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Lampiran 1. Insturumen Penelitian

**KUESIONER PENELITIAN**

Yth Bapak / Ibu / Saudara / i Responden

Di tempat

LAMPIRAN

Dengan hormat,

Sehubungan dengan penyelesaian Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Pancasakti Tegal untuk memperoleh gelar Strata-1 (S1) maka peneliti melakukan penelitian dengan judul **“PENGARUH TEKNOLOGI INFORMASI KEUANGAN, KEMAMPUAN MANAJERIAL, INKLUSI KEUANGAN, DAN LITERASI KEUANGAN TERHADAP KINERJA UKM DI KOTA TEGAL”.** Saya mengharap kesediaan Bapak/Ibu untuk menjadi responden dalam penelitian ini dengan cara mengis kuesioner secara lengkap sesuai dengan keadaan sebenarnya. Mengingat kualitas penelitian sangat bergantung pada jawaban Bapak/Ibu, maka dari itu dimohon menjawab kuesioner sesuai dengan keadaan yang sebenarnya. Sesuai kode etik penelitian, semua data yang masuk akan dijamin kerahasiaannya.

Saya yang bertanda tangan dibawah ini:

Nama :Intan Pramudita

NPM :4320600085

Program Studi : Akuntansi

Atas segala bantuan dan partisipasi Bapak / Ibu / saudara/i dalam pengisian kuesioner saya ucapkan terima kaish.

Hormat Saya

Intan Pramudita

**IDENTITAS RESPONDEN**

Nama / Nama Usaha :

Usia : Tahun

Jenis Kelamin : ( ) Laki-laki ( ) Perempuan

Tingkat Pendidikan : ( ) SD-SMA/ sederajat

( ) Diploma

( ) S1/S2/S3

Lama Usaha : ( ) Start Up – 3 Tahun

( ) 4 – 5 Tahun

( ) > 5 Tahun

Omzet perbulan : ( ) Maksimal Rp. 25.000.000

( ) Rp. 25.000.000 - Rp. 208.000.000

( ) Rp. 208.000.001 - Rp. 416.000.000

Alamat : ( ) Tegal Barat

( ) Tegal Timur

( ) Tegal Selatan

( ) Margadana

( ) Lainnya

**PETUNJUK PENGISIAN KUESIONER**

Berilah tanda checklist (✓) pada jawaban yang anda pilih di lembar jawaban yang telah disediakan. Pilih jawaban yang sesuai dengan keadaan sebenarnya dari Bapak/Ibu/Saudara/I Responden.

|  |  |
| --- | --- |
| **Pilihan Jawaban** | **Keterangan** |
| STS | Sangat Tidak setuju |
| TS | Tidak Setuju |
| KS | Kurang Setuju |
| S | Setuju |
| SS | Sangat Setuju |

**Daftar Pernyataan**

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pernyataan** | **Pilihan Jawaban** | | | | |
| **Profitabilitas** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 1. | Pendapatan usaha saya setiap bulan meningkat. |  |  |  |  |  |
| 2. | Keuntungan usaha saya setiap bulan fluktuatif. |  |  |  |  |  |
| **Pertumbuhan Usaha** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 3. | Usaha saya setiap bulan mengalami peningkatan jumlah konsumen. |  |  |  |  |  |
| 4. | Saya melakukan usaha pengembangan pemasaran produk dan jasa di dalam negeri. |  |  |  |  |  |
| 5. | Saya memiliki konsumen dari luar daerah. |  |  |  |  |  |
| **Pertumbuhan Jumlah Karyawan** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 6. | Pekerjaan usaha saya semakin banyak setiap tahun sehingga saya menambah jumlah karyawan. |  |  |  |  |  |
| 7. | Karyawan usaha saya relatif dari masyarakat sekitar. |  |  |  |  |  |

1. **Variabel Teknologi Informasi Keuangan (X1)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pernyataan** | **Pilihan Jawaban** | | | | |
| **Cepat dan Efisien** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 8. | Dengan adanya teknologi informasi keuangan dapat mempercepat transaksi pembayaran. |  |  |  |  |  |
| 9. | Dalam bertransaksi lebih efisien dengan adanya teknologi informasi keuangan. |  |  |  |  |  |
| **Mudah Diakses** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 10. | Teknologi informasi keuangan dapat mempermudah akses jangka pendek maupun jauh. |  |  |  |  |  |
| 11. | Teknologi Informasi Keuangan dapat digunakan dimana saja. |  |  |  |  |  |

1. **Kemampuan Manajerial (X2)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pernyataan** | **Pilihan Jawaban** | | | | |
| **Mengembangkan Orang Lain** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 12. | Saya memiliki pengalaman minimal dua tahun untuk memimpin orang lain di UMKM tempat saya bekerja. |  |  |  |  |  |
| 13. | Saya selalu memberikan berbagi pengalaman dan pelatihan kepada sesama karyawan atau bawahan yang ada di UMKM tempat saya bekerja. |  |  |  |  |  |
| 14. | Saya selalu memberikan dukungan kepada sesama karyawan dan atau orang lain untuk meningkatkan skill dan pengetahuan yang mendukung pekerjaannya. |  |  |  |  |  |
| **Mengarahkan dan Memimpin Orang**  **Lain** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 15. | Saya selalu memberikan evaluasi kepada sesama karyawan dan bawahan saya sebelum pulang kerja |  |  |  |  |  |
| 16. | Saya selalu mengevaluasi hasil capaian pekerjaan setiap sebelum pulang kantor secara rutin. |  |  |  |  |  |
| 17. | Saya memiliki kemampuan untuk mengontrol dan mengevaluasi pekerjaan bawahan dan karyawan yang menjadi tanggung jawab saya. |  |  |  |  |  |
| **Kerja Sama Tim dan Bekerja dengan Orang Lain** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 18. | Jika ada konflik, maka saya mempertemukan pihak-pihak terkait untuk mencari solusi terhadap konflik yang muncul di tempat UMKM saya bekerja. |  |  |  |  |  |
| 19. | Saya selalu berusaha beradaptasi dengan staff karyawan yang baru bekerja. |  |  |  |  |  |
| 20. | Saya berusaha memberikan usulan ide-ide yang baru untuk perbaikan di tempat UMKM saya bekerja. |  |  |  |  |  |

1. **Variabel Inklusi Keuangan (X3)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pernyataan** | **Pilihan Jawaban** | | | | |
| **Ketersediaan Akses** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 21. | Tempat atau lokasi lembaga keuangan mudah dijangkau |  |  |  |  |  |
| 22. | Saya mengetahui jasa dan produk yang ada pada lembaga keuangan. |  |  |  |  |  |
| 23. | Transaksi di bank mudah dilakukan. |  |  |  |  |  |
| 24. | Usaha yang saya jalankan menggunakan layanan jasa keuangan baik transaksi atau modal. |  |  |  |  |  |
| **Kesejahteraan** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 25. | Pihak lembaga keuangan memberikan  pelayanan dengan cepat dan tepat. |  |  |  |  |  |
| 26. | Kredit yang diberikan lembaga  Keuangan memberikan tambahan modal bagi usaha saya. |  |  |  |  |  |
| 27. | Pembiayaan dan Kredit yang diberikan cukup. |  |  |  |  |  |

1. **Variabel Literasi Keuangan (X4)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pernyataan** | **Pilihan Jawaban** | | | | |
| **Pengetahuan dan Pengelolaan Keuangan** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 28. | Saya memiliki pengetauan dasar akuntansi. |  |  |  |  |  |
| 29. | Saya mngetahui pengelolaan keuangan yang efektif. |  |  |  |  |  |
| 30. | Saya mengetahui syarat yang diperlukan untuk mendapatkan pinjaman dari bank. |  |  |  |  |  |
| **Perilaku Keuangan** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 31. | Saya dapat melakukan pembukuan kas masuk dan keluar setiap hari. |  |  |  |  |  |
| 32. | Saya melakuakan bimbingan dan binaan kepada karyawan. |  |  |  |  |  |
| 33. | Saya dapat melakukan penyusunan anggaran belanja perbulan. |  |  |  |  |  |
| **Sikap Keuangan** | | **STS** | **TS** | **KS** | **S** | **SS** |
| 34. | Saya dapat mengambil resiko untuk setiap keputusan yang diambil. |  |  |  |  |  |
| 35. | Saya dapat meminimalisir resiko keuangan. |  |  |  |  |  |

Lampiran 2. Output Uji Validitas

Kinerja (Y)

|  |  |  |
| --- | --- | --- |
|  | | Total |
| X1 | Pearson Correlation | .455\* |
| Sig. (2-tailed) | .012 |
| N | 30 |
| X2 | Pearson Correlation | .384\* |
| Sig. (2-tailed) | .036 |
| N | 30 |
| X3 | Pearson Correlation | .608\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X4 | Pearson Correlation | .615\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X5 | Pearson Correlation | .564\*\* |
| Sig. (2-tailed) | .001 |
| N | 30 |
| X6 | Pearson Correlation | .536\*\* |
| Sig. (2-tailed) | .002 |
| N | 30 |
| X7 | Pearson Correlation | .450\* |
| Sig. (2-tailed) | .013 |
| N | 30 |
| Total | Pearson Correlation | 1 |
| Sig. (2-tailed) |  |
| N | 30 |

Teknologi Informasi Keuangan (X1)

|  |  |  |
| --- | --- | --- |
|  | | Total |
| X1 | Pearson Correlation | .728\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X2 | Pearson Correlation | .569\*\* |
| Sig. (2-tailed) | .001 |
| N | 30 |
| X3 | Pearson Correlation | .559\*\* |
| Sig. (2-tailed) | .001 |
| N | 30 |
| X4 | Pearson Correlation | .585\*\* |
| Sig. (2-tailed) | .001 |
| N | 30 |
| Total | Pearson Correlation | 1 |
| Sig. (2-tailed) |  |
| N | 30 |

Kemampuan Manajerial (X2)

|  |  |  |
| --- | --- | --- |
|  | | Total |
| X1 | Pearson Correlation | .444\* |
| Sig. (2-tailed) | .014 |
| N | 30 |
| X2 | Pearson Correlation | .566\*\* |
| Sig. (2-tailed) | .001 |
| N | 30 |
| X3 | Pearson Correlation | .623\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X4 | Pearson Correlation | .468\*\* |
| Sig. (2-tailed) | .009 |
| N | 30 |
| X5 | Pearson Correlation | .683\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X6 | Pearson Correlation | .397\* |
| Sig. (2-tailed) | .030 |
| N | 30 |
| X7 | Pearson Correlation | .666\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X8 | Pearson Correlation | .641\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X9 | Pearson Correlation | .620\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| Total | Pearson Correlation | 1 |
| Sig. (2-tailed) |  |
| N | 30 |

Inklusi Keuangan (X3)

|  |  |  |
| --- | --- | --- |
|  | | Total |
| X1 | Pearson Correlation | .894\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X2 | Pearson Correlation | .895\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X3 | Pearson Correlation | .775\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X4 | Pearson Correlation | .859\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X5 | Pearson Correlation | .803\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X6 | Pearson Correlation | .867\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X7 | Pearson Correlation | .645\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| Total | Pearson Correlation | 1 |
| Sig. (2-tailed) |  |
| N | 30 |

Literasi Keuangan (X4)

|  |  |  |
| --- | --- | --- |
| X1 | Pearson Correlation | .654\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X2 | Pearson Correlation | .862\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X3 | Pearson Correlation | .812\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X4 | Pearson Correlation | .820\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X5 | Pearson Correlation | .780\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X6 | Pearson Correlation | .852\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X7 | Pearson Correlation | .720\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| X8 | Pearson Correlation | .791\*\* |
| Sig. (2-tailed) | .000 |
| N | 30 |
| Total | Pearson Correlation | 1 |
| Sig. (2-tailed) |  |
| N | 30 |

Lampiran 3. Output Uji Reliabilitas

|  |  |
| --- | --- |
| Teknologi Informasi Keuangan  Reliability Statistics | |
| Cronbach's Alpha | N of Items |
| .811 | 4 |

Kemampuan Manajerial

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .873 | 9 |

Inklusi Keuangan

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .885 | 7 |

Literasi Keuangan

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .864 | 8 |

Kinerja

|  |  |
| --- | --- |
| Reliability Statistics | |
| Cronbach's Alpha | N of Items |
| .877 | 7 |

Lampiran 4. Output Uji Normalitas

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 100 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | 3.11186868 |
| Most Extreme Differences | Absolute | .066 |
| Positive | .050 |
| Negative | -.066 |
| Test Statistic | | .066 |
| Asymp. Sig. (2-tailed) | | .200c,d |
|  | |  |

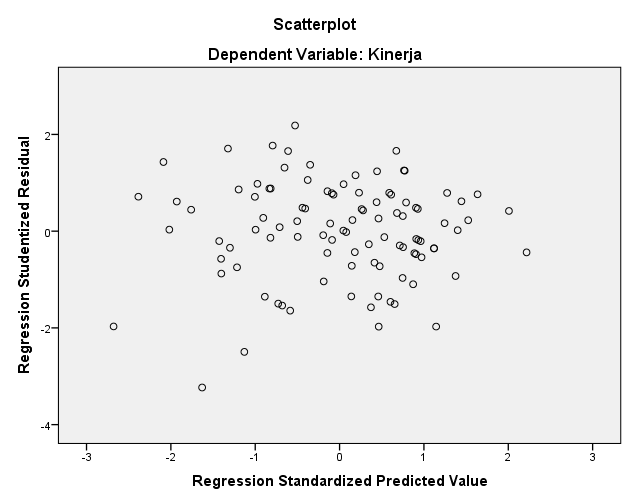
Lampiran 5. Output Uji Multikolinearitas

**Coefficientsa**

|  |  |  |  |
| --- | --- | --- | --- |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | (Constant) |  |  |
| Teknologi Informasi Keuangan | .740 | 1.352 |
| Kemampuan Manajerial | .814 | 1.228 |
| Inklusi Keuangan | .766 | 1.305 |
| Literasi Keuangan | .953 | 1.050 |

a. Dependent Variable: Kinerja

Lampiran 6. Uji Heteroskedastisitas

****

Lampiran 7. Output Regresi Linier Berganda

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -43.915 | 17.008 |  | -2.582 | .011 |
| Teknologi Informasi Keuangan | .147 | .147 | .086 | .997 | .321 |
| Kemampuan Manajeruial | .343 | .062 | .459 | 5.549 | .000 |
| Inklusi Keuangan | .269 | .068 | .335 | 3.926 | .000 |
| Literasi Keuangan | 1.240 | .423 | .224 | 2.930 | .004 |
| a. Dependent Variable: Kinerja | | | | | | |

Lampiran 8. output Uji F

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 853.421 | 4 | 213.355 | 21.142 | .000b |
| Residual | 958.689 | 95 | 10.091 |  |  |
| Total | 1812.110 | 99 |  |  |  |

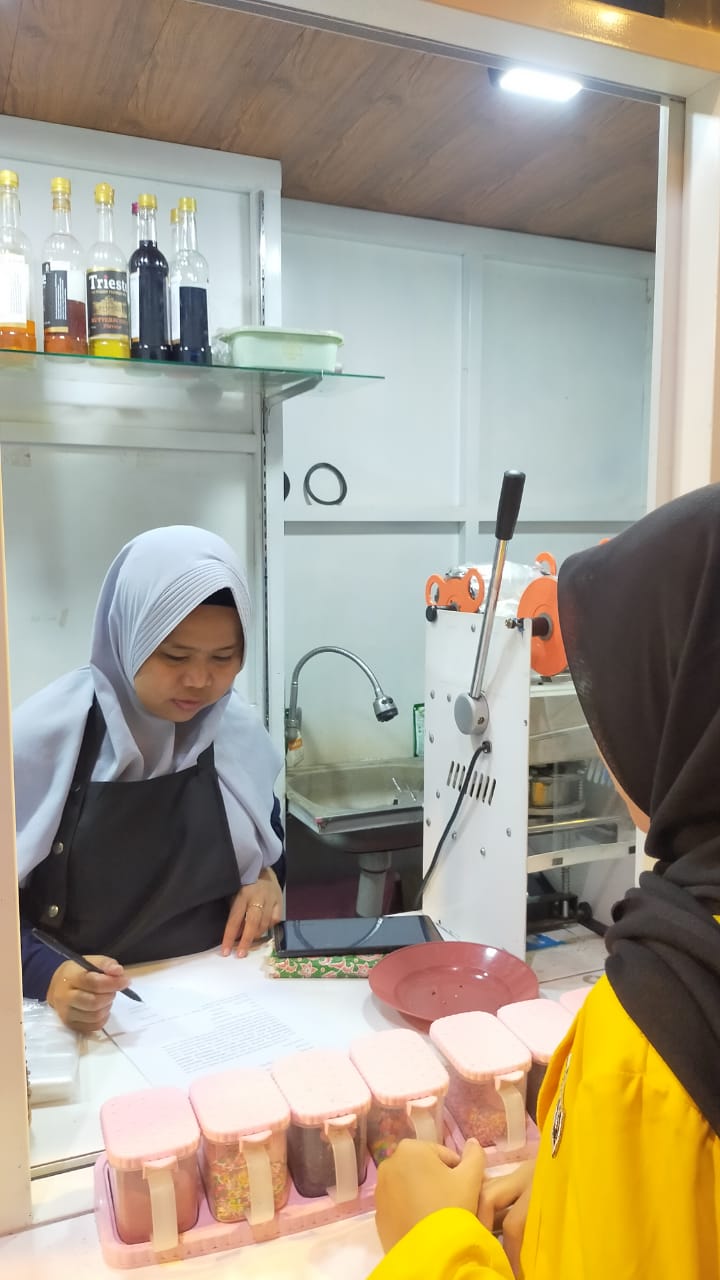
Lampiran 9. Output Uji Parsial

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -43.915 | 17.008 |  | -2.582 | .011 |
| Teknologi Informasi Keuangan | .147 | .147 | .086 | .997 | .321 |
| Kemampuan Manajeruial | .343 | .062 | .459 | 5.549 | .000 |
| Inklusi Keuangan | .269 | .068 | .335 | 3.926 | .000 |
| Literasi Keuangan | 1.240 | .423 | .224 | 2.930 | .004 |
|  | | | | | | |

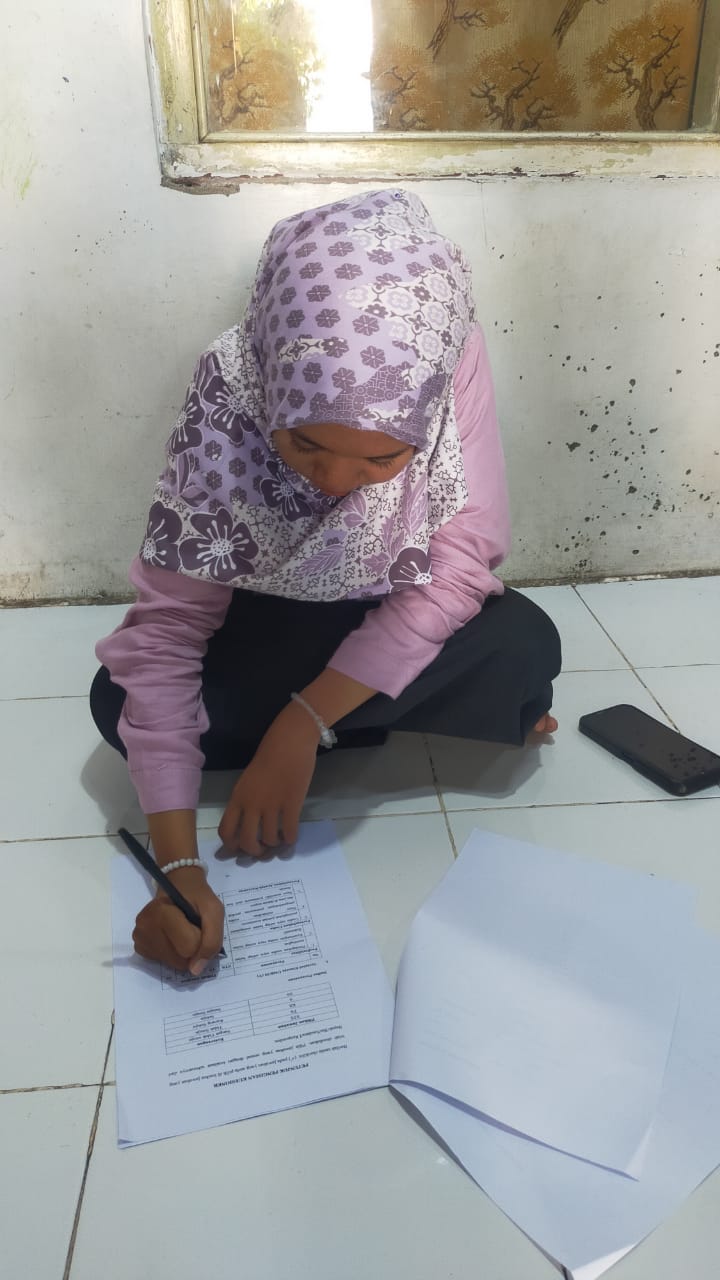
Lampiran 10. Output Uji Koefisien Determinasi

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .686a | .471 | .449 | 3.17671 |
| a. Predictors: (Constant), Literasi Keuangan, Inklusi Keuangan, Kemampuan Manajerial, Teknologi Informasi Keuangan  b. Dependent Variable: Kinerja | | | | |

Lampiran 11. Foto Responden









Lampiran 12. Jawaban Responden

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Responden | Kinerja UMKM (Y) | | | | | | | |
| P1 | P2 | P3 | P4 | P5 | P6 | P7 | Jumlah |
| 1 | 5 | 4 | 5 | 5 | 5 | 3 | 4 | 31 |
| 2 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 24 |
| 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 4 | 4 | 4 | 3 | 3 | 4 | 1 | 1 | 20 |
| 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 6 | 3 | 5 | 4 | 4 | 2 | 2 | 4 | 24 |
| 7 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 22 |
| 8 | 3 | 5 | 3 | 4 | 3 | 3 | 4 | 25 |
| 9 | 4 | 5 | 4 | 5 | 4 | 2 | 5 | 29 |
| 10 | 2 | 3 | 2 | 2 | 4 | 3 | 3 | 19 |
| 11 | 5 | 3 | 2 | 1 | 4 | 3 | 3 | 21 |
| 12 | 5 | 5 | 3 | 3 | 4 | 4 | 2 | 26 |
| 13 | 3 | 3 | 3 | 4 | 3 | 5 | 1 | 22 |
| 14 | 5 | 4 | 4 | 2 | 5 | 3 | 2 | 25 |
| 15 | 2 | 4 | 3 | 1 | 5 | 3 | 5 | 23 |
| 16 | 3 | 4 | 4 | 5 | 4 | 4 | 3 | 27 |
| 17 | 4 | 4 | 5 | 2 | 4 | 2 | 3 | 24 |
| 18 | 3 | 5 | 4 | 2 | 3 | 2 | 1 | 20 |
| 19 | 5 | 3 | 1 | 1 | 4 | 4 | 5 | 23 |
| 20 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 33 |
| 21 | 3 | 5 | 3 | 4 | 5 | 2 | 4 | 26 |
| 22 | 4 | 5 | 4 | 4 | 5 | 3 | 5 | 30 |
| 23 | 4 | 5 | 3 | 2 | 5 | 4 | 1 | 24 |
| 24 | 4 | 5 | 4 | 4 | 4 | 3 | 5 | 29 |
| 25 | 4 | 3 | 4 | 5 | 4 | 3 | 5 | 28 |
| 26 | 4 | 3 | 5 | 4 | 4 | 5 | 3 | 28 |
| 27 | 3 | 4 | 5 | 4 | 3 | 4 | 5 | 28 |
| 28 | 3 | 1 | 4 | 4 | 5 | 3 | 4 | 24 |
| 29 | 4 | 5 | 4 | 3 | 4 | 4 | 5 | 29 |
| 30 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 31 |
| 31 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 29 |
| 32 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 30 |
| 33 | 4 | 5 | 3 | 4 | 5 | 1 | 1 | 23 |
| 34 | 4 | 4 | 2 | 3 | 4 | 1 | 4 | 22 |
| 35 | 4 | 4 | 3 | 4 | 4 | 1 | 1 | 21 |
| 36 | 3 | 4 | 4 | 2 | 2 | 2 | 2 | 19 |
| 37 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 26 |
| 38 | 3 | 4 | 3 | 4 | 2 | 1 | 2 | 19 |
| 39 | 4 | 3 | 2 | 3 | 4 | 5 | 5 | 26 |
| 40 | 3 | 4 | 2 | 3 | 4 | 4 | 5 | 25 |
| 41 | 2 | 2 | 4 | 3 | 5 | 4 | 5 | 25 |
| 42 | 2 | 3 | 2 | 3 | 4 | 4 | 5 | 23 |
| 43 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 25 |
| 44 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 30 |
| 45 | 3 | 4 | 3 | 4 | 4 | 5 | 5 | 28 |
| 46 | 3 | 4 | 4 | 4 | 4 | 4 | 1 | 24 |
| 47 | 3 | 4 | 3 | 3 | 4 | 2 | 4 | 23 |
| 48 | 4 | 3 | 2 | 2 | 3 | 3 | 4 | 21 |
| 49 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 25 |
| 50 | 4 | 5 | 4 | 5 | 4 | 3 | 4 | 29 |
| 51 | 3 | 3 | 4 | 5 | 5 | 4 | 3 | 27 |
| 52 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 32 |
| 53 | 4 | 4 | 3 | 2 | 4 | 4 | 4 | 25 |
| 54 | 3 | 3 | 4 | 4 | 5 | 4 | 5 | 28 |
| 55 | 3 | 4 | 4 | 4 | 5 | 4 | 3 | 27 |
| 56 | 3 | 5 | 3 | 4 | 3 | 4 | 4 | 26 |
| 57 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 28 |
| 58 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 59 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 32 |
| 60 | 2 | 3 | 3 | 4 | 3 | 3 | 4 | 22 |
| 61 | 4 | 3 | 3 | 2 | 2 | 2 | 3 | 19 |
| 62 | 1 | 2 | 2 | 2 | 2 | 1 | 2 | 12 |
| 63 | 2 | 1 | 2 | 1 | 2 | 2 | 1 | 11 |
| 64 | 3 | 4 | 3 | 2 | 3 | 2 | 3 | 20 |
| 65 | 3 | 5 | 5 | 4 | 5 | 4 | 4 | 30 |
| 66 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 67 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 68 | 2 | 1 | 3 | 2 | 3 | 3 | 5 | 19 |
| 69 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 33 |
| 70 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 31 |
| 71 | 2 | 3 | 1 | 2 | 2 | 2 | 3 | 15 |
| 72 | 3 | 2 | 3 | 4 | 4 | 5 | 4 | 25 |
| 73 | 3 | 4 | 4 | 5 | 5 | 3 | 4 | 28 |
| 74 | 3 | 3 | 4 | 3 | 2 | 2 | 5 | 22 |
| 75 | 5 | 4 | 4 | 4 | 5 | 3 | 3 | 28 |
| 76 | 4 | 3 | 5 | 4 | 5 | 5 | 3 | 29 |
| 77 | 4 | 4 | 5 | 4 | 1 | 5 | 4 | 27 |
| 78 | 4 | 5 | 5 | 4 | 1 | 5 | 4 | 28 |
| 79 | 3 | 5 | 2 | 4 | 3 | 1 | 3 | 21 |
| 80 | 4 | 5 | 4 | 4 | 5 | 2 | 5 | 29 |
| 81 | 3 | 2 | 4 | 5 | 5 | 3 | 4 | 26 |
| 82 | 4 | 5 | 4 | 4 | 1 | 4 | 5 | 27 |
| 83 | 3 | 4 | 2 | 4 | 5 | 4 | 4 | 26 |
| 84 | 3 | 4 | 4 | 5 | 5 | 2 | 3 | 26 |
| 85 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 30 |
| 86 | 4 | 5 | 5 | 4 | 2 | 1 | 4 | 25 |
| 87 | 3 | 4 | 5 | 5 | 4 | 4 | 5 | 30 |
| 88 | 4 | 5 | 4 | 4 | 2 | 2 | 4 | 25 |
| 89 | 5 | 4 | 4 | 4 | 5 | 1 | 4 | 27 |
| 90 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 30 |
| 91 | 1 | 5 | 5 | 4 | 5 | 4 | 4 | 28 |
| 92 | 2 | 4 | 5 | 4 | 4 | 4 | 4 | 27 |
| 93 | 3 | 4 | 4 | 3 | 1 | 4 | 4 | 23 |
| 94 | 2 | 4 | 3 | 4 | 5 | 5 | 4 | 27 |
| 95 | 3 | 4 | 5 | 5 | 1 | 4 | 4 | 26 |
| 96 | 2 | 4 | 4 | 4 | 4 | 5 | 4 | 27 |
| 97 | 4 | 4 | 5 | 5 | 3 | 4 | 5 | 30 |
| 98 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 31 |
| 99 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 33 |
| 100 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 32 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Responden | Teknologi Informasi Keuangan (X1) | | | | |
| P1 | P2 | P3 | P4 | Jumlah |
| 1 | 5 | 5 | 5 | 5 | 20 |
| 2 | 3 | 3 | 3 | 4 | 13 |
| 3 | 4 | 4 | 4 | 4 | 16 |
| 4 | 5 | 4 | 4 | 5 | 18 |
| 5 | 4 | 4 | 4 | 4 | 16 |
| 6 | 5 | 5 | 5 | 5 | 20 |
| 7 | 4 | 4 | 4 | 4 | 16 |
| 8 | 4 | 4 | 3 | 4 | 15 |
| 9 | 3 | 2 | 3 | 4 | 12 |
| 10 | 4 | 2 | 4 | 4 | 14 |
| 11 | 3 | 2 | 3 | 4 | 12 |
| 12 | 2 | 1 | 3 | 3 | 9 |
| 13 | 4 | 4 | 5 | 4 | 17 |
| 14 | 3 | 2 | 4 | 4 | 13 |
| 15 | 4 | 4 | 5 | 4 | 17 |
| 16 | 5 | 1 | 4 | 5 | 15 |
| 17 | 2 | 2 | 4 | 4 | 12 |
| 18 | 5 | 5 | 5 | 5 | 20 |
| 19 | 3 | 4 | 4 | 4 | 15 |
| 20 | 5 | 5 | 5 | 5 | 20 |
| 21 | 3 | 2 | 2 | 5 | 12 |
| 22 | 4 | 5 | 5 | 4 | 18 |
| 23 | 5 | 4 | 4 | 5 | 18 |
| 24 | 5 | 5 | 4 | 5 | 19 |
| 25 | 4 | 4 | 5 | 5 | 18 |
| 26 | 4 | 3 | 2 | 3 | 12 |
| 27 | 5 | 4 | 4 | 5 | 18 |
| 28 | 5 | 5 | 4 | 4 | 18 |
| 29 | 5 | 5 | 4 | 4 | 18 |
| 30 | 5 | 5 | 4 | 5 | 19 |
| 31 | 4 | 4 | 4 | 4 | 16 |
| 32 | 4 | 5 | 5 | 4 | 18 |
| 33 | 4 | 4 | 5 | 5 | 18 |
| 34 | 4 | 5 | 5 | 5 | 19 |
| 35 | 2 | 3 | 3 | 3 | 11 |
| 36 | 4 | 4 | 4 | 4 | 16 |
| 37 | 4 | 4 | 4 | 2 | 14 |
| 38 | 4 | 4 | 4 | 4 | 16 |
| 39 | 5 | 5 | 5 | 5 | 20 |
| 40 | 4 | 5 | 5 | 4 | 18 |
| 41 | 3 | 3 | 4 | 4 | 14 |
| 42 | 4 | 4 | 4 | 5 | 17 |
| 43 | 3 | 4 | 4 | 4 | 15 |
| 44 | 4 | 3 | 3 | 4 | 14 |
| 45 | 3 | 4 | 5 | 4 | 16 |
| 46 | 1 | 4 | 5 | 4 | 14 |
| 47 | 4 | 5 | 5 | 5 | 19 |
| 48 | 3 | 4 | 3 | 4 | 14 |
| 49 | 3 | 4 | 4 | 4 | 15 |
| 50 | 5 | 4 | 4 | 4 | 17 |
| 51 | 4 | 4 | 4 | 5 | 17 |
| 52 | 4 | 5 | 4 | 4 | 17 |
| 53 | 3 | 4 | 4 | 5 | 16 |
| 54 | 4 | 5 | 4 | 5 | 18 |
| 55 | 4 | 3 | 5 | 5 | 17 |
| 56 | 4 | 5 | 4 | 5 | 18 |
| 57 | 5 | 4 | 5 | 4 | 18 |
| 58 | 5 | 5 | 5 | 4 | 19 |
| 59 | 3 | 4 | 4 | 4 | 15 |
| 60 | 3 | 4 | 3 | 4 | 14 |
| 61 | 3 | 3 | 4 | 4 | 14 |
| 62 | 2 | 3 | 3 | 3 | 11 |
| 63 | 4 | 5 | 3 | 1 | 13 |
| 64 | 2 | 3 | 4 | 3 | 12 |
| 65 | 5 | 4 | 5 | 5 | 19 |
| 66 | 4 | 4 | 4 | 4 | 16 |
| 67 | 4 | 4 | 4 | 2 | 14 |
| 68 | 4 | 5 | 4 | 4 | 17 |
| 69 | 5 | 5 | 5 | 5 | 20 |
| 70 | 5 | 5 | 5 | 4 | 19 |
| 71 | 2 | 3 | 5 | 3 | 13 |
| 72 | 4 | 4 | 5 | 4 | 17 |
| 73 | 5 | 4 | 4 | 4 | 17 |
| 74 | 5 | 4 | 4 | 4 | 17 |
| 75 | 4 | 5 | 2 | 3 | 14 |
| 76 | 4 | 5 | 5 | 3 | 17 |
| 77 | 1 | 2 | 3 | 4 | 10 |
| 78 | 4 | 5 | 4 | 3 | 16 |
| 79 | 5 | 4 | 5 | 4 | 18 |
| 80 | 4 | 5 | 4 | 5 | 18 |
| 81 | 5 | 5 | 4 | 5 | 19 |
| 82 | 5 | 4 | 4 | 5 | 18 |
| 83 | 4 | 4 | 5 | 5 | 18 |
| 84 | 4 | 5 | 5 | 4 | 18 |
| 85 | 5 | 5 | 5 | 5 | 20 |
| 86 | 4 | 5 | 5 | 5 | 19 |
| 87 | 4 | 4 | 5 | 5 | 18 |
| 88 | 5 | 1 | 5 | 4 | 15 |
| 89 | 4 | 5 | 4 | 4 | 17 |
| 90 | 5 | 4 | 5 | 4 | 18 |
| 91 | 4 | 5 | 5 | 5 | 19 |
| 92 | 5 | 4 | 5 | 5 | 19 |
| 93 | 5 | 4 | 4 | 5 | 18 |
| 94 | 4 | 5 | 4 | 4 | 17 |
| 95 | 5 | 3 | 4 | 5 | 17 |
| 96 | 4 | 4 | 5 | 4 | 17 |
| 97 | 4 | 4 | 5 | 4 | 17 |
| 98 | 5 | 5 | 5 | 5 | 20 |
| 99 | 5 | 4 | 4 | 4 | 17 |
| 100 | 5 | 5 | 4 | 4 | 18 |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Responden | Kemampuan Manajerial (X2) | | | | | | | | | |
| P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | Jumlah |
| 1 | 4 | 2 | 4 | 1 | 3 | 5 | 4 | 4 | 4 | 31 |
| 2 | 5 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 34 |
| 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 4 | 2 | 3 | 3 | 3 | 2 | 2 | 2 | 4 | 4 | 25 |
| 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 6 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 32 |
| 7 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 32 |
| 8 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 9 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 5 | 35 |
| 10 | 4 | 5 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 37 |
| 11 | 3 | 2 | 3 | 4 | 4 | 3 | 1 | 1 | 3 | 24 |
| 12 | 3 | 4 | 4 | 5 | 2 | 3 | 2 | 3 | 3 | 29 |
| 13 | 2 | 2 | 2 | 3 | 2 | 3 | 2 | 1 | 2 | 19 |
| 14 | 1 | 4 | 4 | 1 | 4 | 4 | 2 | 2 | 5 | 27 |
| 15 | 3 | 3 | 2 | 4 | 4 | 4 | 2 | 3 | 4 | 29 |
| 16 | 4 | 4 | 2 | 5 | 4 | 4 | 1 | 5 | 4 | 33 |
| 17 | 3 | 1 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 19 |
| 18 | 2 | 2 | 3 | 3 | 3 | 3 | 2 | 2 | 3 | 23 |
| 19 | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 1 | 1 | 31 |
| 20 | 1 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 21 | 3 | 3 | 3 | 5 | 4 | 4 | 4 | 5 | 5 | 36 |
| 22 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 38 |
| 23 | 4 | 5 | 4 | 2 | 1 | 4 | 4 | 5 | 3 | 32 |
| 24 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 41 |
| 25 | 4 | 3 | 2 | 4 | 3 | 3 | 4 | 4 | 3 | 30 |
| 26 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 36 |
| 27 | 5 | 3 | 2 | 1 | 4 | 4 | 3 | 3 | 5 | 30 |
| 28 | 5 | 5 | 4 | 2 | 2 | 3 | 4 | 4 | 5 | 34 |
| 29 | 3 | 3 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 34 |
| 30 | 4 | 4 | 5 | 4 | 3 | 2 | 1 | 5 | 5 | 33 |
| 31 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 40 |
| 32 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 40 |
| 33 | 5 | 5 | 4 | 3 | 2 | 4 | 5 | 4 | 4 | 36 |
| 34 | 4 | 5 | 4 | 2 | 3 | 4 | 4 | 5 | 5 | 36 |
| 35 | 2 | 2 | 4 | 2 | 1 | 1 | 5 | 2 | 2 | 21 |
| 36 | 4 | 4 | 4 | 2 | 4 | 2 | 4 | 2 | 5 | 31 |
| 37 | 2 | 2 | 3 | 4 | 2 | 3 | 4 | 4 | 4 | 28 |
| 38 | 2 | 2 | 3 | 2 | 2 | 4 | 4 | 4 | 3 | 26 |
| 39 | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 37 |
| 40 | 3 | 3 | 5 | 4 | 3 | 4 | 4 | 3 | 3 | 32 |
| 41 | 4 | 4 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 33 |
| 42 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 4 | 36 |
| 43 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 42 |
| 44 | 5 | 5 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 40 |
| 45 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 3 | 2 | 33 |
| 46 | 5 | 3 | 2 | 4 | 3 | 4 | 5 | 2 | 3 | 31 |
| 47 | 3 | 4 | 4 | 4 | 3 | 3 | 5 | 5 | 4 | 35 |
| 48 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 29 |
| 49 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 40 |
| 50 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 41 |
| 51 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 39 |
| 52 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 41 |
| 53 | 5 | 5 | 4 | 4 | 4 | 2 | 4 | 5 | 5 | 38 |
| 54 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 40 |
| 55 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 39 |
| 56 | 4 | 5 | 3 | 4 | 3 | 5 | 4 | 5 | 4 | 37 |
| 57 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 40 |
| 58 | 5 | 3 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 41 |
| 59 | 3 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 39 |
| 60 | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 4 | 4 | 34 |
| 61 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 31 |
| 62 | 3 | 2 | 3 | 2 | 3 | 3 | 2 | 3 | 2 | 23 |
| 63 | 3 | 4 | 2 | 3 | 2 | 3 | 4 | 3 | 4 | 28 |
| 64 | 2 | 3 | 2 | 1 | 2 | 3 | 4 | 3 | 4 | 24 |
| 65 | 4 | 5 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 36 |
| 66 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 30 |
| 67 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 68 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 2 | 30 |
| 69 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 42 |
| 70 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 43 |
| 71 | 3 | 4 | 5 | 4 | 4 | 5 | 4 | 3 | 5 | 37 |
| 72 | 4 | 5 | 5 | 4 | 5 | 3 | 3 | 4 | 5 | 38 |
| 73 | 5 | 5 | 3 | 3 | 4 | 4 | 3 | 5 | 4 | 36 |
| 74 | 3 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 38 |
| 75 | 4 | 5 | 5 | 4 | 5 | 5 | 3 | 4 | 5 | 40 |
| 76 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 3 | 4 | 39 |
| 77 | 2 | 3 | 3 | 5 | 4 | 5 | 3 | 3 | 5 | 33 |
| 78 | 5 | 4 | 4 | 5 | 3 | 3 | 4 | 5 | 4 | 37 |
| 79 | 4 | 4 | 4 | 5 | 3 | 5 | 4 | 4 | 5 | 38 |
| 80 | 5 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 3 | 36 |
| 81 | 1 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 37 |
| 82 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 41 |
| 83 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 37 |
| 84 | 2 | 3 | 2 | 2 | 1 | 3 | 2 | 2 | 2 | 19 |
| 85 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 41 |
| 86 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 40 |
| 87 | 4 | 5 | 3 | 4 | 5 | 5 | 4 | 4 | 4 | 38 |
| 88 | 3 | 4 | 5 | 3 | 5 | 4 | 5 | 4 | 5 | 38 |
| 89 | 5 | 3 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 39 |
| 90 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 41 |
| 91 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 39 |
| 92 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 38 |
| 93 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 41 |
| 94 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 42 |
| 95 | 1 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 36 |
| 96 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 40 |
| 97 | 1 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 38 |
| 98 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 39 |
| 99 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 41 |
| 100 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 42 |

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| Responden | Inklusi Keuangan (X3) | | | | | | | |
| P1 | P2 | P3 | P4 | P5 | P6 | P7 | Jumlah |
| 1 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 2 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 26 |
| 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 4 | 3 | 4 | 3 | 4 | 2 | 2 | 2 | 20 |
| 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 6 | 4 | 2 | 4 | 1 | 4 | 2 | 1 | 18 |
| 7 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 8 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 9 | 4 | 4 | 3 | 2 | 2 | 3 | 2 | 20 |
| 10 | 3 | 2 | 3 | 4 | 4 | 3 | 4 | 23 |
| 11 | 1 | 4 | 5 | 3 | 2 | 3 | 3 | 21 |
| 12 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 24 |
| 13 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 14 | 3 | 3 | 4 | 5 | 2 | 5 | 3 | 25 |
| 15 | 5 | 4 | 4 | 4 | 3 | 5 | 4 | 29 |
| 16 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 31 |
| 17 | 2 | 5 | 5 | 5 | 2 | 5 | 2 | 26 |
| 18 | 3 | 2 | 5 | 3 | 3 | 4 | 4 | 24 |
| 19 | 2 | 2 | 2 | 4 | 3 | 4 | 4 | 21 |
| 20 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 21 | 5 | 3 | 4 | 4 | 4 | 4 | 4 | 28 |
| 22 | 4 | 5 | 3 | 3 | 4 | 5 | 4 | 28 |
| 23 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 32 |
| 24 | 4 | 5 | 3 | 4 | 5 | 5 | 3 | 29 |
| 25 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 26 | 5 | 5 | 4 | 3 | 4 | 5 | 4 | 30 |
| 27 | 3 | 5 | 4 | 5 | 3 | 4 | 5 | 29 |
| 28 | 3 | 5 | 4 | 4 | 5 | 3 | 4 | 28 |
| 29 | 5 | 4 | 3 | 4 | 5 | 4 | 5 | 30 |
| 30 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 32 |
| 31 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 25 |
| 32 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 32 |
| 33 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 31 |
| 34 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 32 |
| 35 | 4 | 4 | 5 | 5 | 4 | 3 | 3 | 28 |
| 36 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 37 | 5 | 2 | 2 | 2 | 3 | 4 | 3 | 21 |
| 38 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 27 |
| 39 | 4 | 3 | 3 | 5 | 3 | 2 | 2 | 22 |
| 40 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 28 |
| 41 | 3 | 4 | 4 | 5 | 4 | 4 | 5 | 29 |
| 42 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 31 |
| 43 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 32 |
| 44 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 32 |
| 45 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 28 |
| 46 | 4 | 4 | 4 | 5 | 4 | 5 | 1 | 27 |
| 47 | 3 | 3 | 4 | 5 | 3 | 3 | 4 | 25 |
| 48 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 49 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 50 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 51 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 31 |
| 52 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 31 |
| 53 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 54 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 31 |
| 55 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 33 |
| 56 | 4 | 5 | 4 | 3 | 3 | 4 | 3 | 26 |
| 57 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 31 |
| 58 | 5 | 2 | 3 | 5 | 5 | 5 | 5 | 30 |
| 59 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 31 |
| 60 | 1 | 2 | 2 | 3 | 3 | 2 | 1 | 14 |
| 61 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 25 |
| 62 | 3 | 3 | 2 | 1 | 2 | 1 | 3 | 15 |
| 63 | 3 | 4 | 4 | 2 | 2 | 1 | 3 | 19 |
| 64 | 4 | 4 | 5 | 2 | 3 | 4 | 3 | 25 |
| 65 | 4 | 4 | 5 | 5 | 3 | 4 | 5 | 30 |
| 66 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 27 |
| 67 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 22 |
| 68 | 3 | 4 | 4 | 4 | 3 | 4 | 5 | 27 |
| 69 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 33 |
| 70 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 71 | 1 | 1 | 3 | 2 | 1 | 2 | 3 | 13 |
| 72 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 31 |
| 73 | 4 | 5 | 4 | 5 | 5 | 4 | 3 | 30 |
| 74 | 3 | 3 | 4 | 4 | 5 | 4 | 5 | 28 |
| 75 | 5 | 3 | 2 | 4 | 5 | 4 | 3 | 26 |
| 76 | 5 | 4 | 4 | 5 | 3 | 4 | 5 | 30 |
| 77 | 2 | 1 | 3 | 1 | 1 | 2 | 3 | 13 |
| 78 | 4 | 5 | 5 | 3 | 5 | 5 | 2 | 29 |
| 79 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 31 |
| 80 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 31 |
| 81 | 1 | 2 | 3 | 1 | 3 | 2 | 1 | 13 |
| 82 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 32 |
| 83 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 31 |
| 84 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 32 |
| 85 | 5 | 3 | 4 | 4 | 4 | 5 | 5 | 30 |
| 86 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 31 |
| 87 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 88 | 2 | 1 | 2 | 2 | 2 | 1 | 2 | 12 |
| 89 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 31 |
| 90 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 32 |
| 91 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 30 |
| 92 | 5 | 4 | 4 | 5 | 3 | 4 | 4 | 29 |
| 93 | 4 | 5 | 5 | 5 | 4 | 3 | 4 | 30 |
| 94 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 32 |
| 95 | 1 | 2 | 2 | 2 | 1 | 3 | 4 | 15 |
| 96 | 4 | 5 | 5 | 3 | 3 | 4 | 5 | 29 |
| 97 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 32 |
| 98 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 31 |
| 99 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 30 |
| 100 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 32 |

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| Responden | Literasi Keuangan (X4) | | | | | | | | |
| P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | Jumlah |
| 1 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 5 | 38 |
| 2 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 38 |
| 3 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 39 |
| 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 38 |
| 6 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 39 |
| 7 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 39 |
| 8 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 38 |
| 9 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 10 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 38 |
| 11 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 38 |
| 12 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 13 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 39 |
| 14 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 15 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 38 |
| 16 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 17 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 39 |
| 18 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 19 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 20 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 21 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 39 |
| 22 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 23 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 38 |
| 24 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 38 |
| 25 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 38 |
| 26 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 38 |
| 27 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 39 |
| 28 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 38 |
| 29 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 31 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 32 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 38 |
| 33 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 38 |
| 34 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 35 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 38 |
| 36 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 37 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 38 |
| 38 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 39 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 38 |
| 40 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 41 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 42 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 38 |
| 43 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 39 |
| 44 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 38 |
| 45 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 38 |
| 46 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 39 |
| 47 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 39 |
| 48 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 49 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 38 |
| 50 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 51 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 38 |
| 52 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 53 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 54 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 38 |
| 55 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 38 |
| 56 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 38 |
| 57 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 38 |
| 58 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 59 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 38 |
| 60 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 38 |
| 61 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 62 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 38 |
| 63 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 64 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 38 |
| 65 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 66 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 39 |
| 67 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 39 |
| 68 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 69 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 38 |
| 70 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 71 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 38 |
| 72 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 5 | 38 |
| 73 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 74 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 38 |
| 75 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 38 |
| 76 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 39 |
| 77 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 78 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 79 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 38 |
| 80 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 81 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 82 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 83 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 39 |
| 84 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 39 |
| 85 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 39 |
| 86 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 38 |
| 87 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 88 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 89 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 90 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 38 |
| 91 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 39 |
| 92 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 39 |
| 93 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 39 |
| 94 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 38 |
| 95 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 96 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 39 |
| 97 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 39 |
| 98 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 99 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 38 |
| 100 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 39 |

Lampiran 13. Izin Permintaan Data

