

## LAMPIRAN

### 1. Tabulasi data

Tahun	Quartal	Utang	Kurs	Tahun	Quartal	PDB
		(miliar USD)	(ribu Rupiah)			(MiliarRp)
2009	Q1	449.71	11,633.00	2008	Q1	469.62
	Q2	460.21	10,276.00		Q2	483.64
	Q3	483.53	9,729.00		Q3	502.63
	Q4	519.15	9,447.00		Q4	483.73
2010	Q1	537.84	9,161.00	2009	Q1	1,528.06
	Q2	549.52	9,128.00		Q2	1,540.68
	Q3	573.58	8,969.00		Q3	1,561.64
	Q4	600.59	9,036.00		Q4	1,548.48
2011	Q1	615.24	8,753.00	2010	Q1	1,642.36
	Q2	661.13	8,640.00		Q2	1,709.13
	Q3	682.41	8,867.00		Q3	1,775.11
	Q4	670.82	9,206.00		Q4	1,737.53
2012	Q1	689.72	9,226.00	2011	Q1	1,748.73
	Q2	711.96	9,527.00		Q2	1,816.27
	Q3	726.91	9,636.00		Q3	1,881.85
	Q4	625.36	9,718.00		Q4	1,840.79
2013	Q1	758.64	9,768.00	2012	Q1	1,855.58
	Q2	773.91	9,979.00		Q2	1,929.02
	Q3	777.39	11,671.00		Q3	1,993.63
	Q4	791.75	12,250.00		Q4	1,948.85
2014	Q1	821.05	11,461.00	2013	Q1	1,958.40
	Q2	849.96	12,029.00		Q2	2,036.82
	Q3	878.83	12,273.00		Q3	2,103.60
	Q4	885.13	12,502.00		Q4	2,057.69
2015	Q1	901.57	13,149.00	2014	Q1	2,058.58
	Q2	907.35	13,399.00		Q2	2,137.39
	Q3	910.81	14,730.00		Q3	2,207.34
	Q4	917.12	13,864.00		Q4	2,161.55
2016	Q1	939.34	13,342.00	2015	Q1	2,158.04
	Q2	959.85	13,246.00		Q2	2,238.70
	Q3	972.44	13,063.00		Q3	2,312.84
	Q4	961.09	13,503.00		Q4	2,272.90

2017	Q1	979.83	13,388.00	2016	Q1	2,264.72
	Q2	1,003.72	13,386.00		Q2	2,355.45
	Q3	1,029.82	13,559.00		Q3	2,429.26
	Q4	1,043.83	13,616.00		Q4	2,385.19
2018	Q1	1,074.23	13,825.00	2017	Q1	2,378.10
	Q2	1,073.57	14,476.00		Q2	2,473.43
	Q3	1,079.01	15,004.00		Q3	2,552.30
	Q4	1,104.14	14,553.00		Q4	2,508.87

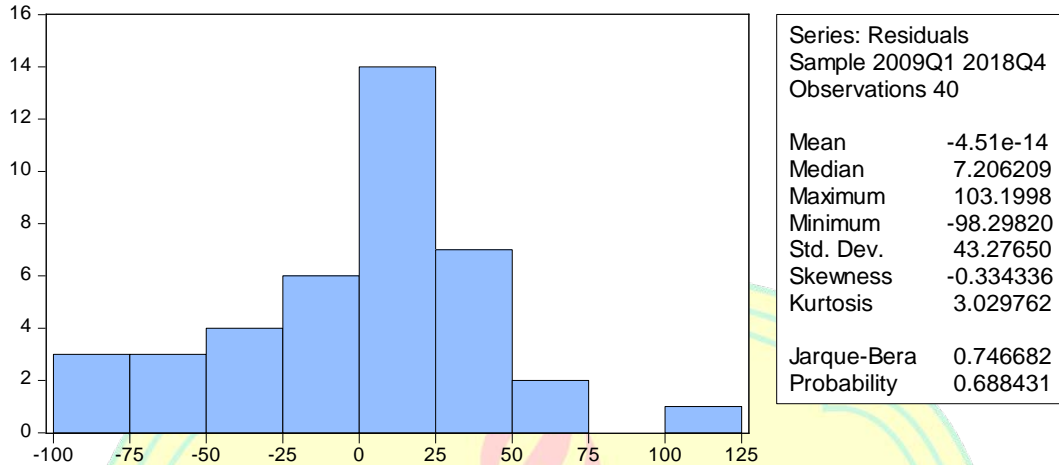
## 2. Hasil Regresi Linier Berganda

Dependent Variable: UTANG  
Method: Least Squares  
Date: 02/11/20 Time: 03:41  
Sample: 2009Q1 2018Q4  
Included observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-109.0514	40.02420	-2.724635	0.0098
PDB	0.206156	0.017020	12.11229	0.0000
KURS	0.045017	0.004461	10.09093	0.0000
R-squared	0.949754	Mean dependent var		798.8015
Adjusted R-squared	0.947038	S.D. dependent var		193.0646
S.E. of regression	44.43075	Akaike info criterion		10.49778
Sum squared resid	73041.37	Schwarz criterion		10.62444
Log likelihood	-206.9556	Hannan-Quinn criter.		10.54358
F-statistic	349.6905	Durbin-Watson stat		1.422003
Prob(F-statistic)	0.000000			

### 3. Uji Asumsi Klasik

#### a. Uji Normalitas



#### b. Uji Heteroskedastisitas

Heteroskedasticity Test: Glejser

F-statistic	2.068483	Prob. F(2,37)	0.1407
Obs*R-squared	4.022626	Prob. Chi-Square(2)	0.1338
Scaled explained SS	4.093077	Prob. Chi-Square(2)	0.1292

Test Equation:  
 Dependent Variable: ARESID  
 Method: Least Squares  
 Date: 02/11/20 Time: 03:43  
 Sample: 2009Q1 2018Q4  
 Included observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	48.21440	23.99868	2.009044	0.0519
PDB	-0.019448	0.010205	-1.905612	0.0645
KURS	0.001847	0.002675	0.690580	0.4941

R-squared	0.100566	Mean dependent var	33.10778
Adjusted R-squared	0.051948	S.D. dependent var	27.36100
S.E. of regression	26.64086	Akaike info criterion	9.474808
Sum squared resid	26260.21	Schwarz criterion	9.601474
Log likelihood	-186.4962	Hannan-Quinn criter.	9.520606
F-statistic	2.068483	Durbin-Watson stat	1.239945
Prob(F-statistic)	0.140746		

### c. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.329509	Prob. F(2,35)	0.1123
Obs*R-squared	4.699076	Prob. Chi-Square(2)	0.0954

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 02/11/20 Time: 03:43

Sample: 2009Q1 2018Q4

Included observations: 40

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.267528	39.10943	-0.109118	0.9137
PDB	-0.000825	0.016556	-0.049853	0.9605
KURS	0.000517	0.004318	0.119612	0.9055
RESID(-1)	0.321445	0.167125	1.923381	0.0626
RESID(-2)	-0.242471	0.168986	-1.434858	0.1602
R-squared	0.117477	Mean dependent var	-4.51E-14	
Adjusted R-squared	0.016617	S.D. dependent var	43.27650	
S.E. of regression	42.91543	Akaike info criterion	10.47281	
Sum squared resid	64460.70	Schwarz criterion	10.68392	
Log likelihood	-204.4562	Hannan-Quinn criter.	10.54914	
F-statistic	1.164755	Durbin-Watson stat	1.904963	
Prob(F-statistic)	0.343035			

### d. Uji Multikorelasi

Variance Inflation Factors

Date: 02/11/20 Time: 03:44

Sample: 2009Q1 2018Q4

Included observations: 40

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	1601.937	32.45923	NA
PDB	0.000290	22.38282	1.719750
KURS	1.99E-05	55.74630	1.719750

## Tabel Durbin Watson

Tabel Durbin-Watson (DW),  $\alpha = 5\%$

n	k=1		k=2		k=3		k=4		k=5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
6	0.6102	1.4002								
7	0.6996	1.3564	0.4672	1.8964						
8	0.7629	1.3324	0.5591	1.7771	0.3674	2.2866				
9	0.8243	1.3199	0.6291	1.6993	0.4548	2.1282	0.2957	2.5881		
10	0.8791	1.3197	0.6972	1.6413	0.5253	2.0163	0.3760	2.4137	0.2427	2.8217
11	0.9273	1.3241	0.7580	1.6044	0.5948	1.9280	0.4441	2.2833	0.3155	2.6446
12	0.9708	1.3314	0.8122	1.5794	0.6577	1.8640	0.5120	2.1766	0.3796	2.5061
13	1.0097	1.3404	0.8612	1.5621	0.7147	1.8159	0.5745	2.0943	0.4445	2.3897
14	1.0450	1.3503	0.9054	1.5507	0.7667	1.7788	0.6321	2.0296	0.5052	2.2959
15	1.0770	1.3605	0.9455	1.5432	0.8140	1.7501	0.6852	1.9774	0.5620	2.2198
16	1.1062	1.3709	0.9820	1.5386	0.8572	1.7277	0.7340	1.9351	0.6150	2.1567
17	1.1330	1.3812	1.0154	1.5361	0.8968	1.7101	0.7790	1.9005	0.6641	2.1041
18	1.1576	1.3913	1.0461	1.5353	0.9331	1.6961	0.8204	1.8719	0.7098	2.0600
19	1.1804	1.4012	1.0743	1.5355	0.9666	1.6851	0.8588	1.8482	0.7523	2.0226
20	1.2015	1.4107	1.1004	1.5367	0.9976	1.6763	0.8943	1.8283	0.7918	1.9908
21	1.2212	1.4200	1.1246	1.5385	1.0262	1.6694	0.9272	1.8116	0.8286	1.9635
22	1.2395	1.4289	1.1471	1.5408	1.0529	1.6640	0.9578	1.7974	0.8629	1.9400
23	1.2567	1.4375	1.1682	1.5435	1.0778	1.6597	0.9864	1.7855	0.8949	1.9196
24	1.2728	1.4458	1.1878	1.5464	1.1010	1.6565	1.0131	1.7753	0.9249	1.9018
25	1.2879	1.4537	1.2063	1.5495	1.1228	1.6540	1.0381	1.7666	0.9530	1.8863
26	1.3022	1.4614	1.2236	1.5528	1.1432	1.6523	1.0616	1.7591	0.9794	1.8727
27	1.3157	1.4688	1.2399	1.5562	1.1624	1.6510	1.0836	1.7527	1.0042	1.8608
28	1.3284	1.4759	1.2553	1.5596	1.1805	1.6503	1.1044	1.7473	1.0276	1.8502
29	1.3405	1.4828	1.2699	1.5631	1.1976	1.6499	1.1241	1.7426	1.0497	1.8409
30	1.3520	1.4894	1.2837	1.5666	1.2138	1.6498	1.1426	1.7386	1.0706	1.8326
31	1.3630	1.4957	1.2969	1.5701	1.2292	1.6500	1.1602	1.7352	1.0904	1.8252
32	1.3734	1.5019	1.3093	1.5736	1.2437	1.6505	1.1769	1.7323	1.1092	1.8187
33	1.3834	1.5078	1.3212	1.5770	1.2576	1.6511	1.1927	1.7298	1.1270	1.8128
34	1.3929	1.5136	1.3325	1.5805	1.2707	1.6519	1.2078	1.7277	1.1439	1.8076
35	1.4019	1.5191	1.3433	1.5838	1.2833	1.6528	1.2221	1.7259	1.1601	1.8029
36	1.4107	1.5245	1.3537	1.5872	1.2953	1.6539	1.2358	1.7245	1.1755	1.7987
37	1.4190	1.5297	1.3635	1.5904	1.3068	1.6550	1.2489	1.7233	1.1901	1.7950
38	1.4270	1.5348	1.3730	1.5937	1.3177	1.6563	1.2614	1.7223	1.2042	1.7916
39	1.4347	1.5396	1.3821	1.5969	1.3283	1.6575	1.2734	1.7215	1.2176	1.7886
40	1.4421	1.5444	1.3908	1.6000	1.3384	1.6589	1.2848	1.7209	1.2305	1.7859

Tabel F

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	161	190	216	225	230	234	237	239	241	242	243	244	245	245	246
2	18.51	19.00	19.16	19.25	19.30	19.33	19.35	19.37	19.38	19.40	19.40	19.41	19.42	19.42	19.43
3	10.13	9.55	9.28	9.12	9.01	8.94	8.89	8.85	8.81	8.79	8.78	8.74	8.73	8.71	8.70
4	7.71	6.94	6.59	6.39	6.28	6.18	6.09	6.04	6.00	5.98	5.94	5.91	5.89	5.87	5.86
5	6.61	5.79	5.41	5.19	5.05	4.95	4.88	4.82	4.77	4.74	4.70	4.68	4.66	4.64	4.62
6	5.99	5.14	4.76	4.53	4.39	4.28	4.21	4.15	4.10	4.08	4.03	4.00	3.98	3.96	3.94
7	5.59	4.74	4.35	4.12	3.97	3.87	3.79	3.73	3.68	3.64	3.60	3.57	3.55	3.53	3.51
8	5.32	4.48	4.07	3.84	3.69	3.58	3.50	3.44	3.39	3.35	3.31	3.28	3.26	3.24	3.22
9	5.12	4.28	3.86	3.63	3.48	3.37	3.29	3.23	3.18	3.14	3.10	3.07	3.05	3.03	3.01
10	4.96	4.10	3.71	3.48	3.33	3.22	3.14	3.07	3.02	2.98	2.94	2.91	2.89	2.86	2.85
11	4.84	3.98	3.59	3.36	3.20	3.09	3.01	2.95	2.90	2.85	2.82	2.79	2.76	2.74	2.72
12	4.75	3.89	3.49	3.26	3.11	3.00	2.91	2.85	2.80	2.75	2.72	2.69	2.66	2.64	2.62
13	4.67	3.81	3.41	3.18	3.03	2.92	2.83	2.77	2.71	2.67	2.63	2.60	2.58	2.55	2.53
14	4.60	3.74	3.34	3.11	2.96	2.85	2.76	2.70	2.65	2.60	2.57	2.53	2.51	2.48	2.46
15	4.54	3.68	3.29	3.06	2.90	2.79	2.71	2.64	2.59	2.54	2.51	2.48	2.45	2.42	2.40
16	4.49	3.63	3.24	3.01	2.85	2.74	2.66	2.59	2.54	2.49	2.46	2.42	2.40	2.37	2.35
17	4.45	3.59	3.20	2.96	2.81	2.70	2.61	2.55	2.49	2.45	2.41	2.38	2.35	2.33	2.31
18	4.41	3.55	3.16	2.93	2.77	2.66	2.58	2.51	2.46	2.41	2.37	2.34	2.31	2.29	2.27
19	4.38	3.52	3.13	2.90	2.74	2.63	2.54	2.48	2.42	2.38	2.34	2.31	2.28	2.26	2.23
20	4.35	3.49	3.10	2.87	2.71	2.60	2.51	2.45	2.39	2.35	2.31	2.28	2.25	2.22	2.20
21	4.32	3.47	3.07	2.84	2.68	2.57	2.49	2.42	2.37	2.32	2.28	2.25	2.22	2.20	2.18
22	4.30	3.44	3.05	2.82	2.66	2.55	2.46	2.40	2.34	2.30	2.26	2.23	2.20	2.17	2.15
23	4.28	3.42	3.03	2.80	2.64	2.53	2.44	2.37	2.32	2.27	2.24	2.20	2.18	2.15	2.13
24	4.26	3.40	3.01	2.78	2.62	2.51	2.42	2.36	2.30	2.25	2.22	2.18	2.15	2.13	2.11
25	4.24	3.39	2.99	2.76	2.60	2.49	2.40	2.34	2.28	2.24	2.20	2.16	2.14	2.11	2.09
26	4.23	3.37	2.98	2.74	2.59	2.47	2.39	2.32	2.27	2.22	2.18	2.15	2.12	2.09	2.07
27	4.21	3.35	2.96	2.73	2.57	2.46	2.37	2.31	2.25	2.20	2.17	2.13	2.10	2.08	2.06
28	4.20	3.34	2.95	2.71	2.56	2.45	2.36	2.29	2.24	2.19	2.15	2.12	2.09	2.06	2.04
29	4.18	3.33	2.93	2.70	2.55	2.43	2.35	2.28	2.22	2.18	2.14	2.10	2.08	2.05	2.03
30	4.17	3.32	2.92	2.69	2.53	2.42	2.33	2.27	2.21	2.16	2.13	2.09	2.06	2.04	2.01
31	4.16	3.30	2.91	2.68	2.52	2.41	2.32	2.25	2.20	2.15	2.11	2.08	2.05	2.03	2.00
32	4.15	3.29	2.90	2.67	2.51	2.40	2.31	2.24	2.19	2.14	2.10	2.07	2.04	2.01	1.99
33	4.14	3.28	2.89	2.66	2.50	2.39	2.30	2.23	2.18	2.13	2.09	2.06	2.03	2.00	1.98
34	4.13	3.28	2.88	2.65	2.49	2.38	2.29	2.23	2.17	2.12	2.08	2.05	2.02	1.99	1.97
35	4.12	3.27	2.87	2.64	2.49	2.37	2.29	2.22	2.16	2.11	2.07	2.04	2.01	1.99	1.96
36	4.11	3.26	2.87	2.63	2.48	2.36	2.28	2.21	2.15	2.11	2.07	2.03	2.00	1.98	1.95
37	4.11	3.25	2.86	2.63	2.47	2.36	2.27	2.20	2.14	2.10	2.06	2.02	2.00	1.97	1.95
38	4.10	3.24	2.85	2.62	2.46	2.35	2.26	2.19	2.14	2.09	2.05	2.02	1.99	1.96	1.94
39	4.09	3.24	2.85	2.61	2.46	2.34	2.26	2.19	2.13	2.08	2.04	2.01	1.98	1.95	1.93
40	4.08	3.23	2.84	2.61	2.45	2.34	2.25	2.18	2.12	2.08	2.04	2.00	1.97	1.95	1.92
41	4.08	3.23	2.83	2.60	2.44	2.33	2.24	2.17	2.12	2.07	2.03	2.00	1.97	1.94	1.92
42	4.07	3.22	2.83	2.59	2.44	2.32	2.24	2.17	2.11	2.06	2.03	1.99	1.96	1.94	1.91
43	4.07	3.21	2.82	2.59	2.43	2.32	2.23	2.16	2.11	2.06	2.02	1.99	1.96	1.93	1.91
44	4.06	3.21	2.82	2.58	2.43	2.31	2.23	2.16	2.10	2.05	2.01	1.98	1.95	1.92	1.90
45	4.06	3.20	2.81	2.58	2.42	2.31	2.22	2.15	2.10	2.05	2.01	1.97	1.94	1.92	1.89

Tabel t

df	t <sub>0.10</sub>	t <sub>0.05</sub>	t <sub>0.025</sub>	t <sub>0.01</sub>	t <sub>0.005</sub>
1	3.078	6.314	12.71	31.82	63.66
2	1.886	2.920	4.303	6.985	9.925
3	1.638	2.353	3.182	4.541	5.841
4	1.533	2.132	2.776	3.747	4.604
5	1.476	2.015	2.571	3.365	4.032
6	1.440	1.943	2.447	3.143	3.707
7	1.415	1.895	2.365	2.998	3.499
8	1.397	1.860	2.306	2.896	3.355
9	1.383	1.833	2.282	2.821	3.250
10	1.372	1.812	2.228	2.764	3.169
11	1.363	1.796	2.201	2.718	3.106
12	1.356	1.782	2.179	2.681	3.055
13	1.350	1.771	2.160	2.650	3.012
14	1.345	1.761	2.145	2.624	2.977
15	1.341	1.753	2.131	2.602	2.947
16	1.337	1.746	2.120	2.583	2.921
17	1.333	1.740	2.110	2.567	2.898
18	1.330	1.734	2.101	2.552	2.878
19	1.328	1.729	2.093	2.539	2.861
20	1.325	1.725	2.086	2.528	2.845
21	1.323	1.721	2.080	2.518	2.831
22	1.321	1.717	2.074	2.508	2.819
23	1.319	1.714	2.069	2.500	2.807
24	1.318	1.711	2.064	2.492	2.797
25	1.316	1.708	2.060	2.485	2.787
26	1.315	1.706	2.056	2.479	2.779
27	1.314	1.703	2.052	2.473	2.771
28	1.313	1.701	2.048	2.467	2.763
29	1.311	1.699	2.045	2.462	2.756
30	1.310	1.697	2.042	2.457	2.750
31	1.309	1.696	2.040	2.453	2.744
32	1.309	1.694	2.037	2.449	2.738
33	1.308	1.692	2.035	2.445	2.733
34	1.307	1.691	2.032	2.441	2.728
35	1.306	1.690	2.030	2.438	2.724
36	1.306	1.688	2.028	2.434	2.719
37	1.305	1.687	2.026	2.431	2.715
38	1.304	1.686	2.024	2.429	2.712
39	1.304	1.685	2.023	2.428	2.708
40	1.303	1.684	2.021	2.423	2.704
61	1.296	1.671	2.000	2.390	2.659
62	1.296	1.671	1.999	2.389	2.659
63	1.296	1.670	1.999	2.389	2.658
64	1.296	1.670	1.999	2.388	2.657
65	1.296	1.670	1.998	2.388	2.657
66	1.295	1.670	1.998	2.387	2.656
67	1.295	1.670	1.998	2.387	2.655
68	1.295	1.670	1.997	2.386	2.655
69	1.295	1.669	1.997	2.386	2.654
70	1.295	1.669	1.997	2.385	2.653
71	1.295	1.669	1.996	2.385	2.653
72	1.295	1.669	1.996	2.384	2.652
73	1.295	1.669	1.996	2.384	2.651
74	1.295	1.668	1.995	2.383	2.651
75	1.295	1.668	1.995	2.383	2.650
76	1.294	1.668	1.995	2.382	2.649
77	1.294	1.668	1.994	2.382	2.649
78	1.294	1.668	1.994	2.381	2.648
79	1.294	1.668	1.994	2.381	2.647
80	1.294	1.667	1.993	2.380	2.647
81	1.294	1.667	1.993	2.380	2.646
82	1.294	1.667	1.993	2.379	2.645
83	1.294	1.667	1.992	2.379	2.645
84	1.294	1.667	1.992	2.378	2.644
85	1.294	1.666	1.992	2.378	2.643
86	1.293	1.666	1.991	2.377	2.643
87	1.293	1.666	1.991	2.377	2.642
88	1.293	1.666	1.991	2.376	2.641
89	1.293	1.666	1.990	2.376	2.641
90	1.293	1.666	1.990	2.375	2.640
91	1.293	1.665	1.990	2.374	2.639
92	1.293	1.665	1.989	2.374	2.639
93	1.293	1.665	1.989	2.373	2.638
94	1.293	1.665	1.989	2.373	2.637
95	1.293	1.665	1.988	2.372	2.637
96	1.292	1.664	1.988	2.372	2.636
97	1.292	1.664	1.988	2.371	2.635
98	1.292	1.664	1.987	2.371	2.635
99	1.292	1.664	1.987	2.370	2.634
100	1.292	1.664	1.987	2.370	2.633





## DAFTAR RIWAYAT HIDUP



Ernes Triana Siburian, lahir di Depok pada tanggal 12 Februari 1995 dan berjenis kelamin perempuan. Merupakan anak ketiga dari empat bersaudara, dari pasangan Bapak T.Siburian dan Ibu S. Marpaung. Bertempat tinggal di Jl. Merapi Raya No.35 Rt 07/Rw 09 Kelurahan Sukmajaya Kecamatan Abadijaya, Depok.

Peneliti memulai pendidikan di TK Tunas Bangsa pada tahun 1999 dan lulus pada tahun 2001 dan melanjutkan sekolah di SDN Mekarjaya 26 Depok pada tahun 2001 dan lulus pada tahun 2007. Kemudian melanjutkan pendidikan di SMP Siloam Depok pada tahun 2007 dan lulus pada tahun 2010. Selanjutnya peneliti melanjutkan pendidikan di SMAN 3 Depok pada tahun 2010 dan lulus pada tahun 2013. Pada tahun 2013 peneliti diterima di Universitas Negeri Jakarta melalui jalur SNMPTN (Undangan) dan terdaftar sebagai mahasiswi pendidikan S1 pada Konsentrasi Pendidikan Ekonomi Koperasi, Program Studi Pendidikan Ekonomi, Fakultas Ekonomi, Universitas Negeri Jakarta.

Peneliti mengikuti Praktik Kerja Lapangan (PKL) di Koperasi Angkasa Pura II pada bulan Januari – Februari 2016 dan mengikuti program Praktik Keterampilan Mengajar (PKM) di SMA Negeri 4 Jakarta pada mata pelajaran ekonomi pada bulan Agustus – Desember 2016.