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# LAMPIRAN

**Lampiran 1 Kuesioner Penelitian**

Kepada Yth,

Bapak/Ibu/Saudara/i

Di Tempat

Dengan hormat,

Dalam rangka penyelesaian Studi Strata Satu (S1), Studi Akuntansi

Fakultas Ekonomi dan Bisnis, Universitas Pancasakti Tegal, saya Awlia Ghina Sari (4320600164) bermaksud melakukan penelitian skripsi yang berjudul **“Pengaruh Literasi Keuangan, Inklusi Keuangan, Akses Permodalan dan *Digital Payment* terhadap Kinerja Keuangan UMKM Konveksi di Kabupaten Tegal yang Terdaftar di Dinas Koperasi UKM dan Perdagangan Kabupaten Tegal”**. Oleh karena itu diperlukan dukungan dan partisipasi Bapak/Ibu/Sdr/i untuk meluangkan waktunya sejenak dalam mengisi kuesioner ini dengan jujur. Data yang kami peroleh akan dijaga kerahasiaannya dan tidak disebarluaskan karena hanya digunakan untuk kepentingan penelitian dan bukan untuk tujuan lain.

Dengan ini, saya mengucapkan terimakasih atas kesediaan dan kerjasama yang diberikan Bapak/Ibu/Saudara/i.

Hormat saya,

**Awlia Ghina Sari**

**DATA RESPONDEN**

**Identitas Responden**

Petunjuk pengisian jawaban kuesioner. Berilah tanda check list ( √ ) pada kolom isian yang disediakan sesuai dengan data diri anda:

Nama Responden =

Nama UMKM =

Jabatan = Pemilik / Karyawan bagian keuangan

Asal Kecamatan =

Pendapatan UMKM = > Rp. 300 juta - Rp. 2,5 Miliar

> Rp. 2,5 Miliar - Rp. 50 Miliar

Jenis Kelamin = L P

Usia =

Tingkat Pendidikan =

20-35 thn

36-55 thn

SMA S1

Lainnya

> 55 thn

D3

S1

**Data Penelitian**

Bapak/Ibu/Sdr/i memberikan jawaban dengan memberi tanda ( √ ) pada kotak sesuai dengan apa yang anda alami, dengan petunjuk sebagai berikut:

1 = Sangat Tidak Setuju (STS) 4 = Setuju (S)

2 = Tidak Setuju (TS) 5 = Sangat Setuju (SS) 3 = Netral (N)

**Catatan:** Jawaban dari kuesioner ini tidak ada yang salah, semua jawaban yang Bapak/Ibu/Saudara/i berikan adalah benar karena jawaban tersebut semata-mata digunakan untuk penelitian.

**DAFTAR PERTANYAAN**

1. **Variabel Kinerja Keuangan UMKM (Y)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | Pernyataan | Pilihan Jawaban | | | | |
| STS | TS | N | S | SS |
| 1 | Saya merasa puas dengan pendapatan bersih yang dihasilkan oleh usaha saya |  |  |  |  |  |
| 2 | Saya memperoleh peningkatan jumlahkonsumen setiap bulannya |  |  |  |  |  |
| 3 | Saya mengevaluasi dan menyesuaikan harga produk untuk mempengaruhi margin keuntungan usaha |  |  |  |  |  |
| 4 | Pertumbuhan penjualan dalam 6 bulan terakhir usaha saya tidak stabil |  |  |  |  |  |
| 5 | Saya mengetahui pentingnya ekspansi pasar bagi pertumbuhan usaha |  |  |  |  |  |
| 6 | Saya selalu meninjau dan mengatur strategi untuk meningkatkan pertumbuhan asset usaha |  |  |  |  |  |
| 7 | Saya merasa bahwa dengan meningkatnya jumlah pesanan akan membuat usaha lebih mudah berkembang |  |  |  |  |  |
| 8 | Dalam 6 bulan terakhir rata-rata pesanan sangat menurun drastis |  |  |  |  |  |
| 9 | Saya dapat mengatur distribusi pesanan secara merata sesuai dengan produk yang dihasilkan |  |  |  |  |  |

1. **Variabel Literasi Keuangan (X1)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | Pernyataan | Pilihan Jawaban | | | | |
| STS | TS | N | S | SS |
| 1 | Saya mengetahui konsep dasar perencanaan keuangan |  |  |  |  |  |
| 2 | Saya secara konsisten membuat laporan perencanaan keuangan usaha setiap bulannya |  |  |  |  |  |
| 3 | Saya telah memulai investasi sesuai dengan rencana keuangan usaha |  |  |  |  |  |
| 4 | Saya memiliki tujuan keuangan yang jelas dan terstruktur untuk jangka pendek, menengah, dan Panjang |  |  |  |  |  |
| 5 | Saya memiliki pemahaman yang baik tentang jenis-jenis risiko keuangan yang mungkin saya hadapi (misalnya, risiko pasar, risiko kredit, risiko likuiditas) |  |  |  |  |  |
| 6 | Saya cenderung menyisihkan sebagian pendapatan saya untuk melindungi usaha saya dari risiko keuangan yang tidak terduga. |  |  |  |  |  |
| 7 | Saya merasa yakin bahwa saya dapat mengelola utang saya dengan baik dan membayar tepat waktu tanpa kesulitan keuangan |  |  |  |  |  |

1. **Variabel Inklusi Keuangan (X2)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | Pernyataan | Pilihan Jawaban | | | | |
| STS | TS | N | S | SS |
| 1 | Saya merasa percaya diri dalam memahami proses untuk mengakses dan menggunakan layanan jasa keuangan yang sesuai dengan kebutuhan usaha saya |  |  |  |  |  |
| 2 | Saya mengambil langkah-langkah untuk meningkatkan literasi keuangan saya, seperti mengikuti program pelatihan keuangan atau berkonsultasi dengan seorang ahli keuangan |  |  |  |  |  |
| 3 | Saya melihat literasi keuangan sebagai investasi dalam masa depan saya yang dapat membantu saya mengelola risiko keuangan dan mencapai tujuan keuangan saya dengan lebih baik |  |  |  |  |  |
| 4 | Saya menggunakan lembaga keuangan untuk menunjang keberlangsungan usaha saya |  |  |  |  |  |
| 5 | Saya mengambil manfaat dari sumber daya edukasi atau informasi yang disediakan oleh lembaga keuangan, seperti seminar keuangan, brosur, atau platform online |  |  |  |  |  |
| 6 | Saya merasa mudah dalam memperoleh layanan lembaga jasa keuangan |  |  |  |  |  |
| 7 | Saya mengalami hambatan atau kesulitan dalam mencoba mengakses layanan keuangan tertentu |  |  |  |  |  |
| 8 | Saya percaya bahwa lembaga keuangan dapat membantu peningkatan usaha saya |  |  |  |  |  |
| 9 | Saya percaya bahwa lembaga keuangan menyediakan perlindungan yang memadai terhadap risiko keamanan |  |  |  |  |  |

1. **Variabel Akses Permodalan (X3)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | Pernyataan | Pilihan Jawaban | | | | |
| STS | TS | N | S | SS |
| 1 | Saya memperoleh informasi mengenai kredit dalam Lembaga keuangan |  |  |  |  |  |
| 2 | Saya merasakan kesulitan dalam mengakses lembaga jasa keuangan |  |  |  |  |  |
| 3 | Saya merasa bahwa lembaga keuangan menetapkan tingkat bunga yang terlalu tinggi untuk pinjaman usaha |  |  |  |  |  |
| 4 | Saya merasa bahwa lembaga keuangan yang saya gunakan menyediakan informasi yang jelas dan transparan mengenai persyaratan dan prosedur yang terkait dengan produk dan layanan mereka |  |  |  |  |  |
| 5 | Saya mudah menemukan informasi seperti syarat dan ketentuan, suku bunga, atau biaya dalam lembaga keuangan |  |  |  |  |  |
| 6 | Sebagai pelaku UMKM, saya merasa dimudahkan dengan adanya pinjaman KUR dalam lembaga keuangan |  |  |  |  |  |
| 7 | Saya mengetahui risiko atas pengajuan kredit usaha dalam lembaga keuangan |  |  |  |  |  |
| 8 | Saya mengetahui berbagai jenis pinjaman dalam lembaga keuangan |  |  |  |  |  |
| 9 | Saya merasa bahwa lembaga jasa keuangan telah memperhitungkan kebutuhan dan kondisi bisnis secara cermat dalam menawarkan solusi pembiayaan |  |  |  |  |  |

1. **Variabel *Digital Payment* (X4)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | Pernyataan | Pilihan Jawaban | | | | |
| STS | TS | N | S | SS |
| 1 | Saya merasakan kemudahan dalam melakukan transaksi digital |  |  |  |  |  |
| 2 | Saya merasa sulit dalam melakukan transaksi digital |  |  |  |  |  |
| 3 | Dalam keberlangsungan usaha, saya tidak terbantu dengan adanya transaksi digital |  |  |  |  |  |
| 4 | Biaya transaksi yang dikenakan lembaga keuangan sangat mahal |  |  |  |  |  |
| 5 | Saya merasa kesulitan dalam melakukan transaksi digital karena masalah dengan sinyal |  |  |  |  |  |
| 6 | Saya merasa pembayaran digital sangat menghabiskan kuota yang cukup banyak |  |  |  |  |  |
| 7 | Saya menyadari bahwa pembayaran digital dapat mengurangi kecurangan |  |  |  |  |  |
| 8 | Saya merasa lebih aman menggunakan layanan keuangan yang menggunakan teknologi enkripsi data |  |  |  |  |  |
| 9 | Saya percaya pembayaran digital aman dilakukan dimanapun dan kapanpun |  |  |  |  |  |
| 10 | Sertifikasi keamanan seperti ISO 27001 atau PCI DSS membuktikan bahwa lembaga keuangan menjaga standar keamanan yang tinggi |  |  |  |  |  |
| 11 | Lembaga keuangan merespon dengan baik dan cepat apabila terdapat kendala saat melakukan pembayaran digital |  |  |  |  |  |
| 12 | Tingkat proteksi terhadap penipuan yang diberikan oleh lembaga keuangan sangat penting bagi saya |  |  |  |  |  |

Lampiran 2: Hasil Jawaban Responden

1. Kinerja Keuangan UMKM (Y)

| No.  Responden | Kinerja Keuangan UMKM (Y) | | | | | | | | | Total Y |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
| 1 | 4 | 4 | 4 | 3 | 3 | 4 | 5 | 3 | 4 | 34 |
| 2 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 2 | 4 | 34 |
| 3 | 4 | 4 | 4 | 2 | 5 | 4 | 5 | 2 | 4 | 34 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 5 | 5 | 3 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 6 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 7 | 5 | 5 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 35 |
| 8 | 5 | 4 | 4 | 2 | 4 | 4 | 4 | 2 | 4 | 33 |
| 9 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 10 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 11 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 2 | 4 | 36 |
| 12 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 3 | 4 | 37 |
| 13 | 4 | 4 | 4 | 4 | 4 | 3 | 5 | 4 | 4 | 36 |
| 14 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 35 |
| 15 | 4 | 4 | 2 | 3 | 4 | 4 | 4 | 3 | 4 | 32 |
| 16 | 4 | 4 | 4 | 1 | 3 | 3 | 4 | 2 | 3 | 28 |
| 17 | 4 | 4 | 4 | 3 | 4 | 2 | 3 | 3 | 2 | 29 |
| 18 | 4 | 3 | 4 | 2 | 2 | 3 | 4 | 4 | 4 | 30 |
| 19 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 20 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 5 | 4 | 32 |
| 21 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 33 |
| 22 | 5 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 34 |
| 23 | 2 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 31 |
| 24 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 25 | 3 | 4 | 4 | 3 | 3 | 2 | 2 | 3 | 3 | 27 |
| 26 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 3 | 31 |
| 27 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 28 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 32 |
| 29 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 30 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 2 | 4 | 32 |
| 31 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 2 | 5 | 40 |
| 32 | 4 | 4 | 3 | 4 | 2 | 3 | 4 | 2 | 3 | 29 |
| 33 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 34 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 2 | 4 | 36 |
| 35 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 2 | 4 | 33 |
| 36 | 4 | 4 | 3 | 2 | 3 | 4 | 3 | 3 | 4 | 30 |
| 37 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 30 |
| 38 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 2 | 31 |
| 39 | 5 | 5 | 5 | 4 | 3 | 3 | 5 | 5 | 5 | 40 |
| 40 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 4 | 5 | 37 |
| 41 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 41 |
| 42 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 40 |
| 43 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 34 |
| 44 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 34 |
| 45 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 34 |
| 46 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 2 | 4 | 36 |
| 47 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 34 |
| 48 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 2 | 4 | 36 |
| 49 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 2 | 4 | 36 |
| 50 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 51 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 52 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 53 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 54 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 55 | 5 | 5 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 35 |
| 56 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 2 | 4 | 36 |
| 57 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 40 |
| 58 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 34 |
| 59 | 4 | 5 | 3 | 4 | 5 | 5 | 5 | 5 | 4 | 40 |
| 60 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 33 |
| 61 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 2 | 30 |
| 62 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | 5 | 39 |
| 63 | 3 | 3 | 4 | 4 | 3 | 4 | 3 | 2 | 3 | 29 |
| 64 | 4 | 5 | 5 | 3 | 5 | 3 | 5 | 5 | 3 | 38 |
| 65 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 32 |
| 66 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 33 |
| 67 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 68 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 69 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 32 |
| 70 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 33 |
| 71 | 5 | 5 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 35 |
| 72 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 3 | 4 | 35 |
| 73 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 4 | 33 |
| 74 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 3 | 3 | 34 |
| 75 | 4 | 4 | 4 | 4 | 3 | 3 | 5 | 3 | 4 | 34 |
| 76 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 35 |
| 77 | 3 | 4 | 4 | 3 | 4 | 3 | 2 | 3 | 4 | 30 |
| 78 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 35 |
| 79 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 2 | 4 | 32 |
| 80 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 34 |
| 81 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 35 |
| 82 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 2 | 4 | 32 |
| 83 | 4 | 4 | 3 | 2 | 4 | 4 | 3 | 2 | 3 | 29 |
| 84 | 4 | 3 | 3 | 2 | 4 | 4 | 3 | 2 | 4 | 29 |
| 85 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 2 | 3 | 30 |
| 86 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 33 |
| 87 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 34 |
| 88 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 40 |
| 89 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 34 |
| 90 | 4 | 5 | 4 | 5 | 3 | 5 | 4 | 5 | 5 | 40 |
| 91 | 4 | 3 | 4 | 2 | 4 | 4 | 4 | 4 | 3 | 32 |
| 92 | 3 | 3 | 4 | 5 | 3 | 5 | 5 | 4 | 5 | 37 |
| 93 | 4 | 3 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 39 |
| 94 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 33 |
| 95 | 4 | 2 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 36 |
| 96 | 4 | 4 | 3 | 2 | 4 | 4 | 4 | 3 | 4 | 32 |
| 97 | 2 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 38 |
| 98 | 4 | 3 | 5 | 5 | 3 | 5 | 5 | 4 | 4 | 38 |
| 99 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 31 |
| 100 | 4 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | 4 | 37 |
| 101 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 32 |
| 102 | 4 | 4 | 3 | 2 | 3 | 4 | 4 | 3 | 2 | 29 |
| 103 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 35 |
| 104 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 34 |
| 105 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 5 | 4 | 37 |
| 106 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 33 |
| 107 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 40 |
| 108 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 32 |
| 109 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 33 |
| 110 | 4 | 3 | 4 | 2 | 3 | 3 | 4 | 3 | 3 | 29 |
| 111 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 32 |
| 112 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 31 |
| 113 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 39 |
| 114 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 38 |
| 115 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 116 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 117 | 3 | 2 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 30 |
| 118 | 3 | 2 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 30 |
| 119 | 1 | 3 | 5 | 3 | 5 | 4 | 4 | 3 | 4 | 32 |
| 120 | 4 | 4 | 3 | 5 | 3 | 4 | 4 | 3 | 4 | 34 |
| 121 | 5 | 5 | 4 | 5 | 4 | 4 | 2 | 2 | 5 | 36 |
| 122 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 34 |
| 123 | 4 | 4 | 4 | 2 | 4 | 4 | 4 | 2 | 4 | 32 |
| 124 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 41 |
| 125 | 4 | 4 | 3 | 4 | 3 | 5 | 3 | 4 | 3 | 33 |
| 126 | 3 | 4 | 3 | 4 | 5 | 4 | 5 | 3 | 4 | 35 |
| 127 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 31 |
| 128 | 3 | 3 | 2 | 4 | 4 | 2 | 4 | 3 | 3 | 28 |
| 129 | 3 | 3 | 4 | 2 | 3 | 4 | 4 | 3 | 4 | 30 |
| 130 | 3 | 4 | 4 | 2 | 3 | 4 | 4 | 3 | 4 | 31 |
| 131 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 33 |
| 132 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 34 |
| 133 | 3 | 4 | 4 | 2 | 3 | 4 | 4 | 2 | 2 | 28 |
| 134 | 4 | 4 | 4 | 2 | 3 | 4 | 5 | 2 | 3 | 31 |
| 135 | 3 | 2 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 30 |
| 136 | 3 | 2 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 30 |
| 137 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 40 |
| 138 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 38 |
| 139 | 4 | 3 | 2 | 2 | 3 | 4 | 4 | 2 | 3 | 27 |
| 140 | 3 | 4 | 3 | 2 | 3 | 4 | 3 | 2 | 4 | 28 |
| 141 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 41 |
| 142 | 5 | 4 | 4 | 2 | 5 | 4 | 4 | 2 | 4 | 34 |
| 143 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 40 |
| 144 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 34 |
| 145 | 3 | 2 | 2 | 4 | 3 | 2 | 4 | 3 | 3 | 26 |
| 146 | 4 | 3 | 4 | 2 | 3 | 3 | 4 | 2 | 2 | 27 |
| 147 | 4 | 4 | 4 | 2 | 3 | 2 | 3 | 2 | 2 | 26 |
| 148 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 2 | 4 | 32 |
| 149 | 3 | 2 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 30 |
| 150 | 3 | 2 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 30 |
| 151 | 2 | 2 | 3 | 3 | 4 | 3 | 2 | 4 | 3 | 26 |
| 152 | 3 | 2 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 30 |

1. Literasi Keuangan (X1)

| No.  Responden | Literasi Keuangan (Y) | | | | | | | Total (X1\_ |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| P1 | P2 | P3 | P4 | P5 | P6 | P7 |
| 1 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 2 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 27 |
| 3 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 26 |
| 4 | 4 | 5 | 2 | 4 | 2 | 4 | 4 | 25 |
| 5 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 28 |
| 6 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 7 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 29 |
| 8 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 9 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 10 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 29 |
| 11 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 12 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 28 |
| 13 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 24 |
| 14 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 27 |
| 15 | 4 | 4 | 3 | 2 | 3 | 4 | 4 | 24 |
| 16 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 26 |
| 17 | 2 | 3 | 4 | 3 | 4 | 4 | 3 | 23 |
| 18 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 27 |
| 19 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 24 |
| 20 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 21 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 26 |
| 22 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 26 |
| 23 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 26 |
| 24 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 31 |
| 25 | 4 | 4 | 2 | 3 | 3 | 4 | 3 | 23 |
| 26 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 25 |
| 27 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 32 |
| 28 | 4 | 3 | 4 | 4 | 2 | 3 | 2 | 22 |
| 29 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 30 |
| 30 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 26 |
| 31 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 32 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 27 |
| 33 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 30 |
| 34 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 29 |
| 35 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 25 |
| 36 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 26 |
| 37 | 3 | 4 | 4 | 3 | 2 | 3 | 4 | 23 |
| 38 | 4 | 2 | 4 | 4 | 4 | 4 | 3 | 25 |
| 39 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 40 | 5 | 4 | 4 | 3 | 5 | 5 | 5 | 31 |
| 41 | 4 | 3 | 5 | 5 | 5 | 3 | 4 | 29 |
| 42 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | 29 |
| 43 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 44 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 30 |
| 45 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 32 |
| 46 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 30 |
| 47 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 30 |
| 48 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 49 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 50 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 51 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 52 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 53 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 30 |
| 54 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 30 |
| 55 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 56 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 57 | 5 | 4 | 3 | 4 | 5 | 5 | 4 | 30 |
| 58 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 59 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 31 |
| 60 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 61 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 26 |
| 62 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 31 |
| 63 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 64 | 4 | 4 | 4 | 5 | 5 | 4 | 3 | 29 |
| 65 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 26 |
| 66 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 25 |
| 67 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 69 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 70 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 25 |
| 71 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 72 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 73 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 74 | 4 | 5 | 5 | 4 | 3 | 4 | 5 | 30 |
| 75 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 24 |
| 76 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 27 |
| 77 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 78 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 79 | 2 | 4 | 3 | 4 | 4 | 3 | 3 | 23 |
| 80 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 81 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 82 | 4 | 4 | 4 | 4 | 3 | 4 | 2 | 25 |
| 83 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 27 |
| 84 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 27 |
| 85 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 25 |
| 86 | 4 | 3 | 3 | 4 | 4 | 3 | 2 | 23 |
| 87 | 4 | 4 | 4 | 3 | 2 | 3 | 4 | 24 |
| 88 | 5 | 3 | 4 | 4 | 5 | 4 | 5 | 30 |
| 89 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 22 |
| 90 | 3 | 5 | 5 | 4 | 4 | 5 | 5 | 31 |
| 91 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 26 |
| 92 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 32 |
| 93 | 4 | 4 | 5 | 5 | 5 | 5 | 3 | 31 |
| 94 | 4 | 3 | 2 | 3 | 4 | 4 | 4 | 24 |
| 95 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 32 |
| 96 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 26 |
| 97 | 5 | 3 | 4 | 4 | 5 | 5 | 5 | 31 |
| 98 | 3 | 5 | 4 | 5 | 4 | 4 | 5 | 30 |
| 99 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 27 |
| 100 | 5 | 4 | 4 | 3 | 5 | 4 | 5 | 30 |
| 101 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 25 |
| 102 | 4 | 4 | 4 | 3 | 2 | 4 | 4 | 25 |
| 103 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 26 |
| 104 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 24 |
| 105 | 5 | 5 | 4 | 5 | 4 | 3 | 4 | 30 |
| 106 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 107 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 30 |
| 108 | 4 | 5 | 3 | 4 | 2 | 3 | 4 | 25 |
| 109 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 26 |
| 110 | 3 | 2 | 3 | 4 | 3 | 3 | 4 | 22 |
| 111 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 24 |
| 112 | 4 | 3 | 4 | 3 | 3 | 3 | 4 | 24 |
| 113 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 31 |
| 114 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 33 |
| 115 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 27 |
| 116 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |
| 117 | 2 | 3 | 2 | 3 | 4 | 3 | 3 | 20 |
| 118 | 4 | 4 | 2 | 3 | 4 | 3 | 5 | 25 |
| 119 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 28 |
| 120 | 2 | 3 | 4 | 4 | 3 | 3 | 3 | 22 |
| 121 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 33 |
| 122 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 32 |
| 123 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 31 |
| 124 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 30 |
| 125 | 2 | 3 | 2 | 4 | 3 | 4 | 5 | 23 |
| 126 | 3 | 4 | 2 | 3 | 2 | 3 | 3 | 20 |
| 127 | 2 | 3 | 3 | 4 | 4 | 2 | 4 | 22 |
| 128 | 2 | 1 | 2 | 2 | 4 | 2 | 3 | 16 |
| 129 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 25 |
| 130 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 25 |
| 131 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 132 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 133 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 134 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 27 |
| 135 | 2 | 3 | 2 | 3 | 4 | 3 | 3 | 20 |
| 136 | 2 | 3 | 2 | 3 | 4 | 3 | 3 | 20 |
| 137 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 138 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 139 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 23 |
| 140 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 26 |
| 141 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 26 |
| 142 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 30 |
| 143 | 4 | 4 | 4 | 5 | 3 | 3 | 5 | 28 |
| 144 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 31 |
| 145 | 3 | 2 | 3 | 4 | 3 | 3 | 2 | 20 |
| 146 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 28 |
| 147 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 28 |
| 148 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 149 | 2 | 3 | 2 | 3 | 4 | 3 | 3 | 20 |
| 150 | 2 | 3 | 2 | 3 | 4 | 3 | 3 | 20 |
| 151 | 2 | 1 | 2 | 3 | 4 | 3 | 3 | 18 |
| 152 | 2 | 3 | 2 | 3 | 4 | 3 | 3 | 20 |

1. Inklusi Keuangan (X2)

| No.  Responden | Inklusi Keuangan (X2) | | | | | | | | | Total (X2) |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
| 1 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 34 |
| 2 | 4 | 4 | 4 | 4 | 5 | 3 | 3 | 5 | 5 | 37 |
| 3 | 4 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 36 |
| 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 39 |
| 5 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 4 | 4 | 36 |
| 6 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 5 | 4 | 37 |
| 7 | 4 | 4 | 4 | 5 | 4 | 4 | 2 | 5 | 4 | 36 |
| 8 | 4 | 4 | 5 | 4 | 5 | 4 | 2 | 4 | 4 | 36 |
| 9 | 4 | 4 | 4 | 4 | 5 | 4 | 2 | 4 | 4 | 35 |
| 10 | 4 | 4 | 4 | 4 | 5 | 4 | 2 | 4 | 4 | 35 |
| 11 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 37 |
| 12 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 40 |
| 13 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 38 |
| 14 | 3 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 35 |
| 15 | 4 | 2 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 32 |
| 16 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 35 |
| 17 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 2 | 2 | 31 |
| 18 | 4 | 4 | 3 | 3 | 2 | 3 | 4 | 3 | 4 | 30 |
| 19 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 35 |
| 20 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 21 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 31 |
| 22 | 3 | 4 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 35 |
| 23 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 32 |
| 24 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 39 |
| 25 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 29 |
| 26 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 33 |
| 27 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 4 | 4 | 36 |
| 28 | 2 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 30 |
| 29 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 36 |
| 30 | 4 | 3 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 24 |
| 31 | 5 | 5 | 5 | 5 | 5 | 4 | 2 | 5 | 5 | 41 |
| 32 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 34 |
| 33 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 34 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 35 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 33 |
| 36 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 29 |
| 37 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 35 |
| 38 | 4 | 2 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 31 |
| 39 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 41 |
| 40 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 40 |
| 41 | 4 | 4 | 3 | 4 | 5 | 4 | 5 | 5 | 4 | 38 |
| 42 | 4 | 3 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 39 |
| 43 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 34 |
| 44 | 4 | 4 | 5 | 5 | 5 | 4 | 2 | 5 | 5 | 39 |
| 45 | 4 | 4 | 5 | 5 | 5 | 5 | 2 | 5 | 5 | 40 |
| 46 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 5 | 4 | 35 |
| 47 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 34 |
| 48 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 34 |
| 49 | 4 | 4 | 4 | 4 | 4 | 5 | 2 | 4 | 4 | 35 |
| 50 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 34 |
| 51 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 34 |
| 52 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 34 |
| 53 | 4 | 4 | 5 | 4 | 5 | 4 | 2 | 4 | 4 | 36 |
| 54 | 4 | 4 | 4 | 5 | 5 | 4 | 2 | 4 | 4 | 36 |
| 55 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 34 |
| 56 | 4 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 35 |
| 57 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 43 |
| 58 | 4 | 4 | 4 | 4 | 2 | 2 | 4 | 4 | 4 | 32 |
| 59 | 4 | 4 | 5 | 3 | 5 | 4 | 5 | 5 | 4 | 39 |
| 60 | 4 | 3 | 2 | 4 | 4 | 4 | 4 | 3 | 4 | 32 |
| 61 | 4 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 33 |
| 62 | 5 | 4 | 5 | 3 | 5 | 5 | 5 | 4 | 4 | 40 |
| 63 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 33 |
| 64 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 41 |
| 65 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 32 |
| 66 | 2 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 2 | 31 |
| 67 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 34 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 34 |
| 69 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 33 |
| 70 | 4 | 4 | 3 | 4 | 4 | 2 | 2 | 4 | 4 | 31 |
| 71 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 34 |
| 72 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 34 |
| 73 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 34 |
| 74 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 37 |
| 75 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 76 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 35 |
| 77 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 32 |
| 78 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 35 |
| 79 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 34 |
| 80 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 81 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 37 |
| 82 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 35 |
| 83 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 33 |
| 84 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 33 |
| 85 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 33 |
| 86 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 32 |
| 87 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 34 |
| 88 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 39 |
| 89 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 34 |
| 90 | 4 | 4 | 5 | 4 | 3 | 5 | 3 | 4 | 4 | 36 |
| 91 | 4 | 5 | 3 | 3 | 4 | 4 | 4 | 3 | 4 | 34 |
| 92 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 40 |
| 93 | 4 | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 3 | 36 |
| 94 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 35 |
| 95 | 3 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 37 |
| 96 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 34 |
| 97 | 4 | 3 | 5 | 5 | 5 | 4 | 3 | 5 | 4 | 38 |
| 98 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 5 | 5 | 40 |
| 99 | 3 | 4 | 4 | 3 | 4 | 4 | 2 | 4 | 4 | 32 |
| 100 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 41 |
| 101 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 32 |
| 102 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 35 |
| 103 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 33 |
| 104 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 33 |
| 105 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 37 |
| 106 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 35 |
| 107 | 5 | 5 | 4 | 4 | 4 | 3 | 4 | 5 | 4 | 38 |
| 108 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 31 |
| 109 | 5 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 33 |
| 110 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 32 |
| 111 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 31 |
| 112 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 32 |
| 113 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 114 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 115 | 3 | 3 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 35 |
| 116 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 41 |
| 117 | 4 | 3 | 4 | 2 | 2 | 2 | 5 | 2 | 2 | 26 |
| 118 | 4 | 4 | 4 | 2 | 2 | 4 | 5 | 2 | 2 | 29 |
| 119 | 3 | 5 | 4 | 3 | 4 | 4 | 3 | 5 | 3 | 34 |
| 120 | 4 | 3 | 2 | 3 | 3 | 4 | 3 | 4 | 4 | 30 |
| 121 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 38 |
| 122 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 39 |
| 123 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 3 | 5 | 36 |
| 124 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 37 |
| 125 | 3 | 3 | 4 | 3 | 3 | 4 | 3 | 2 | 3 | 28 |
| 126 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 5 | 3 | 34 |
| 127 | 3 | 2 | 1 | 3 | 1 | 1 | 3 | 2 | 4 | 20 |
| 128 | 3 | 2 | 4 | 2 | 2 | 3 | 5 | 2 | 3 | 26 |
| 129 | 3 | 4 | 5 | 4 | 3 | 4 | 3 | 3 | 3 | 32 |
| 130 | 3 | 4 | 4 | 3 | 3 | 4 | 2 | 3 | 3 | 29 |
| 131 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 3 | 3 | 32 |
| 132 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 32 |
| 133 | 4 | 4 | 4 | 3 | 3 | 2 | 5 | 4 | 3 | 32 |
| 134 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 4 | 34 |
| 135 | 4 | 3 | 4 | 2 | 2 | 2 | 5 | 2 | 2 | 26 |
| 136 | 4 | 3 | 4 | 2 | 2 | 2 | 5 | 2 | 2 | 26 |
| 137 | 4 | 5 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 37 |
| 138 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 39 |
| 139 | 3 | 3 | 3 | 3 | 4 | 3 | 2 | 3 | 3 | 27 |
| 140 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 4 | 4 | 33 |
| 141 | 5 | 4 | 4 | 5 | 5 | 5 | 1 | 5 | 4 | 38 |
| 142 | 4 | 4 | 4 | 5 | 5 | 5 | 2 | 5 | 5 | 39 |
| 143 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 38 |
| 144 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 145 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 35 |
| 146 | 4 | 5 | 4 | 4 | 4 | 4 | 2 | 3 | 3 | 33 |
| 147 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 33 |
| 148 | 4 | 4 | 4 | 3 | 4 | 3 | 2 | 3 | 3 | 30 |
| 149 | 4 | 3 | 4 | 2 | 2 | 2 | 5 | 2 | 2 | 26 |
| 150 | 4 | 3 | 4 | 2 | 2 | 2 | 5 | 2 | 2 | 26 |
| 151 | 3 | 2 | 2 | 2 | 3 | 2 | 5 | 2 | 2 | 23 |
| 152 | 4 | 3 | 4 | 2 | 2 | 2 | 5 | 2 | 2 | 26 |

1. Akses Permodalan (X3)

| No.  Responden | Akses Permodalan (X3) | | | | | | | | | Total (X3) |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
| 1 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 32 |
| 2 | 4 | 3 | 3 | 5 | 4 | 5 | 4 | 4 | 4 | 36 |
| 3 | 4 | 2 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 32 |
| 4 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 5 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 34 |
| 6 | 4 | 2 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 33 |
| 7 | 4 | 3 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 8 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 9 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 34 |
| 10 | 4 | 2 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 11 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 35 |
| 12 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 4 | 33 |
| 13 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 33 |
| 14 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 15 | 4 | 3 | 3 | 2 | 3 | 4 | 3 | 4 | 4 | 30 |
| 16 | 4 | 4 | 4 | 3 | 2 | 3 | 2 | 3 | 4 | 29 |
| 17 | 3 | 4 | 4 | 3 | 1 | 3 | 4 | 4 | 2 | 28 |
| 18 | 2 | 3 | 4 | 3 | 4 | 4 | 3 | 2 | 3 | 28 |
| 19 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 34 |
| 20 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 32 |
| 21 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 34 |
| 22 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 40 |
| 23 | 3 | 4 | 3 | 3 | 2 | 3 | 3 | 4 | 4 | 29 |
| 24 | 4 | 2 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 25 | 4 | 3 | 3 | 2 | 2 | 3 | 4 | 4 | 3 | 28 |
| 26 | 4 | 4 | 3 | 2 | 1 | 1 | 2 | 3 | 3 | 23 |
| 27 | 4 | 4 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 35 |
| 28 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 31 |
| 29 | 4 | 4 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | 37 |
| 30 | 4 | 3 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 33 |
| 31 | 5 | 2 | 2 | 4 | 5 | 5 | 5 | 5 | 5 | 38 |
| 32 | 4 | 3 | 4 | 3 | 2 | 2 | 3 | 3 | 4 | 28 |
| 33 | 4 | 4 | 2 | 5 | 5 | 5 | 4 | 4 | 5 | 38 |
| 34 | 4 | 2 | 2 | 5 | 5 | 5 | 5 | 4 | 4 | 36 |
| 35 | 4 | 3 | 4 | 4 | 2 | 2 | 3 | 3 | 2 | 27 |
| 36 | 2 | 4 | 2 | 2 | 3 | 2 | 3 | 4 | 4 | 26 |
| 37 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 33 |
| 38 | 3 | 4 | 3 | 2 | 4 | 4 | 4 | 3 | 3 | 30 |
| 39 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 40 |
| 40 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 39 |
| 41 | 4 | 4 | 3 | 3 | 4 | 5 | 5 | 4 | 3 | 35 |
| 42 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 3 | 37 |
| 43 | 4 | 2 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 44 | 5 | 2 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 45 | 4 | 2 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 46 | 4 | 2 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 47 | 5 | 2 | 2 | 5 | 5 | 5 | 4 | 4 | 4 | 36 |
| 48 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 49 | 5 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 33 |
| 50 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 51 | 4 | 2 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 36 |
| 52 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 34 |
| 53 | 4 | 2 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 54 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 37 |
| 55 | 5 | 2 | 2 | 4 | 4 | 4 | 5 | 5 | 5 | 36 |
| 56 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 57 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 43 |
| 58 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 2 | 4 | 33 |
| 59 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 39 |
| 60 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 34 |
| 61 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 34 |
| 62 | 5 | 4 | 4 | 5 | 3 | 5 | 5 | 5 | 5 | 41 |
| 63 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 34 |
| 64 | 5 | 5 | 5 | 3 | 5 | 4 | 5 | 4 | 4 | 40 |
| 65 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 3 | 4 | 33 |
| 66 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 34 |
| 67 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 68 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 69 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 34 |
| 70 | 4 | 4 | 4 | 3 | 4 | 4 | 2 | 4 | 4 | 33 |
| 71 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 34 |
| 72 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 33 |
| 73 | 4 | 2 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 36 |
| 74 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 34 |
| 75 | 4 | 3 | 4 | 4 | 5 | 3 | 4 | 3 | 4 | 34 |
| 76 | 4 | 2 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 32 |
| 77 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 32 |
| 78 | 4 | 3 | 3 | 5 | 4 | 4 | 4 | 3 | 4 | 34 |
| 79 | 4 | 4 | 4 | 3 | 4 | 2 | 4 | 4 | 4 | 33 |
| 80 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 35 |
| 81 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 33 |
| 82 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 34 |
| 83 | 4 | 4 | 4 | 4 | 3 | 2 | 4 | 4 | 4 | 33 |
| 84 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 32 |
| 85 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 32 |
| 86 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 33 |
| 87 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 34 |
| 88 | 4 | 3 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 38 |
| 89 | 2 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 32 |
| 90 | 5 | 5 | 4 | 5 | 3 | 4 | 5 | 4 | 4 | 39 |
| 91 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 32 |
| 92 | 5 | 5 | 3 | 4 | 4 | 4 | 5 | 5 | 5 | 40 |
| 93 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 40 |
| 94 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 2 | 4 | 31 |
| 95 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 42 |
| 96 | 3 | 2 | 3 | 2 | 1 | 3 | 3 | 3 | 4 | 24 |
| 97 | 4 | 3 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 38 |
| 98 | 4 | 5 | 4 | 3 | 5 | 5 | 3 | 4 | 5 | 38 |
| 99 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 34 |
| 100 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 41 |
| 101 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 35 |
| 102 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 2 | 32 |
| 103 | 4 | 4 | 4 | 4 | 4 | 3 | 2 | 4 | 4 | 33 |
| 104 | 2 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 32 |
| 105 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 33 |
| 106 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 34 |
| 107 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 37 |
| 108 | 2 | 3 | 2 | 2 | 4 | 4 | 3 | 4 | 4 | 28 |
| 109 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 30 |
| 110 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 31 |
| 111 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 32 |
| 112 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 31 |
| 113 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 39 |
| 114 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | 3 | 36 |
| 115 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 34 |
| 116 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 41 |
| 117 | 2 | 4 | 5 | 2 | 2 | 1 | 4 | 4 | 2 | 26 |
| 118 | 2 | 4 | 5 | 2 | 2 | 1 | 4 | 4 | 2 | 26 |
| 119 | 4 | 3 | 4 | 5 | 4 | 3 | 3 | 3 | 4 | 33 |
| 120 | 3 | 4 | 3 | 2 | 2 | 2 | 3 | 2 | 3 | 24 |
| 121 | 4 | 3 | 4 | 2 | 2 | 2 | 3 | 4 | 2 | 26 |
| 122 | 4 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 5 | 34 |
| 123 | 5 | 2 | 2 | 4 | 4 | 4 | 5 | 5 | 5 | 36 |
| 124 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 39 |
| 125 | 4 | 3 | 2 | 2 | 3 | 3 | 3 | 3 | 4 | 27 |
| 126 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 32 |
| 127 | 3 | 4 | 2 | 5 | 4 | 4 | 2 | 2 | 4 | 30 |
| 128 | 2 | 4 | 5 | 1 | 1 | 2 | 4 | 2 | 4 | 25 |
| 129 | 4 | 2 | 3 | 3 | 4 | 3 | 3 | 4 | 3 | 29 |
| 130 | 4 | 2 | 4 | 3 | 3 | 4 | 3 | 3 | 4 | 30 |
| 131 | 3 | 2 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 28 |
| 132 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 30 |
| 133 | 3 | 4 | 3 | 4 | 4 | 2 | 4 | 4 | 4 | 32 |
| 134 | 3 | 2 | 3 | 4 | 4 | 2 | 3 | 2 | 3 | 26 |
| 135 | 2 | 4 | 5 | 2 | 2 | 1 | 4 | 4 | 2 | 26 |
| 136 | 2 | 4 | 5 | 3 | 3 | 1 | 4 | 4 | 2 | 28 |
| 137 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 39 |
| 138 | 4 | 4 | 4 | 5 | 4 | 5 | 3 | 4 | 3 | 36 |
| 139 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 28 |
| 140 | 4 | 2 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 30 |
| 141 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 41 |
| 142 | 4 | 1 | 1 | 4 | 4 | 5 | 5 | 4 | 5 | 33 |
| 143 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 2 | 2 | 28 |
| 144 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 39 |
| 145 | 3 | 2 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 28 |
| 146 | 4 | 4 | 3 | 3 | 4 | 2 | 3 | 2 | 4 | 29 |
| 147 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 30 |
| 148 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 33 |
| 149 | 2 | 4 | 5 | 2 | 2 | 1 | 4 | 4 | 2 | 26 |
| 150 | 2 | 4 | 5 | 2 | 2 | 1 | 4 | 4 | 2 | 26 |
| 151 | 2 | 5 | 5 | 3 | 2 | 2 | 4 | 3 | 2 | 28 |
| 152 | 2 | 4 | 5 | 2 | 2 | 1 | 4 | 4 | 2 | 26 |

1. Digital Payment (X4)

| No. Responden | *Digital Payment (X4)* | | | | | | | | | | | | Total (X4) |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P10 | P11 | P12 |
| 1 | 4 | 2 | 2 | 2 | 3 | 2 | 3 | 4 | 4 | 4 | 4 | 4 | 38 |
| 2 | 5 | 2 | 2 | 3 | 3 | 2 | 3 | 4 | 5 | 5 | 4 | 4 | 42 |
| 3 | 5 | 2 | 2 | 2 | 3 | 2 | 4 | 4 | 4 | 5 | 5 | 5 | 43 |
| 4 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 5 | 5 | 5 | 4 | 4 | 42 |
| 5 | 5 | 2 | 1 | 2 | 2 | 1 | 4 | 4 | 4 | 5 | 5 | 4 | 39 |
| 6 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 5 | 5 | 41 |
| 7 | 5 | 2 | 2 | 3 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 5 | 41 |
| 8 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 9 | 5 | 2 | 2 | 2 | 2 | 2 | 3 | 4 | 4 | 4 | 4 | 4 | 38 |
| 10 | 4 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 11 | 4 | 2 | 2 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 41 |
| 12 | 5 | 2 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 50 |
| 13 | 4 | 4 | 2 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 45 |
| 14 | 4 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 45 |
| 15 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 45 |
| 16 | 4 | 2 | 2 | 3 | 3 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 39 |
| 17 | 2 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 39 |
| 18 | 5 | 1 | 1 | 3 | 2 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 19 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 48 |
| 20 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 40 |
| 21 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 50 |
| 22 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 52 |
| 23 | 4 | 1 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 41 |
| 24 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 25 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 43 |
| 26 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 46 |
| 27 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 5 | 40 |
| 28 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 43 |
| 29 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 30 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 47 |
| 31 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 32 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 42 |
| 33 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 34 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 35 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 39 |
| 36 | 2 | 2 | 3 | 3 | 3 | 2 | 2 | 2 | 3 | 3 | 2 | 3 | 30 |
| 37 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 42 |
| 38 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 3 | 4 | 42 |
| 39 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 4 | 4 | 4 | 54 |
| 40 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 52 |
| 41 | 4 | 4 | 4 | 4 | 5 | 3 | 5 | 4 | 4 | 5 | 4 | 4 | 50 |
| 42 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 48 |
| 43 | 4 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 44 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 45 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 5 | 5 | 5 | 5 | 5 | 44 |
| 46 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 47 | 4 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 48 | 4 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 5 | 5 | 5 | 5 | 42 |
| 49 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 36 |
| 50 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 36 |
| 51 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 52 | 4 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 53 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 54 | 4 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 55 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 56 | 4 | 1 | 2 | 2 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 57 | 5 | 3 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 55 |
| 58 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 44 |
| 59 | 3 | 5 | 5 | 5 | 4 | 3 | 5 | 5 | 5 | 4 | 4 | 5 | 53 |
| 60 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 43 |
| 61 | 3 | 2 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 2 | 3 | 37 |
| 62 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 5 | 4 | 5 | 5 | 52 |
| 63 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 46 |
| 64 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 3 | 51 |
| 65 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 45 |
| 66 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 45 |
| 67 | 4 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 68 | 4 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 69 | 2 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 45 |
| 70 | 4 | 4 | 4 | 2 | 3 | 2 | 4 | 3 | 3 | 4 | 4 | 4 | 41 |
| 71 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 72 | 4 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 48 |
| 73 | 5 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 74 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 48 |
| 75 | 4 | 2 | 2 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 42 |
| 76 | 4 | 2 | 2 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 42 |
| 77 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 43 |
| 78 | 4 | 2 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 43 |
| 79 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 46 |
| 80 | 4 | 2 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 5 | 3 | 5 | 47 |
| 81 | 4 | 3 | 2 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 43 |
| 82 | 4 | 4 | 3 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 4 | 36 |
| 83 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 2 | 4 | 4 | 4 | 4 | 43 |
| 84 | 4 | 2 | 2 | 2 | 2 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 37 |
| 85 | 4 | 3 | 4 | 4 | 3 | 4 | 2 | 3 | 4 | 3 | 3 | 4 | 41 |
| 86 | 3 | 2 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 43 |
| 87 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 44 |
| 88 | 5 | 4 | 3 | 5 | 5 | 3 | 5 | 4 | 4 | 4 | 4 | 5 | 51 |
| 89 | 4 | 3 | 4 | 2 | 2 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 42 |
| 90 | 3 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 51 |
| 91 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 46 |
| 92 | 4 | 4 | 5 | 4 | 3 | 5 | 4 | 5 | 4 | 4 | 5 | 3 | 50 |
| 93 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 5 | 4 | 5 | 5 | 51 |
| 94 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 45 |
| 95 | 4 | 4 | 5 | 5 | 4 | 3 | 5 | 4 | 4 | 5 | 4 | 5 | 52 |
| 96 | 4 | 2 | 4 | 2 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 42 |
| 97 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 49 |
| 98 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 54 |
| 99 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 45 |
| 100 | 5 | 3 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 5 | 52 |
| 101 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 47 |
| 102 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 43 |
| 103 | 4 | 2 | 2 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 39 |
| 104 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 45 |
| 105 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 45 |
| 106 | 3 | 4 | 4 | 4 | 2 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 42 |
| 107 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 46 |
| 108 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 43 |
| 109 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 3 | 4 | 4 | 48 |
| 110 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 44 |
| 111 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 42 |
| 112 | 3 | 4 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 40 |
| 113 | 4 | 2 | 1 | 2 | 2 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 45 |
| 114 | 4 | 2 | 2 | 4 | 3 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 47 |
| 115 | 3 | 3 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 45 |
| 116 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 53 |
| 117 | 2 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 3 | 3 | 3 | 3 | 41 |
| 118 | 2 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 3 | 3 | 3 | 3 | 41 |
| 119 | 3 | 5 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 2 | 3 | 41 |
| 120 | 2 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 2 | 3 | 37 |
| 121 | 2 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 5 | 44 |
| 122 | 4 | 3 | 1 | 1 | 2 | 2 | 5 | 5 | 4 | 4 | 4 | 5 | 40 |
| 123 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 56 |
| 124 | 5 | 5 | 1 | 3 | 4 | 2 | 4 | 4 | 4 | 3 | 3 | 3 | 41 |
| 125 | 3 | 4 | 4 | 2 | 3 | 3 | 2 | 3 | 3 | 4 | 1 | 5 | 37 |
| 126 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 3 | 4 | 3 | 2 | 3 | 33 |
| 127 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 4 | 3 | 4 | 50 |
| 128 | 1 | 5 | 5 | 4 | 4 | 5 | 3 | 2 | 3 | 3 | 3 | 4 | 42 |
| 129 | 4 | 2 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 40 |
| 130 | 5 | 2 | 3 | 4 | 3 | 3 | 3 | 4 | 5 | 4 | 3 | 3 | 42 |
| 131 | 4 | 4 | 3 | 3 | 3 | 2 | 4 | 3 | 3 | 3 | 3 | 4 | 39 |
| 132 | 4 | 2 | 3 | 3 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 39 |
| 133 | 5 | 2 | 3 | 4 | 2 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 41 |
| 134 | 4 | 2 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 42 |
| 135 | 2 | 5 | 4 | 4 | 4 | 4 | 1 | 4 | 3 | 3 | 3 | 3 | 40 |
| 136 | 2 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 3 | 3 | 3 | 3 | 41 |
| 137 | 5 | 2 | 1 | 2 | 3 | 2 | 4 | 5 | 5 | 4 | 4 | 5 | 42 |
| 138 | 4 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 51 |
| 139 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 42 |
| 140 | 4 | 2 | 3 | 3 | 4 | 2 | 3 | 4 | 3 | 4 | 4 | 4 | 40 |
| 141 | 4 | 4 | 2 | 2 | 2 | 2 | 5 | 5 | 5 | 5 | 4 | 5 | 45 |
| 142 | 4 | 1 | 2 | 2 | 2 | 1 | 5 | 5 | 5 | 4 | 5 | 5 | 41 |
| 143 | 4 | 4 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 5 | 4 | 4 | 41 |
| 144 | 4 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 145 | 4 | 3 | 3 | 2 | 4 | 3 | 4 | 4 | 4 | 5 | 3 | 4 | 43 |
| 146 | 4 | 2 | 3 | 4 | 2 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 39 |
| 147 | 4 | 1 | 3 | 4 | 2 | 3 | 2 | 3 | 3 | 4 | 3 | 4 | 36 |
| 148 | 4 | 2 | 3 | 2 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 40 |
| 149 | 2 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 3 | 3 | 3 | 3 | 41 |
| 150 | 2 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 3 | 3 | 3 | 3 | 41 |
| 151 | 2 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 43 |
| 152 | 2 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 3 | 3 | 3 | 3 | 41 |

Lampiran 3: Output Uji Validitas

Kinerja Keuangan

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | |
|  | | P.Y1 | P.Y2 | P.Y3 | P.Y4 | P.Y5 | P.Y6 | P.Y7 | P.Y8 | P.Y9 | TOTAL\_Y |
| P.Y1 | Pearson Correlation | 1 | .530\*\* | .580\*\* | .238 | .353 | .251 | .229 | .336 | .521\*\* | .658\*\* |
| Sig. (2-tailed) |  | .003 | .001 | .206 | .056 | .181 | .224 | .069 | .003 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P.Y2 | Pearson Correlation | .530\*\* | 1 | .626\*\* | .322 | .434\* | .400\* | .181 | .547\*\* | .499\*\* | .785\*\* |
| Sig. (2-tailed) | .003 |  | .000 | .082 | .017 | .028 | .340 | .002 | .005 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P.Y3 | Pearson Correlation | .580\*\* | .626\*\* | 1 | .223 | .469\*\* | .193 | .182 | .346 | .398\* | .654\*\* |
| Sig. (2-tailed) | .001 | .000 |  | .237 | .009 | .306 | .335 | .061 | .029 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P.Y4 | Pearson Correlation | .238 | .322 | .223 | 1 | .355 | .152 | -.120 | .744\*\* | .251 | .644\*\* |
| Sig. (2-tailed) | .206 | .082 | .237 |  | .054 | .422 | .529 | .000 | .181 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P.Y5 | Pearson Correlation | .353 | .434\* | .469\*\* | .355 | 1 | .450\* | .372\* | .196 | .220 | .613\*\* |
| Sig. (2-tailed) | .056 | .017 | .009 | .054 |  | .012 | .043 | .299 | .242 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P.Y6 | Pearson Correlation | .251 | .400\* | .193 | .152 | .450\* | 1 | .184 | .331 | .273 | .512\*\* |
| Sig. (2-tailed) | .181 | .028 | .306 | .422 | .012 |  | .330 | .074 | .144 | .004 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P.Y7 | Pearson Correlation | .229 | .181 | .182 | -.120 | .372\* | .184 | 1 | .119 | .466\*\* | .367\* |
| Sig. (2-tailed) | .224 | .340 | .335 | .529 | .043 | .330 |  | .532 | .009 | .046 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P.Y8 | Pearson Correlation | .336 | .547\*\* | .346 | .744\*\* | .196 | .331 | .119 | 1 | .613\*\* | .806\*\* |
| Sig. (2-tailed) | .069 | .002 | .061 | .000 | .299 | .074 | .532 |  | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| P.Y9 | Pearson Correlation | .521\*\* | .499\*\* | .398\* | .251 | .220 | .273 | .466\*\* | .613\*\* | 1 | .721\*\* |
| Sig. (2-tailed) | .003 | .005 | .029 | .181 | .242 | .144 | .009 | .000 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL\_Y | Pearson Correlation | .658\*\* | .785\*\* | .654\*\* | .644\*\* | .613\*\* | .512\*\* | .367\* | .806\*\* | .721\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .004 | .046 | .000 | .000 |  |
| N | 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). | | | | | | | | | | | |

Literasi Keuangan

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | PX1.1 | PX1.2 | PX1.3 | PX1.4 | PX1.5 | PX1.6 | PX1.7 | PX1.8 | TOTAL\_X2 |
| PX1.1 | Pearson Correlation | 1 | .532\*\* | .281 | .386\* | .176 | .243 | .181 | .294 | .640\*\* |
| Sig. (2-tailed) |  | .002 | .133 | .035 | .353 | .195 | .340 | .115 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX1.2 | Pearson Correlation | .532\*\* | 1 | .277 | .276 | .156 | .407\* | -.092 | .689\*\* | .622\*\* |
| Sig. (2-tailed) | .002 |  | .138 | .141 | .410 | .025 | .630 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX1.3 | Pearson Correlation | .281 | .277 | 1 | .563\*\* | .667\*\* | .340 | -.186 | .248 | .645\*\* |
| Sig. (2-tailed) | .133 | .138 |  | .001 | .000 | .066 | .326 | .186 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX1.4 | Pearson Correlation | .386\* | .276 | .563\*\* | 1 | .540\*\* | .370\* | .060 | .421\* | .702\*\* |
| Sig. (2-tailed) | .035 | .141 | .001 |  | .002 | .044 | .752 | .021 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX1.5 | Pearson Correlation | .176 | .156 | .667\*\* | .540\*\* | 1 | .329 | .191 | .178 | .690\*\* |
| Sig. (2-tailed) | .353 | .410 | .000 | .002 |  | .076 | .313 | .347 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX1.6 | Pearson Correlation | .243 | .407\* | .340 | .370\* | .329 | 1 | -.020 | .497\*\* | .591\*\* |
| Sig. (2-tailed) | .195 | .025 | .066 | .044 | .076 |  | .917 | .005 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX1.7 | Pearson Correlation | .181 | -.092 | -.186 | .060 | .191 | -.020 | 1 | .089 | .342 |
| Sig. (2-tailed) | .340 | .630 | .326 | .752 | .313 | .917 |  | .640 | .064 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX1.8 | Pearson Correlation | .294 | .689\*\* | .248 | .421\* | .178 | .497\*\* | .089 | 1 | .646\*\* |
| Sig. (2-tailed) | .115 | .000 | .186 | .021 | .347 | .005 | .640 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL\_X2 | Pearson Correlation | .640\*\* | .622\*\* | .645\*\* | .702\*\* | .690\*\* | .591\*\* | .342 | .646\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .001 | .064 | .000 |  |
| N | 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). | | | | | | | | | | |

Inklusi Keungan

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | |
|  | | PX2.1 | PX2.2 | PX2.3 | PX2.4 | PX2.5 | PX2.6 | PX2.7 | PX2.8 | PX2.9 | PX2.10 | TOTAL\_X2 |
| PX2.1 | Pearson Correlation | 1 | .335 | .360 | .301 | .272 | .587\*\* | .186 | .262 | .402\* | .459\* | .631\*\* |
| Sig. (2-tailed) |  | .070 | .051 | .107 | .146 | .001 | .324 | .162 | .028 | .011 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX2.2 | Pearson Correlation | .335 | 1 | .251 | -.131 | .034 | .168 | .047 | .057 | .107 | .202 | .314 |
| Sig. (2-tailed) | .070 |  | .181 | .489 | .857 | .374 | .806 | .763 | .574 | .284 | .092 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX2.3 | Pearson Correlation | .360 | .251 | 1 | .098 | .220 | .329 | .274 | .379\* | .342 | .220 | .540\*\* |
| Sig. (2-tailed) | .051 | .181 |  | .607 | .242 | .076 | .143 | .039 | .065 | .242 | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX2.4 | Pearson Correlation | .301 | -.131 | .098 | 1 | .426\* | .618\*\* | .424\* | .099 | .598\*\* | .547\*\* | .622\*\* |
| Sig. (2-tailed) | .107 | .489 | .607 |  | .019 | .000 | .019 | .601 | .000 | .002 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX2.5 | Pearson Correlation | .272 | .034 | .220 | .426\* | 1 | .694\*\* | .685\*\* | -.048 | .383\* | .096 | .604\*\* |
| Sig. (2-tailed) | .146 | .857 | .242 | .019 |  | .000 | .000 | .803 | .037 | .613 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX2.6 | Pearson Correlation | .587\*\* | .168 | .329 | .618\*\* | .694\*\* | 1 | .687\*\* | .303 | .648\*\* | .558\*\* | .890\*\* |
| Sig. (2-tailed) | .001 | .374 | .076 | .000 | .000 |  | .000 | .104 | .000 | .001 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX2.7 | Pearson Correlation | .186 | .047 | .274 | .424\* | .685\*\* | .687\*\* | 1 | .130 | .400\* | .405\* | .693\*\* |
| Sig. (2-tailed) | .324 | .806 | .143 | .019 | .000 | .000 |  | .493 | .029 | .026 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX2.8 | Pearson Correlation | .262 | .057 | .379\* | .099 | -.048 | .303 | .130 | 1 | .378\* | .336 | .501\*\* |
| Sig. (2-tailed) | .162 | .763 | .039 | .601 | .803 | .104 | .493 |  | .039 | .069 | .005 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX2.9 | Pearson Correlation | .402\* | .107 | .342 | .598\*\* | .383\* | .648\*\* | .400\* | .378\* | 1 | .598\*\* | .769\*\* |
| Sig. (2-tailed) | .028 | .574 | .065 | .000 | .037 | .000 | .029 | .039 |  | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX2.10 | Pearson Correlation | .459\* | .202 | .220 | .547\*\* | .096 | .558\*\* | .405\* | .336 | .598\*\* | 1 | .704\*\* |
| Sig. (2-tailed) | .011 | .284 | .242 | .002 | .613 | .001 | .026 | .069 | .000 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL\_X2 | Pearson Correlation | .631\*\* | .314 | .540\*\* | .622\*\* | .604\*\* | .890\*\* | .693\*\* | .501\*\* | .769\*\* | .704\*\* | 1 |
| Sig. (2-tailed) | .000 | .092 | .002 | .000 | .000 | .000 | .000 | .005 | .000 | .000 |  |
| N | 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). | | | | | | | | | | | | |

Akses Permodalan

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | |
|  | | PX3.1 | PX3.2 | PX3.3 | PX3.4 | PX3.5 | PX3.6 | PX3.7 | PX3.8 | PX3.9 | TOTAL\_X3 |
| PX3.1 | Pearson Correlation | 1 | .365\* | .147 | .264 | .599\*\* | .275 | .300 | .336 | .089 | .596\*\* |
| Sig. (2-tailed) |  | .047 | .437 | .159 | .000 | .141 | .107 | .070 | .638 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX3.2 | Pearson Correlation | .365\* | 1 | .283 | .018 | .305 | -.016 | .225 | .051 | .022 | .462\* |
| Sig. (2-tailed) | .047 |  | .130 | .925 | .102 | .933 | .231 | .787 | .906 | .010 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX3.3 | Pearson Correlation | .147 | .283 | 1 | .401\* | .321 | .301 | .428\* | .466\*\* | .399\* | .623\*\* |
| Sig. (2-tailed) | .437 | .130 |  | .028 | .084 | .106 | .018 | .009 | .029 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX3.4 | Pearson Correlation | .264 | .018 | .401\* | 1 | .519\*\* | .509\*\* | .424\* | .216 | .676\*\* | .621\*\* |
| Sig. (2-tailed) | .159 | .925 | .028 |  | .003 | .004 | .019 | .252 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX3.5 | Pearson Correlation | .599\*\* | .305 | .321 | .519\*\* | 1 | .286 | .668\*\* | .546\*\* | .413\* | .780\*\* |
| Sig. (2-tailed) | .000 | .102 | .084 | .003 |  | .125 | .000 | .002 | .023 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX3.6 | Pearson Correlation | .275 | -.016 | .301 | .509\*\* | .286 | 1 | .558\*\* | .402\* | .597\*\* | .621\*\* |
| Sig. (2-tailed) | .141 | .933 | .106 | .004 | .125 |  | .001 | .028 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX3.7 | Pearson Correlation | .300 | .225 | .428\* | .424\* | .668\*\* | .558\*\* | 1 | .653\*\* | .619\*\* | .813\*\* |
| Sig. (2-tailed) | .107 | .231 | .018 | .019 | .000 | .001 |  | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX3.8 | Pearson Correlation | .336 | .051 | .466\*\* | .216 | .546\*\* | .402\* | .653\*\* | 1 | .544\*\* | .707\*\* |
| Sig. (2-tailed) | .070 | .787 | .009 | .252 | .002 | .028 | .000 |  | .002 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX3.9 | Pearson Correlation | .089 | .022 | .399\* | .676\*\* | .413\* | .597\*\* | .619\*\* | .544\*\* | 1 | .696\*\* |
| Sig. (2-tailed) | .638 | .906 | .029 | .000 | .023 | .000 | .000 | .002 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL\_X3 | Pearson Correlation | .596\*\* | .462\* | .623\*\* | .621\*\* | .780\*\* | .621\*\* | .813\*\* | .707\*\* | .696\*\* | 1 |
| Sig. (2-tailed) | .001 | .010 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 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). | | | | | | | | | | | |

*Digital Payment*

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | | | |
|  | | PX4.1 | PX4.2 | PX4.3 | PX4.4 | PX4.5 | PX4.6 | PX4.7 | PX4.8 | PX4.9 | PX4.10 | PX4.11 | PX4.12 | TOTAL\_X4 |
| PX4.1 | Pearson Correlation | 1 | .118 | .045 | .240 | .141 | .116 | .512\*\* | .150 | .196 | .550\*\* | .326 | .517\*\* | .429\* |
| Sig. (2-tailed) |  | .535 | .813 | .202 | .458 | .540 | .004 | .429 | .298 | .002 | .079 | .003 | .018 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX4.2 | Pearson Correlation | .118 | 1 | .927\*\* | .746\*\* | .539\*\* | .643\*\* | .164 | .290 | .434\* | .206 | .217 | .230 | .782\*\* |
| Sig. (2-tailed) | .535 |  | .000 | .000 | .002 | .000 | .385 | .121 | .017 | .276 | .250 | .222 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX4.3 | Pearson Correlation | .045 | .927\*\* | 1 | .767\*\* | .490\*\* | .619\*\* | .185 | .349 | .336 | .235 | .256 | .127 | .761\*\* |
| Sig. (2-tailed) | .813 | .000 |  | .000 | .006 | .000 | .327 | .059 | .070 | .211 | .172 | .502 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX4.4 | Pearson Correlation | .240 | .746\*\* | .767\*\* | 1 | .410\* | .394\* | .164 | .308 | .260 | .482\*\* | .301 | .218 | .720\*\* |
| Sig. (2-tailed) | .202 | .000 | .000 |  | .025 | .031 | .386 | .097 | .166 | .007 | .106 | .246 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX4.5 | Pearson Correlation | .141 | .539\*\* | .490\*\* | .410\* | 1 | .842\*\* | .490\*\* | .223 | .475\*\* | .386\* | .401\* | .380\* | .776\*\* |
| Sig. (2-tailed) | .458 | .002 | .006 | .025 |  | .000 | .006 | .236 | .008 | .035 | .028 | .038 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX4.6 | Pearson Correlation | .116 | .643\*\* | .619\*\* | .394\* | .842\*\* | 1 | .403\* | .225 | .395\* | .208 | .448\* | .271 | .771\*\* |
| Sig. (2-tailed) | .540 | .000 | .000 | .031 | .000 |  | .027 | .231 | .031 | .271 | .013 | .148 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX4.7 | Pearson Correlation | .512\*\* | .164 | .185 | .164 | .490\*\* | .403\* | 1 | .319 | .308 | .627\*\* | .295 | .543\*\* | .586\*\* |
| Sig. (2-tailed) | .004 | .385 | .327 | .386 | .006 | .027 |  | .086 | .098 | .000 | .114 | .002 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX4.8 | Pearson Correlation | .150 | .290 | .349 | .308 | .223 | .225 | .319 | 1 | .452\* | .418\* | .386\* | .187 | .503\*\* |
| Sig. (2-tailed) | .429 | .121 | .059 | .097 | .236 | .231 | .086 |  | .012 | .022 | .035 | .322 | .005 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX4.9 | Pearson Correlation | .196 | .434\* | .336 | .260 | .475\*\* | .395\* | .308 | .452\* | 1 | .353 | .530\*\* | .514\*\* | .635\*\* |
| Sig. (2-tailed) | .298 | .017 | .070 | .166 | .008 | .031 | .098 | .012 |  | .056 | .003 | .004 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX4.10 | Pearson Correlation | .550\*\* | .206 | .235 | .482\*\* | .386\* | .208 | .627\*\* | .418\* | .353 | 1 | .563\*\* | .477\*\* | .635\*\* |
| Sig. (2-tailed) | .002 | .276 | .211 | .007 | .035 | .271 | .000 | .022 | .056 |  | .001 | .008 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX4.11 | Pearson Correlation | .326 | .217 | .256 | .301 | .401\* | .448\* | .295 | .386\* | .530\*\* | .563\*\* | 1 | .253 | .597\*\* |
| Sig. (2-tailed) | .079 | .250 | .172 | .106 | .028 | .013 | .114 | .035 | .003 | .001 |  | .178 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| PX4.12 | Pearson Correlation | .517\*\* | .230 | .127 | .218 | .380\* | .271 | .543\*\* | .187 | .514\*\* | .477\*\* | .253 | 1 | .542\*\* |
| Sig. (2-tailed) | .003 | .222 | .502 | .246 | .038 | .148 | .002 | .322 | .004 | .008 | .178 |  | .002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL\_X4 | Pearson Correlation | .429\* | .782\*\* | .761\*\* | .720\*\* | .776\*\* | .771\*\* | .586\*\* | .503\*\* | .635\*\* | .635\*\* | .597\*\* | .542\*\* | 1 |
| Sig. (2-tailed) | .018 | .000 | .000 | .000 | .000 | .000 | .001 | .005 | .000 | .000 | .000 | .002 |  |
| 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 4: Uji Realibilitas

Kinerja Keuangan Literasi Keuangan

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .820 | 9 |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .716 | 8 |

Inklusi Keuangan Akses Permodalam

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .816 | 10 |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .814 | 9 |

Digital Payment

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .875 | 12 |

Lampiran 5: Uji Normalitas

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 152 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | 2.25636386 |
| Most Extreme Differences | Absolute | .037 |
| Positive | .037 |
| Negative | -.034 |
| Test Statistic | | .037 |
| 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 6: Uji Multikolonieritas

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | 7.367 | 2.085 |  | 3.533 | .001 |  |  |
| Literasi Keuangan | .109 | .088 | .106 | 1.241 | .216 | .404 | 2.472 |
| Inklusi Keuangan | .305 | .077 | .349 | 3.964 | .000 | .381 | 2.627 |
| Akses Permodalan | .248 | .071 | .297 | 3.477 | .001 | .406 | 2.463 |
| Digital Payment | .107 | .045 | .149 | 2.354 | .020 | .738 | 1.355 |
| a. Dependent Variable: Kinerja Keuangan | | | | | | | | |

Lampiran 7: Uji Heteroskesdasitas

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 1.628 | 1.268 |  | 1.284 | .201 |
| Literasi Keuangan | .013 | .053 | .033 | .252 | .801 |
| Inklusi Keuangan | .040 | .047 | .115 | .862 | .390 |
| Akses Permodalan | -.035 | .043 | -.105 | -.814 | .417 |
| Digital Payment | -.010 | .028 | -.034 | -.361 | .719 |
| a. Dependent Variable: ABS\_RES | | | | | | |

Lampiran 8: Uji Analisis Regresi Liniear Berganda

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 7.367 | 2.085 |  | 3.533 | .001 |
| Literasi keuangan | .109 | .088 | .106 | 1.241 | .216 |
| Inklusi keuangan | .305 | .077 | .349 | 3.964 | .000 |
| Akses permodalan | .248 | .071 | .297 | 3.477 | .001 |
| Digital payment | .107 | .045 | .149 | 2.354 | .020 |
| a. Dependent Variable: Kinerja keuangan | | | | | | |

Lampiran 9: Uji Simultan (Uji F)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 1001.127 | 4 | 250.282 | 47.858 | .000b |
| Residual | 768.768 | 147 | 5.230 |  |  |
| Total | 1769.895 | 151 |  |  |  |
| a. Dependent Variable: Kinerja keuangan | | | | | | |
| b. Predictors: (Constant), Digital payment, Literasi keuangan, Akses permodalan, Inklusi keuangan | | | | | | |

Lampiran 10: Uji Parsial (Uji T)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 7.367 | 2.085 |  | 3.533 | .001 |
| Literasi keuangan | .109 | .088 | .106 | 1.241 | .216 |
| Inklusi keuangan | .305 | .077 | .349 | 3.964 | .000 |
| Akses permodalan | .248 | .071 | .297 | 3.477 | .001 |
| Digital payment | .107 | .045 | .149 | 2.354 | .020 |
| a. Dependent Variable: Kinerja keuangan | | | | | | |

Lampiran 11: Uji Koefisien Determinasi

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .752a | .566 | .554 | 2.287 |
| a. Predictors: (Constant), Digital payment, Literasi keuangan, Akses permodalan, Inklusi keuangan | | | | |

Lampiran 12: Foto Responden























Lampiran 13. Surat Izin Penelitian

