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# LAMPIRAN

**Lampiran 1 Kuesioner**

**KUESIONER**

Perihal : Permohonan Lembar Pengisian Kuesioner

Judul Penelitian : Pengaruh Literasi Keuangan, Inklusi Keuangan, dan Sikap Keuangan terhadap Perilaku Manajemen Keuangan Pada UMKM Di Kecamatan Adiwerna Kabupaten Tegal

Kepada Yth, Pelaku UMKM Kecamatan Adiwerna

Di Tempat

Dengan Hormat,

Dalam rangka untuk menyelesaikan penelitian, saya Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Pancasakti Tegal, memohon partisipasi dari Bapak/Ibu/Sdr untuk dapat mengisi kuesioner yang telah saya sediakan.

Adapun data yang saya minta merupakan data yang sesuai dengan kondisi yang dirasakan oleh Bapak/Ibu/Sdr selama ini. Saya akan menjaga kerahasiaan data ini, karena hanya untuk kepentingan penelitian.

Setiap jawaban yang diberikan merupakan bantuan yang tidak ternilai harganya dan sangat bermanfaat bagi penelitian ini.

Atas perhatian dan bantuannya, saya mengucapkan banyak terimakasih.

Tegal, Januari 2024

Hormat saya,

Stefanny Mellyana

**Lampiran 2 Petunjuk Pengisian**

**Petunjuk Pengisian**

1. Jawablah masing-masing pertanyaan di bawah ini sesuai dengan kondisi saat ini.
2. Pilihlah salah satu jawaban di bawah ini dengan cara memberikan tanda centang (√) pada salah satu kolom pada jawaban yang tersedia.

**Identitas Responden**

1. Nama Pemilik :
2. Nama Usaha UMKM :
3. Jenis Kelamin :  Laki-laki  Perempuan
4. Lama Usaha Berdiri :  0-1 Tahun  1-3 Tahun

 3-5 Tahun  > 5 Tahun

1. Usia :  21-30 th  31-40 th

 > 41 th

1. Pendidikan Terakhir :  SD  SMP

 SMA/SMK/MA  S1

Pilihlah salah satu jawaban dari kelima alternatif jawaban yang sesuai dengan cara memberikan tanda centang (√) pada salah satu kolom pada jawaban yang tersedia.

**Keterangan :**

1. STS (Sangat Tidak Setuju)

2. TS (Tidak Setuju)

3. N (Netral)

4. S (Setuju)

5. SS (Sangat Setuju)

**DATA PERNYATAAN KUESIONER**

**Variabel Y Perilaku Manajemen Keuangan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pernyataan** |  |  | **Pilihan** |  |  |
|  |  | **STS** | **TS** | **N** | **S** | **SS** |
| Pengeluaran oleh rumah tangga | | | | | | |
| 1 | Saya sering menggunakan pendapatan usaha saya untuk memenuhi kebutuhan dasar keluarga (makanan, pakaian, dll). |  |  |  |  |  |
| 2 | Saya dapat mengatur pengeluaran rumah tangga dan usaha secara seimbang. |  |  |  |  |  |
| Jenis barang dan jasa yang di beli | | | | | | |
| 3 | Saya sering mencari promo atau diskon untuk menghemat biaya pembelian barang dan jasa |  |  |  |  |  |
| Alasan Pembelian | | | | | | |
| 4 | Saya memilih untuk membeli barang/jasa yang memang diperlukan untuk operasional bisnis. |  |  |  |  |  |
| Membayar tagihan tepat waktu | | | | | | |
| 5 | Saya selalu berusaha untuk membayar semua tagihan usaha saya tepat waktu. |  |  |  |  |  |
| Menjaga catatan pembayaran | | | | | | |
| 6 | Menjaga catatan pembayaran membantu saya dalam membuat keputusan keuangan yang lebih baik. |  |  |  |  |  |
| Merencanakan anggaran | | | | | | |
| 7 | Saya mengikuti anggaran yang telah saya buat dengan disiplin. |  |  |  |  |  |
| Perencanaan keuangan masa depan | | | | | | |
| 8 | Saya merasa penting untuk memiliki dana darurat untuk usaha saya. |  |  |  |  |  |
| Pendapatan | | | | | | |
| 9 | Saya secara rutin menyisihkan sebagian pendapatan usaha saya untuk ditabung. |  |  |  |  |  |
| Dana darurat | | | | | | |
| 10 | Saya merasa penting untuk memiliki dana darurat bagi kelangsungan usaha saya. |  |  |  |  |  |
| Alokasi sumber daya saat ini | | | | | | |
| 11 | Saya merasa alokasi sumber daya investasi saat ini sudah tepat untuk mengembangkan usaha saya. |  |  |  |  |  |
| Penyusun rancangan keuangan untuk masa depan | | | | | | |
| 12 | Saya percaya bahwa perencanaan keuangan yang baik adalah kunci kesuksesan investasi bisnis di masa depan. |  |  |  |  |  |

**Variabel X1 Literasi Keuangan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pernyataan** | **Pilihan** | | | | |
|  |  | **STS** | **TS** | **N** | **S** | **SS** |
| Pengelolaan penghasilan | | | | | | |
| 1 | Saya memahami pentingnya memisahkan keuangan pribadi dan keuangan usaha |  |  |  |  |  |
| Pengelolaan pengeluaran | | | | | | |
| 2. | Saya selalu mencatat setiap pengeluaran bisnis saya |  |  |  |  |  |
| 3 | Saya merasa mampu mengelola pengeluaran bisnis dengan efisien. |  |  |  |  |  |
| Investasi | | | | | | |
| 4 | Saya merasa literasi keuangan yang baik penting untuk keberhasilan investasi usaha. |  |  |  |  |  |
| Manajemen resiko | | | | | | |
| 5 | Saya selalu mempertimbangkan risiko keuangan sebelum mengambil keputusan bisnis. |  |  |  |  |  |
| Bagian dari pendapatan | | | | | | |
| 6 | Saya memiliki rencana anggaran yang jelas untuk mengatur pendapatan usaha saya. |  |  |  |  |  |
| 7 | Saya merasa yakin dengan kemampuan saya untuk mengelola pendapatan usaha secara efektif |  |  |  |  |  |
| Tabungan untuk masa mendatang | | | | | | |
| 8 | Saya secara teratur menabung sebagian dari pendapatan usaha saya untuk keperluan masa depan. |  |  |  |  |  |
| 9 | Saya merasa yakin bahwa menabung untuk masa depan usaha saya dapat membantu mengatasi tantangan keuangan yang mungkin timbul di kemudian hari. |  |  |  |  |  |
| Resiko kerugian | | | | | | |
| 10 | Saya memiliki strategi untuk mengelola risiko kerugian dalam operasional sehari-hari bisnis saya |  |  |  |  |  |
| Kerusakan | | | | | | |
| 11 | Saya percaya memiliki pengetahuan tentang asuransi dapat membantu melindungi usaha saya dari risiko kerusakan keuangan. |  |  |  |  |  |
| Kerugian yang tidak terduga | | | | | | |
| 12 | Saya memiliki pemahaman yang baik tentang pentingnya asuransi untuk melindungi dari kerugian tak terduga dalam bisnis saya. |  |  |  |  |  |
| Pengetahuan keuangan | | | | | | |
| 13 | Saya Memiliki pemahaman yang kuat tentang prinsip dasar keuangan yang dapat membantu membuat keputusan investasi |  |  |  |  |  |
| Penngetahuan investasi | | | | | | |
| 14 | Saya memahami risiko dan potensi pengembalian investasi untuk usaha saya |  |  |  |  |  |

**Variabel X2 Inklusi Keuangan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pernyataan** |  |  | **Pilihan** |  |  |
|  |  | **STS** | **TS** | **N** | **S** | **SS** |
| Rekening bank | | | | | | |
| 1 | Akses terhadap rekening bank memudahkan saya dalam mengelola keuangan usaha. |  |  |  |  |  |
| Kredit | | | | | | |
| 2 | Proses pengajuan kredit untuk usaha saya tidak rumit. |  |  |  |  |  |
| Pembayarn digital | | | | | | |
| 3 | Pembayaran digital memudahkan proses transaksi bisnis saya dibandingkan dengan metode pembayaran tradisional. |  |  |  |  |  |
| 4 | Penggunaan pembayaran digital memperluas akses pelanggan saya. |  |  |  |  |  |
| Tabungan | | | | | | |
| 5 | Saya secara rutin menyisihkan sebagian pendapatan bisnis saya untuk tabungan. |  |  |  |  |  |
| Pinjaman mikro | | | | | | |
| 6 | Proses pengajuan pinjaman mikro mudah dan tidak memakan banyak waktu. |  |  |  |  |  |
| Asuransi | | | | | | |
| 7 | Saya merasa ketersediaan asuransi sangat penting untuk melindungi usaha saya dari risiko yang tidak terduga. |  |  |  |  |  |
| Frekuensi | | | | | | |
| 8 | Saya sering menggunakan layanan pembayaran digital (e-wallet) untuk menerima pembayaran dari pelanggan. |  |  |  |  |  |
| Waktu | | | | | | |
| 9 | Saya percaya bahwa pengelolaan waktu yang efektif dalam urusan keuangan dapat meningkatkan daya saing bisnis saya. |  |  |  |  |  |
| Keteraturan | | | | | | |
| 10 | Saya menggunakan layanan keuangan secara teratur untuk kebutuhan bisnis saya. |  |  |  |  |  |
| Keamanan | | | | | | |
| 11 | Saya percaya bahwa layanan keuangan yang saya gunakan memiliki langkah-langkah keamanan yang memadai untuk melindungi data pribadi dan keuangan saya. |  |  |  |  |  |
| Keterjangkauan | | | | | | |
| 12 | Keterjangkauan biaya layanan keuangan merupakan faktor penting dalam pengambilan keputusan finansial saya sebagai pelaku UMKM. |  |  |  |  |  |

**Variabel X3 Sikap Keuangan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pernyataan** |  |  | **Pilihan** |  |  |
|  |  | **STS** | **TS** | **N** | **S** | **SS** |
| Pola pikir tentang uang | | | | | | |
| 1 | Saya merasa yakin dengan kemampuan saya untuk mengelola arus kas bisnis saya dengan efektif. |  |  |  |  |  |
| Mengelola uang dengan baik | | | | | | |
| 2 | Saya secara teratur menyusun anggaran untuk bisnis saya. |  |  |  |  |  |
| 3 | Saya memiliki rencana keuangan yang jelas untuk bisnis saya. |  |  |  |  |  |
| Sikap menggunakan uang | | | | | | |
| 4 | Saya cenderung memprioritaskan pengeluaran untuk kebutuhan daripada keinginan. |  |  |  |  |  |
| Uang dapat menyelesaikan masalah | | | | | | |
| 5 | Saya percaya uang merupakan solusi utama untuk mengatasi kendala-kendala dalam menjalankan usaha. |  |  |  |  |  |
| Perasaan pantas dalam kepemilikan uang | | | | | | |
| 6 | Saya percaya bahwa memiliki banyak uang menandakan keberhasilan dalam hidup. |  |  |  |  |  |
| Perasaan tidak pantas dalam kepemilikan uang | | | | | | |
| 7 | Saya merasa khawatir jika memiliki terlalu banyak uang akan merubah kepribadian saya. |  |  |  |  |  |
| Sikap penghematan uang | | | | | | |
| 8 | Saya aktif mencari cara untuk mengurangi biaya operasional bisnis saya tanpa mengorbankan kualitas. |  |  |  |  |  |
| 9 | Saya selalu mencari peluang untuk menghemat pengeluaran bisnis tanpa mengorbankan mutu produk atau layanan. |  |  |  |  |  |
| Alternatif penyimpanan uang | | | | | | |
| 10 | Saya lebih memilih menyimpan uang di tempat aman seperti dalam bentuk fisik daripada menaruhnya di bank. |  |  |  |  |  |
| 11 | Saya yakin bahwa cara terbaik untuk mengelola keuangan adalah dengan menyimpan uang secara pribadi tanpa melibatkan institusi keuangan lainnya. |  |  |  |  |  |

**Lampiran 3. Data uji validitas dan reabilitas**

**Perilaku keuangan (Y)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Kode Responden | Nama UMKM | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | Y.9 | Y.10 | Y.11 | Y.12 | Total Y |
| 1 | Chiken amy | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 3 | 4 | 5 | 5 | 55 |
| 2 | Ayam bakar | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 2 | 5 | 4 | 5 | 50 |
| 3 | bengkel moncos | 3 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 1 | 2 | 4 | 5 | 48 |
| 4 | monica chiki | 4 | 5 | 5 | 3 | 4 | 4 | 3 | 4 | 5 | 3 | 4 | 3 | 47 |
| 5 | Rumah makan fariz | 5 | 5 | 5 | 3 | 4 | 2 | 5 | 4 | 4 | 5 | 2 | 4 | 48 |
| 6 | Toko plastik aam | 4 | 5 | 5 | 3 | 4 | 1 | 2 | 4 | 5 | 5 | 5 | 5 | 48 |
| 7 | Isi ulang galon nari | 4 | 5 | 5 | 3 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 53 |
| 8 | jajanan pat | 4 | 5 | 5 | 3 | 5 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 51 |
| 9 | potong ayam ini | 4 | 5 | 5 | 5 | 5 | 3 | 4 | 5 | 4 | 5 | 3 | 5 | 53 |
| 10 | laundy ayu | 4 | 4 | 5 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 4 | 5 | 49 |
| 11 | penjahit agus | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 56 |
| 12 | Ayam bakar | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 3 | 3 | 4 | 5 | 52 |
| 13 | Toko baju | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 53 |
| 14 | Sayur nur | 4 | 4 | 3 | 2 | 2 | 5 | 3 | 4 | 5 | 2 | 4 | 5 | 43 |
| 15 | Toko sandal | 4 | 4 | 1 | 5 | 4 | 5 | 3 | 4 | 1 | 3 | 4 | 5 | 43 |
| 16 | Seblak pras | 5 | 5 | 3 | 1 | 5 | 5 | 2 | 5 | 2 | 4 | 4 | 5 | 46 |
| 17 | Ayam goprek | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 55 |
| 118 | Es kelapa muda | 3 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 53 |
| 19 | nasi goreng andi | 2 | 2 | 3 | 2 | 5 | 3 | 2 | 5 | 5 | 4 | 4 | 3 | 40 |
| 20 | pakan hewan | 3 | 1 | 3 | 5 | 5 | 2 | 4 | 3 | 1 | 3 | 1 | 1 | 32 |
| 21 | Hijab anis | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| 22 | sembako udin | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| 23 | buah mba sri | 4 | 4 | 1 | 2 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 1 | 39 |
| 24 | Sate ayam dwi | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| 25 | Rujak uleg | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 5 | 5 | 5 | 5 | 57 |
| 26 | dimsum sven | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 56 |
| 27 | Depot air | 5 | 3 | 2 | 3 | 1 | 3 | 4 | 1 | 1 | 3 | 4 | 5 | 35 |
| 28 | Telor gulung | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 59 |
| 29 | Padang agus | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 55 |
| 30 | laundy lucmy | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 56 |

**Lampiran 4. Data uji validitas dan reliabilitas**

**Literasi keuangan**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Kode Responden | Nama UMKM | X.1 | X.2 | X.3 | X.4 | X.5 | X.6 | X.7 | X.8 | X.9 | X.10 | X.11 | X.12 | X.13 | X.14 | Total X |
| 1 | Chiken amy | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 3 | 4 | 5 | 5 | 5 | 4 | 64 |
| 2 | Ayam bakar | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 2 | 5 | 4 | 5 | 5 | 4 | 59 |
| 3 | bengkel moncos | 3 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 1 | 2 | 4 | 5 | 4 | 4 | 56 |
| 4 | monica chiki | 4 | 5 | 5 | 3 | 4 | 4 | 3 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 55 |
| 5 | Rumah makan fariz | 5 | 5 | 5 | 3 | 4 | 2 | 5 | 4 | 4 | 5 | 2 | 4 | 4 | 4 | 56 |
| 6 | Toko plastik aam | 4 | 5 | 5 | 3 | 4 | 1 | 2 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 56 |
| 7 | Isi ulang galon nari | 4 | 5 | 5 | 3 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 62 |
| 8 | jajanan pat | 4 | 5 | 5 | 3 | 5 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | 60 |
| 9 | potong ayam ini | 4 | 5 | 5 | 5 | 5 | 3 | 4 | 5 | 4 | 5 | 3 | 5 | 5 | 4 | 62 |
| 10 | laundy ayu | 4 | 4 | 5 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 4 | 5 | 5 | 4 | 58 |
| 11 | penjahit agus | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 65 |
| 12 | Ayam bakar | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 3 | 3 | 4 | 5 | 5 | 4 | 61 |
| 13 | Toko baju | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 3 | 61 |
| 14 | Sayur nur | 4 | 4 | 3 | 2 | 2 | 5 | 3 | 4 | 5 | 2 | 4 | 5 | 5 | 1 | 49 |
| 15 | Toko sandal | 4 | 4 | 1 | 5 | 4 | 5 | 3 | 4 | 1 | 3 | 4 | 5 | 4 | 4 | 51 |
| 16 | Seblak pras | 5 | 5 | 3 | 1 | 5 | 5 | 2 | 5 | 2 | 4 | 4 | 5 | 3 | 5 | 54 |
| 17 | Ayam goprek | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 64 |
| 118 | Es kelapa muda | 3 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 62 |
| 19 | nasi goreng andi | 2 | 2 | 3 | 2 | 5 | 3 | 2 | 5 | 5 | 4 | 4 | 3 | 5 | 5 | 50 |
| 20 | pakan hewan | 3 | 1 | 3 | 5 | 5 | 2 | 4 | 3 | 1 | 3 | 1 | 1 | 5 | 1 | 38 |
| 21 | Hijab anis | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 70 |
| 22 | sembako udin | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 70 |
| 23 | buah mba sri | 1 | 4 | 1 | 2 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 1 | 2 | 5 | 43 |
| 24 | Sate ayam dwi | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 70 |
| 25 | Rujak uleg | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 67 |
| 26 | dimsum sven | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 65 |
| 27 | Depot air | 5 | 3 | 2 | 3 | 1 | 3 | 4 | 1 | 1 | 3 | 4 | 5 | 1 | 2 | 38 |
| 28 | Telor gulung | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 68 |
| 29 | Padang agus | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 66 |
| 30 | laundy lucmy | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 64 |

**Lampiran 5. Data uji validitas dan realibilitas**

**Inklusi keuangan**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Kode Responden | Nama UMKM | X.1 | X.2 | X.3 | X.4 | X.5 | X.6 | X.7 | X.8 | X.9 | X.10 | X.11 | X.12 | Total X |
| 1 | Chiken amy | 5 | 5 | 5 | 4 | 4 | 5 | 3 | 4 | 5 | 5 | 5 | 4 | 54 |
| 2 | Ayam bakar | 4 | 4 | 4 | 4 | 4 | 5 | 2 | 5 | 4 | 5 | 5 | 4 | 50 |
| 3 | bengkel moncos | 5 | 3 | 5 | 5 | 5 | 5 | 1 | 2 | 4 | 5 | 4 | 4 | 48 |
| 4 | monica chiki | 5 | 3 | 4 | 4 | 3 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 46 |
| 5 | Rumah makan fariz | 5 | 3 | 4 | 2 | 5 | 4 | 4 | 5 | 2 | 4 | 4 | 4 | 46 |
| 6 | Toko plastik aam | 5 | 3 | 4 | 1 | 2 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 47 |
| 7 | Isi ulang galon nari | 5 | 3 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 53 |
| 8 | jajanan pat | 5 | 3 | 5 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | 51 |
| 9 | potong ayam ini | 5 | 5 | 5 | 3 | 4 | 5 | 4 | 5 | 3 | 5 | 5 | 4 | 53 |
| 10 | laundy ayu | 5 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 4 | 5 | 5 | 4 | 50 |
| 11 | penjahit agus | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 57 |
| 12 | Ayam bakar | 5 | 4 | 5 | 5 | 5 | 4 | 3 | 3 | 4 | 5 | 5 | 4 | 52 |
| 13 | Toko baju | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 3 | 52 |
| 14 | Sayur nur | 3 | 2 | 2 | 5 | 3 | 4 | 5 | 2 | 4 | 5 | 5 | 1 | 41 |
| 15 | Toko sandal | 1 | 5 | 4 | 5 | 3 | 4 | 1 | 3 | 4 | 5 | 4 | 4 | 43 |
| 16 | Seblak pras | 3 | 1 | 5 | 5 | 2 | 5 | 2 | 4 | 4 | 5 | 3 | 5 | 44 |
| 17 | Ayam goprek | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 54 |
| 118 | Es kelapa muda | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 54 |
| 19 | nasi goreng andi | 3 | 2 | 5 | 3 | 2 | 5 | 5 | 4 | 4 | 3 | 5 | 5 | 46 |
| 20 | pakan hewan | 3 | 5 | 5 | 2 | 4 | 3 | 1 | 3 | 1 | 1 | 5 | 1 | 34 |
| 21 | Hijab anis | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| 22 | sembako udin | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| 23 | buah mba sri | 1 | 2 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 1 | 2 | 5 | 38 |
| 24 | Sate ayam dwi | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| 25 | Rujak uleg | 5 | 5 | 5 | 5 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 57 |
| 26 | dimsum sven | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 56 |
| 27 | Depot air | 2 | 3 | 1 | 3 | 4 | 1 | 1 | 3 | 4 | 5 | 1 | 2 | 30 |
| 28 | Telor gulung | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 59 |
| 29 | Padang agus | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 56 |
| 30 | laundy lucmy | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 55 |

**Lampiran 6. Data uji validitas dan realibilitas**

**Sikap keuangan**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Kode Responden | Nama UMKM | X.1 | X.2 | X.3 | X.4 | X.5 | X.6 | X.7 | X.8 | X.9 | X.10 | X.11 | Total X |
| 1 | Chiken amy | 5 | 5 | 4 | 4 | 5 | 3 | 4 | 5 | 5 | 5 | 5 | 50 |
| 2 | Ayam bakar | 4 | 4 | 4 | 4 | 5 | 2 | 5 | 4 | 5 | 4 | 4 | 45 |
| 3 | bengkel moncos | 3 | 5 | 5 | 5 | 5 | 1 | 2 | 3 | 5 | 5 | 3 | 42 |
| 4 | monica chiki | 3 | 4 | 4 | 3 | 4 | 5 | 3 | 4 | 5 | 5 | 3 | 43 |
| 5 | Rumah makan fariz | 3 | 4 | 2 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 3 | 45 |
| 6 | Toko plastik aam | 3 | 4 | 1 | 2 | 4 | 5 | 5 | 4 | 5 | 5 | 3 | 41 |
| 7 | Isi ulang galon nari | 3 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 3 | 48 |
| 8 | jajanan pat | 3 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 5 | 5 | 3 | 45 |
| 9 | potong ayam ini | 5 | 5 | 3 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 50 |
| 10 | laundy ayu | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 4 | 44 |
| 11 | penjahit agus | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 51 |
| 12 | Ayam bakar | 4 | 5 | 5 | 5 | 4 | 3 | 3 | 4 | 5 | 5 | 4 | 47 |
| 13 | Toko baju | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 49 |
| 14 | Sayur nur | 2 | 2 | 5 | 3 | 4 | 5 | 2 | 4 | 4 | 3 | 2 | 36 |
| 15 | Toko sandal | 5 | 4 | 5 | 3 | 4 | 1 | 3 | 4 | 4 | 1 | 5 | 39 |
| 16 | Seblak pras | 1 | 5 | 5 | 2 | 5 | 2 | 4 | 5 | 5 | 3 | 1 | 38 |
| 17 | Ayam goprek | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 50 |
| 118 | Es kelapa muda | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 3 | 5 | 4 | 5 | 49 |
| 19 | nasi goreng andi | 2 | 5 | 3 | 2 | 5 | 5 | 4 | 2 | 2 | 3 | 2 | 35 |
| 20 | pakan hewan | 5 | 5 | 2 | 4 | 3 | 1 | 3 | 3 | 1 | 3 | 5 | 35 |
| 21 | Hijab anis | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 22 | sembako udin | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 23 | buah mba sri | 2 | 3 | 3 | 3 | 3 | 5 | 5 | 1 | 4 | 1 | 2 | 32 |
| 24 | Sate ayam dwi | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 25 | Rujak uleg | 5 | 5 | 5 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 52 |
| 26 | dimsum sven | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 51 |
| 27 | Depot air | 3 | 1 | 3 | 4 | 1 | 1 | 3 | 5 | 3 | 2 | 3 | 29 |
| 28 | Telor gulung | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 29 | Padang agus | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 51 |
| 30 | laundy lucmy | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 52 |

**Lampiran 7.** **Hasil Uji Validitas Perilaku Keuangan (Y)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | | | |
|  | | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | Y.9 | Y.10 | Y.11 | Y.12 | TOTALY |
| Y.1 | Pearson Correlation | 1 | .463\*\* | .206 | .252 | -.112 | .307 | .335 | .015 | .183 | .430\* | .399\* | .314 | .515\*\* |
| Sig. (2-tailed) |  | .010 | .274 | .179 | .557 | .099 | .071 | .936 | .333 | .018 | .029 | .091 | .004 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.2 | Pearson Correlation | .463\*\* | 1 | .519\*\* | .102 | .216 | .378\* | .292 | .419\* | .289 | .339 | .467\*\* | .529\*\* | .708\*\* |
| Sig. (2-tailed) | .010 |  | .003 | .593 | .251 | .039 | .118 | .021 | .122 | .067 | .009 | .003 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.3 | Pearson Correlation | .206 | .519\*\* | 1 | .326 | .525\*\* | .134 | .515\*\* | .427\* | .367\* | .327 | .155 | .359 | .715\*\* |
| Sig. (2-tailed) | .274 | .003 |  | .079 | .003 | .480 | .004 | .018 | .046 | .078 | .415 | .052 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.4 | Pearson Correlation | .252 | .102 | .326 | 1 | .428\* | .241 | .511\*\* | .182 | .092 | .260 | .082 | .235 | .541\*\* |
| Sig. (2-tailed) | .179 | .593 | .079 |  | .018 | .200 | .004 | .335 | .629 | .165 | .667 | .212 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.5 | Pearson Correlation | -.112 | .216 | .525\*\* | .428\* | 1 | .196 | .258 | .580\*\* | .140 | .273 | .015 | .133 | .532\*\* |
| Sig. (2-tailed) | .557 | .251 | .003 | .018 |  | .300 | .168 | .001 | .461 | .144 | .936 | .483 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.6 | Pearson Correlation | .307 | .378\* | .134 | .241 | .196 | 1 | .394\* | .432\* | .094 | -.057 | .466\*\* | .364\* | .561\*\* |
| Sig. (2-tailed) | .099 | .039 | .480 | .200 | .300 |  | .031 | .017 | .620 | .766 | .009 | .048 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.7 | Pearson Correlation | .335 | .292 | .515\*\* | .511\*\* | .258 | .394\* | 1 | .196 | .031 | .205 | .061 | .164 | .563\*\* |
| Sig. (2-tailed) | .071 | .118 | .004 | .004 | .168 | .031 |  | .300 | .872 | .277 | .749 | .386 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.8 | Pearson Correlation | .015 | .419\* | .427\* | .182 | .580\*\* | .432\* | .196 | 1 | .329 | .337 | .233 | .234 | .633\*\* |
| Sig. (2-tailed) | .936 | .021 | .018 | .335 | .001 | .017 | .300 |  | .076 | .069 | .215 | .214 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.9 | Pearson Correlation | .183 | .289 | .367\* | .092 | .140 | .094 | .031 | .329 | 1 | .562\*\* | .430\* | -.032 | .536\*\* |
| Sig. (2-tailed) | .333 | .122 | .046 | .629 | .461 | .620 | .872 | .076 |  | .001 | .018 | .866 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.10 | Pearson Correlation | .430\* | .339 | .327 | .260 | .273 | -.057 | .205 | .337 | .562\*\* | 1 | .303 | -.006 | .566\*\* |
| Sig. (2-tailed) | .018 | .067 | .078 | .165 | .144 | .766 | .277 | .069 | .001 |  | .104 | .973 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.11 | Pearson Correlation | .399\* | .467\*\* | .155 | .082 | .015 | .466\*\* | .061 | .233 | .430\* | .303 | 1 | .291 | .553\*\* |
| Sig. (2-tailed) | .029 | .009 | .415 | .667 | .936 | .009 | .749 | .215 | .018 | .104 |  | .119 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.12 | Pearson Correlation | .314 | .529\*\* | .359 | .235 | .133 | .364\* | .164 | .234 | -.032 | -.006 | .291 | 1 | .511\*\* |
| Sig. (2-tailed) | .091 | .003 | .052 | .212 | .483 | .048 | .386 | .214 | .866 | .973 | .119 |  | .004 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTALY | Pearson Correlation | .515\*\* | .708\*\* | .715\*\* | .541\*\* | .532\*\* | .561\*\* | .563\*\* | .633\*\* | .536\*\* | .566\*\* | .553\*\* | .511\*\* | 1 |
| Sig. (2-tailed) | .004 | .000 | .000 | .002 | .002 | .001 | .001 | .000 | .002 | .001 | .002 | .004 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | | | | | |

**Lampiran 8. Hasil Uji Validitas Literasi Keuangan (X1)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | | | | | |
|  | | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | X1.10 | X1.11 | X1.12 | X1.13 | X1.14 | TOTALX1 |
| X1.1 | Pearson Correlation | 1 | .419\* | .440\* | .369\* | .066 | .349 | .381\* | .158 | .064 | .255 | .227 | .628\*\* | .115 | .086 | .552\*\* |
| Sig. (2-tailed) |  | .021 | .015 | .045 | .729 | .059 | .038 | .404 | .737 | .174 | .228 | .000 | .545 | .650 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.2 | Pearson Correlation | .419\* | 1 | .519\*\* | .102 | .216 | .378\* | .292 | .419\* | .289 | .339 | .467\*\* | .575\*\* | .105 | .527\*\* | .684\*\* |
| Sig. (2-tailed) | .021 |  | .003 | .593 | .251 | .039 | .118 | .021 | .122 | .067 | .009 | .001 | .580 | .003 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.3 | Pearson Correlation | .440\* | .519\*\* | 1 | .326 | .525\*\* | .134 | .515\*\* | .427\* | .367\* | .327 | .155 | .358 | .568\*\* | .256 | .727\*\* |
| Sig. (2-tailed) | .015 | .003 |  | .079 | .003 | .480 | .004 | .018 | .046 | .078 | .415 | .052 | .001 | .172 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.4 | Pearson Correlation | .369\* | .102 | .326 | 1 | .428\* | .241 | .511\*\* | .182 | .092 | .260 | .082 | .245 | .426\* | .086 | .534\*\* |
| Sig. (2-tailed) | .045 | .593 | .079 |  | .018 | .200 | .004 | .335 | .629 | .165 | .667 | .192 | .019 | .651 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.5 | Pearson Correlation | .066 | .216 | .525\*\* | .428\* | 1 | .196 | .258 | .580\*\* | .140 | .273 | .015 | .108 | .634\*\* | .497\*\* | .595\*\* |
| Sig. (2-tailed) | .729 | .251 | .003 | .018 |  | .300 | .168 | .001 | .461 | .144 | .936 | .569 | .000 | .005 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.6 | Pearson Correlation | .349 | .378\* | .134 | .241 | .196 | 1 | .394\* | .432\* | .094 | -.057 | .466\*\* | .419\* | .237 | .245 | .547\*\* |
| Sig. (2-tailed) | .059 | .039 | .480 | .200 | .300 |  | .031 | .017 | .620 | .766 | .009 | .021 | .207 | .192 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.7 | Pearson Correlation | .381\* | .292 | .515\*\* | .511\*\* | .258 | .394\* | 1 | .196 | .031 | .205 | .061 | .227 | .302 | .093 | .540\*\* |
| Sig. (2-tailed) | .038 | .118 | .004 | .004 | .168 | .031 |  | .300 | .872 | .277 | .749 | .227 | .105 | .624 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.8 | Pearson Correlation | .158 | .419\* | .427\* | .182 | .580\*\* | .432\* | .196 | 1 | .329 | .337 | .233 | .282 | .497\*\* | .510\*\* | .674\*\* |
| Sig. (2-tailed) | .404 | .021 | .018 | .335 | .001 | .017 | .300 |  | .076 | .069 | .215 | .131 | .005 | .004 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.9 | Pearson Correlation | .064 | .289 | .367\* | .092 | .140 | .094 | .031 | .329 | 1 | .562\*\* | .430\* | .016 | .233 | .444\* | .529\*\* |
| Sig. (2-tailed) | .737 | .122 | .046 | .629 | .461 | .620 | .872 | .076 |  | .001 | .018 | .934 | .216 | .014 | .003 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.10 | Pearson Correlation | .255 | .339 | .327 | .260 | .273 | -.057 | .205 | .337 | .562\*\* | 1 | .303 | .045 | .104 | .617\*\* | .562\*\* |
| Sig. (2-tailed) | .174 | .067 | .078 | .165 | .144 | .766 | .277 | .069 | .001 |  | .104 | .811 | .584 | .000 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.11 | Pearson Correlation | .227 | .467\*\* | .155 | .082 | .015 | .466\*\* | .061 | .233 | .430\* | .303 | 1 | .351 | -.046 | .538\*\* | .524\*\* |
| Sig. (2-tailed) | .228 | .009 | .415 | .667 | .936 | .009 | .749 | .215 | .018 | .104 |  | .057 | .808 | .002 | .003 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.12 | Pearson Correlation | .628\*\* | .575\*\* | .358 | .245 | .108 | .419\* | .227 | .282 | .016 | .045 | .351 | 1 | .202 | .177 | .559\*\* |
| Sig. (2-tailed) | .000 | .001 | .052 | .192 | .569 | .021 | .227 | .131 | .934 | .811 | .057 |  | .285 | .349 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.13 | Pearson Correlation | .115 | .105 | .568\*\* | .426\* | .634\*\* | .237 | .302 | .497\*\* | .233 | .104 | -.046 | .202 | 1 | .009 | .536\*\* |
| Sig. (2-tailed) | .545 | .580 | .001 | .019 | .000 | .207 | .105 | .005 | .216 | .584 | .808 | .285 |  | .963 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.14 | Pearson Correlation | .086 | .527\*\* | .256 | .086 | .497\*\* | .245 | .093 | .510\*\* | .444\* | .617\*\* | .538\*\* | .177 | .009 | 1 | .618\*\* |
| Sig. (2-tailed) | .650 | .003 | .172 | .651 | .005 | .192 | .624 | .004 | .014 | .000 | .002 | .349 | .963 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTALX1 | Pearson Correlation | .552\*\* | .684\*\* | .727\*\* | .534\*\* | .595\*\* | .547\*\* | .540\*\* | .674\*\* | .529\*\* | .562\*\* | .524\*\* | .559\*\* | .536\*\* | .618\*\* | 1 |
| Sig. (2-tailed) | .002 | .000 | .000 | .002 | .001 | .002 | .002 | .000 | .003 | .001 | .003 | .001 | .002 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | | | | | | | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | | | | | |

**Lampiran 9. Hasil Uji Validitas Inklusi Keuangan (X2)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | | | |
|  | | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 | X2.10 | X2.11 | X2.12 | TOTALX2 |
| X2.1 | Pearson Correlation | 1 | .326 | .525\*\* | .134 | .515\*\* | .427\* | .367\* | .327 | .155 | .379\* | .568\*\* | .256 | .711\*\* |
| Sig. (2-tailed) |  | .079 | .003 | .480 | .004 | .018 | .046 | .078 | .415 | .039 | .001 | .172 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.2 | Pearson Correlation | .326 | 1 | .428\* | .241 | .511\*\* | .182 | .092 | .260 | .082 | .274 | .426\* | .086 | .554\*\* |
| Sig. (2-tailed) | .079 |  | .018 | .200 | .004 | .335 | .629 | .165 | .667 | .143 | .019 | .651 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.3 | Pearson Correlation | .525\*\* | .428\* | 1 | .196 | .258 | .580\*\* | .140 | .273 | .015 | .126 | .634\*\* | .497\*\* | .646\*\* |
| Sig. (2-tailed) | .003 | .018 |  | .300 | .168 | .001 | .461 | .144 | .936 | .506 | .000 | .005 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.4 | Pearson Correlation | .134 | .241 | .196 | 1 | .394\* | .432\* | .094 | -.057 | .466\*\* | .443\* | .237 | .245 | .535\*\* |
| Sig. (2-tailed) | .480 | .200 | .300 |  | .031 | .017 | .620 | .766 | .009 | .014 | .207 | .192 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.5 | Pearson Correlation | .515\*\* | .511\*\* | .258 | .394\* | 1 | .196 | .031 | .205 | .061 | .257 | .302 | .093 | .535\*\* |
| Sig. (2-tailed) | .004 | .004 | .168 | .031 |  | .300 | .872 | .277 | .749 | .171 | .105 | .624 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.6 | Pearson Correlation | .427\* | .182 | .580\*\* | .432\* | .196 | 1 | .329 | .337 | .233 | .303 | .497\*\* | .510\*\* | .700\*\* |
| Sig. (2-tailed) | .018 | .335 | .001 | .017 | .300 |  | .076 | .069 | .215 | .103 | .005 | .004 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.7 | Pearson Correlation | .367\* | .092 | .140 | .094 | .031 | .329 | 1 | .562\*\* | .430\* | .040 | .233 | .444\* | .563\*\* |
| Sig. (2-tailed) | .046 | .629 | .461 | .620 | .872 | .076 |  | .001 | .018 | .834 | .216 | .014 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.8 | Pearson Correlation | .327 | .260 | .273 | -.057 | .205 | .337 | .562\*\* | 1 | .303 | .071 | .104 | .617\*\* | .570\*\* |
| Sig. (2-tailed) | .078 | .165 | .144 | .766 | .277 | .069 | .001 |  | .104 | .708 | .584 | .000 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.9 | Pearson Correlation | .155 | .082 | .015 | .466\*\* | .061 | .233 | .430\* | .303 | 1 | .378\* | -.046 | .538\*\* | .514\*\* |
| Sig. (2-tailed) | .415 | .667 | .936 | .009 | .749 | .215 | .018 | .104 |  | .040 | .808 | .002 | .004 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.10 | Pearson Correlation | .379\* | .274 | .126 | .443\* | .257 | .303 | .040 | .071 | .378\* | 1 | .190 | .204 | .517\*\* |
| Sig. (2-tailed) | .039 | .143 | .506 | .014 | .171 | .103 | .834 | .708 | .040 |  | .315 | .280 | .003 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.11 | Pearson Correlation | .568\*\* | .426\* | .634\*\* | .237 | .302 | .497\*\* | .233 | .104 | -.046 | .190 | 1 | .009 | .582\*\* |
| Sig. (2-tailed) | .001 | .019 | .000 | .207 | .105 | .005 | .216 | .584 | .808 | .315 |  | .963 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.12 | Pearson Correlation | .256 | .086 | .497\*\* | .245 | .093 | .510\*\* | .444\* | .617\*\* | .538\*\* | .204 | .009 | 1 | .632\*\* |
| Sig. (2-tailed) | .172 | .651 | .005 | .192 | .624 | .004 | .014 | .000 | .002 | .280 | .963 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTALX2 | Pearson Correlation | .711\*\* | .554\*\* | .646\*\* | .535\*\* | .535\*\* | .700\*\* | .563\*\* | .570\*\* | .514\*\* | .517\*\* | .582\*\* | .632\*\* | 1 |
| Sig. (2-tailed) | .000 | .002 | .000 | .002 | .002 | .000 | .001 | .001 | .004 | .003 | .001 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | | | | | |

**Lampiran 10. Hasil Uji Validitas Sikap Keuangan (X3)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | | | |
|  | | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | | X3.7 | X3.8 | X3.9 | X3.10 | X3.11 | TOTALX3 |
| X3.1 | Pearson Correlation | 1 | .428\* | .241 | .511\*\* | .182 | .092 | | .260 | .369\* | .102 | .326 | 1.000\*\* | .684\*\* |
| Sig. (2-tailed) |  | .018 | .200 | .004 | .335 | .629 | | .165 | .045 | .593 | .079 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.2 | Pearson Correlation | .428\* | 1 | .196 | .258 | .580\*\* | .140 | | .273 | .066 | .216 | .525\*\* | .428\* | .604\*\* |
| Sig. (2-tailed) | .018 |  | .300 | .168 | .001 | .461 | | .144 | .729 | .251 | .003 | .018 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.3 | Pearson Correlation | .241 | .196 | 1 | .394\* | .432\* | .094 | | -.057 | .349 | .378\* | .134 | .241 | .502\*\* |
| Sig. (2-tailed) | .200 | .300 |  | .031 | .017 | .620 | | .766 | .059 | .039 | .480 | .200 | .005 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.4 | Pearson Correlation | .511\*\* | .258 | .394\* | 1 | .196 | .031 | | .205 | .381\* | .292 | .515\*\* | .511\*\* | .632\*\* |
| Sig. (2-tailed) | .004 | .168 | .031 |  | .300 | .872 | | .277 | .038 | .118 | .004 | .004 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.5 | Pearson Correlation | .182 | .580\*\* | .432\* | .196 | 1 | .329 | | .337 | .158 | .419\* | .427\* | .182 | .621\*\* |
| Sig. (2-tailed) | .335 | .001 | .017 | .300 |  | .076 | | .069 | .404 | .021 | .018 | .335 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.6 | Pearson Correlation | .092 | .140 | .094 | .031 | .329 | 1 | | .562\*\* | .064 | .289 | .367\* | .092 | .493\*\* |
| Sig. (2-tailed) | .629 | .461 | .620 | .872 | .076 |  | | .001 | .737 | .122 | .046 | .629 | .006 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.7 | Pearson Correlation | .260 | .273 | -.057 | .205 | .337 | .562\*\* | | 1 | .255 | .339 | .327 | .260 | .563\*\* |
| Sig. (2-tailed) | .165 | .144 | .766 | .277 | .069 | .001 | |  | .174 | .067 | .078 | .165 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.8 | Pearson Correlation | .369\* | .066 | .349 | .381\* | .158 | .064 | | .255 | 1 | .419\* | .440\* | .369\* | .567\*\* |
| Sig. (2-tailed) | .045 | .729 | .059 | .038 | .404 | .737 | | .174 |  | .021 | .015 | .045 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.9 | Pearson Correlation | .102 | .216 | .378\* | .292 | .419\* | .289 | | .339 | .419\* | 1 | .519\*\* | .102 | .595\*\* |
| Sig. (2-tailed) | .593 | .251 | .039 | .118 | .021 | .122 | | .067 | .021 |  | .003 | .593 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.10 | Pearson Correlation | .326 | .525\*\* | .134 | .515\*\* | .427\* | .367\* | | .327 | .440\* | .519\*\* | 1 | .326 | .734\*\* |
| Sig. (2-tailed) | .079 | .003 | .480 | .004 | .018 | .046 | | .078 | .015 | .003 |  | .079 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.11 | Pearson Correlation | 1.000\*\* | .428\* | .241 | .511\*\* | .182 | .092 | | .260 | .369\* | .102 | .326 | 1 | .684\*\* |
| Sig. (2-tailed) | .000 | .018 | .200 | .004 | .335 | .629 | | .165 | .045 | .593 | .079 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL X3 | Pearson Correlation | .684\*\* | .604\*\* | .502\*\* | .632\*\* | .621\*\* | .493\*\* | | .563\*\* | .567\*\* | .595\*\* | .734\*\* | .684\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .005 | .000 | .000 | .006 | | .001 | .001 | .001 | .000 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | | 30 | 30 | 30 | 30 | 30 | 30 |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | | | | | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | |

**Lampiran 11. Hasil Uji Reabilitas Perilaku Keuangan (Y)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 30 | 100.0 |
| Excludeda | 0 | .0 |
| Total | 30 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .812 | 12 |

**Lampiran 12. Hasil Uji Reabilitas Literasi Keuangan (X1)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 30 | 58.8 |
| Excludeda | 21 | 41.2 |
| Total | 51 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .847 | 14 |

**Lampiran 13. Hasil Uji Reabilitas Inklusi Keuangan (X2)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 30 | 58.8 |
| Excludeda | 21 | 41.2 |
| Total | 51 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .823 | 12 |

**Lampiran 14. Hasil Uji Reabilitas Sikap Keuangan (X3)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 30 | 58.8 |
| Excludeda | 21 | 41.2 |
| Total | 51 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .823 | 11 |

**Lampiran 15. Data Penelitian Responden Variabel Perilaku Keuangan (Y)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nama usaha | kode | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | Y.9 | Y.10 | Y.11 | Y.12 | TOTAL Y |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Toko kelontong | 1 | 4 | 4 | 5 | 3 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 5 | **50** |
| Abon sapi | 2 | 5 | 5 | 4 | 5 | 3 | 3 | 3 | 3 | 5 | 4 | 3 | 3 | **46** |
| Hafizh Tani | 3 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | **57** |
| Bengkel motor | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | **53** |
| Bakso 89 | 5 | 3 | 4 | 3 | 4 | 5 | 5 | 3 | 4 | 4 | 4 | 3 | 4 | **46** |
| sembako | 6 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | **57** |
| Angkringan jos | 7 | 5 | 3 | 2 | 3 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | **49** |
| Toko sendal abadi | 8 | 2 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 5 | 5 | 4 | **46** |
| Toko busana | 9 | 1 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | **40** |
| Toko listrik | 10 | 2 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | **47** |
| Marinda shop | 11 | 4 | 5 | 3 | 5 | 4 | 3 | 5 | 4 | 3 | 5 | 4 | 5 | **50** |
| Sendal jepit project | 12 | 4 | 5 | 3 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | **56** |
| Jamur tiram | 13 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | **48** |
| Siputih cantik broiler | 14 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | **48** |
| Warung Makan | 15 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | **52** |
| Es teh jumbo | 16 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 5 | 4 | **43** |
| Toko Dua Bersaudara | 17 | 3 | 3 | 5 | 4 | 5 | 5 | 3 | 5 | 4 | 4 | 4 | 4 | **49** |
| frozen food naim | 18 | 3 | 5 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | **51** |
| Servis hp | 19 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 5 | **46** |
| Tahu aci zayan | 20 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | **55** |
| Bengkel darmo | 21 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | **48** |
| Raja lampu | 22 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **58** |
| Warung makan | 23 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | **53** |
| Ayam potong Azril | 24 | 1 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | **45** |
| Tanaman Bonsai | 25 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | **58** |
| Telur asin JRH | 26 | 4 | 3 | 5 | 5 | 4 | 3 | 3 | 5 | 5 | 5 | 3 | 5 | **50** |
| Tahu siwil | 27 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 3 | 5 | 5 | 5 | **56** |
| Nasi ponggol | 28 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 5 | 3 | 4 | 3 | 5 | **44** |
| dapur bu milah | 29 | 2 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | **56** |
| Zahro Collection | 30 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **48** |
| Rm raso kito | 31 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | **57** |
| Ayam potong azril | 32 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **48** |
| Gorengan | 33 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **60** |
| Nasi goreng | 34 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | **58** |
| Toni tailor | 35 | 3 | 3 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | **43** |
| Toko sendal | 36 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | **56** |
| Nvda fashion | 37 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **48** |
| Kacang Bogares | 38 | 3 | 5 | 5 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 5 | **47** |
| servis sanyo | 39 | 3 | 5 | 5 | 5 | 5 | 3 | 3 | 4 | 5 | 3 | 5 | 4 | **50** |
| chiken dirman | 40 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | **55** |
| Toko baju | 41 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | **56** |
| Angkringan yoi | 42 | 5 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | **48** |
| Dimsum mentai | 43 | 3 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 3 | 4 | **51** |
| Konveksi laila | 44 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 5 | **46** |
| Bubur ayam | 45 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 5 | 5 | 5 | 5 | **55** |
| bengkel mase | 46 | 4 | 5 | 5 | 3 | 3 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | **51** |
| Pedagang Martabak | 47 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **60** |
| Pedagang Ayam penyet | 48 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **60** |
| Penjual Martabak | 49 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | **58** |
| Isi ulang galon | 50 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **49** |
| Ayam potong Azril | 51 | 3 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | **52** |
| nur laundry | 52 | 5 | 4 | 5 | 3 | 4 | 5 | 3 | 5 | 5 | 4 | 5 | 5 | **53** |
| Gudeg | 53 | 2 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | **51** |
| souvernir puspa | 54 | 3 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | **52** |
| Nasi campur | 55 | 2 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | **51** |
| sound sistem ipull | 56 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 3 | 5 | **47** |
| koleksi aini | 57 | 3 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 4 | 5 | 3 | 5 | **49** |
| Sate blengong kumis | 58 | 2 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | **51** |
| fit trifth | 59 | 3 | 4 | 5 | 4 | 5 | 4 | 3 | 5 | 4 | 5 | 3 | 5 | **50** |
| Tahu aci gemoy | 60 | 2 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | **51** |
| bakso Rahman | 61 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 3 | 3 | 5 | 4 | 5 | **48** |
| mumtaza kosmetik ko | 62 | 3 | 4 | 5 | 4 | 3 | 5 | 4 | 4 | 4 | 5 | 3 | 4 | **48** |
| ViBubble | 63 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **57** |
| sempolan ipeh | 64 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | **40** |
| nasi uduk ting | 65 | 3 | 3 | 3 | 2 | 3 | 4 | 5 | 3 | 3 | 4 | 4 | 4 | **41** |
| adp squad | 66 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | **41** |
| nasduk 3 bersaudara | 67 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | **58** |
| Terang abadi | 68 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **60** |
| Berkah jaya | 69 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | **55** |
| Sejati makmur | 70 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | **57** |
| Karya suganda | 71 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | **55** |
| Adi jaya | 72 | 5 | 5 | 4 | 5 | 1 | 4 | 2 | 4 | 2 | 4 | 5 | 1 | **42** |
| Azhar kreatif | 73 | 4 | 5 | 3 | 5 | 5 | 3 | 4 | 5 | 4 | 3 | 4 | 5 | **50** |
| Semangat maju | 74 | 3 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | **54** |
| Toko karla | 75 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | **56** |
| Bungga arum | 76 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 4 | 5 | 4 | **52** |
| Kupat glabed nyak | 77 | 2 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | **51** |
| Rujak teplak | 78 | 2 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | **52** |
| Nasi bogana | 79 | 2 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | **51** |
| Leah's Corner | 80 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | **50** |
| pakan burun darkonah | 81 | 4 | 4 | 5 | 5 | 3 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | **51** |
| Sate blengong | 82 | 2 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | **51** |
| Asesoris | 83 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 3 | 5 | 5 | **52** |
| Indro drink | 84 | 5 | 5 | 3 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | **54** |
| Buket cantika | 85 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | **56** |
| Dini store | 86 | 4 | 3 | 5 | 4 | 3 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | **48** |
| Laila Fashion | 87 | 4 | 4 | 3 | 3 | 5 | 5 | 3 | 5 | 5 | 4 | 5 | 3 | **49** |
| Sera food | 88 | 4 | 4 | 5 | 3 | 4 | 5 | 5 | 4 | 3 | 4 | 4 | 4 | **49** |
| Raga butik | 89 | 4 | 5 | 5 | 5 | 5 | 3 | 4 | 5 | 5 | 3 | 4 | 5 | **53** |
| Sisi food n beverage | 90 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | **51** |
| konter cell | 91 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | **53** |
| Opi nyoklat | 92 | 3 | 3 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 3 | 5 | **51** |
| Dani food | 93 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 3 | 3 | 5 | 4 | **51** |
| Helmi teh tarik | 94 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | **54** |
| Seblak nyai | 95 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | **54** |
| Andika chocolate | 96 | 4 | 4 | 5 | 5 | 4 | 3 | 5 | 4 | 5 | 5 | 5 | 5 | **54** |
| Yovan busana | 97 | 4 | 5 | 5 | 3 | 5 | 5 | 4 | 4 | 5 | 3 | 4 | 4 | **51** |
| Kebab lala | 98 | 3 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 3 | 3 | 3 | **48** |
| Roti bakar Rena | 99 | 4 | 4 | 5 | 5 | 5 | 3 | 4 | 5 | 4 | 5 | 5 | 3 | **52** |
| Nasi goreng jono | 100 | 5 | 5 | 4 | 3 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | **55** |

**Lampiran 16. Data Penelitian Responden Variabel Literasi Keauangan (X1)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nama usaha | kode | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | X1.10 | X1.11 | X1.12 | X1.13 | X1.14 | TOTAL X1 |
| Toko kelontong | 1 | 3 | 4 | 5 | 3 | 4 | 4 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 4 | **54** |
| Abon sapi | 2 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | **45** |
| Hafizh Tani | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | **44** |
| Bengkel motor | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **58** |
| Bakso 89 | 5 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 2 | 3 | 3 | **51** |
| sembako | 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **70** |
| Angkringan jos | 7 | 3 | 3 | 4 | 5 | 4 | 3 | 4 | 5 | 5 | 4 | 5 | 3 | 5 | 5 | **58** |
| Toko sendal abadi | 8 | 4 | 3 | 3 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 4 | 2 | 3 | 4 | **51** |
| Toko busana | 9 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | **44** |
| Toko listrik | 10 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | **53** |
| Marinda shop | 11 | 5 | 4 | 3 | 5 | 3 | 4 | 3 | 5 | 4 | 4 | 5 | 3 | 3 | 5 | **56** |
| Sendal jepit project | 12 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 3 | 5 | **65** |
| Jamur tiram | 13 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 5 | 3 | 4 | 3 | 3 | 4 | 4 | **51** |
| Siputih cantik broiler | 14 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 3 | 4 | 4 | **54** |
| Warung Makan | 15 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | **68** |
| Es teh jumbo | 16 | 3 | 5 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 3 | 5 | 4 | **55** |
| Toko Dua Bersaudara | 17 | 4 | 3 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | **58** |
| frozen food naim | 18 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | **65** |
| Servis hp | 19 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 5 | 4 | 4 | 3 | 4 | 3 | 4 | **53** |
| Tahu aci zayan | 20 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | **64** |
| Bengkel darmo | 21 | 3 | 4 | 5 | 4 | 3 | 5 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 4 | **53** |
| Raja lampu | 22 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **70** |
| Warung makan | 23 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | **62** |
| Ayam potong Azril | 24 | 4 | 3 | 3 | 4 | 5 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | **47** |
| Tanaman Bonsai | 25 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **69** |
| Telur asin JRH | 26 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 3 | 3 | 4 | 4 | **60** |
| Tahu siwil | 27 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | **66** |
| Nasi ponggol | 28 | 2 | 2 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | **44** |
| dapur bu milah | 29 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 3 | 3 | 3 | 3 | **58** |
| Zahro Collection | 30 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **56** |
| Rm raso kito | 31 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 3 | 3 | 3 | **59** |
| Ayam potong azril | 32 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **54** |
| Gorengan | 33 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | **64** |
| Nasi goreng | 34 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | **65** |
| Toni tailor | 35 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | **46** |
| Toko sendal | 36 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | **66** |
| Nvda fashion | 37 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **56** |
| Kacang Bogares | 38 | 4 | 5 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 3 | 5 | 5 | 4 | **55** |
| servis sanyo | 39 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 4 | 5 | **65** |
| chiken dirman | 40 | 4 | 3 | 5 | 4 | 5 | 3 | 4 | 5 | 4 | 3 | 5 | 3 | 4 | 4 | **56** |
| Toko baju | 41 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | **66** |
| Angkringan yoi | 42 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **55** |
| Dimsum mentai | 43 | 4 | 4 | 5 | 3 | 5 | 4 | 3 | 5 | 4 | 3 | 3 | 4 | 3 | 4 | **54** |
| Konveksi laila | 44 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | **52** |
| Bubur ayam | 45 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | **67** |
| bengkel mase | 46 | 4 | 5 | 5 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | **52** |
| Pedagang Martabak | 47 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **69** |
| Pedagang Ayam penyet | 48 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **70** |
| Penjual Martabak | 49 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | **70** |
| Isi ulang galon | 50 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | **51** |
| Ayam potong Azril | 51 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | **63** |
| nur laundry | 52 | 5 | 5 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 5 | 4 | 5 | 4 | **56** |
| Gudeg | 53 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | **63** |
| souvernir puspa | 54 | 4 | 5 | 4 | 5 | 5 | 3 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | **63** |
| Nasi campur | 55 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | **62** |
| sound sistem ipull | 56 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 3 | **62** |
| koleksi aini | 57 | 4 | 5 | 3 | 5 | 3 | 5 | 4 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | **58** |
| Sate blengong kumis | 58 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | **63** |
| fit trifth | 59 | 4 | 3 | 5 | 4 | 5 | 4 | 3 | 5 | 3 | 4 | 4 | 5 | 5 | 3 | **57** |
| Tahu aci gemoy | 60 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | **63** |
| bakso Rahman | 61 | 4 | 5 | 5 | 4 | 5 | 4 | 3 | 5 | 3 | 3 | 5 | 5 | 4 | 5 | **60** |
| mumtaza kosmetik ko | 62 | 4 | 5 | 3 | 5 | 4 | 3 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | **60** |
| ViBubble | 63 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 3 | 3 | 3 | 4 | 3 | **58** |
| sempolan ipeh | 64 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **63** |
| nasi uduk ting | 65 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | **55** |
| adp squad | 66 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **62** |
| nasduk 3 bersaudara | 67 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | **62** |
| Terang abadi | 68 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | **56** |
| Berkah jaya | 69 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | **62** |
| Sejati makmur | 70 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | **64** |
| Karya suganda | 71 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | **64** |
| Adi jaya | 72 | 5 | 5 | 5 | 3 | 3 | 2 | 3 | 5 | 4 | 5 | 4 | 4 | 2 | 1 | **51** |
| Azhar kreatif | 73 | 3 | 3 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 1 | 3 | **54** |
| Semangat maju | 74 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 3 | 4 | **63** |
| Toko karla | 75 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | **64** |
| Bungga arum | 76 | 5 | 3 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | **64** |
| Kupat glabed nyak | 77 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | **63** |
| Rujak teplak | 78 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | **63** |
| Nasi bogana | 79 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | **63** |
| Leah's Corner | 80 | 5 | 4 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | 4 | 3 | 5 | 4 | 3 | **57** |
| pakan burun darkonah | 81 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 3 | 5 | 4 | 3 | **60** |
| Sate blengong | 82 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | **63** |
| Asesoris | 83 | 4 | 5 | 5 | 3 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | **61** |
| Indro drink | 84 | 5 | 4 | 5 | 4 | 3 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | **62** |
| Buket cantika | 85 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | **64** |
| Dini store | 86 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 3 | 5 | 5 | 4 | 4 | 5 | 5 | **64** |
| Laila Fashion | 87 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 3 | 3 | 5 | 4 | **61** |
| Sera food | 88 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 3 | 3 | 4 | 5 | 5 | 4 | 4 | **59** |
| Raga butik | 89 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 3 | 3 | **55** |
| Sisi food n beverage | 90 | 5 | 4 | 4 | 4 | 3 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 3 | 3 | **57** |
| konter cell | 91 | 3 | 5 | 3 | 4 | 5 | 4 | 4 | 4 | 5 | 3 | 3 | 4 | 5 | 4 | **56** |
| Opi nyoklat | 92 | 5 | 5 | 5 | 4 | 5 | 3 | 4 | 3 | 5 | 5 | 5 | 5 | 4 | 5 | **63** |
| Dani food | 93 | 5 | 5 | 4 | 4 | 3 | 4 | 5 | 5 | 4 | 4 | 3 | 4 | 5 | 3 | **58** |
| Helmi teh tarik | 94 | 5 | 5 | 3 | 3 | 4 | 3 | 5 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | **57** |
| Seblak nyai | 95 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 3 | 5 | 4 | **60** |
| Andika chocolate | 96 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 5 | **61** |
| Yovan busana | 97 | 5 | 5 | 3 | 3 | 5 | 3 | 5 | 5 | 5 | 4 | 4 | 5 | 3 | 4 | **59** |
| Kebab lala | 98 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 3 | **59** |
| Roti bakar Rena | 99 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 5 | 4 | 5 | **62** |
| Nasi goreng jono | 100 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 3 | **63** |

**Lampiran 17. Data Penelitian Responden Variabel Inklusi Keuangan**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nama usaha | kode | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 | X2.10 | X2.11 | X2.12 | TOTAL X2 |
| Toko kelontong | 1 | 4 | 5 | 4 | 5 | 4 | 4 | 3 | 3 | 4 | 5 | 5 | 5 | 51 |
| Abon sapi | 2 | 5 | 3 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 4 | 3 | 50 |
| Hafizh Tani | 3 | 5 | 4 | 3 | 5 | 3 | 4 | 4 | 5 | 3 | 5 | 5 | 5 | 51 |
| Bengkel motor | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 48 |
| Bakso 89 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 48 |
| sembako | 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| Angkringan jos | 7 | 5 | 5 | 3 | 3 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 5 | 50 |
| Toko sendal abadi | 8 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 4 | 5 | 4 | 3 | 43 |
| Toko busana | 9 | 3 | 4 | 5 | 5 | 5 | 5 | 3 | 5 | 4 | 3 | 5 | 3 | 50 |
| Toko listrik | 10 | 5 | 2 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 52 |
| Marinda shop | 11 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 5 | 3 | 44 |
| Sendal jepit project | 12 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 3 | 5 | 4 | 3 | 5 | 52 |
| Jamur tiram | 13 | 5 | 2 | 4 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 3 | 5 | 45 |
| Siputih cantik broiler | 14 | 4 | 5 | 3 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 3 | 49 |
| Warung Makan | 15 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 54 |
| Es teh jumbo | 16 | 3 | 4 | 2 | 3 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | 3 | 44 |
| Toko Dua Bersaudara | 17 | 5 | 5 | 5 | 5 | 5 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 54 |
| frozen food naim | 18 | 4 | 5 | 4 | 3 | 4 | 5 | 3 | 5 | 3 | 5 | 4 | 5 | 50 |
| Servis hp | 19 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 43 |
| Tahu aci zayan | 20 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 54 |
| Bengkel darmo | 21 | 3 | 3 | 3 | 4 | 4 | 4 | 5 | 5 | 3 | 4 | 4 | 4 | 46 |
| Raja lampu | 22 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| Warung makan | 23 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 50 |
| Ayam potong Azril | 24 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 46 |
| Tanaman Bonsai | 25 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 53 |
| Telur asin JRH | 26 | 5 | 3 | 4 | 5 | 5 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 51 |
| Tahu siwil | 27 | 5 | 3 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 56 |
| Nasi ponggol | 28 | 4 | 3 | 2 | 2 | 3 | 2 | 3 | 2 | 2 | 3 | 3 | 3 | 32 |
| dapur bu milah | 29 | 5 | 2 | 5 | 5 | 5 | 2 | 2 | 5 | 5 | 5 | 5 | 5 | 51 |
| Zahro Collection | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| Rm raso kito | 31 | 3 | 3 | 2 | 4 | 5 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 41 |
| Ayam potong azril | 32 | 4 | 4 | 5 | 2 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 52 |
| Gorengan | 33 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 54 |
| Nasi goreng | 34 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 58 |
| Toni tailor | 35 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 44 |
| Toko sendal | 36 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 54 |
| Nvda fashion | 37 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 48 |
| Kacang Bogares | 38 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 5 | 3 | 5 | 4 | 4 | 46 |
| servis sanyo | 39 | 3 | 4 | 3 | 5 | 4 | 4 | 5 | 4 | 4 | 3 | 5 | 4 | 48 |
| chiken dirman | 40 | 4 | 5 | 4 | 5 | 5 | 4 | 3 | 5 | 3 | 5 | 5 | 3 | 51 |
| Toko baju | 41 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 56 |
| Angkringan yoi | 42 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 46 |
| Dimsum mentai | 43 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 4 | 46 |
| Konveksi laila | 44 | 3 | 3 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 40 |
| Bubur ayam | 45 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| bengkel mase | 46 | 4 | 4 | 5 | 5 | 5 | 3 | 4 | 4 | 5 | 5 | 5 | 5 | 54 |
| Pedagang Martabak | 47 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| Pedagang Ayam penyet | 48 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 57 |
| Penjual Martabak | 49 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| Isi ulang galon | 50 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 47 |
| Ayam potong Azril | 51 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 54 |
| nur laundry | 52 | 3 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 3 | 5 | 5 | 4 | 51 |
| Gudeg | 53 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 54 |
| souvernir puspa | 54 | 4 | 5 | 4 | 4 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 4 | 53 |
| Nasi campur | 55 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 54 |
| sound sistem ipull | 56 | 4 | 5 | 5 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 4 | 5 | 52 |
| koleksi aini | 57 | 5 | 3 | 4 | 4 | 3 | 5 | 3 | 3 | 5 | 4 | 4 | 5 | 48 |
| Sate blengong kumis | 58 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 54 |
| fit trifth | 59 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 3 | 3 | 4 | 5 | 50 |
| Tahu aci gemoy | 60 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 54 |
| bakso Rahman | 61 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | 4 | 51 |
| mumtaza kosmetik ko | 62 | 4 | 3 | 3 | 5 | 4 | 4 | 3 | 5 | 4 | 4 | 3 | 5 | 47 |
| ViBubble | 63 | 5 | 3 | 5 | 4 | 5 | 5 | 5 | 4 | 3 | 4 | 3 | 3 | 49 |
| sempolan ipeh | 64 | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 5 | 48 |
| nasi uduk ting | 65 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 56 |
| adp squad | 66 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 4 | 41 |
| nasduk 3 bersaudara | 67 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 45 |
| Terang abadi | 68 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 54 |
| Berkah jaya | 69 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 55 |
| Sejati makmur | 70 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 54 |
| Karya suganda | 71 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 53 |
| Adi jaya | 72 | 5 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 51 |
| Azhar kreatif | 73 | 5 | 4 | 4 | 4 | 3 | 1 | 3 | 5 | 5 | 4 | 4 | 4 | 46 |
| Semangat maju | 74 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 5 | 52 |
| Toko karla | 75 | 5 | 4 | 4 | 4 | 5 | 5 | 3 | 4 | 3 | 5 | 3 | 5 | 50 |
| Bungga arum | 76 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 57 |
| Kupat glabed nyak | 77 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 54 |
| Rujak teplak | 78 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 54 |
| Nasi bogana | 79 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 54 |
| Leah's Corner | 80 | 5 | 4 | 5 | 3 | 3 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 52 |
| pakan burun darkonah | 81 | 4 | 5 | 5 | 4 | 3 | 3 | 3 | 5 | 4 | 5 | 5 | 3 | 49 |
| Sate blengong | 82 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 54 |
| Asesoris | 83 | 5 | 5 | 4 | 3 | 3 | 4 | 5 | 5 | 5 | 3 | 4 | 4 | 50 |
| Indro drink | 84 | 5 | 4 | 4 | 3 | 3 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 51 |
| Buket cantika | 85 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 52 |
| Dini store | 86 | 5 | 3 | 5 | 5 | 5 | 4 | 5 | 3 | 5 | 5 | 5 | 4 | 54 |
| Laila Fashion | 87 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 53 |
| Sera food | 88 | 5 | 4 | 3 | 3 | 4 | 5 | 5 | 4 | 3 | 3 | 3 | 4 | 46 |
| Raga butik | 89 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 48 |
| Sisi food n beverage | 90 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 49 |
| konter cell | 91 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 3 | 3 | 5 | 4 | 5 | 51 |
| Opi nyoklat | 92 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 3 | 4 | 4 | 53 |
| Dani food | 93 | 5 | 5 | 3 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 3 | 50 |
| Helmi teh tarik | 94 | 4 | 4 | 5 | 3 | 5 | 5 | 4 | 3 | 3 | 3 | 5 | 5 | 49 |
| Seblak nyai | 95 | 4 | 4 | 4 | 5 | 3 | 5 | 4 | 5 | 4 | 5 | 3 | 3 | 49 |
| Andika chocolate | 96 | 5 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 5 | 5 | 4 | 4 | 48 |
| Yovan busana | 97 | 4 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 5 | 3 | 47 |
| Kebab lala | 98 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 50 |
| Roti bakar Rena | 99 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 3 | 4 | 5 | 5 | 54 |
| Nasi goreng jono | 100 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 3 | 51 |

**Lampiran 18. Data Penelitian Responden Variabel Sikap Keuangan (X3)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nama usaha | kode | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | X3.7 | X3.8 | X3.9 | X3.10 | X3.11 | TOTAL X3 |
| Toko kelontong | 1 | 4 | 5 | 3 | 4 | 4 | 2 | 5 | 3 | 4 | 4 | 4 | 42 |
| Abon sapi | 2 | 3 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 3 | 4 | 3 | 43 |
| Hafizh Tani | 3 | 3 | 3 | 5 | 3 | 5 | 4 | 4 | 5 | 3 | 3 | 5 | 43 |
| Bengkel motor | 4 | 4 | 4 | 4 | 2 | 3 | 4 | 4 | 3 | 4 | 5 | 5 | 42 |
| Bakso 89 | 5 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 42 |
| sembako | 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| Angkringan jos | 7 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 49 |
| Toko sendal abadi | 8 | 3 | 4 | 4 | 3 | 4 | 3 | 5 | 3 | 4 | 5 | 5 | 43 |
| Toko busana | 9 | 5 | 3 | 4 | 5 | 4 | 5 | 3 | 5 | 5 | 3 | 4 | 46 |
| Toko listrik | 10 | 3 | 5 | 3 | 5 | 4 | 4 | 3 | 5 | 3 | 4 | 5 | 44 |
| Marinda shop | 11 | 3 | 3 | 3 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 46 |
| Sendal jepit project | 12 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 3 | 5 | 5 | 51 |
| Jamur tiram | 13 | 3 | 3 | 3 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 45 |
| Siputih cantik broiler | 14 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 36 |
| Warung Makan | 15 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 50 |
| Es teh jumbo | 16 | 4 | 5 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 41 |
| Toko Dua Bersaudara | 17 | 4 | 3 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 47 |
| frozen food naim | 18 | 4 | 4 | 3 | 5 | 4 | 3 | 5 | 5 | 3 | 5 | 3 | 44 |
| Servis hp | 19 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 5 | 4 | 4 | 3 | 42 |
| Tahu aci zayan | 20 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 50 |
| Bengkel darmo | 21 | 3 | 4 | 3 | 4 | 4 | 5 | 5 | 3 | 3 | 4 | 4 | 42 |
| Raja lampu | 22 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| Warung makan | 23 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| Ayam potong Azril | 24 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 42 |
| Tanaman Bonsai | 25 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 3 | 5 | 49 |
| Telur asin JRH | 26 | 4 | 5 | 5 | 5 | 5 | 5 | 2 | 5 | 5 | 2 | 5 | 48 |
| Tahu siwil | 27 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 50 |
| Nasi ponggol | 28 | 4 | 3 | 3 | 4 | 5 | 5 | 4 | 4 | 4 | 3 | 3 | 42 |
| dapur bu milah | 29 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| Zahro Collection | 30 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 48 |
| Rm raso kito | 31 | 3 | 4 | 4 | 5 | 4 | 3 | 3 | 4 | 4 | 3 | 5 | 42 |
| Ayam potong azril | 32 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 43 |
| Gorengan | 33 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 53 |
| Nasi goreng | 34 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 53 |
| Toni tailor | 35 | 3 | 5 | 2 | 4 | 2 | 4 | 3 | 4 | 3 | 4 | 4 | 38 |
| Toko sendal | 36 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 51 |
| Nvda fashion | 37 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| Kacang Bogares | 38 | 4 | 3 | 4 | 5 | 3 | 3 | 3 | 3 | 5 | 4 | 4 | 41 |
| servis sanyo | 39 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 46 |
| chiken dirman | 40 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 49 |
| Toko baju | 41 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 52 |
| Angkringan yoi | 42 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| Dimsum mentai | 43 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 3 | 4 | 46 |
| Konveksi laila | 44 | 4 | 4 | 5 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 3 | 46 |
| Bubur ayam | 45 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 53 |
| bengkel mase | 46 | 5 | 5 | 3 | 3 | 4 | 4 | 5 | 5 | 5 | 4 | 3 | 46 |
| Pedagang Martabak | 47 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 54 |
| Pedagang Ayam penyet | 48 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 53 |
| Penjual Martabak | 49 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 53 |
| Isi ulang galon | 50 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 43 |
| Ayam potong Azril | 51 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 49 |
| nur laundry | 52 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 50 |
| Gudeg | 53 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 49 |
| souvernir puspa | 54 | 3 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 47 |
| Nasi campur | 55 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 49 |
| sound sistem ipull | 56 | 3 | 4 | 5 | 5 | 4 | 4 | 3 | 4 | 5 | 5 | 4 | 46 |
| koleksi aini | 57 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 3 | 4 | 47 |
| Sate blengong kumis | 58 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 49 |
| fit trifth | 59 | 4 | 3 | 5 | 5 | 4 | 3 | 5 | 4 | 3 | 5 | 5 | 46 |
| Tahu aci gemoy | 60 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 49 |
| bakso Rahman | 61 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 5 | 5 | 47 |
| mumtaza kosmetik ko | 62 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 5 | 45 |
| ViBubble | 63 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| sempolan ipeh | 64 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 49 |
| nasi uduk ting | 65 | 5 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 47 |
| adp squad | 66 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 3 | 4 | 4 | 4 | 45 |
| nasduk 3 bersaudara | 67 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 45 |
| Terang abadi | 68 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 49 |
| Berkah jaya | 69 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 51 |
| Sejati makmur | 70 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 50 |
| Karya suganda | 71 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 49 |
| Adi jaya | 72 | 3 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 48 |
| Azhar kreatif | 73 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 1 | 5 | 4 | 5 | 47 |
| Semangat maju | 74 | 5 | 4 | 4 | 5 | 5 | 3 | 5 | 4 | 5 | 5 | 4 | 49 |
| Toko karla | 75 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 50 |
| Bungga arum | 76 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 5 | 51 |
| Kupat glabed nyak | 77 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 49 |
| Rujak teplak | 78 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 50 |
| Nasi bogana | 79 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 49 |
| Leah's Corner | 80 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | 3 | 5 | 46 |
| pakan burun darkonah | 81 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 48 |
| Sate blengong | 82 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 49 |
| Asesoris | 83 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 5 | 5 | 4 | 4 | 48 |
| Indro drink | 84 | 5 | 4 | 3 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 3 | 48 |
| Buket cantika | 85 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 3 | 5 | 5 | 4 | 45 |
| Dini store | 86 | 5 | 5 | 4 | 4 | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 47 |
| Laila Fashion | 87 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 48 |
| Sera food | 88 | 5 | 4 | 4 | 4 | 5 | 5 | 3 | 4 | 4 | 5 | 4 | 47 |
| Raga butik | 89 | 4 | 4 | 4 | 5 | 3 | 3 | 4 | 4 | 5 | 3 | 3 | 42 |
| Sisi food n beverage | 90 | 3 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 48 |
| konter cell | 91 | 5 | 4 | 5 | 4 | 3 | 5 | 5 | 4 | 5 | 5 | 3 | 48 |
| Opi nyoklat | 92 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 48 |
| Dani food | 93 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 3 | 3 | 4 | 4 | 46 |
| Helmi teh tarik | 94 | 5 | 5 | 5 | 4 | 3 | 5 | 4 | 5 | 5 | 4 | 4 | 49 |
| Seblak nyai | 95 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 48 |
| Andika chocolate | 96 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 45 |
| Yovan busana | 97 | 4 | 4 | 5 | 3 | 3 | 5 | 4 | 5 | 4 | 4 | 4 | 45 |
| Kebab lala | 98 | 3 | 4 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 3 | 43 |
| Roti bakar Rena | 99 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 51 |
| Nasi goreng jono | 100 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 46 |

**Lampiran 19. Data Ordinal Menjadi Data Interval Variabel Perilaku Keuangan (Y)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Succesive Interval** | | | | | | | | | | | | |
| **Y.1** | **Y.2** | **Y.3** | **Y.4** | **Y.5** | **Y.6** | **Y.7** | **Y.8** | **Y.9** | **Y.10** | **Y.11** | **Y.12** | **TOTAL Y** |
| 3.319 | 3.327 | 4.479 | 2.328 | 2.958 | 4.579 | 3.276 | 1.922 | 3.210 | 4.562 | 3.372 | 4.267 | **41.599** |
| 4.365 | 4.613 | 3.205 | 4.667 | 2.016 | 2.190 | 2.301 | 1.922 | 4.545 | 3.172 | 2.306 | 1.793 | **37.095** |
| 4.365 | 4.613 | 2.190 | 4.667 | 4.251 | 4.579 | 4.528 | 4.528 | 4.545 | 4.562 | 3.372 | 4.267 | **50.468** |
| 4.365 | 3.327 | 3.205 | 3.396 | 4.251 | 4.579 | 4.528 | 3.125 | 3.210 | 3.172 | 3.372 | 4.267 | **44.798** |
| 2.594 | 3.327 | 2.190 | 3.396 | 4.251 | 4.579 | 2.301 | 3.125 | 3.210 | 3.172 | 2.306 | 2.886 | **37.337** |
| 4.365 | 3.327 | 4.479 | 3.396 | 4.251 | 3.285 | 4.528 | 4.528 | 4.545 | 4.562 | 4.613 | 4.267 | **50.147** |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | **12.000** |
| 1.863 | 3.327 | 3.205 | 2.328 | 2.958 | 3.285 | 3.276 | 1.922 | 3.210 | 4.562 | 4.613 | 2.886 | **37.436** |
| 1.000 | 2.273 | 2.190 | 2.328 | 2.958 | 3.285 | 3.276 | 3.125 | 2.149 | 3.172 | 2.306 | 2.886 | **30.948** |
| 1.863 | 3.327 | 3.205 | 2.328 | 2.958 | 3.285 | 3.276 | 3.125 | 3.210 | 4.562 | 4.613 | 2.886 | **38.639** |
| 3.319 | 4.613 | 2.190 | 4.667 | 2.958 | 2.190 | 4.528 | 3.125 | 2.149 | 4.562 | 3.372 | 4.267 | **41.942** |
| 3.319 | 4.613 | 2.190 | 4.667 | 4.251 | 4.579 | 3.276 | 4.528 | 4.545 | 4.562 | 4.613 | 4.267 | **49.411** |
| 2.594 | 1.489 | 3.205 | 3.396 | 2.016 | 3.285 | 3.276 | 4.528 | 4.545 | 3.172 | 3.372 | 2.886 | **37.764** |
| 2.594 | 3.327 | 3.205 | 3.396 | 2.958 | 3.285 | 3.276 | 3.125 | 3.210 | 4.562 | 3.372 | 2.886 | **39.197** |
| 3.319 | 3.327 | 3.205 | 4.667 | 4.251 | 4.579 | 4.528 | 3.125 | 3.210 | 3.172 | 3.372 | 2.886 | **43.641** |
| 2.594 | 2.273 | 2.190 | 3.396 | 2.958 | 2.190 | 2.301 | 3.125 | 3.210 | 1.968 | 4.613 | 2.886 | **33.706** |
| 2.594 | 2.273 | 4.479 | 3.396 | 4.251 | 4.579 | 2.301 | 4.528 | 3.210 | 3.172 | 3.372 | 2.886 | **41.041** |
| 2.594 | 4.613 | 3.205 | 2.328 | 2.958 | 4.579 | 3.276 | 4.528 | 3.210 | 4.562 | 4.613 | 2.886 | **43.352** |
| 3.319 | 2.273 | 3.205 | 3.396 | 2.958 | 3.285 | 2.301 | 3.125 | 3.210 | 3.172 | 2.306 | 4.267 | **36.818** |
| 4.365 | 4.613 | 4.479 | 3.396 | 2.958 | 3.285 | 4.528 | 4.528 | 4.545 | 4.562 | 3.372 | 2.886 | **47.518** |
| 3.319 | 2.273 | 3.205 | 3.396 | 2.016 | 3.285 | 3.276 | 4.528 | 3.210 | 3.172 | 3.372 | 4.267 | **39.320** |
| 4.365 | 4.613 | 2.190 | 4.667 | 4.251 | 4.579 | 4.528 | 4.528 | 4.545 | 4.562 | 4.613 | 4.267 | **51.709** |
| 3.319 | 3.327 | 3.205 | 3.396 | 2.958 | 4.579 | 3.276 | 4.528 | 4.545 | 4.562 | 3.372 | 4.267 | **45.334** |
| 1.000 | 3.327 | 3.205 | 4.667 | 2.958 | 3.285 | 3.276 | 3.125 | 3.210 | 3.172 | 2.306 | 2.886 | **36.417** |
| 4.365 | 4.613 | 4.479 | 4.667 | 4.251 | 4.579 | 4.528 | 3.125 | 4.545 | 4.562 | 3.372 | 4.267 | **51.354** |
| 3.319 | 2.273 | 4.479 | 4.667 | 2.958 | 2.190 | 2.301 | 4.528 | 4.545 | 4.562 | 2.306 | 4.267 | **42.396** |
| 4.365 | 4.613 | 3.205 | 4.667 | 4.251 | 3.285 | 4.528 | 4.528 | 2.149 | 4.562 | 4.613 | 4.267 | **49.035** |
| 3.319 | 2.273 | 3.205 | 2.328 | 2.958 | 2.190 | 2.301 | 4.528 | 2.149 | 3.172 | 2.306 | 4.267 | **34.996** |
| 1.863 | 4.613 | 4.479 | 4.667 | 4.251 | 4.579 | 4.528 | 4.528 | 4.545 | 4.562 | 3.372 | 4.267 | **50.254** |
| 3.319 | 3.327 | 3.205 | 3.396 | 2.958 | 3.285 | 3.276 | 3.125 | 3.210 | 3.172 | 3.372 | 2.886 | **38.532** |
| 4.365 | 4.613 | 3.205 | 3.396 | 4.251 | 4.579 | 4.528 | 4.528 | 3.210 | 4.562 | 4.613 | 4.267 | **50.118** |
| 3.319 | 3.327 | 3.205 | 3.396 | 2.958 | 3.285 | 3.276 | 3.125 | 3.210 | 3.172 | 3.372 | 2.886 | **38.532** |
| 4.365 | 4.613 | 4.479 | 4.667 | 4.251 | 4.579 | 4.528 | 4.528 | 4.545 | 4.562 | 4.613 | 4.267 | **53.998** |
| 4.365 | 4.613 | 3.205 | 4.667 | 4.251 | 4.579 | 3.276 | 4.528 | 4.545 | 4.562 | 4.613 | 4.267 | **51.472** |
| 2.594 | 2.273 | 3.205 | 3.396 | 1.459 | 3.285 | 3.276 | 3.125 | 3.210 | 3.172 | 2.306 | 2.886 | **34.187** |
| 4.365 | 4.613 | 3.205 | 4.667 | 2.958 | 4.579 | 3.276 | 4.528 | 3.210 | 4.562 | 4.613 | 4.267 | **48.845** |
| 3.319 | 3.327 | 3.205 | 3.396 | 2.958 | 3.285 | 3.276 | 3.125 | 3.210 | 3.172 | 3.372 | 2.886 | **38.532** |
| 2.594 | 4.613 | 4.479 | 3.396 | 2.958 | 2.190 | 3.276 | 3.125 | 2.149 | 3.172 | 2.306 | 4.267 | **38.527** |
| 2.594 | 4.613 | 4.479 | 4.667 | 4.251 | 2.190 | 2.301 | 3.125 | 4.545 | 1.968 | 4.613 | 2.886 | **42.234** |
| 4.365 | 3.327 | 3.205 | 3.396 | 4.251 | 4.579 | 4.528 | 4.528 | 4.545 | 4.562 | 4.613 | 1.793 | **47.692** |
| 3.319 | 4.613 | 4.479 | 3.396 | 4.251 | 4.579 | 3.276 | 4.528 | 4.545 | 4.562 | 3.372 | 4.267 | **49.188** |
| 4.365 | 3.327 | 2.190 | 3.396 | 2.958 | 3.285 | 2.301 | 3.125 | 3.210 | 4.562 | 3.372 | 2.886 | **38.978** |
| 2.594 | 3.327 | 4.479 | 3.396 | 4.251 | 4.579 | 4.528 | 3.125 | 4.545 | 3.172 | 2.306 | 2.886 | **43.188** |
| 3.319 | 3.327 | 3.205 | 2.328 | 2.958 | 3.285 | 2.301 | 3.125 | 3.210 | 3.172 | 2.306 | 4.267 | **36.804** |
| 4.365 | 3.327 | 4.479 | 4.667 | 4.251 | 3.285 | 3.276 | 1.922 | 4.545 | 4.562 | 4.613 | 4.267 | **47.561** |
| 3.319 | 4.613 | 4.479 | 2.328 | 2.016 | 4.579 | 4.528 | 4.528 | 4.545 | 3.172 | 3.372 | 1.793 | **43.272** |
| 4.365 | 4.613 | 4.479 | 4.667 | 4.251 | 4.579 | 4.528 | 4.528 | 4.545 | 4.562 | 4.613 | 4.267 | **53.998** |
| 4.365 | 4.613 | 4.479 | 4.667 | 4.251 | 4.579 | 4.528 | 4.528 | 4.545 | 4.562 | 4.613 | 4.267 | **53.998** |
| 4.365 | 4.613 | 4.479 | 4.667 | 4.251 | 4.579 | 4.528 | 4.528 | 3.210 | 4.562 | 3.372 | 4.267 | **51.422** |
| 4.365 | 3.327 | 3.205 | 3.396 | 2.958 | 3.285 | 3.276 | 3.125 | 3.210 | 3.172 | 3.372 | 2.886 | **39.578** |
| 2.594 | 3.327 | 4.479 | 3.396 | 4.251 | 3.285 | 4.528 | 3.125 | 4.545 | 3.172 | 4.613 | 2.886 | **44.202** |
| 4.365 | 3.327 | 4.479 | 2.328 | 2.958 | 4.579 | 2.301 | 4.528 | 4.545 | 3.172 | 4.613 | 4.267 | **45.462** |
| 1.863 | 3.327 | 4.479 | 3.396 | 4.251 | 3.285 | 4.528 | 3.125 | 4.545 | 3.172 | 4.613 | 2.886 | **43.471** |
| 2.594 | 4.613 | 3.205 | 4.667 | 2.958 | 4.579 | 3.276 | 3.125 | 4.545 | 4.562 | 3.372 | 2.886 | **44.382** |
| 1.863 | 3.327 | 4.479 | 3.396 | 4.251 | 3.285 | 4.528 | 3.125 | 4.545 | 3.172 | 4.613 | 2.886 | **43.471** |
| 3.319 | 2.273 | 3.205 | 3.396 | 2.958 | 2.190 | 3.276 | 4.528 | 3.210 | 3.172 | 2.306 | 4.267 | **38.101** |
| 2.594 | 3.327 | 4.479 | 3.396 | 2.016 | 3.285 | 4.528 | 3.125 | 3.210 | 4.562 | 2.306 | 4.267 | **41.096** |
| 1.863 | 3.327 | 4.479 | 3.396 | 4.251 | 3.285 | 4.528 | 3.125 | 4.545 | 3.172 | 4.613 | 2.886 | **43.471** |
| 2.594 | 3.327 | 4.479 | 3.396 | 4.251 | 3.285 | 2.301 | 4.528 | 3.210 | 4.562 | 2.306 | 4.267 | **42.506** |
| 1.863 | 3.327 | 4.479 | 3.396 | 4.251 | 3.285 | 4.528 | 3.125 | 4.545 | 3.172 | 4.613 | 2.886 | **43.471** |
| 2.594 | 3.327 | 3.205 | 4.667 | 2.958 | 3.285 | 3.276 | 1.922 | 2.149 | 4.562 | 3.372 | 4.267 | **39.585** |
| 2.594 | 3.327 | 4.479 | 3.396 | 2.016 | 4.579 | 3.276 | 3.125 | 3.210 | 4.562 | 2.306 | 2.886 | **39.756** |
| 2.594 | 3.327 | 4.479 | 4.667 | 4.251 | 4.579 | 4.528 | 4.528 | 4.545 | 4.562 | 4.613 | 4.267 | **50.941** |
| 2.594 | 2.273 | 2.190 | 2.328 | 2.016 | 2.190 | 2.301 | 1.922 | 3.210 | 3.172 | 3.372 | 2.886 | **30.454** |
| 2.594 | 2.273 | 2.190 | 1.489 | 2.016 | 3.285 | 4.528 | 1.922 | 2.149 | 3.172 | 3.372 | 2.886 | **31.876** |
| 2.594 | 2.273 | 2.190 | 2.328 | 2.016 | 2.190 | 2.301 | 3.125 | 3.210 | 3.172 | 3.372 | 2.886 | **31.657** |
| 4.365 | 4.613 | 4.479 | 4.667 | 4.251 | 4.579 | 4.528 | 4.528 | 4.545 | 4.562 | 3.372 | 2.886 | **51.375** |
| 4.365 | 4.613 | 4.479 | 4.667 | 4.251 | 4.579 | 4.528 | 4.528 | 4.545 | 4.562 | 4.613 | 4.267 | **53.998** |
| 4.365 | 4.613 | 4.479 | 3.396 | 2.958 | 4.579 | 3.276 | 4.528 | 4.545 | 3.172 | 3.372 | 4.267 | **47.551** |
| 3.319 | 4.613 | 4.479 | 3.396 | 4.251 | 4.579 | 4.528 | 4.528 | 4.545 | 4.562 | 3.372 | 4.267 | **50.440** |
| 4.365 | 3.327 | 4.479 | 4.667 | 4.251 | 3.285 | 3.276 | 3.125 | 4.545 | 4.562 | 3.372 | 4.267 | **47.522** |
| 4.365 | 4.613 | 3.205 | 4.667 | 1.000 | 3.285 | 1.489 | 3.125 | 1.489 | 3.172 | 4.613 | 1.000 | **36.024** |
| 3.319 | 4.613 | 2.190 | 4.667 | 4.251 | 2.190 | 3.276 | 4.528 | 3.210 | 1.968 | 3.372 | 4.267 | **41.853** |
| 2.594 | 4.613 | 4.479 | 4.667 | 2.958 | 3.285 | 4.528 | 4.528 | 3.210 | 4.562 | 4.613 | 2.886 | **46.924** |
| 4.365 | 4.613 | 3.205 | 4.667 | 4.251 | 3.285 | 4.528 | 3.125 | 4.545 | 3.172 | 4.613 | 4.267 | **48.638** |
| 4.365 | 3.327 | 4.479 | 3.396 | 4.251 | 4.579 | 3.276 | 3.125 | 2.149 | 3.172 | 4.613 | 2.886 | **43.619** |
| 1.863 | 3.327 | 4.479 | 3.396 | 2.958 | 4.579 | 3.276 | 4.528 | 3.210 | 4.562 | 3.372 | 4.267 | **43.817** |
| 1.863 | 3.327 | 4.479 | 3.396 | 4.251 | 4.579 | 4.528 | 3.125 | 4.545 | 3.172 | 4.613 | 2.886 | **44.764** |
| 1.863 | 3.327 | 4.479 | 3.396 | 4.251 | 3.285 | 4.528 | 3.125 | 4.545 | 3.172 | 4.613 | 2.886 | **43.471** |
| 3.319 | 4.613 | 3.205 | 2.328 | 2.958 | 4.579 | 3.276 | 3.125 | 3.210 | 4.562 | 3.372 | 2.886 | **41.434** |
| 3.319 | 3.327 | 4.479 | 4.667 | 2.016 | 4.579 | 4.528 | 4.528 | 3.210 | 3.172 | 2.306 | 2.886 | **43.017** |
| 1.863 | 3.327 | 4.479 | 3.396 | 4.251 | 3.285 | 4.528 | 3.125 | 4.545 | 3.172 | 4.613 | 2.886 | **43.471** |
| 3.319 | 4.613 | 3.205 | 3.396 | 2.958 | 4.579 | 4.528 | 3.125 | 3.210 | 1.968 | 4.613 | 4.267 | **43.784** |
| 4.365 | 4.613 | 2.190 | 4.667 | 4.251 | 3.285 | 3.276 | 4.528 | 4.545 | 3.172 | 4.613 | 2.886 | **46.392** |
| 4.365 | 4.613 | 4.479 | 3.396 | 4.251 | 3.285 | 3.276 | 4.528 | 4.545 | 3.172 | 4.613 | 4.267 | **48.792** |
| 3.319 | 2.273 | 4.479 | 3.396 | 2.016 | 4.579 | 3.276 | 3.125 | 3.210 | 3.172 | 4.613 | 1.793 | **39.252** |
| 3.319 | 3.327 | 2.190 | 2.328 | 4.251 | 4.579 | 2.301 | 4.528 | 4.545 | 3.172 | 4.613 | 1.793 | **40.946** |
| 3.319 | 3.327 | 4.479 | 2.328 | 2.958 | 4.579 | 4.528 | 3.125 | 2.149 | 3.172 | 3.372 | 2.886 | **40.222** |
| 3.319 | 4.613 | 4.479 | 4.667 | 4.251 | 2.190 | 3.276 | 4.528 | 4.545 | 1.968 | 3.372 | 4.267 | **45.477** |
| 3.319 | 4.613 | 3.205 | 3.396 | 2.958 | 3.285 | 4.528 | 4.528 | 3.210 | 3.172 | 3.372 | 2.886 | **42.473** |
| 3.319 | 4.613 | 3.205 | 4.667 | 4.251 | 3.285 | 4.528 | 3.125 | 3.210 | 3.172 | 3.372 | 4.267 | **45.015** |
| 2.594 | 2.273 | 4.479 | 4.667 | 2.958 | 3.285 | 4.528 | 3.125 | 4.545 | 4.562 | 2.306 | 4.267 | **43.590** |
| 4.365 | 4.613 | 3.205 | 3.396 | 2.958 | 3.285 | 4.528 | 4.528 | 2.149 | 1.968 | 4.613 | 2.886 | **42.496** |
| 4.365 | 4.613 | 3.205 | 4.667 | 2.958 | 4.579 | 4.528 | 4.528 | 3.210 | 3.172 | 3.372 | 2.886 | **46.083** |
| 4.365 | 3.327 | 4.479 | 3.396 | 2.958 | 3.285 | 4.528 | 4.528 | 3.210 | 3.172 | 4.613 | 4.267 | **46.129** |
| 3.319 | 3.327 | 4.479 | 4.667 | 2.958 | 2.190 | 4.528 | 3.125 | 4.545 | 4.562 | 4.613 | 4.267 | **46.582** |
| 3.319 | 4.613 | 4.479 | 2.328 | 4.251 | 4.579 | 3.276 | 3.125 | 4.545 | 1.968 | 3.372 | 2.886 | **42.742** |
| 2.594 | 3.327 | 4.479 | 4.667 | 4.251 | 3.285 | 4.528 | 3.125 | 3.210 | 1.968 | 2.306 | 1.793 | **39.534** |
| 3.319 | 3.327 | 4.479 | 4.667 | 4.251 | 2.190 | 3.276 | 4.528 | 3.210 | 4.562 | 4.613 | 1.793 | **44.216** |
| 4.365 | 4.613 | 3.205 | 2.328 | 4.251 | 4.579 | 4.528 | 4.528 | 3.210 | 4.562 | 3.372 | 4.267 | **47.808** |

**Lampiran 20. Data Ordinal Menjadi Data Interval Variabel Literasi Keuangan (X1)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Succesive Interval** | | | | | | | | | | | | | | |
| **X1.1** | **X1.2** | **X1.3** | **X1.4** | **X1.5** | **X1.6** | **X1.7** | **X1.8** | **X1.9** | **X1.10** | **X1.11** | **X1.12** | **X1.13** | **X1.14** | **TOTAL** |
| 2.037 | 3.123 | 4.613 | 2.158 | 3.338 | 3.267 | 3.434 | 4.416 | 2.221 | 3.296 | 2.496 | 3.470 | 3.368 | 3.341 | **44.578** |
| 2.037 | 2.289 | 2.328 | 3.243 | 2.190 | 3.267 | 2.250 | 3.100 | 2.221 | 2.158 | 2.496 | 2.551 | 2.306 | 2.250 | **34.686** |
| 3.144 | 3.123 | 2.328 | 2.158 | 2.190 | 2.182 | 2.250 | 2.089 | 2.221 | 2.158 | 2.496 | 2.551 | 2.306 | 2.250 | **33.446** |
| 4.528 | 4.385 | 3.357 | 3.243 | 3.338 | 3.267 | 3.434 | 3.100 | 3.432 | 3.296 | 3.652 | 3.470 | 3.368 | 3.341 | **49.211** |
| 3.144 | 3.123 | 3.357 | 2.158 | 2.190 | 3.267 | 3.434 | 3.100 | 4.763 | 3.296 | 3.652 | 1.596 | 2.306 | 2.250 | **41.636** |
| 4.528 | 4.385 | 4.613 | 4.545 | 4.649 | 4.596 | 4.743 | 4.416 | 4.763 | 4.613 | 4.867 | 4.613 | 4.580 | 4.559 | **64.470** |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | **14.000** |
| 3.144 | 2.289 | 2.328 | 3.243 | 3.338 | 4.596 | 2.250 | 3.100 | 3.432 | 3.296 | 3.652 | 1.596 | 2.306 | 3.341 | **41.912** |
| 3.144 | 2.289 | 2.328 | 2.158 | 2.190 | 2.182 | 2.250 | 2.089 | 2.221 | 3.296 | 2.496 | 2.551 | 2.306 | 2.250 | **33.751** |
| 3.144 | 3.123 | 3.357 | 3.243 | 3.338 | 3.267 | 3.434 | 3.100 | 3.432 | 2.158 | 2.496 | 3.470 | 3.368 | 2.250 | **43.180** |
| 4.528 | 3.123 | 2.328 | 4.545 | 2.190 | 3.267 | 2.250 | 4.416 | 3.432 | 3.296 | 4.867 | 2.551 | 2.306 | 4.559 | **47.658** |
| 4.528 | 4.385 | 4.613 | 4.545 | 4.649 | 4.596 | 4.743 | 3.100 | 3.432 | 4.613 | 3.652 | 4.613 | 2.306 | 4.559 | **58.335** |
| 3.144 | 2.289 | 2.328 | 2.158 | 3.338 | 3.267 | 3.434 | 4.416 | 2.221 | 3.296 | 2.496 | 2.551 | 3.368 | 3.341 | **41.646** |
| 3.144 | 3.123 | 2.328 | 3.243 | 3.338 | 3.267 | 3.434 | 3.100 | 4.763 | 3.296 | 2.496 | 2.551 | 3.368 | 3.341 | **44.791** |
| 4.528 | 4.385 | 4.613 | 3.243 | 4.649 | 4.596 | 4.743 | 4.416 | 4.763 | 4.613 | 4.867 | 3.470 | 4.580 | 4.559 | **62.025** |
| 2.037 | 4.385 | 3.357 | 2.158 | 2.190 | 3.267 | 3.434 | 3.100 | 3.432 | 3.296 | 4.867 | 2.551 | 4.580 | 3.341 | **45.995** |
| 3.144 | 2.289 | 3.357 | 4.545 | 3.338 | 4.596 | 4.743 | 4.416 | 3.432 | 3.296 | 2.496 | 3.470 | 3.368 | 3.341 | **49.831** |
| 4.528 | 4.385 | 4.613 | 4.545 | 3.338 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 3.652 | 4.613 | 4.580 | 3.341 | **58.087** |
| 3.144 | 2.289 | 3.357 | 3.243 | 3.338 | 3.267 | 2.250 | 4.416 | 3.432 | 3.296 | 2.496 | 3.470 | 2.306 | 3.341 | **43.646** |
| 4.528 | 4.385 | 4.613 | 3.243 | 4.649 | 4.596 | 3.434 | 3.100 | 3.432 | 3.296 | 4.867 | 4.613 | 3.368 | 4.559 | **56.684** |
| 2.037 | 3.123 | 4.613 | 3.243 | 2.190 | 4.596 | 3.434 | 2.089 | 2.221 | 3.296 | 3.652 | 3.470 | 2.306 | 3.341 | **43.612** |
| 4.528 | 4.385 | 4.613 | 4.545 | 4.649 | 4.596 | 4.743 | 4.416 | 4.763 | 4.613 | 4.867 | 4.613 | 4.580 | 4.559 | **64.470** |
| 4.528 | 3.123 | 3.357 | 4.545 | 4.649 | 3.267 | 3.434 | 4.416 | 4.763 | 3.296 | 3.652 | 3.470 | 4.580 | 3.341 | **54.420** |
| 3.144 | 2.289 | 2.328 | 3.243 | 4.649 | 2.182 | 2.250 | 2.089 | 3.432 | 2.158 | 2.496 | 2.551 | 2.306 | 2.250 | **37.368** |
| 4.528 | 3.123 | 4.613 | 4.545 | 4.649 | 4.596 | 4.743 | 4.416 | 4.763 | 4.613 | 4.867 | 4.613 | 4.580 | 4.559 | **63.209** |
| 4.528 | 4.385 | 3.357 | 4.545 | 3.338 | 3.267 | 3.434 | 4.416 | 4.763 | 4.613 | 2.496 | 2.551 | 3.368 | 3.341 | **52.401** |
| 4.528 | 4.385 | 3.357 | 4.545 | 4.649 | 3.267 | 4.743 | 4.416 | 4.763 | 3.296 | 3.652 | 4.613 | 4.580 | 4.559 | **59.352** |
| 1.489 | 1.596 | 2.328 | 3.243 | 3.338 | 2.182 | 2.250 | 2.089 | 3.432 | 2.158 | 2.496 | 2.551 | 2.306 | 3.341 | **34.799** |
| 4.528 | 4.385 | 3.357 | 3.243 | 4.649 | 4.596 | 3.434 | 4.416 | 4.763 | 3.296 | 2.496 | 2.551 | 2.306 | 2.250 | **50.269** |
| 3.144 | 3.123 | 3.357 | 3.243 | 3.338 | 3.267 | 3.434 | 3.100 | 3.432 | 3.296 | 3.652 | 3.470 | 3.368 | 3.341 | **46.565** |
| 3.144 | 3.123 | 4.613 | 4.545 | 3.338 | 3.267 | 4.743 | 4.416 | 4.763 | 4.613 | 3.652 | 2.551 | 2.306 | 2.250 | **51.324** |
| 3.144 | 3.123 | 1.489 | 3.243 | 3.338 | 3.267 | 3.434 | 3.100 | 3.432 | 3.296 | 3.652 | 3.470 | 3.368 | 3.341 | **44.696** |
| 3.144 | 4.385 | 4.613 | 3.243 | 4.649 | 4.596 | 3.434 | 4.416 | 4.763 | 3.296 | 4.867 | 3.470 | 4.580 | 3.341 | **56.797** |
| 4.528 | 4.385 | 4.613 | 3.243 | 4.649 | 4.596 | 4.743 | 3.100 | 3.432 | 4.613 | 4.867 | 3.470 | 4.580 | 3.341 | **58.161** |
| 3.144 | 2.289 | 2.328 | 2.158 | 3.338 | 3.267 | 3.434 | 2.089 | 2.221 | 2.158 | 2.496 | 2.551 | 2.306 | 2.250 | **36.029** |
| 4.528 | 3.123 | 4.613 | 4.545 | 4.649 | 3.267 | 4.743 | 4.416 | 4.763 | 4.613 | 3.652 | 4.613 | 4.580 | 3.341 | **59.446** |
| 3.144 | 3.123 | 3.357 | 3.243 | 3.338 | 3.267 | 3.434 | 3.100 | 3.432 | 3.296 | 3.652 | 3.470 | 3.368 | 3.341 | **46.565** |
| 3.144 | 4.385 | 2.328 | 3.243 | 2.190 | 3.267 | 2.250 | 3.100 | 2.221 | 4.613 | 2.496 | 4.613 | 4.580 | 3.341 | **45.771** |
| 4.528 | 4.385 | 4.613 | 3.243 | 4.649 | 4.596 | 4.743 | 4.416 | 4.763 | 4.613 | 3.652 | 2.551 | 3.368 | 4.559 | **58.678** |
| 3.144 | 2.289 | 4.613 | 3.243 | 4.649 | 2.182 | 3.434 | 4.416 | 3.432 | 2.158 | 4.867 | 2.551 | 3.368 | 3.341 | **47.688** |
| 4.528 | 3.123 | 4.613 | 4.545 | 4.649 | 4.596 | 4.743 | 3.100 | 3.432 | 4.613 | 4.867 | 4.613 | 3.368 | 4.559 | **59.351** |
| 3.144 | 3.123 | 3.357 | 3.243 | 2.190 | 3.267 | 3.434 | 3.100 | 3.432 | 3.296 | 3.652 | 3.470 | 3.368 | 3.341 | **45.417** |
| 3.144 | 3.123 | 4.613 | 2.158 | 4.649 | 3.267 | 2.250 | 4.416 | 3.432 | 2.158 | 2.496 | 3.470 | 2.306 | 3.341 | **44.824** |
| 2.037 | 3.123 | 3.357 | 4.545 | 3.338 | 3.267 | 3.434 | 3.100 | 2.221 | 3.296 | 3.652 | 2.551 | 2.306 | 2.250 | **42.476** |
| 4.528 | 4.385 | 4.613 | 4.545 | 4.649 | 3.267 | 4.743 | 4.416 | 4.763 | 3.296 | 3.652 | 4.613 | 4.580 | 4.559 | **60.608** |
| 3.144 | 4.385 | 4.613 | 3.243 | 3.338 | 3.267 | 2.250 | 3.100 | 2.221 | 3.296 | 2.496 | 2.551 | 2.306 | 2.250 | **42.460** |
| 4.528 | 3.123 | 4.613 | 4.545 | 4.649 | 4.596 | 4.743 | 4.416 | 4.763 | 4.613 | 4.867 | 4.613 | 4.580 | 4.559 | **63.209** |
| 4.528 | 4.385 | 4.613 | 4.545 | 4.649 | 4.596 | 4.743 | 4.416 | 4.763 | 4.613 | 4.867 | 4.613 | 4.580 | 4.559 | **64.470** |
| 4.528 | 4.385 | 4.613 | 4.545 | 4.649 | 4.596 | 4.743 | 4.416 | 4.763 | 4.613 | 4.867 | 4.613 | 4.580 | 4.559 | **64.470** |
| 3.144 | 1.596 | 3.357 | 3.243 | 3.338 | 3.267 | 3.434 | 3.100 | 2.221 | 3.296 | 2.496 | 2.551 | 3.368 | 3.341 | **41.751** |
| 3.144 | 4.385 | 3.357 | 4.545 | 3.338 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 3.652 | 4.613 | 3.368 | 4.559 | **55.452** |
| 4.528 | 4.385 | 3.357 | 3.243 | 3.338 | 2.182 | 2.250 | 2.089 | 3.432 | 2.158 | 4.867 | 3.470 | 4.580 | 3.341 | **47.221** |
| 3.144 | 4.385 | 3.357 | 4.545 | 3.338 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 3.652 | 4.613 | 3.368 | 4.559 | **55.452** |
| 3.144 | 4.385 | 3.357 | 4.545 | 4.649 | 2.182 | 4.743 | 4.416 | 3.432 | 4.613 | 4.867 | 3.470 | 3.368 | 4.559 | **55.731** |
| 3.144 | 4.385 | 3.357 | 4.545 | 3.338 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 3.652 | 3.470 | 4.580 | 3.341 | **54.303** |
| 3.144 | 4.385 | 3.357 | 3.243 | 3.338 | 4.596 | 4.743 | 3.100 | 4.763 | 4.613 | 3.652 | 4.613 | 4.580 | 2.250 | **54.377** |
| 3.144 | 4.385 | 2.328 | 4.545 | 2.190 | 4.596 | 3.434 | 3.100 | 2.221 | 3.296 | 4.867 | 3.470 | 4.580 | 3.341 | **49.497** |
| 3.144 | 4.385 | 3.357 | 4.545 | 3.338 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 3.652 | 4.613 | 3.368 | 4.559 | **55.452** |
| 3.144 | 2.289 | 4.613 | 3.243 | 4.649 | 3.267 | 2.250 | 4.416 | 2.221 | 3.296 | 3.652 | 4.613 | 4.580 | 2.250 | **48.483** |
| 3.144 | 4.385 | 3.357 | 4.545 | 3.338 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 3.652 | 4.613 | 3.368 | 4.559 | **55.452** |
| 3.144 | 4.385 | 4.613 | 3.243 | 4.649 | 3.267 | 2.250 | 4.416 | 2.221 | 2.158 | 4.867 | 4.613 | 3.368 | 4.559 | **51.753** |
| 3.144 | 4.385 | 2.328 | 4.545 | 3.338 | 2.182 | 4.743 | 3.100 | 4.763 | 3.296 | 3.652 | 4.613 | 3.368 | 4.559 | **52.015** |
| 4.528 | 4.385 | 4.613 | 4.545 | 3.338 | 3.267 | 3.434 | 4.416 | 4.763 | 2.158 | 2.496 | 2.551 | 3.368 | 2.250 | **50.111** |
| 4.528 | 4.385 | 4.613 | 4.545 | 4.649 | 4.596 | 4.743 | 3.100 | 3.432 | 3.296 | 3.652 | 3.470 | 3.368 | 3.341 | **55.719** |
| 4.528 | 4.385 | 4.613 | 4.545 | 3.338 | 3.267 | 3.434 | 3.100 | 3.432 | 2.158 | 2.496 | 2.551 | 2.306 | 2.250 | **46.403** |
| 4.528 | 4.385 | 4.613 | 4.545 | 4.649 | 4.596 | 3.434 | 3.100 | 3.432 | 3.296 | 3.652 | 3.470 | 3.368 | 3.341 | **54.409** |
| 3.144 | 3.123 | 3.357 | 3.243 | 3.338 | 3.267 | 3.434 | 4.416 | 4.763 | 4.613 | 4.867 | 4.613 | 4.580 | 3.341 | **54.099** |
| 3.144 | 3.123 | 3.357 | 3.243 | 3.338 | 3.267 | 3.434 | 3.100 | 3.432 | 3.296 | 3.652 | 3.470 | 3.368 | 3.341 | **46.565** |
| 3.144 | 4.385 | 4.613 | 3.243 | 3.338 | 4.596 | 3.434 | 4.416 | 4.763 | 3.296 | 3.652 | 3.470 | 3.368 | 4.559 | **54.276** |
| 4.528 | 4.385 | 3.357 | 4.545 | 4.649 | 3.267 | 4.743 | 4.416 | 3.432 | 4.613 | 3.652 | 3.470 | 3.368 | 4.559 | **56.984** |
| 4.528 | 3.123 | 4.613 | 3.243 | 4.649 | 3.267 | 4.743 | 3.100 | 4.763 | 4.613 | 3.652 | 4.613 | 4.580 | 3.341 | **56.828** |
| 4.528 | 4.385 | 4.613 | 2.158 | 2.190 | 1.489 | 2.250 | 4.416 | 3.432 | 4.613 | 3.652 | 3.470 | 1.459 | 1.000 | **43.655** |
| 2.037 | 2.289 | 4.613 | 4.545 | 3.338 | 3.267 | 4.743 | 4.416 | 4.763 | 3.296 | 3.652 | 2.551 | 1.000 | 2.250 | **46.759** |
| 4.528 | 4.385 | 3.357 | 4.545 | 4.649 | 3.267 | 4.743 | 4.416 | 3.432 | 3.296 | 4.867 | 4.613 | 2.306 | 3.341 | **55.746** |
| 4.528 | 3.123 | 4.613 | 3.243 | 4.649 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 4.867 | 3.470 | 4.580 | 3.341 | **56.906** |
| 4.528 | 2.289 | 4.613 | 4.545 | 4.649 | 3.267 | 4.743 | 3.100 | 4.763 | 4.613 | 4.867 | 4.613 | 3.368 | 3.341 | **57.300** |
| 3.144 | 4.385 | 3.357 | 4.545 | 3.338 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 3.652 | 4.613 | 3.368 | 4.559 | **55.452** |
| 3.144 | 4.385 | 3.357 | 4.545 | 3.338 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 3.652 | 4.613 | 3.368 | 4.559 | **55.452** |
| 3.144 | 4.385 | 3.357 | 4.545 | 3.338 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 3.652 | 4.613 | 3.368 | 4.559 | **55.452** |
| 4.528 | 3.123 | 3.357 | 2.158 | 3.338 | 4.596 | 3.434 | 4.416 | 3.432 | 3.296 | 2.496 | 4.613 | 3.368 | 2.250 | **48.405** |
| 4.528 | 4.385 | 3.357 | 4.545 | 3.338 | 4.596 | 4.743 | 3.100 | 3.432 | 3.296 | 2.496 | 4.613 | 3.368 | 2.250 | **52.047** |
| 3.144 | 4.385 | 3.357 | 4.545 | 3.338 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 3.652 | 4.613 | 3.368 | 4.559 | **55.452** |
| 3.144 | 4.385 | 4.613 | 2.158 | 4.649 | 3.267 | 4.743 | 4.416 | 3.432 | 3.296 | 3.652 | 3.470 | 4.580 | 3.341 | **53.146** |
| 4.528 | 3.123 | 4.613 | 3.243 | 2.190 | 4.596 | 3.434 | 4.416 | 3.432 | 4.613 | 4.867 | 4.613 | 3.368 | 3.341 | **54.379** |
| 4.528 | 3.123 | 4.613 | 4.545 | 3.338 | 4.596 | 3.434 | 4.416 | 4.763 | 3.296 | 4.867 | 4.613 | 3.368 | 3.341 | **56.842** |
| 4.528 | 4.385 | 4.613 | 4.545 | 3.338 | 4.596 | 3.434 | 2.089 | 4.763 | 4.613 | 3.652 | 3.470 | 4.580 | 4.559 | **57.165** |
| 4.528 | 4.385 | 3.357 | 4.545 | 4.649 | 3.267 | 3.434 | 4.416 | 3.432 | 4.613 | 2.496 | 2.551 | 4.580 | 3.341 | **53.594** |
| 4.528 | 4.385 | 3.357 | 3.243 | 3.338 | 4.596 | 3.434 | 2.089 | 2.221 | 3.296 | 4.867 | 4.613 | 3.368 | 3.341 | **50.676** |
| 3.144 | 4.385 | 3.357 | 3.243 | 3.338 | 3.267 | 2.250 | 3.100 | 3.432 | 4.613 | 3.652 | 3.470 | 2.306 | 2.250 | **45.807** |
| 4.528 | 3.123 | 3.357 | 3.243 | 2.190 | 4.596 | 4.743 | 3.100 | 4.763 | 3.296 | 3.652 | 3.470 | 2.306 | 2.250 | **48.617** |
| 2.037 | 4.385 | 2.328 | 3.243 | 4.649 | 3.267 | 3.434 | 3.100 | 4.763 | 2.158 | 2.496 | 3.470 | 4.580 | 3.341 | **47.250** |
| 4.528 | 4.385 | 4.613 | 3.243 | 4.649 | 2.182 | 3.434 | 2.089 | 4.763 | 4.613 | 4.867 | 4.613 | 3.368 | 4.559 | **55.907** |
| 4.528 | 4.385 | 3.357 | 3.243 | 2.190 | 3.267 | 4.743 | 4.416 | 3.432 | 3.296 | 2.496 | 3.470 | 4.580 | 2.250 | **49.652** |
| 4.528 | 4.385 | 2.328 | 2.158 | 3.338 | 2.182 | 4.743 | 2.089 | 3.432 | 3.296 | 4.867 | 4.613 | 3.368 | 3.341 | **48.669** |
| 4.528 | 3.123 | 3.357 | 3.243 | 3.338 | 4.596 | 4.743 | 3.100 | 3.432 | 4.613 | 3.652 | 2.551 | 4.580 | 3.341 | **52.197** |
| 3.144 | 4.385 | 4.613 | 4.545 | 3.338 | 4.596 | 3.434 | 3.100 | 3.432 | 4.613 | 3.652 | 3.470 | 2.306 | 4.559 | **53.188** |
| 4.528 | 4.385 | 2.328 | 2.158 | 4.649 | 2.182 | 4.743 | 4.416 | 4.763 | 3.296 | 3.652 | 4.613 | 2.306 | 3.341 | **51.361** |
| 3.144 | 3.123 | 3.357 | 4.545 | 4.649 | 3.267 | 3.434 | 3.100 | 3.432 | 3.296 | 4.867 | 4.613 | 3.368 | 2.250 | **50.445** |
| 3.144 | 4.385 | 3.357 | 4.545 | 4.649 | 3.267 | 4.743 | 4.416 | 3.432 | 3.296 | 2.496 | 4.613 | 3.368 | 4.559 | **54.269** |
| 4.528 | 3.123 | 4.613 | 3.243 | 4.649 | 3.267 | 4.743 | 4.416 | 4.763 | 4.613 | 3.652 | 4.613 | 3.368 | 2.250 | **55.841** |

**Lampiran 21. Data Ordinal Menjadi Data Interval Variabel Inklusi keungan (X2)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Succesive Interval** | | | | | | | | | | | | |
| **X2.1** | **X2.2** | **X2.3** | **X2.4** | **X2.5** | **X2.6** | **X2.7** | **X2.8** | **X2.9** | **X2.10** | **X2.11** | **X2.12** |  |
| 1.753 | 1.922 | 3.493 | 2.509 | 3.463 | 3.236 | 2.472 | 2.406 | 3.652 | 4.596 | 1.489 | 2.382 | **33.374** |
| 2.440 | 2.707 | 2.632 | 2.509 | 2.306 | 2.335 | 3.612 | 3.305 | 2.591 | 2.328 | 2.450 | 2.382 | **31.597** |
| 2.440 | 2.707 | 2.632 | 2.509 | 2.306 | 2.335 | 2.472 | 2.406 | 2.591 | 2.328 | 2.450 | 2.382 | **29.559** |
| 3.383 | 3.496 | 3.493 | 3.443 | 3.463 | 3.236 | 3.612 | 3.305 | 3.652 | 3.344 | 3.519 | 3.402 | **41.348** |
| 1.753 | 1.922 | 1.922 | 2.509 | 3.463 | 3.236 | 2.472 | 3.305 | 2.591 | 3.344 | 2.450 | 2.382 | **31.349** |
| 4.649 | 4.631 | 4.704 | 4.613 | 4.743 | 4.441 | 4.867 | 4.545 | 4.846 | 4.596 | 4.743 | 4.596 | **55.975** |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | **12.000** |
| 1.753 | 1.922 | 1.922 | 2.509 | 3.463 | 2.335 | 2.472 | 2.406 | 3.652 | 1.489 | 3.519 | 2.382 | **29.825** |
| 2.440 | 2.707 | 2.632 | 2.509 | 2.306 | 2.335 | 2.472 | 2.406 | 2.591 | 2.328 | 2.450 | 2.382 | **29.559** |
| 1.753 | 1.922 | 1.922 | 2.509 | 3.463 | 1.653 | 3.612 | 1.681 | 2.591 | 3.344 | 3.519 | 3.402 | **31.371** |
| 3.383 | 3.496 | 3.493 | 2.509 | 2.306 | 2.335 | 2.472 | 3.305 | 3.652 | 3.344 | 4.743 | 2.382 | **37.421** |
| 4.649 | 3.496 | 4.704 | 3.443 | 3.463 | 4.441 | 4.867 | 2.406 | 4.846 | 3.344 | 2.450 | 4.596 | **46.706** |
| 4.649 | 1.922 | 3.493 | 3.443 | 3.463 | 1.653 | 3.612 | 3.305 | 3.652 | 3.344 | 2.450 | 4.596 | **39.581** |
| 3.383 | 1.922 | 2.632 | 2.509 | 3.463 | 2.335 | 2.472 | 2.406 | 2.591 | 2.328 | 3.519 | 2.382 | **31.943** |
| 4.649 | 3.496 | 4.704 | 3.443 | 3.463 | 4.441 | 4.867 | 3.305 | 3.652 | 4.596 | 3.519 | 4.596 | **48.732** |
| 2.440 | 3.496 | 1.922 | 2.509 | 3.463 | 2.335 | 3.612 | 4.545 | 3.652 | 4.596 | 3.519 | 2.382 | **38.472** |
| 4.649 | 4.631 | 4.704 | 4.613 | 4.743 | 2.335 | 3.612 | 3.305 | 4.846 | 3.344 | 4.743 | 3.402 | **48.927** |
| 3.383 | 4.631 | 3.493 | 2.509 | 3.463 | 4.441 | 2.472 | 4.545 | 2.591 | 4.596 | 3.519 | 4.596 | **44.240** |
| 2.440 | 3.496 | 3.493 | 3.443 | 2.306 | 2.335 | 3.612 | 3.305 | 3.652 | 2.328 | 2.450 | 3.402 | **36.262** |
| 4.649 | 3.496 | 3.493 | 4.613 | 4.743 | 3.236 | 3.612 | 4.545 | 4.846 | 3.344 | 3.519 | 4.596 | **48.692** |
| 2.440 | 2.707 | 2.632 | 3.443 | 3.463 | 3.236 | 4.867 | 4.545 | 2.591 | 3.344 | 3.519 | 3.402 | **40.190** |
| 4.649 | 4.631 | 4.704 | 4.613 | 4.743 | 4.441 | 4.867 | 4.545 | 4.846 | 4.596 | 4.743 | 4.596 | **55.975** |
| 3.383 | 3.496 | 3.493 | 3.443 | 3.463 | 3.236 | 3.612 | 3.305 | 4.846 | 4.596 | 3.519 | 3.402 | **43.794** |
| 3.383 | 3.496 | 3.493 | 3.443 | 2.306 | 2.335 | 3.612 | 3.305 | 3.652 | 3.344 | 3.519 | 3.402 | **39.290** |
| 4.649 | 3.496 | 4.704 | 4.613 | 4.743 | 3.236 | 3.612 | 3.305 | 3.652 | 4.596 | 3.519 | 3.402 | **47.528** |
| 4.649 | 2.707 | 3.493 | 4.613 | 4.743 | 2.335 | 2.472 | 2.406 | 4.846 | 4.596 | 4.743 | 4.596 | **46.200** |
| 4.649 | 2.707 | 4.704 | 4.613 | 4.743 | 4.441 | 3.612 | 3.305 | 4.846 | 4.596 | 4.743 | 4.596 | **51.555** |
| 3.383 | 2.707 | 1.922 | 1.596 | 2.306 | 1.653 | 2.472 | 1.681 | 1.596 | 2.328 | 2.450 | 2.382 | **26.476** |
| 4.649 | 1.922 | 4.704 | 4.613 | 4.743 | 1.653 | 1.489 | 4.545 | 4.846 | 4.596 | 4.743 | 4.596 | **47.099** |
| 4.649 | 4.631 | 4.704 | 4.613 | 4.743 | 4.441 | 4.867 | 4.545 | 4.846 | 4.596 | 4.743 | 4.596 | **55.975** |
| 2.440 | 2.707 | 1.922 | 3.443 | 4.743 | 3.236 | 2.472 | 2.406 | 2.591 | 3.344 | 3.519 | 2.382 | **35.206** |
| 3.383 | 3.496 | 1.922 | 1.596 | 3.463 | 3.236 | 3.612 | 1.681 | 1.596 | 2.328 | 2.450 | 2.382 | **31.145** |
| 4.649 | 3.496 | 4.704 | 3.443 | 4.743 | 3.236 | 4.867 | 4.545 | 3.652 | 3.344 | 4.743 | 3.402 | **48.825** |
| 4.649 | 3.496 | 4.704 | 4.613 | 4.743 | 4.441 | 4.867 | 4.545 | 4.846 | 3.344 | 4.743 | 4.596 | **53.588** |
| 3.383 | 3.496 | 3.493 | 3.443 | 3.463 | 3.236 | 3.612 | 2.406 | 2.591 | 2.328 | 2.450 | 3.402 | **37.303** |
| 3.383 | 4.631 | 4.704 | 3.443 | 4.743 | 3.236 | 4.867 | 4.545 | 3.652 | 3.344 | 4.743 | 3.402 | **48.693** |
| 3.383 | 3.496 | 3.493 | 3.443 | 3.463 | 3.236 | 3.612 | 3.305 | 3.652 | 3.344 | 3.519 | 3.402 | **41.348** |
| 3.383 | 2.707 | 3.493 | 2.509 | 3.463 | 3.236 | 2.472 | 4.545 | 2.591 | 4.596 | 3.519 | 3.402 | **39.917** |
| 2.440 | 3.496 | 2.632 | 4.613 | 3.463 | 3.236 | 4.867 | 3.305 | 3.652 | 2.328 | 4.743 | 3.402 | **42.178** |
| 3.383 | 4.631 | 3.493 | 4.613 | 4.743 | 3.236 | 2.472 | 4.545 | 2.591 | 4.596 | 4.743 | 2.382 | **45.429** |
| 4.649 | 4.631 | 3.493 | 4.613 | 3.463 | 4.441 | 4.867 | 4.545 | 4.846 | 4.596 | 3.519 | 3.402 | **51.066** |
| 3.383 | 2.707 | 2.632 | 3.443 | 3.463 | 3.236 | 3.612 | 3.305 | 3.652 | 3.344 | 3.519 | 3.402 | **39.698** |
| 3.383 | 2.707 | 3.493 | 2.509 | 3.463 | 2.335 | 3.612 | 3.305 | 3.652 | 3.344 | 4.743 | 3.402 | **39.948** |
| 2.440 | 2.707 | 2.632 | 3.443 | 2.306 | 2.335 | 3.612 | 3.305 | 2.591 | 3.344 | 2.450 | 2.382 | **33.547** |
| 4.649 | 4.631 | 4.704 | 4.613 | 4.743 | 4.441 | 4.867 | 4.545 | 4.846 | 4.596 | 4.743 | 4.596 | **55.975** |
| 3.383 | 3.496 | 4.704 | 4.613 | 4.743 | 2.335 | 3.612 | 3.305 | 4.846 | 4.596 | 4.743 | 4.596 | **48.972** |
| 4.649 | 4.631 | 4.704 | 4.613 | 4.743 | 4.441 | 4.867 | 4.545 | 4.846 | 4.596 | 4.743 | 4.596 | **55.975** |
| 3.383 | 4.631 | 4.704 | 4.613 | 4.743 | 3.236 | 4.867 | 4.545 | 3.652 | 4.596 | 4.743 | 4.596 | **52.310** |
| 4.649 | 4.631 | 4.704 | 4.613 | 4.743 | 4.441 | 4.867 | 4.545 | 4.846 | 4.596 | 4.743 | 4.596 | **55.975** |
| 3.383 | 2.707 | 3.493 | 3.443 | 3.463 | 3.236 | 3.612 | 3.305 | 3.652 | 3.344 | 3.519 | 3.402 | **40.559** |
| 3.383 | 4.631 | 3.493 | 4.613 | 3.463 | 4.441 | 3.612 | 4.545 | 3.652 | 4.596 | 3.519 | 4.596 | **48.545** |
| 2.440 | 4.631 | 3.493 | 3.443 | 4.743 | 3.236 | 4.867 | 3.305 | 2.591 | 4.596 | 4.743 | 3.402 | **45.490** |
| 3.383 | 4.631 | 3.493 | 4.613 | 3.463 | 4.441 | 3.612 | 4.545 | 3.652 | 4.596 | 3.519 | 4.596 | **48.545** |
| 3.383 | 4.631 | 3.493 | 3.443 | 3.463 | 2.335 | 4.867 | 4.545 | 4.846 | 4.596 | 4.743 | 3.402 | **47.747** |
| 3.383 | 4.631 | 3.493 | 4.613 | 3.463 | 4.441 | 3.612 | 4.545 | 3.652 | 4.596 | 3.519 | 4.596 | **48.545** |
| 3.383 | 4.631 | 4.704 | 3.443 | 4.743 | 3.236 | 2.472 | 3.305 | 4.846 | 3.344 | 3.519 | 4.596 | **46.222** |
| 4.649 | 2.707 | 3.493 | 3.443 | 2.306 | 4.441 | 2.472 | 2.406 | 4.846 | 3.344 | 3.519 | 4.596 | **42.223** |
| 3.383 | 4.631 | 3.493 | 4.613 | 3.463 | 4.441 | 3.612 | 4.545 | 3.652 | 4.596 | 3.519 | 4.596 | **48.545** |
| 3.383 | 4.631 | 3.493 | 4.613 | 4.743 | 3.236 | 3.612 | 3.305 | 2.591 | 2.328 | 3.519 | 4.596 | **44.050** |
| 3.383 | 4.631 | 3.493 | 4.613 | 3.463 | 4.441 | 3.612 | 4.545 | 3.652 | 4.596 | 3.519 | 4.596 | **48.545** |
| 4.649 | 3.496 | 3.493 | 4.613 | 4.743 | 3.236 | 3.612 | 3.305 | 3.652 | 4.596 | 2.450 | 3.402 | **45.247** |
| 3.383 | 2.707 | 2.632 | 4.613 | 3.463 | 3.236 | 2.472 | 4.545 | 3.652 | 3.344 | 2.450 | 4.596 | **41.094** |
| 4.649 | 2.707 | 4.704 | 3.443 | 4.743 | 4.441 | 4.867 | 3.305 | 2.591 | 3.344 | 2.450 | 2.382 | **43.627** |
| 2.440 | 4.631 | 2.632 | 4.613 | 2.306 | 4.441 | 2.472 | 4.545 | 2.591 | 4.596 | 2.450 | 4.596 | **42.313** |
| 4.649 | 4.631 | 4.704 | 4.613 | 4.743 | 3.236 | 3.612 | 3.305 | 3.652 | 4.596 | 4.743 | 4.596 | **51.080** |
| 2.440 | 2.707 | 2.632 | 2.509 | 3.463 | 3.236 | 3.612 | 2.406 | 3.652 | 2.328 | 2.450 | 3.402 | **34.837** |
| 2.440 | 2.707 | 2.632 | 2.509 | 2.306 | 3.236 | 3.612 | 3.305 | 3.652 | 3.344 | 4.743 | 4.596 | **39.081** |
| 4.649 | 4.631 | 4.704 | 4.613 | 4.743 | 4.441 | 3.612 | 3.305 | 3.652 | 3.344 | 3.519 | 3.402 | **48.615** |
| 4.649 | 4.631 | 4.704 | 3.443 | 3.463 | 3.236 | 3.612 | 4.545 | 3.652 | 4.596 | 4.743 | 4.596 | **49.869** |
| 4.649 | 3.496 | 4.704 | 4.613 | 3.463 | 3.236 | 3.612 | 4.545 | 4.846 | 3.344 | 3.519 | 4.596 | **48.623** |
| 3.383 | 4.631 | 3.493 | 4.613 | 3.463 | 4.441 | 3.612 | 4.545 | 4.846 | 3.344 | 3.519 | 3.402 | **47.292** |
| 4.649 | 4.631 | 3.493 | 3.443 | 2.306 | 3.236 | 3.612 | 4.545 | 4.846 | 3.344 | 3.519 | 3.402 | **45.025** |
| 4.649 | 3.496 | 3.493 | 3.443 | 2.306 | 1.000 | 2.472 | 4.545 | 4.846 | 3.344 | 3.519 | 3.402 | **40.515** |
| 4.649 | 3.496 | 4.704 | 3.443 | 4.743 | 3.236 | 4.867 | 3.305 | 2.591 | 3.344 | 3.519 | 4.596 | **46.494** |
| 4.649 | 3.496 | 3.493 | 3.443 | 4.743 | 4.441 | 2.472 | 3.305 | 2.591 | 4.596 | 2.450 | 4.596 | **44.275** |
| 4.649 | 3.496 | 4.704 | 3.443 | 4.743 | 4.441 | 4.867 | 4.545 | 3.652 | 4.596 | 4.743 | 4.596 | **52.476** |
| 3.383 | 4.631 | 3.493 | 4.613 | 3.463 | 4.441 | 3.612 | 4.545 | 3.652 | 4.596 | 3.519 | 4.596 | **48.545** |
| 3.383 | 4.631 | 3.493 | 4.613 | 3.463 | 4.441 | 3.612 | 4.545 | 3.652 | 4.596 | 3.519 | 4.596 | **48.545** |
| 3.383 | 4.631 | 3.493 | 4.613 | 3.463 | 4.441 | 3.612 | 4.545 | 3.652 | 4.596 | 3.519 | 4.596 | **48.545** |
| 4.649 | 3.496 | 4.704 | 2.509 | 2.306 | 3.236 | 4.867 | 4.545 | 4.846 | 3.344 | 4.743 | 3.402 | **46.647** |
| 3.383 | 4.631 | 4.704 | 3.443 | 2.306 | 2.335 | 2.472 | 4.545 | 3.652 | 4.596 | 4.743 | 2.382 | **43.193** |
| 3.383 | 4.631 | 3.493 | 4.613 | 3.463 | 4.441 | 3.612 | 4.545 | 3.652 | 4.596 | 3.519 | 4.596 | **48.545** |
| 4.649 | 4.631 | 3.493 | 2.509 | 2.306 | 3.236 | 4.867 | 4.545 | 4.846 | 2.328 | 3.519 | 3.402 | **44.331** |
| 4.649 | 3.496 | 3.493 | 2.509 | 2.306 | 3.236 | 4.867 | 4.545 | 3.652 | 3.344 | 4.743 | 4.596 | **45.436** |
| 4.649 | 3.496 | 4.704 | 3.443 | 3.463 | 3.236 | 3.612 | 3.305 | 4.846 | 3.344 | 4.743 | 3.402 | **46.242** |
| 4.649 | 2.707 | 4.704 | 4.613 | 4.743 | 3.236 | 4.867 | 2.406 | 4.846 | 4.596 | 4.743 | 3.402 | **49.513** |
| 3.383 | 4.631 | 4.704 | 4.613 | 3.463 | 4.441 | 3.612 | 4.545 | 4.846 | 3.344 | 3.519 | 2.382 | **47.484** |
| 4.649 | 3.496 | 2.632 | 2.509 | 3.463 | 4.441 | 4.867 | 3.305 | 2.591 | 2.328 | 2.450 | 3.402 | **40.133** |
| 3.383 | 3.496 | 4.704 | 3.443 | 3.463 | 2.335 | 3.612 | 3.305 | 3.652 | 3.344 | 3.519 | 3.402 | **41.659** |
| 3.383 | 4.631 | 3.493 | 3.443 | 3.463 | 4.441 | 3.612 | 3.305 | 2.591 | 3.344 | 3.519 | 3.402 | **42.627** |
| 3.383 | 3.496 | 4.704 | 3.443 | 4.743 | 4.441 | 3.612 | 2.406 | 2.591 | 4.596 | 3.519 | 4.596 | **45.531** |
| 3.383 | 4.631 | 4.704 | 4.613 | 3.463 | 4.441 | 4.867 | 4.545 | 3.652 | 2.328 | 3.519 | 3.402 | **47.550** |
| 4.649 | 4.631 | 2.632 | 3.443 | 3.463 | 4.441 | 4.867 | 4.545 | 3.652 | 3.344 | 2.450 | 2.382 | **44.499** |
| 3.383 | 3.496 | 4.704 | 2.509 | 4.743 | 4.441 | 3.612 | 2.406 | 2.591 | 2.328 | 4.743 | 4.596 | **43.553** |
| 3.383 | 3.496 | 3.493 | 4.613 | 2.306 | 4.441 | 3.612 | 4.545 | 3.652 | 4.596 | 2.450 | 2.382 | **42.970** |
| 4.649 | 3.496 | 2.632 | 2.509 | 3.463 | 3.236 | 2.472 | 3.305 | 4.846 | 4.596 | 3.519 | 3.402 | **42.125** |
| 3.383 | 3.496 | 4.704 | 3.443 | 3.463 | 3.236 | 2.472 | 3.305 | 3.652 | 2.328 | 4.743 | 2.382 | **40.608** |
| 4.649 | 4.631 | 3.493 | 4.613 | 4.743 | 3.236 | 3.612 | 3.305 | 2.591 | 3.344 | 2.450 | 3.402 | **44.069** |
| 3.383 | 4.631 | 4.704 | 3.443 | 3.463 | 4.441 | 4.867 | 4.545 | 2.591 | 3.344 | 4.743 | 4.596 | **48.752** |
| 3.383 | 4.631 | 3.493 | 4.613 | 4.743 | 3.236 | 3.612 | 3.305 | 3.652 | 3.344 | 4.743 | 2.382 | **45.137** |

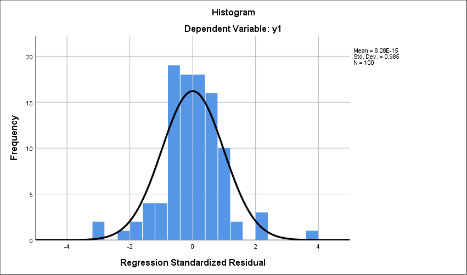
**Lampiran 22. Data Ordinal Menjadi Data Interval Variabel Sikap keuangan (X3)**

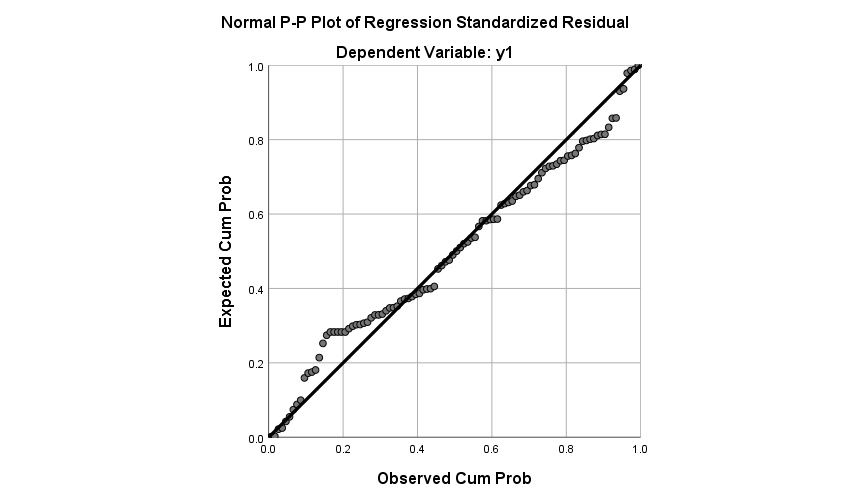
|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Succesive Interval** | | | | | | | | | | | |
| **X3.1** | **X3.2** | **X3.3** | **X3.4** | **X3.5** | **X3.6** | **X3.7** | **X3.8** | **X3.9** | **X3.10** | **X3.11** | **TOTAL** |
| 3.450 | 3.237 | 2.301 | 3.114 | 3.360 | 1.489 | 4.649 | 2.029 | 3.422 | 3.318 | 3.504 | **33.873** |
| 2.306 | 3.237 | 3.473 | 4.431 | 3.360 | 3.227 | 4.649 | 3.056 | 2.278 | 3.318 | 2.357 | **35.693** |
| 2.306 | 2.089 | 2.301 | 2.149 | 2.182 | 2.182 | 2.406 | 2.029 | 2.278 | 2.328 | 2.357 | **24.608** |
| 3.450 | 3.237 | 3.473 | 1.489 | 2.182 | 3.227 | 1.681 | 2.029 | 3.422 | 3.318 | 3.504 | **31.012** |
| 3.450 | 3.237 | 4.803 | 2.149 | 3.360 | 3.227 | 3.383 | 3.056 | 2.278 | 2.328 | 3.504 | **34.776** |
| 4.723 | 4.579 | 4.803 | 4.431 | 4.723 | 4.545 | 4.649 | 4.334 | 4.704 | 4.562 | 4.763 | **50.817** |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | **11.000** |
| 2.306 | 3.237 | 3.473 | 2.149 | 3.360 | 2.182 | 1.681 | 2.029 | 3.422 | 2.328 | 2.357 | **28.525** |
| 2.306 | 2.089 | 2.301 | 2.149 | 2.182 | 2.182 | 2.406 | 2.029 | 2.278 | 2.328 | 2.357 | **24.608** |
| 2.306 | 3.237 | 2.301 | 2.149 | 3.360 | 3.227 | 2.406 | 2.029 | 2.278 | 3.318 | 2.357 | **28.968** |
| 2.306 | 2.089 | 2.301 | 3.114 | 3.360 | 3.227 | 2.406 | 2.029 | 2.278 | 2.328 | 2.357 | **27.795** |
| 4.723 | 3.237 | 4.803 | 4.431 | 4.723 | 3.227 | 4.649 | 4.334 | 2.278 | 4.562 | 4.763 | **45.731** |
| 2.306 | 2.089 | 2.301 | 4.431 | 4.723 | 4.545 | 3.383 | 3.056 | 4.704 | 3.318 | 3.504 | **38.362** |
| 2.306 | 2.089 | 2.301 | 2.149 | 3.360 | 3.227 | 3.383 | 2.029 | 2.278 | 2.328 | 2.357 | **27.807** |
| 4.723 | 3.237 | 3.473 | 4.431 | 4.723 | 4.545 | 4.649 | 3.056 | 3.422 | 3.318 | 4.763 | **44.342** |
| 3.450 | 4.579 | 3.473 | 2.149 | 3.360 | 2.182 | 2.406 | 3.056 | 3.422 | 3.318 | 2.357 | **33.753** |
| 3.450 | 2.089 | 3.473 | 3.114 | 4.723 | 4.545 | 4.649 | 4.334 | 3.422 | 3.318 | 3.504 | **40.623** |
| 3.450 | 3.237 | 2.301 | 4.431 | 3.360 | 2.182 | 4.649 | 4.334 | 2.278 | 4.562 | 2.357 | **37.142** |
| 3.450 | 3.237 | 3.473 | 3.114 | 2.182 | 3.227 | 2.406 | 4.334 | 3.422 | 3.318 | 2.357 | **34.521** |
| 4.723 | 4.579 | 3.473 | 4.431 | 3.360 | 3.227 | 3.383 | 3.056 | 4.704 | 4.562 | 4.763 | **44.261** |
| 2.306 | 3.237 | 2.301 | 3.114 | 3.360 | 4.545 | 4.649 | 2.029 | 2.278 | 3.318 | 3.504 | **34.641** |
| 4.723 | 4.579 | 4.803 | 4.431 | 4.723 | 4.545 | 4.649 | 4.334 | 4.704 | 4.562 | 4.763 | **50.817** |
| 3.450 | 3.237 | 3.473 | 3.114 | 3.360 | 3.227 | 3.383 | 3.056 | 3.422 | 3.318 | 3.504 | **36.545** |
| 3.450 | 2.089 | 2.301 | 3.114 | 3.360 | 3.227 | 3.383 | 3.056 | 3.422 | 3.318 | 3.504 | **34.224** |
| 3.450 | 4.579 | 4.803 | 4.431 | 4.723 | 4.545 | 3.383 | 3.056 | 3.422 | 2.328 | 4.763 | **43.484** |
| 3.450 | 4.579 | 4.803 | 4.431 | 4.723 | 4.545 | 1.681 | 4.334 | 4.704 | 1.489 | 4.763 | **43.503** |
| 4.723 | 4.579 | 3.473 | 3.114 | 4.723 | 4.545 | 4.649 | 4.334 | 4.704 | 3.318 | 2.357 | **44.521** |
| 3.450 | 2.089 | 2.301 | 3.114 | 4.723 | 4.545 | 3.383 | 3.056 | 3.422 | 2.328 | 2.357 | **34.769** |
| 4.723 | 4.579 | 4.803 | 4.431 | 4.723 | 4.545 | 4.649 | 4.334 | 4.704 | 4.562 | 4.763 | **50.817** |
| 4.723 | 4.579 | 4.803 | 3.114 | 3.360 | 3.227 | 3.383 | 3.056 | 3.422 | 3.318 | 4.763 | **41.748** |
| 2.306 | 3.237 | 3.473 | 4.431 | 3.360 | 2.182 | 2.406 | 3.056 | 3.422 | 2.328 | 4.763 | **34.965** |
| 2.306 | 3.237 | 3.473 | 3.114 | 3.360 | 3.227 | 3.383 | 3.056 | 3.422 | 3.318 | 3.504 | **35.400** |
| 4.723 | 3.237 | 4.803 | 4.431 | 3.360 | 4.545 | 4.649 | 4.334 | 4.704 | 4.562 | 4.763 | **48.112** |
| 4.723 | 4.579 | 4.803 | 4.431 | 3.360 | 4.545 | 4.649 | 4.334 | 3.422 | 4.562 | 4.763 | **48.171** |
| 2.306 | 4.579 | 1.489 | 3.114 | 1.489 | 3.227 | 2.406 | 3.056 | 2.278 | 3.318 | 3.504 | **30.766** |
| 4.723 | 3.237 | 3.473 | 4.431 | 4.723 | 3.227 | 4.649 | 4.334 | 4.704 | 4.562 | 3.504 | **45.569** |
| 3.450 | 3.237 | 3.473 | 3.114 | 3.360 | 3.227 | 3.383 | 3.056 | 3.422 | 3.318 | 3.504 | **36.545** |
| 3.450 | 2.089 | 3.473 | 4.431 | 2.182 | 2.182 | 2.406 | 2.029 | 4.704 | 3.318 | 3.504 | **33.770** |
| 4.723 | 3.237 | 3.473 | 3.114 | 2.182 | 3.227 | 3.383 | 4.334 | 3.422 | 4.562 | 3.504 | **39.163** |
| 3.450 | 4.579 | 4.803 | 3.114 | 3.360 | 4.545 | 3.383 | 4.334 | 4.704 | 3.318 | 3.504 | **43.095** |
| 4.723 | 3.237 | 4.803 | 4.431 | 4.723 | 4.545 | 3.383 | 4.334 | 4.704 | 4.562 | 3.504 | **46.951** |
| 3.450 | 3.237 | 3.473 | 3.114 | 3.360 | 3.227 | 3.383 | 3.056 | 3.422 | 3.318 | 3.504 | **36.545** |
| 3.450 | 3.237 | 3.473 | 4.431 | 3.360 | 3.227 | 4.649 | 4.334 | 3.422 | 2.328 | 3.504 | **39.416** |
| 3.450 | 3.237 | 4.803 | 4.431 | 4.723 | 4.545 | 2.406 | 3.056 | 3.422 | 3.318 | 2.357 | **39.750** |
| 4.723 | 3.237 | 3.473 | 4.431 | 4.723 | 4.545 | 4.649 | 4.334 | 4.704 | 4.562 | 4.763 | **48.146** |
| 4.723 | 4.579 | 2.301 | 2.149 | 3.360 | 3.227 | 4.649 | 4.334 | 4.704 | 3.318 | 2.357 | **39.701** |
| 4.723 | 4.579 | 3.473 | 4.431 | 4.723 | 4.545 | 4.649 | 4.334 | 4.704 | 4.562 | 4.763 | **49.487** |
| 4.723 | 4.579 | 3.473 | 4.431 | 4.723 | 4.545 | 3.383 | 4.334 | 4.704 | 4.562 | 4.763 | **48.222** |
| 4.723 | 4.579 | 3.473 | 4.431 | 3.360 | 4.545 | 4.649 | 4.334 | 4.704 | 4.562 | 4.763 | **48.124** |
| 3.450 | 3.237 | 3.473 | 2.149 | 3.360 | 3.227 | 3.383 | 3.056 | 3.422 | 3.318 | 3.504 | **35.580** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 4.545 | 3.383 | 4.334 | 3.422 | 4.562 | 3.504 | **43.044** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 4.545 | 4.649 | 3.056 | 3.422 | 4.562 | 4.763 | **44.290** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 4.545 | 3.383 | 4.334 | 3.422 | 4.562 | 3.504 | **43.044** |
| 2.306 | 4.579 | 3.473 | 3.114 | 4.723 | 3.227 | 3.383 | 4.334 | 4.704 | 3.318 | 3.504 | **40.666** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 4.545 | 3.383 | 4.334 | 3.422 | 4.562 | 3.504 | **43.044** |
| 2.306 | 3.237 | 4.803 | 4.431 | 3.360 | 3.227 | 2.406 | 3.056 | 4.704 | 4.562 | 3.504 | **39.597** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 3.227 | 4.649 | 3.056 | 4.704 | 2.328 | 3.504 | **40.762** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 4.545 | 3.383 | 4.334 | 3.422 | 4.562 | 3.504 | **43.044** |
| 3.450 | 2.089 | 4.803 | 4.431 | 3.360 | 2.182 | 4.649 | 3.056 | 2.278 | 4.562 | 4.763 | **39.624** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 4.545 | 3.383 | 4.334 | 3.422 | 4.562 | 3.504 | **43.044** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 3.227 | 3.383 | 3.056 | 2.278 | 4.562 | 4.763 | **40.562** |
| 3.450 | 3.237 | 3.473 | 3.114 | 2.182 | 3.227 | 3.383 | 4.334 | 3.422 | 3.318 | 4.763 | **37.903** |
| 4.723 | 4.579 | 4.803 | 4.431 | 4.723 | 4.545 | 4.649 | 4.334 | 4.704 | 4.562 | 4.763 | **50.817** |
| 3.450 | 4.579 | 4.803 | 3.114 | 3.360 | 4.545 | 4.649 | 3.056 | 3.422 | 4.562 | 3.504 | **43.044** |
| 4.723 | 2.089 | 3.473 | 3.114 | 3.360 | 3.227 | 3.383 | 3.056 | 4.704 | 4.562 | 4.763 | **40.454** |
| 3.450 | 3.237 | 3.473 | 3.114 | 4.723 | 4.545 | 3.383 | 2.029 | 3.422 | 3.318 | 3.504 | **38.199** |
| 4.723 | 4.579 | 4.803 | 4.431 | 4.723 | 4.545 | 2.406 | 2.029 | 2.278 | 2.328 | 2.357 | **39.204** |
| 3.450 | 3.237 | 3.473 | 3.114 | 3.360 | 3.227 | 4.649 | 4.334 | 4.704 | 4.562 | 4.763 | **42.873** |
| 4.723 | 4.579 | 4.803 | 3.114 | 4.723 | 3.227 | 4.649 | 4.334 | 3.422 | 3.318 | 4.763 | **45.656** |
| 3.450 | 3.237 | 3.473 | 4.431 | 4.723 | 3.227 | 4.649 | 3.056 | 4.704 | 4.562 | 4.763 | **44.276** |
| 3.450 | 3.237 | 3.473 | 4.431 | 3.360 | 4.545 | 4.649 | 4.334 | 3.422 | 3.318 | 4.763 | **42.982** |
| 2.306 | 3.237 | 4.803 | 4.431 | 3.360 | 4.545 | 4.649 | 3.056 | 3.422 | 4.562 | 3.504 | **41.876** |
| 3.450 | 4.579 | 4.803 | 3.114 | 4.723 | 3.227 | 4.649 | 1.000 | 4.704 | 3.318 | 4.763 | **42.330** |
| 4.723 | 3.237 | 3.473 | 4.431 | 4.723 | 2.182 | 4.649 | 3.056 | 4.704 | 4.562 | 3.504 | **43.247** |
| 4.723 | 3.237 | 4.803 | 3.114 | 4.723 | 3.227 | 4.649 | 3.056 | 4.704 | 3.318 | 4.763 | **44.318** |
| 4.723 | 3.237 | 4.803 | 4.431 | 4.723 | 4.545 | 4.649 | 4.334 | 3.422 | 2.328 | 4.763 | **45.960** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 4.545 | 3.383 | 4.334 | 3.422 | 4.562 | 3.504 | **43.044** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 4.545 | 3.383 | 4.334 | 3.422 | 4.562 | 4.763 | **44.302** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 4.545 | 3.383 | 4.334 | 3.422 | 4.562 | 3.504 | **43.044** |
| 3.450 | 4.579 | 4.803 | 3.114 | 3.360 | 3.227 | 3.383 | 4.334 | 2.278 | 2.328 | 4.763 | **39.619** |
| 4.723 | 4.579 | 3.473 | 3.114 | 4.723 | 4.545 | 4.649 | 3.056 | 3.422 | 2.328 | 3.504 | **42.118** |
| 3.450 | 4.579 | 3.473 | 4.431 | 3.360 | 4.545 | 3.383 | 4.334 | 3.422 | 4.562 | 3.504 | **43.044** |
| 4.723 | 4.579 | 4.803 | 3.114 | 3.360 | 2.182 | 3.383 | 4.334 | 4.704 | 3.318 | 3.504 | **42.006** |
| 4.723 | 3.237 | 2.301 | 4.431 | 3.360 | 4.545 | 4.649 | 3.056 | 4.704 | 4.562 | 2.357 | **41.926** |
| 3.450 | 3.237 | 2.301 | 3.114 | 4.723 | 3.227 | 3.383 | 2.029 | 4.704 | 4.562 | 3.504 | **38.234** |
| 4.723 | 4.579 | 3.473 | 3.114 | 4.723 | 3.227 | 2.406 | 3.056 | 3.422 | 4.562 | 3.504 | **40.791** |
| 4.723 | 4.579 | 4.803 | 4.431 | 3.360 | 3.227 | 3.383 | 3.056 | 4.704 | 3.318 | 2.357 | **41.942** |
| 4.723 | 3.237 | 3.473 | 3.114 | 4.723 | 4.545 | 2.406 | 3.056 | 3.422 | 4.562 | 3.504 | **40.767** |
| 3.450 | 3.237 | 3.473 | 4.431 | 2.182 | 2.182 | 3.383 | 3.056 | 4.704 | 2.328 | 2.357 | **34.785** |
| 2.306 | 4.579 | 3.473 | 4.431 | 3.360 | 3.227 | 4.649 | 4.334 | 3.422 | 3.318 | 4.763 | **41.862** |
| 4.723 | 3.237 | 4.803 | 3.114 | 2.182 | 4.545 | 4.649 | 3.056 | 4.704 | 4.562 | 2.357 | **41.934** |
| 3.450 | 4.579 | 3.473 | 4.431 | 4.723 | 3.227 | 3.383 | 3.056 | 3.422 | 4.562 | 3.504 | **41.811** |
| 3.450 | 4.579 | 3.473 | 4.431 | 4.723 | 4.545 | 3.383 | 2.029 | 2.278 | 3.318 | 3.504 | **39.714** |
| 4.723 | 4.579 | 4.803 | 3.114 | 2.182 | 4.545 | 3.383 | 4.334 | 4.704 | 3.318 | 3.504 | **43.191** |
| 4.723 | 3.237 | 3.473 | 3.114 | 4.723 | 3.227 | 3.383 | 3.056 | 4.704 | 4.562 | 3.504 | **41.708** |
| 3.450 | 3.237 | 4.803 | 4.431 | 3.360 | 3.227 | 3.383 | 3.056 | 2.278 | 3.318 | 3.504 | **38.048** |
| 3.450 | 3.237 | 4.803 | 2.149 | 2.182 | 4.545 | 3.383 | 4.334 | 3.422 | 3.318 | 3.504 | **38.328** |
| 2.306 | 3.237 | 2.301 | 3.114 | 3.360 | 3.227 | 4.649 | 3.056 | 3.422 | 4.562 | 2.357 | **35.591** |
| 4.723 | 3.237 | 4.803 | 4.431 | 3.360 | 4.545 | 4.649 | 4.334 | 3.422 | 4.562 | 3.504 | **45.571** |
| 2.306 | 3.237 | 3.473 | 3.114 | 4.723 | 3.227 | 3.383 | 3.056 | 4.704 | 3.318 | 4.763 | **39.304** |

**Lampiran 23. Output SPSS Statistik Deskriptif**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| Perilaku Keuangan | 100 | 12 | 60 | 50.84 | 6.081 |
| Literasi keuangan | 100 | 14 | 70 | 58.72 | 7.544 |
| Inklusi Keuangan | 100 | 12 | 60 | 49.22 | 7.234 |
| Sikap Keuangan | 100 | 11 | 55 | 46.27 | 5.864 |
| Valid N (listwise) | 100 |  |  |  |  |

**Lampiran 24. Output SPSS Uji Normalitas**



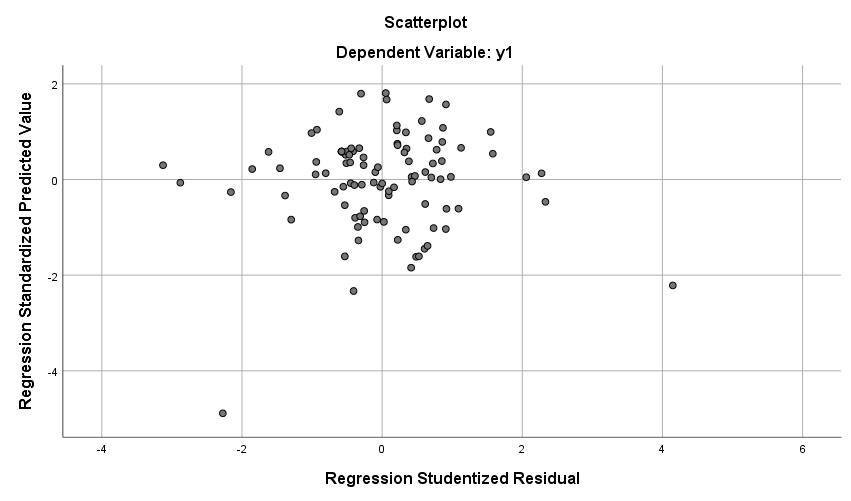


|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 100 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | 2490.53384416 |
| Most Extreme Differences | Absolute | .053 |
| Positive | .040 |
| Negative | -.053 |
| Test Statistic | | .053 |
| Asymp. Sig. (2-tailed) | | .200c,d |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |

**Lampiran 25. Output SPSS Uji Multikolinieritas**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized  Coefficients | | Standardized  Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 12.522 | 1.443 |  | 8.680 | .000 |
| Literasi keuangan | .279 | .048 | .446 | 5.870 | .000 |
| Inklusi keuangan | .157 | .060 | .229 | 2.608 | .011 |
| sikap keuangan | .238 | .068 | .297 | 3.492 | .001 |
| a. Dependent Variable: Perilaku Keuangan | | | | | | |

**Lampiran 26. Output SPSS Uji Heteroskedastisitas**



**Lampiran 27. Output SPSS Uji Autokolerasi**

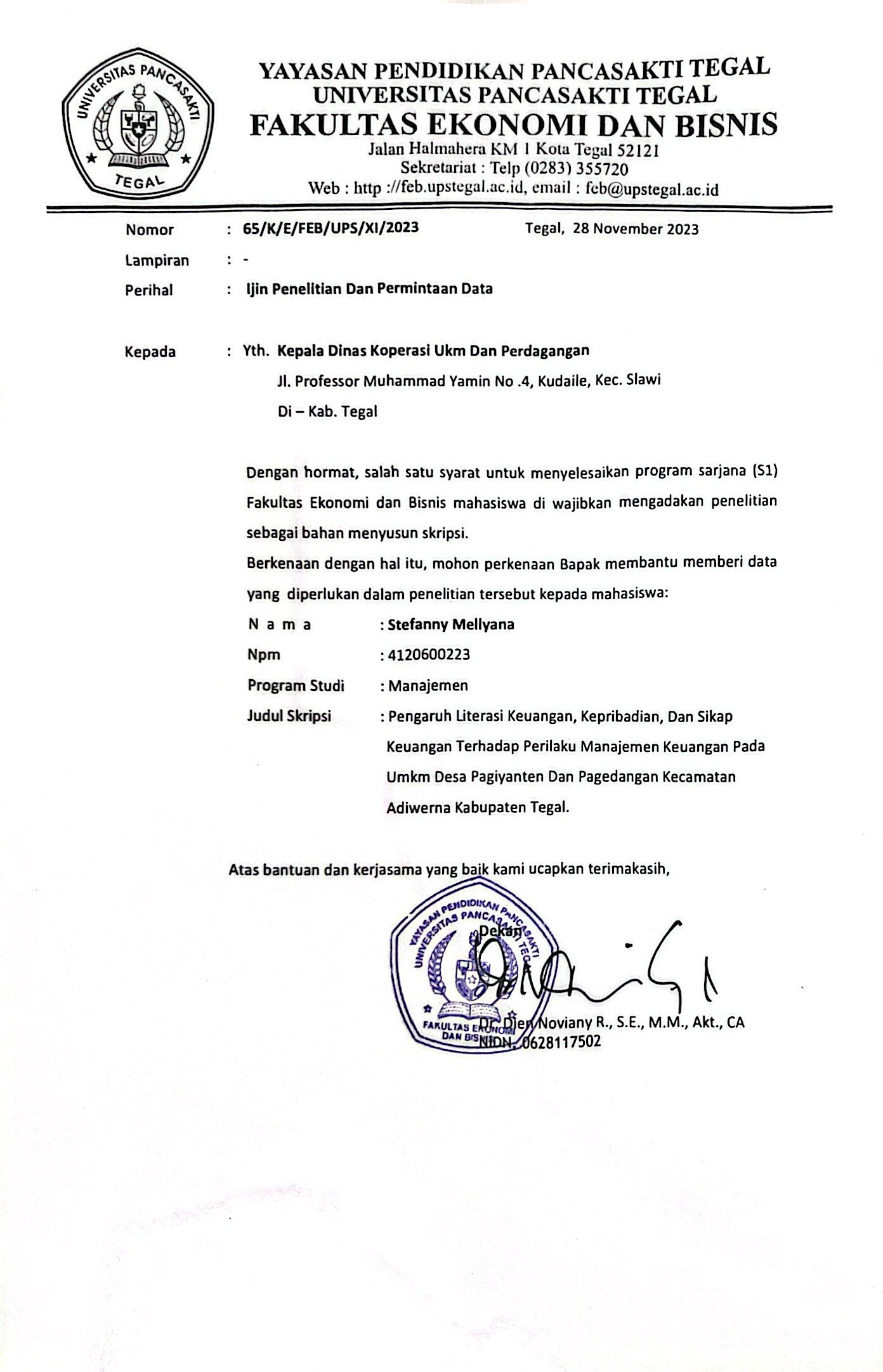
|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .919a | .845 | .840 | 2.01700 | 2.225 |
| a. Predictors: (Constant), Sikap Keuangan, Literasi Keangan, Inklusi Keuangan | | | | | |
| b. Dependent Variable: Perilaku Keuangan | | | | | |

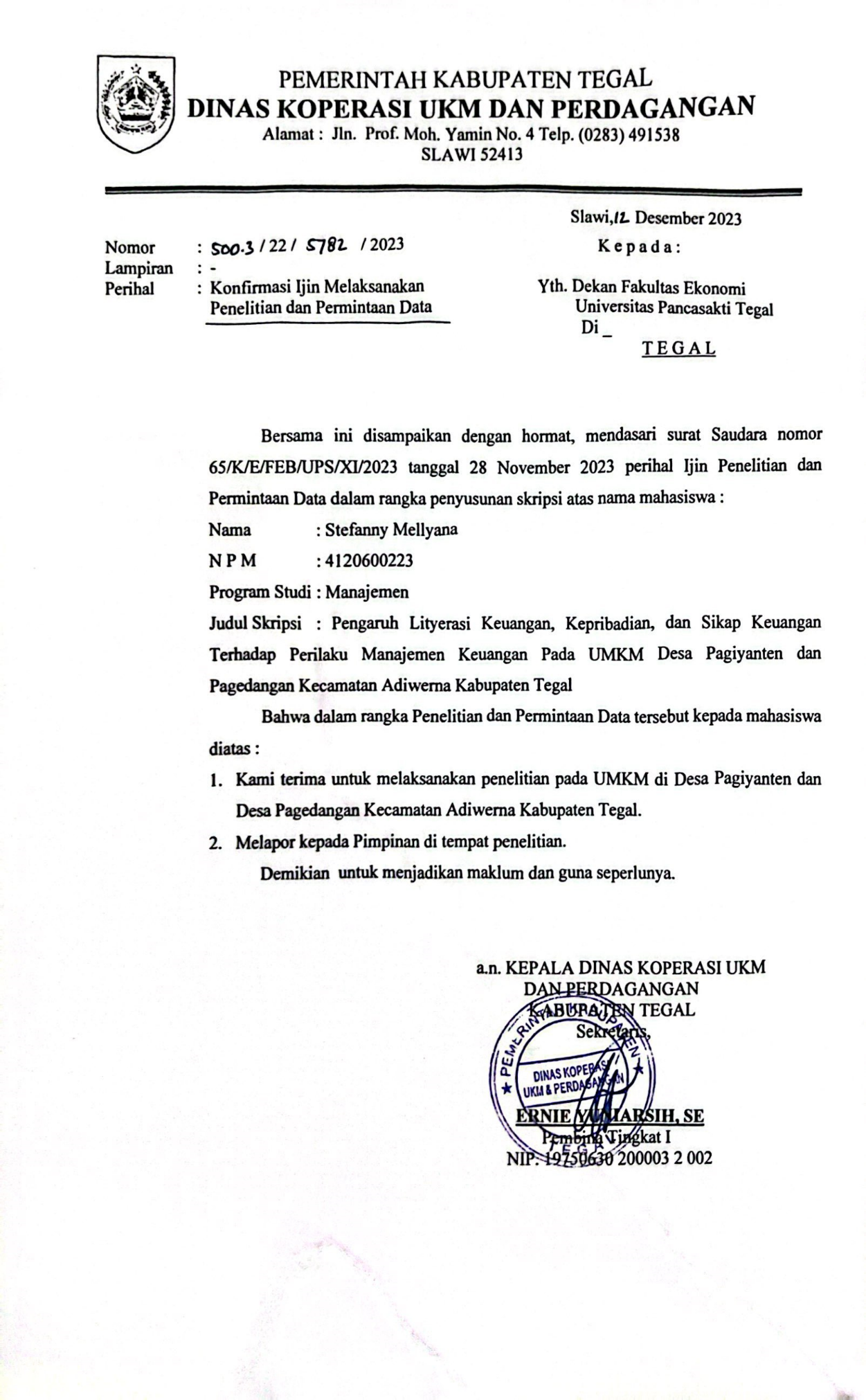
**Lampiran 28. Output SPSS Analisis Regresi Linier Berganda**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized  Coefficients | | Standardized  Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 12.522 | 1.443 |  | 8.680 | .000 |
| Literasi keuangan | .279 | .048 | .446 | 5.870 | .000 |
| Inklusi keuangan | .157 | .060 | .229 | 2.608 | .011 |
| sikap keuangan | .238 | .068 | .297 | 3.492 | .001 |
| a. Dependent Variable: Perilaku Keuangan | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 2087.950 | 3 | 695.983 | 155.146 | .000b |
| Residual | 430.654 | 96 | 4.486 |  |  |
| Total | 2518.604 | 99 |  |  |  |
| a. Dependent Variable: perilaku keuangan | | | | | | |
| b. Predictors: (Constant), sikap keuangan, literasi keuangan, inklusi keuangan | | | | | | |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .919a | .845 | .840 | 2.01700 | 2.225 |
| a. Predictors: (Constant), Sikap Keuangan, Literasi Keangan, Inklusi Keuangan | | | | | |
| b. Dependent Variable: Perilaku Keuangan | | | | | |

**Lampiran 29****. Surat Izin Penelitian**

**Lampiran 30. Surat Balasan Izin Penelitian**

**Lampiran 31. Foto Penyerahan Kuesioner pada Pelaku UMKM**





