

LAMPIRAN



Lampiran 1. Data Jumlah Mahasiswa Fakultas Ekonomi Undiksha

No	Jurusan	Jumlah Mahasiswa
1	Pendidikan Ekonomi	80
2	S1 Akuntansi	240
3	S1 Manajemen	220
4	D3 Perhotelan	47
5	D3 Akuntansi	47
Total		634

Sumber: cdn.undiksha.ac.id



Lampiran 02. Kuesioner Penelitian**Kuesioner Penelitian**

1. Nama:

2. Jenis Kelamin:

Laki- Laki Perempuan

3. Jurusan:

Pendidikan Ekonomi S1 Manajemen
 S1 Akuntansi D3 Akuntansi
 D3 Perhotelan

4. Petunjuk pengisian:

Centang salah satu jawaban sesuai dengan kondisi anda.

Skor:

(1) SS : Sangat Setuju : 5

(2) S : Setuju : 4

(3) N : Netral : 3

(4) TS : Tidak Setuju : 2

(5) STS: Sangat Tidak Setuju : 1



MANAJEMEN KEUANGAN

No	Pernyataan	Pilihan Jawaban				
		1	2	3	4	5
		STS	TS	N	S	SS
1	Ketika saya menginginkan sesuatu saya tidak tergesa untuk membelinya					
2	Saya selalu menetapkan anggaran belanja maksimal dalam melakukan pembelian					
3	Saya selalu mencatat penerimaan dan pengeluaran/belanja harian, mingguan dan bulanan					
4	Saya selalu menyisihkan uang saku untuk ditabung					
5	Saya melakukan peminjaman uang disaat kondisi terdesak					

LITERASI KEUANGAN

No	Pernyataan	Pilihan Jawaban				
		1	2	3	4	5
		STS	TS	N	S	SS
1	Saya sangat memahami terminologi keuangan seperti tingkat suku bunga, harga saham					
2	Saya sangat tertarik untuk merencanakan program keuangan					

	dan menggunakan layanan-layanan jasa perbankan					
3	Saya selalu menyimpan catatan keuangan pribadi saya					
4	Saya selalu belajar mengatur keuangan pribadi dan menabung untuk masa depan					
5	Sebelum saya melakukan pinjaman saya selalu menghitung besar bunga dari pinjaman tersebut					

LOCUS OF CONTROL

No	Pernyataan	Pilihan Jawaban				
		1	2	3	4	5
		STS	TS	N	S	SS
1	Saya mampu mengambil keputusan keuangan sendiri					
2	Saya dapat melakukan apapun sesuai pikiran saya untuk mencapai tujuan					
3	Saya senang jika melakukan apapun itu jika ada yang memotivasi					
4	Saat melakukan sesuatu yang sulit saya selalu optimis dan pantang menyerah					

GAYA HIDUP

No	Pernyataan	Pilihan Jawaban				
		1	2	3	4	5
		STS	TS	N	S	SS

1	Saya membelanjakan uang saya untuk membeli keperluan kuliah					
2	Saya selalu berpenampilan sesuai trend terbaru gaya mahasiswa yang lainnya di kampus					
3	Saya sangat percaya diri ketika penampilan saya dipuji teman-teman saya					
4	Saya tinggal jauh dari orang tua (kost) ini yang membuat saya harus pandai mengatur uang dan menjadi mandiri					



Lampiran 3. Tabulasi Data Kuesioner

Literasi Keuangan (X₁) dan *Locus Of Control* (X₂)

No	X1.1	X1.2	X1.3	X1.4	X1.5	T.X1	X2.1	X2.2	X2.3	X2.4	T.X2
1	5	4	4	4	4	21	4	4	3	3	14
2	5	5	5	5	5	25	2	2	3	3	10
3	5	4	4	4	4	21	4	3	3	3	13
4	5	3	4	3	3	18	4	4	4	4	16
5	3	3	3	3	3	15	2	4	3	3	12
6	4	4	4	4	4	20	4	4	4	4	16
7	5	4	5	4	5	23	5	5	5	3	18
8	4	5	4	5	4	22	4	5	4	4	17
9	5	5	5	5	4	24	4	4	5	4	17
10	5	5	5	5	5	25	4	4	4	4	16
11	5	5	5	5	5	25	5	5	5	5	20
12	5	5	5	5	5	25	5	5	5	5	20
13	5	4	4	4	4	21	5	5	5	5	20
14	5	5	5	5	5	25	5	5	5	5	20
15	4	4	5	5	4	22	4	5	4	5	18
16	5	4	4	4	5	22	5	4	4	4	17
17	4	5	5	5	5	24	4	4	4	4	16
18	4	4	4	4	4	20	5	5	5	5	20
19	4	4	5	4	5	22	4	4	4	5	17
20	4	4	5	4	5	22	4	4	4	4	16
21	5	5	5	5	4	24	4	5	4	5	18
22	5	5	5	5	5	25	5	5	4	5	19
23	3	3	4	4	2	16	3	3	2	3	11
24	4	4	4	4	4	20	3	3	4	4	14
25	3	4	4	3	3	17	4	4	3	4	15
26	3	4	4	3	3	17	4	4	4	4	16

No	X1.1	X1.2	X1.3	X1.4	X1.5	T.X1	X2.1	X2.2	X2.3	X2.4	T.X2
27	4	3	4	3	3	17	3	3	4	4	14
28	3	4	4	3	3	17	4	4	3	4	15
29	4	3	4	4	4	19	4	4	4	4	16
30	4	3	4	4	4	19	4	4	4	4	16
31	3	2	4	4	3	16	2	3	3	4	12
32	4	5	5	3	4	21	4	4	4	4	16
33	4	4	4	4	4	20	4	4	4	5	17
34	4	4	4	3	3	18	4	4	4	4	16
35	4	4	4	3	3	18	4	4	4	4	16
36	4	3	4	4	4	19	3	4	3	4	14
37	4	4	4	4	4	20	4	4	4	4	16
38	4	4	4	4	4	20	4	4	4	4	16
39	4	4	3	4	2	17	4	3	4	3	14
40	4	4	3	4	2	17	3	3	4	3	13
41	4	4	4	4	4	20	4	4	4	4	16
42	4	4	4	3	3	18	4	4	4	4	16
43	4	4	4	3	4	19	2	4	2	3	11
44	4	4	4	4	4	20	4	5	5	5	19
45	4	4	2	3	3	16	4	4	4	4	16
46	4	4	4	4	4	20	4	4	4	4	16
47	4	5	4	4	4	21	4	4	4	4	16
48	5	4	4	4	4	21	4	4	4	4	16
49	3	4	4	5	3	19	3	5	5	5	18
50	4	4	3	3	4	18	3	4	4	3	14
51	5	4	4	5	5	23	3	3	3	3	12
52	5	4	4	4	4	21	4	4	4	4	16
53	4	3	3	3	3	16	3	3	3	3	12
54	3	3	4	4	4	18	4	3	4	4	15
55	4	4	4	4	4	20	4	4	4	4	16
56	3	3	4	4	4	18	4	3	4	4	15
57	3	3	4	4	4	18	4	3	4	4	15
58	3	3	4	4	4	18	4	3	4	4	15
59	3	3	4	4	4	18	4	3	4	4	15
60	4	3	5	5	4	21	3	4	3	4	14
61	4	3	5	5	4	21	3	4	3	4	14
62	4	4	4	4	4	20	4	4	4	4	16
63	4	4	4	4	4	20	4	4	4	4	16
64	4	3	4	4	4	19	4	4	4	4	16
65	4	3	4	3	3	17	4	4	4	2	14

No	X1.1	X1.2	X1.3	X1.4	X1.5	T.X1	X2.1	X2.2	X2.3	X2.4	T.X2
66	3	3	4	2	3	15	4	4	4	2	14
67	4	4	3	3	3	17	4	3	3	4	14
68	4	4	4	4	4	20	4	4	4	4	16
69	3	4	3	4	3	17	4	4	4	3	15
70	5	5	5	5	5	25	5	5	5	5	20
71	5	4	5	5	5	24	5	4	4	5	18
72	5	4	4	5	5	23	5	5	4	4	18
73	3	4	2	4	3	16	4	4	4	3	15
74	4	4	3	4	3	18	4	4	4	3	15
75	3	4	3	4	3	17	4	4	4	3	15
76	4	3	4	5	5	21	4	4	4	4	16
77	5	4	4	4	4	21	4	4	4	4	16
78	4	4	4	4	4	20	4	4	4	4	16
79	5	5	5	5	5	25	5	5	5	5	20
80	5	5	5	5	5	25	5	5	5	5	20
81	4	4	4	4	4	20	4	4	4	4	16
82	2	2	5	5	5	19	4	5	5	4	18
83	4	4	4	5	5	22	3	3	3	4	13
84	4	4	4	4	4	20	3	3	3	4	13
85	4	4	4	4	4	20	4	4	5	5	18



Gaya Hidup (X₃) dan Perilaku Manajemen Keuangan (Y)

No	X3.1	X3.2	X3.3	X3.4	T.X3	Y1	Y2	Y3	Y4	Y5	T.Y
1	4	4	4	4	16	4	4	4	4	4	20
2	5	5	5	5	20	3	3	3	3	3	15
3	4	4	4	4	16	4	4	4	4	4	20
4	5	5	5	5	20	5	5	5	5	5	25
5	4	4	3	4	15	3	3	3	4	4	17
6	4	4	4	4	16	4	4	4	4	4	20
7	3	3	5	4	15	5	5	3	5	3	21
8	4	4	3	4	15	5	4	3	5	4	21
9	5	4	5	4	18	4	5	3	5	5	22
10	5	5	5	4	19	4	4	4	4	4	20
11	5	5	5	3	18	5	5	5	2	5	22
12	4	4	4	4	16	5	5	5	2	5	22
13	5	5	5	4	19	5	5	5	5	5	25
14	5	5	5	5	20	4	5	4	5	5	23
15	4	4	4	4	16	5	4	3	4	3	19
16	5	4	5	4	18	4	5	4	4	5	22
17	5	4	4	4	17	4	5	4	5	5	23
18	4	4	4	3	15	4	5	5	5	4	23
19	4	4	5	3	16	4	4	4	4	4	20

No	X3.1	X3.2	X3.3	X3.4	T.X3	Y1	Y2	Y3	Y4	Y5	T.Y
20	4	4	5	4	17	4	4	4	4	4	20
21	3	3	3	3	12	4	5	4	4	4	21
22	5	5	4	5	19	5	5	5	5	5	25
23	2	3	3	4	12	3	3	2	3	2	13
24	4	4	3	4	15	4	4	3	3	4	18
25	4	4	4	4	16	4	3	4	4	4	19
26	4	4	4	4	16	4	3	4	5	4	20
27	3	3	3	4	13	4	4	4	4	3	19
28	4	4	4	3	15	4	3	4	4	4	19
29	4	4	4	4	16	4	4	4	4	4	20
30	4	4	4	4	16	4	4	4	4	4	20
31	3	3	3	4	13	3	3	3	3	3	15
32	4	4	4	4	16	3	4	5	4	3	19
33	4	3	4	4	15	4	4	4	5	4	21
34	4	4	4	4	16	4	4	4	4	5	21
35	4	4	4	3	15	4	4	4	4	3	19
36	3	4	4	3	14	3	4	3	3	4	17
37	4	4	4	4	16	4	4	4	4	5	21
38	4	4	4	4	16	4	4	4	4	4	20
39	3	3	3	3	12	4	3	4	3	5	19
40	3	3	3	3	12	4	3	4	3	5	19
41	2	2	4	4	12	4	4	4	4	5	21
42	4	4	4	4	16	4	4	4	4	5	21
43	4	3	4	4	15	4	4	4	4	5	21
44	4	4	4	3	15	4	4	4	4	5	21
45	4	3	3	3	13	3	4	4	4	5	20
46	4	3	3	4	14	3	4	4	4	4	19
47	4	4	5	4	17	4	4	4	4	4	20
48	4	4	5	4	17	4	4	4	4	4	20
49	5	5	5	4	19	4	3	4	3	5	19
50	4	4	2	3	13	3	4	4	4	5	20
51	5	5	5	3	18	5	5	5	5	5	25
52	4	4	4	4	16	4	4	4	4	5	21
53	3	3	3	3	12	3	3	3	3	4	16
54	4	3	3	3	13	4	3	3	3	4	17
55	4	4	4	4	16	4	4	4	4	4	20
56	4	3	3	5	15	4	3	3	3	4	17
57	4	3	3	3	13	4	3	3	3	4	17
58	4	3	3	4	14	4	3	3	3	4	17

No	X3.1	X3.2	X3.3	X3.4	T.X3	Y1	Y2	Y3	Y4	Y5	T.Y
59	4	3	3	3	13	4	3	3	3	4	17
60	4	4	3	4	15	4	4	4	4	4	20
61	5	4	5	4	18	5	4	5	4	4	22
62	4	4	4	4	16	4	4	4	4	4	20
63	4	4	4	3	15	4	4	4	4	4	20
64	4	4	4	4	16	4	4	4	4	3	19
65	3	4	3	4	14	4	4	4	4	3	19
66	3	4	3	4	14	3	3	3	3	4	16
67	3	5	5	3	16	4	3	4	3	4	18
68	4	4	4	4	16	4	4	4	4	4	20
69	3	3	3	4	13	3	4	4	4	4	19
70	5	5	5	4	19	5	5	5	5	2	22
71	5	5	5	4	19	5	5	5	5	4	24
72	4	4	4	4	16	4	5	4	4	4	21
73	3	3	3	4	13	3	4	4	4	4	19
74	3	3	3	5	14	3	4	4	4	4	19
75	3	3	3	3	12	3	4	4	4	3	18
76	4	3	5	3	15	5	5	5	5	5	25
77	4	4	4	5	17	4	4	4	4	4	20
78	4	4	4	5	17	4	4	4	4	3	19
79	5	5	5	4	19	5	5	5	5	4	24
80	5	5	5	4	19	5	5	5	5	4	24
81	4	4	4	4	16	4	4	4	4	4	20
82	5	5	5	5	20	5	5	4	4	4	22
83	4	4	4	3	15	4	4	4	4	4	20
84	3	3	3	3	12	4	4	4	4	4	20
85	4	4	4	4	16	5	4	5	5	5	24

Lampiran 4. Hasil Uji Validitas

Literasi Keuangan (X1)

		Correlations					
		X1.1	X1.2	X1.3	X1.4	X1.5	T.X1
X1.1	Pearson Correlation	1	,491**	,523**	,585**	,659**	,776**
	Sig. (2-tailed)		,006	,003	,001	,000	,000
	N	30	30	30	30	30	30
X1.2	Pearson Correlation	,491**	1	,704**	,780**	,648**	,850**
	Sig. (2-tailed)	,006		,000	,000	,000	,000
	N	30	30	30	30	30	30
X1.3	Pearson Correlation	,523**	,704**	1	,738**	,710**	,848**
	Sig. (2-tailed)	,003	,000		,000	,000	,000
	N	30	30	30	30	30	30
X1.4	Pearson Correlation	,585**	,780**	,738**	1	,683**	,890**
	Sig. (2-tailed)	,001	,000	,000		,000	,000
	N	30	30	30	30	30	30
X1.5	Pearson Correlation	,659**	,648**	,710**	,683**	1	,881**
	Sig. (2-tailed)	,000	,000	,000	,000		,000
	N	30	30	30	30	30	30
T.X1	Pearson Correlation	,776**	,850**	,848**	,890**	,881**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	30	30	30	30	30	30

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

		Correlations					
		X1.1	X1.2	X1.3	X1.4	X1.5	T.X1
X1.1	Pearson Correlation	1	,583**	,389**	,368**	,498**	,747**
	Sig. (2-tailed)		,000	,000	,001	,000	,000
	N	85	85	85	85	85	85
X1.2	Pearson Correlation	,583**	1	,300**	,345**	,356**	,677**
	Sig. (2-tailed)	,000		,005	,001	,001	,000
	N	85	85	85	85	85	85
X1.3	Pearson Correlation	,389**	,300**	1	,540**	,675**	,760**
	Sig. (2-tailed)	,000	,005		,000	,000	,000
	N	85	85	85	85	85	85
X1.4	Pearson Correlation	,368**	,345**	,540**	1	,647**	,766**
	Sig. (2-tailed)	,001	,001	,000		,000	,000
	N	85	85	85	85	85	85
X1.5	Pearson Correlation	,498**	,356**	,675**	,647**	1	,845**
	Sig. (2-tailed)	,000	,001	,000	,000		,000
	N	85	85	85	85	85	85
T.X1	Pearson Correlation	,747**	,677**	,760**	,766**	,845**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	85	85	85	85	85	85

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

Locus Of Control (X2)**Correlations**

		X2.1	X2.2	X2.3	X2.4	T.X2
X2.1	Pearson Correlation	1	,762**	,671**	,593**	,882**
	Sig. (2-tailed)		,000	,000	,001	,000
	N	30	30	30	30	30
X2.2	Pearson Correlation	,762**	1	,647**	,662**	,890**
	Sig. (2-tailed)	,000		,000	,000	,000
	N	30	30	30	30	30
X2.3	Pearson Correlation	,671**	,647**	1	,640**	,855**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	30	30	30	30	30
X2.4	Pearson Correlation	,593**	,662**	,640**	1	,829**
	Sig. (2-tailed)	,001	,000	,000		,000
	N	30	30	30	30	30
T.X2	Pearson Correlation	,882**	,890**	,855**	,829**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	30	30	30	30	30

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

Correlations

		X2.1	X2.2	X2.3	X2.4	T.X2
X2.1	Pearson Correlation	1	,602**	,682**	,456**	,838**
	Sig. (2-tailed)		,000	,000	,000	,000
	N	85	85	85	85	85
X2.2	Pearson Correlation	,602**	1	,613**	,506**	,828**
	Sig. (2-tailed)	,000		,000	,000	,000
	N	85	85	85	85	85
X2.3	Pearson Correlation	,682**	,613**	1	,512**	,853**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	85	85	85	85	85
X2.4	Pearson Correlation	,456**	,506**	,512**	1	,758**
	Sig. (2-tailed)	,000	,000	,000		,000
	N	85	85	85	85	85
T.X2	Pearson Correlation	,838**	,828**	,853**	,758**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	85	85	85	85	85

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

Gaya Hidup (X3)

Correlations

		X3.1	X3.2	X3.3	X3.4	T.X3
X3.1	Pearson Correlation	1	,874**	,629**	,346	,912**
	Sig. (2-tailed)		,000	,000	,061	,000
	N	30	30	30	30	30
X3.2	Pearson Correlation	,874**	1	,570**	,419*	,902**
	Sig. (2-tailed)	,000		,001	,021	,000
	N	30	30	30	30	30
X3.3	Pearson Correlation	,629**	,570**	1	,180	,782**
	Sig. (2-tailed)	,000	,001		,341	,000
	N	30	30	30	30	30
X3.4	Pearson Correlation	,346	,419*	,180	1	,566**
	Sig. (2-tailed)	,061	,021	,341		,001
	N	30	30	30	30	30
T.X3	Pearson Correlation	,912**	,902**	,782**	,566**	1
	Sig. (2-tailed)	,000	,000	,000	,001	
	N	30	30	30	30	30

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

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

Correlations

		X3.1	X3.2	X3.3	X3.4	T.X3
X3.1	Pearson Correlation	1	,743**	,620**	,274*	,860**
	Sig. (2-tailed)		,000	,000	,011	,000
	N	85	85	85	85	85
X3.2	Pearson Correlation	,743**	1	,664**	,269*	,873**
	Sig. (2-tailed)	,000		,000	,013	,000
	N	85	85	85	85	85
X3.3	Pearson Correlation	,620**	,664**	1	,213	,831**
	Sig. (2-tailed)	,000	,000		,051	,000
	N	85	85	85	85	85
X3.4	Pearson Correlation	,274*	,269*	,213	1	,524**
	Sig. (2-tailed)	,011	,013	,051		,000
	N	85	85	85	85	85
T.X3	Pearson Correlation	,860**	,873**	,831**	,524**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	85	85	85	85	85

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

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

Perilaku Manajemen Keuangan (Y)

Correlations

		Y1	Y2	Y3	Y4	Y5	T.Y
Y1	Pearson Correlation	1	,612**	,499**	,172	,422*	,715**
	Sig. (2-tailed)		,000	,005	,362	,020	,000
	N	30	30	30	30	30	30
Y2	Pearson Correlation	,612**	1	,513**	,236	,621**	,820**
	Sig. (2-tailed)	,000		,004	,209	,000	,000
	N	30	30	30	30	30	30
Y3	Pearson Correlation	,499**	,513**	1	,070	,677**	,758**
	Sig. (2-tailed)	,005	,004		,714	,000	,000
	N	30	30	30	30	30	30
Y4	Pearson Correlation	,172	,236	,070	1	,199	,500**
	Sig. (2-tailed)	,362	,209	,714		,292	,005
	N	30	30	30	30	30	30
Y5	Pearson Correlation	,422*	,621**	,677**	,199	1	,813**
	Sig. (2-tailed)	,020	,000	,000	,292		,000
	N	30	30	30	30	30	30
T.Y	Pearson Correlation	,715**	,820**	,758**	,500**	,813**	1
	Sig. (2-tailed)	,000	,000	,000	,005	,000	
	N	30	30	30	30	30	30

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

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

Correlations

		Y1	Y2	Y3	Y4	Y5	T.Y
Y1	Pearson Correlation	1	,544**	,511**	,384**	,212	,727**
	Sig. (2-tailed)		,000	,000	,000	,051	,000
	N	85	85	85	85	85	85
Y2	Pearson Correlation	,544**	1	,606**	,578**	,220*	,823**
	Sig. (2-tailed)	,000		,000	,000	,043	,000
	N	85	85	85	85	85	85
Y3	Pearson Correlation	,511**	,606**	1	,442**	,322**	,800**
	Sig. (2-tailed)	,000	,000		,000	,003	,000
	N	85	85	85	85	85	85
Y4	Pearson Correlation	,384**	,578**	,442**	1	,076	,701**
	Sig. (2-tailed)	,000	,000	,000		,487	,000
	N	85	85	85	85	85	85
Y5	Pearson Correlation	,212	,220*	,322**	,076	1	,523**
	Sig. (2-tailed)	,051	,043	,003	,487		,000
	N	85	85	85	85	85	85
T.Y	Pearson Correlation	,727**	,823**	,800**	,701**	,523**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	85	85	85	85	85	85

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

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

Lampiran 5. Hasil Uji Reliabilitas

Sampel Kecil

Literasi Keuangan (X1)

Reliability Statistics	
Cronbach's Alpha	N of Items
,898	5

Locus Of Control (X2)

Reliability Statistics	
Cronbach's Alpha	N of Items
,887	4

Gaya Hidup (X3)

Reliability Statistics	
Cronbach's Alpha	N of Items
,805	4

Perilaku Manajemen Keuangan (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
,757	5



Sampel Besar**Literasi Keuangan (X1)****Reliability Statistics**

Cronbach's Alpha	N of Items
,817	5

Locus Of Control (X2)**Reliability Statistics**

Cronbach's Alpha	N of Items
,836	4

Gaya Hidup (X3)**Reliability Statistics**

Cronbach's Alpha	N of Items
,785	4

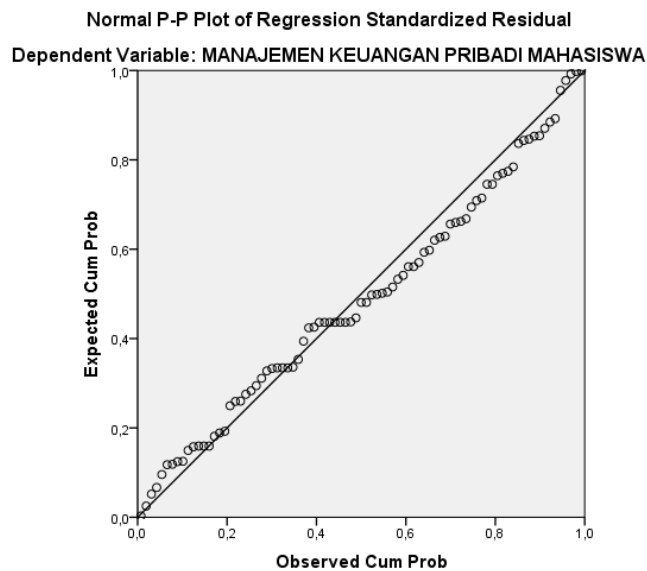
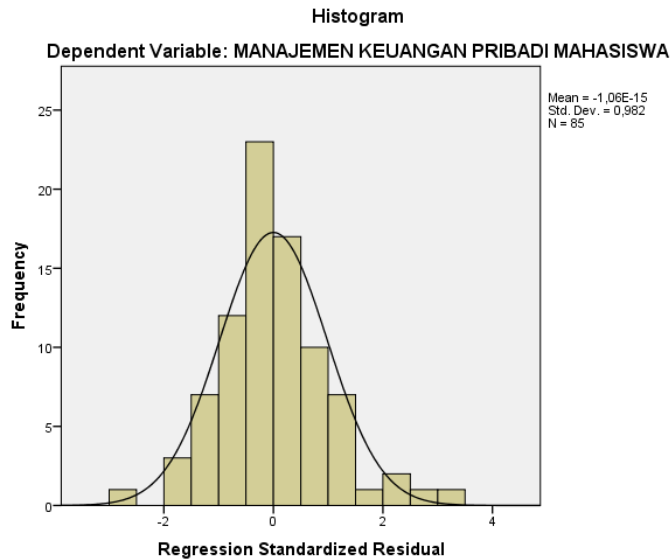
Perilaku Manajemen Keuangan (Y)**Reliability Statistics**

Cronbach's Alpha	N of Items
,755	5



Lampiran 6. Hasil Uji Asumsi Klasik

1. Uji Normalitas



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		85
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	1,64931815
Most Extreme Differences	Absolute	,070
	Positive	,070
	Negative	-,055

Kolmogorov-Smirnov Z	,646
Asymp. Sig. (2-tailed)	,798

- a. Test distribution is Normal.
b. Calculated from data.

2. Uji Multikolinieritas

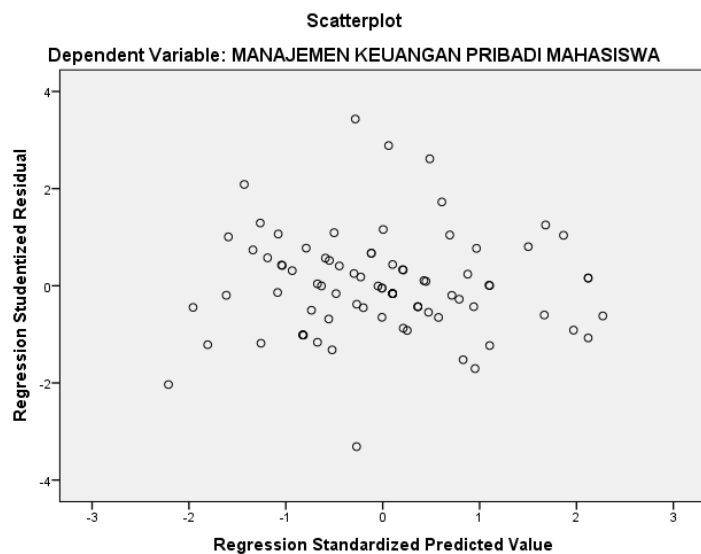
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	5,338	1,593		3,350	,001					
1 LITERASI KEUANGAN	,189	,093	,216	2,028	,046	,587	,220	,156	,522	1,914
LOCUS OF CONTROL	,437	,099	,410	4,423	,000	,636	,441	,340	,687	1,456
GAYA HIDUP	,260	,110	,238	2,351	,021	,563	,253	,181	,579	1,727

- a. Dependent Variable: PERILAKU MANAJEMEN KEUANGAN



3. Uji Heteroskedastisitas



Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1,759	,969		1,816	,073
	LITERASI KEUANGAN	,078	,057	,191	1,374	,173
	LOCUS OF CONTROL	-,249	,060	-,500	-4,134	,060
	GAYA HIDUP	,116	,067	,228	1,728	,088

a. Dependent Variable: Abs_Res

Lampiran 7. Hasil Analisis Regresi Linier Berganda

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	GAYA HIDUP, LOCUS OF CONTROL, LITERASI KEUANGAN ^b		Enter

a. Dependent Variable: PERILAKU MANAJEMEN KEUANGAN

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,722 ^a	,521	,503	1,680	,521	29,392	3	81	,000	1,696

a. Predictors: (Constant), GAYA HIDUP, LOCUS OF CONTROL, LITERASI KEUANGAN

b. Dependent Variable: PERILAKU MANAJEMEN KEUANGAN

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	248,746	3	82,915	29,392	,000 ^b
	Residual	228,501	81	2,821		
	Total	477,247	84			

a. Dependent Variable: PERILAKU MANAJEMEN KEUANGAN

b. Predictors: (Constant), GAYA HIDUP, LOCUS OF CONTROL, LITERASI KEUANGAN

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	5,338	1,593		3,350	,001					
	LITERASI KEUANGAN	,189	,093	,216	2,028	,046	,587	,220	,156	,522	1,914
	LOCUS OF CONTROL	,437	,099	,410	4,423	,000	,636	,441	,340	,687	1,456
	GAYA HIDUP	,260	,110	,238	2,351	,021	,563	,253	,181	,579	1,727

a. Dependent Variable: PERILAKU MANAJEMEN KEUANGAN