

## LAMPIRAN-LAMPIRAN

### A. Pertanyaan kuesioner

1. Asal Universitas  
A. UGM      B. UNY      C. UII  
D. UIN      E. UMY
  
2. Apakah Anda lebih sering melakukan transaksi tunai dibandingkan transaksi non-tunai?  
Jawab:  
A. YA (1)      B. TIDAK (0)
  
3. Dengan transaksi tunai (uang kertas dan logam) anda merasa dapat mengontrol pengeluaran dibandingkan dengan transaksi non tunai  
A. YA (1)      B. TIDAK (0)
  
4. Minimnya ketersediaan alat untuk melakukan transaksi non tunai (uang elektronik, contoh: e-Money, BRIZZI, Flazz) membuat anda lebih memilih untuk melakukan transaksi tunai  
A. YA (1)      B. TIDAK (0)
  
5. Berapakah rata-rata pengeluaran anda dalam sekali transaksi (membeli barang)?  
A. < 20.000 (0)  
B. 20.000 – 50.000 (1)  
C. > 50.000 (2)
  
6. Apakah anda sudah pernah mendengar kebijakan dari Bank Indonesia mengenai gerakan nasional non tunai (GNNT)?  
A. YA (1)      B. TIDAK (0)

**B. Hasil Data Kuesioner yang Diolah ke Excel**

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### C. Uji Statistik Deskriptif

	N	MIN	MAX	MEAN	STD DEVIASI
<b>Y</b>	400	0	1	0.885	0.31942147
<b>X1</b>	400	0	1	0.835	0.3716454
<b>X2</b>	400	0	1	0.795	0.4042072
<b>X3</b>	400	0	2	1.0475	0.65292383
<b>X4</b>	400	0	1	0.67	0.47080159

### D. Uji Multikolinearitas

	X1	X2	X3	X4
X1	1.000000	0.041209	-0.163861	0.117742
X2	0.041209	1.000000	-0.105458	-0.079810
X3	-0.163861	-0.105458	1.000000	-0.038565
X4	0.117742	-0.079810	-0.038565	1.000000

### E. Hasil Uji Regresi Binari Logistik, R2 McFadden, Overall Model Fit

Dependent Variable: Y  
 Method: **ML - Binary Probit (Quadratic hill climbing)**  
 Date: 11/29/16 Time: 12:47  
 Sample: 1 400  
 Included observations: 400  
 Convergence achieved after 4 iterations  
 Covariance matrix computed using second derivatives

Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	1.306595	0.356451	3.665564	0.0002
<b>X1</b>	<b>1.053681</b>	0.216644	4.863642	<b>0.0000</b>
<b>X2</b>	<b>0.548542</b>	0.218417	2.511442	<b>0.0120</b>
<b>X3</b>	<b>-1.085575</b>	0.178145	-6.093768	<b>0.0000</b>
<b>X4</b>	<b>0.264019</b>	0.209469	1.260422	<b>0.2075</b>
<b>McFadden R-squared</b>	<b>0.320934</b>	Mean dependent var	0.885000	
S.D. dependent var	0.319421	S.E. of regression	0.269562	
Akaike info criterion	0.509640	<b>Sum squared resid</b>	<b>28.70219</b>	
Schwarz criterion	0.559533	Log likelihood	-96.92797	
Hannan-Quinn criter.	0.529398	Deviance	193.8559	
Restr. deviance	285.4744	Restr. log likelihood	-142.7372	
LR statistic	91.61847	Avg. log likelihood	-0.242320	
Prob(LR statistic)	0.000000			
Obs with Dep=0	46	Total obs	400	
Obs with Dep=1	354			

## F. Hasil Uji Kelayakan Model Regresi (Hosmer and Lemeshow)

Goodness-of-Fit Evaluation for Binary Specification

Andrews and Hosmer-Lemeshow

Tests

Equation: UNTITLED

Date: 11/29/16 Time: 13:00

Grouping based upon predicted risk (randomize ties)

	Quantile of Risk		Dep=0		Dep=1		Total Obs	H-L Value
	Low	High	Actual	Expect	Actual	Expect		
1	0.1936	0.6748	24	21.6932	16	18.3068	40	0.53598
2	0.6748	0.7792	6	10.6291	34	29.3709	40	2.74561
3	0.7792	0.8493	8	6.59707	32	33.4029	40	0.35727
4	0.8493	0.9419	4	3.10347	36	36.8965	40	0.28077
5	0.9659	0.9659	1	1.36533	39	38.6347	40	0.10121
6	0.9659	0.9816	1	1.01287	39	38.9871	40	0.00017
7	0.9816	0.9816	1	0.73729	39	39.2627	40	0.09537
8	0.9816	0.9816	0	0.73729	40	39.2627	40	0.75113
9	0.9816	0.9982	1	0.31901	39	39.6810	40	1.46540
10	0.9982	0.9992	0	0.03125	40	39.9687	40	0.03128
Total			46	46.2259	354	353.774	400	6.36418
H-L Statistic			6.3642		Prob. Chi-Sq(8)		0.6065	
Andrews Statistic			85.1708		Prob. Chi-Sq(10)		0.0000	