

### KUESIONER PENELITIAN

Nama Responden :  
 Nama UMKM :  
 Jenis Kelamin : ( ) Pria ( ) Wanita  
 Usia Responden : Tahun

#### **Petunjuk Pengisian**

Bacalah terlebih dahulu pernyataan dengan cermat sebelum anda memulai untuk menjawabnya. Berikan tanda (√) pada salah satu jawaban yang sesuai dengan pilihan anda.

#### **Keterangan**

SS = Sangat Setuju

S = Setuju

CS = Cukup Setuju

TS = Tidak Setuju

STS = Sangat Tidak Setuju

#### **A. PENGETAHUAN KEUANGAN**

No.	PERNYATAAN	STS	TS	CS	S	SS
1.	Jika saya mempunyai pengetahuan keuangan yang memadai, saya dapat terhindar dari segala penipuan.					
2.	Memiliki anggaran keuangan dapat membantu saya mengendalikan pengeluaran.					
3.	Saya mengetahui faktor-faktor yang perlu dipertimbangkan dalam menyusun anggaran keuangan dan belanja.					
4.	Saya menyisipkan sebagian keuntungan usaha untuk ditabung.					

No.	PERNYATAAN	STS	TS	CS	S	SS
5.	Saya mengetahui faktor-faktor yang dipertimbangkan dalam memilih jenis asuransi.					
6.	Saya telah menyiapkan asuransi jiwa untuk bisa melindungi keluarga seandainya suatu saat pemegang asuransi meninggal.					
7.	Saya mengetahui bahwa investasi bermanfaat untuk menyiapkan masa depan yang lebih matang.					
8.	Perencanaan dan pengelolaan keuangan penting untuk keberlanjutan usaha saya.					

#### B. SIKAP KEUANGAN

No.	PERNYATAAN	STS	TS	CS	S	SS
1.	Mempunyai anggaran merupakan strategi penting dalam keuangan.					
2.	Menjaga catatan keuangan merupakan hal yang penting untuk keuangan saya.					
3.	Penting bagi saya untuk membuat target belanja dan tabungan setiap bulan.					
4.	Lebih memilih menggadaikan barang untuk kebutuhan yang tidak terduga.					
5.	Tabungan pribadi akan saya gunakan sebagai pendanaan darurat.					
6.	Menggunakan kredit bank untuk mengetahui kekurangan dana.					
7.	Kondisi keuangan saya tidak mengganggu hubungan saya dengan orang lain.					
8.	Belajar tentang keuangan menjadi prioritas.					

### C. PERILAKU MANAJEMEN KEUANGAN

No.	PERNYATAAN	STS	TS	CS	S	SS
1.	Menyusun tujuan keuangan (jangka pendek, jangka menengah, jangka panjang).					
2.	Saya memikirkan risiko dalam mengambil hutang/kredit sebelum mengambil keputusan.					
3.	Saya menabung secara prodik atau rutin dari uang yang telah saya peroleh.					
4.	Mengikuti asuransi untuk menghindari resiko dimasa depan.					
5.	Saya menyimpan dana khusus untuk dana pensiun.					
6.	Saya menyediakan dana secara khusus untuk pengeluaran tidak terduga.					
7.	Saya sudah melakukan investasi dalam bentuk saham.					
8.	Saya selalu tepat waktu membayar tagihan dan pengeluaran lainnya.					
9.	Saya melakukan diskusi dengan karyawan untuk menyelesaikan masalah keuangan.					
10.	Saya merubah perencanaan keuangan yang tidak sesuai.					

# **LAMPIRAN DATA PENELITIAN**



35	4	4	3	3	4	3	3	3	27	3.375
36	5	5	5	5	5	5	5	5	40	5
37	5	4	5	5	5	4	5	3	36	4.5
38	5	4	5	4	4	4	5	5	36	4.5
39	3	3	4	4	3	4	3	2	26	3.25
40	4	4	4	4	4	5	5	5	35	4.375
41	5	5	5	4	4	5	4	4	36	4.5
42	5	5	5	5	5	5	5	5	40	5
43	3	4	4	3	4	4	3	4	29	3.625
44	5	5	5	5	5	4	5	5	39	4.875
45	4	4	4	4	4	5	5	4	34	4.25
46	5	5	5	5	5	4	4	4	37	4.625
47	5	5	5	5	5	5	5	5	40	5
48	4	3	4	4	4	5	3	4	31	3.875
49	4	4	4	4	4	5	4	2	31	3.875
50	4	4	4	4	4	5	5	4	34	4.25
51	5	5	5	5	5	4	4	4	37	4.625
52	4	5	5	5	5	4	5	5	38	4.75
53	4	4	4	4	4	4	2	3	29	3.625
54	4	4	5	5	4	5	2	5	34	4.25
55	4	4	4	4	4	5	5	5	35	4.375



34	4	4	5	4	4	4	4	4	33	4.125
35	4	4	3	4	5	4	5	4	33	4.125
36	5	5	4	5	5	5	5	5	39	4.875
37	4	4	4	4	5	5	5	5	36	4.5
38	5	5	4	5	5	4	4	4	36	4.5
39	4	4	4	4	4	3	3	3	29	3.625
40	5	4	4	4	4	4	4	4	33	4.125
41	4	4	4	4	4	4	4	4	32	4
42	5	5	5	5	5	4	5	5	39	4.875
43	4	4	4	4	4	4	4	4	32	4
44	4	4	3	4	4	5	5	5	34	4.25
45	5	4	4	4	5	4	4	4	34	4.25
46	5	5	5	5	4	5	5	5	39	4.875
47	4	5	3	5	5	4	5	5	36	4.5
48	4	4	4	4	4	3	3	2	28	3.5
49	4	4	4	4	5	3	4	4	32	4
50	5	4	4	4	5	4	4	4	34	4.25
51	3	3	4	3	3	5	5	5	31	3.875
52	5	4	4	4	5	4	4	4	34	4.25
53	4	4	4	5	4	3	3	3	30	3.75
54	4	4	4	3	4	4	4	4	31	3.875
55	4	5	4	5	4	5	5	5	37	4.625



No Resp .	Prilaku Manajemen Keuangan (Y)										T Y	RATA- RATA	
	PM K1	PM K2	PM K3	PM K4	PM K5	PM K6	PM K7	PM K8	PM K9	PM K10			
1	5	5	5	5	5	5	5	5	5	5	5	5 0	5
2	5	5	5	5	5	5	5	5	5	5	4	4 9	4.9
3	5	4	5	5	5	5	5	5	5	5	5	4 9	4.9
4	5	5	5	5	5	5	5	5	5	5	5	5 0	5
5	4	4	4	3	3	3	4	4	4	4	4	3 7	3.7
6	4	3	4	2	4	3	4	3	4	4	4	3 5	3.5
7	2	3	4	3	4	3	4	5	5	4	4	3 7	3.7
8	5	5	5	5	4	5	4	5	5	5	5	4 8	4.8
9	4	3	3	4	4	4	3	5	4	5	5	3 9	3.9
10	5	5	5	5	5	5	5	5	5	5	5	5 0	5
11	4	3	3	4	4	5	5	5	5	5	5	4 3	4.3
12	5	5	5	4	5	5	5	5	5	5	5	4 9	4.9
13	4	5	5	5	4	5	5	5	5	5	5	4 8	4.8
14	5	5	5	5	4	5	4	4	3	4	4	4 4	4.4
15	5	5	5	3	5	5	5	4	4	4	4	4 5	4.5
16	3	3	4	4	4	3	4	4	5	4	4	3 8	3.8
17	5	5	5	5	5	5	5	5	5	5	5	5 0	5
18	4	4	4	5	5	5	3	5	5	5	5	4 5	4.5
19	5	5	5	5	5	5	5	5	5	5	5	5 0	5
20	5	5	5	5	5	5	5	5	5	5	5	5 0	5
21	5	5	5	5	5	5	5	5	5	5	5	5 0	5
22	5	5	5	5	4	4	4	3	4	4	4	4 3	4.3
23	5	5	5	5	5	5	5	4	3	4	4	4 6	4.6

24	5	5	5	5	5	5	5	5	5	5	5	5	0	5
25	4	4	4	4	4	3	4	4	4	4	4	3	9	3.9
26	3	4	3	4	4	4	3	4	4	4	4	3	7	3.7
27	4	5	5	5	5	5	5	5	5	5	5	4	9	4.9
28	2	4	4	3	5	4	5	3	4	4	4	3	8	3.8
29	4	3	3	5	4	4	4	5	4	5	5	4	1	4.1
30	5	5	5	4	4	4	4	4	4	4	4	4	3	4.3
31	4	3	3	5	4	4	4	5	4	3	5	3	9	3.9
32	5	5	5	5	5	5	5	5	5	5	5	5	0	5
33	5	5	5	5	5	5	4	5	5	5	5	4	9	4.9
34	4	4	4	5	4	4	4	4	4	5	5	4	2	4.2
35	5	5	5	5	4	4	5	4	4	3	5	4	4	4.4
36	5	5	5	5	5	5	5	5	5	4	5	4	9	4.9
37	5	5	5	5	5	5	5	4	4	4	5	4	7	4.7
38	5	4	4	5	4	3	4	5	5	4	5	4	3	4.3
39	4	4	4	3	3	3	3	4	4	4	5	3	6	3.6
40	5	5	5	4	4	4	4	5	4	4	5	4	4	4.4
41	4	5	5	5	4	4	5	4	4	4	5	4	4	4.4
42	4	3	4	4	4	4	3	5	5	5	5	4	1	4.1
43	4	4	4	4	4	4	4	4	4	4	5	4	0	4
44	5	5	5	5	5	5	5	4	4	3	5	4	6	4.6
45	5	5	5	4	5	5	5	5	4	4	5	4	7	4.7
46	4	4	4	5	4	4	4	5	5	5	5	4	4	4.4
47	5	5	5	5	4	5	5	4	5	3	5	4	6	4.6

48	5	5	5	4	3	3	5	4	4	4	$\frac{4}{2}$	4.2
49	5	5	5	4	3	5	5	4	4	4	$\frac{4}{4}$	4.4
50	4	5	5	4	4	4	4	5	4	4	$\frac{4}{3}$	4.3
51	4	4	4	5	5	4	4	3	3	4	$\frac{4}{0}$	4
52	5	5	4	4	4	4	4	5	4	4	$\frac{4}{3}$	4.3
53	5	5	4	4	3	3	5	4	4	4	$\frac{4}{1}$	4.1
54	4	3	5	4	4	4	4	4	4	4	$\frac{4}{0}$	4
55	5	5	5	5	5	5	5	4	5	4	$\frac{4}{8}$	4.8

# **LAMPIRAN HASIL PENELITIAN**



PK7	Pearson Correlation	.463**	.520**	.413**	.408**	.496**	.508**	1	.477**	.757**
	Sig. (2-tailed)	.000	.000	.002	.002	.000	.000		.000	.000
	N	55	55	55	55	55	55	55	55	55
PK8	Pearson Correlation	.414**	.298*	.382**	.385**	.414**	.487**	.477**	1	.681**
	Sig. (2-tailed)	.002	.027	.004	.004	.002	.000	.000		.000
	N	55	55	55	55	55	55	55	55	55
TX1	Pearson Correlation	.766**	.745**	.783**	.787**	.789**	.590**	.757**	.681**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	55	55	55	55	55	55	55	55	55

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

\* . Correlation is significant at the 0.05 level (2-tailed).

### ❖ Hasil Uji Reliabilitas Pengetahuan Keuangan (X1)

#### Case Processing Summary

		N	%
Cases	Valid	55	100.0
	Excluded <sup>a</sup>	0	.0
	Total	55	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's	
Alpha	N of Items
.871	8

### ❖ Hasil Uji Frekuensi Pengetahuan Keuangan (X1)

#### Statistics

		PK1	PK2	PK3	PK4	PK5	PK6	PK7	PK8
N	Valid	55	55	55	55	55	55	55	55
	Missing	0	0	0	0	0	0	0	0
Mean		4.5091	4.4364	4.6000	4.5273	4.5091	4.5273	4.2909	4.4000
Sum		248.00	244.00	253.00	249.00	248.00	249.00	236.00	242.00

**PK1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	3	5.5	5.5	5.5
	4.00	21	38.2	38.2	43.6
	5.00	31	56.4	56.4	100.0
	Total	55	100.0	100.0	

**PK2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.8	1.8	1.8
	3.00	5	9.1	9.1	10.9
	4.00	18	32.7	32.7	43.6
	5.00	31	56.4	56.4	100.0
	Total	55	100.0	100.0	

**PK3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.8	1.8	1.8
	3.00	2	3.6	3.6	5.5
	4.00	15	27.3	27.3	32.7
	5.00	37	67.3	67.3	100.0
	Total	55	100.0	100.0	

**PK4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	2	3.6	3.6	3.6
	4.00	22	40.0	40.0	43.6
	5.00	31	56.4	56.4	100.0
	Total	55	100.0	100.0	

**PK5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	3	5.5	5.5	5.5
	4.00	21	38.2	38.2	43.6
	5.00	31	56.4	56.4	100.0
	Total	55	100.0	100.0	

**PK6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	1	1.8	1.8	1.8
	4.00	24	43.6	43.6	45.5
	5.00	30	54.5	54.5	100.0
	Total	55	100.0	100.0	

**PK7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	3.6	3.6	3.6
	3.00	11	20.0	20.0	23.6
	4.00	11	20.0	20.0	43.6
	5.00	31	56.4	56.4	100.0
	Total	55	100.0	100.0	

**PK8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	3	5.5	5.5	5.5
	3.00	5	9.1	9.1	14.5
	4.00	14	25.5	25.5	40.0
	5.00	33	60.0	60.0	100.0
	Total	55	100.0	100.0	



### ❖ Hasil Uji Validitas Sikap Keuangan (X2)

		Correlations								
		SK1	SK2	SK3	SK4	SK5	SK6	SK7	SK8	TX2
SK1	Pearson Correlation	1	.491**	.292*	.563**	.450**	.191	.218	.226	.612**
	Sig. (2-tailed)		.000	.031	.000	.001	.163	.109	.096	.000
	N	55	55	55	55	55	55	55	55	55
SK2	Pearson Correlation	.491**	1	.409**	.617**	.637**	.295*	.474**	.448**	.788**
	Sig. (2-tailed)	.000		.002	.000	.000	.029	.000	.001	.000
	N	55	55	55	55	55	55	55	55	55
SK3	Pearson Correlation	.292*	.409**	1	.314*	.254	.268*	.215	.223	.526**
	Sig. (2-tailed)	.031	.002		.020	.062	.048	.115	.102	.000
	N	55	55	55	55	55	55	55	55	55
SK4	Pearson Correlation	.563**	.617**	.314*	1	.351**	.136	.256	.224	.617**
	Sig. (2-tailed)	.000	.000	.020		.009	.321	.059	.100	.000
	N	55	55	55	55	55	55	55	55	55
SK5	Pearson Correlation	.450**	.637**	.254	.351**	1	.245	.397**	.333*	.668**
	Sig. (2-tailed)	.001	.000	.062	.009		.071	.003	.013	.000
	N	55	55	55	55	55	55	55	55	55
SK6	Pearson Correlation	.191	.295*	.268*	.136	.245	1	.662**	.722**	.672**
	Sig. (2-tailed)	.163	.029	.048	.321	.071		.000	.000	.000
	N	55	55	55	55	55	55	55	55	55
SK7	Pearson Correlation	.218	.474**	.215	.256	.397**	.662**	1	.892**	.781**
	Sig. (2-tailed)	.109	.000	.115	.059	.003	.000		.000	.000
	N	55	55	55	55	55	55	55	55	55
SK8	Pearson Correlation	.226	.448**	.223	.224	.333*	.722**	.892**	1	.773**
	Sig. (2-tailed)	.096	.001	.102	.100	.013	.000	.000		.000
	N	55	55	55	55	55	55	55	55	55
TX2	Pearson Correlation	.612**	.788**	.526**	.617**	.668**	.672**	.781**	.773**	1

Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000
N	55	55	55	55	55	55	55	55	55

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

\* . Correlation is significant at the 0.05 level (2-tailed).

### ❖ Hasil Uji Reliabilitas Sikap Keuangan (X2)

#### Case Processing Summary

		N	%
Cases	Valid	55	100.0
	Excluded <sup>a</sup>	0	.0
	Total	55	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's		
Alpha		N of Items
.835		8

### ❖ Hasil Uji Frekuensi Sikap Keuangan (X2)

#### Statistics

		SK1	SK2	SK3	SK4	SK5	SK6	SK7	SK8
N	Valid	55	55	55	55	55	55	55	55
	Missing	0	0	0	0	0	0	0	0
Mean		4.3818	4.2909	4.2000	4.3273	4.3273	4.2545	4.3636	4.3636
Sum		241.00	236.00	231.00	238.00	238.00	234.00	240.00	240.00

#### SK1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	4	7.3	7.3	7.3
	4.00	26	47.3	47.3	54.5
	5.00	25	45.5	45.5	100.0
Total		55	100.0	100.0	

**SK2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	4	7.3	7.3	7.3
	4.00	31	56.4	56.4	63.6
	5.00	20	36.4	36.4	100.0
	Total	55	100.0	100.0	

**SK3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	5	9.1	9.1	9.1
	4.00	34	61.8	61.8	70.9
	5.00	16	29.1	29.1	100.0
	Total	55	100.0	100.0	

**SK4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	5	9.1	9.1	9.1
	4.00	27	49.1	49.1	58.2
	5.00	23	41.8	41.8	100.0
	Total	55	100.0	100.0	

**SK5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.8	1.8	1.8
	3.00	3	5.5	5.5	7.3
	4.00	28	50.9	50.9	58.2
	5.00	23	41.8	41.8	100.0
	Total	55	100.0	100.0	

**SK6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.8	1.8	1.8
	3.00	6	10.9	10.9	12.7
	4.00	26	47.3	47.3	60.0
	5.00	22	40.0	40.0	100.0
	Total	55	100.0	100.0	

**SK7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.8	1.8	1.8
	3.00	5	9.1	9.1	10.9
	4.00	22	40.0	40.0	50.9
	5.00	27	49.1	49.1	100.0
	Total	55	100.0	100.0	

**SK8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.8	1.8	1.8
	3.00	4	7.3	7.3	9.1
	4.00	24	43.6	43.6	52.7
	5.00	26	47.3	47.3	100.0
	Total	55	100.0	100.0	



	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.003	.013	.008	.000
	N	55	55	55	55	55	55	55	55	55	55	55
PMK7	Pearson Correlation	.441**	.590**	.607**	.306*	.423**	.512**	1	.073	.232	.007	.652*
	Sig. (2-tailed)	.001	.000	.000	.023	.001	.000		.595	.088	.961	.000
	N	55	55	55	55	55	55	55	55	55	55	55
PMK8	Pearson Correlation	.225	.083	.057	.362**	.273*	.390**	.073	1	.640**	.550**	.538*
	Sig. (2-tailed)	.099	.546	.680	.007	.044	.003	.595		.000	.000	.000
	N	55	55	55	55	55	55	55	55	55	55	55
PMK9	Pearson Correlation	.089	.062	.181	.273*	.338*	.332*	.232	.640**	1	.530**	.534*
	Sig. (2-tailed)	.520	.651	.187	.044	.012	.013	.088	.000		.000	.000
	N	55	55	55	55	55	55	55	55	55	55	55
PMK10	Pearson Correlation	.061	-.007	.023	.238	.319*	.355**	.007	.550**	.530**	1	.444*
	Sig. (2-tailed)	.658	.958	.866	.080	.018	.008	.961	.000	.000		.001
	N	55	55	55	55	55	55	55	55	55	55	55
TY	Pearson Correlation	.689**	.713**	.711**	.692**	.676**	.840**	.652**	.538**	.534**	.444**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.001	
	N	55	55	55	55	55	55	55	55	55	55	55

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

\* . Correlation is significant at the 0.05 level (2-tailed).

### ❖ Hasil Uji Reliabilitas Prilaku Manajemen Keuangan (Y)

#### Case Processing Summary

		N	%
Cases	Valid	55	100.0
	Excluded <sup>a</sup>	0	.0
	Total	55	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's	
Alpha	N of Items
.851	10

### ❖ Hasil Uji Frekuensi Prilaku Manajemen Keuangan (Y)

#### Statistics

		PMK1	PMK2	PMK3	PMK4	PMK5	PMK6	PMK7	PMK8	PMK9	PMK10
N	Valid	55	55	55	55	55	55	55	55	55	55
	Missing	0	0	0	0	0	0	0	0	0	0
Mean		4.4727	4.4545	4.5273	4.4545	4.3455	4.3455	4.4364	4.4727	4.4182	4.3273
Sum		246.00	245.00	249.00	245.00	239.00	239.00	244.00	246.00	243.00	238.00

#### PMK1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	3.6	3.6	3.6
	3.00	2	3.6	3.6	7.3
	4.00	19	34.5	34.5	41.8
	5.00	32	58.2	58.2	100.0
	Total	55	100.0	100.0	

**PMK2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	9	16.4	16.4	16.4
	4.00	12	21.8	21.8	38.2
	5.00	34	61.8	61.8	100.0
	Total	55	100.0	100.0	

**PMK3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	5	9.1	9.1	9.1
	4.00	16	29.1	29.1	38.2
	5.00	34	61.8	61.8	100.0
	Total	55	100.0	100.0	

**PMK4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.8	1.8	1.8
	3.00	5	9.1	9.1	10.9
	4.00	17	30.9	30.9	41.8
	5.00	32	58.2	58.2	100.0
	Total	55	100.0	100.0	

**PMK5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	5	9.1	9.1	9.1
	4.00	26	47.3	47.3	56.4
	5.00	24	43.6	43.6	100.0
	Total	55	100.0	100.0	



**PMK6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	9	16.4	16.4	16.4
	4.00	18	32.7	32.7	49.1
	5.00	28	50.9	50.9	100.0
	Total	55	100.0	100.0	

**PMK7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	5	9.1	9.1	9.1
	4.00	21	38.2	38.2	47.3
	5.00	29	52.7	52.7	100.0
	Total	55	100.0	100.0	

**PMK8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	4	7.3	7.3	7.3
	4.00	21	38.2	38.2	45.5
	5.00	30	54.5	54.5	100.0
	Total	55	100.0	100.0	

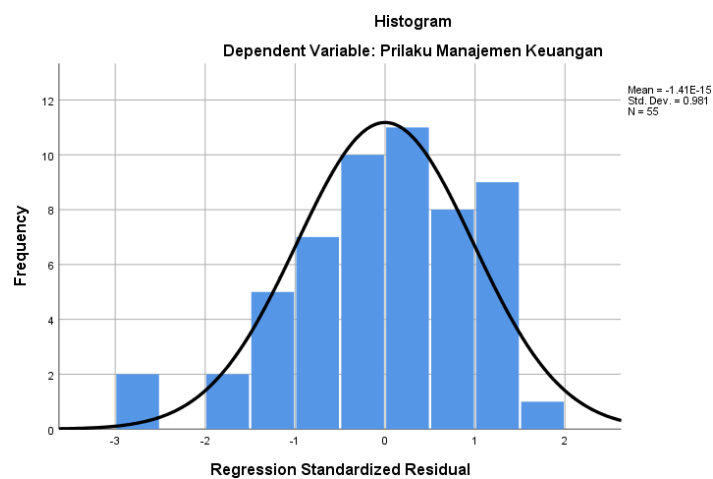
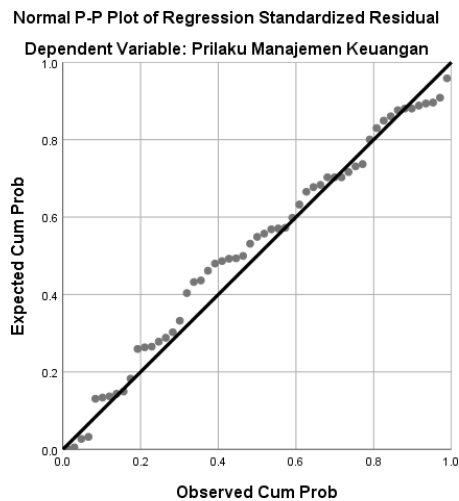
**PMK9**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	3	5.5	5.5	5.5
	4.00	26	47.3	47.3	52.7
	5.00	26	47.3	47.3	100.0
	Total	55	100.0	100.0	

		PMK10			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	3.00	4	7.3	7.3	7.3
	4.00	29	52.7	52.7	60.0
	5.00	22	40.0	40.0	100.0
	Total	55	100.0	100.0	

## ❖ UJI ASUMSI KLASIK

### ❖ Uji Normalitas



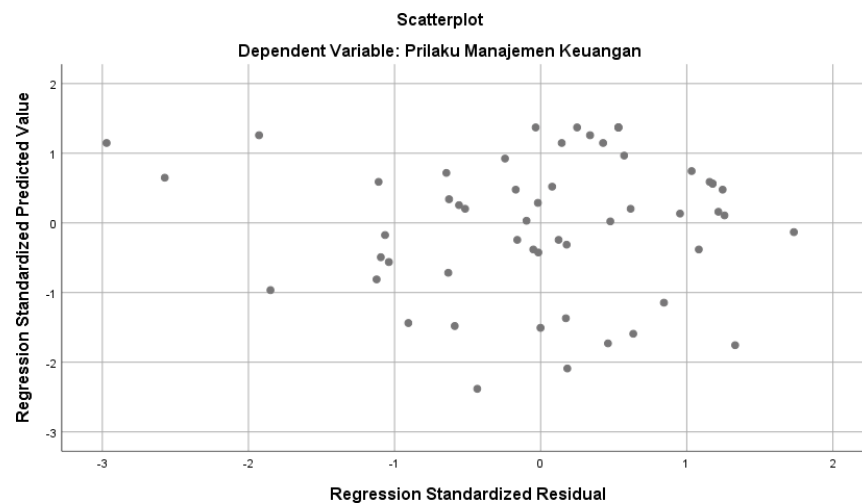
## ❖ Uji Multikolinearitas

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

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Pengetahuan Keuangan	.738	1.355
	Sikap Keuangan	.738	1.355

a. Dependent Variable: Prilaku Manajemen Keuangan

## ❖ Hasil Uji Heteroskedastisitas



## ❖ ANALISIS REGRESI LINEAR BERGANDA

❖ Hasil Uji R<sup>2</sup>

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.631 <sup>a</sup>	.399	.376	3.53122

a. Predictors: (Constant), Sikap Keuangan, Pengetahuan Keuangan

b. Dependent Variable: Prilaku Manajemen Keuangan

## ❖ Hasil Uji Parsial (Uji t)

		<b>Coefficients<sup>a</sup></b>				
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	15.168	5.117		2.964	.005
	Pengetahuan Keuangan	.509	.138	.463	3.696	.001
	Sikap Keuangan	.315	.155	.254	2.029	.048

a. Dependent Variable: Prilaku Manajemen Keuangan

## ❖ Hasil Uji Simultan (Uji F)

		<b>ANOVA<sup>a</sup></b>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	430.021	2	215.011	17.243	.000 <sup>b</sup>
	Residual	648.415	52	12.470		
	Total	1078.436	54			

a. Dependent Variable: Prilaku Manajemen Keuangan

b. Predictors: (Constant), Sikap Keuangan, Pengetahuan Keuangan