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**LAMPIRAN**

**KUESIONER**

**Pengaruh *Financial Literacy*, Sikap Keuangan, Lingkungan Sosial dan Gaya Hidup Terhadap Perencanaan Keuangan**

**(Studi Kasus Mahasiswa Bidang Ilmu Ekonomi Di Wilayah Kota Tegal)**

Dengan hormat,

Saya mahasiswa Universitas Pancasakti Tegal Program Studi Akuntansi

Nama : Diva Giany Revalda

NPM : 4320600089

Assalamualaikum wr.wb, perkenalkan nama saya Diva Giany Revalda sedang melakukan penelitian tugas akhir skripsi, saudara/i yang terpilih sebagai responden untuk memberikan pendapat sebagai masukan guna mengetahui “Pengaruh *Financial Literacy*, Sikap Keuangan, Lingkungan Sosial dan Gaya Hidup Terhadap Perencanaan Keuangan”.

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

**A. DATA RESPONDEN :**

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

1. Nama Responden :
2. Jenis Kelamin :
3. Asal Universitas/ Fakultas :

**B. PETUNJUK PENGISIAN KUESIONER**

1. Responden diharapkan memebaca terlebih dahulu deskripsi masing-masing pertanyaan sebelum memberikan jawaban.
2. Responden dapat memberikan jawaban dengan memberikan tanda check ( √ ) pada salah satu jawaban yang tersedia. **Hanya satu jawaban saja yang dimungkinkan untuk setiap pertanyaan.**
3. Pada masing-masing pertanyaan terdapat lima alternatif jawaban yang mengacu pada teknik skala likert, yaitu :
4. Sangat Setuju (SS) = 5
5. Setuju (S) = 4
6. Ragu-Ragu (RR) = 3
7. Tidak Setuju (TS) = 2
8. Sangat Tidak Setuju (STS) = 1

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

1. **Perencanaan Keuangan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Pernyataan** | **Alternatif Jawaban** | | | | |
| **SS** | **S** | **RR** | **TS** | **STS** |
|  | **Dimensi : Perilaku Keuangan** |  |  |  |  |  |
| 1. | Saya dapat merencanakan keuangan dengan baik untuk mencapai tujuan yang saya inginkan |  |  |  |  |  |
| 2. | Saya membuat perencanaan keuangan baik untuk jangka pendek atau jangka panjang |  |  |  |  |  |
| 3. | Saya mampu membuat catatan keuangan pribadi dengan baik |  |  |  |  |  |
| 4. | Saya melakukan rancangan keuangan sesuai dengan kebutuhan sehari-hari |  |  |  |  |  |
|  | **Dimensi : Keputusan Keuangan** |  |  |  |  |  |
| 5. | Pengeluaran saya sesuai dengan anggaran atau rencana pengeluaran yang sudah ada |  |  |  |  |  |
| 6. | Saya tidak akan membeli barang apapun yang tidak sesuai dengan kebutuhan. |  |  |  |  |  |
| 7. | Saya merancang keuangan sesuai dengan kebutuhan |  |  |  |  |  |
| 8. | Saya menyisisihkan uang berdasarkan skala prioritas |  |  |  |  |  |

1. **Financial Literacy**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Pernyataan** | **Alternatif Jawaban** | | | | |
| **SS** | **S** | **RR** | **TS** | **STS** |
|  | **Dimensi : Pemahaman Dasar Keuangan** |  |  |  |  |  |
| 1. | Saya memahami terkait pengetauan keuangan |  |  |  |  |  |
| 2. | Pengetahuan keuangan saya dapat dari berbagai sumber |  |  |  |  |  |
| 3. | Saya menggunakan perencanaan keuangan untuk mempertimbangkan biaya pengeluaran untuk kedepanya |  |  |  |  |  |
| 4. | Saya mampu mengontrol pengeluaran sehari- hari |  |  |  |  |  |
|  | **Dimensi : Tabungan** |  |  |  |  |  |
| 5. | Saya selalu menyisihkan uang yang saya peroleh/punya dan menabungnya untuk masa depan |  |  |  |  |  |
| 6. | Saya mengerti manfaat menabung untuk masa depan |  |  |  |  |  |
| 7. | Menabung di bank merupakan cara menyimpan uang yang aman |  |  |  |  |  |
| 8. | Saya berusaha menyisihkan uang untuk ditabung yang bisa digunakan bila ada kepentingan yang mendesak. |  |  |  |  |  |
|  | **Dimensi : Investasi** |  |  |  |  |  |
| 9. | Investasi adalah pemutaran dana untuk  mencapai sasaran atau tujuan jangka  panjang |  |  |  |  |  |
| 10. | Saya memiliki instrumen investasi |  |  |  |  |  |
| 11. | Saya menginvestasikan uang saya dengan membeli saham |  |  |  |  |  |
| 12. | Saya menyisihkan uang saku untuk bisnis kecil-kecilan sebagai investasi saya di masa depan |  |  |  |  |  |
|  | **Dimensi : Asuransi** |  |  |  |  |  |
| 13. | Saya memahami fungsi, manfaat dan memiliki asuransi untuk untuk saya |  |  |  |  |  |
| 14. | Saya menggunakan asuransi kesehatan untuk menghindari pengeluaran lebih karena sakit |  |  |  |  |  |
| 15. | Asuransi dapat memberikan perlindungan pada asset yang saya miliki |  |  |  |  |  |

1. **Sikap Keuangan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Pernyataan** | **Alternatif Jawaban** | | | | |
| **SS** | **S** | **RR** | **TS** | **STS** |
|  | **Dimensi : Kontrol Diri** |  |  |  |  |  |
| 1. | Saya menggunakan uang sebagai alat untuk mengontrol orang lain |  |  |  |  |  |
| 2. | Saya tidak suka menghabiskan uang untuk yang tidak penting |  |  |  |  |  |
| 3. | Saya percaya bahwa uang dapat menyelesaikan masalah |  |  |  |  |  |
| 4. | Saya merasa pantas memiliki uang untuk apa yang telah saya lakukan |  |  |  |  |  |
|  | **Dimensi : Menilai Keuangan Pribadi** |  |  |  |  |  |
| 5. | Saya selalu mengelola keuangan dengan baik untuk masa depan |  |  |  |  |  |
| 6. | Saya percaya bahwa uang lebih baik disimpan sendiri dari pada diinvestasikan atau ditabung di bank. |  |  |  |  |  |
| 7. | Saya belum pernah berpikir masa depan dan hanya fokus di masa sekarang. |  |  |  |  |  |
| 8. | Saya tidak pernah membandingkan harga produk sebelum membeli barang. |  |  |  |  |  |
| 9. | Saya tidak pernah menganalisa kondisi keuangan saya sebelum pembelian yang banyak. |  |  |  |  |  |

1. **Lingkungan Sosial**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Pernyataan** | **Alternatif Jawaban** | | | | |
| **SS** | **S** | **RR** | **TS** | **STS** |
|  | **Dimensi : Internal** |  |  |  |  |  |
| 1. | Keluarga saya membiasakan atau menganjurkan mengatur keuangan pribadi saya |  |  |  |  |  |
| 2. | Saya melakukan pengeluaran untuk kebutuhan pribadi berdasarkan pengalaman keluarga dan teman |  |  |  |  |  |
| 3. | Pengalaman dari keluarga, teman dan orang lain mempengaruhi keputusan saya |  |  |  |  |  |
| 4. | Saya selalu menyiapkan segala sesuatu untuk diri saya pribadi ( seperti: alat olahraga, obat-obatan, buku, *fashion* dan lain sebagainya) |  |  |  |  |  |
|  | **Dimensi : Eksternal** |  |  |  |  |  |
| 5. | Saya melakukan pengeluaran untuk dapat menggambarkan status sosial |  |  |  |  |  |
| 6. | Saya mulai tertarik mengatur keuangan berdasarkan informasi atau pengalaman dari orang lain |  |  |  |  |  |
| 7. | Saya meminta pendapat orang lain untuk memutuskan atau melakukan sesuatu |  |  |  |  |  |

1. **Gaya Hidup**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Pernyataan** | **Alternatif Jawaban** | | | | |
| **SS** | **S** | **RR** | **TS** | **STS** |
|  | **Dimensi : Aktivitas** |  |  |  |  |  |
| 1. | Saya suka membeli barang yang sedang tren saat ini |  |  |  |  |  |
| 2. | Saya sering mengalokasikan waktu untuk hiburan diri |  |  |  |  |  |
| 3. | Saya suka menghabiskan waktu di cafe untuk nongkrong |  |  |  |  |  |
|  | **Dimensi : Minat** |  |  |  |  |  |
| 4. | Saya suka menghabiskan uang untuk makanan, *fashion* dan lainnya |  |  |  |  |  |
| 5. | Saya suka menghabiskan waktu untuk  *shopping* (berbelanja) |  |  |  |  |  |
| 6. | Saya mudah tertarik pada suatu produk yang sedang tren saat ini dan ingin langsung membeli |  |  |  |  |  |
|  | **Dimensi : Opini tentang diri sendiri dan orang lain** |  |  |  |  |  |
| 7. | Saat kerja kelompok saya sering merekomendasikan untuk mengerjakanya pada *cofeeshop* atau tempat-tempat yang modis |  |  |  |  |  |
| 8. | Ketika saya membeli barang baru, saya lebih percaya diri |  |  |  |  |  |
| 9. | Menurut saya, terlihat tren dan *fashionable* terlihat dari apa yang saya gunakan |  |  |  |  |  |

**Uji Validitas**

Perencanaan keuangan

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 | Y8 | TOTAL |
| Y1 | Pearson Correlation | 1 | ,779\*\* | ,777\*\* | ,734\*\* | ,822\*\* | ,829\*\* | ,855\*\* | ,677\*\* | ,928\*\* |
| Sig. (1-tailed) |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y2 | Pearson Correlation | ,779\*\* | 1 | ,575\*\* | ,668\*\* | ,678\*\* | ,668\*\* | ,779\*\* | ,811\*\* | ,855\*\* |
| Sig. (1-tailed) | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y3 | Pearson Correlation | ,777\*\* | ,575\*\* | 1 | ,838\*\* | ,738\*\* | ,826\*\* | ,753\*\* | ,596\*\* | ,872\*\* |
| Sig. (1-tailed) | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y4 | Pearson Correlation | ,734\*\* | ,668\*\* | ,838\*\* | 1 | ,792\*\* | ,734\*\* | ,734\*\* | ,560\*\* | ,865\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,001 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y5 | Pearson Correlation | ,822\*\* | ,678\*\* | ,738\*\* | ,792\*\* | 1 | ,781\*\* | ,822\*\* | ,528\*\* | ,881\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,001 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y6 | Pearson Correlation | ,829\*\* | ,668\*\* | ,826\*\* | ,734\*\* | ,781\*\* | 1 | ,746\*\* | ,663\*\* | ,890\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y7 | Pearson Correlation | ,855\*\* | ,779\*\* | ,753\*\* | ,734\*\* | ,822\*\* | ,746\*\* | 1 | ,677\*\* | ,913\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y8 | Pearson Correlation | ,677\*\* | ,811\*\* | ,596\*\* | ,560\*\* | ,528\*\* | ,663\*\* | ,677\*\* | 1 | ,787\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,001 | ,001 | ,000 | ,000 |  | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL | Pearson Correlation | ,928\*\* | ,855\*\* | ,872\*\* | ,865\*\* | ,881\*\* | ,890\*\* | ,913\*\* | ,787\*\* | 1 |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (1-tailed). | | | | | | | | | | |

*Financial Literacy*

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | | | | | | |
|  | | X1 | X2 | X3 | X4 | X5 | X6 | X7 | X8 | X9 | X10 | X11 | X12 | X13 | X14 | X15 | TOTAL |
| X1 | Pearson Correlation | 1 | ,593\*\* | ,747\*\* | ,838\*\* | ,810\*\* | ,596\*\* | ,790\*\* | ,781\*\* | 1,000\*\* | ,593\*\* | ,747\*\* | ,838\*\* | ,810\*\* | ,596\*\* | ,790\*\* | ,883\*\* |
| Sig. (1-tailed) |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2 | Pearson Correlation | ,593\*\* | 1 | ,610\*\* | ,685\*\* | ,631\*\* | ,754\*\* | ,611\*\* | ,671\*\* | ,593\*\* | 1,000\*\* | ,610\*\* | ,685\*\* | ,631\*\* | ,754\*\* | ,611\*\* | ,806\*\* |
| Sig. (1-tailed) | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3 | Pearson Correlation | ,747\*\* | ,610\*\* | 1 | ,737\*\* | ,817\*\* | ,635\*\* | ,724\*\* | ,763\*\* | ,747\*\* | ,610\*\* | 1,000\*\* | ,737\*\* | ,817\*\* | ,635\*\* | ,724\*\* | ,869\*\* |
| Sig. (1-tailed) | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4 | Pearson Correlation | ,838\*\* | ,685\*\* | ,737\*\* | 1 | ,827\*\* | ,687\*\* | ,784\*\* | ,853\*\* | ,838\*\* | ,685\*\* | ,737\*\* | 1,000\*\* | ,827\*\* | ,687\*\* | ,784\*\* | ,918\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5 | Pearson Correlation | ,810\*\* | ,631\*\* | ,817\*\* | ,827\*\* | 1 | ,620\*\* | ,766\*\* | ,754\*\* | ,810\*\* | ,631\*\* | ,817\*\* | ,827\*\* | 1,000\*\* | ,620\*\* | ,766\*\* | ,897\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X6 | Pearson Correlation | ,596\*\* | ,754\*\* | ,635\*\* | ,687\*\* | ,620\*\* | 1 | ,624\*\* | ,648\*\* | ,596\*\* | ,754\*\* | ,635\*\* | ,687\*\* | ,620\*\* | 1,000\*\* | ,624\*\* | ,801\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X7 | Pearson Correlation | ,790\*\* | ,611\*\* | ,724\*\* | ,784\*\* | ,766\*\* | ,624\*\* | 1 | ,890\*\* | ,790\*\* | ,611\*\* | ,724\*\* | ,784\*\* | ,766\*\* | ,624\*\* | 1,000\*\* | ,883\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X8 | Pearson Correlation | ,781\*\* | ,671\*\* | ,763\*\* | ,853\*\* | ,754\*\* | ,648\*\* | ,890\*\* | 1 | ,781\*\* | ,671\*\* | ,763\*\* | ,853\*\* | ,754\*\* | ,648\*\* | ,890\*\* | ,902\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X9 | Pearson Correlation | 1,000\*\* | ,593\*\* | ,747\*\* | ,838\*\* | ,810\*\* | ,596\*\* | ,790\*\* | ,781\*\* | 1 | ,593\*\* | ,747\*\* | ,838\*\* | ,810\*\* | ,596\*\* | ,790\*\* | ,883\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X10 | Pearson Correlation | ,593\*\* | 1,000\*\* | ,610\*\* | ,685\*\* | ,631\*\* | ,754\*\* | ,611\*\* | ,671\*\* | ,593\*\* | 1 | ,610\*\* | ,685\*\* | ,631\*\* | ,754\*\* | ,611\*\* | ,806\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X11 | Pearson Correlation | ,747\*\* | ,610\*\* | 1,000\*\* | ,737\*\* | ,817\*\* | ,635\*\* | ,724\*\* | ,763\*\* | ,747\*\* | ,610\*\* | 1 | ,737\*\* | ,817\*\* | ,635\*\* | ,724\*\* | ,869\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X12 | Pearson Correlation | ,838\*\* | ,685\*\* | ,737\*\* | 1,000\*\* | ,827\*\* | ,687\*\* | ,784\*\* | ,853\*\* | ,838\*\* | ,685\*\* | ,737\*\* | 1 | ,827\*\* | ,687\*\* | ,784\*\* | ,918\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X13 | Pearson Correlation | ,810\*\* | ,631\*\* | ,817\*\* | ,827\*\* | 1,000\*\* | ,620\*\* | ,766\*\* | ,754\*\* | ,810\*\* | ,631\*\* | ,817\*\* | ,827\*\* | 1 | ,620\*\* | ,766\*\* | ,897\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X14 | Pearson Correlation | ,596\*\* | ,754\*\* | ,635\*\* | ,687\*\* | ,620\*\* | 1,000\*\* | ,624\*\* | ,648\*\* | ,596\*\* | ,754\*\* | ,635\*\* | ,687\*\* | ,620\*\* | 1 | ,624\*\* | ,801\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X15 | Pearson Correlation | ,790\*\* | ,611\*\* | ,724\*\* | ,784\*\* | ,766\*\* | ,624\*\* | 1,000\*\* | ,890\*\* | ,790\*\* | ,611\*\* | ,724\*\* | ,784\*\* | ,766\*\* | ,624\*\* | 1 | ,883\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL | Pearson Correlation | ,883\*\* | ,806\*\* | ,869\*\* | ,918\*\* | ,897\*\* | ,801\*\* | ,883\*\* | ,902\*\* | ,883\*\* | ,806\*\* | ,869\*\* | ,918\*\* | ,897\*\* | ,801\*\* | ,883\*\* | 1 |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (1-tailed). | | | | | | | | | | | | | | | | | |

Sikap Keuangan

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| **Correlations** | | | | | | | | | | | |
|  | | X1 | X2 | X3 | X4 | X5 | X6 | X7 | X8 | X9 | TOTAL |
| X1 | Pearson Correlation | 1 | ,703\*\* | ,856\*\* | ,753\*\* | ,845\*\* | ,656\*\* | ,841\*\* | ,783\*\* | ,830\*\* | ,901\*\* |
| Sig. (1-tailed) |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2 | Pearson Correlation | ,703\*\* | 1 | ,704\*\* | ,692\*\* | ,694\*\* | ,893\*\* | ,720\*\* | ,710\*\* | ,684\*\* | ,842\*\* |
| Sig. (1-tailed) | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3 | Pearson Correlation | ,856\*\* | ,704\*\* | 1 | ,866\*\* | ,888\*\* | ,747\*\* | ,848\*\* | ,823\*\* | ,835\*\* | ,943\*\* |
| Sig. (1-tailed) | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4 | Pearson Correlation | ,753\*\* | ,692\*\* | ,866\*\* | 1 | ,867\*\* | ,671\*\* | ,798\*\* | ,843\*\* | ,799\*\* | ,911\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5 | Pearson Correlation | ,845\*\* | ,694\*\* | ,888\*\* | ,867\*\* | 1 | ,658\*\* | ,777\*\* | ,775\*\* | ,899\*\* | ,922\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X6 | Pearson Correlation | ,656\*\* | ,893\*\* | ,747\*\* | ,671\*\* | ,658\*\* | 1 | ,701\*\* | ,648\*\* | ,623\*\* | ,817\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X7 | Pearson Correlation | ,841\*\* | ,720\*\* | ,848\*\* | ,798\*\* | ,777\*\* | ,701\*\* | 1 | ,863\*\* | ,764\*\* | ,910\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X8 | Pearson Correlation | ,783\*\* | ,710\*\* | ,823\*\* | ,843\*\* | ,775\*\* | ,648\*\* | ,863\*\* | 1 | ,767\*\* | ,899\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X9 | Pearson Correlation | ,830\*\* | ,684\*\* | ,835\*\* | ,799\*\* | ,899\*\* | ,623\*\* | ,764\*\* | ,767\*\* | 1 | ,894\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL | Pearson Correlation | ,901\*\* | ,842\*\* | ,943\*\* | ,911\*\* | ,922\*\* | ,817\*\* | ,910\*\* | ,899\*\* | ,894\*\* | 1 |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (1-tailed). | | | | | | | | | | | |

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| **Correlations** | | | | | | | | | |
|  | | X1 | X2 | X3 | X4 | X5 | X6 | X7 | TOTAL |
| X1 | Pearson Correlation | 1 | ,574\*\* | ,842\*\* | ,826\*\* | ,808\*\* | ,594\*\* | ,823\*\* | ,895\*\* |
| Sig. (1-tailed) |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2 | Pearson Correlation | ,574\*\* | 1 | ,613\*\* | ,649\*\* | ,605\*\* | ,686\*\* | ,526\*\* | ,753\*\* |
| Sig. (1-tailed) | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,001 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3 | Pearson Correlation | ,842\*\* | ,613\*\* | 1 | ,812\*\* | ,863\*\* | ,650\*\* | ,863\*\* | ,923\*\* |
| Sig. (1-tailed) | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4 | Pearson Correlation | ,826\*\* | ,649\*\* | ,812\*\* | 1 | ,855\*\* | ,633\*\* | ,890\*\* | ,926\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5 | Pearson Correlation | ,808\*\* | ,605\*\* | ,863\*\* | ,855\*\* | 1 | ,766\*\* | ,834\*\* | ,932\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X6 | Pearson Correlation | ,594\*\* | ,686\*\* | ,650\*\* | ,633\*\* | ,766\*\* | 1 | ,619\*\* | ,797\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X7 | Pearson Correlation | ,823\*\* | ,526\*\* | ,863\*\* | ,890\*\* | ,834\*\* | ,619\*\* | 1 | ,910\*\* |
| Sig. (1-tailed) | ,000 | ,001 | ,000 | ,000 | ,000 | ,000 |  | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| TOTAL | Pearson Correlation | ,895\*\* | ,753\*\* | ,923\*\* | ,926\*\* | ,932\*\* | ,797\*\* | ,910\*\* | 1 |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (1-tailed). | | | | | | | | | |

Gaya Hidup

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| **Correlations** | | | | | | | | | | | |
|  | | X1 | X2 | X3 | X4 | X5 | X6 | X7 | X8 | X9 | T0TAL |
| X1 | Pearson Correlation | 1 | ,701\*\* | ,738\*\* | ,820\*\* | ,803\*\* | ,698\*\* | ,847\*\* | ,858\*\* | 1,000\*\* | ,937\*\* |
| Sig. (1-tailed) |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2 | Pearson Correlation | ,701\*\* | 1 | ,684\*\* | ,569\*\* | ,655\*\* | ,829\*\* | ,632\*\* | ,727\*\* | ,701\*\* | ,808\*\* |
| Sig. (1-tailed) | ,000 |  | ,000 | ,001 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3 | Pearson Correlation | ,738\*\* | ,684\*\* | 1 | ,837\*\* | ,753\*\* | ,736\*\* | ,805\*\* | ,842\*\* | ,738\*\* | ,889\*\* |
| Sig. (1-tailed) | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4 | Pearson Correlation | ,820\*\* | ,569\*\* | ,837\*\* | 1 | ,804\*\* | ,645\*\* | ,847\*\* | ,776\*\* | ,820\*\* | ,889\*\* |
| Sig. (1-tailed) | ,000 | ,001 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X5 | Pearson Correlation | ,803\*\* | ,655\*\* | ,753\*\* | ,804\*\* | 1 | ,660\*\* | ,815\*\* | ,805\*\* | ,803\*\* | ,884\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X6 | Pearson Correlation | ,698\*\* | ,829\*\* | ,736\*\* | ,645\*\* | ,660\*\* | 1 | ,612\*\* | ,727\*\* | ,698\*\* | ,820\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X7 | Pearson Correlation | ,847\*\* | ,632\*\* | ,805\*\* | ,847\*\* | ,815\*\* | ,612\*\* | 1 | ,839\*\* | ,847\*\* | ,908\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X8 | Pearson Correlation | ,858\*\* | ,727\*\* | ,842\*\* | ,776\*\* | ,805\*\* | ,727\*\* | ,839\*\* | 1 | ,858\*\* | ,931\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X9 | Pearson Correlation | 1,000\*\* | ,701\*\* | ,738\*\* | ,820\*\* | ,803\*\* | ,698\*\* | ,847\*\* | ,858\*\* | 1 | ,937\*\* |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| T0TAL | Pearson Correlation | ,937\*\* | ,808\*\* | ,889\*\* | ,889\*\* | ,884\*\* | ,820\*\* | ,908\*\* | ,931\*\* | ,937\*\* | 1 |
| Sig. (1-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (1-tailed). | | | | | | | | | | | |

**Uji Realibelitas**

Perencanaan Keuangan

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| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,955 | 8 |

Financial Literacy

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,976 | 15 |

Gaya hidup

Sikap Keuangan

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| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,968 | 9 |

Lingkungan Sosial

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| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,950 | 7 |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,967 | 9 |













1. Perencanaan Keuangan

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| --- | --- | --- | --- | --- | --- | --- | --- |
| 5 | 4 | 5 | 5 | 4 | 4 | 5 | 4 |
| 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 |
| 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 |
| 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 |
| 5 | 5 | 4 | 5 | 4 | 4 | 4 | 5 |
| 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 |
| 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 |
| 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 |
| 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 |
| 3 | 4 | 3 | 3 | 4 | 3 | 4 | 4 |
| 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 |
| 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 |
| 3 | 4 | 4 | 3 | 4 | 3 | 4 | 4 |
| 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 |
| 3 | 3 | 4 | 4 | 4 | 4 | 5 | 5 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 |
| 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 |
| 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 |
| 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 |
| 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 |
| 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 |
| 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 |
| 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 |
| 4 | 4 | 5 | 5 | 5 | 4 | 5 | 4 |
| 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 |
| 4 | 4 | 5 | 5 | 4 | 5 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 |
| 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 |
| 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 |
| 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 |
| 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 |
| 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 |
| 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 |
| 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 |
| 4 | 4 | 5 | 5 | 4 | 5 | 4 | 4 |
| 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 |
| 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 |
| 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 |
| 3 | 4 | 4 | 3 | 4 | 3 | 4 | 4 |
| 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 |
| 3 | 3 | 4 | 4 | 4 | 4 | 5 | 5 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 |
| 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 |
| 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 |
| 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 |
| 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 |
| 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 |
| 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 |
| 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 |
| 4 | 4 | 5 | 5 | 5 | 4 | 5 | 4 |
| 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 |
| 4 | 4 | 5 | 5 | 4 | 5 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 |
| 3 | 4 | 3 | 3 | 4 | 3 | 4 | 4 |
| 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 |
| 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 |
| 3 | 4 | 4 | 3 | 4 | 3 | 4 | 4 |
| 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 |
| 3 | 3 | 4 | 4 | 4 | 4 | 5 | 5 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 |
| 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 |
| 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 |
| 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 |
| 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 |
| 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 |
| 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 |
| 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 |
| 4 | 4 | 5 | 5 | 5 | 4 | 5 | 4 |
| 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 |
| 4 | 4 | 5 | 5 | 4 | 5 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 |
| 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 |
| 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 |
| 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 |
| 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 |
| 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 |
| 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 |
| 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 |
| 4 | 4 | 5 | 5 | 4 | 5 | 4 | 4 |
| 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 |
| 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 |
| 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 |
| 3 | 4 | 4 | 3 | 4 | 3 | 4 | 4 |
| 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 |
| 3 | 3 | 4 | 4 | 4 | 4 | 5 | 5 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 |
| 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 |
| 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 |
| 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 |
| 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 |
| 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 |
| 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 |
| 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 |
| 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 |
| 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 |
| 3 | 4 | 4 | 4 | 4 | 3 | 5 | 5 |
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1. Financial Literacy

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1. Sikap Keuangan

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1. Lingkungan Sosial

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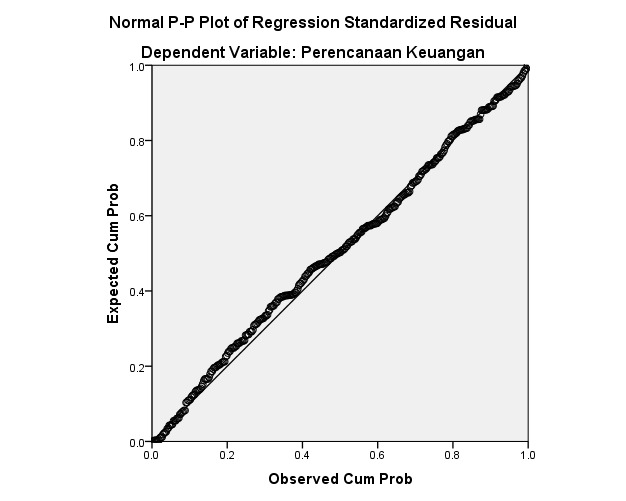
1. Gaya Hidup

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| 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 3 |
| 3 | 3 | 4 | 3 | 4 | 3 | 3 | 2 | 4 |
| 4 | 3 | 4 | 4 | 2 | 4 | 4 | 3 | 3 |
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| 5 | 4 | 5 | 5 | 5 | 5 | 4 | 3 | 4 |
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| 3 | 3 | 4 | 3 | 4 | 4 | 5 | 2 | 5 |
| 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 4 |
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| 5 | 4 | 4 | 4 | 5 | 4 | 5 | 2 | 4 |
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| 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 |
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| 5 | 5 | 4 | 5 | 4 | 4 | 4 | 2 | 4 |
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| 4 | 4 | 4 | 5 | 4 | 5 | 4 | 3 | 3 |
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| 5 | 5 | 5 | 5 | 4 | 5 | 5 | 3 | 4 |
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| 3 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 |
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| 4 | 5 | 4 | 4 | 3 | 4 | 5 | 4 | 4 |
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| 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 3 |
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| 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 3 |
| 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 |
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| 4 | 3 | 4 | 4 | 4 | 5 | 5 | 4 | 4 |
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| 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 |
| 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 |
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| 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 3 |
| 4 | 5 | 4 | 4 | 5 | 3 | 4 | 5 | 4 |
| 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 |
| 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 |
| 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 |
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| 5 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 5 |
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| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 5 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 5 |
| 5 | 4 | 5 | 3 | 4 | 4 | 4 | 4 | 4 |
| 3 | 5 | 5 | 5 | 1 | 5 | 3 | 5 | 5 |
| 2 | 5 | 3 | 5 | 2 | 5 | 5 | 1 | 5 |
| 4 | 4 | 5 | 5 | 1 | 5 | 3 | 4 | 4 |
| 3 | 3 | 3 | 1 | 1 | 4 | 5 | 1 | 5 |
| 4 | 4 | 4 | 5 | 3 | 4 | 5 | 2 | 5 |
| 3 | 4 | 4 | 4 | 4 | 5 | 5 | 1 | 5 |
| 2 | 4 | 4 | 5 | 2 | 4 | 4 | 3 | 3 |
| 3 | 3 | 3 | 4 | 3 | 3 | 4 | 2 | 4 |
| 3 | 3 | 3 | 4 | 3 | 4 | 4 | 1 | 4 |
| 4 | 4 | 5 | 3 | 4 | 5 | 5 | 1 | 4 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 5 | 3 | 3 | 4 |
| 3 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 5 |
| 3 | 3 | 4 | 5 | 5 | 3 | 4 | 1 | 1 |
| 4 | 4 | 5 | 5 | 1 | 5 | 4 | 4 | 4 |
| 2 | 2 | 2 | 3 | 1 | 3 | 4 | 3 | 3 |
| 3 | 3 | 3 | 3 | 3 | 3 | 4 | 1 | 4 |
| 5 | 3 | 4 | 5 | 2 | 4 | 5 | 1 | 4 |
| 3 | 1 | 1 | 5 | 4 | 4 | 1 | 1 | 3 |
| 4 | 4 | 5 | 4 | 2 | 5 | 3 | 3 | 3 |
| 2 | 2 | 3 | 4 | 2 | 4 | 4 | 1 | 4 |
| 5 | 5 | 5 | 5 | 1 | 5 | 4 | 3 | 5 |
| 5 | 5 | 5 | 5 | 1 | 5 | 4 | 4 | 4 |
| 3 | 4 | 4 | 5 | 3 | 3 | 4 | 2 | 4 |
| 1 | 4 | 2 | 5 | 4 | 5 | 5 | 1 | 5 |
| 5 | 3 | 5 | 4 | 5 | 5 | 2 | 1 | 5 |
| 3 | 5 | 3 | 4 | 5 | 5 | 5 | 1 | 3 |
| 4 | 5 | 3 | 5 | 5 | 5 | 3 | 5 | 5 |
| 5 | 5 | 5 | 1 | 1 | 5 | 3 | 4 | 5 |
| 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 |
| 3 | 5 | 5 | 5 | 1 | 5 | 3 | 5 | 5 |
| 2 | 5 | 3 | 5 | 2 | 5 | 5 | 1 | 5 |
| 4 | 4 | 5 | 5 | 1 | 5 | 3 | 4 | 4 |
| 3 | 3 | 3 | 1 | 1 | 4 | 5 | 1 | 5 |
| 4 | 4 | 4 | 5 | 3 | 4 | 5 | 2 | 5 |
| 3 | 4 | 4 | 4 | 4 | 5 | 5 | 1 | 5 |
| 2 | 4 | 4 | 5 | 2 | 4 | 4 | 3 | 3 |
| 3 | 3 | 3 | 4 | 3 | 3 | 4 | 2 | 4 |
| 3 | 3 | 3 | 4 | 3 | 4 | 4 | 1 | 4 |
| 4 | 4 | 5 | 3 | 4 | 5 | 5 | 1 | 4 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 5 | 3 | 3 | 4 |
| 3 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 5 |
| 3 | 3 | 4 | 5 | 5 | 3 | 4 | 1 | 1 |
| 4 | 4 | 5 | 5 | 1 | 5 | 4 | 4 | 4 |
| 2 | 2 | 2 | 3 | 1 | 3 | 4 | 3 | 3 |
| 3 | 3 | 3 | 3 | 3 | 3 | 4 | 1 | 4 |
| 5 | 3 | 4 | 5 | 2 | 4 | 5 | 1 | 4 |
| 3 | 1 | 1 | 5 | 4 | 4 | 1 | 1 | 3 |
| 4 | 4 | 5 | 4 | 2 | 5 | 3 | 3 | 3 |
| 2 | 2 | 3 | 4 | 2 | 4 | 4 | 1 | 4 |
| 5 | 5 | 5 | 5 | 1 | 5 | 4 | 3 | 5 |
| 5 | 5 | 5 | 5 | 1 | 5 | 4 | 4 | 4 |
| 3 | 4 | 4 | 5 | 3 | 3 | 4 | 2 | 4 |
| 1 | 4 | 2 | 5 | 4 | 5 | 5 | 1 | 5 |
| 5 | 3 | 5 | 4 | 5 | 5 | 2 | 1 | 5 |
| 3 | 5 | 3 | 4 | 5 | 5 | 5 | 1 | 3 |
| 4 | 5 | 3 | 5 | 5 | 5 | 3 | 5 | 5 |
| 5 | 5 | 5 | 1 | 1 | 5 | 3 | 4 | 5 |
| 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 |
| 3 | 5 | 5 | 5 | 1 | 5 | 3 | 5 | 5 |
| 2 | 5 | 3 | 5 | 2 | 5 | 5 | 1 | 5 |
| 4 | 4 | 5 | 5 | 1 | 5 | 3 | 4 | 4 |
| 3 | 3 | 3 | 1 | 1 | 4 | 5 | 1 | 5 |
| 4 | 4 | 4 | 5 | 3 | 4 | 5 | 2 | 5 |
| 3 | 4 | 4 | 4 | 4 | 5 | 5 | 1 | 5 |
| 2 | 4 | 4 | 5 | 2 | 4 | 4 | 3 | 3 |
| 3 | 3 | 3 | 4 | 3 | 3 | 4 | 2 | 4 |
| 3 | 3 | 3 | 4 | 3 | 4 | 4 | 1 | 4 |
| 4 | 4 | 5 | 3 | 4 | 5 | 5 | 1 | 4 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 |
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| 3 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 5 |
| 3 | 3 | 4 | 5 | 5 | 3 | 4 | 1 | 1 |
| 4 | 4 | 5 | 5 | 1 | 5 | 4 | 4 | 4 |
| 2 | 2 | 2 | 3 | 1 | 3 | 4 | 3 | 3 |
| 3 | 3 | 3 | 3 | 3 | 3 | 4 | 1 | 4 |
| 5 | 3 | 4 | 5 | 2 | 4 | 5 | 1 | 4 |
| 3 | 1 | 1 | 5 | 4 | 4 | 1 | 1 | 3 |
| 4 | 4 | 5 | 4 | 2 | 5 | 3 | 3 | 3 |
| 2 | 2 | 3 | 4 | 2 | 4 | 4 | 1 | 4 |
| 5 | 5 | 5 | 5 | 1 | 5 | 4 | 3 | 5 |
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| 1 | 4 | 2 | 5 | 4 | 5 | 1 | 1 | 3 |
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| 4 | 5 | 3 | 5 | 5 | 5 | 4 | 3 | 5 |
| 5 | 5 | 5 | 1 | 1 | 5 | 4 | 4 | 4 |
| 4 | 5 | 4 | 4 | 5 | 5 | 4 | 2 | 4 |
| 3 | 5 | 5 | 5 | 1 | 5 | 5 | 1 | 5 |
| 2 | 5 | 3 | 5 | 2 | 5 | 2 | 1 | 5 |
| 4 | 4 | 5 | 5 | 1 | 5 | 5 | 1 | 3 |
| 3 | 3 | 3 | 1 | 1 | 4 | 3 | 5 | 5 |
| 4 | 4 | 4 | 5 | 3 | 4 | 3 | 4 | 5 |
| 3 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 |
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| 3 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 4 |
| 4 | 4 | 5 | 3 | 4 | 5 | 5 | 1 | 5 |
| 4 | 4 | 4 | 4 | 4 | 3 | 5 | 2 | 5 |
| 4 | 4 | 4 | 4 | 4 | 5 | 5 | 1 | 5 |
| 3 | 3 | 4 | 5 | 4 | 4 | 4 | 3 | 3 |
| 3 | 3 | 4 | 5 | 5 | 3 | 4 | 2 | 4 |
| 4 | 4 | 5 | 5 | 1 | 5 | 4 | 1 | 4 |
| 2 | 2 | 2 | 3 | 1 | 3 | 5 | 1 | 4 |
| 3 | 3 | 3 | 3 | 3 | 3 | 5 | 2 | 5 |
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| 5 | 3 | 4 | 5 | 2 | 4 | 4 | 2 | 4 |
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| 3 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 4 |
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| 5 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 5 |
| 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 |
| 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 |
| 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 |
| 5 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 |

**Uji Normalitas**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 360 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | 2.58342143 |
| Most Extreme Differences | Absolute | .044 |
| Positive | .026 |
| Negative | -.044 |
| Test Statistic | | .044 |
| Asymp. Sig. (2-tailed) | | .086c |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

**Cum Prob Uji Normalitas**



**Uji Multikoelinearitas**

|  |  |  |  |
| --- | --- | --- | --- |
| **Coefficientsa** | | | |
| Model | | Collinearity Statistics | | |
| Tolerance | VIF | |
| 1 | (Constant) |  |  | |
| Financial Literacy | .749 | 1.335 | |
| Sikap Keuangan | .970 | 1.031 | |
| Lingkungan Sosial | .966 | 1.035 | |
| Gaya Hidup | .760 | 1.316 | |
| a. Dependent Variable: Perencanaan Keuangan | | | |

**Uji Park**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 6.855 | 1.285 |  | 5.336 | .000 |
| Financial Literacy | -.032 | .017 | -.114 | -1.908 | .057 |
| Sikap Keuangan | -.023 | .014 | -.087 | -1.662 | .097 |
| Lingkungan Sosial | -.023 | .024 | -.050 | -.955 | .340 |
| Gaya Hidup | -.040 | .023 | -.105 | -1.767 | .078 |
| a. Dependent Variable: ABS\_RES | | | | | | |

**Uji Regresi Linear Berganda**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | |
| Model | | Unstandardized Coefficients | |
| B | Std. Error |
| 1 | (Constant) | 9.870 | 2.054 |
| Financial Literacy | .226 | .027 |
| Sikap Keuangan | .077 | .022 |
| Lingkungan Sosial | -.057 | .039 |
| Gaya Hidup | .234 | .036 |
| a. Dependent Variable: Perencanaan Keuangan | | | | |

**Uji Parsial Uji (t test)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 9.870 | 2.054 |  | 4.804 | .000 |
| Financial Literacy | .226 | .027 | .400 | 8.482 | .000 |
| Sikap Keuangan | .077 | .022 | .147 | 3.560 | .000 |
| Lingkungan Sosial | -.057 | .039 | -.061 | -1.470 | .142 |
| Gaya Hidup | .234 | .036 | .303 | 6.477 | .000 |
| a. Dependent Variable: Perencanaan Keuangan | | | | | | |

**Uji F**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 1663.941 | 4 | 415.985 | 61.634 | .000b |
| Residual | 2395.990 | 355 | 6.749 |  |  |
| Total | 4059.931 | 359 |  |  |  |
| a. Dependent Variable: Perencanaan Keuangan | | | | | | |
| b. Predictors: (Constant), Gaya Hidup, Sikap Keuangan, Lingkungan Sosial, Financial Literacy | | | | | | |

### **Uji Koefisien Determinasi**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .640a | .410 | .403 | 2.59794 |
| a. Predictors: (Constant), Gaya Hidup, Sikap Keuangan, Lingkungan Sosial, Financial Literacy | | | | |
| b. Dependent Variable: Perencanaan Keuangan | | | | |