

## DAFTAR LAMPIRAN

**Lampiran 1. Data Penelitian Nominal Transaksi Kartu Debet/ATM, Kartu Kredit, E-Money dan Pertumbuhan Ekonomi di Indonesia Periode 2009-2021**

<b>Tahun</b>	<b>Triwulan</b>	<b>Kartu Debet/ATM (Miliar Rupiah)</b>	<b>Kartu Kredit (Juta Rupiah)</b>	<b>E-Money (Miliar Rupiah)</b>	<b>PDB (Harga Konstan) (Miliar Rupiah)</b>
<b>2009</b>	Triwulan 1	453.017,91	29.587,72	74.823,76	1.315.272,20
	Triwulan 2	444.501,30	33.457,82	113.037,38	1.381.407,40
	Triwulan 3	448.646,48	35.841,18	126.076,65	1.458.209,40
	Triwulan 4	465.276,68	37.805,14	177.869,42	1.451.314,60
<b>2010</b>	Triwulan 1	455.021,51	37.311,58	177.200,46	1.642.356,30
	Triwulan 2	479.975,14	39.565,60	161.095,95	1.709.132,00
	Triwulan 3	518.603,06	42.009,44	178.427,14	1.775.109,90
	Triwulan 4	548.253,46	44.321,86	182.435,30	1.737.534,90
<b>2011</b>	Triwulan 1	563.712,33	42.944,63	176.596,57	1.748.731,20
	Triwulan 2	589.853,76	45.066,16	221.375,19	1.816.268,20
	Triwulan 3	648.175,42	46.825,04	303.136,39	1.881.849,70
	Triwulan 4	675.299,93	47.766,51	280.188,83	1.840.786,20
<b>2012</b>	Triwulan 1	328.402,69	47.410,86	324.789,00	1.855.580,20
	Triwulan 2	343.599,78	50.238,96	438.036,48	1.929.018,70
	Triwulan 3	380.409,57	51.719,28	563.502,20	1.993.632,30
	Triwulan 4	369.973,30	52.471,63	645.221,85	1.948.852,20
<b>2013</b>	Triwulan 1	866.341,34	51.436,68	586.519,89	1.958.395,50
	Triwulan 2	934.381,71	55.230,77	684.277,47	2.036.816,60
	Triwulan 3	982.364,10	57.084,75	898.674,73	2.103.598,10
	Triwulan 4	1.014.283,28	59.617,38	737.960,05	2.057.687,60
<b>2014</b>	Triwulan 1	1.020.467,96	56.854,51	748.952,67	2.058.584,90
	Triwulan 2	1.094.870,22	63.646,09	833.893,15	2.137.385,60
	Triwulan 3	1.150.418,00	65.110,37	941.223,48	2.207.343,60
	Triwulan 4	1.179.317,24	69.446,48	795.486,75	2.161.552,50
<b>2015</b>	Triwulan 1	1.141.025,79	65.310,33	838.837,14	2.158.040,00
	Triwulan 2	1.210.020,05	69.651,49	1.436.482,04	2.238.704,40
	Triwulan 3	1.250.118,15	65.651,49	1.665.163,76	2.312.843,50
	Triwulan 4	1.296.630,45	57.864,51	1.342.534,70	2.272.929,20
<b>2016</b>	Triwulan 1	1.298.657,71	69.857,18	1.398.934,69	2.264.721,00
	Triwulan 2	1.438.396,02	69.841,61	1.775.434,75	2.355.445,00

	Triwulan 3	1.401.455,99	67.702,40	1.723.262,19	2.429.260,60
	Triwulan 4	1.485.402,92	73.619,317	2.166.057,34	2.385.186,80
<b>2017</b>	Triwulan 1	1.423.064,09	72.011,99	2.224.470,79	2.378.146,40
	Triwulan 2	1.578.619,78	73.733,53	2.532.318,50	2.473.512,90
	Triwulan 3	1.571.917,38	73.965,82	2.749.569,04	2.552.296,90
	Triwulan 4	1.626.836,39	78.049,88	4.869.110,39	2.508.971,90
<b>2018</b>	Triwulan 1	1.596.591,88	73.372,66	1.311.220,30	2.498.697,50
	Triwulan 2	1.725.258,70	78.113,47	1.357.189,26	2.603.852,60
	Triwulan 3	1.767.038,48	77.292,35	1.999.985,81	2.684.332,20
	Triwulan 4	1.844.820,17	85.515,58	4.869.110,39	2.638.969,60
<b>2019</b>	Triwulan 1	1.817.918,49	81.929,51	2.744.602,71	2.625.180,50
	Triwulan 2	1.887.950,96	25.907,89	3.361.357,67	2.735.414,10
	Triwulan 3	1.888.459,92	85.776,05	3.637.958,64	2.818.812,70
	Triwulan 4	1.880.494,45	90.831,54	4.421.548,59	2.769.748,10
<b>2020</b>	Triwulan 1	1.775.275,75	78.618,92	4.087.128,13	2.703.033,00
	Triwulan 2	1.524.425,89	48.153,15	4.541.088,27	2.589.789,10
	Triwulan 3	1.732.852,89	53.834,40	5.011.958,48	2.720.491,90
	Triwulan 4	1.884.320,70	58.297,14	6.268.995,14	2.709.740,80
<b>2021</b>	Triwulan 1	1.813.116,65	56.852,47	6.356.337,37	2.684.200,80
	Triwulan 2	1.969.575,12	59.546,96	7.668.756,10	2.772.939,40
	Triwulan 3	1.875.685,01	57.292,26	2.207.618,03	2.815.869,70
	Triwulan 4	2.018.808,75	70.824,20	4.221.417,77	2.845.858,60

Sumber : Bank Indonesia dan Badan Pusat Statistik, (2022)

## Lampiran 2. Gambar Alat Pembayaran Menggunakan Kartu (APMK)

### 1. Kartu Debit/ATM



Sumber : banksentral.com



Sumber : banksentral.com

2. Kartu Kredit



Sumber : banksentral.com



Sumber : banksentral.com

### 3. E-Money (Uang Elektronik)

#### a. E-Money dalam Bentuk Kartu (Chip)



Sumber : banksentral.com



Sumber : banksentral.com

b. *E-Money* dalam Bentuk Link (Server)



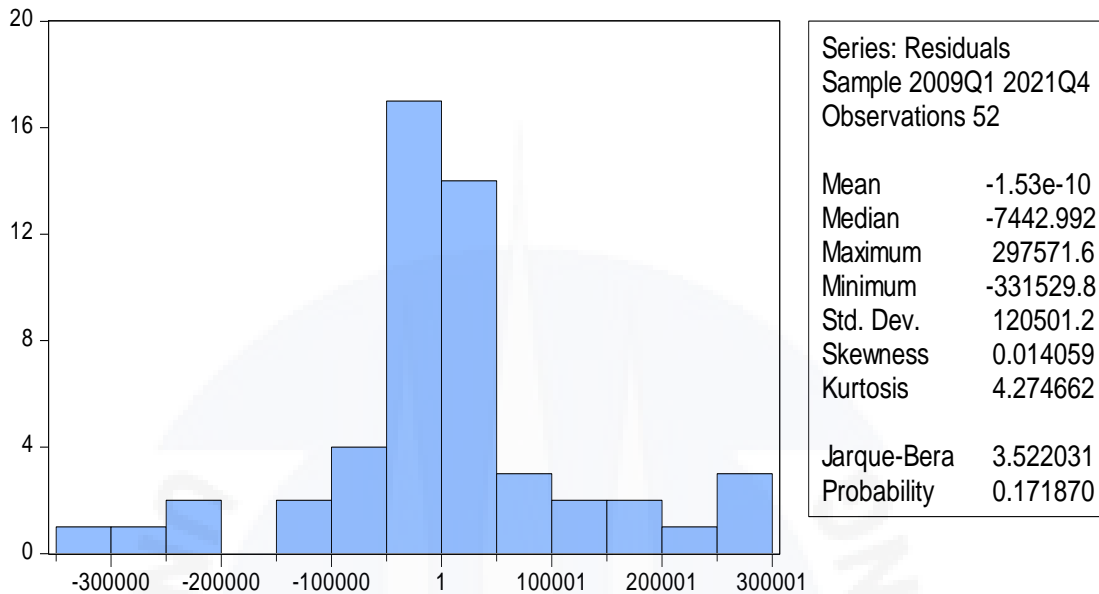
Sumber : banksentral.com



Sumber : banksentral.com

### Lampiran 3. Hasil Setelah Data Menggunakan Logaritma

#### 1. Uji Normalitas



Sumber : Data hasil olahan Eviews 9, (2022)

#### 2. Uji Multikolinearitas

Variance Inflation Factors

Date: 10/03/22 Time: 12:38

Sample: 2009Q1 2021Q4

Included observations: 52

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.031600	973.2189	NA
LOGKD	0.000880	1259.284	2.405603
LOGKK	0.000788	704.2999	1.169925
LOGEM	0.000204	297.3891	2.396161

Sumber : Hasil data olahan Eviews 9, 2022

### 3. Uji Autokorelasi

F-statistic	67.96997	Durbin-Watson stat	1.705257
Prob(F-statistic)	0.000000		

Sumber : Hasil data olahan Eviews 9, 2022

### 4. Uji Heterokedastisitas

Heteroskedasticity Test: Glejser

F-statistic	1.188943	Prob. F(3,47)	0.3242
Obs*R-squared	3.597384	Prob. Chi-Square(3)	0.3083
Scaled explained SS	4.337458	Prob. Chi-Square(3)	0.2273

Test Equation:

Dependent Variable: PE

Method: Least Squares

Date: 10/03/22 Time: 12:52

Sample: 2009Q1 2021Q4

Included observations: 52

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.120674	0.118168	1.021210	0.3124
LOGKD	0.007091	0.019718	0.359605	0.7208
LOGKK	-0.010653	0.018656	-0.571050	0.5707
LOGEM	-0.012157	0.009493	-1.280624	0.2066

Sumber :Hasil olahan data Eviews 9, 2022

### 5. Hasil Uji Regresi Linear Berganda

Dependent Variable: LOGPE

Method: Least Squares

Date: 10/03/22 Time: 12:41

Sample: 2009Q1 2021Q4

Included observations: 52

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.688885	0.177763	32.00264	0.0000



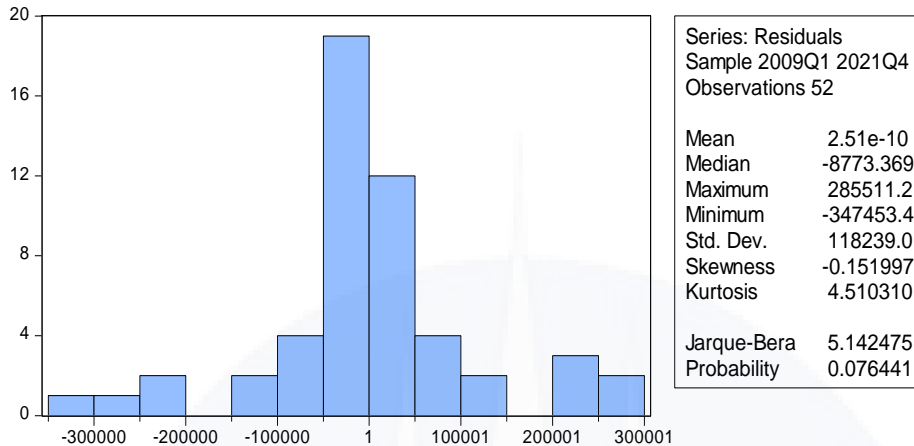
LOGKD	0.127869	0.029663	4.310733	0.0001
LOGKK	0.015857	0.028064	0.565031	0.5747
LOGEM	0.076319	0.014281	5.344101	0.0000
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R-squared	0.812682	Mean dependent var	7.168108	
Adjusted R-squared	0.800725	S.D. dependent var	0.091158	
S.E. of regression	0.040693	Akaike info criterion	-3.490330	
Sum squared resid	0.077829	Schwarz criterion	-3.338814	
Log likelihood	93.00341	Hannan-Quinn criter.	-3.432431	
F-statistic	67.96997	Durbin-Watson stat	1.705257	
Prob(F-statistic)	0.000000			

Sumber : Hasil olahan data Eviews 9, 2022



## Lampiran 4. Hasil Sebelum data menggunakan Logaritma

### 1. Hasil Uji Normalitas



Sumber : Hasil olahan data Eviews 9, 2022

### 2. Hasil Uji Multikolinearitas

Variance Inflation Factors

Date: 10/03/22 Time: 13:50

Sample: 2009Q1 2021Q4

Included observations: 52

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	4.61E+09	16.14957	NA
KD	0.005266	31.49030	5.554972
KK	0.027498	36.12752	2.307978
EM	0.000215	6.528241	3.377214

Sumber : Hasil olahan data Eviews 9, 2022

### 3. Hasil Uji Autokorelasi

F-statistic	188.3338	Durbin-Watson stat	0.737834
Prob(F-statistic)	0.000000		

Sumber : Hasil olahan data Eviews 9, 2022

#### 4. Hasil Uji Heterokedastisitas

##### Heteroskedasticity Test: Glejser

F-statistic	5.070993	Prob. F(3,48)	0.0039
Obs*R-squared	12.51444	Prob. Chi-Square(3)	0.0058
Scaled explained SS	17.25150	Prob. Chi-Square(3)	0.0006

Test Equation:

Dependent Variable: PE

Method: Least Squares

Date: 10/03/22 Time: 13:55

Sample: 2009Q1 2021Q4

Included observations: 52

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	215202.9	43600.44	4.935797	0.0000
KD	-0.086051	0.046582	-1.847308	0.0709
KK	-0.112183	0.106448	-1.053872	0.2972
EM	0.015908	0.009413	1.690005	0.0975

Sumber : Hasil olahan data Eviews 9, 2022

#### 5. Hasil Uji Regresi Linear Berganda

Dependent Variable: PE

Method: Least Squares

Date: 10/03/22 Time: 13:48

Sample: 2009Q1 2021Q4

Included observations: 52

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1270205.	67920.98	18.70122	0.0000
KD	0.543733	0.072565	7.493022	0.0000
KK	0.410955	0.165826	2.478239	0.0168
EM	0.032886	0.014663	2.242722	0.0296

R-squared 0.921697 Mean dependent var 2226027.

Adjusted R-squared	0.916803	S.D. dependent var	422542.9
S.E. of regression	121878.0	Akaike info criterion	26.33323
Sum squared resid	7.13E+11	Schwarz criterion	26.48333
Log likelihood	-680.6640	Hannan-Quinn criter.	26.39077
F-statistic	188.3338	Durbin-Watson stat	0.737834
Prob(F-statistic)	0.000000		

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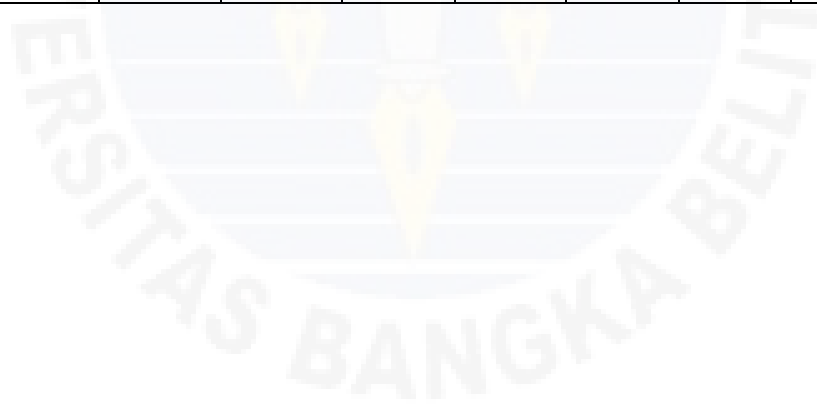
Sumber : Hasil olahan data Eviews 9, 2022



**Lampiran 5. Tabel Durbin-Watson ( $\alpha = 0,05$ )**



N	k=1		k=2		k=3		k=4		k=5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
6	0.6102	1.4002								
7	0.6996	1.3564	0.4672	1.8964						
8	0.7629	1.3324	0.5591	1.7771	0.3674	2.2866				
9	0.8243	1.3199	0.6291	1.6993	0.4548	2.1282	0.2957	2.5881		
10	0.8791	1.3197	0.6972	1.6413	0.5253	2.0163	0.3760	2.4137	0.2427	2.8217
11	0.9273	1.3241	0.7580	1.6044	0.5948	1.9280	0.4441	2.2833	0.3155	2.6446
12	0.9708	1.3314	0.8122	1.5794	0.6577	1.8640	0.5120	2.1766	0.3796	2.5061
13	1.0097	1.3404	0.8612	1.5621	0.7147	1.8159	0.5745	2.0943	0.4445	2.3897
14	1.0450	1.3503	0.9054	1.5507	0.7667	1.7788	0.6321	2.0296	0.5052	2.2959
15	1.0770	1.3605	0.9455	1.5432	0.8140	1.7501	0.6852	1.9774	0.5620	2.2198
16	1.1062	1.3709	0.9820	1.5386	0.8572	1.7277	0.7340	1.9351	0.6150	2.1567
17	1.1330	1.3812	1.0154	1.5361	0.8968	1.7101	0.7790	1.9005	0.6641	2.1041
18	1.1576	1.3913	1.0461	1.5353	0.9331	1.6961	0.8204	1.8719	0.7098	2.0600
19	1.1804	1.4012	1.0743	1.5355	0.9666	1.6851	0.8588	1.8482	0.7523	2.0226
20	1.2015	1.4107	1.1004	1.5367	0.9976	1.6763	0.8943	1.8283	0.7918	1.9908
21	1.2212	1.4200	1.1246	1.5385	1.0262	1.6694	0.9272	1.8116	0.8286	1.9635
22	1.2395	1.4289	1.1471	1.5408	1.0529	1.6640	0.9578	1.7974	0.8629	1.9400
23	1.2567	1.4375	1.1682	1.5435	1.0778	1.6597	0.9864	1.7855	0.8949	1.9196
24	1.2728	1.4458	1.1878	1.5464	1.1010	1.6565	1.0131	1.7753	0.9249	1.9018
25	1.2879	1.4537	1.2063	1.5495	1.1228	1.6540	1.0381	1.7666	0.9530	1.8863
26	1.3022	1.4614	1.2236	1.5528	1.1432	1.6523	1.0616	1.7591	0.9794	1.8727
27	1.3157	1.4688	1.2399	1.5562	1.1624	1.6510	1.0836	1.7527	1.0042	1.8608
28	1.3284	1.4759	1.2553	1.5596	1.1805	1.6503	1.1044	1.7473	1.0276	1.8502
29	1.3405	1.4828	1.2699	1.5631	1.1976	1.6499	1.1241	1.7426	1.0497	1.8409
30	1.3520	1.4894	1.2837	1.5666	1.2138	1.6498	1.1426	1.7386	1.0706	1.8326
31	1.3630	1.4957	1.2969	1.5701	1.2292	1.6500	1.1602	1.7352	1.0904	1.8252
32	1.3734	1.5019	1.3093	1.5736	1.2437	1.6505	1.1769	1.7323	1.1092	1.8187
33	1.3834	1.5078	1.3212	1.5770	1.2576	1.6511	1.1927	1.7298	1.1270	1.8128
34	1.3929	1.5136	1.3325	1.5805	1.2707	1.6519	1.2078	1.7277	1.1439	1.8076
35	1.4019	1.5191	1.3433	1.5838	1.2833	1.6528	1.2221	1.7259	1.1601	1.8029
36	1.4107	1.5245	1.3537	1.5872	1.2953	1.6539	1.2358	1.7245	1.1755	1.7987
37	1.4190	1.5297	1.3635	1.5904	1.3068	1.6550	1.2489	1.7233	1.1901	1.7950
38	1.4270	1.5348	1.3730	1.5937	1.3177	1.6563	1.2614	1.7223	1.2042	1.7916
39	1.4347	1.5396	1.3821	1.5969	1.3283	1.6575	1.2734	1.7215	1.2176	1.7886
40	1.4421	1.5444	1.3908	1.6000	1.3384	1.6589	1.2848	1.7209	1.2305	1.7859
41	1.4493	1.5490	1.3992	1.6031	1.3480	1.6603	1.2958	1.7205	1.2428	1.7835
42	1.4562	1.5534	1.4073	1.6061	1.3573	1.6617	1.3064	1.7202	1.2546	1.7814
43	1.4628	1.5577	1.4151	1.6091	1.3663	1.6632	1.3166	1.7200	1.2660	1.7794
44	1.4692	1.5619	1.4226	1.6120	1.3749	1.6647	1.3263	1.7200	1.2769	1.7777
45	1.4754	1.5660	1.4298	1.6148	1.3832	1.6662	1.3357	1.7200	1.2874	1.7762
46	1.4814	1.5700	1.4368	1.6176	1.3912	1.6677	1.3448	1.7201	1.2976	1.7748

47	1.4872	1.5739	1.4435	1.6204	1.3989	1.6692	1.3535	1.7203	1.3073	1.7736
48	1.4928	1.5776	1.4500	1.6231	1.4064	1.6708	1.3619	1.7206	1.3167	1.7725
49	1.4982	1.5813	1.4564	1.6257	1.4136	1.6723	1.3701	1.7210	1.3258	1.7716
50	1.5035	1.5849	1.4625	1.6283	1.4206	1.6739	1.3779	1.7214	1.3346	1.7708
51	1.5086	1.5884	1.4684	1.6309	1.4273	1.6754	1.3855	1.7218	1.3431	1.7701
52	1.5135	1.5917	1.4741	1.6334	1.4339	1.6769	1.3929	1.7223	1.3512	1.7694
53	1.5183	1.5951	1.4797	1.6359	1.4402	1.6785	1.4000	1.7228	1.3592	1.7689
54	1.5230	1.5983	1.4851	1.6383	1.4464	1.6800	1.4069	1.7234	1.3669	1.7684
55	1.5276	1.6014	1.4903	1.6406	1.4523	1.6815	1.4136	1.7240	1.3743	1.7681
56	1.5320	1.6045	1.4954	1.6430	1.4581	1.6830	1.4201	1.7246	1.3815	1.7678
57	1.5363	1.6075	1.5004	1.6452	1.4637	1.6845	1.4264	1.7253	1.3885	1.7675
58	1.5405	1.6105	1.5052	1.6475	1.4692	1.6860	1.4325	1.7259	1.3953	1.7673
59	1.5446	1.6134	1.5099	1.6497	1.4745	1.6875	1.4385	1.7266	1.4019	1.7672
60	1.5485	1.6162	1.5144	1.6518	1.4797	1.6889	1.4443	1.7274	1.4083	1.7671
61	1.5524	1.6189	1.5189	1.6540	1.4847	1.6904	1.4499	1.7281	1.4146	1.7671
62	1.5562	1.6216	1.5232	1.6561	1.4896	1.6918	1.4554	1.7288	1.4206	1.7671
63	1.5599	1.6243	1.5274	1.6581	1.4943	1.6932	1.4607	1.7296	1.4265	1.7671
64	1.5635	1.6268	1.5315	1.6601	1.4990	1.6946	1.4659	1.7303	1.4322	1.7672
65	1.5670	1.6294	1.5355	1.6621	1.5035	1.6960	1.4709	1.7311	1.4378	1.7673
66	1.5704	1.6318	1.5395	1.6640	1.5079	1.6974	1.4758	1.7319	1.4433	1.7675
67	1.5738	1.6343	1.5433	1.6660	1.5122	1.6988	1.4806	1.7327	1.4486	1.7676
68	1.5771	1.6367	1.5470	1.6678	1.5164	1.7001	1.4853	1.7335	1.4537	1.7678
69	1.5803	1.6390	1.5507	1.6697	1.5205	1.7015	1.4899	1.7343	1.4588	1.7680
70	1.5834	1.6413	1.5542	1.6715	1.5245	1.7028	1.4943	1.7351	1.4637	1.7683



Lampiran 6









Kartu Bimbingan Pembimbing Utama

**KARTU BIMBINGAN PROPOSAL/SKRIPSI**

Nama Mahasiswa : Dwi Puri Aulia  
 NIM : 3031811005  
 Program Studi : Ekonomi  
 Angkatan : 2018  
 Konsentrasi Studi : Ekonomi Pembangunan  
 Judul Proposal/Skripsi : Analisis Transaksi Pembayaran Non Tunai Terhadap Pertumbuhan Ekonomi di Indonesia

IPK : 3.4  
 Nama Pembimbing : Dr. Devi Valenani, S.E., M.Si  
 Mulai Skripsi : September 2021

No.	Tanggal	Keterangan	Paraf Pembimbing
1.	25/05-2021	Pengajuan judul	
2.	16/11-2021	Bimbingan Bab 1-3	
3.	03/03-2022	Bimbingan Bab 1-3	
4.	21/04-2022	Bimbingan Bab 1-3	
5.	26/04-2022	Acc ujian Proposal	
6.	06/08-2022	Revisi Bab 1 - Bab V	
7.	13/08-2022	Revisi Bab 1 - Bab V	
8.	26/08-2022	Acc Ujian Skripsi	
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15.			

Catatan :  
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## Kartu Bimbingan Pembimbing Pendamping



### KARTU BIMBINGAN PROPOSAL/SKRIPSI

Nama Mahasiswa : Dwi Putri Aulia      IPK : 3,45  
 NIM : 3031811005      Nama Pembimbing : Dr. Andy Yusfani, S.E., M.Si  
 Program Studi : Ekonomi      Mulai Skripsi : September 2021  
 Angkatan : 2018  
 Konsentrasi Studi : Ekonomi Pembangunan  
 Judul Proposal/Skripsi : Analisis Transaksi Pembayaran Non Tunai Terhadap  
 Pertumbuhan Ekonomi di Indonesia


No.	Tanggal	Keterangan	Paraf Pembimbing
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2.	10-11-2021	Kuisi Lemah Melambay	[Signature]
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4.	13-01-2022	Sub I	[Signature]
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7.	11-02-2022	Sub III Kuisi	[Signature]
8.	16-02-2022	Sub III ace	[Signature]
9.	22-02-2022	Sub IV Revisi	[Signature]
10.	07-03-2022	Sub IV ace	[Signature]
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## Lampiran 7 Kartu Revisi Sidang Skripsi


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**KARTU REVISI  
SIDANG SKRIPSI**

Nama : Dwi Putri Aulia  
 NIM : 3031811005  
 Konsentrasi : Ekonomi Pembangunan  
 Judul Skripsi : Analisis Transaksi Pembayaran Non Tunai Terhadap Pertumbuhan Ekonomi di Indonesia

NAMA DEWAN PENGUJI		REVISI / SARAN	PARAF
1	Suhaidar, S.E., M.Si (Ketua Penguji merangkap Anggota)	<ul style="list-style-type: none"> <li>o Sistematis Penulisan</li> <li>o Definisi Teori</li> <li>o Penalaran logis yang (minang)</li> <li>o Hilangan di bagian</li> </ul> sudah di revisi 16/11/2022	Sebelum Revisi
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2	Eka Fitriyanti, S.E.I., M.Si (Anggota Penguji I)	<ul style="list-style-type: none"> <li>o Sistematis Penulisan</li> <li>o Penalaran logis yang (Teori)</li> <li>o Jumlah di Bab IV</li> <li>o Teori pertumbuhan ekonomi (sumber)</li> </ul>	Sebelum Revisi
			Setelah Revisi
3	Dr. Devi Valeriani, S.E., M.Si (Anggota Penguji Penguji II merangkap Pembimbing I)		Sebelum Revisi
			Setelah Revisi
4	Dr. Andy Yusufany, S.E., M.Si (Anggota Penguji III merangkap Pembimbing 2)	o Sistematis Penulisan	Sebelum Revisi
			Setelah Revisi

Mengetahui,  
 Pili Ka. Program Studi Ekonomi  
  
**Hamsani**  
 NIP. 196906172021211007  
 PROGRAM STUDI EKONOMI  
 FAKULTAS EKONOMI

## Lampiran 8 Sterfikat Toefl

### EPT SCORE RECORD

---

Name of Institution : UPT BAHASA UNIVERSITAS BANGKA BELITUNG

Name : DWI PUTRI AULIA

Sex : F

DOB : 11/11/2000

Test Date : 06/09/2022

Native Country : INDONESIA

From : EPT USL

Native Language : INDONESIA

Signed,

Scaled Score : Listening Comprehension 39

Head of UPT Bahasa

Structure & Written Expression 39

Reading Comprehension 42

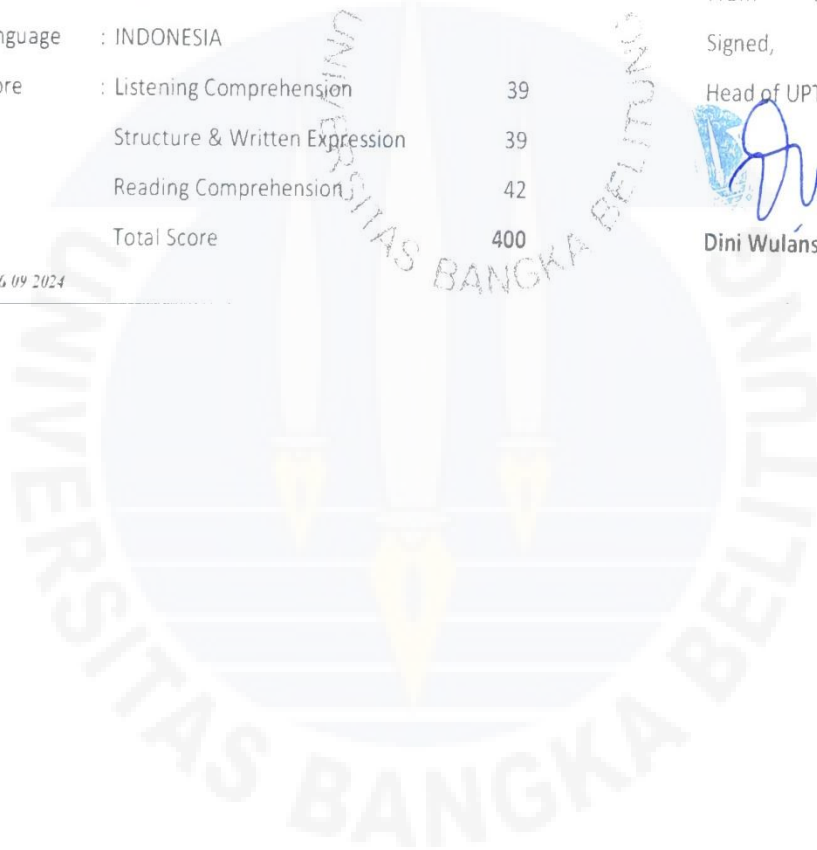
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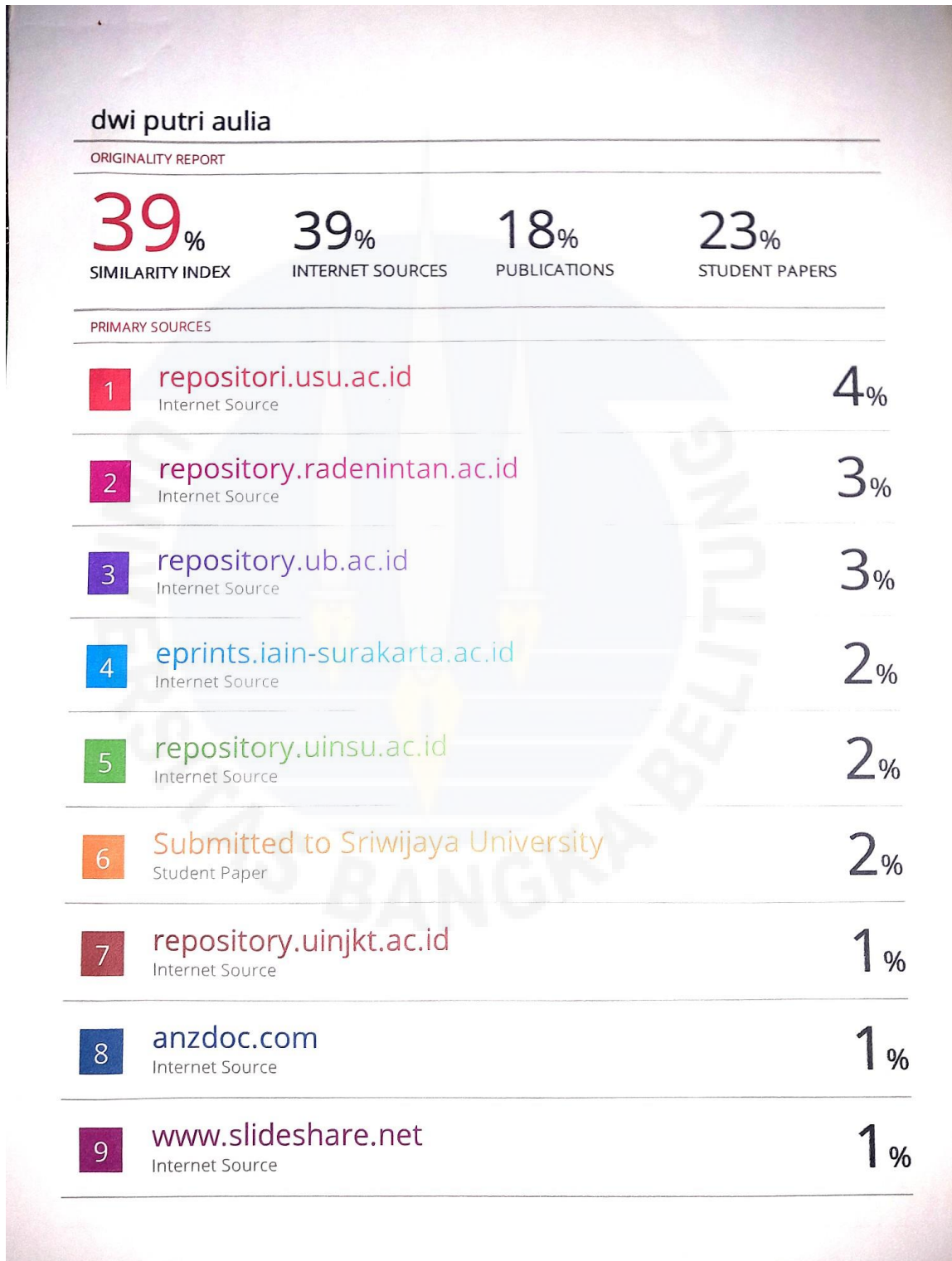
Dini Wulansari, S.S., M.A.

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## Lampiran 10 Hasil Pemeriksaan Plagiat Skripsi



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