



Lampiran 01. Kuesioner Penelitian

KUESIONER PENELITIAN

“Pengaruh Literasi Keuangan Dan Financial Technology Terhadap Peningkatan Kinerja Umkm Dengan Inklusi Keuangan Sebagai Variabel Intervening Pada Umkm Di Kecamatan Buleleng”

A. IDENTITAS RESPONDEN

1. Identitas

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 (X₁)

| 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 |
| Pengetahuan Keuangan | | | | | | |
| 1. | Saya memiliki pengetahuan akuntansi dasar dan memahami cara mengelola keuangan secara efektif | | | | | |
| 2. | Saya mengetahui syarat yang diperlukan untuk mendapatkan pinjaman dari bank | | | | | |
| 3. | Saya mengetahui manfaat dan fasilitas yang ditawarkan oleh bank | | | | | |
| Perilaku Keuangan | | | | | | |
| 4. | Saya membuat pembukuan kas keluar-masuk per hari | | | | | |
| 5. | Saya melakukan penyusunan anggaran belanja per bulan | | | | | |
| Sikap Keuangan | | | | | | |
| 6. | Saya berani mengambil resiko dalam pengambilan keputusan | | | | | |
| 7. | Saya dapat mengatur strategi untuk meminimalkan resiko keuangan | | | | | |

(Sumber: (Wulandari, 2019))

B. *Financial Technology* (X₂)

| Menurut (Sybirianska et al., 2018), <i>fintech</i> dapat didefinisikan sebagai perubahan secara menyeluruh pada layanan keuangan yang menyebabkan terjadi peningkatan terhadap kemudahan, pengaksesan, serta penggunaannya. | | | | | | |
|---|------------|---------|---|---|----|-----|
| No | Pertanyaan | Pilihan | | | | |
| | | SS | S | N | TS | STS |
| Payment Channel/ System | | | | | | |

| | | | | | | |
|------------------------|---|--|--|--|--|--|
| 1. | Saya merasa dengan adanya Financial Technology memberikan perubahan dalam berinovasi di industri keuangan salah satunya sebagai alat untuk bertransaksi | | | | | |
| 2. | Saya merasa dibantu dengan adanya Financial Technology untuk menjalankan dan meningkatkan efisiensi kinerja usaha | | | | | |
| 3. | Saya merasa lebih dimudahkan dalam bertransaksi dengan adanya Financial Technology | | | | | |
| Digital Banking | | | | | | |
| 4. | Saya mengetahui perbankan mengeluarkan produk keuangan digital yang sesuai dengan kebutuhan masyarakat | | | | | |
| 5. | Saya merasa dengan adanya teknologi keuangan memudahkan untuk berinteraksi dengan pemberi jasa keuangan | | | | | |
| 6. | Saya mudah dan cepat beradaptasi dengan canggihnya layanan keuangan melalui teknologi | | | | | |

(Sumber:(Iga Larasati, 2020), (Purba, 2022))

C. Inklusi Keuangan (Z)

| 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 |
| Dimensi Akses Keuangan | | | | | | |
| 1. | Saya mudah mengakses Layanan jasa keuangan | | | | | |
| 2. | Saya diberikan jalur pembiayaan yang mudah oleh Pemerintah untuk mendanai usaha | | | | | |

| Dimensi Penggunaan | | | | | |
|-----------------------|--|--|--|--|--|
| 3. | Saya menggunakan Layanan jasa keuangan baik untuk transaksi atau modal | | | | |
| 4. | Saya menggunakan dana secara maksimal dan hal tersebut mendukung keberhasilan keberlangsungan usaha saya | | | | |
| Dimensi Kualitas | | | | | |
| 5. | Saya merasakan akses keuangan sudah berjalan dengan merata | | | | |
| 6. | Saya merasakan produk dengan layanan keuangan memiliki kualitas yang baik | | | | |
| Dimensi Kesejahteraan | | | | | |
| 7. | Saya diberikan tambahan modal melalui kredit oleh Lembaga keuangan | | | | |

(Sumber: (Purba, 2022))

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 |
| Rencana Kerja | | | | | | |
| 1. | Saya memiliki perencanaan bisnis yang baik sejak awal hingga perkembangannya dalam membangun usaha yang berkelanjutan | | | | | |
| Probabilitas | | | | | | |
| 2. | Saya memiliki pendapatan penjualan usaha yang meningkat setiap bulannya | | | | | |
| 3. | Saya memiliki keuntungan usaha yang fluktuatif setiap bulannya | | | | | |
| Pertumbuhan Usaha | | | | | | |
| 4. | Saya mengalami peningkatan jumlah | | | | | |

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|------------------------------------|---|--|--|--|--|--|
| | konsumen setiap bulan | | | | | |
| 5. | Saya memiliki konsumen dari luar daerah | | | | | |
| 6. | Saya mengembangkan pemasaran produk atau jasa di dalam negeri | | | | | |
| Pertumbuhan Jumlah Karyawan | | | | | | |
| 7. | Saya menambah karyawan setiap tahun karena pekerjaan semakin banyak | | | | | |

(Sumber: (Wardhana, 2022))



Lampiran 02. Tabulasi Data

| Literasi Keuangan (X1) | | | | | | | Total X1 |
|------------------------|------|------|------|------|------|------|----------|
| X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | |
| 3 | 5 | 4 | 3 | 4 | 3 | 3 | 25 |
| 3 | 5 | 5 | 3 | 3 | 4 | 4 | 27 |
| 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 4 | 5 | 4 | 4 | 4 | 3 | 3 | 27 |
| 3 | 5 | 4 | 5 | 5 | 4 | 3 | 29 |
| 4 | 4 | 4 | 5 | 5 | 4 | 4 | 30 |
| 3 | 4 | 3 | 3 | 3 | 4 | 3 | 23 |
| 4 | 5 | 3 | 3 | 4 | 3 | 3 | 25 |
| 4 | 5 | 3 | 3 | 3 | 4 | 4 | 26 |
| 3 | 5 | 4 | 3 | 4 | 3 | 3 | 25 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 26 |
| 5 | 5 | 5 | 5 | 5 | 4 | 4 | 33 |
| 5 | 4 | 4 | 4 | 4 | 3 | 3 | 27 |
| 4 | 4 | 4 | 4 | 4 | 3 | 4 | 27 |
| 4 | 4 | 4 | 4 | 3 | 4 | 3 | 26 |
| 5 | 5 | 5 | 4 | 3 | 3 | 3 | 28 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 26 |
| 3 | 4 | 4 | 4 | 3 | 4 | 3 | 25 |
| 3 | 4 | 4 | 4 | 3 | 4 | 4 | 26 |
| 3 | 4 | 4 | 3 | 3 | 3 | 3 | 23 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 3 | 4 | 3 | 3 | 4 | 3 | 3 | 23 |
| 4 | 4 | 4 | 3 | 3 | 4 | 4 | 26 |
| 3 | 3 | 3 | 4 | 3 | 3 | 3 | 22 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 3 | 3 | 3 | 25 |
| 3 | 3 | 4 | 4 | 3 | 3 | 3 | 23 |
| 5 | 5 | 5 | 5 | 4 | 4 | 4 | 32 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 3 | 3 | 4 | 3 | 3 | 4 | 4 | 24 |
| 4 | 4 | 5 | 4 | 3 | 5 | 3 | 28 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 3 | 5 | 3 | 4 | 3 | 3 | 3 | 24 |
| 4 | 5 | 4 | 3 | 3 | 3 | 3 | 25 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 4 | 5 | 3 | 4 | 3 | 3 | 3 | 25 |
| 3 | 5 | 3 | 3 | 3 | 4 | 4 | 25 |

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|---|---|---|---|---|---|---|----|
| 4 | 4 | 3 | 4 | 4 | 4 | 3 | 26 |
| 3 | 5 | 3 | 4 | 4 | 3 | 3 | 25 |
| 4 | 5 | 3 | 3 | 3 | 4 | 4 | 26 |
| 3 | 3 | 3 | 4 | 4 | 4 | 4 | 25 |
| 4 | 4 | 4 | 5 | 5 | 4 | 4 | 30 |
| 3 | 3 | 3 | 4 | 4 | 3 | 3 | 23 |
| 3 | 5 | 4 | 4 | 3 | 3 | 3 | 25 |
| 4 | 4 | 4 | 3 | 3 | 4 | 4 | 26 |
| 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 4 | 4 | 4 | 3 | 3 | 3 | 3 | 24 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 3 | 3 | 4 | 3 | 3 | 3 | 23 |
| 4 | 5 | 3 | 3 | 5 | 4 | 3 | 27 |
| 4 | 5 | 3 | 3 | 3 | 3 | 3 | 24 |
| 4 | 5 | 4 | 3 | 4 | 4 | 3 | 27 |
| 4 | 5 | 3 | 3 | 3 | 4 | 3 | 25 |
| 4 | 5 | 3 | 4 | 3 | 3 | 3 | 25 |
| 4 | 5 | 4 | 4 | 3 | 4 | 4 | 28 |
| 4 | 5 | 3 | 3 | 4 | 4 | 3 | 26 |
| 5 | 4 | 4 | 4 | 3 | 4 | 5 | 29 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 3 | 3 | 3 | 25 |
| 4 | 5 | 5 | 4 | 4 | 4 | 3 | 29 |
| 4 | 5 | 4 | 4 | 3 | 4 | 4 | 28 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 3 | 3 | 3 | 25 |
| 3 | 4 | 4 | 4 | 3 | 4 | 4 | 26 |
| 3 | 3 | 3 | 4 | 4 | 3 | 3 | 23 |
| 4 | 3 | 3 | 3 | 4 | 4 | 3 | 24 |
| 3 | 6 | 3 | 3 | 4 | 4 | 3 | 26 |
| 4 | 4 | 4 | 4 | 3 | 3 | 3 | 25 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 5 | 4 | 4 | 4 | 3 | 4 | 5 | 29 |
| 3 | 5 | 3 | 5 | 3 | 3 | 3 | 25 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 5 | 5 | 5 | 4 | 3 | 4 | 5 | 31 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 26 |
| 5 | 5 | 3 | 3 | 3 | 4 | 5 | 28 |
| 3 | 5 | 3 | 3 | 4 | 3 | 3 | 24 |

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|---|---|---|---|---|---|---|----|
| 4 | 5 | 4 | 4 | 3 | 4 | 5 | 29 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 3 | 3 | 3 | 25 |
| 4 | 5 | 5 | 4 | 4 | 4 | 3 | 29 |
| 4 | 5 | 4 | 4 | 3 | 4 | 4 | 28 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 3 | 3 | 3 | 25 |
| 3 | 4 | 4 | 4 | 3 | 4 | 4 | 26 |
| 3 | 3 | 3 | 4 | 4 | 3 | 3 | 23 |
| 4 | 3 | 3 | 3 | 4 | 4 | 3 | 24 |
| 3 | 6 | 3 | 3 | 4 | 4 | 3 | 26 |
| 4 | 4 | 4 | 4 | 3 | 3 | 3 | 25 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 5 | 4 | 4 | 4 | 3 | 4 | 5 | 29 |
| 3 | 5 | 3 | 5 | 3 | 3 | 3 | 25 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 5 | 5 | 5 | 4 | 3 | 4 | 5 | 31 |
| 4 | 4 | 4 | 4 | 4 | 3 | 3 | 26 |
| 5 | 5 | 3 | 3 | 3 | 4 | 5 | 28 |
| 3 | 5 | 3 | 3 | 4 | 3 | 3 | 24 |

| Financial Technology (X2) | | | | | | Total X2 |
|---------------------------|------|------|------|------|------|----------|
| X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | |
| 4 | 4 | 4 | 3 | 4 | 3 | 22 |
| 5 | 5 | 5 | 4 | 5 | 4 | 28 |
| 4 | 4 | 5 | 4 | 4 | 3 | 24 |
| 5 | 5 | 5 | 4 | 5 | 4 | 28 |
| 4 | 3 | 3 | 3 | 4 | 3 | 20 |
| 5 | 4 | 3 | 4 | 3 | 3 | 22 |
| 3 | 4 | 3 | 3 | 4 | 4 | 21 |
| 4 | 3 | 3 | 3 | 4 | 3 | 20 |
| 4 | 3 | 4 | 4 | 3 | 3 | 21 |
| 5 | 4 | 3 | 3 | 3 | 3 | 21 |
| 4 | 4 | 4 | 3 | 4 | 4 | 23 |
| 4 | 4 | 3 | 3 | 4 | 4 | 22 |
| 4 | 4 | 3 | 4 | 4 | 4 | 23 |
| 4 | 3 | 3 | 3 | 3 | 4 | 20 |
| 5 | 3 | 3 | 4 | 4 | 4 | 23 |
| 4 | 3 | 4 | 3 | 3 | 4 | 21 |

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| 5 | 4 | 3 | 4 | 4 | 5 | 25 |
| 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 4 | 4 | 4 | 3 | 3 | 3 | 21 |
| 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 4 | 4 | 3 | 3 | 3 | 3 | 20 |
| 5 | 4 | 3 | 3 | 4 | 3 | 22 |
| 4 | 3 | 4 | 4 | 4 | 3 | 22 |
| 5 | 5 | 4 | 4 | 4 | 5 | 27 |
| 4 | 3 | 3 | 3 | 4 | 4 | 21 |
| 4 | 3 | 3 | 4 | 4 | 4 | 22 |
| 5 | 3 | 4 | 3 | 3 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 3 | 23 |
| 5 | 5 | 4 | 4 | 4 | 4 | 26 |
| 4 | 3 | 3 | 3 | 4 | 4 | 21 |
| 4 | 4 | 4 | 3 | 3 | 3 | 21 |
| 4 | 3 | 4 | 3 | 4 | 4 | 22 |
| 5 | 4 | 3 | 3 | 4 | 4 | 23 |
| 4 | 3 | 3 | 3 | 4 | 4 | 21 |
| 5 | 4 | 3 | 4 | 4 | 3 | 23 |
| 5 | 4 | 3 | 3 | 3 | 4 | 22 |
| 5 | 3 | 4 | 5 | 4 | 5 | 26 |
| 5 | 3 | 3 | 4 | 4 | 3 | 22 |
| 4 | 4 | 3 | 3 | 3 | 3 | 20 |
| 5 | 4 | 4 | 3 | 4 | 3 | 23 |
| 5 | 3 | 3 | 4 | 4 | 3 | 22 |
| 4 | 3 | 3 | 4 | 4 | 3 | 21 |
| 4 | 4 | 3 | 3 | 4 | 5 | 23 |
| 4 | 4 | 3 | 3 | 3 | 4 | 21 |
| 5 | 4 | 4 | 3 | 3 | 4 | 23 |
| 5 | 3 | 3 | 4 | 4 | 4 | 23 |
| 4 | 4 | 3 | 3 | 3 | 4 | 21 |
| 4 | 4 | 3 | 4 | 3 | 4 | 22 |
| 4 | 4 | 3 | 3 | 4 | 4 | 22 |
| 5 | 3 | 4 | 3 | 4 | 4 | 23 |
| 4 | 3 | 4 | 4 | 4 | 5 | 24 |
| 4 | 3 | 3 | 3 | 3 | 4 | 20 |
| 5 | 4 | 4 | 4 | 3 | 4 | 24 |
| 3 | 3 | 3 | 4 | 4 | 4 | 21 |
| 4 | 3 | 3 | 3 | 4 | 4 | 21 |
| 5 | 4 | 3 | 4 | 4 | 3 | 23 |
| 5 | 4 | 3 | 3 | 4 | 5 | 24 |

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| 4 | 4 | 3 | 3 | 3 | 4 | 21 |
| 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 4 | 3 | 3 | 3 | 4 | 4 | 21 |
| 5 | 4 | 3 | 4 | 4 | 4 | 24 |
| 5 | 5 | 4 | 4 | 4 | 4 | 26 |
| 4 | 4 | 3 | 3 | 4 | 4 | 22 |
| 4 | 3 | 3 | 3 | 3 | 4 | 20 |
| 5 | 3 | 3 | 4 | 4 | 4 | 23 |
| 4 | 3 | 3 | 4 | 4 | 4 | 22 |
| 4 | 3 | 3 | 3 | 4 | 4 | 21 |
| 4 | 3 | 3 | 4 | 3 | 4 | 21 |
| 3 | 3 | 3 | 3 | 4 | 4 | 20 |
| 4 | 4 | 3 | 3 | 3 | 3 | 20 |
| 4 | 4 | 3 | 4 | 4 | 4 | 23 |
| 4 | 3 | 3 | 3 | 4 | 4 | 21 |
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| 5 | 4 | 4 | 3 | 4 | 4 | 24 |
| 4 | 4 | 4 | 4 | 4 | 3 | 23 |
| 4 | 4 | 4 | 3 | 4 | 4 | 23 |
| 4 | 3 | 3 | 3 | 4 | 3 | 20 |
| 5 | 4 | 3 | 4 | 4 | 4 | 24 |
| 4 | 4 | 4 | 3 | 3 | 3 | 21 |
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| 5 | 3 | 3 | 4 | 4 | 4 | 23 |
| 4 | 3 | 3 | 3 | 3 | 4 | 20 |
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| 4 | 3 | 3 | 4 | 4 | 3 | 21 |
| 4 | 3 | 3 | 4 | 3 | 4 | 21 |
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| 5 | 3 | 4 | 3 | 4 | 4 | 23 |
| 4 | 3 | 4 | 4 | 4 | 5 | 24 |
| 5 | 4 | 4 | 4 | 3 | 4 | 24 |
| 3 | 3 | 3 | 3 | 4 | 4 | 20 |
| 4 | 4 | 3 | 3 | 4 | 4 | 22 |
| 4 | 3 | 4 | 4 | 4 | 5 | 24 |
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| 4 | 3 | 3 | 3 | 3 | 4 | 20 |

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| 5 | 4 | 4 | 3 | 4 | 3 | 23 |
| 4 | 3 | 4 | 3 | 4 | 4 | 22 |

| Inklusi Keuangan (Z) | | | | | | | Total Z |
|----------------------|-----|-----|-----|-----|-----|-----|---------|
| Z.1 | Z.2 | Z.3 | Z.4 | Z.5 | Z.6 | Z.7 | |
| 4 | 4 | 3 | 4 | 3 | 4 | 4 | 26 |
| 5 | 4 | 4 | 5 | 5 | 4 | 3 | 30 |
| 4 | 5 | 4 | 4 | 3 | 4 | 3 | 27 |
| 5 | 5 | 3 | 3 | 4 | 4 | 3 | 27 |
| 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 5 | 4 | 4 | 3 | 4 | 4 | 4 | 28 |
| 4 | 4 | 3 | 4 | 3 | 4 | 4 | 26 |
| 4 | 5 | 4 | 4 | 4 | 3 | 5 | 29 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 3 | 4 | 3 | 5 | 3 | 4 | 3 | 25 |
| 4 | 4 | 3 | 4 | 3 | 4 | 4 | 26 |
| 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 4 | 4 | 3 | 5 | 3 | 4 | 3 | 26 |
| 4 | 3 | 4 | 4 | 3 | 3 | 3 | 24 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 4 | 5 | 4 | 4 | 4 | 3 | 3 | 27 |
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| 4 | 4 | 3 | 4 | 3 | 4 | 4 | 26 |
| 4 | 3 | 3 | 5 | 4 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 3 | 3 | 4 | 4 | 3 | 3 | 3 | 23 |
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| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 5 | 5 | 3 | 5 | 4 | 4 | 3 | 29 |
| 4 | 5 | 4 | 4 | 4 | 3 | 3 | 27 |
| 3 | 4 | 4 | 4 | 3 | 3 | 4 | 25 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 3 | 5 | 4 | 4 | 4 | 28 |
| 4 | 4 | 3 | 4 | 3 | 4 | 5 | 27 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 5 | 4 | 4 | 4 | 3 | 3 | 27 |
| 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |

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| 3 | 3 | 4 | 5 | 3 | 4 | 3 | 25 |
| 4 | 4 | 3 | 4 | 4 | 4 | 3 | 26 |
| 3 | 3 | 4 | 3 | 3 | 3 | 3 | 22 |
| 5 | 5 | 4 | 5 | 4 | 4 | 5 | 32 |
| 4 | 4 | 4 | 5 | 4 | 4 | 5 | 30 |
| 4 | 3 | 4 | 4 | 3 | 3 | 3 | 24 |
| 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 4 | 4 | 3 | 4 | 3 | 3 | 4 | 25 |
| 4 | 4 | 3 | 3 | 4 | 4 | 4 | 26 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 4 | 4 | 3 | 4 | 3 | 3 | 4 | 25 |
| 3 | 3 | 5 | 5 | 3 | 4 | 4 | 27 |
| 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 3 | 4 | 3 | 4 | 3 | 3 | 4 | 24 |
| 3 | 4 | 3 | 5 | 4 | 4 | 4 | 27 |
| 4 | 5 | 4 | 4 | 4 | 3 | 5 | 29 |
| 5 | 5 | 3 | 5 | 3 | 3 | 3 | 27 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
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| 4 | 3 | 3 | 4 | 4 | 4 | 4 | 26 |
| 4 | 4 | 3 | 4 | 3 | 3 | 4 | 25 |
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| 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |

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| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 5 | 5 | 4 | 5 | 4 | 4 | 5 | 32 |
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| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 5 | 4 | 5 | 4 | 3 | 4 | 29 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 3 | 4 | 3 | 3 | 4 | 25 |
| 3 | 3 | 4 | 5 | 3 | 4 | 3 | 25 |
| 3 | 3 | 4 | 4 | 3 | 3 | 3 | 23 |
| 4 | 4 | 3 | 5 | 3 | 3 | 3 | 25 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 4 | 4 | 4 | 5 | 3 | 4 | 4 | 28 |
| 4 | 5 | 4 | 5 | 4 | 3 | 4 | 29 |
| 4 | 4 | 4 | 5 | 3 | 4 | 4 | 28 |
| 4 | 3 | 3 | 3 | 3 | 3 | 4 | 23 |
| 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 4 | 4 | 3 | 4 | 4 | 4 | 3 | 26 |
| 4 | 4 | 4 | 5 | 4 | 4 | 5 | 30 |
| 4 | 4 | 3 | 4 | 3 | 3 | 5 | 26 |
| 4 | 5 | 4 | 5 | 4 | 3 | 4 | 29 |
| 4 | 4 | 3 | 4 | 3 | 3 | 4 | 25 |

| Kinerja UMKM (Y) | | | | | | | Total Y |
|------------------|-----|-----|-----|-----|-----|-----|------------|
| Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | |
| 4 | 3 | 5 | 3 | 4 | 4 | 3 | 26 |
| 5 | 4 | 3 | 4 | 4 | 5 | 4 | 29 |
| 5 | 4 | 5 | 4 | 4 | 4 | 4 | 30 |
| 4 | 5 | 4 | 5 | 5 | 4 | 3 | 30 |
| 3 | 5 | 4 | 5 | 4 | 4 | 4 | 29 |
| 4 | 3 | 4 | 4 | 4 | 5 | 5 | 29 |
| 5 | 3 | 4 | 3 | 5 | 4 | 4 | 28 |
| 4 | 5 | 4 | 3 | 4 | 4 | 3 | 27 |
| 3 | 4 | 3 | 3 | 4 | 4 | 5 | 26 |
| 5 | 3 | 4 | 5 | 4 | 4 | 4 | 29 |
| 5 | 4 | 3 | 4 | 3 | 3 | 4 | 26 |
| 4 | 5 | 4 | 4 | 4 | 5 | 5 | 31 |
| 3 | 4 | 5 | 3 | 4 | 4 | 4 | 27 |

| | | | | | | | |
|---|---|---|---|---|---|---|----|
| 4 | 3 | 5 | 4 | 3 | 5 | 4 | 28 |
| 5 | 3 | 4 | 3 | 3 | 4 | 3 | 25 |
| 4 | 5 | 3 | 5 | 4 | 4 | 4 | 29 |
| 3 | 5 | 4 | 4 | 3 | 3 | 3 | 25 |
| 4 | 5 | 3 | 5 | 4 | 4 | 5 | 30 |
| 3 | 5 | 4 | 4 | 3 | 4 | 3 | 26 |
| 4 | 5 | 4 | 5 | 4 | 4 | 5 | 31 |
| 5 | 4 | 5 | 4 | 4 | 4 | 3 | 29 |
| 4 | 3 | 4 | 3 | 3 | 5 | 4 | 26 |
| 5 | 4 | 3 | 4 | 4 | 5 | 4 | 29 |
| 3 | 4 | 5 | 5 | 4 | 4 | 4 | 29 |
| 5 | 4 | 3 | 3 | 4 | 4 | 4 | 27 |
| 3 | 4 | 5 | 4 | 4 | 4 | 4 | 28 |
| 5 | 4 | 3 | 4 | 3 | 3 | 3 | 25 |
| 5 | 5 | 4 | 4 | 4 | 4 | 5 | 31 |
| 3 | 4 | 4 | 3 | 4 | 4 | 4 | 26 |
| 5 | 4 | 3 | 4 | 3 | 3 | 4 | 26 |
| 3 | 4 | 3 | 4 | 3 | 3 | 5 | 25 |
| 5 | 4 | 4 | 5 | 3 | 3 | 4 | 28 |
| 5 | 4 | 3 | 4 | 4 | 4 | 4 | 28 |
| 4 | 5 | 4 | 4 | 3 | 3 | 3 | 26 |
| 5 | 4 | 4 | 5 | 3 | 3 | 4 | 28 |
| 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 5 | 4 | 3 | 4 | 4 | 4 | 5 | 29 |
| 5 | 4 | 5 | 5 | 3 | 4 | 4 | 30 |
| 3 | 4 | 3 | 3 | 4 | 4 | 4 | 25 |
| 4 | 3 | 4 | 4 | 4 | 4 | 3 | 26 |
| 3 | 4 | 3 | 3 | 3 | 3 | 4 | 23 |
| 4 | 3 | 5 | 5 | 3 | 4 | 4 | 28 |
| 5 | 4 | 3 | 5 | 4 | 4 | 4 | 29 |
| 4 | 3 | 5 | 4 | 3 | 4 | 4 | 27 |
| 4 | 5 | 4 | 4 | 4 | 4 | 3 | 28 |
| 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 3 | 5 | 3 | 4 | 4 | 3 | 4 | 26 |
| 5 | 4 | 5 | 4 | 4 | 3 | 4 | 29 |
| 3 | 4 | 5 | 4 | 3 | 3 | 4 | 26 |
| 5 | 3 | 5 | 5 | 3 | 4 | 4 | 29 |
| 3 | 5 | 3 | 4 | 3 | 4 | 5 | 27 |
| 4 | 3 | 5 | 3 | 3 | 4 | 4 | 26 |
| 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 3 | 4 | 5 | 4 | 3 | 4 | 4 | 27 |

| | | | | | | | |
|---|---|---|---|---|---|---|----|
| 5 | 3 | 4 | 4 | 3 | 3 | 3 | 25 |
| 4 | 3 | 4 | 3 | 3 | 4 | 4 | 25 |
| 5 | 4 | 5 | 5 | 4 | 4 | 4 | 31 |
| 4 | 5 | 4 | 4 | 3 | 4 | 5 | 29 |
| 5 | 4 | 3 | 4 | 4 | 3 | 4 | 27 |
| 4 | 3 | 4 | 4 | 3 | 3 | 5 | 26 |
| 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 3 | 4 | 5 | 5 | 3 | 4 | 4 | 28 |
| 4 | 5 | 4 | 4 | 4 | 4 | 5 | 30 |
| 3 | 4 | 5 | 4 | 3 | 3 | 3 | 25 |
| 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 5 | 4 | 3 | 4 | 3 | 4 | 4 | 27 |
| 3 | 5 | 4 | 5 | 3 | 3 | 3 | 26 |
| 4 | 3 | 5 | 4 | 4 | 4 | 4 | 28 |
| 3 | 4 | 3 | 3 | 3 | 4 | 4 | 24 |
| 4 | 5 | 4 | 4 | 5 | 4 | 5 | 31 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 5 | 4 | 5 | 4 | 3 | 3 | 3 | 27 |
| 4 | 3 | 5 | 3 | 3 | 4 | 3 | 25 |
| 4 | 5 | 4 | 4 | 3 | 4 | 5 | 29 |
| 5 | 4 | 3 | 4 | 4 | 3 | 4 | 27 |
| 4 | 5 | 4 | 5 | 4 | 4 | 5 | 31 |
| 5 | 4 | 5 | 4 | 3 | 4 | 4 | 29 |
| 5 | 4 | 3 | 4 | 4 | 4 | 5 | 29 |
| 5 | 3 | 5 | 3 | 3 | 4 | 4 | 27 |
| 3 | 4 | 3 | 4 | 3 | 3 | 4 | 24 |
| 5 | 4 | 3 | 4 | 3 | 4 | 4 | 27 |
| 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 3 | 5 | 4 | 5 | 3 | 3 | 3 | 26 |
| 5 | 4 | 3 | 4 | 4 | 3 | 4 | 27 |
| 3 | 4 | 5 | 4 | 3 | 4 | 4 | 27 |
| 4 | 3 | 4 | 4 | 3 | 3 | 5 | 26 |
| 4 | 3 | 4 | 3 | 3 | 4 | 4 | 25 |
| 3 | 4 | 3 | 3 | 3 | 4 | 4 | 24 |
| 4 | 3 | 4 | 3 | 3 | 4 | 4 | 25 |
| 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 5 | 3 | 5 | 5 | 3 | 4 | 4 | 29 |
| 4 | 5 | 4 | 4 | 4 | 4 | 3 | 28 |
| 5 | 4 | 3 | 4 | 4 | 4 | 5 | 29 |
| 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 5 | 3 | 5 | 5 | 3 | 4 | 4 | 29 |

| | | | | | | | |
|---|---|---|---|---|---|---|----|
| 4 | 3 | 4 | 3 | 3 | 4 | 4 | 25 |
| 5 | 4 | 3 | 5 | 4 | 4 | 4 | 29 |
| 3 | 4 | 3 | 3 | 4 | 4 | 4 | 25 |
| 3 | 4 | 5 | 4 | 4 | 4 | 4 | 28 |
| 3 | 5 | 4 | 4 | 3 | 4 | 3 | 26 |

Lampiran 03. Hasil Uji Deskripsi

| | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|-----|---------|---------|---------|----------------|
| X1 | 100 | 23.00 | 33.00 | 29.1000 | 2.19504 |
| X2 | 100 | 20.00 | 29.00 | 23.7900 | 2.31506 |
| Z | 100 | 23.00 | 32.00 | 28.6100 | 2.00955 |
| Y | 100 | 23.00 | 31.00 | 27.3200 | 1.91686 |
| Valid N (listwise) | 100 | | | | |

Lampiran 04. Hasil Uji Reliabilitas

Uji Reabilitas (X1)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .856 | 7 |

Uji Reabilitas (X2)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .687 | 6 |

Uji Reabilitas (X3)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .752 | 7 |

Uji Reabilitas (Z)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .820 | 7 |

Lampiran 05. Hasil Uji Validitas

Uji Validitas

Correlations

| | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1 |
|--------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| X1.1 Pearson Correlation | 1 | .688** | .442** | .297** | .314** | .421** | .575** | .699** |
| X1.1 Sig. (2-tailed) | | .000 | .000 | .003 | .001 | .000 | .000 | .000 |
| X1.1 N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.2 Pearson Correlation | .688** | 1 | .577** | .283** | .249* | .290** | .362** | .610** |
| X1.2 Sig. (2-tailed) | .000 | | .000 | .004 | .013 | .003 | .000 | .000 |
| X1.2 N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.3 Pearson Correlation | .442** | .577** | 1 | .577** | .419** | .350** | .336** | .674** |
| X1.3 Sig. (2-tailed) | .000 | .000 | | .000 | .000 | .000 | .001 | .000 |
| X1.3 N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.4 Pearson Correlation | .297** | .283** | .577** | 1 | .692** | .503** | .395** | .727** |
| X1.4 Sig. (2-tailed) | .003 | .004 | .000 | | .000 | .000 | .000 | .000 |
| X1.4 N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.5 Pearson Correlation | .314** | .249* | .419** | .692** | 1 | .705** | .540** | .792** |
| X1.5 Sig. (2-tailed) | .001 | .013 | .000 | .000 | | .000 | .000 | .000 |
| X1.5 N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.6 Pearson Correlation | .421** | .290** | .350** | .503** | .705** | 1 | .740** | .820** |
| X1.6 Sig. (2-tailed) | .000 | .003 | .000 | .000 | .000 | | .000 | .000 |
| X1.6 N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.7 Pearson Correlation | .575** | .362** | .336** | .395** | .540** | .740** | 1 | .802** |
| X1.7 Sig. (2-tailed) | .000 | .000 | .001 | .000 | .000 | .000 | | .000 |
| X1.7 N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1 Pearson Correlation | .699** | .610** | .674** | .727** | .792** | .820** | .802** | 1 |
| X1 Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| X1 N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

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

Correlations

| | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2 |
|--------------------------|-------|--------|--------|--------|--------|--------|--------|
| X2.1 Pearson Correlation | 1 | .152 | .072 | -.003 | -.106 | -.108 | .252* |
| X2.1 Sig. (2-tailed) | | .132 | .474 | .979 | .292 | .284 | .012 |
| X2.1 N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.2 Pearson Correlation | .152 | 1 | .523** | .188 | .259** | .108 | .587** |
| X2.2 Sig. (2-tailed) | .132 | | .000 | .061 | .009 | .284 | .000 |
| X2.2 N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.3 Pearson Correlation | .072 | .523** | 1 | .443** | .423** | .412** | .784** |
| X2.3 Sig. (2-tailed) | .474 | .000 | | .000 | .000 | .000 | .000 |
| X2.3 N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.4 Pearson Correlation | -.003 | .188 | .443** | 1 | .522** | .477** | .721** |

| | | | | | | | | |
|------|---------------------|-------|--------|--------|--------|--------|--------|--------|
| | Sig. (2-tailed) | .979 | .061 | .000 | | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.5 | Pearson Correlation | -.106 | .259** | .423** | .522** | 1 | .539** | .706** |
| | Sig. (2-tailed) | .292 | .009 | .000 | .000 | | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.6 | Pearson Correlation | -.108 | .108 | .412** | .477** | .539** | 1 | .663** |
| | Sig. (2-tailed) | .284 | .284 | .000 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2 | Pearson Correlation | .252* | .587** | .784** | .721** | .706** | .663** | 1 |
| | Sig. (2-tailed) | .012 | .000 | .000 | .000 | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

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

Correlations

| | Z1 | Z2 | Z3 | Z4 | Z5 | Z6 | Z7 | Z |
|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Pearson Correlation | 1 | .538** | .522** | .290** | .312** | .199* | .227* | .698** |
| Z1 Sig. (2-tailed) | | .000 | .000 | .003 | .002 | .047 | .023 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .538** | 1 | .653** | .231* | .164 | .058 | .097 | .581** |
| Z2 Sig. (2-tailed) | .000 | | .000 | .021 | .103 | .567 | .335 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .522** | .653** | 1 | .310** | .212* | .065 | -.057 | .538** |
| Z3 Sig. (2-tailed) | .000 | .000 | | .002 | .034 | .521 | .571 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .290** | .231* | .310** | 1 | .468** | .346** | .076 | .541** |
| Z4 Sig. (2-tailed) | .003 | .021 | .002 | | .000 | .000 | .453 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .312** | .164 | .212* | .468** | 1 | .707** | .454** | .747** |
| Z5 Sig. (2-tailed) | .002 | .103 | .034 | .000 | | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .199* | .058 | .065 | .346** | .707** | 1 | .677** | .719** |
| Z6 Sig. (2-tailed) | .047 | .567 | .521 | .000 | .000 | | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .227* | .097 | -.057 | .076 | .454** | .677** | 1 | .628** |
| Z7 Sig. (2-tailed) | .023 | .335 | .571 | .453 | .000 | .000 | | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .698** | .581** | .538** | .541** | .747** | .719** | .628** | 1 |
| Z Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

** . 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 | Y6 | Y7 | Y |
|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Pearson Correlation | 1 | .512** | .363** | .173 | .343** | .526** | .728** | .795** |
| Y1 Sig. (2-tailed) | | .000 | .000 | .085 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .512** | 1 | .670** | .089 | .176 | .269** | .373** | .595** |
| Y2 Sig. (2-tailed) | .000 | | .000 | .380 | .080 | .007 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .363** | .670** | 1 | .211* | .192 | .227* | .281** | .533** |
| Y3 Sig. (2-tailed) | .000 | .000 | | .035 | .055 | .023 | .005 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .173 | .089 | .211* | 1 | .505** | .330** | .238* | .462** |
| Y4 Sig. (2-tailed) | .085 | .380 | .035 | | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .343** | .269** | .227* | .505** | 1 | .526** | .728** | .795** |
| Y5 Sig. (2-tailed) | .000 | .000 | .000 | .000 | | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .526** | .373** | .281** | .728** | .526** | 1 | .512** | .795** |
| Y6 Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .728** | .595** | .533** | .795** | .728** | .512** | 1 | .728** |
| Y7 Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Pearson Correlation | .795** | .795** | .795** | .795** | .795** | .795** | .795** | 1 |
| Y Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

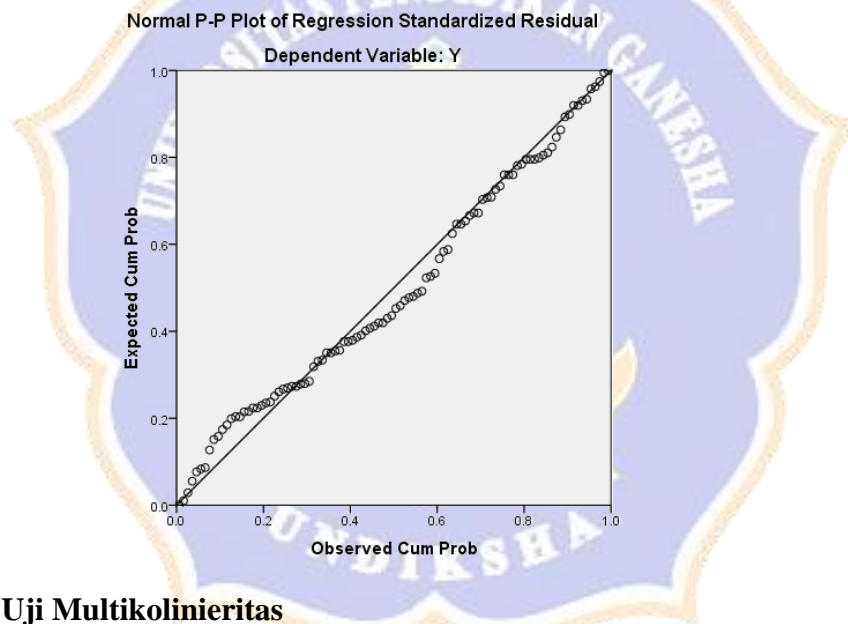
| | | | | | | | | | |
|----|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| | Sig. (2-tailed) | .085 | .380 | .035 | | .000 | .001 | .017 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| | Pearson Correlation | .343** | .176 | .192 | .505** | 1 | .652** | .471** | .700** |
| Y5 | Sig. (2-tailed) | .000 | .080 | .055 | .000 | | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| | Pearson Correlation | .526** | .269** | .227* | .330** | .652** | 1 | .722** | .824** |
| Y6 | Sig. (2-tailed) | .000 | .007 | .023 | .001 | .000 | | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| | Pearson Correlation | .728** | .373** | .281** | .238* | .471** | .722** | 1 | .851** |
| Y7 | Sig. (2-tailed) | .000 | .000 | .005 | .017 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| | Pearson Correlation | .795** | .595** | .533** | .462** | .700** | .824** | .851** | 1 |
| Y | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

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

Lampiran 06 Uji Asumsi Klasik

1) Uji Normalitas



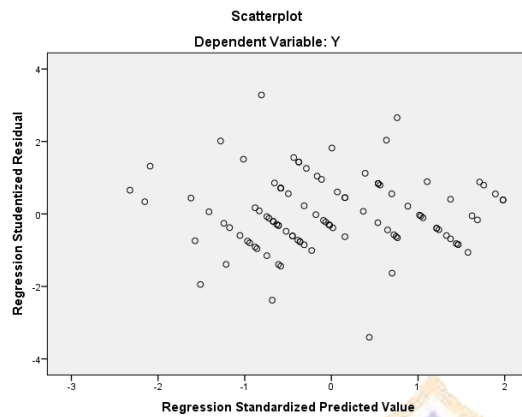
2) Uji Multikolinieritas

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Correlations | | | Collinearity Statistics | | |
|------------|-----------------------------|------------|---------------------------|-------|-------|--------------|---------|------|-------------------------|------|-------|
| | B | Std. Error | Beta | | | Zero-order | Partial | Part | Tolerance | VIF | |
| | | | | | | | | | | | |
| (Constant) | 3.328 | 1.389 | | 2.395 | .019 | | | | | | |
| 1 | X1 | .374 | .070 | .428 | 5.332 | .000 | .818 | .478 | .262 | .374 | 2.675 |
| | X2 | .227 | .055 | .274 | 4.147 | .000 | .721 | .390 | .204 | .553 | 1.807 |
| | Z | .270 | .076 | .283 | 3.568 | .001 | .780 | .342 | .175 | .385 | 2.600 |

a. Dependent Variable: Y

3) Uji Heterokedastisitas



Lampiran 07 Uji Parsial (t)

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Correlations | | |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|--------------|---------|------|
| | | B | Std. Error | Beta | | | Zero-order | Partial | Part |
| 1 | (Constant) | 7.389 | 1.710 | | 4.321 | .000 | | | |
| | X1 | .568 | .075 | .621 | 7.621 | .000 | .765 | .612 | .480 |
| | X2 | .197 | .071 | .227 | 2.785 | .006 | .621 | .272 | .175 |

a. Dependent Variable: Z

Lampiran 8 Uji Simultas (f)

| ANOVA ^a | | | | | | |
|--------------------|------------|----------------|----|-------------|---------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 279.491 | 3 | 93.164 | 106.133 | .000 ^b |
| | Residual | 84.269 | 96 | .878 | | |
| | Total | 363.760 | 99 | | | |

a. Dependent Variable: Y

b. Predictors: (Constant), Z, X2, X1

Lampiran 9 Uji Analisis dan R² Pengaruh X1 dan X2 terhadap Z

| Model Summary | | | | | | | | | |
|---------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .784 ^a | .615 | .607 | 1.25905 | .615 | 77.600 | 2 | 97 | .000 |

a. Predictors: (Constant), X2, X1

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Correlations | | |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|--------------|---------|------|
| | | B | Std. Error | Beta | | | Zero-order | Partial | Part |
| 1 | (Constant) | 7.389 | 1.710 | | 4.321 | .000 | | | |
| | X1 | .568 | .075 | .621 | 7.621 | .000 | .765 | .612 | .480 |
| | X2 | .197 | .071 | .227 | 2.785 | .006 | .621 | .272 | .175 |

a. Dependent Variable: Z

Pengaruh X1,X2 dan Z terhadap Y

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .877 ^a | .768 | .761 | .93691 | .768 | 106.133 | 3 | 96 | .000 |

a. Predictors: (Constant), Z, X2, X1

b. Dependent Variable: Y

Lampiran 10. Dokumentasi Penyebaran Kuesioner







RIWAYAT HIDUP



Putu Ika Sintiya Utami adalah anak pertama dari tiga bersaudara yang lahir di Singaraja, 04 September 2001. Penulis lahir dari pasangan suami istri Gede Widiada dan Ni Made Ariyani. Penulis berkebangsaan Indonesia dan memeluk agama Hindu. Saat ini penulis bertempat tinggal di Jalan Toya Anakan 2 No.35 Baktiseraga, Kec. Buleleng, Kab. Buleleng, Bali. Penulis memulai pendidikan sekolah dasar pada tahun 2007 di SD Negeri 4 Kaliuntu dan lulus pada tahun 2013. Penulis kemudian melanjutkan pendidikan menengah pertamanya di SMP Negeri 2 Singaraja pada tahun 2013 dan lulus pada tahun 2016. Pada tahun 2019, penulis lulus dari SMA Negeri 4 Singaraja dengan jurusan Ilmu Pengetahuan Alam (IPA). Selanjutnya, mulai tahun 2019 sampai dengan penulisan skripsi ini, penulis masih terdaftar sebagai mahasiswa Program Studi S1 Akuntansi di Universitas Pendidikan Ganesha.



PERNYATAAN

Dengan ini saya menyatakan bahwa karya tulis yang berjudul “**Pengaruh Literasi Keuangan dan *Financial Technology* Terhadap Peningkatan Kinerja UMKM dengan Inklusi Keuangan Sebagai Variabel Intervening pada UMKM di Kecamatan Buleleng**” beserta seluruh isinya adalah benar-benar karya sendiri dan saya tidak melakukan penjiplakan dan pengutipan dengan cara-cara yang tidak sesuai dengan etika yang berlaku dalam masyarakat keilmuan. Atas pernyataan ini, saya siap menanggung risiko/sanksi yang dijatuhkan kepada saya apabila kemudian ditemukan adanya pelanggaran etika keilmuan dalam karya saya ini atau klaim terhadap keaslian karya saya ini.

Singaraja, 04 Oktober 2023

Yang membuat pernyataan,



Pritu Ika Sintiya Utami

NIM. 1917051106