

Lampiran 1. Hasil Uji Goodness-of-Fit Evaluation for Binary Specification
Andrews and Hosmer-Lemeshow Tests

| | Quantile of Risk | | | Dep=0 | | Dep=1 | | Total | H-L |
|-------------------|------------------|--------|--------|---------|------------------|---------|--------|---------|-----|
| | Low | High | Actual | Expect | Actual | Expect | Obs | Value | |
| 1 | 0.0059 | 0.0324 | 81 | 82.1261 | 3 | 1.87387 | 84 | 0.69221 | |
| 2 | 0.0325 | 0.0630 | 81 | 79.9192 | 3 | 4.08082 | 84 | 0.30088 | |
| 3 | 0.0632 | 0.0799 | 81 | 77.9811 | 3 | 6.01890 | 84 | 1.63106 | |
| 4 | 0.0806 | 0.0960 | 77 | 76.6204 | 7 | 7.37960 | 84 | 0.02141 | |
| 5 | 0.0964 | 0.1090 | 73 | 75.3418 | 11 | 8.65822 | 84 | 0.70617 | |
| 6 | 0.1090 | 0.1230 | 75 | 74.3361 | 9 | 9.66389 | 84 | 0.05154 | |
| 7 | 0.1232 | 0.1443 | 73 | 72.7928 | 11 | 11.2072 | 84 | 0.00442 | |
| 8 | 0.1443 | 0.1741 | 67 | 70.8017 | 17 | 13.1983 | 84 | 1.29918 | |
| 9 | 0.1745 | 0.2195 | 65 | 67.3970 | 19 | 16.6030 | 84 | 0.43130 | |
| 10 | 0.2200 | 0.4570 | 64 | 59.6839 | 20 | 24.3161 | 84 | 1.07824 | |
| | Total | | 737 | 737.000 | 103 | 103.000 | 840 | 6.21640 | |
| H-L Statistic | | | 6.2164 | | Prob. Chi-Sq(8) | | 0.6230 | | |
| Andrews Statistic | | | 9.7636 | | Prob. Chi-Sq(10) | | 0.4615 | | |

Lampiran 2. Hasil Uji Akurasi Prediksi

| | Estimated | | | Constant Probability | | |
|----------------|-----------|--------|-------|----------------------|--------|-------|
| | Equation | | | Constant Probability | | |
| | Dep=0 | Dep=1 | Total | Dep=0 | Dep=1 | Total |
| P(Dep=1)≤C | 737 | 103 | 840 | 737 | 103 | 840 |
| P(Dep=1)>C | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 737 | 103 | 840 | 737 | 103 | 840 |
| Correct | 737 | 0 | 737 | 737 | 0 | 737 |
| % Correct | 100.00 | 0.00 | 87.74 | 100.00 | 0.00 | 87.74 |
| % Incorrect | 0.00 | 100.00 | 12.26 | 0.00 | 100.00 | 12.26 |
| Total Gain* | 0.00 | 0.00 | 0.00 | | | |
| Percent Gain** | NA | 0.00 | 0.00 | | | |

| | Estimated | | | Constant Probability | | |
|----------------|-----------|--------|--------|----------------------|--------|--------|
| | Equation | | | Constant Probability | | |
| | Dep=0 | Dep=1 | Total | Dep=0 | Dep=1 | Total |
| E(# of Dep=0) | 651.39 | 85.61 | 737.00 | 646.63 | 90.37 | 737.00 |
| E(# of Dep=1) | 85.61 | 17.39 | 103.00 | 90.37 | 12.63 | 103.00 |
| Total | 737.00 | 103.00 | 840.00 | 737.00 | 103.00 | 840.00 |
| Correct | 651.39 | 17.39 | 668.78 | 646.63 | 12.63 | 659.26 |
| % Correct | 88.38 | 16.88 | 79.62 | 87.74 | 12.26 | 78.48 |
| % Incorrect | 11.62 | 83.12 | 20.38 | 12.26 | 87.74 | 21.52 |
| Total Gain* | 0.65 | 4.62 | 1.13 | | | |
| Percent Gain** | 5.27 | 5.27 | 5.27 | | | |

*Change in "% Correct" from default (constant probability) specification

**Percent of incorrect (default) prediction corrected by equation

Lampiran 3. Hasil Uji *McFadden R-Squared*, *Log Likelihood*, dan Hasil Analisis Logistik

| Variable | Coefficient | Std. Error | z-Statistic | Prob. |
|-----------------------|-------------|-----------------------|-------------|--------|
| C | 49.89112 | 9.766016 | 5.108646 | 0.0000 |
| DOC | -0.211978 | 0.098948 | -2.142323 | 0.0322 |
| JMLT | -0.168035 | 0.137200 | -1.224742 | 0.2207 |
| LOG(LOAN) | 3.677503 | 1.580336 | 2.327038 | 0.0200 |
| RJ | -0.009378 | 0.047078 | -0.199208 | 0.8421 |
| LOG(SALES) | -6.300828 | 1.684232 | -3.741069 | 0.0002 |
| THN | 0.051408 | 0.036923 | 1.392326 | 0.1638 |
| USIA | -0.010233 | 0.013797 | -0.741691 | 0.4583 |
| LTS*LOG(SALES) | -0.360391 | 0.130390 | -2.763951 | 0.0057 |
| McFadden R-squared | 0.070111 | Mean dependent var | 0.122619 | |
| S.D. dependent var | 0.328195 | S.E. of regression | 0.321229 | |
| Akaike info criterion | 0.713472 | Sum squared resid | 85.74941 | |
| Schwarz criterion | 0.764187 | Log likelihood | -290.6584 | |
| Hannan-Quinn criter. | 0.732910 | Deviance | 581.3167 | |
| Restr. deviance | 625.1465 | Restr. log likelihood | -312.5732 | |
| LR statistic | 43.82975 | Avg. log likelihood | -0.346022 | |
| Prob(LR statistic) | 0.000001 | | | |
| Obs with Dep=0 | 737 | Total obs | 840 | |
| Obs with Dep=1 | 103 | | | |