LAMPIRAN

Lampiran I

Data dan Variabel Penelitian

Triwulan	Transaksi KartuKredit	NilaiTukar	SukuBunga	Inflasi	PDB
2011TriwulanI	16939499	8907	0.06866	0.068367	1834355
2011TriwulanII	17247560	8598	0.07299	0.058933	1928233
2011TriwulanIII	17608392	8636	0.06778	0.046700	2053745
2011TriwulanIV	17988616	9024	0.05344	0.041200	2015393
2012TriwulanI	17899683	9092	0.0583	0.03727	2061338
2012TriwulanII	18369373	9412	0.0575	0.04493	2162037
2012TriwulanIII	19021275	9544	0.0575	0.04483	2223642
2012TriwulanIV	18928978	9630	0.0575	0.04410	2168688
2013TriwulanI	18889156	9695	0.0575	0.05260	2235289
2013TriwulanII	19852582	9818	0.0583	0.05647	2342590
2013TriwulanIII	20443140	10938	0.0692	0.08600	2491159
2013TriwulanIV	20514629	11800	0.0742	0.08357	2477098
2014TriwulanI	19720086	11755	0.0750	0.07763	2058585
2014TriwulanII	21413782	11704	0.0750	0.07090	2137386
2014TriwulanIII	21412217	11840	0.0750	0.04350	2207344
2014TriwulanIV	22227268	12239	0.0763	0.06473	2161553
2015Triwulan I	21887481	12857	0.0758	0.06543	2158040.0
2015Triwulan II	23428798	13160	0.0750	0.07067	2238704
2015TriwulanIII	23726562	14055	0.0750	0.07090	2312844
2015TriwulanIV	24732439	13758	0.0750	0.04830	2272929
2016Triwulan I	24669746	13506	0.0700	0.04337	2264721.0
2016Triwulan II	25069039	13333	0.0667	0.03460	2355445.0
2016TriwulanIII	25115352	13087	0.0558	0.03023	2429261
2016TriwulanIV	26829962	13283	0.0475	0.03303	2385187

2017TriwulanI	26913855	13270	0.0475	0.03643	2378097
2017TriwulanII	27203484	13255	0.0475	0.04290	2473433
2017TriwulanIII	26634499	13322	0.0433	0.03807	2552302
2017TriwulanIV	28374050	13477	0.0425	0.03497	2508872
2018TriwulanI	27354750	13460	0.0425	0.03277	2498488
2018TriwulanII	28435373	14007	0.0467	0.03253	2603748
2018TriwulanIII	27390438	14929	0.0550	0.03087	2684186
2018TriwulanIV	29602062	14481	0.0592	0.03173	2638894

Sumber Data: Sekunder, diolah (2019)

Lampiran II

Hasil Uji Stasioneritas

1. Nilai Tukar

   a. 1st Differences

Null Hypothesis: D(X1_NILAITUKAR) has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 0 (Automatic - based on SIC, maxlag=7)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-4.310023	0.0097
Test critical values:	1% level	-4.296729	
	5% level	-3.568379	
	10% level	-3.218382	

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

   b. 2nd Differences

Null Hypothesis: D(X1_NILAITUKAR,2) has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 0 (Automatic - based on SIC, maxlag=7)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-5.872872	0.0002
Test critical values:	1% level	-4.309824	
	5% level	-3.574244	
	10% level	-3.221728	

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

2. Suku Bunga

   a. 1st Differences

Null Hypothesis: D(X2_SUKUBUNGA) has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=7)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-3.707811	0.0091
Test critical values:	1% level	-3.670170	
	5% level	-2.963972	
	10% level	-2.621007	

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

b. 2nd Differences

Null Hypothesis: D(X2_SUKUBUNGA,2) has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=7)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-7.136130	0.0000
Test critical values:	1% level	-3.679322	
	5% level	-2.967767	
	10% level	-2.622989	

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

3. Inflasi

a. 1st Differences

Null Hypothesis: D(X3_INFLASI) has a unit root
Exogenous: Constant
Lag Length: 4 (Automatic - based on SIC, maxlag=7)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-1.977065	0.2944
Test critical values:	1% level	-3.711457	
	5% level	-2.981038	
	10% level	-2.629906	

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

b. 2nd Differences

Null Hypothesis: D(X3_INFLASI,2) has a unit root
Exogenous: Constant
Lag Length: 3 (Automatic - based on SIC, maxlag=7)

		t-Statistic	Prob.*

Augmented Dickey-Fuller test statistic		-6.534729	0.0000
Test critical values:	1% level	-3.711457	
	5% level	-2.981038	
	10% level	-2.629906	

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

4. Produk Domestik Bruto
   a. 1st Differences

Null Hypothesis: D(X4_PDB) has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 1 (Automatic - based on SIC, maxlag=7)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-6.109978	0.0001
Test critical values:	1% level	-4.309824	
	5% level	-3.574244	
	10% level	-3.221728	

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

   b. 2nd Differences

Null Hypothesis: D(X4_PDB,2) has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 2 (Automatic - based on SIC, maxlag=7)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-6.166717	0.0001
Test critical values:	1% level	-4.339330	
	5% level	-3.587527	
	10% level	-3.229230	

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

Lampiran III

Uji Kointegrasi *Engle Granger*

Null Hypothesis: ECT has a unit root
Exogenous: Constant, Linear Trend
Lag Length: 0 (Automatic - based on SIC, maxlag=7)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-5.986411	0.0001
Test critical values:	1% level	-4.284580	
	5% level	-3.562882	
	10% level	-3.215267	

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

Lampiran IV

Hasil Estimasi ECM

1. Hasil Estimasi Jangka Pendek

Dependent Variable: D(Y_TRANSAKSIKARTUKREDIT)
Method: Least Squares
Date: 12/20/19 Time: 01:24
Sample (adjusted): 2011Q2 2018Q4
Included observations: 31 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	246951.5	146406.1	1.686756	0.1041
D(X1_NILAITUKAR)	177.1015	391.9392	0.451860	0.6553
D(X2_SUKUBUNGA)	-41218470	25873418	-1.593082	0.1237
D(X3_INFLASI)	671909.8	13125545	0.051191	0.9596
D(X4_PDB)	2.578546	1.165484	2.212426	0.0363
ECT(-1)	-0.917140	0.204999	-4.473884	0.0001

R-squared	0.503883	Mean dependent var	408469.8
Adjusted R-squared	0.404659	S.D. dependent var	809008.0
S.E. of regression	624217.1	Akaike info criterion	29.69837
Sum squared resid	9.74E+12	Schwarz criterion	29.97592
Log likelihood	-454.3247	Hannan-Quinn criter.	29.78884
F-statistic	5.078260	Durbin-Watson stat	2.075066
Prob(F-statistic)	0.002390		

2. Hasil estimasi Jangka Panjang

Dependent Variable: Y_TRANSAKSIKARTUKREDIT
Method: Least Squares
Date: 12/20/19 Time: 01:20
Sample: 2011Q1 2018Q4
Included observations: 32

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7209962.	2694558.	2.675749	0.0125

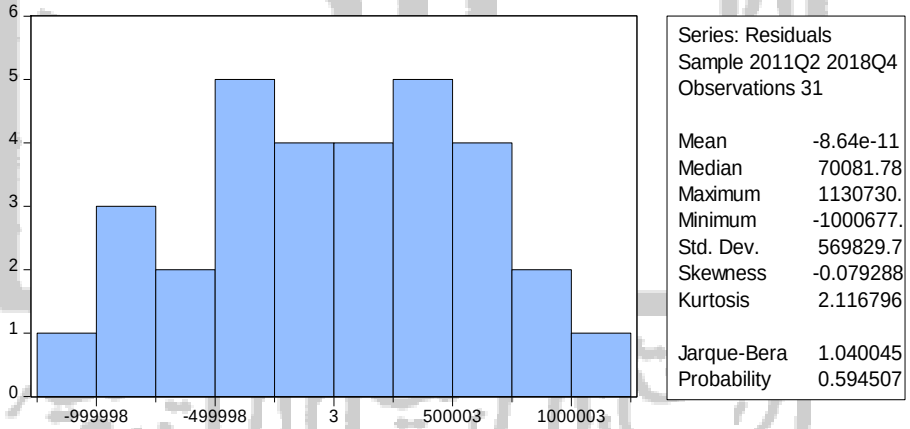
X1_NILAITUKAR	1592.260	120.1641	13.25071	0.0000
X2_SUKUBUNGA	-81853489	21726087	-3.767521	0.0008
X3_INFLASI	-22281837	12929469	-1.723337	0.0963
X4_PDB	1.198806	1.275270	0.940041	0.3555

R-squared	0.965637	Mean dependent var	22682629
Adjusted R-squared	0.960547	S.D. dependent var	3910956.
S.E. of regression	776828.1	Akaike info criterion	30.10643
Sum squared resid	1.63E+13	Schwarz criterion	30.33545
Log likelihood	-476.7028	Hannan-Quinn criter.	30.18234
F-statistic	189.6845	Durbin-Watson stat	2.157097
Prob(F-statistic)	0.000000		

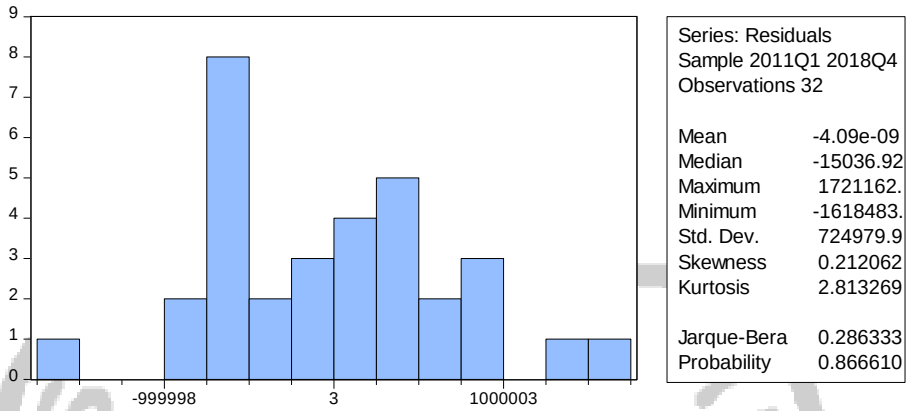
Lampiran V

Uji Normalitas

1. Jangka Pendek



2. Jangka Panjang



Lampiran VI

Uji Heteroskedastisitas

1. Jangka Pendek

Heteroskedasticity Test: White

F-statistic	0.688469	Prob. F(20,10)	0.7714
Obs*R-squared	17.95801	Prob. Chi-Square(20)	0.5902
Scaled explained SS	6.521667	Prob. Chi-Square(20)	0.9980

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 12/20/19 Time: 01:55
Sample: 2011Q2 2018Q4
Included observations: 31

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.67E+11	2.19E+11	1.672455	0.1254
D(X1_NILAITUKAR)^2	-995194.5	1498699.	-0.664039	0.5217

D(X1_NILAITUKAR)*D(X2_SUKUBUNGA)	8.36E+10	1.14E+11	0.734694	0.4794
D(X1_NILAITUKAR)*D(X3_INFLASI)	2.60E+10	8.74E+10	0.296864	0.7726
D(X1_NILAITUKAR)*D(X4_PDB)	-1.546160	7021.233	-0.000220	0.9998
D(X1_NILAITUKAR)*ECT(-1)	-202.7058	1258.043	-0.161128	0.8752
D(X1_NILAITUKAR)	5.16E+08	6.46E+08	0.797737	0.4436
D(X2_SUKUBUNGA)^2	3.99E+15	5.61E+15	0.711230	0.4932
D(X2_SUKUBUNGA)*D(X3_INFLASI)	-2.76E+15	7.10E+15	-0.388746	0.7056
D(X2_SUKUBUNGA)*D(X4_PDB)	-1.06E+08	6.43E+08	-0.165267	0.8720
D(X2_SUKUBUNGA)*ECT(-1)	-33204388	76504945	-0.434016	0.6735
D(X2_SUKUBUNGA)	2.53E+13	6.90E+13	0.366637	0.7215
D(X3_INFLASI)^2	-8.17E+14	9.99E+14	-0.817871	0.4325
D(X3_INFLASI)*D(X4_PDB)	96238847	2.00E+08	0.480810	0.6410
D(X3_INFLASI)*ECT(-1)	-24589063	30176234	-0.814849	0.4341
D(X3_INFLASI)	-9.23E+12	1.88E+13	-0.490535	0.6343
D(X4_PDB)^2	-10.09715	6.999761	-1.442500	0.1797
D(X4_PDB)*ECT(-1)	4.454683	2.634746	1.690744	0.1218
D(X4_PDB)	-366130.0	1731226.	-0.211486	0.8368
ECT(-1)^2	-0.072885	0.329506	-0.221196	0.8294
ECT(-1)	-368732.8	203828.2	-1.809037	0.1006

R-squared	0.579291	Mean dependent var	3.14E+11
Adjusted R-squared	-0.262128	S.D. dependent var	3.38E+11
S.E. of regression	3.79E+11	Akaike info criterion	56.38416
Sum squared resid	1.44E+24	Schwarz criterion	57.35557
Log likelihood	-852.9544	Hannan-Quinn criter.	56.70081
F-statistic	0.688469	Durbin-Watson stat	2.446197
Prob(F-statistic)	0.771373		

2. Jangka Panjang

Heteroskedasticity Test: White

F-statistic	2.856595	Prob. F(14,17)	0.0212
Obs*R-squared	22.45486	Prob. Chi-Square(14)	0.0697
Scaled explained SS	14.49339	Prob. Chi-Square(14)	0.4136

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 12/20/19 Time: 01:41
Sample: 2011Q1 2018Q4
Included observations: 32

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.93E+13	5.06E+13	0.578328	0.5706
X1_NILAITUKAR^2	47130.62	131301.5	0.358950	0.7241
X1_NILAITUKAR*X2_SUKUBUNGA	-1.83E+10	2.96E+10	-0.619334	0.5439
X1_NILAITUKAR*X3_INFLASI	1.10E+10	1.47E+10	0.747150	0.4652
X1_NILAITUKAR*X4_PDB	877.9928	2704.459	0.324646	0.7494

X1_NILAITUKAR	-2.62E+09	5.01E+09	-0.523030	0.6077
X2_SUKUBUNGA^2	5.82E+14	3.43E+15	0.169734	0.8672
X2_SUKUBUNGA*X3_INFLASI	1.07E+14	3.05E+15	0.034993	0.9725
X2_SUKUBUNGA*X4_PDB	2.60E+08	3.15E+08	0.825863	0.4203
X2_SUKUBUNGA	-4.18E+14	7.40E+14	-0.565135	0.5794
X3_INFLASI^2	-3.75E+14	1.35E+15	-0.278320	0.7841
X3_INFLASI*X4_PDB	-1.66E+08	1.31E+08	-1.260491	0.2245
X3_INFLASI	2.86E+14	2.90E+14	0.986263	0.3378
X4_PDB^2	-0.950679	16.75245	-0.056749	0.9554
X4_PDB	-10662198	57896247	-0.184160	0.8561

R-squared	0.701714	Mean dependent var	5.09E+11
Adjusted R-squared	0.456067	S.D. dependent var	6.97E+11
S.E. of regression	5.14E+11	Akaike info criterion	57.07290
Sum squared resid	4.49E+24	Schwarz criterion	57.75997
Log likelihood	-898.1665	Hannan-Quinn criter.	57.30065
F-statistic	2.856595	Durbin-Watson stat	2.325828
Prob(F-statistic)	0.021215		

Lampiran VII

Uji Autokorelasi

1. Jangka Pendek

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.718350	Prob. F(2,23)	0.2016
Obs*R-squared	4.029917	Prob. Chi-Square(2)	0.1333

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 12/20/19 Time: 01:50
Sample: 2011Q2 2018Q4
Included observations: 31
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	22439.31	143208.2	0.156690	0.8769
D(X1_NILAITUKAR)	28.76865	383.4405	0.075028	0.9408
D(X2_SUKUBUNGA)	10855686	26273266	0.413184	0.6833

D(X3_INFLASI)	-410685.8	13092219	-0.031369	0.9752
D(X4_PDB)	-0.705211	1.344277	-0.524602	0.6049
ECT(-1)	0.377662	0.339271	1.113158	0.2771
RESID(-1)	-0.463332	0.388528	-1.192533	0.2452
RESID(-2)	0.370815	0.227465	1.630209	0.1167

R-squared	0.129997	Mean dependent var	-8.64E-11
Adjusted R-squared	-0.134786	S.D. dependent var	569829.7
S.E. of regression	607018.7	Akaike info criterion	29.68814
Sum squared resid	8.47E+12	Schwarz criterion	30.05820
Log likelihood	-452.1662	Hannan-Quinn criter.	29.80877
F-statistic	0.490957	Durbin-Watson stat	1.848323
Prob(F-statistic)	0.831313		

2. Jangka Panjang

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.935072	Prob. F(2,25)	0.4059
Obs*R-squared	2.227179	Prob. Chi-Square(2)	0.3284

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 12/20/19 Time: 01:52
Sample: 2011Q1 2018Q4
Included observations: 32
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-241090.1	2758551.	-0.087397	0.9311
X1_NILAITUKAR	-15.77511	121.7662	-0.129552	0.8980
X2_SUKUBUNGA	1439044.	22236831	0.064714	0.9489
X3_INFLASI	383354.1	12994625	0.029501	0.9767
X4_PDB	0.135004	1.298900	0.103937	0.9180
RESID(-1)	-0.215922	0.215537	-1.001787	0.3260
RESID(-2)	0.221503	0.244387	0.906359	0.3734

R-squared	0.069599	Mean dependent var	-4.09E-09
Adjusted R-squared	-0.153697	S.D. dependent var	724979.9
S.E. of regression	778702.9	Akaike info criterion	30.15929
Sum squared resid	1.52E+13	Schwarz criterion	30.47992
Log likelihood	-475.5486	Hannan-Quinn criter.	30.26557
F-statistic	0.311691	Durbin-Watson stat	1.734091
Prob(F-statistic)	0.924835		