

LAMPIRAN



Lampiran 1. Kuesioner Penelitian

KUESIONER PENELITIAN

Pengantar Kuesioner

Perihal : Permohonan Pengisian Kuesioner

Lampiran : Satu Berkas

Kepada Yth: Bapak/Ibu/Saudara/I Responden

Di Tempat

Dengan Hormat,

Sehubungan dengan kegiatan penelitian untuk menyusun tugas akhir skripsi, sebagai mahasiswa Program Strata Satu (S1) Universitas Pendidikan Ganesha, peneliti:

Nama : KadekLindayani

Nim 1617051260

Prodi/Jurusan : S1 Akuntansi/Ekonomi dan Akuntansi

Fakultas : Ekonomi

Bermaksud melakukan penelitian yang digunakan untuk penyusunan skripsi dengan judul **“Pengaruh Kemampuan Finansial, Kemudahan Penggunaan *E-Money*, dan Literasi Keuangan Terhadap Pengelolaan Keuangan (Studi Empiris Wirausaha Muda Singaraja)”**.

Agar penelitian ini dapat dilakukan, sangat diperlukan bantuan dari pihak-pihak terkait terutama untuk para wirausaha muda di Kota Singaraja. Terkait hal tersebut, saya mohon kesediaan Bapak/Ibu/Saudara/i agar berkenan untuk mengisi kuesioner yang semata-mata untuk kepentingan ilmiah, dan bukan untuk hal diluarnya dimana kerahasiaan identitas responden dan isi kuesioner akan dijamin sepenuhnya.

Hormat saya,

Kadek Lindayani

Bagian I : Identitas Responden

Bapak/Ibu/Saudari/I dimohon untuk mengisi identitas berikut ini dan berikan tanda centang (√) pada kotak yang tersedia:

1. Namalengkap :
2. JenisKelamin : Laki-laki Perempuan
3. PendidikanTerakhir : SMA/SMK/Sederajat Diploma
 S2
4. Umur :
5. WaktuPenggunaan : <1 tahun 1-5 tahun
 >5-10tahun >10 tahun
6. PenghasilanPerbulan : 1 – 5 juta >5-10 juta
 0 juta

Bagian II : Petunjuk Pengisian

1. Bapak/Ibu/Saudara/i dimohonkan untuk dapat menjawab setiap pertanyaan/pernyataan dengan penuh keyakinan tinggu serta tidak mengosongkan satu jawaban dan tiap pernyataan hanya boleh ada satu jawaban.
2. Jawaban atas pertanyaan/pernyataan dilakukan dengan memberikan tanda centang (√) pada salah satu jawaban yang dianggap paling sesuai dengan kondisi yang sebenarnya.
3. Dimohon kuesioner diisi dengan lengkap karena **jika salah satunomor tidak terisi, maka kuesioner dianggap tidak berlaku atau tidak dapatdigunakan.**
4. Mohon diperiksa kembali semua jawaban anda dan yakinkan bahwa tidak ada pertanyaan/pernyataan yangterlewatkan.
5. Keterangan:
 STS : Sangat Tidak Setuju, TS : Tidak Setuju, KS : Kurang Setuju, S : Setuju, SS : Sangat Setuju.

Bagian III : Kuesioner Penelitian

| Indikator/Pernyataan | | Keterangan | | | | |
|---|--|------------|----|----|---|----|
| | | STS | TS | KS | S | SS |
| A. Kemampuan Finansial (X1) | | | | | | |
| 1 | Penghasilan saya selama satu bulan mampu untuk mengisi ulang e-money yang saya miliki. | | | | | |
| 2 | Tabungan yang saya miliki di bank mampu saya gunakan untuk mengisi ulang e-money yang saya miliki setiap bulannya. | | | | | |
| B. Kemudahan Kegunaan E-Money (X2) | | | | | | |
| 1 | Sangat mudah digunakan. | | | | | |
| 2 | Sangat mudah untuk dipelajari. | | | | | |
| 3 | Dapat diakses dengan mudah di kota yang saya tinggali saat ini. | | | | | |
| C. Literasi Keuangan (X3) | | | | | | |
| 1 | Memiliki pengalaman dalam mengelola keuangan yang baik sehingga menggunakan e-money. | | | | | |
| 2 | Memiliki kemampuan dasar mengenai keuangan yang saya dapatkan dari hasil wirausaha yang saya miliki. | | | | | |
| D. Pengelolaan Keuangan (Y) | | | | | | |
| 1 | Membuat perencanaan keuangan dalam produksi dan penjualan produk. | | | | | |
| 2 | Membuat perencanaan modal awal mendirikan perusahaan dan memperhitungkan laba yang akan saya dapatkan. | | | | | |

| Indikator/Pernyataan | | Keterangan | | | | |
|----------------------|---|------------|----|----|---|----|
| | | STS | TS | KS | S | SS |
| 3 | Rutin melakukan rekapitulasi pengeluaran kas setiap bulannya. | | | | | |
| 4 | Melakukan pencatatan transaksi penjualan dan pembelian dengan baik dan benar. | | | | | |
| 5 | Membuat laporan keuangan yang lengkap. | | | | | |
| 6 | Menggunakan laporan neraca untuk menilai kemajuan usaha saya. | | | | | |
| 7 | Memiliki prosedur atau tahapan untuk penarikan kas keluar. | | | | | |
| 8 | Mengarsipkan seluruh nota penjualan barang dagang. | | | | | |



Lampiran 2. Hasil Uji Kuesioner

REKAPITULASI HASIL UJI KUESIONER (PILOT TEST)

| No. | Kemampuan Finansial | | | Kemudahan Kegunaan <i>E-Money</i> | | | | Literasi Keuangan | | | Pengelolaan Keuangan | | | | | | | | |
|-----|---------------------|------|--------|-----------------------------------|------|------|--------|-------------------|------|--------|----------------------|-----|-----|-----|-----|-----|-----|-----|-------|
| | X1.1 | X1.2 | JML.X1 | X2.1 | X2.2 | X2.3 | JML.X2 | X3.1 | X3.2 | JML.X3 | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | JML.Y |
| 1 | 4 | 3 | 7 | 3 | 4 | 4 | 11 | 3 | 4 | 7 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 34 |
| 2 | 4 | 4 | 8 | 4 | 4 | 4 | 12 | 5 | 4 | 9 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 35 |
| 3 | 3 | 4 | 7 | 4 | 4 | 4 | 12 | 4 | 4 | 8 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 36 |
| 4 | 4 | 4 | 8 | 4 | 4 | 3 | 11 | 4 | 4 | 8 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 34 |
| 5 | 4 | 4 | 8 | 4 | 4 | 4 | 12 | 4 | 3 | 7 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 34 |
| 6 | 4 | 4 | 8 | 5 | 4 | 4 | 13 | 4 | 4 | 8 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 34 |
| 7 | 4 | 3 | 7 | 3 | 4 | 4 | 11 | 3 | 4 | 7 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 33 |
| 8 | 3 | 3 | 6 | 4 | 4 | 4 | 12 | 4 | 3 | 7 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 33 |
| 9 | 3 | 3 | 6 | 3 | 3 | 3 | 9 | 3 | 3 | 6 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 30 |
| 10 | 3 | 3 | 6 | 3 | 3 | 3 | 9 | 3 | 3 | 6 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | 3 | 32 |
| 11 | 5 | 4 | 9 | 5 | 5 | 4 | 14 | 5 | 5 | 10 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 38 |
| 12 | 3 | 3 | 6 | 3 | 3 | 4 | 10 | 3 | 3 | 6 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 31 |
| 13 | 5 | 5 | 10 | 4 | 5 | 5 | 14 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 14 | 4 | 4 | 8 | 4 | 5 | 4 | 13 | 3 | 4 | 7 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 35 |
| 15 | 3 | 4 | 7 | 4 | 3 | 3 | 10 | 4 | 3 | 7 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 16 | 4 | 3 | 7 | 3 | 4 | 3 | 10 | 3 | 3 | 6 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 17 | 5 | 5 | 10 | 5 | 4 | 4 | 13 | 5 | 4 | 9 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 37 |
| 18 | 5 | 5 | 10 | 4 | 5 | 5 | 14 | 4 | 4 | 8 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 36 |

| No. | Kemampuan Finansial | | | Kemudahan Kegunaan <i>E-Money</i> | | | | Literasi Keuangan | | | Pengelolaan Keuangan | | | | | | | | |
|-----|---------------------|------|-----------|-----------------------------------|------|------|-----------|-------------------|------|-----------|----------------------|-----|-----|-----|-----|-----|-----|-----|-----------|
| | X1.1 | X1.2 | JML.X1 | X2.1 | X2.2 | X2.3 | JML.X2 | X3.1 | X3.2 | JML.X3 | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | JML.Y |
| 19 | 5 | 5 | 10 | 5 | 5 | 5 | 15 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 20 | 3 | 4 | 7 | 4 | 4 | 4 | 12 | 3 | 4 | 7 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 36 |
| 21 | 4 | 4 | 8 | 4 | 4 | 5 | 13 | 4 | 4 | 8 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 35 |
| 22 | 4 | 4 | 8 | 5 | 5 | 4 | 14 | 5 | 4 | 9 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 38 |
| 23 | 4 | 5 | 9 | 4 | 4 | 5 | 13 | 4 | 5 | 9 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 37 |
| 24 | 4 | 4 | 8 | 4 | 4 | 4 | 12 | 4 | 4 | 8 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 36 |
| 25 | 4 | 3 | 7 | 3 | 4 | 3 | 10 | 3 | 3 | 6 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 26 | 4 | 4 | 8 | 4 | 5 | 4 | 13 | 4 | 5 | 9 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 35 |
| 27 | 4 | 4 | 8 | 4 | 4 | 3 | 11 | 4 | 4 | 8 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 34 |
| 28 | 4 | 4 | 8 | 3 | 4 | 4 | 11 | 4 | 4 | 8 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 34 |
| 29 | 4 | 5 | 9 | 5 | 5 | 5 | 15 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 30 | 5 | 4 | 9 | 5 | 5 | 5 | 15 | 4 | 4 | 8 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 38 |

Lampiran 3. Hasil Uji Validitas dan Reliabilitas Awal

Hasil Uji Validitas dan Reliabilitas Awal (Pilot Test)**1. Hasil Uji Validitas Variabel Kemampuan Finansial(X1)****Correlations**

| | | X1.1 | X1.2 | JML.X1 |
|--------|---------------------|---------|---------|---------|
| X1.1 | Pearson Correlation | 1 | ,592*** | ,888*** |
| | Sig. (2-tailed) | | ,001 | ,000 |
| | N | 30 | 30 | 30 |
| X1.2 | Pearson Correlation | ,592*** | 1 | ,896*** |
| | Sig. (2-tailed) | ,001 | | ,000 |
| | N | 30 | 30 | 30 |
| JML.X1 | Pearson Correlation | ,888*** | ,896*** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | |
| | N | 30 | 30 | 30 |

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

2. Hasil Uji Validitas Variabel Kemudahan Kegunaan E-Money(X2)**Correlations**

| | | X2.1 | X2.2 | X2.3 | JML.X2 |
|--------|---------------------|---------|---------|---------|---------|
| X2.1 | Pearson Correlation | 1 | ,605*** | ,484*** | ,833*** |
| | Sig. (2-tailed) | | ,000 | ,007 | ,000 |
| | N | 30 | 30 | 30 | 30 |
| X2.2 | Pearson Correlation | ,605*** | 1 | ,613*** | ,869*** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 |
| | N | 30 | 30 | 30 | 30 |
| X2.3 | Pearson Correlation | ,484*** | ,613*** | 1 | ,829*** |
| | Sig. (2-tailed) | ,007 | ,000 | | ,000 |
| | N | 30 | 30 | 30 | 30 |
| JML.X2 | Pearson Correlation | ,833*** | ,869*** | ,829*** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | |
| | N | 30 | 30 | 30 | 30 |

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

3. Hasil Uji Validitas Variabel Literasi Keuangan (X3)**Correlations**

| | | X3.1 | X3.2 | JML.X3 |
|--------|---------------------|---------|---------|---------|
| X3.1 | Pearson Correlation | 1 | ,598*** | ,901*** |
| | Sig. (2-tailed) | | ,000 | ,000 |
| | N | 30 | 30 | 30 |
| X3.2 | Pearson Correlation | ,598*** | 1 | ,886*** |
| | Sig. (2-tailed) | ,000 | | ,000 |
| | N | 30 | 30 | 30 |
| JML.X3 | Pearson Correlation | ,901*** | ,886*** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | |
| | N | 30 | 30 | 30 |

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

4. Hasil Uji Validitas Variabel Pengelolaan Keuangan(Y)

| | | Correlations | | | | | | | | |
|------|---------------------|--------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| | | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | JML. Y |
| Y.1 | Pearson Correlation | 1 | ,209 | ,116 | ,165 | -,005 | ,146 | ,234 | ,459 | ,457 |
| | Sig. (2-tailed) | | ,269 | ,540 | ,384 | ,981 | ,442 | ,214 | ,011 | ,011 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.2 | Pearson Correlation | ,209 | 1 | ,407 | ,127 | ,334 | ,224 | ,166 | ,423 | ,585 |
| | Sig. (2-tailed) | ,269 | | ,026 | ,505 | ,071 | ,234 | ,381 | ,020 | ,001 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.3 | Pearson Correlation | ,116 | ,407 | 1 | ,219 | ,285 | ,517* | ,470* | ,407 | ,698 |
| | Sig. (2-tailed) | ,540 | ,026 | | ,245 | ,127 | ,003 | ,009 | ,026 | ,000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.4 | Pearson Correlation | ,165 | ,127 | ,219 | 1 | ,384 | ,147 | ,464* | ,253 | ,536 |
| | Sig. (2-tailed) | ,384 | ,505 | ,245 | | ,036 | ,437 | ,010 | ,177 | ,002 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.5 | Pearson Correlation | -,005 | ,334 | ,285 | ,384 | 1 | ,583* | ,126 | ,334 | ,606 |
| | Sig. (2-tailed) | ,981 | ,071 | ,127 | ,036 | | ,001 | ,508 | ,071 | ,000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.6 | Pearson Correlation | ,146 | ,224 | ,517* | ,147 | ,583* | 1 | ,410 | ,448 | ,705 |
| | Sig. (2-tailed) | ,442 | ,234 | ,003 | ,437 | ,001 | | ,024 | ,013 | ,000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.7 | Pearson Correlation | ,234 | ,166 | ,470* | ,464* | ,126 | ,410 | 1 | ,414 | ,653 |
| | Sig. (2-tailed) | ,214 | ,381 | ,009 | ,010 | ,508 | ,024 | | ,023 | ,000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.8 | Pearson Correlation | ,459 | ,423 | ,407 | ,253 | ,334 | ,448 | ,414 | 1 | ,751 |
| | Sig. (2-tailed) | ,011 | ,020 | ,026 | ,177 | ,071 | ,013 | ,023 | | ,000 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| JML. | Pearson Correlation | ,457 | ,585* | ,698* | ,536* | ,606* | ,705* | ,653* | ,751* | 1 |
| Y | Sig. (2-tailed) | ,011 | ,001 | ,000 | ,002 | ,000 | ,000 | ,000 | ,000 | |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |

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

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

5. Hasil Uji Reliabilitas Variabel Kemampuan Finansial(X1)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,743 | 2 |

Item Statistics

| | Mean | Std. Deviation | N |
|------|------|----------------|----|
| X1.1 | 3,97 | ,669 | 30 |

| | | | |
|------|------|------|----|
| X1.2 | 3,93 | ,691 | 30 |
|------|------|------|----|

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 | 3,93 | ,478 | ,592 | . |
| X1.2 | 3,97 | ,447 | ,592 | . |



| Scale Statistics | | | |
|------------------|----------|----------------|------------|
| Mean | Variance | Std. Deviation | N of Items |
| 7,90 | 1,472 | 1,213 | 2 |

6. Hasil Uji Reliabilitas Variabel Kemudahan Kegunaan *E-Money*(X2)

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| ,795 | 3 |

| Item Statistics | | | |
|-----------------|------|----------------|----|
| | Mean | Std. Deviation | N |
| X2.1 | 3,97 | ,718 | 30 |
| X2.2 | 4,17 | ,648 | 30 |
| X2.3 | 4,00 | ,695 | 30 |

| 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 | 8,17 | 1,454 | ,604 | ,759 |
| X2.2 | 7,97 | 1,482 | ,707 | ,652 |
| X2.3 | 8,13 | 1,499 | ,608 | ,752 |

| Scale Statistics | | | |
|------------------|----------|----------------|------------|
| Mean | Variance | Std. Deviation | N of Items |
| 12,13 | 3,016 | 1,737 | 3 |

7. Hasil Uji Reliabilitas Variabel Literasi Keuangan(X3)

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| ,747 | 2 |

| Item Statistics | | | |
|-----------------|------|----------------|----|
| | Mean | Std. Deviation | N |
| X3.1 | 3,93 | ,740 | 30 |
| X3.2 | 3,93 | ,691 | 30 |

| Item-Total Statistics | | | | |
|-----------------------|----------------------------|--------------------------------|-----------------------------------|----------------------------------|
| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item- Total Correlation | Cronbach's Alpha if Item Deleted |
| X3.1 | 8,17 | 1,454 | ,604 | ,759 |
| X3.2 | 7,97 | 1,482 | ,707 | ,652 |

| | Deleted | Deleted | | |
|------|---------|---------|------|---|
| X3.1 | 3,93 | ,478 | ,598 | . |
| X3.2 | 3,93 | ,547 | ,598 | . |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|----------|-----------|----------------|------------|
| 7,8 7 | 1,63 7 | 1,27 9 | 2 |



8. Hasil Uji Reliabilitas Variabel Pengelolaan Keuangan(Y)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,779 | 8 |

Item Statistics

| | Mean | Std. Deviation | N |
|-----|------|----------------|----|
| Y.1 | 4,23 | ,504 | 30 |
| Y.2 | 4,33 | ,547 | 30 |
| Y.3 | 4,43 | ,568 | 30 |
| Y.4 | 4,40 | ,498 | 30 |
| Y.5 | 4,43 | ,504 | 30 |
| Y.6 | 4,40 | ,563 | 30 |
| Y.7 | 4,47 | ,507 | 30 |
| Y.8 | 4,33 | ,547 | 30 |

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 | 30,80 | 6,097 | ,288 | ,784 |
| Y.2 | 30,70 | 5,666 | ,424 | ,765 |
| Y.3 | 30,60 | 5,283 | ,560 | ,741 |
| Y.4 | 30,63 | 5,895 | ,382 | ,770 |
| Y.5 | 30,60 | 5,697 | ,464 | ,758 |
| Y.6 | 30,63 | 5,275 | ,570 | ,739 |
| Y.7 | 30,57 | 5,564 | ,520 | ,749 |
| Y.8 | 30,70 | 5,183 | ,637 | ,727 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 35,03 | 7,068 | 2,659 | 8 |

Lampiran 4. Rekapitulasi Hasil Penelitian

REKAPITULASI HASIL PENELITIAN

| No. | Kemampuan Finansial | | | Kemudahan Kegunaan E-Money | | | | Literasi Keuangan | | | Pengelolaan Keuangan | | | | | | | | |
|-----|---------------------|------|--------|----------------------------|------|------|--------|-------------------|------|--------|----------------------|-----|-----|-----|-----|-----|-----|-----|-------|
| | X1.1 | X1.2 | JML.X1 | X2.1 | X2.2 | X2.3 | JML.X2 | X3.1 | X3.2 | JML.X3 | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | JML.Y |
| 1 | 4 | 3 | 7 | 3 | 4 | 4 | 11 | 3 | 4 | 7 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 34 |
| 2 | 4 | 4 | 8 | 4 | 4 | 4 | 12 | 5 | 4 | 9 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 35 |
| 3 | 3 | 4 | 7 | 4 | 4 | 4 | 12 | 4 | 4 | 8 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 36 |
| 4 | 4 | 4 | 8 | 4 | 4 | 3 | 11 | 4 | 4 | 8 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 34 |
| 5 | 4 | 4 | 8 | 4 | 4 | 4 | 12 | 4 | 3 | 7 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 34 |
| 6 | 4 | 4 | 8 | 5 | 4 | 4 | 13 | 4 | 4 | 8 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 34 |
| 7 | 4 | 3 | 7 | 3 | 4 | 4 | 11 | 3 | 4 | 7 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 33 |
| 8 | 3 | 3 | 6 | 4 | 4 | 4 | 12 | 4 | 3 | 7 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 33 |
| 9 | 3 | 3 | 6 | 3 | 3 | 3 | 9 | 3 | 3 | 6 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 30 |
| 10 | 3 | 3 | 6 | 3 | 3 | 3 | 9 | 3 | 3 | 6 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | 3 | 32 |
| 11 | 5 | 4 | 9 | 5 | 5 | 4 | 14 | 5 | 5 | 10 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 38 |
| 12 | 3 | 3 | 6 | 3 | 3 | 4 | 10 | 3 | 3 | 6 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 31 |
| 13 | 5 | 5 | 10 | 4 | 5 | 5 | 14 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 14 | 4 | 4 | 8 | 4 | 5 | 4 | 13 | 3 | 4 | 7 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 35 |
| 15 | 3 | 4 | 7 | 4 | 3 | 3 | 10 | 4 | 3 | 7 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 16 | 4 | 3 | 7 | 3 | 4 | 3 | 10 | 3 | 3 | 6 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 17 | 5 | 5 | 10 | 5 | 4 | 4 | 13 | 5 | 4 | 9 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 37 |
| 18 | 5 | 5 | 10 | 4 | 5 | 5 | 14 | 4 | 4 | 8 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 36 |

| No. | Kemampuan Finansial | | | Kemudahan Kegunaan <i>E-Money</i> | | | | Literasi Keuangan | | | Pengelolaan Keuangan | | | | | | | | |
|-----|---------------------|------|-----------|-----------------------------------|------|------|-----------|-------------------|------|-----------|----------------------|-----|-----|-----|-----|-----|-----|-----|-----------|
| | X1.1 | X1.2 | JML.X1 | X2.1 | X2.2 | X2.3 | JML.X2 | X3.1 | X3.2 | JML.X3 | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | JML.Y |
| 19 | 5 | 5 | 10 | 5 | 5 | 5 | 15 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 20 | 3 | 4 | 7 | 4 | 4 | 4 | 12 | 3 | 4 | 7 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 36 |
| 21 | 4 | 4 | 8 | 4 | 4 | 5 | 13 | 4 | 4 | 8 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 35 |
| 22 | 4 | 4 | 8 | 5 | 5 | 4 | 14 | 5 | 4 | 9 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 38 |
| 23 | 4 | 5 | 9 | 4 | 4 | 5 | 13 | 4 | 5 | 9 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 37 |
| 24 | 4 | 4 | 8 | 4 | 4 | 4 | 12 | 4 | 4 | 8 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 36 |
| 25 | 4 | 3 | 7 | 3 | 4 | 3 | 10 | 3 | 3 | 6 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 26 | 4 | 4 | 8 | 4 | 5 | 4 | 13 | 4 | 5 | 9 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 35 |
| 27 | 4 | 4 | 8 | 4 | 4 | 3 | 11 | 4 | 4 | 8 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 34 |
| 28 | 4 | 4 | 8 | 3 | 4 | 4 | 11 | 4 | 4 | 8 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 34 |
| 29 | 4 | 5 | 9 | 5 | 5 | 5 | 15 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 30 | 5 | 4 | 9 | 5 | 5 | 5 | 15 | 4 | 4 | 8 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 38 |
| 31 | 5 | 4 | 9 | 3 | 4 | 4 | 11 | 4 | 4 | 8 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 36 |
| 32 | 4 | 5 | 9 | 4 | 4 | 4 | 12 | 5 | 4 | 9 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 38 |
| 33 | 4 | 5 | 9 | 4 | 3 | 3 | 10 | 4 | 3 | 7 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 35 |
| 34 | 5 | 4 | 9 | 4 | 4 | 4 | 12 | 5 | 5 | 10 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 36 |
| 35 | 5 | 5 | 10 | 4 | 5 | 4 | 13 | 4 | 4 | 8 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 37 |

Lampiran 5. Hasil Uji Validitas dan Reliabilitas Akhir

Hasil Uji Validitas dan Reliabilitas Akhir**1. Hasil Uji Validitas Variabel Kemampuan Finansial(X1)****Correlations**

| | | X1.1 | X1.2 | JML.X1 |
|--------|---------------------|---------|---------|---------|
| X1.1 | Pearson Correlation | 1 | ,545*** | ,875*** |
| | Sig. (2-tailed) | | ,001 | ,000 |
| | N | 35 | 35 | 35 |
| X1.2 | Pearson Correlation | ,545*** | 1 | ,883*** |
| | Sig. (2-tailed) | ,001 | | ,000 |
| | N | 35 | 35 | 35 |
| JML.X1 | Pearson Correlation | ,875*** | ,883*** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | |
| | N | 35 | 35 | 35 |

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

2. Hasil Uji Validitas Variabel Kemudahan Kegunaan E-Money(X2)**Correlations**

| | | X2.1 | X2.2 | X2.3 | JML.X2 |
|--------|---------------------|---------|---------|---------|---------|
| X2.1 | Pearson Correlation | 1 | ,550*** | ,450*** | ,806*** |
| | Sig. (2-tailed) | | ,001 | ,007 | ,000 |
| | N | 35 | 35 | 35 | 35 |
| X2.2 | Pearson Correlation | ,550*** | 1 | ,625*** | ,866*** |
| | Sig. (2-tailed) | ,001 | | ,000 | ,000 |
| | N | 35 | 35 | 35 | 35 |
| X2.3 | Pearson Correlation | ,450*** | ,625*** | 1 | ,828*** |
| | Sig. (2-tailed) | ,007 | ,000 | | ,000 |
| | N | 35 | 35 | 35 | 35 |
| JML.X2 | Pearson Correlation | ,806*** | ,866*** | ,828*** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | |
| | N | 35 | 35 | 35 | 35 |

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

3. Hasil Uji Validitas Variabel Literasi Keuangan(X3)**Correlations**

| | | X3.1 | X3.2 | JML.X3 |
|--------|---------------------|---------|---------|---------|
| X3.1 | Pearson Correlation | 1 | ,591*** | ,899*** |
| | Sig. (2-tailed) | | ,000 | ,000 |
| | N | 35 | 35 | 35 |
| X3.2 | Pearson Correlation | ,591*** | 1 | ,885*** |
| | Sig. (2-tailed) | ,000 | | ,000 |
| | N | 35 | 35 | 35 |
| JML.X3 | Pearson Correlation | ,899*** | ,885*** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | |
| | N | 35 | 35 | 35 |

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

4. Hasil Uji Validitas Variabel Pengelolaan Keuangan(Y)

| | | Correlations | | | | | | | | |
|------|---------------------|--------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| | | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | JML. Y |
| Y.1 | Pearson Correlation | 1 | ,223 | ,095 | ,159 | ,014 | ,169 | ,217 | ,362 | ,454* |
| | Sig. (2-tailed) | | ,199 | ,589 | ,360 | ,939 | ,332 | ,210 | ,032 | ,006 |
| | N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Y.2 | Pearson Correlation | ,223 | 1 | ,413** | ,219 | ,285 | ,234 | ,087 | ,353** | ,595** |
| | Sig. (2-tailed) | ,199 | | ,014 | ,207 | ,097 | ,176 | ,621 | ,037 | ,000 |
| | N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Y.3 | Pearson Correlation | ,095 | ,413** | 1 | ,287 | ,336** | ,496** | ,295 | ,372** | ,700** |
| | Sig. (2-tailed) | ,589 | ,014 | | ,095 | ,048 | ,002 | ,086 | ,028 | ,000 |
| | N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Y.4 | Pearson Correlation | ,159 | ,219 | ,287 | 1 | ,370** | ,224 | ,304 | ,163 | ,559** |
| | Sig. (2-tailed) | ,360 | ,207 | ,095 | | ,028 | ,197 | ,075 | ,348 | ,000 |
| | N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Y.5 | Pearson Correlation | ,014 | ,285 | ,336** | ,370** | 1 | ,490** | ,023 | ,234 | ,575** |
| | Sig. (2-tailed) | ,939 | ,097 | ,048 | ,028 | | ,003 | ,894 | ,177 | ,000 |
| | N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Y.6 | Pearson Correlation | ,169 | ,234 | ,496** | ,224 | ,490** | 1 | ,318 | ,377** | ,699** |
| | Sig. (2-tailed) | ,332 | ,176 | ,002 | ,197 | ,003 | | ,062 | ,025 | ,000 |
| | N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Y.7 | Pearson Correlation | ,217 | ,087 | ,295 | ,304 | ,023 | ,318 | 1 | ,351** | ,533** |
| | Sig. (2-tailed) | ,210 | ,621 | ,086 | ,075 | ,894 | ,062 | | ,039 | ,001 |
| | N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Y.8 | Pearson Correlation | ,362** | ,353** | ,372** | ,163 | ,234 | ,377** | ,351** | 1 | ,673** |
| | Sig. (2-tailed) | ,032 | ,037 | ,028 | ,348 | ,177 | ,025 | ,039 | | ,000 |
| | N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| JML. | Pearson Correlation | ,454** | ,595** | ,700** | ,559** | ,575** | ,699** | ,533** | ,673** | 1 |
| Y | Sig. (2-tailed) | ,006 | ,000 | ,000 | ,000 | ,000 | ,000 | ,001 | ,000 | |
| | N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |

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

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

5. Hasil Uji Reliabilitas Variabel Kemampuan Finansial(X1)

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| ,705 | 2 |

Item Statistics

| | Mean | Std. Deviation | N |
|------|------|----------------|----|
| X1.1 | 4,06 | ,684 | 35 |
| X1.2 | 4,03 | ,707 | 35 |

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 | 4,03 | ,499 | ,545 | . |
| X1.2 | 4,06 | ,467 | ,545 | . |



| Scale Statistics | | | |
|------------------|----------|----------------|------------|
| Mean | Variance | Std. Deviation | N of Items |
| 8,09 | 1,492 | 1,222 | 2 |

6. Hasil Uji Reliabilitas Variabel Kemudahan Kegunaan *E-Money*(X2)

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| ,779 | 3 |

| Item Statistics | | | |
|-----------------|------|----------------|----|
| | Mean | Std. Deviation | N |
| X2.1 | 3,94 | ,684 | 35 |
| X2.2 | 4,14 | ,648 | 35 |
| X2.3 | 3,97 | ,664 | 35 |

| 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 | 8,11 | 1,398 | ,554 | ,769 |
| X2.2 | 7,91 | 1,316 | ,689 | ,621 |
| X2.3 | 8,09 | 1,375 | ,608 | ,709 |

| Scale Statistics | | | |
|------------------|----------|----------------|------------|
| Mean | Variance | Std. Deviation | N of Items |
| 12,06 | 2,761 | 1,662 | 3 |

7. Hasil Uji Reliabilitas Variabel Literasi Keuangan(X3)

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| ,742 | 2 |

| Item Statistics | | | |
|-----------------|------|----------------|----|
| | Mean | Std. Deviation | N |
| X3.1 | 4,00 | ,728 | 35 |
| X3.2 | 3,94 | ,684 | 35 |

| Item-Total Statistics | | | | |
|-----------------------|----------------------------|--------------------------------|-----------------------------------|----------------------------------|
| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item- Total Correlation | Cronbach's Alpha if Item Deleted |
| X3.1 | 8,11 | 1,398 | ,554 | ,769 |
| X3.2 | 7,91 | 1,316 | ,689 | ,621 |

| | Deleted | Deleted | | |
|------|---------|---------|------|---|
| X3.1 | 3,94 | ,467 | ,591 | . |
| X3.2 | 4,00 | ,529 | ,591 | . |

| Scale Statistics | | | |
|------------------|-----------|----------------|------------|
| Mean | Variance | Std. Deviation | N of Items |
| 7,9 4 | 1,58 5 | 1,25 9 | 2 |



8. Hasil Uji Reliabilitas Variabel Pengelolaan Keuangan(Y)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,748 | 8 |

Item Statistics

| | Mean | Std. Deviation | N |
|-----|------|----------------|----|
| Y.1 | 4,23 | ,490 | 35 |
| Y.2 | 4,37 | ,547 | 35 |
| Y.3 | 4,51 | ,562 | 35 |
| Y.4 | 4,46 | ,505 | 35 |
| Y.5 | 4,49 | ,507 | 35 |
| Y.6 | 4,43 | ,558 | 35 |
| Y.7 | 4,40 | ,497 | 35 |
| Y.8 | 4,34 | ,539 | 35 |

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 | 31,00 | 5,529 | ,281 | ,750 |
| Y.2 | 30,86 | 5,067 | ,427 | ,725 |
| Y.3 | 30,71 | 4,739 | ,556 | ,699 |
| Y.4 | 30,77 | 5,240 | ,398 | ,730 |
| Y.5 | 30,74 | 5,197 | ,417 | ,727 |
| Y.6 | 30,80 | 4,753 | ,556 | ,699 |
| Y.7 | 30,83 | 5,323 | ,369 | ,735 |
| Y.8 | 30,89 | 4,869 | ,528 | ,705 |

Scale Statistics

| Mean | Variance | Std. Deviation | N of Items |
|-------|----------|----------------|------------|
| 35,23 | 6,417 | 2,533 | 8 |

Lampiran 6. Karakteristik Responden

Karakteristik Responden

Jenis Kelamin

| | | Frequency | Percent | Valid Percent | Cumulati ve Percent |
|-------|-----------|-----------|---------|---------------|---------------------------|
| Valid | Laki-laki | 19 | 54,3 | 54,3 | 54,3 |
| | Perempuan | 16 | 45,7 | 45,7 | 100,0 |
| | Total | 35 | 100,0 | 100,0 | |

Usia Responden

| | | Frequency | Percent | Valid Percent | Cumulati ve Percent |
|-------|-------------|-----------|---------|---------------|---------------------------|
| Valid | 25-29 Tahun | 14 | 40,0 | 40,0 | 40,0 |
| | 30-34 Tahun | 10 | 28,6 | 28,6 | 68,6 |
| | 35-39 Tahun | 8 | 22,9 | 22,9 | 91,4 |
| | >= 40 Tahun | 3 | 8,6 | 8,6 | 100,0 |
| | Total | 35 | 100,0 | 100,0 | |

Pendidikan Terakhir

| | | Frequency | Percent | Valid Percent | Cumulati ve Percent |
|-------|-------------------|-----------|---------|---------------|---------------------------|
| Valid | SMA/SMK/Sederajat | 14 | 40,0 | 40,0 | 40,0 |
| | Diploma | 9 | 25,7 | 25,7 | 65,7 |
| | S1 | 10 | 28,6 | 28,6 | 94,3 |
| | S2 | 2 | 5,7 | 5,7 | 100,0 |
| | Total | 35 | 100,0 | 100,0 | |

Lama Penggunaan E-Money

| | | Frequency | Percent | Valid Percent | Cumulati ve Percent |
|-------|-------------|-----------|---------|---------------|---------------------------|
| Valid | < 1 Tahun | 10 | 28,6 | 28,6 | 28,6 |
| | 1-5 Tahun | 15 | 42,9 | 42,9 | 71,4 |
| | >5-10 Tahun | 10 | 28,6 | 28,6 | 100,0 |
| | Total | 35 | 100,0 | 100,0 | |

Penghasilan Perbulan

| | | Frequency | Percent | Valid Percent | Cumulati ve Percent |
|-------|------------|-----------|---------|---------------|---------------------------|
| Valid | 1-5 Juta | 17 | 48,6 | 48,6 | 48,6 |
| | >5-10 Juta | 12 | 34,3 | 34,3 | 82,9 |
| | >10 Juta | 6 | 17,1 | 17,1 | 100,0 |
| | Total | 35 | 100,0 | 100,0 | |

Lampiran 7. Hasil Uji Asumsi dan Hipotesis

Hasil Uji Asumsi dan Hipotesis

1. Hasil Statistik Deskriptif

| Descriptive Statistics | | | | | |
|----------------------------------|----|---------|---------|-------|----------------|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| Kemampuan Finansial (X1) | 35 | 6 | 10 | 8,09 | 1,222 |
| Kemudahan Kegunaan E- Money (X2) | 35 | 9 | 15 | 12,06 | 1,662 |
| Literasi Keuangan (X3) | 35 | 6 | 10 | 7,94 | 1,259 |
| Pengelolaan Keuangan (Y) | 35 | 30 | 40 | 35,23 | 2,533 |
| Valid N (listwise) | 35 | | | | |

2. Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

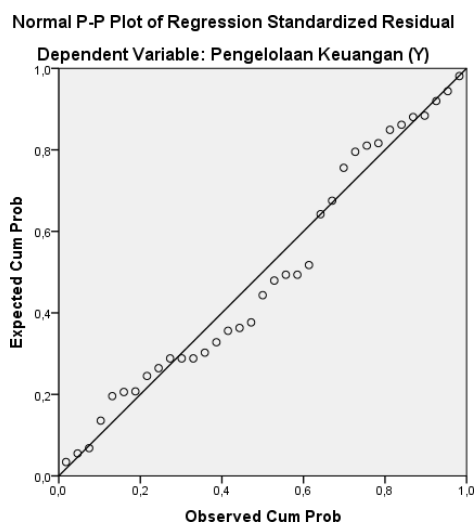
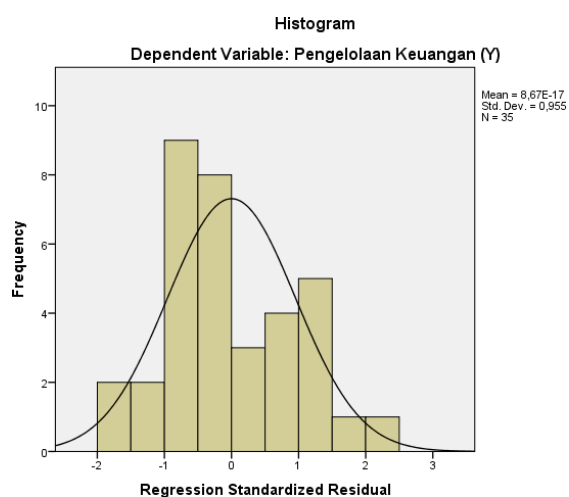
| | | Unstandardized Residual |
|-----------------------------------|--------------------------|-------------------------|
| N | | 35 |
| Normal Parameters ^{a, b} | Mean | ,0000000 |
| | Std. Deviation | ,94725493 |
| | Most Extreme Differences | |
| | Absolute | ,115 |
| | Positive | ,115 |
| | Negative | -,092 |
| Test Statistic | | ,115 |
| 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.



3. Hasil Uji Multikolinearitas

Coefficients^a

| Model | | Collinearity Statistics | |
|-------|----------------------------------|-------------------------|-------|
| | | Tolerance | VIF |
| 1 | Kemampuan Finansial (X1) | ,403 | 2,482 |
| | Kemudahan Kegunaan E- Money (X2) | ,387 | 2,586 |
| | Literasi Keuangan (X3) | ,326 | 3,063 |

a. Dependent Variable: Pengelolaan Keuangan (Y)

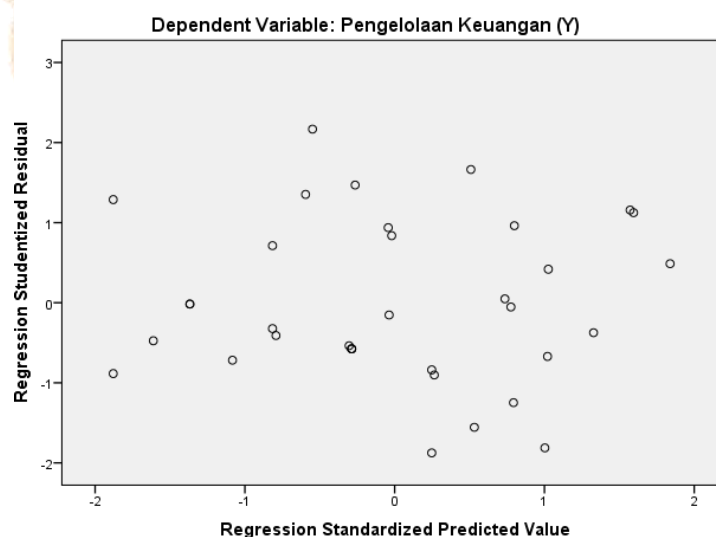
4. Hasil Uji Heteroskedastisitas

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|----------------------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | | | |
| 1 | (Constant) | ,456 | ,699 | | ,652 | ,519 |
| | Kemampuan Finansial (X1) | -,084 | ,118 | -,196 | -,714 | ,481 |
| | Kemudahan Kegunaan E- Money (X2) | -,023 | ,088 | -,073 | -,259 | ,797 |
| | Literasi Keuangan (X3) | ,161 | ,127 | ,387 | 1,267 | ,215 |

a. Dependent Variable: Abs_Res1

Scatterplot



5. Hasil Uji Autokorelasi

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | ,927 ^a | ,860 | ,847 | ,992 | 1,998 |

a. Predictors: (Constant), Literasi Keuangan (X3), Kemampuan

Finansial(X1), Kemudahan Kegunaan E-Money(X2)

b. Dependent Variable: Pengelolaan Keuangan(Y)



6. Hasil Regresi Linear Berganda

| Model | | Coefficients ^a | | Standardized Coefficients | t | Sig. |
|-------|----------------------------------|-------------------------------|------------|---------------------------|--------|------|
| | | Unstandardized Coefficients B | Std. Error | | | |
| 1 | (Constant) | 17,712 | 1,302 | | 13,609 | ,000 |
| | Kemampuan Finansial (X1) | ,574 | ,219 | ,277 | 2,615 | ,014 |
| | Kemudahan Kegunaan E- Money (X2) | ,628 | ,165 | ,412 | 3,813 | ,001 |
| | Literasi Keuangan (X3) | ,668 | ,237 | ,332 | 2,826 | ,008 |

a. Dependent Variable: Pengelolaan Keuangan (Y)

7. Hasil Uji Anava (UjiF)

| Model | | ANOVA ^a | | | F | Sig. |
|-------|------------|--------------------|----|-------------|--------|-------------------|
| | | Sum of Squares | df | Mean Square | | |
| 1 | Regression | 187,664 | 3 | 62,555 | 63,563 | ,000 ^b |
| | Residual | 30,508 | 31 | ,984 | | |
| | Total | 218,171 | 34 | | | |

a. Dependent Variable: Pengelolaan Keuangan(Y)

b. Predictors: (Constant), Literasi Keuangan (X3), Kemampuan Finansial (X1),Kemudahan Kegunaan E-Money(X2)

8. Hasil Uji TParsial

| Model | | Coefficients ^a | | Standardized Coefficients | t | Sig. | Correlations | | |
|-------|---------------------------------|-------------------------------|------------|---------------------------|--------|------|--------------|------------|---------|
| | | Unstandardized Coefficients B | Std. Error | | | | Beta | Zero-order | Partial |
| 1 | (Constant) | 17,712 | 1,302 | | 13,609 | ,000 | | | |
| | Kemampuan Finansial (X1) | ,574 | ,219 | ,277 | 2,615 | ,014 | ,811 | ,425 | ,176 |
| | Kemudahan Kegunaan E-Money (X2) | ,628 | ,165 | ,412 | 3,813 | ,001 | ,856 | ,565 | ,256 |
| | Literasi Keuangan (X3) | ,668 | ,237 | ,332 | 2,826 | ,008 | ,853 | ,453 | ,190 |

a. Dependent Variable: Pengelolaan Keuangan (Y)

9. KoefisienDeterminasi

| Model | Model Summary ^b | | | |
|-------|----------------------------|----------|-------------------|----------------------------|
| | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,927 ^a | ,860 | ,847 | ,992 |

a. Predictors: (Constant), Literasi Keuangan

(X3),Kemampuan Finansial (X1), Kemudahan
Kegunaan E-Money(X2)
b. Dependent Variable: Pengelolaan Keuangan(Y)

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | R Square Change | Change Statistics | | | Sig. F Change |
|-------|-------------------|----------|-------------------|----------------------------|-----------------|-------------------|-----|-----|---------------|
| | | | | | | F Change | df1 | df2 | |
| 1 | .927 ^a | .860 | .847 | .992 | .860 | 63,563 | 3 | 31 | .000 |

a. Predictors: (Constant), Literasi Keuangan (X3), Kemampuan Finansial (X1), Kemudahan Kegunaan E-Money (X2)



*Lampiran 8. Riwayat Hidup***RIWAYAT HIDUP**

Kadek Lindayani lahir di Singaraja pada tanggal 09 Februari 1998. Penulis lahir dari pasangan suami istri yaitu Nengah Lingsiana dan Ketut Riasi. Penulis berkembangsaan Indonesia dan beragamaan Hindu. Alamat penulis Desa Penglatan, Dusun Dauh Tukad, Kecamatan Buleleng, Kabupaten Buleleng, Provinsi Bali.

Penulis menyelesaikan pendidikan dasar di SD Negeri 1 dan 2 Penglatan dan lulus pada tahun 2010. Kemudian melanjutkan sekolah menengah pertama di SMP Negeri 5 Singaraja dan lulus pada tahun 2013. Dan melanjutkan di SMA Negeri 3 Singaraja jurusan matematika dan ilmu pengetahuan alam dan lulus pada tahun 2016. Pada tahun 2016 tepatnya bulan Agustus, penulis melanjutkan pendidikan di Universitas Pendidikan Ganesha dengan Program studi S1 Akuntansi. Pada semester akhir tahun 2021 penulis telah menyelesaikan Tugas Akhir yang berjudul “Pengaruh Kemampuan Finansial, Kemudahan Penggunaan *E-Money*, dan Literasi Keuangan Terhadap Pengelolaan Keuangan (Studi Emperis Wirausaha Muda Singaraja)”. Selanjutnya, mulai tahun 2016 sampai dengan penulisan skripsi ini, penulis masih terdaftar sebagai mahasiswa Program S1 Akuntansi di Universitas Pendidikan Ganesha.