

Lampiran 01. Surat Rekomendasi Penelitian



**PEMERINTAH KABUPATEN BULELENG
DINAS PENANAMAN MODAL DAN PELAYANAN
TERPADU SATU PINTU**

Jalan Ngurah Rai No. 72 Telepon (0362) 22063 - (0362) 27719

Nomor : 503/658/REK/DPMPSTSP/2022
Lamp :
Perihal : **Rekomendasi**

Kepada :
Yth. Kepala Dinas Perdagangan,
Perindustrian, dan Koperasi, Usaha
Kecil dan Menengah
Kabupaten Buleleng

di
Tempat

I. Dasar :

1. Peraturan Menteri Dalam Negeri RI Nomor : 64 Tahun 2011 tentang Pedoman Penerbitan Rekomendasi Penelitian;
2. Peraturan Menteri Dalam Negeri RI Nomor : 7 Tahun 2014 tentang Perubahan Atas Peraturan Menteri Dalam Negeri Republik Indonesia Nomor 64 Tahun 2011 Tentang Pedoman Penerbitan Rekomendasi Penelitian;
3. Peraturan Menteri Dalam Negeri RI Nomor : 138 Tahun 2017 tentang Penyelenggaraan Pelayanan Terpadu Satu Pintu Daerah;
4. Surat dari Wakil Dekan I Fakultas Ekonomi Undiksha Nomor 2265/UN48.13.1/DL/2022 Tanggal 23 Nopember 2022 Perihal Permohonan Data dan Penelitian

II. Setelah mempelajari dan meneliti rencana kegiatan yang diajukan, maka dapat diberikan Rekomendasi Kepada :

Nama : Ni Kadek Sintya Dewi
NIK : 5106044406010006
Pekerjaan : Pelajar
Alamat : Desa Awan, Kec. Kintamani, Kab. Bangli
Bidang / Judul : Pengaruh Literasi Keuangan dan Inklusi Keuangan Terhadap Kinerja Usaha Mikro Kecil dan Menengah di Kecamatan Buleleng
Jumlah Peserta : 1 Orang
Lokasi : Dinas Perdagangan, Perindustrian, dan Koperasi, Usaha Kecil dan Menengah Kabupaten Buleleng
Lamanya : 3 Bulan (28 Nopember 2022 - 28 Februari 2023)

III. Dalam melakukan kegiatan agar yang bersangkutan mematuhi ketentuan sebagai berikut :

1. Sebelum mengadakan kegiatan agar melapor kepada Kepala Dinas Penanaman Modal dan PTSP Kabupaten Buleleng atau Pejabat yang Berwenang;
2. Tidak dibenarkan melakukan kegiatan yang tidak ada kaitannya dengan bidang/ judul dimaksud, apabila melanggar ketentuan akan dicabut ijinnya dan menghentikan segala kegiatannya;
3. Menaati segala ketentuan perundang-undangan yang berlaku serta mengindahkan adat istiadat dan budaya setempat;
4. Apabila masa berlaku Rekomendasi / Ijin ini telah berakhir, sedangkan pelaksanaan kegiatan belum selesai maka perpanjangan Rekomendasi / Ijin agar ditujukan kepada Instansi pemohon;
5. Menyerahkan 1 (satu) buah hasil kegiatan kepada Pemerintah Kabupaten Buleleng, melalui Kepala Dinas Penanaman Modal dan PTSP Kabupaten Buleleng.

Demikian Surat Rekomendasi ini dibuat untuk dipergunakan sebagaimana mestinya.

DITETAPKAN : SINGARAJA
PADA TANGGAL : 30 NOPEMBER 2022



Lampiran 02. Kuesioner Penelitian



Kepada Yth:

Pemilik Usaha Mikro, Kecil dan Menengah
Di Kecamatan Buleleng

Dalam rangka memenuhi penelitian skripsi saya pada Fakultas Ekonomi Universitas Pendidikan Ganesha, saya memerlukan informasi untuk mendukung penelitian yang saya lakukan yang berhubungan dengan usaha mikro, kecil dan menengah di kecamatan buleleng dengan judul “ **Pengaruh Literasi Keuangan dan Inklusi Keuangan Terhadap Kinerja UMKM di Kecamatan Buleleng**”

Saya mohon bantuan Bapak/ Ibu/Saudara/i selaku responden untuk memberikan tanggapannya terhadap beberapa pertanyaan yang tersedia dalam kuesioner ini. Kesediaan Bapak/ Ibu/Saudara/i dalam pengisian kuesioner ini sangat berpengaruh terhadap keberhasilan penelitian yang saya lakukan.

Atas kesediaan Bapak/ Ibu/Saudara/i meluangkan waktu mengisi kuesioner tersebut, saya ucapkan terima kasih.

Hormat saya,

Ni Kadek Sintya Dewi
NIM. 1917041127

I. PETUNJUK PENGISIAN

1. Isilah terlebih dahulu Identitas anda.
2. Bacalah dengan baik pernyataan dan pilihlah salah satu jawaban yang menurut anda sesuai dengan pendapat anda.
3. Pilihan jawaban dengan kriteria dibawah ini :
 - a. Sangat Tidak Setuju (STS)
 - b. Tidak Setuju (TS)
 - c. Netral (N)
 - d. Setuju (S)
 - e. Sangat Setuju (SS)
4. Mohon kuesioner ini di isi dengan lengkap, kerahasiaan dari jawaban anda dijamin sepenuhnya.

II. IDENTITAS RESPONDEN

Nama : Jenis Kelamin :

Usia : Pendidikan Terakhir :

Nama UMKM :

Jenis UMKM :

Usia UMKM : () < 5 Tahun () > 10 Tahun
() 5 Tahun – 10 Tahun

Omzet Pertahun : () < Rp 50.000.000,00 () > Rp 500.000.000,00
() Rp 50.000.000,00 – Rp 500.000.000,00

III. PERNYATAAN

Literasi Keuangan

| No | Pernyataan | Pilihan Jawaban | | | | |
|----|---|-----------------|----|---|---|----|
| | | STS | TS | N | S | SS |
| 1 | Saya memahami cara mengelola keuangan secara efektif | | | | | |
| 2 | Saya menggunakan kredit untuk meningkatkan usaha saya | | | | | |
| 3 | Saya menggunakan tabungan untuk menyimpan uang hasil usaha saya | | | | | |
| 4 | Saya melakukan suatu investasi untuk masa depan | | | | | |
| 5 | Untuk menghindari terjadinya resiko saya mendaftarkan usaha yang sedang saya jalani | | | | | |

| | | | | | | |
|--|------------------|--|--|--|--|--|
| | ke jasa asuransi | | | | | |
|--|------------------|--|--|--|--|--|

Inklusi Keuangan

| No | Pernyataan | Pilihan Jawaban | | | | |
|----|--|-----------------|----|---|---|----|
| | | STS | TS | N | S | SS |
| 1 | Usaha yang saya jalankan menggunakan layanan jasa keuangan baik transaksi maupun modal | | | | | |
| 2 | Lembaga keuangan memberikan pelayanan dengan cepat dan tepat | | | | | |
| 3 | Kredit yang diberikan lembaga keuangan memberikan tambahan modal bagi usaha saya | | | | | |
| 4 | Produk atau layanan yang disediakan lembaga keuangan meningkatkan pendapatan | | | | | |
| 5 | Saya merasa terbantu dengan produk atau layanan yang disediakan lembaga keuangan | | | | | |

Kinerja UMKM

| No | Pernyataan | Pilihan Jawaban | | | | |
|----|--|-----------------|----|---|---|----|
| | | STS | TS | N | S | SS |
| 1 | Penjualan dari usaha yang saya jalani mengalami peningkatan dibandingkan dengan periode sebelumnya | | | | | |
| 2 | Keuntungan dari usaha yang sedang saya jalani meningkat dibandingkan dengan periode sebelumnya | | | | | |
| 3 | Modal usaha saya mengalami kenaikan dibandingkan dengan periode sebelumnya | | | | | |
| 4 | Setiap tahun usaha saya menambah karyawan karena pekerjaan semakin banyak | | | | | |
| 5 | Konsumen tidak hanya dari daerah sekitar namun juga dari luar Kecamatan Buleleng. | | | | | |

Lampiran 03. Deskripsi Data Responden

Jenis Kelamin

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|-----------|---------|---------------|--------------------|
| Valid | Laki-laki | 55 | 64.7 | 64.7 | 64.7 |
| | Perempuan | 30 | 35.3 | 35.3 | 100.0 |
| | Total | 85 | 100.0 | 100.0 | |

Usia

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 25 | 3 | 3.5 | 3.5 | 3.5 |
| | 26 | 1 | 1.2 | 1.2 | 4.7 |
| | 27 | 2 | 2.4 | 2.4 | 7.1 |
| | 28 | 5 | 5.9 | 5.9 | 12.9 |
| | 29 | 1 | 1.2 | 1.2 | 14.1 |
| | 30 | 2 | 2.4 | 2.4 | 16.5 |
| | 31 | 2 | 2.4 | 2.4 | 18.8 |
| | 32 | 8 | 9.4 | 9.4 | 28.2 |
| | 33 | 2 | 2.4 | 2.4 | 30.6 |
| | 34 | 4 | 4.7 | 4.7 | 35.3 |
| | 35 | 5 | 5.9 | 5.9 | 41.2 |
| | 36 | 3 | 3.5 | 3.5 | 44.7 |
| | 37 | 3 | 3.5 | 3.5 | 48.2 |
| | 38 | 5 | 5.9 | 5.9 | 54.1 |
| | 39 | 1 | 1.2 | 1.2 | 55.3 |
| | 40 | 6 | 7.1 | 7.1 | 62.4 |
| | 42 | 8 | 9.4 | 9.4 | 71.8 |
| | 43 | 2 | 2.4 | 2.4 | 74.1 |
| | 44 | 1 | 1.2 | 1.2 | 75.3 |
| | 45 | 7 | 8.2 | 8.2 | 83.5 |
| | 46 | 1 | 1.2 | 1.2 | 84.7 |
| | 47 | 2 | 2.4 | 2.4 | 87.1 |
| | 48 | 4 | 4.7 | 4.7 | 91.8 |
| | 49 | 1 | 1.2 | 1.2 | 92.9 |
| | 50 | 4 | 4.7 | 4.7 | 97.6 |
| | 52 | 2 | 2.4 | 2.4 | 100.0 |
| | Total | | 85 | 100.0 | 100.0 |

Pendidikan Terakhir

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|--|--|-----------|---------|---------------|--------------------|
|--|--|-----------|---------|---------------|--------------------|

| | | | | | |
|-------|-------|----|-------|-------|-------|
| Valid | D2 | 3 | 3.5 | 3.5 | 3.5 |
| | S1 | 25 | 29.4 | 29.4 | 32.9 |
| | SMA | 45 | 52.9 | 52.9 | 85.9 |
| | SMK | 4 | 4.7 | 4.7 | 90.6 |
| | SMP | 8 | 9.4 | 9.4 | 100.0 |
| | Total | 85 | 100.0 | 100.0 | |

Jenis UMKM

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------|-----------|---------|---------------|--------------------|
| Valid | Usaha Kerajinan | 85 | 100.0 | 100.0 | 100.0 |

Usia UMKM

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------------|-----------|---------|---------------|--------------------|
| Valid | < 5 Tahun | 26 | 30.6 | 30.6 | 30.6 |
| | >10 Tahun | 22 | 25.9 | 25.9 | 56.5 |
| | 5 Tahun – 10 Tahun | 37 | 43.5 | 43.5 | 100.0 |
| | Total | 85 | 100.0 | 100.0 | |

Omset Pertahun

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------------------------------|-----------|---------|---------------|--------------------|
| Valid | < Rp 50.000.000,00 | 27 | 31.8 | 31.8 | 31.8 |
| | > Rp 500.000.000,00 | 2 | 2.4 | 2.4 | 34.1 |
| | Rp 50.000.000,00 – Rp 500.000.000,00 | 56 | 65.9 | 65.9 | 100.0 |
| | Total | 85 | 100.0 | 100.0 | |

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|-------------------|----|---------|---------|-------|----------------|
| X1.1 | 85 | 2 | 5 | 3.85 | .824 |
| X1.2 | 85 | 2 | 5 | 3.66 | .933 |
| X1.3 | 85 | 2 | 5 | 3.67 | .836 |
| X1.4 | 85 | 2 | 5 | 3.75 | .844 |
| X1.5 | 85 | 2 | 5 | 3.71 | .857 |
| Literasi Keuangan | 85 | 11 | 25 | 18.64 | 3.801 |

| | | | | | |
|--------------------|----|----|----|-------|-------|
| X2.1 | 85 | 2 | 5 | 3.82 | .774 |
| X2.2 | 85 | 2 | 5 | 3.86 | .758 |
| X2.3 | 85 | 2 | 5 | 3.72 | .825 |
| X2.4 | 85 | 2 | 5 | 3.82 | .819 |
| X2.5 | 85 | 2 | 5 | 3.68 | .862 |
| Inklusi Keuangan | 85 | 10 | 25 | 18.91 | 3.574 |
| Y.1 | 85 | 2 | 5 | 3.64 | .784 |
| Y.2 | 85 | 2 | 5 | 3.66 | .853 |
| Y.3 | 85 | 2 | 5 | 3.74 | .875 |
| Y.4 | 85 | 2 | 5 | 3.67 | .918 |
| Y.5 | 84 | 2 | 5 | 3.57 | .922 |
| Kinerja UMKM | 85 | 10 | 24 | 18.24 | 3.744 |
| Valid N (listwise) | 84 | | | | |



Lampiran 04. Tabulasi Data

| Responden | Literasi Keuangan | | | | | Total Skor |
|-----------|-------------------|-------|-------|-------|-------|------------|
| | X 1.1 | X 1.2 | X 1.3 | X 1.4 | X 1.5 | |
| R1 | 3 | 3 | 3 | 3 | 3 | 15 |
| R2 | 4 | 5 | 4 | 5 | 4 | 22 |
| R3 | 4 | 3 | 3 | 4 | 3 | 17 |
| R4 | 5 | 5 | 4 | 5 | 4 | 23 |
| R5 | 4 | 4 | 4 | 4 | 4 | 20 |
| R6 | 4 | 4 | 5 | 4 | 5 | 22 |
| R7 | 3 | 3 | 3 | 3 | 3 | 15 |
| R8 | 3 | 3 | 4 | 3 | 4 | 17 |
| R9 | 2 | 2 | 3 | 2 | 3 | 12 |
| R10 | 4 | 4 | 3 | 4 | 3 | 18 |
| R11 | 4 | 4 | 4 | 4 | 4 | 20 |
| R12 | 4 | 4 | 3 | 4 | 3 | 18 |
| R13 | 3 | 2 | 3 | 3 | 3 | 14 |
| R14 | 4 | 4 | 3 | 4 | 3 | 18 |
| R15 | 4 | 4 | 5 | 4 | 5 | 22 |
| R16 | 3 | 3 | 3 | 3 | 3 | 15 |
| R17 | 3 | 3 | 3 | 3 | 3 | 15 |
| R18 | 4 | 3 | 3 | 3 | 4 | 17 |
| R19 | 5 | 5 | 5 | 5 | 5 | 25 |
| R20 | 4 | 4 | 4 | 4 | 4 | 20 |
| R21 | 4 | 4 | 5 | 4 | 5 | 22 |
| R22 | 3 | 4 | 3 | 3 | 3 | 16 |
| R23 | 4 | 4 | 4 | 4 | 4 | 20 |
| R24 | 5 | 5 | 4 | 5 | 5 | 24 |
| R25 | 4 | 4 | 5 | 4 | 4 | 21 |
| R26 | 3 | 3 | 3 | 3 | 3 | 15 |
| R27 | 3 | 3 | 4 | 3 | 4 | 17 |
| R28 | 5 | 5 | 5 | 5 | 5 | 25 |
| R29 | 4 | 4 | 5 | 4 | 5 | 22 |
| R30 | 3 | 3 | 3 | 3 | 3 | 15 |
| R31 | 5 | 5 | 5 | 5 | 5 | 25 |

| Responden | Literasi Keuangan | | | | | Total Skor |
|-----------|-------------------|----------|----------|----------|----------|------------|
| | X 1.1 | X 1.2 | X 1.3 | X 1.4 | X 1.5 | |
| R32 | 4 | 4 | 4 | 4 | 4 | 20 |
| R33 | 5 | 4 | 5 | 5 | 5 | 24 |
| R34 | 3 | 2 | 4 | 4 | 4 | 17 |
| R35 | 4 | 3 | 3 | 4 | 3 | 17 |
| R36 | 4 | 5 | 4 | 5 | 5 | 23 |
| R37 | 5 | 4 | 4 | 4 | 4 | 21 |
| R38 | 5 | 5 | 4 | 5 | 5 | 24 |
| R39 | 4 | 4 | 3 | 3 | 3 | 17 |
| R40 | 3 | 3 | 2 | 3 | 2 | 13 |
| R41 | 4 | 3 | 4 | 4 | 3 | 18 |
| R42 | 3 | 2 | 3 | 2 | 3 | 13 |
| R43 | 4 | 3 | 4 | 4 | 4 | 19 |
| R44 | 4 | 4 | 4 | 4 | 3 | 19 |
| R45 | 3 | 2 | 3 | 3 | 3 | 14 |
| R46 | 5 | 3 | 4 | 5 | 5 | 22 |
| R47 | 3 | 2 | 2 | 2 | 2 | 11 |
| R48 | 3 | 2 | 3 | 3 | 3 | 14 |
| R49 | 4 | 3 | 4 | 4 | 4 | 19 |
| R50 | 5 | 4 | 4 | 5 | 5 | 23 |
| R51 | 2 | 2 | 2 | 2 | 3 | 11 |
| R52 | 4 | 3 | 3 | 4 | 4 | 18 |
| R53 | 3 | 2 | 2 | 2 | 2 | 11 |
| R54 | 3 | 2 | 2 | 3 | 3 | 13 |
| R55 | 4 | 3 | 4 | 4 | 4 | 19 |
| R56 | 5 | 5 | 5 | 5 | 5 | 25 |
| R57 | 4 | 3 | 4 | 3 | 4 | 18 |
| R58 | 4 | 4 | 4 | 4 | 4 | 20 |
| R59 | 5 | 5 | 4 | 5 | 4 | 23 |
| R60 | 4 | 4 | 4 | 4 | 4 | 20 |
| R61 | 5 | 5 | 5 | 5 | 5 | 25 |
| R62 | 3 | 3 | 3 | 3 | 3 | 15 |
| R63 | 5 | 5 | 4 | 5 | 4 | 23 |
| R64 | 3 | 3 | 3 | 3 | 3 | 15 |
| R65 | 4 | 3 | 3 | 3 | 3 | 16 |

| Responden | Literasi Keuangan | | | | | Total Skor |
|-----------|-------------------|----------|----------|----------|----------|------------|
| | X 1.1 | X 1.2 | X 1.3 | X 1.4 | X 1.5 | |
| R66 | 4 | 4 | 3 | 4 | 3 | 18 |
| R67 | 5 | 3 | 4 | 4 | 4 | 20 |
| R68 | 4 | 5 | 4 | 4 | 4 | 21 |
| R69 | 3 | 3 | 3 | 3 | 3 | 15 |
| R70 | 3 | 4 | 3 | 3 | 3 | 16 |
| R71 | 5 | 5 | 5 | 4 | 5 | 24 |
| R72 | 4 | 4 | 3 | 3 | 3 | 17 |
| R73 | 5 | 4 | 4 | 4 | 4 | 21 |
| R74 | 4 | 4 | 4 | 4 | 3 | 19 |
| R75 | 5 | 5 | 5 | 5 | 5 | 25 |
| R76 | 5 | 5 | 4 | 4 | 4 | 22 |
| R77 | 2 | 3 | 3 | 3 | 2 | 13 |
| R78 | 3 | 4 | 4 | 4 | 3 | 18 |
| R79 | 3 | 4 | 4 | 4 | 4 | 19 |
| R80 | 4 | 4 | 3 | 4 | 3 | 18 |
| R81 | 2 | 3 | 2 | 2 | 3 | 12 |
| R82 | 4 | 4 | 4 | 4 | 4 | 20 |
| R83 | 4 | 4 | 4 | 4 | 3 | 19 |
| R84 | 4 | 4 | 3 | 3 | 3 | 17 |
| R85 | 4 | 5 | 5 | 4 | 5 | 23 |

| Responden | Inklusi Keuangan | | | | | Total Skor |
|-----------|------------------|----------|----------|----------|----------|------------|
| | X 2.1 | X 2.2 | X 2.3 | X 2.4 | X 2.5 | |
| R1 | 5 | 5 | 4 | 4 | 4 | 22 |
| R2 | 4 | 4 | 3 | 4 | 4 | 19 |
| R3 | 3 | 3 | 3 | 4 | 3 | 16 |
| R4 | 3 | 3 | 3 | 3 | 3 | 15 |
| R5 | 4 | 3 | 3 | 4 | 3 | 17 |
| R6 | 5 | 4 | 5 | 4 | 4 | 22 |
| R7 | 4 | 4 | 3 | 4 | 3 | 18 |
| R8 | 4 | 4 | 5 | 4 | 4 | 21 |
| R9 | 3 | 3 | 2 | 3 | 2 | 13 |

| Responden | Inklusi Keuangan | | | | | Total Skor |
|-----------|------------------|----------|----------|----------|----------|------------|
| | X 2.1 | X 2.2 | X 2.3 | X 2.4 | X 2.5 | |
| R10 | 4 | 4 | 4 | 3 | 3 | 18 |
| R11 | 4 | 5 | 4 | 5 | 5 | 23 |
| R12 | 4 | 4 | 4 | 3 | 3 | 18 |
| R13 | 3 | 3 | 3 | 2 | 2 | 13 |
| R14 | 4 | 4 | 3 | 4 | 4 | 19 |
| R15 | 5 | 5 | 4 | 5 | 5 | 24 |
| R16 | 3 | 3 | 2 | 3 | 3 | 14 |
| R17 | 3 | 3 | 4 | 3 | 3 | 16 |
| R18 | 3 | 3 | 3 | 3 | 3 | 15 |
| R19 | 4 | 4 | 4 | 4 | 4 | 20 |
| R20 | 4 | 4 | 4 | 3 | 3 | 18 |
| R21 | 5 | 5 | 5 | 5 | 5 | 25 |
| R22 | 4 | 4 | 4 | 4 | 4 | 20 |
| R23 | 3 | 3 | 3 | 4 | 3 | 16 |
| R24 | 5 | 4 | 5 | 4 | 4 | 22 |
| R25 | 3 | 3 | 4 | 3 | 3 | 16 |
| R26 | 3 | 3 | 3 | 3 | 3 | 15 |
| R27 | 4 | 4 | 4 | 5 | 4 | 21 |
| R28 | 4 | 4 | 3 | 3 | 3 | 17 |
| R29 | 4 | 4 | 3 | 4 | 3 | 18 |
| R30 | 3 | 3 | 3 | 3 | 3 | 15 |
| R31 | 4 | 4 | 5 | 4 | 4 | 21 |
| R32 | 4 | 3 | 3 | 4 | 4 | 18 |
| R33 | 4 | 4 | 4 | 5 | 5 | 22 |
| R34 | 3 | 4 | 3 | 4 | 3 | 17 |
| R35 | 2 | 3 | 3 | 2 | 2 | 12 |
| R36 | 5 | 4 | 5 | 4 | 4 | 22 |
| R37 | 4 | 4 | 4 | 4 | 4 | 20 |
| R38 | 5 | 5 | 5 | 5 | 5 | 25 |
| R39 | 3 | 4 | 4 | 3 | 3 | 17 |
| R40 | 4 | 4 | 3 | 4 | 4 | 19 |
| R41 | 4 | 4 | 4 | 4 | 4 | 20 |
| R42 | 3 | 3 | 3 | 3 | 3 | 15 |
| R43 | 3 | 4 | 4 | 4 | 3 | 18 |

| Responden | Inklusi Keuangan | | | | | Total Skor |
|-----------|------------------|----------|----------|----------|----------|------------|
| | X 2.1 | X 2.2 | X 2.3 | X 2.4 | X 2.5 | |
| R44 | 4 | 4 | 3 | 4 | 4 | 19 |
| R45 | 3 | 3 | 2 | 2 | 2 | 12 |
| R46 | 4 | 5 | 4 | 5 | 5 | 23 |
| R47 | 3 | 3 | 4 | 3 | 3 | 16 |
| R48 | 4 | 4 | 4 | 4 | 4 | 20 |
| R49 | 4 | 4 | 4 | 4 | 4 | 20 |
| R50 | 5 | 5 | 5 | 5 | 5 | 25 |
| R51 | 2 | 3 | 2 | 2 | 2 | 11 |
| R52 | 4 | 5 | 4 | 5 | 5 | 23 |
| R53 | 2 | 2 | 2 | 2 | 2 | 10 |
| R54 | 3 | 3 | 3 | 3 | 3 | 15 |
| R55 | 3 | 3 | 4 | 3 | 3 | 16 |
| R56 | 4 | 4 | 4 | 4 | 4 | 20 |
| R57 | 4 | 4 | 4 | 3 | 4 | 19 |
| R58 | 3 | 4 | 3 | 4 | 3 | 17 |
| R59 | 4 | 5 | 5 | 4 | 4 | 22 |
| R60 | 3 | 4 | 3 | 4 | 3 | 17 |
| R61 | 4 | 4 | 5 | 4 | 4 | 21 |
| R62 | 4 | 5 | 4 | 4 | 4 | 21 |
| R63 | 4 | 4 | 4 | 4 | 4 | 20 |
| R64 | 3 | 4 | 3 | 3 | 3 | 16 |
| R65 | 4 | 4 | 3 | 4 | 4 | 19 |
| R66 | 3 | 4 | 3 | 4 | 3 | 17 |
| R67 | 5 | 5 | 5 | 5 | 5 | 25 |
| R68 | 5 | 5 | 4 | 5 | 5 | 24 |
| R69 | 4 | 4 | 4 | 4 | 4 | 20 |
| R70 | 4 | 4 | 3 | 4 | 4 | 19 |
| R71 | 4 | 4 | 4 | 4 | 4 | 20 |
| R72 | 4 | 4 | 4 | 3 | 3 | 18 |
| R73 | 5 | 5 | 5 | 5 | 5 | 25 |
| R74 | 4 | 4 | 3 | 4 | 4 | 19 |
| R75 | 4 | 5 | 4 | 5 | 5 | 23 |
| R76 | 4 | 4 | 4 | 4 | 4 | 20 |
| R77 | 5 | 4 | 5 | 5 | 5 | 24 |

| Responden | Inklusi Keuangan | | | | | Total Skor |
|-----------|------------------|-------|-------|-------|-------|------------|
| | X 2.1 | X 2.2 | X 2.3 | X 2.4 | X 2.5 | |
| R78 | 4 | 2 | 3 | 3 | 3 | 15 |
| R79 | 3 | 3 | 4 | 4 | 4 | 18 |
| R80 | 5 | 5 | 5 | 5 | 5 | 25 |
| R81 | 3 | 2 | 3 | 3 | 3 | 14 |
| R82 | 5 | 4 | 4 | 4 | 4 | 21 |
| R83 | 4 | 3 | 4 | 4 | 3 | 18 |
| R84 | 5 | 5 | 5 | 5 | 5 | 25 |
| R85 | 5 | 4 | 4 | 5 | 5 | 23 |

| Responden | Kinerja UMKM | | | | | Total Skor |
|-----------|--------------|-----|-----|-----|-----|------------|
| | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | |
| R1 | 3 | 3 | 3 | 3 | 3 | 15 |
| R2 | 4 | 4 | 4 | 4 | 4 | 20 |
| R3 | 4 | 3 | 4 | 3 | 3 | 17 |
| R4 | 4 | 4 | 5 | 5 | 5 | 23 |
| R5 | 3 | 3 | 4 | 3 | 2 | 15 |
| R6 | 4 | 4 | 4 | 4 | 4 | 20 |
| R7 | 4 | 3 | 4 | 3 | 3 | 17 |
| R8 | 5 | 4 | 5 | 4 | 4 | 22 |
| R9 | 4 | 3 | 3 | 3 | 3 | 16 |
| R10 | 4 | 4 | 4 | 4 | 4 | 20 |
| R11 | 4 | 4 | 5 | 5 | 5 | 23 |
| R12 | 3 | 4 | 4 | 4 | 4 | 19 |
| R13 | 3 | 3 | 4 | 3 | 3 | 16 |
| R14 | 4 | 4 | 4 | 4 | 4 | 20 |
| R15 | 5 | 5 | 5 | 5 | 4 | 24 |
| R16 | 2 | 3 | 4 | 3 | 3 | 15 |
| R17 | 4 | 3 | 4 | 3 | 2 | 16 |
| R18 | 3 | 3 | 4 | 4 | 4 | 18 |
| R19 | 5 | 5 | 4 | 4 | 4 | 22 |
| R20 | 4 | 3 | 3 | 4 | 4 | 18 |
| R21 | 4 | 4 | 4 | 4 | 4 | 20 |

| Responden | Kinerja UMKM | | | | | Total Skor |
|------------------|---------------------|---|---|---|---|-------------------|
| R22 | 4 | 3 | 4 | 3 | 3 | 17 |
| R23 | 3 | 3 | 3 | 3 | 2 | 14 |
| R24 | 4 | 5 | 5 | 4 | 5 | 23 |
| R25 | 4 | 4 | 4 | 4 | 4 | 20 |
| R26 | 3 | 3 | 3 | 4 | 3 | 16 |
| R27 | 4 | 4 | 4 | 4 | 4 | 20 |
| R28 | 4 | 4 | 5 | 5 | 4 | 22 |
| R29 | 3 | 4 | 4 | 4 | 3 | 18 |
| R30 | 3 | 3 | 3 | 3 | 3 | 15 |
| R31 | 4 | 5 | 5 | 4 | 5 | 23 |
| R32 | 4 | 4 | 4 | 4 | 4 | 20 |
| R33 | 5 | 4 | 5 | 4 | 3 | 21 |
| R34 | 3 | 3 | 3 | 3 | 3 | 15 |
| R35 | 2 | 2 | 2 | 2 | 2 | 10 |
| R36 | 4 | 5 | 5 | 5 | 5 | 24 |
| R37 | 4 | 4 | 5 | 4 | 4 | 21 |
| R38 | 5 | 5 | 5 | 4 | 5 | 24 |
| R39 | 3 | 3 | 3 | 3 | 2 | 14 |
| R40 | 3 | 2 | 2 | 2 | 3 | 12 |
| R41 | 3 | 3 | 3 | 3 | 3 | 15 |
| R42 | 3 | 2 | 2 | 2 | 3 | 12 |
| R43 | 4 | 4 | 4 | 4 | 4 | 20 |
| R44 | 4 | 3 | 3 | 3 | 3 | 16 |
| R45 | 3 | 3 | 3 | 3 | 2 | 14 |
| R46 | 5 | 5 | 5 | 5 | 4 | 24 |
| R47 | 3 | 4 | 4 | 3 | 4 | 18 |
| R48 | 3 | 3 | 3 | 3 | 3 | 15 |
| R49 | 4 | 4 | 4 | 4 | 3 | 19 |
| R50 | 4 | 4 | 4 | 5 | 5 | 22 |
| R51 | 2 | 2 | 2 | 2 | 2 | 10 |
| R52 | 4 | 3 | 4 | 3 | 2 | 14 |
| R53 | 2 | 2 | 3 | 2 | 2 | 11 |
| R54 | 2 | 3 | 4 | 3 | 2 | 14 |
| R55 | 4 | 4 | 4 | 4 | 3 | 19 |
| R56 | 5 | 5 | 5 | 4 | 4 | 23 |

| Responden | Kinerja UMKM | | | | | Total Skor |
|-----------|--------------|---|---|---|---|------------|
| R57 | 3 | 4 | 4 | 5 | 4 | 20 |
| R58 | 3 | 3 | 2 | 2 | 2 | 12 |
| R59 | 5 | 4 | 4 | 4 | 4 | 21 |
| R60 | 3 | 3 | 3 | 3 | 3 | 15 |
| R61 | 5 | 5 | 5 | 5 | 4 | 24 |
| R62 | 3 | 3 | 2 | 2 | 3 | 13 |
| R63 | 4 | 4 | 4 | 4 | 4 | 20 |
| R64 | 3 | 3 | 3 | 5 | 3 | 17 |
| R65 | 4 | 3 | 3 | 3 | 2 | 15 |
| R66 | 4 | 4 | 4 | 4 | 3 | 19 |
| R67 | 4 | 5 | 5 | 5 | 4 | 23 |
| R68 | 4 | 4 | 4 | 5 | 4 | 21 |
| R69 | 4 | 3 | 3 | 3 | 2 | 15 |
| R70 | 4 | 3 | 4 | 4 | 4 | 19 |
| R71 | 4 | 5 | 4 | 5 | 5 | 23 |
| R72 | 3 | 3 | 3 | 3 | 4 | 16 |
| R73 | 4 | 5 | 5 | 5 | 5 | 24 |
| R74 | 4 | 4 | 4 | 3 | 3 | 18 |
| R75 | 3 | 4 | 3 | 4 | 3 | 17 |
| R76 | 4 | 4 | 4 | 4 | 4 | 20 |
| R77 | 4 | 5 | 4 | 5 | 5 | 23 |
| R78 | 3 | 4 | 3 | 3 | 4 | 17 |
| R79 | 2 | 3 | 2 | 2 | 4 | 13 |
| R80 | 3 | 5 | 4 | 5 | 5 | 22 |
| R81 | 3 | 2 | 3 | 4 | 4 | 16 |
| R82 | 5 | 5 | 4 | 5 | 5 | 24 |
| R83 | 4 | 4 | 4 | 4 | 5 | 21 |
| R84 | 3 | 4 | 2 | 2 | 4 | 15 |
| R85 | 3 | 3 | 3 | 3 | 4 | 16 |

Lampiran 05. Hasil Output SPSS Uji Validitas

1. Hasil Uji Validitas Literasi Keuangan (X₁)

| | | Correlations | | | | | |
|---------|---------------------|--------------|--------|--------|--------|--------|---------|
| | | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | TotalX1 |
| X1.1 | Pearson Correlation | 1 | .721** | .669** | .835** | .695** | .883** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| X1.2 | Pearson Correlation | .721** | 1 | .663** | .769** | .618** | .857** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| X1.3 | Pearson Correlation | .669** | .663** | 1 | .743** | .860** | .887** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| X1.4 | Pearson Correlation | .835** | .769** | .743** | 1 | .738** | .922** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| X1.5 | Pearson Correlation | .695** | .618** | .860** | .738** | 1 | .881** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| TotalX1 | Pearson Correlation | .883** | .857** | .887** | .922** | .881** | 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).

2. Hasil Uji Validitas Inklusi Keuangan (X₂)

| | | Correlations | | | | | |
|---------|---------------------|--------------|--------|--------|--------|--------|---------|
| | | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | TotalX2 |
| X2.1 | Pearson Correlation | 1 | .707** | .704** | .739** | .807** | .893** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| X2.2 | Pearson Correlation | .707** | 1 | .620** | .745** | .768** | .865** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| X2.3 | Pearson Correlation | .704** | .620** | 1 | .595** | .692** | .818** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| X2.4 | Pearson Correlation | .739** | .745** | .595** | 1 | .898** | .901** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| X2.5 | Pearson Correlation | .807** | .768** | .692** | .898** | 1 | .944** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| TotalX2 | Pearson Correlation | .893** | .865** | .818** | .901** | .944** | 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).

3. Hasil Uji Validitas Kinerja UMKM (Y)

| | | Correlations | | | | | |
|--------|---------------------|--------------|--------|--------|--------|--------|---------|
| | | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | totally |
| Y.1 | Pearson Correlation | 1 | .666** | .676** | .592** | .476** | .775** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 84 | 85 |
| Y.2 | Pearson Correlation | .666** | 1 | .742** | .752** | .718** | .909** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 84 | 85 |
| Y.3 | Pearson Correlation | .676** | .742** | 1 | .752** | .558** | .862** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 84 | 85 |
| Y.4 | Pearson Correlation | .592** | .752** | .752** | 1 | .687** | .892** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 84 | 85 |
| Y.5 | Pearson Correlation | .476** | .718** | .558** | .687** | 1 | .812** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | | .000 |
| | N | 84 | 84 | 84 | 84 | 84 | 84 |
| TotalY | Pearson Correlation | .775** | .909** | .862** | .892** | .812** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | |
| | N | 85 | 85 | 85 | 85 | 84 | 85 |

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

Lampiran 06. Hasil Output SPSS Uji Reliabilitas

1. Hasil Uji Reliabilitas Literasi Keuangan (X₁)

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 85 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 85 | 100.0 |

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .930 | 5 |

2. Hasil Uji Reliabilitas Inklusi Keuangan (X₂)

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 85 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 85 | 100.0 |

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .930 | 5 |

3. Hasil Uji Reliabilitas Kinerja UMKM (Y)

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 84 | 98.8 |
| | Excluded ^a | 1 | 1.2 |
| | Total | 85 | 100.0 |

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

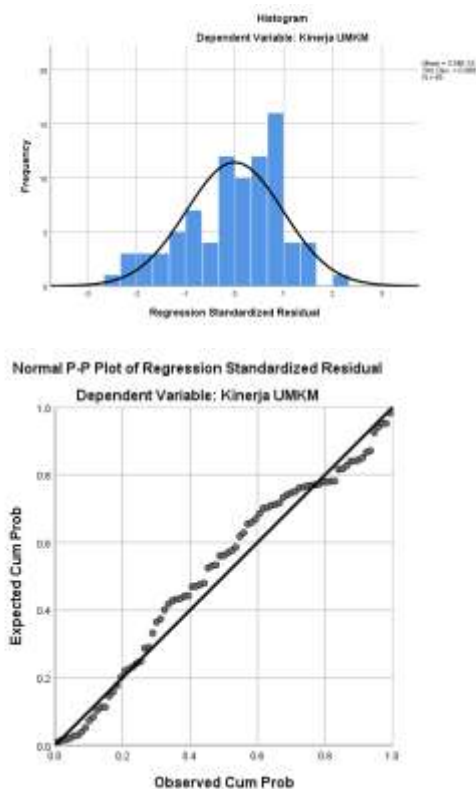
Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .908 | 5 |



Lampiran 07. Hasil Output SPSS Uji Asumsi Klasik

1. Uji Normalitas



One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 85 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 2.60072791 |
| Most Extreme Differences | Absolute | .091 |
| | Positive | .067 |
| | Negative | -.091 |
| Test Statistic | | .091 |
| Asymp. Sig. (2-tailed) | | .078 ^c |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

2. Uji Multikolinieritas

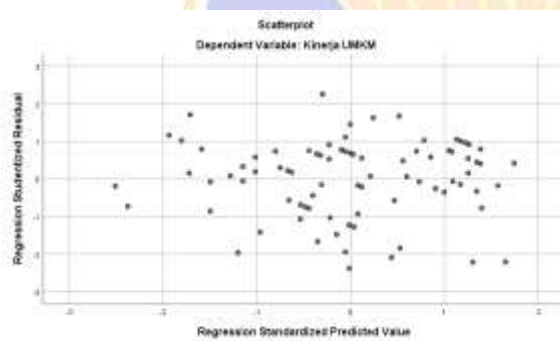
| | | Coefficients ^a | | | | | Collinearity Statistics | |
|-------|-------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Tolerance | VIF |
| | | B | Std. Error | Beta | | | | |
| 1 | (Constant) | 2.762 | 1.695 | | 1.629 | .107 | | |
| | Literasi Keuangan | .467 | .090 | .474 | 5.199 | .000 | .707 | 1.415 |
| | Inklusi Keuangan | .358 | .096 | .342 | 3.744 | .000 | .707 | 1.415 |

a. Dependent Variable: Kinerja UMKM

3. Uji Heteroskedastisitas

| | | Coefficients ^a | | | | |
|-------|-------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.560 | .976 | | 1.598 | .114 |
| | Literasi Keuangan | -.076 | .052 | -.188 | -1.461 | .148 |
| | Inklusi Keuangan | .103 | .055 | .239 | 1.863 | .066 |

a. Dependent Variable: Absolute_Residual



Lampiran 08. Hasil Output SPSS Uji Regresi Linear Berganda

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .719 ^a | .517 | .506 | 2.632 |

a. Predictors: (Constant), Inklusi Keuangan, Literasi Keuangan

ANOVA^a

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 609.136 | 2 | 304.568 | 43.957 | .000 ^b |
| | Residual | 568.158 | 82 | 6.929 | | |
| | Total | 1177.294 | 84 | | | |

a. Dependent Variable: Kinerja UMKM

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

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | Correlations | | | |
|-------|-------------------|-----------------------------|------------|---------------------------|-------|--------------|------------|---------|------|
| | | B | Std. Error | Beta | T | Sig. | Zero-order | Partial | Part |
| 1 | (Constant) | 2.762 | 1.695 | | 1.629 | .107 | | | |
| | Literasi Keuangan | .467 | .090 | .474 | 5.199 | .000 | .659 | .498 | .399 |
| | Inklusi Keuangan | .358 | .096 | .342 | 3.744 | .000 | .599 | .382 | .287 |

a. Dependent Variable: Kinerja UMKM