

Daftar Pustaka

- Abimanyu, Anggito Dan Andie Megantara. 2009. Era Baru Kebijakan Fiskal. Jakarta : PT. Kompas Media Nusantara.
- Adisasmita, Raharjo. 2007. Dasar-Dasar Ekonomi Wilayah. Makassar: Lepas Unhas.
- Bank Indonesia, 2005. Statistik Ekonomi dan Keuangan Daerah Prov. Sulawesi Selatan. Makassar.
- Bank Indonesia, 2010. Statistik Ekonomi dan Keuangan Daerah Prov. Sulawesi Selatan. Makassar
- Badan Pusat Statistik Prov. Sulawesi Selatan, 2005. Sulawesi Selatan Dalam Angka 2005. Makassar.
- Boediono, 2005, Pengantar Ekonomi, edisi keempat, cetakan ketiga, penerbit : BPFE, Yogyakarta
- Gujarati, Damodar. 2003. Ekonometrika Dasar, terjemahan. Jakarta: Erlangga
- Ismail,dkk. 2010.Manajemen Perbankan: Dari Teori Menuju Aplikasi. Jakarta: Kencana Prenada Media Group.
- Hadi, Andayani. 2008. Analisis Permintaan Kredit konsumsi pada perbankan di Sumatera Utara. Pasca sarjana Universitas Sumatera Utara Medan.
- Kuncoro, Mudrajad. 2007. Ekonomi Industri Indonesia Menuju Negara Industri Baru 2030 ?. Yogyakarta: CV. Andy Offset.
- Mankiw. N. Gregore, 2003, Teori Makro Ekonomi, edisi kelima, Alih Bahasa Imam Nurmawan, Harvart University.
- Nasution, dkk. 2006. Bank dan Lembaga Keuangan. Jakarta: Kenana Predana Media Group.
- Purwanto, Suharyadi. 2008. Statistika Untuk Ekonomi dan Keuangan Modern. Jakarta: Salemba Empat
- Rifai, Muhammad F. 2007. Analisis Faktor-faktor yang Mempengaruhi Permintaan Kredit Perbankan pada Bank Umum di Propinsi Jawa

Tengah (Periode 1990 – 2005). Semarang: Pasca Sarjana Universitas Negari Semarang

- Sagir, Suharsono. 2009. Kepita Selecta Ekonomi Indonesia. Jakarta: Kencana Predana Media Group.
- Sarwoko, A.2005. Dasar-Dasar Ekonometrika. Yogyakarta: CV. Andy Offser
- Sicat, Gerrardo.p. 1991. Ilmu Ekonomi, Untuk Konteks Indonesia. Jakarta: LP3ES.
- Stiglitz, Joseph E dkk. 2009. Mengukur Kesejahteraan, Mengapa PDB bukan Tolok Ukur Yang Tepat menilai Kemajuan ?. Bintaro : Marjin Kiri.
- Supriono, Maryanto. 2011. Buku Pintar Perbankan. Yogyakarta: CV. Andi Yogyakarta.
- Suparmoko, 2002, Ekonomi Publik Untuk Keuangan Dan Pembangunan Daerah, edisi pertama, Penerbit : Andi Yogyakarta
- Sukirno, Sadono, 2002, Pengantar Teori Makro Ekonomi, penerbit : PT. Radja Grafindo Persada Rajawali, Jakarta
- Triandaru, Sigit Dan Totok Budisantoso. 2006. Bank Dan Lembaga Keuangan Lain. Jakarta: Salemba Empat
- Todaro, Michael P. dan Stephen C. Smith. 2008. Pembangunan Ekonomi. Jakarta: Erlangga.
- Undang-undang Perbankan No. 14 tahun 1998, edisi pertama, cetakan Pertama, Penerbit : Rajawali Pers: Jakarta.
- PerPres No. 55 Tahun 2011 Tentang tata ruang wilayah perkotaan Mamminasata. KemenSesNeg: 2011.
- Yusuf, Muhammad. 2009. Analisis factor-faktor Yang Mempengaruhi Permintaan Kredit Konsumtif Bank Pemerintah di Sumatera Utara. Medan: Pasca Sarjana Universitas Sumatera utara Medan

Lampiran 1. Data Setiap Variabel sebelum dilakukan LN

Kabupaten/Kota	tahun	Y (juta)	X1 (juta)	X2 (%)	X3 (%)
Maros	2000	401.238	74440213	15	14, 21
Maros	2001	423.821	77917104	14,75	10,18
Maros	2002	535.711	80424706	13,5	10,3
Maros	2003	585.779	83516286	15	8,29
Maros	2004	623.796	85328861	12,3	5,24
Maros	2005	686.210	87986196	12,25	11,91
Maros	2006	673.504	91798656	16,25	3,22
Maros	2007	662.943	96002492	13,01	3,08
Maros	2008	641.774	101391324	14,4	8,53
Maros	2009	745.253	107747798	12,75	3,29
Maros	2010	673.810	115318197	12,11	4,1
Maros	2011	588.566	124049478	13,25	3,24
Makassar	2000	1.097.092	711435540	15	14, 21
Makassar	2001	1.638.644	763390521	14,75	10,18
Makassar	2002	3.206.656	817888043	13,5	10,3
Makassar	2003	3.578.423	888225469	15	8,29
Makassar	2004	3.274.288	979170948	12,3	5,24
Makassar	2005	3.175.430	1049254066	12,25	11,91
Makassar	2006	4.736.057	1134184822	16,25	3,22
Makassar	2007	4.503.377	1226135085	13,01	3,08
Makassar	2008	4.660.929	1355182118	14,4	8,53
Makassar	2009	4.732.705	1479818768	12,75	3,29
Makassar	2010	5.656.521	1625245143	12,11	4,1
Makassar	2011	7.008.202	1782069796	13,25	3,24
Gowa	2000	28.260	107040018	15	14, 21
Gowa	2001	30.926	113480623	14,75	10,18
Gowa	2002	31.726	118696551	13,5	10,3
Gowa	2003	29.377	123469807	15	8,29
Gowa	2004	33.440	129478338	12,3	5,24
Gowa	2005	21.754	136909650	12,25	11,91
Gowa	2006	29.774	145359257	16,25	3,22
Gowa	2007	44.207	154356830	13,01	3,08
Gowa	2008	22.328	165032375	14,4	8,53
Gowa	2009	42.860	178215863	12,75	3,29
Gowa	2010	50.915	189003259	12,11	4,1
Gowa	2011	77.753	200727699	13,25	3,24

Takalar	2000	3.190	54192603	15	14, 21
Takalar	2001	4.863	56220212	14,75	10,18
Takalar	2002	5.218	58460604	13,5	10,3
Takalar	2003	6.472	60785377	15	8,29
Takalar	2004	7.742	63504705	12,3	5,24
Takalar	2005	9.143	67047694	12,25	11,91
Takalar	2006	5.309	71010796	16,25	3,22
Takalar	2007	8.036	75297704	13,01	3,08
Takalar	2008	22.201	79956411	14,4	8,53
Takalar	2009	46.362	85220881	12,75	3,29
Takalar	2010	54.954	91062658	12,11	4,1
Takalar	2011	44.143	97744389	13,25	3,24

Lampiran 2. Data Setiap Variabel setelah dilakukan LN

Kabupaten/Kota	tahun	Ln Y	Ln X1	X2	X3
Maros	2000	12,90231005	18,12550685	15	14,21
Maros	2001	12,95706648	18,17115605	14,75	10,18
Maros	2002	13,19135012	18,20283198	13,5	10,30
Maros	2003	13,28069786	18,24055221	15	8,29
Maros	2004	13,34357867	18,2620233	12,3	5,24
Maros	2005	13,43893898	18,2926905	12,25	11,91
Maros	2006	13,42024921	18,33510821	16,25	3,22
Maros	2007	13,40444429	18,37988471	13,01	3,08
Maros	2008	13,3719915	18,43449808	14,4	8,53
Maros	2009	13,52147904	18,49530385	12,75	3,29
Maros	2010	13,42070345	18,5632058	12,11	4,10
Maros	2011	13,28544435	18,63619106	13,25	3,24
Makassar	2000	13,9081736	20,38279537	15	14,21
Makassar	2001	14,30937963	20,45328028	14,75	10,18
Makassar	2002	14,98073921	20,52223602	13,5	10,30
Makassar	2003	15,09043276	20,60473618	15	8,29
Makassar	2004	15,001611	20,7022168	12,3	5,24
Makassar	2005	14,97095361	20,77134534	12,25	11,91
Makassar	2006	15,37071549	20,84918001	16,25	3,22
Makassar	2007	15,32033812	20,92713285	13,01	3,08
Makassar	2008	15,35472534	21,02720169	14,4	8,53
Makassar	2009	15,37000748	21,11518546	12,75	3,29
Makassar	2010	15,5483196	21,2089245	12,11	4,10
Makassar	2011	15,76259174	21,30104133	13,25	3,24
Gowa	2000	10,24920266	18,48871332	15	14,21
Gowa	2001	10,33935253	18,54714266	14,75	10,18
Gowa	2002	10,36489181	18,5920808	13,5	10,30
Gowa	2003	10,28796733	18,63150721	15	8,29
Gowa	2004	10,41750807	18,67902415	12,3	5,24
Gowa	2005	9,987552928	18,73483178	12,25	11,91
Gowa	2006	10,30139081	18,79471887	16,25	3,22
Gowa	2007	10,69663843	18,85477756	13,01	3,08
Gowa	2008	10,01359678	18,92165222	14,4	8,53
Gowa	2009	10,66569427	18,99850609	12,75	3,29
Gowa	2010	10,83791285	19,05727482	12,11	4,10
Gowa	2011	11,26129241	19,11745982	13,25	3,24

Takalar	2000	8,067776196	17,80805498	15	14,21
Takalar	2001	8,48941081	17,84478689	14,75	10,18
Takalar	2002	8,559869466	17,88386365	13,5	10,30
Takalar	2003	8,775240459	17,92285981	15	8,29
Takalar	2004	8,954415331	17,96662456	12,3	5,24
Takalar	2005	9,120743838	18,02091477	12,25	11,91
Takalar	2006	8,577158773	18,07834248	16,25	3,22
Takalar	2007	8,991686726	18,1369602	13,01	3,08
Takalar	2008	10,00789261	18,19699218	14,4	8,53
Takalar	2009	10,74423544	18,26075704	12,75	3,29
Takalar	2010	10,91425175	18,32705838	12,11	4,10
Takalar	2011	10,69518964	18,39786635	13,25	3,24

Lampiran 3. Output Pengolahan data dengan SPSS 16.0

Descriptive Statistics

	Mean	Std. Deviation	N
Y	12.0385	2.37187	48
X1	19.0056	1.11175	48
X2	13.7142	1.29432	48
X3	7.1325	3.80317	48

Correlations

		Y	X1	X2	X3
Pearson Correlation	Y	1.000	.769	-.095	-.140
	X1	.769	1.000	-.079	-.141
	X2	-.095	-.079	1.000	.225
	X3	-.140	-.141	.225	1.000
Sig. (1-tailed)	Y	.	.000	.261	.171
	X1	.000	.	.296	.170
	X2	.261	.296	.	.062
	X3	.171	.170	.062	.
N	Y	48	48	48	48
	X1	48	48	48	48
	X2	48	48	48	48
	X3	48	48	48	48

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	X3, X1, X2 ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: Y

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.770 ^a	.593	.565	1.56383	.593	21.373	3	44	.000	.083

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	156.805	3	52.268	21.373	.000 ^a
	Residual	107.605	44	2.446		
	Total	264.410	47			

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tol.	VIF
1	(Constant)	-18.067	4.786		-3.775	.000	-27.711	-8.422					
	X1	1.628	.207	.763	7.844	.000	1.209	2.046	.769	.764	.754	.978	1.023
	X2	-.052	.181	-.028	-.285	.777	-.417	.313	-.095	-.043	-.027	.947	1.056
	X3	-.017	.062	-.027	-.270	.788	-.142	.108	-.140	-.041	-.026	.934	1.070

ANOVA^p

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	156.805	3	52.268	21.373	.000 ^a
	Residual	107.605	44	2.446		
	Total	264.410	47			

a. Dependent Variable: Y

Coefficient Correlations^a

Model			X3	X1	X2
1	Correlations	X3	1.000	.126	-.217
		X1	.126	1.000	.050
		X2	-.217	.050	1.000
	Covariances	X3	.004	.002	-.002
		X1	.002	.043	.002
		X2	-.002	.002	.033

a. Dependent Variable: Y

Collinearity Diagnostics^a

Model	Dimensi on	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	X1	X2	X3
1	1	3.823	1.000	.00	.00	.00	.01
	2	.169	4.760	.00	.00	.00	.93
	3	.007	24.162	.02	.14	.82	.05
	4	.001	52.610	.98	.85	.18	.01

Collinearity Diagnostics^a

Model	Dimensi on	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	X1	X2	X3
1	1	3.823	1.000	.00	.00	.00	.01
	2	.169	4.760	.00	.00	.00	.93
	3	.007	24.162	.02	.14	.82	.05
	4	.001	52.610	.98	.85	.18	.01

a. Dependent Variable: Y

Residuals Statistics^a

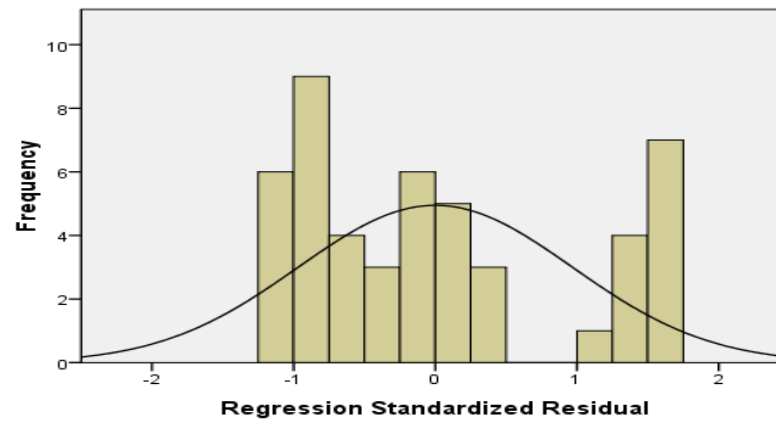
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	9.9044	15.8638	12.0385	1.82655	48
Std. Predicted Value	-1.168	2.094	.000	1.000	48
Standard Error of Predicted Value	.263	.714	.439	.108	48
Adjusted Predicted Value	10.1226	15.8780	12.0398	1.82622	48
Residual	-1.88676	2.57317	.00000	1.51310	48
Std. Residual	-1.207	1.645	.000	.968	48
Stud. Residual	-1.322	1.771	.000	1.007	48
Deleted Residual	-2.26585	3.02100	-.00131	1.64109	48
Stud. Deleted Residual	-1.334	1.816	.007	1.019	48
Mahal. Distance	.346	8.811	2.938	1.965	48
Cook's Distance	.000	.149	.021	.029	48
Centered Leverage Value	.007	.187	.062	.042	48

a. Dependent Variable: Y

Charts

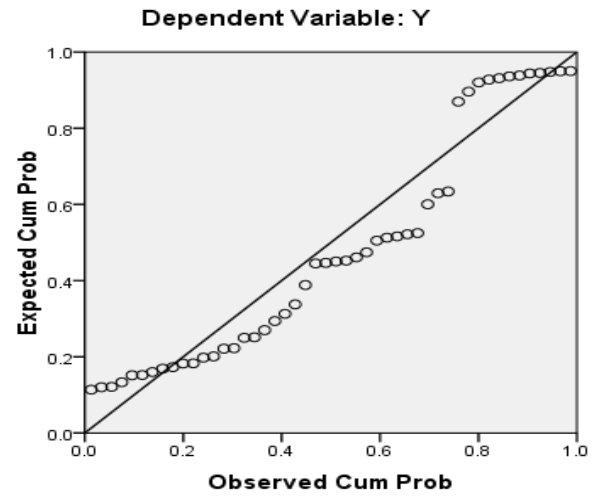
Histogram

Dependent Variable: Y



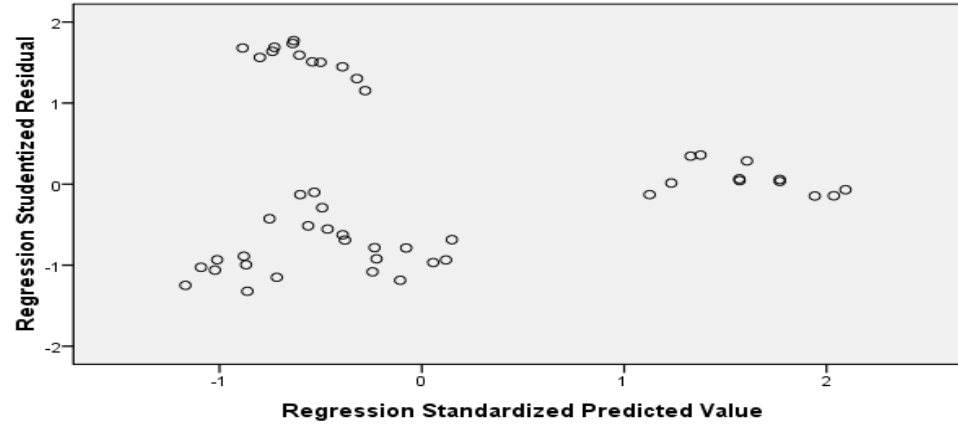
Mean = -5.37E-16
Std. Dev. = 0.968
N = 48

Normal P-P Plot of Regression Standardized Residual



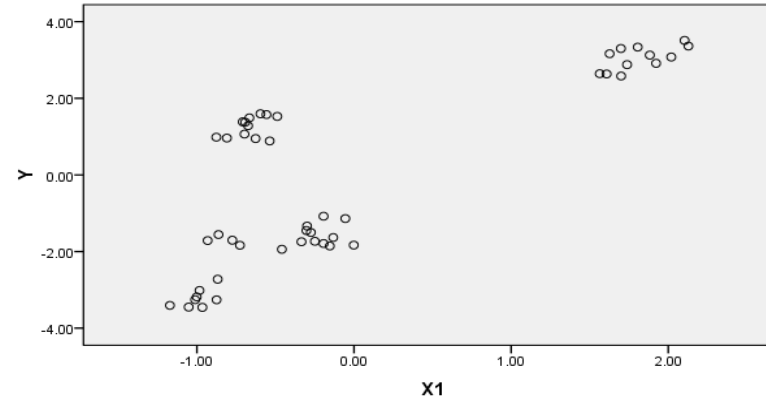
Scatterplot

Dependent Variable: Y



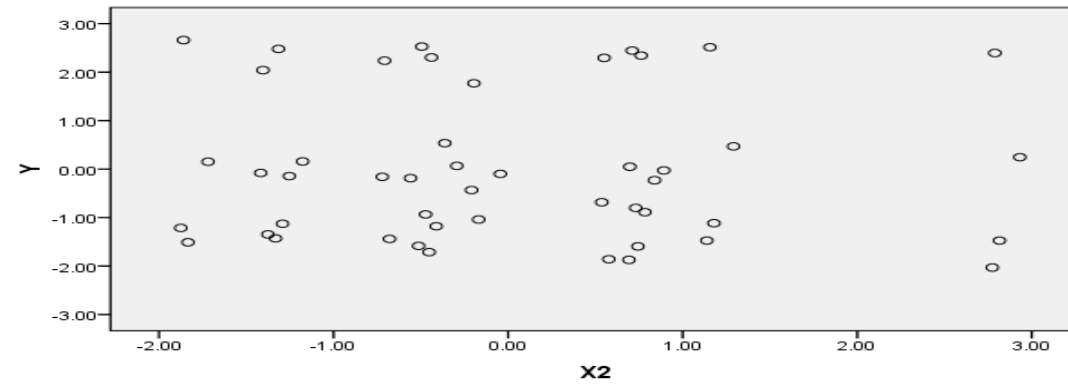
Partial Regression Plot

Dependent Variable: Y



Partial Regression Plot

Dependent Variable: Y



Partial Regression Plot

Dependent Variable: Y

