

## LAMPIRAN

### Lampiran 1 Kuisisioner Penelitian

#### Literasi Keuangan

NO	Pernyataan
1	Literasi keuangan sangat membantu saya dalam memahami konsep keuangan
2	Dengan memahami literasi keuangan saya dapat membantu menjelaskan bagaimana pentingnya pemahaman literasi keuangan
3	Dengan literasi keuangan pengelolaan keuangan saya lebih ter arah
4	Dengan memahami literasi keuangan saya menjadi lebih percaya diri dalam mengambil keputusan keuangan
5	Adanya literasi keuangan saya bisa merencanakan keuangan pribadi saya dengan lebih tertata

#### Finansial Teknologi

NO	Pernyataan
1	Dengan adanya finansial teknologi seperti mobile banking sangat mempermudah dalam kebutuhan bertransaksi
2	Adanya finansial teknologi seperti mobile banking dapat mempermudah dalam perencanaan keuangan pribadi
3	Adanya finansial teknologi seperti mobile banking dapat mempermudah dalam perencanaan keuangan pribadi
4	Menurut saya dengan adanya fintech proses transaksi atau pengelolaan

	keuangan menjadi lebih aman
5	Dengan adanya kejahatan cyber yang sedang marak terjadi saya lebih berhati-hati dalam penggunaan finansial teknologi terutama perlindungan data pribadi
6	Menurut saya perlindungan privasi dan keamanan data pada layanan finansial teknologi lebih terjamin

#### Perencanaan Keuangan

No	Pernyataan
1	Saya menggunakan perencanaan keuangan guna melihat bagaimana kondisi keuangan saya saat ini
2	Saya membuat anggaran pengeluaran keuangan pribadi setiap bulannya
3	Saya selalu mencatat keperluan saya dalam laporan perencanaan keuangan setiap bulannya
4	Setiap bulan saya selalu meng evaluasi kembali pengeluaran saya pada bulan sebelumnya
5	Saya selalu menerapkan program perencanaan keuangan yang saya ketahui
6	Saya selalu mengkaji ulang perencanaan keuangan saya setiap bulan nya apabila tidak sesuai

#### Mobile Banking

NO	Pernyataan
1	Dengan adanya Mobile Banking menjadikan transaksi lebih cepat dan efisien
2	Keberadaan mobile banking sangat saya

	andalkan untuk kebutuhan transaksi
3	Fitur dan layanan yang disediakan mobile banking sangat mudah digunakan
4	Layanan yang disediakan mobile banking sangat fleksibel untuk berbagai jenis transaksi

## Lampiran 2 Tabel Tabulasi Responden

### Variabel Literasi Keuangan (X1)

NOMOR	X1.1	X1.2	X1.3	X1.4	X1.5
1	4	4	4	5	5
2	4	5	4	5	4
3	5	5	5	4	4
4	4	4	5	4	4
5	4	4	5	5	5
6	4	4	4	4	4
7	5	5	5	5	5
8	4	4	4	4	4
9	5	4	5	5	4
10	5	5	5	5	5
11	4	4	3	4	4
12	5	5	5	5	5
13	5	5	5	5	5
14	4	4	4	4	5
15	5	5	5	5	5
16	5	5	5	5	5
17	4	5	5	5	5
18	5	4	5	5	5
19	4	4	5	4	5
20	5	5	4	5	4
21	4	4	5	5	5
22	4	4	4	4	4
23	4	4	5	4	5
24	4	4	5	4	4
25	4	5	4	4	4
26	5	5	5	5	5
27	4	4	5	5	4
28	4	5	5	4	4
29	4	5	5	4	3
30	5	5	5	5	5
31	5	4	5	3	5
32	4	5	4	5	3
33	5	4	4	5	4
34	4	4	3	4	4
35	4	4	4	4	4
36	4	4	3	4	3
37	5	5	4	5	4
38	4	4	4	4	4
39	4	4	5	4	4
40	5	5	5	5	5

41	5	5	5	5	5
42	5	5	5	5	5
43	3	2	4	2	5
44	5	5	5	5	5
45	5	5	5	5	5
46	5	5	5	5	4
47	4	4	4	4	4
48	4	4	4	4	4
49	4	5	4	5	5
50	5	5	5	5	5
51	5	5	5	5	5
52	4	4	4	5	5
53	4	4	5	5	4
54	4	3	4	4	4
55	4	4	4	3	5
56	4	4	5	5	5
57	4	4	4	4	4
58	4	3	1	1	4
59	5	5	5	5	5
60	3	3	3	4	4
61	5	4	4	5	4
62	5	5	5	5	3
63	4	4	4	4	4
64	5	4	4	5	5
65	4	4	4	4	4
66	5	5	5	5	5
67	5	5	5	4	4
68	4	4	3	4	4
69	4	4	5	5	5
70	4	4	4	4	3
71	3	5	4	4	5
72	5	3	4	5	4
73	4	5	5	5	5
74	4	5	5	4	5
75	3	4	5	5	4
76	4	4	5	5	4
77	5	5	5	4	4
78	4	4	4	4	4

## Variabel Finansial Teknologi (X2)

NOMOR	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6
1	5	5	4	4	5	5
2	4	5	5	4	5	5
3	5	4	5	4	4	4
4	5	4	5	5	4	4
5	4	4	4	5	5	5
6	4	4	4	4	4	4
7	5	5	5	4	4	3
8	5	5	5	5	5	5
9	4	5	4	5	5	4
10	5	5	5	5	5	5
11	4	4	3	3	2	2
12	5	5	5	5	5	5
13	5	5	5	5	5	5
14	5	5	5	4	4	5
15	5	5	5	5	5	4
16	5	5	5	5	5	5
17	5	5	4	4	4	4
18	5	5	5	5	5	5
19	4	5	4	4	5	4
20	5	4	5	4	4	5
21	5	5	5	5	5	5
22	4	4	4	4	4	4
23	5	5	5	5	5	5
24	5	4	5	4	5	5
25	5	4	4	5	5	4
26	5	5	5	5	5	5
27	4	5	4	4	5	4
28	5	5	5	4	4	5
29	4	5	3	4	5	5
30	5	5	4	3	5	3
31	5	4	5	3	5	4
32	5	5	4	5	5	3
33	4	4	5	4	4	4
34	5	5	4	4	5	4
35	4	4	4	4	5	5
36	4	4	5	4	3	4
37	5	5	4	5	4	5
38	5	5	5	5	5	5
39	4	5	5	4	4	4
40	5	4	5	5	5	4

41	5	5	5	5	5	5
42	5	5	5	5	5	5
43	5	4	4	3	1	5
44	5	5	5	5	5	5
45	5	5	5	5	5	5
46	5	4	5	4	4	5
47	4	4	4	4	4	4
48	4	4	4	4	4	4
49	4	4	5	4	4	5
50	5	5	5	5	5	5
51	5	5	5	5	5	5
52	5	4	5	5	4	4
53	5	4	5	5	4	4
54	5	4	5	5	4	5
55	5	4	5	3	4	3
56	4	5	5	4	4	3
57	4	4	5	5	4	4
58	1	2	4	4	2	2
59	5	5	5	5	5	5
60	4	4	4	3	3	3
61	5	4	4	3	5	5
62	5	4	3	5	5	5
63	4	4	5	4	4	3
64	4	4	5	5	4	5
65	4	4	4	4	4	4
66	5	5	5	5	5	5
67	5	4	5	4	5	4
68	5	4	5	4	5	4
69	5	5	5	5	5	5
70	5	5	5	3	5	3
71	4	4	4	4	4	5
72	4	4	4	4	5	5
73	5	5	4	4	4	5
74	5	5	4	5	5	5
75	4	3	4	5	3	5
76	4	4	5	5	5	4
77	5	5	5	5	3	3
78	3	3	3	3	3	3

### Variabel Perencanaan Keuangan (X3)

NOMOR	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6
1	5	5	5	5	4	3
2	4	5	5	5	5	5
3	4	5	5	5	5	5
4	5	4	5	4	4	5
5	4	4	4	4	4	4
6	4	4	4	4	4	4
7	4	4	3	4	4	4
8	4	5	4	5	4	5
9	5	4	4	5	5	5
10	4	5	4	4	5	5
11	3	3	3	4	4	3
12	5	5	5	5	5	5
13	5	5	5	5	5	5
14	5	4	4	4	4	4
15	5	5	5	4	5	5
16	5	5	5	5	5	5
17	4	4	4	4	4	4
18	5	4	4	5	5	5
19	4	5	5	5	4	4
20	4	4	4	5	4	5
21	5	4	4	4	5	4
22	4	4	4	4	4	4
23	5	3	3	3	4	4
24	5	4	4	5	4	4
25	4	5	4	5	4	4
26	5	5	5	5	5	5
27	5	5	4	4	5	4
28	4	5	4	4	5	5
29	5	4	5	5	4	3
30	5	5	5	5	5	5
31	4	5	5	4	5	3
32	4	5	5	4	5	3
33	4	5	5	5	5	4
34	4	3	4	3	3	3
35	5	5	5	5	5	5
36	4	3	4	4	3	4
37	5	5	5	4	4	5
38	4	4	4	4	4	4
39	4	3	3	4	5	4
40	5	5	4	5	5	5

41	5	5	5	5	5	5
42	5	5	5	5	5	5
43	4	5	3	4	5	5
44	5	5	5	5	5	5
45	5	5	5	5	5	5
46	5	5	3	4	4	4
47	4	4	4	4	4	4
48	4	4	4	4	4	4
49	5	5	4	4	4	4
50	5	5	5	5	5	5
51	5	5	5	5	5	5
52	4	5	5	5	5	5
53	4	4	4	4	4	4
54	3	3	3	3	4	4
55	4	4	4	4	4	4
56	3	3	4	4	4	4
57	4	4	4	4	4	5
58	4	4	4	1	2	5
59	5	5	5	5	5	5
60	4	3	3	3	3	3
61	3	3	3	3	4	3
62	4	3	3	3	5	4
63	3	3	3	3	3	3
64	4	5	5	4	4	5
65	4	4	4	4	4	4
66	5	5	5	5	5	5
67	3	4	4	3	4	3
68	4	4	4	5	4	5
69	4	5	5	5	5	5
70	3	3	3	5	3	4
71	5	5	4	3	4	5
72	4	5	5	5	4	4
73	5	5	5	5	5	5
74	4	4	3	4	3	3
75	3	4	5	4	3	3
76	4	5	5	5	4	5
77	5	5	5	5	5	5
78	3	4	3	1	3	1



Variabel Mobile Banking (Y)

NOMOR	Y1.1	Y1.2	Y1.3	Y1.4
1	5	5	4	4
2	4	5	5	4
3	5	5	4	4
4	4	5	4	4
5	4	5	5	4
6	4	4	4	4
7	5	5	5	5
8	5	4	4	5
9	5	5	4	5
10	5	5	4	5
11	4	4	4	3
12	5	5	5	5
13	5	5	5	5
14	5	5	5	5
15	5	5	5	5
16	5	5	5	5
17	4	4	4	4
18	5	5	5	5
19	4	5	5	4
20	5	4	5	4
21	5	5	5	5
22	4	4	4	4
23	5	5	5	5
24	5	4	4	5
25	4	4	5	4
26	5	5	5	4
27	3	4	4	3
28	5	4	5	5
29	5	4	5	5
30	5	5	5	5
31	5	5	4	5
32	5	4	5	3
33	5	5	5	5
34	5	5	5	5
35	5	5	5	5
36	4	3	4	5
37	5	5	4	5
38	5	5	5	5
39	4	5	4	4
40	5	5	5	5

41	5	5	5	5
42	5	5	5	5
43	4	4	4	4
44	5	5	5	5
45	5	5	5	5
46	4	4	4	5
47	4	4	4	4
48	4	4	4	4
49	4	4	4	5
50	5	5	5	5
51	5	5	5	5
52	5	5	5	5
53	5	5	5	5
54	5	5	5	4
55	4	4	4	4
56	4	4	5	5
57	4	4	5	5
58	3	4	2	5
59	5	5	5	5
60	4	4	4	4
61	4	4	3	4
62	4	4	4	5
63	4	4	4	5
64	5	5	5	4
65	5	5	4	5
66	5	5	5	5
67	5	5	5	5
68	5	5	5	5
69	5	5	5	5
70	5	5	5	5
71	5	4	5	3
72	4	4	4	4
73	5	5	4	4
74	5	5	5	5
75	5	5	4	5
76	5	4	4	5
77	5	5	4	4
78	3	4	1	2

### Lampiran 3 Hasil Uji Validitas dan Reliabilitas

#### Uji Validitas

#### Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1_TOT AL
X1.1	Pearson Correlation	1	.535**	.396**	.457**	.231*	.703**
	Sig. (2-tailed)		<,001	<,001	<,001	.042	<,001
	N	78	78	78	78	78	78
X1.2	Pearson Correlation	.535**	1	.508**	.535**	.194	.764**
	Sig. (2-tailed)	<,001		<,001	<,001	.089	<,001
	N	78	78	78	78	78	78
X1.3	Pearson Correlation	.396**	.508**	1	.564**	.380**	.805**
	Sig. (2-tailed)	<,001	<,001		<,001	<,001	<,001
	N	78	78	78	78	78	78
X1.4	Pearson Correlation	.457**	.535**	.564**	1	.235*	.790**
	Sig. (2-tailed)	<,001	<,001	<,001		.038	<,001
	N	78	78	78	78	78	78
X1.5	Pearson Correlation	.231*	.194	.380**	.235*	1	.549**
	Sig. (2-tailed)	.042	.089	<,001	.038		<,001
	N	78	78	78	78	78	78
X1_TOT AL	Pearson Correlation	.703**	.764**	.805**	.790**	.549**	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	
	N	78	78	78	78	78	78

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

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

### Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2_TOT AL
X2.1	Pearson Correlation	1	.604**	.403**	.276*	.450**	.423**	.740**
	Sig. (2-tailed)		<,001	<,001	.014	<,001	<,001	<,001
	N	78	78	78	78	78	78	78
X2.2	Pearson Correlation	.604**	1	.272*	.310**	.551**	.328**	.719**
	Sig. (2-tailed)	<,001		.016	.006	<,001	.003	<,001
	N	78	78	78	78	78	78	78
X2.3	Pearson Correlation	.403**	.272*	1	.358**	.251*	.211	.563**
	Sig. (2-tailed)	<,001	.016		.001	.026	.063	<,001
	N	78	78	78	78	78	78	78
X2.4	Pearson Correlation	.276*	.310**	.358**	1	.411**	.457**	.675**
	Sig. (2-tailed)	.014	.006	.001		<,001	<,001	<,001
	N	78	78	78	78	78	78	78
X2.5	Pearson Correlation	.450**	.551**	.251*	.411**	1	.435**	.766**
	Sig. (2-tailed)	<,001	<,001	.026	<,001		<,001	<,001
	N	78	78	78	78	78	78	78
X2.6	Pearson Correlation	.423**	.328**	.211	.457**	.435**	1	.711**
	Sig. (2-tailed)	<,001	.003	.063	<,001	<,001		<,001
	N	78	78	78	78	78	78	78
X2_TOT AL	Pearson Correlation	.740**	.719**	.563**	.675**	.766**	.711**	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	<,001	
	N	78	78	78	78	78	78	78

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

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

### Correlations

		X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3_TOT AL
X3.1	Pearson Correlation	1	.548**	.483**	.456**	.521**	.535**	.738**
	Sig. (2-tailed)		<,001	<,001	<,001	<,001	<,001	<,001
	N	78	78	78	78	78	78	78
X3.2	Pearson Correlation	.548**	1	.716**	.529**	.581**	.517**	.821**
	Sig. (2-tailed)	<,001		<,001	<,001	<,001	<,001	<,001
	N	78	78	78	78	78	78	78
X3.3	Pearson Correlation	.483**	.716**	1	.593**	.474**	.462**	.791**
	Sig. (2-tailed)	<,001	<,001		<,001	<,001	<,001	<,001
	N	78	78	78	78	78	78	78
X3.4	Pearson Correlation	.456**	.529**	.593**	1	.594**	.541**	.802**
	Sig. (2-tailed)	<,001	<,001	<,001		<,001	<,001	<,001
	N	78	78	78	78	78	78	78
X3.5	Pearson Correlation	.521**	.581**	.474**	.594**	1	.542**	.783**
	Sig. (2-tailed)	<,001	<,001	<,001	<,001		<,001	<,001
	N	78	78	78	78	78	78	78
X3.6	Pearson Correlation	.535**	.517**	.462**	.541**	.542**	1	.772**
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001		<,001
	N	78	78	78	78	78	78	78
X3_TOT AL	Pearson Correlation	.738**	.821**	.791**	.802**	.783**	.772**	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	<,001	
	N	78	78	78	78	78	78	78

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

### Correlations

		Y1.1	Y1.2	Y1.3	Y1.4	Y1_TOTA L
Y1.1	Pearson Correlation	1	.626**	.631**	.509**	.865**
	Sig. (2-tailed)		<,001	<,001	<,001	<,001
	N	78	78	78	78	78
Y1.2	Pearson Correlation	.626**	1	.459**	.346**	.737**
	Sig. (2-tailed)	<,001		<,001	.002	<,001
	N	78	78	78	78	78
Y1.3	Pearson Correlation	.631**	.459**	1	.415**	.817**
	Sig. (2-tailed)	<,001	<,001		<,001	<,001
	N	78	78	78	78	78
Y1.4	Pearson Correlation	.509**	.346**	.415**	1	.734**
	Sig. (2-tailed)	<,001	.002	<,001		<,001
	N	78	78	78	78	78
Y1_TOTA L	Pearson Correlation	.865**	.737**	.817**	.734**	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	
	N	78	78	78	78	78

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

### Uji Reliabilitas

#### Reliability Statistics

Cronbach's Alpha	N of Items
.775	5

#### Reliability Statistics

Cronbach's Alpha	N of Items
.786	6

### Reliability Statistics

Cronbach's Alpha	N of Items
.873	6

### Reliability Statistics

Cronbach's Alpha	N of Items
.789	4

## Lampiran 4 Uji Asumsi Klasik

### -Uji Normalitas

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		78	
Normal Parameters <sup>a,b</sup>	Mean	.0000000	
	Std. Deviation	1.28537058	
Most Extreme Differences	Absolute	.096	
	Positive	.096	
	Negative	-.086	
Test Statistic		.096	
Asymp. Sig. (2-tailed) <sup>c</sup>		.070	
Monte Carlo Sig. (2-tailed) <sup>d</sup>	Sig.	.073	
	99% Confidence Interval	Lower Bound	.066
		Upper Bound	.079

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

**-Uji Multikolinearitas**

**Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	Literasi Keuangan	.432	2.316
	Finansial Teknologi	.434	2.305
	Perencanaan Keuangan	.558	1.793

a. Dependent Variable: Mobile Banking

**-Uji Heterosdastisitas**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.050	.024		2.061	.043
	Literasi Keuangan	.000	.002	.013	.078	.938
	Finansial Teknologi	-.002	.001	-.271	-1.573	.120
	Perencanaan Keuangan	.001	.001	.103	.680	.499

a. Dependent Variable: ABS\_RES5



## Lampiran 5 Uji Pengaruh

### -Analisis Deskriptif

### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1.1	78	3	5	4.35	.577
X1.2	78	2	5	4.36	.644
X1.3	78	1	5	4.45	.732
X1.4	78	1	5	4.45	.732
X1.5	78	3	5	4.40	.610
Literasi Keuangan	78	13	25	22.00	2.401
X2.1	78	1	5	4.59	.653
X2.2	78	2	5	4.46	.618
X2.3	78	3	5	4.56	.594
X2.4	78	3	5	4.36	.683
X2.5	78	1	5	4.40	.827
X2.6	78	2	5	4.35	.803
Finansial Teknologi	78	15	30	26.72	2.927
X3.1	78	3	5	4.29	.667
X3.2	78	3	5	4.36	.738
X3.3	78	3	5	4.24	.742
X3.4	78	1	5	4.26	.859
X3.5	78	2	5	4.31	.708
X3.6	78	1	5	4.28	.820
Perencanaan Keuangan	78	15	30	25.74	3.562
Y1.1	78	3	5	4.62	.564
Y1.2	78	3	5	4.60	.518
Y1.3	78	1	5	4.49	.716
Y1.4	78	2	5	4.55	.658
Mobile Banking	78	10	20	18.26	1.937
Valid N (listwise)	78				

**-Analisis Regresi Linear Berganda**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.890	1.646		5.402	<,001
	X4	-.282	.105	-.367	-2.679	.009
	X5	.377	.088	.589	4.276	<,001
	Perencanaan Keuangan	.213	.062	.392	3.426	.001

a. Dependent Variable: Mobile Banking

**-Uji T**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
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a. Dependent Variable: Mobile Banking

**-Uji Koefisien Determinasi R<sup>2</sup>**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.649 <sup>a</sup>	.421	.398	1.503

a. Predictors: (Constant), Perencanaan Keuangan, X4, X5