

LAMPIRAN



Lampiran 01. Kuesioner Penelitian

KUESIONER PENELITIAN

**PENGARUH *FINANCIAL TECHNOLOGY*, *FINANCIAL KNOWLEDGE*,
DAN *LOVE OF MONEY* TERHADAP PENGELOLAAN KEUANGAN
GENERASI Z (STUDI KASUS PADA MAHASISWA PRODI S1
AKUNTANSI UNIVERSITAS PENDIDIKAN GANESHA)**

Kepada Yth.

Mahasiswa/i Prodi S1 Akuntansi Angkatan 2020

Di tempat

Dengan Hormat,

Sehubungan dengan memenuhi kelengkapan penyusunan skripsi, saya atas nama Paramita Wijaya bermaksud memohon kesediaan rekan-rekan mahasiswa untuk mengisi kuesioner sesuai dengan petunjuk pengisian yang telah dijelaskan. Data kuesioner ini akan dipergunakan untuk keperluan penyusunan skripsi sebagai salah satu syarat untuk dapat menyelesaikan program studi S1 Akuntansi pada Universitas Pendidikan Ganesha. Peneliti menjamin kerahasiaan identitas dan setiap jawaban responden. Atas bantuan dan partisipasi yang rekan-rekan mahasiswa berikan, saya ucapkan terimakasih.

Hormat saya

Paramita Wijaya

A. Identitas Data Responden

Nama :
Prodi :
Jenis Kelamin :

Pernah menggunakan *fintech* (seperti OVO, *Gopay*, DANA, *ShopeePay*, *QRIS*, dsb): Ya/Tidak

B. Petunjuk Pengisian Kuesioner

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

Keterangan:

5 : Sangat Setuju (SS)

4 : Setuju (S)

3 : Ragu-Ragu (R)

2 : Tidak Setuju (TS)

1 : Sangat Tidak Setuju (STS)

| No. | Pernyataan | SS | S | R | TS | STS |
|---|--|----|---|---|----|-----|
| Pengelolaan Keuangan | | | | | | |
| 1 | Saya membayar tagihan tepat waktu, seperti uang kuliah, iuran, hutang, dan lainnya | | | | | |
| 2 | Sebelum membelanjakan kebutuhan, saya terlebih dahulu membuat anggaran pengeluaran dan belanja, seperti harian, mingguan, bulanan, dan lainnya | | | | | |
| 3 | Saya membuat daftar kebutuhan menyesuaikan dengan pendapatan yang diperoleh (misalnya dari orang tua, dsb) | | | | | |
| 4 | Saya mencatat setiap pengeluaran untuk membantu mengatur pengelolaan keuangan | | | | | |
| 5 | Saya menjaga keseimbangan antara pemasukan dan pengeluaran keuangan saya | | | | | |
| 6 | Saya menyisihkan uang untuk pengeluaran tidak terduga | | | | | |
| 7 | Saya menggunakan tabungan yang saya dimiliki untuk memenuhi kebutuhan yang mendesak | | | | | |
| Financial Technology (Uang Elektronik seperti OVO, <i>Gopay</i>, DANA, <i>ShopeePay</i>, <i>QRIS</i>, dsb) | | | | | | |
| 1 | <i>Fintech</i> mempermudah saya dalam melakukan transaksi keuangan | | | | | |

| | | | | | | |
|----------------------------|---|--|--|--|--|--|
| 2 | <i>Fintech</i> memberikan efisiensi mulai dari waktu, biaya, dan sumber daya lainnya | | | | | |
| 3 | <i>Fintech</i> dapat memenuhi segala kebutuhan saya dalam melakukan kebutuhan transaksi | | | | | |
| 4 | Bagi saya <i>fintech</i> sangat mudah ketika digunakan | | | | | |
| 5 | Bagi saya sistem <i>fintech</i> sangat jelas dan mudah dimengerti | | | | | |
| 6 | Bagi saya tidak sulit untuk beradaptasi dengan <i>fintech</i> | | | | | |
| 7 | Saya percaya <i>fintech</i> pelayanan jasa keuangan yang baik | | | | | |
| 8 | Saya percaya <i>fintech</i> memiliki kemampuan menyediakan layanan jasa keuangan yang berkualitas | | | | | |
| 9 | Saya percaya <i>fintech</i> mempunyai kinerja sesuai harapan | | | | | |
| <i>Financial Knowledge</i> | | | | | | |
| 1 | Saya memahami dengan baik tentang pengetahuan umum keuangan | | | | | |
| 2 | Saya perlu memiliki pengetahuan keuangan untuk mengatur keuangan pribadi | | | | | |
| 3 | Saya menyisihkan uang setiap bulan untuk ditabung | | | | | |
| 4 | Saya mengetahui cara menabung uang di bank maupun lembaga keuangan lainnya | | | | | |
| 5 | Saya mengetahui apa itu asuransi sebagai cara pengelolaan keuangan | | | | | |
| 6 | Saya berpikir bahwa asuransi merupakan sesuatu yang dapat membantu melindungi diri dari kerugian yang mungkin terjadi di masa depan | | | | | |
| 7 | Saya mengetahui apa itu investasi sebagai cara pengelolaan keuangan | | | | | |
| 8 | Saya menyadari pengetahuan terkait investasi sangatlah penting | | | | | |
| <i>Love of Money</i> | | | | | | |
| 1 | Uang adalah simbol kesuksesan | | | | | |
| 2 | Uang membantu saya merasa Bahagia | | | | | |

| | | | | | | |
|---|--|--|--|--|--|--|
| 3 | Uang mendorong saya untuk bekerja lebih keras | | | | | |
| 4 | Jika saya kaya, hidup saya akan lebih baik | | | | | |
| 5 | Menurut saya uang sangat penting untuk saya | | | | | |
| 6 | Dengan uang saya dapat membeli apapun yang saya inginkan | | | | | |



Lampiran 02. Tabulasi Data (N-150 Sampel)

| NO. Res | <i>Financial Technology (X₁)</i> | | | | | | | | | Total X ₁ | <i>Financial Knowledge (X₂)</i> | | | | | | | | Total X ₂ |
|------------|---|------|------|------|------|------|------|------|------|-------------------------|--|------|------|------|------|------|------|------|-------------------------|
| | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | |
| 1 | 4 | 4 | 3 | 4 | 3 | 4 | 5 | 4 | 4 | 36 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 28 |
| 2 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 47 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 36 |
| 3 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 46 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 47 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 38 |
| 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 48 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 36 |
| 6 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 46 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 36 |
| 7 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 45 | 5 | 3 | 5 | 2 | 5 | 3 | 5 | 2 | 30 |
| 8 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 48 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 9 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 54 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 38 |
| 10 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 53 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 36 |
| 11 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 51 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 12 | 3 | 5 | 4 | 4 | 3 | 5 | 4 | 4 | 3 | 47 | 5 | 3 | 5 | 4 | 5 | 3 | 5 | 4 | 34 |
| 13 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 54 | 3 | 5 | 4 | 4 | 3 | 5 | 4 | 4 | 32 |
| 14 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 54 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 15 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 55 | 5 | 4 | 3 | 5 | 5 | 4 | 3 | 5 | 34 |
| 16 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 38 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 17 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 53 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |
| 18 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 63 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 19 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 59 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 34 |
| 20 | 2 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 40 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 21 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 53 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 30 |
| 22 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 60 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 23 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 59 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 24 | 4 | 2 | 3 | 4 | 4 | 2 | 3 | 4 | 4 | 54 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 25 | 2 | 4 | 3 | 3 | 2 | 4 | 3 | 3 | 2 | 51 | 4 | 5 | 2 | 5 | 4 | 5 | 2 | 5 | 32 |
| 26 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 71 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 27 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 69 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 38 |
| 28 | 2 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 48 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 29 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 65 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 34 |
| 30 | 3 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 3 | 69 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 36 |
| 31 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 67 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 32 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 62 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 18 |
| 33 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 69 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |
| 34 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 52 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 35 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 71 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 36 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 81 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 37 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 64 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 38 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 81 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 39 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 75 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |
| 40 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 67 | 2 | 3 | 3 | 2 | 2 | 3 | 3 | 2 | 20 |
| 41 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 84 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 42 | 2 | 3 | 3 | 2 | 2 | 3 | 3 | 2 | 2 | 64 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 20 |

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|----|---|---|---|---|---|---|---|---|---|-----|---|---|---|---|---|---|---|---|----|
| 43 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 86 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 44 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 77 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 28 |
| 45 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 81 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 36 |
| 46 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 77 | 1 | 1 | 3 | 3 | 1 | 1 | 3 | 3 | 16 |
| 47 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 92 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 48 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 84 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 49 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 94 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 50 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 84 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 34 |
| 51 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 87 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 52 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 88 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 53 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 98 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 54 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 92 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 55 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 78 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 56 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 98 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 57 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 2 | 3 | 82 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 58 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 103 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 38 |
| 59 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 95 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |
| 60 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 96 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 61 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 90 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |
| 62 | 2 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 82 | 3 | 4 | 2 | 4 | 3 | 4 | 2 | 4 | 26 |
| 63 | 4 | 2 | 2 | 3 | 4 | 2 | 2 | 3 | 4 | 89 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 64 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 109 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 65 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 101 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 66 | 3 | 3 | 4 | 2 | 3 | 3 | 4 | 2 | 3 | 93 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 20 |
| 67 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 105 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 36 |
| 68 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 113 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 38 |
| 69 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 114 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 36 |
| 70 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 113 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |
| 71 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 116 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 72 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 115 | 5 | 3 | 4 | 4 | 5 | 3 | 4 | 4 | 32 |
| 73 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 118 | 3 | 5 | 4 | 5 | 3 | 5 | 4 | 5 | 34 |
| 74 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 115 | 4 | 2 | 3 | 4 | 4 | 2 | 3 | 4 | 26 |
| 75 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 102 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 76 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 119 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 77 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 122 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 36 |
| 78 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 121 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 79 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 122 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 38 |
| 80 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 123 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 36 |
| 81 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 121 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 36 |
| 82 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 120 | 5 | 3 | 5 | 2 | 5 | 3 | 5 | 2 | 30 |
| 83 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 123 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 84 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 129 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 38 |
| 85 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 128 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 36 |
| 86 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 126 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 87 | 3 | 5 | 4 | 4 | 3 | 5 | 4 | 4 | 3 | 122 | 5 | 3 | 5 | 4 | 5 | 3 | 5 | 4 | 34 |
| 88 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 129 | 3 | 5 | 4 | 4 | 3 | 5 | 4 | 4 | 32 |

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| 89 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 129 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 90 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 130 | 5 | 4 | 3 | 5 | 5 | 4 | 3 | 5 | 34 |
| 91 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 113 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 92 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 128 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |
| 93 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 138 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 94 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 134 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 34 |
| 95 | 2 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 115 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 96 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 128 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 30 |
| 97 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 135 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 98 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 134 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 99 | 4 | 2 | 3 | 4 | 4 | 2 | 3 | 4 | 4 | 129 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 100 | 2 | 4 | 3 | 3 | 2 | 4 | 3 | 3 | 2 | 126 | 4 | 5 | 2 | 5 | 4 | 5 | 2 | 5 | 32 |
| 101 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 146 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 102 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 144 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 38 |
| 103 | 2 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 123 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 104 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 140 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 34 |
| 105 | 3 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 3 | 144 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 36 |
| 106 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 142 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 107 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 137 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 18 |
| 108 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 144 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |
| 109 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 127 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 110 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 146 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 111 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 156 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 112 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 139 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 113 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 156 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 114 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 150 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |
| 115 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 142 | 2 | 3 | 3 | 2 | 2 | 3 | 3 | 2 | 20 |
| 116 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 159 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 117 | 2 | 3 | 3 | 2 | 2 | 3 | 3 | 2 | 2 | 139 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 20 |
| 118 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 161 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 119 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 152 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 28 |
| 120 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 156 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 36 |
| 121 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 152 | 1 | 1 | 3 | 3 | 1 | 1 | 3 | 3 | 16 |
| 122 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 167 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 123 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 159 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 124 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 169 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 125 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 159 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 34 |
| 126 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 162 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 127 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 163 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 128 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 173 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 129 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 167 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 130 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 153 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 131 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 173 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 132 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 2 | 3 | 157 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 133 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 178 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 38 |
| 134 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 170 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |

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| 135 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 171 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 136 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 165 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |
| 137 | 2 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 157 | 3 | 4 | 2 | 4 | 3 | 4 | 2 | 4 | 26 |
| 138 | 4 | 2 | 2 | 3 | 4 | 2 | 2 | 3 | 4 | 164 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 139 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 184 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 140 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 176 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 38 |
| 141 | 3 | 3 | 4 | 2 | 3 | 3 | 4 | 2 | 3 | 168 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 20 |
| 142 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 180 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 36 |
| 143 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 188 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 38 |
| 144 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 189 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 36 |
| 145 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 188 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 36 |
| 146 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 191 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 147 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 190 | 5 | 3 | 4 | 4 | 5 | 3 | 4 | 4 | 32 |
| 148 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 193 | 3 | 5 | 4 | 5 | 3 | 5 | 4 | 5 | 34 |
| 149 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 190 | 4 | 2 | 3 | 4 | 4 | 2 | 3 | 4 | 26 |
| 150 | 3 | 3 | 2 | 3 | 3 | 3 | 2 | 3 | 3 | 175 | 3 | 3 | 4 | 3 | 3 | 4 | 3 | 3 | 26 |

| NO Res | Love of Money (X ₃) | | | | | | Total X ₃ | Pengelolaan Keuangan (Y) | | | | | | | Total Y |
|-----------|---------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------|--------------------------|---------|---------|---------|---------|---------|---------|------------|
| | X ₃ . 1 | X ₃ . 2 | X ₃ . 3 | X ₃ . 4 | X ₃ . 5 | X ₃ . 6 | | Y. 1 | Y. 2 | Y. 3 | Y. 4 | Y. 5 | Y. 6 | Y. 7 | |
| 1 | 5 | 4 | 4 | 5 | 4 | 4 | 26 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 2 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 3 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 4 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 32 |
| 5 | 5 | 4 | 5 | 5 | 4 | 5 | 28 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 32 |
| 6 | 4 | 5 | 4 | 4 | 5 | 4 | 26 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 7 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 8 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 3 | 4 | 4 | 5 | 3 | 4 | 3 | 26 |
| 9 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 10 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 11 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 3 | 4 | 4 | 5 | 3 | 4 | 3 | 26 |
| 12 | 4 | 5 | 3 | 4 | 5 | 3 | 24 | 3 | 4 | 3 | 2 | 3 | 4 | 3 | 22 |
| 13 | 5 | 4 | 5 | 5 | 4 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 14 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 15 | 4 | 5 | 4 | 4 | 5 | 4 | 26 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 16 | 4 | 3 | 3 | 4 | 3 | 3 | 20 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 17 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 18 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 19 | 5 | 4 | 4 | 5 | 4 | 4 | 26 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 31 |
| 20 | 3 | 3 | 4 | 3 | 3 | 4 | 20 | 3 | 4 | 2 | 3 | 3 | 4 | 3 | 22 |
| 21 | 3 | 4 | 4 | 3 | 4 | 4 | 22 | 3 | 4 | 4 | 3 | 3 | 4 | 3 | 24 |
| 22 | 3 | 5 | 4 | 3 | 5 | 4 | 24 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 25 |
| 23 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 |
| 24 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 25 |
| 25 | 2 | 4 | 5 | 2 | 4 | 5 | 22 | 4 | 3 | 5 | 5 | 4 | 3 | 4 | 28 |

| | | | | | | | | | | | | | | | |
|----|---|---|---|---|---|---|----|---|---|---|---|---|---|---|----|
| 26 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 27 | 4 | 5 | 4 | 4 | 5 | 4 | 26 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 33 |
| 28 | 3 | 3 | 3 | 3 | 3 | 3 | 18 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 25 |
| 29 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 30 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 31 |
| 31 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 |
| 32 | 4 | 3 | 2 | 4 | 3 | 2 | 18 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 18 |
| 33 | 5 | 4 | 4 | 5 | 4 | 4 | 26 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 34 | 2 | 2 | 2 | 2 | 2 | 2 | 12 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 14 |
| 35 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 31 |
| 36 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 37 | 3 | 3 | 3 | 3 | 3 | 3 | 18 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 20 |
| 38 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 31 |
| 39 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 32 |
| 40 | 2 | 2 | 3 | 2 | 2 | 3 | 14 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 41 | 5 | 4 | 4 | 5 | 4 | 4 | 26 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 42 | 2 | 2 | 3 | 2 | 2 | 3 | 14 | 2 | 3 | 4 | 2 | 2 | 3 | 2 | 18 |
| 43 | 5 | 4 | 4 | 5 | 4 | 4 | 26 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 44 | 4 | 3 | 3 | 4 | 3 | 3 | 20 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 17 |
| 45 | 4 | 5 | 5 | 4 | 5 | 5 | 28 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 27 |
| 46 | 2 | 3 | 5 | 2 | 3 | 5 | 20 | 3 | 3 | 4 | 5 | 3 | 3 | 3 | 24 |
| 47 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 48 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 49 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 50 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 3 | 4 | 4 | 2 | 3 | 4 | 3 | 23 |
| 51 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 52 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 53 | 4 | 5 | 5 | 4 | 5 | 5 | 28 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 29 |
| 54 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 33 |
| 55 | 2 | 2 | 2 | 2 | 2 | 2 | 12 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 18 |
| 56 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 57 | 2 | 3 | 3 | 2 | 3 | 3 | 16 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 20 |
| 58 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 32 |
| 59 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 60 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 32 |
| 61 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 32 |
| 62 | 4 | 3 | 3 | 4 | 3 | 3 | 20 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 63 | 3 | 4 | 3 | 3 | 4 | 3 | 20 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 64 | 4 | 5 | 5 | 4 | 5 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 65 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 29 |
| 66 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 3 | 5 | 3 | 4 | 3 | 5 | 3 | 26 |
| 67 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 29 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 69 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 70 | 4 | 5 | 4 | 4 | 5 | 4 | 26 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 71 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |

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| 72 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 33 |
| 73 | 4 | 3 | 5 | 4 | 3 | 5 | 24 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 74 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 33 |
| 75 | 4 | 3 | 3 | 4 | 3 | 3 | 20 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 76 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 32 |
| 77 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 78 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 79 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 32 |
| 80 | 5 | 4 | 5 | 5 | 4 | 5 | 28 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 32 |
| 81 | 4 | 5 | 4 | 4 | 5 | 4 | 26 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 82 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 83 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 3 | 4 | 4 | 5 | 3 | 4 | 3 | 26 |
| 84 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 85 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 86 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 3 | 4 | 4 | 5 | 3 | 4 | 3 | 26 |
| 87 | 4 | 5 | 3 | 4 | 5 | 3 | 24 | 3 | 4 | 3 | 2 | 3 | 4 | 3 | 22 |
| 88 | 5 | 4 | 5 | 5 | 4 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 89 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 90 | 4 | 5 | 4 | 4 | 5 | 4 | 26 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 91 | 4 | 3 | 3 | 4 | 3 | 3 | 20 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 92 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 93 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 94 | 5 | 4 | 4 | 5 | 4 | 4 | 26 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 31 |
| 95 | 3 | 3 | 4 | 3 | 3 | 4 | 20 | 3 | 4 | 2 | 3 | 3 | 4 | 3 | 22 |
| 96 | 3 | 4 | 4 | 3 | 4 | 4 | 22 | 3 | 4 | 4 | 3 | 3 | 4 | 3 | 24 |
| 97 | 3 | 5 | 4 | 3 | 5 | 4 | 24 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 25 |
| 98 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 |
| 99 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 25 |
| 100 | 2 | 4 | 5 | 2 | 4 | 5 | 22 | 4 | 3 | 5 | 5 | 4 | 3 | 4 | 28 |
| 101 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 102 | 4 | 5 | 4 | 4 | 5 | 4 | 26 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 33 |
| 103 | 3 | 3 | 3 | 3 | 3 | 3 | 18 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 25 |
| 104 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 105 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 31 |
| 106 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 |
| 107 | 4 | 3 | 2 | 4 | 3 | 2 | 18 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 18 |
| 108 | 5 | 4 | 4 | 5 | 4 | 4 | 26 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 109 | 2 | 2 | 2 | 2 | 2 | 2 | 12 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 14 |
| 110 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 31 |
| 111 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |

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| 11 | | | | | | | | | | | | | | | |
| 2 | 3 | 3 | 3 | 3 | 3 | 3 | 18 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 20 |
| 11 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 31 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 32 |
| 11 | 2 | 2 | 3 | 2 | 2 | 3 | 14 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
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| 11 | 2 | 2 | 3 | 2 | 2 | 3 | 14 | 2 | 3 | 4 | 2 | 2 | 3 | 2 | 18 |
| 8 | 5 | 4 | 4 | 5 | 4 | 4 | 26 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 9 | 4 | 3 | 3 | 4 | 3 | 3 | 20 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 17 |
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| 1 | 2 | 3 | 5 | 2 | 3 | 5 | 20 | 3 | 3 | 4 | 5 | 3 | 3 | 3 | 24 |
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| 12 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 5 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 3 | 4 | 4 | 2 | 3 | 4 | 3 | 23 |
| 12 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 7 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 12 | 4 | 5 | 5 | 4 | 5 | 5 | 28 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 29 |
| 9 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 33 |
| 13 | 2 | 2 | 2 | 2 | 2 | 2 | 12 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 18 |
| 1 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 13 | 2 | 3 | 3 | 2 | 3 | 3 | 16 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 20 |
| 3 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 32 |
| 13 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 5 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 32 |
| 13 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 32 |
| 7 | 4 | 3 | 3 | 4 | 3 | 3 | 20 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 13 | 3 | 4 | 3 | 3 | 4 | 3 | 20 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 9 | 4 | 5 | 5 | 4 | 5 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 14 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 29 |
| 1 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 3 | 5 | 3 | 4 | 3 | 5 | 3 | 26 |
| 14 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 29 |

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| 143 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 144 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 145 | 4 | 5 | 4 | 4 | 5 | 4 | 26 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 146 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 147 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 33 |
| 148 | 4 | 3 | 5 | 4 | 3 | 5 | 24 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 149 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 33 |
| 150 | 4 | 4 | 3 | 4 | 3 | 3 | 21 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |



Lampiran 03. Karakteristik Responden (N-150 Sampel)

| No. Res | Nama | Prodi | Jenis Kelamin |
|----------------|---------------------------------------|--------------|----------------------|
| 1 | Ida Bagus Putu Weda Ananta | S1 Akuntansi | Laki-Laki |
| 2 | Putu Ari Handayani | S1 Akuntansi | Perempuan |
| 3 | Nur Syafaah | S1 Akuntansi | Perempuan |
| 4 | Lia Meliana | S1 Akuntansi | Perempuan |
| 5 | Made Rina Sulistya Sari | S1 Akuntansi | Perempuan |
| 6 | Komang Tri Noviani | S1 Akuntansi | Perempuan |
| 7 | Ni Made Suci Ari Ayu Riantini | S1 Akuntansi | Perempuan |
| 8 | Nabilla Dhiya Fitriana | S1 Akuntansi | Perempuan |
| 9 | Kadek Juliantini | S1 Akuntansi | Perempuan |
| 10 | Siti Nurkholisah | S1 Akuntansi | Perempuan |
| 11 | Desita | S1 Akuntansi | Perempuan |
| 12 | Luh Putu Ari Sri Wahyuni | S1 Akuntansi | Perempuan |
| 13 | Ketut Sartikawati | S1 Akuntansi | Perempuan |
| 14 | Ni Komang Sapta Putri Mertha Agustina | S1 Akuntansi | Perempuan |
| 15 | Ni Luh Putu Eka Widiartini | S1 Akuntansi | Perempuan |
| 16 | Beatrix Hongutomo | S1 Akuntansi | Perempuan |
| 17 | Kadek Diana Dwiyanti | S1 Akuntansi | Perempuan |
| 18 | Putu Wahyu Permana Arta | S1 Akuntansi | Laki-Laki |
| 19 | Putu Satya Dadi Saputra | S1 Akuntansi | Laki-Laki |
| 20 | Nyoman Candra Pramesti | S1 Akuntansi | Perempuan |
| 21 | A.A.Ayu Ngurah Pawitri Saraswati | S1 Akuntansi | Perempuan |
| 22 | Ketut Laksmi Ari Utami | S1 Akuntansi | Perempuan |
| 23 | Komang Puri | S1 Akuntansi | Perempuan |
| 24 | Wulan Aprilina | S1 Akuntansi | Perempuan |
| 25 | I Kadek Dwi Ananta | S1 Akuntansi | Laki-Laki |
| 26 | Kadek Dwi Apriyantini | S1 Akuntansi | Perempuan |
| 27 | I Gede Bagus Krisna Mahardika | S1 Akuntansi | Laki-Laki |
| 28 | Putu Pradea Paramitha Putri S. | S1 Akuntansi | Perempuan |
| 29 | Manda Sastryani | S1 Akuntansi | Perempuan |
| 30 | I Komang Bayu Arta Jaya | S1 Akuntansi | Laki-Laki |
| 31 | I Gede Mardianta Utama Pande | S1 Akuntansi | Laki-Laki |
| 32 | Ni Nyoman Trisna Apriliyani | S1 Akuntansi | Perempuan |
| 33 | Luh Gede Eviani | S1 Akuntansi | Perempuan |
| 34 | Putu Anisa Gayatri | S1 Akuntansi | Perempuan |
| 35 | Karmayani Merthasari | S1 Akuntansi | Perempuan |
| 36 | Winarty Olivia Br. Lumban Gaol | S1 Akuntansi | Perempuan |
| 37 | Pande Putu Maesiya Diantari | S1 Akuntansi | Perempuan |

| | | | |
|----|--------------------------------------|--------------|-----------|
| 38 | Putu Edo Prasetya | S1 Akuntansi | Laki-Laki |
| 39 | Trisna Widari | S1 Akuntansi | Perempuan |
| 40 | Agri | S1 Akuntansi | Perempuan |
| 41 | I Gusti Ayu Mega Ari Sandi Pinatih | S1 Akuntansi | Perempuan |
| 42 | Kadek Aldi Ardana | S1 Akuntansi | Laki-Laki |
| 43 | Komang Putri Candra Fitriantini Yasa | S1 Akuntansi | Perempuan |
| 44 | Putu Wanda Aristayanti | S1 Akuntansi | Perempuan |
| 45 | Putu Dea Julia Safitri | S1 Akuntansi | Perempuan |
| 46 | Wahyuni Darmayanti | S1 Akuntansi | Perempuan |
| 47 | Kadek Ayu Kunia Setiani | S1 Akuntansi | Perempuan |
| 48 | Ni Putu Mirahayu Nidya | S1 Akuntansi | Perempuan |
| 49 | Komang Wahyuni Febriyanti | S1 Akuntansi | Perempuan |
| 50 | I Gusti Agung Ayu Oktavia Budiarti | S1 Akuntansi | Perempuan |
| 51 | Septina | S1 Akuntansi | Perempuan |
| 52 | I Putu Sugiarta | S1 Akuntansi | Laki-Laki |
| 53 | Kadek Adi Pratiwi | S1 Akuntansi | Perempuan |
| 54 | Samuel Kenny Then | S1 Akuntansi | Laki-Laki |
| 55 | Desak Ayu Haris Candra | S1 Akuntansi | Perempuan |
| 56 | Luh Tusna Putri Darmayanti | S1 Akuntansi | Perempuan |
| 57 | Intan Firdaus | S1 Akuntansi | Perempuan |
| 58 | Gede Satya Anggara Wiguna | S1 Akuntansi | Laki-Laki |
| 59 | Nyoman Ayu Arsa Gayatri | S1 Akuntansi | Perempuan |
| 60 | Gusti Ayu Made Widya Santika | S1 Akuntansi | Perempuan |
| 61 | Kadek Febrina Rossa | S1 Akuntansi | Perempuan |
| 62 | Ni Putu Putri Mahallian | S1 Akuntansi | Perempuan |
| 63 | Desita Ariana | S1 Akuntansi | Perempuan |
| 64 | Made Bella Dwi Jayanti | S1 Akuntansi | Perempuan |
| 65 | Diva Martana | S1 Akuntansi | Laki-Laki |
| 66 | Diva Maharani | S1 Akuntansi | Perempuan |
| 67 | Nyoman Aprilia Kartika Dewi | S1 Akuntansi | Perempuan |
| 68 | Putu Vysta Lucia Sri Antari | S1 Akuntansi | Perempuan |
| 69 | Putu Rosy Agustini | S1 Akuntansi | Perempuan |
| 70 | Amrita Sari | S1 Akuntansi | Perempuan |
| 71 | Kadek Mitha Hardiana | S1 Akuntansi | Perempuan |
| 72 | Rafi Muhammad Faqih | S1 Akuntansi | Laki-Laki |
| 73 | I Made Dodik Gunawan | S1 Akuntansi | Laki-Laki |
| 74 | M. Berlindo Ali Pradhana | S1 Akuntansi | Laki-Laki |
| 75 | Ayu | S1 Akuntansi | Perempuan |
| 76 | I Nyoman Sandhi Yogi Semadhi | S1 Akuntansi | Laki-Laki |
| 77 | Luh Putu Rani | S1 Akuntansi | Perempuan |

| | | | |
|-----|-----------------------------------|--------------|-----------|
| 78 | Komang Ayu Saraswati | S1 Akuntansi | Perempuan |
| 79 | Ni Luh Putu Nila Pramini | S1 Akuntansi | Perempuan |
| 80 | Ni Putu Hanindita Atika Devananda | S1 Akuntansi | Perempuan |
| 81 | A.A.Ayu Gita Surya Pramita | S1 Akuntansi | Perempuan |
| 82 | Ni Kadek Dyah Wulantari | S1 Akuntansi | Perempuan |
| 83 | I Kadek Angga Ardiantna | S1 Akuntansi | Laki-Laki |
| 84 | Ni Luh Ayu Komang Pestianingsih | S1 Akuntansi | Perempuan |
| 85 | Ni Luh Kadek Ari Wirasti | S1 Akuntansi | Perempuan |
| 86 | Ida Ayu Putu Cintya Paramitha | S1 Akuntansi | Perempuan |
| 87 | Gustia Loka | S1 Akuntansi | Perempuan |
| 88 | Alfi Madina Dewi | S1 Akuntansi | Perempuan |
| 89 | Ketut Arga Swandary | S1 Akuntansi | Perempuan |
| 90 | Eva Delia Faramita | S1 Akuntansi | Perempuan |
| 91 | Eka Surya Arsana | S1 Akuntansi | Laki-Laki |
| 92 | Ida Ayu Kade Pradnyawati | S1 Akuntansi | Perempuan |
| 93 | Ni Nyoman Indah Wisnawati | S1 Akuntansi | Perempuan |
| 94 | Deni Fitrianita | S1 Akuntansi | Perempuan |
| 95 | Ni Komang Laksmi Mahesvari | S1 Akuntansi | Perempuan |
| 96 | Salma Savira | S1 Akuntansi | Perempuan |
| 97 | Luh Sri Wulandari | S1 Akuntansi | Perempuan |
| 98 | Erica Alicia | S1 Akuntansi | Perempuan |
| 99 | Sayu Anggi Dewi Sapitri | S1 Akuntansi | Perempuan |
| 100 | Kadek Yuda Arimbawa | S1 Akuntansi | Laki-Laki |
| 101 | Gede Dito Sanjaya | S1 Akuntansi | Laki-Laki |
| 102 | I Putu Suwidi Astawa | S1 Akuntansi | Laki-Laki |
| 103 | Annisa Riantikaputri | S1 Akuntansi | Perempuan |
| 104 | I Putu Karmawan | S1 Akuntansi | Laki-Laki |
| 105 | Kadek Agustini | S1 Akuntansi | Perempuan |
| 106 | Bintang Tirta | S1 Akuntansi | Laki-Laki |
| 107 | Sigit Wahyudi | S1 Akuntansi | Laki-Laki |
| 108 | Wyn Handika Putra | S1 Akuntansi | Laki-Laki |
| 109 | Evie | S1 Akuntansi | Perempuan |
| 110 | Jenika | S1 Akuntansi | Perempuan |
| 111 | Ni Putu Prianita | S1 Akuntansi | Perempuan |
| 112 | Km Rani Isuwandari | S1 Akuntansi | Perempuan |
| 113 | Gita Suparwati | S1 Akuntansi | Perempuan |
| 114 | Komang Erdiasa | S1 Akuntansi | Laki-Laki |
| 115 | Gede Rendy Madrawan | S1 Akuntansi | Laki-Laki |
| 116 | Jetli | S1 Akuntansi | Laki-Laki |
| 117 | Dewa Kadek Agus Resiada | S1 Akuntansi | Laki-Laki |

| | | | |
|-----|----------------------------|--------------|-----------|
| 118 | Bhisma | S1 Akuntansi | Laki-Laki |
| 119 | Okta Karuniawan | S1 Akuntansi | Laki-Laki |
| 120 | Kadek Putri Yuliantari | S1 Akuntansi | Perempuan |
| 121 | Ritika Dewi | S1 Akuntansi | Perempuan |
| 122 | Wawan Aditya | S1 Akuntansi | Laki-Laki |
| 123 | Gede Adi Suryawan Kori | S1 Akuntansi | Laki-Laki |
| 124 | I Gede Erda Wedatara | S1 Akuntansi | Laki-Laki |
| 125 | Puji Astuti | S1 Akuntansi | Perempuan |
| 126 | Ayu Dewi | S1 Akuntansi | Perempuan |
| 127 | Tiana Putri | S1 Akuntansi | Perempuan |
| 128 | Yogi | S1 Akuntansi | Laki-Laki |
| 129 | Manik Damayanti | S1 Akuntansi | Perempuan |
| 130 | I Made Danu Saputra | S1 Akuntansi | Laki-Laki |
| 131 | Elisa | S1 Akuntansi | Perempuan |
| 132 | Komang Laksmi Mahesvari | S1 Akuntansi | Perempuan |
| 133 | Tia Berliani | S1 Akuntansi | Perempuan |
| 134 | Andik Mohammad Faiz | S1 Akuntansi | Laki-Laki |
| 135 | Ni Putu Martina Yani | S1 Akuntansi | Perempuan |
| 136 | Budi Permna | S1 Akuntansi | Laki-Laki |
| 137 | Kadek Tina Prenitayani | S1 Akuntansi | Perempuan |
| 138 | Windu Segara | S1 Akuntansi | Laki-Laki |
| 139 | Sukma | S1 Akuntansi | Perempuan |
| 140 | Risma Nita | S1 Akuntansi | Perempuan |
| 141 | Lidya Dumaria Sihombing | S1 Akuntansi | Perempuan |
| 142 | Elvina | S1 Akuntansi | Perempuan |
| 143 | Ketut Suriawan | S1 Akuntansi | Laki-Laki |
| 144 | Bella | S1 Akuntansi | Perempuan |
| 145 | Junita | S1 Akuntansi | Perempuan |
| 146 | Rachelia Risjuliani | S1 Akuntansi | Perempuan |
| 147 | Monica | S1 Akuntansi | Perempuan |
| 148 | Kd Krisna Hendrawan | S1 Akuntansi | Laki-Laki |
| 149 | Ardianto Sebatian Agustino | S1 Akuntansi | Laki-Laki |
| 150 | Handani Zendrato | S1 Akuntansi | Laki-Laki |

Lampiran 04. Deskripsi Data Responden
Jenis Kelamin Responden

| | | Jenis Kelamin | | Valid | Cumulative |
|-------|-----------|---------------|---------|---------|------------|
| | | Frequency | Percent | Percent | Percent |
| Valid | Laki-laki | 44 | 29.3 | 29.3 | 29.3 |
| | Perempuan | 106 | 70.7 | 70.7 | 100.0 |
| | Total | 150 | 100.0 | 100.0 | |



Lampiran 05. Hasil Uji Statistik Deskriptif

| | Descriptive Statistics | | | | |
|---------------------------|------------------------|---------|---------|-------|----------------|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| Financial Technology (X1) | 150 | 18 | 45 | 36.53 | 7.611 |
| Financial Knowledge (X2) | 150 | 16 | 40 | 32.49 | 7.153 |
| Love of Money (X3) | 150 | 12 | 30 | 24.99 | 4.544 |
| Pengelolaan Keuangan (Y) | 150 | 14 | 35 | 29.35 | 5.729 |
| Valid N (listwise) | 150 | | | | |



| | | | | | | | | | |
|--------|---------------------|--------|-------|-------|--------|--------|--------|--------|------|
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| | N | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |
| Total. | Pearson Correlation | .944** | .883* | .838* | .824** | .944** | .883** | .944** | 1 |
| Y10 | | | * | * | | | | | |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |

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

2. Hasil Uji Reliabilitas

Variabel *Financial Technology* (X_1)

Case Processing Summary

| | | N | % |
|-------|-----------------------|-----|-------|
| Cases | Valid | 150 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 150 | 100.0 |

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

Reliability Statistics

| Cronbach's | |
|------------|------------|
| Alpha | N of Items |
| .973 | 9 |

Variabel *Financial Knowledge* (X_2)

Case Processing Summary

| | | N | % |
|-------|-----------------------|-----|-------|
| Cases | Valid | 150 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 150 | 100.0 |

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

Reliability Statistics

| Cronbach's | |
|------------|------------|
| Alpha | N of Items |
| | |

| | |
|------|---|
| .961 | 8 |
|------|---|

Variabel *Love of Money* (X_3)

Case Processing Summary

| | | N | % |
|-------|-----------------------|-----|-------|
| Cases | Valid | 150 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 150 | 100.0 |

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .934 | 6 |

Variabel Pengelolaan Keuangan (Y)

Case Processing Summary

| | | N | % |
|-------|-----------------------|-----|-------|
| Cases | Valid | 150 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 150 | 100.0 |

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .958 | 7 |

Lampiran 07. Hasil Uji Klasik

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|--------------------------|-------------------------|
| N | | 150 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 3.26829264 |
| | Most Extreme Differences | |
| | Absolute | .069 |
| | Positive | .051 |
| | Negative | -.069 |
| Test Statistic | | .069 |
| Asymp. Sig. (2-tailed) | | .080 ^c |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

2. Hasil Uji Multikolinieritas

| Model | | Coefficients ^a | | | | | Collinearity Statistics | | |
|-------|---------------------------|-----------------------------|------------|---------------------------|--|-------|-------------------------|-----------|-------|
| | | Unstandardized Coefficients | | Standardized Coefficients | | t | Sig. | Tolerance | VIF |
| | | B | Std. Error | Beta | | | | | |
| 1 | (Constant) | 4.181 | 1.522 | | | 2.748 | .007 | | |
| | Financial Technology (X1) | .209 | .068 | .277 | | 3.064 | .003 | .272 | 3.672 |
| | Financial Knowledge (X2) | .192 | .075 | .240 | | 2.574 | .011 | .257 | 3.896 |
| | Love of Money (X3) | .452 | .115 | .359 | | 3.917 | .000 | .266 | 3.761 |

a. Dependent Variable: Pengelolaan Keuangan (Y)

3. Hasil Uji Heteroskedastisitas

| Model | | Coefficients ^a | | | | | |
|-------|---------------------------|-----------------------------|------------|---------------------------|--|--------|------|
| | | Unstandardized Coefficients | | Standardized Coefficients | | t | Sig. |
| | | B | Std. Error | Beta | | | |
| 1 | (Constant) | 4.378 | .957 | | | 4.573 | .000 |
| | Financial Technology (X1) | -.004 | .043 | -.016 | | -.102 | .919 |
| | Financial Knowledge (X2) | .010 | .047 | .035 | | .219 | .827 |
| | Love of Money (X3) | -.082 | .073 | -.178 | | -1.125 | .262 |

a. Dependent Variable: Abs_Res

Lampiran 08. Hasil Uji Hipotesis

1. Hasil Uji Regresi Linear Berganda

| Model | | Coefficients ^a | | Standardized Coefficients Beta | t | Sig. |
|-------|---------------------------|-----------------------------|------------|-----------------------------------|-------|------|
| | | Unstandardized Coefficients | | | | |
| | | B | Std. Error | | | |
| 1 | (Constant) | 4.181 | 1.522 | | 2.748 | .007 |
| | Financial Technology (X1) | .209 | .068 | .277 | 3.064 | .003 |
| | Financial Knowledge (X2) | .192 | .075 | .240 | 2.574 | .011 |
| | Love of Money (X3) | .452 | .115 | .359 | 3.917 | .000 |

a. Dependent Variable: Pengelolaan Keuangan (Y)

2. Uji Koefisien Determinasi (R²)

| Model Summary | | | | |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .821 ^a | .675 | .668 | 3.302 |

a. Predictors: (Constant), Love of Money (X3), Financial Technology (X1), Financial Knowledge (X2)

3. Uji t (Parsial)

| Model | | Coefficients ^a | | Standardized Coefficients Beta | t | Sig. |
|-------|---------------------------|-----------------------------|------------|-----------------------------------|-------|------|
| | | Unstandardized Coefficients | | | | |
| | | B | Std. Error | | | |
| 1 | (Constant) | 4.181 | 1.522 | | 2.748 | .007 |
| | Financial Technology (X1) | .209 | .068 | .277 | 3.064 | .003 |
| | Financial Knowledge (X2) | .192 | .075 | .240 | 2.574 | .011 |
| | Love of Money (X3) | .452 | .115 | .359 | 3.917 | .000 |

a. Dependent Variable: Pengelolaan Keuangan (Y)

Lampiran 09. Tabel Nilai r Tabel

Tabel r untuk df = 101 - 150

| df = (N-2) | Tingkat signifikansi untuk uji satu arah | | | | |
|------------|--|--------|--------|--------|--------|
| | 0.05 | 0.025 | 0.01 | 0.005 | 0.0005 |
| | Tingkat signifikansi untuk uji dua arah | | | | |
| | 0.1 | 0.05 | 0.02 | 0.01 | 0.001 |
| 101 | 0.1630 | 0.1937 | 0.2290 | 0.2528 | 0.3196 |
| 102 | 0.1622 | 0.1927 | 0.2279 | 0.2515 | 0.3181 |
| 103 | 0.1614 | 0.1918 | 0.2268 | 0.2504 | 0.3166 |
| 104 | 0.1606 | 0.1909 | 0.2257 | 0.2492 | 0.3152 |
| 105 | 0.1599 | 0.1900 | 0.2247 | 0.2480 | 0.3137 |
| 106 | 0.1591 | 0.1891 | 0.2236 | 0.2469 | 0.3123 |
| 107 | 0.1584 | 0.1882 | 0.2226 | 0.2458 | 0.3109 |
| 108 | 0.1576 | 0.1874 | 0.2216 | 0.2446 | 0.3095 |
| 109 | 0.1569 | 0.1865 | 0.2206 | 0.2436 | 0.3082 |
| 110 | 0.1562 | 0.1857 | 0.2196 | 0.2425 | 0.3068 |
| 111 | 0.1555 | 0.1848 | 0.2186 | 0.2414 | 0.3055 |
| 112 | 0.1548 | 0.1840 | 0.2177 | 0.2403 | 0.3042 |
| 113 | 0.1541 | 0.1832 | 0.2167 | 0.2393 | 0.3029 |
| 114 | 0.1535 | 0.1824 | 0.2158 | 0.2383 | 0.3016 |
| 115 | 0.1528 | 0.1816 | 0.2149 | 0.2373 | 0.3004 |
| 116 | 0.1522 | 0.1809 | 0.2139 | 0.2363 | 0.2991 |
| 117 | 0.1515 | 0.1801 | 0.2131 | 0.2353 | 0.2979 |
| 118 | 0.1509 | 0.1793 | 0.2122 | 0.2343 | 0.2967 |
| 119 | 0.1502 | 0.1786 | 0.2113 | 0.2333 | 0.2955 |
| 120 | 0.1496 | 0.1779 | 0.2104 | 0.2324 | 0.2943 |
| 121 | 0.1490 | 0.1771 | 0.2096 | 0.2315 | 0.2931 |
| 122 | 0.1484 | 0.1764 | 0.2087 | 0.2305 | 0.2920 |
| 123 | 0.1478 | 0.1757 | 0.2079 | 0.2296 | 0.2908 |
| 124 | 0.1472 | 0.1750 | 0.2071 | 0.2287 | 0.2897 |
| 125 | 0.1466 | 0.1743 | 0.2062 | 0.2278 | 0.2886 |
| 126 | 0.1460 | 0.1736 | 0.2054 | 0.2269 | 0.2875 |
| 127 | 0.1455 | 0.1729 | 0.2046 | 0.2260 | 0.2864 |
| 128 | 0.1449 | 0.1723 | 0.2039 | 0.2252 | 0.2853 |
| 129 | 0.1443 | 0.1716 | 0.2031 | 0.2243 | 0.2843 |
| 130 | 0.1438 | 0.1710 | 0.2023 | 0.2235 | 0.2832 |
| 131 | 0.1432 | 0.1703 | 0.2015 | 0.2226 | 0.2822 |
| 132 | 0.1427 | 0.1697 | 0.2008 | 0.2218 | 0.2811 |
| 133 | 0.1422 | 0.1690 | 0.2001 | 0.2210 | 0.2801 |
| 134 | 0.1416 | 0.1684 | 0.1993 | 0.2202 | 0.2791 |
| 135 | 0.1411 | 0.1678 | 0.1986 | 0.2194 | 0.2781 |
| 136 | 0.1406 | 0.1672 | 0.1979 | 0.2186 | 0.2771 |
| 137 | 0.1401 | 0.1666 | 0.1972 | 0.2178 | 0.2761 |
| 138 | 0.1396 | 0.1660 | 0.1965 | 0.2170 | 0.2752 |
| 139 | 0.1391 | 0.1654 | 0.1958 | 0.2163 | 0.2742 |
| 140 | 0.1386 | 0.1648 | 0.1951 | 0.2155 | 0.2733 |
| 141 | 0.1381 | 0.1642 | 0.1944 | 0.2148 | 0.2723 |
| 142 | 0.1376 | 0.1637 | 0.1937 | 0.2140 | 0.2714 |
| 143 | 0.1371 | 0.1631 | 0.1930 | 0.2133 | 0.2705 |
| 144 | 0.1367 | 0.1625 | 0.1924 | 0.2126 | 0.2696 |
| 145 | 0.1362 | 0.1620 | 0.1917 | 0.2118 | 0.2687 |
| 146 | 0.1357 | 0.1614 | 0.1911 | 0.2111 | 0.2678 |
| 147 | 0.1353 | 0.1609 | 0.1904 | 0.2104 | 0.2669 |
| 148 | 0.1348 | 0.1603 | 0.1898 | 0.2097 | 0.2660 |
| 149 | 0.1344 | 0.1598 | 0.1892 | 0.2090 | 0.2652 |
| 150 | 0.1339 | 0.1593 | 0.1886 | 0.2083 | 0.2643 |

Lampiran 10. Tabel Nilai t Tabel

Titik Persentase Distribusi t (df = 121 –160)

| Pr df | 0.25 0.50 | 0.10 0.20 | 0.05 0.10 | 0.025 0.050 | 0.01 0.02 | 0.005 0.010 | 0.001 0.002 |
|----------|--------------|--------------|--------------|----------------|--------------|----------------|----------------|
| 121 | 0.67652 | 1.28859 | 1.65754 | 1.97976 | 2.35756 | 2.61707 | 3.15895 |
| 122 | 0.67651 | 1.28853 | 1.65744 | 1.97960 | 2.35730 | 2.61673 | 3.15838 |
| 123 | 0.67649 | 1.28847 | 1.65734 | 1.97944 | 2.35705 | 2.61639 | 3.15781 |
| 124 | 0.67647 | 1.28842 | 1.65723 | 1.97928 | 2.35680 | 2.61606 | 3.15726 |
| 125 | 0.67646 | 1.28836 | 1.65714 | 1.97912 | 2.35655 | 2.61573 | 3.15671 |
| 126 | 0.67644 | 1.28831 | 1.65704 | 1.97897 | 2.35631 | 2.61541 | 3.15617 |
| 127 | 0.67643 | 1.28825 | 1.65694 | 1.97882 | 2.35607 | 2.61510 | 3.15565 |
| 128 | 0.67641 | 1.28820 | 1.65685 | 1.97867 | 2.35583 | 2.61478 | 3.15512 |
| 129 | 0.67640 | 1.28815 | 1.65675 | 1.97852 | 2.35560 | 2.61448 | 3.15461 |
| 130 | 0.67638 | 1.28810 | 1.65666 | 1.97838 | 2.35537 | 2.61418 | 3.15411 |
| 131 | 0.67637 | 1.28805 | 1.65657 | 1.97824 | 2.35515 | 2.61388 | 3.15361 |
| 132 | 0.67635 | 1.28800 | 1.65648 | 1.97810 | 2.35493 | 2.61359 | 3.15312 |
| 133 | 0.67634 | 1.28795 | 1.65639 | 1.97796 | 2.35471 | 2.61330 | 3.15264 |
| 134 | 0.67633 | 1.28790 | 1.65630 | 1.97783 | 2.35450 | 2.61302 | 3.15217 |
| 135 | 0.67631 | 1.28785 | 1.65622 | 1.97769 | 2.35429 | 2.61274 | 3.15170 |
| 136 | 0.67630 | 1.28781 | 1.65613 | 1.97756 | 2.35408 | 2.61246 | 3.15124 |
| 137 | 0.67628 | 1.28776 | 1.65605 | 1.97743 | 2.35387 | 2.61219 | 3.15079 |
| 138 | 0.67627 | 1.28772 | 1.65597 | 1.97730 | 2.35367 | 2.61193 | 3.15034 |
| 139 | 0.67626 | 1.28767 | 1.65589 | 1.97718 | 2.35347 | 2.61166 | 3.14990 |
| 140 | 0.67625 | 1.28763 | 1.65581 | 1.97705 | 2.35328 | 2.61140 | 3.14947 |
| 141 | 0.67623 | 1.28758 | 1.65573 | 1.97693 | 2.35309 | 2.61115 | 3.14904 |
| 142 | 0.67622 | 1.28754 | 1.65566 | 1.97681 | 2.35289 | 2.61090 | 3.14862 |
| 143 | 0.67621 | 1.28750 | 1.65558 | 1.97669 | 2.35271 | 2.61065 | 3.14820 |
| 144 | 0.67620 | 1.28746 | 1.65550 | 1.97658 | 2.35252 | 2.61040 | 3.14779 |
| 145 | 0.67619 | 1.28742 | 1.65543 | 1.97646 | 2.35234 | 2.61016 | 3.14739 |
| 146 | 0.67617 | 1.28738 | 1.65536 | 1.97635 | 2.35216 | 2.60992 | 3.14699 |
| 147 | 0.67616 | 1.28734 | 1.65529 | 1.97623 | 2.35198 | 2.60969 | 3.14660 |
| 148 | 0.67615 | 1.28730 | 1.65521 | 1.97612 | 2.35181 | 2.60946 | 3.14621 |
| 149 | 0.67614 | 1.28726 | 1.65514 | 1.97601 | 2.35163 | 2.60923 | 3.14583 |
| 150 | 0.67613 | 1.28722 | 1.65508 | 1.97591 | 2.35146 | 2.60900 | 3.14545 |
| 151 | 0.67612 | 1.28718 | 1.65501 | 1.97580 | 2.35130 | 2.60878 | 3.14508 |
| 152 | 0.67611 | 1.28715 | 1.65494 | 1.97569 | 2.35113 | 2.60856 | 3.14471 |
| 153 | 0.67610 | 1.28711 | 1.65487 | 1.97559 | 2.35097 | 2.60834 | 3.14435 |
| 154 | 0.67609 | 1.28707 | 1.65481 | 1.97549 | 2.35081 | 2.60813 | 3.14400 |
| 155 | 0.67608 | 1.28704 | 1.65474 | 1.97539 | 2.35065 | 2.60792 | 3.14364 |
| 156 | 0.67607 | 1.28700 | 1.65468 | 1.97529 | 2.35049 | 2.60771 | 3.14330 |
| 157 | 0.67606 | 1.28697 | 1.65462 | 1.97519 | 2.35033 | 2.60751 | 3.14295 |
| 158 | 0.67605 | 1.28693 | 1.65455 | 1.97509 | 2.35018 | 2.60730 | 3.14261 |
| 159 | 0.67604 | 1.28690 | 1.65449 | 1.97500 | 2.35003 | 2.60710 | 3.14228 |
| 160 | 0.67603 | 1.28687 | 1.65443 | 1.97490 | 2.34988 | 2.60691 | 3.14195 |

Catatan: Probabilita yang lebih kecil yang ditunjukkan pada judul tiap kolom adalah luas daerah dalam satu ujung, sedangkan probabilitas yang lebih besar adalah luas daerah dalam kedua ujung

Lampiran 11. Riwayat Hidup



RIWAYAT HIDUP

Paramita Wijaya lahir di Singaraja pada tanggal 24 Mei 2002. Penulis lahir dari pasangan suami istri Bapak I Nyoman Gunawan dan Ibu Ang Ming Hwie. Penulis berkebangsaan Indonesia dan beragama Buddha. Saat ini, penulis bertempat tinggal di Jalan Hasanudin No. 74 Singaraja, Kabupaten Buleleng, Provinsi Bali. Penulis menyelesaikan pendidikan Taman Kanak-Kanak di TK Trisula dan lulus tahun 2008. Kemudian melanjutkan ke SD Negeri 3 Banjar Jawa dan lulus tahun 2014. Kemudian melanjutkan ke SMP Negeri 1 Singaraja dan lulus tahun 2017. Pada tahun 2020, penulis lulus dari SMA Negeri 1 Singaraja dan melanjutkan ke Sarjana Jurusan Ekonomi dan Akuntansi di Universitas Pendidikan Ganesha. Pada semester akhir tahun 2024 penulis telah menyelesaikan Tugas Akhir yang berjudul “Pengaruh *Financial Technology*, *Financial Knowledge*, dan *Love of Money* Terhadap Pengelolaan Keuangan Generasi Z (Studi Kasus Pada Mahasiswa Prodi S1 Akuntansi Universitas Pendidikan Ganesha)”. Selanjutnya, mulai tahun 2020 sampai dengan penulisan skripsi ini, penulis masih terdaftar sebagai mahasiswa Program Studi S1 Akuntansi di Universitas Pendidikan Ganesha.