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**LAMPIRAN**

**Lampiran 1. Kuesioner Penelitian**

**KUESIONER**

**Pengaruh *Locus Of Control*, Penggunaan *Fintech*, Lingkungan Keluarga, Gaya Hidup, dan Perilaku Keuangan Terhadap Literasi Keuangan Pada Mahasiswa di Kota Tegal**

Dengan hormat,

Saya mahasiswa Universitas Pancasakti Tegal Program Studi Akuntansi

Nama : Ardine Alvena

NPM : 4320600078

Assalamualaikum wr.wb, perkenalkan nama saya Ardine Alvena sedang melakukan penelitian tugas akhir skripsi, saudara/i yang terpilih sebagai responden untuk memberikan pendapat sebagai masukan guna mengetahui “*Pengaruh Locus Of Control*, *Fintech*, Pendidikan Keuangan di Keluarga, Gaya Hidup, dan Perilaku Keuangan terhadap Literasi Keuangan”

Dalam menjawab kuesioner yang saya berikan, mohon kepada Saudara/i untuk memberikan jawaban yang sejujurnya dan sesuai keadaan yang sebenernya. Adapun jawaban yang Saudara/i berikan tidak akan berpengaruh pada saudara/i karena penelitian ini semata-mata untuk pengembangan ilmu pengetahuan. Besar harapan saya, Saudara/i bersedia untuk mengisi kuesioner ini atas kesedianya saya ucapkan terimakasih sebesar-besarnya.

1. **DATA RESPONDEN :**

Sebelum menjawab pertanyaan dibawah, mohon Saudara/i mengisi data berikut terlebih dahulu **( Data dan jawaban dari Saudara/i akan diperlakukan akan dijamin kerahasiaanya )**

1. Nama Responden :
2. Jenis Kelamin :
3. Asal Universitas/ Fakultas :
4. NPM/NIM :
5. **PETUNJUK PENGISIAN KUESIONER**
6. Responden diharapkan memebaca terlebih dahulu deskripsi masing-masing pertanyaan sebelum memberikan jawaban
7. Responden dapat memberikan jawaban dengan memberikan tanda check ( √ ) pada salah satu jawaban yang tersedia. **Hanya satu jawaban saja yang dimungkinkan untuk setiap pertanyaan**
8. Pada masing-masing pertanyaan terdapat lima alternatif jawaban yang mengacu pada teknik skala *Likert*, yaitu :
9. Sangat Setuju (SS) = 5
10. Setuju (S) = 4
11. Ragu-Ragu (RR) = 3
12. Tidak Setuju (TS) = 2
13. Sangat Tidak Setuju (STS) = 1

Data dari responden dan semua informasi yang diberikan akan dijamin kerahasiaanya oleh sebab itu dimohon mengisi kuesioner dengan sebenarnya dan seobyektif mungkin.

1. **Literasi Keuangan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Pernyataan** | **Alternatif Jawaban** | | | | |
| **SS** | **S** | **RR** | **TS** | **STS** |
| 1. | Saya selalu membandingkan segala sesuatu sebelum saya melakukan pengeluaran |  |  |  |  |  |
| 2. | Saya menggunakan perencanaan keuangan untuk mempertimbangkan biaya pengeluaran untuk kedepanya |  |  |  |  |  |
| 3. | Saya mampu mengontrol pengeluaran sehari-hari |  |  |  |  |  |
| 4. | Saya selalu mencatat pengeluaran yang telah dilakukan setiap bulan/minggu |  |  |  |  |  |
| 5. | Saya memahami berbagai jenis investasi seperti saham, obligasi, dsb |  |  |  |  |  |
| 6. | Saya sudah memiliki saham pada saat ini pada perusahaan dan jenis saham apapun |  |  |  |  |  |
| 7. | Saya memahami resiko dari saham (*High risk-Low risk*) |  |  |  |  |  |
| 8. | Ketika saya menginginkan sesuatu namun saya tidak memiliki uang unruk membelinya, saya **tidak akan** meminjam uang untuk membeli barang tersebut |  |  |  |  |  |
| 9. | Saya merasa khawatir bila memiliki hutang/pinjaman |  |  |  |  |  |
| 10. | Ketika ada barang elektronik saya yang rusak (laptop, hp, dll), saya lebih suka memanfaatkan kartu garansi agar tidak perlu mengeluarkan uang yang tidak terlalu banyak |  |  |  |  |  |
| 11. | Dalam setahun belakangan ini, saya sering menggunakan instrumen tabungan pada media apapun baik digital maupun non digital |  |  |  |  |  |
| 12. | Saya mengetahui manfaat dari menabung |  |  |  |  |  |
| 13. | Saya memahami dan memiliki asuransi |  |  |  |  |  |
| 14. | Saya memahami apa itu asuransi konvensional dan asuransi syari”ah |  |  |  |  |  |

**Sumber : (Kartini & Mashudi, 2022)**

1. ***Locus Of Control***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Pernyataan** | **Alternatif Jawaban** | | | | |
| **SS** | **S** | **RR** | **TS** | **STS** |
| 1. | Saya merasa yakin pada diri saya sendiri saat mengelola keuangan pribadi |  |  |  |  |  |
| 2. | Saya bertanggung jawab atas pengeluaran pribadi |  |  |  |  |  |
| 3. | Saya merasa yakin pada saat bepergian jika saya sudah merencanakan atau menkira-kira pengeluaran saya saat bepergian |  |  |  |  |  |
| 4. | Dalam merencanakan keuangan saya bisa melakukanya sendiri tanpa bantuan oranglain |  |  |  |  |  |
| 5. | Saya mampu mengkondisikan suasana hati saya ketika saya sangat menginginkan suatu barang namun belum bisa memilikinya sekarang |  |  |  |  |  |
| 6. | Ketika saya mendapatkan rezeki saya percaya itu nasib baik saya bukan atas usaha saya sendiri |  |  |  |  |  |
| 7. | Saya selalu berusaha menganmbil setiap jenis pekerjaan yang ada untuk menambah uang saku saya |  |  |  |  |  |
| 8. | Ketika saya **tidak** mendapatkan uang saku, saya selalu marah kepada orangtua |  |  |  |  |  |

**Sumber: (Mardiani et al., 2021)**

1. **Penggunaan *Fintech***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Pernyataan** | **Alternatif Jawaban** | | | | |
| **SS** | **S** | **RR** | **TS** | **STS** |
| 1. | Saya menggunakan aplikasi *Fintech* berbasis *digital payment* dalam keseharian (OVO, Shopeepau, GOPAY, dll) |  |  |  |  |  |
| 2. | Dengan adanya layanan menabung jangka panjang pada *Fintech*, saya dapat lebih memahami konsep keuangan dasar seperti investasi dan tabungan berjangka panjang maupun pendek |  |  |  |  |  |
| 3. | Saya terbiasa membeli barang online dengan pembayaran digital melalui *Fintech* (OVO, Shopeepay, GOPAY,dll) |  |  |  |  |  |
| 4. | Saya berniat menggunakan aplikasi *Fintech* untuk beberapa waktu kedepan (OVO, Shopeepay, GOPAY,dll) |  |  |  |  |  |
| 5. | Saya lebih merekomendasikan pembayaran non tunai daripada tunai dalam membeli barang kebutuhan |  |  |  |  |  |
| 6. | Bagi saya, aplikasi *Fintech* ( OVO, Shopeepay, GOPAY,dll) sangat mudah untuk digunakan dalam kesearian |  |  |  |  |  |
| 7. | Saya menganggap e-wallet (GOPAY, OVO, dll) aman untuk digunakan berdasarkan review dari para pengguna lain |  |  |  |  |  |
| 8. | Secara keseluruhan saya menganggap bahwa kemajuan teknologi pada bidang keuangan seperti aplikasi Shopeepay, Link Aja, GOPAY, dll dapat berguna dan memudahkan kehidupan sehari-hari |  |  |  |  |  |
| 9. | Sebelum saya menggunakan media pembayaran digital, saya sering memerhatikan transparansi media digitlal tersebut kepada pengguna nya |  |  |  |  |  |
| 10. | Berdasarkan perekmbangan zaman, saya mengikuti berita terkait *cryptocurrency* dan saya berinvestasi pada hal tersebut |  |  |  |  |  |

**Sumber:** **(Rodiyah et al., 2020).**

1. **Lingkungan Keluarga**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Pernyataan** | **Alternatif Jawaban** | | | | |
| **SS** | **S** | **RR** | **TS** | **STS** |
| 1. | Saya diajarkan oleh orangtua saya untuk menabung sejak dini dan menjadi kebiasaaan hingga sekarang |  |  |  |  |  |
| 2. | Ketika saya ingin membeli sesuatu saya akan mendiskusikan dengan keluarga terlebih dahulu |  |  |  |  |  |
| 3. | Saya diajarkan oleh orangtua, bila ingin membeli sesuatu lebih baik di bicarakan dengan keluarga dan orang terdekat |  |  |  |  |  |
| 4. | Orangtua mengajarkan saya untuk mengelola pengeluaran dengan baik |  |  |  |  |  |
| 5. | Ketika saya mengalami kesulitan keuangan saya merasa terbuka dan membicarakanya kepada orangtua |  |  |  |  |  |
| 6. | Saya diajarkan oleh orangtua untuk mengutamakan kebutuhan daripada keinginan |  |  |  |  |  |
| 7. | Saya sering melakukan hutang piutang / pinjam-meminjam kepada keluarga terdekat untuk memenuhi kebutuhan |  |  |  |  |  |
| 8. | Jika saya mendapati keluarga saya kesusahan finansial, maka saya senantiasa membantu tanpa memikirkan kelanjutanya |  |  |  |  |  |
| 9. | Saya memahami betul resiko dari hutang dan piutang baik itu secara legal (bermaterai dan sesuai perjanjian) atau secara illegal (bedasarkan kesepakatan) |  |  |  |  |  |
| 10. | Saya memahami manfaat dari menabung |  |  |  |  |  |

**Sumber : (Kartikaningsih & Yusuf, 2020)**

1. **Gaya Hidup**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Pernyataan** | **Alternatif Jawaban** | | | | |
| **SS** | **S** | **RR** | **TS** | **STS** |
| 1. | Saya sering mengalokasikan waktu untuk hiburan diri |  |  |  |  |  |
| 2. | Prioritas saya adalah apa yang ada dalam postingan media sosial saya |  |  |  |  |  |
| 3. | Lingkungan memengaruhi saya dimana saya bergaul dan cara berpakaian |  |  |  |  |  |
| 4. | Saya mengutamakan kebutuhan primer daripada kebutuhan sekunder |  |  |  |  |  |
| 5. | Saya suka menghabiskan waktu untuk *shopping* (bebrbelanja) |  |  |  |  |  |
| 6. | Setelah berbelanja mood saya langsung bagus dan itu menjadi kebiasaan saya |  |  |  |  |  |
| 7. | Saya mampu menahan hasrat keinginan untuk membeli barang keinginan saya |  |  |  |  |  |
| 8. | Saaat kerja kelompok saya sering merekomendasikan untuk mengerjakanya pada *cofeeshop* atau tempat-tempat yang modis |  |  |  |  |  |

**Sumber : (Riffansyah, 2023)**

1. **Perilaku Keuangan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Pernyataan** | **Alternatif Jawaban** | | | | |
| **SS** | **S** | **RR** | **TS** | **STS** |
| 1. | Saya terbiasa membuat anggaran untuk pengeluaran saya |  |  |  |  |  |
| 2. | Saya terbiasa membatasi anggaran pengeluaran saya untuk tiap bulan |  |  |  |  |  |
| 3. | Dengan saya membuat anggaran keuangan, saya dapat memperkirakan pengeluaran saya |  |  |  |  |  |
| 4, | Jika dalam membeli barang saya terbiasa mencari harga pada toko yang lain dulu untuk dibandingkan dengan kualitas barang yyang sama |  |  |  |  |  |
| 5. | Semakin banyak pendapatan saya, maka saya akan mengkonsumsi/membeli barang semaakin banyak juga |  |  |  |  |  |
| 6. | Saya selalu membiasakan diri untuk menabung. |  |  |  |  |  |
| 7. | Ketika saya menggunakan suatu layanan saya selalu melihat dulu *fee* atau harga layanan sebelum menggunakanya |  |  |  |  |  |
| 8. | Saya lebih suka jika membeli suatu barang teruatama barang yang mahal menurut saya menggunakan sistem angsuran/kredit |  |  |  |  |  |
| 9. | Saya selalu memperkirakan hasil dari keputusan perencaan keuangan yng akan saya ambil |  |  |  |  |  |
| 10. | Saya selalu mempertimbangkan kemungkinan hasil dari pilihan keuangan seperti membeli sesuatu atau bijak pada pengeluaran untuk kedepanya |  |  |  |  |  |

**Sumber :** **(Lotong et al., 2023)**

**“TERIMAKASIH ATAS PARTISIPASI SAUDARA”**

**Lampiran 2. Uji Validitas**

*Locus Of Control*

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | X1\_01 | X1\_02 | X1\_03 | X1\_04 | X1\_05 | X1\_06 | X1\_07 | X1\_08 | Total |
| X1\_01 | Pearson Correlation | 1 | .593\*\* | .747\*\* | .838\*\* | .810\*\* | .596\*\* | .790\*\* | .781\*\* | .882\*\* |
| Sig. (1-tailed) |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1\_02 | Pearson Correlation | .593\*\* | 1 | .610\*\* | .685\*\* | .631\*\* | .754\*\* | .611\*\* | .671\*\* | .802\*\* |
| Sig. (1-tailed) | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1\_03 | Pearson Correlation | .747\*\* | .610\*\* | 1 | .737\*\* | .817\*\* | .635\*\* | .724\*\* | .763\*\* | .867\*\* |
| Sig. (1-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1\_04 | Pearson Correlation | .838\*\* | .685\*\* | .737\*\* | 1 | .827\*\* | .687\*\* | .784\*\* | .853\*\* | .919\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1\_05 | Pearson Correlation | .810\*\* | .631\*\* | .817\*\* | .827\*\* | 1 | .620\*\* | .766\*\* | .754\*\* | .892\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1\_06 | Pearson Correlation | .596\*\* | .754\*\* | .635\*\* | .687\*\* | .620\*\* | 1 | .624\*\* | .648\*\* | .795\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1\_07 | Pearson Correlation | .790\*\* | .611\*\* | .724\*\* | .784\*\* | .766\*\* | .624\*\* | 1 | .890\*\* | .890\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1\_08 | Pearson Correlation | .781\*\* | .671\*\* | .763\*\* | .853\*\* | .754\*\* | .648\*\* | .890\*\* | 1 | .916\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Total | Pearson Correlation | .882\*\* | .802\*\* | .867\*\* | .919\*\* | .892\*\* | .795\*\* | .890\*\* | .916\*\* | 1 |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (1-tailed). | | | | | | | | | | |

Penggunaan *Fintech*

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | |
|  | | X2\_01 | X2\_02 | X2\_03 | X2\_04 | X2\_05 | X2\_06 | X2\_07 | X2\_08 | X2\_09 | X2\_10 | Total |
| X2\_01 | Pearson Correlation | 1 | .703\*\* | .856\*\* | .753\*\* | .845\*\* | .656\*\* | .841\*\* | .783\*\* | .830\*\* | .628\*\* | .892\*\* |
| Sig. (1-tailed) |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2\_02 | Pearson Correlation | .703\*\* | 1 | .704\*\* | .692\*\* | .694\*\* | .893\*\* | .720\*\* | .710\*\* | .684\*\* | .810\*\* | .856\*\* |
| Sig. (1-tailed) | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2\_03 | Pearson Correlation | .856\*\* | .704\*\* | 1 | .866\*\* | .888\*\* | .747\*\* | .848\*\* | .823\*\* | .835\*\* | .738\*\* | .942\*\* |
| Sig. (1-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2\_04 | Pearson Correlation | .753\*\* | .692\*\* | .866\*\* | 1 | .867\*\* | .671\*\* | .798\*\* | .843\*\* | .799\*\* | .673\*\* | .905\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2\_05 | Pearson Correlation | .845\*\* | .694\*\* | .888\*\* | .867\*\* | 1 | .658\*\* | .777\*\* | .775\*\* | .899\*\* | .698\*\* | .918\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2\_06 | Pearson Correlation | .656\*\* | .893\*\* | .747\*\* | .671\*\* | .658\*\* | 1 | .701\*\* | .648\*\* | .623\*\* | .820\*\* | .834\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2\_07 | Pearson Correlation | .841\*\* | .720\*\* | .848\*\* | .798\*\* | .777\*\* | .701\*\* | 1 | .863\*\* | .764\*\* | .618\*\* | .899\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2\_08 | Pearson Correlation | .783\*\* | .710\*\* | .823\*\* | .843\*\* | .775\*\* | .648\*\* | .863\*\* | 1 | .767\*\* | .606\*\* | .888\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2\_09 | Pearson Correlation | .830\*\* | .684\*\* | .835\*\* | .799\*\* | .899\*\* | .623\*\* | .764\*\* | .767\*\* | 1 | .706\*\* | .893\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2\_10 | Pearson Correlation | .628\*\* | .810\*\* | .738\*\* | .673\*\* | .698\*\* | .820\*\* | .618\*\* | .606\*\* | .706\*\* | 1 | .819\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Total | Pearson Correlation | .892\*\* | .856\*\* | .942\*\* | .905\*\* | .918\*\* | .834\*\* | .899\*\* | .888\*\* | .893\*\* | .819\*\* | 1 |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (1-tailed). | | | | | | | | | | | | |

Lingkungan Keluarga

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | |
|  | | X3\_01 | X3\_02 | X3\_03 | X3\_04 | X3\_05 | X3\_06 | X3\_07 | X3\_08 | X3\_09 | X3\_10 | Total |
| X3\_01 | Pearson Correlation | 1 | .574\*\* | .842\*\* | .826\*\* | .808\*\* | .594\*\* | .823\*\* | .847\*\* | .610\*\* | .843\*\* | .892\*\* |
| Sig. (1-tailed) |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3\_02 | Pearson Correlation | .574\*\* | 1 | .613\*\* | .649\*\* | .605\*\* | .686\*\* | .526\*\* | .625\*\* | .828\*\* | .553\*\* | .764\*\* |
| Sig. (1-tailed) | .000 |  | .000 | .000 | .000 | .000 | .001 | .000 | .000 | .001 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3\_03 | Pearson Correlation | .842\*\* | .613\*\* | 1 | .812\*\* | .863\*\* | .650\*\* | .863\*\* | .843\*\* | .686\*\* | .769\*\* | .914\*\* |
| Sig. (1-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3\_04 | Pearson Correlation | .826\*\* | .649\*\* | .812\*\* | 1 | .855\*\* | .633\*\* | .890\*\* | .776\*\* | .670\*\* | .797\*\* | .910\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3\_05 | Pearson Correlation | .808\*\* | .605\*\* | .863\*\* | .855\*\* | 1 | .766\*\* | .834\*\* | .815\*\* | .698\*\* | .796\*\* | .922\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3\_06 | Pearson Correlation | .594\*\* | .686\*\* | .650\*\* | .633\*\* | .766\*\* | 1 | .619\*\* | .698\*\* | .785\*\* | .650\*\* | .807\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3\_07 | Pearson Correlation | .823\*\* | .526\*\* | .863\*\* | .890\*\* | .834\*\* | .619\*\* | 1 | .847\*\* | .634\*\* | .779\*\* | .900\*\* |
| Sig. (1-tailed) | .000 | .001 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3\_08 | Pearson Correlation | .847\*\* | .625\*\* | .843\*\* | .776\*\* | .815\*\* | .698\*\* | .847\*\* | 1 | .687\*\* | .801\*\* | .910\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3\_09 | Pearson Correlation | .610\*\* | .828\*\* | .686\*\* | .670\*\* | .698\*\* | .785\*\* | .634\*\* | .687\*\* | 1 | .650\*\* | .829\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3\_10 | Pearson Correlation | .843\*\* | .553\*\* | .769\*\* | .797\*\* | .796\*\* | .650\*\* | .779\*\* | .801\*\* | .650\*\* | 1 | .869\*\* |
| Sig. (1-tailed) | .000 | .001 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Total | Pearson Correlation | .892\*\* | .764\*\* | .914\*\* | .910\*\* | .922\*\* | .807\*\* | .900\*\* | .910\*\* | .829\*\* | .869\*\* | 1 |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (1-tailed). | | | | | | | | | | | | |

Gaya Hidup

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | X4\_01 | X4\_02 | X4\_03 | X4\_04 | X4\_05 | X4\_06 | X4\_07 | X4\_08 | Total |
| X4\_01 | Pearson Correlation | 1 | .701\*\* | .738\*\* | .820\*\* | .803\*\* | .698\*\* | .847\*\* | .858\*\* | .917\*\* |
| Sig. (1-tailed) |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4\_02 | Pearson Correlation | .701\*\* | 1 | .684\*\* | .569\*\* | .655\*\* | .829\*\* | .632\*\* | .727\*\* | .816\*\* |
| Sig. (1-tailed) | .000 |  | .000 | .001 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4\_03 | Pearson Correlation | .738\*\* | .684\*\* | 1 | .837\*\* | .753\*\* | .736\*\* | .805\*\* | .842\*\* | .902\*\* |
| Sig. (1-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4\_04 | Pearson Correlation | .820\*\* | .569\*\* | .837\*\* | 1 | .804\*\* | .645\*\* | .847\*\* | .776\*\* | .890\*\* |
| Sig. (1-tailed) | .000 | .001 | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4\_05 | Pearson Correlation | .803\*\* | .655\*\* | .753\*\* | .804\*\* | 1 | .660\*\* | .815\*\* | .805\*\* | .886\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4\_06 | Pearson Correlation | .698\*\* | .829\*\* | .736\*\* | .645\*\* | .660\*\* | 1 | .612\*\* | .727\*\* | .829\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4\_07 | Pearson Correlation | .847\*\* | .632\*\* | .805\*\* | .847\*\* | .815\*\* | .612\*\* | 1 | .839\*\* | .907\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4\_08 | Pearson Correlation | .858\*\* | .727\*\* | .842\*\* | .776\*\* | .805\*\* | .727\*\* | .839\*\* | 1 | .932\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Total | Pearson Correlation | .917\*\* | .816\*\* | .902\*\* | .890\*\* | .886\*\* | .829\*\* | .907\*\* | .932\*\* | 1 |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (1-tailed). | | | | | | | | | | |

Perilaku Keuangan

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | |
|  | | X5\_01 | X5\_02 | X5\_03 | X5\_04 | X5\_05 | X5\_06 | X5\_07 | X5\_08 | X5\_09 | X5\_10 | Total |
| X5\_01 | Pearson Correlation | 1 | .686\*\* | .824\*\* | .822\*\* | .764\*\* | .635\*\* | .857\*\* | .894\*\* | .809\*\* | .794\*\* | .915\*\* |
| Sig. (1-tailed) |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5\_02 | Pearson Correlation | .686\*\* | 1 | .680\*\* | .661\*\* | .604\*\* | .867\*\* | .756\*\* | .658\*\* | .711\*\* | .481\*\* | .802\*\* |
| Sig. (1-tailed) | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .004 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5\_03 | Pearson Correlation | .824\*\* | .680\*\* | 1 | .874\*\* | .731\*\* | .630\*\* | .843\*\* | .833\*\* | .861\*\* | .828\*\* | .918\*\* |
| Sig. (1-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5\_04 | Pearson Correlation | .822\*\* | .661\*\* | .874\*\* | 1 | .794\*\* | .685\*\* | .856\*\* | .857\*\* | .857\*\* | .799\*\* | .929\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5\_05 | Pearson Correlation | .764\*\* | .604\*\* | .731\*\* | .794\*\* | 1 | .578\*\* | .806\*\* | .816\*\* | .759\*\* | .667\*\* | .850\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5\_06 | Pearson Correlation | .635\*\* | .867\*\* | .630\*\* | .685\*\* | .578\*\* | 1 | .678\*\* | .675\*\* | .656\*\* | .540\*\* | .784\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .001 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5\_07 | Pearson Correlation | .857\*\* | .756\*\* | .843\*\* | .856\*\* | .806\*\* | .678\*\* | 1 | .890\*\* | .923\*\* | .736\*\* | .944\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5\_08 | Pearson Correlation | .894\*\* | .658\*\* | .833\*\* | .857\*\* | .816\*\* | .675\*\* | .890\*\* | 1 | .858\*\* | .782\*\* | .934\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5\_09 | Pearson Correlation | .809\*\* | .711\*\* | .861\*\* | .857\*\* | .759\*\* | .656\*\* | .923\*\* | .858\*\* | 1 | .771\*\* | .929\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5\_10 | Pearson Correlation | .794\*\* | .481\*\* | .828\*\* | .799\*\* | .667\*\* | .540\*\* | .736\*\* | .782\*\* | .771\*\* | 1 | .837\*\* |
| Sig. (1-tailed) | .000 | .004 | .000 | .000 | .000 | .001 | .000 | .000 | .000 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Total | Pearson Correlation | .915\*\* | .802\*\* | .918\*\* | .929\*\* | .850\*\* | .784\*\* | .944\*\* | .934\*\* | .929\*\* | .837\*\* | 1 |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (1-tailed). | | | | | | | | | | | | |

Literasi Keuangan

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | | | | | |
|  | | Y01 | Y02 | Y03 | Y04 | Y05 | Y06 | Y07 | Y08 | Y09 | Y10 | Y11 | Y12 | Y13 | Y14 | TOTAL |
| Y01 | Pearson Correlation | 1 | .779\*\* | .777\*\* | .734\*\* | .822\*\* | .829\*\* | .855\*\* | .677\*\* | .861\*\* | .699\*\* | .781\*\* | .755\*\* | .790\*\* | .806\*\* | .914\*\* |
| Sig. (1-tailed) |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y02 | Pearson Correlation | .779\*\* | 1 | .575\*\* | .668\*\* | .678\*\* | .668\*\* | .779\*\* | .811\*\* | .797\*\* | .791\*\* | .711\*\* | .686\*\* | .767\*\* | .693\*\* | .853\*\* |
| Sig. (1-tailed) | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y03 | Pearson Correlation | .777\*\* | .575\*\* | 1 | .838\*\* | .738\*\* | .826\*\* | .753\*\* | .596\*\* | .803\*\* | .561\*\* | .776\*\* | .674\*\* | .663\*\* | .753\*\* | .844\*\* |
| Sig. (1-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .001 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y04 | Pearson Correlation | .734\*\* | .668\*\* | .838\*\* | 1 | .792\*\* | .734\*\* | .734\*\* | .560\*\* | .790\*\* | .599\*\* | .658\*\* | .718\*\* | .652\*\* | .740\*\* | .834\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 |  | .000 | .000 | .000 | .001 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y05 | Pearson Correlation | .822\*\* | .678\*\* | .738\*\* | .792\*\* | 1 | .781\*\* | .822\*\* | .528\*\* | .848\*\* | .616\*\* | .733\*\* | .789\*\* | .801\*\* | .797\*\* | .878\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 | .001 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y06 | Pearson Correlation | .829\*\* | .668\*\* | .826\*\* | .734\*\* | .781\*\* | 1 | .746\*\* | .663\*\* | .841\*\* | .673\*\* | .824\*\* | .794\*\* | .752\*\* | .754\*\* | .888\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y07 | Pearson Correlation | .855\*\* | .779\*\* | .753\*\* | .734\*\* | .822\*\* | .746\*\* | 1 | .677\*\* | .837\*\* | .722\*\* | .781\*\* | .703\*\* | .840\*\* | .852\*\* | .910\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y08 | Pearson Correlation | .677\*\* | .811\*\* | .596\*\* | .560\*\* | .528\*\* | .663\*\* | .677\*\* | 1 | .748\*\* | .846\*\* | .690\*\* | .599\*\* | .711\*\* | .583\*\* | .792\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .001 | .001 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y09 | Pearson Correlation | .861\*\* | .797\*\* | .803\*\* | .790\*\* | .848\*\* | .841\*\* | .837\*\* | .748\*\* | 1 | .775\*\* | .811\*\* | .733\*\* | .843\*\* | .832\*\* | .942\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y10 | Pearson Correlation | .699\*\* | .791\*\* | .561\*\* | .599\*\* | .616\*\* | .673\*\* | .722\*\* | .846\*\* | .775\*\* | 1 | .724\*\* | .749\*\* | .759\*\* | .685\*\* | .835\*\* |
| Sig. (1-tailed) | .000 | .000 | .001 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y11 | Pearson Correlation | .781\*\* | .711\*\* | .776\*\* | .658\*\* | .733\*\* | .824\*\* | .781\*\* | .690\*\* | .811\*\* | .724\*\* | 1 | .803\*\* | .814\*\* | .784\*\* | .890\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y12 | Pearson Correlation | .755\*\* | .686\*\* | .674\*\* | .718\*\* | .789\*\* | .794\*\* | .703\*\* | .599\*\* | .733\*\* | .749\*\* | .803\*\* | 1 | .788\*\* | .759\*\* | .861\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y13 | Pearson Correlation | .790\*\* | .767\*\* | .663\*\* | .652\*\* | .801\*\* | .752\*\* | .840\*\* | .711\*\* | .843\*\* | .759\*\* | .814\*\* | .788\*\* | 1 | .814\*\* | .900\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y14 | Pearson Correlation | .806\*\* | .693\*\* | .753\*\* | .740\*\* | .797\*\* | .754\*\* | .852\*\* | .583\*\* | .832\*\* | .685\*\* | .784\*\* | .759\*\* | .814\*\* | 1 | .889\*\* |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL | Pearson Correlation | .914\*\* | .853\*\* | .844\*\* | .834\*\* | .878\*\* | .888\*\* | .910\*\* | .792\*\* | .942\*\* | .835\*\* | .890\*\* | .861\*\* | .900\*\* | .889\*\* | 1 |
| Sig. (1-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (1-tailed). | | | | | | | | | | | | | | | | |

**Lampiran 3. Uji Realibelitas**

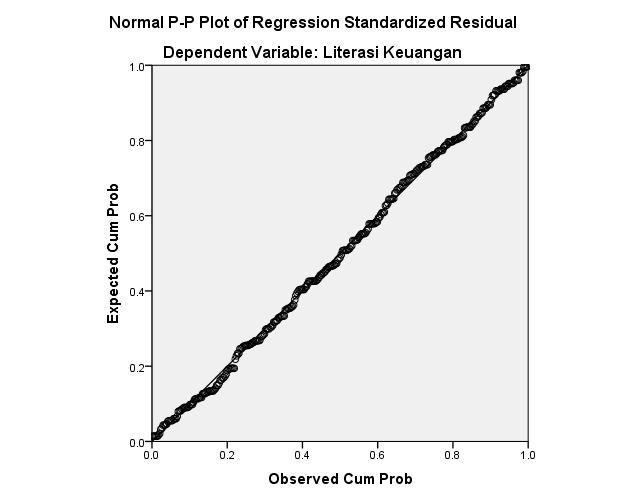
|  |  |
| --- | --- |
| *Locus Of Control* | Penggunaan *Fintech* |
| |  |  | | --- | --- | | **Reliability Statistics** | | | Cronbach's Alpha | N of Items | | .953 | 8 | | |  |  | | --- | --- | | **Reliability Statistics** | | | Cronbach's Alpha | N of Items | | .969 | 10 | |

|  |  |
| --- | --- |
| Lingkungan Keluarga | Gaya Hidup |
| |  |  | | --- | --- | | **Reliability Statistics** | | | Cronbach's Alpha | N of Items | | .964 | 10 | | |  |  | | --- | --- | | **Reliability Statistics** | | | Cronbach's Alpha | N of Items | | .960 | 8 | |
| Perilaku Keuangan | Literasi Keuangan |
| |  |  | | --- | --- | | **Reliability Statistics** | | | Cronbach's Alpha | N of Items | | .969 | 10 | | |  |  | | --- | --- | | **Reliability Statistics** | | | Cronbach's Alpha | N of Items | | .976 | 14 | |

**Lampiran 4. Uji Normalitas**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 323 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | 3.67079362 |
| Most Extreme Differences | Absolute | .032 |
| Positive | .032 |
| Negative | -.024 |
| Test Statistic | | .032 |
| 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 5. Cum Prob Uji Normalitas**



**Lampiran 6. Uji Multikoelinearitas**

|  |  |  |  |
| --- | --- | --- | --- |
| **Coefficientsa** | | | |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | Locus Of Control | .751 | 1.332 |
| Fintech | .557 | 1.795 |
| Lingkungan Keluarga | .369 | 2.710 |
| Gaya Hidup | .407 | 2.459 |
| Perilaku Keuangan | .638 | 1.567 |
| a. Dependent Variable: Literasi Keuangan | | | |
|  | | | |

**Lampiran 7. Uji Park**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 5.487 | 1.518 |  | 3.615 | .000 |
| X01 | .038 | .030 | .080 | 1.272 | .204 |
| X02 | -.053 | .036 | -.109 | -1.479 | .140 |
| X03 | -.031 | .037 | -.077 | -.857 | .392 |
| X04 | .011 | .043 | .022 | .255 | .799 |
| X05 | -.053 | .027 | -.134 | -1.960 | .051 |
| a. Dependent Variable: LN\_RES | | | | | | |

**Lampiran 8. Uji Regreswi Linear Berganda**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 19.965 | 2.711 |  | 7.364 | .000 |
| Locus Of Control | .149 | .053 | .130 | 2.792 | .006 |
| Fintech | .506 | .063 | .431 | 7.972 | .000 |
| Lingkungan Keluarga | .176 | .065 | .178 | 2.682 | .008 |
| Gaya Hidup | -.135 | .077 | -.111 | -1.760 | .079 |
| Perilaku Keuangan | .178 | .048 | .186 | 3.684 | .000 |
| a. Dependent Variable: Literasi Keuangan | | | | | | |

**Lampiran 9. Uji F**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 4085.640 | 5 | 817.128 | 59.700 | .000b |
| Residual | 4338.862 | 317 | 13.687 |  |  |
| Total | 8424.502 | 322 |  |  |  |
| a. Dependent Variable: Literasi Keuangan | | | | | | |
| b. Predictors: (Constant), Perilaku Keuangan, Gaya Hidup, Locus Of Control, Fintech, Lingkungan Keluarga | | | | | | |

**Lampiran 10. Uji Parsial (t test)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 19.965 | 2.711 |  | 7.364 | .000 |
| Locus Of Control | .149 | .053 | .130 | 2.792 | .006 |
| Fintech | .506 | .063 | .431 | 7.972 | .000 |
| Lingkungan Keluarga | .176 | .065 | .178 | 2.682 | .008 |
| Gaya Hidup | -.135 | .077 | -.111 | -1.760 | .079 |
| Perilaku Keuangan | .178 | .048 | .186 | 3.684 | .000 |
| a. Dependent Variable: Literasi Keuangan | | | | | | |

**Lampiran 11. Uji Koefisien Determinasi**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .696a | .485 | .477 | 3.700 |
| a. Predictors: (Constant), Perilaku Keuangan, Gaya Hidup, Locus Of Control, Fintech, Lingkungan Keluarga  b. dependent Variable: Literasi Keuangan | | | | |

**Lampiran 12. Foto Penyebaran Kuesioner**

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

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

**Lampiran 13. Hasil Kuesioner Responden**

1. Literasi Keuangan (Y)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 |
| 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 3 | 4 | 4 |
| 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 |
| 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 3 | 4 |
| 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 3 | 5 |
| 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 |
| 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 2 | 4 | 2 | 4 | 5 |
| 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 5 | 3 |
| 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 |
| 3 | 4 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 4 | 4 | 3 | 4 |
| 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 2 | 4 | 3 | 3 | 5 |
| 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 2 | 3 |
| 3 | 4 | 4 | 3 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 3 | 3 | 2 | 4 |
| 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 3 | 5 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 2 | 4 | 2 | 4 |
| 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 3 | 4 |
| 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 2 | 4 | 3 | 2 | 4 |
| 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 2 | 4 |
| 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 |
| 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 3 | 4 | 4 | 5 | 4 |
| 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 |
| 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 2 | 3 | 5 |
| 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 4 |
| 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 2 | 4 |
| 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 |
| 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 5 | 2 | 5 | 4 | 4 |
| 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 5 | 5 | 2 | 4 |
| 4 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 |
| 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 3 | 4 | 5 |
| 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 |
| 4 | 3 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 5 | 5 | 5 | 3 | 3 |
| 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 3 | 4 |
| 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 |
| 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 2 | 4 | 4 |
| 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 |
| 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 |
| 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 5 |
| 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 2 | 4 | 3 | 3 | 5 |
| 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 2 | 3 |
| 3 | 4 | 4 | 3 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 3 | 3 | 2 | 4 |
| 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 3 | 5 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 2 | 4 | 2 | 4 |
| 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 3 | 4 |
| 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 2 | 4 | 3 | 2 | 4 |
| 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 2 | 4 |
| 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 |
| 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 3 | 4 | 4 | 5 | 4 |
| 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 |
| 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 2 | 3 | 5 |
| 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 4 |
| 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 2 | 4 |
| 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 |
| 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 5 | 2 | 5 | 4 | 4 |
| 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 5 | 5 | 2 | 4 |
| 3 | 4 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 5 | 4 | 5 | 4 |
| 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 3 | 4 | 5 |
| 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 5 | 5 | 3 |
| 3 | 4 | 4 | 3 | 5 | 4 | 4 | 3 | 4 | 5 | 5 | 5 | 3 | 4 |
| 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 2 | 4 | 3 | 4 |
| 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 2 | 4 | 2 | 4 | 4 |
| 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 4 |
| 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 |
| 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 4 |
| 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 3 | 3 | 4 |
| 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 2 | 5 |
| 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 3 | 3 | 2 | 4 |
| 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 5 |
| 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 2 | 4 | 2 | 4 |
| 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 3 | 4 |
| 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 3 | 2 | 4 |
| 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 2 | 4 |
| 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 3 | 4 | 4 | 5 | 5 |
| 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 |
| 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 2 | 3 | 4 |
| 4 | 3 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 3 |
| 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 2 | 4 |
| 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 4 |
| 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 |
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1. *Locus Of Control* (X1)

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1. Lingkungan Keluarga (X3)

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1. Perilaku Keuangan

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