

DAFTAR PUSTAKA

- Abdurrachman, A. 2014. *Ekonomi Keuangan dan Perbankan*. Malang: UMM Press.
- Alnefaee, Saad M. 2019. *Macroeconomic Determinants of Consumer Lending in Saudi Arabia*. Journal of Accounting, Business and Finance Research. Kingdom of Saudi Arabia: Department of Finance College of Administrative and Financial Sciences Saudi Electronic University
- Anwar, Anas Iswanto. 2017, *Bank dan Lembaga Keuangan Bukan Bank*, Penerbit Departemen Ilmu Ekonomi FEB-Universitas Hasanudin.
- Anwar, A.I., Kurniaty, Wulandari, N.R.S., Fitrianti, R. (2020). *Application of Error Correction Model (ECM) in stabilizing financial inclusion., IOP Conference Series: Earth and Environmental Science 2020, 473(1), 012117.*
- Aryaningsih, Ni Nyoman. 2008. *Pengaruh Suku Bunga, Inflasi dan Jumlah Penghasilan Terhadap Permintaan Kredit Di PT. BPD Cabang Pembantu Kediri*. Jurnal Penelitian dan Pengembangan Sains dan Humaniora Lembaga Penelitian Undiksha. Hal 56-67. Denpasar: Undiksha.
- Ashley, David W. 2002. *The Demand for Credit* . Thesis, Master of Arts in Economics. Virginia: Virginia Polytechnic and State University.
- Ayenew, Z. and Zwedie, S. 2010. *Do Urban Poor Benefit From Microfinance Institutions*. National monthly Preferred Journal of research in Commerce and Management, 2:157-63.
- Baudrillard, Jean. 2004. *Masyarakat Konsumsi*. Yogyakarta: Kreasi Kencana.
- Barro, Robert J dan Sala-i-Martin. 1995. *Economic Growth*. McGraw-Hill.
- Bayoumi, Tamim and Malender Ola. 2008. *Credit Matters: Empirical Evidence on U.S Macro-Financial Linkages*. IMF WP/08/169.
- Blanchard, Oliver. Johnson, R. David. 2017. *Makroekonomi*. Edisi 6. Jakarta: Erlangga.
- Dawali, Clara S, Try Oldy Rotinsulu dan Dennij Mandejij. 2014. *Analisis Estimasi Permintaan dan Penawaran Kredit Konsumsi Bank Umum Di Provinsi Sulawesi Utara (Periode 2007.1 – 2013.4)*. Jurnal Berkala Efisiensi Universitas Sam Ratulangi.
- Durkin, Thomas A., dkk. 2014. *Consumer Credit and The American Economy*. United States of America: Oxford University Press.
- Digdowniseiso, Kumba. 2016. *Ekonomi Makro*. Jakarta : Lembaga Penerbitan Universitas Nasional (LPU–UNAS).

- Gujarati, D.N. 2012. *Dasar-dasar Ekonometrika*. Terjemahan Mangunsong, R.C. Edisi 5 buku 2. Jakarta: Salemba Empat.
- Harmanta dan Ekananda. 2005. *Disintermediasai Fungsi Perbankan di Indonesia Pasca Krisis 1997: Faktor Permintaan atau Penawaran Kredit, Sebuah Pendekatan Model Disequilibrium*. Buletin Ekonomi, Moneter dan Perbankan juni 2005. Hal 51-78. Jakarta : Bank Indonesia
- Hasibuan, Malayu. S.P. 2011. *Dasar-dasar Perbankan*. Jakarta: Penerbit PT. Bumi Aksara.
- Imaniyati, Sir Neni. 2010. *Pengantar Hukum Perbankan Indonesia*. Bandung: Aditama.
- Irfan, M. Fadilah, Syapsan dan Rosyetti. 2014. *Analisis Faktor-Faktor Yang Mempengaruhi Pertumbuhan Kredit Konsumsi Serta Pengaruhnya Terhadap Pertumbuhan Ekonomi Di Indonesia*. Fakultas Ekonomi Universitas Riau. Vol 1, No 2:hal: 21.
- Iswardono. 1996. *Uang dan Bank*. Edisi 4. Yogyakarta: BPFE UGM.
- Judisseno, R. 2005. *Sistem Moneter dan Perbankan di Indonesia*. Jakarta: PT Gramedia Pustaka Utama.
- Karim, Adiwarmarman A. 2015. *Ekonomi Makro Islami*. Edisi 7. Jakarta: Kharisma
- Kasmir. 2014. *Bank dan Lembaga Keuangan lainnya*. Jakarta: PT RajaGrafindo Persada.
- Koutsoyiannis, A. 1979. *Modern Microeconomics*. Edition 2. London. Macmillan
- Khalwaty, Tajul. 2000. *Inflasi dan Solusinya*. Jakarta : Gramedia Pustaka Utama.
- Mankiw, N. G. 2016. *Pengantar Ekonomi Makro*. Jakarta: Penerbit Salemba Empat.
- Mishkin, Frederic S. 2014. *Ekonomi Uang, Perbankan, dan Pasar Keuangan*. Edisi 8. Jakarta: Salemba Empat .
- Natsir, M. 2014. *Ekonomi Moneter dan Kebanksentralan*. Jakarta: Mitra Wacana Media.
- Restyono, Ahmad Bagas. 2011. *Pengaruh Tingkat Suku Bunga Deposito Terhadap Jumlah Dana Deposito Berjangka pada PT.Bank SULSELBAR Cabang Utama Makassar*. Skripsi, Fakultas Ekonomi dan Bisnis. Makassar: Universitas Hasanuddin.
- Rivai, Veithzal. 2006. *Credit Management Handbook:Teori, Konsep, dan Aplikasi Panduan Praktis Mahasiswa, Bankir dan Nasabah*. Jakarta: PT RajaGrafindo Persada.

Santoso, Purbayu Budi dan Muliawan Hamdani. 2007. *Statistik Deskriptif Dalam Bidang Ekonomi dan Niaga*. Jakarta: Erlangga.

Sukirno, Sadono. 2016. *Makro Ekonomi Teori Pengantar*. Jakarta : PT. Rajawali Pers.

Stuart, Verryn M. 2003. *Bank Politik*. Jakarta: PT. Gramedia Pustaka Indonesia.

Sumartik & Misti Hariasih. 2018. *Manajemen Perbankan*. Jawa Timur: UMSIDA Press.

Sunariyah. 2013. *Pengantar Pengetahuan Pasar Modal*. Edisi 6. Yogyakarta: UPP STIM YKPN.

Widarjono, Agus. 2013. *Ekonometrika Pengantar Dan Aplikasinya*. Jakarta: Ekonosia.

Lampiran 1: Data-data Variabel Penelitian

Jangka Waktu		Kredit Konsumsi (Miliar Rupiah)	Suku Bunga Kredit Konsumsi (%)	Inflasi (%)	Pendapatan Perkapita (Juta Rupiah)	Jumlah Pengangguran (Jiwa)
2010	Triwulan I	15482	3,46	16,15	4829	329667,4
	Triwulan II	16867	5,01	15,58	5215	307770,3
	Triwulan III	17720	6,58	16,05	5560	288003,5
	Triwulan IV	17455	6,57	16,15	5454	270366,8
2011	Triwulan I	20125	6,33	15,54	5585	254860,3
	Triwulan II	21258	6,38	16,42	6044	241484
	Triwulan III	22598	3,37	14,99	6322	230237,8
	Triwulan IV	23623	2,87	16,29	6084	221121,9
2012	Triwulan I	24044	4,06	12,57	6437	220106,6
	Triwulan II	25598	3,84	13,26	6881	212862,9
	Triwulan III	27708	4,48	13,15	7180	205361,1
	Triwulan IV	29335	4,41	13	6868	197601,4
2013	Triwulan I	30159	4,61	13,03	7032	182075,5
	Triwulan II	31794	4,36	12,88	7606	176803
	Triwulan III	33086	7,24	12,83	8254	174275,8
	Triwulan IV	33663	6,21	12,88	7803	174493,8
2014	Triwulan I	33975	5,88	12,86	8072	181192,3
	Triwulan II	34808	5,92	12,97	8547	185406,7
	Triwulan III	35159	3,72	13	9343	190872,2
	Triwulan IV	35878	8,61	13,13	9049	197588,8
2015	Triwulan I	36046	7,13	13,59	9122	219030,6
	Triwulan II	36436	8,06	13,61	9770	222859,9
	Triwulan III	37558	8,36	13,76	10647	222550,6
	Triwulan IV	37714	4,48	13,82	10048	218102,9
2016	Triwulan I	38760	5,7	13,57	10089	189522,1
	Triwulan II	41304	4,3	13,28	10812	184795,2
	Triwulan III	42918	3,07	13,18	11554	183927,5
	Triwulan IV	43718	2,94	13,08	11019	186919,2
2017	Triwulan I	44348	3,42	12,93	11096	205951,9
	Triwulan II	45899	4,49	12,72	11768	211789,6

	Triwulan III	47047	4,17	12,53	12515	216613,8
	Triwulan IV	48718	4,44	12,26	12384	220424,7
2018	Triwulan I	49910	3,7	12,1	12221	222375,3
	Triwulan II	49768	4,44	12,06	13103	224498,2
	Triwulan III	50930	3,09	11,82	13833	225946,4
	Triwulan IV	52140	3,5	11,66	13202	226720,1
2019	Triwulan I	52767	3,08	11,58	13003	221290,5
	Triwulan II	53724	2,98	11,48	13968	222926,3
	Triwulan III	54586	3,57	11,39	14706	226098,9
	Triwulan IV	58222	2,35	11,3	13905	230808,3
2020	Triwulan I	55827	2,49	11,22	13584	243874,3
	Triwulan II	55274	2,35	11,15	13430	248929,5
	Triwulan III	55932	1,64	11,07	14606	252793,6
	Triwulan IV	56495	2,4	11,11	13932	255466,7
2021	Triwulan I	56688	2,04	11	13683	256948,7
	Triwulan II	57136	1,49	10,86	14894	257239,6
	Triwulan III	57531	1,62	10,72	15535	256339,5
	Triwulan IV	58110	2,4	9,92	15544	254248,3

Lampiran 2: Hasil Uji Stasioneritas

Hasil uji *Unit Root Test* Kredit Konsumsi

Null Hypothesis: KK has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-1.835652	0.3592
Test critical values: 1% level	-3.577723	
5% level	-2.925169	
10% level	-2.600658	

*MacKinnon (1996) one-sided p-values.

Hasil uji *Unit Root Test* Suku Bunga Kredit Konsumsi

Null Hypothesis: SB has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-1.531374	0.5092
Test critical values: 1% level	-3.577723	
5% level	-2.925169	
10% level	-2.600658	

*MacKinnon (1996) one-sided p-values.

Hasil uji *Unit Root Test* Inflasi

Null Hypothesis: INF has a unit root
 Exogenous: Constant
 Lag Length: 1 (Automatic - based on SIC, maxlag=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-1.703881	0.4226
Test critical values: 1% level	-3.581152	
5% level	-2.926622	
10% level	-2.601424	

*MacKinnon (1996) one-sided p-values.

Hasil uji *Unit Root Test* Pendapatan Perkapita

Null Hypothesis: PK has a unit root
 Exogenous: Constant
 Lag Length: 8 (Automatic - based on SIC, maxlag=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-0.883308	0.7830
Test critical values: 1% level	-3.610453	
5% level	-2.938987	
10% level	-2.607932	

*MacKinnon (1996) one-sided p-values.

Hasil uji *Unit Root Test* Pengangguran

Null Hypothesis: U has a unit root
 Exogenous: Constant
 Lag Length: 1 (Fixed)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-2.466062	0.1302
Test critical values: 1% level	-3.581152	
5% level	-2.926622	
10% level	-2.601424	

*MacKinnon (1996) one-sided p-values.

Hasil Uji Derajat Integrasi Kredit Konsumsi

Null Hypothesis: D(KK) has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-6.894574	0.0000
Test critical values: 1% level	-3.581152	
5% level	-2.926622	
10% level	-2.601424	

*MacKinnon (1996) one-sided p-values.

Hasil Uji Derajat Integrasi Suku Bunga Kredit Konsumsi

Null Hypothesis: D(SB) has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=9)

	t-Statistic	Prob.*
--	-------------	--------

Augmented Dickey-Fuller test statistic	-12.60930	0.0000
Test critical values:	1% level	-3.581152
	5% level	-2.926622
	10% level	-2.601424

*MacKinnon (1996) one-sided p-values.

Hasil Uji Derajat Integrasi Inflasi

Null Hypothesis: D(INF) has a unit root
 Exogenous: Constant
 Lag Length: 0 (Automatic - based on SIC, maxlag=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-9.623028	0.0000
Test critical values:	1% level	-3.581152
	5% level	-2.926622
	10% level	-2.601424

*MacKinnon (1996) one-sided p-values.

Hasil Uji Derajat Integrasi Pendapatan Perkapita

Null Hypothesis: D(PK) has a unit root
 Exogenous: Constant
 Lag Length: 1 (Fixed)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-11.28124	0.0000
Test critical values:	1% level	-3.584743
	5% level	-2.928142
	10% level	-2.602225

*MacKinnon (1996) one-sided p-values.

Hasil Uji Derajat Integrasi Pengangguran

Null Hypothesis: D(U) has a unit root
 Exogenous: Constant
 Lag Length: 1 (Fixed)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-2.967069	0.0458
Test critical values:	1% level	-3.584743
	5% level	-2.928142
	10% level	-2.602225

*MacKinnon (1996) one-sided p-values.

Hasil Uji Kointegrasi

Null Hypothesis: ECT has a unit root
 Exogenous: Constant

Lag Length: 5 (Automatic - based on SIC, maxlag=9)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-4.063251	0.0028
Test critical values:		
1% level	-3.596616	
5% level	-2.933158	
10% level	-2.604867	

*MacKinnon (1996) one-sided p-values.

Lampiran 3: Hasil Estimasi Regresi Jangka Pendek dan Jangka Panjang

Hasil Estimasi Regresi Jangka Pendek (ECM)

Dependent Variable: D(KK)
 Method: Least Squares
 Date: 03/24/23 Time: 20:31
 Sample (adjusted): 2010Q2 2021Q4
 Included observations: 47 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(SB)	-158.7840	167.4736	-0.948114	0.3486
D(INF)	-78.18963	80.61126	-0.969959	0.3378
D(PPK)	0.547386	0.233551	2.343753	0.0240
D(U)	-0.013728	0.011733	-1.170019	0.2487
ECT(-1)	-0.355657	0.077230	-4.605177	0.0000
C	760.9524	122.6708	6.203207	0.0000
R-squared	0.403402	Mean dependent var		906.9787
Adjusted R-squared	0.330646	S.D. dependent var		909.1978
S.E. of regression	743.8517	Akaike info criterion		16.18030
Sum squared resid	22685930	Schwarz criterion		16.41649
Log likelihood	-374.2371	Hannan-Quinn criter.		16.26918
F-statistic	5.544593	Durbin-Watson stat		2.174554
Prob(F-statistic)	0.000545			

Hasil Estimasi Regresi Jangka Panjang (OLS)

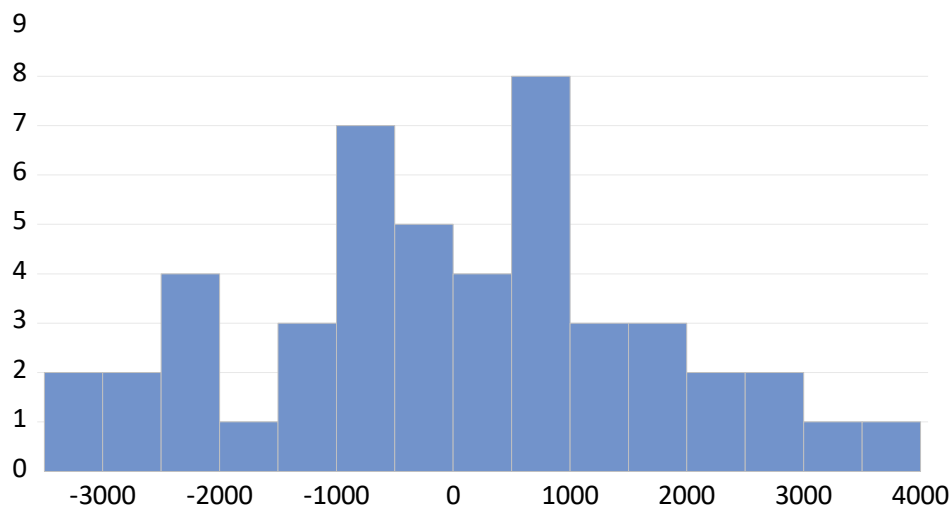
Dependent Variable: KK
 Method: Least Squares
 Date: 03/24/23 Time: 20:26
 Sample: 2010Q1 2021Q4
 Included observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SB	-1145.504	361.8795	-3.165430	0.0028
INF	-199.3730	185.1900	-1.076586	0.2877
PPK	3.459822	0.170988	20.23424	0.0000
U	-0.020955	0.008834	-2.372139	0.0222

C	24619.67	5684.330	4.331147	0.0001
R-squared	0.983895	Mean dependent var	39705.02	
Adjusted R-squared	0.982397	S.D. dependent var	13332.87	
S.E. of regression	1768.967	Akaike info criterion	17.89251	
Sum squared resid	1.35E+08	Schwarz criterion	18.08743	
Log likelihood	-424.4203	Hannan-Quinn criter.	17.96617	
F-statistic	656.7414	Durbin-Watson stat	1.558377	
Prob(F-statistic)	0.000000			

Lampiran 4: Hasil Uji Asumsi Klasik

Hasil Uji Normalitas



Hasil Uji Multikolinearitas

Variance Inflation Factors
Date: 03/24/23 Time: 20:40
Sample: 2010Q1 2021Q4
Included observations: 47

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
D(SB)	28047.42	1.078622	1.036762
D(INF)	6498.176	1.015306	1.015025
D(PPK)	0.054546	1.467904	1.227092
D(U)	0.000138	1.112553	1.082443
ECT(-1)	0.005964	1.345565	1.343333
C	15048.13	1.278226	NA

Hasil Uji Heterokedastisitas

Heteroskedasticity Test: Breusch-Pagan-Godfrey
Null hypothesis: Homoskedasticity

F-statistic	1.670868	Prob. F(5,41)	0.1633
Obs*R-squared	7.955815	Prob. Chi-Square(5)	0.1587
Scaled explained SS	12.23335	Prob. Chi-Square(5)	0.0317

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 03/24/23 Time: 20:40
Sample: 2010Q2 2021Q4
Included observations: 47

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	587611.3	156156.2	3.762971	0.0005
D(SB)	-138648.7	213188.8	-0.650357	0.5191
D(INF)	-150706.4	102615.7	-1.468649	0.1496
D(PPK)	-481.6231	297.3036	-1.619971	0.1129
D(U)	6.526750	14.93588	0.436985	0.6644
ECT(-1)	-96.97156	98.31134	-0.986372	0.3297
R-squared	0.169273	Mean dependent var	482679.4	
Adjusted R-squared	0.067964	S.D. dependent var	980817.3	
S.E. of regression	946900.6	Akaike info criterion	30.47852	
Sum squared resid	3.68E+13	Schwarz criterion	30.71471	
Log likelihood	-710.2452	Hannan-Quinn criter.	30.56740	
F-statistic	1.670868	Durbin-Watson stat	1.330578	
Prob(F-statistic)	0.163337			

Hasil Uji Autokorelasi

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

F-statistic	1.099024	Prob. F(2,39)	0.3433
Obs*R-squared	2.507601	Prob. Chi-Square(2)	0.2854

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 03/24/23 Time: 20:43
Sample: 2010Q2 2021Q4
Included observations: 47
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(SB)	4.815820	171.1987	0.028130	0.9777
D(INF)	-7.351596	80.59320	-0.091219	0.9278
D(PPK)	-0.053114	0.239297	-0.221957	0.8255
D(U)	0.001905	0.011783	0.161677	0.8724
ECT(-1)	0.034739	0.081735	0.425019	0.6732
C	29.44071	124.1793	0.237082	0.8138
RESID(-1)	-0.208729	0.182416	-1.144245	0.2595

RESID(-2)	-0.206167	0.177844	-1.159263	0.2534
R-squared	0.053353	Mean dependent var	0.000000	
Adjusted R-squared	-0.116558	S.D. dependent var	702.2623	
S.E. of regression	742.0616	Akaike info criterion	16.21058	
Sum squared resid	21475562	Schwarz criterion	16.52550	
Log likelihood	-372.9487	Hannan-Quinn criter.	16.32909	
F-statistic	0.314007	Durbin-Watson stat	1.902651	
Prob(F-statistic)	0.943246			

BIODATA PENULIS

Nama : Indah Eka Safiri

Jenis Kelamin : Perempuan

Tempat, Tanggal Lahir : Taraweang, 10 September 1998

Alamat : Kampung Masigi, Rt/Rw: 02/02 Desa
Taraweang, Kec. Labakkang, Kab. Pangkep

Fakultas : Ekonomi dan Bisnis

Program Studi : Ekonomi Pembangunan

NIM : A011171321



Penulis adalah adalah anak pertama dari tiga bersaudara dari pasangan Bapak Erwin dan Ibu Hawang. Penulis memiliki cita-cita yang sangat sederhana ini hanya ingin memberikan yang terbaik bagi perekonomian Negara tercinta. Penulis telah melalui banyak cerita tentang pendidikan guna menggapai cita-cita merajut asa yang penulis rasakan dan alami sebagai berikut :

No	Pendidikan	Masuk Th	Keluar Th
1	SDN 24 Taraweang	2004	2010
2	SMPN 2 Labakkang	2010	2013
3	SMAN 11 Pangkep	2013	2016
4	Universitas Hasanuddin	2017	2023