

## Lampiran 1

### KUESIONER PENELITIAN

Dalam rangka penyelesaian penelitian untuk keperluan skripsi yang berjudul  
**“PENGARUH LITERASI KEUANGAN, INKLUSI KEUANGAN DAN KONTROL DIRI TERHADAP PERILAKU MENABUNG PADA KARYAWAN SWASTA DI BANDAR LAMPUNG”**

Bersama ini saya,

Nama : Melinda Era Pradana

NPM : 2012110066

Fakultas/Jurusan : Ekonomi / Manajemen IIB Darmajaya

Dosen Pembimbing : Dr. Ita Fionita, SE.,M.M.

Memohon bantuan kepada Bapak/Ibu/Saudara/i untuk mengisi kuesioner penelitian yang terlampir. Jawaban yang objektif akan sangat membantu penelitian ini. Semua jawaban akan dijaga kerahasiaannya dan hanya dipergunakan untuk kepentingan penelitian.

Atas perhatian dan kesediaan Bapak/Ibu/Saudara/i untuk meluangkan waktunya juga mengisi kuesioner ini, penyusun mengucapkan terima kasih.

Hormat Saya

Melinda Era Pradana

2012110066

## Format Pengisian Kuesioner

### A. Identitas Responden

1. Nama Responden :
2. Jenis Kelamin :  laki-laki  perempuan
3. Usia :
  - a.  18<sup>th</sup> – 30<sup>th</sup>
  - b.  31<sup>th</sup> – 40<sup>th</sup>
  - c.  41<sup>th</sup> – 55<sup>th</sup>
4. Pendidikan Terakhir :  
 SMA/Sederajat  Diploma  Strata 1  Strata 2  Strata 3
5. Pendapatan  
 00.000-3.500.000  50.000-4.500.000  
 50.000-6.500.000  .500.000

Berikan tanda ceklis (√) pada kolom yang sesuai dengan keadaan dan situasi anda saat ini.

### B. Petunjuk Pengisian

1. Jawablah pertanyaan yang diajukan dibawah ini dengan benar dan jujur.
2. Bacalah terlebih dahulu pertanyaan dengan cermat sebelum anda memulai untuk menjawabnya.
3. Pilih salah satu jawaban yang tersedia dengan memberi tanda checklist (√) pada salah satu jawaban yang anda anggap paling benar.
  - Sangat Setuju (SS) 5
  - Setuju (S) 4
  - Netral (N) 3
  - Tidak Setuju (TS) 2
  - Sangat Tidak Setuju (STS) 1

## DAFTAR PERNYATAAN

### 1. Literasi Keuangan (X1)

No.	Pernyataan	SS	S	N	TS	STS
		5	4	3	2	1
<b>Pengetahuan umum tentang keuangan</b>						
1.	Saya memahami cara mengelola keuangan pribadi dengan baik					
2.	Saya membuat anggaran belanja secara rutin setiap bulan					
<b>Simpanan dan pinjaman (Saving and Borrowing)</b>						
3.	Saya meminjam dana kepada rekan atau keluarga ketika membutuhkan dana mendesak (darurat)					
4.	Saya menyisihkan uang minimal sebesar 10% dari pendapatan untuk kebutuhan darurat					
<b>Asuransi (Insurance)</b>						
5.	Saya memahami perbedaan antara asuransi kesehatan dengan asuransi jiwa					
6.	Saya merasa perlu untuk memiliki asuransi kendaraan (mobil/motor) untuk menghindari pengeluaran besar jika terjadi kecelakaan yang tidak diinginkan					
<b>Investasi (Investment)</b>						
7.	Saya memahami perbedaan antara investasi aset riil dan aset financial					
8.	Saya memahami konsep <i>high return</i> dan <i>high risk</i> pada investasi saham					

## 2. Inklusi Keuangan (X2)

No.	Pernyataan	SS	S	N	TS	STS
		5	4	3	2	1
<b>Akses terhadap lembaga keuangan (Access)</b>						
1.	Saya menggunakan ATM karena dapat menarik uang tunai 24 jam					
2.	Saya menggunakan Mobile Banking karena dapat memberikan kemudahan saat melakukan transaksi pembayaran tagihan telepon atau listrik					
<b>Penggunaan produk/layanan keuangan (Usage)</b>						
3.	Saya menggunakan ATM untuk melakukan transaksi Tarik tunai dan setor tunai					
4.	Saya menggunakan Mobile Banking untuk memudahkan mengetahui informasi saldo dan mutasi					
<b>Kualitas produk dan layanan keuangan (Quality)</b>						
5.	Saya melakukan pembayaran pinjaman, BPJS, Asuransi, Telepon/handphone melalui Mobile Banking karena lebih efektif dan efisien					
6.	Saya menggunakan layanan M-Banking untuk memudahkan transaksi <i>Cardless</i>					
<b>Kesejahteraan nasabah (Welfare)</b>						
7.	Saya menggunakan kartu ATM karena lebih menjamin keamanan dalam melakukan transaksi berbelanja tanpa perlu membawa uang tunai					
8.	Saya menggunakan Mobile Banking dan Internet Banking untuk semua transaksi keuangan karena menghemat waktu dan biaya					

### 3. Kontrol Diri (X3)

No.	Pernyataan	SS	S	N	TS	STS
		5	4	3	2	1
<b>Behavioral Control (Kontrol Perilaku)</b>						
1.	Saya menabung uang di Bank ketika memiliki uang lebih / mendapat bonus					
2.	Saya membeli produk/barang sesuai kebutuhan untuk penghematan pengeluaran					
<b>Cognitif Control</b>						
3.	Saya menghemat uang dengan membeli produk/barang pada saat ada program diskon, pameran, dan sejenisnya					
4.	Saya menahan keinginan belanja dengan kartu kredit atau <i>paylater</i> ketika tidak mempunyai uang					
<b>Decisional Control (Mengontrol Keputusan)</b>						
5.	Saya yakin keputusan menabung di Bank adalah keputusan yang baik untuk kesejahteraan dimasa depan					
6.	Saya memutuskan membeli produk tabungan Deposito ketika suku bunga naik					

#### 4. Perilaku Menabung (Y)

No.	Pernyataan	SS	S	N	TS	STS
		5	4	3	2	1
<b>Persepsi kebutuhan masa depan</b>						
1.	Saya menabung di Bank agar memiliki jaminan keuangan untuk masa depan yang lebih baik					
2.	Saya menabung di Bank untuk tambahan modal membuka usaha di akhir pensiun nanti					
<b>Keputusan menabung</b>						
3.	Saya memutuskan untuk menabung di Bank karena ketersediaan dana yang cepat dan aman saat dibutuhkan					
4.	Saya memutuskan menabung untuk membantu mengantisipasi kebutuhan yang tidak terduga					
<b>Tindakan penghematan</b>						
5.	Saya menerapkan pola hidup sederhana untuk menghemat pengeluaran sehingga bisa menabung					
6.	Saya memastikan pengeluaran tidak lebih besar dari pendapatan setiap bulan					



36	5	5	5	5	5	5	4	5	39
37	4	2	4	5	4	4	2	4	29
38	3	3	4	3	3	4	4	4	28
39	4	4	5	5	4	5	3	3	33
40	5	5	3	5	3	5	5	5	36
41	4	4	5	5	4	4	3	4	33
42	5	5	5	4	5	5	2	5	36
43	4	4	2	3	5	2	2	2	24
44	4	4	2	3	2	5	2	2	24
45	4	4	4	4	4	4	5	4	33
46	3	3	3	3	3	3	5	3	26
47	3	3	3	5	3	3	4	3	27
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49	3	3	3	3	5	3	4	3	27
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52	3	3	4	4	3	3	5	3	28
53	4	4	4	5	5	4	5	4	35
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58	3	3	3	3	4	3	4	3	26
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62	4	4	2	2	4	2	3	4	25
63	5	3	2	4	2	5	2	5	28
64	4	3	4	3	1	2	4	2	23
65	1	4	2	3	2	2	4	2	20
66	4	4	4	2	4	1	4	4	27
67	3	3	3	3	3	3	5	3	26
68	3	3	3	5	3	3	5	3	28
69	4	4	4	5	4	4	3	4	32
70	5	5	3	5	2	3	5	5	33



### Hasil Jawaban Responden Variabel Inklusi Keuangan (X2)

No	X2P1	X2P2	X2P3	X2P4	X2P5	X2P6	X2P7	X2P8	Inklusi Keuangan
1	3	3	5	3	4	5	3	4	30
2	2	1	3	3	5	5	5	5	29
3	4	3	5	5	4	5	5	4	35
4	5	4	4	3	3	4	3	5	31
5	5	3	3	4	4	3	4	4	30
6	5	5	3	3	4	3	5	4	32
7	2	3	4	3	3	3	5	5	28
8	4	4	3	3	2	4	3	2	25
9	5	3	3	3	3	3	3	4	27
10	5	2	3	3	3	5	3	3	27
11	2	3	3	4	2	4	4	2	24
12	5	3	3	3	3	2	3	4	26
13	5	2	3	2	2	3	2	2	21
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16	2	3	3	3	4	2	2	2	21
17	5	3	3	3	3	3	3	3	26
18	5	3	2	2	3	4	1	3	23
19	4	5	3	3	5	2	3	3	28
20	5	3	3	5	3	5	3	4	31
21	3	3	5	2	2	5	2	2	24
22	5	4	3	2	4	3	2	4	27
23	4	3	4	3	3	3	4	4	28
24	4	5	4	4	4	4	4	4	33
25	5	3	4	4	3	4	4	3	30
26	5	5	3	3	4	3	3	3	29
27	5	1	4	4	3	4	4	3	28
28	4	2	3	3	2	3	3	3	23
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30	5	4	3	3	4	3	3	4	29
31	5	5	3	3	4	3	3	4	30
32	3	3	2	5	3	2	5	3	26
33	4	5	2	5	2	2	5	2	27
34	3	3	3	3	3	3	3	3	24
35	5	4	4	4	5	4	4	5	35
36	3	5	5	5	3	5	5	3	34

37	5	3	4	4	5	4	4	5	34
38	2	4	3	3	2	3	3	2	22
39	4	5	4	4	4	4	4	4	33
40	4	3	3	3	4	3	3	4	27
41	5	4	4	4	5	4	4	5	35
42	5	5	5	5	4	5	4	4	37
43	3	2	3	4	2	3	4	2	23
44	2	1	2	2	2	2	4	2	17
45	5	4	4	3	5	4	4	5	34
46	4	1	3	3	4	3	3	4	25
47	5	3	3	3	5	3	3	5	30
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52	3	3	3	3	3	3	3	3	24
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63	1	4	3	5	5	5	5	5	33
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65	2	3	2	4	2	2	4	2	21
66	5	4	4	4	5	4	4	5	35
67	4	5	1	3	4	3	3	4	27
68	3	2	3	3	5	3	3	5	27
69	3	5	5	4	3	4	4	3	31
70	4	4	3	3	4	3	3	4	28

### Hasil Jawaban Responden Variabel Kontrol Diri (X3)

No	X3P1	X3P2	X3P3	X3P4	X3P5	X3P6	Kontrol Diri
1	4	4	5	5	5	4	27
2	3	5	3	2	3	3	19
3	3	2	2	2	2	2	13
4	2	1	1	2	1	1	8
5	3	2	2	5	2	2	16
6	5	5	1	5	1	4	21
7	2	5	2	5	2	2	18
8	2	2	5	3	3	2	17
9	5	3	2	4	2	2	18
10	2	2	3	3	3	2	15
11	3	1	2	2	5	2	15
12	5	1	1	3	1	1	12
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14	2	2	3	5	1	1	14
15	2	5	3	5	3	4	22
16	4	2	4	3	4	5	22
17	3	3	5	3	5	4	23
18	1	2	2	4	2	2	13
19	2	1	4	3	4	1	15
20	2	2	2	5	2	5	18
21	1	2	1	2	1	1	8
22	3	5	5	3	5	3	24
23	1	4	1	5	1	1	13
24	2	1	1	5	1	1	11
25	2	3	3	5	3	1	17
26	2	2	2	3	2	4	15
27	5	4	4	5	4	4	26
28	3	4	2	3	2	2	16
29	2	1	3	5	3	1	15
30	4	4	5	5	5	2	25
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54	4	4	4	5	4	4	25
55	3	2	2	3	2	2	14
56	4	2	2	2	2	2	14
57	2	5	2	3	3	2	17
58	3	4	4	4	4	4	23
59	5	4	4	4	4	4	25
60	2	3	4	3	3	3	18
61	2	5	4	4	3	3	21
62	2	4	5	5	5	4	25
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65	3	4	5	3	3	2	20
66	4	4	4	4	4	4	24
67	4	4	5	4	2	5	24
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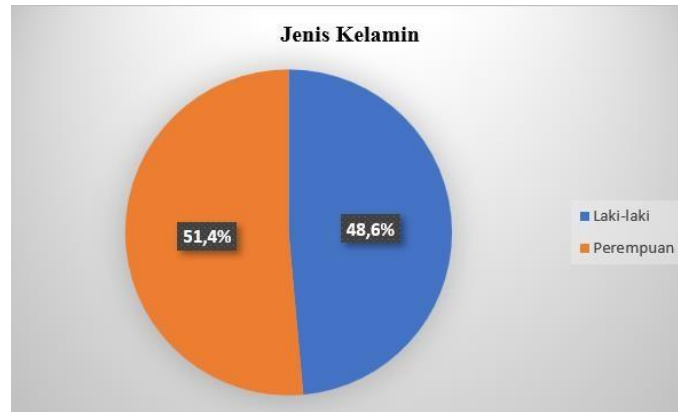
### Hasil Jawaban Responden Variabel Perilaku Menabung (Y)

No	YP1	YP2	YP3	YP4	YP5	YP6	Perilaku Menabung
1	5	5	5	5	5	5	30
2	5	2	3	5	3	2	20
3	5	4	5	4	5	2	25
4	3	5	3	5	3	2	21
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6	5	5	5	4	5	5	29
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8	5	5	5	4	4	3	26
9	4	3	4	4	3	4	22
10	5	5	3	3	5	3	24
11	4	5	4	5	4	2	24
12	2	5	5	5	5	3	25
13	5	5	5	5	5	5	30
14	3	4	3	5	5	5	25
15	4	5	4	2	5	5	25
16	3	2	3	4	3	3	18
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20	5	5	5	5	5	5	30
21	2	3	2	2	5	2	16
22	3	5	3	4	3	3	21
23	4	4	4	2	5	5	24
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28	3	4	3	3	5	3	21
29	5	4	5	3	5	5	27
30	4	5	3	4	4	5	25
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32	3	3	5	5	5	5	26
33	5	4	5	4	5	4	27
34	3	3	5	5	4	3	23
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36	5	3	5	3	5	3	24
37	4	5	4	4	5	5	27

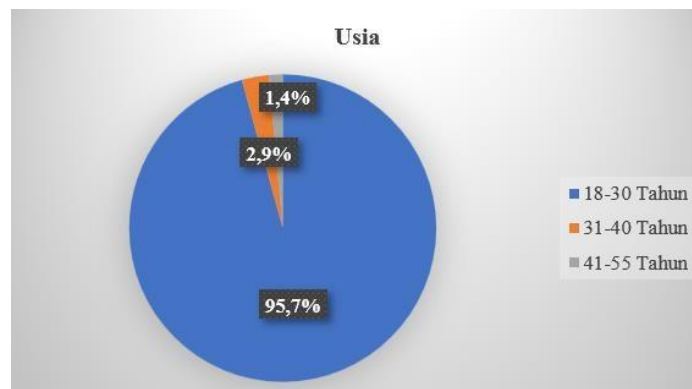
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<b>39</b>	5	4	4	4	4	3	24
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<b>41</b>	4	5	4	5	4	5	27
<b>42</b>	5	5	5	5	5	5	30
<b>43</b>	2	3	4	2	2	4	17
<b>44</b>	2	5	4	5	3	3	22
<b>45</b>	4	5	4	5	2	5	25
<b>46</b>	3	4	3	5	5	5	25
<b>47</b>	3	5	3	5	5	5	26
<b>48</b>	4	5	4	3	5	3	24
<b>49</b>	3	4	3	4	5	2	21
<b>50</b>	5	5	5	2	5	5	27
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<b>52</b>	4	5	5	3	4	3	24
<b>53</b>	4	5	5	5	5	5	29
<b>54</b>	4	4	4	4	3	5	24
<b>55</b>	4	3	4	3	5	3	22
<b>56</b>	4	2	3	5	5	2	21
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<b>58</b>	3	2	5	5	2	4	21
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<b>61</b>	3	4	3	4	2	4	20
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<b>63</b>	5	5	5	5	5	5	30
<b>64</b>	5	5	5	5	4	3	27
<b>65</b>	5	5	4	3	4	3	24
<b>66</b>	4	5	4	5	4	4	26
<b>67</b>	3	4	5	4	4	4	24
<b>68</b>	3	3	5	4	3	4	22
<b>69</b>	4	5	4	5	5	4	27
<b>70</b>	5	5	5	5	5	5	30

### Lampiran 3 (Hasil Uji Frekuensi)

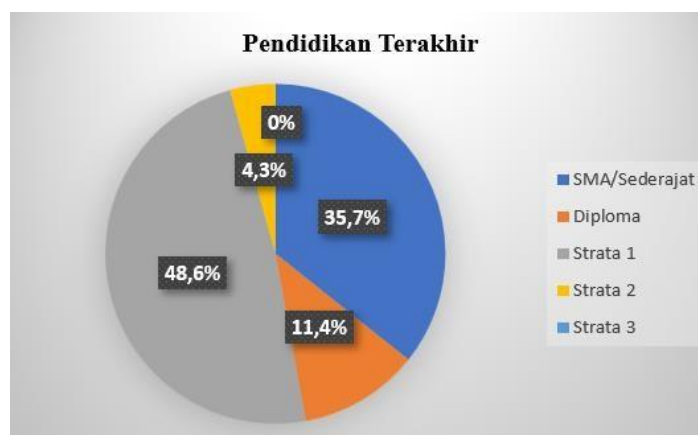
#### Hasil Uji Karakteristik Responden



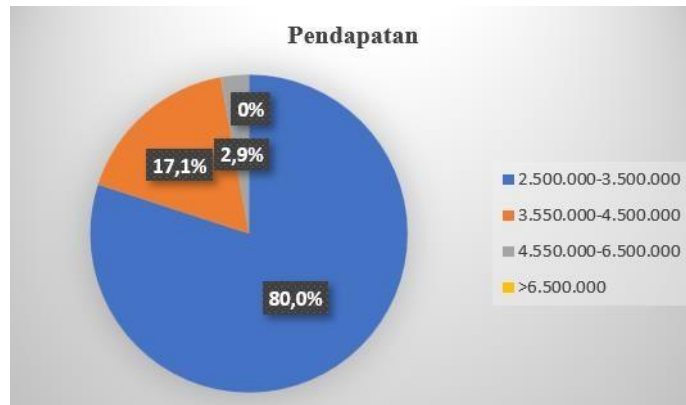
Gambar 4.1 Karakteristik Responden Berdasarkan Jenis Kelamin



Gambar 4.2 Karakteristik Responden Berdasarkan Usia



Gambar 4.3 Karakteristik Responden Berdasarkan Pendidikan Terakhir



**Gambar 4.4 Karakteristik Responden Berdasarkan Pendapatan**

**1. Hasil Frekuensi Jawaban Responden Literasi Keuangan (X1)**

**X1P1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1.4	1.4	1.4
Valid 2	5	7.1	7.1	8.6
Valid 3	22	31.4	31.4	40.0
Valid 4	24	34.3	34.3	74.3
Valid 5	18	25.7	25.7	100.0
Total	70	100.0	100.0	

**X1P2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	3	4.3	4.3	4.3
Valid 3	23	32.9	32.9	37.1
Valid 4	26	37.1	37.1	74.3
Valid 5	18	25.7	25.7	100.0
Total	70	100.0	100.0	

**X1P3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	8	11.4	11.4	11.4
Valid 3	18	25.7	25.7	37.1
Valid 4	29	41.4	41.4	78.6
Valid 5	15	21.4	21.4	100.0
Total	70	100.0	100.0	



**X1P5**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	2	2.9	2.9	2.9
2	10	14.3	14.3	17.1
3	21	30.0	30.0	47.1
4	20	28.6	28.6	75.7
5	17	24.3	24.3	100.0
Total	70	100.0	100.0	

**X1P6**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1.4	1.4	1.4
2	6	8.6	8.6	10.0
3	20	28.6	28.6	38.6
4	28	40.0	40.0	78.6
5	15	21.4	21.4	100.0
Total	70	100.0	100.0	

**X1P7**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1.4	1.4	1.4
2	9	12.9	12.9	14.3
3	10	14.3	14.3	28.6
4	24	34.3	34.3	62.9
5	26	37.1	37.1	100.0
Total	70	100.0	100.0	

**X1P8**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	6	8.6	8.6	8.6
3	19	27.1	27.1	35.7
4	29	41.4	41.4	77.1
5	16	22.9	22.9	100.0
Total	70	100.0	100.0	

## 2. Hasil Frekuensi Jawaban Responden Inklusi Keuangan (X2)

**X2P1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1.4	1.4	1.4
2	9	12.9	12.9	14.3
3	14	20.0	20.0	34.3
4	19	27.1	27.1	61.4
5	27	38.6	38.6	100.0
Total	70	100.0	100.0	

**X2P2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	4	5.7	5.7	5.7
2	8	11.4	11.4	17.1
3	27	38.6	38.6	55.7
4	17	24.3	24.3	80.0
5	14	20.0	20.0	100.0
Total	70	100.0	100.0	

**X2P3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	2	2.9	2.9	2.9
2	7	10.0	10.0	12.9
3	31	44.3	44.3	57.1
4	20	28.6	28.6	85.7
5	10	14.3	14.3	100.0
Total	70	100.0	100.0	

**X2P4**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1.4	1.4	1.4
2	8	11.4	11.4	12.9
3	31	44.3	44.3	57.1
4	19	27.1	27.1	84.3
5	11	15.7	15.7	100.0
Total	70	100.0	100.0	

**X2P5**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	13	18.6	18.6	18.6
3	21	30.0	30.0	48.6
Valid 4	22	31.4	31.4	80.0
5	14	20.0	20.0	100.0
Total	70	100.0	100.0	

**X2P6**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	9	12.9	12.9	12.9
3	29	41.4	41.4	54.3
Valid 4	20	28.6	28.6	82.9
5	12	17.1	17.1	100.0
Total	70	100.0	100.0	

**X2P7**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	1.4	1.4	1.4
2	5	7.1	7.1	8.6
Valid 3	27	38.6	38.6	47.1
4	25	35.7	35.7	82.9
5	12	17.1	17.1	100.0
Total	70	100.0	100.0	

**X2P8**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	13	18.6	18.6	18.6
3	18	25.7	25.7	44.3
Valid 4	24	34.3	34.3	78.6
5	15	21.4	21.4	100.0
Total	70	100.0	100.0	

### 3. Hasil Frekuensi Jawaban Responden Kontrol Diri (X3)

**X3P1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	5	7.1	7.1	7.1
2	27	38.6	38.6	45.7
3	16	22.9	22.9	68.6
4	10	14.3	14.3	82.9
5	12	17.1	17.1	100.0
Total	70	100.0	100.0	

**X3P2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	7	10.0	10.0	10.0
2	14	20.0	20.0	30.0
3	9	12.9	12.9	42.9
4	14	20.0	20.0	62.9
5	26	37.1	37.1	100.0
Total	70	100.0	100.0	

**X3P3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	7	10.0	10.0	10.0
2	14	20.0	20.0	30.0
3	13	18.6	18.6	48.6
4	22	31.4	31.4	80.0
5	14	20.0	20.0	100.0
Total	70	100.0	100.0	

**X3P4**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	9	12.9	12.9	12.9
3	20	28.6	28.6	41.4
4	12	17.1	17.1	58.6
5	29	41.4	41.4	100.0
Total	70	100.0	100.0	

**X3P5**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	9	12.9	12.9	12.9
2	13	18.6	18.6	31.4
3	15	21.4	21.4	52.9
4	13	18.6	18.6	71.4
5	20	28.6	28.6	100.0
Total	70	100.0	100.0	

**X3P6**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	10	14.3	14.3	14.3
2	18	25.7	25.7	40.0
3	11	15.7	15.7	55.7
4	23	32.9	32.9	88.6
5	8	11.4	11.4	100.0
Total	70	100.0	100.0	

**4. Hasil Frekuensi Jawaban Responden Perilaku Menabung (Y)****YP1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1.4	1.4	1.4
2	5	7.1	7.1	8.6
3	17	24.3	24.3	32.9
4	28	40.0	40.0	72.9
5	19	27.1	27.1	100.0
Total	70	100.0	100.0	

**YP2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	5	7.1	7.1	7.1
3	11	15.7	15.7	22.9
4	17	24.3	24.3	47.1
5	37	52.9	52.9	100.0
Total	70	100.0	100.0	

**YP3**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	2	2.9	2.9	2.9
3	17	24.3	24.3	27.1
Valid 4	23	32.9	32.9	60.0
5	28	40.0	40.0	100.0
Total	70	100.0	100.0	

**YP4**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	9	12.9	12.9	12.9
3	13	18.6	18.6	31.4
Valid 4	18	25.7	25.7	57.1
5	30	42.9	42.9	100.0
Total	70	100.0	100.0	

**YP5**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	6	8.6	8.6	8.6
3	12	17.1	17.1	25.7
Valid 4	20	28.6	28.6	54.3
5	32	45.7	45.7	100.0
Total	70	100.0	100.0	

**YP6**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	9	12.9	12.9	12.9
3	20	28.6	28.6	41.4
Valid 4	12	17.1	17.1	58.6
5	29	41.4	41.4	100.0
Total	70	100.0	100.0	

## Lampiran 4 (Uji Validitas Variabel)

### Uji Validitas Literasi Keuangan

#### Correlations

		X1P1	X1P2	X1P3	X1P4	X1P5	X1P6	X1P7	X1P8	Literasi_Keuangan
X1P1	Pearson Correlation	1	.647**	.375**	.089	.187	.380**	-.100	.488**	.622**
	Sig. (2-tailed)		.000	.001	.462	.122	.001	.411	.000	.000
	N	70	70	70	70	70	70	70	70	70
X1P2	Pearson Correlation	.647**	1	.343**	.091	.127	.493**	.097	.592**	.683**
	Sig. (2-tailed)	.000		.004	.456	.295	.000	.426	.000	.000
	N	70	70	70	70	70	70	70	70	70
X1P3	Pearson Correlation	.375**	.343**	1	.203	.367**	.550**	.153	.587**	.741**
	Sig. (2-tailed)	.001	.004		.091	.002	.000	.205	.000	.000
	N	70	70	70	70	70	70	70	70	70
X1P4	Pearson Correlation	.089	.091	.203	1	.025	.308**	.175	.182	.434**
	Sig. (2-tailed)	.462	.456	.091		.835	.009	.147	.132	.000
	N	70	70	70	70	70	70	70	70	70
X1P5	Pearson Correlation	.187	.127	.367**	.025	1	.187	-.014	.258*	.467**
	Sig. (2-tailed)	.122	.295	.002	.835		.122	.909	.031	.000
	N	70	70	70	70	70	70	70	70	70
X1P6	Pearson Correlation	.380**	.493**	.550**	.308**	.187	1	.022	.725**	.747**
	Sig. (2-tailed)	.001	.000	.000	.009	.122		.855	.000	.000
	N	70	70	70	70	70	70	70	70	70
X1P7	Pearson Correlation	-.100	.097	.153	.175	-.014	.022	1	.118	.324**
	Sig. (2-tailed)	.411	.426	.205	.147	.909	.855		.330	.006
	N	70	70	70	70	70	70	70	70	70
X1P8	Pearson Correlation	.488**	.592**	.587**	.182	.258*	.725**	.118	1	.806**
	Sig. (2-tailed)	.000	.000	.000	.132	.031	.000	.330		.000
	N	70	70	70	70	70	70	70	70	70
Literasi_Keuangan	Pearson Correlation	.622**	.683**	.741**	.434**	.467**	.747**	.324**	.806**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.006	.000	
	N	70	70	70	70	70	70	70	70	70

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

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

## Uji Validitas Inklusi Keuangan

### Correlations

		X2P1	X2P2	X2P3	X2P4	X2P5	X2P6	X2P7	X2P8	Inklusi_Keuangan
X2P1	Pearson Correlation	1	.180	.059	.008	.272*	.028	-.219	.326**	.388**
	Sig. (2-tailed)		.136	.628	.951	.023	.817	.069	.006	.001
	N	70	70	70	70	70	70	70	70	70
X2P2	Pearson Correlation	.180	1	.205	.321**	.214	.148	.196	.127	.529**
	Sig. (2-tailed)	.136		.089	.007	.075	.223	.104	.294	.000
	N	70	70	70	70	70	70	70	70	70
X2P3	Pearson Correlation	.059	.205	1	.421**	.204	.613**	.361**	.251*	.644**
	Sig. (2-tailed)	.628	.089		.000	.091	.000	.002	.036	.000
	N	70	70	70	70	70	70	70	70	70
X2P4	Pearson Correlation	.008	.321**	.421**	1	.221	.406**	.617**	.222	.664**
	Sig. (2-tailed)	.951	.007	.000		.066	.000	.000	.065	.000
	N	70	70	70	70	70	70	70	70	70
X2P5	Pearson Correlation	.272*	.214	.204	.221	1	.222	.075	.849**	.666**
	Sig. (2-tailed)	.023	.075	.091	.066		.064	.535	.000	.000
	N	70	70	70	70	70	70	70	70	70
X2P6	Pearson Correlation	.028	.148	.613**	.406**	.222	1	.275*	.296*	.615**
	Sig. (2-tailed)	.817	.223	.000	.000	.064		.021	.013	.000
	N	70	70	70	70	70	70	70	70	70
X2P7	Pearson Correlation	-.219	.196	.361**	.617**	.075	.275*	1	.146	.491**
	Sig. (2-tailed)	.069	.104	.002	.000	.535	.021		.228	.000
	N	70	70	70	70	70	70	70	70	70
X2P8	Pearson Correlation	.326**	.127	.251*	.222	.849**	.296*	.146	1	.696**
	Sig. (2-tailed)	.006	.294	.036	.065	.000	.013	.228		.000
	N	70	70	70	70	70	70	70	70	70
Inklusi_Keuangan	Pearson Correlation	.388**	.529**	.644**	.664**	.666**	.615**	.491**	.696**	1
	Sig. (2-tailed)	.001	.000	.000	.000	.000	.000	.000	.000	
	N	70	70	70	70	70	70	70	70	70

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

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



## Uji Validitas Kontrol Diri

### Correlations

		X3P1	X3P2	X3P3	X3P4	X3P5	X3P6	Kontrol_Diri
X3P1	Pearson Correlation	1	.245*	.211	.017	.226	.359**	.499**
	Sig. (2-tailed)		.041	.080	.888	.060	.002	.000
	N	70	70	70	70	70	70	70
X3P2	Pearson Correlation	.245*	1	.518**	.221	.554**	.569**	.779**
	Sig. (2-tailed)	.041		.000	.066	.000	.000	.000
	N	70	70	70	70	70	70	70
X3P3	Pearson Correlation	.211	.518**	1	.070	.769**	.581**	.787**
	Sig. (2-tailed)	.080	.000		.564	.000	.000	.000
	N	70	70	70	70	70	70	70
X3P4	Pearson Correlation	.017	.221	.070	1	.092	.197	.360**
	Sig. (2-tailed)	.888	.066	.564		.447	.103	.002
	N	70	70	70	70	70	70	70
X3P5	Pearson Correlation	.226	.554**	.769**	.092	1	.596**	.813**
	Sig. (2-tailed)	.060	.000	.000	.447		.000	.000
	N	70	70	70	70	70	70	70
X3P6	Pearson Correlation	.359**	.569**	.581**	.197	.596**	1	.815**
	Sig. (2-tailed)	.002	.000	.000	.103	.000		.000
	N	70	70	70	70	70	70	70
Kontrol_Diri	Pearson Correlation	.499**	.779**	.787**	.360**	.813**	.815**	1
	Sig. (2-tailed)	.000	.000	.000	.002	.000	.000	
	N	70	70	70	70	70	70	70

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

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

## Uji Validitas Perilaku Menabung

### Correlations

		YP1	YP2	YP3	YP4	YP5	YP6	Perilaku_Menabung
YP1	Pearson Correlation	1	.259*	.367**	.139	.357**	.255*	.655**
	Sig. (2-tailed)		.031	.002	.250	.002	.033	.000
	N	70	70	70	70	70	70	70
YP2	Pearson Correlation	.259*	1	.059	.143	.261*	.382**	.594**
	Sig. (2-tailed)	.031		.630	.236	.029	.001	.000
	N	70	70	70	70	70	70	70
YP3	Pearson Correlation	.367**	.059	1	.173	.138	.285*	.543**
	Sig. (2-tailed)	.002	.630		.153	.253	.017	.000
	N	70	70	70	70	70	70	70
YP4	Pearson Correlation	.139	.143	.173	1	.070	.195	.504**
	Sig. (2-tailed)	.250	.236	.153		.563	.106	.000
	N	70	70	70	70	70	70	70
YP5	Pearson Correlation	.357**	.261*	.138	.070	1	.227	.574**
	Sig. (2-tailed)	.002	.029	.253	.563		.059	.000
	N	70	70	70	70	70	70	70
YP6	Pearson Correlation	.255*	.382**	.285*	.195	.227	1	.679**
	Sig. (2-tailed)	.033	.001	.017	.106	.059		.000
	N	70	70	70	70	70	70	70
Perilaku_Menabung	Pearson Correlation	.655**	.594**	.543**	.504**	.574**	.679**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	70	70	70	70	70	70	70

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

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

## Lampiran 5 (Uji Reliabilitas)

### Uji Reliabilitas Literasi Keuangan (X1)

#### Reliability Statistics

Cronbach's Alpha	N of Items
.734	8

### Uji Reliabilitas Inklusi Keuangan (X2)

#### Reliability Statistics

Cronbach's Alpha	N of Items
.721	8

### Uji Reliabilitas Kontrol Diri (X3)

#### Reliability Statistics

Cronbach's Alpha	N of Items
.774	6

### Uji Reliabilitas Perilaku Menabung (Y)

#### Reliability Statistics

Cronbach's Alpha	N of Items
.627	6

## Lampiran 6 (Uji Normalitas)

### Uji Normalitas

#### One-Sample Kolmogorov-Smirnov Test

		Literasi_Keuangan	Inklusi_Keuangan	Kontrol_Diri	Perilaku_Menabung
N		70	70	70	70
Normal Parameters <sup>a,b</sup>	Mean	30.26	28.37	20.01	24.14
	Std. Deviation	4.599	4.669	5.307	3.527
	Absolute	.088	.073	.131	.155
Most Extreme Differences	Positive	.088	.073	.085	.080
	Negative	-.076	-.070	-.131	-.155
Kolmogorov-Smirnov Z		.738	.608	1.095	1.299
Asymp. Sig. (2-tailed)		.647	.854	.182	.068

a. Test distribution is Normal.

b. Calculated from data.

## Lampiran 7 (Uji linieritas)

### Uji Linieritas

#### ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Perilaku_Menabung * Literasi_Keuangan	Between Groups	(Combined)	343.488	19	18.078	1.755	.057
		Linearity	191.340	1	191.340	18.574	.000
		Deviation from Linearity	152.148	18	8.453	.821	.668
	Within Groups	515.083	50	10.302			
	Total	858.571	69				

#### ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Perilaku_Menabung * Inklusi_Keuangan	Between Groups	(Combined)	321.588	18	17.866	1.697	.071
		Linearity	189.048	1	189.048	17.955	.000
		Deviation from Linearity	132.540	17	7.796	.740	.748
	Within Groups	536.983	51	10.529			
	Total	858.571	69				

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Perilaku_Menabung * Kontrol_Diri	(Combined)	300.255	19	15.803	1.415	.163
	Between Groups					
	Linearity	55.999	1	55.999	5.015	.030
	Deviation from Linearity	244.256	18	13.570	1.215	.286
	Within Groups	558.317	50	11.166		
Total		858.571	69			

### Lampiran 8 (Uji Multikolinieritas)

#### Uji Multikolinieritas

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	8.291	2.824		2.936	.005		
1 Literasi_Keuangan	.241	.095	.315	2.550	.013	.669	1.494
Inklusi_Keuangan	.200	.094	.264	2.130	.037	.661	1.512
Kontrol_Diri	.144	.068	.217	2.135	.036	.985	1.015

a. Dependent Variable: Perilaku\_Menabung

### Lampiran 9 (Hasil Uji Regresi Linear Berganda)

#### Hasil Uji Regresi Linear Berganda

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	8.291	2.824		2.936	.005		
1 Literasi_Keuangan	.241	.095	.315	2.550	.013	.669	1.494
Inklusi_Keuangan	.200	.094	.264	2.130	.037	.661	1.512
Kontrol_Diri	.144	.068	.217	2.135	.036	.985	1.015

a. Dependent Variable: Perilaku\_Menabung

### Uji t (Parsial)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	8.291	2.824		2.936	.005		
1 Literasi_Keuangan	.241	.095	.315	2.550	.013	.669	1.494
Inklusi_Keuangan	.200	.094	.264	2.130	.037	.661	1.512
Kontrol_Diri	.144	.068	.217	2.135	.036	.985	1.015

a. Dependent Variable: Perilaku\_Menabung

### Lampiran 10

#### R Tabel

df = (N-2)	Tingkat signifikansi untuk uji satu arah				
	0.05	0.025	0.01	0.005	0.0005
	Tingkat signifikansi untuk uji dua arah				
	0.1	0.05	0.02	0.01	0.001
60	0.2108	0.2500	0.2948	0.3248	0.4079
61	0.2091	0.2480	0.2925	0.3223	0.4048
62	0.2075	0.2461	0.2902	0.3198	0.4018
63	0.2058	0.2441	0.2880	0.3173	0.3988
64	0.2042	0.2423	0.2858	0.3150	0.3959
65	0.2027	0.2404	0.2837	0.3126	0.3931
66	0.2012	0.2387	0.2816	0.3104	0.3903
67	0.1997	0.2369	0.2796	0.3081	0.3876
68	0.1982	<b>0.2352</b>	0.2776	0.3060	0.3850
69	0.1968	0.2335	0.2756	0.3038	0.3823
70	0.1954	0.2319	0.2737	0.3017	0.3798

**t Tabel**

<b>Pr df</b>	<b>0.25 0.50</b>	<b>0.10 0.20</b>	<b>0.05 0.10</b>	<b>0.025 0.050</b>	<b>0.01 0.02</b>	<b>0.005 0.010</b>	<b>0.001 0.002</b>
<b>60</b>	0.67860	1.29582	1.67065	2.00030	2.39012	2.66028	3.23171
<b>61</b>	0.67853	1.29558	1.67022	1.99962	2.38905	2.65886	3.22930
<b>62</b>	0.67847	1.29536	1.66980	1.99897	2.38801	2.65748	3.22696
<b>63</b>	0.67840	1.29513	1.66940	1.99834	2.38701	2.65615	3.22471
<b>64</b>	0.67834	1.29492	1.66901	1.99773	2.38604	2.65485	3.22253
<b>65</b>	0.67828	1.29471	1.66864	1.99714	2.38510	2.65360	3.22041
<b>66</b>	0.67823	1.29451	1.66827	1.99656	2.38419	2.65239	3.21837
<b>67</b>	0.67817	1.29432	1.66792	1.99601	2.38330	2.65122	3.21639
<b>68</b>	0.67811	1.29413	1.66757	<b>1.99547</b>	2.38245	2.65008	3.21446
<b>69</b>	0.67806	1.29394	1.66724	1.99495	2.38161	2.64898	3.21260
<b>70</b>	0.67801	1.29376	1.66691	1.99444	2.38081	2.64790	3.21079

**F Tabel**

<b>df untuk penyebut (N2)</b>	<b>df untuk pembilang (N1)</b>														
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>60</b>	4.00	3.15	2.76	2.53	2.37	2.25	2.17	2.10	2.04	1.99	1.95	1.92	1.89	1.86	1.84
<b>61</b>	4.00	3.15	2.76	2.52	2.37	2.25	2.16	2.09	2.04	1.99	1.95	1.91	1.88	1.86	1.83
<b>62</b>	4.00	3.15	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.99	1.95	1.91	1.88	1.85	1.83
<b>63</b>	3.99	3.14	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
<b>64</b>	3.99	3.14	2.75	2.52	2.36	2.24	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
<b>65</b>	3.99	3.14	2.75	2.51	2.36	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.85	1.82
<b>66</b>	3.99	3.14	2.74	2.51	2.35	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.84	1.82
<b>67</b>	3.98	<b>3.13</b>	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.98	1.93	1.90	1.87	1.84	1.82
<b>68</b>	3.98	3.13	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.97	1.93	1.90	1.87	1.84	1.82
<b>69</b>	3.98	3.13	2.74	2.50	2.35	2.23	2.15	2.08	2.02	1.97	1.93	1.90	1.86	1.84	1.81
<b>70</b>	3.98	3.13	2.74	2.50	2.35	2.23	2.14	2.07	2.02	1.97	1.93	1.89	1.86	1.84	1.81