

# LAMPIRAN



## Lampiran 1 Kuisisioner Penelitian

### KUISISIONER PENELITIAN

**Pengaruh *Locus of Control*, Pengetahuan Keuangan, dan Gaya Hidup Terhadap Perilaku Keuangan Pada Mahasiswa Penerima Bidikmisi Universitas Pendidikan Ganesha**

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Kepada Yth. Mahasiswa Penerima Bidik Misi

Universitas Pendidikan Ganesha

di tempat

Dengan hormat,

Sehubungan dengan penyelesaian tugas akhir saya sebagai mahasiswa program studi strata 1 (S1) Universitas Pendidikan Ganesha, saya:

Nama : Ida Bagus Kade Pramudya

NIM : 2017051099

Jurusan/Fakultas : Ekonomi dan Akutansi/Ekonomi

Bermaksud melakukan penelitian untuk penyusunan skripsi dengan judul : **“Pengaruh *Locus of Control*, Pengetahuan Keuangan, dan Gaya Hidup Terhadap Perilaku Keuangan Pada Mahasiswa Penerima Bidikmisi Universitas Pendidikan Ganesha ”**. Untuk itu, saya membutuhkan bantuan anda untuk dapat menjadi responden dalam mengisi kuisisioner penelitian sebagaimana yang terlampir di bawah ini. Sesuai dengan etika penelitian, saya akan menjaga kerahasiaan jawaban anda.

Atas kesediaan dan bantuan yang diberikan , saya ucapkan terima kasih.

Hormat Saya,

Ida Bagus Kade Pramudya

## Bagian 1. Identitas Responden

Nama :  
Jenis Kelamin :  
Fakultas :

## Bagian 2. Tanggapan Responden

Berilah jawaban pada pernyataan-pernyataan berikut dengan cara memberi tanda (√) pada salah satu kolom yang tersedia.

Berikan pendapat Anda sesuai dengan kriteria berikut ini:

SS : Sangat Setuju  
S : Setuju  
C : Cukup Setuju  
TS : Tidak Setuju  
STS : Sangat Tidak Setuju

### 1. Locus Of Control

| No | Pernyataan  | SS | S | C | TS | STS |
|----|---|----|---|---|----|-----|
| 1  | Saya merasa mempunyai kemampuan untuk memecahkan masalah pribadi saya, termasuk masalah keuangan saya sendiri.  |    |   |   |    |     |
| 2  | Saya memiliki tekad yang kuat dalam menyelesaikan masalah keuangan saya dalam kehidupan sehari-hari   |    |   |   |    |     |
| 3  | Saya dapat memecahkan masalah pribadi saya, dalam hal ini keuangan pribadi saya karena dorongan lingkungan sekitar saya.                                  |    |   |   |    |     |
| 4  | Saya tidak mampu memecahkan masalah keuangan saya ketika terjadi perbedaan pendapat dalam diskusi dengan teman-teman disekitar yang mengakibatkan konflik |    |   |   |    |     |

|   |   |  |  |  |  |  |
|---|---|--|--|--|--|--|
| 5 | Saya dapat mengontrol diri saya terhadap masalah keuangan yang saya hadapi dalam kehidupan sehari-hari saya   |  |  |  |  |  |
| 6 | Saya merasa tidak canggung/percaya diri menyikapi masalah keuangan saya dengan orang yang ada disekitar saya. |  |  |  |  |  |

(Marwan Sriwijaya, 2017)

## 2. Pengetahuan Keuangan

| No | Pernyataan   | SS | S | C | TS | STS |
|----|--|----|---|---|----|-----|
| 7  | Saya memahami dengan baik tentang pengetahuan umum keuangan pribadi seperti tabungan, pinjaman serta asuransi          |    |   |   |    |     |
| 8  | Dengan pengetahuan keuangan, saya dapat mengelola keuangan dengan baik dan terhindar dari pengeluaran yang tidak sehat |    |   |   |    |     |
| 9  | Saya mencapai tujuan keuangan yang saya inginkan dengan membuat rencana keuangan                                       |    |   |   |    |     |
| 10 | Saya dapat memahami manfaat dari uang beasiswa bidikmisi untuk keperluan pendidikan kedepannya                         |    |   |   |    |     |
| 11 | Saya merasa menabung adalah cara menyimpan uang yang aman  |    |   |   |    |     |

(Tania Budiono, 2015)

## 3. Gaya Hidup

| No | Pernyataan  | SS | S | C | TS | STS |
|----|---|----|---|---|----|-----|
| 12 | Saya meluangkan waktu untuk berbelanja di mall setiap bulan |    |   |   |    |     |
| 13 | Saya melakukan wisata kuliner setiap bulan                  |    |   |   |    |     |

|    |   |  |  |  |  |  |
|----|---|--|--|--|--|--|
| 14 | Saya meluangkan waktu untuk menonton film di bioskop setiap bulan   |  |  |  |  |  |
| 15 | Saya meluangkan waktu untuk melakukan perawatan anggota badan setiap bulan  |  |  |  |  |  |
| 16 | Saya mengikuti mode/fashion sesuai perkembangan zaman   |  |  |  |  |  |
| 17 | Saya membeli barang-barang yang disukai walaupun sebenarnya kurang berguna  |  |  |  |  |  |
| 18 | Saya lebih tertarik untuk membeli kosmetik daripada membeli buku cetak penunjang kuliah                                     |  |  |  |  |  |
| 19 | Saya merasa percaya diri ketika menggunakan gadget keluaran terbaru   |  |  |  |  |  |
| 20 | Saya menggunakan kuota internet untuk mengakses situs jejaring sosial daripada mengakses bahan/referensi materi perkuliahan |  |  |  |  |  |
| 21 | Saya menyisihkan dana beasiswa bidikmisi untuk ditabungkan  |  |  |  |  |  |
| 22 | Saya menggunakan dana beasiswa bidikmisi untuk keperluan kuliah   |  |  |  |  |  |
| 23 | Ketika sampai di rumah, saya baru menyadari barang yang dibeli tidak diperlukan   |  |  |  |  |  |
| 24 | Saya mempraktikkan skala prioritas kebutuhan dalam membeli suatu barang   |  |  |  |  |  |

(Minarti, 2020)

#### 4. Prilaku Keuangan

| No | Pernyataan   | SS | S | C | TS | STS |
|----|--|----|---|---|----|-----|
| 25 | Saya melakukan pertimbangan terlebih dahulu sebelum melakukan transaksi pembelian barang kebutuhan sehari-hari dengan melihat persediaan uang. |    |   |   |    |     |

|    |   |  |  |  |  |  |
|----|---|--|--|--|--|--|
| 26 | Saya melakukan pencatatan untuk pengeluaran bulanan saya secara terperinci agar pengeluaran bulanan tetap terkendali.   |  |  |  |  |  |
| 27 | Saya menjaga keseimbangan antara pemasukan dan pengeluaran keuangan saya  |  |  |  |  |  |
| 28 | Saya mengklasifikasikan barang menjadi dua jenis yaitu sesuai dengan kebutuhan atau keinginan. Hal ini saya jadikan pertimbangan sebelum saya membeli barang tersebut |  |  |  |  |  |
| 29 | Saya menganggarkan uang beasiswa bidikmisi untuk pengeluaran tak terduga  |  |  |  |  |  |

(Safryani et al, 2020)



**Lampiran 2 Tabulasi Data Kuisisioner**

| No | Locus Of Control |      |      |      |      |      | Total | Pengetahuan Keuangan |      |      |      |      | Total |
|----|------------------|------|------|------|------|------|-------|----------------------|------|------|------|------|-------|
|    | X1.1             | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 |       | X2.1                 | X2.2 | X2.3 | X2.4 | X2.5 |       |
| 1  | 5                | 5    | 4    | 5    | 4    | 4    | 27    | 4                    | 4    | 4    | 4    | 4    | 20    |
| 2  | 5                | 5    | 5    | 5    | 5    | 5    | 30    | 5                    | 5    | 5    | 5    | 5    | 25    |
| 3  | 5                | 5    | 5    | 5    | 5    | 5    | 30    | 4                    | 5    | 3    | 4    | 5    | 21    |
| 4  | 5                | 5    | 5    | 4    | 2    | 4    | 25    | 5                    | 5    | 5    | 5    | 5    | 25    |
| 5  | 4                | 4    | 5    | 4    | 4    | 5    | 26    | 5                    | 5    | 5    | 5    | 5    | 25    |
| 6  | 5                | 5    | 5    | 5    | 5    | 5    | 30    | 5                    | 5    | 5    | 5    | 5    | 25    |
| 7  | 4                | 4    | 4    | 5    | 4    | 5    | 26    | 4                    | 4    | 4    | 5    | 5    | 22    |
| 8  | 5                | 5    | 4    | 4    | 4    | 4    | 26    | 4                    | 4    | 4    | 4    | 4    | 20    |
| 9  | 4                | 4    | 4    | 4    | 4    | 4    | 24    | 3                    | 3    | 4    | 4    | 4    | 18    |
| 10 | 5                | 5    | 5    | 5    | 5    | 5    | 30    | 5                    | 5    | 5    | 5    | 5    | 25    |
| 11 | 5                | 5    | 4    | 5    | 5    | 4    | 28    | 5                    | 4    | 5    | 4    | 5    | 23    |
| 12 | 4                | 4    | 4    | 4    | 4    | 4    | 24    | 4                    | 4    | 4    | 4    | 4    | 20    |
| 13 | 4                | 5    | 3    | 4    | 5    | 4    | 25    | 5                    | 5    | 5    | 5    | 4    | 24    |
| 14 | 5                | 4    | 5    | 5    | 4    | 5    | 28    | 5                    | 5    | 5    | 5    | 5    | 25    |
| 15 | 4                | 3    | 4    | 4    | 4    | 4    | 23    | 3                    | 3    | 4    | 3    | 3    | 16    |
| 16 | 5                | 5    | 5    | 5    | 5    | 5    | 30    | 5                    | 5    | 5    | 5    | 5    | 25    |
| 17 | 4                | 5    | 5    | 4    | 4    | 4    | 26    | 4                    | 5    | 4    | 5    | 4    | 22    |
| 18 | 5                | 5    | 4    | 4    | 5    | 4    | 27    | 4                    | 3    | 4    | 3    | 5    | 19    |
| 19 | 4                | 4    | 4    | 5    | 5    | 4    | 26    | 4                    | 5    | 4    | 4    | 5    | 22    |
| 20 | 4                | 5    | 4    | 4    | 4    | 4    | 25    | 4                    | 4    | 5    | 4    | 4    | 21    |
| 21 | 4                | 4    | 5    | 5    | 4    | 4    | 26    | 4                    | 4    | 4    | 4    | 4    | 20    |
| 22 | 5                | 5    | 5    | 4    | 5    | 5    | 29    | 4                    | 5    | 5    | 5    | 5    | 24    |
| 23 | 4                | 5    | 5    | 5    | 5    | 5    | 29    | 4                    | 5    | 5    | 5    | 5    | 24    |
| 24 | 5                | 4    | 4    | 4    | 5    | 4    | 26    | 4                    | 4    | 4    | 5    | 4    | 21    |
| 25 | 4                | 4    | 4    | 5    | 4    | 5    | 26    | 5                    | 5    | 4    | 4    | 5    | 23    |
| 26 | 4                | 4    | 4    | 4    | 4    | 4    | 24    | 4                    | 5    | 5    | 5    | 5    | 24    |
| 27 | 5                | 5    | 4    | 5    | 5    | 5    | 29    | 5                    | 5    | 4    | 5    | 4    | 23    |
| 28 | 4                | 4    | 4    | 4    | 4    | 4    | 24    | 4                    | 3    | 4    | 3    | 4    | 18    |
| 29 | 5                | 5    | 5    | 5    | 5    | 5    | 30    | 5                    | 5    | 5    | 5    | 5    | 25    |
| 30 | 4                | 4    | 4    | 4    | 4    | 4    | 24    | 3                    | 2    | 4    | 4    | 4    | 17    |
| 31 | 5                | 5    | 5    | 4    | 4    | 5    | 28    | 5                    | 5    | 4    | 5    | 4    | 23    |

|    |   |   |   |   |   |   |    |   |   |   |   |   |    |
|----|---|---|---|---|---|---|----|---|---|---|---|---|----|
| 32 | 3 | 4 | 4 | 4 | 4 | 4 | 23 | 4 | 3 | 4 | 3 | 4 | 18 |
| 33 | 5 | 4 | 4 | 4 | 5 | 5 | 27 | 5 | 5 | 5 | 4 | 4 | 23 |
| 34 | 5 | 5 | 5 | 5 | 4 | 5 | 29 | 4 | 4 | 5 | 4 | 4 | 21 |
| 35 | 5 | 4 | 5 | 4 | 5 | 5 | 28 | 4 | 5 | 4 | 5 | 4 | 22 |
| 36 | 4 | 4 | 3 | 3 | 4 | 3 | 21 | 5 | 3 | 4 | 3 | 4 | 19 |
| 37 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 3 | 4 | 4 | 4 | 19 |
| 38 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 39 | 4 | 4 | 5 | 5 | 4 | 4 | 26 | 5 | 5 | 5 | 4 | 4 | 23 |
| 40 | 4 | 4 | 5 | 4 | 4 | 5 | 26 | 3 | 5 | 4 | 3 | 4 | 19 |
| 41 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 4 | 20 |
| 42 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 4 | 20 |
| 43 | 4 | 4 | 4 | 5 | 4 | 5 | 26 | 4 | 4 | 4 | 4 | 4 | 20 |
| 44 | 5 | 5 | 5 | 5 | 4 | 5 | 29 | 5 | 3 | 5 | 5 | 4 | 22 |
| 45 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 4 | 20 |
| 46 | 4 | 4 | 5 | 5 | 4 | 4 | 26 | 5 | 3 | 4 | 4 | 4 | 20 |
| 47 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 48 | 4 | 4 | 4 | 5 | 4 | 4 | 25 | 5 | 5 | 4 | 5 | 5 | 24 |
| 49 | 4 | 5 | 4 | 4 | 4 | 4 | 25 | 4 | 3 | 5 | 5 | 4 | 21 |
| 50 | 4 | 4 | 4 | 4 | 4 | 5 | 25 | 5 | 4 | 5 | 4 | 5 | 23 |
| 51 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 52 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 53 | 4 | 4 | 5 | 5 | 4 | 5 | 27 | 5 | 5 | 5 | 5 | 5 | 25 |
| 54 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 55 | 4 | 4 | 5 | 4 | 5 | 5 | 27 | 5 | 5 | 5 | 5 | 5 | 25 |
| 56 | 5 | 5 | 5 | 5 | 5 | 4 | 29 | 5 | 5 | 5 | 4 | 5 | 24 |
| 57 | 5 | 5 | 4 | 5 | 5 | 4 | 28 | 5 | 4 | 5 | 4 | 4 | 22 |
| 58 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 4 | 4 | 23 |
| 59 | 4 | 4 | 4 | 4 | 4 | 3 | 23 | 3 | 4 | 4 | 4 | 3 | 18 |
| 60 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 5 | 4 | 5 | 5 | 4 | 23 |
| 61 | 4 | 4 | 4 | 4 | 5 | 4 | 25 | 5 | 4 | 4 | 4 | 4 | 21 |
| 62 | 5 | 5 | 5 | 5 | 4 | 5 | 29 | 4 | 5 | 4 | 4 | 4 | 21 |
| 63 | 4 | 4 | 5 | 4 | 3 | 5 | 25 | 5 | 4 | 4 | 3 | 4 | 20 |
| 64 | 4 | 3 | 4 | 4 | 3 | 3 | 21 | 4 | 4 | 4 | 4 | 2 | 18 |
| 65 | 3 | 3 | 4 | 4 | 3 | 2 | 19 | 3 | 3 | 4 | 2 | 4 | 16 |



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|----|---|---|---|---|---|---|----|---|---|---|---|---|----|
| 66 | 5 | 5 | 5 | 4 | 5 | 4 | 28 | 4 | 4 | 4 | 4 | 5 | 21 |
| 67 | 2 | 2 | 2 | 2 | 2 | 2 | 12 | 2 | 2 | 2 | 2 | 2 | 10 |
| 68 | 4 | 3 | 3 | 4 | 3 | 4 | 21 | 3 | 5 | 3 | 2 | 4 | 17 |
| 69 | 5 | 4 | 5 | 4 | 4 | 5 | 27 | 5 | 5 | 3 | 5 | 4 | 22 |
| 70 | 3 | 3 | 3 | 5 | 4 | 4 | 22 | 4 | 4 | 4 | 4 | 4 | 20 |
| 71 | 4 | 4 | 4 | 4 | 3 | 3 | 22 | 5 | 5 | 4 | 3 | 4 | 21 |
| 72 | 4 | 4 | 5 | 4 | 3 | 3 | 23 | 4 | 4 | 3 | 4 | 3 | 18 |
| 73 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 1 | 21 |
| 74 | 4 | 3 | 4 | 3 | 4 | 4 | 22 | 3 | 4 | 4 | 4 | 3 | 18 |
| 75 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 76 | 5 | 4 | 5 | 4 | 5 | 5 | 28 | 5 | 4 | 5 | 4 | 5 | 23 |
| 77 | 5 | 5 | 5 | 5 | 5 | 1 | 26 | 1 | 5 | 5 | 1 | 5 | 17 |
| 78 | 4 | 5 | 5 | 3 | 5 | 4 | 26 | 4 | 4 | 3 | 4 | 3 | 18 |
| 79 | 4 | 4 | 4 | 4 | 3 | 3 | 22 | 3 | 4 | 4 | 4 | 4 | 19 |
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| 81 | 4 | 4 | 4 | 4 | 4 | 3 | 23 | 4 | 4 | 4 | 3 | 4 | 19 |
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| 86 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 87 | 3 | 3 | 3 | 3 | 3 | 3 | 18 | 3 | 3 | 3 | 3 | 3 | 15 |
| 88 | 5 | 5 | 5 | 5 | 4 | 4 | 28 | 5 | 5 | 5 | 3 | 3 | 21 |
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| 91 | 3 | 4 | 3 | 5 | 5 | 3 | 23 | 5 | 5 | 5 | 5 | 5 | 25 |
| 92 | 5 | 5 | 4 | 4 | 5 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 25 |
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| 95 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 3 | 3 | 18 |
| 96 | 3 | 4 | 4 | 4 | 4 | 3 | 22 | 3 | 4 | 4 | 3 | 4 | 18 |
| 97 | 4 | 4 | 4 | 3 | 2 | 2 | 19 | 4 | 3 | 2 | 2 | 4 | 15 |
| 98 | 3 | 2 | 2 | 2 | 3 | 3 | 15 | 3 | 3 | 2 | 3 | 2 | 13 |
| 99 | 5 | 5 | 4 | 5 | 4 | 5 | 28 | 5 | 4 | 5 | 4 | 5 | 23 |

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|-----|---|---|---|---|---|---|----|---|---|---|---|---|----|
| 100 | 5 | 4 | 5 | 5 | 5 | 4 | 28 | 4 | 4 | 4 | 4 | 4 | 20 |
| 101 | 3 | 2 | 2 | 3 | 2 | 3 | 15 | 2 | 1 | 3 | 1 | 3 | 10 |
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| 123 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
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| 125 | 4 | 4 | 5 | 5 | 4 | 4 | 26 | 4 | 3 | 5 | 4 | 5 | 21 |
| 126 | 4 | 5 | 4 | 4 | 5 | 5 | 27 | 4 | 4 | 4 | 5 | 4 | 21 |
| 127 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 4 | 20 |
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|-----|---|---|---|---|---|---|----|---|---|---|---|---|----|
| 134 | 4 | 4 | 4 | 4 | 3 | 3 | 22 | 4 | 4 | 4 | 4 | 4 | 20 |
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| 161 | 3 | 5 | 4 | 3 | 3 | 4 | 22 | 3 | 4 | 3 | 4 | 3 | 17 |
| 162 | 4 | 4 | 3 | 5 | 3 | 4 | 23 | 5 | 4 | 5 | 3 | 4 | 21 |
| 163 | 3 | 4 | 4 | 4 | 3 | 4 | 22 | 4 | 3 | 4 | 4 | 4 | 19 |
| 164 | 4 | 3 | 5 | 4 | 4 | 4 | 24 | 4 | 3 | 4 | 3 | 4 | 18 |
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| 166 | 4 | 4 | 5 | 4 | 5 | 3 | 25 | 4 | 2 | 4 | 3 | 4 | 17 |
| 167 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 4 | 20 |

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| 239 | 4 | 5 | 4 | 4 | 4 | 4 | 25 | 4 | 3 | 4 | 4 | 4 | 19 |
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| NO | Gaya Hidup |      |      |      |      |      |      |      |      |       |       |       |       | Total |
|----|------------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|
|    | X3.1       | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | X3.7 | X3.8 | X3.9 | X3.10 | X3.11 | X3.12 | X3.13 |       |
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| 3  | 5          | 4    | 4    | 3    | 5    | 5    | 5    | 4    | 5    | 3     | 4     | 5     | 5     | 57    |
| 4  | 5          | 5    | 4    | 4    | 4    | 4    | 4    | 5    | 5    | 4     | 5     | 5     | 5     | 59    |
| 5  | 5          | 5    | 4    | 4    | 5    | 5    | 5    | 5    | 5    | 3     | 4     | 4     | 5     | 59    |
| 6  | 5          | 5    | 4    | 4    | 5    | 5    | 5    | 5    | 5    | 4     | 5     | 5     | 5     | 62    |
| 7  | 4          | 4    | 2    | 4    | 4    | 5    | 3    | 4    | 4    | 3     | 4     | 4     | 4     | 49    |
| 8  | 5          | 4    | 3    | 3    | 5    | 3    | 4    | 4    | 5    | 3     | 5     | 4     | 4     | 52    |
| 9  | 4          | 3    | 2    | 2    | 4    | 4    | 3    | 4    | 4    | 3     | 4     | 4     | 4     | 45    |
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| 11 | 5          | 5    | 4    | 5    | 4    | 5    | 5    | 5    | 5    | 5     | 4     | 5     | 5     | 62    |
| 12 | 4          | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4     | 4     | 4     | 4     | 52    |
| 13 | 3          | 4    | 4    | 3    | 5    | 4    | 4    | 5    | 3    | 4     | 5     | 5     | 3     | 52    |
| 14 | 5          | 5    | 5    | 5    | 4    | 4    | 4    | 5    | 5    | 5     | 5     | 5     | 5     | 62    |
| 15 | 5          | 5    | 5    | 3    | 4    | 4    | 3    | 4    | 4    | 4     | 4     | 4     | 3     | 52    |
| 16 | 5          | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5     | 5     | 5     | 5     | 65    |
| 17 | 4          | 5    | 4    | 5    | 4    | 4    | 5    | 4    | 5    | 5     | 4     | 5     | 5     | 59    |
| 18 | 4          | 5    | 5    | 5    | 4    | 5    | 4    | 5    | 4    | 5     | 3     | 5     | 5     | 59    |
| 19 | 4          | 5    | 5    | 5    | 5    | 5    | 4    | 4    | 4    | 4     | 4     | 4     | 4     | 57    |
| 20 | 4          | 4    | 5    | 4    | 4    | 5    | 4    | 5    | 4    | 4     | 4     | 5     | 4     | 56    |
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| 22 | 5          | 5    | 4    | 5    | 5    | 3    | 5    | 4    | 5    | 5     | 5     | 4     | 3     | 58    |
| 23 | 4          | 5    | 4    | 5    | 4    | 5    | 5    | 5    | 5    | 4     | 5     | 4     | 5     | 60    |
| 24 | 4          | 5    | 4    | 5    | 4    | 3    | 4    | 4    | 5    | 4     | 5     | 4     | 4     | 55    |
| 25 | 5          | 5    | 4    | 4    | 5    | 4    | 4    | 4    | 5    | 5     | 4     | 4     | 5     | 58    |
| 26 | 4          | 4    | 4    | 5    | 4    | 5    | 4    | 4    | 4    | 5     | 4     | 5     | 5     | 57    |
| 27 | 4          | 5    | 5    | 4    | 5    | 5    | 5    | 4    | 4    | 5     | 5     | 4     | 4     | 59    |
| 28 | 3          | 3    | 3    | 3    | 3    | 4    | 3    | 4    | 4    | 4     | 4     | 4     | 4     | 46    |



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| 70  | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 61 |
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| 72  | 4 | 3 | 5 | 3 | 3 | 3 | 4 | 5 | 4 | 4 | 3 | 3 | 3 | 47 |
| 73  | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 1 | 5 | 2 | 5 | 2 | 55 |
| 74  | 3 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 52 |
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| 77  | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 1 | 5 | 1 | 57 |
| 78  | 3 | 2 | 5 | 5 | 3 | 4 | 2 | 5 | 3 | 1 | 5 | 4 | 4 | 46 |
| 79  | 4 | 4 | 3 | 3 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 4 | 3 | 51 |
| 80  | 4 | 3 | 3 | 3 | 3 | 3 | 5 | 3 | 3 | 3 | 3 | 3 | 3 | 42 |
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| 83  | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 51 |
| 84  | 3 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 47 |
| 85  | 4 | 3 | 4 | 4 | 3 | 5 | 5 | 5 | 2 | 4 | 5 | 2 | 3 | 49 |
| 86  | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 65 |
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| 88  | 5 | 3 | 3 | 5 | 3 | 3 | 5 | 5 | 3 | 4 | 4 | 5 | 3 | 51 |
| 89  | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 61 |
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| 94  | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 39 |
| 95  | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 52 |
| 96  | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 49 |
| 97  | 2 | 4 | 4 | 4 | 2 | 4 | 3 | 4 | 2 | 2 | 2 | 4 | 4 | 41 |
| 98  | 2 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 1 | 3 | 3 | 3 | 30 |
| 99  | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 57 |
| 100 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 53 |
| 101 | 2 | 1 | 3 | 1 | 3 | 1 | 4 | 1 | 2 | 3 | 1 | 3 | 2 | 27 |
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|     |   |   |   |   |   |   |   |   |   |   |   |   |   |    |
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| NO | Prilaku Keuangan |      |      |      |      | Total |
|----|------------------|------|------|------|------|-------|
|    | Y1.1             | Y1.2 | Y1.3 | Y1.4 | Y1.5 |       |
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| 3  | 5                | 5    | 4    | 4    | 5    | 23    |
| 4  | 5                | 5    | 5    | 4    | 5    | 24    |
| 5  | 4                | 4    | 4    | 5    | 4    | 21    |
| 6  | 5                | 5    | 5    | 5    | 5    | 25    |
| 7  | 5                | 4    | 4    | 5    | 5    | 23    |
| 8  | 5                | 3    | 5    | 5    | 5    | 23    |
| 9  | 4                | 4    | 4    | 4    | 4    | 20    |
| 10 | 5                | 5    | 4    | 5    | 5    | 24    |
| 11 | 5                | 5    | 4    | 4    | 5    | 23    |
| 12 | 4                | 4    | 4    | 4    | 4    | 20    |
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| <b>47</b> | 5 | 5 | 5 | 5 | 5 | <b>25</b> |
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|           |   |   |   |   |   |           |
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| <b>78</b> | 3 | 4 | 4 | 3 | 4 | <b>18</b> |
| <b>79</b> | 3 | 3 | 5 | 4 | 4 | <b>19</b> |
| <b>80</b> | 3 | 4 | 4 | 3 | 4 | <b>18</b> |
| <b>81</b> | 3 | 4 | 4 | 3 | 4 | <b>18</b> |
| <b>82</b> | 4 | 4 | 4 | 4 | 4 | <b>20</b> |
| <b>83</b> | 3 | 3 | 3 | 4 | 4 | <b>17</b> |
| <b>84</b> | 4 | 4 | 4 | 4 | 4 | <b>20</b> |
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| <b>86</b> | 5 | 5 | 5 | 5 | 5 | <b>25</b> |
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| <b>94</b>  | 3 | 3 | 3 | 3 | 3 | <b>15</b> |
| <b>95</b>  | 4 | 4 | 4 | 4 | 4 | <b>20</b> |
| <b>96</b>  | 4 | 4 | 4 | 4 | 4 | <b>20</b> |
| <b>97</b>  | 4 | 4 | 2 | 4 | 4 | <b>18</b> |
| <b>98</b>  | 3 | 2 | 2 | 2 | 2 | <b>11</b> |
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| <b>126</b> | 5 | 4 | 5 | 4 | 5 | <b>23</b> |
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|            |   |   |   |   |   |           |
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| <b>201</b> | 4 | 4 | 3 | 3 | 4 | <b>18</b> |
| <b>202</b> | 1 | 3 | 2 | 3 | 4 | <b>13</b> |
| <b>203</b> | 3 | 3 | 4 | 4 | 4 | <b>18</b> |



|            |   |   |   |   |   |           |
|------------|---|---|---|---|---|-----------|
| <b>204</b> | 3 | 4 | 3 | 4 | 5 | <b>19</b> |
| <b>205</b> | 3 | 4 | 3 | 3 | 3 | <b>16</b> |
| <b>206</b> | 4 | 4 | 4 | 4 | 4 | <b>20</b> |
| <b>207</b> | 4 | 4 | 4 | 4 | 4 | <b>20</b> |
| <b>208</b> | 5 | 4 | 4 | 5 | 4 | <b>22</b> |
| <b>209</b> | 4 | 4 | 5 | 4 | 4 | <b>21</b> |
| <b>210</b> | 4 | 4 | 3 | 4 | 4 | <b>19</b> |
| <b>211</b> | 4 | 4 | 5 | 3 | 4 | <b>20</b> |
| <b>212</b> | 3 | 4 | 3 | 3 | 4 | <b>17</b> |
| <b>213</b> | 2 | 3 | 4 | 4 | 4 | <b>17</b> |
| <b>214</b> | 4 | 4 | 4 | 5 | 4 | <b>21</b> |
| <b>215</b> | 5 | 5 | 5 | 5 | 5 | <b>25</b> |
| <b>216</b> | 4 | 4 | 5 | 5 | 4 | <b>22</b> |
| <b>217</b> | 4 | 5 | 5 | 4 | 4 | <b>22</b> |
| <b>218</b> | 4 | 4 | 4 | 4 | 4 | <b>20</b> |
| <b>219</b> | 3 | 3 | 3 | 3 | 3 | <b>15</b> |
| <b>220</b> | 3 | 3 | 3 | 4 | 3 | <b>16</b> |
| <b>221</b> | 5 | 4 | 4 | 5 | 5 | <b>23</b> |
| <b>222</b> | 3 | 3 | 4 | 5 | 3 | <b>18</b> |
| <b>223</b> | 4 | 5 | 4 | 4 | 4 | <b>21</b> |
| <b>224</b> | 5 | 5 | 4 | 5 | 5 | <b>24</b> |
| <b>225</b> | 5 | 5 | 5 | 4 | 5 | <b>24</b> |
| <b>226</b> | 3 | 3 | 4 | 3 | 3 | <b>16</b> |
| <b>227</b> | 4 | 3 | 4 | 4 | 4 | <b>19</b> |
| <b>228</b> | 5 | 5 | 5 | 5 | 5 | <b>25</b> |
| <b>229</b> | 5 | 5 | 4 | 4 | 5 | <b>23</b> |
| <b>230</b> | 5 | 5 | 4 | 4 | 5 | <b>23</b> |
| <b>231</b> | 4 | 4 | 4 | 4 | 4 | <b>20</b> |
| <b>232</b> | 4 | 4 | 5 | 5 | 4 | <b>22</b> |
| <b>233</b> | 5 | 4 | 4 | 5 | 5 | <b>23</b> |
| <b>234</b> | 4 | 3 | 5 | 4 | 4 | <b>20</b> |
| <b>235</b> | 4 | 4 | 4 | 4 | 4 | <b>20</b> |
| <b>236</b> | 5 | 4 | 4 | 5 | 5 | <b>23</b> |
| <b>237</b> | 5 | 5 | 5 | 5 | 5 | <b>25</b> |
| <b>238</b> | 5 | 4 | 4 | 4 | 5 | <b>22</b> |
| <b>239</b> | 3 | 5 | 4 | 4 | 3 | <b>19</b> |
| <b>240</b> | 4 | 4 | 5 | 4 | 4 | <b>21</b> |

## Lampiran 3 Hasil Uji Instrumen Penelitian Regression

### Notes

|                        |                                |   |
|------------------------|--------------------------------|---|
| Output Created         |                                | 05-AUG-2024 12:52:56  |
| Comments               |                                |   |
| Input                  | Active Dataset                 | DataSet4  |
|                        | Filter                         | <none>  |
|                        | Weight                         | <none>  |
|                        | Split File                     | <none>  |
|                        | N of Rows in Working Data File | 240   |
| Missing Value Handling | Definition of Missing          | User-defined missing values are treated as missing.                         |
|                        | Cases Used                     | Statistics are based on cases with no missing values for any variable used. |



|                                  |  |   |
|----------------------------------|--|---|
| Syntax                           |  | REGRESSION<br><br>/MISSING LISTWISE<br><br>/STATISTICS COEFF<br>OUTS R ANOVA<br><br>/CRITERIA=PIN(.05)<br>POUT(.10)<br><br>/NOORIGIN<br><br>/DEPENDENT<br>PerilakuKeuangan<br><br>/METHOD=ENTER<br>LocusofControl<br>PengetahuanKeuangan<br>GayaHidup<br><br>/SCATTERPLOT=(*SRESID<br>,*ZPRED)<br><br>/RESIDUALS<br>HISTOGRAM(ZRESID)<br>NORMPROB(ZRESID)<br><br>/SAVE RESID. |
| Resources                        | Processor Time                                   | 00:00:00,70   |
|                                  | Elapsed Time                                     | 00:00:00,58   |
|                                  | Memory Required                                  | 3472 bytes  |
|                                  | Additional Memory Required<br>for Residual Plots | 648 bytes   |
| Variables Created or<br>Modified | RES_1  | Unstandardized Residual   |

### Variables Entered/Removed<sup>a</sup>

| Model | Variables Entered   | Variables Removed | Method |
|-------|---|-------------------|--------|
| 1     | Gaya Hidup, Pengetahuan Keuangan, Locus of Control <sup>b</sup> |                   | Enter  |

a. Dependent Variable: Perilaku Keuangan

b. All requested variables entered.

### Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .751 <sup>a</sup> | .564     | .559              | 2.08342                    |

a. Predictors: (Constant), Gaya Hidup, Pengetahuan Keuangan, Locus of Control

b. Dependent Variable: Perilaku Keuangan

### ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df  | Mean Square | F       | Sig.              |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1     | Regression | 1389.598       | 3   | 463.199     | 106.712 | .000 <sup>b</sup> |
|       | Residual   | 1072.139       | 247 | 4.341       |         |                   |
|       | Total      | 2461.737       | 250 |             |         |                   |

a. Dependent Variable: Perilaku Keuangan

b. Predictors: (Constant), Gaya Hidup, Pengetahuan Keuangan, Locus of Control



### Coefficients<sup>a</sup>

| Model |                      | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|----------------------|-----------------------------|------------|---------------------------|-------|------|
|       |                      | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)           | 2.628                       | 1.026      |                           | 2.561 | .011 |
|       | Locus of Control     | .143                        | .062       | .158                      | 2.305 | .022 |
|       | Pengetahuan Keuangan | .169                        | .069       | .178                      | 2.465 | .014 |
|       | Gaya Hidup           | .203                        | .031       | .473                      | 6.456 | .000 |

a. Dependent Variable: Perilaku Keuangan

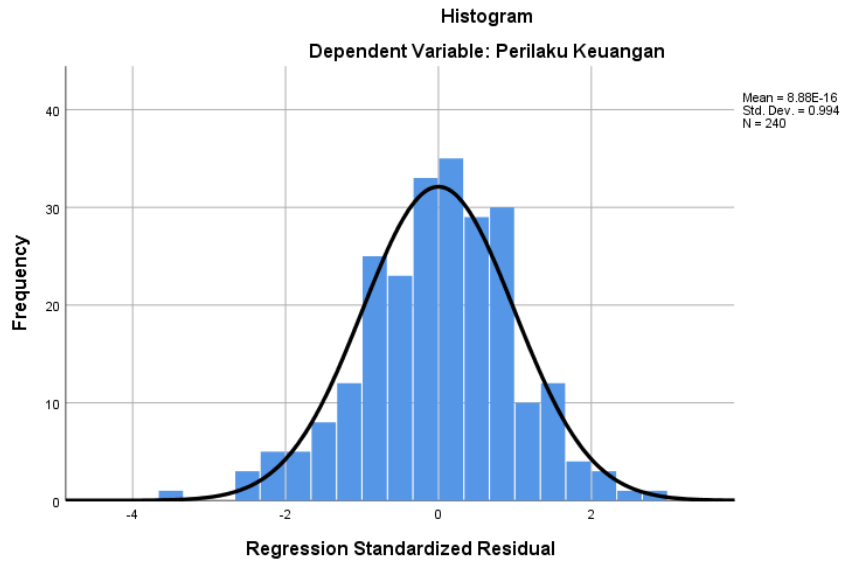
### Residuals Statistics<sup>a</sup>

|                                   | Minimum  | Maximum | Mean    | Std. Deviation | N   |
|-----------------------------------|----------|---------|---------|----------------|-----|
| Predicted Value                   | 17.2005  | 23.4587 | 20.3792 | 1.25090        | 240 |
| Std. Predicted Value              | -2.541   | 2.462   | .000    | 1.000          | 240 |
| Standard Error of Predicted Value | .159     | .566    | .281    | .092           | 240 |
| Adjusted Predicted Value          | 17.2334  | 23.5047 | 20.3767 | 1.24839        | 240 |
| Residual                          | -7.76213 | 6.11912 | .00000  | 2.28010        | 240 |
| Std. Residual                     | -3.383   | 2.667   | .000    | .994           | 240 |
| Stud. Residual                    | -3.391   | 2.699   | .001    | 1.003          | 240 |
| Deleted Residual                  | -7.80071 | 6.26585 | .00243  | 2.32083        | 240 |
| Stud. Deleted Residual            | -3.470   | 2.735   | .000    | 1.008          | 240 |
| Mahal. Distance                   | .155     | 13.524  | 2.987   | 2.728          | 240 |
| Cook's Distance                   | .000     | .049    | .004    | .008           | 240 |
| Centered Leverage Value           | .001     | .057    | .013    | .011           | 240 |

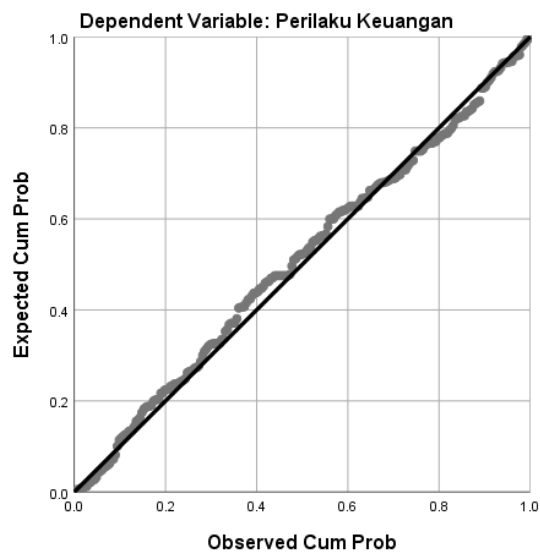
a. Dependent Variable: Perilaku Keuangan

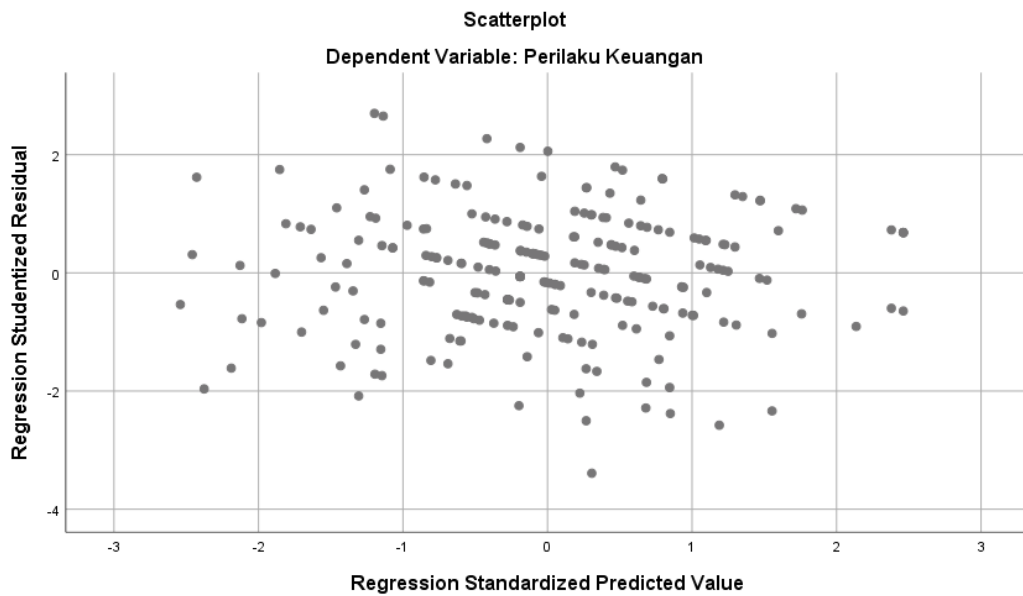


# Charts



Normal P-P Plot of Regression Standardized Residual





## NPar Tests



## Notes

|                        |                                |  |
|------------------------|--------------------------------|--|
| Output Created         |                                | 05-AUG-2024 12:53:04   |
| Comments               |                                |  |
| Input                  | Active Dataset                 | DataSet4   |
|                        | Filter                         | <none>   |
|                        | Weight                         | <none>   |
|                        | Split File                     | <none>   |
|                        | N of Rows in Working Data File | 240  |
| Missing Value Handling | Definition of Missing          | User-defined missing values are treated as missing.  |
|                        | Cases Used                     | Statistics for each test are based on all cases with valid data for the variable(s) used in that test. |

|           |                                      |  |
|-----------|--------------------------------------|--|
| Syntax    |                                      | NPAR TESTS<br><br>/K-S(NORMAL)=RES_1<br><br>/MISSING ANALYSIS. |
| Resources | Processor Time                       | 00:00:00,00  |
|           | Elapsed Time                         | 00:00:00,00  |
|           | Number of Cases Allowed <sup>a</sup> | 786432   |

a. Based on availability of workspace memory.

### One-Sample Kolmogorov-Smirnov Test

|                                  |                | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N                                |                | 240                     |
| Normal Parameters <sup>a,b</sup> | Mean           | .0000000                |
|                                  | Std. Deviation | 2.28009550              |
| Most Extreme Differences         | Absolute       | .045                    |
|                                  | Positive       | .031                    |
|                                  | Negative       | -.045                   |
| Test Statistic                   |                | .045                    |
| Asymp. Sig. (2-tailed)           |                | .200 <sup>c,d</sup>     |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

## Notes

|                        |   |   |
|------------------------|---|---|
| Output Created         |   | 05-AUG-2024 12:53:17  |
| Comments               |   |   |
| Input                  | Active Dataset  | DataSet4  |
|                        | Filter  | <none>  |
|                        | Weight  | <none>  |
|                        | Split File  | <none>  |
|                        | N of Rows in Working Data File  | 240   |
| Missing Value Handling | Definition of Missing   | User-defined missing values are treated as missing.                         |
|                        | Cases Used  | Statistics are based on cases with no missing values for any variable used. |
| Syntax                 | <pre> REGRESSION  /MISSING LISTWISE  /STATISTICS COEFF OUTS R ANOVA  /CRITERIA=PIN(.05) POUT(.10)  /NOORIGIN  /DEPENDENT absres  /METHOD=ENTER LocusofControl PengetahuanKeuangan GayaHidup. </pre> |   |
| Resources              | Processor Time  | 00:00:00,00   |
|                        | Elapsed Time  | 00:00:00,02   |

|   |            |
|---|------------|
| Memory Required                               | 3536 bytes |
| Additional Memory Required for Residual Plots | 0 bytes    |

### Coefficients<sup>a</sup>

| Model |                      | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|-------|----------------------|-----------------------------|------------|---------------------------|--------|------|
|       |                      | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant)           | 4.590                       | .652       |                           | 7.040  | .000 |
|       | Locus of Control     | -.054                       | .039       | -.136                     | -1.375 | .170 |
|       | Pengetahuan Keuangan | -.002                       | .044       | -.004                     | -.042  | .966 |
|       | Gaya Hidup           | -.032                       | .020       | -.167                     | -1.567 | .118 |

a. Dependent Variable: absres

### Notes

|                |                      |          |
|----------------|----------------------|----------|
| Output Created | 05-AUG-2024 12:53:32 |          |
| Comments       |                      |          |
| Input          | Active Dataset       | DataSet4 |
|                | Filter               | <none>   |
|                | Weight               | <none>   |
|                | Split File           | <none>   |

|                        |   |   |
|------------------------|---|---|
|                        | N of Rows in Working Data File                | 240   |
| Missing Value Handling | Definition of Missing                         | User-defined missing values are treated as missing.   |
|                        | Cases Used                                    | Statistics are based on cases with no missing values for any variable used.   |
| Syntax                 |   | REGRESSION<br><br>/MISSING LISTWISE<br><br>/STATISTICS COLLIN TOL<br><br>/CRITERIA=PIN(.05)<br>POUT(.10)<br><br>/NOORIGIN<br><br>/DEPENDENT<br>PerilakuKeuangan<br><br>/METHOD=ENTER<br>LocusofControl<br>PengetahuanKeuangan<br>GayaHidup. |
| Resources              | Processor Time                                | 00:00:00,00   |
|                        | Elapsed Time                                  | 00:00:00,02   |
|                        | Memory Required                               | 3536 bytes  |
|                        | Additional Memory Required for Residual Plots | 0 bytes   |

### Coefficients<sup>a</sup>

| Model |                      | Collinearity Statistics |       |
|-------|----------------------|-------------------------|-------|
|       |                      | Tolerance               | VIF   |
| 1     | Locus of Control     | .377                    | 2.650 |
|       | Pengetahuan Keuangan | .337                    | 2.965 |
|       | Gaya Hidup           | .329                    | 3.043 |

a. Dependent Variable: Perilaku Keuangan



## PERNYATAAN

Dengan ini saya menyatakan bahwa karya tulis yang berjudul “Pengaruh *Locus of Control*, Pengetahuan Keuangan, dan Gaya Hidup Terhadap Perilaku Keuangan Pada Mahasiswa Penerima Bidik Misi Universitas Pendidikan Ganesha” 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 resiko/sanksi yang dijatuhkan kepada saya apabila kemudian adanya pelanggaran atas etika keilmuan dalam karya saya ini atau ada klaim terhadap keaslian karya saya ini.

Seririt, 26 Juni 2024

Yang membuat pernyataan

**Ida Bagus Kade Pramudya**

**NIM. 2017051099**





## RIWAYAT HIDUP



Ida Bagus Kade Pramudya lahir di Seririt pada tanggal 18 Oktober 2001. Penulis lahir dari pasangan suami istri Bapak Ida Bagus Suarnata dan Ibu Luh Leliani, serta memiliki satu orang kakak laki-laki bernama Ida Bagus Putu Pradhitya. Penulis berkebangsaan Indonesia dan beragama Hindu. Kini penulis tinggal di Banjar Dinas Taman Sari, Desa Sulanyah, Kecamatan Seririt, Kabupaten Buleleng, Provinsi Bali. Penulis menyelesaikan Pendidikan Dasar di SDN 1 Seririt dan lulus pada tahun 2014. Kemudian penulis melanjutkan di SMP Negeri 1 Seririt dan lulus pada tahun 2017. Pada tahun 2020, penulis lulus dari SMA Negeri 1 Seririt, dan melanjutkan Pendidikan Program Studi S1 Akuntansi, Jurusan Ekonomi dan Akuntansi di Universitas Pendidikan Ganesha. Pada pertengahan tahun 2024, penulis telah menyelesaikan Skripsi yang berjudul “Pengaruh *Locus of Control*, Pengetahuan Keuangan, dan Gaya Hidup Terhadap Perilaku Keuangan Pada Mahasiswa Penerima Bidik Misi Universitas Pendidikan Ganesha”. Selanjutnya, mulai tahun 2020 sampai penulisan skripsi ini, penulis masih terdaftar sebagai mahasiswa Program Studi S1 Akuntansi, Jurusan Ekonomi dan Akuntansi, Universitas Pendidikan Ganesha.



## PERNYATAAN

Dengan ini saya menyatakan bahwa karya tulis yang berjudul “Pengaruh *Locus of Control*, Pengetahuan Keuangan, dan Gaya Hidup Terhadap Perilaku Keuangan Pada Mahasiswa Penerima Bidik Misi Universitas Pendidikan Ganesha” 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 resiko/sanksi yang dijatuhkan kepada saya apabila kemudian adanya pelanggaran atas etika keilmuan dalam karya saya ini atau ada klaim terhadap keaslian karya saya ini.

Seririt, 26 Juni 2024

Yang membuat pernyataan



**Ida Bagus Kade Pramudya**

**NIM. 2017051099**