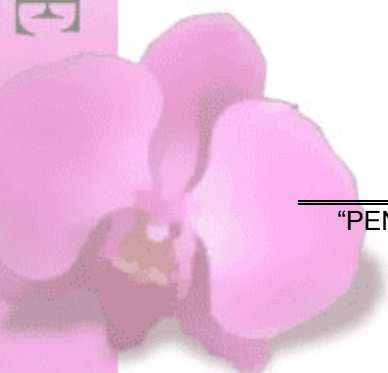
Method: Least Squares

Date: 05/08/18 Time: 13:37

Sample (adjusted): 2 72

Included observations: 71 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(KARTU_KREDIT)	-0.013131	0.028558	-0.459819	0.6473
D(KARTU_DEBET)	0.033784	0.033849	0.998089	0.3223
D(E_MONEY)	-0.000574	0.001019	-0.563287	0.5754
D(BI_RTGS)	0.115560	0.046564	2.481754	0.0159
D(SKNBI)	0.016483	0.007008	2.352042	0.0220
KARTU_KREDIT(-1)	-0.003294	0.014772	-0.222955	0.8243
KARTU_DEBET(-1)	0.005516	0.008586	0.642486	0.5230
E_MONEY(-1)	-0.000449	0.000628	-0.715345	0.4772
BI_RTGS(-1)	0.018759	0.027413	0.684286	0.4965
SKNBI(-1)	0.015526	0.008225	1.887650	0.0640
RESIDUAL(-1)	-0.104282	0.057582	-1.811010	0.0752
C	-0.098611	0.218615	-0.451072	0.6536
R-squared	0.345484	Mean dependent var	0.036085	
Adjusted R-squared	0.223455	S.D. dependent var	0.046451	
S.E. of regression	0.040934	Akaike info criterion	-3.400838	
Sum squared resid	0.098859	Schwarz criterion	-3.018413	
Log likelihood	132.7297	Hannan-Quinn criter.	-3.248760	
F-statistic	2.831173	Durbin-Watson stat	2.326383	
Prob(F-statistic)	0.004900			



Lampiran 5. Pengujian Asumsi Klasik

Asumsi Multikolinieritas

Variance Inflation Factors

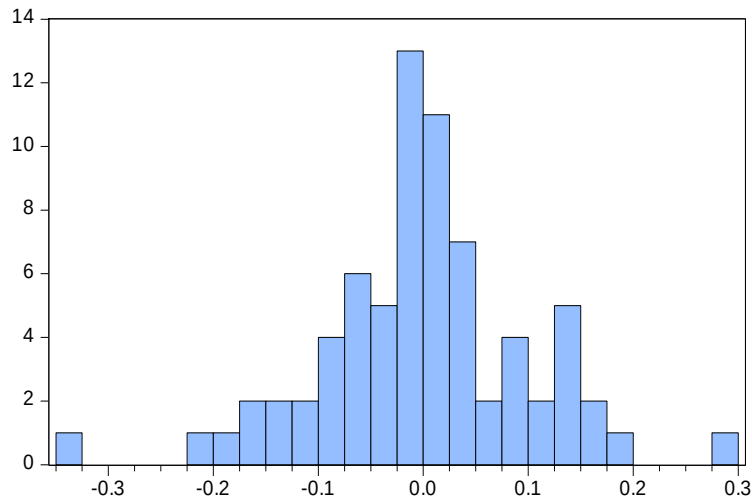
Date: 05/08/18 Time: 13:33

Sample: 1 72

Included observations: 72

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
KARTU_KREDIT	0.001131	1981.533	7.615215
KARTU_DEBET	0.000399	130.3757	5.611432
E_MONEY	1.77E-06	21.38649	3.819859
BI_RTGS	0.003953	38.51978	3.607357
SKNBI	0.000245	147.1269	2.163830
C	0.242629	1653.276	NA

Asumsi Normalitas



Asumsi Heteroskedastisitas

Heteroskedasticity Test: White

F-statistic	13.01674	Prob. F(20,51)	0.0000
Obs*R-squared	60.20562	Prob. Chi-Square(20)	0.0000
Scaled explained SS	87.07474	Prob. Chi-Square(20)	0.0000

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 05/08/18 Time: 13:31

Sample: 1 72

Included observations: 72

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.158172	2.589470	-0.061083	0.9515
KARTU_KREDIT^2	-0.003078	0.012554	-0.245154	0.8073
KARTU_KREDIT*KARTU_DEBET	0.003946	0.007750	0.509130	0.6129
KARTU_KREDIT*E_MONEY	-0.000403	0.000939	-0.429727	0.6692
KARTU_KREDIT*BI_RTGS	0.026283	0.029860	0.880203	0.3829
KARTU_KREDIT*SKNBI	-0.004312	0.005944	-0.725414	0.4715
KARTU_KREDIT	0.075274	0.356467	0.211166	0.8336
KARTU_DEBET^2	0.026477	0.005611	4.718752	0.0000
KARTU_DEBET*E_MONEY	-0.004018	0.000609	-6.595096	0.0000
KARTU_DEBET*BI_RTGS	0.022821	0.019899	1.146856	0.2568
KARTU_DEBET*SKNBI	-0.000718	0.004782	-0.150063	0.8813
KARTU_DEBET	-0.301641	0.091602	-3.292947	0.0018
E_MONEY^2	5.41E-05	9.75E-06	5.554867	0.0000
E_MONEY*BI_RTGS	-0.007727	0.001616	-4.781134	0.0000
E_MONEY*SKNBI	0.000208	0.000364	0.572084	0.5698
E_MONEY	0.038971	0.012591	3.095102	0.0032
BI_RTGS^2	0.018874	0.024549	0.768829	0.4455
BI_RTGS*SKNBI	-0.009860	0.010035	-0.982607	0.3304
BI_RTGS	-0.273648	0.454307	-0.602341	0.5496
SKNBI^2	0.002050	0.001101	1.861400	0.0685
SKNBI	0.040694	0.089052	0.456970	0.6496
R-squared	0.836189	Mean dependent var	0.009686	
Adjusted R-squared	0.771950	S.D. dependent var	0.018097	
S.E. of regression	0.008642	Akaike info criterion	-6.425826	
Sum squared resid	0.003809	Schwarz criterion	-5.761799	
Log likelihood	252.3298	Hannan-Quinn criter.	-6.161475	
F-statistic	13.01674	Durbin-Watson stat	1.940095	
Prob(F-statistic)	0.000000			

Asumsi Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	14.38834	Prob. F(2,64)	0.0000
Obs*R-squared	22.33234	Prob. Chi-Square(2)	0.0000

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 05/08/18 Time: 13:32

Sample: 1 72

Included observations: 72

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
KARTU_KREDIT	0.017384	0.029072	0.597969	0.5520
KARTU_DEBET	0.009003	0.016944	0.531295	0.5971
E_MONEY	-0.001833	0.001226	-1.494397	0.1400
BI_RTGS	0.033330	0.053610	0.621716	0.5363
SKNBI	0.008048	0.013336	0.603445	0.5483
C	-0.382816	0.427785	-0.894879	0.3742
RESID(-1)	0.547139	0.128158	4.269241	0.0001
RESID(-2)	0.071528	0.151774	0.471281	0.6390
R-squared	0.310171	Mean dependent var	-1.17E-15	
Adjusted R-squared	0.234721	S.D. dependent var	0.099108	
S.E. of regression	0.086700	Akaike info criterion	-1.948295	
Sum squared resid	0.481077	Schwarz criterion	-1.695332	
Log likelihood	78.13863	Hannan-Quinn criter.	-1.847590	
F-statistic	4.110954	Durbin-Watson stat	1.829112	
Prob(F-statistic)	0.000874			