DAFTAR PUSTAKA

Abe, Shigeyuki, et al, Finance Liberalization and Domestic Saving in Economical Development: An Empirical Test Six Countries, *Pakistan Development Review*, Islamabad, Volume XVI.

Arsyad, Lincolin, *Ekonomi Pembangunan*, STIE YKPN, Yogyakarta, 1992.

Badan Pusat Statistik, *Statistik Indonesia*, Berbagai Tahun Penerbitan.

Bank Indonesia, *Indikator Perbankan*, Berbagai Tahun Penerbitan.

_____, *Laporan Tahunan*, Berbagai Tahun Penerbitan.

_____, *Statistik Ekonomi Keuangan Indonesia*, Berbagai Tahun Penerbitan.

Boediono, *Ekonomi Moneter*, Seri Sinopsis Pengantar Ilmu Ekonomi No.5, BPFE, Yogyakarta, 1998.

Budiono, Faktor Faktor yang Mempengaruhi Penghimpunan Deposito Berjangka pada Bank Umum Pemerintah dan Bank Umum Swasta Nasional di Indonesia, *Jurnal Riset Ekonomi dan Manajemen*, Vol.I September 2001, Hal 15-27.

Danoesapoetro, Marjanto, et al, Peranan dan Prospek Bank Perkreditan Rakyat dalam Rangka Kebijaksanaan Pakto 1988, *Pengembangan Perbankan*, Jakarta, No.25/X-Oktober/1990.

Gujarati, Damodar, *Ekonometrika Dasar*, Alih Bahasa Sumarno Zain, Erlangga, Jakarta, 1997.

Hakim, Abdul, *Statistik Induktif*, Ekonisia, Yogyakarta, 2000.

Hamid, Edy Suandi, Analisis PAM dalam Permintaan Deposito di Indonesia, *Utilitas*, No.9 Th ke-7 Yogyakarta, 1999, Hal 19.

Kuncoro, Mudrajat, Suhardjono, *Manajemen Perbankan Teori dan Aplikasi*, Edisi Pertama, BPFE, Yogyakarta, 2003.

Kusdiyanto, Analisis Beberapa Faktor terhadap Deposito dan Kredit Bank-Bank Umum Devisa di Indonesia, *Tesis*, Program Pascasarjana Universitas Airlangga, Surabaya, 1994.

Mankiw, N. Gregory, *Teori Makroekonomi*, Alih Bahasa Imam Nurmawan, Edisi Keempat, Erlangga, Jakarta, 2000.

Martono, *Bank dan Lembaga Keuangan Lain*, Edisi Kedua, Ekonisia, Yogyakarta, 2003.

Nazir, Moh, *Metode Penelitian*, Ghalia Indonesia, Jakarta, 1999.

Setyaningsih, Wahyu, Analisis Faktor Faktor yang Mempengaruhi Deposito Berjangka Rupiah Sesudah Deregulasi Perbankan 1 Juni 1983 di Indonesia, *Skripsi Sarjana*, Fakultas Ekonomi, Universitas Islam Indonesia, Yogyakarta, 2001.

Sukirno, Sadono, *Pengantar Teori Makro Ekonomi*, Edisi Kedua, RajaGrafindo Persada, Jakarta, 1994.

Sumaryati, Maria Margaretha, Analisis Manajemen Bank Menghadapi Tahun 2000, *Tesis*, UGM, Yogyakarta, 1992.

Sutalaksana, Dahlan M., Evaluasi Empat Tahun PAKTO, *Jurnal Ekonomi Pembangunan*, Th.1 Vol.1 Mei 1993, Hal.18-31.

Sutrisno, Strategi Perbankan Setelah Berlakunya Undang Undang No.7 Th 1992 (Sebuah Alternatif), *Jurnal Ekonomi Pembangunan*, Th.1 Vol.1, Mei 1993, Hal.34-43.

Suyatno, Thomas dkk, *Kelembagaan Perbankan*, Gramedia, Jakarta, 1996.

U Tun Wai, *Financial Intermediaries and National Saving in Developing Countries*, Praeger Publisher, New York, 1972.

Wijaya, Faried, *Ekonomikamakro*, Seri Pengantar Ekonomika, BPFE, Yogyakarta, 2000.

LAMPIRAN

DATA OBSERVASI

obs	Y	X_1	X_2	X_3	X_4	Y(-1)
1986	13968.00	204936.0	14.58000	40802.00	1521.000	-
1987	18907.00	214424.5	17.54000	48202.00	1622.000	13968.00
1988	24986.00	229219.8	18.07000	63284.00	1728.000	18907.00
1989	34013.00	246388.3	17.27000	93024.00	2578.000	24986.00
1990	54241.00	263639.5	20.99000	132623.0	3563.000	34013.00
1991	57552.00	282169.1	21.89000	153239.0	4247.000	54241.00
1992	65619.00	299832.9	16.72000	180148.0	4402.000	57552.00
1993	74710.00	317223.2	11.79000	213959.0	4613.000	65619.00
1994	90990.00	371971.3	14.27000	248061.0	4888.000	74710.00
1995	123432.0	441148.0	17.15000	308618.0	5288.000	90990.00
1996	162661.0	518295.8	17.03000	387477.0	5919.000	123432.0
1997	206395.0	417783.0	23.92000	528875.0	6308.000	162661.0
1998	406798.0	348409.5	49.23000	763428.0	7532.000	206395.0
1999	387071.0	357207.4	12.95000	789356.0	7016.000	406798.0
2000	390543.0	372543.2	13.24000	984500.0	6397.000	387071.0
2001	446198.0	394291.9	17.24000	1039925.	6657.000	390543.0
2002	447480.0	404522.7	13.63000	1059816.	6886.000	446198.0

Keterangan :

Y = Deposito berjangka Bank Umum (miliar rupiah)
X_1 = Pendapatan nasional/ GNP (miliar rupiah)
X_2 = Suku bunga deposito 3 bulan (%)
X_3 = Total aktiva bank umum (miliar rupiah)
X_4 = Jumlah kantor bank umum
Y(-1) = Deposito berjangka periode sebelumnya (miliar rupiah)

HASIL REGRESI

Dependent Variable: Y
Method: Least Squares
Date: 03/26/04 Time: 20:42
Sample(adjusted): 1987 2002
Included observations: 16 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-83426.96	24901.68	-3.350254	0.0074
X_1	0.050744	0.096681	0.524860	0.6111
X_2	3960.887	815.2230	4.858655	0.0007
X_3	0.184948	0.069239	2.671153	0.0234
X_4	0.338130	6.442915	0.052481	0.9592
$Y_{(-1)}$	0.597312	0.165893	3.600584	0.0048

R-squared	0.995167	Mean dependent var	186974.8
Adjusted R-squared	0.992750	S.D. dependent var	167065.5
S.E. of regression	14224.88	Akaike info criterion	22.24337
Sum squared resid	2.02E+09	Schwarz criterion	22.53309
Log likelihood	-171.9470	F-statistic	411.8065
Durbin-Watson stat	2.361907	Prob(F-statistic)	0.000000

HETEROSKEDASTISITAS

White Heteroskedasticity Test:

F-statistic	0.877699	Probability	0.599209
Obs*R-squared	10.19322	Probability	0.423709

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 05/05/04 Time: 03:46
Sample: 1987 2002
Included observations: 16

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.26E+08	2.21E+09	-0.057161	0.9566
X1	-2044.844	13770.92	-0.148490	0.8878
X1^2	-0.000958	0.015722	-0.060949	0.9538
X2	64320380	36372253	1.768391	0.1372
X2^2	-1498387.	782309.2	-1.915339	0.1136
X3	-2453.627	6070.642	-0.404179	0.7028
X3^2	0.001903	0.003453	0.551189	0.6052
X4	-60229.29	312385.8	-0.192804	0.8547
X4^2	41.25884	56.21393	0.733961	0.4959
Y(-1)	4904.951	13721.18	0.357473	0.7353
Y(-1)^2	-0.013941	0.019361	-0.720057	0.5037

R-squared	0.637076	Mean dependent var	1.26E+08
Adjusted R-squared	-0.088772	S.D. dependent var	1.67E+08
S.E. of regression	1.75E+08	Akaike info criterion	41.00613
Sum squared resid	1.52E+17	Schwarz criterion	41.53729
Log likelihood	-317.0491	F-statistic	0.877699
Durbin-Watson stat	3.491597	Prob(F-statistic)	0.599209

AUTOKORELASI

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.803836	Probability	0.393298
Obs*R-squared	1.311872	Probability	0.252056

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 05/03/04 Time: 10:25

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-3485.812	25448.32	-0.136976	0.8941
X1	0.038406	0.106626	0.360195	0.7270
X2	-48.54081	825.1166	-0.058829	0.9544
X3	-0.019582	0.073260	-0.267298	0.7953
X4	-1.801713	6.810293	-0.264557	0.7973
Y-1	0.056265	0.178912	0.314483	0.7603
RESID(-1)	-0.403976	0.450579	-0.896569	0.3933

R-squared	0.081992	Mean dependent var	3.42E-11
Adjusted R-squared	-0.530013	S.D. dependent var	11614.57
S.E. of regression	14366.49	Akaike info criterion	22.28282
Sum squared resid	1.86E+09	Schwarz criterion	22.62083
Log likelihood	-171.2626	F-statistic	0.133973
Durbin-Watson stat	1.979113	Prob(F-statistic)	0.988150

MULTIKOLINEARITAS

Dependent Variable: X_1
Method: Least Squares
Date: 03/26/04 Time: 20:52
Sample: 1986 2002
Included observations: 17

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	331707.1	54337.14	6.104610	0.0000
X_2	141.6844	2660.179	0.053261	0.9582

R-squared	0.000189	Mean dependent var	334353.3
Adjusted R-squared	-0.066465	S.D. dependent var	87835.68
S.E. of regression	90707.72	Akaike info criterion	25.77880
Sum squared resid	1.23E+11	Schwarz criterion	25.87683
Log likelihood	-217.1198	F-statistic	0.002837
Durbin-Watson stat	0.260411	Prob(F-statistic)	0.958227

Dependent Variable: X_1
Method: Least Squares
Date: 03/26/04 Time: 20:53
Sample: 1986 2002
Included observations: 17

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	276249.0	27073.49	10.20367	0.0000
X_3	0.140402	0.049418	2.841120	0.0124

R-squared	0.349860	Mean dependent var	334353.3
Adjusted R-squared	0.306518	S.D. dependent var	87835.68
S.E. of regression	73145.68	Akaike info criterion	25.34842
Sum squared resid	8.03E+10	Schwarz criterion	25.44645
Log likelihood	-213.4616	F-statistic	8.071963
Durbin-Watson stat	0.461717	Prob(F-statistic)	0.012387

Dependent Variable: X_1
Method: Least Squares
Date: 03/26/04 Time: 20:53
Sample: 1986 2002
Included observations: 17

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	165672.8	34902.79	4.746691	0.0003
X_4	35.33012	6.774435	5.215213	0.0001

R-squared	0.644537	Mean dependent var	334353.3
Adjusted R-squared	0.620839	S.D. dependent var	87835.68
S.E. of regression	54085.73	Akaike info criterion	24.74466
Sum squared resid	4.39E+10	Schwarz criterion	24.84268
Log likelihood	-208.3296	F-statistic	27.19845
Durbin-Watson stat	0.843018	Prob(F-statistic)	0.000105

Dependent Variable: X_1
Method: Least Squares
Date: 03/26/04 Time: 20:54
Sample(adjusted): 1987 2002
Included observations: 16 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	301017.6	27590.70	10.91011	0.0000
$Y_{(-1)}$	0.259096	0.125124	2.070713	0.0574

R-squared	0.234464	Mean dependent var	342441.9
Adjusted R-squared	0.179783	S.D. dependent var	83923.00
S.E. of regression	76005.55	Akaike info criterion	25.43147
Sum squared resid	8.09E+10	Schwarz criterion	25.52804
Log likelihood	-201.4518	F-statistic	4.287852
Durbin-Watson stat	0.426879	Prob(F-statistic)	0.057352

Dependent Variable: X_2
Method: Least Squares
Date: 03/26/04 Time: 20:55
Sample: 1986 2002
Included observations: 17

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	17.58902	3.237402	5.433067	0.0001
X_3	2.63E-06	5.91E-06	0.444912	0.6627

R-squared	0.013025	Mean dependent var	18.67706
Adjusted R-squared	-0.052774	S.D. dependent var	8.524589
S.E. of regression	8.746634	Akaike info criterion	7.285346
Sum squared resid	1147.554	Schwarz criterion	7.383371
Log likelihood	-59.92544	F-statistic	0.197947
Durbin-Watson stat	1.822208	Prob(F-statistic)	0.662736

Dependent Variable: X_2
Method: Least Squares
Date: 03/26/04 Time: 20:55
Sample: 1986 2002
Included observations: 17

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13.18679	5.471718	2.409991	0.0292
X_4	0.001150	0.001062	1.082772	0.2960

R-squared	0.072494	Mean dependent var	18.67706
Adjusted R-squared	0.010660	S.D. dependent var	8.524589
S.E. of regression	8.479032	Akaike info criterion	7.223200
Sum squared resid	1078.410	Schwarz criterion	7.321226
Log likelihood	-59.39720	F-statistic	1.172394
Durbin-Watson stat	1.855334	Prob(F-statistic)	0.296009

Dependent Variable: X_2
Method: Least Squares
Date: 03/26/04 Time: 20:56
Sample(adjusted): 1987 2002
Included observations: 16 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	19.70845	3.270228	6.026630	0.0000
$Y_{(-1)}$	-4.85E-06	1.48E-05	-0.326991	0.7485

R-squared	0.007579	Mean dependent var	18.93313
Adjusted R-squared	-0.063308	S.D. dependent var	8.736371
S.E. of regression	9.008668	Akaike info criterion	7.350720
Sum squared resid	1136.185	Schwarz criterion	7.447294
Log likelihood	-56.80576	F-statistic	0.106923
Durbin-Watson stat	1.810599	Prob(F-statistic)	0.748512

Dependent Variable: X_3
Method: Least Squares
Date: 03/26/04 Time: 20:56
Sample: 1986 2002
Included observations: 17

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-341485.4	128581.3	-2.655793	0.0180
X_4	158.2035	24.95691	6.339068	0.0000

R-squared	0.728181	Mean dependent var	413843.4
Adjusted R-squared	0.710060	S.D. dependent var	370037.8
S.E. of regression	199250.9	Akaike info criterion	27.35265
Sum squared resid	5.96E+11	Schwarz criterion	27.45067
Log likelihood	-230.4975	F-statistic	40.18378
Durbin-Watson stat	0.232996	Prob(F-statistic)	0.000013

Dependent Variable: X_3
Method: Least Squares
Date: 03/26/04 Time: 20:57
Sample(adjusted): 1987 2002
Included observations: 16 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	72159.93	33592.71	2.148083	0.0497
$Y_{(-1)}$	2.282949	0.152343	14.98557	0.0000

R-squared	0.941316	Mean dependent var	437158.4
Adjusted R-squared	0.937125	S.D. dependent var	369052.0
S.E. of regression	92539.59	Akaike info criterion	25.82513
Sum squared resid	1.20E+11	Schwarz criterion	25.92170
Log likelihood	-204.6010	F-statistic	224.5675
Durbin-Watson stat	2.345184	Prob(F-statistic)	0.000000

Dependent Variable: X_4
Method: Least Squares
Date: 03/26/04 Time: 20:57
Sample(adjusted): 1987 2002
Included observations: 16 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3481.165	435.6495	7.990747	0.0000
$Y_{(-1)}$	0.009361	0.001976	4.737961	0.0003

R-squared	0.615894	Mean dependent var	4977.750
Adjusted R-squared	0.588458	S.D. dependent var	1870.737
S.E. of regression	1200.107	Akaike info criterion	17.13468
Sum squared resid	20163579	Schwarz criterion	17.23125
Log likelihood	-135.0774	F-statistic	22.44827
Durbin-Watson stat	0.428364	Prob(F-statistic)	0.000318