

## 1. Karakteristik Responden

### Usia

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-30 tahun	50	35.7	35.7	35.7
31-40 tahun	54	38.6	38.6	74.3
41-50 tahun	36	25.7	25.7	100.0
Total	140	100.0	100.0	

### Pendapatan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < 1,000,000	35	25.0	25.0	25.0
1,000,000 - 3,000,000	79	56.4	56.4	81.4
> 3,000,000	26	18.6	18.6	100.0
Total	140	100.0	100.0	

## 2. Jawaban Responden

### - Financial knowledge

#### K1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	2	1.4	1.4	1.4
3	42	30.0	30.0	31.4
4	72	51.4	51.4	82.9
5	24	17.1	17.1	100.0
Total	140	100.0	100.0	

#### K2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	3	2.1	2.1	2.1
3	29	20.7	20.7	22.9
4	58	41.4	41.4	64.3
5	50	35.7	35.7	100.0
Total	140	100.0	100.0	

**K3**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	2	1.4	1.4	1.4
3	20	14.3	14.3	15.7
Valid 4	51	36.4	36.4	52.1
5	67	47.9	47.9	100.0
Total	140	100.0	100.0	

**K4**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	2	1.4	1.4	1.4
2	5	3.6	3.6	5.0
Valid 3	24	17.1	17.1	22.1
4	58	41.4	41.4	63.6
5	51	36.4	36.4	100.0
Total	140	100.0	100.0	

**K5**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	3	2.1	2.1	2.1
2	7	5.0	5.0	7.1
Valid 3	39	27.9	27.9	35.0
4	49	35.0	35.0	70.0
5	42	30.0	30.0	100.0
Total	140	100.0	100.0	

**K6**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	2.1	2.1	2.1
2	13	9.3	9.3	11.4
3	39	27.9	27.9	39.3
4	44	31.4	31.4	70.7
5	41	29.3	29.3	100.0
Total	140	100.0	100.0	

**K7**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	6	4.3	4.3	4.3
2	19	13.6	13.6	17.9
3	48	34.3	34.3	52.1
4	36	25.7	25.7	77.9
5	31	22.1	22.1	100.0
Total	140	100.0	100.0	

**K8**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	28	20.0	20.0	20.0
3	31	22.1	22.1	42.1
4	45	32.1	32.1	74.3
5	36	25.7	25.7	100.0
Total	140	100.0	100.0	

- *Spending knowledge*

**S1**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	12	8.6	8.6	8.6
3	52	37.1	37.1	45.7
Valid 4	49	35.0	35.0	80.7
5	27	19.3	19.3	100.0
Total	140	100.0	100.0	

**S2**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	.7	.7	.7
2	15	10.7	10.7	11.4
Valid 3	46	32.9	32.9	44.3
4	57	40.7	40.7	85.0
5	21	15.0	15.0	100.0
Total	140	100.0	100.0	

**S3**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	6	4.3	4.3	4.3
2	10	7.1	7.1	11.4
Valid 3	68	48.6	48.6	60.0
4	44	31.4	31.4	91.4
5	12	8.6	8.6	100.0
Total	140	100.0	100.0	

**S4**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	15	10.7	10.7	10.7
3	56	40.0	40.0	50.7
Valid 4	47	33.6	33.6	84.3
5	22	15.7	15.7	100.0
Total	140	100.0	100.0	

**- Saving knowledge****SV1**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	12	8.6	8.6	8.6
3	44	31.4	31.4	40.0
Valid 4	56	40.0	40.0	80.0
5	28	20.0	20.0	100.0
Total	140	100.0	100.0	

**SV2**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	3	2.1	2.1	2.1
2	12	8.6	8.6	10.7
Valid 3	54	38.6	38.6	49.3
4	51	36.4	36.4	85.7
5	20	14.3	14.3	100.0
Total	140	100.0	100.0	

**SV3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	2.1	2.1	2.1
2	13	9.3	9.3	11.4
3	53	37.9	37.9	49.3
4	42	30.0	30.0	79.3
5	29	20.7	20.7	100.0
Total	140	100.0	100.0	

**SV4**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	2.1	2.1	2.1
2	19	13.6	13.6	15.7
3	44	31.4	31.4	47.1
4	37	26.4	26.4	73.6
5	37	26.4	26.4	100.0
Total	140	100.0	100.0	

**SV5**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	2	1.4	1.4	1.4
2	13	9.3	9.3	10.7
3	55	39.3	39.3	50.0
4	47	33.6	33.6	83.6
5	23	16.4	16.4	100.0
Total	140	100.0	100.0	

**SV6**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	2	1.4	1.4	1.4
2	13	9.3	9.3	10.7
3	44	31.4	31.4	42.1
4	60	42.9	42.9	85.0
5	21	15.0	15.0	100.0
Total	140	100.0	100.0	

**- *Indebtednes knowledge*****H1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	.7	.7	.7
2	16	11.4	11.4	12.1
3	58	41.4	41.4	53.6
4	40	28.6	28.6	82.1
5	25	17.9	17.9	100.0
Total	140	100.0	100.0	

**H2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	13	9.3	9.3	9.3
3	56	40.0	40.0	49.3
4	37	26.4	26.4	75.7
5	34	24.3	24.3	100.0
Total	140	100.0	100.0	

**H3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	.7	.7	.7
2	19	13.6	13.6	14.3
3	60	42.9	42.9	57.1
4	41	29.3	29.3	86.4
5	19	13.6	13.6	100.0
Total	140	100.0	100.0	

**H4**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	2	1.4	1.4	1.4
2	16	11.4	11.4	12.9
3	45	32.1	32.1	45.0
4	56	40.0	40.0	85.0
5	21	15.0	15.0	100.0
Total	140	100.0	100.0	

- *financial fragility*

**F1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	.7	.7	.7
2	18	12.9	12.9	13.6
3	48	34.3	34.3	47.9
4	50	35.7	35.7	83.6
5	23	16.4	16.4	100.0
Total	140	100.0	100.0	



**F2**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	.7	.7	.7
2	5	3.6	3.6	4.3
3	44	31.4	31.4	35.7
4	55	39.3	39.3	75.0
5	35	25.0	25.0	100.0
Total	140	100.0	100.0	

**F3**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	9	6.4	6.4	6.4
3	49	35.0	35.0	41.4
4	50	35.7	35.7	77.1
5	32	22.9	22.9	100.0
Total	140	100.0	100.0	

**F4**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	2	1.4	1.4	1.4
2	10	7.1	7.1	8.6
3	37	26.4	26.4	35.0
4	66	47.1	47.1	82.1
5	25	17.9	17.9	100.0
Total	140	100.0	100.0	

### 3. Uji Validitas

- *Financial Knowledge (X<sub>1</sub>)*

Correlations

		K1	K2	K3	K4	K5	K6	K7	K8	Total_K
K1	Pearson Correlation	1	.156*	.194*	.008	-.022	-.011	-.123	-.075	.197**
	Sig. (1-tailed)		.033	.011	.462	.398	.446	.074	.188	.010
	N	140	140	140	140	140	140	140	140	140
K2	Pearson Correlation	.156*	1	.238**	.108	.148*	.108	.055	-.013	.396**
	Sig. (1-tailed)	.033		.002	.102	.041	.102	.259	.440	.000
	N	140	140	140	140	140	140	140	140	140
K3	Pearson Correlation	.194*	.238**	1	.226**	.097	.109	-.081	-.029	.367**
	Sig. (1-tailed)	.011	.002		.004	.127	.100	.171	.366	.000
	N	140	140	140	140	140	140	140	140	140
K4	Pearson Correlation	.008	.108	.226**	1	.103	.189*	.150*	.090	.456**
	Sig. (1-tailed)	.462	.102	.004		.113	.013	.039	.146	.000
	N	140	140	140	140	140	140	140	140	140
K5	Pearson Correlation	-.022	.148*	.097	.103	1	.319**	.315**	.183*	.563**
	Sig. (1-tailed)	.398	.041	.127	.113		.000	.000	.015	.000
	N	140	140	140	140	140	140	140	140	140
K6	Pearson Correlation	-.011	.108	.109	.189*	.319**	1	.434**	.372**	.680**
	Sig. (1-tailed)	.446	.102	.100	.013	.000		.000	.000	.000
	N	140	140	140	140	140	140	140	140	140
K7	Pearson Correlation	-.123	.055	-.081	.150*	.315**	.434**	1	.546**	.658**
	Sig. (1-tailed)	.074	.259	.171	.039	.000	.000		.000	.000
	N	140	140	140	140	140	140	140	140	140
K8	Pearson Correlation	-.075	-.013	-.029	.090	.183*	.372**	.546**	1	.593**
	Sig. (1-tailed)	.188	.440	.366	.146	.015	.000	.000		.000
	N	140	140	140	140	140	140	140	140	140
Total_K	Pearson Correlation	.197**	.396**	.367**	.456**	.563**	.680**	.658**	.593**	1
	Sig. (1-tailed)	.010	.000	.000	.000	.000	.000	.000	.000	
	N	140	140	140	140	140	140	140	140	140

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\* . Correlation is significant at the 0.01 level (1-tailed).

- Uji Validitas *Spending Knowledge (X<sub>2</sub>)*

		Correlations						
		S1	S2	S3	S4	S5	S6	Total_S
S1	Pearson Correlation	1	.268**	.282**	.390**	.400**	.226**	.641**
	Sig. (1-tailed)		.001	.000	.000	.000	.004	.000
	N	140	140	140	140	140	140	140
S2	Pearson Correlation	.268**	1	.288**	.294**	.315**	.279**	.611**
	Sig. (1-tailed)	.001		.000	.000	.000	.000	.000
	N	140	140	140	140	140	140	140
S3	Pearson Correlation	.282**	.288**	1	.355**	.404**	.353**	.671**
	Sig. (1-tailed)	.000	.000		.000	.000	.000	.000
	N	140	140	140	140	140	140	140
S4	Pearson Correlation	.390**	.294**	.355**	1	.265**	.528**	.703**
	Sig. (1-tailed)	.000	.000	.000		.001	.000	.000
	N	140	140	140	140	140	140	140
S5	Pearson Correlation	.400**	.315**	.404**	.265**	1	.350**	.693**
	Sig. (1-tailed)	.000	.000	.000	.001		.000	.000
	N	140	140	140	140	140	140	140
S6	Pearson Correlation	.226**	.279**	.353**	.528**	.350**	1	.679**
	Sig. (1-tailed)	.004	.000	.000	.000	.000		.000
	N	140	140	140	140	140	140	140
Total_S	Pearson Correlation	.641**	.611**	.671**	.703**	.693**	.679**	1
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000	
	N	140	140	140	140	140	140	140

\*\* . Correlation is significant at the 0.01 level (1-tailed).

- Uji Validitas *Saving Knowledge* ( $X_3$ )

		Correlations						
		SV1	SV2	SV3	SV4	SV5	SV6	Total_Sv
SV1	Pearson Correlation	1	.318**	.289**	.245**	.130	.021	.582**
	Sig. (1-tailed)		.000	.000	.002	.063	.405	.000
	N	140	140	140	140	140	140	140
SV2	Pearson Correlation	.318**	1	.236**	.037	.029	.154*	.511**
	Sig. (1-tailed)	.000		.003	.331	.369	.035	.000
	N	140	140	140	140	140	140	140
SV3	Pearson Correlation	.289**	.236**	1	.310**	.244**	.168*	.678**
	Sig. (1-tailed)	.000	.003		.000	.002	.024	.000
	N	140	140	140	140	140	140	140
SV4	Pearson Correlation	.245**	.037	.310**	1	.261**	-.016	.583**
	Sig. (1-tailed)	.002	.331	.000		.001	.424	.000
	N	140	140	140	140	140	140	140
SV5	Pearson Correlation	.130	.029	.244**	.261**	1	.231**	.561**
	Sig. (1-tailed)	.063	.369	.002	.001		.003	.000
	N	140	140	140	140	140	140	140
SV6	Pearson Correlation	.021	.154*	.168*	-.016	.231**	1	.444**
	Sig. (1-tailed)	.405	.035	.024	.424	.003		.000
	N	140	140	140	140	140	140	140
Total_Sv	Pearson Correlation	.582**	.511**	.678**	.583**	.561**	.444**	1
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000	
	N	140	140	140	140	140	140	140

\*\* . Correlation is significant at the 0.01 level (1-tailed).

\* . Correlation is significant at the 0.05 level (1-tailed).

- Uji Validitas *Indebtednes Knowledge (X<sub>4</sub>)*

		Correlations				
		H1	H2	H3	H4	Total_H
H1	Pearson Correlation	1	.416**	.253**	.032	.657**
	Sig. (1-tailed)		.000	.001	.354	.000
	N	140	140	140	140	140
H2	Pearson Correlation	.416**	1	.297**	.144*	.719**
	Sig. (1-tailed)	.000		.000	.045	.000
	N	140	140	140	140	140
H3	Pearson Correlation	.253**	.297**	1	.243**	.683**
	Sig. (1-tailed)	.001	.000		.002	.000
	N	140	140	140	140	140
H4	Pearson Correlation	.032	.144*	.243**	1	.543**
	Sig. (1-tailed)	.354	.045	.002		.000
	N	140	140	140	140	140
Total_H	Pearson Correlation	.657**	.719**	.683**	.543**	1
	Sig. (1-tailed)	.000	.000	.000	.000	
	N	140	140	140	140	140

\*\* . Correlation is significant at the 0.01 level (1-tailed).

\* . Correlation is significant at the 0.05 level (1-tailed).

- Uji Validitas *Financial Fragility* (Y)

		Correlations				
		F1	F2	F3	F4	Total_F
F1	Pearson Correlation	1	.008	.347**	.066	.574**
	Sig. (1-tailed)		.461	.000	.220	.000
	N	140	140	140	140	140
F2	Pearson Correlation	.008	1	.296**	.308**	.617**
	Sig. (1-tailed)	.461		.000	.000	.000
	N	140	140	140	140	140
F3	Pearson Correlation	.347**	.296**	1	.252**	.739**
	Sig. (1-tailed)	.000	.000		.001	.000
	N	140	140	140	140	140
F4	Pearson Correlation	.066	.308**	.252**	1	.630**
	Sig. (1-tailed)	.220	.000	.001		.000
	N	140	140	140	140	140
Total_F	Pearson Correlation	.574**	.617**	.739**	.630**	1
	Sig. (1-tailed)	.000	.000	.000	.000	
	N	140	140	140	140	140

\*\* . Correlation is significant at the 0.01 level (1-tailed).

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#### 4. Reliabilitas

##### Scale: Knowledge

###### Case Processing Summary

		N	%
Cases	Valid	140	100.0
	Excluded <sup>a</sup>	0	.0
	Total	140	100.0

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

###### Reliability Statistics

Cronbach's Alpha	N of Items
.706	9

##### Scale: Spending

###### Case Processing Summary

		N	%
Cases	Valid	140	100.0
	Excluded <sup>a</sup>	0	.0
	Total	140	100.0

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

###### Reliability Statistics

Cronbach's Alpha	N of Items
.766	7

### Scale: Saving

**Case Processing Summary**

		N	%
Cases	Valid	140	100.0
	Excluded <sup>a</sup>	0	.0
	Total	140	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.720	7

### Scale: Indebtednes

**Case Processing Summary**

		N	%
Cases	Valid	140	100.0
	Excluded <sup>a</sup>	0	.0
	Total	140	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.753	5



## Scale: Fragility

### Case Processing Summary

		N	%
Valid		140	100.0
Cases Excluded <sup>a</sup>		0	.0
Total		140	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.746	5

## 5. Uji Normalitas

### One-Sample Kolmogorov-Smirnov Test

		Total_K	Total_S	Total_Sv	Total_H	Total_F
N		140	140	140	140	140
Normal Parameters <sup>a,b</sup>	Mean	31.07	21.59	21.58	14.14	14.86
	Std. Deviation	3.777	3.593	3.205	2.431	2.286
	Absolute	.104	.085	.082	.105	.109
Most Extreme Differences	Positive	.078	.079	.061	.105	.076
	Negative	-.104	-.085	-.082	-.083	-.109
Kolmogorov-Smirnov Z		1.233	1.005	.972	1.243	1.294
Asymp. Sig. (2-tailed)		.095	.265	.301	.091	.070

a. Test distribution is Normal.

b. Calculated from data.

## 6. Uji Linearitas

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
	(Combined)		74.616	16	4.663	.880	.593
Total_F *	Between	Linearity	22.952	1	22.952	4.331	.039
Total_K	Groups	Deviation from	51.663	15	3.444	.650	.828
		Linearity					
	Within Groups		651.806	123	5.299		
	Total		726.421	139			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
	(Combined)		124.440	17	7.320	1.484	.112
Total_F *	Between	Linearity	2.879	1	2.879	.584	.446
Total_S	Groups	Deviation from	121.561	16	7.598	1.540	.096
		Linearity					
	Within Groups		601.981	122	4.934		
	Total		726.421	139			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
	(Combined)		46.029	15	3.069	.559	.901
Total_F *	Between	Linearity	2.195	1	2.195	.400	.528
Total_Sv	Groups	Deviation from	43.834	14	3.131	.571	.883
		Linearity					
	Within Groups		680.392	124	5.487		
	Total		726.421	139			

**ANOVA Table**

		Sum of Squares	df	Mean Square	F	Sig.
(Combined)		71.464	12	5.955	1.155	.323
Between	Linearity	27.297	1	27.297	5.293	.023
Total_F * Total_H	Groups Deviation from Linearity	44.168	11	4.015	.779	.661
Within Groups		654.957	127	5.157		
Total		726.421	139			

**7. Uji Multikolinearitas****Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	9.410	2.286		4.116	.000		
Total_K	.100	.050	.165	1.987	.049	.994	1.006
1 Total_S	-.072	.060	-.113	-1.201	.232	.766	1.305
Total_Sv	.068	.067	.096	1.013	.313	.764	1.309
Total_H	.172	.078	.183	2.214	.028	.997	1.003

a. Dependent Variable: Total\_F

**8. Regresi Linear Berganda****Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.278 <sup>a</sup>	.077	.050	2.228

a. Predictors: (Constant), Total\_H, Total\_S, Total\_K, Total\_Sv

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	56.109	4	14.027	2.825	.027 <sup>b</sup>
	Residual	670.312	135	4.965		
	Total	726.421	139			

a. Dependent Variable: Total\_F

b. Predictors: (Constant), Total\_H, Total\_S, Total\_K, Total\_Sv

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.410	2.286		4.116	.000
	Total_K	.100	.050	.165	1.987	.049
	Total_S	-.072	.060	-.113	-1.201	.232
	Total_Sv	.068	.067	.096	1.013	.313
	Total_H	.172	.078	.183	2.214	.028

a. Dependent Variable: Total\_F



**INSTITUT INFORMATIKA & BISNIS DARMAJAYA**

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### **KUESIONER**

Pertanyaan di bawah ini dalam rangka penelitian skripsi dengan judul :

**PENGARUH *FINANCIAL KNOWLEDGE*, *SPENDING KNOWLEDGE*, *SAVING KNOWLEDGE* DAN *INDEBTEDNES KNOWLEDGE* TERHADAP *FINANCIAL FRAGILITY***

Petunjuk pengisian :

1. Jawablah pertanyaan yang diajukan dibawah ini dengan benar dan jujur.
2. Berilah tanda (√) pada salah satu jawaban yang paling benar.
3. Pertanyaan / pernyataan harus dijawab semua

**SS = Sangat Setuju**

**S = Setuju**

**CS = Cukup Setuju**

**TS = Tidak Setuju**

**STS = Sangat Tidak Setuju**

No. Res :

### **IDENTITAS RESPONDEN**

1. Nama Responden :

2. Umur :  20 – 30 tahun  41 – 50 tahun

31 – 40 tahun

3. Pendidikan :  SMP  SMA  Sarjana

4. Pendapatan :  < 1,000,000

1,000,000 – 3,000,000

> 3,000,000



## DAFTAR PERNYATAAN

### *Financial Knowledge (X<sub>1</sub>)*

Pernyataan	Jawaban				
	SS	S	CS	TS	STS
	5	4	3	2	1
<b>1. Pengetahuan Umum Keuangan</b>					
1. Saya membuat catatan pengeluaran dan pemasukan setiap bulan.					
2. Saya menghemat berbelanja karena gaji saya dibawah UMR.					
<b>2. Simpanan dan Pinjaman</b>					
1. Saya menabung di bank minimal 10% dari pendapatan dalam setiap bulan					
2. Saya melakukan pinjaman di Koperasi untuk kondisi darurat.					
<b>3. Asuransi</b>					
1. Saya membayar premi Asuransi kesehatan (BPJS) setiap bulan.					
2. Saya memahami manfaat Asuransi Kesehatan untuk mengurangi kerugian yang tidak terduga.					
<b>4. Investasi</b>					
1. Saya melakukan Investasi di Aset Rill (Tanah) untuk Investasi jangka panjang.					
2. Saya melakukan Investasi Saham agar mendapatkan keuntungan di masa yang akan datang.					



***Spending Knowledge (X<sub>2</sub>)***

Pernyataan	Jawaban				
	SS	S	CS	TS	STS
	5	4	3	2	1
<b>1. Perencanaan Keuangan dan Anggaran (<i>Budgeting</i>).</b>					
1. Saya menggunakan perencanaan keuangan untuk mempertimbangkan biaya pengeluaran sehari-hari.					
2. Saya memahami tujuan perencanaan keuangan untuk terhindar dari kesulitan keuangan					
<b>2. Pengendalian (<i>Controlling</i>)</b>					
3. Saya mengendalikan diri agar tidak tergiur membeli barang yang tidak sesuai kebutuhan					
4. Saya yakin mampu menghindari diri dari pemborosan.					
<b>3. Pemeriksaan (<i>Auditing</i>)</b>					
5. Saya memeriksa catatan keuangan setiap bulan baik data pemasukan maupun pengeluaran.					
6. Saya melakukan pemeriksaan ulang harga di struk pembayaran/nota ketika membeli sesuatu.					



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***Saving Knowledge (X<sub>3</sub>)***

Pernyataan	Jawaban				
	SS	S	CS	TS	STS
	5	4	3	2	1
<b>1. Kebutuhan masa depan</b>					
1. Saya menyisihkan 10% dari pendapatan untuk keperluan pendidikan Anak.					
2. Saya mengikuti program Jaminan Hari Tua (JHT) untuk masa pensiun yang akan datang.					
<b>2. Keputusan menabung</b>					
3. Saya memilih bank untuk menabung atau menyimpan uang.					
4. Saya menyisihkan 5% dari pendapatan untuk dana darurat					
<b>3. Tindakan Penghematan mengontrol pengeluaran.</b>					
5. Saya membayar tagihan tiap bulan secara rutin. .					
6. Saya menghindari penggunaan Paylater pada ecommerce (Shopee,Tokopedia,Lazada)					





***Indebtednes Knowledge (X<sub>4</sub>)***

Pernyataan	Jawaban				
	SS	S	CS	TS	STS
	5	4	3	2	1
<b>1. Hutang jangka panjang</b>					
1. Saya melakukan hutang jangka panjang di Bank untuk mengkredit Rumah (KPR).					
2. Saya menggunakan kartu kredit karena mempunyai banyak promo.					
<b>2. Hutang jangka pendek</b>					
3. Saya berhutang di toko sembako untuk memenuhi kebutuhan saya sehari-hari					
4. Saya melakukan pinjaman di Paylater untuk kebutuhan konsumtif.					
<b>3. Pengelolaan Hutang</b>					
5. Saya mempertimbangkan harga dan jangka waktu ketika mengambil pinjaman/kredit di Bank/Koperasi					
6. Saya berhutang di Bank untuk keperluan modal usaha .					
7. Saya memahami jika berhutang maka saya harus membayar pokok beserta bunganya tepat waktu.					



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#### *Financial Fragility (Y)*

Pernyataan	Jawaban				
	SS	S	CS	TS	STS
	5	4	3	2	1
<b>1. Penghasilan/Pendapatan</b>					
1. Saya memiliki pendapatan yang bersumber dari suami diatas Rp.5.000.000 setiap bulan.					
2. Saya memiliki pendapatan dari usaha/bekerja sendiri di atas Rp. 5.000.000 setiap bulan.					
<b>2. Pendidikan</b>					
3. Saya mempunyai latar belakang pendidikan minimal SMA.					
4. Saya mempunyai sertifikat lembaga kursus dan pelatihan nonformal seperti (menjahit,computer,salon kecantikan)					
<b>3. Pekerjaan</b>					
5. Saya bekerja sebagai PNS atau bekerja di salah satu perusahaan BUMN.					
6. Saya memiliki usaha sendiri untuk memenuhi kebutuhan hidup.					