

LAMPIRAN
KUESIONER PENELITIAN

Kepada responden yth;

Dalam rangka untuk melaksanakan penelitian skripsi program sarjana (S1), saya memerlukan informasi untuk mendukung penelitian yang saya lakukan yang berjudul **“Pengaruh Literasi Keuangan Terhadap Pengelolaan Keuangan UMKM Di Kabupaten Mamuju”**, maka saya mohon kesediaan Bapak/Ibu/Sdr/I meluangkan waktu untuk mengisi kuesioner atau pernyataan yang dilampirkan. Jawaban yang anda berikan akan sangat membantu penelitian ini dan kuesioner ini dapat digunakan apabila sudah terisi semua.

Seluruh data dan informasi yang Bapak/Ibu/Sdr/I berikan akan dijaga kerahasiaannya dan hanya digunakan untuk kepentingan akademis penelitian semata. Saya ucapkan terima kasih kepada Bapak/Ibu/Sdr/I yang telah bersedia meluangkan waktu untuk mengisi kuesioner ini secara objektif dan benar.

Peneliti,

Ainul Afifah S.
NIM.02220200099

IDENTITAS RESPONDEN

Nama :
Jenis Kelamin :
Usia :
Pendidikan Terakhir :
Jenis Usaha :
Lama Usaha :

Anda dimohon untuk memberikan jawaban dengan member tanda silang (X) pada salah satu jawaban untuk setiap pertanyaan yang menurut Anda paling tepat.

A. Sikap Keuangan(X1)

Pilihan jawaban yang tersedia adalah:

STP =apabila Anda merasa Sangat Tidak Penting

TP = apabila Anda merasa Tidak Penting

N =apabila Anda merasa Netral

P =apabila Anda merasa Penting

SP =apabila Anda merasa Sangat Penting

NO.	Pertanyaan	STP	TP	N	P	SP
1.	Penting bagi saya untuk mengontrol Pengeluaran bulanan					
2.	Penting bagi saya untuk menetapkan target keuangan untuk masa depan					
3.	Penting bagi saya mengelola uang saya hari ini yang akan mempengaruhi masa depan saya.					

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B. Pengetahuan Keuangan(X2)

Pilihan jawaban yang tersedia adalah:

STP =apabila Anda merasa Sangat Tidak Penting

TP = apabila Anda merasa Tidak Penting

N =apabila Anda merasa Netral

P =apabila Anda merasa Penting

SP =apabila Anda merasa Sangat Penting

NO.	Pertanyaan	STP	TP	N	P	SP
1.	Penting bagi saya memahami dengan baik tentang pengetahuan umum keuangan pribadi seperti tabungan dan pinjaman					
2.	Penting bagi saya mengetahui apa saja yang harus saya lakukan terkait keuangan saya					
3.	Penting bagi saya untuk menabung dan juga meminjam uang baik di lembaga resmi maupun tidak resmi dan penting bagi saya memahami betul persyaratan dan ketentuan yang ada					

C. Perilaku Keuangan(X3)

Pilihan jawaban yang tersedia adalah:

STP =apabila Anda merasa Sangat Tidak Pernah

TP = apabila Anda merasa Tidak Pernah

N =apabila Anda merasa Netral

P =apabila Anda merasa Penting

SP =apabila Anda merasa Sangat Penting

NO.	Pertanyaan	STP	TP	N	P	SP
1.	Penting bagi saya mencatat dan mengontrol pengeluaran pribadi saya (misalnya, membuat spread sheet biaya dan pendapatan)					
2.	Penting bagi saya menetapkan target keuangan untuk jangka panjang yang mempengaruhi pengelolaan pengeluaran saya					
3.	Penting bagi saya mengikuti rencana mingguan atau bulanan berdasarkan perencanaan biaya yang telah dibuat					

D. Pengelolaan Keuangan(Y)

Pilihan jawaban yang tersedia adalah:

STP =apabila Anda merasa Sangat TidakPenting

TP = apabila Anda merasa Tidak Penting

N =apabila Anda merasa Netral

P =apabila Anda merasa Penting

SP =apabila Anda merasa Sangat Penting

NO.	Pertanyaan	STP	TP	N	P	SP
1.	Penting bagi saya melakukan pertimbangan terlebih dahulu sebelum melakukan transaksi pembelian barang kebutuhan sehari-hari dengan melihat persediaan uang.					
2.	Penting bagi saya melakukan pencatatan untuk pengeluaran bulanan saya secara terperinci agar pengeluaran bulanan tetap terkendali					
3.	Penting bagi saya menjaga keseimbangan antara pemasukan dan pengeluaran keuangan saya					

LAMPIRAN:**Frequencies**

		Statistics		
		x1.1	X1.2	X1.3
N	Valid	66	66	66
	Missing	0	0	0
Mean		4.2576	4.3939	4.3030
Std. Error of Mean		.07262	.06786	.06818
Sum		281.00	290.00	284.00

Frequency Table

		x1.1			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	3.00	5	7.6	7.6	7.6
	4.00	39	59.1	59.1	66.7
	5.00	22	33.3	33.3	100.0
	Total	66	100.0	100.0	

		X1.2			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	3.00	2	3.0	3.0	3.0
	4.00	36	54.5	54.5	57.6
	5.00	28	42.4	42.4	100.0
	Total	66	100.0	100.0	

		X1.3			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	3.00	3	4.5	4.5	4.5
	4.00	40	60.6	60.6	65.2
	5.00	23	34.8	34.8	100.0
	Total	66	100.0	100.0	

Frequencies

		Statistics		
		X2.1	X2.2	X2.3
N	Valid	66	66	66
	Missing	0	0	0
Mean		4.0455	4.0758	3.5303
Std. Error of Mean		.08203	.09731	.12064
Sum		267.00	269.00	233.00

Frequency Table

		X2.1			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	3.00	13	19.7	19.7	19.7
	4.00	37	56.1	56.1	75.8
	5.00	16	24.2	24.2	100.0
	Total	66	100.0	100.0	

		X2.2			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	1.00	1	1.5	1.5	1.5
	2.00	1	1.5	1.5	3.0
	3.00	9	13.6	13.6	16.7
	4.00	36	54.5	54.5	71.2
	5.00	19	28.8	28.8	100.0
	Total	66	100.0	100.0	

		X2.3			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	1.00	2	3.0	3.0	3.0
	2.00	6	9.1	9.1	12.1
	3.00	24	36.4	36.4	48.5
	4.00	23	34.8	34.8	83.3
	5.00	11	16.7	16.7	100.0
	Total	66	100.0	100.0	

Frequencies

		Statistics		
		X3.1	X3.2	X3.3
N	Valid	66	66	66
	Missing	0	0	0
Mean		4.1970	3.9091	3.2879
Std. Error of Mean		.10404	.09091	.11377
Sum		277.00	258.00	217.00

Frequency Table

X3.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	3.0	3.0	3.0
	3.00	12	18.2	18.2	21.2
	4.00	23	34.8	34.8	56.1
	5.00	29	43.9	43.9	100.0
	Total	66	100.0	100.0	

X3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.5	1.5	1.5
	3.00	18	27.3	27.3	28.8
	4.00	33	50.0	50.0	78.8
	5.00	14	21.2	21.2	100.0
	Total	66	100.0	100.0	

X3.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.5	1.5	1.5
	2.00	11	16.7	16.7	18.2
	3.00	29	43.9	43.9	62.1
	4.00	18	27.3	27.3	89.4
	5.00	7	10.6	10.6	100.0
	Total	66	100.0	100.0	

Frequencies

		Statistics		
		Y1.1	Y1.2	Y1.3
N	Valid	66	66	66
	Missing	0	0	0
Mean		3.9091	3.6970	4.2879
Std. Error of Mean		.08563	.10348	.06747
Sum		258.00	244.00	283.00

Frequency Table

		Y1.1			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	3.00	19	28.8	28.8	28.8
	4.00	34	51.5	51.5	80.3
	5.00	13	19.7	19.7	100.0
Total		66	100.0	100.0	

		Y1.2			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	1.00	1	1.5	1.5	1.5
	2.00	1	1.5	1.5	3.0
	3.00	27	40.9	40.9	43.9
	4.00	25	37.9	37.9	81.8
	5.00	12	18.2	18.2	100.0
Total		66	100.0	100.0	

		Y1.3			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	3.00	3	4.5	4.5	4.5
	4.00	41	62.1	62.1	66.7
	5.00	22	33.3	33.3	100.0
Total		66	100.0	100.0	

Correlations

		Correlations			
		x1.1	X1.2	X1.3	Total X1
x1.1	Pearson Correlation	1	.818**	.935**	.961**
	Sig. (2-tailed)		.000	.000	.000
	N	66	66	66	66
X1.2	Pearson Correlation	.818**	1	.863**	.933**
	Sig. (2-tailed)	.000		.000	.000
	N	66	66	66	66
X1.3	Pearson Correlation	.935**	.863**	1	.975**
	Sig. (2-tailed)	.000	.000		.000
	N	66	66	66	66
Total_X1	Pearson Correlation	.961**	.933**	.975**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	66	66	66	66

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

Correlations

		Correlations			
		X2.1	X2.2	X2.3	Total X2
X2.1	Pearson Correlation	1	.519**	.834**	.898**
	Sig. (2-tailed)		.000	.000	.000
	N	66	66	66	66
X2.2	Pearson Correlation	.519**	1	.503**	.773**
	Sig. (2-tailed)	.000		.000	.000
	N	66	66	66	66
X2.3	Pearson Correlation	.834**	.503**	1	.917**
	Sig. (2-tailed)	.000	.000		.000
	N	66	66	66	66
Total_X2	Pearson Correlation	.898**	.773**	.917**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	66	66	66	66

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

Correlations

		Correlations			
		X3.1	X3.2	X3.3	Total X3
X3.1	Pearson Correlation	1	.645**	.793**	.891**
	Sig. (2-tailed)		.000	.000	.000
	N	66	66	66	66
X3.2	Pearson Correlation	.645**	1	.850**	.897**
	Sig. (2-tailed)	.000		.000	.000
	N	66	66	66	66
X3.3	Pearson Correlation	.793**	.850**	1	.964**
	Sig. (2-tailed)	.000	.000		.000
	N	66	66	66	66
Total_X3	Pearson Correlation	.891**	.897**	.964**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	66	66	66	66

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

Correlations

		Correlations			
		Y1.1	Y1.2	Y1.3	Total Y
Y1.1	Pearson Correlation	1	.768**	.715**	.913**
	Sig. (2-tailed)		.000	.000	.000
	N	66	66	66	66
Y1.2	Pearson Correlation	.768**	1	.726**	.934**
	Sig. (2-tailed)	.000		.000	.000
	N	66	66	66	66
Y1.3	Pearson Correlation	.715**	.726**	1	.872**
	Sig. (2-tailed)	.000	.000		.000
	N	66	66	66	66
Total_Y	Pearson Correlation	.913**	.934**	.872**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	66	66	66	66

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

Reliability

Case Processing Summary

		N	%
Cases	Valid	66	100.0
	Excluded ^a	0	.0
	Total	66	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.953	3

Item Statistics

	Mean	Std. Deviation	N
x1.1	4.2576	.58993	66
X1.2	4.3939	.55133	66
X1.3	4.3030	.55386	66

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x1.1	8.6970	1.138	.908	.926
X1.2	8.5606	1.266	.854	.965
X1.3	8.6515	1.184	.944	.899

Reliability

Case Processing Summary

		N	%
Cases	Valid	66	100.0
	Excluded ^a	0	.0
	Total	66	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.815	3

Item Statistics

	Mean	Std. Deviation	N
X2.1	4.0455	.66638	66
X2.2	4.0758	.79053	66
X2.3	3.5303	.98011	66

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
X2.1	7.6061	2.366	.798	.659
X2.2	7.5758	2.494	.531	.874
X2.3	8.1212	1.616	.750	.677

Reliability**Case Processing Summary**

		N	%
Cases	Valid	66	100.0
	Excluded ^a	0	.0
	Total	66	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.904	3

Item Statistics

	Mean	Std. Deviation	N
X3.1	4.1970	.84525	66
X3.2	3.9091	.73855	66
X3.3	3.2879	.92429	66

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
X3.1	7.1970	2.561	.756	.907
X3.2	7.4848	2.807	.795	.882
X3.3	8.1061	2.066	.903	.780

Reliability

Case Processing Summary

		N	%
Cases	Valid	66	100.0
	Excluded ^a	0	.0
	Total	66	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.879	3

Item Statistics

	Mean	Std. Deviation	N
Y1.1	3.9091	.69564	66
Y1.2	3.6970	.84069	66
Y1.3	4.2879	.54815	66

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Y1.1	7.9848	1.677	.801	.799
Y1.2	8.1970	1.330	.808	.820
Y1.3	7.6061	2.089	.767	.860

Frequencies

		Statistics		
		x1.1	X1.2	X1.3
N	Valid	66	66	66
	Missing	0	0	0
Mean		4.2576	4.3939	4.3030
Std. Error of Mean		.07262	.06786	.06818
Sum		281.00	290.00	284.00

Frequency Table

		x1.1			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	5	7.6	7.6	7.6
	4.00	39	59.1	59.1	66.7
	5.00	22	33.3	33.3	100.0
	Total	66	100.0	100.0	

		X1.2			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	2	3.0	3.0	3.0
	4.00	36	54.5	54.5	57.6
	5.00	28	42.4	42.4	100.0
	Total	66	100.0	100.0	

		X1.3			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	3	4.5	4.5	4.5
	4.00	40	60.6	60.6	65.2
	5.00	23	34.8	34.8	100.0
	Total	66	100.0	100.0	

Frequencies

Statistics

		X2.1	X2.2	X2.3
N	Valid	66	66	66
	Missing	0	0	0
Mean		4.0455	4.0758	3.5303
Std. Error of Mean		.08203	.09731	.12064
Sum		267.00	269.00	233.00

Frequency Table**X2.1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	13	19.7	19.7	19.7
	4.00	37	56.1	56.1	75.8
	5.00	16	24.2	24.2	100.0
	Total	66	100.0	100.0	

X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.5	1.5	1.5
	2.00	1	1.5	1.5	3.0
	3.00	9	13.6	13.6	16.7
	4.00	36	54.5	54.5	71.2
	5.00	19	28.8	28.8	100.0
	Total	66	100.0	100.0	

X2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	3.0	3.0	3.0
	2.00	6	9.1	9.1	12.1
	3.00	24	36.4	36.4	48.5
	4.00	23	34.8	34.8	83.3
	5.00	11	16.7	16.7	100.0
	Total	66	100.0	100.0	

Frequencies

		Statistics		
		X3.1	X3.2	X3.3
N	Valid	66	66	66
	Missing	0	0	0
Mean		4.1970	3.9091	3.2879
Std. Error of Mean		.10404	.09091	.11377
Sum		277.00	258.00	217.00

Frequency Table

		X3.1			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	3.0	3.0	3.0
	3.00	12	18.2	18.2	21.2
	4.00	23	34.8	34.8	56.1
	5.00	29	43.9	43.9	100.0
	Total	66	100.0	100.0	

		X3.2			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.5	1.5	1.5
	3.00	18	27.3	27.3	28.8
	4.00	33	50.0	50.0	78.8
	5.00	14	21.2	21.2	100.0
	Total	66	100.0	100.0	

		X3.3			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.5	1.5	1.5
	2.00	11	16.7	16.7	18.2
	3.00	29	43.9	43.9	62.1
	4.00	18	27.3	27.3	89.4
	5.00	7	10.6	10.6	100.0
	Total	66	100.0	100.0	

Frequencies

		Statistics		
		Y1.1	Y1.2	Y1.3
N	Valid	66	66	66
	Missing	0	0	0
Mean		3.9091	3.6970	4.2879
Std. Error of Mean		.08563	.10348	.06747
Sum		258.00	244.00	283.00

Frequency Table

		Y1.1			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	19	28.8	28.8	28.8
	4.00	34	51.5	51.5	80.3
	5.00	13	19.7	19.7	100.0
	Total	66	100.0	100.0	

		Y1.2			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.5	1.5	1.5
	2.00	1	1.5	1.5	3.0
	3.00	27	40.9	40.9	43.9
	4.00	25	37.9	37.9	81.8
	5.00	12	18.2	18.2	100.0
	Total	66	100.0	100.0	

		Y1.3			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	3	4.5	4.5	4.5
	4.00	41	62.1	62.1	66.7
	5.00	22	33.3	33.3	100.0
	Total	66	100.0	100.0	

Correlations

		Correlations			
		x1.1	X1.2	X1.3	Total X1
x1.1	Pearson Correlation	1	.818**	.935**	.961**
	Sig. (2-tailed)		.000	.000	.000
	N	66	66	66	66
X1.2	Pearson Correlation	.818**	1	.863**	.933**
	Sig. (2-tailed)	.000		.000	.000
	N	66	66	66	66
X1.3	Pearson Correlation	.935**	.863**	1	.975**
	Sig. (2-tailed)	.000	.000		.000
	N	66	66	66	66
Total_X1	Pearson Correlation	.961**	.933**	.975**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	66	66	66	66

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

Correlations

		Correlations			
		X2.1	X2.2	X2.3	Total X2
X2.1	Pearson Correlation	1	.519**	.834**	.898**
	Sig. (2-tailed)		.000	.000	.000
	N	66	66	66	66
X2.2	Pearson Correlation	.519**	1	.503**	.773**
	Sig. (2-tailed)	.000		.000	.000
	N	66	66	66	66
X2.3	Pearson Correlation	.834**	.503**	1	.917**
	Sig. (2-tailed)	.000	.000		.000
	N	66	66	66	66
Total_X2	Pearson Correlation	.898**	.773**	.917**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	66	66	66	66

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

Correlations

		Correlations			
		X3.1	X3.2	X3.3	Total X3
X3.1	Pearson Correlation	1	.645**	.793**	.891**
	Sig. (2-tailed)		.000	.000	.000
	N	66	66	66	66
X3.2	Pearson Correlation	.645**	1	.850**	.897**
	Sig. (2-tailed)	.000		.000	.000
	N	66	66	66	66
X3.3	Pearson Correlation	.793**	.850**	1	.964**
	Sig. (2-tailed)	.000	.000		.000
	N	66	66	66	66
Total_X3	Pearson Correlation	.891**	.897**	.964**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	66	66	66	66

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

Correlations

		Correlations			
		Y1.1	Y1.2	Y1.3	Total Y
Y1.1	Pearson Correlation	1	.768**	.715**	.913**
	Sig. (2-tailed)		.000	.000	.000
	N	66	66	66	66
Y1.2	Pearson Correlation	.768**	1	.726**	.934**
	Sig. (2-tailed)	.000		.000	.000
	N	66	66	66	66
Y1.3	Pearson Correlation	.715**	.726**	1	.872**
	Sig. (2-tailed)	.000	.000		.000
	N	66	66	66	66
Total_Y	Pearson Correlation	.913**	.934**	.872**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	66	66	66	66

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

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	X3, X1, X2 ^b	.	Enter

a. Dependent Variable: Y

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.932 ^a	.868	.862	.23506	.715

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.603	3	7.534	136.354	.000 ^b
	Residual	3.426	62	.055		
	Total	26.029	65			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.130	.266		.489	.627		
	X1	.444	.118	.379	3.775	.000	.211	4.746
	X2	.178	.107	.198	1.659	.102	.150	6.687
	X3	.323	.104	.393	3.095	.003	.132	7.580

a. Dependent Variable: Y

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	X1	X2	X3
1	1	3.972	1.000	.00	.00	.00	.00
	2	.023	13.179	.32	.00	.02	.06
	3	.003	36.322	.00	.09	.97	.49
	4	.002	41.348	.68	.91	.00	.45

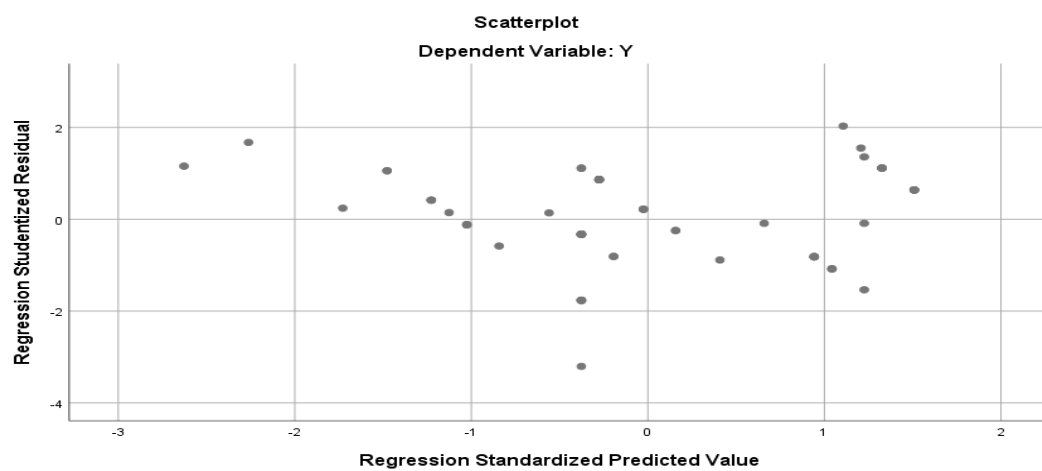
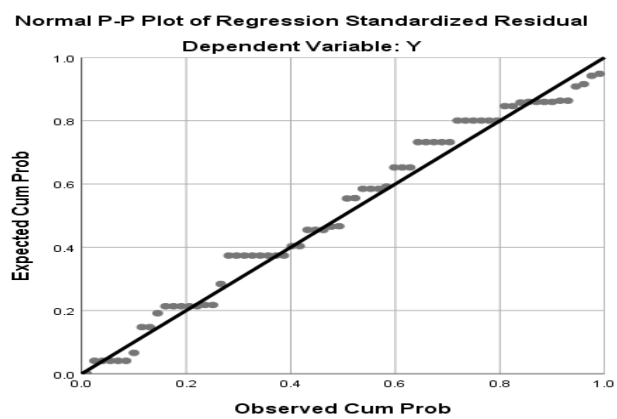
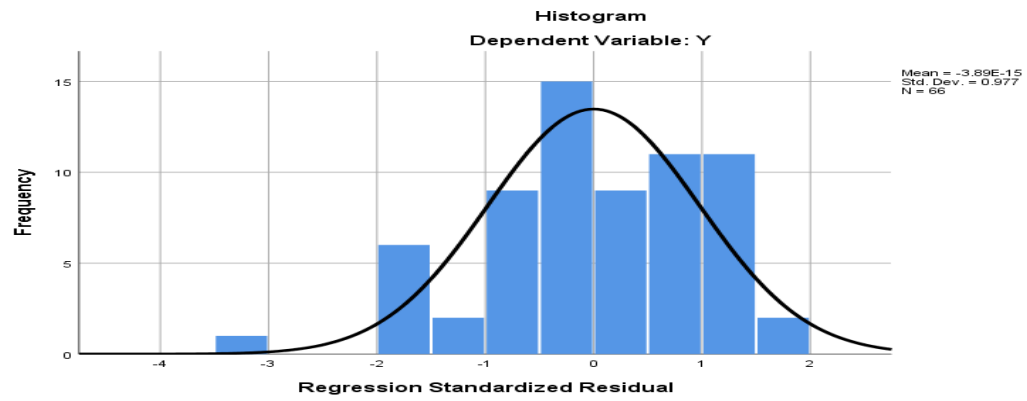
a. Dependent Variable: Y

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4151	4.8542	3.9646	.58969	66
Std. Predicted Value	-2.628	1.509	.000	1.000	66
Standard Error of Predicted Value	.032	.140	.055	.018	66
Adjusted Predicted Value	2.3726	4.8454	3.9583	.58875	66
Residual	-.74239	.38305	.00000	.22958	66
Std. Residual	-3.158	1.630	.000	.977	66
Stud. Residual	-3.204	2.029	.012	1.014	66
Deleted Residual	-.76428	.59382	.00633	.24865	66
Stud. Deleted Residual	-3.480	2.083	.007	1.035	66
Mahal. Distance	.251	22.086	2.955	3.255	66
Cook's Distance	.000	.566	.023	.072	66
Centered Leverage Value	.004	.340	.045	.050	66

a. Dependent Variable: Y

Charts



TANGGAPAN RESPONDEN

No.	SIKAP KEUANGAN				PENGETAHUAN KEUANGAN			
	X1.1	X1.2	X1.3	TOTAL	X2.1	X2.2	X2.3	TOTAL
1	3	3	3	9	3	3	1	7
2	3	3	3	9	3	3	1	7
3	3	4	3	10	3	3	2	8
4	3	4	4	11	3	3	2	8
5	3	4	4	11	3	3	2	8
6	4	4	4	12	3	3	2	8
7	4	4	4	12	3	3	2	8
8	4	4	4	12	3	3	2	8
9	4	4	4	12	3	3	3	9
10	4	4	4	12	3	4	3	10
11	4	4	4	12	3	4	3	10
12	4	4	4	12	3	4	3	10
13	4	4	4	12	3	4	3	10
14	4	4	4	12	4	4	3	11
15	4	4	4	12	4	4	3	11
16	4	4	4	12	4	4	3	11
17	4	4	4	12	4	4	3	11
18	4	4	4	12	4	4	3	11
19	4	4	4	12	4	4	3	11
20	4	4	4	12	4	4	3	11
21	4	4	4	12	4	4	3	11
22	4	4	4	12	4	4	3	11
23	4	4	4	12	4	4	3	11
24	4	4	4	12	4	4	3	11
25	4	4	4	12	4	4	3	11
26	4	4	4	12	4	4	3	11
27	4	4	4	12	4	4	3	11
28	4	4	4	12	4	4	3	11
29	4	4	4	12	4	4	3	11
30	4	4	4	12	4	4	3	11
31	4	4	4	12	4	4	3	11
32	4	4	4	12	4	4	3	11
33	4	4	4	12	4	4	4	12
34	4	4	4	12	4	4	4	12
35	4	4	4	12	4	4	4	12
36	4	4	4	12	4	4	4	12
37	4	4	4	12	4	4	4	12
38	4	4	4	12	4	4	4	12

No	SIKAP KEUANGAN				PENGETAHUAN KEUANGAN			
	X1.1	X1.2	X1.3	TOTAL	X2.1	X2.2	X2.3	TOTAL
39	4	5	4	13	4	4	4	12
40	4	5	4	13	4	4	4	12
41	4	5	4	13	4	4	4	12
42	4	5	4	13	4	4	4	12
43	4	5	4	13	4	4	4	12
44	4	5	5	14	4	4	4	12
45	5	5	5	15	4	4	4	12
46	5	5	5	15	4	5	4	13
47	5	5	5	15	4	5	4	13
48	5	5	5	15	4	5	4	13
49	5	5	5	15	4	5	4	13
50	5	5	5	15	4	5	4	13
51	5	5	5	15	5	5	4	14
52	5	5	5	15	5	5	4	14
53	5	5	5	15	5	5	4	14
54	5	5	5	15	5	5	4	14
55	5	5	5	15	5	5	4	14
56	5	5	5	15	5	5	5	15
57	5	5	5	15	5	5	5	15
58	5	5	5	15	5	5	5	15
59	5	5	5	15	5	5	5	15
60	5	5	5	15	5	5	5	15
61	5	5	5	15	5	5	5	15
62	5	5	5	15	5	5	5	15
63	5	5	5	15	5	5	5	15
64	5	5	5	15	5	5	5	15
65	5	5	5	15	5	2	5	12
66	5	5	5	15	5	1	5	11

No.	PERILAKU KEUANGAN				PENGELOLAAN KEUANGAN			
	X3.1	X3.2	X3.3	TOTAL	Y1.1	Y1.2	Y1.3	TOTAL
1	2	2	1	5	3	2	3	8
2	2	3	2	7	3	3	3	9
3	3	3	2	8	3	3	3	9
4	3	3	2	8	3	3	4	10
5	3	3	2	8	3	3	4	10
6	3	3	2	8	3	3	4	10
7	3	3	2	8	3	3	4	10
8	3	3	2	8	3	3	4	10
9	3	3	2	8	3	3	4	10
10	3	3	2	8	3	3	4	10
11	3	3	2	8	3	3	4	10
12	3	3	2	8	3	3	4	10
13	3	3	3	9	3	3	4	10
14	5	3	3	11	3	3	4	10
15	5	3	3	11	3	3	4	10
16	5	3	3	11	3	3	4	10
17	5	3	3	11	3	3	4	10
18	5	3	3	11	3	4	4	11
19	5	3	3	11	3	3	4	10
20	5	4	3	12	4	3	4	11
21	5	4	3	12	4	3	4	11
22	3	4	3	10	4	3	4	11
23	4	4	3	11	4	3	4	11
24	4	4	3	11	4	3	4	11
25	4	4	3	11	4	3	4	11
26	4	4	3	11	4	3	4	11
27	4	4	3	11	4	3	4	11
28	4	4	3	11	4	3	4	11
29	4	4	3	11	4	3	4	11
30	4	4	3	11	4	1	4	9
31	4	4	3	11	4	4	4	12
32	4	4	3	11	4	4	4	12
33	4	4	3	11	4	4	4	12
34	4	4	3	11	4	4	4	12
35	4	4	3	11	4	4	4	12
36	4	4	3	11	4	4	4	12
37	4	4	3	11	4	4	4	12
38	4	4	3	11	4	4	4	12

No.	PERILAKU KEUANGAN				PENGELOLAAN KEUANGAN			
	X3.1	X3.2	X3.3	TOTAL	Y1.1	Y1.2	Y1.3	TOTAL
39	4	4	3	11	4	4	4	12
40	4	4	3	11	4	4	4	12
41	4	4	3	11	4	4	4	12
42	4	4	4	12	4	4	4	12
43	4	4	4	12	4	4	4	12
44	4	4	4	12	4	4	4	12
45	4	4	4	12	4	4	5	13
46	5	4	4	13	4	4	5	13
47	5	4	4	13	4	4	5	13
48	5	4	4	13	4	4	5	13
49	5	4	4	13	4	4	5	13
50	5	4	4	13	4	4	5	13
51	5	4	4	13	4	4	5	13
52	5	4	4	13	4	4	5	13
53	5	5	4	14	4	4	5	13
54	5	5	4	14	5	4	5	14
55	5	5	4	14	5	5	5	15
56	5	5	4	14	5	5	5	15
57	5	5	4	14	5	5	5	15
58	5	5	4	14	5	5	5	15
59	5	5	4	14	5	5	5	15
60	5	5	5	15	5	5	5	15
61	5	5	5	15	5	5	5	15
62	5	5	5	15	5	5	5	15
63	5	5	5	15	5	5	5	15
64	5	5	5	15	5	5	5	15
65	5	5	5	15	5	5	5	15
66	5	5	5	15	5	5	5	15