LAMPIRAN

Lampiran 01. Kuesioner Penelitian

KUESIONER PENELITIAN
UNIVERSITAS PENDIDIKAN GANESHA
FAKULTAS EKONOMI
JURUSAN MANAJEMEN

Kepada
Yth. Saudara/i
Hal: Pengisian Kuesioner

Dengan hormat, dalam rangka menyelesaikan studi di Universitas Pendidikan Ganesha, Jurusan Manajemen, Program Studi S1 Manajemen, dengan ini saya melakukan penelitian yang berjudul "**Pengaruh Literasi Keuangan dan *Financial Technology* terhadap Inklusi Keuangan pada mahasiswa ekonomi di Kabupaten Buleleng**".

Maka dengan ini, saya mohon kesediaan Saudara/i untuk berkenan mengisi kuesioner ini. Atas kesediaan dan bantuan Saudara/i yang telah berpartisipasi dalam pengisian kuesioner penelitian ini, diucapkan terima kasih.

Singaraja, 10 Januari 2026
Peneliti

Ni Putu Nathasa Sany Fridayanti
NIM. 2217041012

A. IDENTITAS RESPONDEN

(Lengkapi dengan jawaban Anda dan berikan tanda ✓ pada kotak jawaban)

1. Usia : ____________________
2. Jenis Kelamin
   - ☐ Perempuan
   - ☐ Laki-laki
3. Perguruan Tinggi
   - ☐ Universitas Pendidikan Ganesha
   - ☐ Universitas Panji Sakti
   - ☐ STIE Satya Darma
   - ☐ Institut Agama Hindu Negeri Mpu Kuturan Singaraja
4. Jurusan/Program Studi : ____________________
5. Semester/Tahun Studi : ____________________
6. Jumlah uang saku per bulan
   - ☐ < Rp 500,000
   - ☐ Rp 500,000 – Rp 999,999
   - ☐ Rp 1,000,000 – Rp 1,999,999
   - ☐ Rp 2,000,000 – Rp 2,999,999
   - ☐ Rp 3,000,000 – Rp 3,999,999
   - ☐ ≥ Rp 4.000.000
7. Apakah Anda menggunakan atau mengenal layanan *financial technology* seperti *e-wallet*, *mobile banking*, atau *platform* pinjaman *online*?
   - ☐ Ya
   - ☐ Tidak

B. PETUNJUK PENGISIAN KUESIONER

Pengisian kuesioner ini menggunakan metode Skala Likert. Mohon kepada responden untuk memilih jawaban yang paling sesuai dengan kondisi atau pendapat yang sebenarnya dengan memberikan tanda centang (✓) pada kolom yang dianggap tepat.

1. Skor 1: Untuk jawaban Sangat Tidak Setuju (STS)
2. Skor 2: Untuk jawaban Tidak Setuju (TS)

3. Skor 3: Untuk jawaban Cukup Setuju (CS)
4. Skor 4: Untuk jawaban Setuju (S)
5. Skor 5: Untuk jawaban Sangat Setuju (SS)

C. PERNYATAAN-PERNYATAAN

No	**Literasi Keuangan (X_1)**	**Nilai/Skor**				
		SS	**S**	**CS**	**TS**	**STS**
		5	**4**	**3**	**2**	**1**
Pengetahuan Keuangan Dasar						
1	Saya memahami konsep dasar anggaran (memisahkan pemasukan dan pengeluaran					
2	Saya tahu perbedaan antara tabungan dan investasi					
3	Saya mengatahui cara menghitung bunga sederhana pada pinjaman atau simpanan					
Pengelolaan Kredit						
4	Saya memahami syarat dan konsekuensi saat mengambil kredit/pinjaman					
5	Saya bisa menilai apakah suatu tawaran pinjaman online itu wajar atau berisiko					
6	Saya tahu cara membaca kontrak atau perjanjian kredit sederhana					
Pengelolaan Tabungan						
7	Saya rutin menyisihkan sebagian uang untuk ditabung					
8	Saya tahu memilih jenis produk tabungan yang sesuai kebutuhan					
Investasi						
9	Saya memahami dasar-dasar instrumen investasi sederhana (seperti deposito, reksa dana, dan sebagainya)					
10	Saya mampu membedakan antara investasi yang berisiko tinggi dan rendah					
11	Saya pernah mencari informasi sebelum melakukan investasi					
Manajemen Risiko						
12	Saya mengetahui pentingnya asuransi untuk mengelola risiko keuangan					
13	Saya dapat merencanakan dana darurat untuk kebutuhan mendesak					
14	Saya mengerti prinsip diversifikasi untuk mengurangi risiko investasi					

No	*Financial Technology* (X_2)	Nilai/Skor				
		SS	S	CS	TS	STS
		5	4	3	2	1
Pemahaman						
1	Saya memahami fungsi utama layanan financial technology (seperti e-wallet, mobile banking, e-payment, dll)					
2	Saya tahu cara menggunakan fitur dasar aplikasi financial technology yang umum					
3	Saya tahu risiko keamanan yang mungkin muncul saat menggunakan layanan financial technology					
Kemudahan						
4	Menggunakan layanan financia technology membuat transaksi keuangan saya menjadi lebih mudah					
5	Antarmuka (tampilan) aplikasi financial technology yang saya gunakan mudah dipelajari					
6	Akses layanan financial technology tersedia kapanpun dan memudahkan aktivitas saya					
Efektivitas						
7	Layanan financial technology membantu saya menyelesaikan kebutuhan pembayaran dengan cepat					
8	Financial technology memberikan opsi pembayaran atau layanan yang sesuai kebutuhan saya					
9	Financial technology memudahkan saya mengelola catatan transaksi keuangan pribadi					
Minat						
10	Saya tertarik mencoba inovasi layanan financial technology baru					
11	Saya cenderung merekomendasikan layanan financial technology yang saya gunakan kepada teman					
12	Saya berniat terus menggunakan financial technology dalam kegiatan keuangan sehari-hari					

No	Inklusi Keuangan (Y)	Nilai/Skor				
		SS	**S**	**CS**	**TS**	**STS**
		5	**4**	**3**	**2**	**1**
	Akses					
1	Saya memiliki akses ke setidaknya satu produk keuangan formal (rekening bank/e-wallet/simpanan resmi)					
2	Layanan keuangan formal tersedia di lingkungan tempat saya tinggal/belajar					
3	Saya mudah membuka rekening atau layanan keuangan formal saat diperlukan					
	Penggunaan					
4	Saya rutin menggunakan layanan keuangan formal (seperti menabung, bertransaksi digital, dan lain sebagainya)					
5	Saya pernah menggunakan layanan pembiayaan formal (seperti kredit, pinjaman terdaftar, dan lain sebagainya)					
6	Saya menggunakan produk keuangan untuk berbagai kebutuhan (tabungan, pembayaran, investasi, dan lain sebagainya)					
	Kualitas					
7	Pelayanan lembaga keuangan yang saya gunakan memuaskan					
8	Produk keuangan yang saya gunakan sesuai dengan kebutuhan dan kondisi saya					
9	Saya merasa aman saat melakukan transaksi melalui layanan keuangan formal					

Lampiran 02. Tabulasi Data Kuesioner Awal Variabel Literasi Keuangan (X_1) dan *Financial Technology* (X_2) terhadap Inklusi Keuangan (Y)

Literasi Keuangan (X_1)

NO	Literasi Keuangan (X1)														
	X1. 1	X1. 2	X1. 3	X1. 4	X1. 5	X1. 6	X1. 7	X1. 8	X1. 9	X1. 10	X1. 11	X1. 12	X1. 13	X1. 14	TOTAL X1
1	5	5	3	5	5	5	4	4	4	3	5	4	3	1	56
2	5	5	3	2	5	2	3	3	4	4	3	3	2	2	46
3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
4	4	3	2	4	3	2	5	3	4	4	4	4	5	3	50
5	3	4	4	4	4	4	2	2	4	4	4	4	4	4	51
6	5	5	4	5	5	3	3	3	4	4	4	4	4	4	57
7	5	5	5	3	3	2	4	4	4	4	5	5	5	5	59
8	4	4	3	4	5	3	4	4	3	3	4	4	4	4	53
9	4	4	4	4	5	4	4	4	4	4	5	4	4	4	58
10	4	5	4	4	5	5	5	5	5	5	5	5	5	5	67
11	3	4	3	2	4	3	5	5	3	3	3	3	3	3	47
12	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
13	4	4	3	4	4	3	3	4	3	3	3	4	4	4	50
14	5	5	3	5	5	5	5	5	5	5	5	5	5	5	68
15	4	4	2	4	4	2	4	2	2	2	4	4	4	2	44
16	5	5	3	5	5	3	5	4	4	4	4	4	4	3	58
17	3	4	3	3	4	3	4	4	3	3	4	4	4	3	49
18	4	4	3	4	5	4	5	3	4	4	4	1	4	3	52
19	4	5	5	4	4	4	5	5	4	4	5	4	4	4	61
20	5	5	4	4	5	5	4	4	5	5	5	4	4	4	63
21	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
22	5	5	5	4	5	5	5	5	5	5	5	5	5	5	69
23	5	5	5	5	4	4	5	4	4	4	5	5	5	5	65
24	3	4	3	3	4	4	5	4	4	4	4	4	4	3	53
25	5	5	5	5	5	5	4	5	5	5	5	5	5	5	69
26	4	4	4	4	4	4	4	4	3	4	4	4	2	4	53
27	5	5	5	5	5	5	5	3	5	5	5	5	4	5	67
28	5	5	4	4	3	3	5	4	4	4	4	4	4	4	57
29	5	5	5	4	5	5	5	4	4	5	4	4	3	3	61
30	4	4	4	3	3	3	2	3	4	3	4	5	3	5	50

Financial technology (X_2)

NO	*Financial Technology* (X2)												
	X2. 1	X2. 2	X2. 3	X2. 4	X2. 5	X2. 6	X2. 7	X2. 8	X2. 9	X2. 10	X2. 11	X2. 12	TOTAL X2
1	4	4	4	4	4	4	5	4	4	4	3	4	48

NO	*Financial Technology* (X2)												
	X2. 1	**X2. 2**	**X2. 3**	**X2. 4**	**X2. 5**	**X2. 6**	**X2. 7**	**X2. 8**	**X2. 9**	**X2. 10**	**X2. 11**	**X2. 12**	**TOTAL X2**
2	5	5	4	5	5	5	5	5	5	3	3	5	55
3	5	5	5	5	5	5	5	5	5	5	5	5	60
4	4	4	4	5	5	4	4	4	5	3	2	4	48
5	4	3	4	4	4	4	4	4	4	4	4	4	47
6	4	4	4	4	4	5	5	5	4	4	4	5	52
7	4	4	4	5	2	3	4	4	5	5	4	4	48
8	4	3	3	3	4	4	4	4	4	4	4	4	45
9	4	4	4	4	4	4	4	4	4	4	4	4	48
10	5	5	5	5	5	5	5	5	5	5	4	4	58
11	2	2	2	2	2	2	2	3	2	4	3	3	29
12	5	5	5	5	5	5	5	5	5	3	3	5	56
13	4	4	4	4	3	4	4	4	4	4	3	3	45
14	5	5	5	5	5	5	5	5	5	5	5	5	60
15	4	4	4	5	4	5	5	4	4	4	4	5	52
16	5	4	4	5	4	5	5	5	4	5	5	5	56
17	3	4	4	4	4	4	4	4	4	4	4	4	47
18	4	4	4	4	3	3	4	4	3	3	3	4	43
19	4	4	5	4	4	4	4	4	4	4	4	4	49
20	5	5	4	5	4	5	5	4	4	4	4	5	54
21	5	5	5	5	5	5	5	5	5	5	5	5	60
22	5	5	5	5	5	5	5	5	5	5	5	5	60
23	5	5	5	5	5	5	5	5	5	4	3	4	56
24	4	4	4	3	4	4	5	5	5	5	5	5	53
25	5	5	4	5	5	5	5	5	4	5	5	5	58
26	4	4	4	4	3	4	4	4	4	3	4	4	46
27	5	5	5	5	5	5	5	5	5	5	5	5	60
28	5	5	4	5	5	5	5	5	5	5	4	5	58
29	4	4	4	4	5	5	5	5	5	5	5	5	56
30	5	4	3	5	4	5	5	3	3	4	2	5	48

Inklusi Keuangan (Y)

NO	**Inklusi Keuangan (Y)**									
	X3. 1	**X3. 2**	**X3. 3**	**X3. 4**	**X3. 5**	**X3. 6**	**X3. 7**	**X3. 8**	**X3. 9**	**TOTAL Y**
1	5	5	3	3	1	3	4	4	4	32
2	5	5	5	4	1	3	5	3	4	35
3	5	5	5	5	5	5	5	5	5	45
4	5	5	5	4	1	4	3	3	3	33
5	4	4	4	4	2	4	3	4	4	33
6	5	5	5	5	5	5	5	5	5	45

NO	Inklusi Keuangan (Y)									
	X3. 1	**X3. 2**	**X3. 3**	**X3. 4**	**X3. 5**	**X3. 6**	**X3. 7**	**X3. 8**	**X3. 9**	**TOTAL Y**
7	5	4	4	5	3	3	4	5	5	38
8	4	4	4	4	2	4	4	4	4	34
9	4	4	5	4	4	4	4	4	4	37
10	5	5	4	5	4	5	5	5	5	43
11	4	4	4	3	2	4	3	4	3	31
12	5	5	4	5	2	5	5	5	5	41
13	4	4	4	3	2	4	3	4	3	31
14	5	5	5	5	2	5	5	5	5	42
15	4	5	4	5	4	5	4	5	5	41
16	5	5	4	4	3	4	4	4	4	37
17	4	4	4	3	3	4	3	3	3	31
18	4	5	3	3	1	4	4	4	4	32
19	4	5	4	4	4	4	4	4	4	37
20	5	4	4	5	1	4	4	4	4	35
21	5	5	5	5	5	5	5	5	5	45
22	5	5	5	5	5	5	5	5	5	45
23	5	5	5	4	2	4	3	4	5	37
24	5	5	5	5	2	4	4	4	4	38
25	5	5	5	5	5	5	5	5	5	45
26	4	4	4	3	1	4	4	4	3	31
27	5	5	5	5	1	5	5	5	4	40
28	5	5	5	5	1	4	4	4	4	37
29	5	5	4	5	1	5	5	5	5	40
30	5	5	4	4	1	4	3	4	3	33

Lampiran 03. Deskripsi Data Responden (Jenis Kelamin, Usia Asal Perguruan Tinggi, dan Jumlah Uang Saku per Bulan)

Hasil Kuesioner Berdasarkan Jenis Kelamin

No.	Jenis Kelamin	Frekuensi	Presentase
1	Laki-laki	32	27%
2	Perempuan	88	73%
Total		120	100%

Hasil Kuesioner Berdasarkan Usia

No.	Usia	Frekuensi	Presentase
1	18 tahun	3	3%
2	19 tahun	1	1%
3	20 tahun	5	4%
4	21 tahun	64	53%
5	22 tahun	43	36%
6	23 tahun	4	3%
Total		**120**	**100%**

Hasil Kuesioner Berdasarkan Asal Perguruan Tinggi

No.	Asal Perguruan Tinggi	Frekuensi	Presentase
1	Universitas Pendidikan Ganesha	106	88%
2	Universitas Panji Sakti	1	1%
3	STIE Satya Dharma	3	3%
4	STAH Negeri Mpu Kuturan Singaraja	10	8%
Total		**120**	**100%**

Hasil Kuesioner Berdasarkan Jumlah Uang Saku

No.	Jumlah Uang Saku	Frekuensi	Presentase
1	< Rp 500.000	21	18%
2	Rp 500.000 - Rp 999.999	71	59%
3	Rp 1.000.000 - Rp 1.999.999	17	14%
4	Rp 2.000.000 - Rp 2.999.999	5	4%
5	Rp 3.000.000 - Rp 3.999.999	5	4%
6	≥ Rp 4.000.000	1	1%
Total		**120**	**100%**

Lampiran 04. Tabulasi Data Sampel Penelitian

Literasi Keuangan (X_1)

NO	Literasi Keuangan (X1)														
	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	X1.11	X1.12	X1.13	X1.14	TOTAL X1
1	5	5	3	5	5	5	4	4	4	3	5	4	3	1	56
2	5	5	3	2	5	2	3	3	4	4	3	3	2	2	46
3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
4	4	3	2	4	3	2	5	3	4	4	4	4	5	3	50
5	3	4	4	4	4	4	2	2	4	4	4	4	4	4	51
6	5	5	4	5	5	3	3	3	4	4	4	4	4	4	57
7	5	5	5	3	3	2	4	4	4	4	5	5	5	5	59
8	4	4	3	4	5	3	4	4	3	3	4	4	4	4	53
9	4	4	4	4	5	4	4	4	4	4	5	4	4	4	58
10	4	5	4	4	5	5	5	5	5	5	5	5	5	5	67
11	3	4	3	2	4	3	5	5	3	3	3	3	3	3	47
12	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
13	4	4	3	4	4	3	3	4	3	3	3	4	4	4	50
14	5	5	3	5	5	5	5	5	5	5	5	5	5	5	68
15	4	4	2	4	4	2	4	2	2	2	4	4	4	2	44
16	5	5	3	5	5	3	5	4	4	4	4	4	4	3	58
17	3	4	3	3	4	3	4	4	3	3	4	4	4	3	49
18	4	4	3	4	5	4	5	3	4	4	4	1	4	3	52
19	4	5	5	4	4	4	5	5	4	4	5	4	4	4	61
20	5	5	4	4	5	5	4	4	5	5	5	4	4	4	63
21	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
22	5	5	5	4	5	5	5	5	5	5	5	5	5	5	69
23	5	5	5	5	4	4	5	4	4	4	5	5	5	5	65
24	3	4	3	3	4	4	5	4	4	4	4	4	4	3	53
25	5	5	5	5	5	5	4	5	5	5	5	5	5	5	69
26	4	4	4	4	4	4	4	4	3	4	4	4	2	4	53
27	5	5	5	5	5	5	5	3	5	5	5	5	4	5	67
28	5	5	4	4	3	3	5	4	4	4	4	4	4	4	57
29	5	5	5	4	5	5	5	4	4	5	4	4	3	3	61
30	4	4	4	3	3	3	2	3	4	3	4	5	3	5	50
31	5	5	4	4	4	3	3	4	3	3	4	3	4	3	52
32	5	5	3	4	5	3	5	5	4	3	4	3	5	3	57
33	3	3	3	3	3	3	3	3	3	3	3	3	3	3	42
34	4	4	2	3	4	3	4	4	3	3	4	4	5	4	51
35	5	5	5	5	4	5	4	5	4	5	5	5	4	5	66
36	4	4	4	5	4	4	4	4	4	5	5	5	4	5	61
37	2	5	3	2	3	3	5	3	3	3	3	2	3	2	42
38	4	2	4	2	5	1	5	5	4	4	5	4	5	1	51

NO	Literasi Keuangan (X1)														
	X1. 1	**X1. 2**	**X1. 3**	**X1. 4**	**X1. 5**	**X1. 6**	**X1. 7**	**X1. 8**	**X1. 9**	**X1. 10**	**X1. 11**	**X1. 12**	**X1. 13**	**X1. 14**	**TOTAL X1**
39	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
40	4	4	4	4	4	3	1	1	4	4	4	4	2	4	47
41	4	4	3	3	4	4	4	4	3	3	3	3	4	4	50
42	4	4	4	5	5	4	5	4	5	4	4	4	5	4	61
43	5	5	3	5	4	4	4	5	3	3	4	4	5	4	58
44	5	4	3	4	4	3	5	4	4	4	5	4	4	4	57
45	5	5	5	5	5	5	5	5	5	5	5	5	5	4	69
46	5	4	5	4	5	4	5	5	5	4	5	4	5	5	65
47	4	4	3	4	3	4	3	3	4	3	4	3	3	3	48
48	4	5	3	4	4	4	3	3	3	3	4	4	4	3	51
49	4	4	4	5	3	4	3	3	4	3	5	5	4	3	54
50	4	5	5	4	4	4	4	4	4	4	4	4	3	4	57
51	5	4	4	5	5	3	3	3	4	3	3	4	3	3	52
52	3	2	2	2	2	2	2	2	2	2	2	2	2	2	29
53	5	4	4	4	5	4	5	5	5	4	5	5	5	4	64
54	5	5	4	4	4	4	4	4	4	4	5	5	4	4	60
55	4	5	5	5	5	5	5	5	5	5	5	5	5	5	69
56	4	4	3	3	4	3	4	4	3	3	4	3	4	4	50
57	4	5	3	5	4	3	4	5	5	5	5	4	5	3	60
58	4	4	4	4	4	4	4	4	4	4	4	5	5	4	58
59	4	4	4	4	4	4	4	4	4	3	3	3	4	3	52
60	4	3	3	4	3	4	3	3	3	4	5	4	5	4	52
61	4	4	4	4	4	4	4	4	4	4	4	4	4	4	56
62	3	4	4	4	4	4	3	4	4	4	4	4	4	4	54
63	5	5	4	5	5	5	5	5	5	5	5	4	5	5	68
64	5	5	5	5	5	5	5	5	5	4	5	5	5	5	69
65	4	5	4	5	5	4	4	4	4	4	5	5	5	4	62
66	4	4	5	4	5	5	4	5	5	5	4	4	5	4	63
67	4	4	4	4	5	4	5	4	4	4	4	4	4	4	58
68	5	5	1	1	1	1	5	5	5	5	5	5	5	5	54
69	4	4	4	5	5	4	4	4	4	3	5	5	4	4	59
70	5	5	3	5	5	4	1	3	5	4	5	3	3	4	55
71	4	5	4	4	4	4	3	4	3	4	4	3	4	4	54
72	4	5	5	5	5	4	3	4	4	4	5	4	3	3	58
73	4	4	3	5	5	3	2	3	5	3	4	5	5	5	56
74	3	3	4	2	3	3	3	2	2	3	3	3	3	3	40
75	5	5	3	3	4	4	5	4	4	4	5	4	4	3	57
76	4	5	4	5	5	5	4	5	5	5	5	5	4	5	66
77	5	5	4	4	4	3	4	4	4	4	5	5	4	4	59
78	5	4	4	3	5	5	4	4	4	4	4	4	4	4	58
79	5	5	4	5	5	4	5	4	4	4	5	5	4	4	63

NO	Literasi Keuangan (X1)														
	X1. 1	X1. 2	X1. 3	X1. 4	X1. 5	X1. 6	X1. 7	X1. 8	X1. 9	X1. 10	X1. 11	X1. 12	X1. 13	X1. 14	TOTAL X1
80	5	5	5	4	5	5	5	5	5	5	5	5	5	5	69
81	4	4	3	4	4	4	5	4	4	4	4	3	3	4	54
82	5	5	5	5	5	5	4	5	5	5	5	5	3	4	66
83	4	4	4	4	4	4	4	4	4	4	4	4	4	4	56
84	5	4	5	4	3	2	3	2	2	2	2	3	2	1	40
85	5	4	5	5	5	4	3	4	5	5	5	5	4	4	63
86	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
87	5	5	5	5	5	5	4	4	5	5	5	5	5	5	68
88	4	5	5	5	5	5	5	5	5	5	5	4	5	4	67
89	5	4	3	3	2	2	3	4	3	4	5	5	5	5	53
90	4	4	2	4	4	4	4	4	4	4	4	4	4	4	54
91	5	3	3	1	5	5	1	2	5	3	5	5	5	5	53
92	4	4	4	4	4	3	4	4	4	4	4	4	4	4	55
93	5	3	4	5	5	5	5	4	4	3	5	5	4	4	61
94	5	5	4	5	5	5	5	5	5	4	5	5	5	5	68
95	1	5	4	5	5	5	5	5	5	5	5	5	5	5	65
96	5	4	4	5	5	4	5	4	4	3	4	5	4	3	59
97	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
98	3	4	3	4	4	3	4	3	4	4	5	4	4	3	52
99	4	4	4	4	4	4	4	4	4	4	4	4	3	4	55
100	5	5	4	5	5	4	4	5	5	4	5	5	5	5	66
101	3	4	4	3	4	3	4	4	3	4	5	5	4	5	55
102	5	5	5	5	5	5	3	4	4	4	4	4	4	4	61
103	5	5	5	2	3	3	5	5	5	5	5	4	5	5	62
104	4	4	4	4	4	4	4	4	4	4	4	4	4	4	56
105	5	5	5	5	5	5	4	4	4	5	4	4	4	4	63
106	4	5	5	5	5	4	5	5	4	5	5	4	5	4	65
107	4	4	5	5	4	5	3	3	3	4	5	3	2	3	53
108	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
109	5	5	5	5	5	5	5	4	4	3	3	3	2	3	57
110	5	4	4	4	5	4	5	3	4	3	5	5	4	3	58
111	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
112	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
113	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
114	4	4	4	4	3	3	4	4	4	4	4	4	4	4	54
115	3	3	3	3	4	4	5	4	3	4	5	4	4	4	53
116	5	5	4	5	5	5	4	4	4	4	5	5	5	4	64
117	5	5	4	4	4	3	2	2	1	1	4	4	5	5	49
118	4	4	5	4	4	4	3	4	4	3	5	3	5	5	57
119	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
120	5	5	3	3	5	4	4	3	4	4	5	5	5	4	59

***Financial Technology* (X2)**

NO	*Financial Technology* (X2)												
	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	X2.11	X2.12	TOTAL X2
1	4	4	4	4	4	4	5	4	4	4	3	4	48
2	5	5	4	5	5	5	5	5	5	3	3	5	55
3	5	5	5	5	5	5	5	5	5	5	5	5	60
4	4	4	4	5	5	4	4	4	5	3	2	4	48
5	4	3	4	4	4	4	4	4	4	4	4	4	47
6	4	4	4	4	4	5	5	5	4	4	4	5	52
7	4	4	4	5	2	3	4	4	5	5	4	4	48
8	4	3	3	3	4	4	4	4	4	4	4	4	45
9	4	4	4	4	4	4	4	4	4	4	4	4	48
10	5	5	5	5	5	5	5	5	5	5	4	4	58
11	2	2	2	2	2	2	2	3	2	4	3	3	29
12	5	5	5	5	5	5	5	5	5	3	3	5	56
13	4	4	4	4	3	4	4	4	4	4	3	3	45
14	5	5	5	5	5	5	5	5	5	5	5	5	60
15	4	4	4	5	4	5	5	4	4	4	4	5	52
16	5	4	4	5	4	5	5	5	4	5	5	5	56
17	3	4	4	4	4	4	4	4	4	4	4	4	47
18	4	4	4	4	3	3	4	4	3	3	3	4	43
19	4	4	5	4	4	4	4	4	4	4	4	4	49
20	5	5	4	5	4	5	5	4	4	4	4	5	54
21	5	5	5	5	5	5	5	5	5	5	5	5	60
22	5	5	5	5	5	5	5	5	5	5	5	5	60
23	5	5	5	5	5	5	5	5	5	4	3	4	56
24	4	4	4	3	4	4	5	5	5	5	5	5	53
25	5	5	4	5	5	5	5	5	4	5	5	5	58
26	4	4	4	4	3	4	4	4	4	3	4	4	46
27	5	5	5	5	5	5	5	5	5	5	5	5	60
28	5	5	4	5	5	5	5	5	5	5	4	5	58
29	4	4	4	4	5	5	5	5	5	5	5	5	56
30	5	4	3	5	4	5	5	3	3	4	2	5	48
31	4	3	3	4	3	4	4	4	4	3	4	4	44
32	5	5	4	5	5	5	5	5	5	5	4	5	58
33	3	3	3	3	3	3	3	3	3	3	3	3	36
34	3	3	3	4	4	2	3	3	3	3	4	4	39
35	5	4	4	5	5	5	5	5	5	5	5	5	58
36	4	4	4	4	4	4	4	4	4	4	4	4	48
37	2	2	3	2	2	2	2	2	2	2	2	2	25
38	4	4	4	5	3	5	5	5	4	5	2	3	49
39	5	5	5	5	5	5	5	5	5	5	5	5	60

NO	*Financial Technology* (X2)												
	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	X2.11	X2.12	TOTAL X2
40	4	4	4	4	4	4	4	4	4	4	4	4	48
41	4	3	3	4	3	4	4	4	4	4	5	4	46
42	4	4	4	4	4	4	4	4	4	4	4	4	48
43	4	4	4	4	4	4	4	4	4	4	4	4	48
44	4	4	4	5	4	4	5	5	5	4	3	5	52
45	5	5	5	5	5	5	5	5	5	5	5	5	60
46	5	5	5	5	5	5	4	4	5	5	4	5	57
47	4	4	3	4	4	4	4	4	3	3	3	4	44
48	4	4	4	4	4	4	4	3	3	3	3	3	43
49	4	4	4	5	5	4	5	5	5	4	5	5	55
50	4	4	4	4	4	4	4	5	4	4	4	4	49
51	4	5	4	5	5	5	5	5	3	3	2	3	49
52	2	2	2	2	2	2	2	2	2	2	2	2	24
53	4	4	4	4	4	4	4	4	4	4	4	4	48
54	5	4	5	4	4	5	4	4	4	4	3	3	49
55	5	5	5	5	5	5	5	5	5	5	5	5	60
56	4	4	4	4	3	3	4	3	3	3	3	3	41
57	5	5	5	5	5	5	5	5	5	4	5	5	59
58	4	4	4	4	4	4	4	4	4	4	5	4	49
59	4	4	4	4	4	4	4	4	4	4	4	4	48
60	4	4	4	5	5	5	5	5	5	5	4	5	56
61	2	2	2	2	2	2	3	3	3	3	3	3	30
62	4	4	4	4	4	4	4	4	4	4	4	4	48
63	5	4	4	4	4	4	5	5	4	3	3	4	49
64	3	5	5	5	5	5	5	5	5	5	5	5	58
65	5	5	4	5	5	5	5	5	5	4	4	5	57
66	5	4	4	4	5	5	5	5	5	4	5	5	56
67	4	4	4	4	4	4	4	4	4	4	4	4	48
68	5	5	5	5	5	5	5	5	5	5	5	5	60
69	4	4	5	5	5	5	5	5	5	3	4	3	53
70	5	5	4	5	5	5	5	5	5	5	5	5	59
71	4	4	4	4	4	4	4	4	4	3	4	4	47
72	5	5	4	5	5	5	5	5	5	5	4	5	58
73	5	5	5	5	5	5	5	5	5	5	5	5	60
74	3	3	2	2	3	3	4	4	3	3	2	3	35
75	5	5	4	5	5	4	4	5	5	4	4	5	55
76	5	4	5	5	5	5	5	5	4	4	4	5	56
77	5	5	4	5	4	5	5	5	4	4	4	5	55
78	4	4	4	5	5	5	4	4	4	4	4	4	51
79	5	5	5	5	4	5	5	5	5	4	5	4	57
80	5	5	5	5	5	5	5	5	5	5	5	5	60

NO	*Financial Technology* (X2)												
	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	X2.11	X2.12	TOTAL X2
81	4	4	4	4	4	4	4	4	4	3	3	4	46
82	4	5	3	5	5	4	5	4	5	5	5	5	55
83	4	4	4	4	4	4	4	4	4	4	3	4	47
84	3	3	5	4	3	5	4	3	3	2	1	2	38
85	4	4	3	5	4	5	5	5	4	5	4	5	53
86	5	5	5	5	5	5	5	5	5	5	3	4	57
87	5	5	5	5	5	5	5	5	5	5	5	5	60
88	4	4	4	5	5	5	5	4	5	3	5	5	54
89	4	4	4	4	4	4	5	5	5	5	4	4	52
90	4	4	4	4	4	4	4	4	4	4	4	4	48
91	2	2	2	5	3	4	5	3	4	5	5	2	42
92	4	4	4	4	4	4	4	4	4	4	4	4	48
93	4	4	2	3	2	3	3	3	3	4	3	2	36
94	5	5	5	5	5	5	5	5	5	5	5	5	60
95	3	4	4	4	4	5	5	4	4	5	5	5	52
96	5	5	5	5	5	5	5	5	5	4	5	5	59
97	5	5	5	5	5	5	5	5	5	5	5	5	60
98	4	4	4	5	4	5	5	5	5	3	3	5	52
99	5	5	5	5	5	5	5	5	5	5	3	5	58
100	5	5	5	5	5	5	5	5	5	4	4	5	58
101	4	4	3	4	3	3	4	3	4	3	3	3	41
102	4	4	4	4	4	4	4	4	4	4	4	4	48
103	4	4	4	5	4	5	5	5	5	5	3	5	54
104	4	4	4	4	4	4	4	5	5	3	3	4	48
105	4	4	4	4	4	4	4	4	4	3	3	4	46
106	3	4	4	4	5	4	5	5	5	5	5	5	54
107	4	4	4	5	5	5	4	5	3	4	3	4	50
108	5	5	5	5	5	5	5	5	5	5	5	5	60
109	5	5	5	5	5	3	5	5	5	5	5	5	58
110	5	5	5	5	5	5	5	5	5	4	4	5	58
111	5	5	5	5	5	5	5	5	4	4	5	4	57
112	5	5	5	5	5	5	5	5	5	5	5	5	60
113	5	5	5	5	5	5	5	5	5	5	4	4	58
114	3	3	3	3	3	4	5	4	4	4	4	3	43
115	4	4	3	4	4	3	4	3	3	3	3	3	41
116	4	4	4	4	4	4	4	4	5	4	3	4	48
117	5	5	4	4	5	5	5	5	5	5	5	5	58
118	5	5	5	5	5	5	5	4	5	3	3	4	54
119	5	5	5	5	5	5	5	5	5	5	5	5	60
120	4	5	5	5	5	5	5	5	5	5	5	5	59

Inklusi Keuangan (Y)

NO	Inklusi Keuangan (Y)									
	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	TOTAL X2
1	5	5	3	3	1	3	4	4	4	32
2	5	5	5	4	1	3	5	3	4	35
3	5	5	5	5	5	5	5	5	5	45
4	5	5	5	4	1	4	3	3	3	33
5	4	4	4	4	2	4	3	4	4	33
6	5	5	5	5	5	5	5	5	5	45
7	5	4	4	5	3	3	4	5	5	38
8	4	4	4	4	2	4	4	4	4	34
9	4	4	5	4	4	4	4	4	4	37
10	5	5	4	5	4	5	5	5	5	43
11	4	4	4	3	2	4	3	4	3	31
12	5	5	4	5	2	5	5	5	5	41
13	4	4	4	3	2	4	3	4	3	31
14	5	5	5	5	2	5	5	5	5	42
15	4	5	4	5	4	5	4	5	5	41
16	5	5	4	4	3	4	4	4	4	37
17	4	4	4	3	3	4	3	3	3	31
18	4	5	3	3	1	4	4	4	4	32
19	4	5	4	4	4	4	4	4	4	37
20	5	4	4	5	1	4	4	4	4	35
21	5	5	5	5	5	5	5	5	5	45
22	5	5	5	5	5	5	5	5	5	45
23	5	5	5	4	2	4	3	4	5	37
24	5	5	5	5	2	4	4	4	4	38
25	5	5	5	5	5	5	5	5	5	45
26	4	4	4	3	1	4	4	4	3	31
27	5	5	5	5	1	5	5	5	4	40
28	5	5	5	5	1	4	4	4	4	37
29	5	5	4	5	1	5	5	5	5	40
30	5	5	4	4	1	4	3	4	3	33
31	4	4	3	3	2	3	3	3	3	28
32	5	5	5	5	1	5	4	5	4	39
33	3	3	3	3	3	3	3	3	3	27
34	4	4	4	4	4	4	4	4	4	36
35	5	5	5	5	1	3	5	3	5	37
36	5	5	5	5	1	4	4	4	4	37
37	2	3	3	1	1	3	2	2	3	20
38	5	5	3	4	2	4	5	5	5	38
39	5	5	5	5	1	5	5	5	5	41

NO	Inklusi Keuangan (Y)									
	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	TOTAL X2
40	5	5	5	5	5	3	3	4	3	38
41	5	5	4	4	3	4	4	4	4	37
42	5	5	4	4	3	4	4	4	4	37
43	5	5	5	5	4	4	4	4	4	40
44	5	5	4	4	2	4	4	4	4	36
45	5	5	5	5	3	5	4	5	4	41
46	5	5	5	5	4	4	4	4	4	40
47	4	5	4	3	3	4	4	4	4	35
48	5	5	4	3	3	3	3	4	4	34
49	5	5	5	5	1	2	4	5	4	36
50	5	5	4	4	3	5	4	4	4	38
51	5	5	3	1	1	3	3	4	1	26
52	2	2	2	2	2	2	2	2	2	18
53	4	5	5	4	4	5	5	5	4	41
54	5	5	5	5	1	3	5	4	4	37
55	5	5	5	3	1	5	5	3	5	37
56	4	4	3	3	3	3	3	3	3	29
57	5	5	4	4	2	5	4	4	4	37
58	4	4	4	4	4	4	4	4	4	36
59	4	4	4	4	4	4	4	4	4	36
60	4	5	5	4	1	5	5	3	5	37
61	3	2	2	2	2	2	2	3	4	22
62	5	5	5	5	5	5	5	5	4	44
63	5	5	5	5	1	5	5	5	4	40
64	5	5	5	5	5	5	5	5	5	45
65	5	5	5	5	3	5	5	5	5	43
66	5	5	4	5	5	5	5	4	5	43
67	4	4	4	4	2	2	4	4	4	32
68	5	5	5	5	1	5	5	5	5	41
69	5	5	4	3	3	4	3	4	3	34
70	5	5	5	5	1	5	4	5	5	40
71	5	5	4	4	3	4	4	4	4	37
72	5	5	5	5	4	4	5	5	5	43
73	5	5	5	5	5	5	5	5	5	45
74	3	3	3	4	4	3	4	4	3	31
75	5	5	5	5	3	4	4	5	4	40
76	5	5	5	5	4	5	5	5	5	44
77	5	5	5	5	1	5	4	5	4	39
78	4	4	4	4	4	4	4	4	4	36
79	4	4	4	4	1	4	3	4	4	32
80	5	5	5	5	2	4	4	4	5	39

NO	Inklusi Keuangan (Y)									
	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	TOTAL X2
81	5	5	5	5	1	5	3	5	5	39
82	4	5	5	3	4	4	3	3	4	35
83	4	4	4	4	3	4	4	4	4	35
84	5	5	3	3	1	3	4	4	4	32
85	5	5	5	5	1	5	5	4	5	40
86	3	3	5	4	1	4	4	4	4	32
87	5	5	5	5	2	3	4	4	5	38
88	5	5	4	5	5	5	5	5	4	43
89	5	5	5	4	4	4	4	4	5	40
90	4	4	4	4	4	4	4	4	4	36
91	5	5	5	5	1	4	1	2	2	30
92	4	4	4	4	4	4	4	4	4	36
93	3	3	4	4	1	1	2	1	2	21
94	5	5	5	5	3	5	5	5	5	43
95	5	5	5	5	5	5	5	5	4	44
96	5	5	5	5	3	4	4	4	4	39
97	5	5	5	5	5	5	5	5	5	45
98	5	5	5	4	1	2	4	4	4	34
99	5	5	5	5	3	4	4	4	4	39
100	5	5	5	5	1	4	4	4	4	37
101	4	4	4	3	4	4	3	3	3	32
102	5	5	5	5	1	4	4	4	4	37
103	5	5	5	5	1	3	5	5	5	39
104	5	5	5	5	5	5	5	5	5	45
105	5	5	5	5	1	3	4	4	4	36
106	5	5	5	5	1	3	5	5	5	39
107	5	5	5	5	1	4	4	5	5	39
108	5	5	5	5	5	5	5	5	5	45
109	5	5	5	5	2	5	5	5	5	42
110	5	4	5	4	3	3	5	4	5	38
111	4	5	5	5	5	5	5	5	5	44
112	5	5	5	4	1	5	5	5	5	40
113	5	5	4	4	2	4	3	5	4	36
114	4	4	4	4	4	4	4	4	4	36
115	4	4	3	3	2	3	4	4	4	31
116	3	5	3	1	1	3	3	3	3	25
117	5	5	5	5	5	5	5	4	4	43
118	5	4	4	3	1	4	4	4	4	33
119	5	5	5	5	3	5	5	5	5	43
120	5	5	5	4	1	5	5	4	5	39

Lampiran 05. Output SPSS Uji Validitas dan Uji Reliabilitas Sampel Penelitian

Uji Validitas Literasi Keuangan (X_1)

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	X1.11	X1.12	X1.13	X1.14	Total_X1
X1.1	Pearson Correlation	1	.771**	.470**	.559**	.380*	.307	.229	.235	.558**	.529**	.470**	.371*	.230	.270	.630**
	Sig. (2-tailed)		.000	.009	.001	.039	.099	.224	.210	.001	.003	.009	.043	.221	.149	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.2	Pearson Correlation	.771**	1	.640**	.410*	.470**	.494**	.259	.448*	.608**	.577**	.523**	.401*	.200	.316	.709**
	Sig. (2-tailed)	.000		.000	.024	.009	.006	.168	.013	.000	.001	.003	.028	.289	.089	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.3	Pearson Correlation	.470**	.640**	1	.337	.182	.566**	.163	.433*	.599**	.654**	.608**	.536**	.297	.700**	.753**
	Sig. (2-tailed)	.009	.000		.068	.337	.001	.391	.017	.000	.000	.000	.002	.112	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.4	Pearson Correlation	.559**	.410*	.337	1	.444*	.561**	.278	.181	.449*	.425*	.610**	.403*	.497**	.334	.666**
	Sig. (2-tailed)	.001	.024	.068		.014	.001	.137	.337	.013	.019	.000	.027	.005	.071	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.5	Pearson Correlation	.380*	.470**	.182	.444*	1	.618**	.212	.289	.431*	.465**	.300	-.034	.062	.013	.480**
	Sig. (2-tailed)	.039	.009	.337	.014		.000	.260	.121	.018	.010	.107	.860	.746	.946	.007
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.6	Pearson Correlation	.307	.494**	.566**	.561**	.618**	1	.364*	.530**	.702**	.704**	.657**	.338	.268	.392*	.785**
	Sig. (2-tailed)	.099	.006	.001	.001	.000		.048	.003	.000	.000	.000	.068	.152	.032	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.7	Pearson Correlation	.229	.259	.163	.278	.212	.364*	1	.563**	.307	.428*	.377*	.053	.408*	.100	.495**
	Sig. (2-tailed)	.224	.168	.391	.137	.260	.048		.001	.099	.018	.040	.779	.025	.600	.005
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.8	Pearson Correlation	.235	.448*	.433*	.181	.289	.530**	.563**	1	.448*	.471**	.427*	.375*	.360	.422*	.651**
	Sig. (2-tailed)	.210	.013	.017	.337	.121	.003	.001		.013	.009	.019	.041	.051	.020	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.9	Pearson Correlation	.558**	.608**	.599**	.449*	.431*	.702**	.307	.448*	1	.895**	.675**	.446*	.499**	.570**	.845**
	Sig. (2-tailed)	.001	.000	.000	.013	.018	.000	.099	.013		.000	.000	.013	.005	.001	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.10	Pearson Correlation	.529**	.577**	.654**	.425*	.465**	.704**	.428*	.471**	.895**	1	.577**	.374*	.425*	.579**	.842**
	Sig. (2-tailed)	.003	.001	.000	.019	.010	.000	.018	.009	.000		.001	.042	.019	.001	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.11	Pearson Correlation	.470**	.523**	.608**	.610**	.300	.657**	.377*	.427*	.675**	.577**	1	.597**	.610**	.523**	.821**
	Sig. (2-tailed)	.009	.003	.000	.000	.107	.000	.040	.019	.000	.001		.001	.000	.003	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.12	Pearson Correlation	.371*	.401*	.536**	.403*	-.034	.338	.053	.375*	.446*	.374*	.597**	1	.497**	.655**	.631**
	Sig. (2-tailed)	.043	.028	.002	.027	.860	.068	.779	.041	.013	.042	.001		.005	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.13	Pearson Correlation	.230	.200	.297	.497**	.062	.268	.408*	.360	.499**	.425*	.610**	.497**	1	.588**	.627**
	Sig. (2-tailed)	.221	.289	.112	.005	.746	.152	.025	.051	.005	.019	.000	.005		.001	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
X1.14	Pearson Correlation	.270	.316	.700**	.334	.013	.392*	.100	.422*	.570**	.579**	.523**	.655**	.588**	1	.697**
	Sig. (2-tailed)	.149	.089	.000	.071	.946	.032	.600	.020	.001	.001	.003	.000	.001		.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Total_X1	Pearson Correlation	.630**	.709**	.753**	.666**	.480**	.785**	.495**	.651**	.845**	.842**	.821**	.631**	.627**	.697**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.007	.000	.005	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30

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

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

Uji Reliabilitas Literasi Keuangan (X_1)

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.910	14

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	53.70	59.597	.571	.906
X1.2	53.53	60.257	.672	.904
X1.3	54.23	55.495	.694	.901
X1.4	54.03	57.826	.600	.904
X1.5	53.67	61.333	.407	.911
X1.6	54.27	53.789	.725	.900
X1.7	53.80	59.959	.403	.912
X1.8	54.13	57.844	.581	.905
X1.9	54.03	56.309	.813	.897
X1.10	54.03	55.826	.808	.897
X1.11	53.73	57.995	.792	.899
X1.12	53.90	58.507	.562	.906
X1.13	54.03	58.378	.556	.906
X1.14	54.20	55.269	.617	.905

Uji Validitas *Financial technology* (X_2)

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	X2.11	X2.12	Total_X2
X2.1	Pearson Correlation	1	.848**	.630**	.821**	.693**	.821**	.832**	.631**	.591**	.292	.250	.677**	.859**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.001	.117	.182	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
X2.2	Pearson Correlation	.848**	1	.778**	.815**	.705**	.755**	.787**	.710**	.697**	.265	.284	.613**	.878**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.157	.128	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
X2.3	Pearson Correlation	.630**	.778**	1	.627**	.612**	.563**	.593**	.696**	.738**	.260	.399*	.366*	.776**
	Sig. (2-tailed)	.000	.000		.000	.000	.001	.001	.000	.000	.166	.029	.047	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
X2.4	Pearson Correlation	.821**	.815**	.627**	1	.573**	.712**	.698**	.453*	.568**	.182	.092	.562**	.755**
	Sig. (2-tailed)	.000	.000	.000		.001	.000	.000	.012	.001	.337	.630	.001	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
X2.5	Pearson Correlation	.693**	.705**	.612**	.573**	1	.824**	.722**	.708**	.667**	.246	.274	.631**	.821**
	Sig. (2-tailed)	.000	.000	.000	.001		.000	.000	.000	.000	.191	.142	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
X2.6	Pearson Correlation	.821**	.755**	.563**	.712**	.824**	1	.895**	.667**	.568**	.304	.337	.775**	.877**
	Sig. (2-tailed)	.000	.000	.001	.000	.000		.000	.000	.001	.102	.068	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
X2.7	Pearson Correlation	.832**	.787**	.593**	.698**	.722**	.895**	1	.700**	.625**	.351	.343	.813**	.887**
	Sig. (2-tailed)	.000	.000	.001	.000	.000	.000		.000	.000	.057	.063	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
X2.8	Pearson Correlation	.631**	.710**	.696**	.453*	.708**	.667**	.700**	1	.775**	.451*	.599**	.607**	.853**
	Sig. (2-tailed)	.000	.000	.000	.012	.000	.000	.000		.000	.012	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
X2.9	Pearson Correlation	.591**	.697**	.738**	.568**	.667**	.568**	.625**	.775**	1	.354	.384*	.458*	.793**
	Sig. (2-tailed)	.001	.000	.000	.001	.000	.001	.000	.000		.055	.036	.011	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
X2.10	Pearson Correlation	.292	.265	.260	.182	.246	.304	.351	.451*	.354	1	.755**	.357	.521**
	Sig. (2-tailed)	.117	.157	.166	.337	.191	.102	.057	.012	.055		.000	.053	.003
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
X2.11	Pearson Correlation	.250	.284	.399*	.092	.274	.337	.343	.599**	.384*	.755**	1	.480**	.564**
	Sig. (2-tailed)	.182	.128	.029	.630	.142	.068	.063	.000	.036	.000		.007	.001
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
X2.12	Pearson Correlation	.677**	.613**	.366*	.562**	.631**	.775**	.813**	.607**	.458*	.357	.480**	1	.779**
	Sig. (2-tailed)	.000	.000	.047	.001	.000	.000	.000	.000	.011	.053	.007		.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Total_X2	Pearson Correlation	.859**	.878**	.776**	.755**	.821**	.877**	.887**	.853**	.793**	.521**	.564**	.779**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.003	.001	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30

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

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

Uji Reliabilitas *Financial technology* (X_2)

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.938	12

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2.1	47.47	39.844	.828	.929
X2.2	47.57	39.426	.850	.928
X2.3	47.67	40.851	.731	.932
X2.4	47.40	40.386	.700	.934
X2.5	47.63	38.585	.771	.931
X2.6	47.40	39.076	.847	.928
X2.7	47.27	39.995	.863	.928
X2.8	47.40	40.869	.825	.930
X2.9	47.50	40.121	.747	.932
X2.10	47.60	43.145	.438	.942
X2.11	47.90	41.610	.464	.944
X2.12	47.37	41.482	.740	.933

Uji Validitas Inklusi Keuangan (Y)

Correlations

		Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Total_Y
Y.1	Pearson Correlation	1	.617**	.429*	.634**	.016	.187	.494**	.331	.472**	.542**
	Sig. (2-tailed)		.000	.018	.000	.933	.321	.006	.074	.008	.002
	N	30	30	30	30	30	30	30	30	30	30
Y.2	Pearson Correlation	.617**	1	.277	.438*	.138	.393*	.496**	.307	.467**	.551**
	Sig. (2-tailed)	.000		.139	.016	.468	.032	.005	.099	.009	.002
	N	30	30	30	30	30	30	30	30	30	30
Y.3	Pearson Correlation	.429*	.277	1	.544**	.341	.356	.328	.146	.280	.552**
	Sig. (2-tailed)	.018	.139		.002	.065	.053	.077	.440	.134	.002
	N	30	30	30	30	30	30	30	30	30	30
Y.4	Pearson Correlation	.634**	.438*	.544**	1	.381*	.584**	.660**	.687**	.753**	.846**
	Sig. (2-tailed)	.000	.016	.002		.038	.001	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.5	Pearson Correlation	.016	.138	.341	.381*	1	.493**	.380*	.500**	.537**	.706**
	Sig. (2-tailed)	.933	.468	.065	.038		.006	.038	.005	.002	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.6	Pearson Correlation	.187	.393*	.356	.584**	.493**	1	.551**	.712**	.524**	.746**
	Sig. (2-tailed)	.321	.032	.053	.001	.006		.002	.000	.003	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.7	Pearson Correlation	.494**	.496**	.328	.660**	.380*	.551**	1	.669**	.712**	.796**
	Sig. (2-tailed)	.006	.005	.077	.000	.038	.002		.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.8	Pearson Correlation	.331	.307	.146	.687**	.500**	.712**	.669**	1	.779**	.804**
	Sig. (2-tailed)	.074	.099	.440	.000	.005	.000	.000		.000	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.9	Pearson Correlation	.472**	.467**	.280	.753**	.537**	.524**	.712**	.779**	1	.859**
	Sig. (2-tailed)	.008	.009	.134	.000	.002	.003	.000	.000		.000
	N	30	30	30	30	30	30	30	30	30	30
Total_Y	Pearson Correlation	.542**	.551**	.552**	.846**	.706**	.746**	.796**	.804**	.859**	1
	Sig. (2-tailed)	.002	.002	.002	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30

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

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

Uji Reliabilitas Inklusi Keuangan

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.852	9

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y.1	32.80	21.338	.467	.848
Y.2	32.77	21.357	.479	.848
Y.3	33.10	20.714	.455	.848
Y.4	33.17	17.730	.789	.814
Y.5	34.93	15.582	.489	.888
Y.6	33.20	19.407	.678	.830
Y.7	33.33	18.230	.725	.821
Y.8	33.17	18.971	.748	.823
Y.9	33.27	17.857	.808	.813

Lampiran 06. Output SPSS Uji Asumsi Klasik

Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

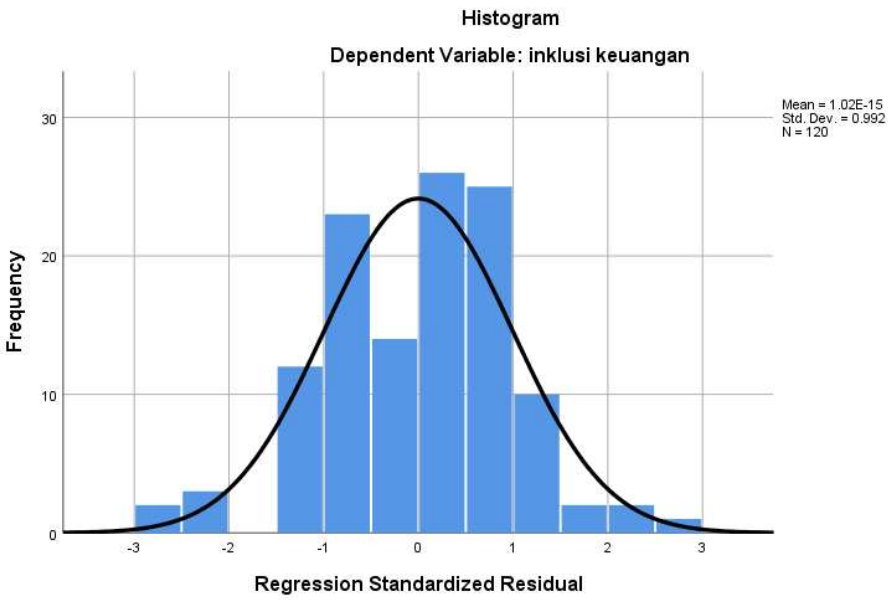
		Unstandardized Residual
N		120
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.63640280
Most Extreme Differences	Absolute	.057
	Positive	.045
	Negative	-.057
Test Statistic		.057
Asymp. Sig. (2-tailed)		.200[c,d]

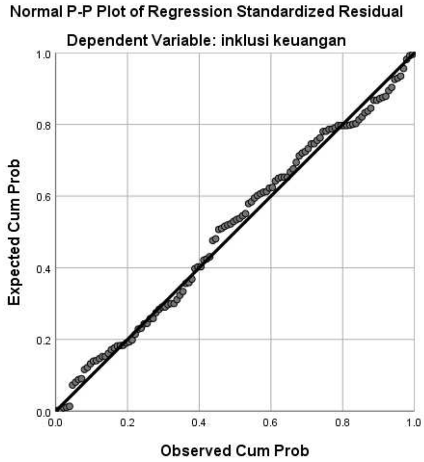
a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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





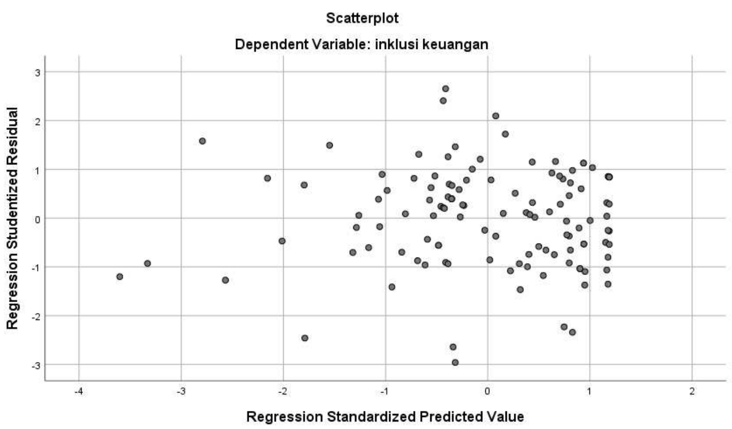
Hasil Uji Multikolinearitas

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	8.770	2.564		3.420	.001		
	literasi keuangan	.049	.059	.071	.823	.412	.506	1.976
	financial technology	.496	.061	.701	8.175	.000	.506	1.976

a. Dependent Variable: inklusi keuangan

Hasil Uji Heterokedastisitas



Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-2.017	5.679		-.355	.723
	LNX1	3.587	1.975	.236	1.816	.072
	LNX2	-2.478	1.662	-.194	-1.491	.139

a. Dependent Variable: Abs_RES2

Lampiran 07. Output SPSS Uji Analisis Regresi Linier Berganda

Uji Parsial (Uji T) Variabel Literasi Keuangan (X_1) dan *Financial technology* (X_2) terhadap Inklusi Keuangan (Y)

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	8.770	2.564		3.420	.001
	Literasi Keuangan	.049	.059	.071	.823	.412
	Financial Technology	.496	.061	.701	8.175	.000

a. Dependent Variable: Inklusi Keuangan

Uji Simultan (Uji f) Variabel Literasi Keuangan (X_1) dan Variabel *Financial technology* (X_2) terhadap Inklusi Keuangan (Y)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2045.337	2	1022.669	76.038	.000[b]
	Residual	1573.588	117	13.449		
	Total	3618.925	119			

a. Dependent Variable: Inklusi Keuangan

b. Predictors: (Constant), Financial Technology, Literasi Keuangan

Uji Koefisien Determinan (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.752[a]	.565	.558	3.66735

a. Predictors: (Constant), Financial Technology, Literasi Keuangan

Lampiran 08. Riwayat Hidup

RIWAYAT HIDUP

Ni Putu Nathasa Sany Fridayanti lahir di Tabanan pada tanggal 1 Oktober 2004. Penulis lahir dari pasangan suami istri I Gede Made Erlangga dan Ni Made Aryani. Penulis berkebangsaan Indonesia dan beragama Hindu. Penulis beralamat di Jalan By Pass Ir. Soekarno No.. 36X Kecamatan Tabanan, Kabupaten Tabanan, Provinsi Bali. Penulis menyelesaikan pendidikan dasarnya di SD Bintang Persada dan lulus pada tahun 2016. Kemudian penulis melanjutkan pendidikannya di SMP Negeri 1 Tabanan dan lulus pada tahun 2019. Pada tahun 2022 penulis lulus dari SMA Negeri 1 Tabanan dan melanjutkan ke Universitas Pendidikan Ganesha, Jurusan Manajemen. Pada semester akhir tahun 2026, penulis telah menyelesaikan skripsi yang berjudul "Pengaruh Literasi Keuangan dan *Financial technology* terhadap Inklusi Keuangan pada Mahasiswa Ekonomi di Kabupaten Buleleng".