

## LAMPIRAN

Distribusi data Variabel Dependen (Kredit di Lembaga Keuangan Formal)

. tab kredit

kredit	Freq.	Percent	Cum.
0	577	57.70	57.70
1	423	42.30	100.00
Total	1,000	100.00	

Distribusi data Independen

Variabel Jenis kelamin

. tab gender

jenis kelamin	Freq.	Percent	Cum.
wanita	525	52.50	52.50
laki-laki	475	47.50	100.00
Total	1,000	100.00	

Variabel Umur

. sum age

Variable	Obs	Mean	Std. Dev.	Min	Max
age	1000	39.754	14.67074	15	86

Variabel Tingkat Pendidikan

. tab pendidikan

tingkat pendidikan	Freq.	Percent	Cum.
pendidikan dasar dan menengah	327	83.21	83.21
pendidikan perguruan tinggi	66	16.79	100.00
Total	393	100.00	

## Variabel Tingkat Pendapatan

```
. tab inc_q
```

Within-economy household income quintile	Freq.	Percent	Cum.
1 poorest 20%	171	17.10	17.10
2 second 20%	180	18.00	35.10
3 middle 20%	249	24.90	60.00
4 fourth 20%	181	18.10	78.10
5 richest 20%	219	21.90	100.00
Total	1,000	100.00	

## Variabel Kepemilikan Rekening

```
. tab rekening
```

kepemilikan rekening di lembaga keuangan	Freq.	Percent	Cum.
tidak	623	62.30	62.30
ya	377	37.70	100.00
Total	1,000	100.00	

## Variabel Kepemilikan Kartu Debit

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. tab kartu_debit
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kepemilikan kartu debit	Freq.	Percent	Cum.
tidak	706	70.60	70.60
ya	294	29.40	100.00
Total	1,000	100.00	

## Hasil Regresi Logit

```
. logit kredit gender age age2 pendidikan inc_q rekening kartu_debit
```

```
Iteration 0: log likelihood = -681.24186
Iteration 1: log likelihood = -533.00054
Iteration 2: log likelihood = -531.3136
Iteration 3: log likelihood = -531.30777
Iteration 4: log likelihood = -531.30777
```

```
Logistic regression                Number of obs   =      1000
                                LR chi2(7)       =      299.87
                                Prob > chi2          =      0.0000
Log likelihood = -531.30777       Pseudo R2      =      0.2201
```

kredit	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
gender	.337693	.1521426	2.22	0.026	.039499 .635887
age	.0556168	.0277073	2.01	0.045	.0013115 .1099221
age2	-.000633	.0003255	-1.94	0.052	-.0012711 5.03e-06
pendidikan	1.203121	.340527	3.53	0.000	.5356999 1.870541
inc_q	.3032876	.0586142	5.17	0.000	.1884058 .4181694
rekening	2.534064	.2095286	12.09	0.000	2.123395 2.944732
kartu_debit	1.107035	.2319086	4.77	0.000	.6525027 1.561568
_cons	-5.455675	.7886761	-6.92	0.000	-7.001451 -3.909898



## Odds Ratio

```
. logit kredit gender age age2 pendidikan inc_q rekening kartu_debit, or
```

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Iteration 0: log likelihood = -681.24186
Iteration 1: log likelihood = -533.00054
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Logistic regression                Number of obs   =      1000
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Log likelihood = -531.30777       Pseudo R2      =      0.2201
```

kredit	Odds Ratio	Std. Err.	z	P> z	[95% Conf. Interval]
gender	1.40171	.2132598	2.22	0.026	1.040289 1.888697
age	1.057192	.029292	2.01	0.045	1.001312 1.116191
age2	.9993672	.0003253	-1.94	0.052	.9987297 1.000005
pendidikan	3.330494	1.134123	3.53	0.000	1.708644 6.491809
inc_q	1.354304	.0793815	5.17	0.000	1.207323 1.519178
rekening	12.60462	2.641028	12.09	0.000	8.359471 19.00557
kartu_debit	3.025376	.7016106	4.77	0.000	1.920341 4.766288
_cons	.004272	.0033692	-6.92	0.000	.0009106 .0200425

*Marginal Effect Model*

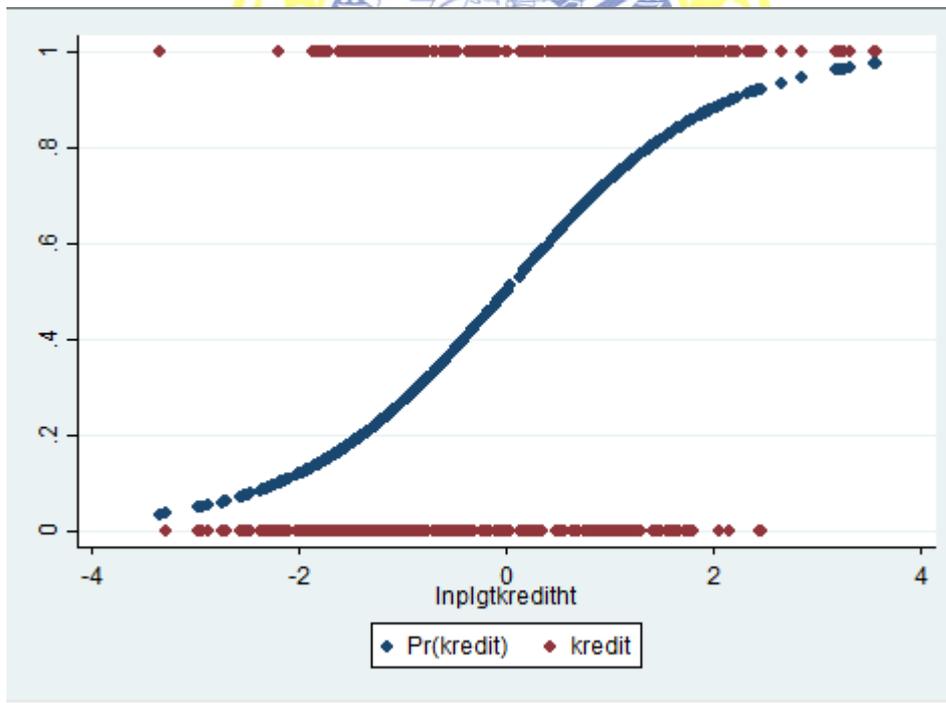
. mfx

Marginal effects after logit  
 y = Pr(kredit) (predict)  
 = .41139772

variable	dy/dx	Std. Err.	z	P> z	[ 95% C.I. ]	X
gender*	.0817166	.0367	2.23	0.026	.009788 .153646	.475
age	.0134676	.0067	2.01	0.045	.000329 .026606	39.754
age2	-.0001533	.00008	-1.95	0.052	-.000308 1.1e-06	1795.4
pendid~n*	.290238	.07419	3.91	0.000	.144833 .435643	.066
inc_q	.073441	.01417	5.18	0.000	.045675 .101207	3.097
rekening*	.5602607	.03615	15.50	0.000	.489404 .631118	.377
kartu_~t	.2680682	.05627	4.76	0.000	.15778 .378357	1.706

(\*) dy/dx is for discrete change of dummy variable from 0 to 1

*Scatter Plot Model*



*Goodness of Fit Model*

```
. estat gof
```

Logistic model for kredit, goodness-of-fit test

```

number of observations =      1000
number of covariate patterns =    711
      Pearson chi2(703) =      693.43
          Prob > chi2 =          0.5943

```

```
. fitstat
```

## Measures of Fit for logit of kredit

Log-Lik Intercept Only:	-681.242	Log-Lik Full Model:	-531.308
D(992):	1062.616	LR(7):	299.868
		Prob > LR:	0.000
McFadden's R2:	0.220	McFadden's Adj R2:	0.208
Maximum Likelihood R2:	0.259	Cragg & Uhler's R2:	0.348
McKelvey and Zavoina's R2:	0.339	Efron's R2:	0.280
Variance of y*:	4.975	Variance of error:	3.290
Count R2:	0.763	Adj Count R2:	0.440
AIC:	1.079	AIC*n:	1078.616
BIC:	-5789.878	BIC':	-251.514

Negara di Dunia yang Menjadi Objek Survei *Global Findex*

Afghanistan	Czech Republic	Kyrgyz Republic	Saudi Arabia
Albania	Denmark	Latvia	Senegal
Algeria	Dominican Republic	Lebanon	Serbia
Angola	Ecuador	Lithuania	Sierra Leone
Argentina	Egypt, Arab Rep.	Luxembourg	Singapore
Armenia	El Salvador	Macedonia, FYR	Slovak Republic
Australia	Estonia	Madagascar	Slovenia
Austria	Ethiopia	Malawi	Somalia
Azerbaijan	Finland	Malaysia	South Africa
Bahrain	France	Mali	Spain
Bangladesh	Gabon	Malta	Sri Lanka
Belarus	Georgia	Mauritania	Sudan
Belgium	Germany	Mauritius	Sweden
Belize	Ghana	Mexico	Switzerland
Benin	Greece	Moldova	Taiwan, China
Bhutan	Guatemala	Mongolia	Tajikistan
Bolivia	Guinea	Montenegro	Tanzania
Bosnia and Herzegovina	Haiti	Myanmar	Thailand
Botswana	Honduras	Namibia	Togo
Brazil	Hong Kong SAR, China	Nepal	Tunisia
Bulgaria	Hungary	Netherlands	Turkey
Burkina Faso	India	New Zealand	Turkmenistan
Burundi	Indonesia	Nicaragua	Uganda
Cambodia	Iran, Islamic Rep.	Niger	Ukraine
Cameroon	Iraq	Nigeria	United Arab Emirates
Canada	Ireland	Norway	United Kingdom
Chad	Israel	Pakistan	United States
Chile	Italy	Panama	Uruguay
China	Jamaica	Peru	Uzbekistan
Colombia	Japan	Philippines	Venezuela, RB
Congo, Dem. Rep.	Jordan	Poland	Vietnam
Congo, Rep.	Kazakhstan	Portugal	West Bank and Gaza
Costa Rica	Kenya	Puerto Rico	Yemen, Rep.
Cote d'Ivoire	Korea, Rep.	Romania	Zambia
Croatia	Kosovo	Russian Federation	Zimbabwe
Cyprus	Kuwait	Rwanda	