

LAMPIRAN

A. LAMPIRAN-1

Pernyataan Kuesioner

Skala Likert

1 = Sangat Tidak Setuju (STS)

2 = Tidak Setuju (TS)

3 = Cukup (C)

4 = Setuju (S)

5 = Sangat Setuju (SS)

Literasi Keuangan Syariah (X1)						
No.	Pernyataan Kuesioner	STS	TS	C	S	SS
1.	Saya mengetahui bagaimana merencanakan keuangan saya sesuai dengan syariat agama Islam					
2.	Saya mengetahui cara mengelola keuangan saya sesuai dengan syariat agama Islam					
3.	Saya mengetahui adanya fasilitas tabungan dan pinjaman yang ada					
4.	Saya memahami perbedaan tabungan syariah dan konvensional					
5.	Saya mengetahui produk pinjaman syariah pada perbankan syariah					

Pengetahuan Produk Perbankan Syariah (X2)						
No.	Pernyataan Kuesioner	STS	TS	C	S	SS
1.	Menurut saya, edukasi produk perbankan diperlukan kepada setiap nasabah					
2.	Menurut saya, edukasi terkait produk perbankan syariah perlu ditingkatkan lagi					
3.	Saya memahami produk dari bank syariah yang ada					
4.	Menurut saya, produk bank syariah aman untuk digunakan					
5.	Menurut saya, produk bank syariah sudah sesuai dengan					

	syariat agama Islam					
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Kecerdasan Spiritual (Z)						
No.	Pernyataan Kuesioner	STS	TS	C	S	SS
1.	Saya meyakini bahwa ilmu agama merupakan landasan dari setiap individu					
2.	Saya selalu mempertimbangkan ilmu agama dalam melakukan suatu hal					
3.	Saya merasa harus menghindari suatu hal yang dilarang oleh syariat agama Islam					
4.	Saya merasa bertanggung jawab atas apa yang saya lakukan di dunia					
5.	Saya selalu menyelesaikan suatu permasalahan dengan norma yang diajarkan oleh agama					

Keputusan Penggunaan Bank Syariah (Y)						
No.	Pernyataan Kuesioner	STS	TS	C	S	SS
1.	Saya merasa bank syariah di Indonesia memiliki reputasi agama yang baik karena sudah sesuai dengan syariat agama Islam					
2.	Saya merasa bank syariah di Indonesia memiliki reputasi kinerja keuangan yang baik					
3.	Saya merasa layanan di bank syariah cukup memuaskan					
4.	Saya merasa letak dan lokasi bank syariah di kota Malang sudah strategis					
5.	Saya merasa terbantu dengan adanya fasilitas yang ditawarkan oleh bank syariah (ATM, i-banking, m-banking, dll.).					

B. LAMPIRAN-2

Hasil Data Kuesioner

No.	Literasi Keuangan Syariah (X1)					Total (X1)
	X1.1	X1.2	X1.3	X1.4	X1.5	
1	4	3	4	4	4	19
2	4	4	4	4	4	20
3	5	5	5	5	5	25
4	4	5	5	5	5	24
5	4	4	5	4	4	21
6	5	4	4	4	5	22
7	3	5	5	3	4	20
8	4	4	5	5	5	23
9	5	4	5	5	5	24
10	5	4	5	4	3	21
11	5	5	4	5	5	24
12	4	3	4	5	3	19
13	5	4	4	4	5	22
14	4	4	5	4	5	22
15	4	4	4	4	4	20
16	5	5	5	5	5	25
17	4	4	4	4	3	19
18	5	5	5	5	5	25
19	4	4	4	4	4	20
20	4	4	4	4	4	20
21	4	5	4	4	4	21
22	4	5	5	4	5	23
23	4	3	4	4	4	19
24	5	5	4	5	2	21
25	4	5	5	5	4	23
26	5	4	4	4	3	20
27	4	5	5	4	4	22
28	3	3	4	4	4	18
29	4	5	3	4	2	18
30	4	4	5	4	4	21
31	5	4	5	5	4	23
32	5	4	4	4	5	22
33	4	4	4	5	4	21
34	4	4	3	5	3	19
35	3	5	4	4	2	18
36	5	5	5	5	5	25
37	4	3	4	4	4	19
38	5	5	4	3	3	20

39	5	5	5	5	5	25
40	4	4	4	4	4	20
41	4	4	4	3	3	18
42	5	5	3	3	5	21
43	5	5	5	4	4	23
44	4	5	4	4	5	22
45	4	5	4	5	5	23
46	4	4	5	5	4	22
47	5	5	5	5	5	25
48	4	5	4	4	4	21
49	4	4	5	4	5	22
50	4	3	5	3	4	19
51	5	5	4	4	5	23
52	5	4	5	5	4	23
53	4	5	5	4	5	23
54	4	4	5	5	5	23
55	4	4	5	5	5	23
56	4	5	5	4	4	22
57	4	3	4	4	4	19
58	4	5	4	5	4	22
59	4	4	5	4	4	21
60	4	4	5	5	5	23
61	4	4	5	5	5	23
62	5	4	4	4	4	21
63	4	4	5	4	4	21
64	4	4	5	5	5	23
65	5	5	4	4	4	22
66	5	4	4	5	5	23
67	3	4	5	5	4	21
68	4	4	5	5	5	23
69	4	4	4	5	4	21
70	5	5	5	5	4	24
71	4	4	5	4	5	22

No.	Pengetahuan Produk Perbankan Syariah (X2)					Total (X2)
	X2.1	X2.2	X2.3	X2.4	X2.5	
1	3	3	4	5	4	19
2	4	4	4	4	4	20
3	4	4	4	5	4	21
4	5	4	5	5	4	23
5	4	3	4	4	4	19
6	5	4	4	5	5	23

7	5	5	3	4	5	22
8	5	5	4	5	4	23
9	4	5	5	4	5	23
10	5	4	3	4	4	20
11	5	4	5	5	5	24
12	5	5	3	5	5	23
13	5	5	5	5	5	25
14	5	4	4	5	4	22
15	4	4	4	5	4	21
16	5	5	5	4	4	23
17	5	4	3	4	3	19
18	5	5	5	4	4	23
19	4	4	4	4	4	20
20	4	5	5	4	5	23
21	4	5	4	4	4	21
22	5	3	5	5	5	23
23	5	4	4	5	4	22
24	5	5	4	4	5	23
25	4	4	5	5	4	22
26	4	4	4	4	4	20
27	5	5	4	5	5	24
28	4	5	5	4	4	22
29	5	5	3	5	4	22
30	5	4	4	5	4	22
31	5	4	4	4	5	22
32	4	4	4	4	5	21
33	5	5	5	3	4	22
34	5	5	3	4	3	20
35	4	3	5	4	4	20
36	5	5	5	5	5	25
37	5	4	4	4	3	20
38	5	4	5	4	4	22
39	4	5	5	5	4	23
40	4	4	3	3	4	18
41	5	4	3	4	4	20
42	4	4	4	4	5	21
43	4	5	4	4	4	21
44	4	5	4	5	4	22
45	3	3	5	5	3	19
46	5	5	4	4	4	22
47	5	5	5	5	3	23
48	4	5	4	5	4	22
49	4	5	5	4	5	23

50	5	5	4	5	5	24
51	5	5	5	5	5	25
52	4	5	5	5	4	23
53	4	5	4	5	4	22
54	5	5	5	4	4	23
55	4	5	4	5	4	22
56	5	4	5	5	4	23
57	4	5	4	5	4	22
58	4	5	5	5	4	23
59	4	5	4	5	4	22
60	4	5	4	5	5	23
61	3	4	5	5	4	21
62	4	4	4	4	4	20
63	5	5	5	4	4	23
64	4	5	4	5	4	22
65	4	5	4	5	4	22
66	5	5	5	5	5	25
67	5	5	4	5	4	23
68	5	5	4	5	4	23
69	5	4	4	5	4	22
70	5	5	4	4	4	22
71	4	5	4	4	4	21

No.	Kecerdasan Spiritual (Z)					Total (Z)
	Z.1	Z.2	Z.3	Z.4	Z.5	
1	5	5	5	4	5	24
2	5	4	5	5	5	24
3	4	4	4	5	5	22
4	5	4	4	5	5	23
5	3	5	5	4	4	21
6	4	4	5	4	4	21
7	5	4	5	5	4	23
8	5	4	5	5	5	24
9	5	5	5	5	5	25
10	5	4	5	5	4	23
11	5	5	5	4	5	24
12	5	4	5	5	4	23
13	5	5	4	5	4	23
14	4	5	4	4	5	22
15	4	4	4	4	4	20
16	5	5	5	5	5	25
17	5	4	5	4	4	22

18	5	5	5	5	5	25
19	4	4	4	4	5	21
20	4	5	5	4	4	22
21	5	4	5	5	5	24
22	4	5	5	5	5	24
23	5	5	5	5	5	25
24	5	4	5	5	3	22
25	4	4	5	5	5	23
26	4	5	4	4	4	21
27	5	5	5	5	5	25
28	4	5	5	5	5	24
29	4	5	5	5	5	24
30	5	5	5	5	5	25
31	5	5	5	5	5	25
32	5	4	5	5	4	23
33	5	4	5	5	5	24
34	5	4	5	4	4	22
35	5	5	5	5	4	24
36	5	4	5	5	5	24
37	5	4	4	4	5	22
38	5	5	5	5	4	24
39	5	5	5	5	5	25
40	4	4	4	4	4	20
41	5	5	5	5	5	25
42	4	4	4	4	4	20
43	5	4	4	4	4	21
44	4	5	4	4	5	22
45	5	5	5	5	5	25
46	5	4	5	5	5	24
47	5	5	5	5	5	25
48	5	5	5	5	5	25
49	5	5	5	5	4	24
50	5	4	5	5	5	24
51	5	4	5	5	4	23
52	5	5	4	4	5	23
53	5	4	4	5	5	23
54	5	5	5	5	5	25
55	5	4	4	4	5	22
56	4	5	5	5	5	24
57	5	5	5	5	5	25
58	5	5	5	4	4	23
59	4	4	5	4	5	22
60	5	5	5	4	5	24

61	5	5	5	5	5	25
62	4	4	4	4	4	20
63	5	4	5	5	5	24
64	5	5	5	5	4	24
65	5	5	4	4	5	23
66	5	4	5	5	5	24
67	4	5	5	5	5	24
68	5	5	5	4	4	23
69	4	4	5	5	5	23
70	5	4	5	5	5	24
71	4	5	5	5	5	24

No.	Keputusan Penggunaan Bank Syariah (Y)					Total (Y)
	Y.1	Y.2	Y.3	Y.4	Y.5	
1	4	4	4	4	4	20
2	5	5	4	4	4	22
3	5	5	5	5	5	25
4	5	5	5	5	5	25
5	4	4	5	4	4	21
6	5	5	4	4	5	23
7	4	3	4	4	4	19
8	5	5	5	5	5	25
9	4	5	5	5	5	24
10	4	4	4	3	5	20
11	5	5	5	5	5	25
12	4	4	4	4	5	21
13	5	5	5	5	5	25
14	4	5	5	4	4	22
15	4	4	4	4	4	20
16	4	3	5	5	5	22
17	3	3	4	3	5	18
18	4	4	3	4	5	20
19	4	4	4	4	4	20
20	4	4	4	4	4	20
21	4	4	5	5	5	23
22	5	5	5	5	5	25
23	4	4	4	4	4	20
24	5	4	4	4	5	22
25	5	5	4	5	5	24
26	4	4	4	4	4	20
27	5	5	4	5	5	24
28	4	5	5	5	5	24

29	4	4	4	4	4	20
30	5	5	5	4	5	24
31	5	3	4	4	5	21
32	4	4	4	4	5	21
33	5	5	5	5	5	25
34	3	3	3	3	3	15
35	4	4	4	3	5	20
36	5	5	5	5	5	25
37	4	4	4	4	4	20
38	5	5	5	4	5	24
39	5	5	5	3	5	23
40	4	4	4	3	3	18
41	5	4	5	3	4	21
42	4	4	4	5	4	21
43	5	5	5	5	5	25
44	4	4	5	4	4	21
45	5	5	5	5	4	24
46	5	5	5	4	4	23
47	3	5	5	5	5	23
48	5	5	5	4	5	24
49	4	5	5	5	5	24
50	5	5	5	5	5	25
51	5	5	4	5	5	24
52	5	4	4	4	5	22
53	4	4	5	4	5	22
54	5	4	5	4	4	22
55	5	4	5	4	4	22
56	5	5	5	4	5	24
57	4	4	4	4	5	21
58	5	5	4	4	5	23
59	5	4	5	4	5	23
60	4	4	4	4	5	21
61	5	5	5	5	5	25
62	4	4	4	4	4	20
63	5	5	4	5	5	24
64	4	4	4	4	5	21
65	5	4	3	3	3	18
66	5	5	5	5	5	25
67	4	4	4	4	5	21
68	4	4	4	4	5	21
69	4	4	4	4	4	20
70	4	4	4	4	5	21
71	5	4	4	5	4	22

C. LAMPIRAN-3

Hasil Olah Data SPSS

Analisis Deskriptif

	N	Min	Max	Mean	Std. Deviation
X1.1	71	3	5	4.281	0.565
X1.2	71	3	5	4.295	0.641
X1.3	71	3	5	4.464	0.581
X1.4	71	3	5	4.352	0.611
X1.5	71	2	5	4.225	0.796
X2.1	71	3	5	4.478	0.582
X2.2	71	3	5	4.507	0.629
X2.3	71	3	5	4.253	0.648
X2.4	71	3	5	4.521	0.557
X2.5	71	3	5	4.197	0.550
Z.1	71	3	5	4.690	0.495
Z.2	71	4	5	4.535	0.502
Z.3	71	4	5	4.760	0.429
Z.4	71	4	5	4.662	0.476
Z.5	71	3	5	4.647	0.509
Y.1	71	3	5	4.450	0.580
Y.2	71	3	5	4.366	0.615
Y.3	71	3	5	4.422	0.577
Y.4	71	3	5	4.239	0.642
Y.5	71	3	5	4.605	0.572

Uji Validitas

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	LITERASIKEUANGANSYARIAH
X1.1	Pearson Correlation	1	.279*	-.013	.164	.206	.523**
	Sig. (2-tailed)		.018	.915	.173	.085	.000
	N	71	71	71	71	71	71
X1.2	Pearson Correlation	.279*	1	.086	.095	.091	.512**
	Sig. (2-tailed)	.018		.477	.431	.448	.000
	N	71	71	71	71	71	71
X1.3	Pearson Correlation	-.013	.086	1	.296*	.418**	.597**
	Sig. (2-tailed)	.915	.477		.012	.000	.000
	N	71	71	71	71	71	71
X1.4	Pearson Correlation	.164	.095	.296*	1	.275*	.604**
	Sig. (2-tailed)	.173	.431	.012		.020	.000
	N	71	71	71	71	71	71
X1.5	Pearson Correlation	.206	.091	.418**	.275*	1	.722**
	Sig. (2-tailed)	.085	.448	.000	.020		.000
	N	71	71	71	71	71	71
LITERASIKEUANGANSYARIAH	Pearson Correlation	.523**	.512**	.597**	.604**	.722**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	71	71	71	71	71	71

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

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

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	PENGETAHUAN PRODUK PERBANKANS YARIAH
X2.1	Pearson Correlation	1	.225	-.099	-.032	.147	.471**
	Sig. (2-tailed)		.060	.411	.793	.222	.000
	N	71	71	71	71	71	71
X2.2	Pearson Correlation	.225	1	.031	.050	.161	.584**
	Sig. (2-tailed)	.060		.800	.676	.181	.000
	N	71	71	71	71	71	71
X2.3	Pearson Correlation	-.099	.031	1	.143	.138	.499**
	Sig. (2-tailed)	.411	.800		.234	.251	.000
	N	71	71	71	71	71	71
X2.4	Pearson Correlation	-.032	.050	.143	1	.079	.461**
	Sig. (2-tailed)	.793	.676	.234		.511	.000
	N	71	71	71	71	71	71
X2.5	Pearson Correlation	.147	.161	.138	.079	1	.568**
	Sig. (2-tailed)	.222	.181	.251	.511		.000
	N	71	71	71	71	71	71
PENGETAHUAN PRODUK PERBANKANS YARIAH	Pearson Correlation	.471**	.584**	.499**	.461**	.568**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	71	71	71	71	71	71

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

Correlations

		Z.1	Z.2	Z.3	Z.4	Z.5	KECERDASAN SPIRITUAL
Z.1	Pearson Correlation	1	-.013	.250*	.337**	.071	.555**
	Sig. (2-tailed)		.915	.035	.004	.557	.000
	N	71	71	71	71	71	71
Z.2	Pearson Correlation	-.013	1	.205	.050	.189	.493**
	Sig. (2-tailed)	.915		.086	.676	.115	.000
	N	71	71	71	71	71	71
Z.3	Pearson Correlation	.250*	.205	1	.506**	.066	.652**
	Sig. (2-tailed)	.035	.086		.000	.584	.000
	N	71	71	71	71	71	71
Z.4	Pearson Correlation	.337**	.050	.506**	1	.268*	.716**
	Sig. (2-tailed)	.004	.676	.000		.024	.000
	N	71	71	71	71	71	71
Z.5	Pearson Correlation	.071	.189	.066	.268*	1	.557**
	Sig. (2-tailed)	.557	.115	.584	.024		.000
	N	71	71	71	71	71	71
KECERDASAN SPIRITUAL	Pearson Correlation	.555**	.493**	.652**	.716**	.557**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	71	71	71	71	71	71

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

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

Correlations

		Y.1	Y.2	Y.3	Y.4	Y.5	KEPUTUSAN PENGGUNA NBANKSYARIAH
Y.1	Pearson Correlation	1	.572**	.362**	.319**	.242*	.680**
	Sig. (2-tailed)		.000	.002	.007	.042	.000
	N	71	71	71	71	71	71
Y.2	Pearson Correlation	.572**	1	.524**	.534**	.375**	.828**
	Sig. (2-tailed)	.000		.000	.000	.001	.000
	N	71	71	71	71	71	71
Y.3	Pearson Correlation	.362**	.524**	1	.455**	.338**	.731**
	Sig. (2-tailed)	.002	.000		.000	.004	.000
	N	71	71	71	71	71	71
Y.4	Pearson Correlation	.319**	.534**	.455**	1	.415**	.759**
	Sig. (2-tailed)	.007	.000	.000		.000	.000
	N	71	71	71	71	71	71
Y.5	Pearson Correlation	.242*	.375**	.338**	.415**	1	.644**
	Sig. (2-tailed)	.042	.001	.004	.000		.000
	N	71	71	71	71	71	71
KEPUTUSANPENGGUNA ANBANKSYARIAH	Pearson Correlation	.680**	.828**	.731**	.759**	.644**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	71	71	71	71	71	71

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

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

Uji Reliabilitas

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
LITERASIKEUANGANSYARIAH	67.3380	16.656	.496	.675
PENGETAHUANPRODUKPERBANKANSYARIAH	67.0000	17.743	.617	.615
KECERDASANSPIRITUAL	65.6620	20.998	.384	.729
KEPUTUSANPENGGUNAANBANKSYARIAH	66.8732	13.569	.605	.609

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		71
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.72376051
Most Extreme Differences	Absolute	.061
	Positive	.037
	Negative	-.061
Test Statistic		.061
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Uji Multikolinieritas

		Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1.595	4.040		-.395	.694		
	LITERASIKEUANGANSYARIAH	.296	.124	.260	2.389	.020	.785	1.273
	PENGETAHUANPRODUKPERBANKANSYARIAH	.512	.163	.360	3.144	.002	.710	1.409
	KECERDASANSPIRITUAL	.259	.159	.169	1.628	.108	.860	1.163

a. Dependent Variable: KEPUTUSANPENGGUNAANBANKSYARIAH

Uji Heteroskedastisitas

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.064	2.435		-.847	.400
	LITERASIKEUANGANSYARIAH	.065	.075	.116	.867	.389
	PENGETAHUANPRODUKPERBANKANSYARIAH	-.084	.098	-.120	-.853	.397
	KECERDASANSPIRITUAL	.165	.096	.220	1.721	.090

a. Dependent Variable: ABS_RES

Analisis Regresi Moderasi

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-138.248	52.601		-2.628	.011
	LITERASIKEUANGANSYARIAH	7.743	2.366	6.794	3.273	.002
	PENGETAHUANPRODUKPERBANKANSYARIAH	-.519	2.478	-.365	-.209	.835
	KECERDASANSPIRITUAL	6.036	2.250	3.949	2.682	.009
	X1Z	-.312	.099	-8.562	-3.142	.003
	X2Z	.041	.107	1.017	.381	.704

a. Dependent Variable: KEPUTUSANPENGGUNAANBANKSYARIAH

Uji t (Uji Parsial)**Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.378	3.258		.730	.468
	LITERASIKEUANGANSYARIAH	.307	.125	.269	2.448	.017
	PENGETAHUANPRODUKPERBANKANSYARIAH	.595	.157	.418	3.803	.000

a. Dependent Variable: KEPUTUSANPENGGUNAANBANKSYARIAH

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.163	2.641		4.605	.000
	LITERASIKEUANGANSYARIAH	.051	.239	.045	.214	.831
	X1Z	.017	.008	.480	2.296	.025

a. Dependent Variable: KEPUTUSANPENGGUNAANBANKSYARIAH

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.111	3.354		2.120	.038
	PENGETAHUANPRODUKPERBANKANSYARIAH	.388	.275	.273	1.409	.164
	X2Z	.013	.008	.316	1.631	.108

a. Dependent Variable: KEPUTUSANPENGGUNAANBANKSYARIAH

Koefisien Determinasi (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.593 ^a	.352	.333	1.78317

a. Predictors: (Constant),
PENGETAHUANPRODUKPERBANKANSYARIAH,
LITERASIKEUANGANSYARIAH