

## Lampiran 1

### Data Jumlah Unit Layanan dan DPK (Periode Sebelum *Office Channeling*)

No	Periode	Cab. UUS	SCO	Total	Total DPK (Rp)	Giro (Rp)	Tabungan (Rp)	Deposito (Rp)
1	Okt 04	23	0	23	761,453,876,786	17,679,543,895	296,987,345,546	446,786,987,345
2	Nop 04	23	0	23	769,456,876,345	18,245,411,565	299,345,567,435	451,865,897,345
3	Des 04	23	0	23	780,330,435,765	21,416,671,474	302,345,867,856	456,567,896,435
4	Jan-05	23	0	23	782,897,345,987	18,455,543,214	305,765,345,897	458,676,456,876
5	Feb_05	23	0	23	781,234,987,987	15,991,547,318	306,675,876,345	458,567,564,324
6	Mar_05	25	0	25	785,879,098,678	15,746,414,811	308,456,897,435	461,675,786,432
7	Apr_05	27	0	27	787,786,897,908	15,693,145,690	309,546,875,897	462,546,876,321
8	Mei_05	27	0	27	789,896,978,876	14,532,953,993	311,876,456,897	463,487,567,986
9	Jun_05	28	0	28	790,986,987,876	15,851,102,853	311,678,987,456	463,456,897,567
10	Jul_05	29	0	29	798,987,345,876	27,232,012,214	309,756,876,876	461,998,456,786
11	Ags_05	29	0	29	799,987,987,345	28,901,855,103	309,098,675,456	461,987,456,786
12	Sep_05	29	0	29	801,876,234,897	31,342,321,655	308,876,345,897	461,657,567,345
13	Okt_05	29	0	29	809,876,456,987	43,102,214,745	306,897,456,786	459,876,785,456
14	Nov_05	31	0	31	817,786,345,876	44,032,592,544	309,987,765,765	463,765,987,567
15	Des_05	32	0	32	819,987,546,345	38,650,990,791	311,768,567,987	469,567,987,567
16	Jan_06	34	0	34	821,423,669,658	40,196,320,971	307,458,785,123	473,768,563,564
17	Feb_06	35	0	35	791,032,523,737	85,338,053,179	208,349,231,237	497,345,239,321
18	Mar_06	37	0	37	741,773,411,605	85,800,720,603	201,985,234,657	453,987,456,345
19	Apr_06	38	0	38	713,872,056,568	93,230,834,902	198,654,876,342	421,986,345,324

### Data Jumlah Unit Layanan dan DPK (Periode Setelah *Office Channeling*)

	Periode	Cab. UUS	SCO	Total	Total DPK (Rp)	Giro (Rp)	Tabungan (Rp)	Deposito (Rp)
20	Mei_06	39	40	79	731,555,115,255	57,085,674,034	201,234,876,345	473,234,564,876
21	Jun_06	39	40	79	942,980,935,583	107,558,355,357	265,987,345,239	569,435,234,987
22	Jul_06	43	50	93	969,540,858,706	126,293,661,127	271,349,543,234	571,897,654,345
23	Ags_06	46	50	96	930,920,549,836	101,045,546,813	270,435,768,567	559,439,234,456
24	Sep_06	50	68	118	985,386,887,878	119,386,553,101	281,345,437,456	584,654,897,321
25	Okt_06	51	110	161	994,883,982,143	103,569,247,234	295,768,345,786	595,546,389,123
26	Nov_06	51	110	161	1,036,604,586,276	122,690,114,388	301,458,123,543	612,456,348,345
27	Des_06	53	136	189	1,125,081,879,823	152,384,992,577	320,348,789,123	652,348,098,123
28	Jan_07	54	136	190	1,183,649,292,626	157,621,735,093	341,458,459,098	684,569,098,435
29	Feb_07	54	141	195	1,207,577,535,714	158,332,223,691	351,675,876,456	697,569,435,567
30	Mar_07	54	142	196	1,245,081,572,311	169,749,460,538	363,875,234,786	711,456,876,987
31	Apr_07	54	142	196	1,263,916,282,574	174,335,418,596	370,345,987,654	719,234,876,324
32	Mei_07	54	424	478	1,292,577,828,187	179,714,248,202	381,987,345,098	730,876,234,887
33	Jun_07	54	636	690	1,374,387,588,397	204,054,164,954	401,876,546,987	768,456,876,456
34	Jul_07	54	636	690	1,519,624,384,540	266,200,520,739	446,876,987,456	806,546,876,345
35	Ags_07	54	636	690	1,467,750,343,507	216,885,899,157	445,987,456,897	804,876,987,453
36	Sep_07	54	638	692	1,496,141,932,987	248,496,818,454	437,657,657,987	809,987,456,546
37	Okt_07	54	636	690	1,542,340,158,857	280,587,491,285	449,876,321,786	811,876,345,786
38	Nov_07	55	636	691	1,615,374,459,223	284,732,771,249	470,876,342,876	859,765,345,098

## Lampiran 2

### Hasil Regresi antara Unit Layanan dan $\Delta$ DPK

Periode Oktober 2004 – November 2007

Dependent Variable: DELTA\_DPK

Method: Least Squares

Date: 03/02/08 Time: 06:23

Sample: 2004:11 2007:11

Included observations: 37

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.76E+09	9.93E+09	0.983096	0.3323
UL	71435184	32827123	2.176102	0.0364
R-squared	0.119174	Mean dependent var		2.31E+10
Adjusted R-squared	0.094007	S.D. dependent var		5.00E+10
S.E. of regression	4.76E+10	Akaike info criterion		52.06248
Sum squared resid	7.93E+22	Schwarz criterion		52.14956
Log likelihood	-961.1559	F-statistic		4.735422
Durbin-Watson stat	1.873916	Prob(F-statistic)		0.036384



### Lampiran 3

#### 1. Uji Lagrange Multiplier antara Unit Layanan dan $\Delta$ DPK

Periode Oktober 2004 – November 2007

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.111579	Probability	0.341046
Obs*R-squared	2.335305	Probability	0.311096

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/02/08 Time: 06:30

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	47792345	9.90E+09	0.004827	0.9962
UL	-137228.3	32733722	-0.004192	0.9967
RESID(-1)	0.077579	0.169101	0.458771	0.6494
RESID(-2)	-0.244566	0.169233	-1.445143	0.1578
R-squared	0.063116	Mean dependent var		2.27E-06
Adjusted R-squared	-0.022055	S.D. dependent var		4.69E+10
S.E. of regression	4.74E+10	Akaike info criterion		52.10539
Sum squared resid	7.43E+22	Schwarz criterion		52.27955
Log likelihood	-959.9498	F-statistic		0.741052
Durbin-Watson stat	2.008225	Prob(F-statistic)		0.535208

#### 2. Uji White Heteroskedastis antara Unit Layanan dan $\Delta$ DPK

Periode Oktober 2004 – November 2007

White Heteroskedasticity Test:

F-statistic	0.143002	Probability	0.867271
Obs*R-squared	0.308644	Probability	0.856996

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 03/02/08 Time: 06:30

Sample: 2004:11 2007:11

Included observations: 37

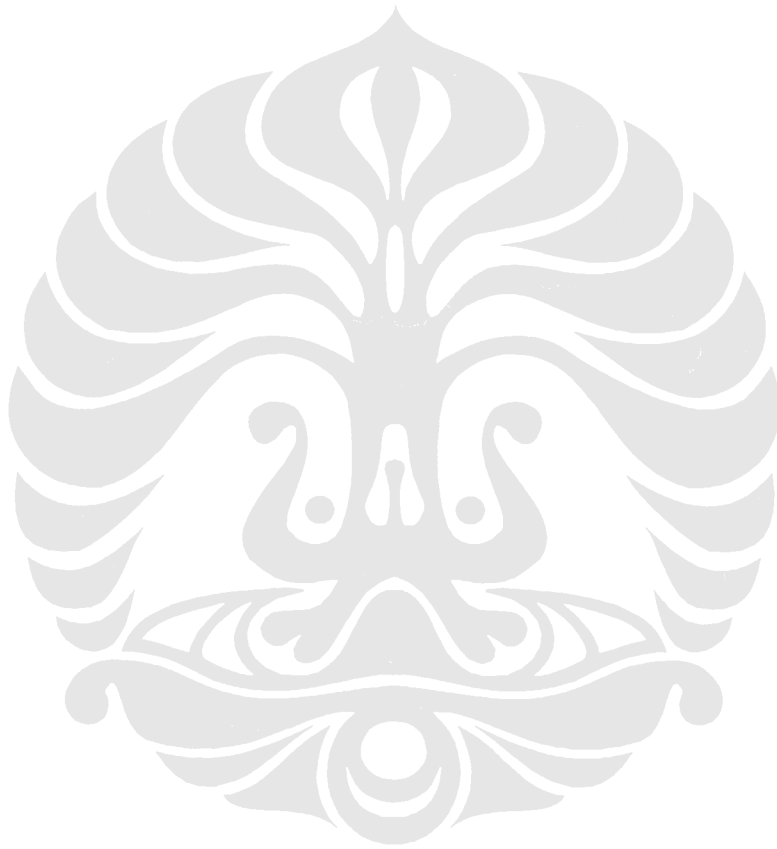
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.56E+21	1.98E+21	0.790648	0.4346
UL	4.52E+18	2.43E+19	0.186047	0.8535
UL^2	-2.88E+15	3.33E+16	-0.086336	0.9317
R-squared	0.008342	Mean dependent var		2.14E+21
Adjusted R-squared	-0.049991	S.D. dependent var		6.59E+21
S.E. of regression	6.76E+21	Akaike info criterion		103.4454
Sum squared resid	1.55E+45	Schwarz criterion		103.5760
Log likelihood	-1910.740	F-statistic		0.143002
Durbin-Watson stat	2.063150	Prob(F-statistic)		0.867271

## Lampiran 4

### Uji *Chow*

Chow Breakpoint Test: 2006:05

F-statistic	3.796502	Probability	0.032812
Log likelihood ratio	7.662264	Probability	0.021685



## Lampiran 5

### Hasil Regresi antara Unit Layanan dan $\Delta$ DPK

A. Periode Oktober 2004 – April 2006 (Sebelum OC)

Dependent Variable: DELTA\_DPK  
Method: Least Squares  
Date: 03/02/08 Time: 06:13  
Sample: 2004:11 2006:04  
Included Observations: 18  
Convergence achieved after 26 iterations  
Backcast: 2004:10

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.23E+10	2.30E+10	2.706351	0.0163
UL	-2.23E+09	7.77E+08	-2.874559	0.0116
MA(1)	0.696612	0.187735	3.710605	0.0021
R-squared	0.698039	Mean dependent var	-	2.64E+09
Adjusted R-squared	0.657778	S.D. dependent var	1.61E+10	
S.E. of regression	9.44E+09	Akaike info criterion	48.92546	
Sum squared resid	1.34E+21	Schwarz criterion	49.07386	
Log likelihood	-437.3292	F-statistic	17.33766	
Durbin-Watson stat	1.816992	Prob(F-statistic)	0.000126	
Inverted MA Roots	-.70			

## Lampiran 6

### 1. Uji Lagrange Multiplier antara Unit Layanan dan $\Delta$ DPK

Periode Oktober 2004 – April 2006 (Sebelum OC)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.913612	Probability	0.425347
Obs*R-squared	2.218013	Probability	0.329887

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/02/08 Time: 06:33

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.11E+10	2.46E+10	-0.451440	0.6591
UL	4.31E+08	8.45E+08	0.510254	0.6184
MA(1)	-0.922445	0.709792	-1.299598	0.2163
RESID(-1)	1.164536	0.865127	1.346087	0.2013
RESID(-2)	-0.918627	0.729710	-1.258893	0.2302
R-squared	0.123223	Mean dependent var	31119490	
Adjusted R-squared	-0.146555	S.D. dependent var	8.87E+09	
S.E. of regression	9.50E+09	Akaike info criterion	49.01617	
Sum squared resid	1.17E+21	Schwarz criterion	49.26349	
Log likelihood	-436.1455	F-statistic	0.456758	
Durbin-Watson stat	1.938622	Prob(F-statistic)	0.766092	

### 2. Uji White Heteroskedastis antara Unit Layanan dan $\Delta$ DPK

Periode Oktober 2004 – April 2006 (Sebelum OC)

White Heteroskedasticity Test:

F-statistic	2.196414	Probability	0.145672
Obs*R-squared	4.077327	Probability	0.130203

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 03/02/08 Time: 06:33

Sample: 2004:11 2006:04

Included observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.94E+19	1.13E+21	-0.025935	0.9797
UL	-5.42E+18	7.72E+19	-0.070209	0.9450
UL^2	3.02E+17	1.29E+18	0.234779	0.8176
R-squared	0.226518	Mean dependent var	7.43E+19	
Adjusted R-squared	0.123387	S.D. dependent var	1.28E+20	
S.E. of regression	1.20E+20	Akaike info criterion	95.44962	
Sum squared resid	2.14E+41	Schwarz criterion	95.59802	
Log likelihood	-856.0466	F-statistic	2.196414	
Durbin-Watson stat	1.812712	Prob(F-statistic)	0.145672	

## Lampiran 7

### Hasil Regresi antara Unit Layanan dan $\Delta$ DPK

B. Periode Mei 2006 – November 2007 (Setelah OC)

Dependent Variable: DELTA\_DPK  
Method: Least Squares  
Date: 03/02/08 Time: 06:08  
Sample: 2006:05 2007:11  
Included observations: 19  
Failure to improve SSR after 15 iterations  
Backcast: 2006:04

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.49E+10	5.20E+09	8.642402	0.0000
UL	1116938.	11625680	0.096075	0.9247
MA(1)	-0.996779	0.231458	-4.306523	0.0005
R-squared	0.418217	Mean dependent var	4.74E+10	
Adjusted R-squared	0.345494	S.D. dependent var	5.89E+10	
S.E. of regression	4.76E+10	Akaike info criterion	52.15541	
Sum squared resid	3.63E+22	Schwarz criterion	52.30454	
Log likelihood	-492.4764	F-statistic	5.750828	
Durbin-Watson stat	1.706004	Prob(F-statistic)	0.013125	
Inverted MA Roots	1.00			

## Lampiran 8

### 1. Uji Lagrange Multiplier antara Unit Layanan dan $\Delta$ DPK

Periode Mei 2006 – November 2007 (Setelah OC)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.710879	Probability	0.216398
Obs*R-squared	3.729493	Probability	0.154936

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/02/08 Time: 06:35

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.66E+09	5.52E+09	-0.844366	0.4127
UL	8623892.	15429588	0.558919	0.5850
MA(1)	0.000427	0.003934	0.108581	0.9151
RESID(-1)	0.066655	0.244913	0.272157	0.7895
RESID(-2)	-0.388499	0.245116	-1.584957	0.1353
R-squared	0.196289	Mean dependent var	5.30E+08	
Adjusted R-squared	-0.033343	S.D. dependent var	4.49E+10	
S.E. of regression	4.56E+10	Akaike info criterion	52.14728	
Sum squared resid	2.92E+22	Schwarz criterion	52.39581	
Log likelihood	-490.3991	F-statistic	0.854800	
Durbin-Watson stat	2.062833	Prob(F-statistic)	0.514262	

### 2. Uji White Heteroskedastis antara Unit Layanan dan $\Delta$ DPK

Periode Mei 2006 – November 2007 (Setelah OC)

White Heteroskedasticity Test:

F-statistic	2.103714	Probability	0.154480
Obs*R-squared	3.956027	Probability	0.138344

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 03/02/08 Time: 06:35

Sample: 2006:05 2007:11

Included observations: 19

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.06E+21	2.59E+21	2.724949	0.0150
UL	-4.07E+19	2.04E+19	-1.999041	0.0629
UL^2	4.80E+16	2.49E+16	1.927207	0.0719
R-squared	0.208212	Mean dependent var	1.91E+21	
Adjusted R-squared	0.109238	S.D. dependent var	2.95E+21	
S.E. of regression	2.79E+21	Akaike info criterion	101.7412	
Sum squared resid	1.24E+44	Schwarz criterion	101.8904	
Log likelihood	-963.5417	F-statistic	2.103714	
Durbin-Watson stat	1.918920	Prob(F-statistic)	0.154480	



## Lampiran 9

### Hasil Regresi antara Unit Layanan dan $\Delta$ Giro

A. Periode Oktober 2004 – April 2006 (Sebelum OC)

Dependent Variable: DELTA\_GIRO

Method: Least Squares

Date: 03/02/08 Time: 05:49

Sample: 2004:11 2006:04

Included observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.17E+10	1.58E+10	-1.373926	0.1884
UL	8.95E+08	5.39E+08	1.660005	0.1164
R-squared	0.146922	Mean dependent var		4.20E+09
Adjusted R-squared	0.093605	S.D. dependent var		1.11E+10
S.E. of regression	1.06E+10	Akaike info criterion		49.11333
Sum squared resid	1.80E+21	Schwarz criterion		49.21226
Log likelihood	-440.0199	F-statistic		2.755618
Durbin-Watson stat	2.537291	Prob(F-statistic)		0.116382



## Lampiran 10

### 1. Uji Lagrange Multiplier antara Unit Layanan dan $\Delta$ Giro

Periode Oktober 2004 – April 2006 (Sebelum OC)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	3.415356	Probability	0.061939
Obs*R-squared	5.902478	Probability	0.052275

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/02/08 Time: 06:41

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-8.78E+09	1.43E+10	-0.614442	0.5488
UL	3.24E+08	4.89E+08	0.663109	0.5180
RESID(-1)	-0.470540	0.236370	-1.990696	0.0664
RESID(-2)	-0.570174	0.249780	-2.282708	0.0386
R-squared	0.327915	Mean dependent var		2.12E-06
Adjusted R-squared	0.183897	S.D. dependent var		1.03E+10
S.E. of regression	9.30E+09	Akaike info criterion		48.93818
Sum squared resid	1.21E+21	Schwarz criterion		49.13604
Log likelihood	-436.4436	F-statistic		2.276904
Durbin-Watson stat	2.182209	Prob(F-statistic)		0.124447

### 2. Uji White Heteroskedastis antara Unit Layanan dan $\Delta$ DPK

Periode Oktober 2004 – April 2006 (Sebelum OC)

White Heteroskedasticity Test:

F-statistic	1.355463	Probability	0.287657
Obs*R-squared	2.755174	Probability	0.252186

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 03/02/08 Time: 06:42

Sample: 2004:11 2006:04

Included observations: 18

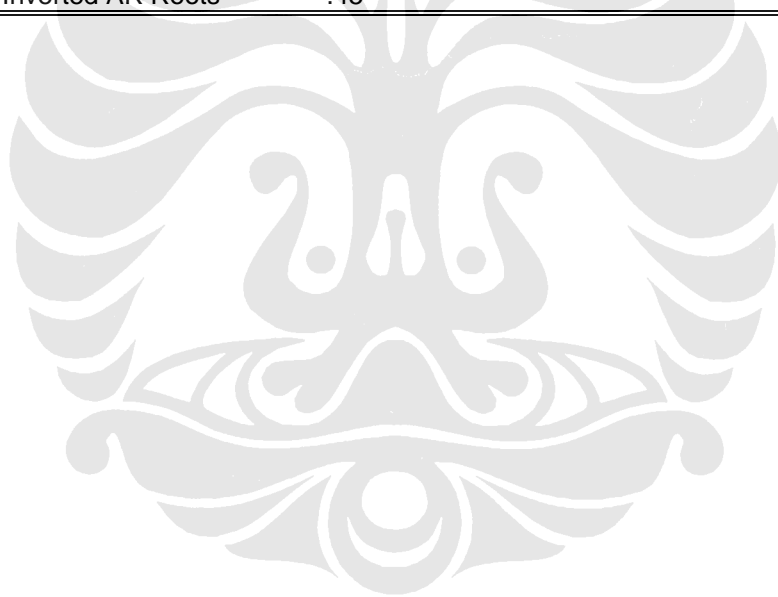
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.07E+20	2.73E+21	-0.075932	0.9405
UL	-2.66E+18	1.86E+20	-0.014309	0.9888
UL^2	4.46E+17	3.10E+18	0.143785	0.8876
R-squared	0.153065	Mean dependent var		1.00E+20
Adjusted R-squared	0.040141	S.D. dependent var		2.94E+20
S.E. of regression	2.88E+20	Akaike info criterion		97.20757
Sum squared resid	1.24E+42	Schwarz criterion		97.35596
Log likelihood	-871.8681	F-statistic		1.355463
Durbin-Watson stat	2.354598	Prob(F-statistic)		0.287657

**Lampiran 11**  
**Hasil Regresi antara Unit Layanan dan  $\Delta$  Giro**

B. Periode Mei 2006 – November 2007 (Setelah OC)

Dependent Variable: DELTA\_GIRO  
 Method: Least Squares  
 Date: 03/02/08 Time: 06:10  
 Sample(adjusted): 2006:06 2007:11  
 Included observations: 18 after adjusting endpoints  
 Convergence achieved after 2 iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.23E+09	6.72E+09	1.373051	0.1899
UL	9767868.	15924854	0.613373	0.5488
AR(1)	-0.447010	0.210473	-2.123832	0.0507
R-squared	0.241637	Mean dependent var		1.26E+10
Adjusted R-squared	0.140522	S.D. dependent var		2.62E+10
S.E. of regression	2.43E+10	Akaike info criterion		50.81228
Sum squared resid	8.82E+21	Schwarz criterion		50.96068
Log likelihood	-454.3105	F-statistic		2.389728
Durbin-Watson stat	2.307985	Prob(F-statistic)		0.125625
Inverted AR Roots	-0.45			



## Lampiran 12

### 1. Uji Lagrange Multiplier antara Unit Layanan dan $\Delta$ Giro

Periode Mei 2006 – November 2007 (Setelah OC)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.750948	Probability	0.212159
Obs*R-squared	3.798769	Probability	0.149661

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/02/08 Time: 06:43

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.23E+09	6.48E+09	-0.343526	0.7367
UL	2576509.	15241484	0.169046	0.8684
AR(1)	-0.057379	0.430014	-0.133435	0.8959
RESID(-1)	-0.202046	0.465546	-0.433999	0.6714
RESID(-2)	-0.465889	0.330160	-1.411101	0.1817
R-squared	0.211043	Mean dependent var		-
				8.52E+08
Adjusted R-squared	-0.031713	S.D. dependent var		2.28E+10
S.E. of regression	2.31E+10	Akaike info criterion		50.79598
Sum squared resid	6.95E+21	Schwarz criterion		51.04331
Log likelihood	-452.1638	F-statistic		0.869361
Durbin-Watson stat	2.072499	Prob(F-statistic)		0.508068

### 2. Uji White Heteroskedastis antara Unit Layanan dan $\Delta$ DPK

White Heteroskedasticity Test:

F-statistic	1.951923	Probability	0.176424
Obs*R-squared	3.717192	Probability	0.155891

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 03/02/08 Time: 06:43

Sample: 2006:06 2007:11

Included observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.05E+21	6.91E+20	1.526113	0.1478
UL	-6.27E+18	5.26E+18	-1.192412	0.2516
UL^2	8.71E+15	6.36E+15	1.369391	0.1910
R-squared	0.206511	Mean dependent var		4.90E+20
Adjusted R-squared	0.100712	S.D. dependent var		7.04E+20
S.E. of regression	6.67E+20	Akaike info criterion		98.88844
Sum squared resid	6.68E+42	Schwarz criterion		99.03684
Log likelihood	-886.9960	F-statistic		1.951923
Durbin-Watson stat	1.980400	Prob(F-statistic)		0.176424

### Lampiran 13

#### Hasil Regresi antara Unit Layanan dan $\Delta$ TAB

A. Periode Oktober 2004 – April 2006 (Sebelum OC)

Dependent Variable: DELTA\_TAB  
Method: Least Squares  
Date: 03/02/08 Time: 05:50  
Sample: 2004:11 2006:04  
Included observations: 18  
Failure to improve SSR after 31 iterations  
Backcast: 2004:10

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.10E+10	1.61E+10	3.788608	0.0018
UL	-2.27E+09	5.32E+08	-4.256459	0.0007
MA(1)	-0.997386	0.225606	-4.420926	0.0005
R-squared	0.368586	Mean dependent var	-	5.46E+09
Adjusted R-squared	0.284398	S.D. dependent var		2.35E+10
S.E. of regression	1.99E+10	Akaike info criterion		50.41747
Sum squared resid	5.94E+21	Schwarz criterion		50.56586
Log likelihood	-450.7572	F-statistic		4.378106
Durbin-Watson stat	1.339407	Prob(F-statistic)		0.031795
Inverted MA Roots	1.00			

## Lampiran 14

### 1. Uji Lagrange Multiplier antara Unit Layanan dan $\Delta$ TAB

B. Periode Oktober 2004 – April 2006 (Sebelum OC)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.502311	Probability	0.258843
Obs*R-squared	3.264868	Probability	0.195453

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/02/08 Time: 06:45

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.44E+09	1.32E+10	0.185595	0.8556
UL	-65076704	4.51E+08	-0.144264	0.8875
MA(1)	-0.000120	0.000841	-0.143176	0.8883
RESID(-1)	0.391038	0.270502	1.445599	0.1720
RESID(-2)	-0.282275	0.289048	-0.976569	0.3466
R-squared	0.181382	Mean dependent var		-
				1.60E+09
Adjusted R-squared	-0.070501	S.D. dependent var		1.86E+10
S.E. of regression	1.93E+10	Akaike info criterion		50.43176
Sum squared resid	4.83E+21	Schwarz criterion		50.67909
Log likelihood	-448.8859	F-statistic		0.720103
Durbin-Watson stat	2.055892	Prob(F-statistic)		0.593312

### 2. Uji White Heteroskedastis antara Unit Layanan dan $\Delta$ TAB

White Heteroskedasticity Test:

F-statistic	2.724151	Probability	0.097894
Obs*R-squared	4.795969	Probability	0.090901

Test Equation:

Dependent Variable: RESID<sup>2</sup>

Method: Least Squares

Date: 03/02/08 Time: 06:45

Sample: 2004:11 2006:04

Included observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.83E+21	4.61E+21	-0.613931	0.5485
UL	1.61E+20	3.14E+20	0.511699	0.6163
UL <sup>2</sup>	-1.73E+18	5.24E+18	-0.330957	0.7453
R-squared	0.266443	Mean dependent var		3.30E+20
Adjusted R-squared	0.168635	S.D. dependent var		5.34E+20
S.E. of regression	4.86E+20	Akaike info criterion		98.25621
Sum squared resid	3.55E+42	Schwarz criterion		98.40461
Log likelihood	-881.3059	F-statistic		2.724151
Durbin-Watson stat	0.730252	Prob(F-statistic)		0.097894

## Lampiran 15

### Hasil Regresi antara Unit Layanan dan $\Delta$ TAB

Periode Mei 2006 – November 2007 (Setelah OC)

Dependent Variable: DELTA\_TAB

Method: Least Squares

Date: 03/02/08 Time: 06:15

Sample: 2006:05 2007:11

Included observations: 19

Failure to improve SSR after 18 iterations

Backcast: 2006:04

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.46E+10	1.64E+09	8.866329	0.0000
UL	-2398628.	3984743.	-0.601953	0.5556
MA(1)	-0.997126	0.202253	-4.930103	0.0002
R-squared	0.384325	Mean dependent var	1.43E+10	
Adjusted R-squared	0.307365	S.D. dependent var	1.67E+10	
S.E. of regression	1.39E+10	Akaike info criterion	49.68841	
Sum squared resid	3.08E+21	Schwarz criterion	49.83754	
Log likelihood	-469.0399	F-statistic	4.993865	
Durbin-Watson stat	1.586679	Prob(F-statistic)	0.020645	
Inverted MA Roots	1.00			

## Lampiran 16

### 1. Uji Lagrange Multiplier antara Unit Layanan dan $\Delta$ TAB

Periode Mei 2006 – November 2007 (Setelah OC)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.553589	Probability	0.245837
Obs*R-squared	3.335453	Probability	0.188676

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/02/08 Time: 06:46

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.28E+09	1.64E+09	-0.778675	0.4491
UL	3251710.	4636086.	0.701391	0.4946
MA(1)	0.000318	0.000658	0.483935	0.6359
RESID(-1)	0.138514	0.246250	0.562493	0.5827
RESID(-2)	-0.387481	0.250948	-1.544067	0.1449
R-squared	0.175550	Mean dependent var	1.09E+09	
Adjusted R-squared	-0.060007	S.D. dependent var	1.30E+10	
S.E. of regression	1.34E+10	Akaike info criterion	49.69850	
Sum squared resid	2.52E+21	Schwarz criterion	49.94704	
Log likelihood	-467.1357	F-statistic	0.745255	
Durbin-Watson stat	2.012704	Prob(F-statistic)	0.577073	

### 2. Uji White Heteroskedastis antara Unit Layanan dan $\Delta$ TAB

White Heteroskedasticity Test:

F-statistic	2.409157	Probability	0.121729
Obs*R-squared	4.397472	Probability	0.110943

Test Equation:

Dependent Variable: RESID<sup>2</sup>

Method: Least Squares

Date: 03/02/08 Time: 06:46

Sample: 2006:05 2007:11

Included observations: 19

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.14E+20	2.20E+20	2.785523	0.0132
UL	-3.80E+18	1.73E+18	-2.192115	0.0435
UL <sup>2</sup>	4.64E+15	2.12E+15	2.189437	0.0437
R-squared	0.231446	Mean dependent var	1.62E+20	
Adjusted R-squared	0.135377	S.D. dependent var	2.55E+20	
S.E. of regression	2.37E+20	Akaike info criterion	96.81169	
Sum squared resid	8.99E+41	Schwarz criterion	96.96082	
Log likelihood	-916.7111	F-statistic	2.409157	
Durbin-Watson stat	1.726892	Prob(F-statistic)	0.121729	



## Lampiran 17

### Hasil Regresi antara Unit Layanan dan $\Delta$ DEP

A. Periode Oktober 2004 – April 2006 (Sebelum OC)

Dependent Variable: DELTA\_DEP  
Method: Least Squares  
Date: 03/02/08 Time: 06:01  
Sample: 2004:11 2006:04  
Included observations: 18  
Convergence achieved after 10 iterations  
Backcast: 2004:08 2004:10

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.85E+10	1.80E+10	2.144253	0.0488
UL	-1.38E+09	6.05E+08	-2.274927	0.0380
MA(3)	-0.783569	0.099984	-7.836939	0.0000
R-squared	0.322661	Mean dependent var		-
Adjusted R-squared	0.232350	S.D. dependent var		1.38E+09
S.E. of regression	1.27E+10	Akaike info criterion		1.45E+10
Sum squared resid	2.41E+21	Schwarz criterion		49.51563
Log likelihood	-442.6407	F-statistic		49.66402
Durbin-Watson stat	1.938401	Prob(F-statistic)		3.572749
Inverted MA Roots	.92	-.46 -.80i	-.46+.80i	0.053832

## Lampiran 18

### 1. Uji Lagrange Multiplier antara Unit Layanan dan $\Delta$ DEP

B. Periode Oktober 2004 – April 2006 (Sebelum OC)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.421838	Probability	0.276419
Obs*R-squared	3.229839	Probability	0.198907

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/02/08 Time: 06:48

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.26E+10	3.22E+10	-1.322716	0.2087
UL	1.59E+09	1.15E+09	1.382211	0.1902
MA(3)	-0.055737	0.104564	-0.533042	0.6030
RESID(-1)	-0.403127	0.357420	-1.127880	0.2798
RESID(-2)	-0.977446	0.641501	-1.523685	0.1515
R-squared	0.179435	Mean dependent var	88411311	
Adjusted R-squared	-0.073046	S.D. dependent var	1.19E+10	
S.E. of regression	1.23E+10	Akaike info criterion	49.54003	
Sum squared resid	1.98E+21	Schwarz criterion	49.78736	
Log likelihood	-440.8603	F-statistic	0.710688	
Durbin-Watson stat	2.033223	Prob(F-statistic)	0.599042	

### 2. Uji White Heteroskedastis antara Unit Layanan dan $\Delta$ DEP

White Heteroskedasticity Test:

F-statistic	2.667098	Probability	0.102090
Obs*R-squared	4.721874	Probability	0.094332

Test Equation:

Dependent Variable: RESID<sup>2</sup>

Method: Least Squares

Date: 03/02/08 Time: 06:49

Sample: 2004:11 2006:04

Included observations: 18

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.25E+21	2.67E+21	0.469446	0.6455
UL	-1.08E+20	1.82E+20	-0.593172	0.5619
UL <sup>2</sup>	2.32E+18	3.03E+18	0.766930	0.4550
R-squared	0.262326	Mean dependent var	1.34E+20	
Adjusted R-squared	0.163970	S.D. dependent var	3.08E+20	
S.E. of regression	2.81E+20	Akaike info criterion	97.16128	
Sum squared resid	1.19E+42	Schwarz criterion	97.30967	
Log likelihood	-871.4515	F-statistic	2.667098	
Durbin-Watson stat	2.024088	Prob(F-statistic)	0.102090	

## Lampiran 19

### Hasil Regresi antara Unit Layanan dan $\Delta$ DEP

Periode Mei 2006 – November 2007 (Setelah OC)

Dependent Variable: DELTA\_DEP

Method: Least Squares

Date: 03/02/08 Time: 06:17

Sample: 2006:05 2007:11

Included observations: 19

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.68E+10	9.74E+09	2.747930	0.0137
UL	-11130004	23128776	-0.481219	0.6365
R-squared	0.013439	Mean dependent var		2.30E+10
Adjusted R-squared	-0.044594	S.D. dependent var		2.51E+10
S.E. of regression	2.57E+10	Akaike info criterion		50.87589
Sum squared resid	1.12E+22	Schwarz criterion		50.97531
Log likelihood	-481.3210	F-statistic		0.231572
Durbin-Watson stat	1.629086	Prob(F-statistic)		0.636497



## Lampiran 20

### 1. Uji Lagrange Multiplier antara Unit Layanan dan $\Delta$ DEP

Periode Mei 2006 – November 2007 (Setelah OC)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.798305	Probability	0.199495
Obs*R-squared	3.674625	Probability	0.159245

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/02/08 Time: 06:49

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.50E+09	9.41E+09	0.159799	0.8752
UL	-4394744.	22637957	-0.194132	0.8487
RESID(-1)	0.203114	0.247359	0.821128	0.4244
RESID(-2)	-0.456838	0.251476	-1.816625	0.0893
R-squared	0.193401	Mean dependent var	5.82E-06	
Adjusted R-squared	0.032082	S.D. dependent var	2.50E+10	
S.E. of regression	2.46E+10	Akaike info criterion	50.87149	
Sum squared resid	9.05E+21	Schwarz criterion	51.07032	
Log likelihood	-479.2791	F-statistic	1.198870	
Durbin-Watson stat	1.908110	Prob(F-statistic)	0.343958	

### 2. Uji White Heteroskedastis antara Unit Layanan dan $\Delta$ DEP

Periode Mei 2006 – November 2007 (Setelah OC)

White Heteroskedasticity Test:

F-statistic	3.313916	Probability	0.062491
Obs*R-squared	5.565218	Probability	0.061877

Test Equation:

Dependent Variable: RESID<sup>2</sup>

Method: Least Squares

Date: 03/02/08 Time: 06:50

Sample: 2006:05 2007:11

Included observations: 19

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.87E+21	9.19E+20	3.126888	0.0065
UL	-1.77E+19	7.22E+18	-2.450770	0.0261
UL <sup>2</sup>	2.06E+16	8.83E+15	2.335004	0.0329
R-squared	0.292906	Mean dependent var	5.90E+20	
Adjusted R-squared	0.204519	S.D. dependent var	1.11E+21	
S.E. of regression	9.88E+20	Akaike info criterion	99.66691	
Sum squared resid	1.56E+43	Schwarz criterion	99.81603	
Log likelihood	-943.8357	F-statistic	3.313916	
Durbin-Watson stat	2.661883	Prob(F-statistic)	0.062491	