

Lampiran 1 Daftar Kuisisioner Penelitian

KUISISIONER

Petunjuk Pengisian Kuesioner Silakan anda pilih jawaban yang menurut anda paling sesuai dengan kondisi yang ada dengan memberikan tanda centang (√) pada pilihan jawaban yang tersedia.

Keterangan

SS : Sangat Setuju

S : Setuju

KS : Kurang Setuju

TS : Tidak Setuju

STS : Sangat Tidak Setuju

Draft pertanyaan:

1. Harga Emas

No	Pertanyaan	Tanggapan				
		SS	S	R	TS	STS
1	Ketika harga emas naik saya cenderung menjualnya.					
2	Ketika harga emas turun saya cenderung membelinya					
3	Saya akan memutuskan untuk berinvestasi emas dengan mempertimbangkan naik turunnya harga emas.					
4	Naik turunnya harga emas sangat penting untuk diamati sebelum memutuskan untuk berinvestasi emas.					

(Sumber: Auladi, 2021)

2. Risiko Investasi

No	Pertanyaan	Tanggapan				
		SS	S	R	TS	STS
1	Saya berusaha mencari informasi penting mengenai investasi emas dari segala pihak untuk					

No	Pertanyaan	Tanggapan				
		SS	S	R	TS	STS
	mengetahui keuntungan investas emas yang akan saya terima					
2	Saya mempelajari terlebih dahulu risiko apa saja yang akan saya terima sebelum menentukan investasi.					
3	Saya dapat mengerti bagaimana cara mengurangi risiko dalam berinvestasi					
4	Saya menyeleksi jangka waktu dan pengembalian yang bisa memenuhi ekspektasi dari pertimbangan pengembalian dan risiko					

(Sumber: Maldini, 2020)

3. Literasi Keuangan

No	Pertanyaan	Tanggapan				
		SS	S	R	TS	STS
1	Saya selalu membuat anggaran pengeluaran dan pemasukan setiap hari					
2	Saya membuat anggaran keuangan dan mencatat setiap ada pengeluaran					
3	Saya memiliki tabungan yang cukup untuk membayai pengeluaran tak terduga					
4	Harus mengetahui dan memahami mengenai investasi emas adalah hal penting sebelum saya memutuskan untuk berinvestasi					

(Sumber: Ernitawati, dkk, 2020)

4. Keputusan Investasi

No	Pertanyaan	Tanggapan				
		SS	S	R	TS	STS
1	Saya menyisihkan pendapatan yang saya hasilkan untuk berinvestasi					
2	Saya melihat berita mengenai investasi emas di berbagai media sebagai bahan pertimbangan pengambilan keputusan					
3	Saya berinvestasi emas karena saya yakin investasi tersebut memberikan keuntungan untuk saya					
4	Sebelum berinvestasi, saya mencari tahu terlebih dahulu informasi mengenai kelebihan dan kekurangan jenis investasi yang akan saya ambil.					

(Sumber: Tanaya, 2021)

Lampiran 2 Tabulasi Data

No	Harga Emas					Risiko Investasi					Literasi Keuangan					Keputusan Investasi Emas				
	X1.1	X1.2	X1.3	X1.4	Total	X2.1	X2.2	X2.3	X2.4	Total	X3.1	X3.2	X3.3	X3.4	Total	Y.1	Y.2	Y.3	Y.4	Total
1	5	5	5	4	19	4	4	4	4	16	4	4	4	4	16	5	5	5	4	19
2	3	4	3	4	14	3	3	4	5	15	4	3	4	4	15	4	5	5	4	18
3	5	4	5	4	18	4	4	3	3	14	5	5	5	5	20	5	4	5	5	19
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6	4	4	4	3	15	4	4	3	3	14	4	4	4	4	16	5	4	5	4	18
7	4	4	3	3	14	5	4	4	5	18	5	5	5	5	20	4	5	5	4	18
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24	4	4	4	4	16	4	4	4	4	16	4	4	4	4	16	4	4	4	4	16

No	Harga Emas					Risiko Investasi					Literasi Keuangan					Keputusan Investasi Emas				
	X1.1	X1.2	X1.3	X1.4	Total	X2.1	X2.2	X2.3	X2.4	Total	X3.1	X3.2	X3.3	X3.4	Total	Y.1	Y.2	Y.3	Y.4	Total
25	3	3	3	3	12	3	3	3	4	13	4	3	4	4	15	4	3	3	3	13
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No	Harga Emas					Risiko Investasi					Literasi Keuangan					Keputusan Investasi Emas				
	X1.1	X1.2	X1.3	X1.4	Total	X2.1	X2.2	X2.3	X2.4	Total	X3.1	X3.2	X3.3	X3.4	Total	Y.1	Y.2	Y.3	Y.4	Total
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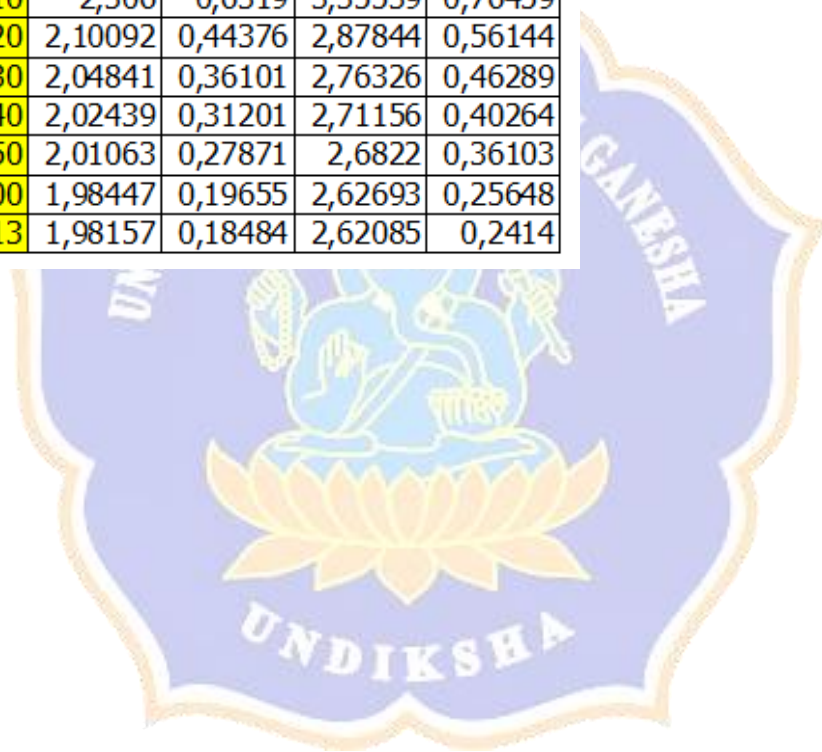
No	Harga Emas					Risiko Investasi					Literasi Keuangan					Keputusan Investasi Emas				
	X1.1	X1.2	X1.3	X1.4	Total	X2.1	X2.2	X2.3	X2.4	Total	X3.1	X3.2	X3.3	X3.4	Total	Y.1	Y.2	Y.3	Y.4	Total
76	4	3	3	3	13	3	4	4	4	15	4	4	4	4	16	3	4	4	4	15
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101	4	4	5	4	17	5	4	4	4	17	5	5	5	5	20	5	5	5	5	20

No	Harga Emas					Risiko Investasi					Literasi Keuangan					Keputusan Investasi Emas				
	X1.1	X1.2	X1.3	X1.4	Total	X2.1	X2.2	X2.3	X2.4	Total	X3.1	X3.2	X3.3	X3.4	Total	Y.1	Y.2	Y.3	Y.4	Total
102	3	3	3	3	12	3	3	3	4	13	4	3	4	4	15	4	3	3	4	14
103	4	5	5	5	19	5	4	4	4	17	4	5	5	5	19	4	5	5	5	19
104	4	4	4	4	16	4	4	4	4	16	4	4	4	4	16	4	4	4	4	16
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Lampiran 3. Tabel R

R TABEL				
DF	0,05		0,01	
	t 0,05	r 0,05	t 0,01	r 0,01
1	#NUM!	#NUM!	#NUM!	#NUM!
2	#NUM!	#NUM!	#NUM!	#NUM!
3	12,7062	0,99692	63,6567	0,99988
4	4,30265	0,95	9,92484	0,99
5	3,18245	0,87834	5,84091	0,95874
6	2,77645	0,8114	4,60409	0,9172
7	2,57058	0,75449	4,03214	0,87453
8	2,44691	0,70673	3,70743	0,83434
9	2,36462	0,66638	3,49948	0,79768
10	2,306	0,6319	3,35539	0,76459
20	2,10092	0,44376	2,87844	0,56144
30	2,04841	0,36101	2,76326	0,46289
40	2,02439	0,31201	2,71156	0,40264
50	2,01063	0,27871	2,6822	0,36103
100	1,98447	0,19655	2,62693	0,25648
113	1,98157	0,18484	2,62085	0,2414



Lampiran 4. Hasil Uji Instrumen Penelitian

Hasil Uji Validitas dan Reabilitas Variabel Harga Emas

		Correlations				
		X1.1	X1.2	X1.3	X1.4	X1.TOTAL
X1.1	Pearson Correlation	1	.678**	.707**	.671**	.826**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	113	113	113	113	113
X1.2	Pearson Correlation	.678**	1	.797**	.955**	.942**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	113	113	113	113	113
X1.3	Pearson Correlation	.707**	.797**	1	.815**	.923**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	113	113	113	113	113
X1.4	Pearson Correlation	.671**	.955**	.815**	1	.946**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	113	113	113	113	113
X1.TOTAL	Pearson Correlation	.826**	.942**	.923**	.946**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	113	113	113	113	113

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



Reliability Statistics	
Cronbach's Alpha	N of Items
.928	4

2. Hasil Uji Validitas dan Reabilitas Variabel Risiko Investasi

		Correlations				
		X2.1	X2.2	X2.3	X2.4	X2.TOTAL
X2.1	Pearson Correlation	1	.686**	.578**	.346**	.850**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	113	113	113	113	113
X2.2	Pearson Correlation	.686**	1	.814**	.254**	.881**
	Sig. (2-tailed)	.000		.000	.007	.000
	N	113	113	113	113	113
X2.3	Pearson Correlation	.578**	.814**	1	.383**	.872**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	113	113	113	113	113
X2.4	Pearson Correlation	.346**	.254**	.383**	1	.570**
	Sig. (2-tailed)	.000	.007	.000		.000
	N	113	113	113	113	113
X2.TOTAL	Pearson Correlation	.850**	.881**	.872**	.570**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	113	113	113	113	113

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

Reliability Statistics	
Cronbach's Alpha	N of Items
.812	4



3. Hasil Uji Validitas dan Reabilitas Variabel Literasi Keuangan

		Correlations				
		X3.1	X3.2	X3.3	X3.4	X3.TOTAL
X3.1	Pearson Correlation	1	.678**	.786**	.849**	.891**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	113	113	113	113	113
X3.2	Pearson Correlation	.678**	1	.919**	.782**	.918**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	113	113	113	113	113
X3.3	Pearson Correlation	.786**	.919**	1	.848**	.961**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	113	113	113	113	113
X3.4	Pearson Correlation	.849**	.782**	.848**	1	.934**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	113	113	113	113	113
X3.TOTAL	Pearson Correlation	.891**	.918**	.961**	.934**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	113	113	113	113	113

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



Reliability Statistics	
Cronbach's Alpha	N of Items
.942	4

4. Hasil Uji Validitas dan Reabilitas Variabel Keputusan Investasi Emas

Correlations

		Y1	Y2	Y3	Y4	Y.TOTAL
Y1	Pearson Correlation	1	.526**	.610**	.362**	.744**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	113	113	113	113	113
Y2	Pearson Correlation	.526**	1	.882**	.476**	.890**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	113	113	113	113	113
Y3	Pearson Correlation	.610**	.882**	1	.436**	.899**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	113	113	113	113	113
Y4	Pearson Correlation	.362**	.476**	.436**	1	.717**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	113	113	113	113	113
Y.TOTAL	Pearson Correlation	.744**	.890**	.899**	.717**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	113	113	113	113	113

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

Reliability Statistics	
Cronbach's Alpha	N of Items
.827	4



Lampiran 5. Hasil Uji Asumsi Klasik

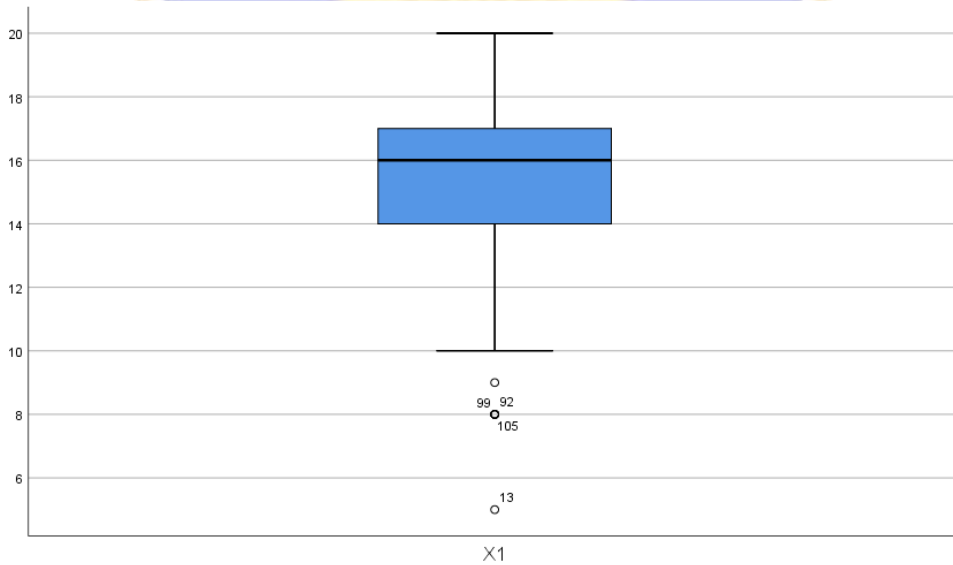
1. Hasil Uji Normalitas 1

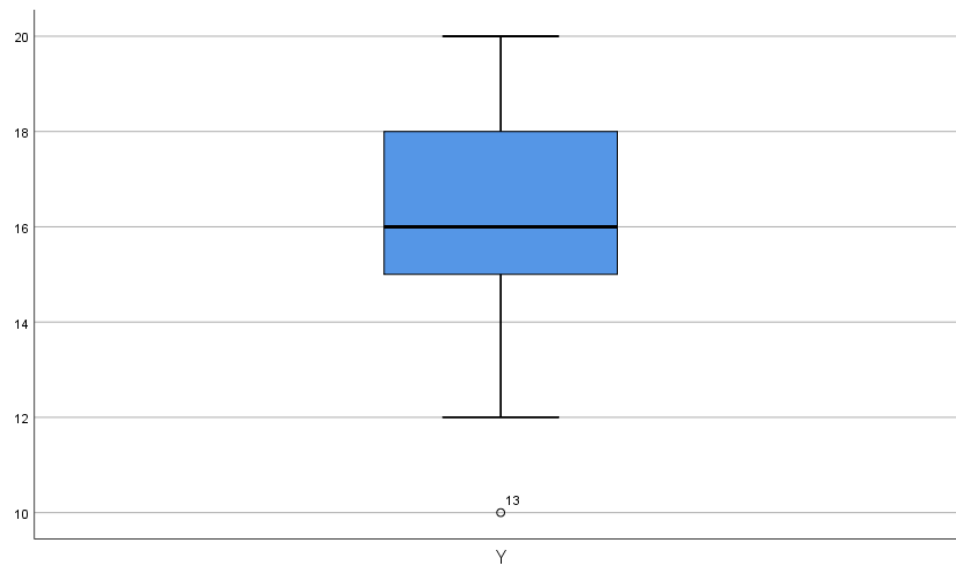
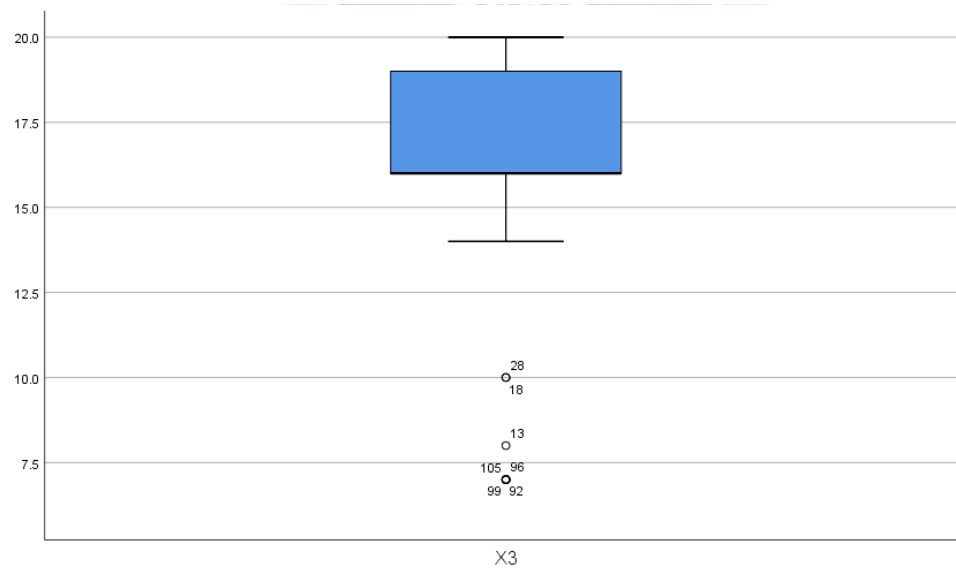
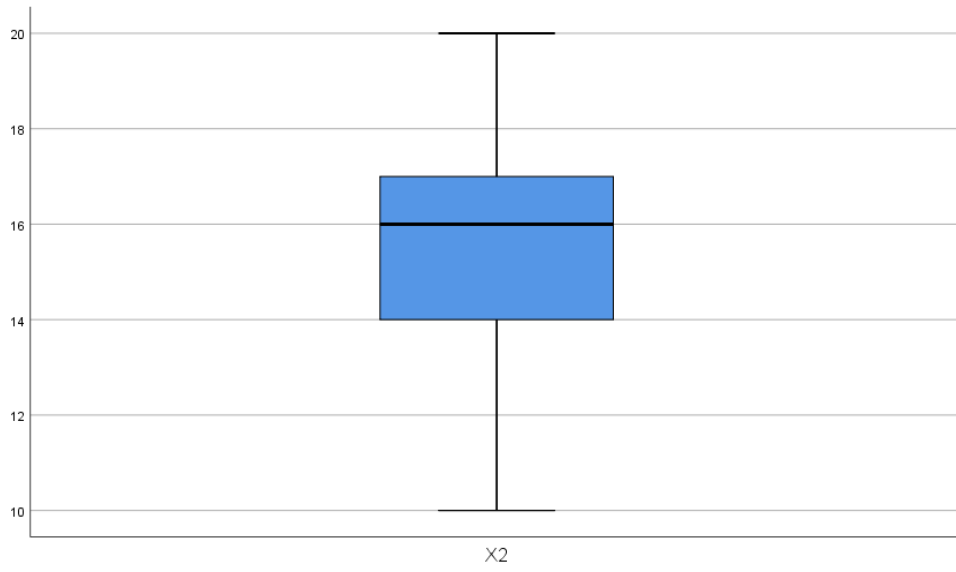
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		113	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.18700196	
Most Extreme Differences	Absolute	.155	
	Positive	.155	
	Negative	-.079	
Test Statistic		.155	
Asymp. Sig. (2-tailed)		.000 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.009 ^d	
	99% Confidence Interval	Lower Bound	.007
		Upper Bound	.012

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. Based on 10000 sampled tables with starting seed 299883525.

2. Hasil Uji Outliers 1





3. Hasil Uji Normalitas 2

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		106	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.09167012	
Most Extreme Differences	Absolute	.142	
	Positive	.142	
	Negative	-.066	
Test Statistic		.142	
Asymp. Sig. (2-tailed)		.000 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.025 ^d	
	99% Confidence Interval	Lower Bound	.021
		Upper Bound	.029

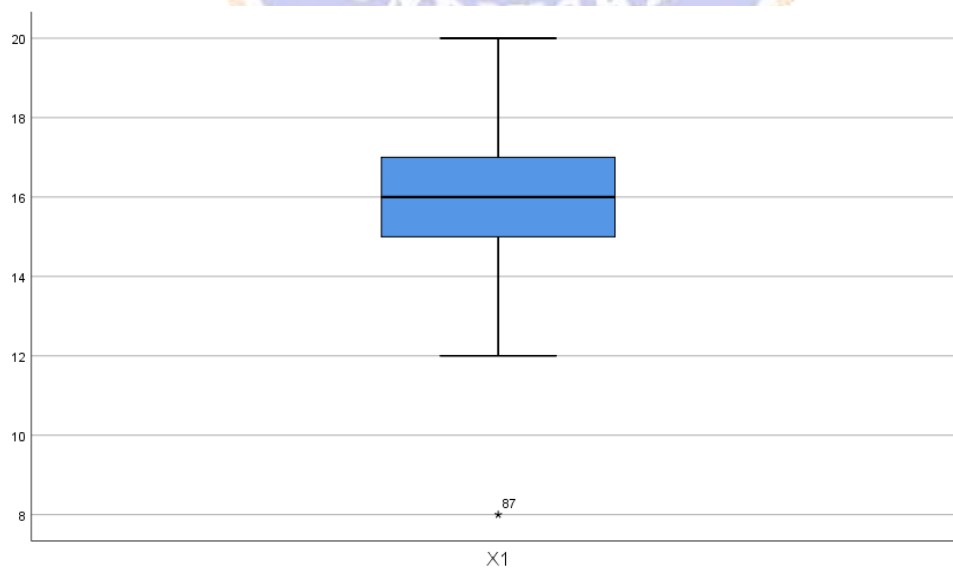
a. Test distribution is Normal.

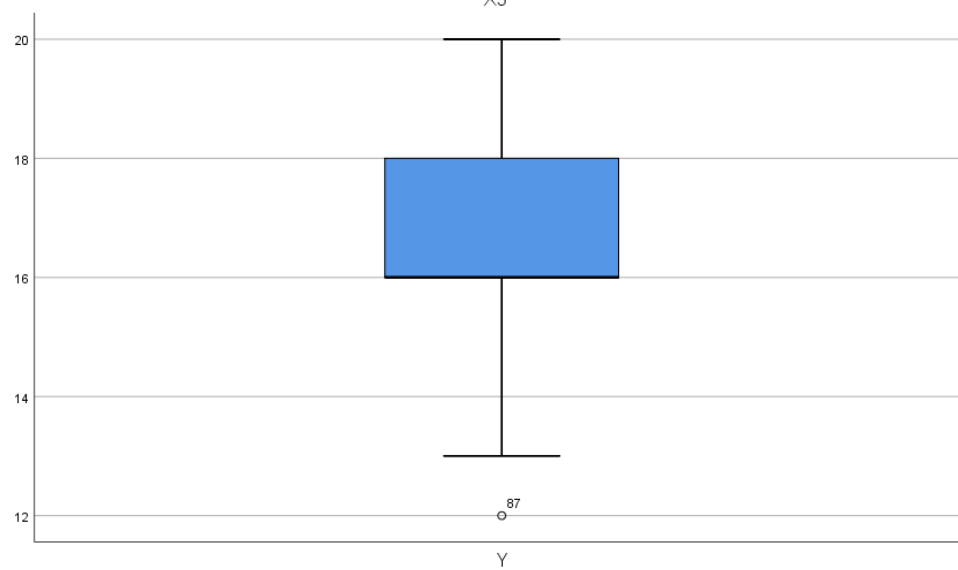
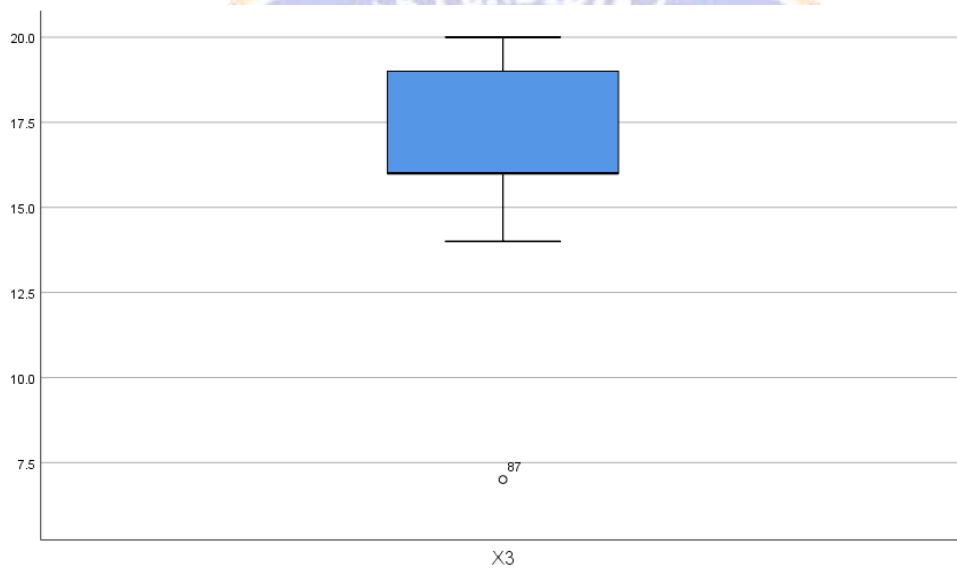
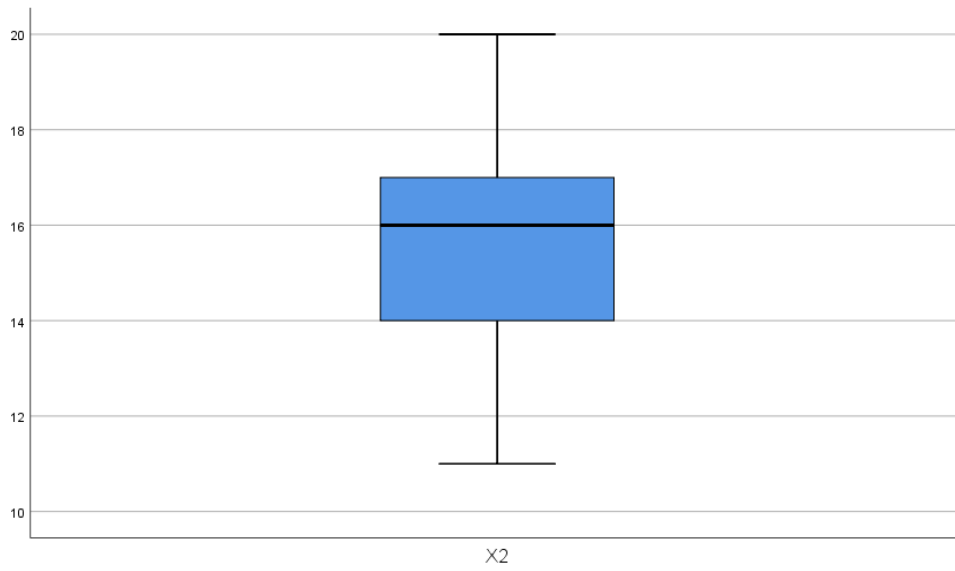
b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 926214481.

4. Hasil Uji Outliers 2





5. Hasil Uji Normalitas 3

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		105	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.03618875	
Most Extreme Differences	Absolute	.146	
	Positive	.146	
	Negative	-.058	
Test Statistic		.146	
Asymp. Sig. (2-tailed)		.000 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.021 ^d	
	99% Confidence Interval	Lower Bound	.017
		Upper Bound	.024

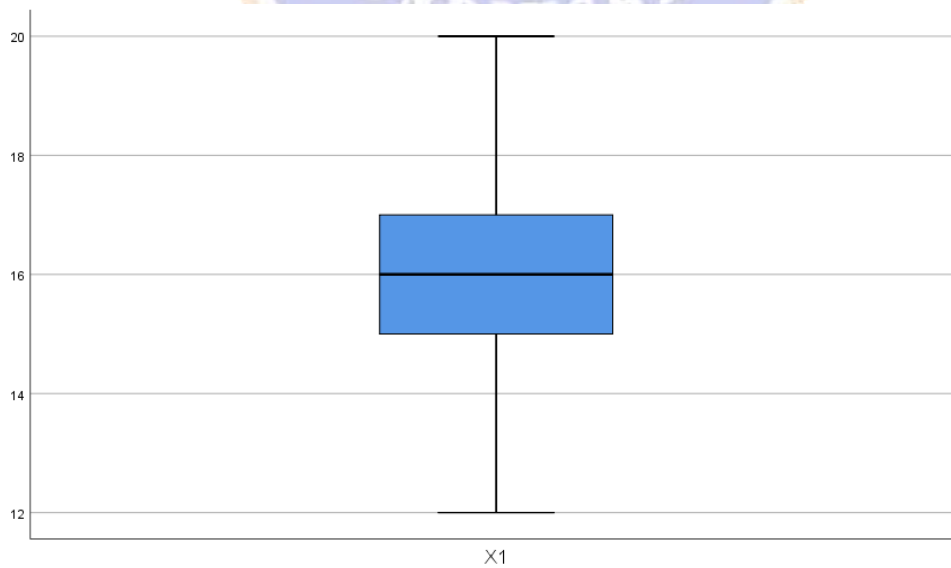
a. Test distribution is Normal.

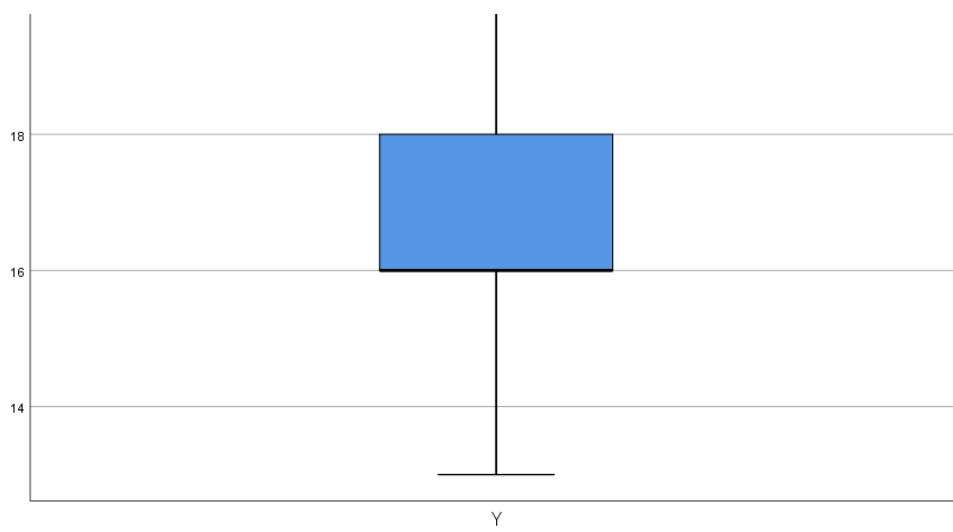
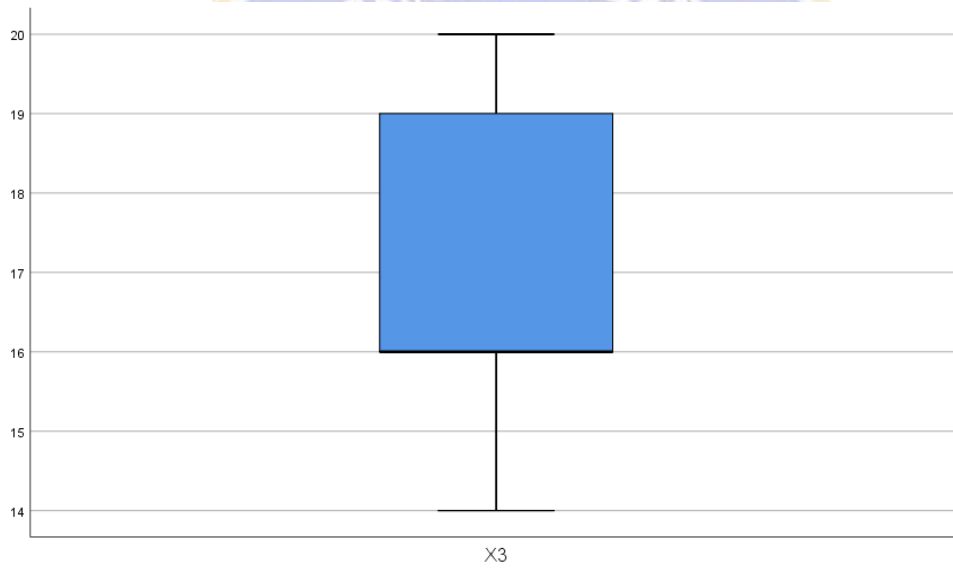
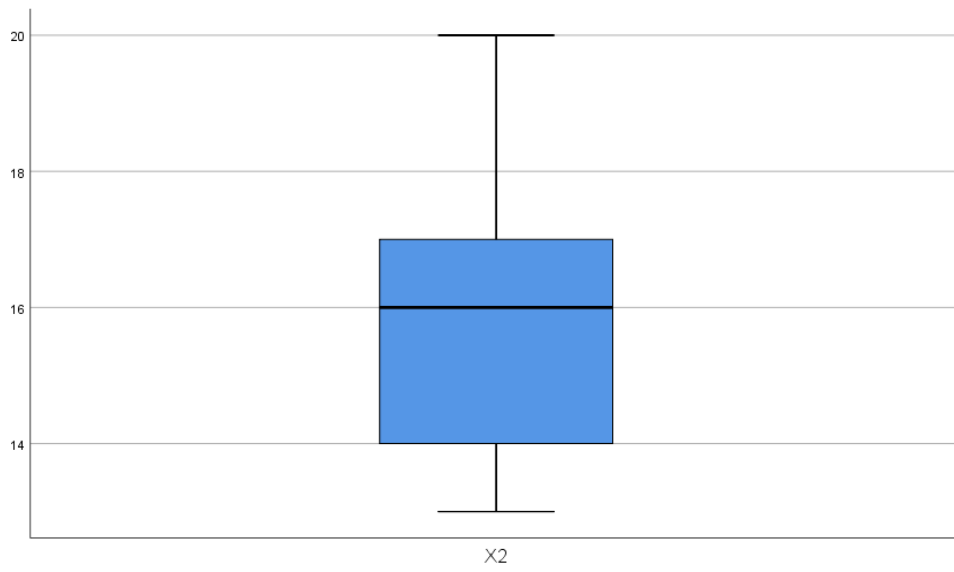
b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 1314643744.

6. Hasil Uji Outliers 3



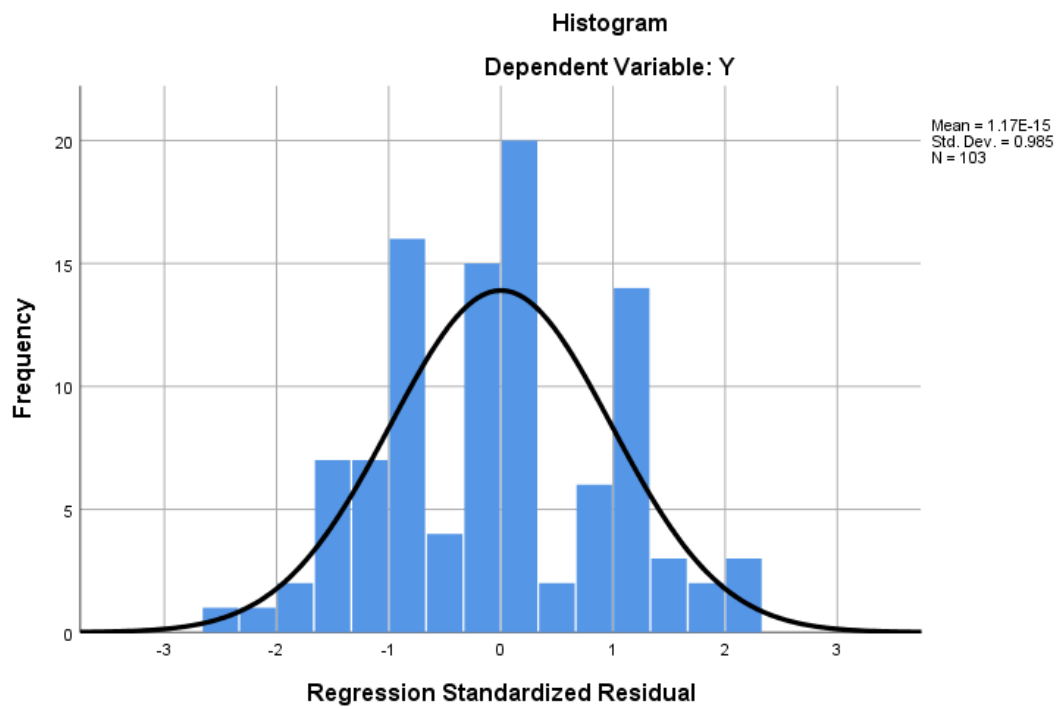


7. Hasil Uji Normalitas 4

One-Sample Kolmogorov-Smirnov Test

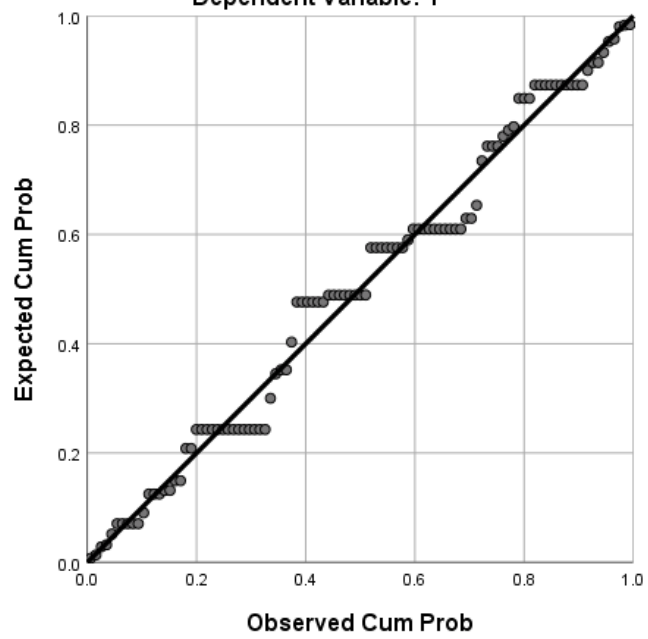
		Unstandardized Residual	
N		103	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	.90294243	
Most Extreme Differences	Absolute	.097	
	Positive	.090	
	Negative	-.097	
Test Statistic		.097	
Asymp. Sig. (2-tailed)		.018 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.263 ^d	
	99% Confidence Interval	Lower Bound	.252
		Upper Bound	.275

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. Based on 10000 sampled tables with starting seed 624387341.



Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Y



8. Hasil Uji Multikolinearitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.193	.918		2.388	.019		
	X1	.430	.064	.480	6.720	.000	.471	2.125
	X2	-.370	.070	-.388	-5.281	.000	.443	2.256
	X3	.787	.079	.742	9.907	.000	.427	2.339

a. Dependent Variable: Y

9. Hasil Uji Heteroskedastisitas

Correlations

			X1	X2	X3	Unstandardized Residual
Spearman's rho	X1	Correlation Coefficient	1.000	.731**	.757**	-.051
		Sig. (2-tailed)	.	.000	.000	.612
		N	103	103	103	103
	X2	Correlation Coefficient	.731**	1.000	.755**	-.002
		Sig. (2-tailed)	.000	.	.000	.988
		N	103	103	103	103
	X3	Correlation Coefficient	.757**	.755**	1.000	.044
		Sig. (2-tailed)	.000	.000	.	.662
		N	103	103	103	103
	Unstandardized Residual	Correlation Coefficient	-.051	-.002	.044	1.000
		Sig. (2-tailed)	.612	.988	.662	.
		N	103	103	103	103

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

Lampiran 6. Hasil Uji Hipotesis


1. Hasil Uji Analisis Linear Berganda

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.193	.918		2.388	.019
	X1	.430	.064	.480	6.720	.000
	X2	-.370	.070	-.388	-5.281	.000
	X3	.787	.079	.742	9.907	.000

a. Dependent Variable: Y

2. Hasil Uji t



Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.193	.918		2.388	.019
	X1	.430	.064	.480	6.720	.000
	X2	-.370	.070	-.388	-5.281	.000
	X3	.787	.079	.742	9.907	.000

a. Dependent Variable: Y

