

LAMPIRAN

A. LAMPIRAN- 1 Pernyataan Kuisisioner

Skala Likert

1 = Sangat Tidak Setuju (STS)

2 = Tidak Setuju (TS)

3 = Cukup (C)

4 = Setuju (S)

5 = Sangat Setuju (SS)

Literasi Keuangan (X)						
No.	Pernyataan Kuisisioner	STS	TS	C	S	SS
1.	Saya memahami terminologi keuangan seperti berbagai macam layanan jasa perbankan dan mengetahui berbagai sumber pendapatan keluarga					
2.	Pengelolaan uang yang baik akan membantu pembuatan rencana keuangan jangka Panjang dan jangka pendek					
3.	Dengan pengetahuan keuangan yang memadai saya dapat terhindar dari segala bentuk penipuan					
4.	Saya berminat memperbaiki pengetahuan keuangan terhadap gaya hidup konsumtif					
5.	Saya selalu menyisihkan uang untuk di tabung agar bisa memenuhi kebutuhan					

	secara tiba-tiba atau yang tidak terduga.					
6.	Saya secara rutin menyusun dan mengikuti anggaran keuangan gaya hidup konsumtif saya					
7.	Saya selalu menyimpan semua catatan keuangan saya dari pengeluaran hingga pemasukan					
8.	Bagi saya investasi adalah bentuk penanaman modal yang memiliki manfaat untuk menyiapkan masa depan yang lebih matang					
Gaya Hidup Konsumtif (Y)						
No.	Pernyataan Kuisisioner	STS	TS	C	S	SS
1.	Saya selalu merencanakan pembelian jika memiliki harga yang mahal atau berlebihan					
2.	Untuk mengisi waktu luang saya sering bertemu dengan teman-teman untuk sekadar makan atau minum di café atau mall					
3.	Saya merasa tertarik untuk memiliki produk atau merek tertentu hanya karena dipromosikan dengan cara yang menarik					
4.	Saya suka membeli produk yang membuat penampilan saya lebih keren atau <i>trendy</i>					
5.	Saya lebih suka memiliki barang yang terbaru/mengikuti trend					

6.	Saya suka membeli produk yang di iklankan oleh <i>influencer</i> idola saya					
7.	Tingkat percaya diri saya lebih meningkat ketika menggunakan produk bermerek (<i>branded</i>)					
8.	Dengan membeli produk import dan bermerek dapat mencerminkan status social					

Kontrol Diri (Z)						
No.	Pernyataan Kuisisioner	STS	TS	C	S	SS
1.	Saya memiliki kemampuan mengendalikan keinginan untuk tidak melakukan tindakan impulsif					
2.	Saya selalu membandingkan harga barang yang akan saya beli terlebih dahulu dengan harga barang yang sama tetapi di toko yang berbeda					
3.	Saya selalu menahan selera terhadap barang yang ingin dibeli apabila keuangan saya tidak mencukupi					
4.	Saya mampu mengelola keinginan yang muncul secara tiba-tiba					
5.	Saya selalu menahan diri untuk membeli barang yang saya inginkan tetapi kurang dibutuhkan					

6.	Saya selalu mencari informasi terhadap barang yang yang ingin saya beli apakah bagus atau tidak						
7.	Saya sering mempertimbangkan konsekuensi dari tindakan yang akan diambil sebelum melakukannya						
8.	Saya membuat perencanaan jangka panjang sebelum mengambil keputusan						
9.	Saat membeli suatu produk, saya cenderung lebih mempertimbangkan manfaat dari pada merek						

B. LAMPIRAN- 2 Hasil Data Kuisisioner

No.	Literasi Keuangan (X)								Total (X)
	X1	X2	X3	X4	X5	X6	X7	X8	
1	4	5	5	5	5	5	5	4	38
2	4	4	4	4	4	3	4	4	31
3	4	5	4	4	4	3	4	4	32
4	4	5	5	5	5	5	5	5	39
5	5	4	5	4	4	4	5	4	35

6	4	3	5	3	5	4	5	4	33
7	4	5	3	5	3	4	4	5	33
8	4	5	4	4	4	5	4	4	34
9	5	5	4	5	5	5	5	5	39
10	4	4	5	4	5	4	5	4	35
11	5	5	5	4	4	4	4	4	35
12	4	5	5	4	4	4	4	5	35
13	4	4	4	4	4	4	4	4	32
14	4	4	4	5	5	5	4	5	36
15	4	5	5	5	4	5	5	4	37
16	5	5	5	5	4	5	4	5	38
17	4	4	4	4	4	4	4	4	32
18	4	5	5	5	3	3	4	3	32
19	5	5	5	5	4	5	4	4	37

20	5	5	4	5	5	4	5	5	38
21	5	5	5	5	5	5	5	5	40
22	4	4	5	4	5	5	5	4	36
23	5	5	5	5	5	5	5	5	40
24	4	4	4	4	4	4	3	5	32
25	5	5	5	5	4	4	5	5	38
26	5	5	5	5	5	5	5	5	40
27	4	4	4	4	4	4	4	4	32
28	4	4	4	4	4	4	4	4	32
29	4	5	4	5	4	5	4	5	36
30	5	4	5	4	5	4	3	5	35
31	4	4	4	5	4	4	4	4	33
32	4	4	3	4	4	3	4	4	30
33	5	5	5	5	5	5	5	5	40

34	4	2	4	3	4	4	3	3	27
35	5	5	5	5	4	4	5	5	38
36	5	5	5	5	5	5	5	5	40
37	4	5	4	4	4	5	5	5	36
38	4	5	5	5	3	3	3	4	32
39	4	4	5	4	5	3	3	4	32
40	3	3	3	3	3	3	3	3	24
41	5	5	5	4	4	5	5	5	38
42	4	4	5	4	5	5	5	5	37
43	3	3	4	5	4	3	5	3	30
44	4	3	4	4	4	4	4	4	31
45	3	4	4	5	3	3	2	4	28
46	4	5	4	5	3	3	3	3	30
47	5	5	5	5	5	5	5	5	40

48	3	4	4	4	3	3	3	4	28
49	5	5	5	5	5	5	5	5	40
50	5	5	5	5	5	5	5	5	40
51	4	5	5	4	3	3	3	4	31
52	4	4	4	4	3	3	3	4	29
53	5	5	5	5	5	5	5	5	40
54	5	5	5	5	5	5	5	5	40
55	5	4	4	4	4	3	3	4	31
56	5	5	5	5	5	5	5	5	40
57	5	5	5	5	5	5	5	5	40
58	4	5	5	5	5	5	4	5	38
59	3	5	5	4	4	4	3	4	32
60	5	5	5	5	5	5	5	5	40
61	4	5	5	5	5	5	4	5	38

62	4	5	5	4	4	4	3	4	33
63	3	4	5	4	5	3	3	3	30
64	4	5	5	5	5	4	4	5	37
65	5	4	4	4	4	5	4	5	35
66	5	5	5	5	5	4	5	5	39
67	4	4	4	4	3	3	4	4	30
68	4	5	4	5	5	3	3	5	34
69	4	4	4	3	4	3	4	4	30
70	4	4	4	5	5	4	4	5	35

No	Kontrol Diri (Z)									Total (Z)
	Z1	Z2	Z3	Z4	Z5	Z6	Z7	Z8	Z9	
1	5	5	5	5	5	5	5	5	5	45
2	5	5	5	5	5	5	5	5	5	45
3	4	4	5	4	5	4	4	5	5	40

4	5	4	5	5	4	5	4	5	5	42
5	5	5	5	5	5	5	5	5	5	45
6	4	4	5	3	4	5	4	4	5	38
7	5	4	3	5	4	3	5	4	5	38
8	4	5	5	4	4	5	5	5	5	42
9	5	4	5	4	5	4	5	4	4	40
10	4	3	4	4	3	4	3	5	4	34
11	5	5	5	5	5	5	5	5	5	45
12	5	4	4	4	4	3	4	4	4	36
13	4	4	5	5	5	5	4	4	4	40
14	4	4	4	4	4	4	4	4	4	36
15	4	4	4	4	4	5	5	5	5	40
16	5	5	5	5	4	5	4	4	4	41
17	4	4	4	4	4	4	4	4	4	36
18	5	5	5	4	5	5	5	3	5	42
19	5	5	4	5	5	5	5	5	5	44
20	5	5	5	5	4	5	4	5	4	42

21	5	5	5	5	5	5	5	5	5	45
22	5	5	4	5	4	5	5	4	5	42
23	5	5	5	5	5	5	5	5	5	45
24	4	4	4	4	4	4	4	4	5	37
25	5	5	5	5	5	5	5	5	5	45
26	5	4	5	4	5	5	5	5	5	43
27	4	4	4	4	4	4	4	4	4	36
28	4	4	4	4	4	4	4	4	4	36
29	4	5	4	5	4	5	4	5	4	40
30	4	5	4	4	4	4	3	5	5	38
31	4	4	4	4	4	4	4	4	4	36
32	4	4	3	4	4	4	3	4	4	34
33	5	5	5	5	5	5	5	5	5	45
34	4	4	5	4	5	4	3	5	4	38
35	4	5	4	5	4	4	4	4	4	38
36	5	5	5	5	5	5	5	5	5	45
37	4	5	4	4	5	3	5	5	4	39

38	3	5	5	2	3	4	4	5	5	36
39	5	4	4	4	5	4	4	5	5	40
40	3	4	4	5	4	5	4	5	4	38
41	5	5	5	5	5	5	5	5	5	45
42	5	5	5	5	5	4	5	5	4	43
43	5	4	4	4	3	5	4	5	4	38
44	4	5	4	4	5	5	3	4	4	38
45	3	4	3	4	4	4	4	4	5	35
46	5	4	3	4	4	3	5	4	4	36
47	5	5	5	5	5	5	5	5	5	45
48	5	5	4	5	4	5	4	4	4	40
49	5	5	5	5	5	5	5	5	5	45
50	5	5	5	5	5	5	5	5	5	45
51	5	5	5	4	4	4	4	4	3	38
52	3	4	4	4	4	5	4	4	4	36
53	5	5	5	5	5	5	5	5	5	45
54	5	5	5	5	5	5	5	4	3	42

55	4	5	5	4	5	5	5	5	5	43
56	5	5	5	5	5	5	5	5	5	45
57	5	5	5	5	5	5	5	5	5	45
58	4	5	5	5	3	5	4	5	5	41
59	4	3	4	4	4	4	4	3	4	34
60	5	5	5	5	5	5	5	5	5	45
61	3	5	5	5	5	5	5	5	5	43
62	4	4	5	4	4	3	4	4	4	36
63	4	3	5	5	5	4	5	4	5	40
64	3	4	4	4	3	5	5	5	5	38
65	5	5	5	5	5	5	5	5	5	45
66	5	5	5	5	5	5	5	5	4	44
67	4	5	4	5	3	4	4	5	4	38
68	4	5	5	3	3	5	5	4	4	38
69	4	3	5	4	5	4	4	5	4	38
70	5	4	4	5	4	5	4	5	4	40

No.	Gaya Hidup Konsumtif (Y)								Total (Y)
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	
1	4	5	4	5	5	5	4	5	37
2	4	5	4	5	2	3	5	3	31
3	4	5	4	3	4	5	5	4	34
4	5	5	5	5	5	5	5	5	40
5	5	4	5	4	5	5	3	5	36
6	4	4	5	4	4	3	5	4	33
7	5	4	4	5	4	4	3	5	34
8	5	4	5	4	4	4	4	5	35
9	5	5	5	5	5	5	4	5	39
10	5	4	5	4	4	5	5	5	37
11	5	5	5	5	4	4	4	4	36
12	5	4	5	4	4	4	4	4	34

13	4	4	4	4	4	4	4	4	32
14	4	4	5	4	4	4	4	5	34
15	5	4	5	4	5	4	5	4	36
16	5	5	4	5	4	5	5	5	38
17	4	3	4	5	4	3	4	3	30
18	5	5	4	4	5	4	4	5	36
19	5	5	5	4	5	5	5	5	39
20	5	5	5	5	5	5	5	5	40
21	5	5	5	5	5	5	5	5	40
22	5	4	4	4	5	5	4	4	35
23	5	5	5	5	5	5	5	5	40
24	4	3	4	4	3	4	4	4	30
25	5	5	5	5	5	5	5	5	40
26	5	4	5	4	5	5	5	4	37

27	4	4	4	4	4	4	4	4	32
28	4	4	4	4	4	4	4	4	32
29	4	5	4	5	4	5	4	5	36
30	5	4	4	4	4	4	3	4	32
31	4	4	4	4	4	4	4	4	32
32	4	5	4	4	4	5	4	5	35
33	5	5	5	5	5	5	5	5	40
34	4	4	3	4	4	4	4	4	31
35	4	5	4	5	4	5	5	4	36
36	5	5	5	5	5	5	5	5	40
37	3	5	5	4	4	5	3	5	34
38	5	4	4	4	4	4	3	2	30
39	4	4	4	4	4	5	4	5	34
40	3	4	3	4	4	4	4	4	30

41	5	5	5	5	5	5	5	5	40
42	5	4	5	4	5	5	5	5	38
43	4	3	4	4	5	4	4	4	32
44	4	4	4	3	4	3	4	4	30
45	4	3	4	4	4	2	4	4	29
46	4	3	4	4	4	2	4	4	29
47	5	5	5	5	5	5	5	5	40
48	4	4	4	4	4	3	4	4	31
49	5	5	5	5	5	5	5	5	40
50	5	5	5	5	5	5	5	5	40
51	3	4	4	4	4	4	3	4	30
52	4	4	4	4	4	4	4	4	32
53	5	5	5	5	5	5	5	5	40
54	5	5	5	5	5	5	5	5	40

55	5	4	4	4	5	4	4	4	34
56	5	5	5	5	5	5	5	5	40
57	5	5	5	5	5	5	5	5	40
58	5	3	4	4	4	4	4	4	32
59	4	4	4	4	4	3	4	4	31
60	5	5	5	5	5	5	5	5	40
61	5	3	4	4	4	4	3	4	31
62	4	4	4	4	4	4	4	3	31
63	4	4	5	4	4	4	5	4	34
64	5	4	4	5	3	5	4	4	34
65	5	5	5	5	5	5	5	5	40
66	5	5	5	5	5	5	5	5	40
67	4	4	4	4	3	4	3	4	30
68	5	4	4	4	3	4	4	4	32

69	4	4	4	3	4	4	4	3	30
70	4	5	5	4	5	4	5	4	36

C. LAMPIRAN- 3 Hasil Olah Data SPSS

Analisis Deskriptif

No	SS		S		CS		TS		STS		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
1	26	37%	38	54%	6	9%	0	0%	0	0	70	100%
2	41	59%	24	34%	4	6%	1	1%	0	0	70	100%
3	40	57%	27	39%	3	4%	0	0%	0	0	70	100%
4	37	53%	29	41%	4	6%	0	0%	0	0	70	100%
5	31	44%	29	41%	10	14%	0	0%	0	0	70	100%
6	29	41%	23	33%	18	26%	0	0%	0	0	70	100%
7	29	41%	25	36%	15	21%	1	1%	0	0	70	100%
8	35	50%	29	41%	6	9%	0	0%	0	0	70	100%
No	SS		S		CS		TS		STS		Total	

	F	%	F	%	F	%	F	%	F	%	F	%
1	39	56%	28	40%	3	4%	0	0%	0	0	70	100%
2	31	44%	32	46%	7	10%	0	0%	0	0	70	100%
3	33	47%	35	50%	2	3%	0	0%	0	0	70	100%
4	28	40%	39	56%	3	4%	0	0%	0	0	70	100%
5	30	43%	35	50%	4	6%	1	1%	0	0	70	100%
6	33	47%	29	41%	6	9%	2	3%	0	0	70	100%
7	30	43%	32	46%	8	11%	0	0%	0	0	70	100%
8	33	47%	32	46%	4	6%	1	1%	0	0	70	100%

No	SS		S		CS		TS		STS		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
1	37	53%	27	39%	6	9%	0	0%	0	0	70	100%
2	40	57%	26	37%	4	6%	0	0%	0	0	70	100%
3	41	59%	25	36%	4	6%	0	0%	0	0	70	100%
4	37	53%	30	43%	2	3%	1	1%	0	0	70	100%

5	35	50%	28	40%	7	10%	0	0%	0	0	70	100%
6	43	61%	22	31%	5	7%	0	0%	0	0	70	100%
7	36	51%	29	41%	5	7%	0	0%	0	0	70	100%
8	43	61%	25	36%	2	3%	0	0%	0	0	70	100%
9	38	54%	30	43%	2	3%	0	0%	0	0	70	100%

Uji Validitas

Correlations

		x1	x2	x3	x4	TX
x1	Pearson Correlation	1	,452**	,420**	,370**	,748*
	Sig. (2-tailed)		,000	,000	,002	,000
	N	70	70	70	70	70
x2	Pearson Correlation	,452**	1	,460**	,653**	,676*
	Sig. (2-tailed)	,000		,000	,000	,000
	N	70	70	70	70	70

x3	Pearson Correlation	,420**	,460**	1	,309**	,636*
	Sig. (2-tailed)	,000	,000		,009	,000
	N	70	70	70	70	70
x4	Pearson Correlation	,370**	,653**	,309**	1	,654*
	Sig. (2-tailed)	,002	,000	,009		,000
	N	70	70	70	70	70
TX	Pearson Correlation	,748**	,676**	,636**	,654**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	70	70	70	70	70

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

Correlations

		x5	x6	x7	x8	TX
x5	Pearson Correlation	1	,598**	,561**	,545**	,718*
	Sig. (2-tailed)		,000	,000	,000	,000
	N	70	70	70	70	70

x6	Pearson Correlation	,598**	1	,660**	,647**	,827*
	Sig. (2-tailed)	,000		,000	,000	,000
	N	70	70	70	70	70
x7	Pearson Correlation	,561**	,660**	1	,467**	,764*
	Sig. (2-tailed)	,000	,000		,000	,000
	N	70	70	70	70	70
x8	Pearson Correlation	,545**	,647**	,467**	1	,788*
	Sig. (2-tailed)	,000	,000	,000		,000
	N	70	70	70	70	70
TX	Pearson Correlation	,718**	,827**	,764**	,788**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	70	70	70	70	70

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

Correlations

	z1	z2	z3	z4	z5	TZ
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z1	Pearson Correlation	1	,368**	,316**	,508**	,453**	,629**
	Sig. (2-tailed)		,002	,008	,000	,000	,000
	N	70	70	70	70	70	70
z2	Pearson Correlation	,368**	1	,392**	,379**	,271*	,666**
	Sig. (2-tailed)	,002		,001	,001	,023	,000
	N	70	70	70	70	70	70
z3	Pearson Correlation	,316**	,392**	1	,210	,472**	,670**
	Sig. (2-tailed)	,008	,001		,081	,000	,000
	N	70	70	70	70	70	70
z4	Pearson Correlation	,508**	,379**	,210	1	,440**	,663**
	Sig. (2-tailed)	,000	,001	,081		,000	,000
	N	70	70	70	70	70	70
z5	Pearson Correlation	,453**	,271*	,472**	,440**	1	,676**
	Sig. (2-tailed)	,000	,023	,000	,000		,000
	N	70	70	70	70	70	70
TZ	Pearson Correlation	,629**	,666**	,670**	,663**	,676**	1

Sig. (2-tailed)	,000	,000	,000	,000	,000	
N	70	70	70	70	70	70

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

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

Correlations

		z6	z7	z8	z9	TZ
z6	Pearson Correlation	1	,336**	,365**	,349**	,663**
	Sig. (2-tailed)		,004	,002	,003	,000
	N	70	70	70	70	70
z7	Pearson Correlation	,336**	1	,244*	,457**	,716**
	Sig. (2-tailed)	,004		,042	,000	,000
	N	70	70	70	70	70
z8	Pearson Correlation	,365**	,244*	1	,420**	,571**
	Sig. (2-tailed)	,002	,042		,000	,000
	N	70	70	70	70	70
z9	Pearson Correlation	,349**	,457**	,420**	1	,551**
	Sig. (2-tailed)					
	N	70	70	70	70	70

	Sig. (2-tailed)	,003	,000	,000		,000
	N	70	70	70	70	70
TZ	Pearson Correlation	,663**	,716**	,571**	,551**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	70	70	70	70	70

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

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

Correlations

		y1	y2	y3	y4	TY
y1	Pearson Correlation	1	,290*	,539**	,445**	,655**
	Sig. (2-tailed)		,015	,000	,000	,000
	N	70	70	70	70	70
y2	Pearson Correlation	,290*	1	,492**	,563**	,778**
	Sig. (2-tailed)	,015		,000	,000	,000
	N	70	70	70	70	70
y3	Pearson Correlation	,539**	,492**	1	,412**	,766**
	Sig. (2-tailed)					
	N	70	70	70	70	70

	Sig. (2-tailed)	,000	,000		,000	,000
	N	70	70	70	70	70
y4	Pearson Correlation	,445**	,563**	,412**	1	,686**
	Sig. (2-tailed)	,000	,000	,000		,000
	N	70	70	70	70	70
TY	Pearson Correlation	,655**	,778**	,766**	,686**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	70	70	70	70	70

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

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

Correlations

		y5	y6	y7	y8	TY
y5	Pearson Correlation	1	,516**	,442**	,555**	,737**
	Sig. (2-tailed)		,000	,000	,000	,000
	N	70	70	70	70	70
y6	Pearson Correlation	,516**	1	,383**	,623**	,790**

	Sig. (2-tailed)	,000		,001	,000	,000
	N	70	70	70	70	70
y7	Pearson Correlation	,442**	,383**	1	,373**	,693**
	Sig. (2-tailed)	,000	,001		,001	,000
	N	70	70	70	70	70
y8	Pearson Correlation	,555**	,623**	,373**	1	,773**
	Sig. (2-tailed)	,000	,000	,001		,000
	N	70	70	70	70	70
TY	Pearson Correlation	,737**	,790**	,693**	,773**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	70	70	70	70	70

** . Correlation is significant at the 0.01 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

x1	30,54	12,687	,667	,853
x2	30,33	12,804	,566	,863
x3	30,30	13,372	,536	,866
x4	30,36	13,189	,553	,864
x5	30,53	12,427	,614	,858
x6	30,67	11,296	,743	,843
x7	30,66	11,678	,655	,854
x8	30,41	12,333	,713	,848

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
z1	36,00	10,319	,499	,812
z2	35,93	10,299	,554	,805
z3	35,91	10,282	,559	,804
z4	35,97	10,231	,546	,806
z5	36,04	10,042	,553	,805

z6	35,90	10,236	,545	,806
z7	36,00	10,000	,612	,798
z8	35,86	10,878	,453	,816
z9	35,93	10,937	,429	,819

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
y1	30,53	11,673	,552	,871
y2	30,70	10,793	,693	,856
y3	30,60	11,316	,694	,858
y4	30,69	11,610	,593	,867
y5	30,70	10,996	,640	,862
y6	30,70	10,271	,692	,857
y7	30,73	11,157	,582	,869
y8	30,66	10,779	,685	,857

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		70
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	34,38798704
Most Extreme Differences	Absolute	,084
	Positive	,083
	Negative	-,084
Test Statistic		,084
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 Multikoleniaritas

Coefficients^a

		Collinearity Statistics	
Model		Tolerance	VIF
1	Literasi Keuangan	,920	1,087
	Kontrol Diri	,933	1,072
	Literasi * Kontrol	,961	1,041

a. Dependent Variable: Gaya Hidup

Uji Heterokedastisitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15,372	335,815		,046	,964
	Literasi Keuangan	-,047	9,655	-,009	-,005	,996
	Kontrol Diri	,265	8,371	,045	,032	,975

Literasi * Kontrol	,002	,237	,021	,007	,994
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a. Dependent Variable: absresid

Koefisien Determinasi

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,833 ^a	,693	,689	2,103
a. Predictors: (Constant), Literasi Keuangan				

Uji t

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	,475	2,582		,184	,855
	Literasi Keuangan	,571	,075	,606	7,638	,000

	Kontrol Diri	,363	,084	,345	4,346	,000
a. Dependent Variable: Gaya Hidup						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	19,926	2,867		6,950	,000
	Literasi Keuangan	,589	,082	,658	7,202	,000
a. Dependent Variable: Kontrol Diri						

Analisis Regresi Moderasi

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,705	2,219		3,473	,001

	Literasi Keuangan	,785	,063	,833	12,402	,000
a. Dependent Variable: Gaya Hidup						

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	43,719	28,808		1,518	,134
	Literasi Keuangan	-,672	,828	-,713	-,811	,420
	Kontrol Diri	-,712	,718	-,677	-,992	,325
	Literasi * Kontrol	,031	,020	2,136	1,507	,137
a. Dependent Variable: Gaya Hidup						