

LAMPIRAN-LAMPIRAN

Lampiran I

Uji Stasioner

Null Hypothesis: D(PENYALURAN_RAHN) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on AIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.655404	0.0000
Test critical values:		
1% level	-3.646342	
5% level	-2.954021	
10% level	-2.615817	

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

Null Hypothesis: D(PENDAPATAN_PEGADAIAN) has a unit root

Exogenous: Constant

Lag Length: 7 (Automatic - based on AIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-4.106421	0.0039
Test critical values:		
1% level	-3.711457	
5% level	-2.981038	
10% level	-2.629906	

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

Null Hypothesis: D(HARGA_EMAS) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic - based on AIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.568444	0.0001
Test critical values: 1% level	-3.646342	
5% level	-2.954021	
10% level	-2.615817	

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

Null Hypothesis: D(INFLASI) has a unit root

Exogenous: Constant

Lag Length: 7 (Automatic - based on AIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-5.637367	0.0001
Test critical values: 1% level	-3.711457	
5% level	-2.981038	
10% level	-2.629906	

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

Uji Kointegrasi

Dependent Variable: PENYALURAN_RAHN

Method: Least Squares

Date: 11/27/18 Time: 22:52

Sample: 2009Q1 2017Q4

Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
PENDAPATAN_PEG				
ADAIAN	0.843478	0.136246	6.190854	0.0000
HARGA_EMAS	9542175.	824899.6	11.56768	0.0000
INFLASI	-5.00E+10	2.50E+10	-2.001855	0.0538
C	-3.10E+12	3.60E+11	-8.598339	0.0000
R-squared	0.938891	Mean dependent var		2.39E+12
Adjusted R-squared	0.933163	S.D. dependent var		1.07E+12
S.E. of regression	2.76E+11	Akaike info criterion		55.62670
Sum squared resid	2.43E+24	Schwarz criterion		55.80264
Log likelihood	-997.2806	Hannan-Quinn criter.		55.68811
F-statistic	163.8861	Durbin-Watson stat		0.244133
Prob(F-statistic)	0.000000			

Model ECT

Null Hypothesis: ECT has a unit root

Exogenous: Constant

Lag Length: 1 (Automatic - based on AIC, maxlag=7)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.723428	0.0081
Test critical values: 1% level	-3.639407	
5% level	-2.951125	
10% level	-2.614300	

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

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(ECT)

Method: Least Squares
 Date: 11/27/18 Time: 22:59
 Sample (adjusted): 2009Q3 2017Q4
 Included observations: 34 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ECT(-1)	-0.213315	0.057290	-3.723428	0.0008
D(ECT(-1))	0.767748	0.117292	6.545608	0.0000
C	-4.94E+09	1.47E+10	-0.335653	0.7394

R-squared	0.609422	Mean dependent var	6.88E+09
Adjusted R-squared	0.584223	S.D. dependent var	1.33E+11
S.E. of regression	8.58E+10	Akaike info criterion	53.27145
Sum squared resid	2.28E+23	Schwarz criterion	53.40613
Log likelihood	-902.6146	Hannan-Quinn criter.	53.31738
F-statistic	24.18476	Durbin-Watson stat	2.190476
Prob(F-statistic)	0.000000		

Uji Model ECM

Null Hypothesis: Unit root (individual unit root process)
 Series: Y, X1, X2, X3
 Date: 11/28/18 Time: 00:29
 Sample: 2009Q1 2017Q4
 Exogenous variables: Individual effects
 Automatic selection of maximum lags
 Automatic lag length selection based on SIC: 0 to 7
 Total number of observations: 118
 Cross-sections included: 4

Method	Statistic	Prob.**
ADF - Fisher Chi-square	69.2488	0.0000
ADF - Choi Z-stat	-7.08760	0.0000

** Probabilities for Fisher tests are computed using an asymptotic Chi square distribution. All other tests assume asymptotic normality.

Intermediate ADF test results D(UNTITLED,2)

Series	Prob.	Lag	Max Lag	Obs
D(Y,2)	0.0000	0	7	33
D(X1,2)	0.0039	7	7	26
D(X2,2)	0.0001	0	7	33
D(X3,2)	0.0001	7	7	26

Dependent Variable: Y

Method: Least Squares

Date: 11/28/18 Time: 00:34

Sample: 2009Q1 2017Q4

Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1	0.843478	0.136246	6.190854	0.0000
X2	9542175.	824899.6	11.56768	0.0000
X3	-5.00E+10	2.50E+10	-2.001855	0.0538
C	-3.10E+12	3.60E+11	-8.598339	0.0000
R-squared	0.938891	Mean dependent var		2.39E+12
Adjusted R-squared	0.933163	S.D. dependent var		1.07E+12
S.E. of regression	2.76E+11	Akaike info criterion		55.62670
Sum squared resid	2.43E+24	Schwarz criterion		55.80264
Log likelihood	-997.2806	Hannan-Quinn criter.		55.68811
F-statistic	163.8861	Durbin-Watson stat		0.244133
Prob(F-statistic)	0.000000			

Dependent Variable: D(Y)
 Method: Least Squares
 Date: 11/28/18 Time: 01:10
 Sample (adjusted): 2009Q3 2017Q4
 Included observations: 34 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.82E+10	8.17E+09	9.570646	0.0000
D(X1)	-0.106405	0.062143	-1.712259	0.0975
D(X2)	2661823.	585468.1	4.546486	0.0001
D(X3)	-2.18E+10	8.89E+09	-2.447857	0.0207
ECT(-1)	0.839069	0.120832	6.944091	0.0000
R-squared	0.758344	Mean dependent var		9.91E+10
Adjusted R-squared	0.725012	S.D. dependent var		6.84E+10
S.E. of regression	3.59E+10	Akaike info criterion		51.57983
Sum squared resid	3.73E+22	Schwarz criterion		51.80429
Log likelihood	-871.8570	Hannan-Quinn criter.		51.65637
F-statistic	22.75129	Durbin-Watson stat		1.780090
Prob(F-statistic)	0.000000			

Uji Multikolinieritas

Dependent Variable: Y_LD
 Method: Least Squares
 Date: 11/28/18 Time: 01:51
 Sample: 2009Q1 2017Q4
 Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1_INC	0.843445	0.136238	6.190950	0.0000
X2_GP	9542663.	824872.1	11.56866	0.0000
X3_INF	-5.00E+10	2.50E+10	-2.002253	0.0538
C	-3.10E+12	3.60E+11	-8.599966	0.0000
R-squared	0.938894	Mean dependent var		2.39E+12
Adjusted R-squared	0.933166	S.D. dependent var		1.07E+12
S.E. of regression	2.76E+11	Akaike info criterion		55.62665
Sum squared resid	2.43E+24	Schwarz criterion		55.80260
Log likelihood	-997.2797	Hannan-Quinn criter.		55.68806

F-statistic	163.8941	Durbin-Watson stat	0.244149
Prob(F-statistic)	0.000000		

Dependent Variable: X1_INC

Method: Least Squares

Date: 11/28/18 Time: 02:22

Sample: 2009Q1 2017Q4

Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X2_GP	4055660.	782576.4	5.182446	0.0000
X3_INF	3.81E+10	3.12E+10	1.222572	0.2302
C	-1.21E+12	4.09E+11	-2.945194	0.0059
R-squared	0.482668	Mean dependent var		1.04E+12
Adjusted R-squared	0.451314	S.D. dependent var		4.75E+11
S.E. of regression	3.52E+11	Akaike info criterion		56.09206
Sum squared resid	4.09E+24	Schwarz criterion		56.22402
Log likelihood	-1006.657	Hannan-Quinn criter.		56.13812
F-statistic	15.39439	Durbin-Watson stat		0.099717
Prob(F-statistic)	0.000019			

Dependent Variable: X2_GP
 Method: Least Squares
 Date: 11/28/18 Time: 02:24
 Sample: 2009Q1 2017Q4
 Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1_INC	1.11E-07	2.13E-08	5.182446	0.0000
X3_INF	-1082.237	5264.372	-0.205578	0.8384
C	398102.8	31153.40	12.77879	0.0000
R-squared	0.459928	Mean dependent var		508074.3
Adjusted R-squared	0.427196	S.D. dependent var		76844.29
S.E. of regression	58158.70	Akaike info criterion		24.85939
Sum squared resid	1.12E+11	Schwarz criterion		24.99135
Log likelihood	-444.4691	Hannan-Quinn criter.		24.90545
F-statistic	14.05146	Durbin-Watson stat		0.081831
Prob(F-statistic)	0.000038			

Dependent Variable: X3_INF
 Method: Least Squares
 Date: 11/28/18 Time: 02:27
 Sample: 2009Q1 2017Q4
 Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X2_GP	-1.18E-06	5.75E-06	-0.205578	0.8384
X1_INC	1.14E-12	9.29E-13	1.222572	0.2302
C	4.322439	2.395476	1.804417	0.0803
R-squared	0.062826	Mean dependent var		4.905833
Adjusted R-squared	0.006028	S.D. dependent var		1.927729
S.E. of regression	1.921911	Akaike info criterion		4.224172
Sum squared resid	121.8934	Schwarz criterion		4.356132
Log likelihood	-73.03510	Hannan-Quinn criter.		4.270230
F-statistic	1.106123	Durbin-Watson stat		0.142753
Prob(F-statistic)	0.342794			

Uji Heteroskedastisitas

Heteroskedasticity Test: White

F-statistic	1.739348	Prob. F(8,27)	0.1346
Obs*R-squared	12.24330	Prob. Chi-Square(8)	0.1407
Scaled explained SS	9.099045	Prob. Chi-Square(8)	0.3340

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 11/28/18 Time: 02:51

Sample: 2009Q1 2017Q4

Included observations: 36

Collinear test regressors dropped from specification

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.298040	8.277290	0.640069	0.5275
LOG(X1_INC)^2	0.005420	0.015947	0.339893	0.7366
LOG(X1_INC)*LOG(X2_GP)	0.011306	0.107651	0.105027	0.9171
LOG(X1_INC)*LOG(X3_INF)	-0.012044	0.019865	-0.606287	0.5494
LOG(X1_INC)	-0.432436	0.606752	-0.712707	0.4821
LOG(X2_GP)^2	-0.008576	0.113231	-0.075735	0.9402
LOG(X2_GP)*LOG(X3_INF)	-0.043766	0.069825	-0.626796	0.5361
LOG(X3_INF)^2	0.042416	0.021925	1.934577	0.0636
LOG(X3_INF)	0.769731	0.636126	1.210030	0.2368
R-squared	0.340092	Mean dependent var		0.007045
Adjusted R-squared	0.144563	S.D. dependent var		0.009800
S.E. of regression	0.009064	Akaike info criterion		-6.356726
Sum squared resid	0.002218	Schwarz criterion		-5.960846
Log likelihood	123.4211	Hannan-Quinn criter.		-6.218553
F-statistic	1.739348	Durbin-Watson stat		1.621437
Prob(F-statistic)	0.134560			

Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	89.27421	Prob. F(2,30)	0.0000
Obs*R-squared	30.82135	Prob. Chi-Square(2)	0.0000

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 11/28/18 Time: 02:07

Sample: 2009Q1 2017Q4

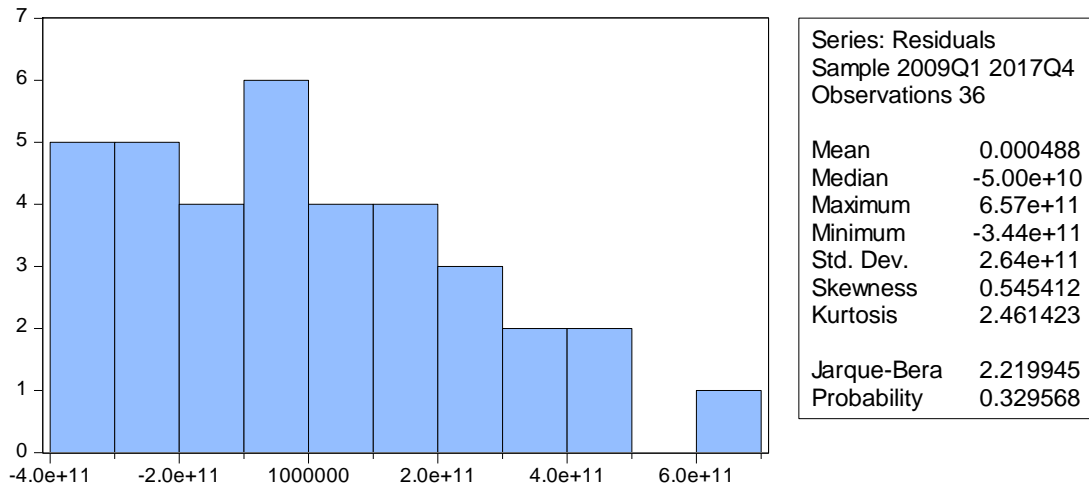
Included observations: 36

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1_INC	0.020113	0.055029	0.365501	0.7173
X2_GP	-78156.97	328801.0	-0.237703	0.8137
X3_INF	-4.30E+09	9.79E+09	-0.438968	0.6638
C	3.63E+10	1.42E+11	0.256342	0.7994
RESID(-1)	1.454078	0.142284	10.21957	0.0000
RESID(-2)	-0.682340	0.144934	-4.707923	0.0001

R-squared	0.856149	Mean dependent var	0.000488
Adjusted R-squared	0.832173	S.D. dependent var	2.64E+11
S.E. of regression	1.08E+11	Akaike info criterion	53.79879
Sum squared resid	3.50E+23	Schwarz criterion	54.06271
Log likelihood	-962.3782	Hannan-Quinn criter.	53.89090
F-statistic	35.70968	Durbin-Watson stat	2.125356
Prob(F-statistic)	0.000000		

Uji Normalitas



Uji Signifikansi

(Uji F dan Uji T)

Dependent Variable: Y
 Method: Least Squares
 Date: 11/29/18 Time: 01:38
 Sample (adjusted): 2009Q3 2017Q4
 Included observations: 34 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-3.40E+12	4.95E+11	-6.871653	0.0000
X1	0.842339	0.143235	5.880808	0.0000
X2	10009300	989399.3	10.11654	0.0000
X3	-3.97E+10	2.61E+10	-1.520424	0.1392
ECT(-1)	-0.399170	1.163992	-0.342932	0.7341
R-squared	0.925854	Mean dependent var	2.51E+12	
Adjusted R-squared	0.915627	S.D. dependent var	9.57E+11	
S.E. of regression	2.78E+11	Akaike info criterion	55.67502	
Sum squared resid	2.24E+24	Schwarz criterion	55.89948	
Log likelihood	-941.4753	Hannan-Quinn criter.	55.75156	
F-statistic	90.52986	Durbin-Watson stat	0.281634	
Prob(F-statistic)	0.000000			

Lampiran 2

Data Penelitian

TAHUN	Y_LD	X1_INC	X2_GP	X3_INF
2009Q1	177,155,478,704	108,058,988,223	318,728	2.61
2009Q2	353,710,957,408	215,717,976,446	337,457	2.67
2009Q3	530,266,436,112	323,376,964,669	356,185	2.72
2009Q4	706,821,914,816	431,035,952,892	374,913	2.78
2010Q1	829,445,454,062	505,387,326,638	391,706	3.83
2010Q2	952,068,993,308	579,738,700,383	408,499	4.87
2010Q3	1,074,692,532,554	654,090,074,129	425,291	5.92
2010Q4	1,197,316,071,800	728,441,447,874	442,084	6.96
2011Q1	1,437,406,108,363	778,000,777,433	462,713	6.17
2011Q2	1,677,496,144,927	827,560,106,991	483,341	5.38
2011Q3	1,917,586,181,490	877,119,436,550	503,970	4.58
2011Q4	2,157,676,218,053	926,678,766,108	524,598	3.79
2012Q1	2,260,619,126,177	873,748,200,042	538,987	3.92
2012Q2	2,363,562,034,302	820,817,633,976	553,376	4.05
2012Q3	2,466,504,942,426	767,887,067,910	567,764	4.17
2012Q4	2,569,447,850,550	714,956,501,844	582,153	4.30
2013Q1	2,610,917,304,950	790,057,118,729	567,561	5.32
2013Q2	2,652,386,759,350	865,157,735,614	552,968	6.34
2013Q3	2,693,856,213,750	940,258,352,498	538,376	7.36
2013Q4	2,735,325,668,150	1,015,358,969,383	523,783	8.38
2014Q1	2,775,626,766,263	1,175,323,974,590	524,403	8.38

2014Q2	2,815,927,864,375	1,335,288,979,796	525,023	8.37
2014Q3	2,856,228,962,488	1,495,253,985,003	525,643	8.37
2014Q4	2,896,530,060,600	1,655,218,990,209	526,263	8.36
2015Q1	2,973,872,261,488	1,723,493,063,200	530,363	7.11
2015Q2	3,051,214,462,375	1,791,767,136,191	534,463	5.86
2015Q3	3,128,556,663,263	1,860,041,209,182	538,562	4.60
2015Q4	3,205,898,864,150	1,928,315,282,173	542,662	3.35
2016Q1	3,323,275,674,800	1,732,587,192,454	545,839	3.27
2016Q2	3,440,652,485,450	1,536,859,102,734	549,016	3.19
2016Q3	3,558,029,296,100	1,341,131,013,015	552,193	3.10
2016Q4	3,675,406,106,750	1,145,402,923,295	555,370	3.02
2017Q1	3,687,379,702,363	1,192,044,289,774	571,865	3.17
2017Q2	3,699,353,297,975	1,238,685,656,252	588,360	3.32
2017Q3	3,711,326,893,588	1,285,327,022,731	604,854	3.46
2017Q4	3,723,300,489,200	1,331,968,389,209	621,349	3.61

Perpustakaan Universitas Muhammadiyah Yogyakarta menyatakan bahwa Skripsi atas:

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Judul : PENGARUH PENDAPATAN PEGADAIAN, HARGA
EMAS, DAN TINGKAT INFLASI TERHADAP
PENYALURAN PEMBIAYAAN *RAHN*
(STUDI PADA PEGADAIAN SYARIAH DI INDONESIA)

Dosen Pembimbing : Aqidah Asri Suwarsi, S.E.I., M.E.I

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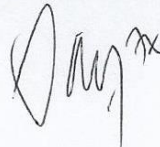
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Ikram Al-Zein, S.Kom.I

PENGARUH PENDAPATAN PEGADAIAN, HARGA EMAS, DAN TINGKAT INFLASI TERHADAP PENYALURAN PEMBIAYAAN RAHN (STUDI PADA PEGADAIAN SYARIAH DI INDONESIA TAHUN 2010-2017)

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