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LAMPIRAN

Lampiran 1: Data yang digunakan

| Tahun | Bulan | Jumlah Uang Beredar (Y) | Nilai Transaksi Kartu ATM/Debit (X ₁) | Nilai Transaksi Kartu Kredit (X ₂) | Nilai transaksi QRIS (X ₂) |
|-------|-----------|-------------------------|---|--|--|
| 2020 | Januari | 1.484.403 | 605.500 | 28.591 | 365 |
| | Februari | 1.505.491 | 583.733 | 25.870 | 604 |
| | Maret | 1.648.681 | 586.043 | 24.158 | 581 |
| | April | 1.576.401 | 494.528 | 15.963 | 397 |
| | Mei | 1.653.611 | 554.747 | 15.089 | 434 |
| | Juni | 1.637.751 | 475.150 | 17.102 | 450 |
| | Juli | 1.683.194 | 583.121 | 18.070 | 719 |
| | Agustus | 1.759.639 | 579.779 | 18.237 | 809 |
| | September | 1.780.721 | 569.952 | 17.527 | 838 |
| | Oktober | 1.782.244 | 607.251 | 17.212 | 926 |
| | November | 1.799.087 | 602.759 | 19.893 | 883 |
| | Desember | 1.855.625 | 674.310 | 21.192 | 1.201 |
| 2021 | Januari | 1.762.296 | 603.530 | 18.220 | 1.037 |
| | Februari | 1.784.763 | 562.353 | 17.198 | 1.113 |
| | Maret | 1.827.391 | 647.234 | 21.435 | 1.266 |
| | April | 1.850.951 | 659.567 | 20.029 | 1.582 |
| | Mei | 1.861.767 | 669.968 | 19.707 | 1.771 |
| | Juni | 1.915.429 | 640.041 | 19.811 | 2.145 |
| | Juli | 1.933.291 | 624.895 | 17.124 | 2.557 |
| | Agustus | 1.938.390 | 613.273 | 19.699 | 2.131 |
| | September | 1.968.434 | 637.516 | 20.469 | 2.916 |
| | Oktober | 2.071.418 | 642.830 | 21.429 | 3.021 |
| | November | 2.114.703 | 651.386 | 23.477 | 3.362 |
| | Desember | 2.282.200 | 724.592 | 25.919 | 4.732 |
| 2022 | Januari | 2.149.552 | 628.907 | 24.746 | 4.469 |
| | Februari | 2.195.618 | 577.176 | 20.245 | 4.515 |
| | Maret | 2.254.591 | 677.587 | 26.319 | 5.812 |
| | April | 2.327.208 | 738.911 | 25.606 | 7.517 |
| | Mei | 2.302.911 | 605.275 | 25.644 | 7.171 |
| | Juni | 2.339.450 | 631.219 | 26.618 | 9.571 |
| | Juli | 2.296.045 | 712.991 | 26.430 | 9.750 |
| | Agustus | 2.279.163 | 694.130 | 28.377 | 9.660 |
| | September | 2.320.883 | 657.971 | 27.823 | 10.900 |
| | Oktober | 2.539.067 | 660.831 | 28.339 | 8.700 |



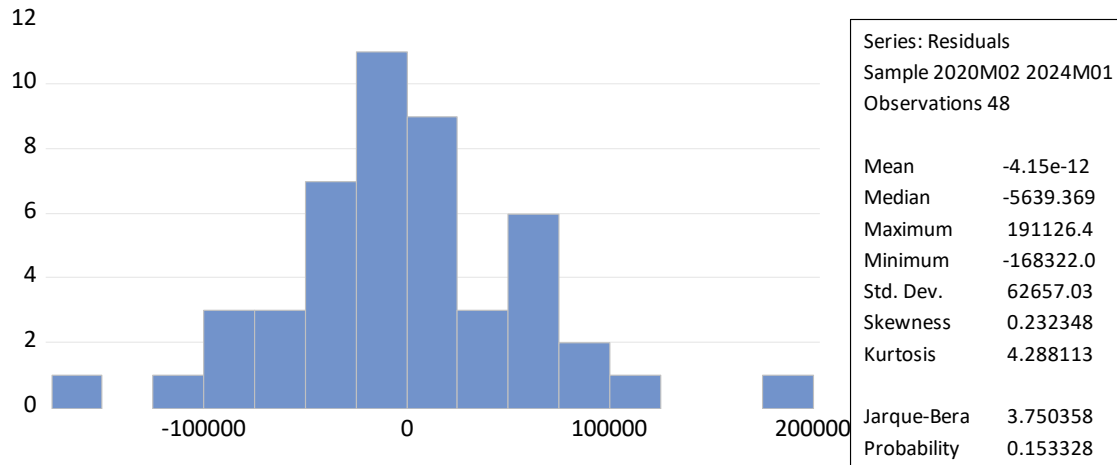
| | | | | | |
|-------------|------------------|-----------|---------|--------|---------|
| | November | 2.467.951 | 635.201 | 29.773 | 9.700 |
| | Desember | 2.608.797 | 701.427 | 33.681 | 12.200 |
| 2023 | Januari | 2.422.174 | 642.860 | 32.035 | 12.700 |
| | Februari | 2.403.594 | 590.221 | 31.196 | 12.300 |
| | Maret | 2.408.419 | 671.114 | 34.373 | 13.300 |
| | April | 2.472.869 | 707.542 | 30.792 | 15.000 |
| | Mei | 2.423.318 | 650.335 | 32.998 | 15.100 |
| | Juni | 2.466.093 | 660.232 | 33.671 | 17.000 |
| | Juli | 2.438.059 | 671.772 | 36.133 | 18.300 |
| | Agustus | 2.410.851 | 644.778 | 34.379 | 18.600 |
| | September | 2.482.229 | 621.227 | 33.394 | 19.900 |
| | Oktober | 2.497.710 | 630.795 | 34.076 | 25.000 |
| | November | 2.510.759 | 628.025 | 34.365 | 24.900 |
| | Desember | 2.675.333 | 686.722 | 37.918 | 33.700 |
| 2024 | Januari | 2.564.734 | 593.433 | 35.902 | 316.500 |



Lampiran 2: Data Estimasi

A. Uji Asumsi Klasik:

1. Uji Normalitas



2. Uji Multikolinearitas

Variance Inflation Factors
 Date: 05/31/24 Time: 10:23
 Sample: 2020M01 2024M12
 Included observations: 49

| Variable | Coefficient Variance | Uncentered VIF | Centered VIF |
|----------|----------------------|----------------|--------------|
| C | 1.02E+11 | 153.9676 | NA |
| ATM | 0.338221 | 205.5351 | 1.413066 |
| KREDIT | 25.74488 | 26.97806 | 1.646898 |
| QRIS | 0.420386 | 1.376791 | 1.254723 |

3. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:
 Null hypothesis: No serial correlation at up to 2 lags

| | | | |
|---------------|----------|---------------------|--------|
| F-statistic | 1.868205 | Prob. F(2,42) | 0.1670 |
| Obs*R-squared | 3.921332 | Prob. Chi-Square(2) | 0.1408 |



4. Uji Heteroskedastis

Heteroskedasticity Test: Glejser
Null hypothesis: Homoskedasticity

| | | | |
|---------------------|----------|---------------------|--------|
| F-statistic | 1.857838 | Prob. F(3,45) | 0.1503 |
| Obs*R-squared | 5.400103 | Prob. Chi-Square(3) | 0.1447 |
| Scaled explained SS | 7.966375 | Prob. Chi-Square(3) | 0.0467 |

B. Regresi Linear Berganda

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|----------|-------------|------------|-------------|--------|
| C | 128748.2 | 318669.0 | 0.404018 | 0.0093 |
| ATM | 34.43290 | 5.073959 | 6.786199 | 0.0000 |
| KREDIT | -1.746054 | 0.581567 | -3.002328 | 0.2940 |
| QRIS | 0.688366 | 0.648371 | 10.21983 | 0.0044 |

C. Uji Hipotesis

1. Uji t:

| t-Statistic | Prob. |
|-------------|--------|
| 0.404018 | 0.0093 |
| 6.786199 | 0.0000 |
| -3.002328 | 0.2940 |
| 10.21983 | 0.0044 |

2. Uji Koefisien Determinasi R²:

| | |
|---------------------------|----------|
| R-squared | 0.739804 |
| Adjusted R-squared | 0.722457 |

