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Lampiran 1. Lembar Kuesioner

### **KUESIONER PENELITIAN**

#### **Pengaruh Literasi Keuangan dan Gaya Hidup Terhadap Perencanaan Dana Pensiun Guru SMK Bina Nusa Slawi**

*Assalamu'alaikum Wr. Wb*

Responden yang terhormat,

Saya Ziyah Alisha Tuhfa mahasiswa Program Studi Manajemen Fakultas Ekonomi dan Bisnis Universitas Pancasakti Tegal. Saat ini, saya sedang melakukan penelitian sebagai salah satu syarat untuk menyelesaikan masa studi. Dengan itu, saya memohon kesediaan Bapak/Ibu untuk mengisi kuesioner ini. Semua data yang Bapak/Ibu berikan akan saya jaga kerahasiaannya dan jawaban dari kuesioner hanya digunakan untuk kepentingan penelitian.

Akhir kata saya ucapkan terima kasih yang sebesar-besarnya atas bantuan dan kesediaan Bapak/Ibu untuk mengisi kuesioner ini.

*Wassalamualaikum Wr. Wb*

Hormat Saya,

Ziyah Alisha Tuhfa

I. Identitas Pribadi Responden

Isilah data berikut ini dengan benar dan sesuai dengan keadaan yang sebenarnya:

1. Jenis Kelamin :
2. Jabatan :
3. Status Pernikahan :
4. Pendidikan Terakhir :  
 SMA/SMK Sederajat  
 Diploma 3 (D3)  
 Strata 1 (S1)  
 Strata 2 (S2)
5. Pensiun dalam (...) ke depan.  
 1-5 Tahun  
 6-10 Tahun  
 11-15 Tahun  
 >15 Tahun

II. Petunjuk Pengisian Kuesioner

Mohon untuk memberikan tanda *ceklis* (√) pada salah satu kotak yang paling sesuai menurut pendapat Bapak/Ibu pada setiap pernyataan yang telah tersedia. Responden hanya diperbolehkan untuk memiliki salah satu jawaban.

Keterangan:

SS : Sangat Setuju : 5 Poin

S : Setuju : 4 Poin

N : Netral : 3 Poin

TS : Tidak Setuju : 2 Poin

STS : Sangat Tidak Setuju : 1 Poin

Contoh pengisian kuesioner:

| No | Pernyataan  | Nilai/Skor |    |   |   |    |
|----|---|------------|----|---|---|----|
|    |   | STS        | TS | N | S | SS |
| 1. | Saya telah memiliki tabungan untuk kebutuhan masa pensiun |            |    |   |   | √  |

### Perencanaan Dana Pensiun

| No  | Pernyataan   | Nilai/Skor |    |   |   |    |
|-----|--|------------|----|---|---|----|
|     |  | STS        | TS | N | S | SS |
| 1.  | Saya memiliki suatu usaha atau bisnis untuk persiapan masa pensiun                             |            |    |   |   |    |
| 2.  | Saya menyisihkan uang untuk persiapan masa pensiun setiap bulan                                |            |    |   |   |    |
| 3.  | Saya memiliki produk/asuransi dana pensiun untuk persiapan masa pensiun                        |            |    |   |   |    |
| 4.  | Saya telah memiliki dana cadangan yang dapat dicairkan untuk persiapan masa pensiun            |            |    |   |   |    |
| 5.  | Saya berolahraga setiap hari untuk menjaga kebugaran jasmani                                   |            |    |   |   |    |
| 6.  | Saya menjaga pola makan yang dikonsumsi untuk menjaga pola hidup yang benar                    |            |    |   |   |    |
| 7.  | Saya memiliki standar hidup untuk masa pensiun saya  |            |    |   |   |    |
| 8.  | Saya selalu mencari informasi yang berkaitan dengan kesejahteraan di masa pensiun              |            |    |   |   |    |
| 9.  | Saya tidak keberatan dengan adanya masa pensiun  |            |    |   |   |    |
| 10. | Keluarga saya menerima masa pensiun saya dengan menyesuaikan gaya hidup saat masa pensiun tiba |            |    |   |   |    |

## Literasi Keuangan

| No                         | Pernyataan   | Nilai/Skor |    |   |   |    |
|----------------------------|--|------------|----|---|---|----|
|                            |  | STS        | TS | N | S | SS |
| <i>Financial knowledge</i> |  |            |    |   |   |    |
| 1.                         | Mengatur keuangan harus memiliki pengetahuan dasar-dasar keuangan yang baik.                   |            |    |   |   |    |
| 2.                         | Anggaran pribadi dibuat untuk mengontrol setiap pemasukan dan pengeluaran pribadi.             |            |    |   |   |    |
| 3.                         | Kartu kredit yang digunakan tanpa adanya kontrol akan membuat seseorang terbebani oleh hutang. |            |    |   |   |    |
| 4.                         | Deposito termasuk dalam investasi sedangkan tabungan merupakan simpanan dana.                  |            |    |   |   |    |
| 5.                         | Asuransi dapat digunakan untuk perlindungan dari resiko ketidakpastian                         |            |    |   |   |    |
| <i>Financial behavior</i>  |  |            |    |   |   |    |
| 6.                         | Saya memiliki catatan pemasukan dan pengeluaran pribadi  |            |    |   |   |    |
| 7.                         | Saya melakukan survey harga terlebih dahulu sebelum membeli suatu produk                       |            |    |   |   |    |
| 8.                         | Saya membayar tagihan tepat waktu  |            |    |   |   |    |
| 9.                         | Saya menyimpan sebagian penghasilan sebagai cadangan dana tidak terduga                        |            |    |   |   |    |
| <i>Financial attitude</i>  |  |            |    |   |   |    |
| 10.                        | Mengontrol pengeluaran pribadi penting untuk dilakukan   |            |    |   |   |    |
| 11.                        | Menetapkan target keuangan untuk masa pensiun penting dilakukan                                |            |    |   |   |    |

### Gaya Hidup

| No | Pernyataan  | Nilai/Skor |    |   |   |    |
|----|---|------------|----|---|---|----|
|    |   | STS        | TS | N | S | SS |
| 1  | Melakukan hobi yang saya senangi sangatlah penting                        |            |    |   |   |    |
| 2  | Saya senang berlibur dengan keluarga                                      |            |    |   |   |    |
| 3  | Saya mengerjakan pekerjaan untuk mengisi waktu sehari-hari                |            |    |   |   |    |
| 4  | Saya bergabung dalam anggota klub atau komunitas untuk menyalurkan hobi   |            |    |   |   |    |
| 5  | Saya menghabiskan waktu luang untuk berolahraga                           |            |    |   |   |    |
| 6  | Saya meluangkan waktu bersama keluarga                                    |            |    |   |   |    |
| 7  | Saya memiliki kebiasaan membeli barang dengan merk terkenal               |            |    |   |   |    |
| 8  | Saya selalu mengonsumsi makanan yang bergizi                              |            |    |   |   |    |
| 9  | Saya selalu merasa percaya diri saat membeli dan menggunakan produk mahal |            |    |   |   |    |
| 10 | Saya merasa bangga ketika menggunakan barang merk terkenal                |            |    |   |   |    |
| 11 | Saya memiliki minat pada bisnis   |            |    |   |   |    |
| 12 | Saya sudah memiliki rencana untuk masa depan saya                         |            |    |   |   |    |



Lampiran 2. Data Kuesioner Uji Coba Perencanaan Dana Pensiun

| <b>Responden</b> | <b>Y1.1</b> | <b>Y1.2</b> | <b>Y1.3</b> | <b>Y1.4</b> | <b>Y1.5</b> | <b>Y1.6</b> | <b>Y1.7</b> | <b>Y1.8</b> | <b>Y1.9</b> | <b>Y1.10</b> | <b>Total</b> |
|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|
| 1.               | 4           | 5           | 5           | 4           | 4           | 5           | 4           | 4           | 4           | 3            | 42           |
| 2.               | 4           | 3           | 2           | 4           | 4           | 4           | 4           | 4           | 4           | 4            | 37           |
| 3.               | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 50           |
| 4.               | 4           | 4           | 3           | 4           | 3           | 4           | 4           | 4           | 4           | 4            | 38           |
| 5.               | 2           | 4           | 2           | 2           | 4           | 4           | 4           | 4           | 4           | 4            | 34           |
| 6.               | 4           | 3           | 4           | 4           | 4           | 4           | 4           | 3           | 3           | 4            | 37           |
| 7.               | 3           | 3           | 3           | 3           | 5           | 4           | 4           | 4           | 5           | 3            | 37           |
| 8.               | 4           | 5           | 5           | 3           | 3           | 4           | 5           | 5           | 5           | 4            | 43           |
| 9.               | 5           | 4           | 5           | 5           | 4           | 4           | 4           | 5           | 5           | 4            | 45           |
| 10.              | 5           | 4           | 4           | 4           | 4           | 3           | 4           | 4           | 4           | 4            | 40           |
| 11.              | 5           | 5           | 5           | 5           | 5           | 5           | 4           | 5           | 4           | 4            | 47           |
| 12.              | 3           | 5           | 5           | 5           | 3           | 4           | 4           | 3           | 5           | 5            | 42           |
| 13.              | 3           | 3           | 3           | 3           | 3           | 4           | 3           | 3           | 4           | 3            | 32           |
| 14.              | 5           | 5           | 2           | 4           | 5           | 5           | 3           | 5           | 5           | 5            | 44           |
| 15.              | 4           | 3           | 4           | 4           | 2           | 4           | 4           | 4           | 4           | 4            | 37           |
| 16.              | 1           | 5           | 5           | 3           | 4           | 4           | 3           | 3           | 3           | 3            | 34           |
| 17.              | 4           | 5           | 4           | 4           | 4           | 4           | 4           | 3           | 4           | 4            | 40           |
| 18.              | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 50           |
| 19.              | 5           | 4           | 3           | 2           | 5           | 5           | 5           | 5           | 5           | 5            | 44           |
| 20.              | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 50           |
| 21.              | 1           | 1           | 1           | 1           | 1           | 1           | 1           | 1           | 1           | 1            | 10           |
| 22.              | 5           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4            | 41           |
| 23.              | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 50           |
| 24.              | 2           | 3           | 5           | 5           | 3           | 4           | 4           | 3           | 4           | 4            | 37           |
| 25.              | 4           | 5           | 4           | 4           | 4           | 4           | 4           | 5           | 5           | 4            | 43           |
| 26.              | 5           | 3           | 5           | 5           | 3           | 5           | 5           | 5           | 5           | 5            | 46           |
| 27.              | 4           | 3           | 5           | 4           | 4           | 5           | 4           | 5           | 5           | 5            | 44           |
| 28.              | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4            | 40           |
| 29.              | 4           | 4           | 4           | 4           | 3           | 4           | 3           | 4           | 4           | 4            | 38           |
| 30.              | 4           | 5           | 5           | 5           | 3           | 5           | 5           | 5           | 3           | 5            | 45           |

Lampiran 3. Data Kuesioner Uji Coba Literasi Keuangan

| Responden | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | X1.10 | X1.11 | Total |
|-----------|------|------|------|------|------|------|------|------|------|-------|-------|-------|
| 1.        | 5    | 4    | 4    | 2    | 4    | 4    | 4    | 5    | 5    | 5     | 3     | 45    |
| 2.        | 2    | 2    | 1    | 4    | 4    | 2    | 4    | 4    | 4    | 5     | 4     | 36    |
| 3.        | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5     | 5     | 55    |
| 4.        | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5     | 5     | 55    |
| 5.        | 4    | 4    | 5    | 4    | 4    | 5    | 5    | 5    | 5    | 5     | 5     | 51    |
| 6.        | 4    | 4    | 4    | 4    | 4    | 3    | 3    | 4    | 4    | 4     | 4     | 42    |
| 7.        | 4    | 4    | 5    | 3    | 3    | 4    | 5    | 4    | 5    | 5     | 5     | 47    |
| 8.        | 5    | 4    | 5    | 5    | 4    | 3    | 4    | 5    | 5    | 4     | 5     | 49    |
| 9.        | 3    | 4    | 3    | 4    | 3    | 3    | 5    | 3    | 5    | 5     | 4     | 42    |
| 10.       | 3    | 4    | 4    | 4    | 4    | 3    | 4    | 5    | 4    | 4     | 4     | 43    |
| 11.       | 4    | 2    | 2    | 4    | 2    | 2    | 2    | 3    | 3    | 2     | 2     | 28    |
| 12.       | 3    | 4    | 4    | 5    | 5    | 3    | 4    | 4    | 4    | 5     | 4     | 45    |
| 13.       | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4     | 4     | 44    |
| 14.       | 5    | 5    | 4    | 4    | 3    | 4    | 4    | 5    | 4    | 5     | 4     | 47    |
| 15.       | 2    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4     | 4     | 42    |
| 16.       | 4    | 5    | 4    | 4    | 2    | 3    | 3    | 4    | 4    | 4     | 4     | 41    |
| 17.       | 4    | 4    | 4    | 4    | 3    | 4    | 4    | 4    | 4    | 4     | 5     | 44    |
| 18.       | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5     | 5     | 55    |
| 19.       | 5    | 4    | 5    | 5    | 5    | 2    | 5    | 5    | 5    | 5     | 5     | 51    |
| 20.       | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5     | 5     | 55    |
| 21.       | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1     | 1     | 11    |
| 22.       | 5    | 4    | 5    | 4    | 5    | 4    | 4    | 4    | 5    | 4     | 4     | 48    |
| 23.       | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5     | 5     | 55    |
| 24.       | 5    | 5    | 3    | 3    | 3    | 1    | 1    | 5    | 3    | 5     | 4     | 38    |
| 25.       | 5    | 5    | 4    | 4    | 4    | 4    | 5    | 5    | 4    | 5     | 5     | 50    |
| 26.       | 5    | 4    | 5    | 4    | 5    | 2    | 4    | 5    | 5    | 5     | 5     | 49    |
| 27.       | 5    | 4    | 5    | 5    | 4    | 4    | 5    | 5    | 4    | 4     | 4     | 49    |
| 28.       | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4     | 4     | 44    |
| 29.       | 4    | 4    | 4    | 4    | 4    | 2    | 4    | 4    | 4    | 4     | 4     | 42    |
| 30        | 5    | 5    | 4    | 4    | 4    | 3    | 3    | 5    | 5    | 5     | 5     | 48    |

Lampiran 4. Data Kuesioner Uji Coba Gaya Hidup

| Responden | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 | X2.10 | X2.11 | X2.12 | Total |
|-----------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|
| 1.        | 5    | 5    | 4    | 1    | 2    | 5    | 1    | 4    | 1    | 2     | 3     | 4     | 37    |
| 2.        | 4    | 4    | 4    | 2    | 2    | 4    | 1    | 4    | 4    | 2     | 5     | 5     | 41    |
| 3.        | 5    | 5    | 5    | 5    | 5    | 5    | 1    | 5    | 2    | 2     | 3     | 4     | 47    |
| 4.        | 5    | 5    | 4    | 3    | 3    | 5    | 3    | 4    | 4    | 3     | 4     | 4     | 47    |
| 5.        | 4    | 4    | 4    | 2    | 4    | 4    | 3    | 4    | 3    | 3     | 4     | 4     | 43    |
| 6.        | 4    | 4    | 4    | 3    | 4    | 4    | 2    | 3    | 2    | 2     | 4     | 4     | 40    |
| 7.        | 5    | 5    | 5    | 5    | 5    | 5    | 3    | 4    | 3    | 3     | 3     | 4     | 50    |
| 8.        | 4    | 5    | 5    | 3    | 3    | 5    | 2    | 4    | 1    | 1     | 4     | 5     | 42    |
| 9.        | 4    | 5    | 3    | 2    | 3    | 5    | 1    | 4    | 3    | 3     | 4     | 4     | 41    |
| 10.       | 3    | 4    | 3    | 2    | 3    | 5    | 2    | 3    | 2    | 2     | 4     | 4     | 37    |
| 11.       | 5    | 5    | 4    | 4    | 5    | 5    | 3    | 3    | 4    | 2     | 5     | 5     | 50    |
| 12.       | 4    | 3    | 4    | 4    | 3    | 5    | 2    | 4    | 2    | 2     | 4     | 4     | 41    |
| 13.       | 4    | 4    | 3    | 2    | 3    | 4    | 3    | 4    | 2    | 2     | 4     | 4     | 39    |
| 14.       | 5    | 5    | 5    | 5    | 4    | 5    | 4    | 4    | 4    | 2     | 4     | 5     | 52    |
| 15.       | 4    | 4    | 4    | 2    | 3    | 4    | 2    | 4    | 2    | 2     | 4     | 4     | 39    |
| 16.       | 3    | 4    | 4    | 3    | 4    | 4    | 2    | 3    | 2    | 2     | 3     | 4     | 38    |
| 17.       | 4    | 4    | 4    | 3    | 3    | 5    | 3    | 4    | 3    | 3     | 4     | 4     | 44    |
| 18.       | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5     | 5     | 5     | 60    |
| 19.       | 5    | 5    | 5    | 2    | 3    | 5    | 2    | 4    | 3    | 3     | 5     | 5     | 47    |
| 20.       | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 1    | 1     | 5     | 5     | 52    |
| 21.       | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1    | 1     | 1     | 1     | 12    |
| 22.       | 4    | 4    | 4    | 3    | 2    | 4    | 2    | 3    | 2    | 2     | 4     | 4     | 38    |
| 23.       | 5    | 5    | 3    | 5    | 5    | 5    | 3    | 5    | 1    | 1     | 5     | 5     | 48    |
| 24.       | 3    | 5    | 4    | 1    | 3    | 5    | 2    | 4    | 1    | 1     | 5     | 5     | 39    |
| 25.       | 5    | 5    | 4    | 4    | 4    | 5    | 2    | 4    | 3    | 3     | 4     | 4     | 47    |
| 26.       | 3    | 4    | 5    | 3    | 3    | 5    | 3    | 4    | 2    | 2     | 5     | 5     | 44    |
| 27.       | 5    | 5    | 4    | 3    | 4    | 5    | 4    | 4    | 5    | 5     | 5     | 4     | 53    |
| 28.       | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4     | 4     | 4     | 48    |
| 29.       | 2    | 4    | 4    | 1    | 2    | 4    | 1    | 3    | 1    | 1     | 4     | 4     | 31    |
| 30.       | 3    | 5    | 5    | 1    | 3    | 5    | 1    | 4    | 1    | 1     | 5     | 5     | 39    |

Lampiran 5. Data Kuesioner Perencanaan Dana Pensiun

| <b>Responden</b> | <b>Y1.1</b> | <b>Y1.2</b> | <b>Y1.3</b> | <b>Y1.4</b> | <b>Y1.5</b> | <b>Y1.6</b> | <b>Y1.7</b> | <b>Y1.8</b> | <b>Y1.9</b> | <b>Y1.10</b> | <b>Total</b> |
|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|
| 1.               | 4           | 5           | 5           | 5           | 4           | 5           | 4           | 4           | 4           | 3            | 43           |
| 2.               | 4           | 5           | 5           | 5           | 3           | 5           | 5           | 5           | 3           | 5            | 45           |
| 3.               | 5           | 5           | 5           | 4           | 4           | 5           | 5           | 5           | 5           | 5            | 48           |
| 4.               | 4           | 3           | 2           | 5           | 4           | 4           | 4           | 4           | 4           | 4            | 38           |
| 5.               | 5           | 5           | 4           | 4           | 5           | 4           | 4           | 5           | 5           | 5            | 46           |
| 6.               | 4           | 4           | 4           | 5           | 3           | 4           | 3           | 4           | 4           | 4            | 39           |
| 7.               | 3           | 3           | 3           | 4           | 3           | 4           | 3           | 3           | 4           | 3            | 33           |
| 8.               | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 50           |
| 9.               | 3           | 5           | 5           | 4           | 3           | 4           | 4           | 3           | 5           | 5            | 41           |
| 10.              | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4            | 40           |
| 11.              | 4           | 4           | 3           | 5           | 3           | 4           | 4           | 4           | 4           | 4            | 39           |
| 12.              | 4           | 3           | 5           | 4           | 4           | 5           | 4           | 5           | 5           | 5            | 44           |
| 13.              | 4           | 3           | 4           | 4           | 2           | 4           | 4           | 4           | 4           | 4            | 37           |
| 14.              | 2           | 4           | 2           | 5           | 4           | 4           | 4           | 4           | 4           | 4            | 37           |
| 15.              | 5           | 3           | 5           | 5           | 3           | 5           | 5           | 5           | 5           | 5            | 46           |
| 16.              | 1           | 5           | 5           | 4           | 4           | 4           | 3           | 3           | 3           | 3            | 35           |
| 17.              | 4           | 5           | 4           | 4           | 4           | 4           | 4           | 5           | 5           | 4            | 43           |
| 18.              | 4           | 3           | 5           | 4           | 4           | 5           | 4           | 5           | 5           | 5            | 44           |
| 19.              | 5           | 3           | 5           | 5           | 3           | 5           | 5           | 5           | 5           | 5            | 46           |
| 20.              | 5           | 4           | 3           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 47           |
| 21.              | 4           | 5           | 4           | 4           | 4           | 4           | 4           | 5           | 5           | 4            | 43           |
| 22.              | 5           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4            | 41           |
| 23.              | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 50           |
| 24.              | 4           | 5           | 5           | 5           | 3           | 4           | 5           | 5           | 5           | 4            | 45           |
| 25.              | 5           | 4           | 5           | 3           | 4           | 4           | 4           | 5           | 5           | 4            | 43           |
| 26.              | 4           | 5           | 4           | 3           | 4           | 4           | 4           | 3           | 4           | 4            | 39           |
| 27.              | 5           | 4           | 5           | 4           | 4           | 4           | 4           | 5           | 5           | 4            | 44           |
| 28.              | 5           | 4           | 4           | 4           | 4           | 3           | 4           | 4           | 4           | 4            | 40           |
| 29.              | 4           | 5           | 4           | 4           | 4           | 4           | 4           | 3           | 4           | 4            | 40           |
| 30.              | 5           | 3           | 3           | 5           | 4           | 4           | 5           | 5           | 5           | 5            | 44           |
| 31.              | 4           | 4           | 4           | 5           | 4           | 4           | 5           | 4           | 5           | 5            | 44           |
| 32.              | 5           | 3           | 5           | 5           | 4           | 3           | 3           | 5           | 4           | 4            | 41           |
| 33.              | 5           | 4           | 3           | 5           | 5           | 3           | 5           | 5           | 4           | 5            | 44           |
| 34.              | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 50           |
| 35.              | 4           | 5           | 5           | 4           | 3           | 4           | 4           | 5           | 4           | 4            | 42           |
| 36.              | 4           | 4           | 3           | 5           | 5           | 3           | 4           | 5           | 4           | 5            | 42           |
| 37.              | 5           | 3           | 4           | 5           | 4           | 4           | 3           | 3           | 5           | 3            | 39           |
| 38.              | 5           | 5           | 4           | 4           | 4           | 4           | 5           | 4           | 4           | 4            | 43           |
| 39.              | 5           | 4           | 4           | 5           | 4           | 4           | 4           | 4           | 4           | 4            | 42           |
| 40.              | 5           | 5           | 4           | 5           | 4           | 4           | 5           | 5           | 5           | 5            | 47           |

|     |   |   |   |   |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|---|---|---|---|----|
| 41. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 50 |
| 42. | 5 | 5 | 5 | 3 | 3 | 4 | 4 | 5 | 3 | 3 | 40 |
| 43. | 4 | 4 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 4 | 39 |
| 44. | 4 | 5 | 4 | 3 | 5 | 4 | 4 | 4 | 3 | 3 | 39 |
| 45. | 1 | 3 | 1 | 4 | 3 | 4 | 4 | 4 | 3 | 2 | 29 |
| 46. | 5 | 5 | 5 | 3 | 4 | 3 | 3 | 2 | 3 | 3 | 36 |
| 47. | 5 | 5 | 2 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 46 |
| 48. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 49. | 4 | 4 | 5 | 5 | 2 | 4 | 3 | 4 | 5 | 5 | 41 |
| 50. | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 48 |
| 51. | 5 | 5 | 5 | 3 | 5 | 4 | 5 | 4 | 5 | 5 | 46 |
| 52. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 50 |
| 53. | 4 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 3 | 5 | 45 |
| 54. | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 48 |
| 55. | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 45 |
| 56. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 57. | 5 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 4 | 5 | 44 |
| 58. | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 59. | 5 | 4 | 4 | 5 | 2 | 3 | 3 | 3 | 4 | 3 | 36 |
| 60. | 4 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 44 |
| 61. | 4 | 1 | 4 | 1 | 1 | 1 | 1 | 4 | 1 | 1 | 19 |
| 62. | 2 | 2 | 2 | 2 | 5 | 5 | 4 | 3 | 4 | 4 | 33 |
| 63. | 5 | 4 | 4 | 3 | 3 | 5 | 5 | 5 | 3 | 3 | 40 |
| 64. | 4 | 5 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 36 |
| 65. | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 35 |
| 66. | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 45 |
| 67. | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 45 |
| 68. | 2 | 3 | 5 | 5 | 3 | 4 | 4 | 3 | 4 | 4 | 37 |
| 69. | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 45 |
| 70. | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 2 | 1 | 12 |

## Lampiran 6. Data Kuesioner Literasi Keuangan

| <b>Responden</b> | <b>X1.1</b> | <b>X1.2</b> | <b>X1.3</b> | <b>X1.4</b> | <b>X1.5</b> | <b>X1.6</b> | <b>X1.7</b> | <b>X1.8</b> | <b>X1.9</b> | <b>X1.10</b> | <b>X1.11</b> | <b>Total</b> |
|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|--------------|
| 1.               | 5           | 4           | 4           | 2           | 4           | 4           | 4           | 5           | 5           | 4            | 3            | 44           |
| 2.               | 5           | 5           | 4           | 4           | 4           | 3           | 3           | 5           | 5           | 4            | 5            | 47           |
| 3.               | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 2            | 5            | 52           |
| 4.               | 2           | 2           | 1           | 4           | 4           | 2           | 4           | 4           | 4           | 4            | 4            | 35           |
| 5.               | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 4            | 5            | 54           |
| 6.               | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 4            | 5            | 54           |
| 7.               | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4            | 4            | 44           |
| 8.               | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 5            | 55           |
| 9.               | 3           | 4           | 4           | 5           | 5           | 3           | 4           | 4           | 4           | 4            | 4            | 44           |
| 10.              | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4            | 4            | 44           |
| 11.              | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 4            | 5            | 54           |
| 12.              | 5           | 4           | 5           | 5           | 4           | 4           | 5           | 5           | 4           | 4            | 4            | 49           |
| 13.              | 2           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 4            | 4            | 42           |
| 14.              | 4           | 4           | 5           | 4           | 4           | 5           | 5           | 5           | 5           | 4            | 5            | 50           |
| 15.              | 5           | 4           | 5           | 4           | 5           | 2           | 4           | 5           | 5           | 4            | 5            | 48           |
| 16.              | 4           | 5           | 4           | 4           | 2           | 3           | 3           | 4           | 4           | 3            | 4            | 40           |
| 17.              | 5           | 5           | 4           | 4           | 4           | 4           | 5           | 5           | 4           | 4            | 5            | 49           |
| 18.              | 5           | 4           | 5           | 5           | 4           | 4           | 5           | 5           | 4           | 4            | 4            | 49           |
| 19.              | 5           | 4           | 5           | 4           | 5           | 2           | 4           | 5           | 5           | 4            | 5            | 48           |
| 20.              | 5           | 4           | 5           | 5           | 5           | 2           | 5           | 5           | 5           | 4            | 5            | 50           |
| 21.              | 5           | 5           | 4           | 4           | 4           | 4           | 5           | 5           | 4           | 4            | 5            | 49           |
| 22.              | 5           | 4           | 5           | 4           | 5           | 4           | 4           | 4           | 5           | 3            | 4            | 47           |
| 23.              | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 5            | 55           |
| 24.              | 5           | 4           | 5           | 5           | 4           | 3           | 4           | 5           | 5           | 4            | 5            | 49           |
| 25.              | 3           | 4           | 3           | 4           | 3           | 3           | 5           | 3           | 5           | 4            | 4            | 41           |
| 26.              | 3           | 4           | 4           | 4           | 4           | 3           | 4           | 5           | 4           | 3            | 4            | 42           |
| 27.              | 4           | 4           | 4           | 4           | 4           | 3           | 3           | 4           | 4           | 3            | 4            | 41           |
| 28.              | 4           | 4           | 4           | 4           | 3           | 4           | 4           | 4           | 4           | 4            | 5            | 44           |
| 29.              | 4           | 4           | 5           | 3           | 3           | 4           | 5           | 4           | 5           | 4            | 5            | 46           |
| 30.              | 4           | 2           | 2           | 4           | 2           | 2           | 2           | 3           | 3           | 3            | 2            | 29           |
| 31.              | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 5            | 55           |
| 32.              | 5           | 5           | 3           | 3           | 3           | 1           | 1           | 5           | 3           | 4            | 4            | 37           |
| 33.              | 4           | 4           | 5           | 4           | 3           | 4           | 3           | 5           | 3           | 4            | 5            | 44           |
| 34.              | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5           | 5            | 5            | 55           |
| 35.              | 5           | 3           | 5           | 5           | 4           | 4           | 4           | 4           | 4           | 4            | 5            | 47           |
| 36.              | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 5           | 5           | 5            | 5            | 48           |
| 37.              | 4           | 4           | 5           | 4           | 3           | 4           | 3           | 5           | 3           | 4            | 5            | 44           |
| 38.              | 5           | 3           | 5           | 5           | 4           | 4           | 4           | 4           | 4           | 4            | 5            | 47           |
| 39.              | 4           | 4           | 4           | 4           | 4           | 4           | 4           | 5           | 5           | 5            | 5            | 48           |
| 40.              | 4           | 5           | 5           | 5           | 3           | 5           | 5           | 4           | 5           | 3            | 5            | 49           |

|     |   |   |   |   |   |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|---|---|---|---|---|----|
| 41. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 54 |
| 42. | 5 | 3 | 5 | 5 | 3 | 2 | 5 | 3 | 3 | 3 | 5 | 42 |
| 43. | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 4 | 3 | 4 | 41 |
| 44. | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 43 |
| 45. | 5 | 4 | 5 | 3 | 3 | 2 | 4 | 4 | 4 | 3 | 5 | 42 |
| 46. | 3 | 3 | 3 | 2 | 1 | 3 | 3 | 5 | 4 | 3 | 3 | 33 |
| 47. | 5 | 3 | 5 | 5 | 3 | 3 | 4 | 3 | 3 | 4 | 5 | 43 |
| 48. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 49. | 4 | 5 | 5 | 5 | 3 | 5 | 5 | 4 | 5 | 3 | 5 | 49 |
| 50. | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 53 |
| 51. | 4 | 3 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 5 | 47 |
| 52. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 53. | 5 | 5 | 4 | 4 | 4 | 3 | 3 | 5 | 5 | 4 | 5 | 47 |
| 54. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 53 |
| 55. | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 49 |
| 56. | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 48 |
| 57. | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 54 |
| 58. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 59. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 5 | 53 |
| 60. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 45 |
| 61. | 1 | 1 | 4 | 1 | 3 | 4 | 1 | 4 | 1 | 1 | 1 | 22 |
| 62. | 3 | 4 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 29 |
| 63. | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 3 | 5 | 47 |
| 64. | 5 | 4 | 4 | 4 | 3 | 5 | 5 | 4 | 4 | 2 | 5 | 45 |
| 65. | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 39 |
| 66. | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 52 |
| 67. | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 50 |
| 68. | 5 | 5 | 4 | 3 | 3 | 1 | 1 | 5 | 3 | 4 | 4 | 38 |
| 69. | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 49 |
| 70. | 2 | 1 | 2 | 2 | 1 | 3 | 1 | 1 | 1 | 1 | 2 | 17 |

## Lampiran 7. Data Kuesioner Gaya Hidup

| Responden | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 | X2.10 | X2.11 | X2.12 | Total |
|-----------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|
| 1.        | 5    | 5    | 4    | 2    | 2    | 2    | 5    | 4    | 5    | 5     | 3     | 2     | 44    |
| 2.        | 3    | 5    | 5    | 4    | 3    | 3    | 5    | 5    | 5    | 5     | 5     | 1     | 49    |
| 3.        | 5    | 5    | 5    | 5    | 2    | 5    | 5    | 5    | 5    | 4     | 5     | 3     | 54    |
| 4.        | 4    | 4    | 4    | 4    | 1    | 2    | 4    | 1    | 5    | 5     | 5     | 2     | 41    |
| 5.        | 4    | 4    | 4    | 5    | 3    | 4    | 4    | 5    | 5    | 4     | 4     | 4     | 50    |
| 6.        | 5    | 5    | 4    | 5    | 3    | 3    | 5    | 4    | 5    | 5     | 4     | 3     | 51    |
| 7.        | 4    | 4    | 3    | 4    | 2    | 3    | 4    | 4    | 4    | 4     | 4     | 2     | 42    |
| 8.        | 5    | 5    | 5    | 5    | 1    | 5    | 5    | 5    | 5    | 5     | 3     | 2     | 51    |
| 9.        | 4    | 3    | 4    | 5    | 3    | 3    | 5    | 4    | 5    | 4     | 4     | 2     | 46    |
| 10.       | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4     | 4     | 4     | 48    |
| 11.       | 5    | 5    | 4    | 5    | 3    | 3    | 5    | 4    | 5    | 5     | 4     | 3     | 51    |
| 12.       | 5    | 5    | 4    | 5    | 5    | 4    | 5    | 3    | 4    | 4     | 5     | 5     | 54    |
| 13.       | 4    | 4    | 4    | 4    | 2    | 3    | 4    | 4    | 4    | 4     | 4     | 2     | 43    |
| 14.       | 4    | 4    | 4    | 4    | 2    | 4    | 4    | 4    | 5    | 5     | 4     | 3     | 47    |
| 15.       | 3    | 4    | 5    | 4    | 3    | 3    | 5    | 5    | 5    | 5     | 5     | 2     | 49    |
| 16.       | 3    | 4    | 4    | 4    | 3    | 4    | 4    | 4    | 4    | 4     | 3     | 2     | 43    |
| 17.       | 5    | 5    | 4    | 4    | 3    | 4    | 5    | 4    | 5    | 4     | 4     | 3     | 50    |
| 18.       | 5    | 5    | 4    | 5    | 5    | 4    | 5    | 3    | 4    | 4     | 5     | 5     | 54    |
| 19.       | 3    | 4    | 5    | 4    | 3    | 3    | 5    | 5    | 5    | 5     | 5     | 2     | 49    |
| 20.       | 5    | 5    | 5    | 5    | 2    | 3    | 5    | 5    | 5    | 5     | 5     | 3     | 53    |
| 21.       | 5    | 5    | 4    | 4    | 3    | 4    | 5    | 4    | 5    | 4     | 4     | 3     | 50    |
| 22.       | 4    | 4    | 4    | 4    | 2    | 2    | 4    | 4    | 4    | 4     | 4     | 2     | 42    |
| 23.       | 5    | 5    | 3    | 5    | 2    | 5    | 5    | 5    | 5    | 5     | 5     | 1     | 51    |
| 24.       | 4    | 5    | 5    | 5    | 4    | 3    | 5    | 1    | 4    | 5     | 4     | 1     | 46    |
| 25.       | 4    | 5    | 3    | 4    | 3    | 3    | 5    | 5    | 5    | 3     | 4     | 3     | 47    |
| 26.       | 3    | 4    | 3    | 4    | 1    | 3    | 5    | 5    | 4    | 3     | 4     | 2     | 41    |
| 27.       | 4    | 4    | 4    | 4    | 2    | 4    | 4    | 4    | 4    | 4     | 4     | 2     | 44    |
| 28.       | 4    | 4    | 4    | 4    | 2    | 3    | 5    | 4    | 4    | 4     | 4     | 3     | 45    |
| 29.       | 5    | 5    | 5    | 3    | 3    | 5    | 5    | 5    | 5    | 4     | 3     | 3     | 51    |
| 30.       | 5    | 5    | 4    | 4    | 2    | 5    | 5    | 2    | 2    | 5     | 5     | 2     | 46    |
| 31.       | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5     | 5     | 5     | 60    |
| 32.       | 3    | 5    | 4    | 3    | 1    | 3    | 5    | 4    | 5    | 5     | 5     | 1     | 44    |
| 33.       | 3    | 5    | 4    | 4    | 2    | 4    | 4    | 4    | 5    | 5     | 4     | 1     | 45    |
| 34.       | 5    | 5    | 5    | 5    | 1    | 5    | 5    | 5    | 5    | 5     | 5     | 1     | 52    |
| 35.       | 5    | 4    | 4    | 5    | 2    | 4    | 4    | 5    | 5    | 4     | 5     | 3     | 50    |
| 36.       | 5    | 5    | 5    | 4    | 3    | 4    | 4    | 3    | 5    | 5     | 5     | 3     | 51    |
| 37.       | 3    | 5    | 4    | 4    | 2    | 4    | 4    | 4    | 5    | 5     | 4     | 1     | 45    |
| 38.       | 5    | 4    | 4    | 5    | 2    | 4    | 4    | 5    | 5    | 4     | 5     | 3     | 50    |
| 39.       | 5    | 5    | 5    | 4    | 3    | 4    | 4    | 3    | 5    | 5     | 5     | 3     | 51    |
| 40.       | 3    | 5    | 5    | 5    | 2    | 3    | 5    | 5    | 4    | 5     | 5     | 3     | 50    |



|     |   |   |   |   |   |   |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|---|---|---|---|---|---|----|
| 41. | 4 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 1 | 53 |
| 42. | 3 | 5 | 3 | 5 | 1 | 5 | 5 | 5 | 5 | 3 | 5 | 1 | 46 |
| 43. | 2 | 4 | 4 | 4 | 1 | 2 | 4 | 4 | 4 | 5 | 4 | 1 | 39 |
| 44. | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 4 | 3 | 5 | 3 | 43 |
| 45. | 5 | 5 | 5 | 3 | 3 | 2 | 4 | 5 | 5 | 4 | 5 | 4 | 50 |
| 46. | 2 | 3 | 2 | 2 | 3 | 2 | 5 | 4 | 4 | 3 | 3 | 2 | 35 |
| 47. | 5 | 5 | 2 | 5 | 2 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 53 |
| 48. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 48 |
| 49. | 3 | 5 | 5 | 5 | 2 | 3 | 5 | 5 | 4 | 5 | 5 | 3 | 50 |
| 50. | 4 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 4 | 5 | 5 | 1 | 52 |
| 51. | 3 | 5 | 3 | 5 | 1 | 5 | 5 | 5 | 5 | 3 | 5 | 1 | 46 |
| 52. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 60 |
| 53. | 3 | 5 | 5 | 4 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 1 | 49 |
| 54. | 5 | 5 | 5 | 5 | 2 | 3 | 5 | 5 | 5 | 4 | 3 | 3 | 50 |
| 55. | 4 | 5 | 5 | 4 | 1 | 4 | 5 | 5 | 4 | 5 | 4 | 1 | 47 |
| 56. | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 5 | 5 | 4 | 3 | 3 | 46 |
| 57. | 5 | 4 | 4 | 5 | 3 | 3 | 4 | 4 | 5 | 5 | 5 | 1 | 48 |
| 58. | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 43 |
| 59. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 56 |
| 60. | 5 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 51 |
| 61. | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 4 | 1 | 1 | 1 | 4 | 18 |
| 62. | 2 | 1 | 3 | 3 | 4 | 4 | 3 | 4 | 2 | 2 | 2 | 2 | 32 |
| 63. | 5 | 5 | 5 | 4 | 2 | 1 | 4 | 5 | 5 | 3 | 2 | 3 | 44 |
| 64. | 5 | 5 | 5 | 4 | 3 | 3 | 5 | 4 | 5 | 4 | 4 | 2 | 49 |
| 65. | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 2 | 1 | 40 |
| 66. | 4 | 4 | 4 | 4 | 1 | 4 | 5 | 4 | 5 | 4 | 4 | 2 | 45 |
| 67. | 5 | 3 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 54 |
| 68. | 3 | 5 | 4 | 3 | 1 | 3 | 5 | 4 | 5 | 5 | 5 | 1 | 44 |
| 69. | 4 | 4 | 4 | 4 | 1 | 2 | 3 | 4 | 5 | 4 | 3 | 3 | 41 |
| 70. | 1 | 1 | 2 | 2 | 3 | 3 | 1 | 1 | 1 | 1 | 2 | 3 | 21 |

## Lampiran 8. Hasil Uji Validitas dan Reliabilitas Perencanaan Dana Pensiun

**Correlations**

|                          |                     | Y1.1   | Y1.2   | Y1.3   | Y1.4   | Y1.5   | Y1.6   | Y1.7   | Y1.8   | Y1.9   | Y1.10  | Perencanaan Dana Pensiun |
|--------------------------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------|
| Y1.1                     | Pearson Correlation | 1      | ,410   | ,332   | ,567** | ,527** | ,593** | ,625** | ,764** | ,605** | ,671** | ,783**                   |
|                          | Sig. (2-tailed)     |        | ,025   | ,074   | ,001   | ,003   | ,001   | ,000   | ,000   | ,000   | ,000   | ,000                     |
|                          | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                       |
| Y1.2                     | Pearson Correlation | ,410   | 1      | ,526** | ,463   | ,563** | ,604** | ,517** | ,549** | ,474** | ,530** | ,721**                   |
|                          | Sig. (2-tailed)     | ,025   |        | ,003   | ,010   | ,001   | ,000   | ,003   | ,002   | ,008   | ,003   | ,000                     |
|                          | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                       |
| Y1.3                     | Pearson Correlation | ,332   | ,526** | 1      | ,721** | ,216   | ,538** | ,594** | ,424   | ,390   | ,467** | ,676**                   |
|                          | Sig. (2-tailed)     | ,074   | ,003   |        | ,000   | ,251   | ,002   | ,001   | ,020   | ,033   | ,009   | ,000                     |
|                          | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                       |
| Y1.4                     | Pearson Correlation | ,567** | ,463   | ,721** | 1      | ,299   | ,581** | ,551** | ,485** | ,455   | ,645** | ,746**                   |
|                          | Sig. (2-tailed)     | ,001   | ,010   | ,000   |        | ,108   | ,001   | ,002   | ,007   | ,012   | ,000   | ,000                     |
|                          | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                       |
| Y1.5                     | Pearson Correlation | ,527** | ,563** | ,216   | ,299   | 1      | ,649** | ,501** | ,599** | ,591** | ,494** | ,687**                   |
|                          | Sig. (2-tailed)     | ,003   | ,001   | ,251   | ,108   |        | ,000   | ,005   | ,000   | ,001   | ,005   | ,000                     |
|                          | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                       |
| Y1.6                     | Pearson Correlation | ,593** | ,604** | ,538** | ,581** | ,649** | 1      | ,733** | ,783** | ,675** | ,777** | ,874**                   |
|                          | Sig. (2-tailed)     | ,001   | ,000   | ,002   | ,001   | ,000   |        | ,000   | ,000   | ,000   | ,000   | ,000                     |
|                          | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                       |
| Y1.7                     | Pearson Correlation | ,625** | ,517** | ,594** | ,551** | ,501** | ,733** | 1      | ,745** | ,667** | ,775** | ,847**                   |
|                          | Sig. (2-tailed)     | ,000   | ,003   | ,001   | ,002   | ,005   | ,000   |        | ,000   | ,000   | ,000   | ,000                     |
|                          | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                       |
| Y1.8                     | Pearson Correlation | ,764** | ,549** | ,424   | ,485** | ,599** | ,783** | ,745** | 1      | ,753** | ,745** | ,867**                   |
|                          | Sig. (2-tailed)     | ,000   | ,002   | ,020   | ,007   | ,000   | ,000   | ,000   |        | ,000   | ,000   | ,000                     |
|                          | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                       |
| Y1.9                     | Pearson Correlation | ,605** | ,474** | ,390   | ,455   | ,591** | ,675** | ,667** | ,753** | 1      | ,708** | ,795**                   |
|                          | Sig. (2-tailed)     | ,000   | ,008   | ,033   | ,012   | ,001   | ,000   | ,000   | ,000   |        | ,000   | ,000                     |
|                          | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                       |
| Y1.10                    | Pearson Correlation | ,671** | ,530** | ,467** | ,645** | ,494** | ,777** | ,775** | ,745** | ,708** | 1      | ,859**                   |
|                          | Sig. (2-tailed)     | ,000   | ,003   | ,009   | ,000   | ,005   | ,000   | ,000   | ,000   | ,000   |        | ,000                     |
|                          | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                       |
| Perencanaan Dana Pensiun | Pearson Correlation | ,783** | ,721** | ,676** | ,746** | ,687** | ,874** | ,847** | ,867** | ,795** | ,859** | 1                        |
|                          | Sig. (2-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 0.05 level (2-tailed).

\*\*, Correlation is significant at the 0.01 level (2-tailed).

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| ,926             | ,931   | 10         |

## Lampiran 9. Uji Validitas dan Reliabilitas Literasi Keuangan

## Correlations

|                   |                     | X1.1   | X1.2   | X1.3   | X1.4   | X1.5   | X1.6   | X1.7   | X1.8   | X1.9   | X1.10  | X1.11  | Literasi Keuangan |
|-------------------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------|
| X1.1              | Pearson Correlation | 1      | ,712** | ,705** | ,444*  | ,479** | ,395*  | ,342   | ,756** | ,598** | ,511** | ,572** | ,730**            |
|                   | Sig. (2-tailed)     |        | ,000   | ,000   | ,014   | ,007   | ,031   | ,064   | ,000   | ,000   | ,004   | ,001   | ,000              |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                |
| X1.2              | Pearson Correlation | ,712** | 1      | ,737** | ,507** | ,499** | ,563** | ,452   | ,763** | ,619** | ,725** | ,742** | ,818**            |
|                   | Sig. (2-tailed)     | ,000   |        | ,000   | ,004   | ,005   | ,001   | ,012   | ,000   | ,000   | ,000   | ,000   | ,000              |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                |
| X1.3              | Pearson Correlation | ,705** | ,737** | 1      | ,576** | ,669** | ,652** | ,668** | ,706** | ,757** | ,539** | ,747** | ,876**            |
|                   | Sig. (2-tailed)     | ,000   | ,000   |        | ,001   | ,000   | ,000   | ,000   | ,000   | ,000   | ,002   | ,000   | ,000              |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                |
| X1.4              | Pearson Correlation | ,444*  | ,507** | ,576** | 1      | ,672** | ,450   | ,614** | ,567** | ,581** | ,457   | ,672** | ,729**            |
|                   | Sig. (2-tailed)     | ,014   | ,004   | ,001   |        | ,000   | ,013   | ,000   | ,001   | ,001   | ,011   | ,000   | ,000              |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                |
| X1.5              | Pearson Correlation | ,479** | ,499** | ,669** | ,672** | 1      | ,485** | ,662** | ,682** | ,722** | ,654** | ,670** | ,805**            |
|                   | Sig. (2-tailed)     | ,007   | ,005   | ,000   | ,000   |        | ,007   | ,000   | ,000   | ,000   | ,000   | ,000   | ,000              |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                |
| X1.6              | Pearson Correlation | ,395*  | ,563** | ,652** | ,450   | ,485** | 1      | ,726** | ,462   | ,596** | ,427   | ,524** | ,721**            |
|                   | Sig. (2-tailed)     | ,031   | ,001   | ,000   | ,013   | ,007   |        | ,000   | ,010   | ,001   | ,018   | ,003   | ,000              |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                |
| X1.7              | Pearson Correlation | ,342   | ,452   | ,668** | ,614** | ,662** | ,726** | 1      | ,522** | ,776** | ,631** | ,695** | ,802**            |
|                   | Sig. (2-tailed)     | ,064   | ,012   | ,000   | ,000   | ,000   | ,000   |        | ,003   | ,000   | ,000   | ,000   | ,000              |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                |
| X1.8              | Pearson Correlation | ,756** | ,763** | ,706** | ,567** | ,682** | ,462   | ,522** | 1      | ,694** | ,773** | ,764** | ,855**            |
|                   | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,001   | ,000   | ,010   | ,003   |        | ,000   | ,000   | ,000   | ,000              |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                |
| X1.9              | Pearson Correlation | ,598** | ,619** | ,757** | ,581** | ,722** | ,596** | ,776** | ,694** | 1      | ,776** | ,795** | ,885**            |
|                   | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,001   | ,000   | ,001   | ,000   | ,000   |        | ,000   | ,000   | ,000              |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                |
| X1.10             | Pearson Correlation | ,511** | ,725** | ,539** | ,457   | ,654** | ,427   | ,631** | ,773** | ,776** | 1      | ,799** | ,807**            |
|                   | Sig. (2-tailed)     | ,004   | ,000   | ,002   | ,011   | ,000   | ,018   | ,000   | ,000   | ,000   |        | ,000   | ,000              |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                |
| X1.11             | Pearson Correlation | ,572** | ,742** | ,747** | ,672** | ,670** | ,524** | ,695** | ,764** | ,795** | ,799** | 1      | ,888**            |
|                   | Sig. (2-tailed)     | ,001   | ,000   | ,000   | ,000   | ,000   | ,003   | ,000   | ,000   | ,000   | ,000   |        | ,000              |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30                |
| Literasi Keuangan | Pearson Correlation | ,730** | ,818** | ,876** | ,729** | ,805** | ,721** | ,802** | ,855** | ,885** | ,807** | ,888** | 1                 |
|                   | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,000   | ,000   | ,000   | ,000   | ,000   | ,000   | ,000   | ,000   |                   |
|                   | N                   | 30     | 30     | 30     | 30     | 30     | 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).

## Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| ,945             | ,948   | 11         |

## Lampiran 10. Uji Validitas dan Reliabilitas Gaya Hidup

Correlations

|            |                     | X2.1   | X2.2   | X2.3   | X2.4   | X2.5   | X2.6   | X2.7   | X2.8   | X2.9   | X2.10  | X2.11  | X2.12  | Gaya Hidup |
|------------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------------|
| X2.1       | Pearson Correlation | 1      | ,723** | ,503** | ,643** | ,638** | ,660** | ,471** | ,701** | ,490** | ,455*  | ,376*  | ,496** | ,840**     |
|            | Sig. (2-tailed)     |        | ,000   | ,005   | ,000   | ,000   | ,000   | ,009   | ,000   | ,006   | ,012   | ,040   | ,005   | ,000       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| X2.2       | Pearson Correlation | ,723** | 1      | ,660** | ,334   | ,556** | ,849** | ,270   | ,713** | ,238   | ,216   | ,583** | ,760** | ,760**     |
|            | Sig. (2-tailed)     | ,000   |        | ,000   | ,071   | ,001   | ,000   | ,149   | ,000   | ,205   | ,251   | ,001   | ,000   | ,000       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| X2.3       | Pearson Correlation | ,503** | ,660** | 1      | ,406*  | ,449*  | ,674** | ,311   | ,619** | ,192   | ,164   | ,485** | ,732** | ,686**     |
|            | Sig. (2-tailed)     | ,005   | ,000   |        | ,026   | ,013   | ,000   | ,094   | ,000   | ,308   | ,386   | ,007   | ,000   | ,000       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| X2.4       | Pearson Correlation | ,643** | ,334   | ,406*  | 1      | ,804** | ,385*  | ,633** | ,501** | ,369*  | ,284   | ,144   | ,296   | ,722**     |
|            | Sig. (2-tailed)     | ,000   | ,071   | ,026   |        | ,000   | ,036   | ,000   | ,005   | ,045   | ,128   | ,447   | ,113   | ,000       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| X2.5       | Pearson Correlation | ,638** | ,556** | ,449*  | ,804** | 1      | ,497** | ,617** | ,575** | ,332   | ,313   | ,316   | ,431*  | ,785**     |
|            | Sig. (2-tailed)     | ,000   | ,001   | ,013   | ,000   |        | ,005   | ,000   | ,001   | ,073   | ,092   | ,089   | ,017   | ,000       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| X2.6       | Pearson Correlation | ,660** | ,849** | ,674** | ,385*  | ,497** | 1      | ,276   | ,737** | ,204   | ,213   | ,634** | ,778** | ,759**     |
|            | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,036   | ,005   |        | ,139   | ,000   | ,278   | ,257   | ,000   | ,000   | ,000       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| X2.7       | Pearson Correlation | ,471** | ,270   | ,311   | ,633** | ,617** | ,276   | 1      | ,418*  | ,495** | ,480** | ,391*  | ,322   | ,705**     |
|            | Sig. (2-tailed)     | ,009   | ,149   | ,094   | ,000   | ,000   | ,139   |        | ,022   | ,005   | ,007   | ,032   | ,083   | ,000       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| X2.8       | Pearson Correlation | ,701** | ,713** | ,619** | ,501** | ,575** | ,737** | ,418*  | 1      | ,186   | ,255   | ,566** | ,685** | ,779**     |
|            | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,005   | ,001   | ,000   | ,022   |        | ,326   | ,173   | ,001   | ,000   | ,000       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| X2.9       | Pearson Correlation | ,490** | ,238   | ,192   | ,369*  | ,332   | ,204   | ,495** | ,186   | 1      | ,848** | ,268   | ,150   | ,608**     |
|            | Sig. (2-tailed)     | ,006   | ,205   | ,308   | ,045   | ,073   | ,278   | ,005   | ,326   |        | ,000   | ,153   | ,430   | ,000       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| X2.10      | Pearson Correlation | ,455*  | ,216   | ,164   | ,284   | ,313   | ,213   | ,480** | ,255   | ,848** | 1      | ,151   | -,005  | ,558**     |
|            | Sig. (2-tailed)     | ,012   | ,251   | ,386   | ,128   | ,092   | ,257   | ,007   | ,173   | ,000   |        | ,424   | ,977   | ,001       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| X2.11      | Pearson Correlation | ,376*  | ,583** | ,485** | ,144   | ,316   | ,634** | ,391*  | ,566** | ,268   | ,151   | 1      | ,854** | ,628**     |
|            | Sig. (2-tailed)     | ,040   | ,001   | ,007   | ,447   | ,089   | ,000   | ,032   | ,001   | ,153   | ,424   |        | ,000   | ,000       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| X2.12      | Pearson Correlation | ,496** | ,760** | ,732** | ,296   | ,431*  | ,778** | ,322   | ,685** | ,150   | -,005  | ,854** | 1      | ,701**     |
|            | Sig. (2-tailed)     | ,005   | ,000   | ,000   | ,113   | ,017   | ,000   | ,083   | ,000   | ,430   | ,977   | ,000   |        | ,000       |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30     | 30         |
| Gaya Hidup | Pearson Correlation | ,840** | ,760** | ,686** | ,722** | ,785** | ,759** | ,705** | ,779** | ,608** | ,558** | ,628** | ,701** | 1          |
|            | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,000   | ,000   | ,000   | ,000   | ,000   | ,000   | ,001   | ,000   | ,000   |            |
|            | N                   | 30     | 30     | 30     | 30     | 30     | 30     | 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).

## Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| ,903             | ,913   | 12         |

## Lampiran 11. Hasil Uji Asumsi Klasik

## a. Uji Normalitas

**One-Sample Kolmogorov-Smirnov Test**

|                                  |                         | Unstandardized Residual |
|----------------------------------|-------------------------|-------------------------|
| N                                |                         | 70                      |
| Normal Parameters <sup>a,b</sup> | Mean                    | ,0000000                |
|                                  | Std. Deviation          | 3,88213690              |
| Most Extreme Differences         | Absolute                | ,128                    |
|                                  | Positive                | ,099                    |
|                                  | Negative                | -,128                   |
| Test Statistic                   |                         | ,128                    |
| Asymp. Sig. (2-tailed)           |                         | ,006 <sup>c</sup>       |
| Monte Carlo Sig. (2-tailed)      | Sig.                    | ,178 <sup>d</sup>       |
|                                  | 99% Confidence Interval | Lower Bound             |
|                                  | Upper Bound             | ,188                    |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

## b. Uji Multikolinearitas

**Coefficients<sup>a</sup>**

| Model |                   | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|-------|-------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|       |                   | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| 1     | (Constant)        | 7,491                       | 3,281      |                           | 2,283 | ,026 |                         |       |
|       | Literasi Keuangan | ,368                        | ,116       | ,431                      | 3,182 | ,002 | ,304                    | 3,285 |
|       | Gaya Hidup        | ,364                        | ,124       | ,396                      | 2,923 | ,005 | ,304                    | 3,285 |

a. Dependent Variable: Perencanaan Dana Pensiun

## c. Uji Heteroskedasitas

**Coefficients<sup>a</sup>**

| Model |                   | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|-------------------|-----------------------------|------------|---------------------------|--------|------|
|       |                   | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant)        | 4,760                       | 2,102      |                           | 2,265  | ,027 |
|       | Literasi Keuangan | -,129                       | ,074       | -,376                     | -1,742 | ,086 |
|       | Gaya Hidup        | ,086                        | ,080       | ,234                      | 1,082  | ,283 |

a. Dependent Variable: Abs\_RES

## Lampiran 12. Hasil Uji Hipotesis

## a. Hasil Analisis Regresi Linear Berganda

Coefficients<sup>a</sup>

| Model |                   | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|-------------------|-----------------------------|------------|---------------------------|-------|------|
|       |                   | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)        | 7,491                       | 3,281      |                           | 2,283 | ,026 |
|       | Literasi Keuangan | ,368                        | ,116       | ,431                      | 3,182 | ,002 |
|       | Gaya Hidup        | ,364                        | ,124       | ,396                      | 2,923 | ,005 |

a. Dependent Variable: Perencanaan Dana Pensiun

## b. Hasil Uji t (Parsial)

Coefficients<sup>a</sup>

| Model |                   | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|-------------------|-----------------------------|------------|---------------------------|-------|------|
|       |                   | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)        | 7,491                       | 3,281      |                           | 2,283 | ,026 |
|       | Literasi Keuangan | ,368                        | ,116       | ,431                      | 3,182 | ,002 |
|       | Gaya Hidup        | ,364                        | ,124       | ,396                      | 2,923 | ,005 |

a. Dependent Variable: Perencanaan Dana Pensiun

## c. Hasil Uji F (Simultan)

ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df | Mean Square | F      | Sig.              |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1     | Regression | 1742,445       | 2  | 871,222     | 56,132 | ,000 <sup>b</sup> |
|       | Residual   | 1039,898       | 67 | 15,521      |        |                   |
|       | Total      | 2782,343       | 69 |             |        |                   |

a. Dependent Variable: Perencanaan Dana Pensiun

b. Predictors: (Constant), Gaya Hidup, Literasi Keuangan

## d. Hasil Uji Koefisien Determinasi.

Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,791 <sup>a</sup> | ,626     | ,615              | 3,940                      |

a. Predictors: (Constant), Gaya Hidup, Literasi Keuangan

b. Dependent Variable: Perencanaan Dana Pensiun

## Lampiran 13. Surat Keterangan Telah Melaksanakan Penelitian



YAYASAN BINA NUSA MANDIRI KABUPATEN TEGAL  
**SMK BINA NUSA SLAWI**  
 TERAKREDITASI "A"



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**SURAT KETERANGAN**

Nomor : 422 / 701 / Binusa / VII / 2024

Yang bertanda tangan di bawah ini :

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Dengan ini menerangkan :

Nama : ZIYAN ALISHA TUHFA  
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 Program Studi : MANAJEMEN  
 Semester : VIII  
 Tahun Akademik : 2023/2024  
 Perguruan Tinggi : Universitas Pancasakti Tegal

Bahwa yang bersangkutan telah melaksanakan kegiatan penelitian dalam rangka pengumpulan data untuk skripsi dengan judul **"PENGARUH LITERASI KEUANGAN DAN GAYA HIDUP TERHADAP PERENCANAAN DANA Pensiun Guru SMK Bina Nusa Slawi"**, yang telah dilaksanakan pada tanggal : 15 Januari s.d. 06 Juni 2024

Demikian surat keterangan ini dibuat untuk dapat digunakan sebagaimana mestinya.

Slawi, 22 Juli 2024

