

Lampiran 2 : Hasil Uji Instrumen Penelitian

Tabel 4.8
Hasil Uji Validitas Instrument

| No | Variabel | Item | r_{hitung} | r_{tabel} | Tingkat sig. α | Keterangan |
|----|-------------------------------------|------|--------------|-------------|-----------------------|------------|
| 1 | Literasi Keuangan (X ₁) | X1.1 | .552 | 0,215 | 0.05 | Valid |
| | | X1.2 | .758 | 0,215 | 0.05 | Valid |
| | | X1.3 | .677 | 0,215 | 0.05 | Valid |
| | | X1.4 | .747 | 0,215 | 0.05 | Valid |
| | | X1.5 | .751 | 0,215 | 0.05 | Valid |
| | | X1.6 | .844 | 0,215 | 0.05 | Valid |
| | | X1.7 | .834 | 0,215 | 0.05 | Valid |
| | | X1.8 | .764 | 0,215 | 0.05 | Valid |
| | | X1.9 | .799 | 0,215 | 0.05 | Valid |
| 2 | Pelatihan (X ₂) | X2.1 | .833 | 0,215 | 0.05 | Valid |
| | | X2.2 | .863 | 0,215 | 0.05 | Valid |
| | | X2.3 | .819 | 0,215 | 0.05 | Valid |
| | | X2.4 | .790 | 0,215 | 0.05 | Valid |
| 3 | Keberlangsungan Usaha UMKM(Y) | Y.1 | .823 | 0,215 | 0.05 | Valid |
| | | Y.2 | .829 | 0,215 | 0.05 | Valid |
| | | Y.3 | .756 | 0,215 | 0.05 | Valid |
| | | Y.4 | .805 | 0,215 | 0.05 | Valid |

Sumber : Lampiran SPSS, diolah

5.1.1 Uji Reliabilitas

Uji Reliabilitas

| Variabel | Alfa Cronbrach's | Keterangan |
|-------------------------------------|------------------|------------|
| Literasi Keuangan (X ₁) | 0,903 | Reliabel |
| Pelatihan (X ₂) | 0,843 | Reliabel |
| Keberlangsungan Usaha UMKM(Y) | 0,782 | Reliabel |

Sumber : Sumber : Lampiran SPSS, diolah

Lampiran 4 : Deskripsi Statistik

| Descriptive Statistics | | | | | |
|-------------------------------|----|---------|---------|-------|----------------|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| x1.1 | 79 | 2 | 5 | 3.66 | .638 |
| x1.2 | 79 | 2 | 5 | 3.78 | .673 |
| x1.3 | 79 | 2 | 5 | 3.70 | .790 |
| x1.4 | 79 | 2 | 5 | 3.91 | .701 |
| x1.5 | 79 | 2 | 5 | 3.87 | .686 |
| x1.6 | 79 | 2 | 5 | 3.90 | .810 |
| x1.7 | 79 | 2 | 5 | 3.76 | .895 |
| x1.8 | 79 | 2 | 5 | 3.76 | .804 |
| x1.9 | 79 | 2 | 5 | 3.76 | .895 |
| Literasi Keuangan (X1) | 79 | 20 | 44 | 34.14 | 5.232 |
| x2.1 | 79 | 3 | 5 | 4.23 | .750 |
| x2.2 | 79 | 2 | 5 | 4.22 | .779 |
| x2.3 | 79 | 2 | 5 | 4.30 | .822 |
| x2.4 | 79 | 2 | 5 | 3.92 | .829 |
| Pelatihan (X2) | 79 | 10 | 20 | 16.67 | 2.625 |
| y.1 | 79 | 2 | 5 | 4.00 | .641 |
| y.2 | 79 | 2 | 5 | 4.00 | .620 |
| y.3 | 79 | 3 | 5 | 4.38 | .626 |
| y.4 | 79 | 3 | 5 | 4.09 | .582 |
| Keberlangsungan Usaha (Y) | 79 | 11 | 20 | 16.47 | 1.920 |
| Valid N (listwise) | 79 | | | | |

Lampiran 5 : Distribusi Frekuensi

x1.1

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 4 | 5.1 | 5.1 | 5.1 |
| | 3 | 22 | 27.8 | 27.8 | 32.9 |
| | 4 | 50 | 63.3 | 63.3 | 96.2 |
| | 5 | 3 | 3.8 | 3.8 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

x1.2

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 4 | 5.1 | 5.1 | 5.1 |
| | 3 | 16 | 20.3 | 20.3 | 25.3 |
| | 4 | 52 | 65.8 | 65.8 | 91.1 |
| | 5 | 7 | 8.9 | 8.9 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

x1.3

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 7 | 8.9 | 8.9 | 8.9 |
| | 3 | 19 | 24.1 | 24.1 | 32.9 |
| | 4 | 44 | 55.7 | 55.7 | 88.6 |
| | 5 | 9 | 11.4 | 11.4 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

x1.4

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 3 | 3.8 | 3.8 | 3.8 |
| | 3 | 14 | 17.7 | 17.7 | 21.5 |
| | 4 | 49 | 62.0 | 62.0 | 83.5 |
| | 5 | 13 | 16.5 | 16.5 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

x1.5

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|-----|---------------|-------------|------------------|-----------------------|
| Valid | Va | 2 | 2.5 | 2.5 | 2.5 |
| | | 3 | 18 | 22.8 | 25.3 |
| | | 4 | 47 | 59.5 | 84.8 |
| | | 5 | 12 | 15.2 | 100.0 |
| | To | | | | |
| | tal | 79 | 100.0 | 100.0 | |

x1.6

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|-----|---------------|-------------|------------------|-----------------------|
| Valid | Va | 5 | 6.3 | 6.3 | 6.3 |
| | | 3 | 15 | 19.0 | 25.3 |
| | | 4 | 42 | 53.2 | 78.5 |
| | | 5 | 17 | 21.5 | 100.0 |
| | To | | | | |
| | tal | 79 | 100.0 | 100.0 | |

x1.7

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 6 | 7.6 | 7.6 | 7.6 |
| | 3 | 25 | 31.6 | 31.6 | 39.2 |
| | 4 | 30 | 38.0 | 38.0 | 77.2 |
| | 5 | 18 | 22.8 | 22.8 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

x1.8

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 3 | 3.8 | 3.8 | 3.8 |
| | 3 | 28 | 35.4 | 35.4 | 39.2 |
| | 4 | 33 | 41.8 | 41.8 | 81.0 |
| | 5 | 15 | 19.0 | 19.0 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

x1.9

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 5 | 6.3 | 6.3 | 6.3 |
| | 3 | 28 | 35.4 | 35.4 | 41.8 |
| | 4 | 27 | 34.2 | 34.2 | 75.9 |
| | 5 | 19 | 24.1 | 24.1 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

x2.1

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 3 | 15 | 19.0 | 19.0 | 19.0 |
| | 4 | 31 | 39.2 | 39.2 | 58.2 |
| | 5 | 33 | 41.8 | 41.8 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

x2.2

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 1 | 1.3 | 1.3 | 1.3 |
| | 3 | 14 | 17.7 | 17.7 | 19.0 |
| | 4 | 31 | 39.2 | 39.2 | 58.2 |
| | 5 | 33 | 41.8 | 41.8 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

x2.3

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 2 | 2.5 | 2.5 | 2.5 |
| | 3 | 12 | 15.2 | 15.2 | 17.7 |
| | 4 | 25 | 31.6 | 31.6 | 49.4 |
| | 5 | 40 | 50.6 | 50.6 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

x2.4

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 3 | 3.8 | 3.8 | 3.8 |
| | 3 | 21 | 26.6 | 26.6 | 30.4 |
| | 4 | 34 | 43.0 | 43.0 | 73.4 |
| | 5 | 21 | 26.6 | 26.6 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

y.1

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 1 | 1.3 | 1.3 | 1.3 |
| | 3 | 13 | 16.5 | 16.5 | 17.7 |
| | 4 | 50 | 63.3 | 63.3 | 81.0 |
| | 5 | 15 | 19.0 | 19.0 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

y.2

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 2 | 1 | 1.3 | 1.3 | 1.3 |
| | 3 | 12 | 15.2 | 15.2 | 16.5 |
| | 4 | 52 | 65.8 | 65.8 | 82.3 |
| | 5 | 14 | 17.7 | 17.7 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

y.3

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 3 | 6 | 7.6 | 7.6 | 7.6 |
| | 4 | 37 | 46.8 | 46.8 | 54.4 |
| | 5 | 36 | 45.6 | 45.6 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

y.4

| | | Freque ncy | Perce nt | Valid Percent | Cumulative Percent |
|-------|------|---------------|-------------|------------------|-----------------------|
| Valid | Va 3 | 10 | 12.7 | 12.7 | 12.7 |
| | 4 | 52 | 65.8 | 65.8 | 78.5 |
| | 5 | 17 | 21.5 | 21.5 | 100.0 |
| Total | To | 79 | 100.0 | 100.0 | |

Lampiran 6: Uji Validitas dan Reliabilitas

| Correlations | | | | | | | | | | | |
|------------------------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------------------------|
| | | x1.1 | x1.2 | x1.3 | x1.4 | x1.5 | x1.6 | x1.7 | x1.8 | x1.9 | Literasi Keuangan (X1) |
| x1.1 | Pearson Correlation | 1 | .543** | .503** | .332** | .193 | .379** | .438** | .213 | .258** | .552** |
| | Sig. (2-tailed) | | .000 | .000 | .003 | .089 | .001 | .000 | .060 | .022 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 |
| x1.2 | Pearson Correlation | .543** | 1 | .623** | .421** | .440** | .641** | .594** | .472** | .466** | .758** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 |
| x1.3 | Pearson Correlation | .503** | .623** | 1 | .460** | .425** | .352** | .421** | .406** | .439** | .677** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 | .001 | .000 | .000 | .000 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 |
| x1.4 | Pearson Correlation | .332** | .421** | .460** | 1 | .695** | .593** | .578** | .485** | .538** | .747** |
| | Sig. (2-tailed) | .003 | .000 | .000 | | .000 | .000 | .000 | .000 | .000 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 |
| x1.5 | Pearson Correlation | .193 | .440** | .425** | .695** | 1 | .668** | .576** | .478** | .618** | .751** |
| | Sig. (2-tailed) | .089 | .000 | .000 | .000 | | .000 | .000 | .000 | .000 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 |
| x1.6 | Pearson Correlation | .379** | .641** | .352** | .593** | .668** | 1 | .744** | .671** | .638** | .844** |
| | Sig. (2-tailed) | .001 | .000 | .001 | .000 | .000 | | .000 | .000 | .000 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 |
| x1.7 | Pearson Correlation | .438** | .594** | .421** | .578** | .576** | .744** | 1 | .614** | .616** | .834** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | | .000 | .000 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 |
| x1.8 | Pearson Correlation | .213 | .472** | .408** | .485** | .478** | .671** | .614** | 1 | .721** | .764** |
| | Sig. (2-tailed) | .060 | .000 | .000 | .000 | .000 | .000 | .000 | | .000 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 |
| x1.9 | Pearson Correlation | .258** | .466** | .439** | .538** | .618** | .638** | .616** | .721** | 1 | .799** |
| | Sig. (2-tailed) | .022 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | | .000 |
| | N | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 |
| Literasi Keuangan (X1) | Pearson Correlation | .552** | .758** | .677** | .747** | .751** | .844** | .834** | .764** | .799** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 |

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Reliability

Scale: ALL VARIABLES

Case Processing Summary

| | | N | % |
|-------|---------|----|-------|
| Cases | Valid | 79 | 100.0 |
| | Exclude | 0 | .0 |
| | Total | 79 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .903 | 9 |

Correlations

| | | x2.1 | x2.2 | x2.3 | x2.4 | Pelatihan (X2) |
|----------------|---------------------|--------|--------|--------|--------|----------------|
| x2.1 | Pearson Correlation | 1 | .727** | .510** | .544** | .833** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 |
| x2.2 | Pearson Correlation | .727** | 1 | .637** | .502** | .863** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 |
| x2.3 | Pearson Correlation | .510** | .637** | 1 | .543** | .819** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 |
| x2.4 | Pearson Correlation | .544** | .502** | .543** | 1 | .790** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .000 |
| | N | 79 | 79 | 79 | 79 | 79 |
| Pelatihan (X2) | Pearson Correlation | .833** | .863** | .819** | .790** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | |
| | N | 79 | 79 | 79 | 79 | 79 |

** . Correlation is significant at the 0.01 level (2-tailed).

Reliability

Scale: ALL VARIABLES

Case Processing Summary

| | | N | % |
|-------|---------|----|-------|
| Cases | Valid | 79 | 100.0 |
| | Exclude | 0 | .0 |
| | Total | 79 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .843 | 4 |

Correlations

| | | y.1 | y.2 | y.3 | y.4 | Keberlangsungan Usaha (Y) |
|---------------------------|---------------------|--------|--------|--------|--------|---------------------------|
| y.1 | Pearson Correlation | 1 | .807** | .383** | .344** | .823** |
| | Sig. (2-tailed) | | .000 | .000 | .002 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 |
| y.2 | Pearson Correlation | .807** | 1 | .429** | .320** | .829** |
| | Sig. (2-tailed) | .000 | | .000 | .004 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 |
| y.3 | Pearson Correlation | .383** | .429** | 1 | .540** | .756** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 |
| | N | 79 | 79 | 79 | 79 | 79 |
| y.4 | Pearson Correlation | .344** | .320** | .540** | 1 | .697** |
| | Sig. (2-tailed) | .002 | .004 | .000 | | .000 |
| | N | 79 | 79 | 79 | 79 | 79 |
| Keberlangsungan Usaha (Y) | Pearson Correlation | .823** | .829** | .756** | .697** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | |
| | N | 79 | 79 | 79 | 79 | 79 |

** . Correlation is significant at the 0.01 level (2-tailed).

Reliability

Scale: ALL VARIABLES

Case Processing Summary

| | | N | % |
|-------|----------------------|----|-------|
| Cases | Valid | 79 | 100.0 |
| | Exclude ^a | 0 | .0 |
| | Total | 79 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .782 | 4 |

Lampiran 7 : Hasil Uji Korelasi Ganda, Regresi Berganda, Uji F dan Uji t Regression

Variables Entered/Removed^b

| Model | Variables Entered | Variables Removed | Method |
|-------|---|-------------------|--------|
| 1 | Pelatihan (X2), Literasi Keuangan (X1) ^a | | Enter |

a. All requested variables entered.

b. Dependent Variable: Keberlangsungan Usaha (Y)

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|---------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change | |
| 1 | .725 ^a | .525 | .513 | 1.341 | .525 | 42.038 | 2 | 76 | .000 | 2.177 |

a. Predictors: (Constant), Pelatihan (X2), Literasi Keuangan (X1)

b. Dependent Variable: Keberlangsungan Usaha (Y)

ANOVA^b

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 151.093 | 2 | 75.546 | 42.038 | .000 ^a |
| | Residual | 136.578 | 76 | 1.797 | | |
| | Total | 287.671 | 78 | | | |

a. Predictors: (Constant), Pelatihan (X2), Literasi Keuangan (X1)

b. Dependent Variable: Keberlangsungan Usaha (Y)

Coefficients^a

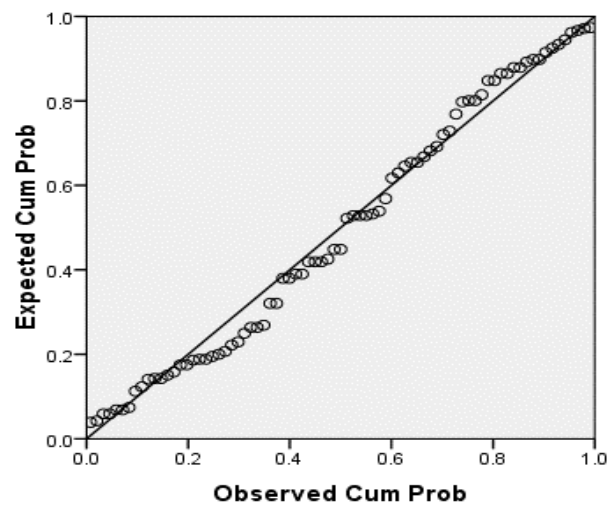
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|------------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 6.656 | 1.107 | | 6.012 | .000 | | |
| | Literasi Keuangan (X1) | .090 | .036 | .244 | 2.499 | .015 | .653 | 1.530 |
| | Pelatihan (X2) | .405 | .072 | .553 | 5.661 | .000 | .653 | 1.530 |

a. Dependent Variable: Keberlangsungan Usaha (Y)

Lampiran 7 : Hasil Uji Asumsi Klasik

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Keberlangsungan Usaha (Y)



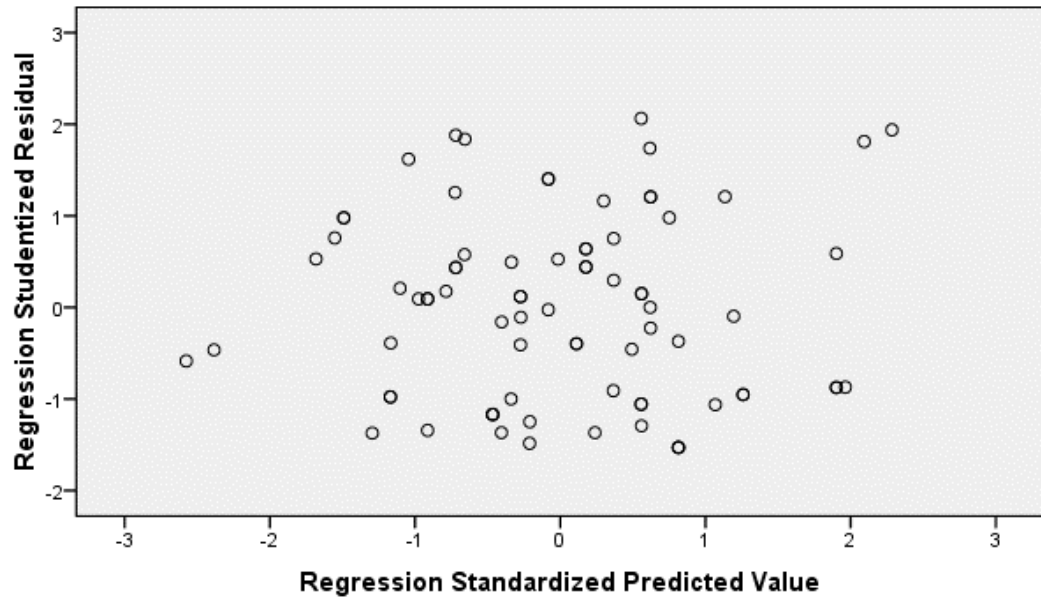
One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|--------------------------------|----------------|-------------------------|
| N | | 79 |
| Normal Parameters ^a | Mean | .0000000 |
| | Std. Deviation | 1.32325369 |
| Most Extreme Differences | Absolute | .088 |
| | Positive | .088 |
| | Negative | -.067 |
| Kolmogorov-Smirnov Z | | .783 |
| Asymp. Sig. (2-tailed) | | .572 |

a. Test distribution is Normal.

Scatterplot

Dependent Variable: Keberlangsungan Usaha (Y)

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.066 | .582 | | 1.831 | .071 |
| | Literasi Keuangan (X1) | -.011 | .019 | -.080 | -.563 | .575 |
| | Pelatihan (X2) | .025 | .038 | .093 | .660 | .511 |