



## Lampiran 1. Kuesioner Penelitian

### Permohonan Pengisian Kuesioner Penelitian

Dengan hormat,

Sehubungan dengan pelaksanaan penelitian skripsi yang berjudul **“Pengaruh *Financial Self-efficacy*, *Self-esteem*, dan *Financial Knowledge* terhadap *Financial Management Behavior* pada Pelaku UMKM di Kabupaten Buleleng”**, saya memohon kesediaan Bapak/Ibu selaku pelaku UMKM di Kabupaten Buleleng untuk meluangkan waktu guna mengisi kuesioner penelitian ini. Kuesioner ini disusun sebagai bagian dari pemenuhan tugas akhir dalam menyelesaikan studi pada Program Studi S1 Akuntansi, Fakultas Ekonomi, Universitas Pendidikan Ganesha.

Seluruh informasi yang Bapak/Ibu berikan akan dijaga kerahasiaannya dan digunakan semata-mata untuk keperluan akademis. Saya berharap Bapak/Ibu dapat menjawab setiap pertanyaan dengan jujur sesuai dengan kondisi yang sebenarnya. Jawaban yang Bapak/Ibu berikan akan sangat berarti dan membantu dalam keberhasilan penelitian ini.

Atas perhatian dan partisipasi Bapak/Ibu, saya mengucapkan terima kasih yang sebesar-besarnya.

Hormat Saya,  
Ni Made Putri Suryantini  
NIM 2217051056

#### I. IDENTITAS RESPONDEN

Nama :  
Usia :  
Jenis Kelamin :  
Nama Usaha :  
Jenis Usaha :  
Strata Usaha :  
Lokasi Usaha :

## II. PETUNJUK PENGISIAN KUESIONER

Pilihlah salah satu alternatif jawaban untuk setiap pernyataan berdasarkan pendapat bapak/ibu dengan membubuhkan tanda (√). Setiap pertanyaan terdiri dari 5 pilihan jawaban, yaitu.

SS = Sangat setuju

S = Setuju

KS = Kurang setuju

TS = Tidak setuju

STS = Sangat tidak setuju

### 1. *Financial Self-efficacy* (X1)

| No  | Pernyataan  | SS | S | KS | TS | STS |
|---|---|----|---|----|----|-----|
| <b>Keyakinan terhadap kemampuan perencanaan keuangan</b>        |   |    |   |    |    |     |
| X1.1  | Saya yakin dapat membuat rencana keuangan yang baik untuk masa depan.         |    |   |    |    |     |
| X1.2  | Saya percaya diri dalam mengatur keuangan pribadi.                            |    |   |    |    |     |
| <b>Manajemen keuangan dan pencapaian setiap tujuan keuangan</b> |   |    |   |    |    |     |
| X1.3  | Saya yakin mampu mencapai tujuan keuangan saya melalui perencanaan.           |    |   |    |    |     |
| X1.4  | Saya memiliki kendali atas cara saya menggunakan uang.                        |    |   |    |    |     |
| <b>Keahlian pengambilan keputusan keuangan tak terduga</b>      |   |    |   |    |    |     |
| X1.5  | Saya bisa mengambil keputusan keuangan secara bijak saat situasi darurat.     |    |   |    |    |     |
| X1.6  | Saya mudah panik ketika menghadapi pengeluaran tak terduga.                   |    |   |    |    |     |
| <b>Keyakinan terhadap kondisi keuangan di masa mendatang</b>    |   |    |   |    |    |     |
| X1.7  | Saya optimis kondisi keuangan saya akan membaik di masa depan.                |    |   |    |    |     |
| X1.8  | Saya yakin bisa mandiri secara finansial di kemudian hari.                    |    |   |    |    |     |
| <b>Keahlian menghadapi setiap tantangan</b>                     |   |    |   |    |    |     |
| X1.9  | Saya yakin bisa mengatasi tantangan finansial yang saya hadapi.               |    |   |    |    |     |
| X1.10   | Saya memiliki kemampuan untuk mencari solusi saat mengalami masalah keuangan. |    |   |    |    |     |

### 2. *Self-esteem* (X2)

| No   | Pernyataan | SS | S | KS | TS | STS |
|--|------------|----|---|----|----|-----|
| <b>Harga diri dipengaruhi oleh jumlah uang yang dihasilkan</b> |            |    |   |    |    |     |

|  |   |  |  |  |  |  |
|--|---|--|--|--|--|--|
| X2.1   | Saya merasa lebih berharga ketika usaha saya menghasilkan pendapatan yang tinggi.                     |  |  |  |  |  |
| X2.2   | Besarnya penghasilan dari usaha saya membuat saya merasa lebih percaya diri sebagai pelaku usaha.     |  |  |  |  |  |
| <b>Harga diri dianggap bergantung pada banyaknya uang yang dimiliki</b>                          |   |  |  |  |  |  |
| X2.3   | Saya merasa harga diri saya meningkat ketika memiliki tabungan atau aset yang cukup.                  |  |  |  |  |  |
| X2.4   | Saya merasa jumlah uang yang saya miliki tidak menunjukkan keberhasilan saya dalam menjalankan usaha. |  |  |  |  |  |
| <b>Perasaan negatif ketika tidak memperoleh penghasilan yang cukup</b>                           |   |  |  |  |  |  |
| X2.5   | Saya merasa kecewa terhadap diri sendiri ketika pendapatan usaha menurun.                             |  |  |  |  |  |
| X2.6   | Saya merasa kurang berharga saat tidak mampu memenuhi kebutuhan usaha karena pendapatan yang kecil.   |  |  |  |  |  |
| <b>Pandangan terhadap diri sendiri tidak dianggap terkait dengan jumlah uang yang dihasilkan</b> |   |  |  |  |  |  |
| X2.7   | Saya tetap menghargai diri saya meskipun usaha saya tidak menghasilkan banyak uang.                   |  |  |  |  |  |
| X2.8   | Saya merasa tetap berharga sebagai pelaku usaha, meskipun keuangan usaha sedang sulit.                |  |  |  |  |  |
| <b>Perasaan positif ketika kondisi keuangan berada dalam kendali</b>                             |   |  |  |  |  |  |
| X2.9   | Saya merasa bangga pada diri sendiri ketika keuangan usaha saya teratur dan terkendali.               |  |  |  |  |  |
| X2.10  | Saya merasa puas terhadap diri saya ketika dapat mengelola keuangan usaha dengan baik.                |  |  |  |  |  |

### 3. Financial Knowledge (X3)

| No   | Pernyataan   | SS | S | KS | TS | STS |
|--|--|----|---|----|----|-----|
| <b>Menyusun Laporan Keuangan Sederhana</b> |  |    |   |    |    |     |
| X3.1                                       | Saya mencatat setiap pemasukan dan pengeluaran agar keuangan usaha tetap terkontrol.     |    |   |    |    |     |
| X3.2                                       | Saya rutin menyusun laporan keuangan sederhana untuk mengetahui perkembangan usaha saya. |    |   |    |    |     |

| <b>Manajemen uang</b>         |   |  |  |  |  |
|-------------------------------|---|--|--|--|--|
| X3.3                          | Saya tahu cara mencatat pemasukan dan pengeluaran.                        |  |  |  |  |
| X3.4                          | Saya sering kesulitan mengalokasikan penghasilan usaha dengan baik.       |  |  |  |  |
| <b>Kredit dan utang</b>       |   |  |  |  |  |
| X3.5                          | Saya tahu cara menggunakan kredit dengan bijak.                           |  |  |  |  |
| X3.6                          | Saya memahami risiko dalam penggunaan pinjaman.                           |  |  |  |  |
| <b>Tabungan dan investasi</b> |   |  |  |  |  |
| X3.7                          | Saya tahu pentingnya menyisihkan dana untuk ditabung atau diinvestasikan. |  |  |  |  |
| X3.8                          | Saya memahami perbedaan antara menabung dan investasi.                    |  |  |  |  |
| <b>Risiko dan asuransi</b>    |   |  |  |  |  |
| X3.9                          | Saya memahami pentingnya perlindungan asuransi untuk risiko keuangan.     |  |  |  |  |
| X3.10                         | Saya tahu jenis-jenis risiko keuangan yang dapat terjadi.                 |  |  |  |  |

#### 4. Financial Management Behavior (Y)

| No  | Pernyataan   | SS | S | KS | TS | STS |
|---|--|----|---|----|----|-----|
| <b>Ketepatan pembayaran tagihan bulanan</b>             |  |    |   |    |    |     |
| Y.1   | Saya membayar tagihan tepat waktu setiap bulan.                            |    |   |    |    |     |
| Y.2   | Saya menyiapkan dana khusus untuk membayar tagihan tepat waktu.            |    |   |    |    |     |
| <b>Penyisihan dana untuk menabung atau berinvestasi</b> |  |    |   |    |    |     |
| Y.3   | Saya tidak menyisihkan sebagian penghasilan untuk ditabung atau investasi. |    |   |    |    |     |
| Y.4   | Saya tidak tertarik untuk menabung atau berinvestasi.                      |    |   |    |    |     |
| <b>Pengendalian pendapatan dan pengeluaran</b>          |  |    |   |    |    |     |
| Y.5   | Saya mencatat dan mengontrol pemasukan serta pengeluaran.                  |    |   |    |    |     |
| Y.6   | Saya mengelola pengeluaran sesuai dengan anggaran yang telah direncanakan. |    |   |    |    |     |
| <b>Penyisihan dana hari tua</b>                         |  |    |   |    |    |     |
| Y.7   | Saya mulai mempersiapkan dana untuk kebutuhan hari tua.                    |    |   |    |    |     |

|   |   |  |  |  |  |  |
|---|---|--|--|--|--|--|
| Y.8   | Saya memiliki rencana keuangan jangka panjang untuk masa tua. |  |  |  |  |  |
| <b>Kedisiplinan pengelolaan penghasilan bulanan</b> |   |  |  |  |  |  |
| Y.9   | Saya konsisten dalam mengelola penghasilan bulanan.           |  |  |  |  |  |
| Y.10  | Saya mengelola penghasilan bulanan tanpa rencana yang jelas.  |  |  |  |  |  |

(Sumber:(Hakim, 2024);(Allyah, 2023); (Dewi,2025); (Saadi dkk., 2025))



### Lampiran 2. Identitas Responden

| No Responden | Jenis Kelamin | Usia | Pendidikan terakhir | Lokasi       | Kategori |
|--------------|---------------|------|---------------------|--------------|----------|
| 1            | Laki-laki     | 46   | SMA                 | Tejakula     | Mikro    |
| 2            | Laki-laki     | 18   | SMA                 | Tejakula     | Mikro    |
| 3            | Laki-laki     | 65   | S1                  | Tejakula     | Mikro    |
| 4            | Laki-laki     | 24   | SMA                 | Tejakula     | Mikro    |
| 5            | Perempuan     | 19   | SMA                 | Tejakula     | Mikro    |
| 6            | Laki-laki     | 50   | SMA                 | Tejakula     | Mikro    |
| 7            | Perempuan     | 27   | SMA                 | Tejakula     | Mikro    |
| 8            | Perempuan     | 22   | SMA                 | Tejakula     | Mikro    |
| 9            | Laki-laki     | 60   | SMA                 | Tejakula     | Mikro    |
| 10           | Laki-laki     | 62   | SMA                 | Tejakula     | Mikro    |
| 11           | Perempuan     | 44   | SD                  | Tejakula     | Mikro    |
| 12           | Perempuan     | 50   | SMP                 | Kubutambahan | Menengah |
| 13           | Laki-laki     | 37   | SMA                 | Kubutambahan | Mikro    |
| 14           | Perempuan     | 35   | SMA                 | Kubutambahan | Mikro    |
| 15           | Perempuan     | 26   | SMA                 | Kubutambahan | Mikro    |
| 16           | Laki-laki     | 32   | SMA                 | Kubutambahan | Mikro    |
| 17           | Laki-laki     | 36   | SMA                 | Kubutambahan | Mikro    |
| 18           | Perempuan     | 31   | SMA                 | Kubutambahan | Mikro    |
| 19           | Perempuan     | 45   | Tidak sekolah       | Kubutambahan | Mikro    |
| 20           | Perempuan     | 34   | SMA                 | Kubutambahan | Mikro    |
| 21           | Laki-laki     | 48   | SD                  | Kubutambahan | Mikro    |
| 22           | Laki-laki     | 50   | SMA                 | Sawan        | Kecil    |
| 23           | Perempuan     | 46   | SMP                 | Sawan        | Mikro    |
| 24           | Perempuan     | 32   | SMA                 | Sawan        | Mikro    |
| 25           | Perempuan     | 42   | SMP                 | Sawan        | Mikro    |
| 26           | Laki-laki     | 74   | SMP                 | Sawan        | Mikro    |
| 27           | Laki-laki     | 40   | SMA                 | Sawan        | Mikro    |
| 28           | Perempuan     | 25   | SMA                 | Sawan        | Mikro    |
| 29           | Perempuan     | 35   | SMA                 | Gerokgak     | Mikro    |
| 30           | Laki-laki     | 61   | S2                  | Gerokgak     | Mikro    |
| 31           | Perempuan     | 30   | S1                  | Gerokgak     | Mikro    |
| 32           | Perempuan     | 53   | SMP                 | Gerokgak     | Mikro    |
| 33           | Laki-laki     | 63   | S1                  | Gerokgak     | Kecil    |
| 34           | Perempuan     | 53   | SMA                 | Gerokgak     | Mikro    |
| 35           | Laki-laki     | 31   | SMA                 | Gerokgak     | Mikro    |
| 36           | Laki-laki     | 48   | SMA                 | Gerokgak     | Mikro    |
| 37           | Laki-laki     | 54   | SMA                 | Gerokgak     | Mikro    |
| 38           | Laki-laki     | 36   | SMA                 | Gerokgak     | Kecil    |

|    |           |    |     |           |       |
|----|-----------|----|-----|-----------|-------|
| 39 | Laki-laki | 40 | S1  | Gerokgak  | Mikro |
| 40 | Perempuan | 45 | SD  | Gerokgak  | Mikro |
| 41 | Perempuan | 35 | SMA | Gerokgak  | Mikro |
| 42 | Laki-laki | 40 | S1  | Gerokgak  | Mikro |
| 43 | Perempuan | 44 | SMA | Seririt   | Kecil |
| 44 | Laki-laki | 56 | SMA | Seririt   | Mikro |
| 45 | Laki-laki | 43 | S1  | Seririt   | Mikro |
| 46 | Perempuan | 23 | S1  | Seririt   | Mikro |
| 47 | Laki-laki | 49 | SMA | Seririt   | Mikro |
| 48 | Laki-laki | 24 | S1  | Seririt   | Kecil |
| 49 | Laki-laki | 35 | SMA | Seririt   | Mikro |
| 50 | Laki-laki | 21 | SMA | Seririt   | Mikro |
| 51 | Perempuan | 35 | SMA | Seririt   | Mikro |
| 52 | Perempuan | 32 | SMA | Seririt   | Mikro |
| 53 | Laki-laki | 34 | S1  | Busungbiu | Mikro |
| 54 | Perempuan | 39 | SMA | Busungbiu | Mikro |
| 55 | Perempuan | 35 | SMA | Busungbiu | Mikro |
| 56 | Perempuan | 33 | SMA | Busungbiu | Mikro |
| 57 | Laki-laki | 39 | SMA | Busungbiu | Mikro |
| 58 | Perempuan | 35 | SMA | Banjar    | Mikro |
| 59 | Laki-laki | 45 | SMA | Banjar    | Kecil |
| 60 | Perempuan | 37 | SMA | Banjar    | Mikro |
| 61 | Laki-laki | 35 | SMA | Banjar    | Mikro |
| 62 | Laki-laki | 30 | S1  | Banjar    | Mikro |
| 63 | Perempuan | 22 | SMA | Buleleng  | Mikro |
| 64 | Laki-laki | 60 | SMA | Buleleng  | Mikro |
| 65 | Laki-laki | 28 | SMA | Buleleng  | Kecil |
| 66 | Perempuan | 44 | SD  | Buleleng  | Mikro |
| 67 | Perempuan | 22 | SMP | Buleleng  | Mikro |
| 68 | Laki-laki | 37 | SMA | Buleleng  | Kecil |
| 69 | Perempuan | 34 | SMA | Buleleng  | Mikro |
| 70 | Laki-laki | 45 | SD  | Buleleng  | Mikro |
| 71 | Laki-laki | 29 | SMA | Buleleng  | Kecil |
| 72 | Perempuan | 46 | SMP | Buleleng  | Mikro |
| 73 | Laki-laki | 40 | SMA | Buleleng  | Mikro |
| 74 | Perempuan | 25 | SMA | Buleleng  | Mikro |
| 75 | Perempuan | 35 | SMA | Buleleng  | Mikro |
| 76 | Laki-laki | 28 | SMA | Buleleng  | Mikro |
| 77 | Perempuan | 35 | SMA | Buleleng  | Mikro |
| 78 | Laki-laki | 40 | S1  | Buleleng  | Kecil |
| 79 | Perempuan | 44 | SMA | Buleleng  | Mikro |

|     |           |    |     |          |       |
|-----|-----------|----|-----|----------|-------|
| 80  | Laki-laki | 21 | SMA | Buleleng | Mikro |
| 81  | Laki-laki | 43 | S1  | Buleleng | Mikro |
| 82  | Perempuan | 23 | S1  | Buleleng | Mikro |
| 83  | Perempuan | 27 | S1  | Buleleng | Mikro |
| 84  | Perempuan | 53 | SMP | Sukasada | Mikro |
| 85  | Laki-laki | 37 | S1  | Sukasada | Mikro |
| 86  | Perempuan | 53 | SMA | Sukasada | Mikro |
| 87  | Laki-laki | 31 | SMA | Sukasada | Mikro |
| 88  | Laki-laki | 21 | SMA | Sukasada | Mikro |
| 89  | Perempuan | 35 | SMA | Sukasada | Mikro |
| 90  | Perempuan | 32 | SMA | Sukasada | Mikro |
| 91  | Laki-laki | 34 | S1  | Sukasada | Mikro |
| 92  | Perempuan | 39 | SMA | Sukasada | Kecil |
| 93  | Perempuan | 35 | SMA | Sukasada | Mikro |
| 94  | Perempuan | 31 | SMA | Sukasada | Kecil |
| 95  | Perempuan | 45 | SMA | Sukasada | Mikro |
| 96  | Perempuan | 34 | SMA | Sukasada | Kecil |
| 97  | Laki-laki | 23 | SMA | Sukasada | Mikro |
| 98  | Laki-laki | 50 | SMA | Sukasada | Mikro |
| 99  | Perempuan | 46 | SMP | Sukasada | Mikro |
| 100 | Perempuan | 32 | SMA | Sukasada | Mikro |





|   |   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|---|----|
| 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 42 |
| 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 47 |
| 4 | 5 | 4 | 5 | 4 | 3 | 5 | 4 | 4 | 3 | 41 |
| 4 | 3 | 4 | 2 | 5 | 4 | 5 | 4 | 4 | 5 | 40 |
| 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 42 |
| 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 45 |
| 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 44 |
| 5 | 5 | 5 | 5 | 4 | 3 | 4 | 2 | 4 | 4 | 41 |
| 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 44 |
| 3 | 3 | 3 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 40 |
| 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 44 |
| 3 | 3 | 3 | 2 | 5 | 5 | 5 | 5 | 5 | 5 | 41 |
| 4 | 3 | 2 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 42 |
| 2 | 4 | 5 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 35 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 39 |
| 5 | 5 | 5 | 5 | 3 | 2 | 2 | 3 | 2 | 2 | 34 |
| 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 41 |
| 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 48 |
| 4 | 3 | 5 | 4 | 4 | 3 | 3 | 4 | 3 | 2 | 35 |
| 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 44 |
| 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 43 |
| 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 46 |
| 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 44 |
| 4 | 3 | 4 | 2 | 4 | 4 | 3 | 4 | 3 | 4 | 35 |
| 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 42 |
| 4 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 44 |
| 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 47 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 50 |
| 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 48 |
| 3 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 33 |
| 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 3 | 2 | 2 | 3 | 2 | 2 | 3 | 3 | 2 | 2 | 24 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 30 |
| 2 | 3 | 2 | 2 | 2 | 2 | 3 | 2 | 3 | 2 | 23 |
| 5 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 46 |
| 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 47 |
| 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 45 |
| 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 43 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 30 |
| 4 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 34 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 21 |
| 4 | 3 | 2 | 4 | 5 | 2 | 3 | 2 | 3 | 5 | 33 |
| 2 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 40 |

|   |   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|---|----|
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 50 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 48 |
| 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 37 |
| 5 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 45 |
| 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 43 |
| 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 46 |
| 4 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 46 |
| 4 | 3 | 4 | 2 | 4 | 4 | 3 | 4 | 3 | 4 | 35 |
| 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 42 |
| 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 46 |
| 5 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 45 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 4 | 47 |
| 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 2 | 45 |
| 3 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 34 |

## 2. Self-esteem (X2)

| X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 | X2.10 | TOTAL_X2 |
|------|------|------|------|------|------|------|------|------|-------|----------|
| 5    | 5    | 4    | 5    | 4    | 5    | 4    | 5    | 4    | 5     | 46       |
| 4    | 3    | 4    | 4    | 2    | 4    | 5    | 2    | 4    | 2     | 34       |
| 4    | 4    | 4    | 5    | 4    | 4    | 4    | 4    | 4    | 4     | 41       |
| 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4     | 40       |
| 5    | 5    | 5    | 4    | 4    | 4    | 5    | 4    | 4    | 4     | 44       |
| 4    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5    | 5     | 49       |
| 5    | 3    | 4    | 3    | 3    | 3    | 5    | 5    | 3    | 4     | 38       |
| 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4    | 4     | 40       |
| 4    | 2    | 5    | 4    | 4    | 4    | 4    | 4    | 4    | 3     | 38       |
| 3    | 4    | 3    | 4    | 2    | 4    | 3    | 4    | 4    | 4     | 35       |
| 4    | 4    | 5    | 5    | 5    | 5    | 4    | 4    | 5    | 4     | 45       |
| 3    | 3    | 3    | 3    | 3    | 3    | 3    | 4    | 3    | 3     | 31       |
| 5    | 5    | 4    | 4    | 4    | 4    | 5    | 5    | 4    | 4     | 44       |
| 4    | 4    | 2    | 5    | 3    | 5    | 4    | 2    | 5    | 4     | 38       |
| 4    | 4    | 4    | 4    | 3    | 4    | 4    | 4    | 4    | 4     | 39       |
| 5    | 4    | 5    | 5    | 3    | 5    | 5    | 4    | 5    | 5     | 46       |
| 4    | 4    | 3    | 4    | 4    | 4    | 4    | 4    | 4    | 3     | 38       |
| 4    | 3    | 4    | 4    | 5    | 4    | 4    | 5    | 4    | 4     | 41       |
| 4    | 3    | 4    | 4    | 3    | 4    | 4    | 5    | 4    | 4     | 39       |
| 4    | 4    | 3    | 4    | 3    | 4    | 4    | 4    | 4    | 4     | 38       |
| 4    | 3    | 4    | 4    | 4    | 4    | 4    | 3    | 4    | 4     | 38       |
| 4    | 4    | 3    | 4    | 4    | 4    | 4    | 3    | 4    | 3     | 37       |
| 4    | 4    | 5    | 4    | 5    | 4    | 4    | 4    | 4    | 4     | 42       |
| 4    | 3    | 4    | 4    | 3    | 4    | 4    | 3    | 4    | 4     | 37       |

|   |   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|---|----|
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 4 | 3 | 5 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 39 |
| 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 45 |
| 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 49 |
| 2 | 3 | 4 | 4 | 4 | 4 | 2 | 2 | 4 | 4 | 33 |
| 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 38 |
| 4 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 37 |
| 4 | 4 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 39 |
| 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 46 |
| 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 48 |
| 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 41 |
| 4 | 3 | 3 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 39 |
| 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 4 | 3 | 3 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 5 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 4 | 3 | 3 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 39 |
| 5 | 3 | 3 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 5 | 3 | 3 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 40 |
| 4 | 3 | 3 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 36 |
| 4 | 3 | 4 | 5 | 2 | 5 | 4 | 3 | 5 | 4 | 39 |
| 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 42 |
| 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 3 | 4 | 5 | 3 | 3 | 3 | 3 | 5 | 3 | 3 | 35 |
| 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 48 |
| 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 38 |
| 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 46 |
| 4 | 3 | 4 | 4 | 2 | 4 | 5 | 2 | 4 | 2 | 34 |
| 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 41 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 5 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 44 |
| 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 49 |
| 5 | 3 | 4 | 3 | 3 | 3 | 5 | 5 | 3 | 4 | 38 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 4 | 2 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 38 |
| 3 | 4 | 3 | 4 | 2 | 4 | 3 | 4 | 4 | 4 | 35 |
| 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 45 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 31 |
| 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 44 |
| 4 | 4 | 2 | 5 | 3 | 5 | 4 | 2 | 5 | 4 | 38 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 39 |
| 5 | 4 | 5 | 5 | 3 | 5 | 5 | 4 | 5 | 5 | 46 |
| 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 38 |
| 4 | 3 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 41 |



|   |   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|---|----|
| 5 | 3 | 5 | 4 | 4 | 4 | 3 | 5 | 4 | 3 | 40 |
| 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 36 |
| 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 47 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 30 |
| 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 42 |
| 4 | 3 | 2 | 2 | 5 | 4 | 3 | 2 | 2 | 3 | 30 |
| 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 38 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 50 |
| 5 | 4 | 3 | 3 | 4 | 5 | 4 | 3 | 3 | 4 | 38 |
| 3 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 36 |
| 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 37 |
| 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 31 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 36 |
| 3 | 3 | 5 | 3 | 4 | 3 | 3 | 5 | 3 | 3 | 35 |
| 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 35 |
| 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 43 |
| 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 44 |
| 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 43 |
| 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 46 |
| 2 | 2 | 4 | 4 | 4 | 2 | 2 | 4 | 4 | 2 | 30 |
| 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 38 |
| 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 36 |
| 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 44 |
| 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 46 |
| 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 45 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 3 | 3 | 3 | 2 | 4 | 3 | 3 | 3 | 2 | 3 | 29 |
| 4 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 2 | 3 | 32 |
| 3 | 3 | 4 | 2 | 4 | 3 | 3 | 3 | 2 | 3 | 30 |
| 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 2 | 3 | 31 |
| 3 | 4 | 3 | 2 | 4 | 3 | 3 | 3 | 2 | 3 | 30 |
| 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 2 | 3 | 32 |
| 3 | 3 | 3 | 2 | 4 | 3 | 3 | 3 | 2 | 3 | 29 |
| 3 | 4 | 4 | 2 | 4 | 3 | 3 | 3 | 2 | 3 | 31 |
| 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 2 | 3 | 30 |
| 3 | 4 | 4 | 3 | 5 | 3 | 4 | 4 | 3 | 4 | 37 |
| 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 35 |
| 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 38 |
| 4 | 4 | 5 | 5 | 3 | 4 | 4 | 5 | 5 | 4 | 43 |
| 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 48 |
| 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 35 |
| 5 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 3 | 5 | 43 |
| 3 | 3 | 5 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 36 |

|   |   |   |   |   |   |   |   |   |   |           |
|---|---|---|---|---|---|---|---|---|---|-----------|
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | <b>41</b> |
| 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | <b>42</b> |
| 5 | 5 | 5 | 3 | 4 | 5 | 5 | 5 | 3 | 5 | <b>45</b> |
| 4 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 3 | 5 | <b>45</b> |
| 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | <b>32</b> |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | <b>40</b> |
| 5 | 3 | 5 | 4 | 4 | 4 | 3 | 5 | 4 | 3 | <b>40</b> |
| 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | <b>36</b> |
| 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | <b>47</b> |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | <b>30</b> |
| 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | <b>42</b> |
| 4 | 3 | 2 | 2 | 5 | 4 | 3 | 2 | 2 | 3 | <b>30</b> |
| 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | <b>38</b> |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | <b>50</b> |
| 5 | 4 | 3 | 3 | 4 | 5 | 4 | 3 | 3 | 4 | <b>38</b> |
| 3 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | <b>36</b> |
| 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | <b>37</b> |
| 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | <b>31</b> |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | <b>40</b> |
| 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | <b>36</b> |
| 3 | 3 | 5 | 3 | 4 | 3 | 3 | 5 | 3 | 3 | <b>35</b> |
| 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | <b>35</b> |
| 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | <b>43</b> |
| 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | <b>44</b> |
| 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | <b>43</b> |
| 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | <b>46</b> |
| 2 | 2 | 4 | 4 | 4 | 2 | 2 | 4 | 4 | 2 | <b>30</b> |
| 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | <b>38</b> |
| 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | <b>36</b> |
| 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | <b>44</b> |
| 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | <b>46</b> |
| 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | <b>45</b> |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | <b>40</b> |
| 3 | 3 | 3 | 2 | 4 | 3 | 3 | 3 | 2 | 3 | <b>29</b> |
| 4 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 2 | 3 | <b>32</b> |
| 3 | 3 | 4 | 2 | 4 | 3 | 3 | 3 | 2 | 3 | <b>30</b> |
| 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 2 | 3 | <b>31</b> |
| 3 | 4 | 3 | 2 | 4 | 3 | 3 | 3 | 2 | 3 | <b>30</b> |
| 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 2 | 3 | <b>32</b> |
| 3 | 3 | 3 | 2 | 4 | 3 | 3 | 3 | 2 | 3 | <b>29</b> |
| 3 | 4 | 4 | 2 | 4 | 3 | 3 | 3 | 2 | 3 | <b>31</b> |
| 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 2 | 3 | <b>30</b> |
| 3 | 4 | 4 | 3 | 5 | 3 | 4 | 4 | 3 | 4 | <b>37</b> |
| 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | <b>35</b> |

|   |   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|---|----|
| 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 38 |
| 4 | 4 | 5 | 5 | 3 | 4 | 4 | 5 | 5 | 4 | 43 |
| 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 48 |
| 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 35 |

#### 4. *Financial management Behavior (Y)*

| Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | Y.9 | Y.10 | TOTAL_Y |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|---------|
| 4   | 5   | 5   | 4   | 4   | 4   | 4   | 3   | 4   | 5    | 42      |
| 4   | 2   | 4   | 3   | 2   | 2   | 4   | 4   | 3   | 4    | 32      |
| 4   | 4   | 4   | 4   | 3   | 4   | 4   | 5   | 4   | 4    | 40      |
| 4   | 4   | 4   | 4   | 4   | 5   | 4   | 4   | 4   | 4    | 41      |
| 4   | 4   | 4   | 5   | 4   | 4   | 4   | 4   | 4   | 5    | 42      |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 3   | 5   | 5    | 48      |
| 3   | 4   | 3   | 3   | 4   | 4   | 4   | 3   | 3   | 4    | 35      |
| 4   | 4   | 4   | 4   | 5   | 5   | 4   | 4   | 4   | 4    | 42      |
| 4   | 3   | 4   | 4   | 3   | 4   | 5   | 4   | 4   | 4    | 39      |
| 4   | 4   | 4   | 4   | 4   | 5   | 3   | 3   | 2   | 4    | 37      |
| 5   | 4   | 5   | 5   | 4   | 4   | 5   | 4   | 5   | 5    | 46      |
| 3   | 3   | 3   | 3   | 5   | 5   | 3   | 3   | 3   | 3    | 34      |
| 4   | 4   | 4   | 5   | 5   | 4   | 4   | 4   | 4   | 4    | 42      |
| 5   | 4   | 5   | 4   | 3   | 4   | 2   | 2   | 3   | 5    | 37      |
| 4   | 4   | 4   | 3   | 4   | 4   | 4   | 4   | 3   | 4    | 38      |
| 5   | 5   | 5   | 5   | 4   | 5   | 5   | 5   | 3   | 5    | 47      |
| 4   | 3   | 4   | 5   | 5   | 5   | 3   | 3   | 4   | 4    | 40      |
| 4   | 4   | 4   | 3   | 5   | 5   | 4   | 3   | 5   | 4    | 41      |
| 4   | 4   | 4   | 4   | 5   | 4   | 4   | 4   | 3   | 2    | 38      |
| 4   | 4   | 4   | 3   | 3   | 3   | 3   | 3   | 3   | 4    | 34      |
| 4   | 4   | 4   | 4   | 4   | 4   | 4   | 4   | 4   | 4    | 40      |
| 4   | 3   | 4   | 4   | 3   | 3   | 3   | 3   | 4   | 4    | 35      |
| 4   | 4   | 4   | 3   | 3   | 3   | 5   | 3   | 5   | 5    | 39      |
| 4   | 4   | 4   | 3   | 3   | 2   | 4   | 4   | 3   | 4    | 35      |
| 4   | 4   | 4   | 4   | 5   | 4   | 4   | 4   | 3   | 4    | 40      |
| 4   | 4   | 4   | 4   | 5   | 5   | 4   | 5   | 3   | 3    | 41      |
| 4   | 5   | 4   | 4   | 4   | 4   | 4   | 4   | 4   | 3    | 40      |
| 5   | 5   | 5   | 5   | 4   | 4   | 4   | 4   | 5   | 4    | 45      |
| 4   | 4   | 4   | 2   | 3   | 3   | 4   | 4   | 4   | 3    | 35      |
| 4   | 4   | 4   | 3   | 3   | 3   | 4   | 4   | 3   | 4    | 36      |
| 4   | 4   | 4   | 4   | 4   | 4   | 3   | 3   | 4   | 3    | 37      |
| 4   | 4   | 4   | 4   | 2   | 2   | 5   | 5   | 4   | 4    | 38      |
| 5   | 5   | 5   | 5   | 3   | 2   | 4   | 4   | 5   | 4    | 42      |
| 5   | 5   | 5   | 4   | 4   | 5   | 5   | 5   | 5   | 3    | 46      |
| 4   | 4   | 4   | 4   | 4   | 4   | 4   | 4   | 4   | 3    | 39      |
| 4   | 4   | 4   | 3   | 5   | 5   | 3   | 2   | 3   | 3    | 36      |

|   |   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|---|----|
| 4 | 4 | 4 | 3 | 4 | 4 | 3 | 2 | 4 | 3 | 35 |
| 4 | 4 | 4 | 3 | 5 | 5 | 3 | 2 | 4 | 4 | 38 |
| 4 | 4 | 4 | 3 | 3 | 4 | 3 | 2 | 4 | 5 | 36 |
| 4 | 4 | 4 | 3 | 4 | 5 | 3 | 2 | 4 | 4 | 37 |
| 4 | 4 | 4 | 3 | 4 | 4 | 3 | 2 | 4 | 4 | 36 |
| 4 | 4 | 4 | 3 | 5 | 5 | 3 | 2 | 4 | 3 | 37 |
| 4 | 4 | 4 | 3 | 5 | 4 | 3 | 2 | 4 | 4 | 37 |
| 4 | 4 | 4 | 3 | 3 | 4 | 3 | 2 | 4 | 4 | 35 |
| 5 | 4 | 5 | 3 | 4 | 4 | 4 | 3 | 2 | 5 | 39 |
| 4 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 5 | 4 | 41 |
| 4 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 3 | 39 |
| 3 | 3 | 3 | 4 | 5 | 5 | 5 | 5 | 3 | 4 | 40 |
| 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 47 |
| 4 | 3 | 4 | 4 | 3 | 3 | 4 | 3 | 4 | 4 | 36 |
| 4 | 5 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 5 | 42 |
| 4 | 2 | 4 | 3 | 2 | 2 | 4 | 4 | 3 | 3 | 31 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 5 | 41 |
| 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 41 |
| 4 | 4 | 4 | 5 | 4 | 4 | 5 | 3 | 4 | 4 | 41 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 4 | 5 | 47 |
| 3 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 5 | 36 |
| 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 3 | 41 |
| 4 | 3 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 39 |
| 4 | 4 | 4 | 4 | 4 | 5 | 3 | 3 | 2 | 3 | 36 |
| 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 46 |
| 3 | 3 | 3 | 3 | 5 | 5 | 3 | 3 | 3 | 4 | 35 |
| 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 3 | 41 |
| 5 | 4 | 5 | 4 | 3 | 4 | 2 | 2 | 3 | 3 | 35 |
| 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 38 |
| 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 3 | 4 | 46 |
| 4 | 3 | 4 | 5 | 5 | 5 | 3 | 3 | 4 | 4 | 40 |
| 4 | 4 | 4 | 3 | 5 | 5 | 4 | 3 | 5 | 5 | 42 |
| 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 3 | 2 | 38 |
| 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 34 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 4 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 35 |
| 4 | 4 | 4 | 3 | 3 | 3 | 5 | 3 | 5 | 5 | 39 |
| 4 | 4 | 4 | 3 | 3 | 2 | 4 | 4 | 3 | 4 | 35 |
| 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 41 |
| 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 3 | 3 | 42 |
| 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 41 |
| 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | 44 |
| 4 | 4 | 4 | 2 | 3 | 3 | 4 | 4 | 3 | 3 | 34 |
| 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 4 | 36 |

|   |   |   |   |   |   |   |   |   |   |           |
|---|---|---|---|---|---|---|---|---|---|-----------|
| 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | <b>37</b> |
| 4 | 4 | 4 | 4 | 2 | 2 | 5 | 5 | 4 | 3 | <b>37</b> |
| 5 | 5 | 5 | 5 | 3 | 2 | 4 | 4 | 5 | 4 | <b>42</b> |
| 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 3 | <b>46</b> |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | <b>39</b> |
| 4 | 4 | 4 | 3 | 5 | 5 | 3 | 2 | 4 | 3 | <b>37</b> |
| 4 | 4 | 4 | 3 | 4 | 4 | 3 | 2 | 4 | 3 | <b>35</b> |
| 4 | 4 | 4 | 3 | 5 | 5 | 3 | 2 | 4 | 4 | <b>38</b> |
| 4 | 4 | 4 | 3 | 3 | 4 | 3 | 2 | 4 | 5 | <b>36</b> |
| 4 | 4 | 4 | 3 | 4 | 5 | 3 | 2 | 4 | 4 | <b>37</b> |
| 4 | 4 | 4 | 3 | 4 | 4 | 3 | 2 | 4 | 4 | <b>36</b> |
| 4 | 4 | 4 | 3 | 5 | 5 | 3 | 2 | 4 | 4 | <b>38</b> |
| 4 | 4 | 4 | 3 | 5 | 4 | 3 | 2 | 4 | 4 | <b>37</b> |
| 4 | 4 | 4 | 3 | 3 | 4 | 3 | 2 | 4 | 4 | <b>35</b> |
| 5 | 4 | 5 | 3 | 4 | 4 | 4 | 3 | 2 | 5 | <b>39</b> |
| 4 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 5 | 4 | <b>41</b> |
| 4 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 4 | <b>40</b> |
| 3 | 3 | 3 | 4 | 5 | 5 | 5 | 5 | 3 | 3 | <b>39</b> |
| 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | <b>48</b> |
| 4 | 3 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 4 | <b>35</b> |



Lampiran 4. Dokumentasi











|                         |                     |       |       |       |       |       |       |       |       |       |       |        |
|-------------------------|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
|                         | Sig. (2-tailed)     | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000   |
|                         | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |
| X1.7                    | Pearson Correlation | .449* | .671* | .581* | .491* | .655* | .750* | 1     | .714* | .800* | .656* | .863** |
|                         | Sig. (2-tailed)     | .000  | .000  | .000  | .000  | .000  | .000  |       | .000  | .000  | .000  | .000   |
|                         | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |
| X1.8                    | Pearson Correlation | .352* | .522* | .637* | .422* | .546* | .810* | .714* | 1     | .668* | .461* | .787** |
|                         | Sig. (2-tailed)     | .000  | .000  | .000  | .000  | .000  | .000  | .000  |       | .000  | .000  | .000   |
|                         | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |
| X1.9                    | Pearson Correlation | .405* | .629* | .562* | .477* | .620* | .695* | .800* | .668* | 1     | .626* | .826** |
|                         | Sig. (2-tailed)     | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  |       | .000  | .000   |
|                         | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |
| X1.10                   | Pearson Correlation | .404* | .414* | .409* | .362* | .722* | .672* | .656* | .461* | .626* | 1     | .732** |
|                         | Sig. (2-tailed)     | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  |       | .000   |
|                         | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |
| Financial Self-Efficacy | Pearson Correlation | .651* | .808* | .802* | .715* | .794* | .851* | .863* | .787* | .826* | .732* | 1      |
|                         | Sig. (2-tailed)     | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  |        |
|                         | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |

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

### Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .929             | 10         |



|             |                     |       |       |       |       |       |       |       |       |       |       |        |
|-------------|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
|             | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |
| X2.7        | Pearson Correlation | .829* | .394* | .265* | .308* | .213* | .376* | 1     | .280* | .396* | .305* | .677** |
|             | Sig. (2-tailed)     | .000  | .000  | .008  | .002  | .033  | .000  |       | .005  | .000  | .002  | .000   |
|             | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |
| X2.8        | Pearson Correlation | .383* | .289* | .147  | -.032 | .313* | -.040 | .280* | 1     | -.090 | .310* | .487** |
|             | Sig. (2-tailed)     | .000  | .004  | .144  | .752  | .002  | .695  | .005  |       | .375  | .002  | .000   |
|             | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |
| X2.9        | Pearson Correlation | .292* | .383* | .160  | .804* | .320* | .958* | .396* | -.090 | 1     | .514* | .671** |
|             | Sig. (2-tailed)     | .003  | .000  | .112  | .000  | .001  | .000  | .000  | .375  |       | .000  | .000   |
|             | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |
| X2.10       | Pearson Correlation | .408* | .437* | .177  | .558* | .387* | .570* | .305* | .310* | .514* | 1     | .721** |
|             | Sig. (2-tailed)     | .000  | .000  | .078  | .000  | .000  | .000  | .002  | .002  | .000  |       | .000   |
|             | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |
| Self-Esteem | Pearson Correlation | .664* | .688* | .436* | .642* | .614* | .711* | .677* | .487* | .671* | .721* | 1      |
|             | Sig. (2-tailed)     | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  | .000  |        |
|             | N                   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100   | 100    |

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

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

### Reliability Statistics

| Cronbach's |            |
|------------|------------|
| Alpha      | N of Items |
| .809       | 10         |



|                     |                     |        |        |        |        |        |        |         |        |        |         |        |
|---------------------|---------------------|--------|--------|--------|--------|--------|--------|---------|--------|--------|---------|--------|
|                     | Sig. (2-tailed)     | .000   | .000   | .003   | .000   | .000   |        | .000    | .000   | .000   | .000    | .000   |
|                     | N                   | 100    | 100    | 100    | 100    | 100    | 100    | 100     | 100    | 100    | 100     | 100    |
| X3.7                | Pearson Correlation | .651** | .917** | .330** | .454** | .467** | .749** | 1       | .423** | .455** | 1.000** | .852** |
|                     | Sig. (2-tailed)     | .000   | .000   | .001   | .000   | .000   | .000   |         | .000   | .000   | .000    | .000   |
|                     | N                   | 100    | 100    | 100    | 100    | 100    | 100    | 100     | 100    | 100    | 100     | 100    |
| X3.8                | Pearson Correlation | .297** | .343** | .920** | .730** | .162   | .380** | .423**  | 1      | .742** | .423**  | .743** |
|                     | Sig. (2-tailed)     | .003   | .000   | .000   | .000   | .107   | .000   | .000    |        | .000   | .000    | .000   |
|                     | N                   | 100    | 100    | 100    | 100    | 100    | 100    | 100     | 100    | 100    | 100     | 100    |
| X3.9                | Pearson Correlation | .336** | .375** | .651** | .941** | .151   | .438** | .455**  | .742** | 1      | .455**  | .776** |
|                     | Sig. (2-tailed)     | .001   | .000   | .000   | .000   | .134   | .000   | .000    | .000   |        | .000    | .000   |
|                     | N                   | 100    | 100    | 100    | 100    | 100    | 100    | 100     | 100    | 100    | 100     | 100    |
| X3.10               | Pearson Correlation | .651** | .917** | .330** | .454** | .467** | .749** | 1.000** | .423** | .455** | 1       | .852** |
|                     | Sig. (2-tailed)     | .000   | .000   | .001   | .000   | .000   | .000   | .000    | .000   | .000   | .000    | .000   |
|                     | N                   | 100    | 100    | 100    | 100    | 100    | 100    | 100     | 100    | 100    | 100     | 100    |
| Financial Knowledge | Pearson Correlation | .725** | .778** | .662** | .777** | .473** | .805** | .852**  | .743** | .776** | .852**  | 1      |
|                     | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   | .000   | .000    | .000   | .000   | .000    | .000   |
|                     | N                   | 100    | 100    | 100    | 100    | 100    | 100    | 100     | 100    | 100    | 100     | 100    |

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

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

### Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .912             | 10         |




|                               |                     |        |        |        |        |        |        |        |        |        |        |        |
|-------------------------------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                               | N                   | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    |
| Y1.8                          | Pearson Correlation | .156   | .087   | .131   | .442** | -      | -      | .740** | 1      | .069   | -      | .505** |
|                               | Sig. (2-tailed)     | .120   | .388   | .192   | .000   | .467   | .372   | .000   |        | .493   | .186   | .000   |
|                               | N                   | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    |
| Y1.9                          | Pearson Correlation | .313** | .309** | .314** | .284** | .066   | .082   | .216*  | .069   | 1      | .143   | .520** |
|                               | Sig. (2-tailed)     | .001   | .002   | .001   | .004   | .514   | .419   | .031   | .493   |        | .155   | .000   |
|                               | N                   | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    |
| Y1.10                         | Pearson Correlation | .191   | .115   | .249*  | .084   | -      | -      | .117   | -      | .143   | 1      | .263** |
|                               | Sig. (2-tailed)     | .057   | .255   | .012   | .405   | .163   | .750   | .246   | .186   | .155   |        | .008   |
|                               | N                   | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    |
| Financial Management Behavior | Pearson Correlation | .587** | .572** | .602** | .710** | .416** | .432** | .575** | .505** | .520** | .263** | 1      |
|                               | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   | .000   | .000   | .000   | .000   | .008   |        |
|                               | N                   | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    |

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

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

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| .664                   | 10         |



## 2. Hasil Uji Asumsi Klasik

### a. Uji Normalitas

#### One-Sample Kolmogorov-Smirnov Test

|                                  |                | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N                                |                | 100                     |
| Normal Parameters <sup>a,b</sup> | Mean           | .0000000                |
|                                  | Std. Deviation | 1.30398440              |
| Most Extreme Differences         | Absolute       | .082                    |
|                                  | Positive       | .065                    |



|                         |      |      |      |       |      |      |      |      |      |       |
|-------------------------|------|------|------|-------|------|------|------|------|------|-------|
| Financial Self-Efficacy | .130 | .019 | .247 | 6.769 | .000 | .232 | .568 | .243 | .964 | 1.038 |
| Self-Esteem             | .461 | .046 | .500 | 9.998 | .000 | .849 | .714 | .359 | .515 | 1.942 |
| Financial Knowledge     | .310 | .032 | .488 | 9.727 | .000 | .808 | .705 | .349 | .512 | 1.952 |

a. Dependent Variable: Financial Management Behavior

### c. Uji Multikolinearitas

#### Correlations

|                     |                               | Financial Management Behavior | Financial Self-Efficacy | Self-Esteem | Financial Knowledge |
|---------------------|-------------------------------|-------------------------------|-------------------------|-------------|---------------------|
| Pearson Correlation | Financial Management Behavior | 1.000                         | .232                    | .849        | .808                |
|                     | Financial Self-Efficacy       | .232                          | 1.000                   | .058        | -.092               |
|                     | Self-Esteem                   | .849                          | .058                    | 1.000       | .686                |
|                     | Financial Knowledge           | .808                          | -.092                   | .686        | 1.000               |
|                     |                               |                               |                         |             |                     |
| Sig. (1-tailed)     | Financial Management Behavior | .                             | .010                    | .000        | .000                |
|                     | Financial Self-Efficacy       | .010                          | .                       | .282        | .182                |
|                     | Self-Esteem                   | .000                          | .282                    | .           | .000                |
|                     | Financial Knowledge           | .000                          | .182                    | .000        | .                   |
|                     |                               |                               |                         |             |                     |
| N                   | Financial Management Behavior | 100                           | 100                     | 100         | 100                 |
|                     | Financial Self-Efficacy       | 100                           | 100                     | 100         | 100                 |
|                     | Self-Esteem                   | 100                           | 100                     | 100         | 100                 |
|                     | Financial Knowledge           | 100                           | 100                     | 100         | 100                 |
|                     |                               |                               |                         |             |                     |

### 3. Analisis Regresi Linear Berganda

#### a. Uji t

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

| Model | Unstandardized Coefficients | Standardized | t | Sig. | Correlations | Collinearity Statistics |
|-------|-----------------------------|--------------|---|------|--------------|-------------------------|
|       |                             | Coefficients |   |      |              |                         |

|                         | B     | Std. Error | Beta |       |      | Zero - order | Partial | Part | Tolerance | VIF   |
|-------------------------|-------|------------|------|-------|------|--------------|---------|------|-----------|-------|
| 1 (Constant)            | 3.626 | 1.496      |      | 2.424 | .017 |              |         |      |           |       |
| Financial Self-Efficacy | .130  | .019       | .247 | 6.769 | .000 | .232         | .568    | .243 | .964      | 1.038 |
| Self-Esteem             | .461  | .046       | .500 | 9.998 | .000 | .849         | .714    | .359 | .515      | 1.942 |
| Financial Knowledge     | .310  | .032       | .488 | 9.727 | .000 | .808         | .705    | .349 | .512      | 1.952 |

a. Dependent Variable: Financial Management Behavior

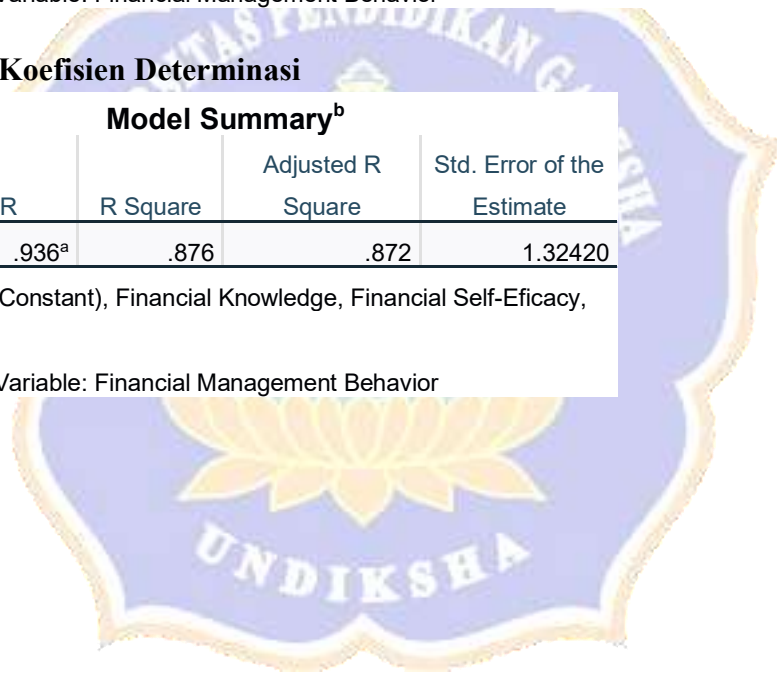
### b. Uji Koefisien Determinasi

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

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .936 <sup>a</sup> | .876     | .872              | 1.32420                    |

a. Predictors: (Constant), Financial Knowledge, Financial Self-Efficacy, Self-Esteem

b. Dependent Variable: Financial Management Behavior



### Riwayat Hidup



Ni Made Putri Suryantini lahir di Negara pada 10 Juni 2003. Penulis merupakan anak kedua dari dua bersaudara. Penulis dibesarkan oleh kedua orang tua tercinta yang senantiasa memberikan dukungan, kasih sayang, serta motivasi dalam setiap tahap kehidupan. Penulis berkewarganegaraan Indonesia dan beragama Hindu. Penulis berdomisili di Jalan Sahadewa, Banjar Rening, Desa Baluk, Kecamatan Negara, Jembrana, Bali. Pendidikan formal penulis dimulai di TK Swastika Karya dan lulus pada tahun 2010, kemudian melanjutkan pendidikan di SD Negeri 1 Baluk dan lulus pada tahun 2016. Selanjutnya, penulis menempuh pendidikan di SMP Negeri 4 Negara dan melanjutkan ke SMK Negeri 1 Negara pada jurusan Akuntansi Keuangan dan Lembaga, serta lulus pada tahun 2022. Tahun 2022, penulis melanjutkan pendidikan ke jenjang Strata 1 (S1) pada Jurusan Ekonomi dan Akuntansi, Program Studi S1 Akuntansi. Pada semester akhir tahun 2026, penulis telah menyelesaikan skripsi yang berjudul “Pengaruh Financial Self-Efficacy, Self-Esteem, dan Financial Knowledge terhadap Financial Management Behavior pada Pelaku UMKM di Kabupaten Buleleng.”

