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**LAMPIRAN**

**Lampiran 1**

**KUESIONER**

**Pengaruh Inklusi Keuangan, Literasi Keuangan, dan Keunggulan Bersaing Terhadap Kinerja Usaha Mikro Kecil dan Menengah di Kabupaten Brebes (Studi Kasus Pada UMKM Kecamatan Brebes)**

Dengan hormat,

Saya mahasiswa Universitas Pancasakti Tegal Program Studi Akuntansi

Nama : Diah Intan Ayumi

NPM : 4320600013

Assalamualaikum wr.wb. perkenalkan saya Diah Intan Ayumi. Saya sedang melakukan penelitian tugas akhir skripsi, Saudara/i yang terpilih sebagai responden untuk memberikan pendapat guna mengetahui “Pengaruh Inklusi Keuangan, Literasi Keuangan, dan Keunggulan Bersaing Terhadap Kinerja Usaha Mikro Kecil Dan Menengah di Kabupaten Brebes (Studi Kasus Pada UMKM Kecamatan Brebes)”

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.

**IDENTITAS RESPONDEN**

Nama / usaha :

Jenis Kelamin : Laki-Laki Perempuan

Usia : 18-30 tahun 41-50 tahun

31-40 tahun Di atas 51 tahun

Pendapatan Per bulan : < Rp.3.000.000,-

Rp. 3.000.000,- s/d Rp. 5.000.000,-

Rp. 5.000.000,- s/d Rp. 7.000.000,-

>Rp. 7.000.000,-

\*Beri tanda ( √ ) pada kotak**PETUNJUK PENGISIAN KUESIONER**

Berilah tanda ( √ ) pada jawaban pertanyaan sesuai dengan pendapat Anda.

Keterangan:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 5 | 4 | 3 | 2 | 1 |
| Sangat Setuju | Setuju | Netral | Tidak Setuju | Sangat Tidak Setuju |

**KINERJA UMKM**

Kinerja UMKM merupakan tingkat keberhasilan usaha yang diamati dari kinerja pemasaran, pencatatan, dan pertumbuhan yang terjadi (Wiyadi et al., 2021).

| **No** | **Pertanyaan** | **5** | **4** | **3** | **2** | **1** |
| --- | --- | --- | --- | --- | --- | --- |
| Pertumbuhan usaha | | | | | | |
| 1 | Penambahan produk baru setiap bulan |  |  |  |  |  |
| 2 | Penjualan semakin meningkat |  |  |  |  |  |
| 3 | Adanya penambahan jumlah karyawan karena usaha semakin berkembang |  |  |  |  |  |
| Total pendapatan | | | | | | |
| 4 | Adanya selisih pendapatan setiap bulan/periode |  |  |  |  |  |
| 5 | Memperoleh laba/ keuntungan setiap penjualan |  |  |  |  |  |

Sumber: (Yanti, 2019)

**INKLUSI KEUANGAN**

Inklusi Keuangan merupakan kajian yang menyeluruh guna menghilangkan berbagai macam hambatan terkait penggunaan dan pemanfaatan layanan jasa lembaga keuangan oleh masyarakat (Ruli et al., 2021).

Lembaga keuangan terdiri dari:

1. Bank Umum (BNI, BRI, BCA, dsb)
2. Bank Perkreditan Rakyat (BPR)
3. Bank Sentral
4. Pegadaian
5. Koperasi Simpan Pinjam
6. Asuransi
7. Leasing
8. Pasar Modal

| **No** | **Pertanyaan** | **5** | **4** | **3** | **2** | **1** |
| --- | --- | --- | --- | --- | --- | --- |
| Akses keuangan | | | | | | |
| 1 | Lembaga keuangan berlokasi strategis |  |  |  |  |  |
| 2 | Layanan jasa keuangan mudah untuk diakses |  |  |  |  |  |
| 3 | Saya menggunakan internet dalam mengakses layanan jasa keuangan |  |  |  |  |  |
| Kesejahteraan | | | | | | |
| 4 | Produk atau layanan yang disediakan lembaga keuangan meningkatkan pendapatan |  |  |  |  |  |
| 5 | UMKM merasa terbantu dengan layanan jasa / lembaga keuangan |  |  |  |  |  |

Sumber: Rizky (2020)

**LITERASI KEUANGAN**

Literasi keuangan adalah pengetahuan ataupun kemampuan seseorang terhadap pengelolaan sumber daya keuangan yang efektif (Yanti, 2019).

| **No** | **Pertanyaan** | **5** | **4** | **3** | **2** | **1** |
| --- | --- | --- | --- | --- | --- | --- |
| Pengetahuan Dasar Keuangan | | | | | | |
| 1 | Saya tahu bedanya investasi palsu dan  yang aman |  |  |  |  |  |
| 2 | Saya memisahkan catatan uang usaha  dan uang keluarga |  |  |  |  |  |
| 3 | Saya mengikuti berita perkembangan ekonomi |  |  |  |  |  |
| Investasi | | | | | | |
| 4 | Saya berinvestasi untuk mendapatkan keuntungan |  |  |  |  |  |
| 5 | Saya telah mempersiapkan kebutuhan untuk masa depan |  |  |  |  |  |

Sumber: Ayu (2020)

**KEUNGGULAN BERSAING**

Keunggulan bersaing adalah kemampuan suatu perusahaan yang diperoleh dari karakteristik dan sumber daya untuk mencapai kinerja yang lebih unggul dibandingkan dengan perusahaan lain.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pertanyaan** | **5** | **4** | **3** | **2** | **1** |
| Keunikan Produk | | | | | | |
| 1 | Sebagai pengusaha dalam bersaing selalu menciptakan ide-ide baru antar pengusaha |  |  |  |  |  |
| 2 | Menyediakan keunggulan produk tersendiri |  |  |  |  |  |
| Kualitas produk | | | | | | |
| 3 | Menawarkan produk yang berkualitas tinggi |  |  |  |  |  |
| 4 | Menyediakan produk sesuai dengan keinginan dan kebutuhan pelanggan |  |  |  |  |  |
| 5 | Produk menarik minat pembeli |  |  |  |  |  |

Sumber: Fajar (2023)

Lampiran 2 : Tabulasi Jawaban Responden

1. Tabulasi Jawaban Kuesioner Variabel Inklusi Keuangan (X1)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Responden | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1 |
| 1 | 4 | 4 | 3 | 4 | 5 | 20 |
| 2 | 5 | 5 | 5 | 4 | 4 | 23 |
| 3 | 4 | 4 | 2 | 3 | 3 | 16 |
| 4 | 4 | 4 | 2 | 4 | 4 | 18 |
| 5 | 3 | 4 | 3 | 4 | 4 | 18 |
| 6 | 5 | 5 | 5 | 4 | 4 | 23 |
| 7 | 5 | 5 | 5 | 4 | 4 | 23 |
| 8 | 5 | 4 | 4 | 4 | 4 | 21 |
| 9 | 5 | 4 | 3 | 4 | 4 | 20 |
| 10 | 5 | 5 | 5 | 4 | 4 | 23 |
| 11 | 5 | 5 | 4 | 3 | 4 | 21 |
| 12 | 5 | 5 | 4 | 4 | 4 | 22 |
| 13 | 5 | 5 | 5 | 4 | 4 | 23 |
| 14 | 5 | 4 | 4 | 4 | 4 | 21 |
| 15 | 4 | 5 | 4 | 5 | 4 | 22 |
| 16 | 4 | 4 | 4 | 3 | 3 | 18 |
| 17 | 5 | 5 | 5 | 4 | 4 | 23 |
| 18 | 5 | 4 | 4 | 3 | 4 | 20 |
| 19 | 5 | 4 | 5 | 4 | 4 | 22 |
| 20 | 5 | 4 | 4 | 3 | 4 | 20 |
| 21 | 5 | 5 | 5 | 4 | 4 | 23 |
| 22 | 5 | 5 | 5 | 4 | 4 | 23 |
| 23 | 5 | 5 | 5 | 4 | 4 | 23 |
| 24 | 5 | 5 | 5 | 4 | 4 | 23 |
| 25 | 4 | 5 | 4 | 3 | 3 | 19 |
| 26 | 5 | 4 | 4 | 3 | 4 | 20 |
| 27 | 5 | 5 | 5 | 4 | 4 | 23 |
| 28 | 4 | 4 | 5 | 4 | 3 | 20 |
| 29 | 5 | 4 | 3 | 4 | 4 | 20 |
| 30 | 5 | 4 | 4 | 4 | 4 | 21 |
| 31 | 5 | 4 | 4 | 4 | 4 | 21 |
| 32 | 5 | 4 | 5 | 4 | 4 | 22 |
| 33 | 5 | 5 | 5 | 4 | 5 | 24 |
| 34 | 4 | 4 | 5 | 4 | 4 | 21 |
| 35 | 4 | 4 | 4 | 4 | 4 | 20 |
| 36 | 5 | 5 | 5 | 4 | 4 | 23 |
| 37 | 5 | 5 | 5 | 4 | 4 | 23 |
| 38 | 5 | 4 | 5 | 4 | 4 | 22 |
| 39 | 4 | 5 | 5 | 4 | 4 | 22 |
| 40 | 4 | 5 | 5 | 5 | 4 | 23 |
| 41 | 5 | 4 | 4 | 4 | 4 | 21 |
| 42 | 4 | 4 | 5 | 3 | 4 | 20 |
| 43 | 3 | 3 | 4 | 3 | 4 | 17 |
| 44 | 3 | 3 | 4 | 3 | 4 | 17 |
| 45 | 4 | 4 | 3 | 4 | 4 | 19 |
| 46 | 3 | 4 | 4 | 3 | 4 | 18 |
| 47 | 4 | 4 | 3 | 4 | 5 | 20 |
| 48 | 4 | 4 | 3 | 3 | 3 | 17 |
| 49 | 5 | 4 | 4 | 5 | 5 | 23 |
| 50 | 4 | 5 | 4 | 3 | 4 | 20 |
| 51 | 4 | 5 | 5 | 4 | 5 | 23 |
| 52 | 4 | 5 | 4 | 5 | 4 | 22 |
| 53 | 4 | 4 | 5 | 5 | 5 | 23 |
| 54 | 4 | 4 | 5 | 3 | 4 | 20 |
| 55 | 4 | 4 | 5 | 5 | 5 | 23 |
| 56 | 5 | 5 | 4 | 3 | 5 | 22 |
| 57 | 4 | 4 | 4 | 4 | 3 | 19 |
| 58 | 5 | 5 | 4 | 4 | 5 | 23 |
| 59 | 4 | 4 | 4 | 4 | 4 | 20 |
| 60 | 4 | 4 | 3 | 4 | 5 | 20 |
| 61 | 5 | 5 | 4 | 5 | 4 | 23 |
| 62 | 5 | 4 | 4 | 4 | 4 | 21 |
| 63 | 4 | 3 | 3 | 4 | 4 | 18 |
| 64 | 5 | 4 | 4 | 3 | 4 | 20 |
| 65 | 4 | 4 | 5 | 4 | 4 | 21 |
| 66 | 4 | 5 | 3 | 4 | 4 | 20 |
| 67 | 5 | 4 | 4 | 5 | 5 | 23 |
| 68 | 4 | 4 | 5 | 4 | 4 | 21 |
| 69 | 4 | 5 | 5 | 4 | 5 | 23 |
| 70 | 4 | 4 | 5 | 3 | 5 | 21 |
| 71 | 5 | 4 | 4 | 4 | 5 | 22 |
| 72 | 5 | 4 | 3 | 3 | 4 | 19 |
| 73 | 5 | 4 | 4 | 5 | 5 | 23 |
| 74 | 5 | 5 | 4 | 4 | 5 | 23 |
| 75 | 5 | 4 | 4 | 5 | 5 | 23 |
| 76 | 4 | 5 | 5 | 4 | 5 | 23 |
| 77 | 3 | 4 | 4 | 5 | 5 | 21 |
| 78 | 4 | 4 | 5 | 4 | 4 | 21 |
| 79 | 5 | 4 | 4 | 5 | 5 | 23 |
| 80 | 5 | 4 | 4 | 3 | 4 | 20 |
| 81 | 5 | 5 | 4 | 5 | 4 | 23 |
| 82 | 5 | 4 | 4 | 4 | 5 | 22 |
| 83 | 5 | 4 | 4 | 3 | 4 | 20 |
| 84 | 5 | 5 | 4 | 4 | 4 | 22 |
| 85 | 4 | 4 | 3 | 5 | 4 | 20 |
| 86 | 4 | 5 | 4 | 5 | 5 | 23 |
| 87 | 5 | 5 | 4 | 3 | 4 | 21 |
| 88 | 5 | 4 | 4 | 3 | 3 | 19 |
| 89 | 5 | 5 | 4 | 4 | 4 | 22 |
| 90 | 5 | 4 | 4 | 4 | 5 | 22 |
| 91 | 5 | 4 | 4 | 5 | 5 | 23 |
| 92 | 4 | 5 | 4 | 3 | 3 | 19 |
| 93 | 4 | 4 | 3 | 3 | 4 | 18 |
| 94 | 4 | 5 | 5 | 3 | 5 | 22 |
| 95 | 5 | 5 | 4 | 4 | 4 | 22 |
| 96 | 4 | 4 | 3 | 4 | 4 | 19 |
| 97 | 5 | 5 | 4 | 3 | 4 | 21 |
| 98 | 5 | 5 | 5 | 4 | 5 | 24 |
| 99 | 4 | 4 | 3 | 3 | 3 | 17 |
| 100 | 5 | 4 | 5 | 4 | 4 | 22 |
| 101 | 5 | 5 | 3 | 4 | 5 | 22 |
| 102 | 5 | 4 | 4 | 3 | 5 | 21 |
| 103 | 5 | 5 | 5 | 4 | 5 | 24 |
| 104 | 5 | 5 | 5 | 5 | 5 | 25 |
| 105 | 5 | 5 | 5 | 4 | 5 | 24 |
| 106 | 4 | 5 | 5 | 3 | 3 | 20 |
| 107 | 2 | 3 | 2 | 5 | 4 | 16 |
| 108 | 3 | 3 | 3 | 3 | 3 | 15 |
| 109 | 5 | 5 | 5 | 5 | 5 | 25 |
| 110 | 5 | 5 | 5 | 5 | 5 | 25 |
| 111 | 5 | 5 | 4 | 4 | 4 | 22 |
| 112 | 5 | 4 | 5 | 4 | 5 | 23 |
| 113 | 4 | 5 | 5 | 4 | 4 | 22 |
| 114 | 3 | 3 | 5 | 3 | 4 | 18 |
| 115 | 5 | 5 | 1 | 3 | 3 | 17 |
| 116 | 3 | 4 | 4 | 3 | 4 | 18 |
| 117 | 1 | 5 | 3 | 5 | 5 | 19 |
| 118 | 4 | 5 | 5 | 4 | 4 | 22 |
| 119 | 4 | 4 | 4 | 4 | 4 | 20 |
| 120 | 5 | 5 | 4 | 4 | 3 | 21 |
| 121 | 4 | 5 | 4 | 5 | 5 | 23 |
| 122 | 5 | 5 | 5 | 4 | 5 | 24 |
| 123 | 5 | 4 | 5 | 4 | 4 | 22 |
| 124 | 5 | 5 | 4 | 3 | 4 | 21 |
| 125 | 5 | 4 | 4 | 5 | 4 | 22 |
| 126 | 4 | 4 | 5 | 5 | 4 | 22 |
| 127 | 4 | 4 | 3 | 4 | 4 | 19 |
| 128 | 5 | 5 | 2 | 5 | 5 | 22 |
| 129 | 5 | 4 | 5 | 4 | 4 | 22 |
| 130 | 5 | 5 | 4 | 4 | 3 | 21 |
| 131 | 5 | 4 | 5 | 4 | 4 | 22 |
| 132 | 3 | 3 | 3 | 4 | 3 | 16 |
| 133 | 4 | 4 | 5 | 4 | 4 | 21 |
| 134 | 4 | 4 | 4 | 5 | 3 | 20 |
| 135 | 5 | 4 | 5 | 3 | 3 | 20 |
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1. Tabulasi Jawaban Kuesioner Variabel Literasi Keuangan

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1. Tabulasi Jawaban Kuesioner Variabel Keunggulan Bersaing

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| 324 | 5 | 4 | 5 | 5 | 5 | 24 |
| 325 | 4 | 4 | 4 | 4 | 4 | 20 |
| 326 | 5 | 3 | 4 | 4 | 4 | 20 |
| 327 | 4 | 3 | 3 | 4 | 5 | 19 |
| 328 | 5 | 3 | 3 | 3 | 4 | 18 |
| 329 | 4 | 3 | 4 | 4 | 4 | 19 |
| 330 | 5 | 4 | 4 | 4 | 4 | 21 |
| 331 | 4 | 4 | 4 | 5 | 4 | 21 |
| 332 | 4 | 4 | 4 | 5 | 4 | 21 |
| 333 | 4 | 3 | 3 | 4 | 4 | 18 |
| 334 | 4 | 3 | 4 | 4 | 5 | 20 |
| 335 | 3 | 4 | 4 | 5 | 4 | 20 |
| 336 | 5 | 4 | 5 | 4 | 5 | 23 |
| 337 | 5 | 4 | 4 | 4 | 4 | 21 |
| 338 | 4 | 4 | 5 | 4 | 5 | 22 |
| 339 | 4 | 4 | 3 | 3 | 4 | 18 |
| 340 | 4 | 3 | 3 | 4 | 5 | 19 |
| 341 | 4 | 4 | 4 | 4 | 4 | 20 |
| 342 | 4 | 4 | 4 | 4 | 4 | 20 |
| 343 | 4 | 4 | 4 | 4 | 4 | 20 |
| 344 | 4 | 4 | 4 | 4 | 4 | 20 |
| 345 | 4 | 4 | 5 | 4 | 5 | 22 |
| 346 | 5 | 3 | 4 | 4 | 4 | 20 |
| 347 | 3 | 3 | 4 | 4 | 4 | 18 |
| 348 | 4 | 3 | 4 | 4 | 4 | 19 |
| 349 | 4 | 4 | 4 | 3 | 4 | 19 |
| 350 | 3 | 4 | 4 | 4 | 4 | 19 |
| 351 | 4 | 4 | 4 | 4 | 4 | 20 |
| 352 | 4 | 4 | 3 | 4 | 4 | 19 |
| 353 | 5 | 4 | 3 | 4 | 4 | 20 |
| 354 | 3 | 4 | 4 | 4 | 4 | 19 |
| 355 | 5 | 4 | 5 | 5 | 4 | 23 |
| 356 | 4 | 4 | 3 | 4 | 4 | 19 |
| 357 | 4 | 4 | 4 | 4 | 4 | 20 |
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| 360 | 4 | 4 | 4 | 4 | 5 | 21 |
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| 363 | 5 | 3 | 5 | 4 | 4 | 21 |
| 364 | 4 | 4 | 5 | 4 | 4 | 21 |
| 365 | 3 | 4 | 5 | 4 | 5 | 21 |
| 366 | 3 | 4 | 4 | 4 | 4 | 19 |
| 367 | 3 | 4 | 4 | 5 | 4 | 20 |
| 368 | 4 | 4 | 5 | 5 | 4 | 22 |
| 369 | 5 | 4 | 5 | 5 | 5 | 24 |
| 370 | 5 | 4 | 4 | 5 | 4 | 22 |
| 371 | 4 | 4 | 5 | 4 | 4 | 21 |
| 372 | 3 | 4 | 4 | 4 | 4 | 19 |
| 373 | 2 | 4 | 5 | 4 | 5 | 20 |
| 374 | 4 | 4 | 4 | 5 | 4 | 21 |
| 375 | 4 | 4 | 5 | 5 | 5 | 23 |
| 376 | 4 | 4 | 5 | 5 | 4 | 22 |
| 377 | 5 | 4 | 5 | 4 | 4 | 22 |
| 378 | 5 | 5 | 5 | 4 | 5 | 24 |
| 379 | 3 | 5 | 5 | 5 | 5 | 23 |
| 380 | 4 | 4 | 4 | 4 | 4 | 20 |

1. Tabulasi Jawaban Kuesioner Variabel Kinerja UMKM (Y)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Responden | Y1.1 | Y1.2 | Y1.3 | Y1.4 | Y1.5 | Y |
| 1 | 5 | 5 | 4 | 5 | 4 | 23 |
| 2 | 5 | 5 | 5 | 5 | 3 | 23 |
| 3 | 3 | 4 | 4 | 3 | 1 | 15 |
| 4 | 5 | 4 | 1 | 3 | 4 | 17 |
| 5 | 2 | 4 | 1 | 4 | 4 | 15 |
| 6 | 5 | 5 | 3 | 5 | 5 | 23 |
| 7 | 4 | 5 | 3 | 4 | 4 | 20 |
| 8 | 4 | 4 | 3 | 5 | 5 | 21 |
| 9 | 5 | 5 | 3 | 5 | 5 | 23 |
| 10 | 4 | 5 | 4 | 4 | 5 | 22 |
| 11 | 3 | 4 | 4 | 5 | 4 | 20 |
| 12 | 5 | 5 | 2 | 4 | 5 | 21 |
| 13 | 4 | 4 | 5 | 5 | 5 | 23 |
| 14 | 4 | 4 | 3 | 4 | 5 | 20 |
| 15 | 4 | 5 | 3 | 4 | 4 | 20 |
| 16 | 4 | 5 | 4 | 5 | 5 | 23 |
| 17 | 4 | 5 | 3 | 5 | 5 | 22 |
| 18 | 4 | 5 | 5 | 4 | 5 | 23 |
| 19 | 4 | 5 | 3 | 4 | 4 | 20 |
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| 21 | 4 | 5 | 4 | 5 | 5 | 23 |
| 22 | 4 | 5 | 4 | 5 | 5 | 23 |
| 23 | 4 | 4 | 4 | 5 | 5 | 22 |
| 24 | 4 | 5 | 4 | 5 | 5 | 23 |
| 25 | 4 | 4 | 4 | 4 | 4 | 20 |
| 26 | 4 | 4 | 3 | 4 | 4 | 19 |
| 27 | 4 | 5 | 4 | 4 | 5 | 22 |
| 28 | 2 | 5 | 1 | 4 | 4 | 16 |
| 29 | 3 | 5 | 2 | 4 | 4 | 18 |
| 30 | 4 | 5 | 3 | 5 | 5 | 22 |
| 31 | 3 | 4 | 4 | 4 | 5 | 20 |
| 32 | 4 | 5 | 3 | 4 | 5 | 21 |
| 33 | 5 | 5 | 3 | 4 | 5 | 22 |
| 34 | 3 | 5 | 4 | 4 | 5 | 21 |
| 35 | 4 | 5 | 4 | 4 | 5 | 22 |
| 36 | 5 | 5 | 4 | 4 | 4 | 22 |
| 37 | 5 | 5 | 3 | 4 | 4 | 21 |
| 38 | 4 | 4 | 2 | 4 | 5 | 19 |
| 39 | 5 | 5 | 3 | 4 | 5 | 22 |
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| 41 | 5 | 5 | 3 | 4 | 4 | 21 |
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| 44 | 3 | 3 | 4 | 3 | 4 | 17 |
| 45 | 3 | 3 | 4 | 4 | 4 | 18 |
| 46 | 3 | 4 | 2 | 4 | 5 | 18 |
| 47 | 4 | 3 | 3 | 5 | 5 | 20 |
| 48 | 5 | 3 | 3 | 4 | 3 | 18 |
| 49 | 3 | 3 | 4 | 4 | 5 | 19 |
| 50 | 4 | 5 | 4 | 5 | 4 | 22 |
| 51 | 5 | 5 | 3 | 4 | 5 | 22 |
| 52 | 3 | 4 | 3 | 5 | 3 | 18 |
| 53 | 3 | 3 | 2 | 5 | 4 | 17 |
| 54 | 3 | 3 | 3 | 5 | 4 | 18 |
| 55 | 5 | 4 | 3 | 5 | 5 | 22 |
| 56 | 5 | 4 | 2 | 4 | 5 | 20 |
| 57 | 4 | 4 | 3 | 5 | 5 | 21 |
| 58 | 5 | 5 | 4 | 5 | 5 | 24 |
| 59 | 5 | 5 | 3 | 4 | 5 | 22 |
| 60 | 3 | 3 | 2 | 4 | 4 | 16 |
| 61 | 4 | 4 | 3 | 5 | 5 | 21 |
| 62 | 4 | 4 | 3 | 4 | 4 | 19 |
| 63 | 4 | 3 | 3 | 4 | 4 | 18 |
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| 77 | 3 | 4 | 4 | 5 | 4 | 20 |
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| 79 | 4 | 4 | 3 | 5 | 4 | 20 |
| 80 | 5 | 4 | 3 | 5 | 5 | 22 |
| 81 | 5 | 5 | 3 | 4 | 5 | 22 |
| 82 | 4 | 4 | 3 | 5 | 4 | 20 |
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| 84 | 4 | 5 | 3 | 5 | 5 | 22 |
| 85 | 4 | 3 | 3 | 5 | 5 | 20 |
| 86 | 4 | 3 | 4 | 5 | 5 | 21 |
| 87 | 5 | 5 | 3 | 4 | 5 | 22 |
| 88 | 3 | 3 | 2 | 4 | 4 | 16 |
| 89 | 5 | 4 | 3 | 4 | 4 | 20 |
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| 94 | 2 | 4 | 2 | 4 | 5 | 17 |
| 95 | 3 | 4 | 2 | 5 | 5 | 19 |
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| 99 | 3 | 4 | 4 | 4 | 4 | 19 |
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| 102 | 4 | 4 | 4 | 4 | 5 | 21 |
| 103 | 4 | 5 | 5 | 4 | 5 | 23 |
| 104 | 5 | 5 | 5 | 5 | 5 | 25 |
| 105 | 5 | 4 | 4 | 5 | 4 | 22 |
| 106 | 3 | 4 | 4 | 3 | 3 | 17 |
| 107 | 5 | 1 | 4 | 5 | 5 | 20 |
| 108 | 3 | 5 | 5 | 3 | 3 | 19 |
| 109 | 5 | 5 | 5 | 5 | 5 | 25 |
| 110 | 5 | 5 | 5 | 2 | 5 | 22 |
| 111 | 3 | 4 | 5 | 3 | 4 | 19 |
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| 115 | 3 | 5 | 3 | 3 | 3 | 17 |
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| 117 | 3 | 3 | 3 | 3 | 3 | 15 |
| 118 | 4 | 4 | 2 | 3 | 4 | 17 |
| 119 | 3 | 3 | 3 | 3 | 3 | 15 |
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| 122 | 4 | 4 | 5 | 5 | 5 | 23 |
| 123 | 4 | 4 | 5 | 5 | 5 | 23 |
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| 125 | 4 | 4 | 3 | 5 | 5 | 21 |
| 126 | 4 | 4 | 3 | 4 | 5 | 20 |
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| 128 | 5 | 4 | 5 | 5 | 4 | 23 |
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| 145 | 4 | 5 | 3 | 5 | 4 | 21 |
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| 147 | 4 | 3 | 2 | 5 | 4 | 18 |
| 148 | 3 | 4 | 3 | 5 | 5 | 20 |
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| 150 | 5 | 4 | 2 | 5 | 5 | 21 |
| 151 | 4 | 3 | 4 | 4 | 4 | 19 |
| 152 | 4 | 4 | 2 | 4 | 4 | 18 |
| 153 | 5 | 4 | 3 | 5 | 5 | 22 |
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| 155 | 3 | 4 | 3 | 4 | 4 | 18 |
| 156 | 3 | 4 | 2 | 4 | 5 | 18 |
| 157 | 3 | 4 | 3 | 4 | 5 | 19 |
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| 162 | 5 | 4 | 3 | 5 | 5 | 22 |
| 163 | 3 | 4 | 3 | 5 | 4 | 19 |
| 164 | 4 | 4 | 3 | 4 | 5 | 20 |
| 165 | 3 | 3 | 2 | 4 | 4 | 16 |
| 166 | 4 | 5 | 4 | 5 | 4 | 22 |
| 167 | 4 | 4 | 2 | 4 | 5 | 19 |
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| 170 | 5 | 4 | 3 | 5 | 4 | 21 |
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| 176 | 4 | 4 | 3 | 4 | 5 | 20 |
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| 182 | 5 | 4 | 3 | 4 | 5 | 21 |
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| 189 | 3 | 4 | 2 | 4 | 4 | 17 |
| 190 | 5 | 4 | 3 | 4 | 5 | 21 |
| 191 | 4 | 4 | 3 | 4 | 4 | 19 |
| 192 | 3 | 5 | 2 | 4 | 5 | 19 |
| 193 | 3 | 4 | 2 | 4 | 4 | 17 |
| 194 | 2 | 4 | 1 | 3 | 4 | 14 |
| 195 | 4 | 4 | 2 | 3 | 4 | 17 |
| 196 | 3 | 4 | 1 | 4 | 4 | 16 |
| 197 | 4 | 5 | 3 | 4 | 5 | 21 |
| 198 | 4 | 4 | 3 | 4 | 4 | 19 |
| 199 | 4 | 5 | 4 | 5 | 5 | 23 |
| 200 | 3 | 5 | 2 | 4 | 5 | 19 |
| 201 | 5 | 5 | 5 | 1 | 5 | 21 |
| 202 | 2 | 4 | 1 | 4 | 4 | 15 |
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| 212 | 3 | 4 | 3 | 4 | 4 | 18 |
| 213 | 3 | 5 | 3 | 1 | 5 | 17 |
| 214 | 2 | 3 | 5 | 4 | 4 | 18 |
| 215 | 2 | 4 | 3 | 4 | 4 | 17 |
| 216 | 2 | 4 | 2 | 4 | 4 | 16 |
| 217 | 4 | 5 | 4 | 4 | 5 | 22 |
| 218 | 2 | 5 | 3 | 4 | 5 | 19 |
| 219 | 2 | 3 | 2 | 3 | 4 | 14 |
| 220 | 2 | 4 | 2 | 4 | 4 | 16 |
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| 236 | 5 | 4 | 3 | 4 | 5 | 21 |
| 237 | 2 | 4 | 1 | 4 | 5 | 16 |
| 238 | 1 | 3 | 2 | 4 | 4 | 14 |
| 239 | 4 | 4 | 4 | 4 | 5 | 21 |
| 240 | 2 | 3 | 2 | 4 | 3 | 14 |
| 241 | 4 | 4 | 2 | 4 | 5 | 19 |
| 242 | 5 | 4 | 2 | 4 | 3 | 18 |
| 243 | 4 | 4 | 2 | 4 | 4 | 18 |
| 244 | 5 | 3 | 3 | 4 | 4 | 19 |
| 245 | 2 | 3 | 4 | 4 | 4 | 17 |
| 246 | 3 | 4 | 3 | 4 | 4 | 18 |
| 247 | 2 | 5 | 2 | 5 | 5 | 19 |
| 248 | 5 | 4 | 4 | 5 | 4 | 22 |
| 249 | 5 | 4 | 3 | 4 | 4 | 20 |
| 250 | 2 | 4 | 2 | 4 | 5 | 17 |
| 251 | 4 | 4 | 2 | 4 | 5 | 19 |
| 252 | 4 | 4 | 2 | 5 | 4 | 19 |
| 253 | 2 | 4 | 2 | 4 | 5 | 17 |
| 254 | 4 | 4 | 2 | 4 | 4 | 18 |
| 255 | 4 | 3 | 2 | 4 | 4 | 17 |
| 256 | 4 | 5 | 2 | 4 | 5 | 20 |
| 257 | 5 | 5 | 4 | 4 | 5 | 23 |
| 258 | 4 | 5 | 4 | 4 | 5 | 22 |
| 259 | 2 | 4 | 4 | 4 | 4 | 18 |
| 260 | 2 | 4 | 2 | 4 | 4 | 16 |
| 261 | 2 | 4 | 1 | 4 | 4 | 15 |
| 262 | 2 | 4 | 2 | 4 | 3 | 15 |
| 263 | 5 | 5 | 4 | 4 | 5 | 23 |
| 264 | 4 | 4 | 4 | 5 | 5 | 22 |
| 265 | 3 | 4 | 2 | 4 | 4 | 17 |
| 266 | 5 | 4 | 2 | 5 | 5 | 21 |
| 267 | 4 | 4 | 3 | 4 | 4 | 19 |
| 268 | 2 | 4 | 1 | 4 | 4 | 15 |
| 269 | 4 | 4 | 3 | 4 | 4 | 19 |
| 270 | 2 | 4 | 2 | 4 | 5 | 17 |
| 271 | 4 | 4 | 3 | 4 | 4 | 19 |
| 272 | 4 | 4 | 2 | 4 | 4 | 18 |
| 273 | 5 | 4 | 2 | 4 | 5 | 20 |
| 274 | 4 | 3 | 3 | 4 | 4 | 18 |
| 275 | 5 | 5 | 4 | 4 | 5 | 23 |
| 276 | 2 | 3 | 3 | 4 | 4 | 16 |
| 277 | 5 | 4 | 2 | 4 | 4 | 19 |
| 278 | 4 | 4 | 2 | 4 | 4 | 18 |
| 279 | 3 | 4 | 3 | 4 | 4 | 18 |
| 280 | 5 | 4 | 4 | 4 | 5 | 22 |
| 281 | 4 | 4 | 3 | 4 | 4 | 19 |
| 282 | 4 | 4 | 2 | 4 | 5 | 19 |
| 283 | 4 | 3 | 2 | 4 | 4 | 17 |
| 284 | 3 | 4 | 4 | 2 | 5 | 18 |
| 285 | 4 | 3 | 2 | 4 | 4 | 17 |
| 286 | 3 | 4 | 3 | 4 | 4 | 18 |
| 287 | 3 | 4 | 3 | 4 | 4 | 18 |
| 288 | 3 | 4 | 3 | 4 | 4 | 18 |
| 289 | 3 | 4 | 3 | 4 | 4 | 18 |
| 290 | 3 | 3 | 2 | 4 | 4 | 16 |
| 291 | 3 | 4 | 3 | 4 | 4 | 18 |
| 292 | 3 | 4 | 3 | 4 | 4 | 18 |
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| 299 | 4 | 4 | 3 | 4 | 4 | 19 |
| 300 | 3 | 4 | 3 | 4 | 4 | 18 |
| 301 | 5 | 5 | 4 | 4 | 5 | 23 |
| 302 | 4 | 4 | 4 | 4 | 4 | 20 |
| 303 | 3 | 4 | 4 | 4 | 4 | 19 |
| 304 | 3 | 4 | 3 | 4 | 4 | 18 |
| 305 | 3 | 4 | 4 | 4 | 4 | 19 |
| 306 | 4 | 4 | 4 | 4 | 5 | 21 |
| 307 | 4 | 4 | 3 | 4 | 4 | 19 |
| 308 | 5 | 5 | 4 | 5 | 5 | 24 |
| 309 | 5 | 5 | 5 | 4 | 5 | 24 |
| 310 | 5 | 5 | 4 | 5 | 5 | 24 |
| 311 | 4 | 4 | 3 | 4 | 4 | 19 |
| 312 | 2 | 4 | 1 | 4 | 3 | 14 |
| 313 | 3 | 4 | 2 | 4 | 4 | 17 |
| 314 | 4 | 5 | 4 | 5 | 5 | 23 |
| 315 | 5 | 5 | 5 | 4 | 5 | 24 |
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| 373 | 5 | 4 | 2 | 5 | 4 | 20 |
| 374 | 5 | 4 | 4 | 5 | 5 | 23 |
| 375 | 2 | 5 | 4 | 4 | 5 | 20 |
| 376 | 5 | 5 | 4 | 4 | 5 | 23 |
| 377 | 4 | 3 | 1 | 4 | 3 | 15 |
| 378 | 2 | 4 | 2 | 5 | 5 | 18 |
| 379 | 2 | 4 | 2 | 4 | 4 | 16 |
| 380 | 2 | 4 | 2 | 2 | 4 | 14 |

Lampiran 3 : Hasil Data SPSS

1. Hasil Uji Validitas
2. Hasil Uji Validitas Kinerja UMKM

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variabel | Kode Item | rhitung | rtabel | keterangan |
| Kinerja UMKM (Y) | 1 | 0,765 | 0,101 | valid |
| 2 | 0,560 | 0,101 | valid |
| 3 | 0,700 | 0,101 | valid |
| 4 | 0,475 | 0,101 | valid |
| 5 | 0,582 | 0,101 | valid |

1. Hasil Uji Validitas Inklusi Keuangan

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variabel | Kode Item | rhitung | rtabel | keterangan |
| Inklusi Keuangan (X1) | 1 | 0,593 | 0,101 | valid |
| 2 | 0,598 | 0,101 | valid |
| 3 | 0,802 | 0,101 | valid |
| 4 | 0,594 | 0,101 | valid |
| 5 | 0,663 | 0,101 | valid |

1. Hasil Uji Validitas Literasi Keuangan

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variabel | Kode Item | rhitung | rtabel | keterangan |
| Literasi Keuangan (X2) | 1 | 0,709 | 0,101 | valid |
| 2 | 0,608 | 0,101 | valid |
| 3 | 0,468 | 0,101 | valid |
| 4 | 0,725 | 0,101 | valid |
| 5 | 0,566 | 0,101 | valid |

1. Hasil Uji Validitas Keunggulan Bersaing

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variabel | Kode Item | rhitung | rtabel | keterangan |
| Keunggulan Bersaing (X3) | 1 | 0,479 | 0,101 | valid |
| 2 | 0,606 | 0,101 | valid |
| 3 | 0,714 | 0,101 | valid |
| 4 | 0,621 | 0,101 | valid |
| 5 | 0,590 | 0,101 | valid |

1. Hasil Uji Reliabilitas

|  |  |  |  |
| --- | --- | --- | --- |
| Variabel | Reliabilitas | Nilai  *Cronbach’s alpha* | Keterangan |
| Kinerja UMKM (Y) | 0,603 | 0,60 | Reliabel |
| Inklusi Keuangan (X1) | 0,652 | 0,60 | Reliabel |
| Inklusi Keuangan (X2) | 0,603 | 0,60 | Reliabel |
| Keunggulan Bersaing (X3) | 0,600 | 0,60 | Reliabel |

1. Hasil Uji Statistik Deskriptif

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| Inklusi Keuangan | 380 | 11 | 25 | 20,18 | 2,305 |
| Literasi Keuangan | 380 | 14 | 25 | 19,88 | 2,241 |
| Keunggulan Bersaing | 380 | 14 | 25 | 20,51 | 2,141 |
| Kinerja UMKM | 380 | 12 | 25 | 19,34 | 2,457 |
| Valid N (listwise) | 380 |  |  |  |  |

1. Hasil Uji Normalitas

|  |  |  |  |
| --- | --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | | |
|  | | | Unstandardized Residual |
| N | | | 380 |
| Normal Parametersa,b | Mean | | ,0000000 |
| Std. Deviation | | 1,85239776 |
| Most Extreme Differences | Absolute | | ,063 |
| Positive | | ,034 |
| Negative | | -,063 |
| Test Statistic | | | ,063 |
| Asymp. Sig. (2-tailed) | | | ,001c |
| Monte Carlo Sig. (2-tailed) | Sig. | | ,091d |
| 99% Confidence Interval | Lower Bound | ,083 |
| Upper Bound | ,098 |
| a. Test distribution is Normal. | | | |
| b. Calculated from data. | | | |
| c. Lilliefors Significance Correction. | | | |
| d. Based on 10000 sampled tables with starting seed 2000000. | | | |

1. Hasil Uji Multikolinearitas

|  |  |  |  |
| --- | --- | --- | --- |
| **Coefficientsa** | | | |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | Inklusi Keuangan | ,568 | 1,762 |
| Literasi Keuangan | ,656 | 1,525 |
| Keunggulan Bersaing | ,774 | 1,291 |
| a. Dependent Variable: Kinerja UMKM | | | |

1. Hasil Uji Heteroskedastisitas

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | |
|  | | | Inklusi Keuangan | Literasi Keuangan | Keunggulan Bersaing | Unstandardized Residual |
| Spearm  an's rho | Inklusi  Keuangan | Correlation Coefficient | 1,000 | ,591\*\* | ,499\*\* | ,035 |
| Sig. (2-tailed) |  | ,000 | ,000 | ,497 |
| N | 380 | 380 | 380 | 380 |
| Literasi  Keuangan | Correlation Coefficient | ,591\*\* | 1,000 | ,313\*\* | ,039 |
| Sig. (2-tailed) | ,000 |  | ,000 | ,448 |
| N | 380 | 380 | 380 | 380 |
| Keunggulan Bersaing | Correlation Coefficient | ,499\*\* | ,313\*\* | 1,000 | -,002 |
| Sig. (2-tailed) | ,000 | ,000 |  | ,965 |
| N | 380 | 380 | 380 | 380 |
| Unstandardi  zed Residual | Correlation Coefficient | ,035 | ,039 | -,002 | 1,000 |
| Sig. (2-tailed) | ,497 | ,448 | ,965 |  |
| N | 380 | 380 | 380 | 380 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | |

1. Hasil Analisi Regresi Linear Berganda

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2,281 | 1,106 |  | 2,062 | ,040 |
| Inklusi Keuangan | ,275 | ,055 | ,258 | 5,002 | ,000 |
| Literasi Keuangan | ,462 | ,053 | ,421 | 8,767 | ,000 |
| Keunggulan Bersaing | ,113 | ,051 | ,099 | 2,238 | ,026 |
| a. Dependent Variable: Kinerja UMKM | | | | | | |

1. Hasil Uji Kelayakan Model (Uji F)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 986,716 | 3 | 328,905 | 95,094 | ,000b |
| Residual | 1300,492 | 376 | 3,459 |  |  |
| Total | 2287,208 | 379 |  |  |  |
| a. Dependent Variable: Kinerja UMKM | | | | | | |
| b. Predictors: (Constant), Keunggulan Bersaing, Literasi Keuangan, Inklusi Keuangan | | | | | | |

1. Hasil Uji Parsial (Uji t)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2,281 | 1,106 |  | 2,062 | ,040 |
| Inklusi Keuangan | ,275 | ,055 | ,258 | 5,002 | ,000 |
| Literasi Keuangan | ,462 | ,053 | ,421 | 8,767 | ,000 |
| Keunggulan Bersaing | ,113 | ,051 | ,099 | 2,238 | ,026 |
| a. Dependent Variable: Kinerja UMKM | | | | | | |

1. Hasil Uji Koefisien Determinasi (R2)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,657a | ,431 | ,427 | 1,860 |
| a. Predictors: (Constant), Keunggulan Bersaing, Literasi Keuangan, Inklusi Keuangan | | | | |

Lampiran 4 : Dokumentasi Penelitian





