

## LAMPIRAN

### Lampiran 1. Hasil Uji Heteroskedastisitas

#### Lampiran 1.1. Uji Heteroskedastisitas Kepemilikan Akun.

regres akun

Source	SS	df	MS	Number of obs =	8,366
Model	0	0	.	F(0, 8365) =	0.00
Residual	2048.18133	8,365	.244851324	Prob > F =	.
Total	2048.18133	8,365	.244851324	R-squared =	0.0000
				Adj R-squared =	0.0000
				Root MSE =	.49482

akun	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
_cons	.5719579	.0054099	105.72	0.000	.5613531 .5825627

akun	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
perempuan	-.1423097	.0107081	-13.29	0.000	-.1633001 -.1213192
_cons	.6430277	.0075672	84.98	0.000	.6281941 .6578613

akun	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
perempuan	-.1118713	.009929	-11.27	0.000	-.1313346 -.0924081
pendidikan					
pend_tengah	.3053631	.0109107	27.99	0.000	.2839755 .3267507
pend_lanjut	.5511391	.0158205	34.84	0.000	.5201271 .5821512
_cons	.3934496	.0100778	39.04	0.000	.3736946 .4132047

akun	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
perempuan	-.1090053	.0098685	-11.05	0.000	-.12835	-.0896607
pendidikan						
pend_tengah	.2880376	.0109608	26.28	0.000	.2665518	.3095235
pend_lanjut	.5165474	.016089	32.11	0.000	.4850089	.5480859
pendapatan						
second20%	.0156969	.0169403	0.93	0.354	-.0175104	.0489041
middle20%	.0879664	.0164531	5.35	0.000	.0557142	.1202186
fourth20%	.1085098	.016206	6.70	0.000	.076742	.1402775
richest20%	.1419492	.0156774	9.05	0.000	.1112176	.1726808
_cons	.3264002	.0144331	22.61	0.000	.2981077	.3546927

akun	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
perempuan	-.056713	.0105873	-5.36	0.000	-.0774668	-.0359593
pendidikan						
pend_tengah	.2728761	.0109188	24.99	0.000	.2514725	.2942797
pend_lanjut	.4857182	.0161133	30.14	0.000	.4541321	.5173043
pendapatan						
second20%	.0142755	.016777	0.85	0.395	-.0186116	.0471625
middle20%	.0856927	.0162951	5.26	0.000	.0537504	.1176351
fourth20%	.1064662	.0160501	6.63	0.000	.075004	.1379284
richest20%	.1365731	.0155315	8.79	0.000	.1061275	.1670187
kerja	.1392346	.0108413	12.84	0.000	.117983	.1604862
_cons	.2355386	.0159487	14.77	0.000	.2042752	.266802

### Lampiran 1.2. Uji Heteroskedastisitas Menabung di Sektor Formal

regres menabung

Source	SS	df	MS	Number of obs	=	8,366
Model	0	0	.	F(0, 8365)	=	0.00
Residual	1392.63268	8,365	.166483285	Prob > F	=	.
Total	1392.63268	8,365	.166483285	R-squared	=	0.0000
				Adj R-squared	=	0.0000
				Root MSE	=	.40802

menabung	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
_cons	.210973	.0044609	47.29	0.000	.2022284	.2197175

menabung	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
perempuan	-.0561536	.0089013	-6.31	0.000	-.0736023	-.0387049
_cons	.2390162	.0062904	38.00	0.000	.2266855	.2513469

menabung	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
perempuan	-.0369199	.0085209	-4.33	0.000	-.053623	-.0202168
pendidikan						
pend_tengah	.173205	.0093634	18.50	0.000	.1548504	.1915596
pend_lanjut	.3766404	.0135769	27.74	0.000	.3500263	.4032545
_cons	.087653	.0086487	10.13	0.000	.0706995	.1046065

menabung	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
perempuan	-.0347381	.0084639	-4.10	0.000	-.0513295	-.0181468
pendidikan						
pend_tengah	.1578429	.0094008	16.79	0.000	.1394151	.1762707
pend_lanjut	.3438476	.0137991	24.92	0.000	.3167979	.3708973
pendapatan						
second20%	-.0002999	.0145293	-0.02	0.984	-.0287809	.0281811
middle20%	.0274112	.0141114	1.94	0.052	-.0002506	.0550731
fourth20%	.0785609	.0138994	5.65	0.000	.0513146	.1058073
richest20%	.1196265	.0134461	8.90	0.000	.0932689	.1459842
_cons	.0461417	.0123789	3.73	0.000	.0218759	.0704074

menabung	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
perempuan	-.0041309	.0091027	0.45	0.650	-.0137127	.0219746
pendidikan						
pend_tengah	.1465733	.0093878	15.61	0.000	.1281709	.1649756
pend_lanjut	.3209321	.0138539	23.17	0.000	.2937751	.3480891
pendapatan						
second20%	-.0013564	.0144245	-0.09	0.925	-.0296319	.0269191
middle20%	.0257212	.0140101	1.84	0.066	-.0017421	.0531845
fourth20%	.077042	.0137995	5.58	0.000	.0499915	.1040925
richest20%	.1156304	.0133536	8.66	0.000	.089454	.1418069
kerja	.1034936	.0093211	11.10	0.000	.0852219	.1217653
_cons	.0213961	.0137123	-1.56	0.119	-.0482756	.0054835

## Lampiran 1 3. Uji Heteroskedastisitas Meminjam di Sektor Formal

regres meminjam

Source	SS	df	MS	Number of obs =	8,366
Model	0	0	.	F(0, 8365) =	0.00
Residual	900.172125	8,365	.10761173	Prob > F =	.
Total	900.172125	8,365	.10761173	R-squared =	0.0000
				Adj R-squared =	0.0000
				Root MSE =	.32804

meminjam	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
_cons	.1226393	.0035865	34.19	0.000	.1156088 .1296697

meminjam	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
perempuan	-.0126162	.0071721	-1.76	0.079	-.0266753 .0014429
_cons	.1289398	.0050684	25.44	0.000	.1190045 .1388752

meminjam	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
perempuan	-.0053388	.0071088	-0.75	0.453	-.0192739 .0085963
pendidikan					
pend_tengah	.0507241	.0078117	6.49	0.000	.0354112 .0660369
pend_lanjut	.1637899	.011327	14.46	0.000	.1415862 .1859935
_cons	.0764255	.0072154	10.59	0.000	.0622815 .0905695

meminjam	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
perempuan	-.0049528	.0071111	-0.70	0.486	-.0188922 .0089867
pendidikan					
pend_tengah	.0506469	.0078982	6.41	0.000	.0351645 .0661292
pend_lanjut	.1652713	.0115935	14.26	0.000	.1425452 .1879974
pendapatan					
second20%	.002774	.0122069	0.23	0.820	-.0211547 .0267026
middle20%	.0224293	.0118559	1.89	0.059	-.0008112 .0456697
fourth20%	.0192731	.0116778	1.65	0.099	-.0036182 .0421644
richest20%	-.0019934	.0112969	-0.18	0.860	-.0241381 .0201513
_cons	.0677626	.0104003	6.52	0.000	.0473754 .0881497

meminjam	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
perempuan	-.0170966	.0076784	2.23	0.026	.002045	.0321482
pendidikan						
pend_tengah	.0442539	.0079188	5.59	0.000	.028731	.0597768
pend_lanjut	.152272	.0116861	13.03	0.000	.1293643	.1751797
pendapatan						
second20%	.0021746	.0121674	0.18	0.858	-.0216765	.0260258
middle20%	.0214706	.0118179	1.82	0.069	-.0016955	.0446366
fourth20%	.0184114	.0116403	1.58	0.114	-.0044064	.0412293
richest20%	-.0042603	.0112642	-0.38	0.705	-.0263408	.0178203
kerja	.0587091	.0078626	7.47	0.000	.0432964	.0741217
_cons	.0294503	.0115667	2.55	0.011	.0067766	.0521239

## Lampiran 2. Hasil Uji Multikolinearitas

### Lampiran 2 1. Uji Multikoninearitas Kepemilikan Akun

Variable	VIF	1/VIF
perempuan	1.18	0.845068
pendidikan		
2	1.26	0.795229
3	1.30	0.767815
pendapatan		
2	1.67	0.598877
3	1.74	0.573381
4	1.80	0.554483
5	1.97	0.508634
kerja	1.22	0.821963
Mean VIF	1.52	

### Lampiran 2 2. Uji Multikolinearitas Menabung di Sektor Formal

Variable	VIF	1/VIF
perempuan	1.18	0.845068
pendidikan		
2	1.26	0.795229
3	1.30	0.767815
pendapatan		
2	1.67	0.598877
3	1.74	0.573381
4	1.80	0.554483
5	1.97	0.508634
kerja	1.22	0.821963
Mean VIF	1.52	

## Lampiran 2 3. Uji Multikolinearitas Meminjam dari Sektor Formal

Variable	VIF	1/VIF
perempuan	1.18	0.845068
pendidikan		
2	1.26	0.795229
3	1.30	0.767815
pendapatan		
2	1.67	0.598877
3	1.74	0.573381
4	1.80	0.554483
5	1.97	0.508634
kerja	1.22	0.821963
Mean VIF	1.52	

## Lampiran 3. Hasil Tabulasi Akun Formal

## Lampiran 3. 1. Tabulasi Akun dan Perempuan (Gender)

kepemilikan akun	perempuan		Total
	0	1	
0	1,495 35.70	2,086 49.93	3,581 42.80
1	2,693 64.30	2,092 50.07	4,785 57.20
Total	4,188 100.00	4,178 100.00	8,366 100.00

## Lampiran 3. 2. Tabulasi Akun dan Pendidikan

kepemilikan akun	pendidikan			Total
	pend_dasa	pend_teng	pend_lanj	
0	1,920 66.85	1,540 35.47	121 10.50	3,581 42.80
1	952 33.15	2,802 64.53	1,031 89.50	4,785 57.20
Total	2,872 100.00	4,342 100.00	1,152 100.00	8,366 100.00

## Lampiran 3. 3. Tabulasi Akun dan Pendapatan

kepemilikan akun	pendapatan					Total
	poorest20	second20%	middle20%	fourth20%	richest20	
0	788 56.13	752 53.14	697 43.29	673 38.37	671 30.74	3,581 42.80
1	616 43.87	663 46.86	913 56.71	1,081 61.63	1,512 69.26	4,785 57.20
Total	1,404 100.00	1,415 100.00	1,610 100.00	1,754 100.00	2,183 100.00	8,366 100.00

## Lampiran 3. 4. Tabulasi Akun dan Status Kerja

kepemilikan akun	kerja		Total
	0	1	
0	2,013 55.96	1,568 32.88	3,581 42.80
1	1,584 44.04	3,201 67.12	4,785 57.20
Total	3,597 100.00	4,769 100.00	8,366 100.00

## Lampiran 4. Hasil Tabulasi Menabung di Sektor Formal

## Lampiran 4. 1. Tabulasi Menabung Formal dan Perempuan (Gender)

menabung	perempuan		Total
	0	1	
0	3,187 76.10	3,414 81.71	6,601 78.90
1	1,001 23.90	764 18.29	1,765 21.10
Total	4,188 100.00	4,178 100.00	8,366 100.00

Lampiran 4. 2. Tabulasi Menabung Formal dan Pendidikan

menabung	pendidikan			Total
	pend_dasa	pend_teng	pend_lanj	
0	2,679 93.28	3,286 75.68	636 55.21	6,601 78.90
1	193 6.72	1,056 24.32	516 44.79	1,765 21.10
Total	2,872 100.00	4,342 100.00	1,152 100.00	8,366 100.00

Lampiran 4. 3. Tabulasi Menabung Formal dan Pendapatan

menabung	pendapatan					Total
	poorest20	second20%	middle20%	fourth20%	richest20	
0	1,227 87.39	1,227 86.71	1,326 82.36	1,325 75.54	1,496 68.53	6,601 78.90
1	177 12.61	188 13.29	284 17.64	429 24.46	687 31.47	1,765 21.10
Total	1,404 100.00	1,415 100.00	1,610 100.00	1,754 100.00	2,183 100.00	8,366 100.00

Lampiran 4. 4. Tabulasi Menabung Formal dan Status Kerja

menabung	kerja		Total
	0	1	
0	3,140 87.29	3,461 72.57	6,601 78.90
1	457 12.71	1,308 27.43	1,765 21.10
Total	3,597 100.00	4,769 100.00	8,366 100.00

## Lampiran 5. Hasil Tabulasi Meminjam di Sektor Formal

Lampiran 5. 1. Tabulasi Meminjam Formal dan Perempuan (Gender)

meminjam	perempuan		Total
	0	1	
0	3,648 87.11	3,692 88.37	7,340 87.74
1	540 12.89	486 11.63	1,026 12.26
Total	4,188 100.00	4,178 100.00	8,366 100.00

Lampiran 5. 2. Tabulasi Meminjam Formal dan Pendidikan

meminjam	pendidikan			Total
	pend_dasa	pend_teng	pend_lanj	
0	2,661 92.65	3,801 87.54	878 76.22	7,340 87.74
1	211 7.35	541 12.46	274 23.78	1,026 12.26
Total	2,872 100.00	4,342 100.00	1,152 100.00	8,366 100.00

Lampiran 5. 3. Tabulasi Meminjam Formal dan Pendapatan

meminjam	pendapatan					Total
	poorest20	second20%	middle20%	fourth20%	richest20	
0	1,262 89.89	1,265 89.40	1,397 86.77	1,515 86.37	1,901 87.08	7,340 87.74
1	142 10.11	150 10.60	213 13.23	239 13.63	282 12.92	1,026 12.26
Total	1,404 100.00	1,415 100.00	1,610 100.00	1,754 100.00	2,183 100.00	8,366 100.00

## Lampiran 5. 4. Tabulasi Meminjam Formal dan Status Kerja

meminjam	kerja		Total
	0	1	
0	3,296 91.63	4,044 84.80	7,340 87.74
1	301 8.37	725 15.20	1,026 12.26
Total	3,597 100.00	4,769 100.00	8,366 100.00

## Lampiran 6. Hasil Regresi Logistik

## Lampiran 6. 1. Regresi Logistik Kepemilikan Akun Formal

VARIABEL	(1) depvar:akun	(2) depvar:akun 2
perempuan	-0.275*** (0.0532)	-0.559*** (0.0601)
pendidikan = 2, <i>pend_tengah</i>	1.173*** (0.0527)	0.705*** (0.0611)
pendidikan = 3, <i>pend_lanjut</i>	2.586*** (0.106)	1.673*** (0.120)
pendapatan = 2, <i>second20%</i>	0.0608 (0.0838)	0.118 (0.0936)
pendapatan = 3, <i>middle20%</i>	0.399*** (0.0818)	0.555*** (0.0916)
pendapatan = 4, <i>fourth20%</i>	0.502*** (0.0807)	0.826*** (0.0907)
pendapatan = 5, <i>richest20%</i>	0.675*** (0.0785)	1.077*** (0.0901)
kerja	0.666*** (0.0535)	0.585*** (0.0614)
Uncomcode = 360, Indonesia		-0.0298 (0.0998)
uncomcode = 362, Iran		2.606*** (0.161)
uncomcode = 458, Malaysia		1.498*** (0.134)
uncomcode = 566, Nigeria		-0.214** (0.0978)
uncomcode = 586, Pakistan		-1.339*** (0.0949)
uncomcode = 792, Turki		0.953*** (0.104)
Uncomcode = 818 Mesir		-0.804*** (0.107)

Constanta	1.197*** (0.0821)	0.920*** (0.109)
Observation	8.366	8.366

Robust standard errors in parentheses  
\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

### Lampiran 6. 2. Regresi Logistik Menabung di Sektor Formal

VARIABEL	(1) depvar:menabung	(2) depvar:menabung 2
Perempuan	-0.000945 (0.0624)	-0.168*** (0.0625)
pendidikan = 2, <i>pend_tengah</i>	1.330*** (0.0840)	0.982*** (0.0883)
pendidikan = 3, <i>pend_lanjut</i>	2.099*** (0.0998)	1.690*** (0.112)
pendapatan = 2, <i>second20%</i>	0.0160 (0.117)	0.0325 (0.119)
pendapatan = 3, <i>middle20%</i>	0.255** (0.109)	0.314*** (0.111)
pendapatan = 4, <i>fourth20%</i>	0.598*** (0.103)	0.698*** (0.105)
pendapatan = 5, <i>richest20%</i>	0.777*** (0.0988)	0.911*** (0.101)
kerja	0.726*** (0.0678)	0.502*** (0.0696)
Uncomcode = 360, Indonesia		0.893*** (0.132)
uncomcode = 362, Iran		0.705*** (0.134)
uncomcode = 458, Malaysia		1.245*** (0.133)
uncomcode = 566, Nigeria		0.909*** (0.130)
uncomcode = 586, Pakistan		-0.282* (0.146)
uncomcode = 792, Turki		0.719*** (0.132)
Uncomcode = 818 Mesir		-0.869*** (0.172)
Constanta	2.358*** (0.087)	3.458*** (0.157)
Observation	8.366	8.366

Robust standard errors in parentheses  
\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

Lampiran 6. 3. Regresi Logistik Meminjam dari Sektor Formal

VARIABEL	(1) depvar:meminjam	(2) depvar:meminjam 2
perempuan	0.138* (0.0735)	-0.0222 (0.0745)
pendidikan = 2, <i>pend_tengah</i>	0.518*** (0.0865)	0.217** (0.0896)
pendidikan = 3, <i>pend_lanjut</i>	1.260*** (0.104)	0.743*** (0.115)
pendapatan = 2, <i>second20%</i>	0.0159 (0.126)	0.00424 (0.130)
pendapatan = 3, <i>middle20%</i>	0.202* (0.118)	0.206* (0.121)
pendapatan = 4, <i>fourth20%</i>	0.166 (0.115)	0.257** (0.119)
pendapatan = 5, <i>richest20%</i>	-0.0363 (0.112)	0.00796 (0.118)
kerja	0.588*** (0.0805)	0.576*** (0.0819)
Uncomcode = 360, Indonesia		0.741*** (0.139)
uncomcode = 362, Iran		1.174*** (0.135)
uncomcode = 458, Malaysia		0.0671 (0.151)
uncomcode = 566, Nigeria		-0.804*** (0.181)
uncomcode = 586, Pakistan		-1.209*** (0.193)
uncomcode = 792, Turki		0.524*** (0.140)
Uncomcode = 818 Mesir		-0.348** (0.168)
Constanta	2.987*** (0.123)	2.846*** (0.166)
Observation	8.366	8.366

Robust standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

## Lampiran 7. Hasil Uji *Marginal Effect*

### Lampiran 7. 1. *Marginal Effect* Kepemilikan Akun Formal 7

VARIABLES	(1) dep: akun	(2) dep: akun 2
Perempuan	-0.066***	-0.131***
pendidikan = 2, pend_tengah	0.285***	0.171***
pendidikan = 3, pend_lanjut	0.523***	0.351***
pendapatan = 2, <i>second20%</i>	0.015	0.030
pendapatan = 3, <i>middle20%</i>	0.098***	0.136***
pendapatan = 4, <i>fourth20%</i>	0.123***	0.198***
pendapatan = 5, <i>richest20%</i>	0.162***	0.250***
Kerja	0.161***	0.137***
uncomcode = 360, Indonesia		-0.007
uncomcode = 364, Iran		0.371***
uncomcode = 458, Malaysia		0.282***
uncomcode = 566, Nigeria		-0.053**
uncomcode = 586, Pakistan		-0.314***
uncomcode = 792, Turkey		0.203***
uncomcode = 818, Egypt		-0.198***
Observations	8.366	8.366

Standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

### Lampiran 7. 2. *Marginal Effect* Menabung di Sektor Formal

VARIABLES	(1) dep: menabung	(2) dep: menabung 2
Perempuan	-0.000	-0.022***
pendidikan = 2, pend_tengah	0.153***	0.108***
pendidikan = 3, pend_lanjut	0.313***	0.239***
pendapatan = 2, <i>second20%</i>	0.002	0.003
pendapatan = 3, <i>middle20%</i>	0.030**	0.033***
pendapatan = 4, <i>fourth20%</i>	0.080***	0.085***
pendapatan = 5, <i>richest20%</i>	0.110***	0.120***
kerja	0.102***	0.065***
uncomcode = 360, Indonesia		0.124***
uncomcode = 364, Iran		0.092***
uncomcode = 458, Malaysia		0.193***
uncomcode = 566, Nigeria		0.127***
uncomcode = 586, Pakistan		-0.025*

uncomcode = 792, Turkey		0.094***
uncomcode = 818, Egypt		-0.062***
Observations	8.366	8.366

Standard errors in parentheses  
\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

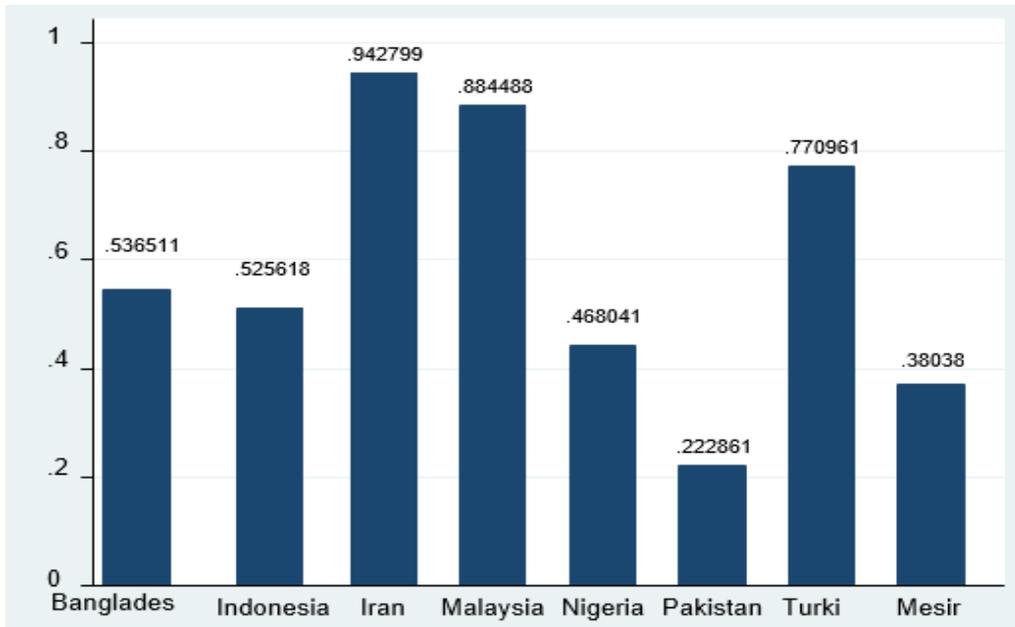
Lampiran 7. 3. *Marginal Effect* Meminjam di Sektor Formal

VARIABLES	(1) dep: meminjam	(2) dep: meminjam 2
Perempuan	0.014*	-0.002
pendidikan = 2, pend_tengah	0.045***	0.017**
pendidikan = 3, pend_lanjut	0.147***	0.071***
pendapatan = 2, <i>second20%</i>	0.002	0.000
pendapatan = 3, <i>middle20%</i>	0.021*	0.017*
pendapatan = 4, <i>fourth20%</i>	0.017	0.022**
pendapatan = 5, <i>richest20%</i>	-0.003	0.001
Kerja	0.058***	0.048***
uncomcode = 360, Indonesia		0.088***
uncomcode = 364, Iran		0.162***
uncomcode = 458, Malaysia		0.006
uncomcode = 566, Nigeria		-0.052***
uncomcode = 586, Pakistan		-0.067***
uncomcode = 792, Turkey		0.057***
uncomcode = 818, Egypt		-0.027**
Observations	8.366	8.366

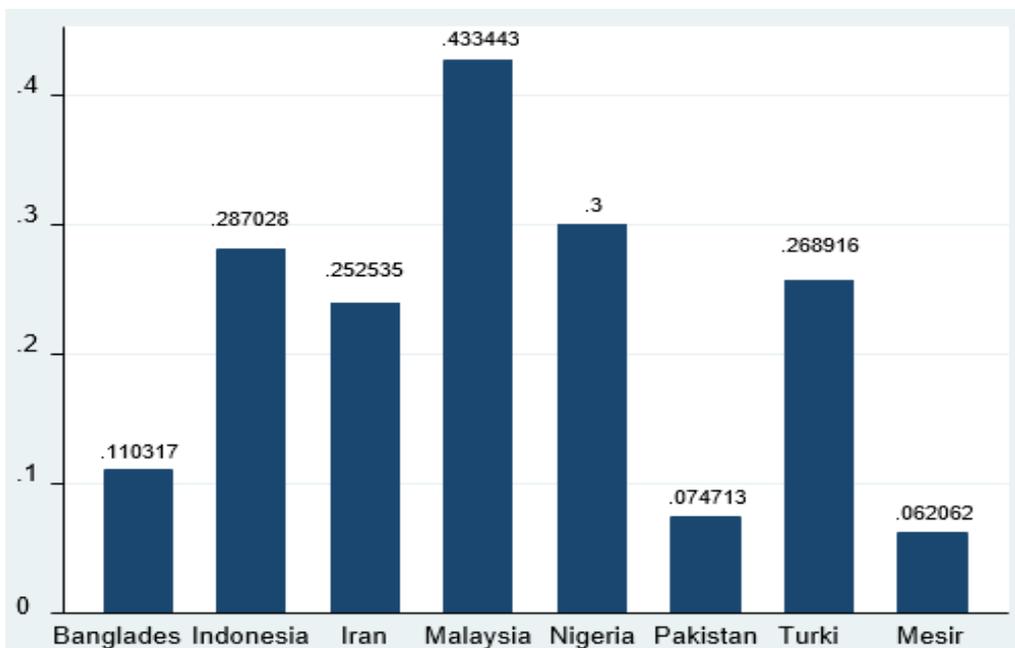
Standard errors in parentheses  
\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

## Lampiran 8. Prediksi Inklusi Keuangan

Lampiran 8. 1. Prediksi Kepemilikan Akun Formal di Negara D-8



Lampiran 8. 2. Prediksi Menabung di Sektor Formal di Negara D-8



Lampiran 8. 3. Prediksi Meminjam dari Sektor Formal di Negara D-8

