BAB V

PENUTUP

5.1. Kesimpulan

Penelitian ini berkaitan dengan pengaruh inflasi, suku bunga, dan pertumbuhan ekonomi terhadap kinerja reksa dana pasar uang, reksa dana pendapatan tetap, reksa dana saham, dan reksa dana campuran di Indonesia selama periode 2018-2022. Sampel yang digunakan dalam penelitian ini adalah top 10 produk reksa dana pasar uang, top 10 reksa dana pendapatan tetap, top 10 reksa dana saham, dan top 10 reksa dana campuran terbaik menurut PT Bareksa *Marketplace* Indonesia pada tahun 2022, dengan keseluruhan sampel yaitu 2.160 sampel. Berdasarkan hasil penelitian, dengan demikian kesimpulan yang dapat diambil adalah:

1. Inflasi berpengaruh positif terhadap beberapa produk reksa dana jenis pasar uang yaitu, Mega Dana Kas, *Star Money Market*, Majoris Pasar Uang Syariah Indonesia, jenis reksa dana pendapatan tetap yaitu TRAM *Strategic Plus* dan Avrist *Prime Bond Fund*, serta jenis reksa dana campuran yaitu Schroder *Dynamic Balanced Fund.* Inflasi juga berpengaruh negatif terhadap beberapa produk reksa dana jenis pasar uang yaitu Reksa Dana Syariah *Capital Sharia Money Market* dan TRIM Kas 2, jenis reksa dana saham yaitu BNP Paribas Ekuitas, Reksa Dana Allianz *Alpha Sector Rotation*, dan Avrist Ada Saham *Blue* Safir serta jenis reksa dana campuran yaitu Manulife Dana Campuran II.

2. Suku bunga berpengaruh positif terhadap beberapa produk reksa dana jenis reksa dana pendapatan tetap yaitu Manulife Obligasi Negara Indonesia II Kelas A, serta jenis reksa dana saham yaitu Schroder Dana Prestasi dan Mandiri Investa *Equity* ASEAN 5 *Plus*. Suku bunga juga berpengaruh negatif terhadap beberapa produk jenis reksa dana pasar uang yaitu Reksa Dana Syariah *Capital Sharia Money Market*, serta reksa dana saham yaitu Reksa Dana Allianz *Alpha Sector Rotation*.

3. Pertumbuhan ekonomi berpengaruh negatif terhadap beberapa produk reksa dana pasar uang yaitu, Syailendra Dana Kas, jenis reksa dana pendapatan tetap yaitu Reksa Dana Allianz *Fixed Income Fund* 2, Manulife Obligasi Negara Indonesia II Kelas A, Mandiri Investa Dana Obligasi Seri II, BNP Paribas Prima II Kelas RK1, dan *Eastspring* IDR *Fixed Income Fund* Kelas A. Pertumbuhan ekonomi juga berpengaruh negatif terhadap beberapa produk reksa dana jenis saham yaitu Mandiri Investa Cerdas Bangsa, Mandiri Investa Atraktif Syariah, Schroder Dana Prestasi *Plus*, BNP Paribas Pesona Syariah, dan *Principal Islamic Equity Growth Syariah*, serta jenis reksa dana campuran yaitu Schroder Dana Terpadu II, Schroder *Dynamic Balanced Fund*, Schroder Syariah *Balanced Fund*, Setiabudi Dana Campuran, TRAM Alpha, dan BNP Paribas Equitra Campuran Harmoni. Pertumbuhan ekonomi juga berpengaruh positif terhadap beberapa produk reksa dana pasar uang yaitu Setiabudi Dana Pasar Uang dan *Pinnacle Money Market Fund,* serta jenis reksa dana campuran yaitu Sucorinvest Anak Pintar.

Pertumbuhan ekonomi Indonesia mengalami penurunan tajam dari tahun 2019 ke tahun 2022. Faktor penyebabnya adalah adanya pandemi Covid-19 sejak awal Maret 2020, yang memberikan tekanan kuat pada ekonomi dalam negeri. Langkah-langkah untuk mengatasi penyebaran Covid-19 seperti PSBB telah mengurangi dinamika ekonomi yang menyebabkan perekonomian tahun 2020 mengalami penurunan tajam hingga mencapai angka negatif. Pandemi juga mengganggu rantai pasok global sehingga permintaan dunia mengalami penurunan tajam (Bank Indonesia, 2020). Pandemi terus berlangsung pada tahun 2021, namun proses perbaikan ekonomi Indonesia mampu mencatatkan pertumbuhan positif kembali pada triwulan kedua tahun 2021 hingga tahun 2022. Pertumbuhan ini dipicu oleh meningkatnya permintaan di dalam negeri, performa ekspor yang kuat, peningkatan konsumsi rumah tangga sejalan dengan pelonggaran PSBB, serta program vaksinasi.

kenaikan FFR juga menjadi tantangan lainnya bagi kebijakan moneter Indonesia dalam mengendalikan stabilitas ekonomi. Indonesia melalui Bank Indonesia ketika menaikkan suku bunga adalah fokus untuk menurunkan ekspektasi inflasi serta memastikan inflasi sesuai dalam target untuk memperkuat kebijakan kestabilan dari nilai tukar Rupiah di tengah pasar keuangan global yang tidak pasti. Hasil penelitian ini berbeda dengan hasil dari penelitian terdahulu. Hasil penelitian ini juga mendukung tujuan dari penelitian ini yaitu untuk menguji kembali pengaruh inflasi, suku bunga, dan pertumbuhan ekonomi terhadap kinerja top 10 reksa dana pasar uang, reksa dana pendapatan tetap, reksa dana campuran, dan reksa dana saham.

5.2. Implikasi

Hasil penelitian menyimpulkan bahwa inflasi, suku bunga, serta pertumbuhan ekonomi berpengaruh terhadap kinerja reksa dana pasar uang, reksa dana pendapatan tetep, reksa dana saham, dan reksa dana campuran di Indonesia. Hasil berikut dapat dijadikan pertimbangan kepada para investor untuk menyesuaikan portofolio investasi, serta bagi pemerintah sebagai bahan pertimbangan terkait kebijakan terhadap kondisi makroekonomi dalam hubungannya terhadap investasi khususnya reksa dana.

5.3. Keterbatasan dan Saran

Keterbatasan dalam penelitian ini adalah nilai *adjusted* R^2 yang kurang dari 30%, hal ini menunjukkan bahwa kinerja reksa dana pasar uang, reksa dana pendapatan tetap, kinerja reksa dana saham, dan reksa dana campuran dipengaruhi oleh variabel inflasi, suku bunga, dan pertumbuhan ekonomi kurang dari 30%. Saran terhadap para peneliti selanjutnya adalah menggunakan variabel makroekonomi lainnya yang mungkin memiliki pengaruh terhadap kinerja reksa dana serta melakukan pengujian kepada produk reksa dana lainnya.

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LAMPIRAN

Lampiran 1: Variabel Dependen yang Memenuhi Kriteria Sampel

No.	Jenis	Produk	Kode
1	Reksa Dana Pasar Uang	*Capital Money Market Fund*	RDPU 1
2		Mega Dana Kas	RDPU 2
3		*Star Money Market*	RDPU 3
4		Syailendra Dana Kas	RDPU 4
5		Reksa Dana Syariah *Capital Sharia Money Market*	RDPU 5
6		*Pinnacle Money Market Fund*	RDPU 6
7		Setiabudi Dana Pasar Uang	RDPU 7
8		Majoris Pasar Uang Syariah Indonesia	RDPU 8
9		TRIM Kas 2	RDPU 9
10	Reksa Dana Pendapatan Tetap	Reksa Dana Allianz *Fixed Income Fund* 2	RDPT 1
11		Manulife Obligasi Negara Indonesia II Kelas A	RDPT 2
12		Mandiri Investa Dana Obligasi Seri II	RDPT 3
13		Bnp Paribas Prima II Kelas RK1	RDPT 4
14		*Eastspring Idr Fixed Income Fund* Kelas A	RDPT 5
15		Tram *Strategic Plus*	RDPT 6
16		Avrist *Prime Bond Fund*	RDPT 7
17	Reksa Dana Saham	Mandiri Investa Cerdas Bangsa	RDS 1
18		Bnp Paribas Ekuitas	RDS 2
19		Reksa Dana Allianz *Alpha Sector Rotation*	RDS 3
20		Mandiri Investa Atraktif Syariah	RDS 4
21		Avrist Ada Saham *Blue* Safir	RDS 5
22		Schroder Dana Prestasi	RDS 6
23		Schroder Dana Prestasi Plus	RDS 7
24		BNP Paribas Pesona Syariah	RDS 8
25		*Principal Islamic Equity Growth Syariah*	RDS 9
26		Mandiri Investa *Equity* ASEAN 5 *Plus*	RDS 10
27	Reksa Dana Campuran	Schroder Dana Terpadu II	RDC 1
28		Schroder *Dynamic Balanced Fund*	RDC 2
29		Schroder *Syariah Balanced Fund*	RDC 3
30		Setiabudi Dana Campuran	RDC 4
31		Sucorinvest Anak Pintar	RDC 5
32		Sucorinvest *Premium Fund*	RDC 6
33		TRAM *Alpha*	RDC 7
34		Schroder Dana Kombinasi	RDC 8
35		BNP Paribas Equitra Campuran Harmoni	RDC 9
36		Manulife Dana Campuran II	RDC 10

Lampiran 2: Data Inflasi Periode 2018-2022

Periode	2018		2019		2020		2021		2022	
	Inflasi (%)	Inflasi /12	Inflasi (%)	Inflasi /12	Inflasi (%)	Inflasi /12	Inflasi (%)	Inflasi /12	Inflasi (%)	Inflasi /12
Januari	3,25	0,27	2,82	0,24	2,68	0,22	1,55	0,13	2,18	0,18
Februari	3,18	0,27	2,57	0,21	2,98	0,25	1,38	0,12	2,06	0,17
Maret	3,40	0,28	2,48	0,21	2,96	0,25	1,37	0,11	2,64	0,22
April	3,41	0,28	2,83	0,24	2,67	0,22	1,42	0,12	3,47	0,29
Mei	3,23	0,27	3,32	0,28	2,19	0,18	1,68	0,14	3,55	0,30
Juni	3,12	0,26	3,28	0,27	1,96	0,16	1,33	0,11	4,35	0,36
Juli	3,18	0,27	3,32	0,28	1,54	0,13	1,52	0,13	4,94	0,41
Agustus	3,20	0,27	3,49	0,29	1,32	0,11	1,59	0,13	4,69	0,39
September	2,88	0,24	3,39	0,28	1,42	0,12	1,6	0,13	5,95	0,50
Oktober	3,16	0,26	3,13	0,26	1,44	0,12	1,66	0,14	5,71	0,48
November	3,23	0,27	3	0,25	1,59	0,13	1,75	0,15	5,42	0,45
Desember	3,13	0,26	2,72	0,23	1,68	0,14	1,87	0,16	5,51	0,46

Sumber: Bank Indonesia (data diolah: 2023)

Lampiran 3: Data Suku Bunga Periode 2018-2022

Periode	2018			2019			2020			2021			2022		
	BI Rate (%)	Inflasi (%)	(BI Rate - Inflasi)/12	BI Rate (%)	Inflasi (%)	(BI Rate - Inflasi)/12	BI Rate (%)	Inflasi (%)	(BI Rate - Inflasi)/12	BI Rate (%)	Inflasi (%)	(BI Rate - Inflasi)/12	BI Rate (%)	Inflasi (%)	(BI Rate - Inflasi)/12
Januari	4,25	3,25	0,08	6	2,82	0,27	5	2,68	0,19	3,75	1,55	0,18	3,5	2,18	0,11
Februari	4,25	3,18	0,09	6	2,57	0,29	4,75	2,98	0,15	3,5	1,38	0,18	3,5	2,06	0,12
Maret	4,25	3,40	0,07	6	2,48	0,29	4,5	2,96	0,13	3,5	1,37	0,18	3,5	2,64	0,07
April	4,25	3,41	0,07	6	2,83	0,26	4,5	2,67	0,15	3,5	1,42	0,17	3,5	3,47	0,00
Mei	4,75	3,23	0,13	6	3,32	0,22	4,5	2,19	0,19	3,5	1,68	0,15	3,5	3,55	0,00
Juni	5,25	3,12	0,18	6	3,28	0,23	4,25	1,96	0,19	3,5	1,33	0,18	3,5	4,35	-0,07
Juli	5,25	3,18	0,17	5,75	3,32	0,20	4	1,54	0,21	3,5	1,52	0,17	3,5	4,94	-0,12
Agustus	5,5	3,20	0,19	5,5	3,49	0,17	4	1,32	0,22	3,5	1,59	0,16	3,75	4,69	-0,08
September	5,75	2,88	0,24	5,25	3,39	0,16	4	1,42	0,22	3,5	1,6	0,16	4,25	5,95	-0,14
Oktober	5,75	3,16	0,22	5	3,13	0,16	4	1,44	0,21	3,5	1,66	0,15	4,75	5,71	-0,08
November	6	3,23	0,23	5	3	0,17	3,75	1,59	0,18	3,5	1,75	0,15	5,25	5,42	-0,01
Desember	6	3,13	0,24	5	2,72	0,19	3,75	1,68	0,17	3,5	1,87	0,14	5,5	5,51	0,00

Sumber: Badan Pusat Statistik (data diolah: 2023)

Lampiran 4: Data Pertumbuhan Ekonomi

Country Name	Indicator Name	2018	2019	2020	2021	2022
Indonesia	GDP growth (annual %)	5,17	5,02	-2,07	3,69	5,31

Periode	2018			2019			2020			2021			2022		
	a	b	c = a/b	A	b	c = a/b	a	b	c = a/b	a	b	c = a/b	a	b	c = a/b
Januari	0,43	0,26	0,17	0,42	0,23	0,19	-0,17	0,14	-0,31	0,31	0,16	0,15	0,44	0,46	-0,02
Februari	0,43	0,27	0,16	0,42	0,25	0,17	-0,17	0,13	-0,31	0,31	0,15	0,16	0,44	0,45	-0,01
Maret	0,43	0,26	0,17	0,42	0,26	0,16	-0,17	0,12	-0,29	0,31	0,14	0,17	0,44	0,48	-0,03
April	0,43	0,24	0,19	0,42	0,28	0,14	-0,17	0,12	-0,29	0,31	0,13	0,17	0,44	0,50	-0,05
Mei	0,43	0,27	0,16	0,42	0,29	0,13	-0,17	0,11	-0,28	0,31	0,13	0,18	0,44	0,39	0,05
Juni	0,43	0,27	0,17	0,42	0,28	0,14	-0,17	0,13	-0,30	0,31	0,13	0,18	0,44	0,41	0,03
Juli	0,43	0,26	0,17	0,42	0,27	0,15	-0,17	0,16	-0,34	0,31	0,11	0,20	0,44	0,36	0,08
Agustus	0,43	0,27	0,16	0,42	0,28	0,14	-0,17	0,18	-0,36	0,31	0,14	0,17	0,44	0,30	0,15
September	0,43	0,28	0,15	0,42	0,24	0,18	-0,17	0,22	-0,40	0,31	0,12	0,19	0,44	0,29	0,15
Oktober	0,43	0,28	0,15	0,42	0,21	0,21	-0,17	0,25	-0,42	0,31	0,11	0,19	0,44	0,22	0,22
November	0,43	0,27	0,17	0,42	0,21	0,20	-0,17	0,25	-0,42	0,31	0,12	0,19	0,44	0,17	0,27
Desember	0,43	0,27	0,16	0,42	0,24	0,18	-0,17	0,22	-0,40	0,31	0,13	0,18	0,44	0,18	0,26

Keterangan:

a = Pertumbuhan ekonomi tahunan/12

b = Inflasi/12

c = Pertumbuhan ekonomi riil (pertumbuhan ekonomi bulanan/inflasi bulanan)

Lampiran 5: Data NAB Reksa Dana Pasar Uang

Bulan	Tahun	RDPU 1		RDPU 2		RDPU 3		RDPU 4	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Desember	2017	372.179.161.261	-	202.923.943.522		10.051.191.513		1.222.910.783.674	
Januari		372.816.669.156	0,002	247.627.525.443	0,220	9.648.846.386	(0,040)	1.505.028.571.831	0,231
Februari		527.575.868.511	0,415	332.819.617.210	0,344	10.995.165.441	0,140	1.676.896.527.058	0,114
Maret		497.292.719.969	(0,057)	346.475.503.500	0,041	11.031.180.345	0,003	1.463.160.383.948	(0,127)
April		459.140.629.098	(0,077)	438.707.933.603	0,266	10.725.209.213	(0,028)	2.000.951.864.999	0,368
Mei		402.696.040.740	(0,123)	491.196.485.413	0,120	7.308.815.247	(0,319)	1.909.474.592.934	(0,046)
Juni	2018	403.344.406.299	0,002	483.553.707.514	(0,016)	10.340.205.912	0,415	1.900.870.200.041	(0,005)
Juli		407.697.355.541	0,011	533.262.032.150	0,103	10.357.982.815	0,002	1.645.756.960.853	(0,134)
Agustus		107.900.762.782	(0,735)	455.881.605.057	(0,145)	12.391.072.914	0,196	1.414.027.269.810	(0,141)
September		114.981.602.381	0,066	419.535.157.518	(0,080)	13.407.595.576	0,082	1.312.268.376.373	(0,072)
Oktober		120.338.154.505	0,047	327.180.485.078	(0,220)	23.158.137.651	0,727	1.239.932.998.540	(0,055)
November		275.410.506.824	1,289	218.668.888.044	(0,332)	23.031.045.113	(0,005)	884.412.585.940	(0,287)
Desember		125.253.441.420	(0,545)	146.983.590.797	(0,328)	22.784.499.553	(0,011)	1.029.800.750.703	0,164
Januari		185.878.394.202	0,326	155.965.860.119	0,058	21.924.580.834	(0,039)	1.084.552.081.372	0,050
Februari		143.687.265.198	(0,227)	141.935.477.538	(0,090)	22.087.133.554	0,007	1.115.074.004.515	0,028
Maret		148.545.022.314	0,034	156.189.709.241	0,100	22.214.674.323	0,006	1.082.272.277.605	(0,029)
April		149.125.767.068	0,004	139.298.218.571	(0,108)	22.336.519.796	0,005	1.124.231.863.826	0,039
Mei		152.906.180.836	0,025	130.551.550.351	(0,063)	22.453.517.436	0,005	928.528.563.631	(0,174)
Juni	2019	154.183.057.613	0,008	220.909.286.505	0,692	25.572.791.241	0,139	1.018.894.667.805	0,097
Juli		155.575.070.894	0,009	286.262.928.124	0,296	40.445.796.036	0,582	1.211.082.060.604	0,189
Agustus		59.841.955.951	(0,615)	302.314.601.178	0,056	50.453.564.641	0,247	1.119.595.286.616	(0,076)
September		68.462.873.682	0,144	350.268.249.076	0,159	66.440.991.242	0,317	1.053.232.581.461	(0,059)
Oktober		59.877.251.289	(0,125)	401.510.502.498	0,146	71.818.416.678	0,081	1.272.900.795.029	0,209
November		60.183.368.783	0,005	410.835.015.725	0,023	66.751.393.330	(0,071)	1.393.327.833.356	0,095
Desember		62.738.153.209	0,042	406.052.708.096	(0,012)	59.240.293.104	(0,113)	996.825.460.438	(0,285)
Januari		108.946.768.470	0,424	454.242.052.045	0,106	45.820.536.317	(0,293)	1.216.096.195.109	0,180
Februari		127.952.129.036	0,174	429.098.300.483	(0,055)	76.087.701.453	0,661	1.089.508.902.961	(0,104)
Maret		134.900.022.779	0,054	411.932.282.156	(0,040)	77.486.698.578	0,018	723.598.853.262	(0,336)
April		116.523.347.751	(0,136)	247.868.029.182	(0,398)	70.417.466.757	(0,091)	870.729.031.708	0,203
Mei		136.569.284.064	0,172	223.104.794.460	(0,100)	70.752.695.273	0,005	849.912.469.563	(0,024)
Juni	2020	152.425.506.892	0,116	319.569.979.690	0,432	70.342.849.117	(0,006)	952.309.335.124	0,120
Juli		140.161.497.130	(0,080)	458.001.030.916	0,433	36.530.317.475	(0,481)	984.526.164.288	0,034
Agustus		127.748.245.642	(0,089)	384.334.168.211	(0,161)	69.818.743.313	0,911	1.053.006.780.080	0,070
September		124.044.142.109	(0,029)	357.030.650.173	(0,071)	149.075.595.440	1,135	1.226.410.882.375	0,165
Oktober		117.350.957.424	(0,054)	300.281.857.197	(0,159)	240.107.221.246	0,611	1.307.026.042.298	0,066
November		110.085.155.964	(0,062)	302.762.613.298	0,008	231.359.123.561	(0,036)	1.411.132.916.674	0,080
Desember		100.788.052.825	(0,084)	336.110.582.730	0,110	262.170.172.591	0,133	1.676.829.796.175	0,188

Lampiran 5: Data NAB Reksa Dana Pasar Uang (lanjutan)

Bulan	Tahun	RDPU 1		RDPU 2		RDPU 3		RDPU 4	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Januari	2021	100.187.289.688	(0,006)	548.281.704.906	0,387	288.257.557.965	0,091	2.562.022.825.660	0,346
Februari		98.870.244.069	(0,013)	636.448.729.805	0,161	81.170.734.567	(0,718)	2.237.505.162.645	(0,127)
Maret		101.432.413.675	0,026	654.745.026.644	0,029	63.290.765.186	(0,220)	2.079.589.878.376	(0,071)
April		101.237.313.801	(0,002)	754.548.751.351	0,152	53.559.721.994	(0,154)	2.459.864.889.275	0,183
Mei		101.041.835.205	(0,002)	738.708.466.013	(0,021)	55.887.802.992	0,043	3.172.576.388.040	0,290
Juni		115.786.692.745	0,146	888.336.856.565	0,203	77.369.896.819	0,384	2.952.015.323.837	(0,070)
Juli		104.382.503.003	(0,098)	968.250.713.179	0,090	62.292.657.174	(0,195)	3.131.386.052.441	0,061
Agustus		118.552.233.536	0,136	935.250.993.270	(0,034)	153.509.372.024	1,464	3.561.179.299.412	0,137
September		115.992.974.256	(0,022)	882.186.732.605	(0,057)	83.947.408.610	(0,453)	3.809.189.138.776	0,070
Oktober		131.014.887.751	0,130	836.143.418.738	(0,052)	79.031.225.981	(0,059)	3.806.756.241.645	(0,001)
November		130.187.671.328	(0,006)	675.937.541.297	(0,192)	68.813.368.823	(0,129)	3.391.852.416.164	(0,109)
Desember		138.560.704.391	0,064	1.208.441.241.355	0,788	66.666.341.559	(0,031)	3.585.485.079.171	0,057
Januari	2022	148.092.105.609	0,064	707.915.881.941	(0,707)	65.286.285.242	(0,021)	4.028.046.200.378	0,110
Februari		152.259.862.047	0,028	687.037.382.684	(0,029)	67.036.689.968	0,027	4.096.854.365.092	0,017
Maret		158.832.645.789	0,043	628.098.451.741	(0,086)	90.379.057.156	0,348	3.729.787.901.250	(0,090)
April		145.856.805.907	(0,082)	653.160.637.347	0,040	95.465.917.155	0,056	4.926.385.188.824	0,321
Mei		149.735.053.120	0,027	640.174.810.493	(0,020)	111.685.750.138	0,170	5.332.845.850.715	0,083
Juni		156.448.633.649	0,045	479.805.588.882	(0,251)	138.492.339.195	0,240	5.226.851.313.733	(0,020)
Juli		170.853.375.545	0,092	525.086.495.120	0,094	206.152.521.651	0,489	5.806.001.368.346	0,111
Agustus		167.229.043.386	(0,021)	616.809.861.254	0,175	180.488.216.773	(0,124)	5.494.913.874.253	(0,054)
September		174.449.112.392	0,043	555.071.217.973	(0,100)	188.538.845.577	0,045	4.848.892.918.720	(0,118)
Oktober		179.318.329.187	0,028	482.735.599.535	(0,130)	176.827.284.880	(0,062)	4.735.342.931.045	(0,023)
November		187.799.185.297	0,047	445.538.922.248	(0,077)	154.948.280.380	(0,124)	4.813.454.181.593	0,016
Desember		179.703.130.246	(0,043)	397.571.060.978	(0,108)	163.480.500.394	0,055	4.394.878.782.304	(0,087)

Lampiran 5: Data NAB Reksa Dana Pasar Uang (lanjutan)

Bulan	Tahun	RDPU 5 Total NAB	Return NAB	RDPU 6 Total NAB	Return NAB	RDPU 7 Total NAB	Return NAB	RDPU 8 Total NAB	Return NAB	RDPU 9 Total NAB	Return NAB
Desember	2017	32.047.380.168		89.908.071.066		24.255.863.203		.		1.832.953.394.697	
Januari		32.061.558.473	0,000	94.708.299.826	0,053	24.287.409.885	0,001	50.132.672.628	.	1.821.067.445.991	(0,006)
Februari		45.108.251.536	0,407	172.616.208.200	0,823	24.338.547.585	0,002	50.341.636.121	0,004	1.983.732.362.160	0,089
Maret		45.184.270.803	0,002	198.824.672.231	0,152	14.348.013.107	(0,410)	151.548.387.100	2,010	2.151.618.368.277	0,085
April		110.377.608.470	1,443	207.841.749.002	0,045	39.862.413.058	1,778	152.138.901.810	0,004	2.136.983.654.926	(0,007)
Mei		35.372.792.134	(0,680)	210.463.962.532	0,013	39.232.788.935	(0,016)	152.733.879.376	0,004	1.949.728.200.435	(0,088)
Juni	2018	35.448.933.622	0,002	203.514.695.051	(0,033)	39.237.369.063	0,000	203.546.766.392	0,333	1.779.566.262.066	(0,087)
Juli		35.688.173.709	0,007	204.235.243.739	0,004	39.615.616.747	0,010	204.452.059.610	0,004	1.899.453.269.157	0,067
Agustus		35.764.159.015	0,002	206.644.151.184	0,012	49.202.247.625	0,242	52.012.460.655	(0,746)	1.810.629.698.702	(0,047)
September		35.922.052.314	0,004	160.482.552.540	(0,223)	49.029.355.861	(0,004)	52.124.118.440	0,002	1.688.987.743.931	(0,067)
Oktober		31.145.026.272	(0,133)	164.754.684.902	0,027	49.374.551.557	0,007	89.583.191.536	0,719	1.603.801.127.531	(0,050)
November		31.342.215.631	0,006	144.198.311.724	(0,125)	49.519.857.119	0,003	88.975.208.641	(0,007)	1.678.286.952.571	0,046
Desember		21.123.801.345	(0,326)	128.258.131.555	(0,111)	59.123.095.389	0,194	88.083.192.695	(0,010)	1.885.476.829.498	0,123
Januari		221.473.235.134	0,905	188.524.960.636	0,320	65.549.240.447	0,098	88.646.179.183	0,006	2.008.833.554.337	0,061
Februari		121.812.985.907	(0,450)	190.310.403.488	0,009	80.204.860.891	0,224	89.243.331.551	0,007	2.222.091.497.363	0,106
Maret		121.833.294.867	0,000	260.020.881.693	0,366	79.805.280.625	(0,005)	114.682.734.622	0,285	1.983.458.663.366	(0,107)
April		122.036.032.501	0,002	319.752.161.180	0,230	84.871.172.876	0,063	117.356.219.692	0,023	1.955.479.118.782	(0,014)
Mei		24.662.923.686	(0,798)	305.209.327.069	(0,045)	88.027.410.413	0,037	118.130.989.637	0,007	1.561.891.816.247	(0,201)
Juni	2019	29.042.535.084	0,178	213.067.315.721	(0,302)	74.915.260.337	(0,149)	119.854.960.363	0,015	1.508.203.188.286	(0,034)
Juli		30.414.657.823	0,047	324.433.219.397	0,523	85.040.994.230	0,135	122.877.856.833	0,025	1.337.847.938.118	(0,113)
Agustus		51.503.973.306	0,693	324.054.515.308	(0,001)	85.694.778.795	0,008	132.650.109.764	0,080	1.466.098.771.093	0,096
September		52.707.127.216	0,023	310.783.306.973	(0,041)	85.186.562.798	(0,006)	117.782.756.604	(0,112)	1.312.012.386.872	(0,105)
Oktober		53.902.543.717	0,023	294.393.936.528	(0,053)	85.421.296.459	0,003	118.771.031.674	0,008	1.228.792.699.541	(0,063)
November		74.766.547.449	0,387	299.976.126.671	0,019	97.734.047.355	0,144	119.492.410.558	0,006	1.025.233.310.365	(0,166)
Desember		52.120.898.655	(0,303)	251.362.357.291	(0,162)	86.452.385.854	(0,115)	124.590.223.962	0,043	1.324.812.106.514	0,292
Januari		52.985.361.650	0,016	291.268.060.470	0,137	94.004.594.407	0,080	120.147.853.859	(0,037)	1.251.864.747.101	(0,058)
Februari		51.380.491.695	(0,030)	240.095.782.872	(0,176)	84.817.469.237	(0,098)	122.760.837.589	0,022	1.230.673.502.603	(0,017)
Maret		51.961.900.276	0,011	177.915.768.451	(0,259)	100.794.228.088	0,188	125.518.005.292	0,022	842.237.672.835	(0,316)
April		34.899.279.381	(0,328)	200.446.241.452	0,127	110.508.940.465	0,096	126.676.989.160	0,009	738.946.803.267	(0,123)
Mei		34.152.819.550	(0,021)	194.661.160.131	(0,029)	117.925.014.830	0,067	127.313.508.195	0,005	540.609.876.801	(0,268)
Juni	2020	32.572.491.011	(0,046)	178.537.707.720	(0,083)	222.088.026.870	0,883	131.789.782.579	0,035	596.512.087.025	0,103
Juli		30.722.909.121	(0,057)	75.118.237.935	(0,579)	226.153.598.038	0,018	134.218.304.581	0,018	625.711.793.519	0,049
Agustus		30.468.556.089	(0,008)	63.807.485.299	(0,151)	222.620.256.793	(0,016)	132.543.689.341	(0,012)	729.920.731.055	0,167
September		30.055.601.754	(0,014)	57.101.793.642	(0,105)	324.321.802.982	0,457	131.068.707.941	(0,011)	802.140.581.855	0,099
Oktober		30.073.968.365	0,001	55.950.840.320	(0,020)	234.268.883.948	(0,278)	132.100.039.877	0,008	804.186.479.298	0,003
November		29.348.212.463	(0,024)	49.253.772.346	(0,120)	247.140.996.607	0,055	126.046.719.812	(0,046)	933.651.619.578	0,161
Desember		29.126.536.709	(0,008)	54.976.101.783	0,116	257.758.646.974	0,043	123.982.848.026	(0,016)	1.489.184.094.295	0,595

Lampiran 5: Data NAB Reksa Dana Pasar Uang (lanjutan)

Bulan	Tahun	RDPU 5		RDPU 6		RDPU 7		RDPU 8		RDPU 9	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Januari	2021	29.955.310.289	0,028	54.762.500.491	(0,004)	307.093.094.171	0,161	124.287.096.349	0,002	1.677.816.198.409	0,112
Februari		30.142.140.887	0,006	55.038.817.522	0,005	313.897.297.029	0,022	123.804.492.028	(0,004)	2.779.567.017.837	0,657
Maret		30.342.769.434	0,007	60.328.071.685	0,096	343.801.339.969	0,095	124.499.430.741	0,006	2.238.190.747.451	(0,195)
April		34.437.943.624	0,135	50.271.345.805	(0,167)	313.164.335.293	(0,089)	124.956.288.607	0,004	2.198.320.942.580	(0,018)
Mei		35.725.641.138	0,037	51.168.464.429	0,018	328.797.519.853	0,050	126.459.709.989	0,012	2.252.292.173.760	0,025
Juni		35.680.457.874	(0,001)	53.348.091.803	0,043	299.575.287.203	(0,089)	136.517.640.036	0,080	2.681.174.506.383	0,190
Juli		35.881.453.568	0,006	53.810.424.013	0,009	294.815.664.467	(0,016)	35.318.985.938	(0,741)	3.311.279.239.629	0,235
Agustus		36.128.831.958	0,007	61.892.188.066	0,150	274.319.537.075	(0,070)	36.821.612.497	0,043	2.619.639.787.344	(0,209)
September		40.702.189.658	0,127	73.182.043.704	0,182	267.069.417.847	(0,026)	386.791.473.493	9,504	2.345.711.685.924	(0,105)
Oktober		40.707.445.706	0,000	68.170.795.490	(0,068)	346.897.716.430	0,299	37.479.088.757	(0,903)	3.257.690.730.746	0,389
November		29.743.866.279	(0,269)	68.179.706.213	0,000	377.986.361.494	0,090	440.563.914.753	10,755	3.449.098.613.203	0,059
Desember		34.466.030.994	0,159	72.340.567.753	0,061	368.486.351.483	(0,025)	364.634.481.610	(0,172)	3.896.952.058.430	0,130
Januari	2022	36.133.830.209	0,046	81.661.071.743	0,114	443.465.583.055	0,169	66.227.132.560	(4,506)	4.464.303.761.836	0,127
Februari		31.121.466.199	(0,139)	86.280.742.099	0,057	403.591.273.136	(0,090)	55.265.290.442	(0,166)	4.554.783.672.627	0,020
Maret		31.668.863.322	0,018	88.490.164.665	0,026	441.121.968.748	0,093	57.022.332.910	0,032	4.666.258.900.123	0,024
April		34.238.703.477	0,081	92.577.705.527	0,046	503.419.387.734	0,141	58.779.135.981	0,031	4.760.890.243.961	0,020
Mei		34.395.923.080	0,005	94.727.593.502	0,023	721.296.472.640	0,433	64.928.692.163	0,105	4.108.397.088.787	(0,137)
Juni		34.316.614.169	(0,002)	87.055.958.370	(0,081)	654.908.315.299	(0,092)	68.166.089.257	0,050	3.744.146.841.172	(0,089)
Juli		36.180.654.364	0,054	96.046.031.096	0,103	627.596.247.956	(0,042)	75.795.027.665	0,112	4.020.773.193.283	0,074
Agustus		51.935.994.076	0,435	89.846.052.141	(0,065)	651.400.569.341	0,038	79.688.327.510	0,051	3.918.602.388.368	(0,025)
September		50.756.903.202	(0,023)	96.048.452.621	0,069	724.638.446.351	0,112	95.526.661.050	0,199	3.325.061.392.881	(0,151)
Oktober		41.271.650.947	(0,187)	97.319.211.167	0,013	699.685.752.106	(0,034)	112.857.459.782	0,181	3.400.551.259.762	0,023
November		51.110.068.345	0,238	97.848.353.547	0,005	650.671.827.950	(0,070)	112.099.552.510	(0,007)	3.729.640.218.639	0,097
Desember		31.109.287.230	(0,391)	96.803.110.407	(0,011)	586.160.767.608	(0,099)	141.988.221.887	0,267	4.032.777.682.312	0,081

Lampiran 6: Data NAB Reksa Dana Pendapatan Tetap

Bulan	Tahun	RDPT 1		RDPT 2		RDPT 3		RDPT 4	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Desember	2017	194.809.981.838		1.545.675.049.416		448.174.922.912		1.421.863.097.003	
Januari	2018	204.017.254.246	0,047	1.873.184.335.078	0,212	490.341.881.854	0,094	1.433.449.808.296	0,008
Februari		184.093.458.606	(0,098)	1.699.407.632.117	(0,093)	484.361.171.129	(0,012)	1.287.871.423.899	(0,102)
Maret		180.841.511.388	(0,018)	1.565.400.761.609	(0,079)	547.920.626.515	0,131	1.146.024.304.492	(0,110)
April		183.396.887.862	0,014	1.561.605.800.969	(0,002)	562.253.170.346	0,026	1.145.278.752.956	(0,001)
Mei		172.657.480.461	(0,059)	1.469.178.423.850	(0,059)	556.983.902.589	(0,009)	1.173.578.185.404	0,025
Juni		166.971.392.650	(0,033)	1.393.248.170.536	(0,052)	483.742.661.686	(0,131)	1.124.571.736.377	(0,042)
Juli		168.586.463.721	0,010	1.327.652.402.596	(0,047)	481.208.767.407	(0,005)	1.170.669.534.258	0,041
Agustus		158.397.530.196	(0,060)	1.283.875.393.483	(0,033)	455.573.912.182	(0,053)	1.119.583.943.249	(0,044)
September		157.855.200.677	(0,003)	1.244.856.996.618	(0,030)	435.761.543.983	(0,043)	1.213.967.666.683	0,084
Oktober		155.731.523.455	(0,013)	1.205.190.489.039	(0,032)	405.329.825.063	(0,070)	1.142.956.567.505	(0,058)
November		160.863.803.027	0,033	1.235.210.433.681	0,025	426.556.566.743	0,052	1.110.624.438.089	(0,028)
Desember		160.847.725.892	(0,000)	1.196.084.283.614	(0,032)	474.106.765.914	0,111	1.064.604.230.469	(0,041)
Januari	2019	161.340.758.671	0,003	1.190.221.908.387	(0,005)	454.498.292.192	(0,041)	1.243.869.672.890	0,168
Februari		151.688.571.898	(0,060)	1.151.245.893.504	(0,033)	431.349.482.768	(0,051)	1.248.000.924.665	0,003
Maret		148.855.600.460	(0,019)	1.082.221.958.111	(0,060)	394.611.401.559	(0,085)	1.183.769.054.564	(0,051)
April		145.463.021.340	(0,023)	1.114.262.715.839	0,030	422.289.793.600	0,070	994.368.638.322	(0,160)
Mei		144.897.330.234	(0,004)	1.238.152.222.704	0,111	458.757.839.680	0,086	1.006.848.606.052	0,013
Juni		145.906.683.138	0,007	1.417.537.463.842	0,145	376.864.553.836	(0,179)	1.017.889.137.979	0,011
Juli		150.839.914.997	0,034	1.503.512.202.971	0,061	420.763.887.647	0,116	1.076.548.867.589	0,058
Agustus		151.282.129.507	0,003	1.641.088.512.229	0,092	430.097.417.717	0,022	1.173.359.986.463	0,090
September		153.745.068.986	0,016	1.810.981.223.457	0,104	355.693.500.469	(0,173)	1.198.072.198.851	0,021
Oktober		165.720.814.621	0,078	1.824.003.362.481	0,007	309.014.633.280	(0,131)	1.235.798.351.495	0,031
November		250.497.375.183	0,512	1.686.094.400.828	(0,076)	363.202.430.449	0,175	1.060.084.315.537	(0,142)
Desember		249.084.050.503	(0,006)	1.692.240.098.525	0,004	381.746.023.180	0,051	1.152.856.804.476	0,088
Januari	2020	279.534.750.026	0,122	1.959.010.852.698	0,158	386.189.182.684	0,012	1.217.482.034.433	0,056
Februari		478.666.126.499	0,712	2.404.034.191.062	0,227	404.579.482.558	0,048	1.239.430.443.712	0,018
Maret		465.297.346.801	(0,028)	2.842.927.072.159	0,183	409.950.237.991	0,013	1.158.909.503.739	(0,065)
April		453.481.443.163	(0,025)	1.972.921.459.104	(0,306)	422.948.531.327	0,032	1.145.037.734.524	(0,012)
Mei		465.889.799.385	0,027	1.924.904.513.630	(0,024)	433.229.942.999	0,024	1.194.944.590.894	0,044
Juni		466.223.786.601	0,001	2.011.086.247.611	0,045	378.906.316.243	(0,125)	1.196.665.804.048	0,001
Juli		479.086.285.667	0,028	2.295.240.410.979	0,141	392.457.437.854	0,036	1.306.546.602.803	0,092
Agustus		485.169.988.881	0,013	2.515.156.917.537	0,096	428.876.950.414	0,093	1.535.266.744.984	0,175
September		469.649.568.716	(0,032)	2.551.162.540.564	0,014	537.832.950.670	0,254	1.220.762.486.852	(0,205)
Oktober		479.994.266.233	0,022	2.747.999.565.540	0,077	578.207.612.703	0,075	1.285.679.655.457	0,053
November		537.333.282.647	0,119	3.142.840.515.987	0,144	676.634.404.895	0,170	1.473.321.613.376	0,146
Desember		588.349.233.243	0,095	3.777.390.755.789	0,202	742.978.214.126	0,098	1.400.819.343.823	(0,049)

Lampiran 6: Data NAB Reksa Dana Pendapatan Tetap (lanjutan)

Bulan	Tahun	RDPT 1		RDPT 2		RDPT 3		RDPT 4	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Januari	2021	575.768.441.268	(0,021)	3.788.849.317.631	0,003	691.535.608.444	(0,069)	1.264.407.710.368	(0,097)
Februari		584.575.982.289	0,015	3.900.114.487.616	0,029	677.968.835.926	(0,020)	1.286.988.565.684	0,018
Maret		579.298.721.903	(0,009)	3.664.345.293.082	(0,060)	762.203.254.067	0,124	1.167.189.256.893	(0,093)
April		588.074.999.392	0,015	3.753.211.818.160	0,024	783.394.267.342	0,028	1.129.504.903.055	(0,032)
Mei		590.969.961.463	0,005	3.795.682.067.524	0,011	803.093.548.828	0,025	1.053.110.602.803	(0,068)
Juni		573.590.263.012	(0,029)	3.636.794.861.122	(0,042)	701.894.334.947	(0,126)	986.456.372.957	(0,063)
Juli		568.097.215.580	(0,010)	3.603.305.880.297	(0,009)	723.161.580.877	0,030	1.027.893.457.792	0,042
Agustus		406.520.015.436	(0,284)	3.485.109.281.621	(0,033)	735.089.751.395	0,016	988.152.689.738	(0,039)
September		405.720.937.596	(0,002)	3.440.396.894.783	(0,013)	734.950.277.804	(0,000)	951.282.052.721	(0,037)
Oktober		404.339.274.683	(0,003)	3.476.743.270.302	0,011	741.055.490.492	0,008	897.595.406.806	(0,056)
November		407.185.156.299	0,007	3.486.751.097.432	0,003	732.261.136.389	(0,012)	892.241.708.336	(0,006)
Desember		285.675.402.802	(0,298)	3.365.707.483.962	(0,035)	725.330.285.923	(0,009)	815.938.920.465	(0,086)
Januari	2022	283.312.579.217	(0,008)	3.120.786.482.423	(0,073)	659.301.729.280	(0,091)	772.771.825.979	(0,053)
Februari		84.712.098.936	(0,701)	3.124.082.299.559	0,001	551.334.065.085	(0,164)	780.384.882.481	0,010
Maret		83.119.695.980	(0,019)	2.921.210.523.592	(0,065)	534.561.317.289	(0,030)	843.815.871.198	0,081
April		73.613.545.591	(0,114)	2.663.534.538.631	(0,088)	517.747.155.822	(0,031)	771.353.094.609	(0,086)
Mei		101.915.947.586	0,384	2.550.925.408.057	(0,042)	495.075.634.422	(0,044)	702.687.065.548	(0,089)
Juni		99.804.659.711	(0,021)	2.438.014.643.289	(0,044)	487.793.462.785	(0,015)	637.935.578.354	(0,092)
Juli		100.426.907.140	0,006	2.373.679.288.880	(0,026)	490.465.715.177	0,005	666.895.372.068	0,045
Agustus		100.403.291.496	(0,000)	2.411.552.064.120	0,016	497.354.593.824	0,014	699.407.380.545	0,049
September		98.101.148.530	(0,023)	2.228.105.814.055	(0,076)	490.332.920.578	(0,014)	620.845.817.619	(0,112)
Oktober		61.918.515.003	(0,369)	2.160.045.228.142	(0,031)	510.853.200.091	0,042	632.443.861.683	0,019
November		63.259.329.259	0,022	2.115.688.339.429	(0,021)	511.790.752.877	0,002	613.516.583.205	(0,030)
Desember		47.703.469.483	(0,246)	2.030.841.509.625	(0,040)	525.272.231.396	0,026	575.460.636.053	(0,062)

Lampiran 6: Data NAB Reksa Dana Pendapatan Tetap (lanjutan)

Bulan	Tahun	RDPT 5		RDPT 6		RDPT 7	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Desember	2017	6.985.479.327.715		259.573.468.329		208.092.733.764	
Januari	2018	6.701.236.367.321	(0,041)	262.189.322.211	0,010	227.851.376.044	0,095
Februari		6.453.298.665.542	(0,037)	254.454.744.470	(0,029)	243.050.547.791	0,067
Maret		6.068.875.831.591	(0,060)	256.759.319.801	0,009	272.414.008.404	0,121
April		6.017.963.082.243	(0,008)	179.402.765.356	(0,301)	266.501.472.419	(0,022)
Mei		5.974.839.896.568	(0,007)	180.663.592.144	0,007	259.238.836.691	(0,027)
Juni		5.823.305.669.564	(0,025)	173.829.401.615	(0,038)	248.127.896.348	(0,043)
Juli		5.869.313.699.742	0,008	173.347.985.555	(0,003)	249.400.661.882	0,005
Agustus		5.839.426.417.609	(0,005)	159.575.176.544	(0,079)	244.620.592.251	(0,019)
September		5.875.683.297.110	0,006	180.363.292.642	0,130	240.278.903.846	(0,018)
Oktober		5.895.690.613.314	0,003	157.266.220.403	(0,128)	239.494.797.153	(0,003)
November		6.349.918.056.334	0,077	150.997.364.289	(0,040)	247.341.489.495	0,033
Desember		6.349.070.484.489	(0,000)	164.186.795.354	0,087	249.491.908.108	0,009
Januari	2019	6.047.699.994.457	(0,047)	164.254.395.412	0,000	169.879.988.351	(0,319)
Februari		6.212.102.001.497	0,027	159.624.374.393	(0,028)	173.128.788.900	0,019
Maret		6.243.422.766.106	0,005	161.497.177.493	0,012	181.455.921.839	0,048
April		6.264.848.222.540	0,003	159.616.245.513	(0,012)	141.438.743.800	(0,221)
Mei		6.154.085.335.429	(0,018)	161.891.096.249	0,014	488.814.815.818	2,456
Juni		6.638.229.755.095	0,079	153.866.460.611	(0,050)	509.208.336.859	0,042
Juli		6.603.081.719.522	(0,005)	142.316.812.154	(0,075)	506.257.765.943	(0,006)
Agustus		6.589.825.626.501	(0,002)	141.266.540.565	(0,007)	511.971.138.991	0,011
September		6.644.329.150.316	0,008	140.808.885.645	(0,003)	485.211.573.715	(0,052)
Oktober		6.849.077.102.765	0,031	141.106.293.665	0,002	499.561.849.747	0,030
November		7.896.231.275	(0,999)	148.012.692.583	0,049	557.565.336.029	0,116
Desember		8.450.540.077	0,070	158.535.169.649	0,071	563.206.564.527	0,010
Januari	2020	9.383.643.184	0,110	169.238.522.574	0,068	583.869.757.128	0,037
Februari		9.852.338.079	0,050	173.825.887.791	0,027	582.426.976.175	(0,002)
Maret		1.682.067.808	(0,829)	140.612.806.652	(0,191)	554.682.140.559	(0,048)
April		1.778.595.692	0,057	142.943.655.265	0,017	560.019.126.319	0,010
Mei		2.019.368.529	0,135	146.433.611.887	0,024	568.020.644.912	0,014
Juni		2.249.477.857	0,114	148.463.720.131	0,014	507.001.180.596	(0,107)
Juli		3.852.228.447	0,712	149.448.859.336	0,007	517.886.162.839	0,021
Agustus		5.890.202.929	0,529	134.986.849.930	(0,097)	494.123.986.334	(0,046)
September		4.097.239.309	(0,304)	129.197.722.179	(0,043)	493.317.089.008	(0,002)
Oktober		9.725.665.013	1,374	117.704.790.436	(0,089)	496.733.278.691	0,007
November		31.134.740.363	2,201	122.939.727.979	0,044	501.831.254.102	0,010
Desember		32.546.328.506	0,045	128.149.760.653	0,042	495.000.933.049	(0,014)

Lampiran 6: Data NAB Reksa Dana Pendapatan Tetap (lanjutan)

Bulan	Tahun	RDPU 5		RDPU 6		RDPU 7	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Januari	2021	40.442.640.984	0,243	125.171.122.633	(0,023)	487.379.845.005	(0,015)
Februari		39.788.749.872	(0,016)	120.181.351.305	(0,040)	475.690.712.972	(0,024)
Maret		39.434.043.529	(0,009)	113.951.345.229	(0,052)	444.186.314.416	(0,066)
April		43.636.157.068	0,107	119.747.223.478	0,051	450.135.234.126	0,013
Mei		47.441.462.353	0,087	121.072.769.615	0,011	414.503.750.484	(0,079)
Juni		48.999.280.440	0,033	123.144.286.768	0,017	306.704.316.717	(0,260)
Juli		81.895.132.549	0,671	125.722.901.801	0,021	312.685.921.019	0,020
Agustus		73.020.133.483	(0,108)	126.334.064.174	0,005	218.240.952.960	(0,302)
September		72.344.759.946	(0,009)	127.838.793.298	0,012	192.049.056.306	(0,120)
Oktober		67.463.817.937	(0,067)	120.457.295.360	(0,058)	159.545.455.683	(0,169)
November		67.597.114.106	0,002	118.799.001.742	(0,014)	115.021.831.118	(0,279)
Desember		67.973.219.493	0,006	129.176.325.238	0,087	112.700.324.112	(0,020)
Januari	2022	67.066.546.990	(0,013)	93.001.778.863	(0,280)	109.224.706.628	(0,031)
Februari		66.837.524.459	(0,003)	103.366.232.610	0,111	108.247.973.074	(0,009)
Maret		65.869.184.374	(0,014)	98.147.817.932	(0,050)	104.987.433.718	(0,030)
April		63.657.504.423	(0,034)	96.741.578.552	(0,014)	103.450.596.091	(0,015)
Mei		63.355.614.198	(0,005)	95.434.178.258	(0,014)	103.233.570.094	(0,002)
Juni		62.777.826.860	(0,009)	88.675.158.669	(0,071)	103.185.883.211	(0,000)
Juli		62.648.916.938	(0,002)	78.953.359.529	(0,110)	103.618.419.252	0,004
Agustus		107.012.289.654	0,708	82.591.009.437	0,046	104.558.310.401	0,009
September		191.131.035.465	0,786	80.171.872.960	(0,029)	100.575.665.238	(0,038)
Oktober		92.261.302.920	(0,517)	75.944.895.921	(0,053)	99.853.853.284	(0,007)
November		92.496.283.793	0,003	81.075.494.572	0,068	103.140.518.887	0,033
Desember		59.570.506.973	(0,356)	82.912.899.326	0,023	93.840.819.677	(0,090)

Lampiran 7: Data NAB Reksa Dana Saham

Bulan	Tahun	RDS 1		RDS 2		RDS 3		RDS 4		RDS 5	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Desember	2017	1.040.259.911.096		2.375.645.102.309		418.104.266.472		113.163.372.920		335.813.756.612	
Januari		1.077.052.042.130	0,035	2.437.179.011.597	0,026	427.405.371.530	0,022	105.639.368.368	(0,066)	360.188.271.288	0,073
Februari		1.073.162.981.847	(0,004)	2.398.609.839.548	(0,016)	417.862.802.661	(0,022)	95.990.978.852	(0,091)	754.734.620.548	1,095
Maret		987.652.260.912	(0,080)	2.352.803.513.612	(0,019)	428.007.548.027	0,024	88.140.111.699	(0,082)	931.070.111.762	0,234
April		950.575.896.892	(0,038)	2.265.627.183.968	(0,037)	451.490.838.741	0,055	84.544.548.156	(0,041)	891.629.464.398	(0,042)
Mei		944.355.177.323	(0,007)	2.212.486.457.931	(0,023)	457.491.259.979	0,013	81.857.495.976	(0,032)	894.702.690.486	0,003
Juni	2018	905.706.415.542	(0,041)	2.184.583.522.822	(0,013)	450.105.144.284	(0,016)	78.689.493.719	(0,039)	855.110.108.729	(0,044)
Juli		924.579.747.869	0,021	2.200.726.409.351	0,007	465.673.896.859	0,035	83.962.150.997	0,067	894.098.281.999	0,046
Agustus		946.531.758.745	0,024	2.186.034.589.966	(0,007)	457.836.989.812	(0,017)	83.005.047.084	(0,011)	908.140.887.320	0,016
September		943.491.103.855	(0,003)	2.187.750.054.532	0,001	457.836.989.812	-	82.111.846.048	(0,011)	901.653.153.659	(0,007)
Oktober		923.321.159.172	(0,021)	2.137.042.856.204	(0,023)	445.906.302.979	(0,026)	78.764.959.773	(0,041)	1.012.811.355.154	0,123
November		956.029.796.318	0,035	2.092.978.556.914	(0,021)	459.360.196.346	0,030	78.790.642.300	0,000	1.054.762.852.876	0,041
Desember		970.842.837.890	0,015	2.217.925.716.020	0,060	461.607.909.926	0,005	82.584.163.419	0,048	1.072.763.764.622	0,017
Januari		1.016.061.066.487	0,047	1.987.555.600.776	(0,104)	435.011.915.504	(0,058)	84.522.943.699	0,023	435.011.915.504	(0,594)
Februari		995.836.334.489	(0,020)	1.450.046.084.168	(0,270)	392.611.979.694	(0,097)	79.940.735.574	(0,054)	750.270.718.045	0,725
Maret		999.111.637.655	0,003	1.487.332.921.088	0,026	389.132.737.153	(0,009)	78.668.073.706	(0,016)	716.686.380.423	(0,045)
April		991.745.179.948	(0,007)	1.519.595.032.058	0,022	387.536.400.165	(0,004)	102.333.263.613	0,301	700.611.334.491	(0,022)
Mei		967.498.207.257	(0,024)	1.456.502.075.809	(0,042)	363.648.528.020	(0,062)	112.778.459.597	0,102	682.070.319.084	(0,026)
Juni	2019	997.519.143.666	0,031	1.486.357.808.854	0,020	345.911.332.369	(0,049)	96.237.920.081	(0,147)	704.138.367.405	0,032
Juli		992.955.413.795	(0,005)	1.559.834.240.841	0,049	302.709.318.986	(0,125)	99.617.894.609	0,035	705.321.307.683	0,002
Agustus		966.908.229.959	(0,026)	1.501.714.552.767	(0,037)	294.682.672.079	(0,027)	114.318.037.601	0,148	684.090.858.355	(0,030)
September		921.963.414.189	(0,046)	1.379.157.610.719	(0,082)	283.061.694.016	(0,039)	107.772.530.627	(0,057)	479.813.255.280	(0,299)
Oktober		928.418.545.917	0,007	1.366.739.757.118	(0,009)	283.630.341.849	0,002	96.347.693.291	(0,106)	466.908.348.601	(0,027)
November		889.735.043.785	(0,042)	1.402.581.591.691	0,026	268.638.119.919	(0,053)	101.130.615.359	0,050	452.645.185.526	(0,031)
Desember		931.672.740.876	0,047	1.372.891.361.605	(0,021)	259.163.334.759	(0,035)	80.623.518.900	(0,203)	478.222.930.790	0,057
Januari		916.956.134.173	(0,016)	1.271.102.898.793	(0,074)	235.298.764.599	(0,092)	65.503.251.433	(0,188)	450.866.397.036	(0,057)
Februari		837.029.904.062	(0,087)	1.188.007.922.841	(0,065)	215.142.218.952	(0,086)	54.748.723.733	(0,164)	412.937.849.638	(0,084)
Maret		653.288.840.302	(0,220)	903.004.936.153	(0,240)	169.217.426.984	(0,213)	42.081.912.987	(0,231)	326.034.987.723	(0,210)
April		686.366.978.710	0,051	962.309.228.975	0,066	176.605.440.935	0,044	48.421.791.027	0,151	341.499.273.104	0,047
Mei		715.306.223.062	0,042	943.892.930.049	(0,019)	178.367.582.442	0,010	46.713.816.258	(0,035)	348.214.814.987	0,020
Juni	2020	773.053.426.872	0,081	1.029.607.957.233	0,091	190.070.510.022	0,066	49.273.744.440	0,055	366.037.872.512	0,051
Juli		806.149.452.721	0,043	1.049.113.367.085	0,019	195.321.734.659	0,028	51.685.893.065	0,049	389.108.084.481	0,063
Agustus		816.688.038.839	0,013	1.154.644.356.091	0,101	198.985.405.616	0,019	52.517.563.776	0,016	400.392.929.710	0,029
September		750.416.429.904	(0,081)	1.175.712.030.670	0,018	180.485.584.611	(0,093)	49.346.617.368	(0,060)	361.645.920.243	(0,097)
Oktober		797.968.109.586	0,063	1.225.957.416.276	0,043	192.040.186.614	0,064	53.813.423.320	0,091	386.829.951.888	0,070
November		884.374.202.710	0,108	1.206.791.465.199	(0,016)	211.706.533.350	0,102	61.705.994.582	0,147	425.540.679.079	0,100
Desember		934.321.790.455	0,056	1.466.677.431.264	0,215	229.392.573.069	0,084	67.517.712.467	0,094	451.238.106.686	0,060

Lampiran 7: Data NAB Reksa Dana Saham (lanjutan)

Bulan	Tahun	RDS 1		RDS 2		RDS 3		RDS 4		RDS 5	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Januari	2021	897.247.897.721	(0,040)	1.337.310.056.135	(0,088)	221.515.844.808	(0,034)	60.329.983.498	(0,106)	439.984.096.914	(0,025)
Februari		925.723.604.015	0,032	1.334.226.294.831	(0,002)	227.008.524.099	0,025	64.384.237.254	0,067	454.696.609.739	0,033
Maret		887.510.180.209	(0,041)	1.317.825.269.124	(0,012)	213.327.645.305	(0,060)	61.025.730.340	(0,052)	435.327.218.574	(0,043)
April		889.975.234.507	0,003	1.382.788.211.516	0,049	217.090.984.314	0,018	61.206.908.584	0,003	435.864.986.034	0,001
Mei		884.010.938.544	(0,007)	1.361.788.523.416	(0,015)	212.290.912.498	(0,022)	57.807.064.817	(0,056)	433.855.099.225	(0,005)
Juni		843.285.853.317	(0,046)	1.258.262.717.759	(0,076)	200.096.751.673	(0,057)	58.638.100.499	0,014	415.690.636.403	(0,042)
Juli		836.518.340.184	(0,008)	1.236.570.691.032	(0,017)	197.928.899.024	(0,011)	58.090.395.929	(0,009)	413.534.702.586	(0,005)
Agustus		865.216.405.280	0,034	1.282.889.394.487	0,037	196.353.581.285	(0,008)	56.749.311.137	(0,023)	429.084.322.298	0,038
September		877.408.346.021	0,014	1.291.947.913.817	0,007	198.270.307.825	0,010	56.934.107.420	0,003	441.982.803.542	0,030
Oktober		927.864.030.156	0,058	1.271.386.252.161	(0,016)	208.078.282.294	0,049	54.764.606.189	(0,038)	468.710.780.773	0,060
November		915.997.296.298	(0,013)	1.319.092.458.847	0,038	198.908.065.256	(0,044)	52.640.901.825	(0,039)	460.806.302.008	(0,017)
Desember		914.779.430.623	(0,001)	1.391.599.258.752	0,055	195.583.020.451	(0,017)	52.540.190.886	(0,002)	459.403.320.563	(0,003)
Januari	2022	927.472.301.079	0,014	1.401.525.258.484	0,007	184.726.491.048	(0,056)	51.442.149.757	(0,021)	460.348.988.322	0,002
Februari		954.497.806.880	0,029	1.287.859.031.688	(0,081)	192.814.372.671	0,044	50.968.581.879	(0,009)	479.335.409.775	0,041
Maret		968.080.269.491	0,014	1.164.066.157.848	(0,096)	204.790.684.830	0,062	51.473.571.218	0,010	499.653.110.552	0,042
April		1.051.989.791.663	0,087	1.145.752.542.038	(0,016)	212.713.455.778	0,039	58.789.649.065	0,142	470.000.426.507	(0,059)
Mei		1.200.638.694.213	0,141	1.190.096.903.790	0,039	209.209.628.904	(0,016)	58.604.942.775	(0,003)	439.020.614.114	(0,066)
Juni		1.229.109.546.671	0,024	1.155.834.402.269	(0,029)	192.165.457.076	(0,081)	56.113.063.944	(0,043)	391.142.239.882	(0,109)
Juli		1.238.940.489.359	0,008	1.104.192.388.670	(0,045)	196.203.325.653	0,021	55.637.703.843	(0,008)	374.422.199.799	(0,043)
Agustus		1.232.118.884.676	(0,006)	1.028.203.179.145	(0,069)	203.601.169.523	0,038	55.222.803.206	(0,007)	393.326.379.900	0,050
September		1.243.119.854.361	0,009	1.105.722.540.424	0,075	203.665.822.952	0,000	47.562.388.804	(0,139)	392.612.653.816	(0,002)
Oktober		1.297.530.597.993	0,044	1.025.743.513.942	(0,072)	209.969.557.102	0,031	47.510.739.499	(0,001)	398.031.382.706	0,014
November		1.299.078.191.759	0,001	1.319.436.638.207	0,286	210.502.250.494	0,003	46.918.096.966	(0,012)	397.321.882.105	(0,002)
Desember		1.301.367.826.370	0,002	1.527.064.373.918	0,157	198.277.713.612	(0,058)	50.779.771.319	0,082	363.314.137.123	(0,086)

Lampiran 7: Data NAB Reksa Dana Saham (lanjutan)

Bulan	Tahun	RDS 6		RDS 7		RDS 8		RDS 9		RDS 10	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Desember	2017	3.676.052.310.300		16.062.961.471.793		795.062.535.122		160.698.033.814		35.098.176.297	
Januari		3.856.974.065.888	0,049	16.027.903.245.288	(0,002)	864.571.135.302	0,087	164.981.524.988	0,027	30.964.287.519	(0,118)
Februari		4.184.601.346.787	0,085	16.819.341.007.324	0,049	871.051.753.851	0,007	162.785.636.303	(0,013)	30.385.478.070	(0,019)
Maret		4.546.101.848.626	0,086	17.780.840.042.896	0,057	807.881.142.054	(0,073)	151.266.988.837	(0,071)	151.266.988.837	3,978
April		4.745.738.301.677	0,044	17.322.339.460.689	(0,026)	796.719.966.285	(0,014)	149.426.664.134	(0,012)	52.813.512.926	(0,651)
Mei		4.606.736.867.362	(0,029)	17.048.230.902.534	(0,016)	786.759.430.425	(0,013)	148.529.197.461	(0,006)	63.233.331.406	0,197
Juni	2018	4.767.804.708.998	0,035	17.257.494.312.347	0,012	762.719.857.226	(0,031)	146.013.750.158	(0,017)	60.570.932.145	(0,042)
Juli		4.509.879.025.285	(0,054)	17.017.025.897.744	(0,014)	757.053.114.673	(0,007)	145.958.563.990	(0,000)	48.282.788.738	(0,203)
Agustus		4.203.977.540.096	(0,068)	4.304.994.512.892	(0,747)	744.957.749.934	(0,016)	145.361.118.074	(0,004)	49.857.372.734	0,033
September		16.492.094.512.198	2,923	17.162.865.542.251	2,987	714.546.814.062	(0,041)	141.673.524.634	(0,025)	71.976.067.079	0,444
Oktober		4.507.452.178.564	(0,727)	18.064.738.612.343	0,053	687.601.669.911	(0,038)	138.043.417.028	(0,026)	100.116.410.095	0,391
November		4.322.253.056.095	(0,041)	16.235.970.601.545	(0,101)	702.397.197.390	0,022	140.958.408.860	0,021	80.309.675.388	(0,198)
Desember		4.494.293.411.860	0,040	18.352.463.367.568	0,130	720.204.398.551	0,025	144.218.296.026	0,023	720.204.398.551	7,968
Januari		4.498.267.270.530	0,001	15.836.110.430.005	(0,137)	762.628.101.065	0,059	152.067.268.253	0,054	61.170.993.635	(0,915)
Februari		4.356.022.291.690	(0,032)	15.373.739.409.893	(0,029)	733.098.213.476	(0,039)	134.560.662.499	(0,115)	112.231.056.973	0,835
Maret		4.617.801.241.767	0,060	16.246.396.852.480	0,057	738.949.695.149	0,008	134.545.700.335	(0,000)	177.493.139.878	0,581
April		4.884.895.987.446	0,058	16.658.972.913.993	0,025	761.475.325.113	0,030	134.762.272.707	0,002	275.749.567.389	0,554
Mei		4.640.878.672.940	(0,050)	15.701.452.564.905	(0,057)	747.909.323.888	(0,018)	129.942.296.528	(0,036)	360.544.864.937	0,308
Juni	2019	4.563.297.191.534	(0,017)	14.526.030.240.046	(0,075)	776.708.140.490	0,039	135.860.755.033	0,046	283.059.984.579	(0,215)
Juli		4.951.546.376.216	0,085	15.437.751.152.176	0,063	804.839.748.807	0,036	138.464.559.133	0,019	272.596.195.436	(0,037)
Agustus		4.976.844.763.665	0,005	14.915.370.231.242	(0,034)	796.937.891.866	(0,010)	138.600.859.859	0,001	318.608.672.087	0,169
September		4.971.985.200.498	(0,001)	14.541.862.270.844	(0,025)	803.691.652.680	0,008	133.760.476.380	(0,035)	348.029.673.476	0,092
Oktober		4.905.985.357.086	(0,013)	14.062.531.201.841	(0,033)	803.413.261.425	(0,000)	132.827.385.679	(0,007)	338.604.898.642	(0,027)
November		5.096.329.805.432	0,039	14.144.363.768.398	0,006	773.210.056.269	(0,038)	126.069.269.633	(0,051)	386.675.449.029	0,142
Desember		5.305.756.018.413	0,041	13.843.478.467.756	(0,021)	770.931.422.407	(0,003)	137.577.013.054	0,091	449.125.735.064	0,162
Januari		4.943.990.582.440	(0,068)	12.817.427.076.835	(0,074)	726.774.440.690	(0,057)	119.193.211.847	(0,134)	397.479.322.315	(0,115)
Februari		4.686.115.819.727	(0,052)	11.759.571.022.411	(0,083)	663.425.130.604	(0,087)	110.719.204.005	(0,071)	446.407.944.524	0,123
Maret		3.586.599.763.578	(0,235)	9.379.031.741.238	(0,202)	550.141.478.099	(0,171)	89.922.226.620	(0,188)	320.977.320.111	(0,281)
April		3.793.649.113.577	0,058	9.898.310.834.362	0,055	603.151.279.733	0,096	104.645.833.089	0,164	340.237.850.257	0,060
Mei		3.818.605.633.346	0,007	9.796.651.992.669	(0,010)	609.250.790.468	0,010	96.453.084.537	(0,078)	340.612.930.046	0,001
Juni	2020	4.059.766.283.579	0,063	10.430.067.849.542	0,065	642.406.712.530	0,054	99.066.426.603	0,027	306.819.361.868	(0,099)
Juli		4.066.886.474.513	0,002	10.492.380.567.052	0,006	693.480.307.230	0,080	103.495.285.424	0,045	328.102.669.971	0,069
Agustus		4.067.560.713.456	0,000	10.786.941.534.622	0,028	712.069.458.865	0,027	103.770.868.936	0,003	340.862.739.212	0,039
September		4.083.413.242.441	0,004	11.130.868.334.765	0,032	675.928.446.464	(0,051)	102.993.275.748	(0,007)	354.317.190.159	0,039
Oktober		4.257.670.432.044	0,043	11.483.838.840.413	0,032	706.440.608.434	0,045	112.253.259.300	0,090	367.722.737.236	0,038
November		4.199.983.411.686	(0,014)	11.387.322.971.140	(0,008)	782.334.055.304	0,107	111.647.201.264	(0,005)	459.763.199.287	0,250
Desember		4.665.869.613.664	0,111	12.539.319.442.550	0,101	853.743.243.418	0,091	118.625.399.993	0,063	531.712.375.269	0,156

Lampiran 7: Data NAB Reksa Dana Saham (lanjutan)

Bulan	Tahun	RDS 6		RDS 7		RDS 8		RDS 9		RDS 10	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Januari	2021	4.356.730.263.951	(0,066)	11.612.302.814.698	(0,074)	815.459.208.445	(0,045)	113.497.302.225	(0,043)	462.923.304.290	(0,129)
Februari		4.562.988.653.253	0,047	11.700.636.580.430	0,008	863.390.717.717	0,059	123.280.239.013	0,086	389.262.796.940	(0,159)
Maret		4.684.899.119.801	0,027	10.995.439.836.183	(0,060)	831.749.299.685	(0,037)	112.732.799.495	(0,086)	406.566.470.230	0,044
April		4.936.241.422.633	0,054	11.023.862.522.982	0,003	839.905.892.090	0,010	110.443.384.943	(0,020)	433.120.574.819	0,065
Mei		4.877.532.639.048	(0,012)	10.762.494.836.785	(0,024)	833.572.918.619	(0,008)	106.513.460.757	(0,036)	443.583.223.560	0,024
Juni		4.565.801.385.463	(0,064)	9.688.841.737.221	(0,100)	803.526.877.334	(0,036)	109.859.891.308	0,031	449.815.778.718	0,014
Juli		4.434.428.029.135	(0,029)	9.316.425.889.410	(0,038)	779.572.657.677	(0,030)	107.077.297.847	(0,025)	399.944.827.097	(0,111)
Agustus		4.493.956.832.550	0,013	9.043.114.226.680	(0,029)	833.595.468.405	0,069	107.445.590.823	0,003	442.321.576.198	0,106
September		4.320.708.028.749	(0,039)	8.659.825.488.423	(0,042)	868.032.902.077	0,041	112.146.014.244	0,044	388.595.977.939	(0,121)
Oktober		3.893.825.839.877	(0,099)	8.901.613.957.564	0,028	886.200.438.617	0,021	122.007.918.693	0,088	387.846.375.461	(0,002)
November		3.883.850.135.279	(0,003)	9.084.981.485.016	0,021	865.355.160.952	(0,024)	110.258.134.375	(0,096)	397.369.518.070	0,025
Desember		3.874.553.541.650	(0,002)	9.572.891.599.716	0,054	765.770.993.262	(0,115)	107.452.330.123	(0,025)	383.132.869.836	(0,036)
Januari	2022	3.795.870.391.689	(0,020)	9.756.842.972.417	0,019	768.743.334.242	0,004	104.366.689.895	(0,029)	378.837.864.431	(0,011)
Februari		3.748.531.688.287	(0,012)	8.939.351.703.787	(0,084)	778.623.332.492	0,013	106.631.778.325	0,022	366.334.574.501	(0,033)
Maret		3.585.070.839.364	(0,044)	8.837.157.553.924	(0,011)	797.990.688.426	0,025	109.862.634.666	0,030	303.787.477.677	(0,171)
April		3.335.997.681.582	(0,069)	9.064.729.587.498	0,026	840.368.271.172	0,053	112.348.153.528	0,023	289.759.553.188	(0,046)
Mei		3.391.016.250.463	0,016	9.400.572.472.285	0,037	831.589.784.001	(0,010)	121.482.934.635	0,081	272.902.135.862	(0,058)
Juni		3.163.048.524.896	(0,067)	9.456.867.804.263	0,006	781.695.907.457	(0,060)	117.883.087.349	(0,030)	249.323.538.948	(0,086)
Juli		3.085.403.650.553	(0,025)	8.053.626.939.894	(0,148)	786.821.109.518	0,007	109.683.009.319	(0,070)	245.766.532.707	(0,014)
Agustus		2.982.186.572.846	(0,033)	7.751.236.158.795	(0,038)	772.297.254.951	(0,018)	109.538.989.578	(0,001)	246.538.399.245	0,003
September		3.043.793.466.186	0,021	7.864.648.277.577	0,015	746.960.950.851	(0,033)	109.205.414.296	(0,003)	249.014.145.058	0,010
Oktober		2.938.654.120.753	(0,035)	6.866.425.791.592	(0,127)	698.019.616.480	(0,066)	110.841.270.183	0,015	250.725.952.813	0,007
November		3.171.341.032.968	0,079	7.811.659.006.308	0,138	697.972.226.025	(0,000)	111.018.280.599	0,002	229.257.949.268	(0,086)
Desember		2.808.225.834.505	(0,114)	8.161.415.920.643	0,045	672.462.280.243	(0,037)	110.961.032.487	(0,001)	216.108.635.353	(0,057)

Lampiran 8: Data NAB Reksa Dana Campuran

Bulan	Tahun	RDC 1		RDC 2		RDC 3		RDC 4		RDC 5	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Desember	2017	1.930.983.110.336		78.127.032.987		419.282.316.927		21.873.501.204		13.231.028.441	
Januari	2018	2.176.735.115.977	0,127	99.361.706.872	0,272	379.598.205.211	(0,095)	23.987.288.874	0,097	13.907.396.923	0,051
Februari		2.058.677.208.674	(0,054)	101.319.317.007	0,020	386.545.307.487	0,018	27.134.942.471	0,131	14.517.025.992	0,044
Maret		1.962.844.814.839	(0,047)	102.337.397.038	0,010	375.099.150.178	(0,030)	27.114.898.261	(0,001)	22.943.714.032	0,580
April		2.283.688.235.751	0,163	102.893.248.120	0,005	373.112.350.715	(0,005)	27.302.629.834	0,007	23.677.908.649	0,032
Mei		2.220.172.706.023	(0,028)	101.762.820.327	(0,011)	377.682.889.250	0,012	28.669.122.017	0,050	28.478.617.429	0,203
Juni		2.132.888.412.193	(0,039)	116.125.980.321	0,141	391.896.284.650	0,038	28.293.951.235	(0,013)	39.551.701.433	0,389
Juli		2.128.687.832.152	(0,002)	101.081.994.750	(0,130)	408.898.749.337	0,043	29.765.870.334	0,052	40.239.827.972	0,017
Agustus		2.063.606.628.180	(0,031)	100.512.325.047	(0,006)	419.868.644.939	0,027	28.114.683.070	(0,055)	42.422.767.218	0,054
September		2.008.527.828.782	(0,027)	96.820.159.634	(0,037)	430.626.122.080	0,026	27.582.774.519	(0,019)	42.358.267.833	(0,002)
Oktober		1.957.303.800.178	(0,026)	94.252.666.088	(0,027)	429.563.980.374	(0,002)	26.463.915.914	(0,041)	46.171.251.798	0,090
November		1.980.618.612.309	0,012	94.668.426.823	0,004	376.618.668.355	(0,123)	28.492.605.159	0,077	42.690.552.269	(0,075)
Desember		1.959.279.222.946	(0,011)	98.429.423.614	0,040	388.087.706.222	0,030	28.725.542.664	0,008	43.900.060.420	0,028
Januari	2019	2.028.436.115.146	0,035	132.680.143.147	0,348	372.370.853.361	(0,040)	30.645.496.978	0,067	66.403.422.569	0,513
Februari		2.026.488.294.766	(0,001)	141.817.222.782	0,069	406.204.448.246	0,091	30.849.675.603	0,007	97.563.611.825	0,469
Maret		2.016.693.366.463	(0,005)	103.725.025.340	(0,269)	397.666.273.868	(0,021)	30.993.136.535	0,005	95.898.990.182	(0,017)
April		1.941.254.041.688	(0,037)	102.950.696.868	(0,007)	335.462.070.703	(0,156)	31.180.151.653	0,006	81.512.887.713	(0,150)
Mei		1.785.143.467.243	(0,080)	100.938.172.510	(0,020)	328.775.299.378	(0,020)	100.938.172.510	2,237	328.775.299.378	3,033
Juni	2019	1.756.833.865.523	(0,016)	103.479.809.671	0,025	310.876.819.022	(0,054)	31.186.556.054	(0,691)	310.876.819.022	(0,054)
Juli		1.665.912.474.130	(0,052)	111.366.788.120	0,076	306.972.038.146	(0,013)	31.004.404.943	(0,006)	105.543.266.633	(0,660)
Agustus		1.640.359.415.178	(0,015)	122.285.606.211	0,098	293.431.874.122	(0,044)	28.829.328.412	(0,070)	120.874.623.396	0,145
September		1.416.278.726.580	(0,137)	154.162.786.921	0,261	263.196.980.410	(0,103)	28.711.333.546	(0,004)	125.155.628.053	0,035
Oktober		1.441.828.862.394	0,018	163.275.557.391	0,059	267.670.331.220	0,017	29.017.754.402	0,011	132.461.681.171	0,058
November		1.447.240.391.522	0,004	167.285.548.186	0,025	262.709.134.248	(0,019)	27.714.383.458	(0,045)	123.462.512.928	(0,068)
Desember		1.483.689.482.954	0,025	161.794.670.803	(0,033)	268.768.720.872	0,023	29.295.849.711	0,057	119.650.588.591	(0,031)
Januari	2020	1.463.753.753.563	(0,013)	163.191.534.447	0,009	257.528.400.301	(0,042)	27.357.212.874	(0,066)	114.638.461.018,00	(0,042)
Februari		1.199.711.661.228	(0,180)	144.110.622.466	(0,117)	243.648.079.046	(0,054)	31.047.784.554	0,135	106.119.885.038,00	(0,074)
Maret		1.061.718.976.460	(0,115)	107.372.539.210	(0,255)	270.476.714.604	0,110	26.833.761.787	(0,136)	91.938.870.181,00	(0,134)
April		1.088.761.118.674	0,025	109.149.674.930	0,017	289.440.368.791	0,070	27.398.739.584	0,021	92.891.707.232,00	0,010
Mei		1.113.948.199.747	0,023	111.806.115.057	0,024	279.409.154.147	(0,035)	27.474.969.504	0,003	90.921.155.677,00	(0,021)
Juni		1.142.481.125.858	0,026	115.255.102.230	0,031	281.216.240.552	0,006	29.084.691.229	0,059	62.292.610.301,00	(0,315)
Juli	2020	1.167.728.044.788	0,022	120.870.504.462	0,049	269.030.426.494	(0,043)	30.322.318.612	0,043	61.759.749.682,00	(0,009)
Agustus		1.155.898.415.928	(0,010)	113.246.558.258	(0,063)	253.532.260.195	(0,058)	31.981.398.463	0,055	62.406.569.902,00	0,010
September		1.087.140.438.133	(0,059)	103.685.223.252	(0,084)	245.762.037.930	(0,031)	32.117.092.390	0,004	61.283.843.075,00	(0,018)
Oktober		1.136.144.170.825	0,045	109.448.416.493	0,056	263.868.466.350	0,074	33.079.854.300	0,030	68.044.588.692,00	0,110
November		1.212.144.713.910	0,067	135.733.874.943	0,240	265.426.856.752	0,006	37.316.268.590	0,128	79.368.349.757,00	0,166
Desember		1.267.484.863.972	0,046	153.556.684.811	0,131	267.232.548.681	0,007	42.462.132.680	0,138	77.954.603.410,00	(0,018)

Lampiran 8: Data NAB Reksa Dana Campuran (lanjutan)

Bulan	Tahun	RDC 1		RDC 2		RDC 3		RDC 4		RDC 5	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Januari	2021	1.155.748.740.567	(0,088)	161.993.324.174	0,055	236.314.740.471	(0,116)	41.317.803.530	(0,027)	78.235.397.716	0,004
Februari		1.141.561.908.948	(0,012)	175.368.065.269	0,083	243.425.442.482	0,030	42.780.154.615	0,035	89.344.760.315	0,142
Maret		1.089.959.537.531	(0,045)	159.435.857.170	(0,091)	216.486.327.845	(0,111)	42.543.355.902	(0,006)	216.486.327.845	1,423
April		941.808.008.862	(0,136)	178.324.156.283	0,118	214.395.069.235	(0,010)	43.476.872.899	0,022	92.223.166.559	(0,574)
Mei		930.734.187.694	(0,012)	175.799.555.932	(0,014)	214.063.159.113	(0,002)	43.980.882.944	0,012	96.785.900.431	0,049
Juni		898.334.906.288	(0,035)	168.989.711.630	(0,039)	210.412.143.508	(0,017)	42.778.174.824	(0,027)	92.404.425.155	(0,045)
Juli		896.777.072.309	(0,002)	168.213.913.259	(0,005)	210.097.978.544	(0,001)	43.249.608.906	0,011	88.180.402.128	(0,046)
Agustus		842.347.398.065	(0,061)	169.836.128.223	0,010	213.119.599.993	0,014	44.318.865.103	0,025	87.575.862.701	(0,007)
September		844.712.686.155	0,003	177.332.099.538	0,044	218.933.195.156	0,027	47.058.079.047	0,062	91.273.018.810	0,042
Oktober		851.237.559.226	0,008	173.089.588.773	(0,024)	222.188.756.450	0,015	49.096.752.270	0,043	95.037.378.460	0,041
November		850.170.872.072	(0,001)	105.042.965.079	(0,393)	219.242.194.726	(0,013)	48.242.855.152	(0,017)	103.810.197.175	0,092
Desember		846.459.833.076	(0,004)	145.819.570.988	0,388	220.305.553.065	0,005	145.819.570.988	2,023	103.229.333.869	(0,006)
Januari	2022	824.322.800.059	(0,026)	140.753.694.098	(0,035)	209.302.744.052	(0,050)	49.885.965.153	(0,658)	99.150.479.693	(0,040)
Februari		826.415.344.208	0,003	140.381.503.012	(0,003)	207.390.194.486	(0,009)	52.848.083.919	0,059	96.995.944.812	(0,022)
Maret		836.526.517.175	0,012	142.661.911.741	0,016	202.150.529.606	(0,025)	56.131.905.574	0,062	97.192.484.027	0,002
April		774.945.616.108	(0,074)	144.280.787.984	0,011	156.944.984.322	(0,224)	58.625.790.161	0,044	98.565.609.113	0,014
Mei		752.127.787.518	(0,029)	141.408.890.001	(0,020)	151.436.982.916	(0,035)	61.701.974.315	0,052	101.195.146.917	0,027
Juni		715.193.089.604	(0,049)	131.975.021.471	(0,067)	149.903.042.101	(0,010)	64.155.900.338	0,040	94.847.220.455	(0,063)
Juli		688.102.444.543	(0,038)	131.033.422.313	(0,007)	150.319.790.703	0,003	65.865.195.603	0,027	105.410.341.575	0,111
Agustus		691.042.963.590	0,004	134.767.233.371	0,028	147.917.579.263	(0,016)	70.934.128.834	0,077	122.351.378.699	0,161
September		660.001.865.257	(0,045)	134.921.254.439	0,001	147.936.054.692	0,000	70.199.329.732	(0,010)	153.985.530.536	0,259
Oktober		668.286.480.838	0,013	137.224.479.593	0,017	151.606.799.805	0,025	67.981.944.399	(0,032)	158.113.351.657	0,027
November		678.342.960.116	0,015	96.852.828.002	(0,294)	153.666.053.223	0,014	68.407.133.803	0,006	165.304.986.820	0,045
Desember		529.068.815.437	(0,220)	93.508.568.443	(0,035)	103.223.722.473	(0,328)	64.713.776.032	(0,054)	172.066.098.210	0,041

Lampiran 8: Data NAB Reksa Dana Campuran (lanjutan)

Bulan	Tahun	RDC 6 Total NAB	Return NAB	RDC 7 Total NAB	Return NAB	RDC 8 Total NAB	Return NAB	RDC 9 Total NAB	Return NAB	RDC 10 Total NAB	Return NAB
Desember	2017	45.083.721.363,81		9.241.736.788,00		2.368.225.627.786,00		58.632.167.465,34		965.064.314.164,27	
Januari	2018	46.564.683.829,36	0,033	6.131.713.650,00	(0,337)	1.950.680.091.841,00	(0,176)	105.206.246.044,48	0,794	993.868.724.428,80	0,030
Februari		46.628.223.660,44	0,001	5.143.396.170,00	(0,161)	1.529.772.703.777,00	(0,216)	100.902.677.072,78	(0,041)	960.002.300.842,73	(0,034)
Maret		42.148.975.564,05	(0,096)	9.756.818.295,00	0,897	1.051.767.218.629,00	(0,312)	82.762.779.642,35	(0,180)	922.721.184.892,64	(0,039)
April		41.837.788.417,68	(0,007)	9.813.723.000,00	0,006	1.167.964.819.667,00	0,110	95.766.570.720,86	0,157	893.983.348.690,68	(0,031)
Mei		41.676.699.174,28	(0,004)	10.380.895.329,00	0,058	1.476.392.147.817,00	0,264	96.824.534.360,06	0,011	884.786.091.723,56	(0,010)
Juni	2018	40.437.794.294,92	(0,030)	10.458.642.052,00	0,007	1.296.390.185.376,00	(0,122)	90.612.275.782,11	(0,064)	856.048.730.683,38	(0,032)
Juli		40.976.362.776,30	0,013	10.917.379.876,00	0,044	1.671.393.491.761,00	0,289	99.356.996.025,79	0,097	844.636.947.422,82	(0,013)
Agustus		33.554.954.397,80	(0,181)	11.039.592.196,00	0,011	1.970.131.492.317,00	0,179	101.268.463.144,37	0,019	866.587.099.833,91	0,026
September		32.378.442.204,49	(0,035)	10.804.778.346,00	(0,021)	1.573.191.993.130,00	(0,201)	86.611.324.505,34	(0,145)	826.445.494.592,88	(0,046)
Oktober		29.641.025.691,69	(0,085)	10.528.343.643,00	(0,026)	1.217.160.985.977,00	(0,226)	79.941.120.157,47	(0,077)	805.984.090.910,99	(0,025)
November		0,00	(1,000)	10.729.954.742,00	0,019	2.114.121.895.226,00	0,737	86.088.228.951,67	0,077	842.373.846.455,75	0,045
Desember		500.000.000,00	-	10.764.366.009,00	0,003	1.242.909.595.731,00	(0,412)	75.276.263.728,65	(0,126)	847.820.571.358,48	0,006
Januari	2019	499.871.061,39	(0,000)	10.389.725.359,00	(0,035)	1.771.828.951.003,00	0,426	101.705.966.246,61	0,351	891.545.478.162,00	0,052
Februari		500.150.103,25	0,001	9.958.280.566,00	(0,042)	1.888.947.516.283,00	0,066	103.230.804.483,35	0,015	868.643.030.524,40	(0,026)
Maret		499.835.867,60	(0,001)	9.810.552.340,00	(0,015)	1.514.888.740.664,00	(0,198)	89.725.246.764,55	(0,131)	860.742.140.790,49	(0,009)
April		505.633.955,81	0,012	9.888.865.172,00	0,008	1.326.345.282.341,00	(0,124)	73.081.297.355,41	(0,185)	874.640.012.153,80	0,016
Mei		505.446.286,67	(0,000)	9.662.786.202,00	(0,023)	1.587.622.563.613,00	0,197	101.588.724.409,27	0,390	850.947.705.440,25	(0,027)
Juni		526.798.338,99	0,042	9.875.636.355,00	0,022	1.961.527.662.559,00	0,236	112.691.583.197,94	0,109	877.394.094.408,58	0,031
Juli	2019	1.027.599.076,20	0,951	9.820.658.360,00	(0,006)	1.480.607.811.018,00	(0,245)	90.832.807.924,98	(0,194)	879.295.040.706,11	0,002
Agustus		1.030.399.223,30	0,003	9.846.555.042,00	0,003	1.338.196.383.446,00	(0,096)	89.761.527.479,75	(0,012)	865.647.451.478,02	(0,016)
September		10.948.811.496,18	9,626	8.904.269.549,00	(0,096)	1.180.191.118.814,00	(0,118)	78.904.529.162,10	(0,121)	841.530.961.099,59	(0,028)
Oktober		10.772.329.736,62	(0,016)	8.795.421.292,00	(0,012)	1.373.730.717.064,00	0,164	130.306.229.683,83	0,651	847.570.815.463,12	0,007
November		10.268.715.453,60	(0,047)	8.226.547.645,00	(0,065)	1.152.428.098.085,00	(0,161)	122.134.011.284,84	(0,063)	813.783.032.319,94	(0,040)
Desember		10.448.240.933,21	0,017	8.437.527.717,00	0,026	1.217.252.483.809,00	0,056	116.487.595.452,04	(0,046)	817.809.280.444,00	0,005
Januari	2020	10.154.803.973,76	(0,028)	7.924.893.003,00	(0,061)	1.279.582.587.047,00	0,051	94.544.003.854,65	(0,188)	765.286.476.727,00	(0,064)
Februari		9.685.945.653,21	(0,046)	9.824.378.838,00	0,240	1.146.540.886.452,00	(0,104)	126.023.990.039,32	0,333	735.898.871.912,00	(0,038)
Maret		9.022.804.899,10	(0,068)	8.014.043.499,00	(0,184)	902.106.089.177,00	(0,213)	143.864.080.132,58	0,142	627.675.562.541,00	(0,147)
April		9.266.343.575,29	0,027	8.517.035.961,00	0,063	861.707.255.764,00	(0,045)	102.929.567.540,44	(0,285)	649.674.183.213,00	0,035
Mei		8.884.037.498,67	(0,041)	8.508.883.951,00	(0,001)	1.049.395.051.263,00	0,218	109.617.489.441,97	0,065	1.049.395.051.263,00	0,615
Juni	2020	9.310.497.947,04	0,048	9.048.621.936,00	0,063	992.608.391.406,00	(0,054)	108.818.492.074,41	(0,007)	668.420.551.657,00	(0,363)
Juli		9.727.799.569,79	0,045	9.540.787.124,00	0,054	1.156.486.775.217,00	0,165	119.794.450.840,59	0,101	691.808.937.900,00	0,035
Agustus		9.868.739.663,82	0,014	9.573.270.077,00	0,003	1.061.099.935.887,00	(0,082)	128.621.849.874,08	0,074	678.757.143.168,00	(0,019)
September		9.689.499.999,14	(0,018)	8.812.716.465,00	(0,079)	786.681.727.500,00	(0,259)	110.174.881.642,51	(0,143)	630.758.834.584,00	(0,071)
Oktober		10.091.002.169,21	0,041	10.462.132.099,00	0,187	10.091.002.169,21	(0,987)	138.723.509.135,88	0,259	662.727.701.724,00	0,051
November		10.910.198.158,75	0,081	11.150.244.929,00	0,066	10.910.198.158,75	0,081	137.097.378.723,77	(0,012)	711.348.045.054,00	0,073
Desember		11.688.422.957,57	0,071	11.830.188.902,00	0,061	1.009.730.582.650,00	91,549	151.060.554.162,24	0,102	774.158.101.972,00	0,088

Lampiran 8: Data NAB Reksa Dana Campuran (lanjutan)

Bulan	Tahun	RDC 6		RDC 7		RDC 8		RDC 9		RDC 10	
		Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB	Total NAB	Return NAB
Januari	2021	21.826.375.073,83	0,867	14.021.128.760,00	0,185	1.012.386.809.369,00	0,003	202.570.316.328,29	0,341	800.266.498.364,00	0,034
Februari		21.970.039.264,39	0,007	14.557.262.723,00	0,038	996.284.489.287,00	(0,016)	188.386.910.762,00	(0,070)	877.384.406.744,00	0,096
Maret		22.142.042.729,86	0,008	13.877.858.888,00	(0,047)	861.912.846.344,00	(0,135)	161.503.786.425,71	(0,143)	761.126.031.900,00	(0,133)
April		22.300.441.739,09	0,007	14.255.543.446,00	0,027	767.818.771.627,00	(0,109)	159.784.146.475,23	(0,011)	802.166.990.019,00	0,054
Mei		42.941.152.131,83	0,926	14.207.480.827,00	(0,003)	743.020.328.105,00	(0,032)	150.093.640.262,05	(0,061)	845.593.111.893,00	0,054
Juni		22.944.317.685,02	(0,466)	14.156.769.991,00	(0,004)	725.040.380.306,00	(0,024)	152.704.735.797,96	0,017	766.832.301.171,00	(0,093)
Juli		63.187.626.164,61	1,754	11.946.966.254,00	(0,156)	736.794.118.619,00	0,016	182.661.169.321,38	0,196	797.482.763.308,00	0,040
Agustus		63.586.272.858,40	0,006	11.663.841.133,00	(0,024)	743.472.708.479,00	0,009	127.595.402.932,54	(0,301)	779.073.053.049,00	(0,023)
September		32.056.217.472,34	(0,496)	12.062.853.609,00	0,034	808.649.653.469,00	0,088	169.093.726.320,07	0,325	796.778.321.416,00	0,023
Oktober		33.231.019.720,22	0,037	10.820.636.379,00	(0,103)	1.120.249.608.754,00	0,385	198.299.922.059,83	0,173	826.949.688.686,00	0,038
November		33.595.721.127,09	0,011	103.064.349.639,00	8,525	103.064.349.639,00	(0,908)	166.659.486.034,32	(0,160)	830.000.038.683,00	0,004
Desember		36.764.200.508,39	0,094	103.841.557.141,00	0,008	917.328.046.554,00	7,901	134.466.148.560,68	(0,193)	831.414.942.812,00	0,002
Januari	2022	64.756.437.380,38	0,761	103.213.421.799,00	(0,006)	871.258.379.149,00	(0,050)	148.958.501.090,30	0,108	821.019.517.080,00	(0,013)
Februari		144.617.247.269,17	1,233	105.898.631.525,00	0,026	1.142.017.971.260,00	0,311	154.471.692.698,45	0,037	841.573.303.209,00	0,025
Maret		143.246.461.758,90	(0,009)	105.507.316.823,00	(0,004)	1.281.889.746.039,00	0,122	105.507.316.823,00	(0,317)	830.182.519.533,00	(0,014)
April		154.262.503.199,09	0,077	107.364.158.681,00	0,018	1.370.268.091.207,00	0,069	142.884.978.854,73	0,354	536.084.464.791,00	(0,354)
Mei		204.740.227.395,28	0,327	107.022.756.853,00	(0,003)	1.201.116.148.473,00	(0,123)	131.185.881.493,33	(0,082)	225.679.261.532,00	(0,579)
Juni		236.262.352.765,22	0,154	104.730.148.928,00	(0,021)	989.579.651.240,00	(0,176)	143.507.263.902,64	0,094	150.170.746.331,00	(0,335)
Juli		255.384.557.284,15	0,081	105.096.903.698,00	0,004	976.643.890.130,00	(0,013)	137.107.190.198,79	(0,045)	165.641.283.416,00	0,103
Agustus		290.296.208.639,40	0,137	106.258.515.054,00	0,011	945.150.709.441,00	(0,032)	144.860.635.676,04	0,057	161.626.008.301,00	(0,024)
September		657.564.002.647,30	1,265	105.145.493.928,00	(0,010)	837.816.022.646,00	(0,114)	169.162.324.274,28	0,168	153.470.445.318,00	(0,050)
Oktober		967.291.180.886,48	0,471	104.086.799.973,00	(0,010)	1.042.404.980.629,00	0,244	133.499.562.669,88	(0,211)	177.742.992.397,00	0,158
November		1.523.325.152.170,81	0,575	105.299.707.895,00	0,012	870.549.021.222,00	(0,165)	97.418.853.271,95	(0,270)	167.136.282.995,00	(0,060)
Desember		1.503.074.301.332,30	(0,013)	104.914.059.669,00	(0,004)	520.505.523.087,00	(0,402)	102.134.980.888,75	0,048	131.354.173.058,00	(0,214)

Lampiran 9: Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
IR	60	.07	.50	.2123	.10302
TSB	60	-.14	.29	.1412	.09848
DGDP	60	-.42	.27	.0515	.20876
RDPU1	60	-.74	1.29	.0159	.24944
RDPU2	60	-.71	.79	.0265	.23891
RDPU3	60	-.72	1.46	.1003	.36194
RDPU4	60	-.34	.37	.0295	.14909
RDPU5	60	-.80	1.44	.0218	.31718
RDPU6	60	-.58	.82	.0164	.19056
RDPU7	60	-.41	1.78	.0784	.28480
RDPU8	60	-4.51	10.75	.2940	1.96606
RDPU9	60	-.32	.66	.0257	.17230
RDPT1	60	-.70	.71	-.0048	.17789
RDPT2	60	-.31	.23	.0086	.09010
RDPT3	60	-.18	.25	.0063	.08607
RDPT4	60	-.20	.18	-.0120	.07663
RDPT5	60	-1.00	2.20	.0790	.43308
RDPT6	60	-.30	.13	-.0156	.07720
RDPT7	60	-.32	2.46	.0122	.33324
RDS1	60	-.22	.14	.0051	.05213
RDS2	60	-.27	.29	-.0039	.08348
RDS3	60	-.21	.10	-.0108	.05512
RDS4	60	-.23	.30	-.0091	.09174
RDS5	60	-.59	1.10	.0182	.20086
RDS6	60	-.73	2.92	.0327	.39502
RDS7	60	-.75	2.99	.0281	.40505
RDS8	60	-.17	.11	-.0015	.05167
RDS9	60	-.19	.16	-.0044	.05827
RDS10	60	-.92	7.97	.2148	1.16605
RDC1	60	-.22	.16	-.0194	.06079
RDC2	60	-.39	.39	.0116	.13041
RDC3	60	-.33	.11	-.0204	.06944
RDC4	60	-.69	2.24	.0675	.40988
RDC5	60	-.66	3.03	.1005	.46577
RDC6	60	-1.00	9.63	.2856	1.29749
RDC7	60	-.34	8.52	.1529	1.10831
RDC8	60	-.91	7.90	.1155	1.04982
RDC9	60	-.32	.79	.0297	.21658
RDC10	60	-.58	.62	-.0204	.14638
Valid N (listwise)	60				

Lampiran 10: Uji Normalitas sebelum dilakukan *Trimming* Data *Outlier* (lanjutan)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual RDPU1	Unstandardized Residual RDPU2	Unstandardized Residual RDPU3	Unstandardized Residual RDPU4	Unstandardized Residual RDPU5	Unstandardized Residual RDPU6
N		60	60	60	60	60	60
Normal Parameters[a,b]	Mean	.0000000	.0000000	.0000000	.0000000	.0000000	.0000000
	Std. Deviation	.24932999	.23663225	.35333320	.14686034	.31384077	.18248619
Most Extreme Differences	Absolute	.227	.094	.159	.073	.231	.133
	Positive	.227	.094	.159	.040	.231	.133
	Negative	-.204	-.090	-.111	-.073	-.203	-.119
Kolmogorov-Smirnov Z		1.757	.731	1.230	.564	1.791	1.026
Asymp. Sig. (2-tailed)		.004	.660	.097	.908	.003	.243

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual RDPU7	Unstandardized Residual RDPU8	Unstandardized Residual RDPU9	Unstandardized Residual RDPT1	Unstandardized Residual RDPT2	Unstandardized Residual RDPT3
N		60	60	60	60	60	60
Normal Parameters[a,b]	Mean	.0000000	.0000000	.0000000	.0000000	.0000000	.0000000
	Std. Deviation	.28350501	1.92573901	.16612361	.17185561	.08058595	.08256936
Most Extreme Differences	Absolute	.232	.358	.100	.270	.122	.082
	Positive	.232	.358	.100	.270	.094	.082
	Negative	-.211	-.257	-.083	-.189	-.122	-.077
Kolmogorov-Smirnov Z		1.800	2.770	.773	2.092	.942	.637
Asymp. Sig. (2-tailed)		.003	.000	.589	.000	.338	.812

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual RDPT4	Unstandardized Residual RDPT5	Unstandardized Residual RDPT6	Unstandardized Residual RDPT7	Unstandardized Residual RDS1	Unstandardized Residual RDS2
N		60	60	60	60	60	60
Normal Parameters[a,b]	Mean	.0000000	.0000000	.0000000	.0000000	.0000000	.0000000
	Std. Deviation	.07322140	.39750515	.07600460	.32114380	.05141520	.08268370
Most Extreme Differences	Absolute	.093	.214	.121	.330	.132	.118
	Positive	.093	.214	.074	.330	.075	.118
	Negative	-.092	-.180	-.121	-.197	-.132	-.108
Kolmogorov-Smirnov Z		.723	1.661	.940	2.559	1.026	.914
Asymp. Sig. (2-tailed)		.672	.008	.340	.000	.243	.374

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 10: Uji Normalitas sebelum dilakukan *Trimming* Data *Outlier* (lanjutan)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual RDS3	Unstandardized Residual RDS4	Unstandardized Residual RDS5	Unstandardized Residual RDS6	Unstandardized Residual RDS7	Unstandardized Residual RDS8
N		60	60	60	60	60	60
Normal Parameters[a,b]	Mean	.0000000	.0000000	.0000000	.0000000	.0000000	.0000000
	Std. Deviation	.05056467	.09071261	.19874352	.38945096	.39854275	.04992211
Most Extreme Differences	Absolute	.093	.107	.310	.348	.349	.098
	Positive	.076	.107	.310	.348	.349	.050
	Negative	-.093	-.088	-.231	-.291	-.279	-.098
Kolmogorov-Smirnov Z		.721	.825	2.399	2.695	2.704	.763
Asymp. Sig. (2-tailed)		.677	.504	.000	.000	.000	.605

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual RDS9	Unstandardized Residual RDS10	Unstandardized Residual RDC1	Unstandardized Residual RDC2	Unstandardized Residual RDC3	Unstandardized Residual RDC4
N		60	60	60	60	60	60
Normal Parameters[a,b]	Mean	.0000000	.0000000	.0000000	.0000000	.0000000	.0000000
	Std. Deviation	.05811191	1.14035764	.05957464	.12964748	.06758449	.40840333
Most Extreme Differences	Absolute	.120	.329	.123	.176	.174	.350
	Positive	.102	.329	.094	.176	.087	.350
	Negative	-.120	-.229	-.123	-.154	-.174	-.303
Kolmogorov-Smirnov Z		.928	2.545	.951	1.366	1.344	2.714
Asymp. Sig. (2-tailed)		.355	.000	.326	.048	.054	.000

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual RDC5	Unstandardized Residual RDC6	Unstandardized Residual RDC7	Unstandardized Residual RDC8	Unstandardized Residual RDC9	Unstandardized Residual RDC10
N		60	60	60	60	60	60
Normal Parameters[a,b]	Mean	.0000000	.0000000	.0000000	.0000000	.0000000	.0000000
	Std. Deviation	.45518793	1.27321235	1.09265630	1.03911325	.21636068	.14116015
Most Extreme Differences	Absolute	.251	.310	.383	.332	.120	.197
	Positive	.251	.310	.383	.332	.120	.197
	Negative	-.199	-.275	-.296	-.257	-.056	-.174
Kolmogorov-Smirnov Z		1.945	2.400	2.963	2.574	.931	1.523
Asymp. Sig. (2-tailed)		.001	.000	.000	.000	.351	.019

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 11: Uji Normalitas setelah dilakukan *Trimming* Data *Outlier*

1.   RDPU 1

One-Sample Kolmogorov-Smirnov Test

		Unstandardiz ed Residual
N		43
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.13399681
Most Extreme Differences	Absolute	.112
	Positive	.112
	Negative	-.095
Kolmogorov-Smirnov Z		.735
Asymp. Sig. (2-tailed)		.652

a. Test distribution is Normal.

b. Calculated from data.

2.   RDPU 2

One-Sample Kolmogorov-Smirnov Test

		Unstandardiz ed Residual
N		48
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.19640618
Most Extreme Differences	Absolute	.144
	Positive	.133
	Negative	-.144
Kolmogorov-Smirnov Z		.995
Asymp. Sig. (2-tailed)		.275

a. Test distribution is Normal.

b. Calculated from data.

3.   RDPU 3

One-Sample Kolmogorov-Smirnov Test

		Unstandardiz ed Residual
N		47
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.17789638
Most Extreme Differences	Absolute	.119
	Positive	.119
	Negative	-.097
Kolmogorov-Smirnov Z		.819
Asymp. Sig. (2-tailed)		.514

a. Test distribution is Normal.

b. Calculated from data.

4. RDPU 4

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		43
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.11515424
Most Extreme Differences	Absolute	.086
	Positive	.086
	Negative	-.058
Kolmogorov-Smirnov Z		.563
Asymp. Sig. (2-tailed)		.909

a. Test distribution is Normal.

b. Calculated from data.

5. RDPU 5

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		31
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.08889265
Most Extreme Differences	Absolute	.187
	Positive	.091
	Negative	-.187
Kolmogorov-Smirnov Z		1.041
Asymp. Sig. (2-tailed)		.228

a. Test distribution is Normal.

b. Calculated from data.

6. RDPU 6

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		53
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.11798658
Most Extreme Differences	Absolute	.105
	Positive	.105
	Negative	-.102
Kolmogorov-Smirnov Z		.765
Asymp. Sig. (2-tailed)		.602

a. Test distribution is Normal.

b. Calculated from data.

7. RDPU 7

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		43
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.11223697
Most Extreme Differences	Absolute	.147
	Positive	.096
	Negative	-.147
Kolmogorov-Smirnov Z		.962
Asymp. Sig. (2-tailed)		.313

a. Test distribution is Normal.

b. Calculated from data.

8. RDPU 8

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		48
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.06704136
Most Extreme Differences	Absolute	.172
	Positive	.172
	Negative	-.157
Kolmogorov-Smirnov Z		1.194
Asymp. Sig. (2-tailed)		.116

a. Test distribution is Normal.

b. Calculated from data.

9. RDPU 9

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		48
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.11074757
Most Extreme Differences	Absolute	.109
	Positive	.068
	Negative	-.109
Kolmogorov-Smirnov Z		.752
Asymp. Sig. (2-tailed)		.624

a. Test distribution is Normal.

b. Calculated from data.

10. RDPT 1

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		52
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.07003880
Most Extreme Differences	Absolute	.172
	Positive	.137
	Negative	-.172
Kolmogorov-Smirnov Z		1.238
Asymp. Sig. (2-tailed)		.093

a. Test distribution is Normal.

b. Calculated from data.

11. RDPT 2

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		53
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.06296548
Most Extreme Differences	Absolute	.100
	Positive	.100
	Negative	-.067
Kolmogorov-Smirnov Z		.725
Asymp. Sig. (2-tailed)		.670

a. Test distribution is Normal.

b. Calculated from data.

12. RDPT 3

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		55
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.07706366
Most Extreme Differences	Absolute	.080
	Positive	.067
	Negative	-.080
Kolmogorov-Smirnov Z		.590
Asymp. Sig. (2-tailed)		.877

a. Test distribution is Normal.

b. Calculated from data.

13. RDPT 4

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		55
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.06790296
Most Extreme Differences	Absolute	.089
	Positive	.089
	Negative	-.067
Kolmogorov-Smirnov Z		.657
Asymp. Sig. (2-tailed)		.781

a. Test distribution is Normal.

b. Calculated from data.

14. RDPT 5

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		47
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.05333143
Most Extreme Differences	Absolute	.156
	Positive	.156
	Negative	-.139
Kolmogorov-Smirnov Z		1.071
Asymp. Sig. (2-tailed)		.202

a. Test distribution is Normal.

b. Calculated from data.

15. RDPT 6

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		30
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.03481849
Most Extreme Differences	Absolute	.108
	Positive	.108
	Negative	-.095
Kolmogorov-Smirnov Z		.592
Asymp. Sig. (2-tailed)		.874

a. Test distribution is Normal.

b. Calculated from data.

16. RDPT 7

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		44
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.06660747
Most Extreme Differences	Absolute	.174
	Positive	.111
	Negative	-.174
Kolmogorov-Smirnov Z		1.152
Asymp. Sig. (2-tailed)		.141

a. Test distribution is Normal.

b. Calculated from data.

17. RDS 1

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		57
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.03514287
Most Extreme Differences	Absolute	.107
	Positive	.059
	Negative	-.107
Kolmogorov-Smirnov Z		.811
Asymp. Sig. (2-tailed)		.526

a. Test distribution is Normal.

b. Calculated from data.

18. RDS 2

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		47
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.03696502
Most Extreme Differences	Absolute	.112
	Positive	.073
	Negative	-.112
Kolmogorov-Smirnov Z		.767
Asymp. Sig. (2-tailed)		.598

a. Test distribution is Normal.

b. Calculated from data.

19. RDS 3

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.03543266
Most Extreme Differences	Absolute	.082
	Positive	.049
	Negative	-.082
Kolmogorov-Smirnov Z		.583
Asymp. Sig. (2-tailed)		.886

a. Test distribution is Normal.

b. Calculated from data.

20. RDS 4

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		48
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.05407620
Most Extreme Differences	Absolute	.094
	Positive	.094
	Negative	-.052
Kolmogorov-Smirnov Z		.650
Asymp. Sig. (2-tailed)		.791

a. Test distribution is Normal.

b. Calculated from data.

21. RDS 5

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.04201388
Most Extreme Differences	Absolute	.069
	Positive	.066
	Negative	-.069
Kolmogorov-Smirnov Z		.486
Asymp. Sig. (2-tailed)		.972

a. Test distribution is Normal.

b. Calculated from data.

22. RDS 6

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		49
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.04420042
Most Extreme Differences	Absolute	.110
	Positive	.082
	Negative	-.110
Kolmogorov-Smirnov Z		.773
Asymp. Sig. (2-tailed)		.588

a. Test distribution is Normal.

b. Calculated from data.

23. RDS 7

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		45
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.04712401
Most Extreme Differences	Absolute	.096
	Positive	.096
	Negative	-.076
Kolmogorov-Smirnov Z		.644
Asymp. Sig. (2-tailed)		.801

a. Test distribution is Normal.

b. Calculated from data.

24. RDS 8

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		55
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.04186564
Most Extreme Differences	Absolute	.069
	Positive	.047
	Negative	-.069
Kolmogorov-Smirnov Z		.510
Asymp. Sig. (2-tailed)		.957

a. Test distribution is Normal.

b. Calculated from data.

25. RDS 9

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		45
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.03270115
Most Extreme Differences	Absolute	.071
	Positive	.045
	Negative	-.071
Kolmogorov-Smirnov Z		.479
Asymp. Sig. (2-tailed)		.976

a. Test distribution is Normal.

b. Calculated from data.

26. RDS 10

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		52
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.16738229
Most Extreme Differences	Absolute	.110
	Positive	.109
	Negative	-.110
Kolmogorov-Smirnov Z		.794
Asymp. Sig. (2-tailed)		.554

a. Test distribution is Normal.

b. Calculated from data.

27. RDC 1

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		47
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.03284678
Most Extreme Differences	Absolute	.105
	Positive	.064
	Negative	-.105
Kolmogorov-Smirnov Z		.719
Asymp. Sig. (2-tailed)		.680

a. Test distribution is Normal.

b. Calculated from data.

28. RDC 2

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		39
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.04081697
Most Extreme Differences	Absolute	.102
	Positive	.079
	Negative	-.102
Kolmogorov-Smirnov Z		.639
Asymp. Sig. (2-tailed)		.808

a. Test distribution is Normal.

b. Calculated from data.

29. RDC 3

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		46
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.04754764
Most Extreme Differences	Absolute	.125
	Positive	.071
	Negative	-.125
Kolmogorov-Smirnov Z		.845
Asymp. Sig. (2-tailed)		.473

a. Test distribution is Normal.

b. Calculated from data.

30. RDC 4

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		53
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.04475857
Most Extreme Differences	Absolute	.073
	Positive	.073
	Negative	-.057
Kolmogorov-Smirnov Z		.534
Asymp. Sig. (2-tailed)		.938

a. Test distribution is Normal.

b. Calculated from data.

31. RDC 5

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		46
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.13203868
Most Extreme Differences	Absolute	.182
	Positive	.182
	Negative	-.138
Kolmogorov-Smirnov Z		1.237
Asymp. Sig. (2-tailed)		.094

a. Test distribution is Normal.

b. Calculated from data.

32. RDC 6

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.05121810
Most Extreme Differences	Absolute	.155
	Positive	.084
	Negative	-.155
Kolmogorov-Smirnov Z		.983
Asymp. Sig. (2-tailed)		.289

a. Test distribution is Normal.

b. Calculated from data.

33. RDC 7

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.04950592
Most Extreme Differences	Absolute	.149
	Positive	.103
	Negative	-.149
Kolmogorov-Smirnov Z		1.053
Asymp. Sig. (2-tailed)		.218

a. Test distribution is Normal.

b. Calculated from data.

34. RDC 8

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		47
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.16496811
Most Extreme Differences	Absolute	.126
	Positive	.126
	Negative	-.107
Kolmogorov-Smirnov Z		.863
Asymp. Sig. (2-tailed)		.445

a. Test distribution is Normal.

b. Calculated from data.

35. RDC 9

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		48
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.12720596
Most Extreme Differences	Absolute	.111
	Positive	.111
	Negative	-.051
Kolmogorov-Smirnov Z		.771
Asymp. Sig. (2-tailed)		.592

a. Test distribution is Normal.

b. Calculated from data.

36. RDC 10

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		52
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.05145774
Most Extreme Differences	Absolute	.125
	Positive	.063
	Negative	-.125
Kolmogorov-Smirnov Z		.902
Asymp. Sig. (2-tailed)		.389

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 12: Uji Multikolinearitas

1. RDPU 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.011	.108		.105	.917		
	IR	.712	.373	.285	1.910	.064	.933	1.072
	TSB	-.709	.400	-.262	-1.772	.084	.951	1.052
	DGDP	-.114	.096	-.173	-1.182	.244	.970	1.031

a. Dependent Variable: RDPU1

2. RDPU 2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.301	.150		-2.000	.052		
	IR	1.227	.485	.438	2.530	.015	.635	1.575
	TSB	.453	.447	.174	1.013	.316	.643	1.556
	DGDP	.138	.138	.139	.996	.325	.984	1.016

a. Dependent Variable: RDPU2

3. RDPU 3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.141	.134		-1.057	.296		
	IR	.920	.408	.428	2.257	.029	.536	1.864
	TSB	.157	.387	.077	.404	.688	.540	1.852
	DGDP	-.209	.150	-.195	-1.387	.173	.981	1.020

a. Dependent Variable: RDPU3

4. RDPU 4

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.107	.090		1.195	.239		
	IR	.074	.303	.040	.246	.807	.757	1.322
	TSB	-.459	.281	-.263	-1.636	.110	.777	1.286
	DGDP	-.234	.085	-.398	-2.754	.009	.965	1.036

a. Dependent Variable: RDPU4

5. RDPU 5

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.541	.183		2.962	.006		
	IR	-2.018	.596	-.798	-3.388	.002	.454	2.202
	TSB	-1.529	.634	-.602	-2.414	.023	.404	2.473
	DGDP	.010	.081	.023	.129	.898	.822	1.217

a. Dependent Variable: RDPU5

6. RDPU 6

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.034	.090		-.375	.709		
	IR	.049	.263	.040	.186	.854	.360	2.780
	TSB	-.008	.279	-.006	-.030	.976	.366	2.732
	DGDP	.274	.084	.427	3.248	.002	.951	1.052

a. Dependent Variable: RDPU6

7. RDPU 7

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.116	.086		-1.352	.184		
	IR	.072	.260	.051	.278	.783	.624	1.603
	TSB	.540	.273	.358	1.973	.056	.631	1.584
	DGDP	.234	.114	.298	2.057	.046	.985	1.015

a. Dependent Variable: RDPU7

8. RDPU 8

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.091	.051		-1.780	.082		
	IR	.429	.157	.506	2.731	.009	.532	1.879
	TSB	.124	.147	.152	.842	.405	.558	1.792
	DGDP	.024	.047	.070	.499	.620	.939	1.065

a. Dependent Variable: RDPU8

9. RDPU 9

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.203	.086		2.355	.023		
	IR	-.847	.282	-.508	-3.003	.004	.655	1.527
	TSB	-.342	.262	-.220	-1.303	.199	.655	1.526
	DGDP	.000	.079	.000	-.003	.998	.990	1.010

a. Dependent Variable: RDPU9

10. RDPT 1

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	-.041	.050		-.820	.416		
	IR	.024	.150	.030	.157	.876	.485	2.064
	TSB	.150	.151	.188	.997	.324	.492	2.034
	DGDP	-.124	.048	-.344	-2.562	.014	.973	1.028

a. Dependent Variable: RDPT1

11. RDPT 2

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	-.066	.045		-1.447	.154		
	IR	.207	.136	.292	1.524	.134	.372	2.687
	TSB	.290	.140	.392	2.072	.044	.384	2.606
	DGDP	-.198	.046	-.522	-4.325	.000	.940	1.064

a. Dependent Variable: RDPT2

12. RDPT 3

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.043	.054		.782	.438		
	IR	-.125	.164	-.139	-.764	.448	.507	1.972
	TSB	-.088	.169	-.094	-.524	.603	.516	1.940
	DGDP	-.139	.051	-.357	-2.719	.009	.969	1.032

a. Dependent Variable: RDPT3

13. RDPT 4

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	-.077	.048		-1.611	.113		
	IR	.197	.154	.210	1.279	.207	.620	1.614
	TSB	.247	.143	.282	1.725	.091	.622	1.608
	DGDP	-.117	.047	-.323	-2.496	.016	.996	1.004

a. Dependent Variable: RDPT4

14. RDPT 5

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	-.001	.039		-.019	.985		
	IR	-.018	.121	-.023	-.145	.885	.736	1.359
	TSB	.204	.124	.261	1.649	.106	.734	1.362
	DGDP	-.136	.048	-.381	-2.800	.008	.996	1.004

a. Dependent Variable: RDPT5

15. RDPT 6

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.034	.035		-.959	.346		
	IR	.375	.131	.475	2.866	.008	.996	1.004
	TSB	-.194	.141	-.231	-1.380	.179	.978	1.023
	DGDP	-.006	.029	-.036	-.214	.832	.980	1.020

a. Dependent Variable: RDPT6

16. RDPT 7

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.148	.056		-2.620	.012		
	IR	.555	.187	.496	2.973	.005	.730	1.369
	TSB	.216	.185	.194	1.165	.251	.731	1.369
	DGDP	-.033	.048	-.100	-.693	.492	.973	1.027

a. Dependent Variable: RDPT7

17. RDS 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.027	.024		1.101	.276		
	IR	-.027	.070	-.074	-.388	.700	.432	2.317
	TSB	-.052	.074	-.134	-.711	.480	.442	2.262
	DGDP	-.078	.025	-.407	-3.174	.003	.954	1.049

a. Dependent Variable: RDS1

18. RDS 2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.027	.029		.939	.353		
	IR	-.204	.091	-.402	-2.226	.031	.589	1.698
	TSB	.012	.086	.026	.145	.885	.590	1.696
	DGDP	.005	.029	.024	.173	.863	.996	1.004

a. Dependent Variable: RDS2

19. RDS 3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.078	.025		3.163	.003		
	IR	-.214	.075	-.489	-2.852	.006	.540	1.853
	TSB	-.249	.076	-.560	-3.286	.002	.547	1.828
	DGDP	-.070	.037	-.242	-1.901	.064	.978	1.022

a. Dependent Variable: RDS3

20. RDS 4

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.034	.043		-.794	.431		
	IR	.125	.144	.148	.869	.389	.581	1.720
	TSB	.126	.135	.158	.932	.357	.590	1.694
	DGDP	-.150	.040	-.497	-3.781	.000	.978	1.023

a. Dependent Variable: RDS4

21. RDS 5

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.041	.032		1.286	.205		
	IR	-.199	.092	-.415	-2.164	.036	.458	2.185
	TSB	.020	.102	.038	.197	.844	.460	2.172
	DGDP	-.027	.032	-.110	-.839	.406	.973	1.028

a. Dependent Variable: RDS5

22. RDS 6

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.041	.032		-1.273	.210		
	IR	.043	.102	.073	.428	.671	.626	1.596
	TSB	.214	.101	.355	2.126	.039	.663	1.509
	DGDP	-.059	.033	-.251	-1.785	.081	.933	1.071

a. Dependent Variable: RDS6

23. RDS 7

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.059	.037		1.600	.117		
	IR	-.205	.124	-.281	-1.658	.105	.698	1.433
	TSB	-.133	.119	-.186	-1.119	.270	.726	1.377
	DGDP	-.074	.036	-.303	-2.071	.045	.941	1.062

a. Dependent Variable: RDS7

24. RDS 8

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.014	.029		-.484	.631		
	IR	.064	.091	.121	.704	.485	.558	1.793
	TSB	.077	.088	.149	.875	.386	.573	1.746
	DGDP	-.087	.029	-.389	-2.968	.005	.962	1.040

a. Dependent Variable: RDS8

25. RDS 9

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.040	.025		-1.586	.120		
	IR	.114	.082	.234	1.381	.175	.650	1.538
	TSB	.132	.080	.273	1.647	.107	.680	1.471
	DGDP	-.085	.026	-.453	-3.229	.002	.947	1.056

a. Dependent Variable: RDS9

26. RDS 10

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.234	.130		-1.805	.077		
	IR	.574	.376	.344	1.524	.134	.347	2.880
	TSB	1.046	.415	.562	2.522	.015	.355	2.813
	DGDP	-.124	.122	-.140	-1.015	.315	.935	1.070

a. Dependent Variable: RDS10

27. RDC 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.019	.024		-.782	.438		
	IR	-.078	.082	-.136	-.944	.350	.904	1.107
	TSB	.128	.085	.215	1.495	.142	.905	1.105
	DGDP	-.058	.024	-.335	-2.442	.019	.994	1.006

a. Dependent Variable: RDC1

28. RDC 2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.064	.035		-1.809	.079		
	IR	.222	.109	.453	2.035	.049	.446	2.240
	TSB	.194	.103	.417	1.879	.069	.448	2.230
	DGDP	-.093	.037	-.371	-2.482	.018	.991	1.009

a. Dependent Variable: RDC2

29. RDC 3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.047	.036		1.306	.199		
	IR	-.165	.116	-.237	-1.418	.164	.703	1.422
	TSB	-.125	.116	-.180	-1.079	.287	.704	1.421
	DGDP	-.103	.041	-.354	-2.520	.016	.996	1.004

a. Dependent Variable: RDC3

30. RDC 4

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.081	.033		2.433	.019		
	IR	-.115	.100	-.218	-1.149	.256	.467	2.139
	TSB	-.196	.102	-.360	-1.915	.061	.477	2.096
	DGDP	-.079	.031	-.343	-2.585	.013	.959	1.043

a. Dependent Variable: RDC4

31. RDC 5

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.005	.111		.046	.964		
	IR	.126	.327	.082	.386	.701	.438	2.281
	TSB	.024	.355	.014	.068	.946	.436	2.292
	DGDP	.281	.099	.404	2.835	.007	.968	1.033

a. Dependent Variable: RDC5

32. RDC 6

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.008	.045		.174	.863		
	IR	.163	.141	.225	1.153	.257	.534	1.874
	TSB	-.215	.128	-.324	-1.685	.101	.547	1.827
	DGDP	-.057	.037	-.220	-1.519	.137	.965	1.036

a. Dependent Variable: RDC6

33. RDC 7

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	-.006	.036		-.167	.868		
	IR	.037	.107	.065	.348	.729	.496	2.016
	TSB	.018	.108	.029	.162	.872	.526	1.901
	DGDP	-.125	.037	-.463	-3.385	.001	.923	1.084

a. Dependent Variable: RDC7

34. RDC 8

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.014	.127		.112	.911		
	IR	-.319	.386	-.158	-.826	.413	.522	1.916
	TSB	.558	.388	.271	1.438	.158	.541	1.850
	DGDP	-.069	.126	-.079	-.551	.584	.942	1.061

a. Dependent Variable: RDC8

35. RDC 9

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.143	.097		1.473	.148		
	IR	-.265	.290	-.179	-.914	.366	.465	2.151
	TSB	-.419	.301	-.270	-1.393	.171	.475	2.106
	DGDP	-.293	.095	-.421	-3.090	.003	.965	1.037

a. Dependent Variable: RDC9

36. RDC 10

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.022	.037		.592	.557		
	IR	-.229	.106	-.348	-2.161	.036	.658	1.520
	TSB	.088	.127	.111	.695	.490	.672	1.487
	DGDP	-.001	.036	-.004	-.031	.975	.955	1.048

a. Dependent Variable: RDC10

Lampiran 13: Uji Heteroskedastisitas

1.   RDPU 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.115	.077		1.491	.144
	IR	-.033	.265	-.021	-.126	.901
	TSB	-.090	.285	-.052	-.317	.753
	DGDP	-.005	.068	-.012	-.076	.940

a. Dependent Variable: absres

2.   RDPU 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.058	.109		.533	.597
	IR	.165	.353	.087	.467	.642
	TSB	.275	.325	.157	.846	.402
	DGDP	-.062	.100	-.093	-.620	.539

a. Dependent Variable: absres

3.   RDPU 3

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.053	.083		.643	.524
	IR	.347	.252	.277	1.379	.175
	TSB	.099	.239	.083	.415	.680
	DGDP	-.097	.093	-.155	-1.043	.303

a. Dependent Variable: absres

4.   RDPU 4

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.070	.049		1.445	.156
	IR	.123	.164	.130	.748	.459
	TSB	-.015	.152	-.017	-.099	.922
	DGDP	.081	.046	.270	1.754	.087

a. Dependent Variable: absres

5.   RDPU 5

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.069	.123		-.558	.582
	IR	.587	.401	.394	1.461	.155
	TSB	.236	.427	.158	.553	.585
	DGDP	.045	.054	.167	.831	.413

a. Dependent Variable: absres

6.   RDPU 6

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.007	.061		.119	.906
	IR	.197	.179	.250	1.099	.277
	TSB	.284	.190	.337	1.495	.141
	DGDP	-.086	.057	-.210	-1.505	.139

a. Dependent Variable: absres

7.   RDPU 7

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.156	.058		2.699	.010
	IR	-.243	.176	-.274	-1.384	.174
	TSB	-.178	.185	-.189	-.963	.341
	DGDP	-.011	.077	-.023	-.145	.885

a. Dependent Variable: absres

8.   RDPU 8

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.013	.038		-.341	.734
	IR	.154	.116	.259	1.325	.192
	TSB	.137	.109	.239	1.255	.216
	DGDP	.052	.035	.219	1.489	.144

a. Dependent Variable: absres

9. RDPU 9

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.129	.052		2.475	.017
	IR	-.218	.170	-.232	-1.281	.207
	TSB	-.005	.158	-.005	-.029	.977
	DGDP	-.015	.048	-.047	-.321	.750

a. Dependent Variable: absres

10. RDPT 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.069	.036		1.923	.060
	IR	-.013	.108	-.024	-.121	.904
	TSB	-.132	.108	-.244	-1.219	.229
	DGDP	.010	.035	.042	.293	.771

a. Dependent Variable: absres

11. RDPT 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.013	.029		.461	.647
	IR	.112	.086	.292	1.309	.197
	TSB	.099	.088	.247	1.124	.267
	DGDP	-.058	.029	-.279	-1.994	.052

a. Dependent Variable: absres

12. RDPT 3

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.021	.035		.612	.543
	IR	.071	.104	.131	.681	.499
	TSB	.152	.107	.271	1.420	.162
	DGDP	.001	.032	.005	.037	.970

a. Dependent Variable: absres

13. RDPT 4

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.018	.028		.664	.510
	IR	.146	.089	.283	1.636	.108
	TSB	.049	.083	.102	.591	.557
	DGDP	-.014	.027	-.070	-.515	.609

a. Dependent Variable: absres

14. RDPT 5

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.049	.027		1.809	.078
	IR	-.077	.085	-.159	-.909	.369
	TSB	.011	.087	.023	.132	.895
	DGDP	.015	.034	.065	.435	.666

a. Dependent Variable: absres

15. RDPT 6

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.051	.019		2.663	.013
	IR	-.143	.070	-.359	-2.033	.052
	TSB	.006	.076	.015	.084	.934
	DGDP	-.021	.015	-.241	-1.353	.188

a. Dependent Variable: absres

16. RDPT 7

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.113	.039		2.868	.007
	IR	-.237	.130	-.313	-1.819	.076
	TSB	-.169	.129	-.226	-1.312	.197
	DGDP	.057	.033	.255	1.713	.094

a. Dependent Variable: absres

17. RDS 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.023	.016		1.422	.161
	IR	.008	.046	.038	.183	.855
	TSB	.020	.048	.083	.407	.686
	DGDP	-.019	.016	-.166	-1.198	.236

a. Dependent Variable: absres

18. RDS 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.005	.017		.327	.745
	IR	.062	.053	.223	1.171	.248
	TSB	.084	.050	.321	1.684	.099
	DGDP	-.015	.017	-.135	-.921	.362

a. Dependent Variable: absres

19. RDS 3

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.033	.015		2.230	.031
	IR	-.004	.045	-.016	-.082	.935
	TSB	-.045	.046	-.193	-.990	.328
	DGDP	.016	.022	.107	.732	.468

a. Dependent Variable: absres

20. RDS 4

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.000	.026		-.008	.993
	IR	.151	.087	.327	1.743	.088
	TSB	.102	.081	.233	1.251	.217
	DGDP	-.037	.024	-.223	-1.543	.130

a. Dependent Variable: absres

21. RDS 5

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.035	.018		2.000	.051
	IR	.024	.051	.100	.469	.641
	TSB	-.037	.057	-.138	-.654	.517
	DGDP	-.011	.018	-.089	-.610	.545

a. Dependent Variable: absres

22. RDS 6

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.033	.017		1.956	.057
	IR	.013	.053	.046	.243	.809
	TSB	.011	.052	.038	.208	.837
	DGDP	.008	.017	.075	.490	.627

a. Dependent Variable: absres

23. RDS 7

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.045	.024		1.919	.062
	IR	-.110	.078	-.247	-1.401	.169
	TSB	.053	.075	.122	.706	.484
	DGDP	.025	.023	.166	1.096	.280

a. Dependent Variable: absres

24. RDS 8

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.044	.018		2.394	.020
	IR	-.043	.057	-.137	-.759	.451
	TSB	-.013	.055	-.041	-.231	.818
	DGDP	-.028	.018	-.212	-1.539	.130

a. Dependent Variable: absres

25. RDS 9

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.034	.015		2.264	.029
	IR	-.035	.049	-.136	-.713	.480
	TSB	-.005	.047	-.019	-.100	.921
	DGDP	-.007	.015	-.076	-.481	.633

a. Dependent Variable: absres

26. RDS 10

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.004	.088		.044	.965
	IR	.180	.257	.162	.701	.486
	TSB	.489	.283	.395	1.731	.090
	DGDP	.132	.084	.223	1.583	.120

a. Dependent Variable: absres

27. RDC 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.015	.014		1.032	.308
	IR	.065	.049	.208	1.344	.186
	TSB	-.002	.051	-.006	-.036	.971
	DGDP	-.016	.014	-.172	-1.164	.251

a. Dependent Variable: absres

28. RDC 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.002	.023		.095	.925
	IR	.074	.072	.255	1.033	.309
	TSB	.089	.068	.324	1.317	.196
	DGDP	-.004	.025	-.024	-.146	.885

a. Dependent Variable: absres

29. RDC 3

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.027	.022		1.240	.222
	IR	-.014	.072	-.034	-.192	.848
	TSB	.080	.071	.201	1.124	.267
	DGDP	-.013	.025	-.077	-.514	.610

a. Dependent Variable: absres

30. RDC 4

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.016	.020		.803	.426
	IR	.051	.061	.171	.836	.407
	TSB	.062	.062	.202	1.002	.321
	DGDP	-.021	.019	-.163	-1.143	.258

a. Dependent Variable: absres

31. RDC 5

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.031	.080		-.392	.697
	IR	.276	.235	.263	1.174	.247
	TSB	.417	.256	.367	1.632	.110
	DGDP	.069	.071	.146	.968	.339

a. Dependent Variable: absres

32. RDC 6

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.064	.027		2.337	.025
	IR	-.057	.086	-.147	-.664	.511
	TSB	-.086	.078	-.242	-1.103	.277
	DGDP	-.019	.023	-.137	-.830	.412

a. Dependent Variable: absres

33. RDC 7

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.055	.025		2.209	.032
	IR	-.083	.075	-.225	-1.102	.276
	TSB	-.023	.076	-.060	-.304	.762
	DGDP	-.009	.026	-.053	-.354	.725

a. Dependent Variable: absres

34. RDC 8

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.098	.066		1.477	.147
	IR	.090	.201	.092	.445	.658
	TSB	.122	.202	.122	.603	.550
	DGDP	.078	.066	.182	1.182	.244

a. Dependent Variable: absres

35. RDC 9

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.125	.058		2.151	.037
	IR	-.041	.174	-.052	-.238	.813
	TSB	-.122	.181	-.146	-.675	.503
	DGDP	.025	.057	.068	.445	.658

a. Dependent Variable: absres

36. RDC 10

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.052	.024		2.167	.035
	IR	-.016	.068	-.042	-.240	.811
	TSB	-.049	.082	-.103	-.602	.550
	DGDP	-.036	.023	-.225	-1.568	.123

a. Dependent Variable: absres

Lampiran 14: Uji Autokorelasi

1. RDPU 1

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.433^a	.188	.125	.13906	1.927

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU1

2. RDPU 2

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.403^a	.162	.105	.20299	1.699

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU2

3. RDPU 3

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.410^a	.168	.110	.18400	2.047

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU3

4. RDPU 4

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.463^a	.214	.154	.11950	2.245

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU4

5. RDPU 5

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.566^a	.320	.245	.09370	2.191

a. Predictors: (Constant), DGDP, IR, TSB

b. Dependent Variable: RDPU5

6. RDPU 6

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.440^a	.193	.144	.12154	2.004

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU6

7. RDPU 7

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.438^a	.192	.130	.11647	2.292

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU7

8. RDPU 8

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.443^a	.196	.142	.06929	1.728

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU8

9. RDPU 9

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.419^a	.175	.119	.11446	1.811

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU9

10. RDPT 1

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.397^a	.158	.105	.07219	1.955

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPT1

11. RDPT 2

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.573[a]	.329	.288	.06486	1.810

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPT2

12. RDPT 3

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.383[a]	.147	.097	.07930	1.721

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPT3

13. RDPT 4

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.389[a]	.152	.102	.06987	1.974

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPT4

14. RDPT 5

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.456[a]	.208	.152	.05516	1.957

a. Predictors: (Constant), DGDP, IR, TSB

b. Dependent Variable: RDPT5

15. RDPT 6

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.538[a]	.289	.207	.03677	2.032

a. Predictors: (Constant), DGDP, IR, TSB

b. Dependent Variable: RDPT6

16. RDPT 7

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.431^a	.186	.125	.06906	1.788

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPT7

17. RDS 1

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.413^a	.170	.123	.03612	1.890

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS1

18. RDS 2

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.418^a	.175	.117	.03823	2.077

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS2

19. RDS 3

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.519^a	.269	.222	.03657	1.992

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS3

20. RDS 4

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.506^a	.256	.205	.05589	2.023

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS4

21. RDS 5

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.474^a	.225	.174	.04336	1.868

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS5

22. RDS 6

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.414^a	.171	.116	.04565	1.989

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS6

23. RDS 7

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.420^a	.176	.116	.04882	2.125

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS7

24. RDS 8

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.398^a	.158	.109	.04308	1.981

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS8

25. RDS 9

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.486^a	.236	.180	.03388	2.214

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS9

26. RDS 10

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.389[a]	.152	.099	.17253	2.083

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS10

27. RDC 1

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.441[a]	.194	.138	.03397	1.956

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC1

28. RDC 2

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.475[a]	.225	.159	.04253	1.753

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC2

29. RDC 3

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.420[a]	.177	.118	.04922	1.872

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC3

30. RDC 4

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.419[a]	.175	.125	.04611	2.246

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC4

31. RDC 5

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.420^a	.176	.118	.13667	2.180

a. Predictors: (Constant), DGDP, IR, TSB

b. Dependent Variable: RDC5

32. RDC 6

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.521^a	.271	.211	.05331	1.705

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC6

33. RDC 7

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.452^a	.204	.153	.05109	2.226

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC7

34. RDC 8

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.419^a	.175	.118	.17063	1.794

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC8

35. RDC 9

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.462^a	.213	.160	.13147	2.071

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC9

36. RDC 10

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.423^a	.179	.127	.05304	2.155

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC10

Lampiran 15: Uji F

1.   RDPU 1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.174	3	.058	3.007	.042[a]
	Residual	.754	39	.019		
	Total	.929	42			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU1

2.   RDPU 2

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.351	3	.117	2.843	.048[a]
	Residual	1.813	44	.041		
	Total	2.165	47			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU2

3.   RDPU 3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.295	3	.098	2.901	.046[a]
	Residual	1.456	43	.034		
	Total	1.750	46			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU3

4.   RDPU 4

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.152	3	.051	3.540	.023[a]
	Residual	.557	39	.014		
	Total	.709	42			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU4

5. RDPU 5

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.112	3	.037	4.242	.014[a]
	Residual	.237	27	.009		
	Total	.349	30			

a. Predictors: (Constant), DGDP, IR, TSB

b. Dependent Variable: RDPU5

6. RDPU 6

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.173	3	.058	3.914	.014[a]
	Residual	.724	49	.015		
	Total	.897	52			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU6

7. RDPU 7

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.126	3	.042	3.084	.038[a]
	Residual	.529	39	.014		
	Total	.655	42			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU7

8. RDPU 8

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.052	3	.017	3.584	.021[a]
	Residual	.211	44	.005		
	Total	.263	47			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU8

9. RDPU 9

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.123	3	.041	3.121	.035ᵃ
	Residual	.576	44	.013		
	Total	.699	47			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPU9

10. RDPT 1

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.047	3	.016	3.002	.040ᵃ
	Residual	.250	48	.005		
	Total	.297	51			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPT1

11. RDPT 2

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.101	3	.034	8.003	.000ᵃ
	Residual	.206	49	.004		
	Total	.307	52			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPT2

12. RDPT 3

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.055	3	.018	2.923	.043ᵃ
	Residual	.321	51	.006		
	Total	.376	54			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPT3

13. RDPT 4

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.044	3	.015	3.037	.037^a
	Residual	.249	51	.005		
	Total	.293	54			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPT4

14. RDPT 5

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.034	3	.011	3.755	.018^a
	Residual	.131	43	.003		
	Total	.165	46			

a. Predictors: (Constant), DGDP, IR, TSB

b. Dependent Variable: RDPT5

15. RDPT 6

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.014	3	.005	3.531	.029^a
	Residual	.035	26	.001		
	Total	.049	29			

a. Predictors: (Constant), DGDP, IR, TSB

b. Dependent Variable: RDPT6

16. RDPT 7

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.044	3	.015	3.049	.040^a
	Residual	.191	40	.005		
	Total	.234	43			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDPT7

17. RDS 1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.014	3	.005	3.628	.019[a]
	Residual	.069	53	.001		
	Total	.083	56			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS1

18. RDS 2

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.013	3	.004	3.038	.039[a]
	Residual	.063	43	.001		
	Total	.076	46			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS2

19. RDS 3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.023	3	.008	5.657	.002[a]
	Residual	.062	46	.001		
	Total	.084	49			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS3

20. RDS 4

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.047	3	.016	5.042	.004[a]
	Residual	.137	44	.003		
	Total	.185	47			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS4

21. RDS 5

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.025	3	.008	4.452	.008^a
	Residual	.086	46	.002		
	Total	.112	49			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS5

22. RDS 6

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.019	3	.006	3.100	.036^a
	Residual	.094	45	.002		
	Total	.113	48			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS6

23. RDS 7

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.021	3	.007	2.921	.045^a
	Residual	.098	41	.002		
	Total	.119	44			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS7

24. RDS 8

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.018	3	.006	3.201	.031^a
	Residual	.095	51	.002		
	Total	.112	54			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS8

25. RDS 9

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.015	3	.005	4.216	.011[a]
	Residual	.047	41	.001		
	Total	.062	44			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS9

26. RDS 10

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.255	3	.085	2.858	.047[a]
	Residual	1.429	48	.030		
	Total	1.684	51			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDS10

27. RDC 1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.012	3	.004	3.460	.024[a]
	Residual	.050	43	.001		
	Total	.062	46			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC1

28. RDC 2

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.018	3	.006	3.394	.028[a]
	Residual	.063	35	.002		
	Total	.082	38			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC2

29. RDC 3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.022	3	.007	3.004	.041[a]
	Residual	.102	42	.002		
	Total	.124	45			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC3

30. RDC 4

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.022	3	.007	3.469	.023[a]
	Residual	.104	49	.002		
	Total	.126	52			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC4

31. RDC 5

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.168	3	.056	2.998	.041[a]
	Residual	.785	42	.019		
	Total	.953	45			

a. Predictors: (Constant), DGDP, IR, TSB

b. Dependent Variable: RDC5

32. RDC 6

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.038	3	.013	4.466	.009[a]
	Residual	.102	36	.003		
	Total	.140	39			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC6

33. RDC 7

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.031	3	.010	3.940	.014[a]
	Residual	.120	46	.003		
	Total	.151	49			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC7

34. RDC 8

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.266	3	.089	3.047	.039[a]
	Residual	1.252	43	.029		
	Total	1.518	46			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC8

35. RDC 9

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.206	3	.069	3.975	.014[a]
	Residual	.761	44	.017		
	Total	.967	47			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC9

36. RDC 10

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.029	3	.010	3.481	.023[a]
	Residual	.135	48	.003		
	Total	.164	51			

a. Predictors: (Constant), DGDP, TSB, IR

b. Dependent Variable: RDC10

Lampiran 16: Uji Regresi Berganda

1. RDPU 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.433ᵃ	.188	.125	.13906

a. Predictors: (Constant), DGDP, TSB, IR

2. RDPU 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.403ᵃ	.162	.105	.20299

a. Predictors: (Constant), DGDP, TSB, IR

3. RDPU 3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.410ᵃ	.168	.110	.18400

a. Predictors: (Constant), DGDP, TSB, IR

4. RDPU 4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.463ᵃ	.214	.154	.11950

a. Predictors: (Constant), DGDP, TSB, IR

5. RDPU 5

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.566ᵃ	.320	.245	.09370

a. Predictors: (Constant), DGDP, IR, TSB

6. RDPU 6

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.440ᵃ	.193	.144	.12154

a. Predictors: (Constant), DGDP, TSB, IR

7. RDPU 7

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.438ᵃ	.192	.130	.11647

a. Predictors: (Constant), DGDP, TSB, IR

8. RDPU 8

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.443ᵃ	.196	.142	.06929

a. Predictors: (Constant), DGDP, TSB, IR

9. RDPU 9

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.419ᵃ	.175	.119	.11446

a. Predictors: (Constant), DGDP, TSB, IR

10. RDPT 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.397ᵃ	.158	.105	.07219

a. Predictors: (Constant), DGDP, TSB, IR

11. RDPT 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.573ᵃ	.329	.288	.06486

a. Predictors: (Constant), DGDP, TSB, IR

12. RDPT 3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.383ᵃ	.147	.097	.07930

a. Predictors: (Constant), DGDP, TSB, IR

13. RDPT 4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.389[a]	.152	.102	.06987

a. Predictors: (Constant), DGDP, TSB, IR

14. RDPT 5

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.456[a]	.208	.152	.05516

a. Predictors: (Constant), DGDP, IR, TSB

15. RDPT 6

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.538[a]	.289	.207	.03677

a. Predictors: (Constant), DGDP, IR, TSB

16. RDPT 7

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.431[a]	.186	.125	.06906

a. Predictors: (Constant), DGDP, TSB, IR

17. RDS 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.413[a]	.170	.123	.03612

a. Predictors: (Constant), DGDP, TSB, IR

18. RDS 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.418[a]	.175	.117	.03823

a. Predictors: (Constant), DGDP, TSB, IR

19. RDS 3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.519a	.269	.222	.03657

a. Predictors: (Constant), DGDP, TSB, IR

20. RDS 4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.506a	.256	.205	.05589

a. Predictors: (Constant), DGDP, TSB, IR

21. RDS 5

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.474a	.225	.174	.04336

a. Predictors: (Constant), DGDP, TSB, IR

22. RDS 6

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.414a	.171	.116	.04565

a. Predictors: (Constant), DGDP, TSB, IR

23. RDS 7

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.420a	.176	.116	.04882

a. Predictors: (Constant), DGDP, TSB, IR

24. RDS 8

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.398a	.158	.109	.04308

a. Predictors: (Constant), DGDP, TSB, IR

25. RDS 9

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.486ᵃ	.236	.180	.03388

a. Predictors: (Constant), DGDP, TSB, IR

26. RDS 10

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.389ᵃ	.152	.099	.17253

a. Predictors: (Constant), DGDP, TSB, IR

27. RDC 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.441ᵃ	.194	.138	.03397

a. Predictors: (Constant), DGDP, TSB, IR

28. RDC 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.475ᵃ	.225	.159	.04253

a. Predictors: (Constant), DGDP, TSB, IR

29. RDC 3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.420ᵃ	.177	.118	.04922

a. Predictors: (Constant), DGDP, TSB, IR

30. RDC 4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.419ᵃ	.175	.125	.04611

a. Predictors: (Constant), DGDP, TSB, IR

31. RDC 5

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.420^a	.176	.118	.13667

a. Predictors: (Constant), DGDP, IR, TSB

32. RDC 6

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.521^a	.271	.211	.05331

a. Predictors: (Constant), DGDP, TSB, IR

33. RDC 7

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.452^a	.204	.153	.05109

a. Predictors: (Constant), DGDP, TSB, IR

34. RDC 8

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.419^a	.175	.118	.17063

a. Predictors: (Constant), DGDP, TSB, IR

35. RDC 9

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.462^a	.213	.160	.13147

a. Predictors: (Constant), DGDP, TSB, IR

36. RDC 10

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.423^a	.179	.127	.05304

a. Predictors: (Constant), DGDP, TSB, IR

Lampiran 17: Uji Nilai t

1.   RDPU 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.011	.108		.105	.917
	IR	.712	.373	.285	1.910	.064
	TSB	-.709	.400	-.262	-1.772	.084
	DGDP	-.114	.096	-.173	-1.182	.244

a. Dependent Variable: RDPU1

2.   RDPU 2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.301	.150		-2.000	.052
	IR	1.227	.485	.438	2.530	.015
	TSB	.453	.447	.174	1.013	.316
	DGDP	.138	.138	.139	.996	.325

a. Dependent Variable: RDPU2

3.   RDPU 3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.141	.134		-1.057	.296
	IR	.920	.408	.428	2.257	.029
	TSB	.157	.387	.077	.404	.688
	DGDP	-.209	.150	-.195	-1.387	.173

a. Dependent Variable: RDPU3

4.   RDPU 4

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.107	.090		1.195	.239
	IR	.074	.303	.040	.246	.807
	TSB	-.459	.281	-.263	-1.636	.110
	DGDP	-.234	.085	-.398	-2.754	.009

a. Dependent Variable: RDPU4

5. RDPU 5

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.541	.183		2.962	.006
	IR	-2.018	.596	-.798	-3.388	.002
	TSB	-1.529	.634	-.602	-2.414	.023
	DGDP	.010	.081	.023	.129	.898

a. Dependent Variable: RDPU5

6. RDPU 6

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.034	.090		-.375	.709
	IR	.049	.263	.040	.186	.854
	TSB	-.008	.279	-.006	-.030	.976
	DGDP	.274	.084	.427	3.248	.002

a. Dependent Variable: RDPU6

7. RDPU 7

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.116	.086		-1.352	.184
	IR	.072	.260	.051	.278	.783
	TSB	.540	.273	.358	1.973	.056
	DGDP	.234	.114	.298	2.057	.046

a. Dependent Variable: RDPU7

8. RDPU 8

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.091	.051		-1.780	.082
	IR	.429	.157	.506	2.731	.009
	TSB	.124	.147	.152	.842	.405
	DGDP	.024	.047	.070	.499	.620

a. Dependent Variable: RDPU8

9. RDPU 9

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.203	.086		2.355	.023
	IR	-.847	.282	-.508	-3.003	.004
	TSB	-.342	.262	-.220	-1.303	.199
	DGDP	.000	.079	.000	-.003	.998

a. Dependent Variable: RDPU9

10. RDPT 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.041	.050		-.820	.416
	IR	.024	.150	.030	.157	.876
	TSB	.150	.151	.188	.997	.324
	DGDP	-.124	.048	-.344	-2.562	.014

a. Dependent Variable: RDPT1

11. RDPT 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.066	.045		-1.447	.154
	IR	.207	.136	.292	1.524	.134
	TSB	.290	.140	.392	2.072	.044
	DGDP	-.198	.046	-.522	-4.325	.000

a. Dependent Variable: RDPT2

12. RDPT 3

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.043	.054		.782	.438
	IR	-.125	.164	-.139	-.764	.448
	TSB	-.088	.169	-.094	-.524	.603
	DGDP	-.139	.051	-.357	-2.719	.009

a. Dependent Variable: RDPT3

13. RDPT 4

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.077	.048		-1.611	.113
	IR	.197	.154	.210	1.279	.207
	TSB	.247	.143	.282	1.725	.091
	DGDP	-.117	.047	-.323	-2.496	.016

a. Dependent Variable: RDPT4

14. RDPT 5

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.001	.039		-.019	.985
	IR	-.018	.121	-.023	-.145	.885
	TSB	.204	.124	.261	1.649	.106
	DGDP	-.136	.048	-.381	-2.800	.008

a. Dependent Variable: RDPT5

15. RDPT 6

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.034	.035		-.959	.346
	IR	.375	.131	.475	2.866	.008
	TSB	-.194	.141	-.231	-1.380	.179
	DGDP	-.006	.029	-.036	-.214	.832

a. Dependent Variable: RDPT6

16. RDPT 7

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.148	.056		-2.620	.012
	IR	.555	.187	.496	2.973	.005
	TSB	.216	.185	.194	1.165	.251
	DGDP	-.033	.048	-.100	-.693	.492

a. Dependent Variable: RDPT7

17. RDS 1

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.027	.024		1.101	.276
	IR	-.027	.070	-.074	-.388	.700
	TSB	-.052	.074	-.134	-.711	.480
	DGDP	-.078	.025	-.407	-3.174	.003

a. Dependent Variable: RDS1

18. RDS 2

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.027	.029		.939	.353
	IR	-.204	.091	-.402	-2.226	.031
	TSB	.012	.086	.026	.145	.885
	DGDP	.005	.029	.024	.173	.863

a. Dependent Variable: RDS2

19. RDS 3

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.078	.025		3.163	.003
	IR	-.214	.075	-.489	-2.852	.006
	TSB	-.249	.076	-.560	-3.286	.002
	DGDP	-.070	.037	-.242	-1.901	.064

a. Dependent Variable: RDS3

20. RDS 4

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-.034	.043		-.794	.431
	IR	.125	.144	.148	.869	.389
	TSB	.126	.135	.158	.932	.357
	DGDP	-.150	.040	-.497	-3.781	.000

a. Dependent Variable: RDS4

21. RDS 5

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.041	.032		1.286	.205
	IR	-.199	.092	-.415	-2.164	.036
	TSB	.020	.102	.038	.197	.844
	DGDP	-.027	.032	-.110	-.839	.406

a. Dependent Variable: RDS5

22. RDS 6

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.041	.032		-1.273	.210
	IR	.043	.102	.073	.428	.671
	TSB	.214	.101	.355	2.126	.039
	DGDP	-.059	.033	-.251	-1.785	.081

a. Dependent Variable: RDS6

23. RDS 7

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.059	.037		1.600	.117
	IR	-.205	.124	-.281	-1.658	.105
	TSB	-.133	.119	-.186	-1.119	.270
	DGDP	-.074	.036	-.303	-2.071	.045

a. Dependent Variable: RDS7

24. RDS 8

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.014	.029		-.484	.631
	IR	.064	.091	.121	.704	.485
	TSB	.077	.088	.149	.875	.386
	DGDP	-.087	.029	-.389	-2.968	.005

a. Dependent Variable: RDS8

25. RDS 9

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.040	.025		-1.586	.120
	IR	.114	.082	.234	1.381	.175
	TSB	.132	.080	.273	1.647	.107
	DGDP	-.085	.026	-.453	-3.229	.002

a. Dependent Variable: RDS9

26. RDS 10

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.234	.130		-1.805	.077
	IR	.574	.376	.344	1.524	.134
	TSB	1.046	.415	.562	2.522	.015
	DGDP	-.124	.122	-.140	-1.015	.315

a. Dependent Variable: RDS10

27. RDC 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.019	.024		-.782	.438
	IR	-.078	.082	-.136	-.944	.350
	TSB	.128	.085	.215	1.495	.142
	DGDP	-.058	.024	-.335	-2.442	.019

a. Dependent Variable: RDC1

28. RDC 2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.064	.035		-1.809	.079
	IR	.222	.109	.453	2.035	.049
	TSB	.194	.103	.417	1.879	.069
	DGDP	-.093	.037	-.371	-2.482	.018

a. Dependent Variable: RDC2

29. RDC 3

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.047	.036		1.306	.199
	IR	-.165	.116	-.237	-1.418	.164
	TSB	-.125	.116	-.180	-1.079	.287
	DGDP	-.103	.041	-.354	-2.520	.016

a. Dependent Variable: RDC3

30. RDC 4

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.081	.033		2.433	.019
	IR	-.115	.100	-.218	-1.149	.256
	TSB	-.196	.102	-.360	-1.915	.061
	DGDP	-.079	.031	-.343	-2.585	.013

a. Dependent Variable: RDC4

31. RDC 5

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.005	.111		.046	.964
	IR	.126	.327	.082	.386	.701
	TSB	.024	.355	.014	.068	.946
	DGDP	.281	.099	.404	2.835	.007

a. Dependent Variable: RDC5

32. RDC 6

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.008	.045		.174	.863
	IR	.163	.141	.225	1.153	.257
	TSB	-.215	.128	-.324	-1.685	.101
	DGDP	-.057	.037	-.220	-1.519	.137

a. Dependent Variable: RDC6

33. RDC 7

Coefficients[a]

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.006	.036		-.167	.868
	IR	.037	.107	.065	.348	.729
	TSB	.018	.108	.029	.162	.872
	DGDP	-.125	.037	-.463	-3.385	.001

a. Dependent Variable: RDC7

34. RDC 8

Coefficients[a]

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.014	.127		.112	.911
	IR	-.319	.386	-.158	-.826	.413
	TSB	.558	.388	.271	1.438	.158
	DGDP	-.069	.126	-.079	-.551	.584

a. Dependent Variable: RDC8

35. RDC 9

Coefficients[a]

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.143	.097		1.473	.148
	IR	-.265	.290	-.179	-.914	.366
	TSB	-.419	.301	-.270	-1.393	.171
	DGDP	-.293	.095	-.421	-3.090	.003

a. Dependent Variable: RDC9

36. RDC 10

Coefficients[a]

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.022	.037		.592	.557
	IR	-.229	.106	-.348	-2.161	.036
	TSB	.088	.127	.111	.695	.490
	DGDP	-.001	.036	-.004	-.031	.975

a. Dependent Variable: RDC10