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Rekap Data Hasil Penelitian

Tahun	Dana Masyarakat DM	Cash Ratio CR	Suku Bunga i	Pakto DV	Likuiditas Bank L
1984	10835	1436	19,39	0	1785
1985	12916	1268	9,95	0	1108
1986	15193	1464	13,26	0	1427
1987	18111	1738	14,5	0	1794
1988	22526	352	14,93	1	1161
1989	29731	428	12,4	1	1649
1990	40458	589	19,94	1	1612
1991	41813	652	15,32	1	1463
1992	52600	790	12,09	1	1653
1993	61683	953	8,86	1	1380
1994	64283	990	9,79	1	1413
1995	75920	3481	13,64	1	4705
1996	90434	4683	13,96	1	11488
1997	133042	12616	26,98	1	17369
1998	269554	21717	63,14	1	34221
1999	286427	25666	23,79	1	42075
2000	328457	28521	10,46	1	51219

Keterangan :

Dummy Variabel dengan skor 0 = sebelum ada Paket 27 Oktober 1988

1 = sesudah ada Peket 27 Oktober 1988

Tahun	LnDM	LnCR	Lni	DV	LnL
1984	9,2905	7,2696	2,9648	0	7,4872
1985	9,4662	7,1452	2,2976	0	7,0103
1986	9,6286	72.889	2,5848	0	7,2633
1987	9,8043	7,4605	2,6741	0	7,4922
1988	10,0224	5,8636	2,7034	1	7,057
1989	10,2999	6,0591	2,5177	1	7,4079
1990	10,608	6,3784	2,9927	1	7,3852
1991	10,641	6,48	2,7291	1	7,2882
1992	10,8704	6,672	2,4924	1	7,4103
1993	11,0298	6,8596	2,1815	1	7,2298
1994	11,0711	6,8977	2,2814	1	7,2535
1995	11,2374	8,155	2,613	1	8,4564
1996	11,4124	8,4517	2,6362	1	9,3491
1997	11,7984	9,4427	3,2951	1	9,7624
1998	12,5045	9,9859	4,1454	1	10,4406
1999	12,5652	10,1529	3,1693	1	10,6472
2000	12,7022	10,2584	2,3476	1	10,8439

Hasil Uji Regresi

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	DV (Dummy Variabel), Lni (Suku Bunga), LnCr (Cash Ratio), LnDm (Dana Masyarakat)[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: LnL (Likuiditas Bank)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,986[a]	,972	,962	,271166	2,038

a. Predictors: (Constant), DV (Dummy Variabel), Lni (Suku Bunga), LnCr (Cash Ratio), LnDm (Dana Masyarakat)

b. Dependent Variable: LnL (Likuiditas Bank)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30,127	4	7,532	102,431	,000[a]
	Residual	,882	12	7,353E-02		
	Total	31,010	16			

a. Predictors: (Constant), DV (Dummy Variabel), Lni (Suku Bunga), LnCr (Cash Ratio), LnDm (Dana Masyarakat)

b. Dependent Variable: LnL (Likuiditas Bank)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,014	2,289		1,317	,212
	LnDm (Dana Masyarakat)	1,393	,749	,539	2,048	,035
	LnCr (Cash Ratio)	1,062	,207	1,113	5,139	,000
	Lni (Suku Bunga)	-,952	,471	-,394	-1,674	,048
	DV (Dummy Variabel)	1,295	,576	,407	2,247	,044

Coefficients[a]

Model		95% Confidence Interval for B		Correlations		
		Lower Bound	Upper Bound	Zero-order	Partial	Part
1	(Constant)	-1,972	8,001			
	LnDm (Dana Masyarakat)	1,210	,424	,876	,678	,114
	LnCr (Cash Ratio)	,612	1,513	,957	,829	,250
	Lni (Suku Bunga)	-,257	,488	,531	-,447	-,104
	DV (Dummy Variabel)	,039	2,550	,373	,544	,109

a Dependent Variable: LnL (Likuiditas Bank)

Casewise Diagnostics[a]

Case Number	Std. Residual	LnL (Likuiditas Bank)	Predicted Value	Residual
1	,211	7,4872	7,429908	5,729E-02
2	-,522	7,0103	7,151861	-,141561
3	-,039	7,2633	7,273826	-1,05E-02
4	,350	7,4922	7,397406	9,479E-02
5	,530	7,0570	6,913388	,143612
6	1,539	7,4079	6,990689	,417211
7	,448	7,3852	7,263616	,121584
8	-,148	7,2882	7,328221	-4,00E-02
9	-,017	7,4103	7,414821	-4,52E-03
10	-1,054	7,2298	7,515692	-,285892
11	-1,099	7,2535	7,551457	-,297957
12	-1,489	8,4564	8,860079	-,403679
13	,885	9,3491	9,109223	,239877
14	-1,195	9,7624	10,086345	-,323945
15	-,160	10,4406	10,484049	-4,34E-02
16	,450	10,6472	10,525162	,122038
17	1,310	10,8439	10,488758	,355142

a. Dependent Variable: LnL (Likuiditas Bank)

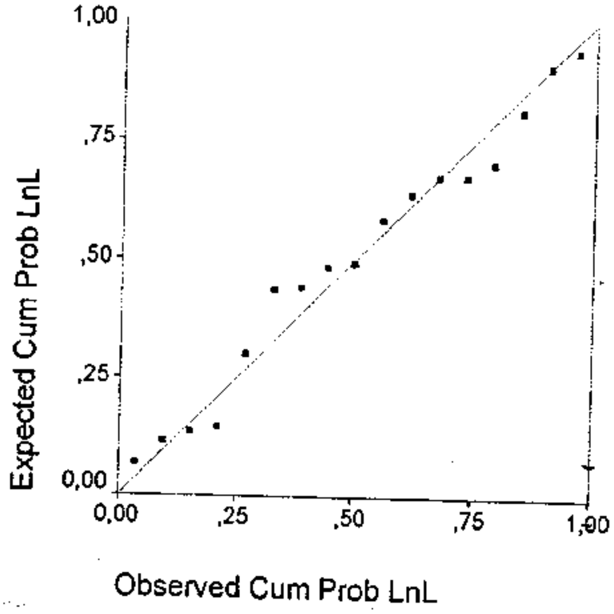
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	6,913388	10,525163	8,222618	1,372208	17
Residual	-,403679	,417211	-1,10E-15	,234836	17
Std. Predicted Value	-,954	1,678	,000	1,000	17
Std. Residual	-1,489	1,539	,000	,866	17

a. Dependent Variable: LnL (Likuiditas Bank)

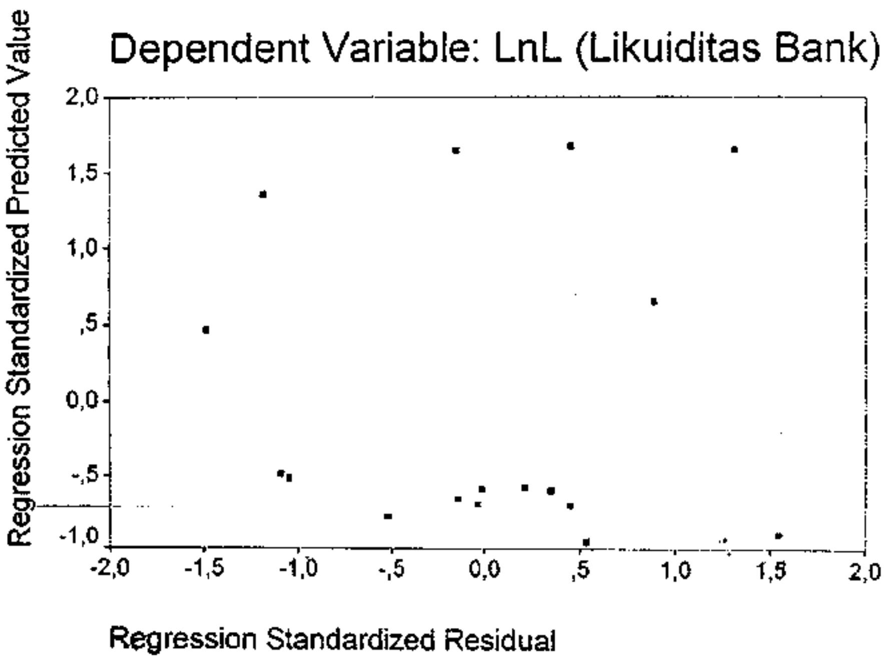
Normal P-P Plot of Regression Standardi:

Dependent Variable: LnL (Likuiditas Bank



Scatterplot

Dependent Variable: LnL (Likuiditas Bank)



Hasil Uji Multikolinearitas Dengan *Metode Klein*

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	DV (Dummy Variabel), Lni (Suku Bunga), LnCr (Cash Ratio), LnL (Likuiditas Bank)[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: LnDm (Dana Masyarakat)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,985[a]	,970	,960	,218121

a. Predictors: (Constant), DV (Dummy Variabel), Lni (Suku Bunga), LnCr (Cash Ratio), LnL (Likuiditas Bank)

b. Dependent Variable: LnDm (Dana Masyarakat)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18,633	4	4,658	97,911	,000[a]
	Residual	,571	12	4,758E-02		
	Total	19,204	16			

a. Predictors: (Constant), DV (Dummy Variabel), Lni (Suku Bunga), LnCr (Cash Ratio), LnL (Likuiditas Bank)

b. Dependent Variable: LnDm (Dana Masyarakat)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,136	,384		15,973	,000
	LnL (Likuiditas Bank)	-,241	,222	-,306	-1,082	,300
	LnCr (Cash Ratio)	,742	,195	,987	3,812	,002
	Lni (Suku Bunga)	-,108	,137	-,047	-,784	,448
	DV (Dummy Variabel)	1,700	,203	,678	8,372	,000

Coefficients[a]

Model		95% Confidence Interval for B Lower Bound	95% Confidence Interval for B Upper Bound	Correlations Zero-order	Correlations Partial	Correlations Part
1	(Constant)	5,299	6,973			
	LnL (Likuiditas Bank)	-,725	,244	,867	-,298	-,054
	LnCr (Cash Ratio)	,318	1,165	,779	,740	,190
	Lni (Suku Bunga)	-,407	,192	,374	-,221	-,039
	DV (Dummy Variabel)	1,257	2,142	,714	,924	,417

a. Dependent Variable: LnDm (Dana Masyarakat)

Residuals Statistics[a]

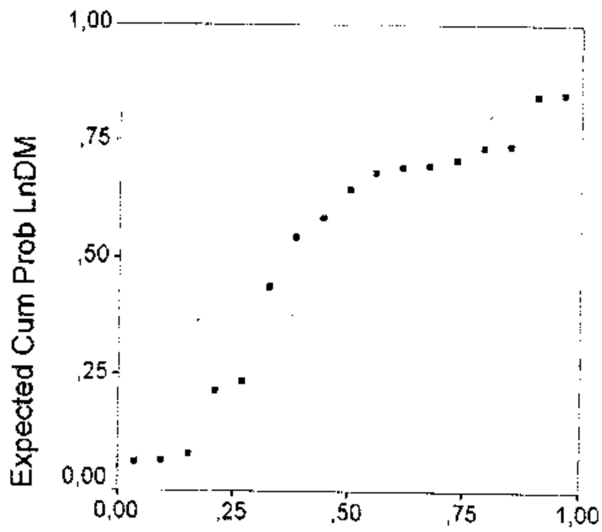
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	9,405999	12,580719	10,868341	1,079156	17
Residual	-,335592	,226639	-3,13E-16	,188899	17
Std. Predicted Value	-1,355	1,587	,000	1,000	17
Std. Residual	-1,539	1,039	,000	,866	17

a. Dependent Variable: LnDm (Dana Masyarakat)

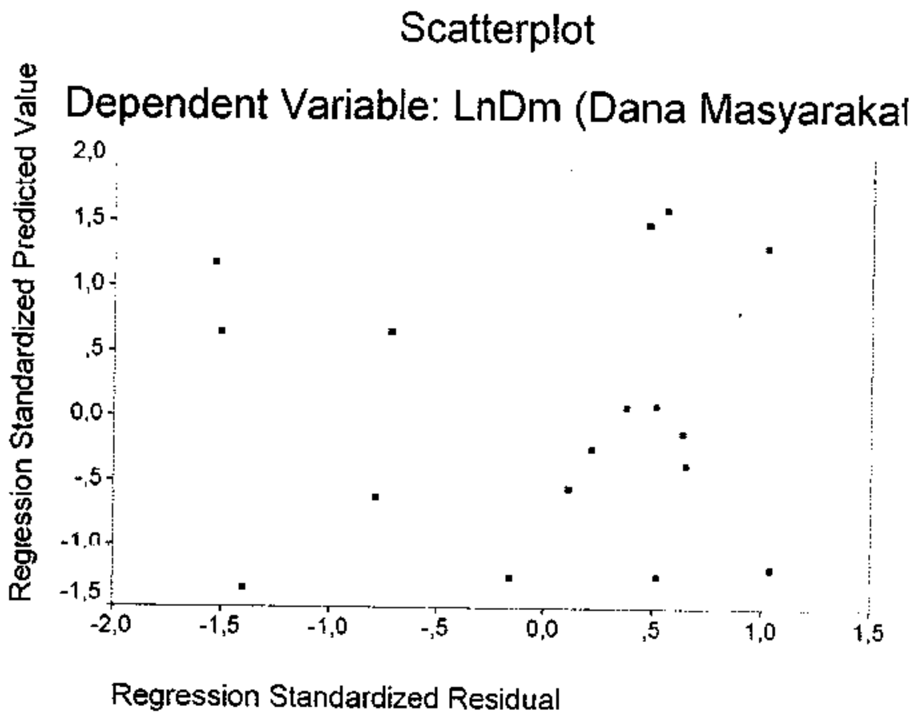
Charts

Normal P-P Plot of Regression Standardized Residua

Dependent Variable: LnDm (Dana Masyaraka



Observed Cum Prob LnDM


Scatterplot
Dependent Variable: LnDm (Dana Masyarakat
Regression Standardized Predicted Value
2,0
1,5
1,0
,5
0,0
-,5
-1,0
-1,5
-2,0
-1,5
-1,0
-,5
0,0
,5
1,0
1,5
Regression Standardized Residual

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	DV (Dummy Variabel), Lni (Suku Bunga), LnL (Likuiditas Bank), LnDm (Dana Masyarakat)[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: LnCr (Cash Ratio)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,984[a]	,968	,958	,297583

a. Predictors: (Constant), DV (Dummy Variabel), Lni (Suku Bunga), LnL (Likuiditas Bank), LnDm (Dana Masyarakat)

b. Dependent Variable: LnCr (Cash Ratio)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32,552	4	8,138	91,897	,000[a]
	Residual	1,063	12	8,856E-02		
	Total	33,615	16			

a. Predictors: (Constant), DV (Dummy Variabel), Lni (Suku Bunga), LnL (Likuiditas Bank), LnDm (Dana Masyarakat)

b. Dependent Variable: LnCr (Cash Ratio)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4,476	1,595		-2,807	,016
	LnL (Likuiditas Bank)	,684	,169	,657	4,044	,002
	LnDm (Dana Masyarakat)	,742	,265	,561	2,801	,016
	Lni (Suku Bunga)	-2,937E-02	,192	-,010	-,153	,881
	DV (Dummy Variabel)	-1,813	,349	-,547	-5,189	,000

Coefficients[a]

Model		95% Confidence Interval for B		Correlations		
		Lower Bound	Upper Bound	Zero-order	Partial	Part
1	(Constant)	-7,950	-1,001			
	LnL (Likuiditas Bank)	,315	1,052	,934	,759	,208
	LnDm (Dana Masyarakat)	,165	1,319	,736	,629	,144
	Lni (Suku Bunga)	-,447	,388	,475	-,044	-,008
	DV (Dummy Variabel)	-2,574	-1,052	,098	-,832	-,266

a. Dependent Variable: LnCr (Cash Ratio)

Residuals Statistics[a]

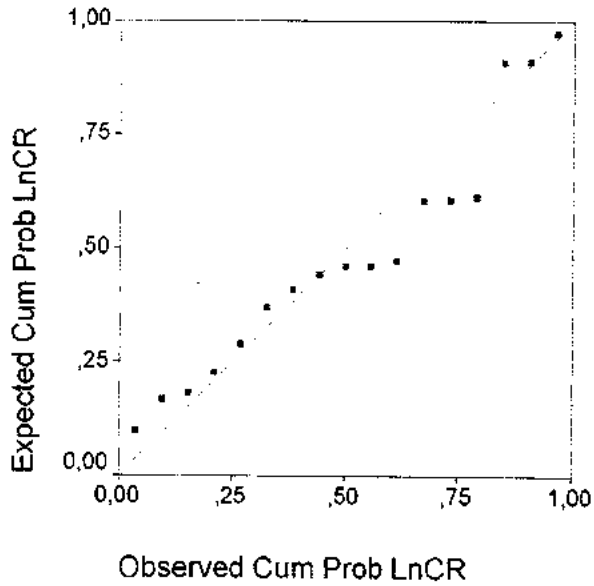
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	5,893440	10,481825	7,743600	1,426360	17
Residual	-,382562	,571478	3,657E-16	,257715	17
Std. Predicted Value	-1,297	1,920	,000	1,000	17
Std. Residual	-1,286	1,920	,000	,866	17

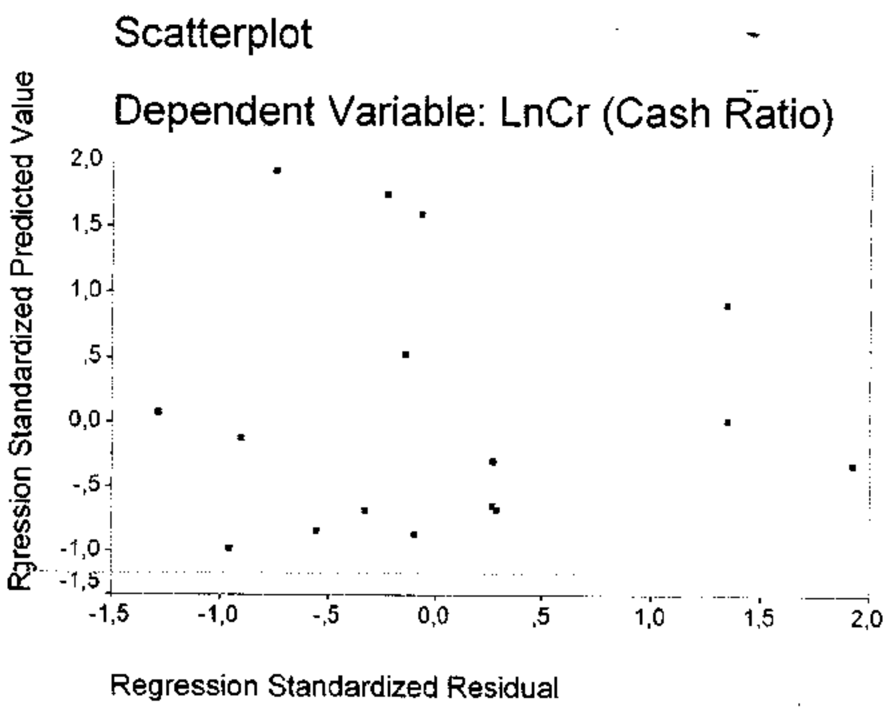
a. Dependent Variable: LnCr (Cash Ratio)

Charts

Normal P-P Plot of Regression Standardized Res

Dependent Variable: LnCr (Cash Ratio)




Scatterplot
Dependent Variable: LnCr (Cash Ratio)
Regression Standardized Predicted Value
2,0
1,5
1,0
,5
0,0
-,5
-1,0
-1,5
-1,5
-1,0
-,5
0,0
,5
1,0
1,5
2,0
Regression Standardized Residual

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	DV (Dummy Variabel), LnCr (Cash Ratio), LnL (Likuiditas Bank), LnDm (Dana Masyarakat)[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Lni (Suku Bunga)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,575[a]	,331	,108	,449302

a. Predictors: (Constant), DV (Dummy Variabel), LnCr (Cash Ratio), LnL (Likuiditas Bank), LnDm (Dana Masyarakat)

b. Dependent Variable: Lni (Suku Bunga)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,199	4	,300	1,485	,268[a]
	Residual	2,422	12	,202		
	Total	3,621	16			

a. Predictors: (Constant), DV (Dummy Variabel), LnCr (Cash Ratio), LnL (Likuiditas Bank), LnDm (Dana Masyarakat)

b. Dependent Variable: Lni (Suku Bunga)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,779	3,908		,967	,353
	LnL (Likuiditas Bank)	,316	,470	,926	,674	,513
	LnDm (Dana Masyarakat)	-,447	,636	-1,012	-,703	,496
	LnCr (Cash Ratio)	,110	,612	,338	,180	,860
	DV (Dummy Variabel)	,491	1,129	,451	,435	,671

Coefficients[a]

Model		95% Confidence Interval for B		Correlations		
		Lower Bound	Upper Bound	Zero-order	Partial	Part
1	(Constant)	-4,735	12,293			
	LnL (Likuiditas Bank)	-,707	1,339	,531	,191	,159
	LnDm (Dana Masyarakat)	-1,833	,939	,385	-,199	-,166
	LnCr (Cash Ratio)	-1,223	1,444	,498	,052	,043
	DV (Dummy Variabel)	-1,969	2,951	,135	,125	,103

a. Dependent Variable: Lni (Suku Bunga)

Residuals Statistics[a]

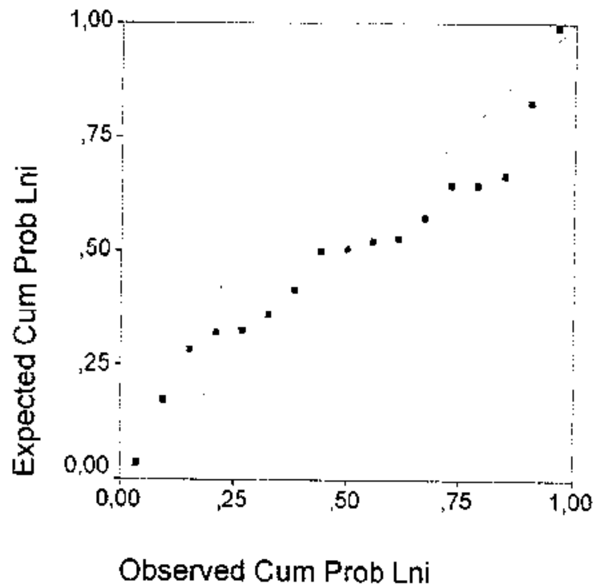
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2,378055	3,155719	2,742712	,273728	17
Residual	-,808119	1,058975	-1,25E-15	,389107	17
Std. Predicted Value	-1,332	1,509	,000	1,000	17
Std. Residual	-1,799	2,357	,000	,866	17

a. Dependent Variable: Lni (Suku Bunga)

Charts

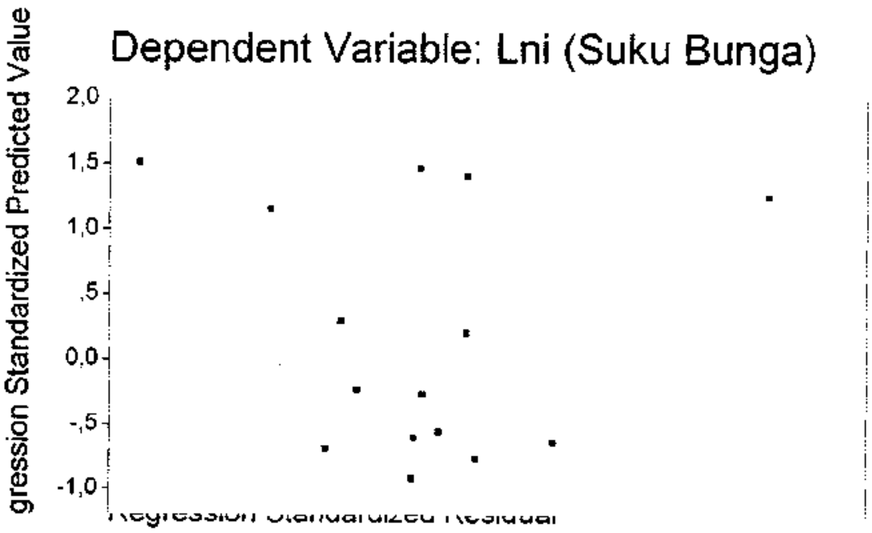
Normal P-P Plot of Regression Standardized Res

Dependent Variable: Lni (Suku Bunga)



Scatterplot

Dependent Variable: Lni (Suku Bunga)



Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Lni (Suku Bunga), LnDm (Dana Masyarakat), LnCr (Cash Ratio), LnL (Likuiditas Bank)[a]	,	Enter

a. All requested variables entered.

b. Dependent Variable: DV (Dummy Variabel)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,974[a]	,949	,932	,11

a. Predictors: (Constant), Lni (Suku Bunga), LnDm (Dana Masyarakat), LnCr (Cash Ratio), LnL (Likuiditas Bank)

b. Dependent Variable: DV (Dummy Variabel)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,903	4	,726	55,879	,000[a]
	Residual	,156	12	1,299E-02		
	Total	3,059	16			

a. Predictors: (Constant), Lni (Suku Bunga), LnDm (Dana Masyarakat), LnCr (Cash Ratio), LnL (Likuiditas Bank)

b. Dependent Variable: DV (Dummy Variabel)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3,313	,380		-8,715	,000
	LnL (Likuiditas Bank)	,229	,102	,728	2,247	,044
	LnDm (Dana Masyarakat)	,530	,060	1,307	8,769	,000
	LnCr (Cash Ratio)	-,476	,073	-1,586	-6,523	,000
	Lni (Suku Bunga)	3,159E-02	,073	,034	,435	,671

Coefficients[a]

Model		95% Confidence Interval for B		Correlations		
		Lower Bound	Upper Bound	Zero-order	Partial	Part
1	(Constant)	-4,141	-2,485			
	LnL (Likuiditas Bank)	,007	,450	,373	,544	,146
	LnDm (Dana Masyarakat)	,399	,662	,707	,930	,571
	LnCr (Cash Ratio)	-,634	-,317	,159	-,883	-,425
	Lni (Suku Bunga)	-,127	,190	,135	,125	,028

a. Dependent Variable: DV (Dummy Variabel)

Residuals Statistics[a]

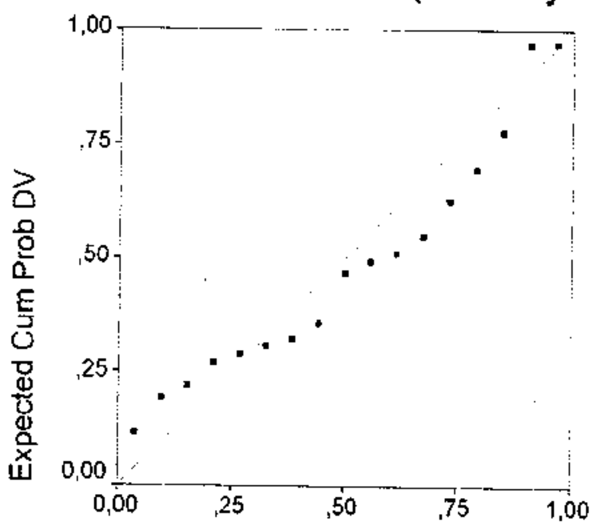
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-3,67E-02	1,10	,76	,43	17
Residual	-,14	,21	1,11E-15	9,87E-02	17
Std. Predicted Value	-1,882	,786	,000	1,000	17
Std. Residual	-1,202	1,884	,000	,866	17

a. Dependent Variable: DV (Dummy Variabel)

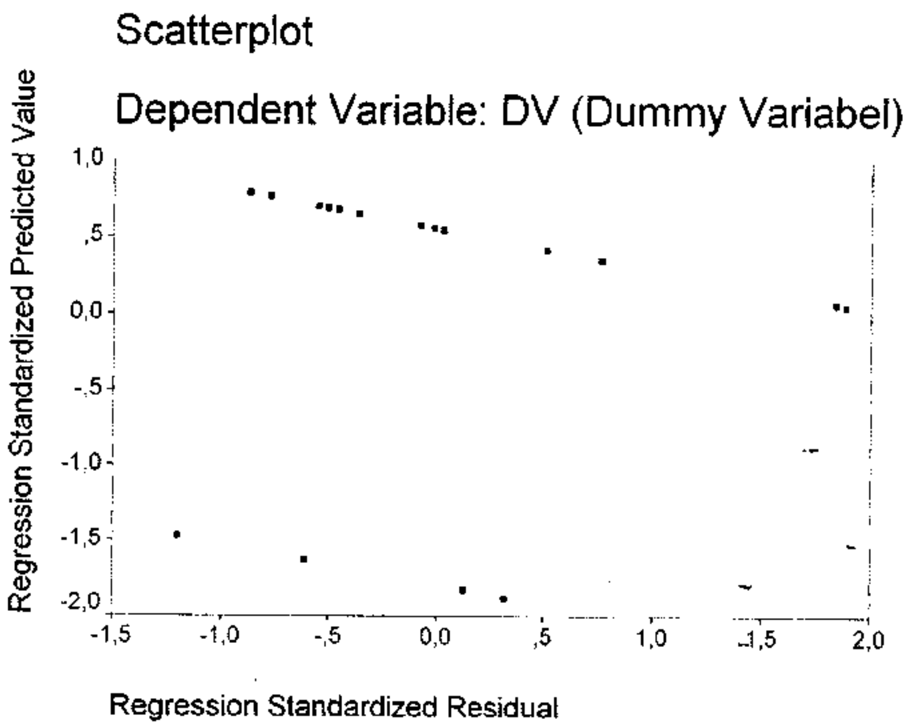
Charts

Normal P-P Plot of Regression Standardized Res

Dependent Variable: DV (Dummy Variabel)



Observed Cum Prob DV


Scatterplot
Dependent Variable: DV (Dummy Variabel)
Regression Standardized Predicted Value
1,0
,5
0,0
-,5
-1,0
-1,5
-2,0
-1,5
-1,0
-,5
0,0
,5
1,0
1,5
2,0
Regression Standardized Residual

Hasil Uji Heteroskedastisitas

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	DV (Dummy Variabel), Lni (Suku Bunga), LnCr (Cash Ratio), LnL (Likuiditas Bank), LnDm (Dana Masyarakat)[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Residual (ei)^2

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,710[a]	,504	,279	5,010E-02

a. Predictors: (Constant), DV (Dummy Variabel), Lni (Suku Bunga), LnCr (Cash Ratio), LnL (Likuiditas Bank), LnDm (Dana Masyarakat)

b. Dependent Variable: Residual (ei) ^2

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,808E-02	5	5,617E-03	2,238	,123[a]
	Residual	2,761E-02	11	2,510E-03		
	Total	5,569E-02	16			

a. Predictors: (Constant), DV (Dummy Variabel), Lni (Suku Bunga), LnCr (Cash Ratio), LnL (Likuiditas Bank), LnDm (Dana Masyarakat)

b. Dependent Variable: Residual (ei) ^2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,796	,452		1,758	,106
	LnL (Likuiditas Bank)	-1,767E-02	,053	-,417	-,331	,747
	LnDm (Dana Masyarakat)	-,117	,072	-2,144	-1,623	,133
	LnCr (Cash Ratio)	9,067E-02	,068	2,241	1,327	,211
	Lni (Suku Bunga)	-7,532E-02	,032	-,607	-1,340	,096
	DV (Dummy Variabel)	,246	,127	1,825	1,404	,140

Coefficients[a]

Model		95% Confidence Interval for B		Correlations		
		Lower Bound	Upper Bound	Zero-order	Partial	Part
1	(Constant)	-,200	1,791			
	LnL (Likuiditas Bank)	-,135	,100	,208	-,099	-,070
	LnDm (Dana Masyarakat)	-,277	,042	,314	-,440	-,345
	LnCr (Cash Ratio)	-,060	,241	,138	,371	,282
	Lni (Suku Bunga)	-,146	-,004	-,293	-,577	-,497
	DV (Dummy Variabel)	-,033	,526	,426	,505	,412

a. Dependent Variable: Residual (ei) ^2

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1,79E-02	,115318	5,209E-02	4,190E-02	17
Residual	-5,15E-02	,109326	-2,69E-16	4,154E-02	17
Std. Predicted Value	-1,672	1,509	,000	1,000	17
Std. Residual	-1,028	2,182	,000	,829	17

a. Dependent Variable: Residual (ei) ^2