

### Uji Stasioneritas

Variabel					Prob	Ket
	1%	5%	10%			
Pembiayaan	-5.662	-3.682	-2.972	-2.618	0.0000*	stasioneritas
Suku Bunga	-4.631	-3.682	-2.972	-2.618	0.0001*	stasioneritas
Jumlah Nasabah	-4.424	-3.682	-2.972	-2.618	0.0001*	stasioneritas
Pendapatan	-5.473	-3.682	-2.972	-2.618	0.0000*	stasioneritas
Pelayanan	-5.432	-3.682	-2.972	-2.618	0.0000*	stasioneritas

### Uji Lag Optimal

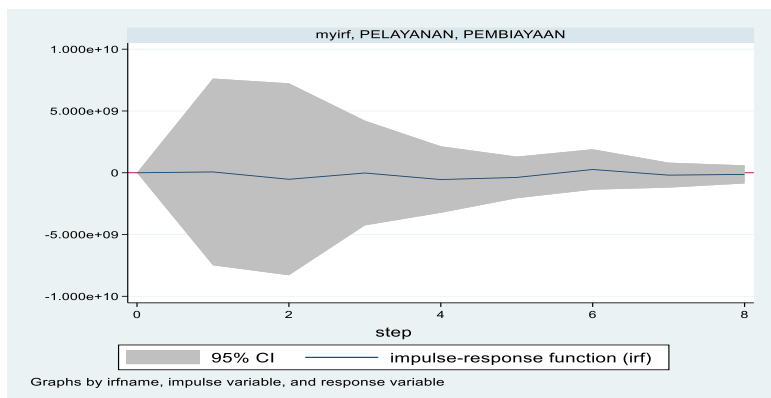
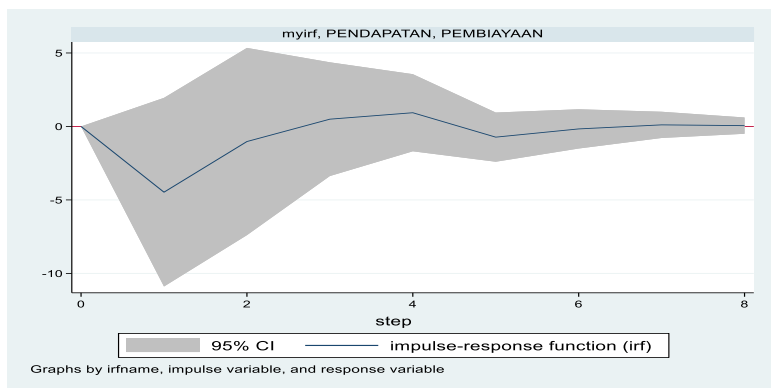
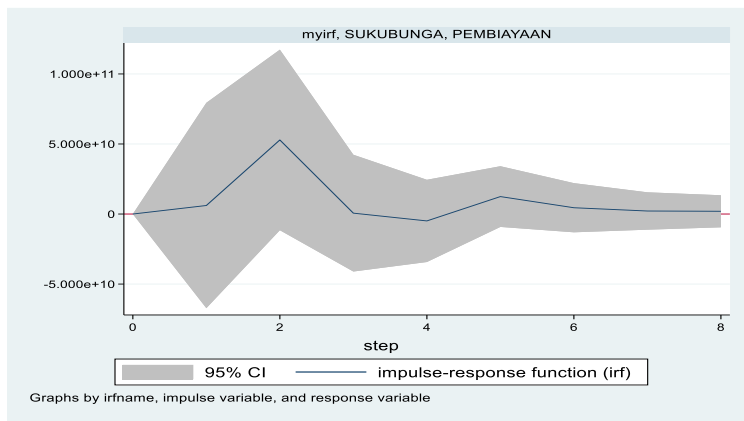
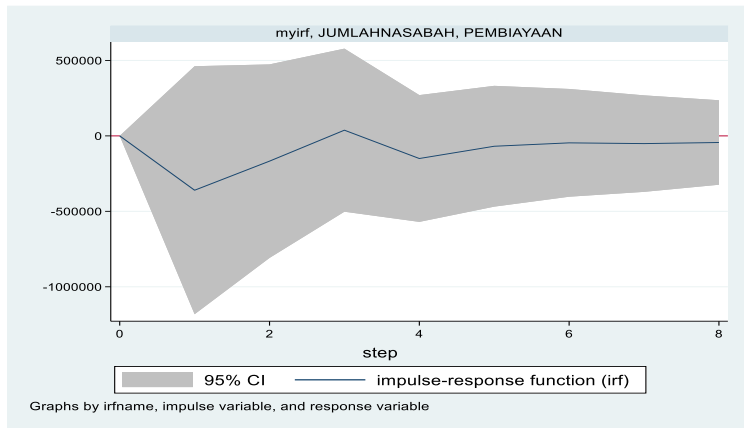
lag	LL	LR	df	p	FPE	AIC	HQIC	SBIC
0	-1258.32				1.3e+26*	74.3128*	74.3893*	74.5373*
1	-1236.02	44.595*	25	0.009	1.5e+26	74.4718	74.9311	75.8186
2	-1221.17	29.695	25	0.236	3.1e+26	75.069	75.911	77.5381

### Estimasi VAR

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
PEMBIAYAAN						
PEMBIAYAAN						
L1.	4.981115	3.360799	1.48	0.138	-1.60593	11.56816
L2.	.8905392	3.25342	0.27	0.784	-5.486047	7.267125
SUKUBUNGA						
L1.	6.10e+09	3.74e+10	0.16	0.870	-6.72e+10	7.94e+10
L2.	5.06e+10	3.36e+10	1.51	0.132	-1.53e+10	1.16e+11
JUMLAHNASABAH						
L1.	-360038.4	419226.9	-0.86	0.390	-1181708	461631.3
L2.	234463.1	367582.7	0.64	0.524	-485985.8	954912
PENDAPATAN						
L1.	-4.473299	3.274786	-1.37	0.172	-10.89176	1.945164
L2.	-1.160475	3.166497	-0.37	0.714	-7.366694	5.045745
PELAYANAN						
L1.	6.58e+07	3.85e+09	0.02	0.986	-7.49e+09	7.62e+09
L2.	2.37e+08	3.72e+09	0.06	0.949	-7.06e+09	7.53e+09
_cons	-1.07e+09	3.09e+09	-0.35	0.729	-7.12e+09	4.98e+09
SUKUBUNGA						
PEMBIAYAAN						
L1.	2.80e-11	2.64e-11	1.06	0.290	-2.39e-11	7.98e-11
L2.	-1.64e-11	2.56e-11	-0.64	0.521	-6.66e-11	3.37e-11
SUKUBUNGA						
L1.	.0972813	.2941969	0.33	0.741	-.479334	.6738965
L2.	.2344424	.2644281	0.89	0.375	-.2838272	.752712
JUMLAHNASABAH						
L1.	1.90e-06	3.30e-06	0.58	0.565	-4.56e-06	8.36e-06
L2.	-1.53e-06	2.89e-06	-0.53	0.598	-7.19e-06	4.14e-06
PENDAPATAN						
L1.	-2.53e-11	2.58e-11	-0.98	0.327	-7.58e-11	2.52e-11
L2.	1.63e-11	2.49e-11	0.66	0.512	-3.25e-11	6.52e-11
PELAYANAN						
L1.	.0108911	.0303208	0.36	0.719	-.0485365	.0703187
L2.	-.012126	.0292897	-0.41	0.679	-.0695328	.0452808
_cons	.0417631	.0242809	1.72	0.085	-.0058266	.0893527

JUMLAHNASABAH						
PEMBIAYAAN						
L1.	1.24e-06	1.40e-06	0.89	0.375	-1.50e-06	3.98e-06
L2.	1.82e-06	1.35e-06	1.35	0.177	-8.25e-07	4.47e-06
SUKUBUNGA						
L1.	-36299.75	15539.47	-2.34	0.019	-66756.55	-5842.949
L2.	38986.6	13967.08	2.79	0.005	11611.62	66361.58
JUMLAHNASABAH						
L1.	.3761013	.1741976	2.16	0.031	.0346804	.7175222
L2.	.363623	.1527383	2.38	0.017	.0642614	.6629845
PENDAPATAN						
L1.	-1.18e-06	1.36e-06	-0.87	0.386	-3.85e-06	1.49e-06
L2.	-2.07e-06	1.32e-06	-1.57	0.116	-4.65e-06	5.13e-07
PELAYANAN						
L1.	2184.607	1601.543	1.36	0.173	-954.3589	5323.573
L2.	-803.1595	1547.082	-0.52	0.604	-3835.385	2229.066
_cons	1040.163	1282.515	0.81	0.417	-1473.521	3553.846
PENDAPATAN						
PEMBIAYAAN						
L1.	5.4888	3.583238	1.53	0.126	-1.534217	12.51182
L2.	.9230057	3.468752	0.27	0.790	-5.875623	7.721634
SUKUBUNGA						
L1.	9.35e+09	3.99e+10	0.23	0.815	-6.88e+10	8.75e+10
L2.	5.48e+10	3.58e+10	1.53	0.126	-1.55e+10	1.25e+11
JUMLAHNASABAH						
L1.	-338709.1	446974	-0.76	0.449	-1214762	537343.9
L2.	236540.6	391911.7	0.60	0.546	-531592.1	1004673
PENDAPATAN						
L1.	-4.95072	3.491532	-1.42	0.156	-11.794	1.892557
L2.	-1.201383	3.376076	-0.36	0.722	-7.81837	5.415603
PELAYANAN						
L1.	8.43e+07	4.11e+09	0.02	0.984	-7.97e+09	8.14e+09
L2.	3.48e+08	3.97e+09	0.09	0.930	-7.43e+09	8.13e+09
_cons	-1.42e+09	3.29e+09	-0.43	0.667	-7.87e+09	5.03e+09
PELAYANAN						
PEMBIAYAAN						
L1.	7.50e-12	1.35e-10	0.06	0.956	-2.56e-10	2.71e-10
L2.	-2.64e-10	1.30e-10	-2.03	0.043	-5.19e-10	-8.74e-12
SUKUBUNGA						
L1.	1.042787	1.497678	0.70	0.486	-1.892608	3.978182
L2.	-1.679588	1.346133	-1.25	0.212	-4.317961	.9587843
JUMLAHNASABAH						
L1.	2.26e-06	.0000168	0.13	0.893	-.0000306	.0000352
L2.	-.0000157	.0000147	-1.07	0.285	-.0000446	.0000131
PENDAPATAN						
L1.	-1.09e-11	1.31e-10	-0.08	0.934	-2.68e-10	2.46e-10
L2.	2.69e-10	1.27e-10	2.12	0.034	2.01e-11	5.17e-10
PELAYANAN						
L1.	.0742691	.154355	0.48	0.630	-.2282613	.3767994
L2.	-.0175084	.1491062	-0.12	0.907	-.3097513	.2747344
_cons	.0293296	.1236075	0.24	0.812	-.2129367	.2715959

## IRF (Impulse Response Function)



### Uji Variance

Periode	Suku Bunga	Jumlah Nasabah	Pendapatan	Pelayanan
1	0.00000	0.00000	0.00000	0.00000
2	0.02805	0.29635	0.50555	0.00351
3	0.45316	0.32975	0.49848	0.00353
4	0.04528	0.33172	0.50256	0.00352
5	0.44599	0.34743	0.5186	0.00717
6	0.45788	0.35546	0.52534	0.00884
7	0.45994	0.35724	0.52528	0.00968
8	0.46056	0.03597	0.05248	0.01012