

LAMPIRAN

Lampiran Descriptive

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Inflasi	60	2.79	8.79	5.5142	1.76632
Bi Rate	60	4.75	7.75	6.6625	.92954
Kurs	60	9231.57	11321.69	10151.1123	459.49857
PembiayaanUMKM	60	52604.00	147946.00	104300.1667	26628.99680
Valid N (listwise)	60				

UjiAsumsiKlasik

UjiNormalitas

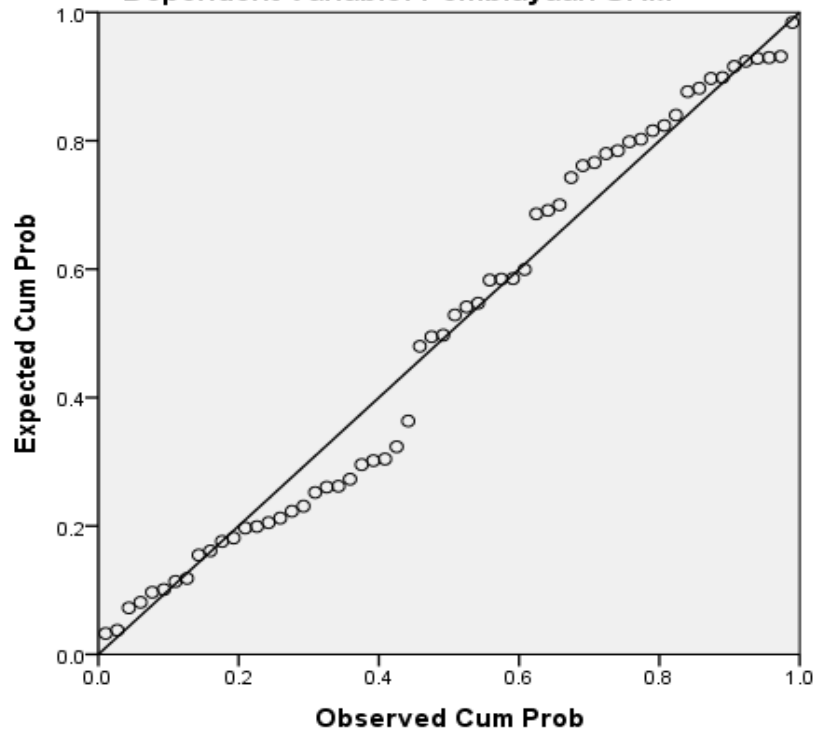
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.26546884
	Absolute	.117
Most Extreme Differences	Positive	.117
	Negative	-.084
Kolmogorov-Smirnov Z		.907
Asymp. Sig. (2-tailed)		.383

a. Test distribution is Normal.

b. Calculated from data.

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Pembiayaan UKM



UjiMultikolinearitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	-8.355	7.208		-1.159	.251		
	Inflasi	-.360	.113	-.381	-3.177	.002	.923	1.083
	Bi Rate	.357	.266	.170	1.343	.185	.830	1.205
	Kurs	2.136	.797	.328	2.680	.010	.888	1.126

a. Dependent Variable: PembiayaanUMKM

Uji Heteroskedastisitas

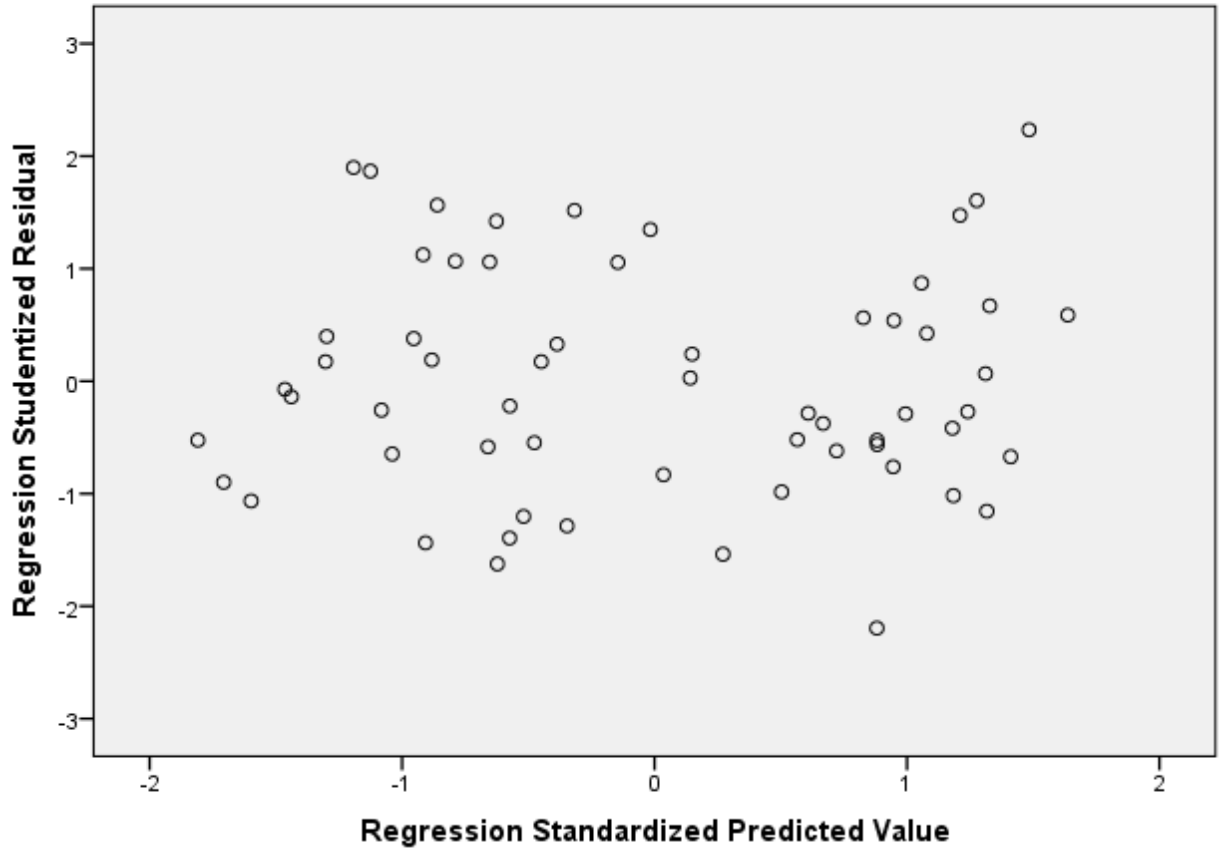
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.055	3.361		2.099	.040
1 Inflasi	-.099	.053	-.238	-1.875	.066
1 Bi Rate	-.096	.124	-.103	-.774	.442
1 Kurs	-.702	.372	-.244	-1.888	.064

a. Dependent Variable: ABS_RES

Scatterplot

Dependent Variable: ABS_RES



Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.506 ^a	.256	.216	.27249	1.760

a. Predictors: (Constant), Kurs, Inflasi, Bi Rate

b. Dependent Variable: PembiayaanUMKM

Tidak terjadi autokorelasi jika $DU < DW < 4-DU$

$DU = 1.6889$

$DW = 1.760$

$4-DU = 2.3111$

Tidak Terjadi Autokorelasi $1.6889 < 1.760 < 2.3111$

Uji Regresi Linear Berganda

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.506 ^a	.256	.216	.27249

a. Predictors: (Constant), Kurs, Inflasi, Bi Rate

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.431	3	.477	6.423	.001 ^b
	Residual	4.158	56	.074		
	Total	5.589	59			

a. Dependent Variable: PembiayaanUMKM

b. Predictors: (Constant), Kurs, Inflasi, Bi Rate

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-8.355	7.208		-1.159	.251
	Inflasi	-.360	.113	-.381	-3.177	.002
	Bi Rate	.357	.266	.170	1.343	.185
	Kurs	2.136	.797	.328	2.680	.010

a. Dependent Variable: PembiayaanUMKM

Data perkembangan pembiayaan UMKM					
bulan	2012	2013	2014	2015	2016
januari	5,260,4	7,476,2	9,443,7	11.049,4	13,103,8
febuari	6,230,2	7,579,3	9,695,4	11.099,8	13,123,5
maret	6,380,7	7,762,8	9,925,3	11,446,7	13,554,5
april	6,461,4	7,791,5	10,163,7	11,590,8	13,654,8
mei	6,284,4	8,343,6	10,359,9	11,986,2	13,958,2
juni	7,010,1	8,922,8	10,713,3	12,151,5	14,438,9
juli	7,181,8	9,131,8	10,289,2	12,223,9	14,369,0
agustus	7,084,9	9,144,5	10,923,7	12,327,2	14,515,1
september	7,259,3	9,348,9	11,044,0	12,204,5	14,552,9
oktober	7,243,6	9,359,0	11,096,8	12,263,6	14,624,6
november	7,430,7	9,432,8	11,136,9	13,111,9	14,635,7
desember	7,642,4	9,660,1	11,296,7	13,508,1	14,794,6

Inflasi (%)					
bulan	2012	2013	2014	2015	2016
januari	4.3	8.38	8.36	3.35	3.02
febuari	4.32	8.37	6.23	4.89	3.58
maret	4.61	8.23	4.38	6.25	3.31
april	4.31	8.4	4.53	6.83	3.07
mei	4.38	8.79	3.99	7.18	2.79
juni	4.38	8.61	4.53	7.26	3.21
juli	4.56	5.9	6.7	7.26	3.45
agustus	4.45	5.47	7.32	7.15	3.33
september	4.5	5.57	7.25	6.79	3.6
oktober	4.79	5.9	7.32	6.38	4.45
november	3.56	5.31	7.75	6.29	4.42
desember	3.65	4.57	8.22	6.96	4.14

bulan	BI Rate (%)				
	2012	2013	2014	2015	2016
januari	6	5.75	7.5	7.75	7.25
febuari	5.75	5.75	7.5	7.5	7
maret	5.75	5.75	7.5	7.5	6.75
april	5.75	5.75	7.5	7.5	6.75
mei	5.75	5.75	7.5	7.5	6.75
juni	5.75	6	7.5	7.5	6.5
juli	5.75	6.5	7.5	7.5	6.5
agustus	5.75	7	7.5	7.5	5.25
september	5.75	7.25	7.5	7.5	5
oktober	5.75	7.25	7.5	7.5	4.75
november	5.75	7.5	7.75	7.5	4.75
desember	5.75	7.5	7.75	7.5	4.75

bulan	Kurs (Rp)				
	2012	2013	2014	2015	2016
januari	9,622.98	10,196.66	10,724.09	9,881.41	9,876.87
febuari	9,876.83	9,976.33	10,487.72	10,066.25	9,591.68
maret	9,607.96	10,183.14	10,649.56	10,056.36	10,215.97
april	9,652.54	10,109.08	10,755.52	10,391.20	10,142.26
mei	9,331.34	9,523.95	10,874.34	10,183.46	9,905.12
juni	9,572.73	9,231.57	11,321.69	10,271.67	9,866.95
juli	10,023.85	9,344.65	10,968.70	9,895.46	9,921.89
agustus	9,888.55	9,816.32	11,016.45	10,058.21	10,065.35
september	10,089.86	10,854.03	10,710.65	10,322.78	9,961.84
oktober	10,035.99	10,730.02	10,717.74	9,736.08	9,966.85
november	10,062.29	10,915.15	10,445.42	9,992.23	10,204.17
desember	10,077.57	10,934.35	10,271.64	10,117.95	9,773.47