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LAMPIRAN

Lampiran 1. Data Set

- Data BPS sebelum diolah

Tahun	Jumlah UMKM (Juta Unit)	Tingkat Pengangguran	
		Penganggur (Juta Orang)	Tingkat Pengangguran Terbuka (%)
2009	52,764,603	8,960,000	7.87
2010	53,823,732	8,310,000	7.14
2011	55,206,444	8,680,000	6.56
2012	57,895,721	7,340,000	6.14
2013	57,895,721	7,410,000	6.25
2014	59,262,772	7,240,000	7.12
2015	59,270,991	7,560,000	6.18
2016	61,651,177	7,030,000	5.61
2017	62,922,617	7,000,000	5.50
2018	64,194,057	7,070,000	5.28
2019	65,465,497	7,100,000	5.23
2020	61,070,000	9,760,000	7.07
2021	64,090,000	9,100,000	6.49
2022	65,030,000	8,420,000	5.86
2023	65,950,000	7,850,000	5.32

Sumber : Kementerian Koperasi dan UKM dan Badan Pusat Statistik (2024).

- Data World Bank sebelum diolah

Tahun	Nilai Tukar (Rupiah)	In Nilai Tukar
2009	10389.938	4.0166
2010	9090.433	3.9586
2011	8770.433	3.9430
2012	9386.629	3.9725
2013	10461.240	4.0196
2014	11865.211	4.0743
2015	13389.413	4.1268
2016	13308.327	4.1241
2017	13380.834	4.1265
2018	14236.939	4.1534
2019	14147.671	4.1507
2020	14582.203	4.1638
2021	14308.144	4.1556
2022	14849.854	4.1717
2023	15416.00	4.1880

Sumber : Bank Indonesia, data diolah (2024)

- **Data Bank Indonesia sebelum diolah**

Tahun	Uang Elektronik Beredar (Rupiah miliar/billion)	
2009	Rp	519,212.65
2010	Rp	693,467.01
2011	Rp	981,296.97
2012	Rp	1,972,000.00
2013	Rp	6,147,000.00
2014	Rp	8,777,000.00
2015	Rp	14,756,000.00
2016	Rp	18,338,000.00
2017	Rp	38,080,000.00
2018	Rp	106,780,000.00
2019	Rp	473,443,000.00
2020	Rp	614,625,000.00
2021	Rp	786,454,000.00
2022	Rp	1,177,797,000.00
2023	Rp	1,859,951,000.00

Sumber : Bank Indonesia 2023

- **Data BPS sesudah diolah**

Tahun	Jumlah Unit UMKM (Juta Unit)	Ln Jumlah Unit UMKM	Tingkat Pengangguran	
			Penganggur (Juta Orang)	Tingkat Pengangguran Terbuka (%)
2009	52,764,603	7.722343	8,960,000	7.87
2010	53,823,732	7.730974	8,310,000	7.14
2011	55,206,444	7.741990	8,680,000	6.56
2012	57,895,721	7.762646	7,340,000	6.14
2013	57,895,721	7.762646	7,410,000	6.25
2014	59,262,772	7.772782	7,240,000	7.12
2015	59,270,991	7.772842	7,560,000	6.18
2016	61,651,177	7.789941	7,030,000	5.61
2017	62,922,617	7.798807	7,000,000	5.50
2018	64,194,057	7.807495	7,070,000	5.28
2019	65,465,497	7.816012	7,100,000	5.23
2020	61,070,000	7.785828	9,760,000	7.07
2021	64,090,000	7.806790	9,100,000	6.49
2022	65,030,000	7.813114	8,420,000	5.86
2023	65,950,000	7.819215	7,850,000	5.32

Sumber : Kementerian Koperasi dan UKM dan Badan Pusat Statistik, data diolah (2024).

- **Data World Bank sesudah diolah**

Tahun	Nilai Tukar (Rupiah)	In Nilai Tukar	Suku Bunga (Persen)
2009	10389.938	4.0166	5.7480
2010	9090.433	3.9586	-1.7461
2011	8770.433	3.9430	4.5944
2012	9386.629	3.9725	7.7502
2013	10461.240	4.0196	6.3749
2014	11865.211	4.0743	6.7921
2015	13389.413	4.1268	8.3499
2016	13308.327	4.1241	9.2244
2017	13380.834	4.1265	6.5016
2018	14236.939	4.1534	6.4712
2019	14147.671	4.1507	8.6294
2020	14582.203	4.1638	9.9859
2021	14308.144	4.1556	2.7538
2022	14849.854	4.1717	-0.9563
2023	15416.00	4.1880	6.0000

Sumber : World Bank, data diolah (2024)

- **Data Bank Indonesia**

Tahun	Uang Elektronik Beredar (miliar/billion)	Ln Uang Elektronik Beredar
2009	Rp 519,212.65	5.715345265
2010	Rp 693,467.01	5.841025805
2011	Rp 981,296.97	5.991800458
2012	Rp 1,972,000.00	6.294906911
2013	Rp 6,147,000.00	6.788663213
2014	Rp 8,777,000.00	6.943346098
2015	Rp 14,756,000.00	7.168968647
2016	Rp 18,338,000.00	7.263351968
2017	Rp 38,080,000.00	7.580696940
2018	Rp 106,780,000.00	8.028489917
2019	Rp 473,443,000.00	8.675267700
2020	Rp 614,625,000.00	8.788610221
2021	Rp 786,454,000.00	8.895673326
2022	Rp 1,177,797,000.00	9.071070444
2023	Rp 1,859,951,000.00	9.269501503

Sumber : Bank Indonesia dan diolah penulis, 2024

Lampiran 2. Hasil Estimasi

• Regresi Persamaan 1

`regress y1 x1 x2 x3`

Source	SS	df	MS	Number of obs	=	15
Model	.012633231	3	.004211077	F(3, 11)	=	28.80
Residual	.001608375	11	.000146216	Prob > F	=	0.0000
				R-squared	=	0.8871
				Adj R-squared	=	0.8563
Total	.014241606	14	.001017258	Root MSE	=	.01209

y1	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
x1	.0172732	.0068686	2.51	0.029	.0021555 .0323909
x2	.1061897	.1027399	1.03	0.324	-.1199394 .3323187
x3	.0003439	.0010365	0.33	0.746	-.0019375 .0026253
_cons	7.213917	.3707546	19.46	0.000	6.397892 8.029943

Sumber : Data diolah, (2024)

• Regresi Persamaan 2

`regress y2 x1 x2 x3 y1`

Source	SS	df	MS	Number of obs	=	15
Model	7.49429409	4	1.87357352	F(4, 10)	=	12.56
Residual	1.49147758	10	.149147758	Prob > F	=	0.0007
				R-squared	=	0.8340
				Adj R-squared	=	0.7676
Total	8.98577167	14	.641840834	Root MSE	=	.3862

y2	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
x1	.5644601	.2753024	2.05	0.067	-.0489519 1.177872
x2	5.685942	3.436977	1.65	0.129	-1.972119 13.344
x3	-.0211688	.0332699	-0.64	0.539	-.0952987 .0529611
y1	-53.03225	9.629742	-5.51	0.000	-74.48865 -31.57584
_cons	391.4485	70.47014	5.55	0.000	234.4313 548.4658

Sumber : Data diolah, (2024)