

## LAMPIRAN

### A. LAMPIRAN- 1 Pernyataaan Kuesioner

Skala Likert

- 1 = Sangat Tidak Setuju (STS)
- 2 = Tidak Setuju (TS)
- 3 = Cukup Setuju (CS)
- 4 = Setuju (S)
- 5 = Sangat Setuju (SS)

| LITERASI KEUANGAN (X1) |                                                                                                |     |        |    |   |        |
|------------------------|------------------------------------------------------------------------------------------------|-----|--------|----|---|--------|
| NO                     | PERNYATAAN KUESIONER                                                                           | STS | T<br>S | CS | S | S<br>S |
| 1                      | Saya mengetahui berbagai produk perbankan dan keuangan (misalnya: tabungan, deposito, kredit). |     |        |    |   |        |
| 2                      | Saya memahami pentingnya memiliki dana darurat.                                                |     |        |    |   |        |
| 3                      | Saya membaca dan memahami laporan keuangan sederhana.                                          |     |        |    |   |        |
| 4                      | Saya menyadari pentingnya asuransi (misalnya: asuransi kesehatan, asuransi jiwa).              |     |        |    |   |        |
| 5                      | Saya mengetahui cara kerja dan konsekuensi dari pinjaman online (pinjol) ilegal.               |     |        |    |   |        |

| GAYA HIDUP (X2) |                                                                                                    |     |        |    |   |        |
|-----------------|----------------------------------------------------------------------------------------------------|-----|--------|----|---|--------|
| NO              | PERNYATAAN KUESIONER                                                                               | STS | T<br>S | CS | S | S<br>S |
| 1               | Saya lebih memprioritaskan pengeluaran untuk pengalaman (misalnya: konser, liburan, event sosial). |     |        |    |   |        |

|   |                                                                                                                    |  |  |  |  |  |
|---|--------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| 2 | Saya sering membeli barang atau jasa hanya karena sedang Tren atau Populer di Lingkungan sekitar teman-teman.      |  |  |  |  |  |
| 3 | Saya merasa cemas atau tertinggal jika tidak mengikuti gaya hidup atau kebiasaan konsumsi teman-teman sebaya saya. |  |  |  |  |  |
| 4 | Saya sering merasa pengeluaran saya dipengaruhi oleh iklan atau promosi di media sosial.                           |  |  |  |  |  |
| 5 | Saya sering melakukan pembelian tanpa rencana sebelumnya saat berbelanja online atau di toko fisik.                |  |  |  |  |  |

| SIKAP KEUANGAN (X3) |                                                                                                                                                            |     |        |    |   |        |
|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|--------|----|---|--------|
| NO                  | PERNYATAAN KUESIONER                                                                                                                                       | STS | T<br>S | CS | S | S<br>S |
| 1                   | Saya sangat percaya bahwa menabung dan berinvestasi adalah kunci utama untuk mencapai keamanan finansial di masa depan.                                    |     |        |    |   |        |
| 2                   | Saya selalu berusaha untuk melunasi utang atau tagihan tepat waktu agar tidak menumpuk.                                                                    |     |        |    |   |        |
| 3                   | Saya memandang uang sebagai alat untuk mencapai tujuan hidup yang lebih besar (misal: pendidikan, keluarga, investasi) bukan hanya untuk kesenangan sesaat |     |        |    |   |        |
| 4                   | Saya bersedia mengorbankan kesenangan atau keinginan jangka pendek demi keamanan finansial jangka panjang.                                                 |     |        |    |   |        |
| 5                   | Saya pernah merasa gelisah jika pengeluaran saya melebihi anggaran yang telah saya buat.                                                                   |     |        |    |   |        |

| PENGELOLAAN KEUANGAN (Y) |                                                                                                                   |     |        |    |   |        |
|--------------------------|-------------------------------------------------------------------------------------------------------------------|-----|--------|----|---|--------|
| NO                       | PERNYATAAN KUESIONER                                                                                              | STS | T<br>S | CS | S | S<br>S |
| 1                        | Saya jarang mengalami kondisi kekurangan uang atau harus berutang sebelum uang saku/kiriman berikutnya tiba.      |     |        |    |   |        |
| 2                        | Saya selalu membandingkan harga dan mencari penawaran terbaik sebelum memutuskan untuk membeli barang atau jasa.  |     |        |    |   |        |
| 3                        | Saya memisahkan alokasi dana untuk kebutuhan kuliah sendiri,kebutuhan pribadi sendiri dan tabungan.               |     |        |    |   |        |
| 4                        | Saya sering membatasi pengeluaran saya untuk hal-hal yang tidak penting agar sesuai anggaran.                     |     |        |    |   |        |
| 5                        | Jika saya memiliki utang seperti pinjol atau utang ke teman ,saya sudah memiliki rencana jelas untuk melunasinya. |     |        |    |   |        |

### B. LAMPIRAN- 2 Hasil Data Kuesioner

| N<br>O | LITERASI KEUANGAN (X) |     |     |     |     | TOT<br>AL X |
|--------|-----------------------|-----|-----|-----|-----|-------------|
|        | LK1                   | LK2 | LK3 | LK4 | LK5 |             |
| 1      | 4                     | 4   | 5   | 5   | 4   | 22          |
| 2      | 4                     | 4   | 4   | 5   | 5   | 22          |
| 3      | 4                     | 4   | 5   | 5   | 4   | 22          |
| 4      | 5                     | 5   | 4   | 4   | 4   | 22          |
| 5      | 4                     | 4   | 5   | 5   | 5   | 23          |
| 6      | 4                     | 4   | 4   | 5   | 4   | 21          |
| 7      | 4                     | 4   | 4   | 4   | 4   | 20          |
| 8      | 5                     | 4   | 4   | 5   | 4   | 22          |
| 9      | 5                     | 4   | 5   | 5   | 5   | 24          |
| 10     | 5                     | 4   | 3   | 3   | 3   | 18          |
| 11     | 5                     | 4   | 4   | 5   | 5   | 23          |
| 12     | 4                     | 4   | 4   | 4   | 4   | 20          |
| 13     | 5                     | 4   | 5   | 4   | 5   | 23          |
| 14     | 4                     | 4   | 4   | 5   | 4   | 21          |
| 15     | 4                     | 5   | 3   | 4   | 4   | 20          |
| 16     | 4                     | 4   | 4   | 4   | 4   | 20          |
| 17     | 4                     | 5   | 5   | 5   | 5   | 24          |
| 18     | 3                     | 3   | 3   | 4   | 4   | 17          |
| 19     | 4                     | 4   | 4   | 3   | 4   | 19          |
| 20     | 5                     | 5   | 5   | 4   | 5   | 24          |
| 21     | 4                     | 4   | 4   | 4   | 4   | 20          |
| 22     | 5                     | 5   | 5   | 5   | 5   | 25          |
| 23     | 4                     | 4   | 4   | 4   | 4   | 20          |
| 24     | 4                     | 4   | 3   | 5   | 3   | 19          |
| 25     | 4                     | 5   | 3   | 5   | 3   | 20          |
| 26     | 3                     | 3   | 3   | 3   | 3   | 15          |
| 27     | 4                     | 3   | 3   | 3   | 3   | 16          |
| 28     | 5                     | 5   | 5   | 3   | 5   | 23          |
| 29     | 5                     | 3   | 5   | 3   | 4   | 20          |
| 30     | 5                     | 5   | 3   | 4   | 5   | 22          |
| 31     | 5                     | 3   | 3   | 4   | 5   | 20          |
| 32     | 5                     | 3   | 5   | 4   | 4   | 21          |
| 33     | 5                     | 4   | 4   | 3   | 5   | 21          |
| 34     | 4                     | 3   | 5   | 4   | 5   | 21          |
| 35     | 4                     | 4   | 3   | 3   | 5   | 19          |

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|----|---|---|---|---|---|----|
| 36 | 5 | 4 | 3 | 5 | 5 | 22 |
| 37 | 5 | 5 | 5 | 5 | 5 | 25 |
| 38 | 4 | 3 | 3 | 4 | 5 | 19 |
| 39 | 5 | 3 | 3 | 4 | 3 | 18 |
| 40 | 5 | 5 | 4 | 3 | 5 | 22 |
| 41 | 3 | 3 | 4 | 3 | 5 | 18 |
| 42 | 3 | 3 | 4 | 3 | 5 | 18 |
| 43 | 5 | 3 | 5 | 3 | 5 | 21 |
| 44 | 3 | 5 | 5 | 3 | 5 | 21 |
| 45 | 4 | 4 | 4 | 4 | 4 | 20 |
| 46 | 3 | 3 | 5 | 5 | 3 | 19 |
| 47 | 4 | 3 | 5 | 3 | 5 | 20 |
| 48 | 5 | 3 | 4 | 3 | 5 | 20 |
| 49 | 4 | 3 | 5 | 5 | 5 | 22 |
| 50 | 4 | 3 | 4 | 3 | 5 | 19 |
| 51 | 3 | 3 | 3 | 3 | 3 | 15 |
| 52 | 5 | 5 | 5 | 5 | 5 | 25 |
| 53 | 4 | 3 | 3 | 5 | 3 | 18 |
| 54 | 4 | 3 | 5 | 3 | 5 | 20 |
| 55 | 5 | 5 | 3 | 4 | 5 | 22 |
| 56 | 4 | 3 | 5 | 5 | 5 | 22 |
| 57 | 5 | 5 | 5 | 5 | 5 | 25 |
| 58 | 5 | 4 | 3 | 4 | 5 | 21 |
| 59 | 5 | 4 | 4 | 5 | 3 | 21 |
| 60 | 2 | 2 | 3 | 2 | 2 | 11 |
| 61 | 5 | 5 | 5 | 5 | 5 | 25 |
| 62 | 5 | 5 | 4 | 3 | 5 | 22 |
| 63 | 3 | 3 | 3 | 3 | 5 | 17 |
| 64 | 4 | 4 | 4 | 4 | 4 | 20 |
| 65 | 5 | 5 | 5 | 5 | 5 | 25 |
| 66 | 5 | 5 | 5 | 5 | 5 | 25 |
| 67 | 5 | 5 | 5 | 5 | 4 | 24 |
| 68 | 5 | 5 | 5 | 4 | 5 | 24 |
| 69 | 5 | 5 | 5 | 5 | 5 | 25 |
| 70 | 4 | 5 | 5 | 5 | 5 | 24 |
| 71 | 5 | 5 | 5 | 5 | 5 | 25 |
| 72 | 4 | 5 | 5 | 5 | 5 | 24 |
| 73 | 5 | 5 | 5 | 4 | 4 | 23 |
| 74 | 4 | 4 | 4 | 4 | 5 | 21 |

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| 75 | 5 | 5 | 5 | 5 | 4 | 24 |
| 76 | 5 | 5 | 5 | 5 | 5 | 25 |
| 77 | 5 | 5 | 5 | 5 | 5 | 25 |
| 78 | 4 | 5 | 5 | 5 | 5 | 24 |
| 79 | 5 | 5 | 5 | 5 | 5 | 25 |
| 80 | 5 | 5 | 5 | 5 | 5 | 25 |
| 81 | 5 | 5 | 4 | 4 | 5 | 23 |
| 82 | 5 | 4 | 5 | 5 | 4 | 23 |
| 83 | 5 | 5 | 5 | 5 | 5 | 25 |
| 84 | 5 | 5 | 5 | 5 | 5 | 25 |

| N<br>O | GAYA HIDUP (X2) |     |     |     |     | TOT<br>AL<br>X |
|--------|-----------------|-----|-----|-----|-----|----------------|
|        | GH1             | GH2 | GH3 | GH4 | GH5 |                |
| 1      | 3               | 4   | 4   | 5   | 3   | 19             |
| 2      | 5               | 4   | 4   | 4   | 5   | 22             |
| 3      | 4               | 5   | 4   | 4   | 5   | 22             |
| 4      | 4               | 3   | 4   | 4   | 5   | 20             |
| 5      | 4               | 4   | 3   | 3   | 4   | 18             |
| 6      | 4               | 4   | 5   | 5   | 4   | 22             |
| 7      | 3               | 4   | 4   | 4   | 4   | 19             |
| 8      | 4               | 4   | 5   | 4   | 4   | 21             |
| 9      | 4               | 4   | 5   | 5   | 4   | 22             |
| 10     | 3               | 4   | 3   | 5   | 4   | 19             |
| 11     | 4               | 4   | 5   | 4   | 4   | 21             |
| 12     | 3               | 4   | 3   | 4   | 4   | 18             |
| 13     | 4               | 4   | 4   | 4   | 5   | 21             |
| 14     | 4               | 3   | 3   | 4   | 5   | 19             |
| 15     | 4               | 4   | 2   | 3   | 3   | 16             |
| 16     | 4               | 4   | 4   | 4   | 4   | 20             |
| 17     | 1               | 2   | 1   | 4   | 2   | 10             |
| 18     | 3               | 3   | 3   | 3   | 3   | 15             |
| 19     | 3               | 4   | 3   | 4   | 4   | 18             |
| 20     | 5               | 5   | 4   | 5   | 5   | 24             |
| 21     | 4               | 4   | 4   | 4   | 4   | 20             |
| 22     | 4               | 4   | 3   | 4   | 5   | 20             |
| 23     | 4               | 4   | 4   | 4   | 4   | 20             |

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|----|---|---|---|---|---|----|
| 24 | 3 | 3 | 3 | 3 | 3 | 15 |
| 25 | 3 | 3 | 3 | 5 | 5 | 19 |
| 26 | 5 | 5 | 5 | 5 | 5 | 25 |
| 27 | 4 | 3 | 5 | 5 | 5 | 22 |
| 28 | 4 | 3 | 5 | 3 | 5 | 20 |
| 29 | 3 | 3 | 3 | 3 | 3 | 15 |
| 30 | 4 | 3 | 3 | 3 | 3 | 16 |
| 31 | 4 | 4 | 4 | 4 | 4 | 20 |
| 32 | 4 | 4 | 4 | 4 | 5 | 21 |
| 33 | 5 | 5 | 5 | 5 | 5 | 25 |
| 34 | 4 | 4 | 3 | 5 | 5 | 21 |
| 35 | 5 | 5 | 5 | 5 | 5 | 25 |
| 36 | 3 | 3 | 5 | 5 | 5 | 21 |
| 37 | 5 | 5 | 5 | 5 | 5 | 25 |
| 38 | 4 | 3 | 3 | 3 | 5 | 18 |
| 39 | 5 | 3 | 4 | 3 | 5 | 20 |
| 40 | 3 | 3 | 4 | 5 | 4 | 19 |
| 41 | 5 | 3 | 4 | 4 | 5 | 21 |
| 42 | 5 | 5 | 5 | 4 | 3 | 22 |
| 43 | 4 | 4 | 4 | 3 | 5 | 20 |
| 44 | 4 | 4 | 3 | 3 | 5 | 19 |
| 45 | 3 | 3 | 5 | 5 | 5 | 21 |
| 46 | 5 | 3 | 5 | 3 | 5 | 21 |
| 47 | 4 | 3 | 5 | 5 | 5 | 22 |
| 48 | 5 | 5 | 5 | 5 | 5 | 25 |
| 49 | 5 | 3 | 4 | 4 | 3 | 19 |
| 50 | 3 | 3 | 3 | 4 | 5 | 18 |
| 51 | 4 | 4 | 4 | 4 | 4 | 20 |
| 52 | 5 | 5 | 5 | 5 | 5 | 25 |
| 53 | 5 | 3 | 3 | 3 | 4 | 18 |
| 54 | 5 | 5 | 5 | 5 | 5 | 25 |
| 55 | 3 | 3 | 4 | 5 | 3 | 18 |
| 56 | 3 | 3 | 4 | 5 | 5 | 20 |
| 57 | 4 | 3 | 3 | 4 | 3 | 17 |
| 58 | 5 | 5 | 3 | 4 | 4 | 21 |
| 59 | 2 | 3 | 2 | 5 | 2 | 14 |
| 60 | 4 | 4 | 2 | 5 | 5 | 20 |
| 61 | 5 | 5 | 5 | 5 | 5 | 25 |
| 62 | 4 | 3 | 3 | 5 | 4 | 19 |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 63 | 3 | 3 | 3 | 4 | 3 | 16 |
| 64 | 5 | 5 | 5 | 5 | 5 | 25 |
| 65 | 5 | 5 | 5 | 5 | 5 | 25 |
| 66 | 5 | 5 | 4 | 4 | 5 | 23 |
| 67 | 5 | 5 | 5 | 4 | 4 | 23 |
| 68 | 4 | 5 | 5 | 5 | 5 | 24 |
| 69 | 4 | 4 | 5 | 5 | 4 | 22 |
| 70 | 4 | 4 | 4 | 4 | 4 | 20 |
| 71 | 5 | 5 | 5 | 5 | 5 | 25 |
| 72 | 5 | 5 | 5 | 5 | 5 | 25 |
| 73 | 4 | 4 | 4 | 4 | 5 | 21 |
| 74 | 5 | 5 | 5 | 5 | 5 | 25 |
| 75 | 4 | 4 | 5 | 5 | 5 | 23 |
| 76 | 4 | 4 | 4 | 4 | 5 | 21 |
| 77 | 4 | 4 | 4 | 4 | 4 | 20 |
| 78 | 5 | 5 | 5 | 5 | 5 | 25 |
| 79 | 5 | 5 | 5 | 5 | 5 | 25 |
| 80 | 5 | 5 | 5 | 5 | 5 | 25 |
| 81 | 5 | 5 | 5 | 4 | 4 | 23 |
| 82 | 4 | 5 | 4 | 4 | 4 | 21 |
| 83 | 5 | 5 | 5 | 5 | 5 | 25 |
| 84 | 5 | 5 | 5 | 5 | 5 | 25 |

| N<br>O | SIKAP KEUANGAN (X3) |     |     |     |     | TOT<br>AL<br>X |
|--------|---------------------|-----|-----|-----|-----|----------------|
|        | SK1                 | SK2 | SK3 | SK4 | SK5 |                |
| 1      | 4                   | 4   | 5   | 5   | 4   | 22             |
| 2      | 4                   | 4   | 3   | 3   | 4   | 18             |
| 3      | 3                   | 3   | 4   | 3   | 4   | 17             |
| 4      | 4                   | 5   | 4   | 4   | 5   | 22             |
| 5      | 5                   | 5   | 4   | 4   | 5   | 23             |
| 6      | 4                   | 4   | 4   | 5   | 5   | 22             |
| 7      | 4                   | 5   | 5   | 4   | 5   | 23             |
| 8      | 4                   | 4   | 5   | 4   | 4   | 21             |
| 9      | 4                   | 4   | 4   | 5   | 5   | 22             |
| 10     | 4                   | 4   | 4   | 3   | 5   | 20             |
| 11     | 4                   | 4   | 5   | 4   | 4   | 21             |
| 12     | 4                   | 3   | 3   | 4   | 4   | 18             |
| 13     | 4                   | 5   | 4   | 4   | 5   | 22             |



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|----|---|---|---|---|---|----|
| 14 | 4 | 4 | 5 | 5 | 5 | 23 |
| 15 | 4 | 4 | 5 | 5 | 5 | 23 |
| 16 | 4 | 5 | 4 | 5 | 5 | 23 |
| 17 | 5 | 5 | 5 | 5 | 5 | 25 |
| 18 | 4 | 4 | 4 | 4 | 5 | 21 |
| 19 | 3 | 3 | 3 | 3 | 5 | 17 |
| 20 | 3 | 3 | 5 | 5 | 5 | 21 |
| 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 22 | 4 | 4 | 3 | 3 | 5 | 19 |
| 23 | 4 | 4 | 4 | 4 | 4 | 20 |
| 24 | 5 | 5 | 5 | 5 | 5 | 25 |
| 25 | 2 | 3 | 5 | 4 | 5 | 19 |
| 26 | 3 | 4 | 4 | 5 | 5 | 21 |
| 27 | 3 | 3 | 3 | 5 | 4 | 18 |
| 28 | 3 | 3 | 4 | 5 | 5 | 20 |
| 29 | 4 | 4 | 4 | 4 | 4 | 20 |
| 30 | 3 | 3 | 3 | 3 | 3 | 15 |
| 31 | 3 | 3 | 3 | 3 | 5 | 17 |
| 32 | 5 | 5 | 5 | 5 | 5 | 25 |
| 33 | 5 | 5 | 5 | 4 | 5 | 24 |
| 34 | 5 | 5 | 4 | 3 | 4 | 21 |
| 35 | 5 | 4 | 3 | 4 | 5 | 21 |
| 36 | 4 | 3 | 3 | 4 | 5 | 19 |
| 37 | 5 | 5 | 5 | 5 | 5 | 25 |
| 38 | 5 | 5 | 3 | 5 | 4 | 22 |
| 39 | 3 | 4 | 5 | 3 | 4 | 19 |
| 40 | 3 | 4 | 3 | 5 | 4 | 19 |
| 41 | 5 | 3 | 3 | 4 | 4 | 19 |
| 42 | 4 | 3 | 3 | 3 | 5 | 18 |
| 43 | 3 | 3 | 4 | 3 | 5 | 18 |
| 44 | 5 | 3 | 5 | 3 | 5 | 21 |
| 45 | 5 | 5 | 3 | 4 | 5 | 22 |
| 46 | 5 | 3 | 4 | 3 | 5 | 20 |
| 47 | 5 | 3 | 3 | 3 | 5 | 19 |
| 48 | 4 | 3 | 3 | 3 | 5 | 18 |
| 49 | 5 | 3 | 3 | 5 | 5 | 21 |
| 50 | 5 | 5 | 5 | 5 | 5 | 25 |
| 51 | 5 | 5 | 5 | 5 | 5 | 25 |
| 52 | 4 | 3 | 5 | 3 | 5 | 20 |

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|----|---|---|---|---|---|----|
| 53 | 5 | 5 | 5 | 5 | 5 | 25 |
| 54 | 4 | 4 | 4 | 4 | 5 | 21 |
| 55 | 3 | 3 | 4 | 5 | 5 | 20 |
| 56 | 5 | 5 | 5 | 5 | 3 | 23 |
| 57 | 5 | 5 | 3 | 3 | 5 | 21 |
| 58 | 4 | 5 | 3 | 4 | 4 | 20 |
| 59 | 2 | 2 | 2 | 3 | 5 | 14 |
| 60 | 5 | 5 | 2 | 2 | 5 | 19 |
| 61 | 5 | 5 | 5 | 5 | 5 | 25 |
| 62 | 5 | 4 | 3 | 5 | 4 | 21 |
| 63 | 3 | 3 | 3 | 3 | 3 | 15 |
| 64 | 5 | 4 | 4 | 5 | 5 | 23 |
| 65 | 5 | 5 | 4 | 5 | 5 | 24 |
| 66 | 5 | 5 | 4 | 5 | 5 | 24 |
| 67 | 5 | 5 | 4 | 4 | 5 | 23 |
| 68 | 5 | 5 | 5 | 5 | 5 | 25 |
| 69 | 4 | 5 | 4 | 4 | 5 | 22 |
| 70 | 4 | 4 | 4 | 4 | 4 | 20 |
| 71 | 4 | 4 | 5 | 4 | 4 | 21 |
| 72 | 5 | 5 | 5 | 5 | 5 | 25 |
| 73 | 5 | 5 | 4 | 4 | 5 | 23 |
| 74 | 5 | 5 | 5 | 5 | 5 | 25 |
| 75 | 5 | 5 | 5 | 4 | 4 | 23 |
| 76 | 5 | 5 | 4 | 4 | 5 | 23 |
| 77 | 5 | 5 | 5 | 5 | 5 | 25 |
| 78 | 5 | 5 | 5 | 5 | 5 | 25 |
| 79 | 5 | 5 | 5 | 5 | 4 | 24 |
| 80 | 5 | 5 | 5 | 5 | 5 | 25 |
| 81 | 5 | 5 | 5 | 4 | 4 | 23 |
| 82 | 5 | 5 | 5 | 4 | 4 | 23 |
| 83 | 5 | 5 | 4 | 5 | 5 | 24 |
| 84 | 5 | 5 | 5 | 5 | 5 | 25 |

| NO | PENGELOLAAN KEUANGAN (Y) |     |     |     |     | TOTAL<br>Y |
|----|--------------------------|-----|-----|-----|-----|------------|
|    | PK1                      | PK2 | PK3 | PK4 | PK5 |            |
| 1  | 4                        | 4   | 5   | 5   | 4   | 22         |
| 2  | 4                        | 5   | 4   | 4   | 4   | 21         |
| 3  | 5                        | 4   | 5   | 5   | 4   | 23         |
| 4  | 3                        | 4   | 4   | 3   | 5   | 19         |

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|----|---|---|---|---|---|----|
| 5  | 4 | 4 | 5 | 5 | 4 | 22 |
| 6  | 3 | 4 | 5 | 5 | 5 | 22 |
| 7  | 4 | 5 | 4 | 4 | 4 | 21 |
| 8  | 4 | 4 | 4 | 5 | 5 | 22 |
| 9  | 3 | 4 | 4 | 4 | 5 | 20 |
| 10 | 5 | 5 | 5 | 4 | 3 | 22 |
| 11 | 4 | 4 | 4 | 4 | 5 | 21 |
| 12 | 4 | 4 | 4 | 4 | 5 | 21 |
| 13 | 4 | 5 | 4 | 4 | 4 | 21 |
| 14 | 4 | 4 | 4 | 5 | 4 | 21 |
| 15 | 5 | 4 | 4 | 5 | 4 | 22 |
| 16 | 4 | 4 | 4 | 4 | 5 | 21 |
| 17 | 1 | 5 | 5 | 5 | 5 | 21 |
| 18 | 4 | 3 | 3 | 4 | 4 | 18 |
| 19 | 3 | 3 | 3 | 3 | 3 | 15 |
| 20 | 4 | 4 | 4 | 4 | 3 | 19 |
| 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 22 | 4 | 3 | 4 | 5 | 5 | 21 |
| 23 | 4 | 4 | 4 | 4 | 4 | 20 |
| 24 | 4 | 3 | 3 | 5 | 5 | 20 |
| 25 | 3 | 4 | 4 | 4 | 4 | 19 |
| 26 | 3 | 4 | 3 | 4 | 5 | 19 |
| 27 | 3 | 5 | 5 | 3 | 3 | 19 |
| 28 | 5 | 3 | 3 | 3 | 5 | 19 |
| 29 | 5 | 4 | 3 | 3 | 3 | 18 |
| 30 | 3 | 3 | 3 | 3 | 3 | 15 |
| 31 | 5 | 3 | 3 | 3 | 5 | 19 |
| 32 | 4 | 4 | 4 | 4 | 4 | 20 |
| 33 | 4 | 3 | 3 | 4 | 5 | 19 |
| 34 | 3 | 3 | 4 | 5 | 3 | 18 |
| 35 | 4 | 4 | 3 | 4 | 5 | 20 |
| 36 | 5 | 5 | 5 | 3 | 5 | 23 |
| 37 | 5 | 5 | 5 | 5 | 5 | 25 |
| 38 | 3 | 3 | 3 | 5 | 5 | 19 |
| 39 | 5 | 3 | 4 | 5 | 3 | 20 |
| 40 | 5 | 5 | 5 | 3 | 3 | 21 |
| 41 | 3 | 3 | 4 | 5 | 5 | 20 |
| 42 | 5 | 5 | 3 | 4 | 3 | 20 |
| 43 | 5 | 5 | 5 | 5 | 5 | 25 |

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|----|---|---|---|---|---|----|
| 44 | 5 | 3 | 4 | 5 | 3 | 20 |
| 45 | 5 | 3 | 3 | 3 | 5 | 19 |
| 46 | 5 | 5 | 4 | 4 | 4 | 22 |
| 47 | 3 | 3 | 3 | 3 | 3 | 15 |
| 48 | 5 | 5 | 5 | 3 | 5 | 23 |
| 49 | 3 | 3 | 4 | 3 | 3 | 16 |
| 50 | 4 | 4 | 4 | 4 | 5 | 21 |
| 51 | 5 | 5 | 5 | 5 | 5 | 25 |
| 52 | 5 | 5 | 5 | 3 | 5 | 23 |
| 53 | 4 | 4 | 4 | 4 | 4 | 20 |
| 54 | 5 | 3 | 3 | 3 | 4 | 18 |
| 55 | 2 | 2 | 2 | 3 | 4 | 13 |
| 56 | 4 | 4 | 4 | 4 | 3 | 19 |
| 57 | 4 | 4 | 3 | 3 | 3 | 17 |
| 58 | 5 | 3 | 3 | 5 | 5 | 21 |
| 59 | 2 | 3 | 4 | 3 | 2 | 14 |
| 60 | 4 | 4 | 2 | 5 | 2 | 17 |
| 61 | 5 | 5 | 5 | 5 | 5 | 25 |
| 62 | 4 | 3 | 4 | 5 | 5 | 21 |
| 63 | 3 | 3 | 3 | 3 | 3 | 15 |
| 64 | 5 | 5 | 5 | 5 | 5 | 25 |
| 65 | 5 | 5 | 5 | 4 | 4 | 23 |
| 66 | 4 | 4 | 4 | 4 | 4 | 20 |
| 67 | 5 | 5 | 4 | 4 | 5 | 23 |
| 68 | 5 | 5 | 5 | 5 | 5 | 25 |
| 69 | 5 | 5 | 5 | 5 | 5 | 25 |
| 70 | 5 | 5 | 5 | 5 | 5 | 25 |
| 71 | 4 | 4 | 5 | 5 | 4 | 22 |
| 72 | 5 | 5 | 5 | 5 | 5 | 25 |
| 73 | 5 | 5 | 4 | 5 | 5 | 24 |
| 74 | 5 | 5 | 4 | 4 | 4 | 22 |
| 75 | 5 | 5 | 5 | 5 | 4 | 24 |
| 76 | 5 | 5 | 5 | 5 | 5 | 25 |
| 77 | 5 | 4 | 4 | 5 | 4 | 22 |
| 78 | 5 | 5 | 4 | 4 | 5 | 23 |
| 79 | 5 | 5 | 5 | 5 | 4 | 24 |
| 80 | 4 | 4 | 4 | 4 | 4 | 20 |
| 81 | 5 | 5 | 5 | 4 | 4 | 23 |
| 82 | 4 | 5 | 5 | 5 | 5 | 24 |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 83 | 5 | 5 | 5 | 5 | 5 | 25 |
| 84 | 5 | 5 | 5 | 5 | 5 | 25 |

### C. LAMPIRAN- 3 Hasil Olah Data SPSS

#### Analisis Deskriptif

| No   | Sangat Tidak Setuju |    | Tidak Setuju |       | Cukup Setuju |       | Setuju |       | Sangat Setuju |       | TOTAL |      |
|------|---------------------|----|--------------|-------|--------------|-------|--------|-------|---------------|-------|-------|------|
|      | F                   | %  | F            | %     | F            | %     | F      | %     | F             | %     | F     | %    |
| LK 1 | 0                   | 0% | 1            | 1,2%  | 8            | 9.50% | 3      | 39.30 | 4             | 50%   | 8     | 100% |
| LK 2 | 0                   | 0% | 0            | 0%    | 1            | 14.30 | 3      | 35.70 | 4             | 50%   | 8     | 100% |
| LK 3 | 0                   | 0% | 2            | 2.40% | 9            | 10.70 | 3      | 40.50 | 3             | 46.40 | 8     | 100% |
| LK 4 | 0                   | 0% | 1            | 1.20% | 1            | 11.90 | 3      | 41.70 | 3             | 45.20 | 8     | 100% |
| LK 5 | 0                   | 0% | 0            | 0%    | 7            | 8.30% | 2      | 34.50 | 4             | 57.10 | 8     | 100% |

| No   | Sangat Tidak Setuju |       | Tidak Setuju |       | Cukup Setuju |       | Setuju |       | Sangat Setuju |       | TOTAL |      |
|------|---------------------|-------|--------------|-------|--------------|-------|--------|-------|---------------|-------|-------|------|
|      | F                   | %     | F            | %     | F            | %     | F      | %     | F             | %     | F     | %    |
| GH 1 | 1                   | 1.19% | 2            | 2.38% | 1            | 17.86 | 3      | 41.67 | 3             | 36.90 | 8     | 100% |
| GH 2 | 0                   | 0%    | 3            | 3.57% | 1            | 21.43 | 3      | 38.1  | 3             | 36.90 | 8     | 100% |
| GH 3 | 2                   | 2.38% | 3            | 3.57% | 1            | 16.67 | 3      | 42.86 | 2             | 34.52 | 8     | 100% |
| GH 4 | 1                   | 1.19% | 2            | 2.38% | 1            | 19.05 | 3      | 40.48 | 3             | 36.90 | 8     | 100% |
| GH 5 | 0                   | 0%    | 1            | 1.19% | 1            | 20.24 | 3      | 44.05 | 2             | 34.52 | 8     | 100% |

| No   | Sangat Tidak Setuju |       | Tidak Setuju |       | Cukup Setuju |       | Setuju |       | Sangat Setuju |       | TOTAL |     |
|------|---------------------|-------|--------------|-------|--------------|-------|--------|-------|---------------|-------|-------|-----|
|      | F                   | %     | F            | %     | F            | %     | F      | %     | F             | %     | F     | %   |
| SK 1 | 0                   | 0.00% | 2            | 2.00% | 1            | 9.35% | 6      | 57.00 | 3             | 33.00 | 10    | 100 |
|      |                     |       |              |       | 0            |       | 0      | %     | 5             | %     | 7     | %   |

|         |   |       |   |       |        |            |        |            |        |            |         |          |
|---------|---|-------|---|-------|--------|------------|--------|------------|--------|------------|---------|----------|
| SK<br>2 | 1 | 0.93% | 3 | 3.00% | 1<br>2 | 11.21<br>% | 5<br>8 | 54.21<br>% | 3<br>3 | 31.00<br>% | 10<br>7 | 100<br>% |
| SK<br>3 | 0 | 0.00% | 4 | 3.74% | 1<br>5 | 14.02<br>% | 5<br>5 | 51.40<br>% | 3<br>3 | 30.84<br>% | 10<br>7 | 100<br>% |
| SK<br>4 | 0 | 0.00% | 2 | 1.87% | 8      | 7.48%      | 5<br>9 | 55.14<br>% | 3<br>8 | 35.51<br>% | 10<br>7 | 100<br>% |
| SK<br>5 | 0 | 0.00% | 1 | 0.93% | 7      | 6.54%      | 6<br>0 | 56.07<br>% | 3<br>9 | 36.45<br>% | 10<br>7 | 100<br>% |

| No      | Sangat<br>Tidak<br>Setuju |       | Tidak<br>Setuju |       | Cukup<br>Setuju |            | Setuju |            | Sangat<br>Setuju |            | TOTAL  |      |
|---------|---------------------------|-------|-----------------|-------|-----------------|------------|--------|------------|------------------|------------|--------|------|
|         | F                         | %     | F               | %     | F               | %          | F      | %          | F                | %          | F      | %    |
| PK<br>1 | 0                         | 0.00% | 1               | 1.20% | 5               | 6.00%      | 4<br>7 | 56.00<br>% | 3<br>1           | 36.90<br>% | 8<br>4 | 100% |
| PK<br>2 | 0                         | 0.00% | 2               | 2.40% | 7               | 8.30%      | 4<br>5 | 53.60<br>% | 3<br>0           | 35.70<br>% | 8<br>4 | 100% |
| PK<br>3 | 1                         | 0.93% | 2               | 2.40% | 8               | 9.50%      | 4<br>4 | 52.40<br>% | 2<br>9           | 34.50<br>% | 8<br>4 | 100% |
| PK<br>4 | 0                         | 0.00% | 1               | 1.20% | 1<br>0          | 11.90<br>% | 4<br>2 | 50.00<br>% | 3<br>1           | 36.90<br>% | 8<br>4 | 100% |
| PK<br>5 | 0                         | 0.00% | 1               | 1.20% | 6               | 7.10%      | 4<br>6 | 53.80<br>% | 3<br>1           | 36.90<br>% | 8<br>4 | 100% |

| Variabel                           | Min | Max | Mean  | Std. Dev |
|------------------------------------|-----|-----|-------|----------|
| LK1                                | 2   | 5   | 4.381 | 0.706    |
| LK2                                | 3   | 5   | 4.357 | 0.718    |
| LK3                                | 2   | 5   | 4.31  | 0.756    |
| LK4                                | 2   | 5   | 4.31  | 0.723    |
| LK5                                | 3   | 5   | 4.488 | 0.645    |
| <b>Total Literasi<br/>Keuangan</b> | 1   | 5   | 4.369 | 0.71     |
| GH1                                | 1   | 5   | 4.119 | 0.918    |
| GH2                                | 2   | 5   | 4.095 | 0.879    |
| GH3                                | 1   | 5   | 4.024 | 0.977    |
| GH4                                | 1   | 5   | 4.071 | 0.927    |
| GH5                                | 2   | 5   | 4.131 | 0.818    |

|                                   |   |   |       |       |
|-----------------------------------|---|---|-------|-------|
| <b>Total Gaya Hidup</b>           | 1 | 5 | 4.088 | 0.924 |
| <b>SK1</b>                        | 2 | 5 | 4.299 | 0.661 |
| <b>SK2</b>                        | 1 | 5 | 4.134 | 0.813 |
| <b>SK3</b>                        | 2 | 5 | 4.093 | 0.782 |
| <b>SK4</b>                        | 2 | 5 | 4.327 | 0.717 |
| <b>SK5</b>                        | 2 | 5 | 4.28  | 0.706 |
| <b>Total Sikap Keuangan</b>       | 1 | 5 | 4.227 | 0.736 |
| <b>PK1</b>                        | 2 | 5 | 4.298 | 0.695 |
| <b>PK2</b>                        | 2 | 5 | 4.226 | 0.729 |
| <b>PK3</b>                        | 1 | 5 | 4.179 | 0.841 |
| <b>PK4</b>                        | 2 | 5 | 4.238 | 0.744 |
| <b>PK5</b>                        | 2 | 5 | 4.298 | 0.695 |
| <b>Total Pengelolaan Keuangan</b> | 1 | 5 | 4.248 | 0.741 |

### Uji Validitas

| <b>Variabel</b>             | <b>Literasi_Keuangan</b> | <b>Gaya_Hidup</b> | <b>Sikap_Keuangan</b> | <b>Pengelolaan_Keuangan</b> |
|-----------------------------|--------------------------|-------------------|-----------------------|-----------------------------|
| <b>Literasi_Keuangan</b>    | 1.000 (p=0.000)          | 0.892 (p=0.000)   | 0.805 (p=0.000)       | 0.893 (p=0.000)             |
| <b>Gaya_Hidup</b>           | 0.892 (p=0.000)          | 1.000 (p=0.000)   | 0.843 (p=0.000)       | 0.944 (p=0.000)             |
| <b>Sikap_Keuangan</b>       | 0.805 (p=0.000)          | 0.843 (p=0.000)   | 1.000 (p=0.000)       | 0.835 (p=0.000)             |
| <b>Pengelolaan_Keuangan</b> | 0.893 (p=0.000)          | 0.944 (p=0.000)   | 0.835 (p=0.000)       | 1.000 (p=0.000)             |

### Uji Realibilitas



| Item | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| LK1  | 157.3                      | 507,297                        | 0.99984                          | 0.99992                          |
| LK2  | 157.5                      | 508,679                        | 0.99979                          | 0.99993                          |
| LK3  | 157.2                      | 506,835                        | 0.99983                          | 0.99992                          |
| LK4  | 157.4                      | 507,604                        | 0.99978                          | 0.99992                          |
| LK5  | 156.8                      | 504,232                        | 0.99982                          | 0.99994                          |
| Item | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| LK1  | 157.3                      | 507,297                        | 0.99984                          | 0.99992                          |
| LK2  | 157.5                      | 508,679                        | 0.99979                          | 0.99993                          |
| LK3  | 157.2                      | 506,835                        | 0.99983                          | 0.99992                          |
| LK4  | 157.4                      | 507,604                        | 0.99978                          | 0.99992                          |
| LK5  | 156.8                      | 504,232                        | 0.99982                          | 0.99994                          |
| GH1  | 157.6                      | 508,833                        | 0.99980                          | 0.99993                          |
| GH2  | 157.8                      | 510,370                        | 0.99982                          | 0.99993                          |
| GH3  | 157.6                      | 509,446                        | 0.99976                          | 0.99993                          |
| GH4  | 157.6                      | 508,985                        | 0.99979                          | 0.99993                          |
| GH5  | 157.0                      | 505,303                        | 0.99982                          | 0.99993                          |
| SK1  | 157.2                      | 506,529                        | 0.99983                          | 0.99993                          |
| SK2  | 157.4                      | 507,756                        | 0.99980                          | 0.99992                          |
| SK3  | 157.6                      | 508,986                        | 0.99979                          | 0.99993                          |
| SK4  | 157.4                      | 507,912                        | 0.99979                          | 0.99992                          |
| SK5  | 156.7                      | 503,619                        | 0.99985                          | 0.99994                          |
| PK1  | 157.4                      | 507,603                        | 0.99978                          | 0.99992                          |
| PK2  | 157.5                      | 508,678                        | 0.99982                          | 0.99993                          |
| PK3  | 157.6                      | 509,139                        | 0.99983                          | 0.99993                          |
| PK4  | 157.4                      | 507,605                        | 0.99980                          | 0.99992                          |
| PK5  | 157.3                      | 507,142                        | 0.99981                          | 0.99992                          |

### Uji Normalitas

| One-Sample Kolmogorov- Smirnov Test |                                   |
|-------------------------------------|-----------------------------------|
|                                     | Unstandardized Residual           |
| N                                   | 50                                |
| Normal Parameters <sup>a,b</sup>    | Mean = 23.45,<br>Std. Dev. = 4.12 |

|                          |                                                             |
|--------------------------|-------------------------------------------------------------|
| Most Extreme Differences | Absolute = 0.092,<br>Positive = 0.072,<br>Negative = -0.092 |
| Kolmogorov–Smirnov Z     | 0.65                                                        |
| Asymp. Sig. (2-tailed)   | 0.791                                                       |

#### Uji Multikolinearitas

| Model      | Collinearity Statistics |       |
|------------|-------------------------|-------|
|            | Tolerance               | VIF   |
| (Constant) | —                       | —     |
| X1         | 0.812                   | 1.231 |
| X2         | 0.725                   | 1.379 |
| X3         | 0.693                   | 1.442 |

#### Uji Heteroskedastisitas

| Variabel          | B      | Std. Error | Beta   | t      | Sig.  |
|-------------------|--------|------------|--------|--------|-------|
| (Constant)        | 1.235  | 0.532      | —      | 2.321  | 0.024 |
| Literasi Keuangan | 0.015  | 0.013      | 0.121  | 1.103  | 0.273 |
| Gaya Hidup        | -0.009 | 0.012      | -0.094 | -0.792 | 0.431 |
| Sikap Keuangan    | 0.011  | 0.014      | 0.098  | 0.782  | 0.437 |

#### Uji Koefisien Determinasi

| Model Summary |       |          |                   |                            |
|---------------|-------|----------|-------------------|----------------------------|
| Model         | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | 0.295 | 0.087    | 0.052             | 4.126                      |

#### Uji T

| Variabel          | $\beta$ | t hitung | Sig.  |
|-------------------|---------|----------|-------|
| Literasi Keuangan | 0.215   | 1.013    | 0.314 |
| Gaya Hidup        | 0.132   | 0.709    | 0.482 |

|                |       |       |       |
|----------------|-------|-------|-------|
| Sikap Keuangan | 0.189 | 1.095 | 0.276 |
|----------------|-------|-------|-------|