

## Lampiran 01. Kuesioner

### A. IDENTITAS RESPONDEN

#### 1. Identitas

Nama :

Usia :

Jenis kelamin : ( ) Laki-laki/ ( ) Perempuan

Pendidikan Terakhir Bapak/Ibu

( ) SD

( ) SMP

( ) SMA

( ) Diploma

( ) Sarjana dan di atasnya

#### 2. Informasi Usaha

Pertanyaan-pertanyaan pada kuesioner berisi mengenai informasi umum usaha. Mohon Bapak/Ibu untuk mengisi jawaban atas pertanyaan-pertanyaan tersebut sesuai dengan informasi pada usaha dan berilah tanda (✓) pada pertanyaan pilihan berikut.

a. Nama Usaha :

b. Alamat Usaha :

c. Pendapatan Tahunan dari Usaha :

( ) Kurang dari Rp 50 Juta

( ) Rp 50 Juta s/d Rp 500 Juta

( ) Rp 500 Juta s/d Rp 10 Milyar

d. Umur Usaha Sejak Berdiri :

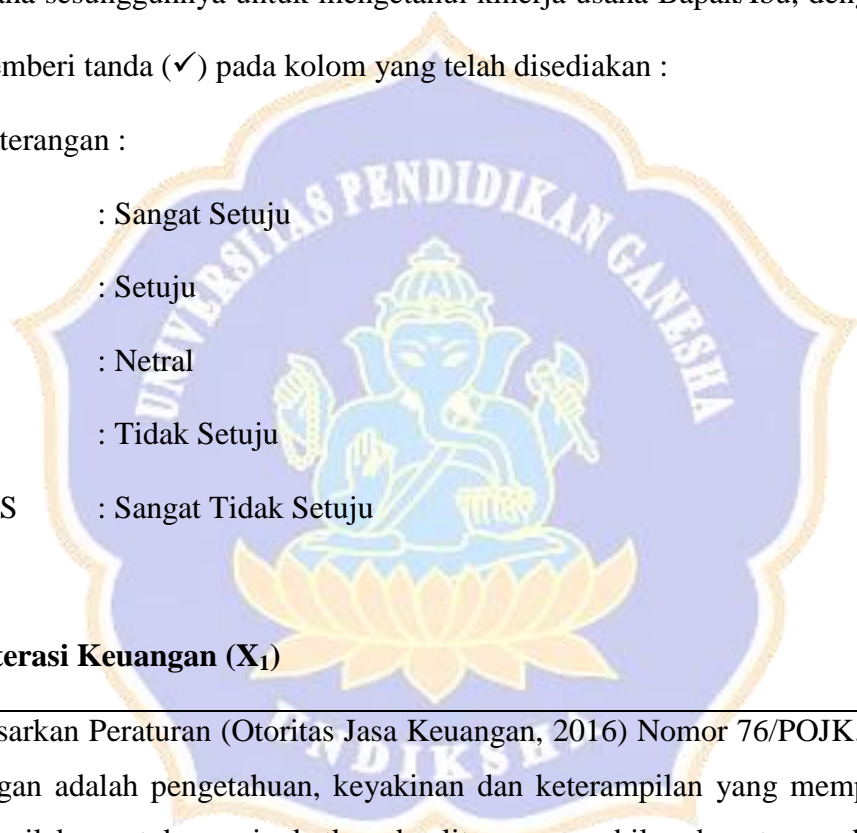
- ( ) Di bawah 1 tahun
- ( ) 1 – 3 tahun
- ( ) 4 – 5 tahun
- ( ) Lebih dari 5 tahun

**B. PETUNJUK PENGISIAN KUESIONER**

Berilah jawaban pertanyaan berikut sesuai dengan pendapat dan kondisi usaha sesungguhnya untuk mengetahui kinerja usaha Bapak/Ibu, dengan cara memberi tanda (✓) pada kolom yang telah disediakan :

Keterangan :

- SS : Sangat Setuju
- S : Setuju
- N : Netral
- TS : Tidak Setuju
- STS : Sangat Tidak Setuju



**A. Literasi Keuangan (X<sub>1</sub>)**

Berdasarkan Peraturan (Otoritas Jasa Keuangan, 2016) Nomor 76/POJK.07/2016 literasi keuangan adalah pengetahuan, keyakinan dan keterampilan yang mempengaruhi sikap dan perilaku untuk meningkatkan kualitas pengambilan keputusan dan pengelolaan keuangan dalam rangka mencapai kesejahteraan.

No	Pertanyaan	Pilihan				
		SS	S	N	TS	STS
1.	Apakah Bapak/Ibu memiliki pengetahuan akuntansi dasar					
2.	Apakah Bapak/Ibu memahami cara mengelola keuangan secara efektif					

3.	Apakah Bapak/Ibu mengetahui syarat yang diperlukan untuk mendapatkan pinjaman dari bank					
4.	Apakah Bapak/Ibu membuat pembukuan kas keluar-masuk per hari					
5.	Apakah Bapak/Ibu melakukan penyusunan anggaran belanja per bulan					
6.	Apakah Bapak/Ibu berani mengambil resiko dalam pengambilan keputusan					

### B. Inklusi Keuangan (X<sub>2</sub>)

Menurut Peraturan Presiden Republik Indonesia Nomor 82 Tahun 2016 (Peraturan, 2016), Inklusi keuangan adalah sebuah kondisi dimana setiap anggota masyarakat mempunyai akses terhadap berbagai layanan keuangan formal yang berkualitas, tepat waktu, lancar, dan aman dengan biaya terjangkau sesuai dengan kebutuhan dan kemampuan masing-masing.

No	Pertanyaan	Pilihan				
		SS	S	N	TS	STS
1.	Apakah Layanan jasa keuangan mudah untuk di akses					
2.	Apakah Bapak/Ibu mengetahui Layanan jasa keuangan yang dimiliki bank					
3.	Apakah Bapak/Ibu menggunakan Layanan jasa keuangan baik transaksi atau modal					
4.	Apakah Lembaga keuangan memberikan pelayanan dengan cepat dan tepat					
5.	Apakah Lembaga keuangan memberikan pelayanan yang sesuai					
6.	Apakah Lembaga keuangan memberikan tambahan modal bagi usaha Bapak/Ibu melalui kredit yang diberikan					

**C. Fintech based Payment Gateway (X<sub>3</sub>)**

Menurut (Sybirianska et al., 2018), *fintech* dapat didefinisikan sebagai perubahan secara menyeluruh pada layanan keuangan yang menyebabkan terjadi peningkatan terhadap kemudahan, pengaksesan, serta penggunaanya.

No	Pertanyaan	Pilihan				
		SS	S	N	TS	STS
1.	Apakah Bapak/Ibu merasa konten-konten pada keuangan digital ( <i>payment</i> ) mudah untuk dipahami					
2.	Apakah Bapak/Ibu merasa mudah dalam mempelajari cara-cara menggunakan keuangan digital ( <i>payment</i> )					
3.	Apakah Bapak/Ibu merasa penggunaan keuangan digital ( <i>payment</i> ) bermanfaat bagi usaha Bapak/Ibu untuk berkembang serta memberikan peluang					
4.	Apakah dengan menggunakan keuangan digital ( <i>payment</i> ) menjadikan kegiatan transaksi dan tugas Bapak/Ibu lebih cepat terselesaikan					
5.	Apakah Bapak/Ibu menggunakan keuangan digital ( <i>payment</i> ) untuk keperluan transfer ataupun pengiriman uang					
6.	Apakah Bapak/Ibu menggunakan keuangan digital ( <i>payment</i> ) untuk membayar keperluan usaha					

#### D. Kinerja UMKM (Y)

Menurut (Undang-Undang Republik Indonesia Nomor 20 Tahun, 2008) Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan cabang dari perkembangan industri kreatif dalam perekonomian setiap negara.

No	Pertanyaan	Pilihan				
		SS	S	N	TS	STS
1.	Apakah pendapatan penjualan usaha Bapak/Ibu meningkat setiap bulannya					
2.	Apakah keuntungan usaha Bapak/Ibu fluktuatif setiap bulannya					
3.	Apakah Bapak/Ibu mengalami peningkatan jumlah konsumen setiap bulan					
4.	Apakah Bapak/Ibu memiliki konsumen dari luar daerah					
5.	Apakah terdapat pengembangan pemasaran produk atau jasa di dalam negeri					
6.	Apakah setiap tahun UMKM Bapak/Ibu menambah karyawan karena pekerjaan semakin banyak					
7.	Apakah karyawan UMKM Bapak/Ibu relatif dari masyarakat sekitar					

Lampiran 02. Tabulasi Data

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### X3 FINTECH BASED PAYMENT GATEWAY

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**Y KINERJA UMKM**

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4	5	5	4	4	4	5	31
4	4	4	4	5	5	4	30
4	4	5	5	5	5	5	33
5	5	5	5	5	5	5	35
4	4	4	4	4	4	4	28
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4	5	4	5	4	4	4	30
4	4	4	5	4	4	4	29
4	4	4	4	4	4	4	28
4	5	4	5	5	5	5	33
4	4	5	4	4	4	4	29
5	4	5	5	5	4	4	32
4	5	4	5	5	5	5	33
4	4	4	4	4	4	4	28
5	4	4	4	4	5	4	30
5	5	4	4	4	4	4	30



5	4	4	5	4	4	4	30
5	5	5	5	5	4	4	33
4	4	4	4	4	4	4	28
4	5	5	5	5	4	5	33
4	4	4	4	5	4	4	29
5	5	4	4	4	5	4	31
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4	4	4	4	4	4	4	28
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4	4	5	5	5	5	5	33
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5	4	4	5	5	4	5	32
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3	4	3	3	4	4	4	25
3	4	4	4	4	3	4	26
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4	3	3	4	4	3	4	25
4	3	3	4	4	3	3	24
4	5	5	5	5	4	5	33
4	4	5	4	4	4	4	29



**Lampiran 03. Tabel Distribusi**

TABEL DISTRIBUSI F					
DF	0.05				
	1	2	3	4	5
1	161.448	199.500	215.707	224.583	230.162
5	6.608	5.786	5.409	5.192	5.050
10	4.965	4.103	3.708	3.478	3.326
20	4.351	3.493	3.098	2.866	2.711
30	4.171	3.316	2.922	2.690	2.534
40	4.085	3.232	2.839	2.606	2.449
50	4.034	3.183	2.790	2.557	2.400
100	3.936	3.087	2.696	2.463	2.305
150	2.665	19.371	2.895	19.296	2.740
200	3.041	8.667	4.459	5.811	5.786
250	2.641	19.371	2.895	19.296	2.740
265	2.639	19.371	2.895	19.296	2.740

DF	T Tabel	R Tabel
	0.05	0.05
1	12.7062	0.9969
5	2.5706	0.7545
10	2.2281	0.5760
20	2.0860	0.4227
50	2.0086	0.2732
100	1.9840	0.1946
150	1.9759	0.1593
200	1.9719	0.1381
250	1.9695	0.1236
265	1.9690	0.1201

**Lampiran 04. Hasil Uji Validitas**

**X1 (LITERASI KEUANGAN)**

		Correlations						
		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1_TOTAL
X1.1	Pearson Correlation	1	.519**	.291**	.119	.172**	.247**	.603**
	Sig. (2-tailed)		.000	.000	.053	.005	.000	.000
	N	265	265	265	265	265	265	265
X1.2	Pearson Correlation	.519**	1	.429**	.168**	.136*	.182**	.625**
	Sig. (2-tailed)	.000		.000	.006	.027	.003	.000
	N	265	265	265	265	265	265	265
X1.3	Pearson Correlation	.291**	.429**	1	.392**	.214**	.093	.629**
	Sig. (2-tailed)	.000	.000		.000	.000	.130	.000
	N	265	265	265	265	265	265	265
X1.4	Pearson Correlation	.119	.168**	.392**	1	.482**	.311**	.655**
	Sig. (2-tailed)	.053	.006	.000		.000	.000	.000
	N	265	265	265	265	265	265	265
X1.5	Pearson Correlation	.172**	.136*	.214**	.482**	1	.484**	.667**
	Sig. (2-tailed)	.005	.027	.000	.000		.000	.000
	N	265	265	265	265	265	265	265
X1.6	Pearson Correlation	.247**	.182**	.093	.311**	.484**	1	.625**
	Sig. (2-tailed)	.000	.003	.130	.000	.000		.000
	N	265	265	265	265	265	265	265
X1_TOTAL	Pearson Correlation	.603**	.625**	.629**	.655**	.667**	.625**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	265	265	265	265	265	265	265

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

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

## X2 (INKLUSI KEUANGAN)

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2_TOTAL
X2.1	Pearson Correlation	1	.667**	.485**	.250**	.157*	.307**	.703**
	Sig. (2-tailed)		.000	.000	.000	.011	.000	.000
	N	265	265	265	265	265	265	265
X2.2	Pearson Correlation	.667**	1	.599**	.307**	.207**	.290**	.753**
	Sig. (2-tailed)	.000		.000	.000	.001	.000	.000
	N	265	265	265	265	265	265	265
X2.3	Pearson Correlation	.485**	.599**	1	.328**	.200**	.299**	.710**
	Sig. (2-tailed)	.000	.000		.000	.001	.000	.000
	N	265	265	265	265	265	265	265
X2.4	Pearson Correlation	.250**	.307**	.328**	1	.450**	.354**	.649**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	265	265	265	265	265	265	265
X2.5	Pearson Correlation	.157*	.207**	.200**	.450**	1	.573**	.618**
	Sig. (2-tailed)	.011	.001	.001	.000		.000	.000
	N	265	265	265	265	265	265	265
X2.6	Pearson Correlation	.307**	.290**	.299**	.354**	.573**	1	.683**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	265	265	265	265	265	265	265
X2_TOTAL	Pearson Correlation	.703**	.753**	.710**	.649**	.618**	.683**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	265	265	265	265	265	265	265

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

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



**X3 (FINTECH BASED PAYMENT GATEWAY)**

		Correlations						
		X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3_ TOTAL
X3.1	Pearson Correlation	1	.583**	.307**	.260**	.256**	.189**	.628**
	Sig. (2-tailed)		.000	.000	.000	.000	.002	.000
	N	265	265	265	265	265	265	265
X3.2	Pearson Correlation	.583**	1	.467**	.322**	.280**	.232**	.699**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	265	265	265	265	265	265	265
X3.3	Pearson Correlation	.307**	.467**	1	.453**	.336**	.287**	.696**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	265	265	265	265	265	265	265
X3.4	Pearson Correlation	.260**	.322**	.453**	1	.485**	.376**	.718**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	265	265	265	265	265	265	265
X3.5	Pearson Correlation	.256**	.280**	.336**	.485**	1	.562**	.708**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	265	265	265	265	265	265	265
X3.6	Pearson Correlation	.189**	.232**	.287**	.376**	.562**	1	.642**
	Sig. (2-tailed)	.002	.000	.000	.000	.000		.000
	N	265	265	265	265	265	265	265
X3_ TOTAL	Pearson Correlation	.628**	.699**	.696**	.718**	.708**	.642**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
		265	265	265	265	265	265	265

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



**Y (KINERJA UMKM)**

**Correlations**

		Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y_ TOTAL
Y1	Pearson Correlation	1	.400**	.279**	.189**	.193**	.256**	.185**	.538**
	Sig. (2-tailed)		.000	.000	.002	.002	.000	.003	.000
	N	265	265	265	265	265	265	265	265
Y2	Pearson Correlation	.400**	1	.352**	.168**	.244**	.261**	.272**	.589**
	Sig. (2-tailed)	.000		.000	.006	.000	.000	.000	.000
	N	265	265	265	265	265	265	265	265
Y3	Pearson Correlation	.279**	.352**	1	.434**	.268**	.293**	.330**	.650**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	265	265	265	265	265	265	265	265
Y4	Pearson Correlation	.189**	.168**	.434**	1	.467**	.342**	.368**	.668**
	Sig. (2-tailed)	.002	.006	.000		.000	.000	.000	.000
	N	265	265	265	265	265	265	265	265
Y5	Pearson Correlation	.193**	.244**	.268**	.467**	1	.462**	.431**	.691**
	Sig. (2-tailed)	.002	.000	.000	.000		.000	.000	.000
	N	265	265	265	265	265	265	265	265
Y6	Pearson Correlation	.256**	.261**	.293**	.342**	.462**	1	.489**	.692**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	265	265	265	265	265	265	265	265
Y7	Pearson Correlation	.185**	.272**	.330**	.368**	.431**	.489**	1	.683**
	Sig. (2-tailed)	.003	.000	.000	.000	.000	.000		.000
	N	265	265	265	265	265	265	265	265
Y_ TOTAL	Pearson Correlation	.538**	.589**	.650**	.668**	.691**	.692**	.683**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
		265	265	265	265	265	265	265	265

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

## Lampiran 05. Hasil Uji Reliabilitas

### X<sub>1</sub> (LITERASI KEUANGAN)

Reliability Statistics		Item-Total Statistics				
Cronbach's Alpha	N of Items	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	
.702	6					
		X1.1	21.7585	3.813	.405	.671
		X1.2	21.7283	3.759	.432	.663
		X1.3	21.7398	3.708	.427	.664
		X1.4	21.7736	3.630	.461	.654
		X1.5	21.8377	3.563	.469	.651
		X1.6	21.7472	3.652	.404	.673

### X<sub>2</sub> (INKLUSI KEUANGAN)

Reliability Statistics		Item-Total Statistics				
Cronbach's Alpha	N of Items	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	
.776	6					
		X2.1	21.7623	4.167	.540	.738
		X2.2	21.7472	4.000	.607	.720
		X2.3	21.7434	4.184	.554	.735
		X2.4	21.8151	4.363	.473	.755
		X2.5	21.8151	4.485	.442	.762
		X2.6	21.8340	4.237	.514	.745

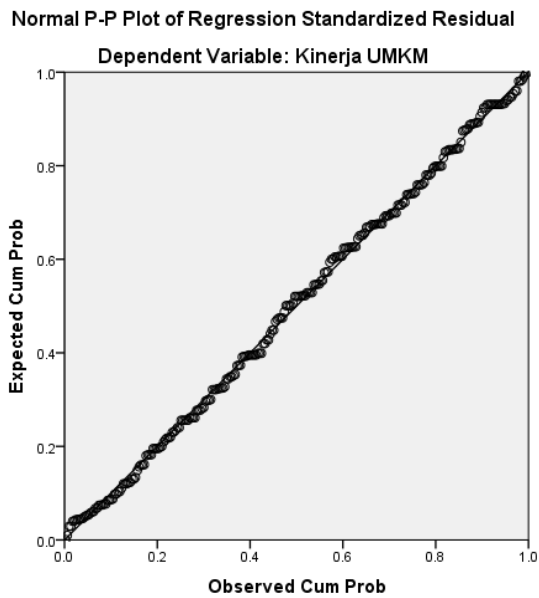
### X<sub>3</sub> (FINTECH BASED PAYMENT GATEWAY)

Reliability Statistics		Item-Total Statistics				
Cronbach's Alpha	N of Items	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	
.771	6					
		X3.1	21.8830	4.225	.447	.754
		X3.2	21.8302	4.043	.542	.730
		X3.3	21.8113	4.017	.533	.733
		X3.4	21.8604	3.916	.547	.729
		X3.5	21.9623	4.014	.566	.727
		X3.6	21.9358	4.189	.466	.750

### Y (KINERJA UMKM)

Reliability Statistics		Item-Total Statistics				
Cronbach's Alpha	N of Items	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	
.767	7					
		Y1	25.7358	5.112	.369	.761
		Y2	25.6906	4.919	.418	.752
		Y3	25.7358	4.763	.497	.736
		Y4	25.6717	4.615	.505	.734
		Y5	25.6755	4.553	.535	.728
		Y6	25.7094	4.593	.543	.726
		Y7	25.7132	4.652	.536	.728

## Lampiran 06. Hasil Uji Normalitas



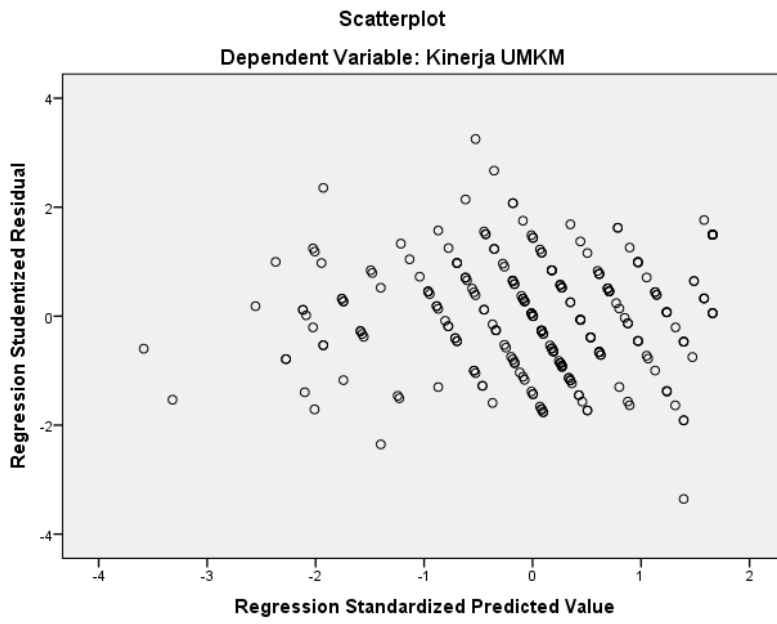
## Lampiran 07. Hasil Uji Multikolinieritas

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	2.573	.511		5.036	.000					
Literasi Keuangan	.187	.041	.168	4.592	.000	.879	.273	.079	.222	4.503
Inklusi Keuangan	.222	.046	.215	4.804	.000	.914	.285	.083	.149	6.727
Fintech Based	.637	.048	.608	13.355	.000	.950	.637	.231	.144	6.941

a. Dependent Variable: Kinerja UMKM

**Lampiran 08. Hasil Uji Heteroskedastisitas**



**Lampiran 09. Hasil Uji Analisis Regresi Linier Berganda**

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.573	.511		5.036	.000
Literasi Keuangan	.187	.041	.168	4.592	.000
Inklusi Keuangan	.222	.046	.215	4.804	.000
Fintech Based	.637	.048	.608	13.355	.000

a. Dependent Variable: Kinerja UMKM

## Lampiran 10. Hasil Uji T

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.573	.511		5.036	.000
1 Literasi Keuangan	.187	.041	.168	4.592	.000
Inklusi Keuangan	.222	.046	.215	4.804	.000
Fintech Based	.637	.048	.608	13.355	.000

a. Dependent Variable: Kinerja UMKM

## Lampiran 11. Hasil Uji Statistik F

### ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1513.111	3	504.370	1029.613	.000 <sup>b</sup>
Residual	127.855	261	.490		
Total	1640.966	264			

a. Dependent Variable: Kinerja UMKM

b. Predictors: (Constant), Fintech Based, Literasi Keuangan, Inklusi Keuangan





## Lampiran 12. Dokumentasi Penyebaran Kuesioner









