

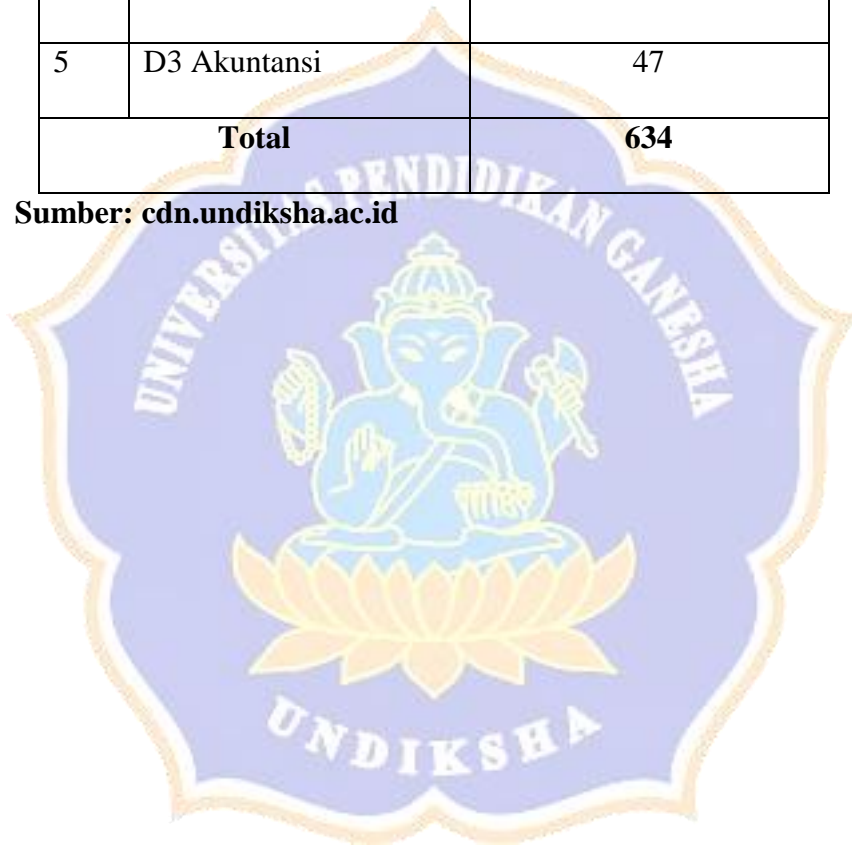
LAMPIRAN



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 |

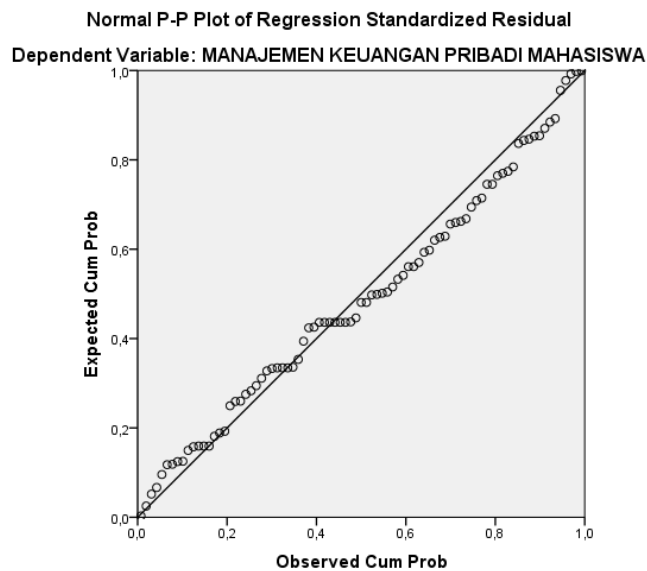
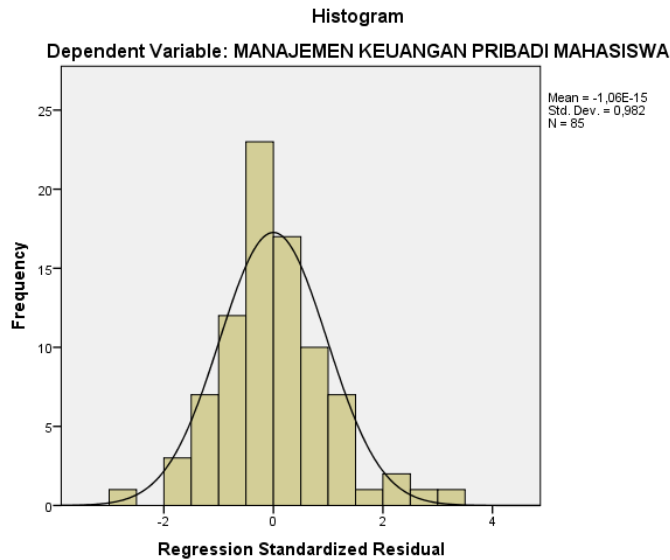
Perilaku Manajemen Keuangan (Y)**Reliability Statistics**

| 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

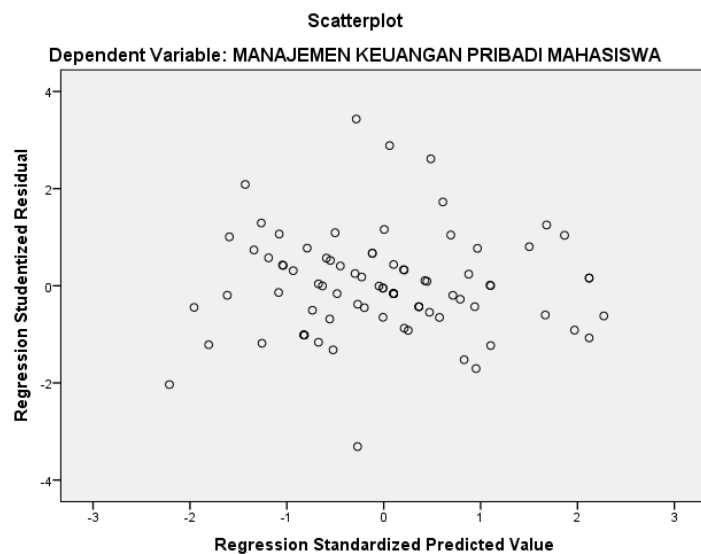
Coefficients^a

| 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