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Lampiran

Lampiran 1Lampiran Kuesioner

KUESIONER PENELITIAN

Kepada Yth.

Saudara/i Desa Kaligelang
Di Tempat

Dengan Hormat,

Dalam rangka penyelesaian studi saya :

Nama : Afrida Mazagro

NPM : 4120600220

Prodi : Manajemen

Universitas : Universitas Pancasakti Tegal

Bermaksud ingin melakukan penelitian yang berjudul "Pengaruh Pendanaan, Inklusi Keuangan, Gaya Hidup, dan Harga Diri Terhadap Penggunaan Jasa Pinjaman Online Pada Masyarakat Desa Kaligelang". Pengumpulan data dalam penelitian ini digunakan hanya semata-mata untuk keperluan penyusunan skripsi dan akan dijamin kerahasiaannya. Kesediaan dan kerja sama yang Saudara/i berikan dalam bentuk informasi yang benar dan lengkap akan sangat mendukung keberhasilan dalam penelitian ini. Selain itu setiapjawaban yang diberikan Saudara/i merupakan sebuah bantuan yang berharga bagi saya. Atas perhatian dan kesediaannya menjadi responden, saya ucapkan terima kasih.

Hormat Saya,

Afrida Mazahro

IDENTITAS RESPONDEN

A. Nama...(wajib diisi)

B. Jenis kelamin

☐ Laki- laki ☐ Perempuan

C. Usia

☐ 20-30 ☐ 31-45 ☐ 45-60

D. Asal Dusun

☐ Tembara ☐ Kaligawe ☐ Mbaran

☐ Mbroyi ☐ Capit Urang

PETUNJUK PENGISIAN

Berilah tanda ceklis (√) pada salah satu pilihan jawaban yang tersedia sesuai dengan pemahaman atau pengetahuan Saudara/i. ada lima alternatif pilihan jawaban yang tersedia, yaitu :

STS : Sangat Tidak Setuju

TS : Tidak Setuju

N/R : Netral/Ragu-ragu

SS : Sangat Setuju

SS : Sangat Setuju

Terima kasih atas partisipasinya Saudara/i dalam menjawab pertanyaan-pertanyaan ini.

Daftar Angket Penelitian Variabel Penggunaan Jasa PinjamanOnline (Y)

No	Pertanyaan	STS	TS	N	S	SS
Kegunaan dan Kemudahan						
1.	Merasakan kemudahan menggunakan pinjaman online.					
2.	Mudah dalam menemukan informasi mengenai pinjaman online.					
3.	Merasa nyaman menggunakan aplikasi pinjaman online.					
4.	Merasa nyaman menggunakan aplikasi pinjaman online.					
Manfaat						
5.	Besar manfaat yang rasakan dari penggunaan pinjaman online.					
6.	Akan di rekomendasi untuk penggunaan pinjaman online kepada orang lain.					
7.	besarkah kepercayaan terhadap keamanan data pribadi saat menggunakan pinjaman online					

Daftar Angket Penelitian Variabel Pendanaan (X1)

No	Pertanyaan	STS	TS	N	S	SS
Akses						
1.	Proses pendaftaran pinjaman online terlalu rumit					
2.	Masalah teknis saat menggunakan platform pinjaman online					
Penggunaan						
3.	Biaya transaksi pinjaman rendah					
4.	Proses penggunaan system transaksi digital pinjaman cepat dan efisien.					
Dampak						
5.	Bunga yang dikenakan wajar saat peminjaman online.					
6.	Proses penggunaan system transaksi Yang di rasakan terbantu secara finansial setelah menggunakan pinjaman online					
Risiko						
7.	Rasa khawatir tentang tindakan intimidasi dari penyedia pinjaman online					

Daftar Angket Penelitian Variabel Inklusi Keuangan (X2)

No	Pertanyaan	STS	TS	N	S	SS
Akses						
1.	Bagaimana dalam mendapatkan akses ke layanan keuangan formal.					
2.	Menggunakan layanan perbankan digital (misalnya mobile banking, e-wallet).					
Penggunaan						
3.	Merasa lebih aman melakukan transaksi non-tunai dibandingkan dengan tunai.					
4.	Sering menggunakan metode pembayaran non-tunai.					
Kualitas						
5.	Puas dengan kualitas layanan yang diberikan oleh lembaga keuangan.					
Penentuan Produk						
6.	Manfaat yang di rasakan dari produk/layanan keuangan saat gunakan.					
7.	Bagaimana menilai dampak layanan keuangan terhadap kesejahteraan finansial.					

Daftar Angket Penelitian Variabel Gaya Hidup (X3)

No	Pertanyaan	STS	TS	N	S	SS
Sikap gaya hidup						
1.	Mengambil pinjaman online karena untuk gaya hidup sosial.					
2.	Pengaruh iklan pinjaman online terhadap keputusan untuk meminjam					
Minat gaya hidup						
3.	Perlukah meminjam uang untuk memenuhi gaya hidup Anda.					
4.	Pentingkah status sosial dan penampilan di kalangan sosial.					
Pekerjaan						
5.	Melakukan pengeluaran untuk barang-barang mewah.					
6.	Perlu mengikuti tren fashion saat membeli pakaian.					
Jangka Panjang						
7.	Menggunakan pinjaman online untuk membeli kebutuhan jangka panjang					
8.	Pinjaman online memudahkan dalam memenuhi kebutuhan jangka panjang.					

Daftar Angket Penelitian Variabel Harga Diri (X4)

No	Pertanyaan	STS	TS	N	S	SS
Mengontrol Tingkah laku						
1.	Dapat mempengaruhi keputusan orang lain dalam penggunaan pinjaman online.					
2.	Dapat mengendalikan emosi ketika menghadapi masalah finansial yang berkaitan dengan pinjaman online.					
Kepedulian						
3.	Di perhatikan oleh teman-teman ketika mengalami kesulitan finansial.					
4.	Menggunakan pinjaman online untuk tujuan yang tidak sesuai dengan nilai-nilai moral.					
Ketaatan moral						
5.	Selalu memastikan bahwa memiliki rencana pembayaran sebelum mengambil pinjaman					
6.	Memikirkan dampak dari keputusan finansial, termasuk penggunaan pinjaman online.					
Kemampuan						
7.	Percaya diri dalam mengambil keputusan terkait pinjaman online					
8.	percaya bahwa pengalaman dalam mengelola keuangan akan membantu dalam mengambil pinjaman online yang tepat.					

Lampiran 2Hasil Survei Masyarakat Desa Kaligelang

Item Jawaban Pertanyaan Mini Obeservasi														
Responden	Pendanaan			Inklusi Keuangan			Gaya Hidup			Harga Diri			Pinjol	
	X1.1	X1.2	X1.3	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	X4.1	X4.2	X4.3	Y.1	Y.2
1	5	5	5	3	5	4	3	3	2	3	4	4	4	4
2	5	4	5	5	5	3	2	3	2	4	4	5	4	3
3	5	5	4	5	4	5	4	5	3	4	4	5	4	4
4	5	5	5	3	3	3	3	3	2	4	4	5	4	4
5	5	4	5	5	5	3	4	3	3	4	3	5	4	4
6	4	5	5	4	5	5	2	2	3	4	4	3	4	4
7	5	5	4	5	4	5	2	3	3	5	4	5	4	5

8	5	5	5	5	5	5	2	3	1	4	4	5	4	4
9	5	5	5	5	5	3	3	3	2	3	4	5	5	5
10	5	5	5	5	5	3	3	3	1	4	3	4	4	4
11	5	5	5	4	5	3	1	2	2	4	4	3	4	4
12	4	5	4	5	5	5	3	4	2	3	4	3	4	4
13	5	5	5	5	5	3	2	3	3	4	3	3	4	5
14	5	5	5	3	3	5	3	3	3	5	5	4	4	5
15	5	5	5	5	5	3	3	2	3	4	4	5	4	4
16	5	5	5	5	5	5	2	2	3	4	4	5	4	4
17	5	5	5	3	4	5	2	3	2	4	4	4	4	5
18	5	5	5	4	5	5	3	2	2	5	4	4	4	4
19	5	5	5	5	4	3	3	5	4	4	5	4	4	4
20	4	5	5	5	5	5	4	3	3	5	5	5	3	4
21	5	4	5	4	5	5	2	3	2	4	5	4	4	4
22	5	5	5	5	4	4	2	3	2	4	4	5	3	4
23	5	5	5	3	5	5	2	3	3	5	5	5	5	5
24	4	5	4	5	4	5	3	3	3	4	5	5	4	5
25	5	5	5	5	5	5	3	3	3	5	5	5	4	3
26	5	5	5	4	5	3	4	3	3	4	4	5	4	3
27	5	5	5	5	3	5	5	3	3	5	4	5	3	3
28	5	5	5	5	5	3	4	3	3	4	4	4	4	4
29	5	5	5	3	5	5	3	3	3	3	4	4	4	3
30	5	4	5	5	4	3	3	3	3	4	4	5	4	4
	13 6	13 7	13 6	13 3	13 7	12 4	85	90	77	12 1	12 1	12 9	11 9	1 2 2
	30 1%	29 9%	30 1%	29 6%	28 8%	31 8%	29 6%	28 0%	32 7%	30 7%	30 7%	28 8%	29 6%	2 8 9

														%
	90.0%			90.2%			90.4%			90.1%			90.1%	

Lampiran 3Tabulasi Identitas Responden

Responden	Jenis Kelamin	Asal Dusun Desa Kaligelang	Pekerjaan
1.	Laki - Laki	Kaligawe	Pelajar/Mahasiswa
2.	Laki - Laki	Tembara	PNS
3.	Laki - Laki	Mboyi	Karyawan Swasta
4.	Perempuan	Mbaran	Pelajar/Mahasiswa
5.	Laki - Laki	Tembara	Pelajar/Mahasiswa
6.	Perempuan	Capit Urang	Buruh Harian Lepas
7.	Laki - Laki	Capit Urang	Karyawan Swasta
8.	Laki - Laki	Capit Urang	Karyawan Swasta
9.	Perempuan	Kaligawe	Karyawan Swasta
10.	Perempuan	Capit Urang	Karyawan Swasta
11.	Laki - Laki	Tembara	Wiraswasta
12.	Perempuan	Capit Urang	Pelajar/Mahasiswa
13.	Perempuan	Mbaran	Karyawan Swasta
14.	Perempuan	Tembara	Pelajar/Mahasiswa
15.	Perempuan	Capit Urang	Karyawan Swasta
16.	Laki - Laki	Mboyi	Buruh Harian Lepas
17.	Laki - Laki	Mboyi	Wiraswasta
18.	Laki - Laki	Mboyi	Karyawan Swasta
19.	Perempuan	Mbaran	Pelajar/Mahasiswa
20.	Laki - Laki	Mbaran	Buruh Harian

			Lepas
21.	Perempuan	Mboyi	Karyawan Swasta
22.	Perempuan	Kaligawe	Wiraswasta
23.	Perempuan	Mboyi	Karyawan Swasta
24.	Laki - Laki	Mboyi	Wiraswasta
25.	Perempuan	Capit Urang	Wiraswasta, Karyawan Swasta
26.	Laki - Laki	Tembara	Wiraswasta
27.	Laki - Laki	Tembara	Wiraswasta
28.	Perempuan	Mboyi	Wiraswasta
29.	Perempuan	Mbaran	Karyawan Swasta
30.	Perempuan	Mbaran	Karyawan Swasta
31.	Perempuan	Mbaran	Wiraswasta
32.	Perempuan	Mboyi	Karyawan Swasta
33.	Perempuan	Tembara	Karyawan Swasta
34.	Perempuan	Kaligawe	Karyawan Swasta
35.	Perempuan	Capit Urang	Karyawan Swasta
36.	Perempuan	Capit Urang	Wiraswasta
37.	Laki - Laki	Mbaran	Karyawan Swasta
38.	Perempuan	Mboyi	Karyawan Swasta
39.	Perempuan	Kaligawe	Karyawan Swasta
40.	Perempuan	Mboyi	Wiraswasta
41.	Perempuan	Kaligawe	Karyawan Swasta
42.	Laki - Laki	Mbaran	Buruh Harian Lepas
43.	Laki - Laki	Capit Urang	Karyawan Swasta
44.	Perempuan	Tembara	Karyawan Swasta

45.	Perempuan	Kaligawe	Karyawan Swasta
46.	Laki - Laki	Mbaran	Buruh Harian Lepas
47.	Laki - Laki	Mboyi	Karyawan Swasta
48.	Perempuan	Kaligawe	Karyawan Swasta
49.	Perempuan	Mbaran	Karyawan Swasta
50.	Laki - Laki	Capit Urang	Karyawan Swasta
51.	Laki - Laki	Capit Urang	Karyawan Swasta
52.	Perempuan	Mbaran	Wiraswasta
53.	Laki - Laki	Mbaran	Karyawan Swasta
54.	Laki - Laki	Capit Urang	Karyawan Swasta
55.	Perempuan	Tembara	Wiraswasta
56.	Laki - Laki	Kaligawe	Buruh Harian Lepas
57.	Perempuan	Capit Urang	Karyawan Swasta
58.	Laki - Laki	Capit Urang	Wiraswasta
59.	Laki - Laki	Mboyi	Wiraswasta
60.	Laki - Laki	Capit Urang	Pelajar/Mahasiswa
61.	Perempuan	Mbaran	Karyawan Swasta
62.	Perempuan	Mboyi	Karyawan Swasta
63.	Perempuan	Kaligawe	Karyawan Swasta
64.	Perempuan	Tembara	Karyawan Swasta
65.	Laki - Laki	Tembara	Wiraswasta
66.	Perempuan	Capit Urang	Karyawan Swasta
67.	Laki - Laki	Mboyi	Wiraswasta
68.	Laki - Laki	Kaligawe	Karyawan Swasta
69.	Perempuan	Mboyi	Karyawan Swasta

70.	Laki - Laki	Tembara	Wiraswasta
71.	Perempuan	Mboyi	Karyawan Swasta
72.	Laki - Laki	Capit Urang	Karyawan Swasta
73.	Laki - Laki	Capit Urang	Wiraswasta
74.	Perempuan	Kaligawe	Wiraswasta
75.	Perempuan	Capit Urang	Pelajar/Mahasiswa
76.	Laki - Laki	Mboyi	Buruh Harian Lepas
77.	Perempuan	Mbaran	Pelajar/Mahasiswa
78.	Laki - Laki	Tembara	Wiraswasta
79.	Laki - Laki	Mboyi	Wiraswasta
80.	Laki - Laki	Kaligawe	Buruh Harian Lepas
81.	Perempuan	Mboyi	Karyawan Swasta
82.	Perempuan	Tembara	Karyawan Swasta
83.	Laki - Laki	Tembara	Karyawan Swasta
84.	Laki - Laki	Mbaran	Wiraswasta
85.	Perempuan	Tembara	Karyawan Swasta
86.	Perempuan	Capit Urang	Pelajar/Mahasiswa
87.	Perempuan	Capit Urang	Wiraswasta
88.	Perempuan	Mboyi	Karyawan Swasta
89.	Perempuan	Mboyi	Pelajar/Mahasiswa
90.	Perempuan	Capit Urang	Karyawan Swasta
91.	Laki - Laki	Mboyi	Wiraswasta
92.	Perempuan	Kaligawe	Karyawan Swasta
93.	Perempuan	Tembara	Karyawan Swasta
94.	Laki - Laki	Kaligawe	Buruh Harian Lepas

95.	Perempuan	Capit Urang	Karyawan Swasta
96.	Perempuan	Tembara	Pelajar/Mahasiswa
97.	Perempuan	Kaligawe	Karyawan Swasta
98.	Laki - Laki	Mbaran	Karyawan Swasta
99.	Laki - Laki	Mbaran	Karyawan Swasta
100.	Laki - Laki	Kaligawe	Wiraswasta

Lampiran 4Tabulasi Jwaban Responden

1. Jawaban Hasil Variabel Penggunaan Jasa Pinjaman Online (Y)

Responden	Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	TOTAL Y
i. 1	5	5	5	5	5	4	5	5
2.	5	4	5	5	5	5	5	5
3.	5	5	4	5	5	5	5	5
4.	5	5	5	4	5	4	5	5
5.	5	4	5	5	4	5	4	5
6.	4	5	5	5	5	4	5	4
7.	5	5	4	5	4	5	4	5
8.	5	5	5	4	5	4	5	5
9.	5	5	5	5	5	5	5	5
10.	5	5	5	5	5	5	5	5
11.	5	5	5	5	5	5	5	5
12.	4	5	4	5	5	5	5	4
13.	5	5	5	5	5	5	4	5
14.	5	5	5	4	5	5	4	5
15.	5	5	5	5	5	5	4	5
16.	5	5	5	5	5	5	5	5
17.	5	5	5	5	5	4	5	5
18.	5	5	5	5	4	5	5	5

19.	5	5	5	4	5	4	5	5
20.	4	5	5	4	5	5	5	4
21.	5	4	5	5	5	5	4	5
22.	5	5	5	5	5	4	5	5
23.	5	5	5	5	5	5	4	5
24.	4	5	4	5	4	5	5	4
25.	5	5	5	5	5	4	5	5
26.	5	5	5	5	5	5	5	5
27.	5	5	5	5	5	4	5	5
28.	5	5	5	5	5	4	5	5
29.	5	5	5	5	5	4	5	5
30.	5	5	5	5	5	5	5	5
31.	5	5	5	5	5	5	5	5
32.	5	5	5	5	5	5	4	5
33.	2	3	2	2	3	3	5	2
34.	4	4	4	4	4	5	4	4
35.	4	5	5	5	5	5	5	4
36.	5	5	5	4	5	4	5	5
37.	5	5	5	5	5	5	5	5
38.	5	5	5	4	5	5	5	5
39.	5	5	5	5	5	4	5	5
40.	5	5	5	5	5	5	4	5
41.	5	5	5	5	5	5	4	5
42.	5	5	5	5	5	5	4	5
43.	4	5	5	5	5	5	4	4
44.	5	5	5	4	4	5	5	5
45.	5	5	4	5	5	5	5	5
46.	5	4	4	5	5	5	5	5

47.	5	5	5	5	5	5	5	5
48.	5	5	5	5	4	5	4	5
49.	5	5	5	5	5	5	5	5
50.	4	5	4	5	4	5	5	4
51.	5	5	5	5	5	5	5	5
52.	4	5	4	5	5	5	4	4
53.	4	5	4	5	4	5	4	4
54.	5	4	5	5	4	5	4	5
55.	5	5	5	5	5	5	5	5
56.	5	5	5	5	4	5	5	5
57.	5	5	5	5	5	5	4	5
58.	5	5	4	5	4	5	5	5
59.	5	5	5	5	4	5	4	5
60.	5	5	5	4	4	5	4	5
61.	5	5	5	5	5	5	4	5
62.	5	4	5	4	5	5	5	5
63.	5	5	5	5	4	5	4	5
64.	5	5	4	5	5	4	4	5
65.	5	5	5	5	4	5	5	5
66.	5	4	5	5	5	4	4	5
67.	5	5	5	5	5	4	4	5
68.	4	4	5	5	5	5	4	4
69.	5	5	5	5	5	4	4	5
70.	4	5	5	4	5	5	5	4
71.	5	5	5	5	5	5	5	5
72.	4	5	5	5	5	5	5	4
73.	4	5	5	5	5	5	4	4
74.	5	5	5	4	5	5	4	5

75.	5	5	5	5	5	5	5	5
76.	4	5	5	5	5	5	4	4
77.	4	5	5	5	5	4	4	4
78.	5	5	5	5	5	5	5	5
79.	5	4	5	5	5	5	5	5
80.	5	5	5	5	5	4	5	5
81.	5	5	5	5	5	5	4	5
82.	4	5	5	5	5	5	4	4
83.	5	5	5	5	5	5	5	5
84.	5	5	5	5	4	5	5	5
85.	5	4	5	5	5	5	5	5
86.	5	5	5	5	5	5	5	5
87.	4	4	4	5	5	5	4	4
88.	5	5	5	5	5	5	5	5
89.	5	4	5	5	5	5	4	5
90.	5	5	5	5	5	5	5	5
91.	4	5	5	5	5	5	4	4
92.	5	5	5	5	5	5	5	5
93.	5	5	5	5	4	5	4	5
94.	5	5	5	5	5	5	5	5
95.	5	5	5	4	5	5	5	5
96.	5	5	5	5	5	5	5	5
97.	5	5	5	5	4	5	5	5
98.	5	5	5	5	5	5	4	5
99.	5	5	5	5	5	4	5	5
100.	5	4	5	5	5	5	5	5

3. **Jawaban Variabel Pendanaan (X1)**

Responden	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	TOTAL X1
1.	5	5	5	5	5	4	5	34
2.	5	4	5	5	5	5	5	34
3.	5	5	4	5	5	5	5	34
4.	5	5	5	4	5	4	5	33
5.	5	4	5	5	4	5	4	32
6.	4	5	5	5	5	4	5	33
7.	5	5	4	5	4	5	4	32
8.	5	5	5	4	5	4	5	33
9.	5	5	5	5	5	5	5	35
10.	5	5	5	5	5	5	5	35
11.	5	5	5	5	5	5	5	35
12.	4	5	4	5	5	5	5	33
13.	5	5	5	5	5	5	4	34
14.	5	5	5	4	5	5	4	33
15.	5	5	5	5	5	5	4	34
16.	5	5	5	5	5	5	5	35
17.	5	5	5	5	5	4	5	34
18.	5	5	5	5	4	5	5	34
19.	5	5	5	4	5	4	5	33
20.	4	5	5	4	5	5	5	33
21.	5	4	5	5	5	5	4	33
22.	5	5	5	5	5	4	5	34
23.	5	5	5	5	5	5	4	34
24.	4	5	4	5	4	5	5	32
25.	5	5	5	5	5	4	5	34
26.	5	5	5	5	5	5	5	35
27.	5	5	5	5	5	4	5	34

28.	5	5	5	5	5	4	5	34
29.	5	5	5	5	5	4	5	34
30.	5	5	5	5	5	5	5	35
31.	5	5	5	5	5	5	5	35
32.	5	5	5	5	5	5	4	34
33.	2	3	2	2	3	3	5	20
34.	4	4	4	4	4	5	4	29
35.	4	5	5	5	5	5	5	34
36.	5	5	5	4	5	4	5	33
37.	5	5	5	5	5	5	5	35
38.	5	5	5	4	5	5	5	34
39.	5	5	5	5	5	4	5	34
40.	5	5	5	5	5	5	4	34
41.	5	5	5	5	5	5	4	34
42.	5	5	5	5	5	5	4	34
43.	4	5	5	5	5	5	4	33
44.	5	5	5	4	4	5	5	33
45.	5	5	4	5	5	5	5	34
46.	5	4	4	5	5	5	5	33
47.	5	5	5	5	5	5	5	35
48.	5	5	5	5	4	5	4	33
49.	5	5	5	5	5	5	5	35
50.	4	5	4	5	4	5	5	32
51.	5	5	5	5	5	5	5	35
52.	4	5	4	5	5	5	4	32
53.	4	5	4	5	4	5	4	31
54.	5	4	5	5	4	5	4	32
55.	5	5	5	5	5	5	5	35

56.	5	5	5	5	4	5	5	34
57.	5	5	5	5	5	5	4	34
58.	5	5	4	5	4	5	5	33
59.	5	5	5	5	4	5	4	33
60.	5	5	5	4	4	5	4	32
61.	5	5	5	5	5	5	4	34
62.	5	4	5	4	5	5	5	33
63.	5	5	5	5	4	5	4	33
64.	5	5	4	5	5	4	4	32
65.	5	5	5	5	4	5	5	34
66.	5	4	5	5	5	4	4	32
67.	5	5	5	5	5	4	4	33
68.	4	4	5	5	5	5	4	32
69.	5	5	5	5	5	4	4	33
70.	4	5	5	4	5	5	5	33
71.	5	5	5	5	5	5	5	35
72.	4	5	5	5	5	5	5	34
73.	4	5	5	5	5	5	4	33
74.	5	5	5	4	5	5	4	33
75.	5	5	5	5	5	5	5	35
76.	4	5	5	5	5	5	4	33
77.	4	5	5	5	5	4	4	32
78.	5	5	5	5	5	5	5	35
79.	5	4	5	5	5	5	5	34
80.	5	5	5	5	5	4	5	34
81.	5	5	5	5	5	5	4	34
82.	4	5	5	5	5	5	4	33
83.	5	5	5	5	5	5	5	35

84.	5	5	5	5	4	5	5	34
85.	5	4	5	5	5	5	5	34
86.	5	5	5	5	5	5	5	35
87.	4	4	4	5	5	5	4	31
88.	5	5	5	5	5	5	5	35
89.	5	4	5	5	5	5	4	33
90.	5	5	5	5	5	5	5	35
91.	4	5	5	5	5	5	4	33
92.	5	5	5	5	5	5	5	35
93.	5	5	5	5	4	5	4	33
94.	5	5	5	5	5	5	5	35
95.	5	5	5	4	5	5	5	34
96.	5	5	5	5	5	5	5	35
97.	5	5	5	5	4	5	5	34
98.	5	5	5	5	5	5	4	34
99.	5	5	5	5	5	4	5	34
100.	5	4	5	5	5	5	5	34

4. Jawaban Hasil Variabel Inklusi Keuangan (X2)

Responden	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	TOTAL X2
1.	3	5	4	3	4	3	5	27
2.	5	5	3	5	3	5	5	31
3.	5	4	5	3	5	5	5	32
4.	3	3	3	5	3	4	3	24
5.	5	5	3	5	4	5	4	31
6.	4	5	5	3	5	5	5	32
7.	5	4	5	5	3	4	5	31
8.	5	5	5	5	3	5	5	33

9.	5	5	3	3	4	5	3	28
10.	5	5	3	3	5	5	5	31
11.	4	5	3	5	4	5	3	29
12.	5	5	5	5	4	5	3	32
13.	5	5	3	3	5	3	3	27
14.	3	3	5	5	3	3	3	25
15.	5	5	3	3	5	5	5	31
16.	5	5	5	3	5	3	3	29
17.	3	4	5	5	3	5	5	30
18.	4	5	5	3	5	4	5	31
19.	5	4	3	3	3	5	3	26
20.	5	5	5	5	5	5	5	35
21.	4	5	5	3	3	5	4	29
22.	5	4	4	4	5	5	5	32
23.	3	5	5	5	5	4	3	30
24.	5	4	5	5	4	5	4	32
25.	5	5	5	3	5	3	5	31
26.	4	5	3	5	5	5	5	32
27.	5	3	5	5	4	5	4	31
28.	5	5	3	3	5	5	5	31
29.	3	5	5	3	4	5	5	30
30.	5	4	3	5	5	5	4	31
31.	5	5	5	5	4	3	5	32
32.	3	4	3	3	5	5	4	27
33.	5	5	5	4	5	4	5	33
34.	5	4	5	5	4	5	5	33
35.	3	5	3	5	3	5	5	29
36.	5	4	5	4	5	3	5	31

37.	4	5	5	5	3	5	3	30
38.	5	5	4	5	4	5	5	33
39.	3	5	5	4	5	5	5	32
40.	3	4	5	5	3	4	5	29
41.	5	5	5	5	5	5	4	34
42.	5	4	3	3	5	4	3	27
43.	5	5	5	5	3	5	5	33
44.	4	5	5	5	5	3	5	32
45.	5	5	3	3	5	5	5	31
46.	5	4	5	5	3	5	4	31
47.	4	5	5	5	4	3	5	31
48.	5	5	5	4	5	5	5	34
49.	5	4	5	5	3	5	5	32
50.	4	5	5	5	4	5	4	32
51.	5	5	4	4	5	5	5	33
52.	4	5	5	5	3	3	4	29
53.	5	4	3	5	5	5	5	32
54.	5	5	5	5	4	5	5	34
55.	5	5	3	4	5	5	4	31
56.	4	5	5	5	5	3	4	31
57.	5	5	3	5	5	5	4	32
58.	4	5	5	5	4	4	5	32
59.	5	3	4	3	3	5	5	28
60.	5	5	5	5	4	5	3	32
61.	5	5	3	5	5	5	4	32
62.	4	5	3	3	5	5	4	29
63.	5	5	5	3	4	5	5	32
64.	5	4	5	5	5	5	5	34

65.	5	5	5	5	3	4	5	32
66.	5	5	3	5	4	5	3	30
67.	4	3	5	3	5	5	5	30
68.	5	5	3	3	5	4	5	30
69.	5	5	5	5	5	5	5	35
70.	5	5	5	3	4	3	5	30
71.	5	5	3	5	4	5	5	32
72.	5	5	5	3	5	5	4	32
73.	5	5	3	5	4	5	4	31
74.	5	5	5	3	5	3	4	30
75.	3	5	4	5	5	5	4	31
76.	5	5	5	4	4	4	5	32
77.	4	5	5	5	5	5	5	34
78.	5	4	3	5	4	5	5	31
79.	5	3	5	3	5	4	5	30
80.	4	5	4	5	3	5	5	31
81.	5	5	3	5	5	5	4	32
82.	4	5	5	5	2	5	5	31
83.	5	5	5	5	3	5	5	33
84.	5	4	3	3	3	3	5	26
85.	3	5	5	3	3	5	4	28
86.	5	5	3	5	4	3	4	29
87.	3	5	3	5	3	4	5	28
88.	5	5	5	5	3	5	4	32
89.	5	5	3	4	5	5	5	32
90.	3	4	3	3	3	5	4	25
91.	4	5	5	3	3	5	5	30
92.	5	5	3	5	3	5	5	31

93.	5	5	3	5	5	3	4	30
94.	3	5	5	3	3	3	5	27
95.	5	4	4	4	5	5	5	32
96.	4	5	3	5	3	3	5	28
97.	5	5	3	5	5	5	4	32
98.	5	4	3	5	3	5	5	30
99.	4	5	5	5	3	5	5	32
100.	3	5	5	5	3	5	5	31

5. Jawaban Hasil Variabel Gaya Hidup (X3)

Responden	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	TOTAL X3
1.	3	3	2	3	3	3	3	3	23
2.	2	3	2	2	3	3	3	3	21
3.	4	5	3	3	3	4	3	4	29
4.	3	3	2	3	3	3	2	3	22
5.	4	3	3	2	3	3	3	3	24
6.	2	2	3	3	5	3	3	3	24
7.	2	3	3	3	3	3	3	3	23
8.	2	3	1	3	2	3	3	3	20
9.	3	3	2	3	2	3	3	2	21
10.	3	3	1	1	3	3	3	4	21
11.	1	2	2	3	5	5	3	1	22
12.	3	4	2	1	3	5	3	3	24
13.	2	3	3	2	3	4	5	2	24
14.	3	3	3	3	3	3	3	3	24
15.	3	2	3	2	3	4	5	3	25
16.	2	2	3	1	3	4	3	3	21
17.	2	3	2	1	3	5	5	3	24

18.	3	2	2	1	3	4	2	5	22
19.	3	5	4	3	5	5	5	5	35
20.	4	3	3	3	4	4	1	4	26
21.	2	3	2	3	3	3	3	3	22
22.	2	3	2	2	3	3	1	5	21
23.	2	3	3	2	2	4	2	3	21
24.	3	3	3	4	3	3	3	3	25
25.	3	3	3	5	2	2	2	3	23
26.	4	3	3	3	3	3	2	3	24
27.	5	3	3	4	2	3	3	4	27
28.	4	3	3	3	3	2	2	5	25
29.	3	3	3	3	4	3	2	3	24
30.	3	3	3	4	3	5	3	3	27
31.	2	3	3	3	3	3	3	3	23
32.	5	3	3	4	2	2	2	3	24
33.	2	3	3	5	3	3	4	5	28
34.	4	3	3	5	5	5	5	5	35
35.	3	3	3	4	5	3	4	5	30
36.	2	3	2	3	3	5	5	3	26
37.	2	4	3	5	2	5	3	5	29
38.	3	4	3	3	3	4	5	3	28
39.	3	4	5	3	3	3	4	5	30
40.	5	5	5	4	3	3	3	3	31
41.	3	3	5	3	5	4	3	3	29
42.	3	2	3	3	3	3	5	3	25
43.	2	1	3	3	5	4	4	5	27
44.	4	4	3	3	5	5	5	2	31
45.	3	5	3	3	5	5	4	3	31

46.	2	4	5	5	3	3	4	5	31
47.	5	4	3	4	5	5	5	4	35
48.	3	3	5	5	5	5	4	3	33
49.	2	2	3	5	5	5	5	3	30
50.	5	3	3	4	2	4	4	5	30
51.	5	5	5	3	5	4	4	4	35
52.	4	5	3	5	5	5	5	3	35
53.	5	5	5	5	3	5	4	3	35
54.	3	5	5	3	5	5	5	3	34
55.	2	2	3	3	2	4	4	5	25
56.	2	5	3	3	5	5	5	3	31
57.	5	5	5	4	3	5	5	5	37
58.	5	3	3	3	3	5	4	5	31
59.	5	5	3	3	5	3	5	4	33
60.	5	3	5	5	5	5	5	5	38
61.	5	5	5	3	3	1	2	5	29
62.	5	3	3	3	2	4	4	3	27
63.	3	3	5	5	3	5	5	4	33
64.	5	3	3	5	5	5	4	5	35
65.	5	3	3	3	4	5	3	3	29
66.	3	3	3	3	4	5	5	4	30
67.	3	3	3	3	4	5	5	3	29
68.	5	5	5	5	2	4	3	5	34
69.	3	2	5	5	3	5	5	3	31
70.	5	5	4	3	5	5	5	5	37
71.	4	3	3	3	5	5	3	5	31
72.	5	5	3	3	5	5	5	4	35
73.	1	3	3	3	5	4	4	4	27

74.	2	3	3	5	4	5	5	5	32
75.	5	5	5	3	3	3	3	5	32
76.	4	5	5	3	5	5	3	3	33
77.	3	3	3	5	5	5	4	5	33
78.	5	4	5	5	3	5	5	5	37
79.	5	5	5	3	5	3	3	4	33
80.	5	3	5	5	5	5	3	5	36
81.	5	5	3	3	3	2	3	5	29
82.	5	3	5	3	5	3	3	5	32
83.	3	3	5	5	5	5	5	3	34
84.	3	5	5	5	5	5	3	5	36
85.	5	5	3	3	3	5	5	5	34
86.	5	5	5	5	3	5	4	5	37
87.	5	3	4	5	3	5	4	5	34
88.	5	5	5	3	5	3	5	5	36
89.	3	5	3	5	4	5	4	5	34
90.	3	3	5	3	5	3	5	3	30
91.	3	2	2	3	5	5	3	5	28
92.	5	4	3	5	3	5	5	3	33
93.	2	3	5	2	2	3	3	3	23
94.	5	3	5	3	1	3	3	3	26
95.	5	3	3	5	3	5	3	3	30
96.	5	5	5	3	5	3	4	4	34
97.	4	5	5	3	3	5	3	5	33
98.	3	5	5	3	5	3	5	3	32
99.	5	5	4	3	5	5	4	5	36
100.	5	5	5	3	3	5	3	3	32

6. Jawaban Hasil Variabel Harga Diri (X4)

Responden	X4.1	X4.2	X4.3	X4.4	X4.5	X4.6	X4.7	X4.8	TOTAL X4
1.	3	4	4	4	4	3	3	3	28
2.	4	4	5	4	4	3	5	5	34
3.	4	4	5	4	4	4	4	4	33
4.	4	4	5	4	3	4	3	3	30
5.	4	3	5	3	4	3	4	3	29
6.	4	4	3	5	4	4	5	4	33
7.	5	4	5	4	4	3	3	3	31
8.	4	4	5	5	5	5	5	5	38
9.	3	4	5	4	3	4	3	3	29
10.	4	3	4	3	4	3	3	3	27
11.	4	4	3	4	3	4	3	4	29
12.	3	4	3	3	3	3	3	3	25
13.	4	3	3	3	3	4	3	2	25
14.	5	5	4	4	5	4	4	4	35
15.	4	4	5	5	4	4	4	4	34
16.	4	4	5	4	4	4	4	4	33
17.	4	4	4	5	4	5	5	4	35
18.	5	4	4	4	4	4	5	4	34
19.	4	5	4	4	4	4	5	5	35
20.	5	5	5	4	4	4	5	5	37
21.	4	5	4	4	4	3	4	4	32
22.	4	4	5	5	4	4	4	5	35
23.	5	5	5	4	4	4	4	5	36
24.	4	5	5	5	5	4	4	5	37
25.	5	5	5	5	5	4	4	4	37
26.	4	4	5	5	5	4	4	4	35

27.	5	4	5	5	4	4	5	5	37
28.	4	4	4	5	5	4	4	4	34
29.	5	5	5	4	4	4	4	5	36
30.	5	5	4	4	4	4	5	5	36
31.	4	5	5	5	5	5	5	4	38
32.	3	5	5	4	4	4	4	4	33
33.	4	4	4	5	5	5	5	5	37
34.	4	5	5	5	4	4	5	5	37
35.	5	5	4	4	4	5	5	5	37
36.	5	5	5	4	4	5	4	4	36
37.	4	5	5	4	3	5	5	5	36
38.	5	4	4	4	4	4	4	4	33
39.	4	4	5	5	4	4	4	4	34
40.	4	4	4	5	5	5	4	5	36
41.	4	5	5	5	4	4	5	5	37
42.	4	4	5	5	5	4	4	5	36
43.	4	5	5	5	5	4	4	5	37
44.	4	4	4	5	5	4	4	5	35
45.	4	5	5	4	4	5	4	5	36
46.	4	5	5	5	4	4	4	5	36
47.	5	4	4	5	5	5	5	4	37
48.	5	4	5	4	4	5	4	4	35
49.	4	4	4	4	4	4	4	4	32
50.	4	4	4	5	5	5	5	4	36
51.	4	4	5	4	4	4	4	5	34
52.	4	5	5	5	4	4	5	5	37
53.	5	4	4	5	4	4	4	5	35
54.	4	4	5	5	4	5	4	5	36

55.	4	4	4	5	5	4	4	4	34
56.	4	4	5	5	5	4	4	5	36
57.	5	5	5	4	4	4	4	5	36
58.	5	4	5	5	5	5	5	4	38
59.	4	5	5	5	4	4	5	5	37
60.	4	5	4	4	4	5	5	5	36
61.	4	5	4	4	4	5	5	5	36
62.	4	5	5	5	5	5	4	5	38
63.	4	5	5	5	5	5	4	4	37
64.	5	5	4	4	4	5	5	5	37
65.	4	5	5	5	5	4	4	5	37
66.	5	5	4	4	4	5	5	5	37
67.	5	5	5	4	4	5	4	5	37
68.	4	5	5	5	4	4	4	4	35
69.	4	4	4	5	4	5	5	4	35
70.	5	4	4	4	5	4	5	5	36
71.	4	4	4	5	5	5	5	4	36
72.	4	4	4	5	5	5	5	4	36
73.	4	5	5	5	5	4	4	4	36
74.	4	4	5	4	4	4	5	5	35
75.	4	5	4	4	4	5	5	5	36
76.	4	5	5	4	5	4	5	5	37
77.	5	5	5	4	4	4	5	5	37
78.	4	5	5	4	4	4	5	5	36
79.	4	4	4	5	5	5	4	4	35
80.	4	4	4	5	5	4	5	4	35
81.	4	5	4	5	4	5	5	5	37
82.	4	4	5	5	5	5	4	4	36

83.	5	5	4	4	4	5	5	4	36
84.	4	4	5	4	4	5	5	4	35
85.	4	5	5	5	5	4	4	4	36
86.	4	5	5	5	5	5	4	5	38
87.	5	5	4	4	5	4	5	5	37
88.	4	5	5	5	5	5	5	4	38
89.	4	4	4	5	5	5	4	4	35
90.	5	5	5	4	5	5	5	5	39
91.	4	5	4	5	5	5	5	5	38
92.	4	5	5	5	4	5	4	5	37
93.	5	4	4	5	5	5	5	4	37
94.	4	5	5	5	4	4	4	5	36
95.	5	5	5	5	4	5	5	5	39
96.	4	5	5	5	5	5	5	4	38
97.	4	5	5	5	4	5	4	5	37
98.	5	4	4	5	5	4	4	4	35
99.	4	5	5	5	4	5	5	4	37
100.	4	4	5	3	3	4	4	4	31

Lampiran 5Hasil Trabformasi Data Ordinal menjadi Interval (MSI)

Succesive Interval Penggunaan Jasa Pinjaman Online (Y)							
Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	TOTAL Y
4,500	4,376	4,503	4,457	3,000	4,349	4,274	29,458
4,500	3,000	4,503	4,457	4,530	4,349	3,000	28,339
4,500	4,376	3,000	3,000	4,530	3,000	4,274	26,680
4,500	4,376	3,000	4,457	4,530	4,349	4,274	29,485
4,500	4,376	3,000	4,457	4,530	5,572	4,274	30,709
4,500	4,376	3,000	4,457	4,530	5,572	3,000	29,435
4,500	5,668	4,503	3,000	4,530	5,572	5,487	33,260
4,500	4,376	3,000	4,457	4,530	5,572	5,487	31,921
5,988	5,668	4,503	5,877	4,530	4,349	5,487	36,401

4,500	4,376	3,000	4,457	4,530	5,572	4,274	30,709
4,500	4,376	6,082	4,457	4,530	5,572	4,274	33,790
4,500	4,376	6,082	5,877	3,000	5,572	4,274	33,680
4,500	5,668	4,503	5,877	3,000	5,572	5,487	34,607
4,500	5,668	4,503	5,877	4,530	4,349	4,274	33,701
4,500	4,376	4,503	4,457	3,000	4,349	5,487	30,671
4,500	4,376	4,503	4,457	6,251	4,349	5,487	33,922
4,500	5,668	4,503	4,457	4,530	4,349	5,487	33,494
4,500	4,376	4,503	4,457	4,530	4,349	3,000	29,714
4,500	4,376	4,503	4,457	4,530	4,349	4,274	30,988
3,000	4,376	4,503	4,457	3,000	4,349	4,274	27,958
4,500	4,376	4,503	4,457	3,000	3,000	4,274	28,109
3,000	4,376	4,503	3,000	3,000	3,000	4,274	25,152
5,988	5,668	3,000	4,457	4,530	4,349	5,487	33,478
4,500	5,668	3,000	3,000	4,530	3,000	4,274	27,972
4,500	3,000	4,503	4,457	4,530	4,349	5,487	30,825
4,500	3,000	4,503	3,000	3,000	4,349	5,487	27,838
3,000	3,000	3,000	4,457	4,530	4,349	5,487	27,822
4,500	4,376	4,503	3,000	3,000	3,000	5,487	27,865
4,500	3,000	3,000	4,457	4,530	4,349	3,000	26,836
4,500	4,376	3,000	3,000	4,530	4,349	4,274	28,028
3,000	5,668	4,503	4,457	3,000	4,349	4,274	29,250
3,000	3,000	4,503	4,457	3,000	3,000	5,487	26,446
3,000	5,668	3,000	3,000	4,530	4,349	4,274	27,821
3,000	3,000	4,503	4,457	3,000	3,000	4,274	25,233
3,000	3,000	4,503	4,457	4,530	5,572	4,274	29,336
4,500	3,000	3,000	3,000	4,530	3,000	4,274	25,304
4,500	3,000	3,000	3,000	4,530	4,349	5,487	27,865
4,500	3,000	3,000	3,000	4,530	4,349	3,000	25,379
3,000	3,000	4,503	3,000	4,530	3,000	5,487	26,520
3,000	4,376	3,000	3,000	3,000	3,000	4,274	23,649
3,000	3,000	3,000	3,000	4,530	4,349	4,274	25,152
4,500	4,376	3,000	3,000	4,530	4,349	4,274	28,028
3,000	3,000	3,000	4,457	4,530	3,000	4,274	25,260
3,000	3,000	4,503	4,457	3,000	5,572	3,000	26,532
4,500	3,000	3,000	4,457	4,530	4,349	4,274	28,109
4,500	4,376	3,000	3,000	3,000	3,000	4,274	25,149
3,000	3,000	3,000	4,457	3,000	4,349	5,487	26,292
4,500	4,376	4,503	3,000	3,000	4,349	5,487	29,214

4,500	4,376	4,503	3,000	4,530	3,000	3,000	26,909
4,500	4,376	3,000	3,000	4,530	4,349	5,487	29,241
3,000	4,376	4,503	4,457	4,530	4,349	3,000	28,214
3,000	3,000	4,503	3,000	3,000	3,000	3,000	22,503
4,500	3,000	3,000	3,000	3,000	4,349	4,274	25,122
4,500	4,376	3,000	3,000	3,000	4,349	4,274	26,498
3,000	3,000	3,000	3,000	3,000	3,000	3,000	21,000
3,000	4,376	3,000	4,457	4,530	3,000	5,487	27,849
4,500	4,376	3,000	3,000	3,000	4,349	4,274	26,498
3,000	4,376	3,000	3,000	3,000	4,349	3,000	23,724
3,000	4,376	4,503	3,000	3,000	3,000	4,274	25,152
3,000	3,000	4,503	4,457	3,000	3,000	3,000	23,960
3,000	4,376	3,000	3,000	3,000	3,000	4,274	23,649
3,000	3,000	4,503	3,000	3,000	3,000	4,274	23,777
3,000	4,376	4,503	3,000	3,000	4,349	3,000	25,228
3,000	4,376	3,000	3,000	3,000	3,000	4,274	23,649
3,000	3,000	3,000	3,000	4,530	3,000	3,000	22,530
3,000	3,000	3,000	4,457	3,000	3,000	3,000	22,457
3,000	4,376	4,503	4,457	3,000	3,000	4,274	26,609
4,500	3,000	4,503	4,457	4,530	3,000	3,000	26,990
3,000	3,000	3,000	4,457	3,000	4,349	4,274	25,079
3,000	4,376	4,503	3,000	3,000	3,000	4,274	25,152
3,000	3,000	3,000	4,457	4,530	3,000	3,000	23,987
3,000	4,376	3,000	3,000	4,530	4,349	4,274	26,528
3,000	4,376	3,000	3,000	3,000	3,000	4,274	23,649
3,000	4,376	3,000	3,000	3,000	3,000	3,000	22,376
3,000	4,376	4,503	4,457	4,530	4,349	3,000	28,214
3,000	3,000	4,503	4,457	3,000	3,000	3,000	23,960
3,000	3,000	4,503	3,000	3,000	3,000	4,274	23,777
3,000	3,000	3,000	3,000	3,000	3,000	3,000	21,000
3,000	3,000	4,503	3,000	3,000	3,000	3,000	22,503
3,000	3,000	3,000	4,457	4,530	4,349	3,000	25,336
3,000	3,000	4,503	4,457	3,000	4,349	3,000	25,308
3,000	3,000	4,503	3,000	4,530	3,000	3,000	24,033
4,500	4,376	3,000	3,000	3,000	3,000	4,274	25,149
3,000	4,376	4,503	4,457	3,000	3,000	3,000	25,335
3,000	3,000	4,503	3,000	4,530	3,000	3,000	24,033
3,000	3,000	3,000	3,000	3,000	3,000	4,274	22,274
3,000	3,000	4,503	4,457	3,000	4,349	4,274	26,582

4,500	4,376	3,000	3,000	4,530	4,349	3,000	26,755
3,000	3,000	3,000	3,000	4,530	4,349	4,274	25,152
3,000	4,376	4,503	4,457	3,000	3,000	3,000	25,335
3,000	3,000	3,000	4,457	4,530	3,000	4,274	25,260
4,500	4,376	4,503	3,000	4,530	4,349	3,000	28,258
3,000	3,000	4,503	4,457	4,530	3,000	3,000	25,490
3,000	4,376	3,000	4,457	4,530	4,349	3,000	26,711
3,000	3,000	3,000	3,000	3,000	3,000	3,000	21,000
4,500	4,376	4,503	3,000	4,530	3,000	4,274	28,183
3,000	4,376	3,000	3,000	3,000	3,000	4,274	23,649
3,000	3,000	3,000	4,457	4,530	3,000	3,000	23,987

Succesive Interval Pendanaan (X1)							
X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	TOTAL X1
5,015	5,924	4,924	4,940	6,030	4,332	5,616	36,781
5,015	4,158	4,924	4,940	6,030	6,015	5,616	36,698
5,015	5,924	3,158	4,940	6,030	6,015	5,616	36,698
5,015	5,924	4,924	3,190	6,030	4,332	5,616	35,032
5,015	4,158	4,924	4,940	4,357	6,015	4,000	33,409
3,332	5,924	4,924	4,940	6,030	4,332	5,616	35,098
5,015	5,924	3,158	4,940	4,357	6,015	4,000	33,409
5,015	5,924	4,924	3,190	6,030	4,332	5,616	35,032
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
3,332	5,924	3,158	4,940	6,030	6,015	5,616	35,015
5,015	5,924	4,924	4,940	6,030	6,015	4,000	36,848
5,015	5,924	4,924	3,190	6,030	6,015	4,000	35,099
5,015	5,924	4,924	4,940	6,030	6,015	4,000	36,848
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	4,940	6,030	4,332	5,616	36,781
5,015	5,924	4,924	4,940	4,357	6,015	5,616	36,791
5,015	5,924	4,924	3,190	6,030	4,332	5,616	35,032
3,332	5,924	4,924	3,190	6,030	6,015	5,616	35,032
5,015	4,158	4,924	4,940	6,030	6,015	4,000	35,082
5,015	5,924	4,924	4,940	6,030	4,332	5,616	36,781
5,015	5,924	4,924	4,940	6,030	6,015	4,000	36,848
3,332	5,924	3,158	4,940	4,357	6,015	5,616	33,342

5,015	5,924	4,924	4,940	6,030	4,332	5,616	36,781
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	4,940	6,030	4,332	5,616	36,781
5,015	5,924	4,924	4,940	6,030	4,332	5,616	36,781
5,015	5,924	4,924	4,940	6,030	4,332	5,616	36,781
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	4,940	6,030	6,015	4,000	36,848
2,000	3,000	2,000	2,000	3,000	3,000	5,616	20,616
3,332	4,158	3,158	3,190	4,357	6,015	4,000	28,211
3,332	5,924	4,924	4,940	6,030	6,015	5,616	36,781
5,015	5,924	4,924	3,190	6,030	4,332	5,616	35,032
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	3,190	6,030	6,015	5,616	36,715
5,015	5,924	4,924	4,940	6,030	4,332	5,616	36,781
5,015	5,924	4,924	4,940	6,030	6,015	4,000	36,848
5,015	5,924	4,924	4,940	6,030	6,015	4,000	36,848
5,015	5,924	4,924	4,940	6,030	6,015	4,000	36,848
3,332	5,924	4,924	4,940	6,030	6,015	4,000	35,165
5,015	5,924	4,924	3,190	4,357	6,015	5,616	35,042
5,015	5,924	3,158	4,940	6,030	6,015	5,616	36,698
5,015	4,158	3,158	4,940	6,030	6,015	5,616	34,932
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	4,940	4,357	6,015	4,000	35,175
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
3,332	5,924	3,158	4,940	4,357	6,015	5,616	33,342
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
3,332	5,924	3,158	4,940	6,030	6,015	4,000	33,399
3,332	5,924	3,158	4,940	4,357	6,015	4,000	31,726
5,015	4,158	4,924	4,940	4,357	6,015	4,000	33,409
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	4,940	4,357	6,015	5,616	36,791
5,015	5,924	4,924	4,940	6,030	6,015	4,000	36,848
5,015	5,924	3,158	4,940	4,357	6,015	5,616	35,026
5,015	5,924	4,924	4,940	4,357	6,015	4,000	35,175
5,015	5,924	4,924	3,190	4,357	6,015	4,000	33,426
5,015	5,924	4,924	4,940	6,030	6,015	4,000	36,848
5,015	4,158	4,924	3,190	6,030	6,015	5,616	34,949
5,015	5,924	4,924	4,940	4,357	6,015	4,000	35,175

5,015	5,924	3,158	4,940	6,030	4,332	4,000	33,399
5,015	5,924	4,924	4,940	4,357	6,015	5,616	36,791
5,015	4,158	4,924	4,940	6,030	4,332	4,000	33,399
5,015	5,924	4,924	4,940	6,030	4,332	4,000	35,165
3,332	4,158	4,924	4,940	6,030	6,015	4,000	33,399
5,015	5,924	4,924	4,940	6,030	4,332	4,000	35,165
3,332	5,924	4,924	3,190	6,030	6,015	5,616	35,032
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
3,332	5,924	4,924	4,940	6,030	6,015	5,616	36,781
3,332	5,924	4,924	4,940	6,030	6,015	4,000	35,165
5,015	5,924	4,924	3,190	6,030	6,015	4,000	35,099
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
3,332	5,924	4,924	4,940	6,030	6,015	4,000	35,165
3,332	5,924	4,924	4,940	6,030	4,332	4,000	33,482
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	4,158	4,924	4,940	6,030	6,015	5,616	36,698
5,015	5,924	4,924	4,940	6,030	4,332	5,616	36,781
5,015	5,924	4,924	4,940	6,030	6,015	4,000	36,848
3,332	5,924	4,924	4,940	6,030	6,015	4,000	35,165
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	4,940	4,357	6,015	5,616	36,791
5,015	4,158	4,924	4,940	6,030	6,015	5,616	36,698
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
3,332	4,158	3,158	4,940	6,030	6,015	4,000	31,633
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	4,158	4,924	4,940	6,030	6,015	4,000	35,082
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
3,332	5,924	4,924	4,940	6,030	6,015	4,000	35,165
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	4,940	4,357	6,015	4,000	35,175
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	3,190	6,030	6,015	5,616	36,715
5,015	5,924	4,924	4,940	6,030	6,015	5,616	38,464
5,015	5,924	4,924	4,940	4,357	6,015	5,616	36,791
5,015	5,924	4,924	4,940	6,030	6,015	4,000	36,848

Succesive Interval Inklusi Keuangan (X2)							
X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	TOTAL X2

3,000	5,438	3,793	3,000	4,512	3,000	5,256	27,999
5,105	5,438	3,000	4,797	3,598	4,969	5,256	32,163
5,105	3,978	4,740	3,000	5,562	4,969	5,256	32,610
3,000	3,000	3,000	4,797	3,598	3,762	3,000	24,157
5,105	5,438	3,000	4,797	4,512	4,969	3,965	31,787
3,867	5,438	4,740	3,000	5,562	4,969	5,256	32,832
5,105	3,978	4,740	4,797	3,598	3,762	5,256	31,237
5,105	5,438	4,740	4,797	3,598	4,969	5,256	33,904
5,105	5,438	3,000	3,000	4,512	4,969	3,000	29,024
5,105	5,438	3,000	3,000	5,562	4,969	5,256	32,331
3,867	5,438	3,000	4,797	4,512	4,969	3,000	29,583
5,105	5,438	4,740	4,797	4,512	4,969	3,000	32,562
5,105	5,438	3,000	3,000	5,562	3,000	3,000	28,105
3,000	3,000	4,740	4,797	3,598	3,000	3,000	25,135
5,105	5,438	3,000	3,000	5,562	4,969	5,256	32,331
5,105	5,438	4,740	3,000	5,562	3,000	3,000	29,845
3,000	3,978	4,740	4,797	3,598	4,969	5,256	30,338
3,867	5,438	4,740	3,000	5,562	3,762	5,256	31,625
5,105	3,978	3,000	3,000	3,598	4,969	3,000	26,650
5,105	5,438	4,740	4,797	5,562	4,969	5,256	35,868
3,867	5,438	4,740	3,000	3,598	4,969	3,965	29,577
5,105	3,978	3,793	3,779	5,562	4,969	5,256	32,441
3,000	5,438	4,740	4,797	5,562	3,762	3,000	30,299
5,105	3,978	4,740	4,797	4,512	4,969	3,965	32,067
5,105	5,438	4,740	3,000	5,562	3,000	5,256	32,102
3,867	5,438	3,000	4,797	5,562	4,969	5,256	32,889
5,105	3,000	4,740	4,797	4,512	4,969	3,965	31,088
5,105	5,438	3,000	3,000	5,562	4,969	5,256	32,331
3,000	5,438	4,740	3,000	4,512	4,969	5,256	30,916
5,105	3,978	3,000	4,797	5,562	4,969	3,965	31,376
5,105	5,438	4,740	4,797	4,512	3,000	5,256	32,849
3,000	3,978	3,000	3,000	5,562	4,969	3,965	27,474
5,105	5,438	4,740	3,779	5,562	3,762	5,256	33,643
5,105	3,978	4,740	4,797	4,512	4,969	5,256	33,358
3,000	5,438	3,000	4,797	3,598	4,969	5,256	30,058
5,105	3,978	4,740	3,779	5,562	3,000	5,256	31,420
3,867	5,438	4,740	4,797	3,598	4,969	3,000	30,409
5,105	5,438	3,793	4,797	4,512	4,969	5,256	33,870
3,000	5,438	4,740	3,779	5,562	4,969	5,256	32,744

3,000	3,978	4,740	4,797	3,598	3,762	5,256	29,131
5,105	5,438	4,740	4,797	5,562	4,969	3,965	34,577
5,105	3,978	3,000	3,000	5,562	3,762	3,000	27,407
5,105	5,438	4,740	4,797	3,598	4,969	5,256	33,904
3,867	5,438	4,740	4,797	5,562	3,000	5,256	32,660
5,105	5,438	3,000	3,000	5,562	4,969	5,256	32,331
5,105	3,978	4,740	4,797	3,598	4,969	3,965	31,152
3,867	5,438	4,740	4,797	4,512	3,000	5,256	31,610
5,105	5,438	4,740	3,779	5,562	4,969	5,256	34,849
5,105	3,978	4,740	4,797	3,598	4,969	5,256	32,443
3,867	5,438	4,740	4,797	4,512	4,969	3,965	32,288
5,105	5,438	3,793	3,779	5,562	4,969	5,256	33,902
3,867	5,438	4,740	4,797	3,598	3,000	3,965	29,405
5,105	3,978	3,000	4,797	5,562	4,969	5,256	32,667
5,105	5,438	4,740	4,797	4,512	4,969	5,256	34,818
5,105	5,438	3,000	3,779	5,562	4,969	3,965	31,818
3,867	5,438	4,740	4,797	5,562	3,000	3,965	31,369
5,105	5,438	3,000	4,797	5,562	4,969	3,965	32,836
3,867	5,438	4,740	4,797	4,512	3,762	5,256	32,373
5,105	3,000	3,793	3,000	3,598	4,969	5,256	28,721
5,105	5,438	4,740	4,797	4,512	4,969	3,000	32,562
5,105	5,438	3,000	4,797	5,562	4,969	3,965	32,836
3,867	5,438	3,000	3,000	5,562	4,969	3,965	29,801
5,105	5,438	4,740	3,000	4,512	4,969	5,256	33,021
5,105	3,978	4,740	4,797	5,562	4,969	5,256	34,407
5,105	5,438	4,740	4,797	3,598	3,762	5,256	32,697
5,105	5,438	3,000	4,797	4,512	4,969	3,000	30,821
3,867	3,000	4,740	3,000	5,562	4,969	5,256	30,394
5,105	5,438	3,000	3,000	5,562	3,762	5,256	31,124
5,105	5,438	4,740	4,797	5,562	4,969	5,256	35,868
5,105	5,438	4,740	3,000	4,512	3,000	5,256	31,052
5,105	5,438	3,000	4,797	4,512	4,969	5,256	33,078
5,105	5,438	4,740	3,000	5,562	4,969	3,965	32,780
5,105	5,438	3,000	4,797	4,512	4,969	3,965	31,787
5,105	5,438	4,740	3,000	5,562	3,000	3,965	30,811
3,000	5,438	3,793	4,797	5,562	4,969	3,965	31,524
5,105	5,438	4,740	3,779	4,512	3,762	5,256	32,593
3,867	5,438	4,740	4,797	5,562	4,969	5,256	34,629
5,105	3,978	3,000	4,797	4,512	4,969	5,256	31,617

5,105	3,000	4,740	3,000	5,562	3,762	5,256	30,426
3,867	5,438	3,793	4,797	3,598	4,969	5,256	31,717
5,105	5,438	3,000	4,797	5,562	4,969	3,965	32,836
3,867	5,438	4,740	4,797	2,000	4,969	5,256	31,067
5,105	5,438	4,740	4,797	3,598	4,969	5,256	33,904
5,105	3,978	3,000	3,000	3,598	3,000	5,256	26,937
3,000	5,438	4,740	3,000	3,598	4,969	3,965	28,710
5,105	5,438	3,000	4,797	4,512	3,000	3,965	29,818
3,000	5,438	3,000	4,797	3,598	3,762	5,256	28,852
5,105	5,438	4,740	4,797	3,598	4,969	3,965	32,613
5,105	5,438	3,000	3,779	5,562	4,969	5,256	33,109
3,000	3,978	3,000	3,000	3,598	4,969	3,965	25,510
3,867	5,438	4,740	3,000	3,598	4,969	5,256	30,868
5,105	5,438	3,000	4,797	3,598	4,969	5,256	32,163
5,105	5,438	3,000	4,797	5,562	3,000	3,965	30,867
3,000	5,438	4,740	3,000	3,598	3,000	5,256	28,032
5,105	3,978	3,793	3,779	5,562	4,969	5,256	32,441
3,867	5,438	3,000	4,797	3,598	3,000	5,256	28,956
5,105	5,438	3,000	4,797	5,562	4,969	3,965	32,836
5,105	3,978	3,000	4,797	3,598	4,969	5,256	30,703

Succesive Interval Gaya Hidup (X3)								
X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	TOTAL X3
3,133	3,287	1,970	2,755	3,253	2,824	2,852	2,985	23,059
2,206	3,287	1,970	1,678	3,253	2,824	2,852	2,985	21,056
3,688	4,846	3,131	2,755	3,253	3,564	2,852	3,830	27,919
3,133	3,287	1,970	2,755	3,253	2,824	1,870	2,985	22,077
3,688	3,287	3,131	1,678	3,253	2,824	2,852	2,985	23,700
2,206	2,051	3,131	2,755	4,704	2,824	2,852	2,985	23,508
2,206	3,287	3,131	2,755	3,253	2,824	2,852	2,985	23,293
2,206	3,287	1,000	2,755	2,124	2,824	2,852	2,985	20,033
3,133	3,287	1,970	2,755	2,124	2,824	2,852	1,681	20,626
3,133	3,287	1,000	1,000	3,253	2,824	2,852	3,830	21,179
1,000	2,051	1,970	2,755	4,704	4,528	2,852	1,000	20,860
3,133	4,092	1,970	1,000	3,253	4,528	2,852	2,985	23,814
2,206	3,287	3,131	1,678	3,253	3,564	4,559	1,681	23,360
3,133	3,287	3,131	2,755	3,253	2,824	2,852	2,985	24,221
3,133	2,051	3,131	1,678	3,253	3,564	4,559	2,985	24,355

2,206	2,051	3,131	1,000	3,253	3,564	2,852	2,985	21,043
2,206	3,287	1,970	1,000	3,253	4,528	4,559	2,985	23,788
3,133	2,051	1,970	1,000	3,253	3,564	1,870	4,686	21,527
3,133	4,846	3,861	2,755	4,704	4,528	4,559	4,686	33,071
3,688	3,287	3,131	2,755	3,932	3,564	1,000	3,830	25,187
2,206	3,287	1,970	2,755	3,253	2,824	2,852	2,985	22,132
2,206	3,287	1,970	1,678	3,253	2,824	1,000	4,686	20,904
2,206	3,287	3,131	1,678	2,124	3,564	1,870	2,985	20,846
3,133	3,287	3,131	3,603	3,253	2,824	2,852	2,985	25,069
3,133	3,287	3,131	4,334	2,124	1,753	1,870	2,985	22,618
3,688	3,287	3,131	2,755	3,253	2,824	1,870	2,985	23,793
4,499	3,287	3,131	3,603	2,124	2,824	2,852	3,830	26,150
3,688	3,287	3,131	2,755	3,253	1,753	1,870	4,686	24,423
3,133	3,287	3,131	2,755	3,932	2,824	1,870	2,985	23,917
3,133	3,287	3,131	3,603	3,253	4,528	2,852	2,985	26,773
2,206	3,287	3,131	2,755	3,253	2,824	2,852	2,985	23,293
4,499	3,287	3,131	3,603	2,124	1,753	1,870	2,985	23,253
2,206	3,287	3,131	4,334	3,253	2,824	3,638	4,686	27,359
3,688	3,287	3,131	4,334	4,704	4,528	4,559	4,686	32,918
3,133	3,287	3,131	3,603	4,704	2,824	3,638	4,686	29,007
2,206	3,287	1,970	2,755	3,253	4,528	4,559	2,985	25,543
2,206	4,092	3,131	4,334	2,124	4,528	2,852	4,686	27,953
3,133	4,092	3,131	2,755	3,253	3,564	4,559	2,985	27,473
3,133	4,092	4,559	2,755	3,253	2,824	3,638	4,686	28,940
4,499	4,846	4,559	3,603	3,253	2,824	2,852	2,985	29,421
3,133	3,287	4,559	2,755	4,704	3,564	2,852	2,985	27,840
3,133	2,051	3,131	2,755	3,253	2,824	4,559	2,985	24,691
2,206	1,000	3,131	2,755	4,704	3,564	3,638	4,686	25,684
3,688	4,092	3,131	2,755	4,704	4,528	4,559	1,681	29,139
3,133	4,846	3,131	2,755	4,704	4,528	3,638	2,985	29,720
2,206	4,092	4,559	4,334	3,253	2,824	3,638	4,686	29,592
4,499	4,092	3,131	3,603	4,704	4,528	4,559	3,830	32,946
3,133	3,287	4,559	4,334	4,704	4,528	3,638	2,985	31,169
2,206	2,051	3,131	4,334	4,704	4,528	4,559	2,985	28,499
4,499	3,287	3,131	3,603	2,124	3,564	3,638	4,686	28,533
4,499	4,846	4,559	2,755	4,704	3,564	3,638	3,830	32,394
3,688	4,846	3,131	4,334	4,704	4,528	4,559	2,985	32,775
4,499	4,846	4,559	4,334	3,253	4,528	3,638	2,985	32,642
3,133	4,846	4,559	2,755	4,704	4,528	4,559	2,985	32,069

2,206	2,051	3,131	2,755	2,124	3,564	3,638	4,686	24,155
2,206	4,846	3,131	2,755	4,704	4,528	4,559	2,985	29,714
4,499	4,846	4,559	3,603	3,253	4,528	4,559	4,686	34,532
4,499	3,287	3,131	2,755	3,253	4,528	3,638	4,686	29,777
4,499	4,846	3,131	2,755	4,704	2,824	4,559	3,830	31,147
4,499	3,287	4,559	4,334	4,704	4,528	4,559	4,686	35,156
4,499	4,846	4,559	2,755	3,253	1,000	1,870	4,686	27,466
4,499	3,287	3,131	2,755	2,124	3,564	3,638	2,985	25,984
3,133	3,287	4,559	4,334	3,253	4,528	4,559	3,830	31,483
4,499	3,287	3,131	4,334	4,704	4,528	3,638	4,686	32,807
4,499	3,287	3,131	2,755	3,932	4,528	2,852	2,985	27,969
3,133	3,287	3,131	2,755	3,932	4,528	4,559	3,830	29,155
3,133	3,287	3,131	2,755	3,932	4,528	4,559	2,985	28,310
4,499	4,846	4,559	4,334	2,124	3,564	2,852	4,686	31,463
3,133	2,051	4,559	4,334	3,253	4,528	4,559	2,985	29,403
4,499	4,846	3,861	2,755	4,704	4,528	4,559	4,686	34,437
3,688	3,287	3,131	2,755	4,704	4,528	2,852	4,686	29,632
4,499	4,846	3,131	2,755	4,704	4,528	4,559	3,830	32,851
1,000	3,287	3,131	2,755	4,704	3,564	3,638	3,830	25,909
2,206	3,287	3,131	4,334	3,932	4,528	4,559	4,686	30,662
4,499	4,846	4,559	2,755	3,253	2,824	2,852	4,686	30,273
3,688	4,846	4,559	2,755	4,704	4,528	2,852	2,985	30,917
3,133	3,287	3,131	4,334	4,704	4,528	3,638	4,686	31,442
4,499	4,092	4,559	4,334	3,253	4,528	4,559	4,686	34,510
4,499	4,846	4,559	2,755	4,704	2,824	2,852	3,830	30,868
4,499	3,287	4,559	4,334	4,704	4,528	2,852	4,686	33,449
4,499	4,846	3,131	2,755	3,253	1,753	2,852	4,686	27,774
4,499	3,287	4,559	2,755	4,704	2,824	2,852	4,686	30,166
3,133	3,287	4,559	4,334	4,704	4,528	4,559	2,985	32,090
3,133	4,846	4,559	4,334	4,704	4,528	2,852	4,686	33,642
4,499	4,846	3,131	2,755	3,253	4,528	4,559	4,686	32,256
4,499	4,846	4,559	4,334	3,253	4,528	3,638	4,686	34,342
4,499	3,287	3,861	4,334	3,253	4,528	3,638	4,686	32,086
4,499	4,846	4,559	2,755	4,704	2,824	4,559	4,686	33,431
3,133	4,846	3,131	4,334	3,932	4,528	3,638	4,686	32,227
3,133	3,287	4,559	2,755	4,704	2,824	4,559	2,985	28,806
3,133	2,051	1,970	2,755	4,704	4,528	2,852	4,686	26,679
4,499	4,092	3,131	4,334	3,253	4,528	4,559	2,985	31,382
2,206	3,287	4,559	1,678	2,124	2,824	2,852	2,985	22,516

4,499	3,287	4,559	2,755	1,000	2,824	2,852	2,985	24,761
4,499	3,287	3,131	4,334	3,253	4,528	2,852	2,985	28,870
4,499	4,846	4,559	2,755	4,704	2,824	3,638	3,830	31,654
3,688	4,846	4,559	2,755	3,253	4,528	2,852	4,686	31,167
3,133	4,846	4,559	2,755	4,704	2,824	4,559	2,985	30,365

Succesive Interval Harga Diri (X4)								
X4.1	X4.2	X4.3	X4.4	X4.5	X4.6	X4.7	X4.8	TOTAL X4
3,000	4,564	4,337	4,346	4,470	3,000	3,000	2,922	29,639
4,786	4,564	5,813	4,346	4,470	3,000	5,738	5,463	38,180
4,786	4,564	5,813	4,346	4,470	4,429	4,333	4,069	36,810
4,786	4,564	5,813	4,346	3,000	4,429	3,000	2,922	32,860
4,786	3,000	5,813	3,000	4,470	3,000	4,333	2,922	31,324
4,786	4,564	3,000	5,798	4,470	4,429	5,738	4,069	36,854
6,357	4,564	5,813	4,346	4,470	3,000	3,000	2,922	34,472
4,786	4,564	5,813	5,798	5,920	5,866	5,738	5,463	43,948
3,000	4,564	5,813	4,346	3,000	4,429	3,000	2,922	31,074
4,786	3,000	4,337	3,000	4,470	3,000	3,000	2,922	28,515
4,786	4,564	3,000	4,346	3,000	4,429	3,000	4,069	31,194
3,000	4,564	3,000	3,000	3,000	3,000	3,000	2,922	25,486
4,786	3,000	3,000	3,000	3,000	4,429	3,000	2,000	26,215
6,357	6,066	4,337	4,346	5,920	4,429	4,333	4,069	39,856
4,786	4,564	5,813	5,798	4,470	4,429	4,333	4,069	38,262
4,786	4,564	5,813	4,346	4,470	4,429	4,333	4,069	36,810
4,786	4,564	4,337	5,798	4,470	5,866	5,738	4,069	39,628
6,357	4,564	4,337	4,346	4,470	4,429	5,738	4,069	38,309
4,786	6,066	4,337	4,346	4,470	4,429	5,738	5,463	39,634
6,357	6,066	5,813	4,346	4,470	4,429	5,738	5,463	42,682
4,786	6,066	4,337	4,346	4,470	3,000	4,333	4,069	35,406
4,786	4,564	5,813	5,798	4,470	4,429	4,333	5,463	39,655
6,357	6,066	5,813	4,346	4,470	4,429	4,333	5,463	41,276
4,786	6,066	5,813	5,798	5,920	4,429	4,333	5,463	42,607
6,357	6,066	5,813	5,798	5,920	4,429	4,333	4,069	42,784
4,786	4,564	5,813	5,798	5,920	4,429	4,333	4,069	39,712
6,357	4,564	5,813	5,798	4,470	4,429	5,738	5,463	42,631
4,786	4,564	4,337	5,798	5,920	4,429	4,333	4,069	38,235
6,357	6,066	5,813	4,346	4,470	4,429	4,333	5,463	41,276
6,357	6,066	4,337	4,346	4,470	4,429	5,738	5,463	41,205

4,786	6,066	5,813	5,798	5,920	5,866	5,738	4,069	44,057
3,000	6,066	5,813	4,346	4,470	4,429	4,333	4,069	36,526
4,786	4,564	4,337	5,798	5,920	5,866	5,738	5,463	42,472
4,786	6,066	5,813	5,798	4,470	4,429	5,738	5,463	42,563
6,357	6,066	4,337	4,346	4,470	5,866	5,738	5,463	42,642
6,357	6,066	5,813	4,346	4,470	5,866	4,333	4,069	41,320
4,786	6,066	5,813	4,346	3,000	5,866	5,738	5,463	41,079
6,357	4,564	4,337	4,346	4,470	4,429	4,333	4,069	36,904
4,786	4,564	5,813	5,798	4,470	4,429	4,333	4,069	38,262
4,786	4,564	4,337	5,798	5,920	5,866	4,333	5,463	41,066
4,786	6,066	5,813	5,798	4,470	4,429	5,738	5,463	42,563
4,786	4,564	5,813	5,798	5,920	4,429	4,333	5,463	41,106
4,786	6,066	5,813	5,798	5,920	4,429	4,333	5,463	42,607
4,786	4,564	4,337	5,798	5,920	4,429	4,333	5,463	39,629
4,786	6,066	5,813	4,346	4,470	5,866	4,333	5,463	41,143
4,786	6,066	5,813	5,798	4,470	4,429	4,333	5,463	41,157
6,357	4,564	4,337	5,798	5,920	5,866	5,738	4,069	42,649
6,357	4,564	5,813	4,346	4,470	5,866	4,333	4,069	39,818
4,786	4,564	4,337	4,346	4,470	4,429	4,333	4,069	35,333
4,786	4,564	4,337	5,798	5,920	5,866	5,738	4,069	41,078
4,786	4,564	5,813	4,346	4,470	4,429	4,333	5,463	38,204
4,786	6,066	5,813	5,798	4,470	4,429	5,738	5,463	42,563
6,357	4,564	4,337	5,798	4,470	4,429	4,333	5,463	39,749
4,786	4,564	5,813	5,798	4,470	5,866	4,333	5,463	41,093
4,786	4,564	4,337	5,798	5,920	4,429	4,333	4,069	38,235
4,786	4,564	5,813	5,798	5,920	4,429	4,333	5,463	41,106
6,357	6,066	5,813	4,346	4,470	4,429	4,333	5,463	41,276
6,357	4,564	5,813	5,798	5,920	5,866	5,738	4,069	44,125
4,786	6,066	5,813	5,798	4,470	4,429	5,738	5,463	42,563
4,786	6,066	4,337	4,346	4,470	5,866	5,738	5,463	41,072
4,786	6,066	4,337	4,346	4,470	5,866	5,738	5,463	41,072
4,786	6,066	5,813	5,798	5,920	5,866	4,333	5,463	44,045
4,786	6,066	5,813	5,798	5,920	5,866	4,333	4,069	42,651
6,357	6,066	4,337	4,346	4,470	5,866	5,738	5,463	42,642
4,786	6,066	5,813	5,798	5,920	4,429	4,333	5,463	42,607
6,357	6,066	4,337	4,346	4,470	5,866	5,738	5,463	42,642
6,357	6,066	5,813	4,346	4,470	5,866	4,333	5,463	42,714
4,786	6,066	5,813	5,798	4,470	4,429	4,333	4,069	39,764
4,786	4,564	4,337	5,798	4,470	5,866	5,738	4,069	39,628

6,357	4,564	4,337	4,346	5,920	4,429	5,738	5,463	41,153
4,786	4,564	4,337	5,798	5,920	5,866	5,738	4,069	41,078
4,786	4,564	4,337	5,798	5,920	5,866	5,738	4,069	41,078
4,786	6,066	5,813	5,798	5,920	4,429	4,333	4,069	41,214
4,786	4,564	5,813	4,346	4,470	4,429	5,738	5,463	39,609
4,786	6,066	4,337	4,346	4,470	5,866	5,738	5,463	41,072
4,786	6,066	5,813	4,346	5,920	4,429	5,738	5,463	42,561
6,357	6,066	5,813	4,346	4,470	4,429	5,738	5,463	42,682
4,786	6,066	5,813	4,346	4,470	4,429	5,738	5,463	41,111
4,786	4,564	4,337	5,798	5,920	5,866	4,333	4,069	39,673
4,786	4,564	4,337	5,798	5,920	4,429	5,738	4,069	39,640
4,786	6,066	4,337	5,798	4,470	5,866	5,738	5,463	42,524
4,786	4,564	5,813	5,798	5,920	5,866	4,333	4,069	41,149
6,357	6,066	4,337	4,346	4,470	5,866	5,738	4,069	41,249
4,786	4,564	5,813	4,346	4,470	5,866	5,738	4,069	39,653
4,786	6,066	5,813	5,798	5,920	4,429	4,333	4,069	41,214
4,786	6,066	5,813	5,798	5,920	5,866	4,333	5,463	44,045
6,357	6,066	4,337	4,346	5,920	4,429	5,738	5,463	42,655
4,786	6,066	5,813	5,798	5,920	5,866	5,738	4,069	44,057
4,786	4,564	4,337	5,798	5,920	5,866	4,333	4,069	39,673
6,357	6,066	5,813	4,346	5,920	5,866	5,738	5,463	45,569

		Y1	Y2	Y3	Y4	Y5	Y6	Y7	TOTAL
Y1	Pearson Correlation	1		.309	.176	.282	.411*	.492**	.710**

4,786	6,066	4,337	5,798	5,920	5,866	5,738	5,463	43,974
4,786	6,066	5,813	5,798	4,470	5,866	4,333	5,463	42,595
6,357	4,564	4,337	5,798	5,920	5,866	5,738	4,069	42,649
4,786	6,066	5,813	5,798	4,470	4,429	4,333	5,463	41,157
6,357	6,066	5,813	5,798	4,470	5,866	5,738	5,463	45,571
4,786	6,066	5,813	5,798	5,920	5,866	5,738	4,069	44,057
4,786	6,066	5,813	5,798	4,470	5,866	4,333	5,463	42,595
6,357	4,564	4,337	5,798	5,920	4,429	4,333	4,069	39,806

Lampiran 6Hasil Uji Validitas

1. **Hasil Uji Validitas Penggunaan Jasa Pinjaman Online (Y)**
2. **Hasil Uji Validitas Pendanaan (X1)**

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	TOTAL X1
X1.1	Pearson Correlation	1	,308**	,588**	,383**	,245*	,163	,302**	,721**
	Sig. (2-tailed)		,002	,000	,000	,014	,105	,002	,000
	N	100	100	100	100	100	100	100	100
X1,2	Pearson Correlation	,308**	1	,390**	,316**	,220*	,112	,109	,545**
	Sig. (2-tailed)	,002		,000	,001	,028	,268	,280	,000
	N	100	100	100	100	100	100	100	100
X1.3	Pearson Correlation	,588**	,390**	1	,368**	,439**	,191	,249*	,758**
	Sig. (2-tailed)	,000	,000		,000	,000	,056	,012	,000
	N	100	100	100	100	100	100	100	100
X1.4	Pearson Correlation	,383**	,316**	,368**	1	,268**	,333**	,120	,645**
	Sig. (2-tailed)	,000	,001	,000		,007	,001	,236	,000
	N	100	100	100	100	100	100	100	100
X1.5	Pearson Correlation	,245*	,220*	,439**	,268**	1	-,033	,155	,534**
	Sig. (2-tailed)	,014	,028	,000	,007		,746	,125	,000
	N	100	100	100	100	100	100	100	100
X1.6	Pearson Correlation	,163	,112	,191	,333**	-,033	1	,035	,408**
	Sig. (2-tailed)	,105	,268	,056	,001	,746		,728	,000
	N	100	100	100	100	100	100	100	100
X1.7	Pearson Correlation	,302**	,109	,249*	,120	,155	,035	1	,554**
	Sig. (2-tailed)	,002	,280	,012	,236	,125	,728		,000
	N	100	100	100	100	100	100	100	100
TOTAL X1	Pearson Correlation	,721**	,545**	,758**	,645**	,534**	,408**	,554**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100	100	100

3. Hasil Uji Validitas Inklusi Keuangan (X2)

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	TOTAL X2
X2.1	Pearson Correlation	1	,019	-,136	,008	,281**	,111	,036	,467**
	Sig. (2-tailed)		,851	,179	,936	,005	,273	,719	,000
	N	100	100	100	100	100	100	100	100
X2.2	Pearson Correlation	,019	1	-,019	,061	,109	-,026	,044	,345**
	Sig. (2-tailed)	,851		,849	,545	,279	,800	,663	,000
	N	100	100	100	100	100	100	100	100
X2.3	Pearson Correlation	-,136	-,019	1	,046	-,132	-,138	,184	,361**
	Sig. (2-tailed)	,179	,849		,647	,190	,170	,067	,000
	N	100	100	100	100	100	100	100	100
X2.4	Pearson Correlation	,008	,061	,046	1	-,264**	,123	-,038	,384**
	Sig. (2-tailed)	,936	,545	,647		,008	,222	,710	,000
	N	100	100	100	100	100	100	100	100
X2.5	Pearson Correlation	,281**	,109	-,132	-,264**	1	-,023	-,036	,348**
	Sig. (2-tailed)	,005	,279	,190	,008		,817	,721	,000
	N	100	100	100	100	100	100	100	100
X2.6	Pearson Correlation	,111	-,026	-,138	,123	-,023	1	,045	,391**
	Sig. (2-tailed)	,273	,800	,170	,222	,817		,655	,000
	N	100	100	100	100	100	100	100	100

X2.7	Pearson Correlation	,036	,044	,184	-,038	-,036	,045	1	,422**
	Sig. (2-tailed)	,719	,663	,067	,710	,721	,655		,000
	N	100	100	100	100	100	100	100	100
TOTAL X2	Pearson Correlation	,467**	,345**	,361**	,384**	,348**	,391**	,422**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100	100	100

4. Hasil Uji Validitas Gaya Hidup (X3)

Correlations

		X3.1	X3.2	X3.3	X3.4	X3.5	X3,6	X3.7	X3.8	TOTAL X3
X3.1	Pearson Correlation	1	-,100	,032	,024	,087	,156	,063	-,038	,378**
	Sig. (2-tailed)		,324	,753	,810	,389	,122	,533	,710	,000
	N	100	100	100	100	100	100	100	100	100
X3.2	Pearson Correlation	-,100	1	-,040	,035	,138	-,054	-,017	,183	,376**
	Sig. (2-tailed)	,324		,692	,730	,172	,594	,869	,069	,000
	N	100	100	100	100	100	100	100	100	100
X3.3	Pearson Correlation	,032	-,040	1	-,151	,069	,046	,172	,069	,392**
	Sig. (2-tailed)	,753	,692		,135	,497	,646	,086	,492	,000
	N	100	100	100	100	100	100	100	100	100
X3.4	Pearson Correlation	,024	,035	-,151	1	-,127	,081	-,088	,003	,350**

	Sig. (2-tailed)	,810	,730	,135		,209	,422	,385	,975	,000
	N	100	100	100	100	100	100	100	100	100
X3.5	Pearson Correlation	,087	,138	,069	-,127	1	-,031	,037	,063	,395**
	Sig. (2-tailed)	,389	,172	,497	,209		,760	,718	,532	,000
	N	100	100	100	100	100	100	100	100	100
X3.6	Pearson Correlation	,156	-,054	,046	,081	-,031	1	,503**	,010	,439**
	Sig. (2-tailed)	,122	,594	,646	,422	,760		,000	,923	,000
	N	100	100	100	100	100	100	100	100	100
X3.7	Pearson Correlation	,063	-,017	,172	-,088	,037	,503**	1	-,002	,367**
	Sig. (2-tailed)	,533	,869	,086	,385	,718	,000		,988	,000
	N	100	100	100	100	100	100	100	100	100
X3.8	Pearson Correlation	-,038	,183	,069	,003	,063	,010	-,002	1	,443**
	Sig. (2-tailed)	,710	,069	,492	,975	,532	,923	,988		,000
	N	100	100	100	100	100	100	100	100	100
TOTAL X3	Pearson Correlation	,378**	,376**	,392**	,350**	,395**	,439**	,367**	,443**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100	100	100	101

5. Hasil Uji Validitas Harga Diri (X4)

Correlations

	X4.1	X4.2	X4.3	X4.4	X4.5	X4.6	X4.7	X4.8	TOTAL X4

X4.1	Pearson Correlation	1	,166	-,007	-,091	,117	,157	,284**	,240*	,383**
	Sig. (2-tailed)		,099	,946	,367	,247	,120	,004	,016	,000
	N	100	100	100	100	100	100	100	100	100
X4,2	Pearson Correlation	,166	1	,319**	,151	,073	,269**	,333**	,561**	,621**
	Sig. (2-tailed)	,099		,001	,133	,468	,007	,001	,000	,000
	N	100	100	100	100	100	100	100	100	100
X4.3	Pearson Correlation	-,007	,319**	1	,179	,057	,009	-,010	,275**	,390**
	Sig. (2-tailed)	,946	,001		,075	,571	,932	,923	,006	,000
	N	100	100	100	100	100	100	100	100	100
X4.4	Pearson Correlation	-,091	,151	,179	1	,591**	,374**	,239*	,277**	,600**
	Sig. (2-tailed)	,367	,133	,075		,000	,000	,017	,005	,000
	N	100	100	100	100	100	100	100	100	100
X4.5	Pearson Correlation	,117	,073	,057	,591**	1	,263**	,256*	,184	,555**
	Sig. (2-tailed)	,247	,468	,571	,000		,008	,010	,066	,000
	N	100	100	100	100	100	100	100	100	100
X4.6	Pearson Correlation	,157	,269**	,009	,374**	,263**	1	,460**	,276**	,617**
	Sig. (2-tailed)	,120	,007	,932	,000	,008		,000	,006	,000
	N	100	100	100	100	100	100	100	100	100
X4.7	Pearson Correlation	,284**	,333**	-,010	,239*	,256*	,460**	1	,500**	,678**

	Sig. (2-tailed)	,004	,001	,923	,017	,010	,000		,000	,000
	N	100	100	100	100	100	100	100	100	100
X4.8	Pearson Correlation	,240*	,561**	,275**	,277**	,184	,276**	,500**	1	,735**
	Sig. (2-tailed)	,016	,000	,006	,005	,066	,006	,000		,000
	N	100	100	100	100	100	100	100	100	100
TOTAL X4	Pearson Correlation	,383**	,621**	,390**	,600**	,555**	,617**	,678**	,735**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100	100	100	100

Lampiran 7Hasil Uji Reabilitas

1. Uji Reabilitas Penggunaan Jasa Pinjaman Online (Y)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,679	,679	7

2. Hasil Reabilitas Pendanaan (X1)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,639	,646	7

3. Hasil Reabilitas Inklusi Keuangan (X2)

Reliability Statistics

Cronbach's Alpha[a]	Cronbach's Alpha Based on Standardized Items[a]	N of Items
,627	,616	7

4. Hasil Reabilitas Gaya Hidup (X3)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,696	,695	8

5. Hasil Reabilitas Harga Diri (X4)

Reliability Statistics

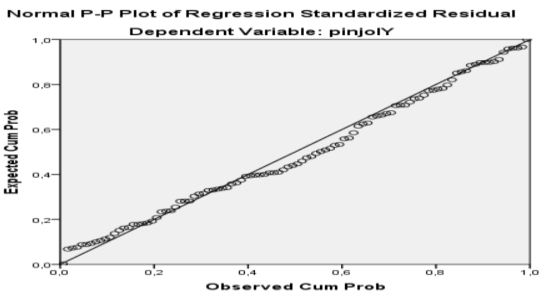
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,715	,708	8

Lampiran 8Hasil Uji Asumsi Klasik

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	100

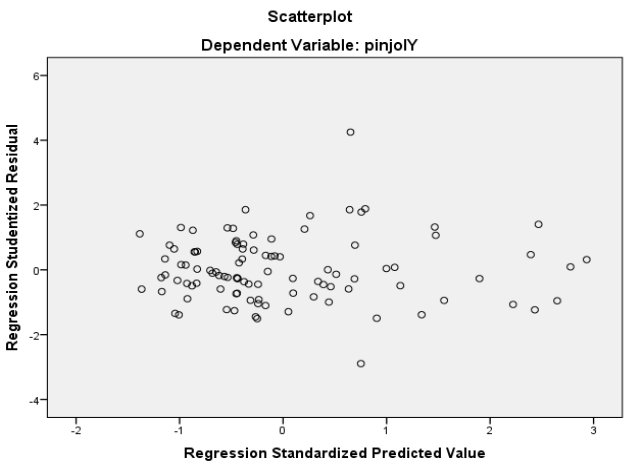
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,66388920
Most Extreme Differences	Absolute	,066
	Positive	,066
	Negative	-,054
Test Statistic		,066
Asymp. Sig. (2-tailed)		,200[c,d]



2. Uji Multikolineritas

Model		Collinearity Statistics	
		Toleranc e	VIF
1	(Constant)		
	Pendanaan (X1)	.963	1.038
	Inklusi Keuangan (X2)	.940	1.064
	Gaya Hidup (X3)	.794	1.260
	Hargal Diri (X4)	.789	1.267

3. Uji Heteroskesdesitas



4, Uji Autokorelasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.657[a]	.431	.407	2.71939	1.724
a. Predictors: (Constant), X4, X3, X1, X2					
b. Dependent Variable: Y					

Lampiran 9Hasil Analisis Linier Berganda

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	2.379	4.083	
	Pendanaan (X1)	.102	.070	.148
	Inklusi Keuangan (X2)	.079	.078	.104
	Gaya Hidup (X3)	.051	.045	.126
	Harga Diri (X4)	.002	.048	.005

Lampiran 10Hasil Uji Hipotesis

1. Uji Parsial (Uji t)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	53,207	6,652		7,998	,000
	Pendanaan (X1)	,005	,114	,004	,045	,964
	Inklusi Keuangan (X2)	-,109	,128	-,068	-,857	,393

	Gaya Hidup (X3)	-,294	,074	-,344	-3,962	,000
	Harga Diri (X4)	-,368	,079	-,407	-4,668	,000

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,657[a]	,431	,407	2,71939

a. Predictors: (Constant), X4, X3, X1, X2

b. Dependent Variable: Y

2. Uji Simultan (Uji F)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	532,204	4	133,051	17,992	,000[b]
	Residual	702,534	95	7,395		
	Total	1234,738	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X4, X3, X1, X2

Lampiran 11Hasil Koefisien Determinasi

Tabel Durbin-Watson (DW), α = 5%

	k=1		k=2		k=3		k=4		k=5	
n	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
6	0.6102	1.4002								
7	0.6996	1.3564	0.4672	1.8964						
8	0.7629	1.3324	0.5591	1.7771	0.3674	2.2866				
9	0.8243	1.3199	0.6291	1.6993	0.4548	2.1282	0.2957	2.5881		
10	0.8791	1.3197	0.6972	1.6413	0.5253	2.0163	0.3760	2.4137	0.2427	2.8217
11	0.9273	1.3241	0.7580	1.6044	0.5948	1.9280	0.4441	2.2833	0.3155	2.6446
12	0.9708	1.3314	0.8122	1.5794	0.6577	1.8640	0.5120	2.1766	0.3796	2.5061
13	1.0097	1.3404	0.8612	1.5621	0.7147	1.8159	0.5745	2.0943	0.4445	2.3897
14	1.0450	1.3503	0.9054	1.5507	0.7667	1.7788	0.6321	2.0296	0.5052	2.2959
15	1.0770	1.3605	0.9455	1.5432	0.8140	1.7501	0.6852	1.9774	0.5620	2.2198
16	1.1062	1.3709	0.9820	1.5386	0.8572	1.7277	0.7340	1.9351	0.6150	2.1567
17	1.1330	1.3812	1.0154	1.5361	0.8968	1.7101	0.7790	1.9005	0.6641	2.1041
18	1.1576	1.3913	1.0461	1.5353	0.9331	1.6961	0.8204	1.8719	0.7098	2.0600
19	1.1804	1.4012	1.0743	1.5355	0.9666	1.6851	0.8588	1.8482	0.7523	2.0226
20	1.2015	1.4107	1.1004	1.5367	0.9976	1.6763	0.8943	1.8283	0.7918	1.9908
21	1.2212	1.4200	1.1246	1.5385	1.0262	1.6694	0.9272	1.8116	0.8286	1.9635
22	1.2395	1.4289	1.1471	1.5408	1.0529	1.6640	0.9578	1.7974	0.8629	1.9400
23	1.2567	1.4375	1.1682	1.5435	1.0778	1.6597	0.9864	1.7855	0.8949	1.9196
24	1.2728	1.4458	1.1878	1.5464	1.1010	1.6565	1.0131	1.7753	0.9249	1.9018
25	1.2879	1.4537	1.2063	1.5495	1.1228	1.6540	1.0381	1.7666	0.9530	1.8863
26	1.3022	1.4614	1.2236	1.5528	1.1432	1.6523	1.0616	1.7591	0.9794	1.8727
27	1.3157	1.4688	1.2399	1.5562	1.1624	1.6510	1.0836	1.7527	1.0042	1.8608
28	1.3284	1.4759	1.2553	1.5596	1.1805	1.6503	1.1044	1.7473	1.0276	1.8502
29	1.3405	1.4828	1.2699	1.5631	1.1976	1.6499	1.1241	1.7426	1.0497	1.8409
30	1.3520	1.4894	1.2837	1.5666	1.2138	1.6498	1.1426	1.7386	1.0706	1.8326
31	1.3630	1.4957	1.2969	1.5701	1.2292	1.6500	1.1602	1.7352	1.0904	1.8252
32	1.3734	1.5019	1.3093	1.5736	1.2437	1.6505	1.1769	1.7323	1.1092	1.8187
33	1.3834	1.5078	1.3212	1.5770	1.2576	1.6511	1.1927	1.7298	1.1270	1.8128
34	1.3929	1.5136	1.3325	1.5805	1.2707	1.6519	1.2078	1.7277	1.1439	1.8076
35	1.4019	1.5191	1.3433	1.5838	1.2833	1.6528	1.2221	1.7259	1.1601	1.8029
36	1.4107	1.5245	1.3537	1.5872	1.2953	1.6539	1.2358	1.7245	1.1755	1.7987
37	1.4190	1.5297	1.3635	1.5904	1.3068	1.6550	1.2489	1.7233	1.1901	1.7950
38	1.4270	1.5348	1.3730	1.5937	1.3177	1.6563	1.2614	1.7223	1.2042	1.7916
39	1.4347	1.5396	1.3821	1.5969	1.3283	1.6575	1.2734	1.7215	1.2176	1.7886
40	1.4421	1.5444	1.3908	1.6000	1.3384	1.6589	1.2848	1.7209	1.2305	1.7859
41	1.4493	1.5490	1.3992	1.6031	1.3480	1.6603	1.2958	1.7205	1.2428	1.7835
42	1.4562	1.5534	1.4073	1.6061	1.3573	1.6617	1.3064	1.7202	1.2546	1.7814
43	1.4628	1.5577	1.4151	1.6091	1.3663	1.6632	1.3166	1.7200	1.2660	1.7794
44	1.4692	1.5619	1.4226	1.6120	1.3749	1.6647	1.3263	1.7200	1.2769	1.7777
45	1.4754	1.5660	1.4298	1.6148	1.3832	1.6662	1.3357	1.7200	1.2874	1.7762
46	1.4814	1.5700	1.4368	1.6176	1.3912	1.6677	1.3448	1.7201	1.2976	1.7748
47	1.4872	1.5739	1.4435	1.6204	1.3989	1.6692	1.3535	1.7203	1.3073	1.7736
48	1.4928	1.5776	1.4500	1.6231	1.4064	1.6708	1.3619	1.7206	1.3167	1.7725
49	1.4982	1.5813	1.4564	1.6257	1.4136	1.6723	1.3701	1.7210	1.3258	1.7716
50	1.5035	1.5849	1.4625	1.6283	1.4206	1.6739	1.3779	1.7214	1.3346	1.7708

51	1.5086	1.5884	1.4684	1.6309	1.4273	1.6754	1.3855	1.7218	1.3431	1.7701
52	1.5135	1.5917	1.4741	1.6334	1.4339	1.6769	1.3929	1.7223	1.3512	1.7694
53	1.5183	1.5951	1.4797	1.6359	1.4402	1.6785	1.4000	1.7228	1.3592	1.7689
54	1.5230	1.5983	1.4851	1.6383	1.4464	1.6800	1.4069	1.7234	1.3669	1.7684
55	1.5276	1.6014	1.4903	1.6406	1.4523	1.6815	1.4136	1.7240	1.3743	1.7681
56	1.5320	1.6045	1.4954	1.6430	1.4581	1.6830	1.4201	1.7246	1.3815	1.7678
57	1.5363	1.6075	1.5004	1.6452	1.4637	1.6845	1.4264	1.7253	1.3885	1.7675
58	1.5405	1.6105	1.5052	1.6475	1.4692	1.6860	1.4325	1.7259	1.3953	1.7673
59	1.5446	1.6134	1.5099	1.6497	1.4745	1.6875	1.4385	1.7266	1.4019	1.7672
60	1.5485	1.6162	1.5144	1.6518	1.4797	1.6889	1.4443	1.7274	1.4083	1.7671
61	1.5524	1.6189	1.5189	1.6540	1.4847	1.6904	1.4499	1.7281	1.4146	1.7671
62	1.5562	1.6216	1.5232	1.6561	1.4896	1.6918	1.4554	1.7288	1.4206	1.7671
63	1.5599	1.6243	1.5274	1.6581	1.4943	1.6932	1.4607	1.7296	1.4265	1.7671
64	1.5635	1.6268	1.5315	1.6601	1.4990	1.6946	1.4659	1.7303	1.4322	1.7672
65	1.5670	1.6294	1.5355	1.6621	1.5035	1.6960	1.4709	1.7311	1.4378	1.7673
66	1.5704	1.6318	1.5395	1.6640	1.5079	1.6974	1.4758	1.7319	1.4433	1.7675
67	1.5738	1.6343	1.5433	1.6660	1.5122	1.6988	1.4806	1.7327	1.4486	1.7676
68	1.5771	1.6367	1.5470	1.6678	1.5164	1.7001	1.4853	1.7335	1.4537	1.7678
69	1.5803	1.6390	1.5507	1.6697	1.5205	1.7015	1.4899	1.7343	1.4588	1.7680
70	1.5834	1.6413	1.5542	1.6715	1.5245	1.7028	1.4943	1.7351	1.4637	1.7683

n	k=1		k=2		k=3		k=4		k=5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
71	1.5865	1.6435	1.5577	1.6733	1.5284	1.7041	1.4987	1.7358	1.4685	1.7685
72	1.5895	1.6457	1.5611	1.6751	1.5323	1.7054	1.5029	1.7366	1.4732	1.7688
73	1.5924	1.6479	1.5645	1.6768	1.5360	1.7067	1.5071	1.7375	1.4778	1.7691
74	1.5953	1.6500	1.5677	1.6785	1.5397	1.7079	1.5112	1.7383	1.4822	1.7694
75	1.5981	1.6521	1.5709	1.6802	1.5432	1.7092	1.5151	1.7390	1.4866	1.7698
76	1.6009	1.6541	1.5740	1.6819	1.5467	1.7104	1.5190	1.7399	1.4909	1.7701
77	1.6036	1.6561	1.5771	1.6835	1.5502	1.7117	1.5228	1.7407	1.4950	1.7704
78	1.6063	1.6581	1.5801	1.6851	1.5535	1.7129	1.5265	1.7415	1.4991	1.7708
79	1.6089	1.6601	1.5830	1.6867	1.5568	1.7141	1.5302	1.7423	1.5031	1.7712
80	1.6114	1.6620	1.5859	1.6882	1.5600	1.7153	1.5337	1.7430	1.5070	1.7716
81	1.6139	1.6639	1.5888	1.6898	1.5632	1.7164	1.5372	1.7438	1.5109	1.7720
82	1.6164	1.6657	1.5915	1.6913	1.5663	1.7176	1.5406	1.7446	1.5146	1.7724
83	1.6188	1.6675	1.5942	1.6928	1.5693	1.7187	1.5440	1.7454	1.5183	1.7728
84	1.6212	1.6693	1.5969	1.6942	1.5723	1.7199	1.5472	1.7462	1.5219	1.7732
85	1.6235	1.6711	1.5995	1.6957	1.5752	1.7210	1.5505	1.7470	1.5254	1.7736
86	1.6258	1.6728	1.6021	1.6971	1.5780	1.7221	1.5536	1.7478	1.5289	1.7740
87	1.6280	1.6745	1.6046	1.6985	1.5808	1.7232	1.5567	1.7485	1.5322	1.7745
88	1.6302	1.6762	1.6071	1.6999	1.5836	1.7243	1.5597	1.7493	1.5356	1.7749
89	1.6324	1.6778	1.6095	1.7013	1.5863	1.7254	1.5627	1.7501	1.5388	1.7754
90	1.6345	1.6794	1.6119	1.7026	1.5889	1.7264	1.5656	1.7508	1.5420	1.7758
91	1.6366	1.6810	1.6143	1.7040	1.5915	1.7275	1.5685	1.7516	1.5452	1.7763
92	1.6387	1.6826	1.6166	1.7053	1.5941	1.7285	1.5713	1.7523	1.5482	1.7767
93	1.6407	1.6841	1.6188	1.7066	1.5966	1.7295	1.5741	1.7531	1.5513	1.7772
94	1.6427	1.6857	1.6211	1.7078	1.5991	1.7306	1.5768	1.7538	1.5542	1.7776
95	1.6447	1.6872	1.6233	1.7091	1.6015	1.7316	1.5795	1.7546	1.5572	1.7781
96	1.6466	1.6887	1.6254	1.7103	1.6039	1.7326	1.5821	1.7553	1.5600	1.7785
97	1.6485	1.6901	1.6275	1.7116	1.6063	1.7335	1.5847	1.7560	1.5628	1.7790
98	1.6504	1.6916	1.6296	1.7128	1.6086	1.7345	1.5872	1.7567	1.5656	1.7795
99	1.6522	1.6930	1.6317	1.7140	1.6108	1.7355	1.5897	1.7575	1.5683	1.7799
100	1.6540	1.6944	1.6337	1.7152	1.6131	1.7364	**1.5922**	**1.7582**	1.5710	1.7804
101	1.6558	1.6958	1.6357	1.7163	1.6153	1.7374	1.5946	1.7589	1.5736	1.7809
102	1.6576	1.6971	1.6376	1.7175	1.6174	1.7383	1.5969	1.7596	1.5762	1.7813
103	1.6593	1.6985	1.6396	1.7186	1.6196	1.7392	1.5993	1.7603	1.5788	1.7818
104	1.6610	1.6998	1.6415	1.7198	1.6217	1.7402	1.6016	1.7610	1.5813	1.7823
105	1.6627	1.7011	1.6433	1.7209	1.6237	1.7411	1.6038	1.7617	1.5837	1.7827
106	1.6644	1.7024	1.6452	1.7220	1.6258	1.7420	1.6061	1.7624	1.5861	1.7832
107	1.6660	1.7037	1.6470	1.7231	1.6277	1.7428	1.6083	1.7631	1.5885	1.7837
108	1.6676	1.7050	1.6488	1.7241	1.6297	1.7437	1.6104	1.7637	1.5909	1.7841
109	1.6692	1.7062	1.6505	1.7252	1.6317	1.7446	1.6125	1.7644	1.5932	1.7846
110	1.6708	1.7074	1.6523	1.7262	1.6336	1.7455	1.6146	1.7651	1.5955	1.7851
111	1.6723	1.7086	1.6540	1.7273	1.6355	1.7463	1.6167	1.7657	1.5977	1.7855
112	1.6738	1.7098	1.6557	1.7283	1.6373	1.7472	1.6187	1.7664	1.5999	1.7860
113	1.6753	1.7110	1.6574	1.7293	1.6391	1.7480	1.6207	1.7670	1.6021	1.7864
114	1.6768	1.7122	1.6590	1.7303	1.6410	1.7488	1.6227	1.7677	1.6042	1.7869
115	1.6783	1.7133	1.6606	1.7313	1.6427	1.7496	1.6246	1.7683	1.6063	1.7874
116	1.6797	1.7145	1.6622	1.7323	1.6445	1.7504	1.6265	1.7690	1.6084	1.7878
117	1.6812	1.7156	1.6638	1.7332	1.6462	1.7512	1.6284	1.7696	1.6105	1.7883

118	1.6826	1.7167	1.6653	1.7342	1.6479	1.7520	1.6303	1.7702	1.6125	1.7887
119	1.6839	1.7178	1.6669	1.7352	1.6496	1.7528	1.6321	1.7709	1.6145	1.7892
120	1.6853	1.7189	1.6684	1.7361	1.6513	1.7536	1.6339	1.7715	1.6164	1.7896
121	1.6867	1.7200	1.6699	1.7370	1.6529	1.7544	1.6357	1.7721	1.6184	1.7901
122	1.6880	1.7210	1.6714	1.7379	1.6545	1.7552	1.6375	1.7727	1.6203	1.7905
123	1.6893	1.7221	1.6728	1.7388	1.6561	1.7559	1.6392	1.7733	1.6222	1.7910
124	1.6906	1.7231	1.6743	1.7397	1.6577	1.7567	1.6409	1.7739	1.6240	1.7914
125	1.6919	1.7241	1.6757	1.7406	1.6592	1.7574	1.6426	1.7745	1.6258	1.7919
126	1.6932	1.7252	1.6771	1.7415	1.6608	1.7582	1.6443	1.7751	1.6276	1.7923
127	1.6944	1.7261	1.6785	1.7424	1.6623	1.7589	1.6460	1.7757	1.6294	1.7928
128	1.6957	1.7271	1.6798	1.7432	1.6638	1.7596	1.6476	1.7763	1.6312	1.7932
129	1.6969	1.7281	1.6812	1.7441	1.6653	1.7603	1.6492	1.7769	1.6329	1.7937
130	1.6981	1.7291	1.6825	1.7449	1.6667	1.7610	1.6508	1.7774	1.6346	1.7941
131	1.6993	1.7301	1.6838	1.7458	1.6682	1.7617	1.6523	1.7780	1.6363	1.7945
132	1.7005	1.7310	1.6851	1.7466	1.6696	1.7624	1.6539	1.7786	1.6380	1.7950
133	1.7017	1.7319	1.6864	1.7474	1.6710	1.7631	1.6554	1.7791	1.6397	1.7954
134	1.7028	1.7329	1.6877	1.7482	1.6724	1.7638	1.6569	1.7797	1.6413	1.7958
135	1.7040	1.7338	1.6889	1.7490	1.6738	1.7645	1.6584	1.7802	1.6429	1.7962
136	1.7051	1.7347	1.6902	1.7498	1.6751	1.7652	1.6599	1.7808	1.6445	1.7967