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# LAMPIRAN

**Lampiran 1   
KUESIONER PENELITIAN**

Kepada Yth, Saudara/i Responden Di Tempat

Dengan Hormat,

Saya Nur Firda Syafira, mahasiswa Program Studi Akuntansi Universitas Pancasakti Tegal. Saat ini Saya sedang melakukan penelitian dalam rangka penulisan skripsi mengenai “PENGARUH *FINANCIAL SELF-EFFICACY, SOCIAL CAPITAL, FINANCIAL BEHAVIOR,* DAN *FINTECH-BASED FINANCIAL SERVICES* TERHADAP *FINANCIAL INCLUSION* STUDI KASUS PADA UKM KULINER DI KABUPATEN PEMALANG”.

Berkaitan dengan hal tersebut, Saya memohon ketersediaan Bapak/Ibu/Saudara meluangkan waktu untuk mengisi kuesioner ini. Kuesioner ini adalah salah satu sarana untuk memperoleh data yang diperlukan untuk penulisan skripsi. Jawaban yang Saudara/i berikan tidak akan dinilai benar atau salah. Semua informasi yang Bapak/Ibu/Saudara berikan dijamin kerahasiaanya.

Saya sangat menghargai pengorbanan waktu dan sumbangan pemikiran Bapak/Ibu/Saudara untuk mengisi kuesioner ini. Oleh karena itu, Saya mengucapkan terimakasih. Semoga amal baik Saudara/i mendapat balasan dari Allah SWT. Amin. Amin Yaa Rabbal „Alamin.

Hormat Saya

Penulis

**IDENTITAS RESPONDEN**

Nama :

Usia :

Jenis Kelamin :

Pendidikan Terakhir :

Lama Usaha Berjalan :

# Petunjuk Pengisian

1. Bacalah sejumlah pernyataan dibawah ini dengan teliti.
2. Mohon kuesioner ini diisi dengan lengkap dari seluruh pertanyaan yang ada
3. Berilah tanda (√) pada kolom jawaban yang tersedia
4. Terdapat 5 alternatif pengisian jawaban, yaitu:

STS : Sangat Tidak Setuju Skor 1

TS : Tidak Setuju Skor 2

KS : Kurang Setuju Skor 3

S : Setuju Skor 4

SS : Sangat Setuju Skor 5

**Daftar Pertanyaan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ***Financial Inclusion* (Y)** | | | | | | |
| No | Pernyataan | STS | TS | KS | S | SS |
|
| 1 | Saya percaya bahwa inklusi keuangan telah memberikan kontribusi positif terhadap kesejahteraan finansial bisnis kuliner saya di Kabupaten Pemalang. |  |  |  |  |  |
| 2 | Saya menganggap bahwa layanan keuangan yang tersedia memiliki kualitas yang memadai untuk mendukung pengelolaan keuangan bisnis kuliner saya. |  |  |  |  |  |
| 3 | Saya secara aktif memanfaatkan berbagai layanan keuangan, seperti pinjaman usaha atau rekening bisnis, untuk mendukung kegiatan operasional dan pengembangan bisnis kuliner saya. |  |  |  |  |  |
| 4 | Saya yakin bahwa peningkatan aksesibilitas terhadap lembaga keuangan lokal akan memberikan manfaat signifikan bagi UKM kuliner di Kabupaten Pemalang. |  |  |  |  |  |
| ***Financial Self-Efficacy* (X1)** | | | | | | |
| No | Pernyataan | STS | TS | KS | S | SS |
|
| 5 | Saya merasa yakin bahwa rencana pengeluaran keuangan yang saya buat dapat membantu pertumbuhan bisnis kuliner saya. |  |  |  |  |  |
| 6 | Saya memiliki kemampuan untuk mengelola keuangan usaha agar dapat mencapai target pendapatan yang diinginkan. |  |  |  |  |  |
| 7 | Saya merasa mampu membuat keputusan dengan cepat dan tepat saat menghadapi situasi keuangan yang tak terduga. |  |  |  |  |  |
| 8 | Saya merasa mampu mengatasi masalah keuangan yang muncul dalam operasional bisnis kuliner saya. |  |  |  |  |  |
| 9 | Saya memiliki keyakinan penuh terhadap kemampuan saya dalam mengelola keuangan bisnis kuliner. |  |  |  |  |  |
| 10 | Saya optimis bahwa kondisi keuangan bisnis kuliner saya akan semakin baik di masa depan. |  |  |  |  |  |
| ***Social Capital* (X2)** | | | | | | |
| No | Pernyataan | STS | TS | KS | S | SS |
|
| 11 | Saya yakin bahwa kepercayaan yang dibangun dalam hubungan bisnis sangat penting untuk keberlanjutan usaha kuliner saya. |  |  |  |  |  |
| 12 | Saya merasa penting untuk mematuhi norma-norma dan nilai-nilai yang berlaku dalam komunitas UKM kuliner di Kabupaten Pemalang. |  |  |  |  |  |
| 13 | Saya aktif terlibat dalam berbagai jaringan bisnis dan komunitas UKM kuliner di Kabupaten Pemalang. |  |  |  |  |  |
| 14 | Saya selalu berpartisipasi dalam kegiatan yang dilakukan komunitas UKM kuliner di Kabupaten Pemalang. |  |  |  |  |  |
| ***Financial Behavior* (X3)** | | | | | | |
| No | Pernyataan | STS | TS | KS | S | SS |
|
| 15 | Saya memiliki kebiasaan membuat perencanaan anggaran untuk kebutuhan konsumsi dalam operasional bisnis kuliner saya. |  |  |  |  |  |
| 16 | Saya secara aktif mengelola arus kas bisnis kuliner saya untuk memastikan kelancaran operasional sehari-hari. |  |  |  |  |  |
| 17 | Saya memiliki kebiasaan menabung sebagian dari pendapatan bisnis kuliner untuk menghadapi situasi darurat atau peluang investasi di masa depan. |  |  |  |  |  |
| 18 | Saya memahami risiko dan manfaat penggunaan kredit dalam operasional bisnis kuliner saya dan hanya menggunakan kredit sesuai kebutuhan. |  |  |  |  |  |
| ***Fintech-Based Financial Services* (X4)** | | | | | | |
| No | Pernyataan | STS | TS | KS | S | SS |
| 19 | Saya tertarik untuk memanfaatkan platform *crowdfunding* atau *peer-to-peer lending* untuk mendapatkan tambahan modal usaha kuliner saya. |  |  |  |  |  |
| 20 | Saya sering menggunakan platform *market aggregator* untuk memonitor dan membandingkan harga bahan baku atau produk kuliner yang dibutuhkan. |  |  |  |  |  |
| 21 | Saya aktif menggunakan layanan *fintech* untuk manajemen risiko dan investasi guna melindungi bisnis kuliner saya dari ketidakpastian ekonomi. |  |  |  |  |  |
| 22 | Saya sering menggunakan layanan *fintech* untuk proses pembayaran, penyelesaian transaksi, dan klarifikasi pembayaran dalam bisnis kuliner saya. |  |  |  |  |  |

**Lampiran 2   
DATA VARIABEL FINANCIAL SELF-EFFICACY**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | ***Financial Self-Efficacy* (X1)** | | | | | | |
| **No. Resp** | **X1.1** | **X1.2** | **X1.3** | **X1.4** | **X1.5** | **X1.6** | **TOTAL** |
| 1 | 4 | 5 | 3 | 5 | 5 | 4 | 26 |
| 2 | 4 | 4 | 3 | 4 | 4 | 5 | 24 |
| 3 | 4 | 4 | 3 | 4 | 4 | 4 | 23 |
| 4 | 5 | 4 | 3 | 4 | 4 | 4 | 24 |
| 5 | 5 | 4 | 3 | 4 | 5 | 5 | 26 |
| 6 | 5 | 4 | 4 | 4 | 5 | 5 | 27 |
| 7 | 5 | 4 | 4 | 5 | 5 | 4 | 27 |
| 8 | 3 | 5 | 4 | 4 | 5 | 5 | 26 |
| 9 | 4 | 5 | 4 | 5 | 5 | 5 | 28 |
| 10 | 5 | 4 | 4 | 5 | 4 | 5 | 27 |
| 11 | 4 | 4 | 3 | 4 | 4 | 5 | 24 |
| 12 | 4 | 4 | 5 | 4 | 4 | 5 | 26 |
| 13 | 4 | 3 | 5 | 4 | 4 | 5 | 25 |
| 14 | 4 | 4 | 3 | 4 | 5 | 4 | 24 |
| 15 | 5 | 4 | 4 | 4 | 5 | 5 | 27 |
| 16 | 4 | 5 | 4 | 4 | 5 | 5 | 27 |
| 17 | 5 | 5 | 5 | 5 | 4 | 4 | 28 |
| 18 | 4 | 5 | 4 | 4 | 5 | 4 | 26 |
| 19 | 5 | 5 | 4 | 5 | 4 | 5 | 28 |
| 20 | 5 | 5 | 4 | 4 | 4 | 5 | 27 |
| 21 | 5 | 4 | 4 | 4 | 4 | 5 | 26 |
| 22 | 4 | 4 | 4 | 5 | 4 | 4 | 25 |
| 23 | 5 | 4 | 4 | 4 | 5 | 4 | 26 |
| 24 | 4 | 5 | 4 | 5 | 4 | 5 | 27 |
| 25 | 5 | 4 | 5 | 4 | 3 | 5 | 26 |
| 26 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 27 | 4 | 5 | 4 | 4 | 5 | 5 | 27 |
| 28 | 4 | 4 | 4 | 5 | 3 | 4 | 24 |
| 29 | 5 | 4 | 4 | 5 | 4 | 5 | 27 |
| 30 | 5 | 4 | 5 | 4 | 3 | 5 | 26 |
| 31 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 32 | 4 | 4 | 4 | 5 | 5 | 5 | 27 |
| 33 | 4 | 5 | 4 | 4 | 5 | 5 | 27 |
| 34 | 5 | 4 | 5 | 4 | 3 | 5 | 26 |
| 35 | 4 | 4 | 4 | 5 | 4 | 5 | 26 |
| 36 | 5 | 4 | 5 | 3 | 4 | 5 | 26 |
| 37 | 5 | 4 | 5 | 4 | 3 | 5 | 26 |
| 38 | 5 | 4 | 5 | 4 | 3 | 5 | 26 |
| 39 | 5 | 4 | 5 | 4 | 3 | 5 | 26 |
| 40 | 4 | 4 | 5 | 4 | 4 | 5 | 26 |
| 41 | 4 | 4 | 4 | 4 | 4 | 5 | 25 |
| 42 | 5 | 4 | 5 | 4 | 3 | 5 | 26 |
| 43 | 4 | 5 | 5 | 4 | 4 | 5 | 27 |
| 44 | 4 | 5 | 5 | 4 | 4 | 5 | 27 |
| 45 | 4 | 4 | 4 | 5 | 4 | 5 | 26 |
| 46 | 4 | 4 | 4 | 5 | 5 | 4 | 26 |
| 47 | 4 | 4 | 4 | 5 | 4 | 5 | 26 |
| 48 | 4 | 4 | 4 | 5 | 4 | 5 | 26 |
| 49 | 5 | 4 | 4 | 4 | 5 | 5 | 27 |
| 50 | 5 | 5 | 4 | 5 | 5 | 4 | 28 |
| 51 | 4 | 4 | 4 | 4 | 4 | 5 | 25 |
| 52 | 5 | 5 | 3 | 4 | 5 | 4 | 26 |
| 53 | 4 | 4 | 4 | 4 | 4 | 5 | 25 |
| 54 | 4 | 5 | 5 | 4 | 4 | 4 | 26 |
| 55 | 5 | 5 | 5 | 4 | 4 | 5 | 28 |
| 56 | 4 | 5 | 4 | 4 | 4 | 5 | 26 |
| 57 | 4 | 4 | 5 | 4 | 4 | 5 | 26 |
| 58 | 4 | 5 | 4 | 4 | 5 | 5 | 27 |
| 59 | 4 | 4 | 4 | 4 | 5 | 5 | 26 |
| 60 | 5 | 4 | 4 | 5 | 4 | 4 | 26 |
| 61 | 4 | 4 | 3 | 4 | 4 | 5 | 24 |
| 62 | 4 | 4 | 3 | 4 | 4 | 5 | 24 |
| 63 | 4 | 4 | 5 | 4 | 4 | 5 | 26 |
| 64 | 4 | 4 | 4 | 5 | 5 | 5 | 27 |
| 65 | 5 | 4 | 4 | 5 | 5 | 5 | 28 |
| 66 | 4 | 5 | 4 | 5 | 5 | 5 | 28 |
| 67 | 5 | 4 | 5 | 4 | 4 | 5 | 27 |
| 68 | 5 | 4 | 4 | 5 | 4 | 4 | 26 |
| 69 | 4 | 3 | 5 | 4 | 4 | 5 | 25 |
| 70 | 4 | 5 | 4 | 4 | 5 | 3 | 25 |
| 71 | 5 | 5 | 4 | 4 | 5 | 5 | 28 |
| 72 | 4 | 4 | 3 | 4 | 4 | 4 | 23 |
| 73 | 4 | 4 | 4 | 4 | 5 | 5 | 26 |
| 74 | 5 | 4 | 3 | 3 | 4 | 5 | 24 |
| 75 | 4 | 5 | 4 | 4 | 4 | 4 | 25 |
| 76 | 4 | 4 | 4 | 4 | 5 | 5 | 26 |
| 77 | 3 | 4 | 3 | 3 | 4 | 4 | 21 |
| 78 | 4 | 4 | 3 | 3 | 4 | 5 | 23 |
| 79 | 4 | 4 | 3 | 4 | 4 | 3 | 22 |
| 80 | 4 | 3 | 3 | 4 | 4 | 5 | 23 |
| 81 | 4 | 3 | 4 | 5 | 5 | 5 | 26 |
| 82 | 4 | 5 | 4 | 5 | 4 | 4 | 26 |
| 83 | 3 | 4 | 4 | 4 | 5 | 5 | 25 |
| 84 | 4 | 4 | 5 | 5 | 4 | 5 | 27 |
| 85 | 3 | 4 | 4 | 3 | 3 | 5 | 22 |
| 86 | 5 | 4 | 3 | 5 | 3 | 3 | 23 |
| 87 | 5 | 5 | 5 | 4 | 4 | 4 | 27 |
| 88 | 3 | 4 | 5 | 5 | 5 | 5 | 27 |
| 89 | 5 | 5 | 4 | 3 | 4 | 5 | 26 |
| 90 | 3 | 4 | 4 | 4 | 4 | 3 | 22 |
| 91 | 3 | 4 | 5 | 5 | 5 | 5 | 27 |
| 92 | 4 | 4 | 5 | 3 | 5 | 5 | 26 |
| 93 | 5 | 3 | 4 | 5 | 5 | 4 | 26 |
| 94 | 4 | 5 | 5 | 4 | 4 | 5 | 27 |
| 95 | 5 | 5 | 4 | 5 | 4 | 5 | 28 |
| 96 | 4 | 4 | 5 | 4 | 5 | 5 | 27 |
| 97 | 3 | 4 | 3 | 3 | 3 | 4 | 20 |
| 98 | 4 | 4 | 3 | 5 | 5 | 5 | 26 |
| 99 | 4 | 5 | 4 | 3 | 2 | 5 | 23 |
| 100 | 4 | 4 | 2 | 1 | 4 | 5 | 20 |

**Lampiran 3  
DATA VARIABEL SOCIAL CAPITAL**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | ***Social Capital* (X2)** | | | | |
| **No.Resp** | **X2.1** | **X2.2** | **X2.3** | **X2.4** | **TOTAL** |
| 1 | 5 | 4 | 4 | 5 | 18 |
| 2 | 5 | 4 | 3 | 4 | 16 |
| 3 | 4 | 4 | 5 | 3 | 16 |
| 4 | 5 | 5 | 4 | 3 | 17 |
| 5 | 5 | 5 | 3 | 4 | 17 |
| 6 | 5 | 5 | 3 | 4 | 17 |
| 7 | 4 | 5 | 4 | 4 | 17 |
| 8 | 4 | 4 | 4 | 4 | 16 |
| 9 | 4 | 4 | 5 | 4 | 17 |
| 10 | 4 | 4 | 5 | 5 | 18 |
| 11 | 4 | 5 | 3 | 5 | 17 |
| 12 | 5 | 4 | 3 | 4 | 16 |
| 13 | 4 | 4 | 4 | 5 | 17 |
| 14 | 4 | 4 | 3 | 4 | 15 |
| 15 | 4 | 5 | 4 | 5 | 18 |
| 16 | 4 | 4 | 4 | 4 | 16 |
| 17 | 4 | 5 | 4 | 4 | 17 |
| 18 | 4 | 5 | 4 | 5 | 18 |
| 19 | 5 | 4 | 3 | 3 | 15 |
| 20 | 5 | 5 | 4 | 4 | 18 |
| 21 | 4 | 5 | 4 | 4 | 17 |
| 22 | 4 | 5 | 4 | 5 | 18 |
| 23 | 4 | 4 | 5 | 4 | 17 |
| 24 | 4 | 4 | 3 | 4 | 15 |
| 25 | 5 | 5 | 4 | 4 | 18 |
| 26 | 4 | 4 | 5 | 4 | 17 |
| 27 | 4 | 5 | 4 | 5 | 18 |
| 28 | 5 | 4 | 4 | 5 | 18 |
| 29 | 4 | 4 | 4 | 5 | 17 |
| 30 | 5 | 5 | 4 | 4 | 18 |
| 31 | 4 | 5 | 4 | 3 | 16 |
| 32 | 5 | 5 | 4 | 5 | 19 |
| 33 | 4 | 4 | 4 | 4 | 16 |
| 34 | 5 | 5 | 4 | 4 | 18 |
| 35 | 4 | 5 | 4 | 4 | 17 |
| 36 | 5 | 5 | 4 | 4 | 18 |
| 37 | 5 | 5 | 4 | 4 | 18 |
| 38 | 5 | 5 | 4 | 4 | 18 |
| 39 | 5 | 5 | 4 | 4 | 18 |
| 40 | 4 | 5 | 4 | 5 | 18 |
| 41 | 4 | 4 | 4 | 4 | 16 |
| 42 | 5 | 5 | 4 | 4 | 18 |
| 43 | 4 | 5 | 4 | 4 | 17 |
| 44 | 4 | 5 | 3 | 4 | 16 |
| 45 | 5 | 5 | 1 | 2 | 13 |
| 46 | 4 | 4 | 5 | 4 | 17 |
| 47 | 4 | 5 | 3 | 4 | 16 |
| 48 | 5 | 5 | 4 | 4 | 18 |
| 49 | 4 | 5 | 4 | 4 | 17 |
| 50 | 4 | 4 | 4 | 5 | 17 |
| 51 | 4 | 5 | 4 | 3 | 16 |
| 52 | 4 | 4 | 5 | 4 | 17 |
| 53 | 5 | 5 | 4 | 4 | 18 |
| 54 | 4 | 5 | 3 | 4 | 16 |
| 55 | 4 | 4 | 4 | 5 | 17 |
| 56 | 4 | 5 | 4 | 4 | 17 |
| 57 | 4 | 5 | 4 | 4 | 17 |
| 58 | 5 | 5 | 4 | 5 | 19 |
| 59 | 4 | 4 | 4 | 4 | 16 |
| 60 | 4 | 4 | 5 | 4 | 17 |
| 61 | 4 | 4 | 3 | 4 | 15 |
| 62 | 4 | 4 | 3 | 4 | 15 |
| 63 | 4 | 5 | 4 | 5 | 18 |
| 64 | 5 | 4 | 4 | 4 | 17 |
| 65 | 4 | 5 | 5 | 5 | 19 |
| 66 | 4 | 4 | 4 | 3 | 15 |
| 67 | 4 | 5 | 4 | 5 | 18 |
| 68 | 5 | 4 | 5 | 4 | 18 |
| 69 | 4 | 5 | 5 | 4 | 18 |
| 70 | 4 | 5 | 4 | 4 | 17 |
| 71 | 5 | 4 | 3 | 4 | 16 |
| 72 | 4 | 4 | 4 | 4 | 16 |
| 73 | 4 | 4 | 5 | 4 | 17 |
| 74 | 4 | 3 | 4 | 3 | 14 |
| 75 | 4 | 4 | 3 | 4 | 15 |
| 76 | 5 | 5 | 4 | 4 | 18 |
| 77 | 5 | 5 | 3 | 3 | 16 |
| 78 | 5 | 5 | 3 | 3 | 16 |
| 79 | 4 | 4 | 5 | 5 | 18 |
| 80 | 5 | 4 | 4 | 4 | 17 |
| 81 | 5 | 5 | 4 | 5 | 19 |
| 82 | 4 | 4 | 4 | 4 | 16 |
| 83 | 5 | 5 | 4 | 3 | 17 |
| 84 | 4 | 4 | 4 | 4 | 16 |
| 85 | 3 | 5 | 5 | 5 | 18 |
| 86 | 4 | 5 | 4 | 4 | 17 |
| 87 | 4 | 4 | 4 | 5 | 17 |
| 88 | 5 | 5 | 5 | 5 | 20 |
| 89 | 2 | 3 | 4 | 4 | 13 |
| 90 | 3 | 4 | 4 | 4 | 15 |
| 91 | 5 | 5 | 5 | 5 | 20 |
| 92 | 5 | 4 | 3 | 4 | 16 |
| 93 | 4 | 5 | 5 | 4 | 18 |
| 94 | 4 | 5 | 4 | 3 | 16 |
| 95 | 4 | 5 | 5 | 5 | 19 |
| 96 | 5 | 5 | 3 | 2 | 15 |
| 97 | 4 | 3 | 3 | 3 | 13 |
| 98 | 5 | 5 | 4 | 3 | 17 |
| 99 | 5 | 5 | 2 | 2 | 14 |
| 100 | 5 | 5 | 5 | 5 | 20 |

**Lampiran 4   
DATA VARIABEL FINANCIAL BEHAVIOR**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | ***Financial Behavior* (X3)** | | | | |
| **No.Resp** | **X3.1** | **X3.2** | **X3.3** | **X3.4** | **TOTAL** |
| 1 | 4 | 5 | 5 | 4 | 18 |
| 2 | 4 | 4 | 5 | 4 | 17 |
| 3 | 4 | 4 | 5 | 4 | 17 |
| 4 | 4 | 4 | 4 | 5 | 17 |
| 5 | 5 | 5 | 4 | 4 | 18 |
| 6 | 4 | 4 | 5 | 5 | 18 |
| 7 | 4 | 4 | 5 | 5 | 18 |
| 8 | 5 | 4 | 4 | 5 | 18 |
| 9 | 4 | 3 | 4 | 4 | 15 |
| 10 | 4 | 5 | 4 | 4 | 17 |
| 11 | 4 | 5 | 4 | 4 | 17 |
| 12 | 5 | 4 | 4 | 4 | 17 |
| 13 | 5 | 5 | 5 | 4 | 19 |
| 14 | 4 | 5 | 4 | 4 | 17 |
| 15 | 5 | 5 | 4 | 5 | 19 |
| 16 | 5 | 5 | 3 | 5 | 18 |
| 17 | 5 | 5 | 4 | 4 | 18 |
| 18 | 4 | 2 | 5 | 5 | 16 |
| 19 | 5 | 5 | 5 | 3 | 18 |
| 20 | 5 | 5 | 4 | 4 | 18 |
| 21 | 4 | 3 | 4 | 4 | 15 |
| 22 | 4 | 4 | 4 | 4 | 16 |
| 23 | 4 | 4 | 3 | 5 | 16 |
| 24 | 4 | 4 | 4 | 4 | 16 |
| 25 | 5 | 4 | 4 | 4 | 17 |
| 26 | 4 | 4 | 4 | 5 | 17 |
| 27 | 4 | 5 | 4 | 4 | 17 |
| 28 | 4 | 4 | 5 | 5 | 18 |
| 29 | 4 | 4 | 4 | 5 | 17 |
| 30 | 5 | 4 | 4 | 4 | 17 |
| 31 | 4 | 4 | 5 | 4 | 17 |
| 32 | 4 | 5 | 4 | 5 | 18 |
| 33 | 5 | 4 | 4 | 5 | 18 |
| 34 | 5 | 4 | 4 | 4 | 17 |
| 35 | 4 | 5 | 5 | 4 | 18 |
| 36 | 5 | 4 | 4 | 4 | 17 |
| 37 | 5 | 4 | 4 | 4 | 17 |
| 38 | 5 | 4 | 4 | 4 | 17 |
| 39 | 5 | 4 | 4 | 4 | 17 |
| 40 | 5 | 4 | 4 | 5 | 18 |
| 41 | 5 | 4 | 4 | 5 | 18 |
| 42 | 5 | 4 | 4 | 4 | 17 |
| 43 | 4 | 5 | 4 | 4 | 17 |
| 44 | 4 | 5 | 4 | 5 | 18 |
| 45 | 4 | 5 | 4 | 4 | 17 |
| 46 | 5 | 5 | 4 | 5 | 19 |
| 47 | 3 | 1 | 4 | 4 | 12 |
| 48 | 4 | 5 | 4 | 4 | 17 |
| 49 | 4 | 5 | 5 | 5 | 19 |
| 50 | 4 | 1 | 5 | 2 | 12 |
| 51 | 3 | 3 | 4 | 4 | 14 |
| 52 | 4 | 5 | 4 | 4 | 17 |
| 53 | 5 | 4 | 5 | 5 | 19 |
| 54 | 1 | 3 | 4 | 5 | 13 |
| 55 | 5 | 4 | 5 | 5 | 19 |
| 56 | 5 | 4 | 4 | 4 | 17 |
| 57 | 4 | 4 | 5 | 5 | 18 |
| 58 | 5 | 4 | 4 | 4 | 17 |
| 59 | 4 | 5 | 4 | 4 | 17 |
| 60 | 4 | 4 | 5 | 4 | 17 |
| 61 | 4 | 5 | 4 | 4 | 17 |
| 62 | 4 | 4 | 4 | 4 | 16 |
| 63 | 4 | 5 | 4 | 5 | 18 |
| 64 | 2 | 2 | 4 | 4 | 12 |
| 65 | 4 | 3 | 4 | 5 | 16 |
| 66 | 5 | 5 | 4 | 5 | 19 |
| 67 | 4 | 5 | 4 | 4 | 17 |
| 68 | 4 | 3 | 5 | 4 | 16 |
| 69 | 4 | 4 | 4 | 4 | 16 |
| 70 | 4 | 4 | 4 | 5 | 17 |
| 71 | 4 | 4 | 5 | 4 | 17 |
| 72 | 4 | 4 | 4 | 4 | 16 |
| 73 | 4 | 4 | 4 | 5 | 17 |
| 74 | 3 | 3 | 2 | 2 | 10 |
| 75 | 4 | 4 | 5 | 4 | 17 |
| 76 | 5 | 5 | 5 | 5 | 20 |
| 77 | 4 | 4 | 4 | 3 | 15 |
| 78 | 4 | 4 | 5 | 4 | 17 |
| 79 | 2 | 3 | 3 | 3 | 11 |
| 80 | 4 | 5 | 5 | 4 | 18 |
| 81 | 4 | 5 | 4 | 4 | 17 |
| 82 | 4 | 3 | 4 | 5 | 16 |
| 83 | 5 | 4 | 5 | 5 | 19 |
| 84 | 5 | 4 | 5 | 5 | 19 |
| 85 | 5 | 4 | 3 | 3 | 15 |
| 86 | 5 | 4 | 4 | 4 | 17 |
| 87 | 4 | 5 | 4 | 5 | 18 |
| 88 | 5 | 4 | 3 | 5 | 17 |
| 89 | 4 | 4 | 4 | 5 | 17 |
| 90 | 4 | 4 | 4 | 4 | 16 |
| 91 | 4 | 4 | 5 | 5 | 18 |
| 92 | 3 | 4 | 4 | 4 | 15 |
| 93 | 3 | 4 | 5 | 4 | 16 |
| 94 | 4 | 5 | 3 | 5 | 17 |
| 95 | 5 | 4 | 4 | 5 | 18 |
| 96 | 4 | 5 | 4 | 4 | 17 |
| 97 | 4 | 4 | 4 | 4 | 16 |
| 98 | 4 | 4 | 5 | 5 | 18 |
| 99 | 1 | 3 | 4 | 4 | 12 |
| 100 | 2 | 4 | 4 | 4 | 14 |

**Lampiran 5   
DATA VARIABEL FINTECH-BASED FINANCIAL SERVICES**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | ***Fintech-Based Financial Services*(X4)** | | | | |
| **No.Resp** | **X4.1** | **X4.2** | **X4.3** | **X4.4** | **TOTAL** |
| 1 | 5 | 4 | 5 | 4 | 18 |
| 2 | 4 | 5 | 4 | 5 | 18 |
| 3 | 4 | 4 | 5 | 5 | 18 |
| 4 | 5 | 4 | 4 | 5 | 18 |
| 5 | 5 | 4 | 5 | 5 | 19 |
| 6 | 4 | 4 | 4 | 5 | 17 |
| 7 | 4 | 5 | 5 | 5 | 19 |
| 8 | 4 | 5 | 4 | 4 | 17 |
| 9 | 5 | 5 | 4 | 4 | 18 |
| 10 | 4 | 4 | 5 | 5 | 18 |
| 11 | 4 | 4 | 3 | 5 | 16 |
| 12 | 4 | 4 | 5 | 4 | 17 |
| 13 | 4 | 5 | 4 | 4 | 17 |
| 14 | 4 | 4 | 5 | 5 | 18 |
| 15 | 4 | 4 | 5 | 5 | 18 |
| 16 | 4 | 4 | 4 | 5 | 17 |
| 17 | 4 | 4 | 4 | 4 | 16 |
| 18 | 4 | 4 | 4 | 5 | 17 |
| 19 | 5 | 5 | 4 | 5 | 19 |
| 20 | 4 | 4 | 5 | 5 | 18 |
| 21 | 4 | 5 | 2 | 4 | 15 |
| 22 | 5 | 4 | 5 | 4 | 18 |
| 23 | 4 | 4 | 5 | 5 | 18 |
| 24 | 5 | 4 | 4 | 4 | 17 |
| 25 | 5 | 4 | 4 | 5 | 18 |
| 26 | 5 | 4 | 5 | 4 | 18 |
| 27 | 4 | 5 | 4 | 5 | 18 |
| 28 | 5 | 4 | 5 | 4 | 18 |
| 29 | 4 | 4 | 4 | 4 | 16 |
| 30 | 5 | 4 | 4 | 5 | 18 |
| 31 | 4 | 4 | 5 | 4 | 17 |
| 32 | 4 | 5 | 4 | 5 | 18 |
| 33 | 4 | 5 | 4 | 4 | 17 |
| 34 | 5 | 4 | 4 | 5 | 18 |
| 35 | 4 | 5 | 4 | 5 | 18 |
| 36 | 5 | 4 | 4 | 5 | 18 |
| 37 | 5 | 4 | 4 | 5 | 18 |
| 38 | 5 | 4 | 4 | 5 | 18 |
| 39 | 5 | 4 | 4 | 5 | 18 |
| 40 | 5 | 4 | 4 | 4 | 17 |
| 41 | 4 | 5 | 4 | 5 | 18 |
| 42 | 5 | 4 | 4 | 5 | 18 |
| 43 | 4 | 4 | 4 | 5 | 17 |
| 44 | 4 | 5 | 4 | 5 | 18 |
| 45 | 5 | 4 | 4 | 5 | 18 |
| 46 | 5 | 4 | 4 | 4 | 17 |
| 47 | 4 | 5 | 4 | 5 | 18 |
| 48 | 5 | 4 | 4 | 5 | 18 |
| 49 | 4 | 5 | 4 | 4 | 17 |
| 50 | 4 | 4 | 5 | 4 | 17 |
| 51 | 4 | 4 | 4 | 5 | 17 |
| 52 | 5 | 5 | 4 | 4 | 18 |
| 53 | 4 | 5 | 4 | 5 | 18 |
| 54 | 4 | 5 | 4 | 4 | 17 |
| 55 | 5 | 4 | 4 | 3 | 16 |
| 56 | 5 | 4 | 4 | 5 | 18 |
| 57 | 4 | 4 | 4 | 5 | 17 |
| 58 | 4 | 4 | 5 | 4 | 17 |
| 59 | 4 | 4 | 4 | 5 | 17 |
| 60 | 4 | 4 | 5 | 4 | 17 |
| 61 | 4 | 5 | 4 | 5 | 18 |
| 62 | 4 | 4 | 4 | 4 | 16 |
| 63 | 4 | 4 | 4 | 4 | 16 |
| 64 | 2 | 3 | 5 | 5 | 15 |
| 65 | 4 | 5 | 5 | 5 | 19 |
| 66 | 4 | 4 | 5 | 5 | 18 |
| 67 | 5 | 4 | 4 | 5 | 18 |
| 68 | 4 | 5 | 4 | 4 | 17 |
| 69 | 4 | 5 | 4 | 4 | 17 |
| 70 | 4 | 4 | 5 | 4 | 17 |
| 71 | 4 | 4 | 4 | 4 | 16 |
| 72 | 4 | 5 | 4 | 5 | 18 |
| 73 | 5 | 4 | 4 | 5 | 18 |
| 74 | 2 | 2 | 3 | 3 | 10 |
| 75 | 4 | 4 | 4 | 5 | 17 |
| 76 | 5 | 4 | 4 | 4 | 17 |
| 77 | 4 | 4 | 4 | 4 | 16 |
| 78 | 4 | 4 | 5 | 4 | 17 |
| 79 | 4 | 3 | 2 | 3 | 12 |
| 80 | 4 | 5 | 4 | 4 | 17 |
| 81 | 3 | 5 | 5 | 3 | 16 |
| 82 | 3 | 5 | 5 | 4 | 17 |
| 83 | 3 | 5 | 4 | 5 | 17 |
| 84 | 3 | 4 | 5 | 5 | 17 |
| 85 | 2 | 4 | 5 | 4 | 15 |
| 86 | 4 | 4 | 4 | 5 | 17 |
| 87 | 5 | 5 | 5 | 5 | 20 |
| 88 | 4 | 5 | 3 | 5 | 17 |
| 89 | 4 | 5 | 3 | 4 | 16 |
| 90 | 5 | 5 | 4 | 5 | 19 |
| 91 | 5 | 5 | 4 | 4 | 18 |
| 92 | 5 | 3 | 5 | 5 | 18 |
| 93 | 4 | 5 | 4 | 3 | 16 |
| 94 | 3 | 4 | 4 | 5 | 16 |
| 95 | 4 | 4 | 5 | 5 | 18 |
| 96 | 4 | 5 | 4 | 5 | 18 |
| 97 | 4 | 4 | 4 | 4 | 16 |
| 98 | 3 | 5 | 5 | 5 | 18 |
| 99 | 4 | 4 | 2 | 4 | 14 |
| 100 | 4 | 4 | 5 | 5 | 18 |

**Lampiran 6   
DATA VARIABEL FINANCIAL INCLUSION**

***Financial Inclusion* (Y)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No.Resp** | **Y1** | **Y2** | **Y3** | **Y4** | **TOTAL** |
| 1 | 4 | 4 | 5 | 5 | 18 |
| 2 | 4 | 4 | 4 | 5 | 17 |
| 3 | 4 | 5 | 4 | 4 | 17 |
| 4 | 5 | 5 | 3 | 4 | 17 |
| 5 | 5 | 4 | 4 | 4 | 17 |
| 6 | 5 | 5 | 4 | 4 | 18 |
| 7 | 5 | 5 | 4 | 4 | 18 |
| 8 | 4 | 4 | 4 | 5 | 17 |
| 9 | 5 | 5 | 4 | 4 | 18 |
| 10 | 4 | 5 | 5 | 3 | 17 |
| 11 | 4 | 4 | 4 | 5 | 17 |
| 12 | 5 | 4 | 4 | 4 | 17 |
| 13 | 4 | 4 | 4 | 5 | 17 |
| 14 | 5 | 4 | 4 | 4 | 17 |
| 15 | 5 | 4 | 3 | 5 | 17 |
| 16 | 4 | 5 | 4 | 4 | 17 |
| 17 | 4 | 4 | 5 | 4 | 17 |
| 18 | 4 | 4 | 5 | 4 | 17 |
| 19 | 5 | 5 | 5 | 4 | 19 |
| 20 | 5 | 4 | 4 | 5 | 18 |
| 21 | 4 | 3 | 5 | 5 | 17 |
| 22 | 4 | 4 | 5 | 4 | 17 |
| 23 | 4 | 5 | 4 | 4 | 17 |
| 24 | 4 | 5 | 4 | 4 | 17 |
| 25 | 4 | 5 | 5 | 4 | 18 |
| 26 | 5 | 5 | 3 | 4 | 17 |
| 27 | 4 | 4 | 4 | 5 | 17 |
| 28 | 4 | 4 | 5 | 4 | 17 |
| 29 | 4 | 5 | 3 | 5 | 17 |
| 30 | 5 | 4 | 5 | 4 | 18 |
| 31 | 5 | 4 | 4 | 4 | 17 |
| 32 | 4 | 5 | 4 | 5 | 18 |
| 33 | 4 | 5 | 4 | 4 | 17 |
| 34 | 5 | 4 | 5 | 4 | 18 |
| 35 | 5 | 4 | 4 | 5 | 18 |
| 36 | 4 | 5 | 5 | 4 | 18 |
| 37 | 5 | 4 | 5 | 4 | 18 |
| 38 | 5 | 4 | 5 | 4 | 18 |
| 39 | 5 | 4 | 5 | 4 | 18 |
| 40 | 4 | 3 | 5 | 5 | 17 |
| 41 | 5 | 4 | 4 | 5 | 18 |
| 42 | 5 | 4 | 5 | 4 | 18 |
| 43 | 4 | 5 | 4 | 5 | 18 |
| 44 | 5 | 4 | 4 | 5 | 18 |
| 45 | 4 | 4 | 4 | 5 | 17 |
| 46 | 5 | 4 | 5 | 4 | 18 |
| 47 | 4 | 5 | 4 | 5 | 18 |
| 48 | 4 | 4 | 4 | 5 | 17 |
| 49 | 4 | 4 | 5 | 5 | 18 |
| 50 | 4 | 5 | 4 | 4 | 17 |
| 51 | 4 | 5 | 4 | 4 | 17 |
| 52 | 4 | 5 | 4 | 5 | 18 |
| 53 | 5 | 5 | 5 | 3 | 18 |
| 54 | 4 | 5 | 5 | 4 | 18 |
| 55 | 5 | 4 | 4 | 5 | 18 |
| 56 | 5 | 4 | 4 | 4 | 17 |
| 57 | 4 | 4 | 5 | 4 | 17 |
| 58 | 4 | 5 | 4 | 4 | 17 |
| 59 | 4 | 5 | 4 | 5 | 18 |
| 60 | 5 | 4 | 4 | 4 | 17 |
| 61 | 5 | 4 | 4 | 4 | 17 |
| 62 | 4 | 5 | 4 | 4 | 17 |
| 63 | 4 | 5 | 4 | 4 | 17 |
| 64 | 4 | 4 | 5 | 4 | 17 |
| 65 | 5 | 4 | 4 | 5 | 18 |
| 66 | 5 | 5 | 5 | 4 | 19 |
| 67 | 4 | 4 | 4 | 5 | 17 |
| 68 | 4 | 5 | 4 | 5 | 18 |
| 69 | 5 | 5 | 3 | 5 | 18 |
| 70 | 4 | 5 | 4 | 4 | 17 |
| 71 | 4 | 4 | 4 | 5 | 17 |
| 72 | 5 | 5 | 5 | 3 | 18 |
| 73 | 4 | 5 | 5 | 4 | 18 |
| 74 | 4 | 4 | 5 | 3 | 16 |
| 75 | 4 | 5 | 4 | 4 | 17 |
| 76 | 4 | 4 | 4 | 5 | 17 |
| 77 | 4 | 4 | 4 | 4 | 16 |
| 78 | 4 | 5 | 4 | 4 | 17 |
| 79 | 3 | 5 | 3 | 3 | 14 |
| 80 | 5 | 4 | 3 | 4 | 16 |
| 81 | 5 | 5 | 4 | 3 | 17 |
| 82 | 5 | 4 | 4 | 5 | 18 |
| 83 | 5 | 5 | 4 | 4 | 18 |
| 84 | 5 | 5 | 4 | 5 | 19 |
| 85 | 5 | 4 | 3 | 4 | 16 |
| 86 | 3 | 4 | 4 | 5 | 16 |
| 87 | 4 | 5 | 4 | 5 | 18 |
| 88 | 4 | 3 | 5 | 4 | 16 |
| 89 | 5 | 5 | 3 | 5 | 18 |
| 90 | 5 | 4 | 4 | 3 | 16 |
| 91 | 3 | 3 | 5 | 5 | 16 |
| 92 | 5 | 4 | 4 | 4 | 17 |
| 93 | 5 | 4 | 4 | 4 | 17 |
| 94 | 5 | 4 | 5 | 4 | 18 |
| 95 | 5 | 4 | 4 | 5 | 18 |
| 96 | 5 | 5 | 5 | 3 | 18 |
| 97 | 4 | 4 | 4 | 4 | 16 |
| 98 | 5 | 4 | 5 | 4 | 18 |
| 99 | 4 | 5 | 3 | 4 | 16 |
| 100 | 4 | 4 | 4 | 3 | 15 |

**Lampiran 7   
Hasil Perhitungan Uji Validitas**

**Variabel *Financial Self-Efficacy* (X1)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | |
|  | | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | TotalX1 |
| X1.1 | Pearson Correlation | 1 | ,489\*\* | ,398\* | ,310 | ,049 | ,084 | ,684\*\* |
| Sig. (2-tailed) |  | ,006 | ,029 | ,096 | ,798 | ,658 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.2 | Pearson Correlation | ,489\*\* | 1 | ,164 | ,192 | ,375\* | ,000 | ,648\*\* |
| Sig. (2-tailed) | ,006 |  | ,386 | ,309 | ,041 | 1,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.3 | Pearson Correlation | ,398\* | ,164 | 1 | ,080 | ,163 | -,026 | ,518\*\* |
| Sig. (2-tailed) | ,029 | ,386 |  | ,674 | ,390 | ,890 | ,003 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.4 | Pearson Correlation | ,310 | ,192 | ,080 | 1 | ,145 | ,287 | ,628\*\* |
| Sig. (2-tailed) | ,096 | ,309 | ,674 |  | ,445 | ,124 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.5 | Pearson Correlation | ,049 | ,375\* | ,163 | ,145 | 1 | ,211 | ,535\*\* |
| Sig. (2-tailed) | ,798 | ,041 | ,390 | ,445 |  | ,263 | ,002 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.6 | Pearson Correlation | ,084 | ,000 | -,026 | ,287 | ,211 | 1 | ,420\* |
| Sig. (2-tailed) | ,658 | 1,000 | ,890 | ,124 | ,263 |  | ,021 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TotalX1 | Pearson Correlation | ,684\*\* | ,648\*\* | ,518\*\* | ,628\*\* | ,535\*\* | ,420\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,003 | ,000 | ,002 | ,021 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | |

**Hasil Perhitungan Uji Validitas Variabel *Social Capital* (X2)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | |
|  | | X2.1 | X2.2 | X2.3 | X2.4 | TotalX2 |
| X2.1 | Pearson Correlation | 1 | ,428\* | ,366\* | ,335 | ,757\*\* |
| Sig. (2-tailed) |  | ,018 | ,046 | ,071 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| X2.2 | Pearson Correlation | ,428\* | 1 | ,361 | ,344 | ,745\*\* |
| Sig. (2-tailed) | ,018 |  | ,050 | ,063 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| X2.3 | Pearson Correlation | ,366\* | ,361 | 1 | ,264 | ,678\*\* |
| Sig. (2-tailed) | ,046 | ,050 |  | ,158 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| X2.4 | Pearson Correlation | ,335 | ,344 | ,264 | 1 | ,682\*\* |
| Sig. (2-tailed) | ,071 | ,063 | ,158 |  | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| TotalX2 | Pearson Correlation | ,757\*\* | ,745\*\* | ,678\*\* | ,682\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 |  |
| N | 30 | 30 | 30 | 30 | 30 |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | |

**Hasil Perhitungan Uji Validitas Variabel *Financial Behavior* (X3)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | |
|  | | X3.1 | X3.2 | X3.3 | X3.4 | TotalX3 |
| X3.1 | Pearson Correlation | 1 | ,330 | ,358 | ,196 | ,686\*\* |
| Sig. (2-tailed) |  | ,075 | ,052 | ,300 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| X3.2 | Pearson Correlation | ,330 | 1 | ,323 | ,282 | ,660\*\* |
| Sig. (2-tailed) | ,075 |  | ,082 | ,131 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| X3.3 | Pearson Correlation | ,358 | ,323 | 1 | ,381\* | ,745\*\* |
| Sig. (2-tailed) | ,052 | ,082 |  | ,038 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| X3.4 | Pearson Correlation | ,196 | ,282 | ,381\* | 1 | ,688\*\* |
| Sig. (2-tailed) | ,300 | ,131 | ,038 |  | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| TotalX3 | Pearson Correlation | ,686\*\* | ,660\*\* | ,745\*\* | ,688\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 |  |
| N | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | |

**Hasil Perhitungan Uji Validitas Variabel *Fintech-Based Financial Services* (X4)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | |
|  | | X4.1 | X4.2 | X4.3 | X4.4 | TotalX4 |
| X4.1 | Pearson Correlation | 1 | ,380\* | ,445\* | ,446\* | ,766\*\* |
| Sig. (2-tailed) |  | ,038 | ,014 | ,014 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| X4.2 | Pearson Correlation | ,380\* | 1 | ,628\*\* | ,200 | ,721\*\* |
| Sig. (2-tailed) | ,038 |  | ,000 | ,290 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| X4.3 | Pearson Correlation | ,445\* | ,628\*\* | 1 | ,363\* | ,787\*\* |
| Sig. (2-tailed) | ,014 | ,000 |  | ,049 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| X4.4 | Pearson Correlation | ,446\* | ,200 | ,363\* | 1 | ,709\*\* |
| Sig. (2-tailed) | ,014 | ,290 | ,049 |  | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| TotalX4 | Pearson Correlation | ,766\*\* | ,721\*\* | ,787\*\* | ,709\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 |  |
| N | 30 | 30 | 30 | 30 | 30 |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | |

**Hasil Perhitungan Uji Validitas Variabel *Financial Inclusion* (Y)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | |
|  | | Y.1 | Y.2 | Y.3 | Y.4 | Totally |
| Y.1 | Pearson Correlation | 1 | ,392\* | ,383\* | ,533\*\* | ,823\*\* |
| Sig. (2-tailed) |  | ,032 | ,037 | ,002 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| Y.2 | Pearson Correlation | ,392\* | 1 | ,354 | ,429\* | ,684\*\* |
| Sig. (2-tailed) | ,032 |  | ,055 | ,018 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| Y.3 | Pearson Correlation | ,383\* | ,354 | 1 | ,320 | ,678\*\* |
| Sig. (2-tailed) | ,037 | ,055 |  | ,085 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| Y.4 | Pearson Correlation | ,533\*\* | ,429\* | ,320 | 1 | ,774\*\* |
| Sig. (2-tailed) | ,002 | ,018 | ,085 |  | ,000 |
| N | 30 | 30 | 30 | 30 | 30 |
| TotalY | Pearson Correlation | ,823\*\* | ,684\*\* | ,678\*\* | ,774\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 |  |
| N | 30 | 30 | 30 | 30 | 30 |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | |

**Lampiran 8   
HASIL UJI RELIABEL**

1. **Uji Reliabilitas *Financial Self-Efficacy* (X1)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,604 | 6 |

1. **Uji Reliabilitas *Social Capital* (X2)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,683 | 4 |

1. **Uji Reliabilitas *Financial Behavior* (X3)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,640 | 4 |

1. **Uji Reliabilitas *Fintech-Based Financial Services* (X4)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,722 | 4 |

1. **Uji Reliabilitas *Financial Inclusion* (Y)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,722 | 4 |

**Lampiran 9   
Hasil Uji Statistik Deskriptif**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| Financial Self-Efficacy | 100 | 20 | 28 | 25,66 | 1,719 |
| Social Capital | 100 | 13 | 20 | 16,91 | 1,272 |
| Financial Behavior | 100 | 10 | 20 | 16,78 | 1,784 |
| Fintech-Based Financial Services | 100 | 10 | 20 | 17,22 | 1,330 |
| Financial Inclusion | 100 | 11 | 20 | 17,30 | 1,396 |
| Valid N (listwise) | 100 |  |  |  |  |

**Lampiran 10   
Hasil Uji Asumsi Klasik**

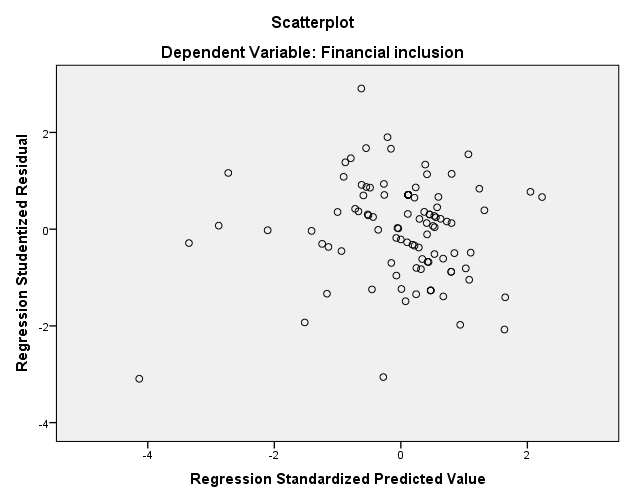
1. **Uji Normalitas**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 100 |
| Normal Parametersa,b | Mean | ,0000000 |
| Std. Deviation | ,43844220 |
| Most Extreme Differences | Absolute | ,076 |
| Positive | ,056 |
| Negative | -,076 |
| Test Statistic | | ,076 |
| Asymp. Sig. (2-tailed) | | ,160c |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

1. **Uji Multikolonieritas**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | (Constant) |  |  |
| Financial Self-Efficacy | ,872 | 1,146 |
| Social capital | ,941 | 1,063 |
| Financial Behavior | ,684 | 1,462 |
| Fintech-Based Financial Services | ,706 | 1,416 |
| a. Dependent Variable: Financial inclusion | | | | |

1. **Uji Heteroskedastisitas**



1. **Uji Analisis Regresi Linear Berganda**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 10,097 | ,873 |  | 11,566 | ,000 |
| Financial Self-Efficacy | ,247 | ,028 | ,558 | 8,819 | ,000 |
| Social capital | -,216 | ,033 | -,403 | -6,618 | ,000 |
| Financial Behavior | ,069 | ,030 | ,161 | 2,249 | ,027 |
| Fintech-Based Financial Services | ,196 | ,040 | ,342 | 4,862 | ,000 |
| a. Dependent Variable: Financial inclusion | | | | | | | |

**Lampiran 11   
Hasil Uji Hipotesis**

1. **Hasil Uji Simultan (F)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
| 1 | Regression | 38,408 | 4 | 9,602 | 47,932 | ,000b |
| Residual | 19,031 | 95 | ,200 |  |  |
| Total | 57,439 | 99 |  |  |  |

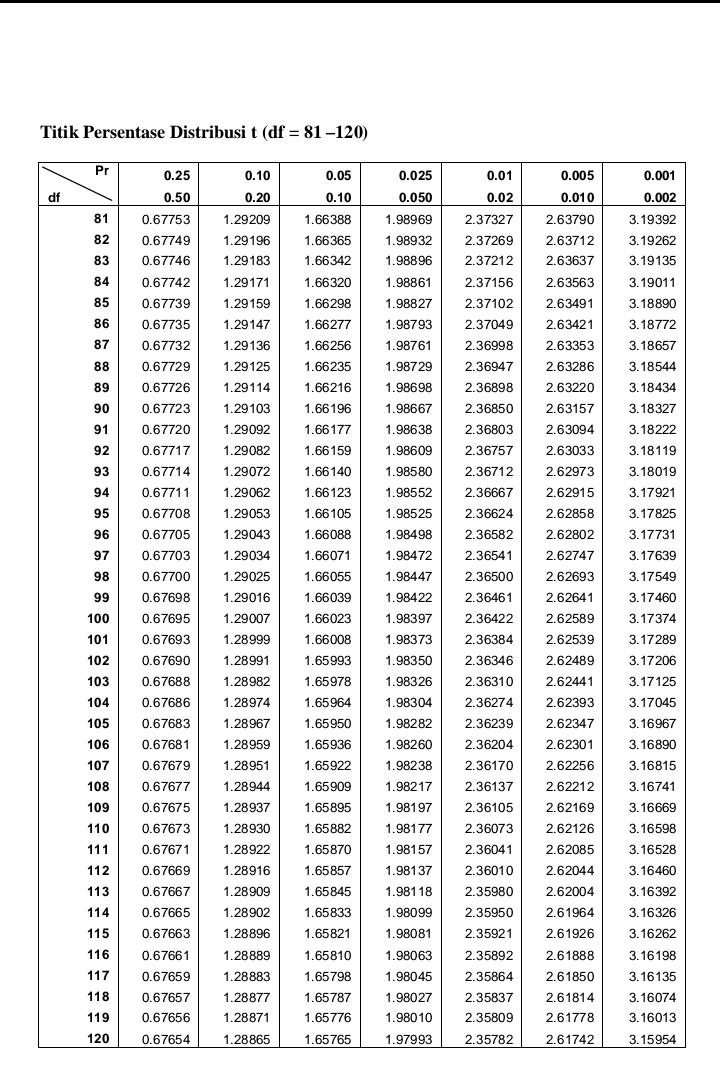
1. **Hasil Uji Parsial (Uji t)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 10,097 | ,873 |  | 11,566 | ,000 |
| Financial Self-Efficacy | ,247 | ,028 | ,558 | 8,819 | ,000 |
| Social capital | -,216 | ,033 | -,403 | -6,618 | ,000 |
| Financial Behavior | ,069 | ,030 | ,161 | 2,249 | ,027 |
| Fintech-Based Financial Services | ,196 | ,040 | ,342 | 4,862 | ,000 |
| a. Dependent Variable: Financial inclusion | | | | | | | |

1. **Koefisien Determinasi**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,818a | ,669 | ,655 | ,448 |

**Lampiran 12   
Tabel Presentase Distribusi t**

******

**Lampiran 13**

**Data Responden**

|  |  |  |  |
| --- | --- | --- | --- |
| **No. Resp** | **Nama Usaha** | **Alamat** | **No. HP** |
| 1 | Badjoeri Coffee and Eatery | Jl. Pemuda no.89, Mulyoharjo Kab Pemalang | 088227727302 |
| 2 | Altasi Coffee | Jl. KH. Samanhudi no.49, Kebondalem Pemalang | 087770009902 |
| 3 | Sejalan Dulu Coffee | Jl. DR. Wahidin Sudarso, Banjardawa Pemalang | 0817181934 |
| 4 | Rumah Makan Bintang Saudara | Jl. Jend. Sudirman no.318, Pelutan Pemalang | 085694392092 |
| 5 | Say Story | Jl. Jend. A. Yani no.65, Mulyoharjo Pemalang | 085808372337 |
| 6 | Nisu Smoothies | Jl. Jend. A. Yani no.28, Kebondalem Pemalang | 082340050071 |
| 7 | Selisih Café & Eatery | Jl. Merbabu no. 5A, Mulyoharjo, Pemalang | 081237224359 |
| 8 | Ruang Coffee and Friends | Jl. Veteran no.100 Pelutan Pemalang | 085727836907 |
| 9 | Rantau Coffee | Jl. Bengawan Solo no.01, Kebondalem Pemalang | 08565055580 |
| 10 | Uttara Coffe | Jl. Merbabu no.3, Mulyoharjo Pemalang | 085225335072 |
| 11 | Rumah Putih Pemalang | Jl. Urip Sumoharjo no.321, Pelutan Pemalang | 081216663555 |
| 12 | Lesehan Aldan Pemalang | Jl. Jend. Sudirman no.66, Wanarejan Pemalang | 08112661180 |
| 13 | Luas Indah Kuliner | Jl. Pemuda, Mulyoharjo Pemalang | 085216875423 |
| 14 | Palem Tjengkir Heritage | Jl. Ungaran no.10, Mulyoharjo Pemalang | 081903788895 |
| 15 | Wekker's Pemalang | Jl. Sumbing no.14 Mulyoharjo Pemalang | 085870000917 |
| 16 | Nattaya Coffee & Kitchen | Jl. Dokter Cipto Mangunkusumo, Kaligelang Pemalang | 081390871636 |
| 17 | Kala Pemalang | Jl. Veteran no.5, Pelutan Pemalang | 085329110110 |
| 18 | Jagongan Pemalang | Jl. Porong no.30, Kebondalem Pemalang | 0877352688136 |
| 19 | Café Yoi Yooi | Jl. Dokter Cipto Mangunkusumo, Kaligelang Pemalang | 087738066419 |
| 20 | Boskuh Coffee & Tea | Jl. Jend. A. Yani no.2A, Kebondalem Pemalang | 08970707171 |
| 21 | New Locomotife Teater | Jl. Sulawesi no.67, Mulyoharjo Pemalang | 0816665586 |
| 22 | Tekape Coffee Space | Jl. Kolonel Sugiono, Banjardawa Pemalang | 087779996014 |
| 23 | Banoffe Dessert Pemalang | Jl. Pemuda no.50, Mulyoharjo Pemalang | 082138777948 |
| 24 | Felucy by Hezzel | Gg. Tentram no.49 D, Mulyoharjo Pemalang | 081227604697 |
| 25 | Django Food & Drink | Jl. Sulawesi no.41, Mulyoharjo Pemalang | 085713156664 |
| 26 | Arah Temu | Jl. DR. Wahidin Sudarso, Banjardawa Pemalang | 088257843812 |
| 27 | Abu Marlo Café | Bojongbata Pemalang | 0816400005 |
| 28 | Sanskuy Pemalang | Jl. Urip Sumoharjo no.74, Pelutan Pemalang | 087891995510 |
| 29 | Underline Coffee | Jl. Jend. Sudirman no.314, Pelutan Pemalang | 082322808704 |
| 30 | Hattrick Café | Jl. DR. Wahidin Sudarso, Banjardawa Pemalang | 085702538400 |
| 31 | Story Coffee | Jl. DR. Wahidin, Bojongbata Pemalang | 087749776785 |
| 32 | Herry Telez Coffe | Jl. Ternate ll, Mulyoharjo Pemalang | 08156533080 |
| 33 | Seblak Mami Pemalang | Jl. Kolonel Sugiyono no.61, Taman Pemalang | 085727646046 |
| 34 | Kedai Sipitung | Jl. Progo no.48, Kebondalem Pemalang | 085155332408 |
| 35 | Sekirane Coffee & Eatery | Jl. Serdadi, Purwoharjo Comal Pemalang | 081579854637 |
| 36 | Gita Corner | Jl. Jend. Sudirman no.67, Wanarejan Pemalang | 0284322360 |
| 37 | Bobsku.id | Jl. Jend. A. Yani no.78, Mulyoharjo Pemalang | 081292903012 |
| 38 | North Coast Coffee | Jl. Kolonel Sugiyono, Banjardawa lll Pemalang | 087779996014 |
| 39 | Kopie Ngoemah | Jl. Perintis Kemerdekaan no.100, Beji Pemalang | 087734955798 |
| 40 | Powal Corner | Gg. Broji, Kaligelang Pemalang | 082137222201 |
| 41 | D'Family Spa & Resto | Jl. Sulawesi no.16 A, Bojongbata Pemalang | 0284323888 |
| 42 | D'Happy | Jl. Merbabu no.2, Mulyoharjo Pemalang | 081386161200 |
| 43 | Angkringan Mabale | Jl. Merpati no.78, Beji Pemalang | 087832693299 |
| 44 | Waroenk Makan Mba Wina | Jl. Urip Sumoharjo no.327, Pelutan Pemalang | 083822321764 |
| 45 | Ashaabul Kopi Petarukan | Jl. Raden Saleh no.10, Petarukan Pemalang | 082327306464 |
| 46 | Pikaco Wangkelang | Wangkelang, Moga Pemalang | 087866215725 |
| 47 | Makprek Pemalang | Jl. Jati Raya no.69, Pelutan Pemalang | 085735790641 |
| 48 | Le'Gita Coffee & Resto | Jl. A. Yani, Grand Comal Residance Pemalang | 0285577639 |
| 49 | Nasi Kebuli Abu Queen | Jl. Veteran no.85, Pelutan Pemalang | 0818466655 |
| 50 | Ira Kebab | Jl. Jend. Sudirman no.166, Mulyoharjo Pemalang | 087753942701 |
| 51 | Angkringan G.Yo | Jl. Jend. A. Yani, Kebondalem Pemalang | 08122929766 |
| 52 | Bakso & Juice Pak Ndut | Jl. KH. Samanhudi no.8, Pelutan Pemalang | 082324491844 |
| 53 | Waroeng Makan Modern | Jl. Jend. Sudirman no.46, Wanarejan Pemalang | 02843293769 |
| 54 | Kepiting Gemes Pak Mamo | Jl. Urip Sumoharjo, Pelutan Pemalang | 02843291172 |
| 55 | Otty Resto & Café | Jl. Jend. Sudirman, Randudongkal Pemalang | 081882322688 |
| 56 | Kedai Kopi Anglonema | Jl. Merpati no.234, Taman Pemalang | 087850315844 |
| 57 | Yes Café | Jl. Raya Ahmad Yani, Comal Pemalang | 082329636611 |
| 58 | Othin Kitchen | Jl. KH.Samanhudi, Pelutan Pemalang | 087754291633 |
| 59 | RM. Condong Raos | Jl. Jend. A. Yani, Kebondalem Pemalang | 0284322138 |
| 60 | Bakmie Asap | Jl. Dorang, Sugihwaras Pemalang | 082219570889 |
| 61 | Bebek Move On | Jl. Jend. A. Yani no.5, Kebondalem Pemalang | 085200181921 |
| 62 | Kanara House Coffee & Eatery | Jl. Serayu no.54, Kebondalem Pemalang | 081313102054 |
| 63 | Starbooks Coffee & Resto | Jl. Gatot Subroto no.33, Kebondalem Pemalang | 087779777711 |
| 64 | Waroenk KPK | Jl. Jend. Sudirman, Mulyoharjo Pemalang | 081286909995 |
| 65 | Qhiranis Kithcen | Jl. Bandelan 2, Taman Pemalang | 083109593908 |
| 66 | Kedai Miso Ramen | Jl. KH. Wahid Hasyim, Pemalang | 087852391509 |
| 67 | Njajan Kuliner | Jl. Pemuda no.32, Mulyoharjo Pemalang | 081357964022 |
| 68 | Kedai UptoYou | Penggarit, Taman Pemalang | 087715130333 |
| 69 | Kedai Jago | Jl. Jend. Sudirman no.235, Mulyoharjo Pemalang | 085951323538 |
| 70 | Ummah Baba Salim | Jl. KH. Wahid Hasyim, Kaligelang Pemalang | 081957326183 |
| 71 | Warmindo KKN | Jl. Kamboja Barat, Pelutan Pemalang | 087830951219 |
| 72 | Kedai Saraswati | Jl. Citarum no.81, Kebondalem Pemalang | 088259741068 |
| 73 | Warmindo Kauman | Jl. Kauman no.13, Kebondalem Pemalang | 08999389633 |
| 74 | Kedai Kopi 95 | Jl. Gatot Subroto no.95, Bojongbata Pemalang | 085391764015 |
| 75 | Kedai PAS | Jl. Kalimantan ll, Mulyoharjo Pemalang | 085229010176 |
| 76 | Fremilt Pemalang | Jl. Serayu no.7, Kebondalem Pemalang | 087893114620 |
| 77 | Kopi Santuy Street | Jl. Pemuda no.26, Mulyoharjo Pemalang | 082296410783 |
| 78 | Dontea Pemalang | Jl. KH. Samanhudi no.1, Kebondalem Pemalang | 082322906319 |
| 79 | Kedai Ginastel | Jl. Sulawesi no.50, Mulyoharjo Pemalang | 085293146111 |
| 80 | Minum | Jl. Jend. A. Yani no.63, Mulyoharjo Pemalang | 087890352167 |
| 81 | Kedai Alvaro | Jl. Tangkuban Perahu no.27, Cokrah Pemalang | 081227478756 |
| 82 | Kedai Pemula | Jl. KH. Wahid Hasyim, Wanarejan Pemalang | 088294103759 |
| 83 | Kedai Oma Nara | Gg. Baru Desa Banjaran,Taman Pemalang | 081329984425 |
| 84 | Kedai Susu Kambing Dian | Jl. Urip Sumoharjo no.160, Pelutan Pemalang | 081911578899 |
| 85 | Kedai Warmindo Yuk | Jl. Lawu no.7, Cangklik Pemalang | 082387665753 |
| 86 | Kedai Umih Sabith | Jl. Raya Mandala Raya, Mulyoharjo Pemalang | 085226241530 |
| 87 | Kebab Raihan | Jl. Citarum, Kebondalem Pemalang | 082324898871 |
| 88 | Keen Street Coffee | Jl. Pemuda no.42, Mulyoharjo Pemalang | 087803925610 |
| 89 | Warmindo Glintang | Desa Glintang, Bojongbata Pemalang | 085158990448 |
| 90 | Coffeenitas | Jl. Mochtar no.11, Kebondalem Pemalang | 085876645166 |
| 91 | M-Zone | Jl. Jend. Sudirman, Kebondalem Pemalang | 087830538384 |
| 92 | Seblak Kedai Teras Pojok | Jl. Jend. A.Yani, Mulyoharjo Pemalang | 085290824655 |
| 93 | Ayam Geprek Bintang Lima | Jl. Veteran no.1, Mulyoharjo Pemalang | 083803432691 |
| 94 | Geprek Bagus | Jl. Anggur no.25, Bojongbata Pemalang | 087883875664 |
| 95 | Ayam Geprek Abimanyu | Jl. Banteng Indah, Beji Pemalang | 089690737760 |
| 96 | Ayam Super dan Geprek Hot | Jl. KH. Wahid Hasyim, Bandelan Pemalang | 08122712744 |
| 97 | Think & Drink Café Comal | Jl. Raya Sidorejo, Comal Pemalang | 085659287487 |
| 98 | Omah Pelem | Jl. Gatot Subroto no.36, Comal Pemalang | 082325464896 |
| 99 | Café Okyku | Jl. Raya Ahmad Yani, Comal Pemalang | 0895335545885 |
| 100 | Stasiun Ice Cream | Dusun VI, Purwosari Comal Pemalang | 087711780427 |

**Lampiran 14**  **DOKUMENTASI**













