

Lampiran I

KUESIONER PENELITIAN

Perihal : Mohon bantuan pengisian Kuesioner

Kepada Yth : Bapak/ Ibu, Saudara/ i
Di tempat

Dengan Hormat,

Dalam rangka penyusunan Skripsi sebagai salah satu syarat kelulusan program Strata 1 Manajemen di Program Studi Manajemen IIB Darmajaya, Saya:

Nama : Erlin Kusnita

NPM : 1912110371

Sedang melakukan penelitian yang berjudul “PENGARUH DIGITAL FINANCIAL INNOVATION DAN FINANCIAL LITERATURE TERHADAP INKLUSI KEUANGAN PADA KOMUNITAS UMKM DI KOTA BANDAR LAMPUNG” Oleh karena itu saya mohon kesediaan bapak/ibu,saudara/i untuk mengisi kuesioner di bawah ini dengan jujur dan benar. Data atau informasi yang terkumpul akan saya jaga kerahasiaannya dan digunakan hanya untuk kepentingan penyusunan skripsi ini semata. Atas perhatian bapak/ibu, saudara/i saya ucapkan terima kasih

Bandar Lampung, Maret 2023

Peneliti

Erlin Kusnita

NPM. 1912110371

Panduan pengisian pernyataan :

1. Jawablah pernyataan yang diajukan dibawah ini dengan benar dan jujur.
2. Pernyataan harus dijawab semua jangan sampai ada yang terlewatkan, agar data dapat sepenuhnya di olah oleh peneliti.
3. Berilah tanda (√) pada jawaban yang telah disediakan oleh peneliti.
4. Keterangan : SS (Sangat Setuju)
S (Setuju)
SS (Cukup Setuju)
TS (Tidak Setuju)
STS (Sangat Tidak Setuju)

IDENTITAS RESPONDEN

1. **Jenis Kelamin** : Laki-laki
 Perempuan

2. **Usia** :
 a. 20-30 Tahun c. 40-50 Tahun
 b. 30-40 Tahun d. > 50 Tahun

3. **Tingkat Pendapatan** :
 a. < 3 Juta c. 5-10 Juta
 b. 3-5 Juta d. > 10 Juta

4. **Nama UMKM** :

DAFTAR PERNYATAAN

<i>Digital Financial Innovation</i>						
No	Pernyataan	STS	TS	CS	S	SS
1	Saya memahami aturan penggunaan QRIS dalam transaksi keuangan					
2	Saya memahami cara menggunakan QRIS					
3	Menurut saya menggunakan QRIS lebih efektif daripada menggunakan cash					
4	Dengan menggunakan QRIS saya lebih cepat bertransaksi keuangan					
5	Usaha saya lebih maju semenjak menggunakan QRIS					
6	Saya menggunakan QRIS untuk menghindari cara bertransaksi keuangan					

<i>Financial Literature</i>						
No	Pernyataan	STS	TS	CS	S	SS
1	Saya pernah mengikuti pelatihan kewirausahaan terkait penyusunan laporan keuangan					
2	Setiap tahun saya selalu membuat anggaran untuk bisnis saya					
3	Saya selalu memisahkan keuangan pribadi dan keuangan bisnis					
4	Saya selalu menyisihkan keuangan untuk simpanan bisnis saya					
5	Bisnis yang saya jalankan sudah saya asuransikan					
6	Saya memiliki pinjaman di bank untuk pengembangan bisnis saya					

<i>Inklusi Keuangan</i>						
No	Pernyataan	STS	TS	CS	S	SS
1	Saya selalu memiliki tabungan di bank					
2	Saya selalu melakukan pencairan tunai di atm setiap kegiatan bisnis saya					
3	Saya melakukan transaksi dengan internet mbanking atau mobile mbanking					
4	Jika kekurangan modal saya melakukan pinjaman online					

Lampiran II (Hasil Jawaban Responden)

No	DF1	DF2	DF3	DF4	DF5	DF6	Digital Financial Innovation	FL1	FL2	FL3	FL4	FL5	FL6	Financial Literature	IK1	IK2	IK3	IK4	Inklusi Keuangan
1	3	3	5	4	3	3	21	1	1	1	1	1	1	6	5	5	5	5	20
2	4	3	5	5	4	3	24	1	1	1	1	1	1	6	1	3	4	5	13
3	5	3	5	4	5	3	25	1	1	1	1	1	1	6	1	2	4	4	11
4	4	3	5	5	4	3	24	1	1	1	1	1	1	6	2	2	4	5	13
5	4	3	4	4	4	3	22	1	1	1	1	1	1	6	4	4	4	4	16
6	5	4	5	5	4	4	27	1	1	1	1	1	1	6	5	5	5	5	20
7	4	3	5	5	4	3	24	3	4	5	5	3	4	24	4	4	3	5	16
8	2	4	4	4	2	4	20	4	3	5	4	4	3	23	5	5	2	4	16
9	3	3	4	4	3	3	20	3	3	3	4	3	3	19	4	4	4	4	16
10	5	2	4	4	5	2	22	4	3	5	4	4	3	23	3	5	5	4	17
11	3	4	4	4	4	4	23	3	4	4	4	5	5	25	5	5	5	4	19
12	3	2	4	4	3	3	19	3	2	4	4	3	2	18	4	4	3	3	14
13	2	2	3	4	3	2	16	2	2	3	4	2	2	15	3	4	3	2	12
14	3	3	4	4	3	3	20	3	3	4	4	3	3	20	4	3	2	2	11
15	3	3	4	3	4	4	21	3	3	4	3	3	3	19	4	4	4	4	16
16	4	5	5	5	5	4	28	4	5	5	5	4	5	28	5	5	5	4	19
17	4	4	5	5	5	4	27	4	4	5	5	4	4	26	5	5	5	4	19
18	4	4	5	5	5	5	28	4	4	5	4	4	4	25	5	5	5	5	20
19	4	4	5	5	5	4	27	4	4	5	5	4	4	26	5	5	5	4	19
20	3	3	5	5	4	5	25	3	3	5	5	3	3	22	5	5	4	5	19
21	4	4	5	5	5	4	27	4	4	5	5	4	4	26	5	5	5	4	19
22	4	4	4	5	5	5	27	4	4	4	5	4	4	25	4	5	5	5	19
23	3	3	4	5	4	4	23	3	3	4	5	3	3	21	4	5	4	4	17
24	4	3	5	5	4	5	26	4	3	5	5	4	3	24	5	5	4	5	19
25	4	4	5	4	5	4	26	4	4	5	4	4	4	25	5	4	5	4	18
26	4	4	4	4	4	4	24	4	4	4	4	4	4	24	5	5	5	4	19
27	4	4	4	5	4	5	26	4	4	4	5	4	4	25	4	5	4	5	18
28	3	4	5	4	4	4	24	3	4	5	4	3	4	23	5	4	4	4	17
29	3	4	4	4	4	4	23	3	4	4	4	3	4	22	4	4	4	4	16
30	5	4	4	4	4	4	25	5	4	4	4	5	4	26	4	4	4	4	16
31	1	4	4	4	4	4	21	1	4	4	4	1	4	18	4	4	4	4	16
32	1	4	4	4	3	4	20	1	4	4	4	1	4	18	4	4	3	4	15
33	1	2	2	4	2	4	15	1	2	2	4	1	2	12	2	4	2	4	12
34	1	2	2	4	2	4	15	1	2	2	4	1	2	12	2	4	2	4	12
35	4	4	4	5	4	4	25	4	4	4	5	4	4	25	4	5	4	4	17
36	4	3	4	4	4	5	24	4	3	5	4	4	3	23	5	5	4	5	19
37	4	4	5	5	4	5	27	4	4	5	5	4	4	26	5	5	4	5	19
38	2	3	4	5	5	4	23	2	3	4	5	2	3	19	4	5	5	4	18
39	3	3	4	3	4	4	21	3	3	4	3	3	3	19	4	3	4	4	15
40	4	5	5	5	5	3	27	4	5	5	5	4	5	28	5	5	5	3	18
Total	135	137	172	176	159	153	932	116	125	151	154	118	126	790	163	174	162	166	665

Lampiran III (Hasil Uji Deskriptif)

Jenis Kelamin

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Laki-Laki	13	32.5	32.5	32.5
Valid Perempuan	27	67.5	67.5	100.0
Total	40	100.0	100.0	

Usia

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid ≥ 50 Tahun	6	15.0	15.0	15.0
Valid 20-30 Tahun	1	2.5	2.5	17.5
Valid 30-40 Tahun	15	37.5	37.5	55.0
Valid 40-50 Tahun	18	45.0	45.0	100.0
Total	40	100.0	100.0	

Pendapatan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid ≥ 10 Juta	1	2.5	2.5	2.5
Valid 3 Juta	10	25.0	25.0	27.5
Valid 3-5 Juta	21	52.5	52.5	80.0
Valid 5-10 Juta	8	20.0	20.0	100.0
Total	40	100.0	100.0	

DF1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	4	10.0	10.0	10.0
Valid 2	3	7.5	7.5	17.5
Valid 3	11	27.5	27.5	45.0
Valid 4	18	45.0	45.0	90.0
Valid 5	4	10.0	10.0	100.0
Total	40	100.0	100.0	

DF2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	5	12.5	12.5	12.5
Valid 3	15	37.5	37.5	50.0
Valid 4	18	45.0	45.0	95.0
Valid 5	2	5.0	5.0	100.0
Total	40	100.0	100.0	

DF3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	2	5.0	5.0	5.0
3	1	2.5	2.5	7.5
4	20	50.0	50.0	57.5
5	17	42.5	42.5	100.0
Total	40	100.0	100.0	

DF4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	2	5.0	5.0	5.0
4	20	50.0	50.0	55.0
5	18	45.0	45.0	100.0
Total	40	100.0	100.0	

DF5

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	3	7.5	7.5	7.5
3	6	15.0	15.0	22.5
4	20	50.0	50.0	72.5
5	11	27.5	27.5	100.0
Total	40	100.0	100.0	

DF6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	2	5.0	5.0	5.0
3	10	25.0	25.0	30.0
4	21	52.5	52.5	82.5
5	7	17.5	17.5	100.0
Total	40	100.0	100.0	

FL1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	4	10.0	10.0	10.0
2	3	7.5	7.5	17.5
3	13	32.5	32.5	50.0
4	18	45.0	45.0	95.0
5	2	5.0	5.0	100.0
Total	40	100.0	100.0	

FL2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	2.5	2.5	2.5
2	6	15.0	15.0	17.5
3	13	32.5	32.5	50.0
4	18	45.0	45.0	95.0
5	2	5.0	5.0	100.0
Total	40	100.0	100.0	

FL3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	2	5.0	5.0	5.0
3	2	5.0	5.0	10.0
4	19	47.5	47.5	57.5
5	17	42.5	42.5	100.0
Total	40	100.0	100.0	

FL4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	2	5.0	5.0	5.0
4	23	57.5	57.5	62.5
5	15	37.5	37.5	100.0
Total	40	100.0	100.0	

FL5

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	4	10.0	10.0	10.0
2	3	7.5	7.5	17.5
3	12	30.0	30.0	47.5
4	18	45.0	45.0	92.5
5	3	7.5	7.5	100.0
Total	40	100.0	100.0	

FL6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	7	17.5	17.5	17.5
3	13	32.5	32.5	50.0
4	17	42.5	42.5	92.5
5	3	7.5	7.5	100.0
Total	40	100.0	100.0	

IK1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	2	5.0	5.0	5.0
2	3	7.5	7.5	12.5
3	2	5.0	5.0	17.5
4	16	40.0	40.0	57.5
5	17	42.5	42.5	100.0
Total	40	100.0	100.0	

IK2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	2	5.0	5.0	5.0
3	3	7.5	7.5	12.5
4	14	35.0	35.0	47.5
5	21	52.5	52.5	100.0
Total	40	100.0	100.0	

IK3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	4	10.0	10.0	10.0
3	4	10.0	10.0	20.0
4	19	47.5	47.5	67.5
5	13	32.5	32.5	100.0
Total	40	100.0	100.0	

IK4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	2	5.0	5.0	5.0
3	2	5.0	5.0	10.0
4	25	62.5	62.5	72.5
5	11	27.5	27.5	100.0
Total	40	100.0	100.0	

Lampiran IV (Hasil Uji Validitas)

Correlations

		DF1	DF2	DF3	DF4	DF5	DF6	Digital Financial Innovation
DF1	Pearson Correlation	1	.287	.629**	.355*	.658**	-.011	.753**
	Sig. (2-tailed)		.073	.000	.025	.000	.945	.000
	N	40	40	40	40	40	40	40
DF2	Pearson Correlation	.287	1	.516**	.345*	.473**	.420**	.711**
	Sig. (2-tailed)	.073		.001	.029	.002	.007	.000
	N	40	40	40	40	40	40	40
DF3	Pearson Correlation	.629**	.516**	1	.470**	.640**	.091	.807**
	Sig. (2-tailed)	.000	.001		.002	.000	.577	.000
	N	40	40	40	40	40	40	40
DF4	Pearson Correlation	.355*	.345*	.470**	1	.423**	.267	.639**
	Sig. (2-tailed)	.025	.029	.002		.007	.096	.000
	N	40	40	40	40	40	40	40
DF5	Pearson Correlation	.658**	.473**	.640**	.423**	1	.146	.822**
	Sig. (2-tailed)	.000	.002	.000	.007		.370	.000
	N	40	40	40	40	40	40	40
DF6	Pearson Correlation	-.011	.420**	.091	.267	.146	1	.424**
	Sig. (2-tailed)	.945	.007	.577	.096	.370		.006
	N	40	40	40	40	40	40	40
Digital Financial Innovation	Pearson Correlation	.753**	.711**	.807**	.639**	.822**	.424**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.006	
	N	40	40	40	40	40	40	40

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

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

Correlations

		FL1	FL2	FL3	FL4	FL5	FL6	Financial Literature
FL1	Pearson Correlation	1	.198	.567**	.234	.956**	.244	.357*
	Sig. (2-tailed)		.221	.000	.146	.000	.129	.024
	N	40	40	40	40	40	40	40
FL2	Pearson Correlation	.198	1	.518**	.424**	.226	.969**	.698**
	Sig. (2-tailed)	.221		.001	.006	.160	.000	.000
	N	40	40	40	40	40	40	40
FL3	Pearson Correlation	.567**	.518**	1	.367*	.532**	.511**	.398*
	Sig. (2-tailed)	.000	.001		.020	.000	.001	.011
	N	40	40	40	40	40	40	40
FL4	Pearson Correlation	.234	.424**	.367*	1	.200	.401*	.362*
	Sig. (2-tailed)	.146	.006	.020		.217	.010	.022
	N	40	40	40	40	40	40	40
FL5	Pearson Correlation	.956**	.226	.532**	.200	1	.324*	.382*
	Sig. (2-tailed)	.000	.160	.000	.217		.041	.015
	N	40	40	40	40	40	40	40
FL6	Pearson Correlation	.244	.969**	.511**	.401*	.324*	1	.680**
	Sig. (2-tailed)	.129	.000	.001	.010	.041		.000
	N	40	40	40	40	40	40	40
Financial Literature	Pearson Correlation	.357*	.698**	.398*	.362*	.382*	.680**	1
	Sig. (2-tailed)	.024	.000	.011	.022	.015	.000	
	N	40	40	40	40	40	40	40

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

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

Correlations

		IK1	IK2	IK3	IK4	Inklusi Keuangan
IK1	Pearson Correlation	1	.714**	.397*	.052	.815**
	Sig. (2-tailed)		.000	.011	.752	.000
	N	40	40	40	40	40
IK2	Pearson Correlation	.714**	1	.390*	.181	.816**
	Sig. (2-tailed)	.000		.013	.264	.000
	N	40	40	40	40	40
IK3	Pearson Correlation	.397*	.390*	1	.304	.720**
	Sig. (2-tailed)	.011	.013		.057	.000
	N	40	40	40	40	40
IK4	Pearson Correlation	.052	.181	.304	1	.454**
	Sig. (2-tailed)	.752	.264	.057		.003
	N	40	40	40	40	40
Inklusi Keuangan	Pearson Correlation	.815**	.816**	.720**	.454**	1
	Sig. (2-tailed)	.000	.000	.000	.003	
	N	40	40	40	40	40

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

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

Lampiran V (Hasil Uji Reliabilitas)

Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded ^a	0	.0
	Total	40	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.778	6

Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded ^a	0	.0
	Total	40	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.825	6

Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded ^a	0	.0
	Total	40	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.680	4

Lampiran VI (Hasil Uji Normalitas)

One-Sample Kolmogorov-Smirnov Test

		Digital_Financial_Innovation	Financial_Literature	Inklusi_Keuangan
N		40	40	40
Normal Parameters ^{a,b}	Mean	23.30	19.75	16.63
	Std. Deviation	3.413	6.968	2.648
Most Extreme Differences	Absolute	.131	.180	.165
	Positive	.089	.135	.110
	Negative	-.131	-.180	-.165
Kolmogorov-Smirnov Z		.830	1.136	1.045
Asymp. Sig. (2-tailed)		.496	.152	.225

a. Test distribution is Normal.

b. Calculated from data.

Lampiran VII (Hasil Uji Linearitas)

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Inklusi_Keuangan * Digital_Financial_Innovation	(Combined)		161.375	11	14.670	3.668	.003
	Between Groups	Linearity	129.415	1	129.415	32.354	.000
		Deviation from Linearity	31.960	10	3.196	.799	.631
	Within Groups		112.000	28	4.000		
	Total		273.375	39			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Inklusi_Keuangan * Financial_Literature	(Combined)		164.675	12	13.723	3.409	.004
	Between Groups	Linearity	72.398	1	72.398	17.983	.000
		Deviation from Linearity	92.277	11	8.389	2.084	.059
	Within Groups		108.700	27	4.026		
	Total		273.375	39			

Lampiran VIII (Hasil Uji Multikolinearitas)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	4.288	2.058		2.084	.044		
1 Digital_Financial_Innovation	.444	.097	.573	4.575	.000	.810	1.234
Financial_Literature	.101	.048	.265	2.120	.041	.810	1.234

a. Dependent Variable: Inklusi_Keuangan

Lampiran IX (Hasil Uji Regresi Linear Berganda)

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Financial Literature, Digital Financial Innovation ^b	.	Enter

a. Dependent Variable: Inklusi_Keuangan

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.728 ^a	.530	.505	1.863

a. Predictors: (Constant), Financial_Literature, Digital_Financial_Innovation

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.288	2.058		2.084	.044
	Digital_Financial_Innovation	.444	.097	.573	4.575	.000
	Financial_Literature	.101	.048	.265	2.120	.041

a. Dependent Variable: Inklusi_Keuangan

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	145.002	2	72.501	20.897	.000 ^b
	Residual	128.373	37	3.470		
	Total	273.375	39			

a. Dependent Variable: Inklusi_Keuangan

b. Predictors: (Constant), Financial_Literature, Digital_Financial_Innovation