

LAMPIRAN

Lampiran 1. Komposisi Pembentuk Dimensi Penetrasi Perbankan

Tahun	Komposisi	Bantul	Sleman	Gunungkidul	Kulon Progo	Kota Yogyakarta
2013	Jumlah Rekening Deposito (Unit Rekening)	276448	723889	87112	116257	1398022
2014		176069	465518	58624	74936	687832
2015		201604	527526	64403	91817	778410
2016		227548	555338	67256	95559	797964
2017		247363	604514	73302	120756	840389
2018		265928	647155	74705	129396	870983
2013	Jumlah Penduduk Dewasa (Jiwa)	656325	799756	491196	296139	286747
2014		679242	817988	504064	302521	286052
2015		683095	822653	509446	289628	295623
2016		693062	833463	524141	293025	299814
2017		702412	843672	530353	296234	303685
2018		721223	853533	538538	299779	307200

Lampiran 2. Komposisi Pembentuk Dimensi Ketersediaan Jasa Perbankan

Tahun	Komposisi	Bantul	Sleman	Gunungkidul	Kulon Progo	Kota Yogyakarta
2013	Jumlah Rekening Depositu (Unit Rekening)	2	7	2	2	46
2014		2	9	2	2	45
2015		2	9	2	2	45
2016		3	8	2	2	46
2017		3	8	2	2	46
2018		3	9	2	2	45
2013	Jumlah Penduduk Dewasa (Jiwa)	656325	799756	491196	296139	286747
2014		679242	817988	504064	302521	286052
2015		683095	822653	509446	289628	295623
2016		693062	833463	524141	293025	299814
2017		702412	843672	530353	296234	303685
2018		721223	853533	538538	299779	307200

Lampiran 3.

Komposisi Pembentuk Dimensi Pengguna Jasa Perbankan

Kab/Kota	Tahun	Dpk (Rupiah)	Kredit (Rupiah)	Pdrb (Juta Rupiah)
Bantul	2013	2094411	1613661	14138719.3
	2014	2356454	1735352	14851124.13
	2015	2795860	1868686	15588520.43
	2016	3163999	2248962	16375513.15
	2017	3619218	2494365	17209871.5
	2018	4106742	2833696	18150877.01
Sleman	2013	6328964	2667392	25367414.2
	2014	7499460	3174334	26713071.2
	2015	8652168	3820057	28098006.9
	2016	9744787	4735104	29563375.2
	2017	10704152	4907942	31140590.6
	2018	12086710	5282861	33139204.9
Gunung Kidul	2013	956696	825462	886937.7
	2014	1059847	1090679	957028.23
	2015	1236541	1040381	1011119.75
	2016	1393581	1166028	1100399.7
	2017	1661635	1329396	1174524.6
	2018	1881237	1612047	1258021.5
Kulon Progo	2013	1143960	633196	5741660.29
	2014	1174658	729308	6004316.44
	2015	1426044	754163	6281795.76
	2016	2059646	894995	6580676.97
	2017	2323652	985952	6973405.56
	2018	2479261	1162652	7729569.13
Kota Yogyakarta	2013	10195898	2691060	20239557.7
	2014	10985882	3076458	21307763.6
	2015	11864971	3470368	22393012.2
	2016	13577249	3853339	23536288.1
	2017	14806004	4233511	24768426.1
	2018	15712873	4488409	26128652.1

Lampiran 4.

Dimensi Penetrasi, Ketersediaan, dan Penggunaan Jasa Keuangan Perbankan

Kab/Kota	Tahun	Dimensi Penetrasi Perbankan	Dimensi Ketersediaan	Dimensi Kegunaan
Bantul	2013	0.086393165	0.018995555	0.094447889
	2014	0.053167133	0.018354675	0.099222434
	2015	0.060534494	0.018251135	0.107760265
	2016	0.067341969	0.026983017	0.119040337
	2017	0.072231676	0.026623836	0.127929986
	2018	0.075627436	0.025929409	0.13770301
Sleman	2013	0.185651878	0.05456091	0.127715792
	2014	0.116727833	0.068586142	0.143896147
	2015	0.131526136	0.068197164	0.159853662
	2016	0.136664572	0.059833564	0.176386542
	2017	0.146966247	0.059109528	0.180546254
	2018	0.15551521	0.065729893	0.188756179
Gunung Kidul	2013	0.036375422	0.025381411	0.723614495
	2014	0.023854738	0.024733487	0.809233993
	2015	0.025929421	0.024472173	0.810960551
	2016	0.026318903	0.0237861	0.837678433
	2017	0.028348865	0.023507457	0.917092128
	2018	0.028452353	0.023150207	1
Kulon Progo	2013	0.080520856	0.042099384	0.111465951
	2014	0.050806568	0.041211217	0.114195709
	2015	0.065023064	0.043045774	0.124987933
	2016	0.066888553	0.042546772	0.161691919
	2017	0.08361009	0.042085857	0.170917006
	2018	0.088532866	0.041588164	0.169679138
Kota Yogyakarta	2013	1	1	0.229299741
	2014	0.493199088	0.98063768	0.237669741
	2015	0.54007623	0.948888854	0.246623827
	2016	0.545903988	0.956416311	0.266703205
	2017	0.567599357	0.944225102	0.276829035
	2018	0.581531634	0.913129458	0.278430042

Lampiran 5.

Variabel Penelitian

Kabupaten	Tahun	Inklusi Keuangan	Pdrb Perkapita (Ribu Rupiah)	Angka Melek Huruf (%)	Jalan Aspal (Km)	Pengangguran (%)
Bantul	2013	0.070354953	14804.70914	94.35	652.78	3.36
	2014	0.061091753	15332.06019	98.29	656.28	3.33
	2015	0.066801633	16045.6448	97.88	567.18	4.07
	2016	0.075421604	16649.78506	97.87	572.88	3
	2017	0.080434666	17285.5129	97.91	624.47	3.12
	2018	0.085274543	18030.21879	98.74	624.47	2.72
Sleman	2013	0.127431989	22218.34194	94.57	691.8	3.28
	2014	0.111630875	23138.19668	98.23	690.67	4.21
	2015	0.122430039	24067.207	98.54	689.62	5.37
	2016	0.128169	25043.54182	99.71	689.62	4.44
	2017	0.133021445	26091.56054	97.39	699.05	3.51
	2018	0.140658596	27462.37498	99.44	688.87	4.4
Gunung Kidul	2013	0.305668447	1297.195112	95.12	634.4	1.69
	2014	0.331697275	1369.481959	96.65	639.8	1.38
	2015	0.332645929	1436.196604	94.18	645.2	2.9
	2016	0.341263925	1523.088837	99.05	641.35	2.275
	2017	0.366571106	1610.34079	96.64	929.2	1.65

	2018	0.391152836	1708.780783	97.26	933.23	2.07
Kulonprogo	2013	0.080309796	14240.97061	98.69	542.62	2.85
	2014	0.072079104	14726.96565	98.85	542.62	2.88
	2015	0.081045207	15360.90437	98.57	492.62	3.72
	2016	0.096446836	15948.8646	100	667.75	2.37
	2017	0.104890708	16552.31028	97.33	650.28	1.99
	2018	0.105727854	18154.84179	98.1	597.45	1.49
	Kota Yogyakarta	2013	0.691097734	50262.26275	100	248.09
2014		0.559896532	52267.57035	100	248.09	6.35
2015		0.567890655	54259.25651	97.19	248.09	5.52
2016		0.577788969	56341.41508	100	248.09	5.3
2017		0.584153077	58591.32051	97.73	233.21	5.08
2018		0.580589091	61119.93998	100	233.21	6.22

Lampiran 6.

Uji Heteroskedastisitas

Dependent Variable: RESID?²
 Method: Pooled EGLS (Cross-section weights)
 Date: 02/20/20 Time: 00:21
 Sample: 2013 2018
 Included observations: 6
 Cross-sections included: 5
 Total pool (balanced) observations: 30
 Linear estimation after one-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.319242	0.249106	-1.281549	0.2140
LOG(PDRB?)	0.021219	0.026693	0.794908	0.4356
HURUF?	-0.001486	0.001467	-1.013072	0.3226
LOG(JALAN?)	0.040287	0.023409	1.721053	0.0999
PENGANGGURAN?	0.004990	0.003463	1.440889	0.1644
Fixed Effects (Cross)				
_BANTUL—C	-0.009376			
_SLEMAN—C	-0.031024			
_GUNUNGKIDUL--C	0.047835			
_KULONPROGO--C	0.004174			
_YOGYAKARTA--C	-0.011608			
Effects Specification				
Cross-section fixed (dummy variables)				
Weighted Statistics				
R-squared	0.347985	Mean dependent var		0.008189
Adjusted R-squared	0.099598	S.D. dependent var		0.010293
S.E. of regression	0.010426	Sum squared resid		0.002283
F-statistic	1.400981	Durbin-Watson stat		1.816525
Prob(F-statistic)	0.253016			
Unweighted Statistics				
R-squared	0.370267	Mean dependent var		0.008476
Sum squared resid	0.002685	Durbin-Watson stat		1.761743

Lampiran 7.

	GDP Per kapita	Angka Melek Huruf	Jalan Aspal	Pengangguran
GDP Per kapita	1	-0.3862	-0.2498	0.6323
Angka Melek Huruf	0.7524	1	0.1981	0.4953
Jalan Aspal	-0.3190	0.1981	1	-0.3087
Pengangguran	0.6323	0.4953	-0.3087	1

Lampiran 8.

Common Effect

Dependent Variable: IIK?

Method: Pooled Least Squares

Date: 02/20/20 Time: 00:02

Sample: 2013 2018

Included observations: 6

Cross-sections included: 5

Total pool (balanced) observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LOG(PDRB?)	-0.134406	0.027715	-4.849644	0.0000
HURUF?	0.036075	0.005924	6.089885	0.0000
LOG(JALAN?)	-0.354515	0.070802	-5.007142	0.0000
PENGANGGURAN?	0.061765	0.026123	2.364447	0.0258
R-squared	0.720787	Mean dependent var		0.245788
Adjusted R-squared	0.688570	S.D. dependent var		0.204368
S.E. of regression	0.114049	Akaike info criterion		-1.380805
Sum squared resid	0.338189	Schwarz criterion		-1.193979
Log likelihood	24.71207	Hannan-Quinn criter.		-1.321038
Durbin-Watson stat	1.150059			

Lampiran 9.

Fixed Effect

Dependent Variable: IIK?
 Method: Pooled EGLS (Cross-section weights)
 Date: 02/20/20 Time: 00:08
 Sample: 2013 2018
 Included observations: 6
 Cross-sections included: 5
 Total pool (balanced) observations: 30
 Linear estimation after one-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.419136	0.217820	-6.515191	0.0000
LOG(PDRB?)	0.137701	0.029667	4.641578	0.0001
HURUF?	-0.000962	0.001443	-0.666757	0.5122
LOG(JALAN?)	0.069623	0.018969	3.670420	0.0014
PENGANGGURAN?	0.002284	0.003260	0.700365	0.4914
Fixed Effects (Cross)				
_BANTUL—C	-0.204166			
_SLEMAN—C	-0.216528			
_GUNUNGKIDUL—C	0.388046			
_KULONPROGO—C	-0.175742			
_YOGYAKARTA—C	0.208390			

Effects Specification

Cross-section fixed (dummy variables)

Weighted Statistics			
R-squared	0.995979	Mean dependent var	0.349115
Adjusted R-squared	0.994447	S.D. dependent var	0.255378
S.E. of regression	0.019034	Sum squared resid	0.007608
F-statistic	650.2267	Durbin-Watson stat	2.168727
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.987546	Mean dependent var	0.245788
Sum squared resid	0.015084	Durbin-Watson stat	1.574271

Lampiran 10.

Uji Likelihood / Chow

Redundant Fixed Effects Tests

Pool: PANEL

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	409.348704	(4,21)	0.0000

Cross-section fixed effects test equation:

Dependent Variable: IIK?

Method: Panel EGLS (Cross-section weights)

Date: 02/20/20 Time: 00:12

Sample: 2013 2018

Included observations: 6

Cross-sections included: 5

Total pool (balanced) observations: 30

Use pre-specified GLS weights

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.001909	1.116869	0.897069	0.3782
LOG(PDRB?)	-0.110256	0.017685	-6.234483	0.0000
HURUF?	0.004477	0.009855	0.454293	0.6535
LOG(JALAN?)	-0.055337	0.085972	-0.643660	0.5257
PENGANGGURAN?	0.032310	0.017978	1.797166	0.0844

Weighted Statistics

R-squared	0.682471	Mean dependent var	0.349115
Adjusted R-squared	0.631666	S.D. dependent var	0.255378
S.E. of regression	0.155027	Sum squared resid	0.600832
F-statistic	13.43324	Durbin-Watson stat	0.287091
Prob(F-statistic)	0.000006		

Unweighted Statistics

R-squared	-0.134771	Mean dependent var	0.245788
Sum squared resid	1.374458	Durbin-Watson stat	0.040817

Lampiran 11.

Random Effect

Dependent Variable: IIK?
 Method: Pooled EGLS (Cross-section random effects)
 Date: 02/20/20 Time: 00:10
 Sample: 2013 2018
 Included observations: 6
 Cross-sections included: 5
 Total pool (balanced) observations: 30
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.859423	0.335051	11.51890	0.0000
LOG(PDRB?)	-0.128562	0.006132	-20.96545	0.0000
HURUF?	0.001607	0.003265	0.492279	0.6268
LOG(JALAN?)	-0.437691	0.017201	-25.44607	0.0000
PENGANGGURAN?	0.057232	0.005773	9.913040	0.0000
Random Effects				
(Cross)				
_BANTUL—C	-6.06E-12			
_SLEMAN—C	2.68E-12			
_GUNUNGKIDUL—				
C	3.20E-12			
_KULONPROGO—C	-3.94E-12			
_YOGYAKARTA—				
C	4.12E-12			
Effects Specification				
			S.D.	Rho
Cross-section random			9.42E-08	0.0000
Idiosyncratic random			0.025148	1.0000
Weighted Statistics				
R-squared	0.790065	Mean dependent var		0.245788
Adjusted R-squared	0.756475	S.D. dependent var		0.204368
S.E. of regression	0.100852	Sum squared resid		0.254278
F-statistic	23.52108	Durbin-Watson stat		0.826831
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.790065	Mean dependent var		0.245788
Sum squared resid	0.254278	Durbin-Watson stat		0.826831

Lampiran 12.

Uji Hausman

Correlated Random Effects - Hausman Test

Pool: PANEL

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	381.080277	4	0.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
LOG(PDRB?)	0.037972	-0.128562	0.005609	0.0262
HURUF?	0.001664	0.001607	0.000005	0.9790
LOG(JALAN?)	0.115432	-0.437691	0.002552	0.0000
PENGANGGURAN?	0.006593	0.057232	0.000049	0.0000

Cross-section random effects test equation:

Dependent Variable: IIK?

Method: Panel Least Squares

Date: 02/20/20 Time: 00:14

Sample: 2013 2018

Included observations: 6

Cross-sections included: 5

Total pool (balanced) observations: 30

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.027934	0.615133	-1.671076	0.1095
LOG(PDRB?)	0.037972	0.075141	0.505343	0.6186
HURUF?	0.001664	0.003905	0.426059	0.6744
LOG(JALAN?)	0.115432	0.053370	2.162886	0.0422
PENGANGGURAN?	0.006593	0.009067	0.727126	0.4752

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.989035	Mean dependent var	0.245788
Adjusted R-squared	0.984858	S.D. dependent var	0.204368
S.E. of regression	0.025148	Akaike info criterion	-4.284777
Sum squared resid	0.013281	Schwarz criterion	-3.864418

Log likelihood	73.27166	Hannan-Quinn criter.	-4.150301
F-statistic	236.7823	Durbin-Watson stat	1.903090
Prob(F-statistic)	0.000000		

Ninda Puspasari ANALISIS FAKTOR- FAKTOR YANG MEMPENGARUHI INKLUSI KEUANGAN DI DAERAH ISTIMEWA YOGYAKARTA PERIODE 2013 – 2018

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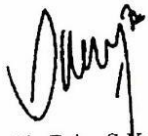
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