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# **LAMPIRAN**

### Data Observasi

obs	Y	X1	X2	X3
1980	4176.000	16.90000	6411.000	5950.000
1981	5197.000	17.08000	8010.000	5955.000
1982	6513.000	18.24000	8868.000	5919.000
1983	6271.000	17.06000	12397.00	5928.000
1984	8098.000	18.22000	15498.00	5940.000
1985	8599.000	19.50000	20174.00	5951.000
1986	8672.000	18.02000	23511.00	5902.000
1987	13472.00	19.70000	29331.00	5895.000
1988	15510.00	19.30000	37510.00	7817.000
1989	16228.00	18.95000	54375.00	7896.000
1990	13668.00	20.87000	83118.00	9089.000
1991	14094.00	19.21000	95118.00	8488.000
1992	14581.00	17.21000	11485.00	8729.000
1993	12821.00	17.06000	142679.0	8951.000
1994	13788.00	14.96000	170406.0	9163.000
1995	17033.00	15.75000	214764.0	9238.000
1996	29292.00	16.36000	281718.0	9276.000
1997	37813.00	18.94000	357613.0	9379.000
1998	48724.00	26.23000	573524.0	7570.000
1999	22513.00	17.80000	625618.0	7113.000
2000	26900.00	16.86000	720379.0	6509.000

- Y = Jumlah Kredit (milyar Rp.)
- X1 = Suku Bunga (%)
- X2 = Dana Masyarakat (milyar Rp.)
- X3 = Jumlah bank (unit)

## Regresi

LS // Dependent Variable is Y  
 Date: 1-07-2003 / Time: 10:05  
 SMPL range: 1980 - 2000  
 Number of observations: 21

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	-46157.903	10367.943	-4.4519826	0.0003
X1	2001.7509	454.17880	4.4074071	0.0004
X2	0.0318656	0.0048334	6.5927840	0.0000
X3	2.7632056	0.7398798	3.7346685	0.0016
R-squared	0.859111	Mean of dependent var		16379.19
Adjusted R-squared	0.834249	S.D. of dependent var		11241.60
S.E. of regression	4576.747	Sum of squared resid		3.56E+08
Log likelihood	-204.5826	F-statistic		34.55420
Durbin-Watson stat	1.376565	Prob(F-statistic)		0.000000

### Coefficient Covariance Matrix

C,C	1.07E+08	C,X1	-4003341.
C,X2	10.91903	C,X3	-4700.739
X1,X1	206278.4	X1,X2	-0.471762
X1,X3	41.24671	X2,X2	2.34E-05
X2,X3	-0.600827	X3,X3	0.547422

Residual Plot				obs	RESIDUAL	ACTUAL	FITTED	
:	:	+	:		1980	-141.050	4176.00	4317.05
:	:	+	:		1981	454.865	5197.00	4742.13
:	:	+	:		1982	-479.031	6513.00	6992.03
:	:	+	:		1983	1503.71	6271.00	4767.29
:	:	+	:		1984	876.709	8098.00	7221.29
:	:	+	:		1985	-1363.93	8599.00	9962.93
:	:	+	:		1986	1700.72	8672.00	6971.28
:	:	+	:		1987	2971.66	13472.0	10500.3
:	:	+	:		1988	238.856	15510.0	15071.1
:	:	+	:		1989	901.760	16226.0	19326.2
:	:	+	:		1990	-9714.02	13668.0	23382.0
:	:	+	:		1991	-4686.81	14094.0	18780.8
:	:	+	:		1992	1805.54	14581.0	12775.5
:	:	+	:		1993	-4450.97	12821.0	17272.0
:	:	+	:		1994	-749.628	13788.0	14537.6
:	:	+	:		1995	-706.745	17033.0	17739.7
:	:	+	:		1996	8092.66	29292.0	31199.3
:	:	+	:		1997	8746.09	37813.0	29066.9
:	:	+	:		1998	3182.84	48724.0	45541.2
:	:	+	:		1999	-6550.62	22513.0	29063.6
:	:	+	:		2000	-1632.61	26900.0	28532.6

### UJI MULTIKOLINIERITAS

LS // Dependent Variable is X1  
 Date: 1-08-2003 / Time: 12:32  
 SMPL range: 1980 - 2000  
 Number of observations: 21

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	19.407468	2.8329677	6.8505786	0.0000
X2	2.287E-06	2.450E-06	0.9336128	0.3629
X3	-0.0002000	0.0003811	-0.5247277	0.6062

R-squared	0.051821	Mean of dependent var	18.29619
Adjusted R-squared	-0.053532	S.D. of dependent var	2.314034
S.E. of regression	2.375165	Sum of squared resid	101.5453
Log likelihood	-46.34553	F-statistic	0.491877
Durbin-Watson stat	1.482835	Prob(F-statistic)	0.619461

#### Coefficient Covariance Matrix

C,C	8.025706	C,X2	4.75E-07
C,X3	-0.001050	X2,X2	6.00E-12
X2,X3	-1.97E-10	X3,X3	1.45E-07

#### Residual Plot

obs	RESIDUAL	ACTUAL	FITTED
1980	-1.33239	16.9000	18.2324
1981	-1.15505	17.0800	18.2350
1982	-0.00421	18.2400	18.2442
1983	-1.19048	17.0600	18.2505
1984	-0.03517	18.2200	18.2552
1985	1.23633	19.5000	18.2637
1986	-0.26110	18.0200	18.2811
1987	1.40419	19.7000	18.2958
1988	1.36980	19.3000	17.9302
1989	0.99703	18.9500	17.9530
1990	3.08984	20.8700	17.7802
1991	1.28222	19.2100	17.9278
1992	-0.47852	17.2100	17.6885
1993	-0.88398	17.0600	17.9440
1994	-3.00500	14.9600	17.9650
1995	-2.30146	15.7500	18.0515
1996	-1.83699	16.3600	18.1970
1997	0.59002	18.9400	18.3500
1998	7.02449	26.2300	19.2055
1999	-1.61604	17.8000	19.4160
2000	-2.89354	16.8600	19.7535

LS // Dependent Variable is X2  
 Date: 1-08-2003 / Time: 12:37  
 SMPL range: 1980 - 2000  
 Number of observations: 21

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	-467388.60	493447.97	-0.9471892	0.3561
X1	20194.637	21630.633	0.9336128	0.3629
X3	35.418043	35.101400	1.0090208	0.3263

R-squared	0.088853	Mean of dependent var	166309.9
Adjusted R-squared	-0.012385	S.D. of dependent var	221817.0
S.E. of regression	223186.4	Sum of squared resid	8.97E+11
Log likelihood	-286.8101	F-statistic	0.877665
Durbin-Watson stat	0.149069	Prob(F-statistic)	0.432807

Coefficient Covariance Matrix

C,C	2.43E+11	C,X1	-9.00E+09
C,X3	-10258944	X1,X1	4.68E+08
X1,X3	58350.54	X3,X3	1232.108

Residual Plot				obs	RESIDUAL	ACTUAL	FITTED	
	:	*			1980	-78227.1	6411.00	84638.1
	:	*			1981	-80440.2	8010.00	88450.2
	:	*			1982	-101733.	8868.00	110601.
	:	*			1983	-74693.0	12397.0	87090.0
	:	*			1984	-95442.8	15498.0	110941.
	:	*			1985	-117006.	20174.0	137180.
	:	*			1986	-82045.0	23511.0	105556.
	:	*			1987	-109904.	29331.0	139235.
	:	*			1988	-161721.	37510.0	199231.
	:	*			1989	-140586.	54375.0	194961.
	:	*			1990	-192870.	83118.0	275988.
	:	*			1991	-126061.	95118.0	221179.
	:	*			1992	-177805.	11485.0	189290.
	:	*			1993	-51479.8	142679.	194159.
	:	*			1994	11147.3	170406.	159259.
	:	*			1995	36895.2	214764.	177869.
	:	*			1996	90184.6	281718.	191533.
	:	*			1997	110329.	357613.	247284.
	:	*			1998	243093.	573524.	330431.
	:	*			1999	481614.	625618.	144004.
	:	*			2000	616750.	720379.	103629.



LS // Dependent Variable is X3  
 Date: 1-08-2003 / Time: 12:38  
 SMPL range: 1980 - 2000  
 Number of observations: 21

VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	8587.0461	2610.0990	3.2899311	0.0041
X1	-75.347175	143.59291	-0.5247277	0.6062
X2	0.0015115	0.0014980	1.0090208	0.3263

R-squared	0.059124	Mean of dependent var	7459.857
Adjusted R-squared	-0.045417	S.D. of dependent var	1425.984
S.E. of regression	1458.006	Sum of squared resid	38264092
Log likelihood	-181.1605	F-statistic	0.565557
Durbin-Watson stat	0.273673	Prob(F-statistic)	0.577817

=====  
 Coefficient Covariance Matrix  
 =====

C,C	6812617.	C,X1	-370337.2
C,X2	0.387053	X1,X1	20618.92
X1,X2	-0.041552	X2,X2	2.24E-06

=====  
 Residual Plot  
 =====

	obs	RESIDUAL	ACTUAL	FITTED
:*	1980	-1373.37	5950.00	7323.37
:*	1981	-1357.22	5955.00	7312.22
:*	1982	-1307.12	5919.00	7226.12
:*	1983	-1392.36	5928.00	7320.36
:*	1984	-1297.65	5940.00	7237.65
: *	1985	-1197.27	5951.00	7148.27
: *	1986	-1362.83	5902.00	7264.83
: *	1987	-1252.04	5895.00	7147.04
:	1988	627.458	7817.00	7189.54
:	1989	654.595	7896.00	7241.40
:	1990	1948.82	9089.00	7140.18
:	1991	1204.60	8488.00	7283.40
:	1992	1420.32	8728.00	7307.68
:	1993	1433.72	8951.00	7517.28
:	1994	1445.58	9163.00	7717.42
:	1995	1513.06	9238.00	7724.94
:	1996	1495.82	9276.00	7780.18
:	1997	1678.50	9379.00	7700.50
:	1998	92.4290	7570.00	7477.57
:	1999	-1078.49	7113.00	8191.49
*	2000	-1896.55	6509.00	8405.55

**Uji Heteroskedastisitas**  
**Menggunakan Uji Breuch-Pagan-Godfrey**

LS // Dependent Variable is SU2  
 Date: 1-07-2003 / Time: 9:40  
 SMPL range: 1980 - 2000  
 Number of observations: 21

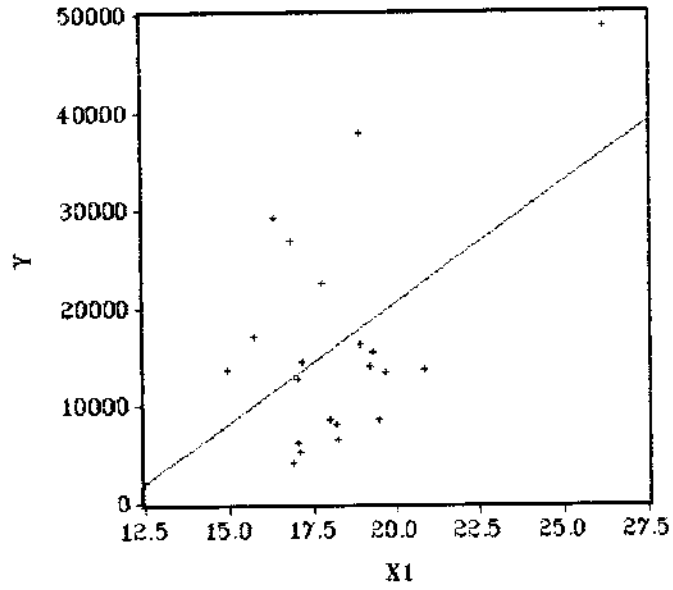
VARIABLE	COEFFICIENT	STD. ERROR	T-STAT.	2-TAIL SIG.
C	-0.6185109	0.3294084	-1.8776417	0.0777
X1	0.0132795	0.0144301	0.9202615	0.3703
X2	9.699E-08	1.536E-07	0.6315958	0.5361
X3	6.159E-05	2.351E-05	2.6199801	0.0179
R-squared	0.351932	Mean of dependent var		0.100026
Adjusted R-squared	0.237568	S.D. of dependent var		0.166532
S.E. of regression	0.145412	Sum of squared resid		0.359457
Log likelihood	12.91297	F-statistic		3.077277
Durbin-Watson stat	2.316169	Prob(F-statistic)		0.055590

Coefficient Covariance Matrix

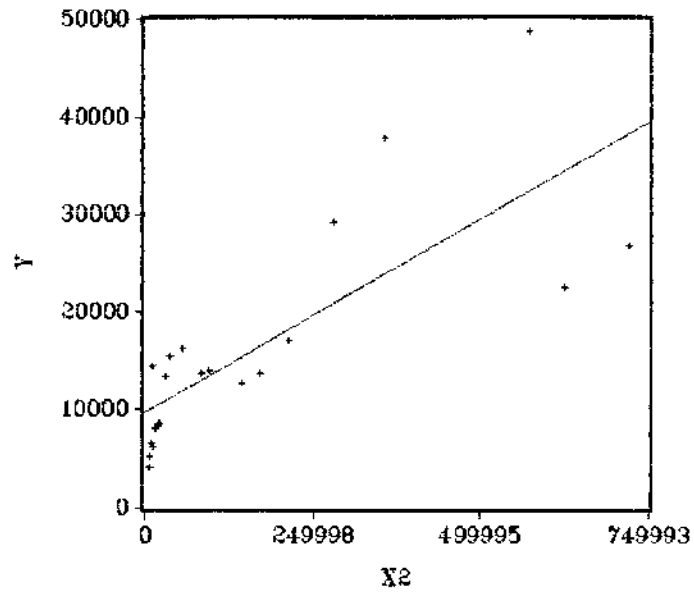
C,C	0.108510	C,X1	-0.004041
C,X2	1.10E-06	C,X3	-4.75E-06
X1,X1	0.000208	X1,X2	-4.76E-10
X1,X3	4.16E-08	X2,X2	2.36E-14
X2,X3	-8.35E-13	X3,X3	5.63E-10

Residual Plot				obs	RESIDUAL	ACTUAL	FITTED
:	:	*	:	1980	0.02713	0.00012	-0.02701
:	:	+	:	1981	0.02538	0.00123	-0.02416
:	:	+	:	1982	0.01224	0.00135	-0.01089
:	:	-	:	1983	0.03900	0.01334	-0.02986
:	:	+	:	1984	0.01375	0.00453	-0.00922
:	:	*	:	1985	0.00206	0.01097	0.00891
:	:	+	:	1986	0.03050	0.01706	-0.01344
:	:	+	:	1987	0.04309	0.05209	0.00900
+	:	:	:	1988	-0.12252	0.00034	0.12286
+	:	:	:	1989	-0.11992	0.00480	0.12471
:	:	:	:	1990	0.33016	0.55663	0.22647
:	:	*	:	1991	-0.03900	0.12958	0.16858
:	:	+	:	1992	-0.12946	0.01923	0.14869
:	:	+	:	1993	-0.05629	0.11686	0.17316
:	:	+	:	1994	-0.15770	0.00331	0.16101
+	:	:	:	1995	-0.17748	0.00295	0.18043
+	:	:	:	1996	0.18896	0.38632	0.19736
:	:	:	:	1997	0.20590	0.45123	0.24533
+	:	:	:	1998	-0.19190	0.05976	0.25166
:	:	+	:	1999	0.13650	0.25312	0.11662
:	:	+	:	2000	-0.06041	0.01572	0.07613

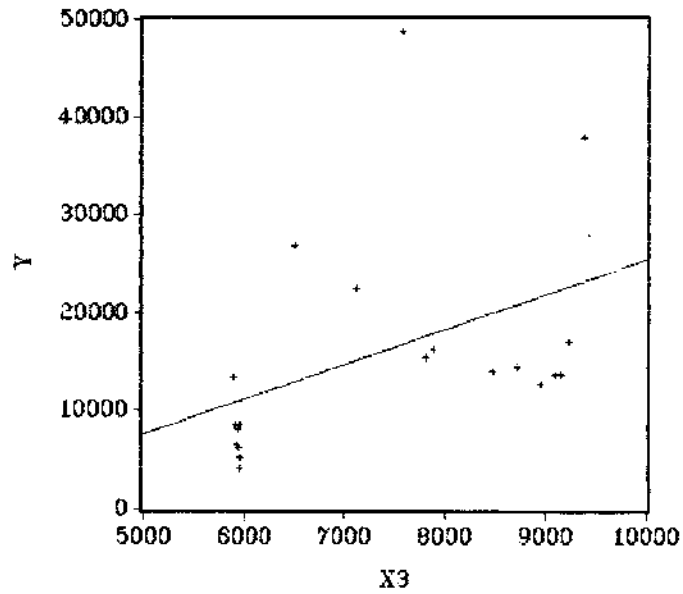
# Scatter Plot



(T)-Type (P)-Print (S)-Save (O)-Options (F)-Plotter & HPGL (R)-pReview (X)-eXit



(T)-Type (P)-Print (S)-Save (O)-Options (F)-Plotter & HPGL (R)-pReview (X)-eXit



(T)-Type (P)-Print (S)-Save (O)-Options (F)-Plotter & HPGL (R)-pReview (X)-eXit