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### **Sumber Lainnya**

Badan Pusat Statistik.

Laporan Bank Indonesia (BI) Tahun 2018 – 2022.

Laporan Publikasi OJK terkait Statistik Perbankan Indonesia dan Fintech.

## LAMPIRAN

### Lampiran 1

- Data Seluruh Variabel Sebelum Diolah

Bulan	Kredit Fintech	Kredit Produktif	Kredit Konsumtif	Ketimpangan
Jan-18	3,002,549,937,229	3,296,890,802,751,550	1,335,417,695,388,620	0.389
Feb-18	3,544,197,088,936	3,316,653,769,007,690	1,345,687,574,747,890	0.389
Mar-18	4,472,894,540,572	3,378,590,604,400,330	1,364,646,013,531,320	0.389
Apr-18	5,415,770,427,901	3,409,860,657,575,150	1,368,303,959,167,740	0.389
May-18	6,160,117,010,747	3,491,183,371,723,720	1,388,115,480,770,740	0.389
Jun-18	7,635,474,172,634	3,578,178,063,827,720	1,395,935,184,371,820	0.389
Jul-18	9,213,822,178,648	3,569,702,171,052,060	1,406,250,296,108,660	0.389
Aug-18	11,684,862,177,651	3,616,674,090,957,330	1,415,821,130,690,750	0.389
Sep-18	13,834,316,215,007	3,690,882,219,092,400	1,429,217,204,742,870	0.384
Oct-18	15,990,143,141,355	3,727,002,903,319,520	1,441,775,436,579,600	0.384
Nov-18	19,055,551,572,805	3,705,440,412,180,240	1,454,714,181,302,990	0.384
Dec-18	22,666,069,500,288	3,821,222,837,016,310	1,473,659,042,159,890	0.384
Jan-19	25,921,718,376,110	3,718,918,383,500,770	1,467,697,423,355,730	0.382
Feb-19	28,362,148,517,622	3,753,772,368,475,670	1,474,219,410,793,770	0.382
Mar-19	33,200,470,348,514	3,803,746,185,964,050	1,487,484,454,540,460	0.382
Apr-19	37,013,393,507,945	3,813,646,235,689,860	1,492,320,851,002,650	0.382
May-19	41,038,865,255,579	3,914,654,233,116,640	1,503,998,741,722,220	0.382
Jun-19	44,775,330,340,846	3,965,030,032,399,370	1,502,615,643,614,110	0.382
Jul-19	49,794,018,862,977	3,943,735,580,718,340	1,508,778,061,413,860	0.380
Aug-19	54,715,554,202,426	3,950,993,817,235,150	1,513,976,464,356,170	0.380
Sep-19	60,407,313,727,825	3,997,433,814,834,410	1,526,756,292,210,500	0.380
Oct-19	67,999,880,071,319	3,971,001,473,960,560	1,535,159,035,980,270	0.380
Nov-19	74,544,698,841,929	3,981,229,067,061,640	1,542,950,816,345,350	0.380
Dec-19	81,497,510,828,317	4,057,723,083,449,450	1,559,268,514,169,770	0.380
Jan-20				0.381

	88,374,055,962,044	3,945,069,591,477,840	1,557,742,145,416,230	
Feb-20	95,394,568,582,265	3,974,153,532,457,620	1,563,996,853,837,310	0.381
Mar-20	102,534,393,511,190	4,143,876,261,771,880	1,568,164,133,311,690	0.381
Apr-20	106,059,242,151,486	4,056,434,786,625,100	1,553,548,305,009,990	0.381
May-20	109,175,311,472,646	4,048,090,202,605,740	1,537,838,444,321,060	0.381
Jun-20	113,460,536,674,324	4,011,733,160,618,700	1,537,505,629,930,600	0.381
Jul-20	116,970,933,056,942	4,005,526,678,479,270	1,530,639,425,191,890	0.385
Aug-20	121,871,105,728,785	3,992,044,713,357,700	1,529,821,797,213,480	0.385
Sep-20	128,698,493,167,175	3,992,422,634,806,060	1,538,171,822,820,470	0.385
Oct-20	137,656,286,533,943	3,943,739,250,438,940	1,536,532,205,994,310	0.385
Nov-20	146,250,790,137,904	3,907,067,802,286,180	1,540,422,746,476,780	0.385
Dec-20	155,902,554,218,280	3,934,105,483,368,950	1,547,454,332,507,180	0.385
Jan-21	159,569,068,173,739	3,855,316,052,540,050	1,541,806,613,753,580	0.384
Feb-21	169,516,225,411,327	3,874,454,437,740,120	1,544,690,521,735,050	0.384
Mar-21	181,671,309,831,316	3,945,395,462,430,050	1,551,023,662,680,630	0.384
Apr-21	194,096,796,865,191	3,923,745,355,641,130	1,558,424,945,968,420	0.384
May-21	207,066,552,563,263	3,955,647,799,924,640	1,558,754,348,960,040	0.384
Jun-21	221,566,741,066,350	4,014,197,175,031,440	1,567,591,947,550,690	0.384
Jul-21	236,472,228,505,068	3,996,393,535,670,260	1,567,306,420,159,310	0.381
Aug-21	249,938,464,641,772	4,012,780,142,296,890	1,573,243,659,332,130	0.381
Sep-21	262,933,664,820,131	4,069,233,299,004,890	1,583,605,264,496,880	0.381
Oct-21	272,434,364,636,535	4,063,511,901,729,340	1,594,092,986,248,240	0.381
Nov-21	283,585,488,212,756	4,101,409,319,188,340	1,603,718,737,697,310	0.381
Dec-21	295,852,593,677,308	4,148,889,383,874,600	1,619,696,069,368,810	0.381
Jan-22	309,138,912,864,389	4,090,856,314,069,060	1,618,551,064,233,710	0.384
Feb-22	325,238,074,573,731	4,137,246,706,637,370	1,625,154,331,496,420	0.384
Mar-22	343,863,068,871,849	4,217,565,043,104,600	1,645,703,832,521,840	0.384
Apr-22	362,196,972,792,721	4,322,306,056,563,500	1,658,946,033,636,880	0.384
May-22				0.384

	380,187,731,251,927	4,356,728,461,015,300	1,655,636,275,405,050	
Jun-22	400,420,500,703,749	4,500,081,751,883,410	1,676,779,335,132,560	0.384
Jul-22	416,863,577,499,144	4,472,664,464,796,550	1,686,661,070,357,210	0.381
Aug-22	436,124,392,500,383	4,478,134,959,411,900	1,701,319,042,421,390	0.381
Sep-22	455,000,189,610,787	4,545,553,298,112,520	1,729,347,434,643,020	0.381
Oct-22	476,894,520,895,815	4,599,308,399,970,830	1,734,197,961,770,380	0.381
Nov-22	495,515,864,070,792	4,597,058,148,005,320	1,750,414,298,678,670	0.381
Dec-22	528,006,328,262,983	4,651,232,209,983,560	1,772,331,363,356,580	0.381

- **Data Variabel Kuartal**

Tahun	X1	X2	X3	Y
2018.1	4,472,894,540,572	3,378,590,604,400,330	1,364,646,013,531,320	0.389
2018.2	7,635,474,172,634	3,578,178,063,827,720	1,395,935,184,371,820	0.389
2018.3	13,834,316,215,007	3,690,882,219,092,400	1,429,217,204,742,870	0.384
2018.4	22,666,069,500,288	3,821,222,837,016,310	1,473,659,042,159,890	0.384
2019.1	33,200,470,348,514	3,803,746,185,964,050	1,487,484,454,540,460	0.382
2019.2	44,775,330,340,846	3,965,030,032,399,370	1,502,615,643,614,110	0.382
2019.3	60,407,313,727,825	3,997,433,814,834,410	1,526,756,292,210,500	0.380
2019.4	81,497,510,828,317	4,057,723,083,449,450	1,559,268,514,169,770	0.380
2020.1	102,534,393,511,190	4,143,876,261,771,880	1,568,164,133,311,690	0.381
2020.2	113,460,536,674,324	4,011,733,160,618,700	1,537,505,629,930,600	0.381
2020.3	128,698,493,167,175	3,992,422,634,806,060	1,538,171,822,820,470	0.385
2020.4	155,902,554,218,280	3,934,105,483,368,950	1,547,454,332,507,180	0.385
2021.1	181,671,309,831,316	3,945,395,462,430,050	1,551,023,662,680,630	0.384
2021.2	221,566,741,066,350	4,014,197,175,031,440	1,567,591,947,550,690	0.384
2021.3	262,933,664,820,131	4,069,233,299,004,890	1,583,605,264,496,880	0.381
2021.4	295,852,593,677,308	4,148,889,383,874,600	1,619,696,069,368,810	0.381
2022.1	343,863,068,871,849	4,217,565,043,104,600	1,645,703,832,521,840	0.384

<b>2022.2</b>	400,420,500,703,749	4,500,081,751,883,410	1,676,779,335,132,560	0.384
<b>2022.3</b>	455,000,189,610,787	4,545,553,298,112,520	1,729,347,434,643,020	0.381
<b>2022.4</b>	528,006,328,262,983	4,651,232,209,983,560	1,772,331,363,356,580	0.381

**Lampiran 2:**

- Hasil Estimasi

<b>Dependent Variable : Tingkat Ketimpangan Pendapatan (Y)</b>				
<b>Variable</b>	<b>Coefficient</b>	<b>Std. Error</b>	<b>t-Statistic</b>	<b>Prob.</b>
C	0.665633	0.127572	5.217721	0.0000
X1	-0.000424	0.000172	-2.465794	0.0168
X2	-0.049136	0.005937	-8.275706	0.0000
X3	0.042773	0.008982	4.762001	0.0000
<b>R-squared</b>	0.435586	<b>Mean dependent var</b>		0.383100
<b>Adjusted R-squared</b>	0.405350	<b>S.D. dependent var</b>		0.002569
<b>S.E. of regression</b>	0.001981	<b>Akaike info criterion</b>		-9.546005
<b>Sum squared resid</b>	0.000220	<b>Schwarz criterion</b>		-9.406382
<b>Log likelihood</b>	290.3802	<b>Hannan-Quinn criter.</b>		-9.491391
<b>F-statistic</b>	14.40599	<b>Durbin-Watson stat</b>		0.494893
<b>Prob(F-statistic)</b>	0.000000			
<b>N</b>	60			

### Lampiran 3:

### BIODATA

#### Identitas Diri

Nama : Nurhalipa  
Tempat/Tanggal Lahir : Rante Balla, 23 Agustus 2002  
Jenis Kelamin : Perempuan  
Alamat Rumah : Btn Barana Lestari  
Alamat E-mail : [nrhlpaa09@gmail.com](mailto:nrhlpaa09@gmail.com)



#### Riwayat Pendidikan

##### Pendidikan Formal

1. TK Satap Kampung Tangnga
2. SD Negeri 24 Kampung Tangnga
3. SMP Negeri 1 Belopa
4. SMA Negeri 1 Luwu

##### Pendidikan Non-Formal

1. *Basic Learning Skills, Character & Creativity (BALANCE)* Universitas Hasanuddin tahun 2020
2. Latihan Kepemimpinan I Himpunan Mahasiswa Jurusan Ilmu Ekonomi

##### Pengalaman Organisasi

1. Organisasi Siswa Intra Sekolah (OSIS) SMA Negeri 1 Luwu
2. Majelis Perwakilan Kelas (MPK) SMA Negeri 1 Luwu
3. Pramuka Gugus Depan SMA Negeri 1 Luwu
4. Himpunan Mahasiswa Jurusan Ilmu Ekonomi, Fakultas Ekonomi dan Bisnis Universitas Hasanuddin.
5. Senat Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Hasanuddin

Makassar, Desember 2024

**Nurhalipa**