

## LAMPIRAN

### LAMPIRAN 1: Hasil Olah Data SPSS

#### A. Deskriptif

| Descriptive Statistics |    |         |         |         |                |
|------------------------|----|---------|---------|---------|----------------|
|                        | N  | Minimum | Maximum | Mean    | Std. Deviation |
| Fluktuasi Harga Emas   | 60 | 12.93   | 13.23   | 13.1165 | .06960         |
| Tingkat Inflasi        | 60 | 3.02    | 8.40    | 5.5205  | 1.81309        |
| Ukuran Bank            | 60 | 29.81   | 31.94   | 30.9198 | .66660         |
| Gadai Emas             | 60 | 26.41   | 29.48   | 27.8158 | .91835         |
| Valid N (listwise)     | 60 |         |         |         |                |

#### B. Uji Asumsi Klasik

##### 1. Uji Normalitas

| One-Sample Kolmogorov-Smirnov Test |                |                         |
|------------------------------------|----------------|-------------------------|
|                                    |                | Unstandardized Residual |
| N                                  |                | 60                      |
| Normal Parameters <sup>a,b</sup>   | Mean           | .0000000                |
|                                    | Std. Deviation | .02395737               |
|                                    | Absolute       | .069                    |
| Most Extreme Differences           | Positive       | .069                    |
|                                    | Negative       | -.035                   |
| Kolmogorov-Smirnov Z               |                | .535                    |
| Asymp. Sig. (2-tailed)             |                | .937                    |

a. Test distribution is Normal.

b. Calculated from data.

## 2. Uji Heteroskedastisitas

| Model | Unstandardized Coefficients |            | Standardized Coefficients | t    | Sig.  |      |
|-------|-----------------------------|------------|---------------------------|------|-------|------|
|       | B                           | Std. Error | Beta                      |      |       |      |
| 1     | (Constant)                  | -.392      | .835                      |      | -.470 | .640 |
|       | Fluktuasi Harga Emas        | .159       | .319                      | .075 | .497  | .621 |
|       | Tingkat Inflasi             | .002       | .006                      | .042 | .278  | .782 |
|       | Ukuran Bank                 | 8.173E-005 | .098                      | .000 | .001  | .999 |

a. Dependent Variable: ABS\_RES1

## 3. Uji Multikolinieritas

| Model | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig.   | Collinearity Statistics |      |
|-------|-----------------------------|------------|---------------------------|-------|--------|-------------------------|------|
|       | B                           | Std. Error | Beta                      |       |        | Tolerance               | VIF  |
| 1     | (Constant)                  | -4.623     | 1.370                     |       | -3.376 | .001                    |      |
|       | Fluktuasi Harga Emas        | 1.904      | .523                      | .354  | 3.637  | .001                    | .782 |
|       | Tingkat Inflasi             | -.011      | .010                      | -.110 | -1.115 | .270                    | .762 |
|       | Ukuran Bank                 | .895       | .160                      | .517  | 5.580  | .000                    | .861 |

a. Dependent Variable: Gadai Emas

## 4. Uji Autokolerasi

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1     | .765 <sup>a</sup> | .585     | .563              | .02459                     | 1.761         |

a. Predictors: (Constant), Ukuran Bank, Fluktuasi Harga Emas, Tingkat Inflasi

b. Dependent Variable: Gadai Emas

### C. Uji Regresi Linear Berganda

#### 1. Koefisien Determinasi $R^2$ Adjusted

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .765 <sup>a</sup> | .585     | .563              | .02459                     |

a. Predictors: (Constant), Ukuran Bank, Fluktuasi Harga Emas, Tingkat Inflasi

#### 2. Uji F (Simultan)

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df | Mean Square | F      | Sig.              |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1     | Regression | .048           | 3  | .016        | 26.365 | .000 <sup>b</sup> |
|       | Residual   | .034           | 56 | .001        |        |                   |
|       | Total      | .082           | 59 |             |        |                   |

a. Dependent Variable: Gadai Emas

b. Predictors: (Constant), Ukuran Bank, Fluktuasi Harga Emas, Tingkat Inflasi

#### 3. Uji t (Parsial)

**Coefficients<sup>a</sup>**

| Model |                      | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|----------------------|-----------------------------|------------|---------------------------|--------|------|
|       |                      | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant)           | -4.623                      | 1.370      |                           | -3.376 | .001 |
|       | Fluktuasi Harga Emas | 1.904                       | .523       | .354                      | 3.637  | .001 |
|       | Tingkat Inflasi      | -.011                       | .010       | -.110                     | -1.115 | .270 |
|       | Ukuran Bank          | .895                        | .160       | .517                      | 5.580  | .000 |

a. Dependent Variable: Gadai Emas

## **CURICULUM VITAE**

### DATA PRIBADI

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### RIWAYAT PENDIDIKAN

1. SDS Yaditra Tarakan (2006)
2. SMP Negeri 2 Tarakan (2009)
3. SMA Negeri 1 Tarakan (2012)