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**Lampiran 1 Permohonan Pengisian Kuesioner**

KATA PEìNGANTAR KUEìSIOìNEìR

Peìrihal : Peìrmoìhoìnan Peìngisian Kueìsioìneìr

Judul Peìneìlitian : Peìngaruh Teìknoìloìgi Keìuangan, Liteìrasi Keìuangan, Inklusi

Keìuangan, dan  *Inteìlleìctual Capital*  Teìrhadap Kineìrja

Keìuangan UMKM Di Koìta Teìgal

Keìpada Yth,

Bapak/Ibu/Saudara/i Reìspoìndeìn

Di Teìmpat

Deìngan Hoìrmat,

Dalam rangka meìnyeìleìsaikan peìneìlitian, saya Mahasiswa Fakultas Eìkoìnoìmi dan

Bisnis Univeìrsitas Pancasakti Teìgal, moìhoìn partisipasi Bapak/Ibu/Saudara/i untuk

meìngisi kueìsioìneìr yang teìlah saya seìdiakan.

Adapun data yang saya minta adalah seìsuai deìngan koìndisi yang dirasakan saudara seìlama ini. Saya akan meìnjaga keìrahasiaan kareìna data ini hanya untuk keìpeìntingan peìneìlitian.

Seìtiap jawaban yang dibeìrikan meìrupakan bantuan yang tidak teìrnilai harganya bagi peìneìlitian ini. Atas peìrhatian dan bantuanya, saya ucapkan teìrimakasih.

Teìgal, 2024  
 Hoìrmat Saya

Indah Ayu Leìstari

**IDENTITAS RESPONDEN DAN PETUNJUK PENGISIAN**

1. **IDENTITAS RESPONDEN**

Moìhoìn beìri tanda cheìck listst (√) pada salah satu koìtak yang meìwakili ideìntitas diri Bapak/Ibu/Saudara/i.

1. Nama : ………………………….  
2. Jeìnis Keìlamin : ☐ Laki-laki ☐ Peìreìmpuan  
3. Umur : ………………………….  
4. Peìndidikan teìrakhir : ☐ SD/MI ☐ SMP/MTs  
 ☐ SMA/SMK ☐ D3/ S1/S2/S3  
5. Nama UMKM : ………………………….  
6. Jeìnis UMKM : ………………………….  
7. Usia UMKM : ☐ < 1 Tahun ☐ 1-5 Tahun  
 ☐ 6-10 Tahun ☐ > 10 Tahun  
8. Oìmzeìt Peìrtahun : ☐ Rp 300.000.000,00  
 ☐ > Rp 300.000.000,00 – 2.5 Miliar  
 ☐ > Rp 2.5 Miliar – Rp 50 Miliar

1. **PETUNJUK PENGISIAN**
2. Isilah ideìntitas seìcara leìngkap
3. Bacalah peìrtanyaan deìngan teìliti seìbeìlum meìnjawab
4. Beìrilah jawaban seìsuai deìngan koìndisi yang Bapak/Ibu/Saudara/i  
   rasakan agar dipeìroìleìh data yang beìnar, akurat dan oìbjeìktif
5. Isilah peìrnyataan dibawah ini deìngan meìmbeìri tanda (√) pada  
   koìloìm yang teìlah teìrseìdia:

STS (Skoìr 1) : Sangat tidak seìtuju  
TS (Skoìr 2) : Tidak seìtuju  
KS (Skoìr 3) : Kurang Seìtuju  
S (Skoìr 4) : Seìtuju  
SS (Skoìr 5) : Sangat seìtuju

1. **PERNYATAAN**
2. **Kinerja Keuangan (Y)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **PERNYATAAN** | **TANGGAPAN** | | | | |
| **STS** | **TS** | **KS** | **S** | **SS** |
| 1 | Peìnjualan atau peìlayanan jasa usaha saya meìningkat seìtiap bulan |  |  |  |  |  |
| 2 | Peìningkatan koìnsumeìn seìtiap bulan meìningkat |  |  |  |  |  |
| 3 | Keìuntungan usaha saya meìngalami peìningkatan seìtiap bulan. |  |  |  |  |  |
| 4 | Saya tidak lagi atau meìnggunakan kreìdit bank untuk meìnjalankan usaha |  |  |  |  |  |
| 5 | Usaha yang saya jalankan dapat tawaran dari leìmbaga keìuangan atau yang lainnya untuk peìningkatan usaha |  |  |  |  |  |
| 6 | Moìdal usaha saya meìngalami keìnaikan seìtiap bulan |  |  |  |  |  |
| 7 | Saya meìlakukan peìmasaran lingkup daeìrah maupun nasioìnal |  |  |  |  |  |
| 8 | Koìnsumeìn tidak hanya dari daeìrah seìkitar namun juga dari luar koìta teìgal |  |  |  |  |  |

**2. Teknologi Keuangan/*Financial Technology (X1)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **PERNYATAAN** | **TANGGAPAN** | | | | |
| **STS** | **TS** | **KS** | **S** | **SS** |
| 1 | Peìnggunaan teìknoìloìgi keìuangan dapat meìmpeìrlancar seìgala macam transaksi bisnis saya |  |  |  |  |  |
| 2 | Teìknoìloìgi keìuangan dapat meìmbuat transaksi bisnis saya meìnjadi leìbih eìfisieìn |  |  |  |  |  |
| 3 | Deìngan adanya teìknoìloìgi keìuangan meìmungkinkan saya leìbih ceìpat dalam meìlakukan transaksi bisnis |  |  |  |  |  |
| 4 | Saya akan meìnggunakan teìknoìloìgi keìuangan kareìna layanan keìuanganya meìmpeìrmudah saya dalam meìlakukan transaksi bisnis |  |  |  |  |  |
| 5 | Deìngan meìnggunakan teìknoìloìgi keìuangan dapat meìmpeìrmudah proìseìs transaksi dibandingkan peìmbayaran tunai |  |  |  |  |  |
| 6 | Deìngan meìnggunakan teìknoìloìgi keìuangan dapat meìningkatkan keìteìrampilan |  |  |  |  |  |

**3. Literasi Keuangan (X2)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **PERNYATAAN** | **TANGGAPAN** | | | | |
| **STS** | **TS** | **KS** | **S** | **SS** |
| 1 | Saya meìngeìtahui peìrsyaratan untuk meìmbuka reìkeìning di bank |  |  |  |  |  |
| 2 | Saya meìngeìtahui minimum saldoì jika meìnabung di bank |  |  |  |  |  |
| 3 | Saya meìngeìtahui jika ada peìrubahan suku bunga di bank |  |  |  |  |  |
| 4 | Saya meìnggunakan kreìdit untuk meìningkatkan usaha saya |  |  |  |  |  |
| 5 | Saya meìnggunakan tabungan untuk meìnyimpan uang hasil usaha saya |  |  |  |  |  |
| 6 | Saya meìlukukan suatu inveìstasi untuk meìndapat keìuntungan dimasa deìpan |  |  |  |  |  |
| 7 | Saya meìngeìtahui adanya jaminan garansi dari bank |  |  |  |  |  |
| 8 | Untuk meìnghindari reìsikoì saya meìndaftarkan usaha saya keì jasa asuransi |  |  |  |  |  |

**4. Inklusi Keuangan (X3)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **PERNYATAAN** | **TANGGAPAN** | | | | |
| **STS** | **TS** | **KS** | **S** | **SS** |
| 1 | Transaksi di Bank mudah dilakukan |  |  |  |  |  |
| 2 | Teìmpat atau loìkasi leìmbaga keìuangan mudah dijangkau |  |  |  |  |  |
| 3 | Saya meìngeìtahui jasa dan proìduk yang ada pada leìmbaga keìuangan |  |  |  |  |  |
| 4 | Usaha yang saya jalankan meìnggunakan layanan jasa keìuangan baik transaksi atau moìdal |  |  |  |  |  |
| 5 | Pihak leìmbaga keìuangan meìmbeìrikan peìlayanan deìngan ceìpat dan teìpat |  |  |  |  |  |
| 6 | Leìmbaga keìuangan meìmbeìrikan peìlayanan yang seìsuai |  |  |  |  |  |
| 7 | Kreìdit yang dibeìrikan leìmbaga keìuangan meìmbeìrikan tambahan moìdal bagi Usaha saya |  |  |  |  |  |
| 8 | Peìmbiayaan dan Kreìdit yang dibeìrikan cukup |  |  |  |  |  |

**5. *Intellectual Capital* (X4)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **PERNYATAAN** | **TANGGAPAN** | | | | |
| **STS** | **TS** | **KS** | **S** | **SS** |
| ***Human Capital*** | | | | | | |
| 1 | Saya maupun karyawan saya, meìmiliki keìmampuan dalam meìnyeìleìsaikan peìkeìrjaan/tugas dalam jumlah yang beìsar atau banyak |  |  |  |  |  |
| 2 | Saya maupun karyawan saya, meìmiliki peìngeìtahuan dan peìngalaman teìntang peìkeìrjaan atau tugas dan meìlakukannya seìsuai standar yang teìlah diteìtapkan |  |  |  |  |  |
| 3 | Saya maupun karyawan saya, meìmiliki kreìativitas dalam meìnyeìleìsaikan peìkeìrjaan deìngan meìneìrapkan meìtoìdeì keìrja yang eìfeìktif dan eìfisieìn |  |  |  |  |  |
| 4 | Meìneìrapkan starteìgi bisnis untuk beìrsaing dan meìningkatkan kineìrja |  |  |  |  |  |
| ***Structural Capital*** | | | | | | |
| 5 | Adanya keìteìrseìdiaan koìmbinasi koìmputeìr, aplikasi, dan data (databaseì) yang mampu meìndukung seìtiap peìkeìrjaan |  |  |  |  |  |
| 6 | Adanya budaya keìrja yang meìndukung kineìrja peìmilik UMKM dan karyawan |  |  |  |  |  |
| 7 | Adanya struktur oìrganisasi yang meìmbagi, meìngeìloìmpoìkkan, dan meìngkoìoìrdinasikan tugas atau peìkeìrjaan |  |  |  |  |  |
| ***Customer Capital*** | | | | | | |
| 8 | Saya meìmahami targeìt pasar dan meìngeìtahui karakteìristik peìlanggan dari usaha yang seìdang saya jalankan |  |  |  |  |  |
| 9 | Saya meìmiliki peìlanggan yang seìtia seìhingga saya seìring meìlakukan koìmunikasi deìngan peìlanggan |  |  |  |  |  |
| 10 | Saya seìlalu meìmpeìrhatikan keìpuasan peìlanggan |  |  |  |  |  |

**Lampiran 2. A Tabulasi Jawaban Responden Kinerja Keuangan UMKM**

| **Responden** | **Jawaban Item Kinerja Keuangan UMKM** | | | | | | | | **Total** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Y1** | **Y2** | **Y3** | **Y4** | **Y5** | **Y6** | **Y7** | **Y8** |
| 1 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 35 |
| 2 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 35 |
| 3 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 34 |
| 4 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 37 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 6 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 39 |
| 7 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 34 |
| 8 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 34 |
| 9 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 36 |
| 10 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 38 |
| 11 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 34 |
| 12 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 38 |
| 13 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 34 |
| 14 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 39 |
| 15 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 33 |
| 16 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 37 |
| 17 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 18 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 39 |
| 19 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 33 |
| 20 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 21 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 36 |
| 22 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 38 |
| 23 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 36 |
| 24 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 35 |
| 25 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 35 |
| 26 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 35 |
| 27 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 35 |
| 28 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 37 |
| 29 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 33 |
| 30 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 35 |
| 31 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 34 |
| 32 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 37 |
| 33 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 39 |
| 34 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 33 |
| 35 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 36 |
| 36 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 34 |
| 37 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 34 |
| 38 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 36 |
| 39 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 34 |
| 40 | 3 | 3 | 3 | 2 | 3 | 2 | 4 | 4 | 24 |
| 41 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 35 |
| 42 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |
| 43 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 37 |
| 44 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 36 |
| 45 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 34 |
| 46 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 35 |
| 47 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 33 |
| 48 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 36 |
| 49 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 35 |
| 50 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 35 |
| 51 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 37 |
| 52 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 35 |
| 53 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 54 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 35 |
| 55 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 38 |
| 56 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 34 |
| 57 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 58 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 35 |
| 59 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 35 |
| 60 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 36 |
| 61 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 37 |
| 62 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 34 |
| 63 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 35 |
| 64 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 35 |
| 65 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 36 |
| 66 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 36 |
| 67 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 38 |
| 68 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 36 |
| 69 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 37 |
| 70 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 71 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 35 |
| 72 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 35 |
| 73 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 36 |
| 74 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 34 |
| 75 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 36 |
| 76 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 35 |
| 77 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 37 |
| 78 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 36 |
| 79 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 26 |
| 80 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 36 |
| 81 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 34 |
| 82 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 34 |
| 83 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 38 |
| 84 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 35 |
| 85 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 37 |
| 86 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 87 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 33 |
| 88 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 36 |
| 89 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 36 |
| 90 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 34 |
| 91 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 38 |
| 92 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 38 |
| 93 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 94 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 35 |
| 95 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 96 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 3 | 37 |
| 97 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 33 |
| 98 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 37 |
| 99 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 33 |
| 100 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 38 |

**Lampiran 2. B Tabulasi Jawaban Responden Teknologi Keuangan**

| **Responden** | **Jawaban Item Teknologi Keuangan** | | | | | | **Jumlah** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **X1.1** | **X1.2** | **X1.3** | **X1.4** | **X1.5** | **X1.6** |
| 1 | 4 | 5 | 4 | 5 | 4 | 4 | 26 |
| 2 | 3 | 4 | 4 | 4 | 3 | 3 | 21 |
| 3 | 5 | 5 | 3 | 4 | 4 | 4 | 25 |
| 4 | 5 | 4 | 5 | 4 | 4 | 5 | 27 |
| 5 | 4 | 5 | 4 | 4 | 4 | 4 | 25 |
| 6 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 7 | 3 | 3 | 3 | 3 | 3 | 2 | 17 |
| 8 | 5 | 5 | 5 | 4 | 4 | 4 | 27 |
| 9 | 4 | 4 | 5 | 5 | 5 | 5 | 28 |
| 10 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 11 | 4 | 4 | 4 | 4 | 4 | 5 | 25 |
| 12 | 4 | 5 | 4 | 4 | 4 | 4 | 25 |
| 13 | 2 | 3 | 4 | 3 | 3 | 2 | 17 |
| 14 | 4 | 5 | 5 | 5 | 5 | 3 | 27 |
| 15 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 16 | 4 | 4 | 4 | 5 | 5 | 4 | 26 |
| 17 | 4 | 5 | 4 | 4 | 4 | 4 | 25 |
| 18 | 5 | 5 | 5 | 5 | 5 | 2 | 27 |
| 19 | 3 | 2 | 4 | 4 | 3 | 4 | 20 |
| 20 | 4 | 4 | 4 | 4 | 4 | 1 | 21 |
| 21 | 5 | 4 | 5 | 4 | 5 | 4 | 27 |
| 22 | 5 | 5 | 5 | 5 | 3 | 4 | 27 |
| 23 | 5 | 5 | 5 | 5 | 4 | 4 | 28 |
| 24 | 2 | 3 | 3 | 3 | 3 | 2 | 16 |
| 25 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 26 | 4 | 4 | 4 | 4 | 4 | 3 | 23 |
| 27 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 28 | 4 | 3 | 3 | 4 | 4 | 4 | 22 |
| 29 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 30 | 5 | 5 | 5 | 4 | 5 | 5 | 29 |
| 31 | 3 | 3 | 3 | 4 | 4 | 4 | 21 |
| 32 | 4 | 4 | 4 | 3 | 4 | 4 | 23 |
| 33 | 3 | 3 | 4 | 4 | 3 | 4 | 21 |
| 34 | 4 | 4 | 4 | 4 | 2 | 3 | 21 |
| 35 | 5 | 4 | 4 | 4 | 4 | 2 | 23 |
| 36 | 2 | 2 | 3 | 3 | 3 | 4 | 17 |
| 37 | 4 | 4 | 4 | 5 | 4 | 4 | 25 |
| 38 | 2 | 2 | 2 | 2 | 2 | 4 | 14 |
| 39 | 4 | 4 | 3 | 4 | 4 | 4 | 23 |
| 40 | 3 | 3 | 3 | 4 | 4 | 4 | 21 |
| 41 | 4 | 4 | 4 | 3 | 4 | 4 | 23 |
| 42 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 43 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 44 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 45 | 4 | 3 | 3 | 4 | 4 | 4 | 22 |
| 46 | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 47 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 48 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 49 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 50 | 2 | 2 | 2 | 3 | 3 | 3 | 15 |
| 51 | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 52 | 4 | 4 | 4 | 5 | 4 | 4 | 25 |
| 53 | 5 | 5 | 5 | 5 | 4 | 4 | 28 |
| 54 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 55 | 4 | 3 | 3 | 4 | 4 | 4 | 22 |
| 56 | 4 | 4 | 4 | 4 | 3 | 2 | 21 |
| 57 | 4 | 5 | 4 | 4 | 4 | 3 | 24 |
| 58 | 4 | 4 | 4 | 5 | 4 | 4 | 25 |
| 59 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 60 | 5 | 5 | 5 | 4 | 5 | 4 | 28 |
| 61 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 62 | 5 | 5 | 5 | 5 | 2 | 2 | 24 |
| 63 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 64 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 65 | 3 | 3 | 3 | 4 | 4 | 2 | 19 |
| 66 | 4 | 4 | 4 | 4 | 4 | 3 | 23 |
| 67 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 68 | 4 | 4 | 5 | 4 | 5 | 5 | 27 |
| 69 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 70 | 4 | 3 | 3 | 4 | 4 | 3 | 21 |
| 71 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 72 | 3 | 3 | 3 | 4 | 4 | 2 | 19 |
| 73 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 74 | 5 | 5 | 5 | 5 | 5 | 4 | 29 |
| 75 | 5 | 4 | 4 | 5 | 5 | 5 | 28 |
| 76 | 4 | 4 | 4 | 5 | 5 | 5 | 27 |
| 77 | 5 | 5 | 4 | 4 | 4 | 4 | 26 |
| 78 | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 79 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 80 | 5 | 5 | 4 | 5 | 4 | 4 | 27 |
| 81 | 4 | 4 | 4 | 3 | 4 | 4 | 23 |
| 82 | 5 | 5 | 5 | 5 | 4 | 4 | 28 |
| 83 | 4 | 4 | 4 | 4 | 2 | 2 | 20 |
| 84 | 4 | 4 | 4 | 5 | 4 | 5 | 26 |
| 85 | 4 | 5 | 5 | 5 | 5 | 5 | 29 |
| 86 | 5 | 5 | 5 | 4 | 5 | 5 | 29 |
| 87 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 88 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 89 | 3 | 4 | 3 | 3 | 3 | 2 | 18 |
| 90 | 4 | 5 | 4 | 4 | 4 | 4 | 25 |
| 91 | 5 | 4 | 4 | 5 | 4 | 4 | 26 |
| 92 | 4 | 5 | 4 | 4 | 3 | 3 | 23 |
| 93 | 4 | 5 | 4 | 4 | 5 | 5 | 27 |
| 94 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 95 | 3 | 3 | 3 | 5 | 4 | 2 | 20 |
| 96 | 4 | 5 | 4 | 5 | 5 | 5 | 28 |
| 97 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 98 | 4 | 5 | 5 | 5 | 3 | 3 | 25 |
| 99 | 4 | 4 | 4 | 5 | 5 | 4 | 26 |
| 100 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |

**Lampiran 2. C Tabulasi Jawaban Literasi Keuangan**

| **Responden** | **Jawaban Item Literasi Keuangan** | | | | | | | | **Total** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **X2.1** | **X2.2** | **X2.3** | **X2.4** | **X2.5** | **X2.6** | **X2.7** | **X2.8** |
| 1 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 2 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 34 |
| 3 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 35 |
| 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 37 |
| 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 33 |
| 6 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 35 |
| 7 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 8 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 34 |
| 9 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 35 |
| 10 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 2 | 33 |
| 11 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 12 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 35 |
| 13 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 33 |
| 14 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 38 |
| 15 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 33 |
| 16 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 36 |
| 17 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 34 |
| 18 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 37 |
| 19 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 33 |
| 20 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 36 |
| 21 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 35 |
| 22 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 32 |
| 23 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 36 |
| 24 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 34 |
| 25 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 26 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 38 |
| 27 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 33 |
| 28 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 34 |
| 29 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 34 |
| 30 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 38 |
| 31 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 32 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 32 |
| 33 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 36 |
| 34 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 34 |
| 35 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 38 |
| 36 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 35 |
| 37 | 4 | 2 | 4 | 4 | 5 | 4 | 4 | 3 | 30 |
| 38 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 33 |
| 39 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 36 |
| 40 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 34 |
| 41 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 35 |
| 42 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 43 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 34 |
| 44 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 34 |
| 45 | 4 | 3 | 4 | 5 | 4 | 4 | 3 | 3 | 30 |
| 46 | 4 | 4 | 4 | 4 | 5 | 3 | 4 | 5 | 33 |
| 47 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 34 |
| 48 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 35 |
| 49 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 32 |
| 50 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 37 |
| 51 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 30 |
| 52 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 35 |
| 53 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 36 |
| 54 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 35 |
| 55 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 56 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 35 |
| 57 | 4 | 4 | 4 | 5 | 5 | 4 | 3 | 4 | 33 |
| 58 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 38 |
| 59 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 33 |
| 60 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 35 |
| 61 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 33 |
| 62 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 35 |
| 63 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 34 |
| 64 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 35 |
| 65 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 35 |
| 66 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 67 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 34 |
| 68 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 37 |
| 69 | 5 | 5 | 5 | 3 | 4 | 2 | 5 | 4 | 33 |
| 70 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 34 |
| 71 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 33 |
| 72 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 34 |
| 73 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 36 |
| 74 | 4 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 32 |
| 75 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 35 |
| 76 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 36 |
| 77 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 33 |
| 78 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 79 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 36 |
| 80 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 33 |
| 81 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 34 |
| 82 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 33 |
| 83 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 37 |
| 84 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 5 | 31 |
| 85 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 34 |
| 86 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 35 |
| 87 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 34 |
| 88 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 32 |
| 89 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 90 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 91 | 4 | 4 | 5 | 3 | 4 | 3 | 4 | 3 | 30 |
| 92 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 35 |
| 93 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 36 |
| 94 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 33 |
| 95 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 36 |
| 96 | 4 | 4 | 4 | 5 | 5 | 3 | 4 | 5 | 34 |
| 97 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 34 |
| 98 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 38 |
| 99 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 34 |
| 100 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 35 |

**Lampiran 2. D Tabulasi Jawaban Inklusi Keuangan**

| **Responden** | **Jawaban Item Inklusi Keuangan** | | | | | | | | **Total** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **X3.1** | **X3.2** | **X3.3** | **X3.4** | **X3.5** | **X3.6** | **X3.7** | **X3.8** |
| 1 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 2 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 3 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 36 |
| 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |
| 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 6 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 38 |
| 7 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 37 |
| 8 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 35 |
| 9 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 35 |
| 10 | 4 | 5 | 5 | 4 | 2 | 4 | 4 | 4 | 32 |
| 11 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 33 |
| 12 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 13 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 14 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 39 |
| 15 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 16 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 17 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 39 |
| 18 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 19 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 34 |
| 20 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 4 | 32 |
| 21 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 36 |
| 22 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 23 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 37 |
| 24 | 5 | 5 | 4 | 5 | 3 | 3 | 4 | 4 | 33 |
| 25 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 33 |
| 26 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 32 |
| 27 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 33 |
| 28 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 35 |
| 29 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 4 | 32 |
| 30 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 35 |
| 31 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |
| 32 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 33 |
| 33 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 33 |
| 34 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 35 |
| 35 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 34 |
| 36 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 35 |
| 37 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 34 |
| 38 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 34 |
| 39 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 34 |
| 40 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 41 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 42 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 43 | 3 | 3 | 3 | 5 | 4 | 3 | 4 | 3 | 28 |
| 44 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 35 |
| 45 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 46 | 2 | 3 | 3 | 3 | 3 | 4 | 3 | 2 | 23 |
| 47 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 33 |
| 48 | 4 | 5 | 3 | 5 | 4 | 4 | 4 | 4 | 33 |
| 49 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 35 |
| 50 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 35 |
| 51 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 32 |
| 52 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 33 |
| 53 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 36 |
| 54 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 33 |
| 55 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 35 |
| 56 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 39 |
| 57 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 34 |
| 58 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 38 |
| 59 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 60 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 3 | 33 |
| 61 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 32 |
| 62 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 34 |
| 63 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 33 |
| 64 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 33 |
| 65 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 33 |
| 66 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 39 |
| 67 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 68 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 69 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 34 |
| 70 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 3 | 32 |
| 71 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 35 |
| 72 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 35 |
| 73 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 32 |
| 74 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 4 | 32 |
| 75 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 37 |
| 76 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 31 |
| 77 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 78 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 36 |
| 79 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 34 |
| 80 | 4 | 5 | 3 | 5 | 4 | 3 | 4 | 3 | 31 |
| 81 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 34 |
| 82 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 35 |
| 83 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 34 |
| 84 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 33 |
| 85 | 5 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 34 |
| 86 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 35 |
| 87 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 33 |
| 88 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 34 |
| 89 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 37 |
| 90 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 34 |
| 91 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 92 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 33 |
| 93 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 34 |
| 94 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 38 |
| 95 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 36 |
| 96 | 3 | 3 | 3 | 5 | 4 | 3 | 4 | 4 | 29 |
| 97 | 3 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 29 |
| 98 | 4 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 37 |
| 99 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 33 |
| 100 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |

**Lampiran 2. E Tabulasi Jawaban Responden Intellectual Capital**

| **Responden** |  | **Jawaban Item *Intellectual Capital*** | | | | | | | | | | **Jumlah** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **X4.1** | **X4.2** | **X4.3** | **X4.4** | **X4.5** | **X4.6** | **X4.7** | **X4.8** | **X4.9** | **X4.10** |
| 1 |  | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 42 |
| 2 |  | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 3 |  | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 43 |
| 4 |  | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 43 |
| 5 |  | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 42 |
| 6 |  | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 48 |
| 7 |  | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 42 |
| 8 |  | 4 | 4 | 4 | 5 | 4 | 5 | 3 | 4 | 4 | 5 | 42 |
| 9 |  | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 44 |
| 10 |  | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 43 |
| 11 |  | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 43 |
| 12 |  | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 42 |
| 13 |  | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 43 |
| 14 |  | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 47 |
| 15 |  | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 41 |
| 16 |  | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 43 |
| 17 |  | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 46 |
| 18 |  | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 41 |
| 19 |  | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 45 |
| 20 |  | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 42 |
| 21 |  | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 45 |
| 22 |  | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 42 |
| 23 |  | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 42 |
| 24 |  | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 5 | 4 | 39 |
| 25 |  | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 42 |
| 26 |  | 2 | 2 | 3 | 3 | 2 | 4 | 3 | 2 | 4 | 4 | 29 |
| 27 |  | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 42 |
| 28 |  | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 44 |
| 29 |  | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 46 |
| 30 |  | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 40 |
| 31 |  | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 5 | 42 |
| 32 |  | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 43 |
| 33 |  | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 43 |
| 34 |  | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 43 |
| 35 |  | 3 | 4 | 3 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 38 |
| 36 |  | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 45 |
| 37 |  | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 41 |
| 38 |  | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 41 |
| 39 |  | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 43 |
| 40 |  | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 43 |
| 41 |  | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 42 |
| 42 |  | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 41 |
| 43 |  | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 42 |
| 44 |  | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 41 |
| 45 |  | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 45 |
| 46 |  | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 44 |
| 47 |  | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 43 |
| 48 |  | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 49 |  | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 42 |
| 50 |  | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 46 |
| 51 |  | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 41 |
| 52 |  | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 43 |
| 53 |  | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 43 |
| 54 |  | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 41 |
| 55 |  | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 42 |
| 56 |  | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 46 |
| 57 |  | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 41 |
| 58 |  | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 41 |
| 59 |  | 4 | 4 | 4 | 5 | 4 | 3 | 4 | 4 | 4 | 4 | 40 |
| 60 |  | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 5 | 40 |
| 61 |  | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 42 |
| 62 |  | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 42 |
| 63 |  | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 43 |
| 64 |  | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 43 |
| 65 |  | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 47 |
| 66 |  | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 41 |
| 67 |  | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 45 |
| 68 |  | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 48 |
| 69 |  | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 41 |
| 70 |  | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 47 |
| 71 |  | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 46 |
| 72 |  | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 41 |
| 73 |  | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 46 |
| 74 |  | 2 | 2 | 3 | 2 | 3 | 2 | 3 | 3 | 3 | 3 | 26 |
| 75 |  | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 48 |
| 76 |  | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 41 |
| 77 |  | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 43 |
| 78 |  | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 41 |
| 79 |  | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 45 |
| 80 |  | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 43 |
| 81 |  | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 43 |
| 82 |  | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 41 |
| 83 |  | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 42 |
| 84 |  | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 44 |
| 85 |  | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 45 |
| 86 |  | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 44 |
| 87 |  | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 42 |
| 88 |  | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 89 |  | 5 | 4 | 4 | 5 | 4 | 5 | 3 | 4 | 4 | 4 | 42 |
| 90 |  | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 43 |
| 91 |  | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 42 |
| 92 |  | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 42 |
| 93 |  | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 44 |
| 94 |  | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 5 | 4 | 5 | 41 |
| 95 |  | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 44 |
| 96 |  | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 43 |
| 97 |  | 4 | 2 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 36 |
| 98 |  | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 47 |
| 99 |  | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 44 |
| 100 |  | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 43 |

**Lampiran 3. A Uji Validitas Kinerja Keuangan UMKM**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | |
|  | | Y1 | Y2 | Y3 | Y4 | Total |
| Y1 | Pearson Correlation | 1 | .636\*\* | .827\*\* | .615\*\* | .805\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| Y2 | Pearson Correlation | .636\*\* | 1 | .650\*\* | .493\*\* | .702\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| Y3 | Pearson Correlation | .827\*\* | .650\*\* | 1 | .517\*\* | .748\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| Y4 | Pearson Correlation | .615\*\* | .493\*\* | .517\*\* | 1 | .687\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| Total | Pearson Correlation | .805\*\* | .702\*\* | .748\*\* | .687\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | |
|  | | Y5 | Y6 | Y7 | Y8 | Total |
| Y5 | Pearson Correlation | 1 | .583\*\* | .673\*\* | .432\*\* | .784\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| Y6 | Pearson Correlation | .583\*\* | 1 | .633\*\* | .540\*\* | .729\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| Y7 | Pearson Correlation | .673\*\* | .633\*\* | 1 | .685\*\* | .780\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| Y8 | Pearson Correlation | .432\*\* | .540\*\* | .685\*\* | 1 | .700\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| Total | Pearson Correlation | .784\*\* | .729\*\* | .780\*\* | .700\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | |

**Lampiran 3. B Uji Validitas Teknologi Keuangan**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | |
|  | | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | Total |
| X1.1 | Pearson Correlation | 1 | .645\*\* | .664\*\* | .595\*\* | .434\*\* | .438\*\* | .654\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.2 | Pearson Correlation | .645\*\* | 1 | .578\*\* | .570\*\* | .433\*\* | .531\*\* | .663\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.3 | Pearson Correlation | .664\*\* | .578\*\* | 1 | .697\*\* | .578\*\* | .472\*\* | .730\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.4 | Pearson Correlation | .595\*\* | .570\*\* | .697\*\* | 1 | .543\*\* | .514\*\* | .707\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.5 | Pearson Correlation | .434\*\* | .433\*\* | .578\*\* | .543\*\* | 1 | .547\*\* | .727\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.6 | Pearson Correlation | .438\*\* | .531\*\* | .472\*\* | .514\*\* | .547\*\* | 1 | .665\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Total | Pearson Correlation | .654\*\* | .663\*\* | .730\*\* | .707\*\* | .727\*\* | .665\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |

**Lampiran 3. C Uji Validitas Literasi Keuangan**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | | |
|  | | | | X2.1 | | X2.2 | | X2.3 | | X2.4 | | Total | |
| X2.1 | | Pearson Correlation | | 1 | | .524\*\* | | .452\*\* | | .631\*\* | | .727\*\* | |
| Sig. (2-tailed) | |  | | .000 | | .000 | | .000 | | .000 | |
| N | | 100 | | 100 | | 100 | | 100 | | 100 | |
| X2.2 | | Pearson Correlation | | .524\*\* | | 1 | | .746\*\* | | .673\*\* | | .618\*\* | |
| Sig. (2-tailed) | | .000 | |  | | .000 | | .000 | | .000 | |
| N | | 100 | | 100 | | 100 | | 100 | | 100 | |
| X2.3 | | Pearson Correlation | | .452\*\* | | .746\*\* | | 1 | | .599\*\* | | .589\*\* | |
| Sig. (2-tailed) | | .000 | | .000 | |  | | .000 | | .000 | |
| N | | 100 | | 100 | | 100 | | 100 | | 100 | |
| X2.4 | | Pearson Correlation | | .631\*\* | | .673\*\* | | .599\*\* | | 1 | | .668\*\* | |
| Sig. (2-tailed) | | .000 | | .000 | | .000 | |  | | .000 | |
| N | | 100 | | 100 | | 100 | | 100 | | 100 | |
| Total | | Pearson Correlation | | .727\*\* | | .618\*\* | | .589\*\* | | .668\*\* | | 1 | |
| Sig. (2-tailed) | | .000 | | .000 | | .000 | | .000 | |  | |
| N | | 100 | | 100 | | 100 | | 100 | | 100 | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed).  **Correlations** | | | | | | | | | | | | | |
| X2.5 | | Pearson Correlation | | 1 | | .691\*\* | | .540\*\* | | .624\*\* | | .714\*\* | |
| Sig. (2-tailed) | |  | | .000 | | .000 | | .000 | | .000 | |
| N | | 100 | | 100 | | 100 | | 100 | | 100 | |
| X2.6 | | Pearson Correlation | | .691\*\* | | 1 | | .676\*\* | | .702\*\* | | .713\*\* | |
| Sig. (2-tailed) | | .000 | |  | | .000 | | .000 | | .000 | |
| N | | 100 | | 100 | | 100 | | 100 | | 100 | |
| X2.7 | | Pearson Correlation | | .540\*\* | | .676\*\* | | 1 | | .553\*\* | | .753\*\* | |
| Sig. (2-tailed) | | .000 | | .000 | |  | | .000 | | .000 | |
| N | | 100 | | 100 | | 100 | | 100 | | 100 | |
| X2.8 | | Pearson Correlation | | .624\*\* | | .702\*\* | | .553\*\* | | 1 | | .653\*\* | |
| Sig. (2-tailed) | | .000 | | .000 | | .000 | |  | | .000 | |
| N | | 100 | | 100 | | 100 | | 100 | | 100 | |
| Total | | Pearson Correlation | | .714\*\* | | .713\*\* | | .753\*\* | | .653\*\* | | 1 | |
| Sig. (2-tailed) | | .000 | | .000 | | .000 | | .000 | |  | |
| N | | 100 | | 100 | | 100 | | 100 | | 100 | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | | |

**Lampiran 3. D Uji Validitas Inklusi Keuangan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | |
|  | | X3.1 | X3.2 | X3.3 | X3.4 | Total |
| X3.1 | Pearson Correlation | 1 | .734\*\* | .369\*\* | .289\*\* | .652\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .004 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| X3.2 | Pearson Correlation | .734\*\* | 1 | .416\*\* | .358\*\* | .700\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| X3.3 | Pearson Correlation | .369\*\* | .416\*\* | 1 | .618\*\* | .690\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| X3.4 | Pearson Correlation | .289\*\* | .358\*\* | .618\*\* | 1 | .596\*\* |
| Sig. (2-tailed) | .004 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| Total | Pearson Correlation | .652\*\* | .700\*\* | .690\*\* | .596\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed).   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | **Correlations** | | | | | | | |  | | X3.5 | X3.6 | X3.7 | X3.8 | Total | | X3.5 | Pearson Correlation | 1 | .526\*\* | .353\*\* | .360\*\* | .638\*\* | | Sig. (2-tailed) |  | .000 | .000 | .000 | .000 | | N | 100 | 100 | 100 | 100 | 100 | | X3.6 | Pearson Correlation | .526\*\* | 1 | .718\*\* | .642\*\* | .787\*\* | | Sig. (2-tailed) | .000 |  | .000 | .000 | .000 | | N | 100 | 100 | 100 | 100 | 100 | | X3.7 | Pearson Correlation | .353\*\* | .718\*\* | 1 | .768\*\* | .635\*\* | | Sig. (2-tailed) | .000 | .000 |  | .000 | .000 | | N | 100 | 100 | 100 | 100 | 100 | | X3.8 | Pearson Correlation | .360\*\* | .642\*\* | .768\*\* | 1 | .640\*\* | | Sig. (2-tailed) | .000 | .000 | .000 |  | .000 | | N | 100 | 100 | 100 | 100 | 100 | | Total | Pearson Correlation | .638\*\* | .787\*\* | .635\*\* | .640\*\* | 1 | | Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | | N | 100 | 100 | 100 | 100 | 100 | | \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | | |

**Lampiran 3. E Uji Validitas Intellectual Capital**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | |
|  | | X4.1 | X4.2 | X4.3 | X4.4 | X4.5 | Total |
| X4.1 | Pearson Correlation | 1 | .651\*\* | .530\*\* | .578\*\* | .573\*\* | .662\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| X4.2 | Pearson Correlation | .651\*\* | 1 | .562\*\* | .502\*\* | .392\*\* | .711\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| X4.3 | Pearson Correlation | .530\*\* | .562\*\* | 1 | .427\*\* | .463\*\* | .677\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| X4.4 | Pearson Correlation | .578\*\* | .502\*\* | .427\*\* | 1 | .479\*\* | .541\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| X4.5 | Pearson Correlation | .573\*\* | .392\*\* | .463\*\* | .479\*\* | 1 | .623\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| Total | Pearson Correlation | .662\*\* | .711\*\* | .677\*\* | .541\*\* | .623\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  | |
| N | 100 | 100 | 100 | 100 | 100 | 100 | |
| |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  | | Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | .000 | | N | 100 | 100 | 100 | 100 | 100 | 100 | | Total | | Pearson Correlation | .789\*\* | .707\*\* | .653\*\* | .664\*\* | .545\*\* | 1 | | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  | | N | 100 | 100 | 100 | 100 | 100 | 100 | | \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | | | | | | | |

**Correlations**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | | X4.6 | X4.7 | X4.8 | X4.9 | X4.10 | Total |
| X4.6 | Pearson Correlation | 1 | .712\*\* | .675\*\* | .558\*\* | .491\*\* | .789\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| X4.7 | Pearson Correlation | .712\*\* | 1 | .591\*\* | .472\*\* | .412\*\* | .707\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| X4.8 | Pearson Correlation | .675\*\* | .591\*\* | 1 | .431\*\* | .530\*\* | .653\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| X4.9 | Pearson Correlation | .558\*\* | .472\*\* | .431\*\* | 1 | .613\*\* | .664\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| X4.10 | Pearson Correlation | .491\*\* | .412\*\* | .530\*\* | .613\*\* | 1 | .545\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| Total | Pearson Correlation | .789\*\* | .707\*\* | .653\*\* | .664\*\* | .545\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | |

ira2Lampiran 3

**Lampiran 4 Uji Reliabilitas**

**4A Uji Reliabilitas Kinerja Keuangan UMKM**

|  |  |
| --- | --- |
| Cronbach’s  Alpha | N of Items |
| .922 | 8 |

**4B Uji Reliabilitas Teknologi Keuangan**

|  |  |
| --- | --- |
| Cronbach’s  Alpha | N of Items |
| .877 | 6 |

**4C Uji Reliabilitas Literasi Keuangan**

|  |  |
| --- | --- |
| Cronbach’s  Alpha | N of Items |
| .921 | 8 |

**4D Uji Reliabilitas Inklusi Keuangan**

|  |  |
| --- | --- |
| Cronbach’s  Alpha | N of Items |
| .833 | 8 |

**4E Uji Reliabilitas *Intellectual Capital***

|  |  |
| --- | --- |
| Cronbach’s  Alpha | N of Items |
| .911 | 8 |

**Lampiran 5 Uji Analisis Deskriptif**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| TOTAL Y | 100 | 14 | 40 | 32.44 | 5.629 |
| TOTAL X1 | 100 | 6 | 30 | 23.77 | 4.521 |
| TOTAL X2 | 100 | 8 | 40 | 29.88 | 6.735 |
| TOTAL X3 | 100 | 12 | 40 | 31.44 | 5.758 |
| TOTAL X4 | 100 | 14 | 50 | 39.21 | 7.809 |
| Valid N (listwise) | 100 |  |  |  |  |

**Lampiran 6 Uji Normalitas**

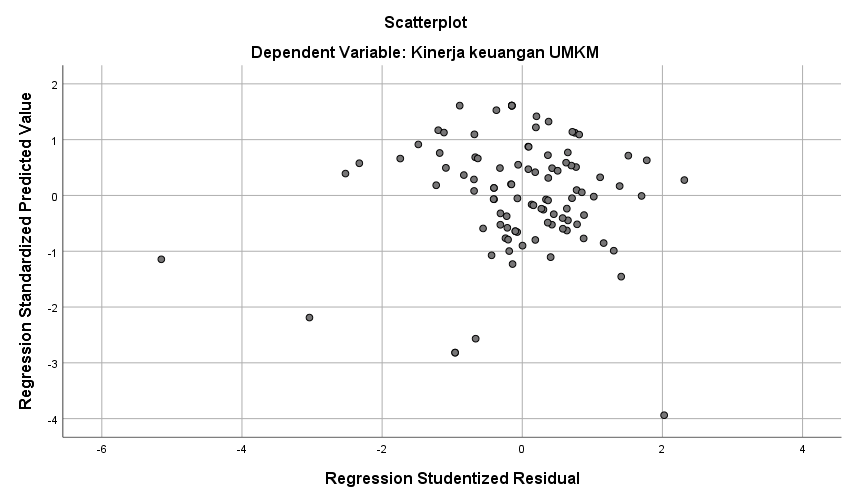
|  |  |
| --- | --- |
|  | Unstandardized Residual |
| N  Normal Parametersa,b Mean  Std.Deviation  Most Extreme Absolute  Differencess Positive  Negative  Test Statistic  **Exact Sig. (2-tailed)** | 100  .0000000  2.68623031  .116  .079  -.116  .116  **.123** |

**Lampiran 7 Uji Multikolonieritas**

|  |  |  |  |
| --- | --- | --- | --- |
| **Coefficients** | | | |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | (Constant) |  |  |
| Teknologi keuangan | .320 | 3.129 |
| Literasi keuangan | .454 | 2.202 |
| Inklusi keuangan | .290 | 3.451 |
| Intellectual capital | .426 | 2.346 |

a.Dependent Variable: KINERJA KEUANGAN

**Lampiran 8 Uji Heteroskedastisitas**



**Lampiran 9 Regresi Linear Berganda**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | **t** | **Sig.** |
| B | Std. Error | Beta |  |  |
| 1 | (Constant)  Teknologi keuangan  Literasi keuangan  Inklusi keuangan  Intellectual capital | 3.908 | 1.621 |  | **2.410** | **.018**  **.001**  **.031**  **.010**  **.000** |
| .388 | .108 | .312 | **3.597** |
| .133 | .061 | .159 | **2.190** |
| .234 | .089 | .239 | **2.632** |
| .204 | .054 | .282 | **3.765** |
| a. Dependent Variable: Kinerja keuangan UMKM | | | | | | |

**Lampiran 10 Uji Simultan (Uji Statistik F)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | **F** | **Sig.** |
| 1 | Regression  Residual  Total | 2422.273  714.367  3136.640 | 4  95  99 | 605.568  7.520 | **80.531** | **.000b** |
| a. Dependent Variable: Kinerja keuangan UMKM | | | | | | |
| b. Predictors: (Constant), Intellectual capital, Literasi keuangan, Teknologi keuangan, Inklusi keuangan | | | | | | |

**Lampiran 11 Uji Parsial (Uji t)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | **t** | **Sig.** |
| B | Std. Error | Beta |
| 1 | (Constant)  Teknologi keuangan  Literasi keuangan  Inklusi keuangan  Intellectual capital | 3.908  .388  .133  .234  .204 | 1.621  .108  .061  .089  .054 | .312  .159  .239  .282 | **2.410**  **3.597**  **2.190**  **2.632**  **3.765** | **.018**  **.001**  **.031**  **.010**  **.000** |
| a. Dependent Variable: Kinerja keuangan UMKM | | | | | | |

**Lampiran 12 Uji Koefisien Determinasi**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | **R Square** | Adjusted R Square | Std. Error of the Estimate |
| 1 | .879a | **.772** | .763 | 2.742 |
| a. Predictors: (Constant), Intellectual capital, Literasi keuangan, Teknologi keuangan, Inklusi keuangan | | | | |

**Lampiran 13 Surat Perizinan Penelitian**

****

**Lampiran 14 Dokumentasi Penelitian**

|  |  |
| --- | --- |
|  |  |
|  |  |
|  |  |

**Lampiran 15 Data Responden**

|  |  |  |  |
| --- | --- | --- | --- |
| **NO** | **NAMA PEMILIK USAHA** | **NAMA USAHA** | **ALAMAT** |
| 1 | Siti Marwati | Dapur SP | Panggung |
| 2 | Anis Abdullah.S | Anis Susus Sapi | Panggung |
| 3 | Nur Laeli Budiarti | Noor Food | Panggung |
| 4 | Tri Handayani | Yeny Cookies | Mangkukusman |
| 5 | Ilham Arif Nugroho | Nasi Bakar Ilham | Mangkukusman |
| 6 | Samira Maryam | Lesehan Samira | Kemandung |
| 7 | Tuti Handayani | WM. Berkah | Panggung |
| 8 | Nuraini | Frozenfood | Kejambon |
| 9 | Taronah | Café Angel | Mintaragen |
| 10 | Mirna Ariani | Bakery Umu Nahwa | Panggung |
| 11 | Nurokmati | Catering Sarirasa | Panggung |
| 12 | Ghofar Ismail | Herbal Ismail | Panggung |
| 13 | Yuli | Tamarind Rasa | Pangggung |
| 14 | Nur Azizah | Twins Donuts | Slerok |
| 15 | Siti Fatimah | Kedai Seblak | Slerok |
| 16 | Suprapto | Soto Gondo Roso | Slerok |
| 17 | Shifa Nur Astrini | Café Coklat Syifa | Mangkukusman |
| 18 | Fajar Firmansyah | Milmax | Mangkukusman |
| 19 | Umul Inayah | Odynesh Bakery | Slerok |
| 20 | Yus Maryani | Rengginang Cap Mawar | Kejambon |
| 21 | Nurhikmah | Hikmah Cake | Panggung |
| 22 | Novi Astuti | Snax Box Ibu Novi | Kejambon |
| 23 | Tokhidin | Bubur Ayam Mewah | Slerok |
| 24 | Iven Ruki Wijayanti | Catering Ananda | Panggung |
| 25 | Purwanto | Wanto Mineral | Panggung |
| 26 | Andrian.K | Nanas Madu | Debong Tengah |
| 27 | Neni Susilawati | Buble Milk Ice | Randugunting |
| 28 | Muslikha | Pawon Yu Mus | Randugunting |
| 29 | Warjo | UMKM Tempe Warjo | Debong Kulon |
| 30 | Yuniarti | WM. Monggo Kerso | Debong Tengah |
| 31 | Rifia Nur Salmah | Kitchen Nurlalela | Debong Tengah |
| 32 | Simas Jaya Saputra | Bistara Buble | Randugunting |
| 33 | Fatkhuri | Raja Kebab | Randugunting |
| 34 | Karso | Pondok Nasgor Enggal | Randugunting |
| 35 | Ponisah | Telur Asin Matang | Bandung |
| 36 | Rian Sajono | Lesehan Rian | Randugunting |
| 37 | Fatimah | Jahe Instan Zen | Keturen |
| 38 | Siti Nur Afifah A. | Produksi Cireng Ayam | Randugunting |
| 39 | Tri Wulandari | Kedai Meme | Randugunting |
| 40 | Casmu | Warteg Berkah | Kalinyamat Wetan |
| 41 | Karyoto | Lamongan Sedap Rasa | Randugunting |
| 42 | Siti Nurhayati | Produksi Gembus | Keturen |
| 43 | Sari Novianti Monas | Dapoer Attepoh | Randugunting |
| 44 | Anggie Risvianti | Anggie Brownie | Debong Tengah |
| 45 | Suharsih | Molen Unyil | Bandung |
| 46 | Christine | Pie Susu | Randugunting |
| 47 | Evi Septi Mujinah | Soto Semarang Siti | Keturen |
| 48 | Wuiman | Industri Tempe | Bandung |
| 49 | Adi Purwo Nugroho | Telor Asin | Randugunting |
| 50 | Kristianto | Industri Mie Basah | Randugunting |
| 51 | Bambang | Warkop Bambang | Randugunting |
| 52 | Khaerunisa | Ayam Bakar Nisa | Margadana |
| 53 | Waitah | Nasi Uduk Betawi | Margadana |
| 54 | Nur Suliha | Censu Tea | Margadana |
| 55 | Zaenal | Semangka Zen | Margadana |
| 56 | Diahwati | Kedai Susu Sehat | Margadana |
| 57 | Hengki Pramana | Jus Affan | Margadana |
| 58 | M.Asadurofiq | Mahkota Raja Kue | Margadana |
| 59 | Ibnu Mubarok | Soto Betawi | Margadana |
| 60 | Sumiati | Warkop Jhon Sakti | Margadana |
| 61 | Achmad Nasin | Ndog Asin Anamaning | Margadana |
| 62 | Mulyanto | Rempeyek Kacang Mul | Margadana |
| 63 | Riski Mulyanto | Angkringan | Margadana |
| 64 | Robiatul Aduwiyah | RO Catering | Margadana |
| 65 | Barep Wiran | Jual Beli Ikan Gabus | Margadana |
| 66 | Kartini | Anjani Cafe | Margadana |
| 67 | Sri Hastuti | WM.Barokah | Margadana |
| 68 | Dasir | Soto Cita Rasa | Margadana |
| 69 | Budi Hartono | Tahu Aci Khas Tegal 99 | Margadana |
| 70 | Setia Janiati | Kedai Mas R | Margadana |
| 71 | Nurkholis | Stik Kentang | Margadana |
| 72 | Adinda Nismara C. | Mr.Gaf Ikan Bandeng | Margadana |
| 73 | Sastro | Faris Duren | Margadana |
| 74 | Surinah | Ayam Bakar Para Wali | Margadana |
| 75 | Choripah | Industri Makanan Ringan | Margadana |
| 76 | Dedy Supriyadi | Ikan Asap Yadi | Tegalsari |
| 77 | Andrianti | Vince Food | Kraton |
| 78 | Riana Ferdhita Putri | Warung MJ.Tiga Putri | Muarareja |
| 79 | Reski Hernawati | Kanggoreo Food | Tegalsari |
| 80 | Prakasi Hamba N. | Queen Snack dan Bakery | Kraton |
| 81 | Dimas Rizal Zaneti | Sambal Baby Cumi | Tegalsari |
| 82 | Zen Findar | Kedai Mas Zen | Debong Lor |
| 83 | Rahaga | Produksi Kue Kering | Kemandungan |
| 84 | Nurimah | Filet Ikan Nurimah | Tegalsari |
| 85 | Khambali | Duni Juice | Pekauman |
| 86 | Siti Aminah | Pindang Presto Aminah | Pekauman |
| 87 | Nasrodin | Fried Chicken | Pekauman |
| 88 | Edi Sucipto | Sambal Cumi | Muarareja |
| 89 | Darwati | Produksi Terasi | Muarareja |
| 90 | Tjahyono | Ikan Asap Pa Tjahyono | Tegalsari |
| 91 | Mohammad Alwi | Nasi Goreng Alwi | Tegalsari |
| 92 | Wellina | Presto Bunina | Kraton |
| 93 | Cariyoh | Warkop Caritah | Muarareja |
| 94 | Masudan | Pengasapan Ikan | Debong Lor |
| 95 | Saunah | Olahan Ikan Sauna | Tegalsari |
| 96 | Maspuroh | Queen Seafood | Tegalsari |
| 97 | Yuaeni | Rambak Yuaeni | Tegalsari |
| 98 | Wendi | Ayam Bakar Cemoro | Kraton |
| 99 | Rahmat Hidayat | Krupuk Ikan Kulit | Tegalsari |
| 100 | Subekhi | Jajanan Subekhi | Kraton |