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**LAMPIRAN**

**Lampiran 1 Kuesioner**

**KUESIONER**

Kepada Yth:

Bapak/Ibu/Sdr/i Responden

Di Tempat

Dengan Hormat,

Sehubungan dengan penyusunan skripsi sebagai tugas akhir pada Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Pancasakti Tegal, maka saya:

Nama : Hilda Saskia

NPM : 4320600145

Mengajukan permohonan ketersediaan Bapak/Ibu/Sdr/i untuk meluangkan waktu sejenak guna mengisi kuesioner ini. Adapun judul penelitian saya adalah “Analisis Pengaruh Literasi Keuangan Digital, Gaya Hidup, Preferensi Risiko dan Pengaruh Sosial Terhadap Minat Penggunaan *Fintech Lending* (Studi pada Mahasiswa FEB UPS Tegal Pengguna *Paylater*)”. Informasi Bapak/Ibu/Sdr/i sangat berguna bagi penelitian ini, karena Bapak/bu/Sdr/i adalah orang yang tepat untuk mengutarakan pengalaman dan pendapat mengenai hal ini. Oleh karena itu diperlukan dukungan dan partisipasi Bapak/Ibu/Sdr/i untuk mengisi kuesioner ini dengan jujur. Data yang kami peroleh akan dijaga kerahasiaannya dan tidak disebarluaskan karena hanya digunakan untuk kepentingan penelitian dan bukan untuk tujuan lain.

Atas waktu dan kerja sama Bapak/Ibu/Sdr/i untuk mengisi kuesioner ini, saya ucapkan terima kasih.

Hormat Saya,

Hilda Saskia

NPM. 4320600145

**Petunjuk Pengisian**

* Isilah identitas pada kolom yang telah tersedia
* Bacalah masing-masing pernyataan dengan teliti
* Pilihlah jawaban dari pernyataan yang tersedia dengan memberikan tanda (√) pada pilihan yang sesuai dengan keadaan diri anda, dengan ketentuan sebagai berikut:

STS = Sangat Tidak Setuju

TS = Tidak Setuju

KS = Kurang Setuju

S = Setuju

SS = Sangat Setuju

* Jawaban yang anda berikan akan dijaga dan dijamin kerahasiaannya.

1. **Identitas Respoden**

Nama Responden :

Usia :

Jenis Kelamin:

Laki-laki

Perempuan

Program Studi:

S1 Akuntansi

S1 Manajemen

D3 Manajemen Perpajakan

S1 Bisnis Digital

Tahun masuk:

Tahun 2023

Tahun 2022

Tahun 2021

Tahun 2020

Pernah atau sedang menggunakan *paylater*

Ya

Tidak

1. **Butir Pertanyaan**

**Minat Penggunaan *Fintech Lending* *Paylater* (Y)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **PERNYATAAN** | **TANGGAPAN** | | | | |
| **SS** | **S** | **KS** | **TS** | **STS** |
| **Minat Eksploratif** | | | | | | |
| 1. | Saya berusaha mencari informasi mengenai produk keuangan digital sebelum menggunakannya |  |  |  |  |  |
| 2. | Saya mencari informasi tentang manfaat layanan *paylater* sebelum menggunakannya |  |  |  |  |  |
| **Minat Transaksional** | | | | | | |
| 3. | Saya tertarik untuk menggunakan *paylater* karena saya dapat melakukan berbagai transaksi pembelian |  |  |  |  |  |
| 4. | Saya tertarik menggunakan layanan paylater unutk mendapatkan diskon pada saat pembelian |  |  |  |  |  |
| **Komitmen Berkelanjutan** | | | | | | |
| 5. | Saya ingin terus menggunakan layanan *paylater* karena saya dapat membeli sesuatu tanpa membayar terlebih dahulu |  |  |  |  |  |
| 6. | Saya akan selalu menggunakan layanan *paylater* untuk memenuhi kebutuhan saya |  |  |  |  |  |

**Literasi Keuangan Digital (X1)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **PERNYATAAN** | **TANGGAPAN** | | | | |
| **SS** | **S** | **KS** | **TS** | **STS** |
| **Pegetahuan Keuangan Umum dan Produk Layanan Keuangan Digital** | | | | | | |
| 7. | Saya mengetahui metode pembayaran seperti *e-money, e-wallet*, dan *paylater.* |  |  |  |  |  |
| 8. | Saya mengetahui keuangan alternatif seperti penggalangan dana digital, asuransi digital, serta pinjaman online. |  |  |  |  |  |
| **Pengetahuan Kesadaran Akan Risiko Keuangan Digital** | | | | | | |
| 9. | Saya memahami ancaman risiko pada saat menggunakan layanan *paylater.* |  |  |  |  |  |
| 10. | Saya mengetahui potensi risiko seperti *phising* dan *hacking.* |  |  |  |  |  |
| **Pengetahuan Tentang Hak-Hak Pengguna dan Prosedur Ganti Rugi** | | | | | | |
| 11. | Saya mengetahui hak-hak pengguna *paylater* seperti kerahasiaan *personal identification number* (PIN) dan informasi pribadi. |  |  |  |  |  |
| 12. | Saya mengetahui tempat untuk pelaporan atau pengaduan kerugian untuk mendapatkan ganti rugi apabila terjadi hal yang tidak diinginkan. |  |  |  |  |  |

**Gaya Hidup (X2)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **PERNYATAAN** | **TANGGAPAN** | | | | |
| **SS** | **S** | **KS** | **TS** | **STS** |
| **Aktivitas** | | | | | | |
| 13. | Saya menggunakan layanan *paylater* untuk memenuhi gaya hidup saya |  |  |  |  |  |
| 14. | Saya menggunakan layanan *paylater* sebagai opsi metode pembayaran |  |  |  |  |  |
| **Minat** | | | | | | |
| 15. | Saya tertarik menggunakan *paylater* karena fiturnya dapat dipercaya dan diandalkan pada saat berbelanja online |  |  |  |  |  |
| 16. | Saya tertarik menggunakan *paylater* karena merupakan opsi pembayaran yang banyak digunakan |  |  |  |  |  |
| **Opini** | | | | | | |
| 17. | Berbelanja menggunakan layanan *paylater* membuat pembayaran menjadi lebih mudah |  |  |  |  |  |
| 18. | Layanan *paylater* banyak digunakan karena praktis |  |  |  |  |  |

**Preferensi Risiko (X3)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **PERNYATAAN** | **TANGGAPAN** | | | | |
| **SS** | **S** | **KS** | **TS** | **STS** |
| **Risiko Keuangan** | | | | | | |
| 19. | Saya memahami aturan pendanaan *paylater* |  |  |  |  |  |
| 20. | Saya memahami dampak penggunaan *paylater* apabila terjadi keterlambatan pembayaran cicilan |  |  |  |  |  |
| **Risiko Privasi dan Psikologis** | | | | | | |
| 21. | Dampak dari tunggakan *paylater* akan mempengaruhi peringkat kredit Sistem Layanan Informasi Keuangan (SLIK) sehingga akan mempengaruhi informasi pribadi dan reputasi saya |  |  |  |  |  |
| 22. | Saya merasa tidak nyaman dan tertekan secara mental apabila tunggakan cicilan *paylater* belum dilunaskan |  |  |  |  |  |
| **Risiko Keamanan** | | | | | | |
| 23. | Saya khawatir terhadap kemungkinan pihak lain meretas informasi pribadi saya |  |  |  |  |  |
| 24. | Saya merasa tidak aman dalam memberikan informasi pribadi yang rahasia pada platform *paylater* |  |  |  |  |  |

**Pengaruh Sosial (X4)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **PERNYATAAN** | **TANGGAPAN** | | | | |
| **SS** | **S** | **KS** | **TS** | **STS** |
| **Pengaruh Teman dan Keluarga** | | | | | | |
| 25. | Saya menggunakan fitur *paylater* karena rekomendasi dari teman terdekat saya. |  |  |  |  |  |
| 26. | Keluarga dan orang-orang di sekitar saya mempengaruhi perilaku dan cara berpikir saya untuk menggunakan fitur *paylater.* |  |  |  |  |  |
| **Pengaruh Media Sosial dan Iklan** | | | | | | |
| 27. | Saya menggunakan layanan *paylater* karena melihat iklan di media sosial yang menawarkan bunga lebih rendah. |  |  |  |  |  |
| 28. | Saya menggunakan layanan *paylater* karena melihat iklan media sosial yang menawarkan proses pencairan cepat pada saat saya membutuhkan dana tambahan. |  |  |  |  |  |
| **Pengaruh Budaya dan Tren** | | | | | | |
| 29. | Saya menggunakan layanan *paylater* karena terpengaruh dari budaya “beli sekarang bayar nanti”. |  |  |  |  |  |
| 30. | Tren *FOMO* (*Fear of Missing Out*) membuat saya terpengaruh untuk menggunakan layanan *paylater*. |  |  |  |  |  |

**Lampiran 2 Identitas Responden**

| **No** | **Nama** | **Usia** | **Jenis Kelamin** | **Semt** | **Prodi** |
| --- | --- | --- | --- | --- | --- |
| 1 | Krisna Bagus Hadi P | 22 - 25 tahun | Laki-laki | 8 | S1 Manajemen |
| 2 | Salman Al Farisi | 22 - 25 tahun | Laki-laki | 8 | S1 Manajemen |
| 3 | Hawana | 22 - 25 tahun | Perempuan | 8 | S1 Manajemen |
| 4 | Mia Sekar Asri | 18 - 21 tahun | Perempuan | 8 | S1 Manajemen |
| 5 | Esti Safitri | 18 - 21 tahun | Perempuan | 8 | S1 Manajemen |
| 6 | Rini Safitri | 18 - 21 tahun | Perempuan | 8 | S1 Manajemen |
| 7 | Panut Prayogo | 22 - 25 tahun | Laki-laki | 8 | S1 Manajemen |
| 8 | Ismi Fasih | 22 - 25 tahun | Perempuan | 8 | S1 Manajemen |
| 9 | Fahar Amaris Daffa | 18 - 21 tahun | Laki-laki | 8 | S1 Manajemen |
| 10 | Anjani Putri Melati | 22 - 25 tahun | Perempuan | 8 | S1 Manajemen |
| 11 | Marcolast Yusuf P | 22 - 25 tahun | Laki-laki | 8 | S1 Manajemen |
| 12 | Ardan Maulana | 22 - 25 tahun | Laki-laki | 8 | S1 Manajemen |
| 13 | Ikhsan Aminudin | 22 - 25 tahun | Laki-laki | 8 | S1 Manajemen |
| 14 | M. Zidan Erlano | 22 - 25 tahun | Laki-laki | 8 | S1 Manajemen |
| 15 | Ismatul Khoeroh | 22 - 25 tahun | Perempuan | 8 | S1 Manajemen |
| 16 | Irma Nafisa | 22 - 25 tahun | Perempuan | 8 | S1 Manajemen |
| 17 | Egi Listiani | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 18 | Difana Nur Halizah | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 19 | Lisna Hidayah | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 20 | Dea Rosa Kusuma D | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 21 | Nelsa Pebrilian | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 22 | Dimas Hande Lesmana | 22 - 25 tahun | Laki-laki | 6 | S1 Manajemen |
| 23 | Milla | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 24 | Salsabilla Tri Gustiani | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 25 | Arifiyah | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 26 | Fadia Ananta | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 27 | Indah Sulisiyowati | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 28 | Nur Rifkiawati | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 29 | Anggraena Jahara K | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 30 | Nabila Nur Maulida | 22 - 25 tahun | Perempuan | 6 | S1 Manajemen |
| 31 | Nabila Astriani | 18 - 21 tahun | Perempuan | 6 | S1 Manajemen |
| 32 | Anggit tri prasetyo | 18 - 21 tahun | Laki-laki | 4 | S1 Manajemen |
| 33 | Vira Dwi Martia Atta R | 18 - 21 tahun | Perempuan | 4 | S1 Manajemen |
| 34 | Rekhan Ardiansyah | 18 - 21 tahun | Laki-laki | 4 | S1 Manajemen |
| 35 | M.Esya Trio P | 18 - 21 tahun | Laki-laki | 4 | S1 Manajemen |
| 36 | Jelita Arta | 18 - 21 tahun | Perempuan | 4 | S1 Manajemen |
| 37 | Rahayu singgah | 18 - 21 tahun | Perempuan | 4 | S1 Manajemen |
| 38 | Daffa Raihan Sugiarto | 18 - 21 tahun | Laki-laki | 4 | S1 Manajemen |
| 39 | Athaya salsabila | 18 - 21 tahun | Perempuan | 4 | S1 Manajemen |
| 40 | Maulana ifnu | 18 - 21 tahun | Laki-laki | 4 | S1 Manajemen |
| 41 | Syafira Nurul Ifada | 18 - 21 tahun | Perempuan | 4 | S1 Manajemen |
| 42 | Nida Mujahidah | 18 - 21 tahun | Perempuan | 4 | S1 Manajemen |
| 43 | Annisa Maulidia Dwi C. | 18 - 21 tahun | Perempuan | 4 | S1 Manajemen |
| 44 | Rifki Aditia Putra P | 18 - 21 tahun | Laki-laki | 4 | S1 Manajemen |
| 45 | Gerri Dwi Ramadhani | 18 - 21 tahun | Laki-laki | 4 | S1 Manajemen |
| 46 | Indah Krisdayanti | 18 - 21 tahun | Perempuan | 4 | S1 Manajemen |
| 47 | Safa Yasinta Nuraisi | 18 - 21 tahun | Perempuan | 4 | S1 Manajemen |
| 48 | Nandias Nawang Putri | 18 - 21 tahun | Perempuan | 4 | S1 Manajemen |
| 49 | Alfarizqi Yuniar R | 18 - 21 tahun | Laki-laki | 2 | S1 Manajemen |
| 50 | Hibat Fajar Ramadhani | 18 - 21 tahun | Laki-laki | 2 | S1 Manajemen |
| 51 | Regina Aida Siswoyo | 18 - 21 tahun | Perempuan | 2 | S1 Manajemen |
| 52 | Aini Syifau Nida | 18 - 21 tahun | Perempuan | 2 | S1 Manajemen |
| 53 | Rizki Adelia Putri | 18 - 21 tahun | Perempuan | 2 | S1 Manajemen |
| 54 | Hesti Hastuti | 18 - 21 tahun | Perempuan | 2 | S1 Manajemen |
| 55 | Dewanti Tri Hapsari | 18 - 21 tahun | Perempuan | 2 | S1 Manajemen |
| 56 | Winata Indriyani | 18 - 21 tahun | Perempuan | 2 | S1 Manajemen |
| 57 | Velly Eka Rizkiyanti | 18 - 21 tahun | Perempuan | 2 | S1 Manajemen |
| 58 | Afifah Indah Zulfatin | 18 - 21 tahun | Perempuan | 2 | S1 Manajemen |
| 59 | Ismaul Janah | 18 - 21 tahun | Perempuan | 2 | S1 Manajemen |
| 60 | Rivqi Athalla Mubarok | 18 - 21 tahun | Laki-laki | 2 | S1 Manajemen |
| 61 | Windah Apilana | 18 - 21 tahun | Perempuan | 2 | S1 Manajemen |
| 62 | Nanda Farhana | 22 - 25 tahun | Perempuan | 8 | S1 Akuntansi |
| 63 | Indah Ayu Lestari | 22 - 25 tahun | Perempuan | 8 | S1 Akuntansi |
| 64 | Sephia Dwi lestari | 18 - 21 tahun | Perempuan | 8 | S1 Akuntansi |
| 65 | Mayang Lintang Sari | 22 - 25 tahun | Perempuan | 8 | S1 Akuntansi |
| 66 | Niken Ayu Lestari | 22 - 25 tahun | Perempuan | 8 | S1 Akuntansi |
| 67 | Dwi Kartiko | 22 - 25 tahun | Perempuan | 8 | S1 Akuntansi |
| 68 | Fauziyah Lutfia Tsani | 18 - 21 tahun | Perempuan | 8 | S1 Akuntansi |
| 69 | Irma Riskiamanda | 18 - 21 tahun | Perempuan | 6 | S1 Akuntansi |
| 70 | Nadya Ayu Sulistiana | 18 - 21 tahun | Perempuan | 6 | S1 Akuntansi |
| 71 | Adifa Armelia Eka Putri | 18 - 21 tahun | Perempuan | 6 | S1 Akuntansi |
| 72 | M.Khaerul Salim | 22 - 25 tahun | Laki-laki | 6 | S1 Akuntansi |
| 73 | Maylawati | 18 - 21 tahun | Perempuan | 6 | S1 Akuntansi |
| 74 | Dimas Galang P. | 18 - 21 tahun | Laki-laki | 6 | S1 Akuntansi |
| 75 | Balqis Maharani | 18 - 21 tahun | Perempuan | 6 | S1 Akuntansi |
| 76 | Ifa Aulia | 18 - 21 tahun | Perempuan | 4 | S1 Akuntansi |
| 77 | Indah Wijayanti | 18 - 21 tahun | Perempuan | 4 | S1 Akuntansi |
| 78 | Zelin Zakiyah | 18 - 21 tahun | Perempuan | 4 | S1 Akuntansi |
| 79 | Mia Wulandari | 18 - 21 tahun | Perempuan | 4 | S1 Akuntansi |
| 80 | Rafif Rizqullah | 18 - 21 tahun | Laki-laki | 4 | S1 Akuntansi |
| 81 | Tegar Adi Perkasa | 18 - 21 tahun | Laki-laki | 4 | S1 Akuntansi |
| 82 | Sinta Amalia | 18 - 21 tahun | Perempuan | 4 | S1 Akuntansi |
| 83 | Yasmin Nabila Azzahra | 18 - 21 tahun | Perempuan | 4 | S1 Akuntansi |
| 84 | Windi Astriani | 18 - 21 tahun | Perempuan | 2 | S1 Akuntansi |
| 85 | Fathiya Shidqi Suwandi | 18 - 21 tahun | Perempuan | 2 | S1 Akuntansi |
| 86 | Firman Ramadhani | 18 - 21 tahun | Laki-laki | 2 | S1 Akuntansi |
| 87 | M. Iqbal Dwi Bachtiar | 18 - 21 tahun | Laki-laki | 2 | S1 Akuntansi |
| 88 | M. Zaenal Afandi | 18 - 21 tahun | Laki-laki | 2 | S1 Akuntansi |
| 89 | Naila Fafa Salsabila | 18 - 21 tahun | Perempuan | 2 | D3 Manajemen Perpajakan |
| 90 | Adelia Putri | 18 - 21 tahun | Perempuan | 2 | D3 Manajemen Perpajakan |
| 91 | Sherly Putri Amanda | 18 - 21 tahun | Perempuan | 4 | D3 Manajemen Perpajakan |
| 92 | Tia Sabrina Kurnia Oria | 18 - 21 tahun | Perempuan | 4 | D3 Manajemen Perpajakan |
| 93 | Cecep Amaludin | 22 - 25 tahun | Laki-laki | 6 | D3 Manajemen Perpajakan |
| 94 | Ambarwati | 18 - 21 tahun | Perempuan | 6 | D3 Manajemen Perpajakan |
| 95 | Anggi Kirana Tri Basuki | 22 - 25 tahun | Laki-laki | 6 | S1 Bisnis Digital |
| 96 | Deni Muzzamil | 22 - 25 tahun | Laki-laki | 6 | S1 Bisnis Digital |
| 97 | Zaki Zulfikar | 18 - 21 tahun | Laki-laki | 4 | S1 Bisnis Digital |
| 98 | Wildan Pratama | 18 - 21 tahun | Laki-laki | 4 | S1 Bisnis Digital |
| 99 | Lisa Rizqi Wulandari | 18 - 21 tahun | Perempuan | 2 | S1 Bisnis Digital |
| 100 | Fajriyati Tsani | 22 - 25 tahun | Perempuan | 2 | S1 Bisnis Digital |

**Lampiran 3 Tabulasi Data Hasil Kuesioner**

1. **Variabel Minat Penggunaan *Fintech Lending* (Y)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | MP1 | MP2 | MP3 | MP4 | MP5 | MP6 |
| 1 | 4 | 4 | 4 | 4 | 4 | 4 |
| 2 | 4 | 4 | 4 | 5 | 4 | 4 |
| 3 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 3 | 4 | 4 | 5 | 4 | 4 |
| 5 | 5 | 5 | 5 | 5 | 4 | 4 |
| 6 | 2 | 5 | 3 | 5 | 5 | 5 |
| 7 | 3 | 4 | 4 | 4 | 5 | 5 |
| 8 | 5 | 5 | 5 | 5 | 5 | 4 |
| 9 | 4 | 4 | 4 | 5 | 5 | 5 |
| 10 | 5 | 5 | 5 | 4 | 5 | 4 |
| 11 | 3 | 5 | 5 | 3 | 5 | 4 |
| 12 | 3 | 5 | 5 | 5 | 5 | 4 |
| 13 | 3 | 4 | 4 | 4 | 4 | 5 |
| 14 | 5 | 5 | 5 | 5 | 5 | 4 |
| 15 | 5 | 5 | 4 | 4 | 4 | 4 |
| 16 | 5 | 5 | 5 | 5 | 4 | 4 |
| 17 | 2 | 2 | 2 | 2 | 4 | 4 |
| 18 | 2 | 3 | 4 | 4 | 4 | 4 |
| 19 | 4 | 5 | 4 | 4 | 4 | 4 |
| 20 | 5 | 5 | 4 | 4 | 4 | 4 |
| 21 | 3 | 3 | 3 | 4 | 4 | 4 |
| 22 | 3 | 4 | 5 | 4 | 5 | 5 |
| 23 | 4 | 5 | 5 | 4 | 4 | 4 |
| 24 | 2 | 2 | 2 | 2 | 3 | 3 |
| 25 | 3 | 4 | 4 | 4 | 3 | 4 |
| 26 | 3 | 3 | 3 | 2 | 3 | 4 |
| 27 | 3 | 4 | 4 | 4 | 4 | 3 |
| 28 | 5 | 4 | 4 | 5 | 5 | 5 |
| 29 | 4 | 4 | 4 | 4 | 5 | 4 |
| 30 | 1 | 3 | 4 | 5 | 5 | 4 |
| 31 | 3 | 5 | 4 | 3 | 4 | 5 |
| 32 | 3 | 4 | 4 | 3 | 5 | 4 |
| 33 | 3 | 4 | 4 | 4 | 4 | 4 |
| 34 | 2 | 4 | 4 | 3 | 4 | 5 |
| 35 | 3 | 3 | 5 | 5 | 5 | 5 |
| 36 | 3 | 3 | 4 | 4 | 4 | 5 |
| 37 | 4 | 4 | 4 | 4 | 4 | 4 |
| 38 | 4 | 4 | 4 | 4 | 4 | 5 |
| 39 | 4 | 5 | 5 | 4 | 5 | 4 |
| 40 | 3 | 4 | 5 | 4 | 5 | 5 |
| 41 | 4 | 4 | 4 | 4 | 4 | 4 |
| 42 | 4 | 5 | 3 | 3 | 5 | 4 |
| 43 | 5 | 5 | 5 | 5 | 4 | 4 |
| 44 | 4 | 3 | 4 | 5 | 5 | 5 |
| 45 | 5 | 5 | 5 | 4 | 4 | 4 |
| 46 | 3 | 3 | 4 | 4 | 4 | 5 |
| 47 | 3 | 5 | 5 | 5 | 5 | 5 |
| 48 | 3 | 3 | 3 | 3 | 2 | 2 |
| 49 | 5 | 4 | 4 | 4 | 4 | 4 |
| 50 | 4 | 4 | 5 | 4 | 4 | 4 |
| 51 | 5 | 4 | 4 | 4 | 4 | 4 |
| 52 | 2 | 4 | 5 | 4 | 5 | 5 |
| 53 | 4 | 4 | 4 | 5 | 5 | 5 |
| 54 | 4 | 4 | 4 | 4 | 4 | 4 |
| 55 | 2 | 4 | 4 | 4 | 4 | 5 |
| 56 | 4 | 4 | 4 | 4 | 4 | 4 |
| 57 | 5 | 5 | 5 | 4 | 4 | 4 |
| 58 | 4 | 4 | 4 | 4 | 4 | 4 |
| 59 | 3 | 3 | 4 | 4 | 4 | 4 |
| 60 | 5 | 5 | 5 | 5 | 4 | 4 |
| 61 | 4 | 5 | 4 | 4 | 3 | 4 |
| 62 | 5 | 4 | 5 | 5 | 5 | 4 |
| 63 | 3 | 3 | 2 | 3 | 3 | 3 |
| 64 | 2 | 2 | 2 | 3 | 3 | 3 |
| 65 | 4 | 4 | 3 | 3 | 4 | 4 |
| 66 | 2 | 4 | 4 | 4 | 5 | 4 |
| 67 | 4 | 5 | 4 | 4 | 4 | 5 |
| 68 | 4 | 4 | 4 | 4 | 4 | 3 |
| 69 | 2 | 5 | 5 | 5 | 3 | 4 |
| 70 | 3 | 4 | 5 | 4 | 3 | 5 |
| 71 | 5 | 5 | 5 | 4 | 4 | 4 |
| 72 | 3 | 4 | 5 | 4 | 5 | 4 |
| 73 | 3 | 5 | 4 | 3 | 3 | 4 |
| 74 | 4 | 4 | 5 | 1 | 3 | 3 |
| 75 | 4 | 4 | 5 | 4 | 4 | 4 |
| 76 | 5 | 5 | 5 | 5 | 4 | 4 |
| 77 | 4 | 5 | 3 | 3 | 4 | 5 |
| 78 | 5 | 3 | 5 | 4 | 4 | 5 |
| 79 | 2 | 4 | 3 | 3 | 5 | 5 |
| 80 | 5 | 3 | 5 | 5 | 5 | 4 |
| 81 | 5 | 5 | 4 | 5 | 5 | 4 |
| 82 | 4 | 4 | 4 | 4 | 3 | 4 |
| 83 | 3 | 5 | 4 | 5 | 5 | 4 |
| 84 | 4 | 5 | 5 | 5 | 4 | 4 |
| 85 | 4 | 4 | 4 | 4 | 4 | 5 |
| 86 | 4 | 4 | 4 | 4 | 4 | 4 |
| 87 | 4 | 4 | 4 | 4 | 4 | 4 |
| 88 | 2 | 3 | 3 | 3 | 3 | 3 |
| 89 | 5 | 5 | 4 | 4 | 5 | 4 |
| 90 | 4 | 3 | 5 | 5 | 5 | 5 |
| 91 | 4 | 5 | 4 | 4 | 4 | 5 |
| 92 | 4 | 5 | 3 | 3 | 4 | 5 |
| 93 | 2 | 2 | 4 | 5 | 2 | 3 |
| 94 | 4 | 4 | 3 | 4 | 4 | 4 |
| 95 | 3 | 3 | 3 | 3 | 3 | 4 |
| 96 | 4 | 3 | 3 | 4 | 2 | 5 |
| 97 | 3 | 5 | 5 | 5 | 4 | 4 |
| 98 | 3 | 4 | 5 | 4 | 3 | 4 |
| 99 | 4 | 4 | 4 | 4 | 4 | 4 |
| 100 | 3 | 4 | 4 | 5 | 5 | 5 |

1. **Variabel Literasi Keuangan Digital (X1)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **LKD1** | **LKD2** | **LKD3** | **LKD4** | **LKD5** | **LKD6** |
| 1 | 4 | 4 | 4 | 4 | 4 | 4 |
| 2 | 4 | 5 | 4 | 3 | 4 | 4 |
| 3 | 4 | 3 | 3 | 4 | 4 | 4 |
| 4 | 4 | 4 | 5 | 4 | 4 | 3 |
| 5 | 5 | 4 | 5 | 4 | 4 | 5 |
| 6 | 4 | 5 | 1 | 1 | 5 | 3 |
| 7 | 4 | 5 | 3 | 3 | 4 | 3 |
| 8 | 3 | 5 | 3 | 3 | 5 | 5 |
| 9 | 4 | 4 | 4 | 4 | 4 | 4 |
| 10 | 3 | 5 | 5 | 5 | 5 | 5 |
| 11 | 4 | 4 | 5 | 4 | 4 | 4 |
| 12 | 3 | 5 | 4 | 4 | 5 | 5 |
| 13 | 5 | 4 | 4 | 2 | 3 | 4 |
| 14 | 5 | 5 | 5 | 5 | 2 | 5 |
| 15 | 4 | 3 | 3 | 4 | 4 | 5 |
| 16 | 3 | 4 | 3 | 4 | 5 | 5 |
| 17 | 2 | 2 | 2 | 4 | 2 | 4 |
| 18 | 5 | 5 | 1 | 3 | 3 | 4 |
| 19 | 3 | 4 | 3 | 3 | 4 | 4 |
| 20 | 3 | 4 | 3 | 4 | 4 | 4 |
| 21 | 3 | 4 | 3 | 3 | 4 | 3 |
| 22 | 4 | 4 | 4 | 3 | 4 | 2 |
| 23 | 4 | 4 | 3 | 3 | 5 | 4 |
| 24 | 1 | 2 | 1 | 2 | 1 | 3 |
| 25 | 3 | 4 | 4 | 2 | 4 | 3 |
| 26 | 3 | 2 | 2 | 2 | 4 | 3 |
| 27 | 3 | 4 | 4 | 4 | 4 | 4 |
| 28 | 5 | 5 | 5 | 4 | 5 | 5 |
| 29 | 3 | 5 | 3 | 2 | 3 | 3 |
| 30 | 2 | 3 | 2 | 2 | 2 | 4 |
| 31 | 4 | 3 | 3 | 4 | 5 | 2 |
| 32 | 4 | 4 | 4 | 4 | 4 | 4 |
| 33 | 3 | 4 | 2 | 3 | 3 | 3 |
| 34 | 4 | 5 | 4 | 3 | 3 | 3 |
| 35 | 3 | 4 | 5 | 5 | 5 | 5 |
| 36 | 2 | 5 | 3 | 3 | 2 | 3 |
| 37 | 5 | 5 | 3 | 3 | 4 | 4 |
| 38 | 3 | 5 | 4 | 3 | 4 | 4 |
| 39 | 4 | 4 | 3 | 3 | 4 | 5 |
| 40 | 5 | 5 | 5 | 4 | 5 | 5 |
| 41 | 5 | 5 | 4 | 4 | 4 | 4 |
| 42 | 5 | 5 | 3 | 3 | 3 | 3 |
| 43 | 5 | 5 | 5 | 2 | 5 | 5 |
| 44 | 3 | 3 | 4 | 3 | 4 | 4 |
| 45 | 5 | 5 | 4 | 5 | 4 | 5 |
| 46 | 4 | 4 | 5 | 3 | 5 | 4 |
| 47 | 5 | 5 | 5 | 5 | 5 | 5 |
| 48 | 4 | 3 | 2 | 1 | 3 | 3 |
| 49 | 4 | 5 | 4 | 3 | 4 | 3 |
| 50 | 4 | 4 | 3 | 4 | 4 | 5 |
| 51 | 5 | 5 | 3 | 3 | 4 | 4 |
| 52 | 4 | 5 | 4 | 3 | 5 | 3 |
| 53 | 5 | 4 | 3 | 4 | 5 | 5 |
| 54 | 4 | 4 | 4 | 5 | 4 | 5 |
| 55 | 4 | 4 | 3 | 4 | 4 | 4 |
| 56 | 3 | 4 | 3 | 4 | 4 | 4 |
| 57 | 4 | 4 | 4 | 2 | 4 | 2 |
| 58 | 4 | 4 | 5 | 4 | 3 | 3 |
| 59 | 4 | 3 | 3 | 4 | 4 | 4 |
| 60 | 4 | 3 | 4 | 4 | 5 | 4 |
| 61 | 4 | 4 | 3 | 3 | 4 | 3 |
| 62 | 5 | 5 | 4 | 4 | 5 | 5 |
| 63 | 3 | 3 | 3 | 3 | 3 | 3 |
| 64 | 4 | 5 | 4 | 2 | 4 | 3 |
| 65 | 3 | 4 | 3 | 2 | 4 | 3 |
| 66 | 4 | 4 | 4 | 4 | 4 | 4 |
| 67 | 4 | 5 | 3 | 4 | 5 | 4 |
| 68 | 4 | 5 | 2 | 3 | 4 | 3 |
| 69 | 3 | 4 | 4 | 3 | 5 | 3 |
| 70 | 4 | 2 | 4 | 3 | 4 | 5 |
| 71 | 5 | 5 | 5 | 2 | 5 | 2 |
| 72 | 3 | 4 | 4 | 2 | 4 | 3 |
| 73 | 3 | 4 | 3 | 3 | 3 | 5 |
| 74 | 5 | 2 | 1 | 2 | 5 | 4 |
| 75 | 4 | 4 | 4 | 3 | 4 | 5 |
| 76 | 4 | 4 | 3 | 3 | 4 | 4 |
| 77 | 4 | 5 | 3 | 4 | 5 | 4 |
| 78 | 5 | 5 | 4 | 5 | 5 | 3 |
| 79 | 3 | 5 | 3 | 3 | 3 | 4 |
| 80 | 5 | 4 | 4 | 5 | 4 | 4 |
| 81 | 4 | 5 | 5 | 1 | 5 | 5 |
| 82 | 3 | 3 | 2 | 2 | 3 | 3 |
| 83 | 1 | 5 | 5 | 4 | 2 | 1 |
| 84 | 4 | 5 | 4 | 4 | 5 | 4 |
| 85 | 4 | 4 | 4 | 5 | 4 | 4 |
| 86 | 4 | 4 | 3 | 3 | 3 | 3 |
| 87 | 5 | 4 | 3 | 3 | 4 | 4 |
| 88 | 4 | 4 | 4 | 4 | 5 | 4 |
| 89 | 3 | 4 | 4 | 2 | 4 | 4 |
| 90 | 5 | 5 | 5 | 1 | 5 | 1 |
| 91 | 5 | 5 | 4 | 3 | 5 | 3 |
| 92 | 3 | 4 | 3 | 3 | 3 | 5 |
| 93 | 3 | 3 | 4 | 3 | 4 | 3 |
| 94 | 4 | 4 | 5 | 3 | 3 | 5 |
| 95 | 3 | 4 | 5 | 3 | 4 | 2 |
| 96 | 4 | 4 | 1 | 2 | 3 | 3 |
| 97 | 4 | 5 | 4 | 5 | 4 | 3 |
| 98 | 1 | 4 | 2 | 2 | 2 | 1 |
| 99 | 4 | 5 | 5 | 2 | 4 | 4 |
| 100 | 5 | 4 | 5 | 4 | 5 | 5 |

1. **Variabel Gaya Hidup (X2)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **GH1** | **GH2** | **GH3** | **GH4** | **GH5** | **GH6** |
| 1 | 4 | 4 | 4 | 4 | 4 | 4 |
| 2 | 4 | 5 | 4 | 4 | 4 | 4 |
| 3 | 4 | 4 | 3 | 4 | 4 | 4 |
| 4 | 4 | 5 | 5 | 4 | 5 | 4 |
| 5 | 5 | 4 | 5 | 4 | 5 | 5 |
| 6 | 3 | 4 | 3 | 3 | 4 | 4 |
| 7 | 4 | 4 | 5 | 4 | 3 | 4 |
| 8 | 4 | 3 | 5 | 5 | 3 | 3 |
| 9 | 5 | 5 | 5 | 4 | 5 | 5 |
| 10 | 5 | 5 | 5 | 4 | 5 | 4 |
| 11 | 5 | 5 | 4 | 4 | 5 | 5 |
| 12 | 3 | 4 | 5 | 5 | 5 | 5 |
| 13 | 4 | 4 | 5 | 4 | 4 | 5 |
| 14 | 5 | 5 | 4 | 5 | 5 | 5 |
| 15 | 4 | 4 | 4 | 3 | 4 | 4 |
| 16 | 5 | 5 | 5 | 4 | 4 | 4 |
| 17 | 2 | 4 | 3 | 4 | 4 | 4 |
| 18 | 5 | 5 | 2 | 5 | 5 | 2 |
| 19 | 4 | 5 | 4 | 4 | 5 | 4 |
| 20 | 3 | 3 | 4 | 4 | 4 | 4 |
| 21 | 5 | 5 | 4 | 4 | 4 | 5 |
| 22 | 4 | 5 | 4 | 4 | 4 | 4 |
| 23 | 3 | 5 | 4 | 5 | 5 | 4 |
| 24 | 1 | 3 | 3 | 3 | 5 | 2 |
| 25 | 3 | 4 | 4 | 3 | 4 | 4 |
| 26 | 4 | 4 | 4 | 3 | 3 | 3 |
| 27 | 4 | 4 | 2 | 2 | 2 | 3 |
| 28 | 5 | 5 | 5 | 4 | 4 | 5 |
| 29 | 4 | 4 | 4 | 3 | 4 | 5 |
| 30 | 5 | 5 | 5 | 5 | 5 | 5 |
| 31 | 5 | 5 | 5 | 5 | 5 | 5 |
| 32 | 5 | 4 | 4 | 4 | 4 | 4 |
| 33 | 5 | 4 | 4 | 4 | 4 | 4 |
| 34 | 3 | 4 | 4 | 4 | 4 | 4 |
| 35 | 5 | 5 | 5 | 5 | 5 | 5 |
| 36 | 3 | 3 | 3 | 4 | 4 | 4 |
| 37 | 5 | 5 | 5 | 4 | 5 | 5 |
| 38 | 5 | 5 | 5 | 5 | 5 | 5 |
| 39 | 4 | 5 | 4 | 4 | 5 | 5 |
| 40 | 5 | 4 | 4 | 4 | 5 | 2 |
| 41 | 4 | 5 | 5 | 4 | 4 | 4 |
| 42 | 5 | 5 | 5 | 3 | 5 | 5 |
| 43 | 5 | 5 | 5 | 5 | 5 | 5 |
| 44 | 2 | 5 | 4 | 4 | 5 | 5 |
| 45 | 4 | 4 | 4 | 4 | 5 | 5 |
| 46 | 4 | 5 | 5 | 5 | 5 | 5 |
| 47 | 5 | 5 | 5 | 5 | 5 | 5 |
| 48 | 3 | 4 | 4 | 3 | 4 | 5 |
| 49 | 4 | 4 | 4 | 4 | 4 | 4 |
| 50 | 4 | 4 | 4 | 3 | 4 | 4 |
| 51 | 5 | 5 | 5 | 4 | 5 | 5 |
| 52 | 5 | 5 | 4 | 4 | 5 | 5 |
| 53 | 3 | 4 | 3 | 3 | 4 | 4 |
| 54 | 4 | 4 | 4 | 4 | 4 | 4 |
| 55 | 5 | 5 | 4 | 4 | 5 | 5 |
| 56 | 4 | 4 | 4 | 4 | 4 | 4 |
| 57 | 5 | 5 | 5 | 5 | 5 | 5 |
| 58 | 4 | 3 | 5 | 4 | 4 | 3 |
| 59 | 4 | 5 | 4 | 4 | 4 | 4 |
| 60 | 4 | 5 | 5 | 4 | 4 | 4 |
| 61 | 5 | 4 | 4 | 3 | 5 | 4 |
| 62 | 5 | 5 | 5 | 5 | 4 | 4 |
| 63 | 4 | 4 | 4 | 4 | 4 | 4 |
| 64 | 2 | 2 | 3 | 3 | 3 | 3 |
| 65 | 4 | 4 | 4 | 4 | 5 | 5 |
| 66 | 5 | 5 | 4 | 4 | 4 | 4 |
| 67 | 5 | 5 | 4 | 4 | 5 | 5 |
| 68 | 3 | 3 | 3 | 4 | 4 | 3 |
| 69 | 5 | 5 | 3 | 3 | 3 | 3 |
| 70 | 4 | 5 | 4 | 4 | 4 | 4 |
| 71 | 5 | 5 | 5 | 5 | 5 | 5 |
| 72 | 5 | 5 | 4 | 4 | 5 | 5 |
| 73 | 4 | 4 | 4 | 5 | 4 | 5 |
| 74 | 4 | 4 | 4 | 4 | 4 | 4 |
| 75 | 5 | 5 | 5 | 5 | 5 | 4 |
| 76 | 5 | 5 | 5 | 3 | 5 | 5 |
| 77 | 4 | 5 | 5 | 5 | 5 | 4 |
| 78 | 5 | 5 | 5 | 4 | 3 | 4 |
| 79 | 4 | 5 | 3 | 3 | 5 | 5 |
| 80 | 4 | 4 | 5 | 5 | 5 | 5 |
| 81 | 5 | 4 | 5 | 4 | 4 | 4 |
| 82 | 4 | 5 | 3 | 4 | 4 | 4 |
| 83 | 4 | 5 | 5 | 5 | 4 | 5 |
| 84 | 3 | 4 | 5 | 4 | 4 | 3 |
| 85 | 4 | 4 | 4 | 4 | 4 | 4 |
| 86 | 4 | 5 | 4 | 4 | 4 | 5 |
| 87 | 4 | 4 | 5 | 3 | 4 | 5 |
| 88 | 5 | 5 | 5 | 4 | 4 | 4 |
| 89 | 5 | 4 | 4 | 4 | 5 | 5 |
| 90 | 5 | 5 | 5 | 5 | 5 | 5 |
| 91 | 5 | 5 | 5 | 4 | 4 | 4 |
| 92 | 5 | 5 | 5 | 5 | 5 | 5 |
| 93 | 2 | 4 | 5 | 4 | 4 | 5 |
| 94 | 3 | 5 | 5 | 4 | 4 | 5 |
| 95 | 3 | 3 | 3 | 2 | 4 | 3 |
| 96 | 4 | 4 | 4 | 4 | 4 | 4 |
| 97 | 4 | 4 | 4 | 4 | 5 | 5 |
| 98 | 5 | 5 | 4 | 4 | 4 | 5 |
| 99 | 5 | 5 | 5 | 5 | 4 | 3 |
| 100 | 5 | 5 | 4 | 4 | 5 | 4 |

1. **Variabel Preferensi Risiko (X3)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **PR1** | **PR2** | **PR3** | **PR4** | **PR5** | **PR6** |
| 1 | 4 | 4 | 4 | 2 | 2 | 2 |
| 2 | 2 | 4 | 3 | 2 | 2 | 2 |
| 3 | 4 | 4 | 4 | 2 | 2 | 2 |
| 4 | 3 | 5 | 3 | 2 | 1 | 1 |
| 5 | 5 | 4 | 5 | 2 | 1 | 1 |
| 6 | 3 | 5 | 4 | 2 | 1 | 1 |
| 7 | 3 | 5 | 3 | 2 | 1 | 1 |
| 8 | 5 | 5 | 4 | 3 | 2 | 1 |
| 9 | 2 | 5 | 1 | 1 | 1 | 1 |
| 10 | 2 | 5 | 5 | 1 | 2 | 2 |
| 11 | 3 | 3 | 3 | 3 | 3 | 3 |
| 12 | 1 | 3 | 3 | 1 | 1 | 1 |
| 13 | 5 | 3 | 3 | 3 | 2 | 1 |
| 14 | 3 | 5 | 4 | 1 | 1 | 1 |
| 15 | 3 | 3 | 4 | 2 | 2 | 1 |
| 16 | 2 | 5 | 3 | 2 | 1 | 1 |
| 17 | 4 | 2 | 4 | 4 | 4 | 4 |
| 18 | 1 | 1 | 2 | 3 | 2 | 1 |
| 19 | 3 | 4 | 4 | 2 | 1 | 1 |
| 20 | 3 | 4 | 3 | 3 | 1 | 1 |
| 21 | 2 | 5 | 2 | 3 | 2 | 3 |
| 22 | 1 | 4 | 3 | 3 | 1 | 1 |
| 23 | 2 | 4 | 2 | 3 | 1 | 1 |
| 24 | 3 | 5 | 3 | 1 | 1 | 2 |
| 25 | 4 | 2 | 4 | 3 | 3 | 3 |
| 26 | 4 | 2 | 4 | 2 | 3 | 3 |
| 27 | 3 | 3 | 3 | 4 | 4 | 2 |
| 28 | 4 | 5 | 2 | 3 | 1 | 1 |
| 29 | 3 | 4 | 3 | 1 | 2 | 1 |
| 30 | 3 | 3 | 2 | 1 | 1 | 1 |
| 31 | 2 | 5 | 2 | 1 | 1 | 1 |
| 32 | 3 | 5 | 4 | 2 | 1 | 2 |
| 33 | 3 | 3 | 3 | 2 | 1 | 2 |
| 34 | 3 | 4 | 2 | 3 | 3 | 2 |
| 35 | 1 | 4 | 1 | 1 | 1 | 1 |
| 36 | 1 | 3 | 2 | 2 | 1 | 1 |
| 37 | 4 | 4 | 4 | 1 | 1 | 1 |
| 38 | 3 | 4 | 3 | 1 | 1 | 1 |
| 39 | 2 | 3 | 3 | 3 | 1 | 2 |
| 40 | 3 | 5 | 3 | 1 | 1 | 1 |
| 41 | 2 | 3 | 2 | 3 | 2 | 2 |
| 42 | 2 | 2 | 4 | 4 | 4 | 4 |
| 43 | 2 | 5 | 1 | 1 | 1 | 1 |
| 44 | 4 | 5 | 3 | 2 | 1 | 1 |
| 45 | 2 | 4 | 2 | 2 | 2 | 1 |
| 46 | 1 | 5 | 1 | 1 | 1 | 1 |
| 47 | 2 | 4 | 2 | 1 | 1 | 1 |
| 48 | 2 | 3 | 2 | 3 | 2 | 3 |
| 49 | 2 | 4 | 2 | 2 | 2 | 2 |
| 50 | 3 | 4 | 4 | 2 | 1 | 1 |
| 51 | 3 | 4 | 3 | 3 | 2 | 2 |
| 52 | 3 | 5 | 4 | 3 | 1 | 2 |
| 53 | 3 | 4 | 3 | 3 | 3 | 2 |
| 54 | 2 | 4 | 3 | 2 | 2 | 2 |
| 55 | 2 | 4 | 2 | 1 | 1 | 1 |
| 56 | 3 | 4 | 3 | 2 | 2 | 2 |
| 57 | 1 | 5 | 1 | 1 | 1 | 1 |
| 58 | 2 | 4 | 2 | 2 | 2 | 2 |
| 59 | 3 | 4 | 2 | 2 | 2 | 3 |
| 60 | 2 | 4 | 3 | 1 | 1 | 1 |
| 61 | 2 | 5 | 2 | 3 | 2 | 2 |
| 62 | 4 | 5 | 3 | 2 | 1 | 1 |
| 63 | 3 | 4 | 3 | 2 | 2 | 2 |
| 64 | 4 | 2 | 4 | 4 | 4 | 3 |
| 65 | 2 | 5 | 2 | 1 | 1 | 1 |
| 66 | 2 | 4 | 2 | 2 | 2 | 2 |
| 67 | 3 | 5 | 2 | 1 | 1 | 1 |
| 68 | 2 | 4 | 2 | 3 | 2 | 1 |
| 69 | 1 | 5 | 2 | 2 | 1 | 2 |
| 70 | 1 | 4 | 3 | 3 | 1 | 1 |
| 71 | 2 | 5 | 1 | 1 | 1 | 1 |
| 72 | 2 | 4 | 2 | 2 | 1 | 1 |
| 73 | 1 | 4 | 3 | 2 | 1 | 2 |
| 74 | 2 | 4 | 1 | 1 | 2 | 1 |
| 75 | 3 | 4 | 3 | 2 | 1 | 2 |
| 76 | 3 | 4 | 2 | 1 | 1 | 1 |
| 77 | 2 | 5 | 1 | 2 | 1 | 1 |
| 78 | 1 | 3 | 1 | 2 | 1 | 2 |
| 79 | 3 | 3 | 3 | 3 | 3 | 3 |
| 80 | 2 | 5 | 3 | 1 | 1 | 1 |
| 81 | 2 | 5 | 1 | 1 | 1 | 1 |
| 82 | 3 | 4 | 3 | 2 | 1 | 2 |
| 83 | 1 | 4 | 1 | 1 | 1 | 1 |
| 84 | 2 | 5 | 2 | 2 | 2 | 1 |
| 85 | 2 | 5 | 4 | 2 | 1 | 1 |
| 86 | 3 | 4 | 3 | 3 | 1 | 2 |
| 87 | 4 | 4 | 1 | 2 | 2 | 1 |
| 88 | 4 | 2 | 4 | 4 | 4 | 3 |
| 89 | 3 | 5 | 3 | 2 | 2 | 1 |
| 90 | 1 | 5 | 1 | 1 | 1 | 1 |
| 91 | 3 | 4 | 3 | 1 | 1 | 1 |
| 92 | 2 | 5 | 1 | 2 | 2 | 1 |
| 93 | 3 | 4 | 1 | 2 | 2 | 3 |
| 94 | 4 | 4 | 3 | 3 | 1 | 1 |
| 95 | 3 | 3 | 4 | 4 | 4 | 4 |
| 96 | 3 | 4 | 2 | 2 | 2 | 2 |
| 97 | 3 | 4 | 4 | 2 | 1 | 1 |
| 98 | 1 | 4 | 1 | 2 | 2 | 2 |
| 99 | 2 | 4 | 1 | 1 | 1 | 1 |
| 100 | 3 | 5 | 3 | 1 | 1 | 1 |

1. **Variabel Pengaruh Sosial (X4)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | PS1 | PS2 | PS3 | PS4 | PS5 | PS6 |
| 1 | 5 | 5 | 2 | 4 | 5 | 3 |
| 2 | 4 | 4 | 4 | 4 | 4 | 4 |
| 3 | 4 | 3 | 3 | 5 | 3 | 3 |
| 4 | 3 | 4 | 5 | 5 | 5 | 5 |
| 5 | 5 | 4 | 4 | 5 | 4 | 5 |
| 6 | 3 | 2 | 3 | 4 | 3 | 3 |
| 7 | 4 | 4 | 4 | 4 | 4 | 4 |
| 8 | 2 | 2 | 4 | 4 | 3 | 3 |
| 9 | 4 | 2 | 5 | 5 | 3 | 4 |
| 10 | 4 | 4 | 3 | 5 | 5 | 4 |
| 11 | 2 | 2 | 1 | 4 | 4 | 4 |
| 12 | 4 | 3 | 4 | 5 | 5 | 4 |
| 13 | 3 | 4 | 3 | 3 | 5 | 5 |
| 14 | 3 | 4 | 4 | 5 | 5 | 4 |
| 15 | 1 | 2 | 5 | 5 | 5 | 4 |
| 16 | 4 | 3 | 3 | 4 | 5 | 4 |
| 17 | 4 | 4 | 3 | 5 | 4 | 4 |
| 18 | 3 | 5 | 2 | 4 | 3 | 4 |
| 19 | 2 | 2 | 4 | 4 | 4 | 4 |
| 20 | 2 | 2 | 3 | 5 | 2 | 1 |
| 21 | 2 | 3 | 5 | 5 | 5 | 5 |
| 22 | 3 | 2 | 3 | 3 | 3 | 2 |
| 23 | 4 | 3 | 4 | 4 | 4 | 4 |
| 24 | 4 | 5 | 4 | 4 | 5 | 5 |
| 25 | 4 | 2 | 2 | 4 | 4 | 4 |
| 26 | 3 | 2 | 4 | 4 | 4 | 4 |
| 27 | 3 | 3 | 3 | 4 | 3 | 3 |
| 28 | 3 | 3 | 3 | 4 | 3 | 3 |
| 29 | 4 | 3 | 2 | 5 | 4 | 4 |
| 30 | 3 | 3 | 4 | 5 | 5 | 4 |
| 31 | 5 | 5 | 5 | 5 | 5 | 4 |
| 32 | 4 | 4 | 5 | 5 | 5 | 5 |
| 33 | 4 | 3 | 3 | 5 | 4 | 3 |
| 34 | 4 | 3 | 3 | 4 | 4 | 3 |
| 35 | 4 | 4 | 4 | 4 | 3 | 5 |
| 36 | 3 | 2 | 3 | 3 | 3 | 3 |
| 37 | 5 | 5 | 4 | 4 | 4 | 4 |
| 38 | 4 | 4 | 4 | 5 | 4 | 4 |
| 39 | 3 | 3 | 3 | 3 | 3 | 2 |
| 40 | 5 | 5 | 3 | 5 | 5 | 3 |
| 41 | 4 | 4 | 4 | 4 | 4 | 4 |
| 42 | 2 | 2 | 3 | 5 | 4 | 4 |
| 43 | 4 | 4 | 5 | 3 | 4 | 4 |
| 44 | 3 | 2 | 3 | 3 | 2 | 4 |
| 45 | 4 | 4 | 2 | 5 | 5 | 4 |
| 46 | 5 | 5 | 2 | 5 | 5 | 5 |
| 47 | 3 | 3 | 4 | 5 | 4 | 4 |
| 48 | 4 | 4 | 4 | 4 | 5 | 4 |
| 49 | 3 | 2 | 2 | 4 | 4 | 2 |
| 50 | 4 | 4 | 3 | 3 | 5 | 5 |
| 51 | 4 | 3 | 3 | 4 | 4 | 4 |
| 52 | 5 | 4 | 4 | 5 | 5 | 5 |
| 53 | 4 | 3 | 3 | 3 | 3 | 3 |
| 54 | 4 | 4 | 4 | 4 | 5 | 4 |
| 55 | 4 | 4 | 4 | 5 | 5 | 4 |
| 56 | 4 | 3 | 3 | 4 | 5 | 4 |
| 57 | 4 | 4 | 5 | 5 | 4 | 4 |
| 58 | 3 | 3 | 3 | 4 | 4 | 5 |
| 59 | 4 | 4 | 4 | 4 | 4 | 4 |
| 60 | 4 | 4 | 5 | 3 | 3 | 4 |
| 61 | 4 | 3 | 2 | 5 | 5 | 3 |
| 62 | 5 | 4 | 3 | 5 | 5 | 4 |
| 63 | 3 | 5 | 5 | 5 | 5 | 5 |
| 64 | 5 | 5 | 3 | 5 | 5 | 4 |
| 65 | 4 | 4 | 5 | 4 | 5 | 5 |
| 66 | 4 | 4 | 4 | 3 | 5 | 5 |
| 67 | 4 | 3 | 4 | 4 | 5 | 3 |
| 68 | 1 | 1 | 5 | 5 | 5 | 4 |
| 69 | 4 | 3 | 3 | 4 | 3 | 3 |
| 70 | 3 | 3 | 3 | 4 | 4 | 3 |
| 71 | 4 | 5 | 5 | 4 | 5 | 4 |
| 72 | 3 | 4 | 2 | 4 | 4 | 4 |
| 73 | 4 | 4 | 4 | 5 | 5 | 3 |
| 74 | 5 | 4 | 3 | 5 | 4 | 5 |
| 75 | 3 | 3 | 5 | 5 | 5 | 4 |
| 76 | 3 | 3 | 2 | 5 | 3 | 3 |
| 77 | 4 | 5 | 4 | 5 | 5 | 5 |
| 78 | 3 | 3 | 3 | 4 | 4 | 4 |
| 79 | 4 | 4 | 3 | 4 | 3 | 3 |
| 80 | 4 | 5 | 5 | 5 | 5 | 4 |
| 81 | 5 | 3 | 3 | 4 | 1 | 3 |
| 82 | 5 | 5 | 5 | 1 | 3 | 4 |
| 83 | 3 | 3 | 3 | 3 | 3 | 2 |
| 84 | 4 | 4 | 4 | 4 | 3 | 4 |
| 85 | 2 | 3 | 4 | 5 | 5 | 5 |
| 86 | 5 | 5 | 3 | 3 | 5 | 2 |
| 87 | 3 | 4 | 4 | 5 | 5 | 4 |
| 88 | 5 | 2 | 5 | 5 | 5 | 4 |
| 89 | 3 | 4 | 3 | 5 | 3 | 3 |
| 90 | 1 | 5 | 5 | 1 | 1 | 3 |
| 91 | 4 | 4 | 4 | 5 | 5 | 4 |
| 92 | 4 | 4 | 4 | 5 | 5 | 2 |
| 93 | 2 | 3 | 4 | 5 | 4 | 3 |
| 94 | 3 | 5 | 5 | 5 | 5 | 5 |
| 95 | 3 | 3 | 3 | 4 | 3 | 4 |
| 96 | 2 | 5 | 1 | 5 | 5 | 3 |
| 97 | 4 | 4 | 4 | 4 | 5 | 4 |
| 98 | 3 | 4 | 3 | 3 | 1 | 2 |
| 99 | 5 | 5 | 5 | 5 | 4 | 4 |
| 100 | 4 | 4 | 3 | 5 | 5 | 5 |

**Lampiran 4 Hasil Olah Data SPSS 22**

**Uji Validitas Variabel Literasi Keuangan Digital (X1)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | |
|  | | LKD1 | LKD2 | LKD3 | LKD4 | LKD5 | LKD6 | Total\_LKD |
| LKD1 | Pearson Correlation | 1 | ,512\*\* | ,625\*\* | ,443\*\* | ,416\*\* | ,257\* | ,761\*\* |
| Sig. (2-tailed) |  | ,000 | ,000 | ,000 | ,001 | ,047 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| LKD2 | Pearson Correlation | ,512\*\* | 1 | ,411\*\* | ,283\* | ,467\*\* | ,244 | ,658\*\* |
| Sig. (2-tailed) | ,000 |  | ,001 | ,029 | ,000 | ,061 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| LKD3 | Pearson Correlation | ,625\*\* | ,411\*\* | 1 | ,700\*\* | ,449\*\* | ,331\*\* | ,841\*\* |
| Sig. (2-tailed) | ,000 | ,001 |  | ,000 | ,000 | ,010 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| LKD4 | Pearson Correlation | ,443\*\* | ,283\* | ,700\*\* | 1 | ,376\*\* | ,533\*\* | ,782\*\* |
| Sig. (2-tailed) | ,000 | ,029 | ,000 |  | ,003 | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| LKD5 | Pearson Correlation | ,416\*\* | ,467\*\* | ,449\*\* | ,376\*\* | 1 | ,288\* | ,686\*\* |
| Sig. (2-tailed) | ,001 | ,000 | ,000 | ,003 |  | ,026 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| LKD6 | Pearson Correlation | ,257\* | ,244 | ,331\*\* | ,533\*\* | ,288\* | 1 | ,588\*\* |
| Sig. (2-tailed) | ,047 | ,061 | ,010 | ,000 | ,026 |  | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| Total\_LKD | Pearson Correlation | ,761\*\* | ,658\*\* | ,841\*\* | ,782\*\* | ,686\*\* | ,588\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | |

**Uji Validitas Variabel Gaya Hidup (X2)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | |
|  | | GH1 | GH2 | GH3 | GH4 | GH5 | GH6 | Total\_GH |
| GH1 | Pearson Correlation | 1 | ,777\*\* | ,607\*\* | ,637\*\* | ,532\*\* | ,603\*\* | ,829\*\* |
| Sig. (2-tailed) |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| GH2 | Pearson Correlation | ,777\*\* | 1 | ,636\*\* | ,684\*\* | ,781\*\* | ,655\*\* | ,894\*\* |
| Sig. (2-tailed) | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| GH3 | Pearson Correlation | ,607\*\* | ,636\*\* | 1 | ,738\*\* | ,617\*\* | ,763\*\* | ,857\*\* |
| Sig. (2-tailed) | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| GH4 | Pearson Correlation | ,637\*\* | ,684\*\* | ,738\*\* | 1 | ,656\*\* | ,626\*\* | ,852\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| GH5 | Pearson Correlation | ,532\*\* | ,781\*\* | ,617\*\* | ,656\*\* | 1 | ,587\*\* | ,819\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| GH6 | Pearson Correlation | ,603\*\* | ,655\*\* | ,763\*\* | ,626\*\* | ,587\*\* | 1 | ,827\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| Total\_GH | Pearson Correlation | ,829\*\* | ,894\*\* | ,857\*\* | ,852\*\* | ,819\*\* | ,827\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |

**Uji Validitas Variabel Preferensi Risiko (X3)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | |
|  | | PR1 | PR2 | PR3 | PR4 | PR5 | PR6 | Total\_PR |
| PR1 | Pearson Correlation | 1 | ,262\* | ,638\*\* | ,132 | -,044 | -,077 | ,568\*\* |
| Sig. (2-tailed) |  | ,043 | ,000 | ,314 | ,740 | ,560 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| PR2 | Pearson Correlation | ,262\* | 1 | ,247 | ,317\* | ,595\*\* | ,264\* | ,691\*\* |
| Sig. (2-tailed) | ,043 |  | ,057 | ,013 | ,000 | ,041 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| PR3 | Pearson Correlation | ,638\*\* | ,247 | 1 | ,378\*\* | ,044 | ,063 | ,661\*\* |
| Sig. (2-tailed) | ,000 | ,057 |  | ,003 | ,739 | ,631 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| PR4 | Pearson Correlation | ,132 | ,317\* | ,378\*\* | 1 | ,433\*\* | ,509\*\* | ,702\*\* |
| Sig. (2-tailed) | ,314 | ,013 | ,003 |  | ,001 | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| PR5 | Pearson Correlation | -,044 | ,595\*\* | ,044 | ,433\*\* | 1 | ,616\*\* | ,637\*\* |
| Sig. (2-tailed) | ,740 | ,000 | ,739 | ,001 |  | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| PR6 | Pearson Correlation | -,077 | ,264\* | ,063 | ,509\*\* | ,616\*\* | 1 | ,567\*\* |
| Sig. (2-tailed) | ,560 | ,041 | ,631 | ,000 | ,000 |  | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| Total\_PR | Pearson Correlation | ,568\*\* | ,691\*\* | ,661\*\* | ,702\*\* | ,637\*\* | ,567\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |

**Uji Validitas Variabel Pengaruh Sosial (X4)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | |
|  | | PS1 | PS2 | PS3 | PS4 | PS5 | PS6 | Total\_PS |
| PS1 | Pearson Correlation | 1 | ,625\*\* | ,333\*\* | ,458\*\* | ,461\*\* | ,451\*\* | ,740\*\* |
| Sig. (2-tailed) |  | ,000 | ,009 | ,000 | ,000 | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| PS2 | Pearson Correlation | ,625\*\* | 1 | ,403\*\* | ,391\*\* | ,457\*\* | ,465\*\* | ,749\*\* |
| Sig. (2-tailed) | ,000 |  | ,001 | ,002 | ,000 | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| PS3 | Pearson Correlation | ,333\*\* | ,403\*\* | 1 | ,575\*\* | ,458\*\* | ,463\*\* | ,710\*\* |
| Sig. (2-tailed) | ,009 | ,001 |  | ,000 | ,000 | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| PS4 | Pearson Correlation | ,458\*\* | ,391\*\* | ,575\*\* | 1 | ,577\*\* | ,557\*\* | ,767\*\* |
| Sig. (2-tailed) | ,000 | ,002 | ,000 |  | ,000 | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| PS5 | Pearson Correlation | ,461\*\* | ,457\*\* | ,458\*\* | ,577\*\* | 1 | ,762\*\* | ,803\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| PS6 | Pearson Correlation | ,451\*\* | ,465\*\* | ,463\*\* | ,557\*\* | ,762\*\* | 1 | ,797\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| Total\_PS | Pearson Correlation | ,740\*\* | ,749\*\* | ,710\*\* | ,767\*\* | ,803\*\* | ,797\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |

**Uji Validitas Variabel Minat Penggunaan *Fintech Lending* (Y)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | |
|  | | MP1 | MP2 | MP3 | MP4 | MP5 | MP6 | Total\_MP |
| MP1 | Pearson Correlation | 1 | ,622\*\* | ,348\*\* | ,369\*\* | -,053 | -,105 | ,515\*\* |
| Sig. (2-tailed) |  | ,000 | ,006 | ,004 | ,687 | ,426 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| MP2 | Pearson Correlation | ,622\*\* | 1 | ,419\*\* | ,413\*\* | ,153 | ,074 | ,621\*\* |
| Sig. (2-tailed) | ,000 |  | ,001 | ,001 | ,243 | ,572 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| MP3 | Pearson Correlation | ,348\*\* | ,419\*\* | 1 | ,627\*\* | ,567\*\* | ,429\*\* | ,823\*\* |
| Sig. (2-tailed) | ,006 | ,001 |  | ,000 | ,000 | ,001 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| MP4 | Pearson Correlation | ,369\*\* | ,413\*\* | ,627\*\* | 1 | ,479\*\* | ,377\*\* | ,791\*\* |
| Sig. (2-tailed) | ,004 | ,001 | ,000 |  | ,000 | ,003 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| MP5 | Pearson Correlation | -,053 | ,153 | ,567\*\* | ,479\*\* | 1 | ,744\*\* | ,721\*\* |
| Sig. (2-tailed) | ,687 | ,243 | ,000 | ,000 |  | ,000 | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| MP6 | Pearson Correlation | -,105 | ,074 | ,429\*\* | ,377\*\* | ,744\*\* | 1 | ,639\*\* |
| Sig. (2-tailed) | ,426 | ,572 | ,001 | ,003 | ,000 |  | ,000 |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| Total\_MP | Pearson Correlation | ,515\*\* | ,621\*\* | ,823\*\* | ,791\*\* | ,721\*\* | ,639\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |

**Uji Reliabilitas**

**Literasi Keuangan Digital**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,818 | 6 |

**Gaya Hidup (X2)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,919 | 6 |

**Preferensi Risiko (X3)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,699 | 6 |

**Pengaruh Sosial (X4)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,851 | 6 |

**Minat Penggunaan *Fintech Lending* (Y)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,768 | 6 |

**Statistik deskriptif**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| Literasi Keuangan Digital | 100 | 10 | 30 | 22,55 | 3,557 |
| Gaya Hidup | 100 | 16 | 30 | 25,56 | 3,073 |
| Preferensi Risiko | 100 | 9 | 22 | 14,51 | 2,939 |
| Pengaruh Sosial | 100 | 15 | 29 | 22,92 | 3,372 |
| Minat Penggunaan Fintech Lending | 100 | 14 | 29 | 24,18 | 3,115 |
| Valid N (listwise) | 100 |  |  |  |  |

**Uji Asumsi Klasik**

1. **Uji Normalitas**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 100 |
| Normal Parametersa,b | Mean | ,0000000 |
| Std. Deviation | 1,74151018 |
| Most Extreme Differences | Absolute | ,063 |
| Positive | ,054 |
| Negative | -,063 |
| Test Statistic | | ,063 |
| Asymp. Sig. (2-tailed) | | ,200c,d |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |

1. **Uji Multikolinearitas**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | Collinearity Statistics | | |
| B | Std. Error | Beta | Tolerance | VIF | |
| 1 | (Constant) | 15,376 | 2,482 |  |  |  | |
| Literasi Keuangan Digital | ,514 | ,055 | ,587 | ,836 | 1,196 | |
| Gaya Hidup | ,335 | ,073 | ,330 | ,634 | 1,578 | |
| Preferensi Risiko | -,191 | ,070 | -,180 | ,750 | 1,333 | |
| Pengaruh Sosial | -,375 | ,055 | -,406 | ,920 | 1,087 | |
| a. Dependent Variable: Minat Penggunaan Fintech Lending | | | | | | |

1. **Uji Heteroskedastisitas**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -,078 | ,209 |  | -,375 | ,708 |
| Literasi Keuangan Digital | -,026 | ,033 | -,086 | -,790 | ,431 |
| Gaya Hidup | -,007 | ,051 | -,017 | -,140 | ,889 |
| Preferensi Risiko | ,055 | ,029 | ,213 | 1,867 | ,065 |
| Pengaruh Sosial | ,031 | ,035 | ,090 | ,872 | ,386 |
| a. Dependent Variable: Abs\_RES | | | | | | |

**Analisis Regresi Linear Berganda**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients |
| B | Std. Error | Beta |
| 1 | (Constant) | 15,376 | 2,482 |  |
| Literasi Keuangan Digital | ,514 | ,055 | ,587 |
| Gaya Hidup | ,335 | ,073 | ,330 |
| Preferensi Risiko | -,191 | ,070 | -,180 |
| Pengaruh Sosial | -,375 | ,055 | -,406 |
| a. Dependent Variable: Minat Penggunaan Fintech Lending | | | | | |

**Uji F**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 660,507 | 4 | 165,127 | 52,246 | ,000b |
| Residual | 300,253 | 95 | 3,161 |  |  |
| Total | 960,760 | 99 |  |  |  |
| a. Dependent Variable: Minat Penggunaan Fintech Lending | | | | | | |
| b. Predictors: (Constant), Pengaruh Sosial, Preferensi Risiko, Literasi Keuangan Digital, Gaya Hidup | | | | | | |

**Uji T**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 15,376 | 2,482 |  | 6,195 | ,000 |
| Literasi Keuangan Digital | ,514 | ,055 | ,587 | 9,366 | ,000 |
| Gaya Hidup | ,335 | ,073 | ,330 | 4,587 | ,000 |
| Preferensi Risiko | -,191 | ,070 | -,180 | -2,722 | ,008 |
| Pengaruh Sosial | -,375 | ,055 | -,406 | -6,782 | ,000 |
| a. Dependent Variable: Minat Penggunaan Fintech Lending | | | | | | |

**Koefisien determinasi**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,829a | ,687 | ,674 | 1,778 |
| a. Predictors: (Constant), Pengaruh Sosial, Preferensi Risiko, Literasi Keuangan Digital, Gaya Hidup | | | | |

**Lampiran 5 Dokumentasi**

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