

LAMPIRAN

No

Responden :



Kuesioner Penelitian

**Analisis Pengaruh Literasi Keuangan dan Faktor Demografi Terhadap
Perilaku Konsumtif
(STUDI KASUS MAHASISWA IBI DARMAJAYA DI BANDAR LAMPUNG)**

Peneliti

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**FAKULTAS BISNIS DAN EKONOMI
INSTITUT INFORMATIKA DAN BISNIS DARMAJAYA
BANDAR LAMPUNG**

2017

Lampiran 1

Mahasiswa/Mahasiswi yang Terhormat,

Pada kesempatan ini, saya mohon bantuan mahasiswa/mahasiswi untuk mengisi kuesioner berikut sesuai dengan pendapat mahasiswa/mahasiswi mengenai literasi keuangan, faktor demografi dan perilaku konsumtif. Kuesioner ini saya keluarkan sebagai bahan untuk melakukan penelitian. Saya mohon bantuannya untuk dapat mengisi kuesioner ini dengan sejujur-jujurnya dan selengkap-lengkapny.

Faktor Demografi

Identitas Responden

| | |
|--------------------------|--|
| Nama: | |
| Jenis Kelamin: | <input type="checkbox"/> Laki-laki <input type="checkbox"/> Perempuan |
| Usia: | <input type="checkbox"/> 17 – 20 <input type="checkbox"/> 21- 25 <input type="checkbox"/> >25 |
| Pekerjaan: | <input type="checkbox"/> Pegawai Swasta <input type="checkbox"/> PNS |
| Pendapatan: | <input type="checkbox"/> Rp. 1.000.001; - Rp. 2.000.000; <input type="checkbox"/> Rp. 2.000.001; - Rp. 3.000.000; <input type="checkbox"/> Rp. 3.000.001; - Rp. 4.000.000; <input type="checkbox"/> Rp. 4.000.001; - Rp. 5.000.000; |
| Rata-Rata Uang Saku/Bln: | <input type="checkbox"/> <Rp. 1.000.000; <input type="checkbox"/> >Rp. 1.000.000; |

Lampiran 2

Pilihlah yang menurut mahasiswa/mahasiswi benar dengan memberi tanda ceklis (X) pada jawaban yang sesuai dengan kondisi mahasiswa/mahasiswi saat ini dengan ketentuan :

Literasi Keuangan

Pengetahuan Umum Keuangan

1. Pengetahuan Keuangan pribadi dapat membantu Anda...
 - a. Dapat terhindar dari segala bentuk penipuan.
 - b. Dapat membeli dan memilih jenis asuransi yang tepat.
 - c. Mempelajari tentang pendekatan yang tepat untuk berinvestasi bagi kebutuhan Anda dimasa yang akan datang.
 - d. Menuju keamanan finansial dengan pola belanja yang sehat.
 - e. Melakukan semua hal di atas.

2. Perencanaan keuangan pribadi meliputi . . .
 - a. Membuat sistem pembukuan/pencatatan keuangan yang memadai.
 - b. Membuat anggaran tahunan yang tepat untuk pengeluaran dan pendapatan.
 - c. Meminimalisir pajak dan biaya asuransi.
 - d. Mempersiapkan masa tua.
 - e. Memeriksa portofolio investasi Anda untuk memaksimalkan keuntungan.

3. Berikut ini yang merupakan aset yang paling likuid/mudah dicairkan adalah. . .
 - a. Deposito.
 - b. Cek.
 - c. Mobil.
 - d. Computer.
 - e. Rumah.

Lanjutan lampiran 2

Tabungan dan Pinjaman

4. Jika Anda berinvestasi sebesar Rp 1.000.000,00 hari ini dengan bunga 4% selama satu tahun, saldo Anda dalam satu tahun akan menjadi . . .
 - a. Lebih tinggi jika bunganya diterima setiap hari dari pada setiap bulan.
 - b. Lebih tinggi jika bunganya diterima tiap tiga bulan sekali daripada tiap minggu sekali.
 - c. Lebih tinggi jika bunganya diterima tiap tahun daripada tiap tiga bulan sekali.
 - d. Rp 1.040.000,00 tanpa melihat bagaimana bunga dihitung.
 - e. Rp 1.000.000,00 tanpa melihat bagaimana bunga dihitung.

5. Instrumen keuangan berikut yang mengharuskan uang anda disimpan sampai periode tertentu agar tidak terkena penalti akibat penarikan adalah...
 - a. Sertifikat Deposito.
 - b. Rekening Tabungan.
 - c. Obligasi Pemerintah.
 - d. Reksadana pasar uang.
 - e. Mengecek akun pembayaran bunga.

6. Kelayakan kredit anda akan meningkat jika. . .
 - a. Anda sering datang ke bank
 - b. Anda dapat menunjukkan catatan/bukti bahwa anda tidak pernah gagal bayar.
 - c. Membayar tunai untuk setiap barang dan jasa yang anda beli.
 - d. Meminjam uang dalam jumlah yang besar.
 - e. Menyumbangkan uang untuk amal.

Pengetahuan Investasi

7. Jika tingkat suku bunga naik, maka harga obligasi akan...
 - a. Naik
 - b. Turun
 - c. Tetap sama
 - d. Mustahil diprediksi
 - e. Semua benar

Lanjutan Lampiran 2

8. Investasi yang paling baik adalah...
 - a. Tanah
 - b. Obligasi/saham
 - c. Tabungan
 - d. Asuransi
 - e. Semuanya benar

9. Yang dimaksud dengan reksadana adalah...
 - a. Reksadana adalah dana sekuritas anda memiliki hak untuk memberitahu manajer untuk membeli saham
 - b. Reksadana adalah sebuah kumpulan beragam efek yang digunakan sebagai kendaraan investasi
 - c. Reksadana adalah sebuah perusahaan investasi yang menggalang dana dari investor dan pembelian surat berharga
 - d. Reksadana sebanding untuk jumlah saham anda memiliki dana tersebut
 - e. Tidak ada di atas

Pengetahuan Asuransi

10. Perusahaan asuransi mobil menentukan premi anda berdasarkan...
 - a. Usia tertanggung
 - b. Catatan kecelakaan
 - c. Jenis kendaraan
 - d. Harga kendaraan
 - e. Semua benar

11. Alasan utama membeli asuransi...
 - a. Melindungi diri dari kerugian berkelanjutan akibat berbagai macam resiko yang mungkin terjadi
 - b. Menabung untuk keperluan yang akan direncanakan seperti pernikahan dan masuk sekolah
 - c. Menghilangkan resiko
 - d. Untuk mendapatkan keuntungan dengan cara membuat klaim palsu
 - e. Semua benar

12. Manakah dibawah ini yang tidak termasuk dalam kebijakan pemilik rumah terhadap pertanggungan kerugian...
 - a. Perang
 - b. Gempa
 - c. Banjir
 - d. Anda dituntui oleh seseorang atas fitnah
 - e. Semua di atas benar

Lampiran 3

Pilihlah yang menurut mahasiswa/mahasiswi benar dengan memberi tanda ceklis (√) pada jawaban yang sesuai dengan kondisi mahasiswa/mahasiswi saat ini dengan ketentuan :

Perilaku Konsumtif

| No | Butir | Pernyataan | STS | TS | CS | S | SS |
|----|-------|--|-----|----|----|---|----|
| 1. | PK1 | Saya akan membeli suatu produk bila disertai dengan hadiah. Terutama apabila hadiah tersebut merupakan sesuatu yang saya inginkan. | | | | | |
| 2. | PK2 | Kemasan suatu produk yang rapih juga menentukan, saat saya ingin membeli produk tersebut. | | | | | |
| 3. | PK3 | Sedapat mungkin saya membeli produk yang sedang trend saat ini. | | | | | |
| 4. | PK4 | Saya senang belanja produk yang berlabel diskon. | | | | | |
| 5. | PK5 | Saya suka memakai produk buatan luar negeri. | | | | | |
| 6. | PK6 | Saya suka memakai produk yang diiklankan oleh artis favorit saya. | | | | | |
| 7. | PK7 | Menurut saya, produk mahal adalah produk yang menjamin kepuasan bagi pemiliknya. | | | | | |
| 8. | PK8 | Saya suka membandingkan kualitas produk dengan jalan memakai dua merek yang berbeda. | | | | | |

Lampiran 4

Kunci Jawaban Literasi Keuangan

| | |
|-----------|----------|
| 1 | A |
| 2 | B |
| 3 | D |
| 4 | A |
| 5 | A |
| 6 | B |
| 7 | B |
| 8 | C |
| 9 | E |
| 10 | E |
| 11 | D |
| 12 | D |

Lampiran 5 Data Responden

| No | Usia | Jenis Kelamin | Pendapatan | Pekerjaan | RaTa-RaTa Uang Saku/Bln |
|----|----------------------------------|---------------|---|------------------------------|---------------------------------------|
| | 17-20(1), 21-25(2), >25(3) | L(1), P(2) | Rp.1.000.001-Rp.2000.000(1), Rp.2.000.001-Rp3.000.000(2), Rp.3.000.001-Rp.4.000.000(3), Rp.4.000.001-Rp.5.000.000(4) | Pegawai Swasta(1), PNS(2) | <Rp.1.000.000(1), >Rp.1.000.000(2) |
| 1 | 1 | 2 | 1 | 1 | 1 |
| 2 | 2 | 2 | 2 | 1 | 1 |
| 3 | 2 | 1 | 2 | 1 | 1 |
| 4 | 2 | 2 | 1 | 1 | 1 |
| 5 | 2 | 2 | 2 | 1 | 1 |
| 6 | 3 | 2 | 2 | 1 | 1 |
| 7 | 2 | 2 | 2 | 1 | 1 |
| 8 | 3 | 2 | 2 | 1 | 1 |
| 9 | 2 | 2 | 1 | 1 | 1 |
| 10 | 2 | 1 | 1 | 1 | 1 |
| 11 | 2 | 1 | 2 | 1 | 1 |
| 12 | 1 | 2 | 1 | 1 | 1 |
| 13 | 3 | 2 | 1 | 1 | 1 |
| 14 | 2 | 2 | 2 | 1 | 1 |
| 15 | 2 | 2 | 1 | 1 | 1 |
| 16 | 2 | 2 | 2 | 1 | 2 |
| 17 | 3 | 2 | 2 | 1 | 1 |
| 18 | 2 | 2 | 1 | 1 | 1 |

Lanjutan Lampiran 5

| | | | | | |
|----|---|---|---|---|---|
| 19 | 2 | 1 | 2 | 1 | 2 |
| 20 | 2 | 1 | 2 | 1 | 1 |
| 21 | 2 | 2 | 1 | 1 | 1 |
| 22 | 2 | 2 | 1 | 1 | 1 |
| 23 | 2 | 2 | 2 | 1 | 1 |
| 24 | 2 | 2 | 1 | 1 | 2 |
| 25 | 2 | 1 | 3 | 1 | 1 |
| 26 | 2 | 1 | 2 | 1 | 2 |
| 27 | 2 | 1 | 2 | 1 | 1 |
| 28 | 2 | 1 | 1 | 1 | 1 |
| 29 | 2 | 1 | 2 | 1 | 1 |
| 30 | 2 | 2 | 2 | 1 | 1 |
| 31 | 2 | 2 | 1 | 1 | 1 |
| 32 | 2 | 2 | 1 | 1 | 2 |
| 33 | 2 | 2 | 2 | 1 | 2 |
| 34 | 2 | 1 | 2 | 1 | 1 |
| 35 | 2 | 2 | 2 | 1 | 1 |
| 36 | 2 | 1 | 2 | 1 | 1 |
| 37 | 2 | 2 | 1 | 1 | 1 |
| 38 | 2 | 2 | 1 | 1 | 1 |
| 39 | 2 | 1 | 1 | 1 | 2 |
| 40 | 2 | 1 | 1 | 1 | 1 |
| 41 | 2 | 1 | 1 | 1 | 1 |

Lanjutan Lampiran 5

| | | | | | |
|----|---|---|---|---|---|
| 42 | 2 | 2 | 1 | 1 | 1 |
| 43 | 2 | 1 | 2 | 1 | 1 |
| 44 | 2 | 1 | 2 | 1 | 2 |
| 45 | 2 | 2 | 1 | 1 | 1 |
| 46 | 2 | 1 | 2 | 1 | 1 |
| 47 | 2 | 2 | 1 | 1 | 1 |
| 48 | 2 | 2 | 1 | 1 | 1 |
| 49 | 2 | 1 | 1 | 1 | 1 |
| 50 | 2 | 1 | 2 | 1 | 1 |
| 51 | 2 | 1 | 2 | 1 | 1 |
| 52 | 2 | 2 | 2 | 1 | 1 |
| 53 | 2 | 1 | 1 | 1 | 1 |
| 54 | 2 | 1 | 2 | 1 | 1 |
| 55 | 2 | 2 | 2 | 1 | 1 |
| 56 | 2 | 1 | 1 | 1 | 1 |
| 57 | 2 | 1 | 1 | 1 | 1 |
| 58 | 2 | 2 | 2 | 1 | 2 |
| 59 | 2 | 2 | 1 | 1 | 1 |
| 60 | 2 | 2 | 2 | 1 | 2 |
| 61 | 2 | 2 | 2 | 1 | 1 |
| 62 | 2 | 2 | 2 | 1 | 1 |
| 63 | 2 | 1 | 2 | 1 | 1 |
| 64 | 2 | 1 | 1 | 1 | 1 |

Lanjutan Lampiran 5

| | | | | | |
|----|---|---|---|---|---|
| 65 | 3 | 1 | 2 | 1 | 1 |
| 66 | 2 | 1 | 1 | 1 | 1 |
| 67 | 2 | 2 | 1 | 1 | 1 |
| 68 | 2 | 1 | 2 | 1 | 1 |
| 69 | 2 | 1 | 1 | 1 | 1 |
| 70 | 2 | 1 | 2 | 1 | 1 |
| 71 | 2 | 2 | 1 | 1 | 1 |
| 72 | 2 | 1 | 1 | 1 | 1 |
| 73 | 2 | 1 | 2 | 1 | 1 |
| 74 | 2 | 2 | 1 | 1 | 1 |
| 75 | 2 | 2 | 2 | 1 | 1 |
| 76 | 2 | 1 | 1 | 1 | 1 |
| 77 | 2 | 1 | 2 | 1 | 1 |
| 78 | 2 | 1 | 1 | 1 | 1 |
| 79 | 2 | 1 | 1 | 1 | 1 |
| 80 | 2 | 2 | 1 | 1 | 1 |
| 81 | 2 | 1 | 2 | 1 | 1 |
| 82 | 2 | 2 | 1 | 1 | 1 |
| 83 | 2 | 1 | 2 | 1 | 2 |
| 84 | 2 | 1 | 1 | 1 | 1 |
| 85 | 2 | 2 | 2 | 1 | 2 |
| 86 | 2 | 1 | 2 | 1 | 1 |
| 87 | 2 | 1 | 1 | 1 | 1 |

Lampiran 6 Kuesioner Literasi Keuangan

| No. | Literasi Keuangan | | | | | | | | | | | | Skor Total |
|-----|-------------------|------|------|------|------|------|------|------|------|------|------|------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | |
| 1 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | - | 74,97 |
| 2 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | - | - | 8,33 | 8,33 | 66,64 |
| 3 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 74,97 |
| 4 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | - | - | 8,33 | 66,64 |
| 5 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | 66,64 |
| 6 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 74,97 |
| 7 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | - | 8,33 | 66,64 |
| 8 | - | - | 8,33 | - | 8,33 | - | 8,33 | - | - | 8,33 | 8,33 | 8,33 | 49,98 |
| 9 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | - | - | - | 8,33 | 66,64 |
| 10 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 49,98 |
| 11 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | - | - | 8,33 | 66,64 |
| 12 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 74,97 |
| 13 | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | - | - | 49,98 |
| 14 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 66,64 |
| 15 | 8,33 | - | 8,33 | - | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 49,98 |
| 16 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 74,97 |
| 17 | - | 8,33 | - | 8,33 | - | 8,33 | - | - | 8,33 | - | 8,33 | 8,33 | 49,98 |
| 18 | - | 8,33 | - | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 49,98 |
| 19 | 8,33 | - | 8,33 | - | 8,33 | - | - | - | 8,33 | 8,33 | - | 8,33 | 49,98 |
| 20 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | 66,64 |
| 21 | - | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 74,97 |
| 22 | - | - | 8,33 | - | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 49,98 |
| 23 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | - | - | 8,33 | 8,33 | 49,98 |
| 24 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 74,97 |
| 25 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 49,98 |
| 26 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | - | - | - | 8,33 | 49,98 |
| 27 | 8,33 | - | - | 8,33 | - | - | 8,33 | 8,33 | - | 8,33 | - | 8,33 | 49,98 |
| 28 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | 74,97 |
| 29 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | - | 8,33 | 58,31 |
| 30 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 74,97 |
| 31 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | 74,97 |
| 32 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 49,98 |
| 33 | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | - | 49,98 |
| 34 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | - | - | - | - | 8,33 | 8,33 | 49,98 |
| 35 | - | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | - | - | 49,98 |
| 36 | 8,33 | - | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 49,98 |
| 37 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 83,30 |
| 38 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | 74,97 |

Lanjutan Lampiran 6

| | | | | | | | | | | | | | |
|----|------|------|------|------|------|------|------|------|------|------|------|------|-------|
| 39 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 66,64 |
| 40 | - | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 49,98 |
| 41 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | - | - | 66,64 |
| 42 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 91,63 |
| 43 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 49,98 |
| 44 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | - | - | 8,33 | 49,98 |
| 45 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 83,30 |
| 46 | - | 8,33 | 8,33 | - | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 58,31 |
| 47 | - | - | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | - | 8,33 | 8,33 | 49,98 |
| 48 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | - | 66,64 |
| 49 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 66,64 |
| 50 | - | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 83,30 |
| 51 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | - | 8,33 | 8,33 | - | - | 49,98 |
| 52 | 8,33 | - | - | - | 8,33 | - | 8,33 | 8,33 | - | - | 8,33 | 8,33 | 49,98 |
| 53 | - | - | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | 49,98 |
| 54 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | - | 58,31 |
| 55 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | - | 58,31 |
| 56 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | - | 8,33 | - | 49,98 |
| 57 | 8,33 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 74,97 |
| 58 | 8,33 | - | - | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 74,97 |
| 59 | - | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 58,31 |
| 60 | 8,33 | 8,33 | 8,33 | 8,33 | - | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 66,64 |
| 61 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 58,31 |
| 62 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 66,64 |
| 63 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | 74,97 |
| 64 | - | - | - | - | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | 58,31 |
| 65 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | - | - | 58,31 |
| 66 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | - | 8,33 | 66,64 |
| 67 | - | 8,33 | - | - | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | - | 58,31 |
| 68 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | - | 8,33 | 8,33 | 74,97 |
| 69 | - | - | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 49,98 |
| 70 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | - | 66,64 |
| 71 | 8,33 | - | 8,33 | - | - | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 49,98 |
| 72 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | 8,33 | - | 74,97 |
| 73 | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | - | 8,33 | 8,33 | 58,31 |
| 74 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | - | - | 8,33 | 49,98 |
| 75 | - | - | - | 8,33 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | 58,31 |
| 76 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | - | 8,33 | - | 8,33 | - | 49,98 |
| 77 | - | 8,33 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | - | 58,31 |
| 78 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 66,64 |
| 79 | - | 8,33 | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 58,31 |
| 80 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | 66,64 |

Lanjutan Lampiran 6

| | | | | | | | | | | | | | |
|----|------|------|------|------|------|------|------|------|------|------|------|------|-------|
| 81 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | - | 8,33 | | - | 8,33 | 49,98 |
| 82 | 8,33 | 8,33 | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | 83,30 |
| 83 | - | 8,33 | - | - | 8,33 | 8,33 | - | - | 8,33 | 8,33 | - | 8,33 | 49,98 |
| 84 | 8,33 | - | - | 8,33 | - | | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 49,98 |
| 85 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 58,31 |
| 86 | 8,33 | 8,33 | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | - | 8,33 | 8,33 | 66,64 |
| 87 | - | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 8,33 | - | 8,33 | 58,31 |

Lanjutan Lampiran 7

| | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|----|
| 39 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |
| 40 | 1 | 5 | 5 | 5 | 4 | 3 | 2 | 1 | 26 |
| 41 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 42 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |
| 43 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 44 | 3 | 3 | 2 | 2 | 4 | 4 | 5 | 1 | 24 |
| 45 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 35 |
| 46 | 4 | 4 | 5 | 3 | 4 | 5 | 4 | 4 | 33 |
| 47 | 3 | 3 | 2 | 2 | 4 | 4 | 5 | 1 | 24 |
| 48 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 35 |
| 49 | 4 | 4 | 5 | 3 | 4 | 5 | 4 | 4 | 33 |
| 50 | 3 | 4 | 5 | 3 | 3 | 3 | 5 | 4 | 30 |
| 51 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 38 |
| 52 | 2 | 2 | 2 | 2 | 4 | 4 | 3 | 5 | 24 |
| 53 | 1 | 5 | 5 | 5 | 4 | 3 | 2 | 1 | 26 |
| 54 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 55 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |
| 56 | 1 | 5 | 5 | 5 | 4 | 3 | 2 | 1 | 26 |
| 57 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 58 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |
| 59 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 60 | 3 | 3 | 2 | 2 | 4 | 4 | 5 | 1 | 24 |
| 61 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 35 |
| 62 | 4 | 4 | 5 | 3 | 4 | 5 | 4 | 4 | 33 |
| 63 | 4 | 4 | 5 | 3 | 4 | 5 | 4 | 4 | 33 |
| 64 | 3 | 4 | 5 | 3 | 3 | 3 | 5 | 4 | 30 |
| 65 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 38 |
| 66 | 2 | 2 | 2 | 2 | 4 | 4 | 3 | 5 | 24 |
| 67 | 1 | 5 | 5 | 5 | 4 | 3 | 2 | 1 | 26 |
| 68 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 69 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |
| 70 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 71 | 3 | 3 | 2 | 2 | 4 | 4 | 5 | 1 | 24 |
| 72 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 35 |
| 73 | 4 | 4 | 5 | 3 | 4 | 5 | 4 | 4 | 33 |
| 74 | 3 | 4 | 5 | 3 | 3 | 3 | 5 | 4 | 30 |
| 75 | 4 | 5 | 5 | 5 | 5 | 5 | 2 | 4 | 35 |
| 76 | 2 | 2 | 2 | 2 | 4 | 4 | 3 | 5 | 24 |
| 77 | 1 | 5 | 5 | 5 | 4 | 3 | 2 | 1 | 26 |
| 78 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 79 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |
| 80 | 1 | 5 | 5 | 5 | 4 | 3 | 2 | 1 | 26 |

Lanjutan Lampiran 7

| | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|----|
| 81 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 82 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |
| 83 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 84 | 3 | 3 | 2 | 2 | 4 | 4 | 5 | 1 | 24 |
| 85 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 86 | 3 | 3 | 2 | 2 | 4 | 4 | 5 | 1 | 24 |
| 87 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 35 |

Lampiran 8 Hasil Output Jawaban Literasi Keuangan

Statistics

| | LK1 | LK2 | LK3 | LK4 | LK5 | LK6 | LK7 | LK8 | LK9 | LK10 | LK11 | LK12 | JUMLAH |
|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| N Valid | 87 | 85 | 86 | 86 | 85 | 86 | 87 | 85 | 86 | 84 | 86 | 84 | 87 |
| Missing | 0 | 2 | 1 | 1 | 2 | 1 | 0 | 2 | 1 | 3 | 1 | 3 | 0 |
| Mean | 4,6916 | 5,3900 | 4,6493 | 5,1336 | 4,8020 | 5,6179 | 5,4576 | 5,5860 | 5,2305 | 5,4542 | 4,9399 | 5,7517 | 61,6611 |

LK1

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------|-----------|---------|---------------|--------------------|
| ,00 | 38 | 43,7 | 43,7 | 43,7 |
| Valid 8,33 | 49 | 56,3 | 56,3 | 100,0 |
| Total | 87 | 100,0 | 100,0 | |

LK2

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| ,00 | 30 | 34,5 | 35,3 | 35,3 |
| Valid 8,33 | 55 | 63,2 | 64,7 | 100,0 |
| Total | 85 | 97,7 | 100,0 | |
| Missing System | 2 | 2,3 | | |
| Total | 87 | 100,0 | | |

LK3

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| ,00 | 38 | 43,7 | 44,2 | 44,2 |
| Valid 8,33 | 48 | 55,2 | 55,8 | 100,0 |
| Total | 86 | 98,9 | 100,0 | |
| Missing System | 1 | 1,1 | | |
| Total | 87 | 100,0 | | |

LK4

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| ,00 | 33 | 37,9 | 38,4 | 38,4 |
| Valid 8,33 | 53 | 60,9 | 61,6 | 100,0 |
| Total | 86 | 98,9 | 100,0 | |
| Missing System | 1 | 1,1 | | |
| Total | 87 | 100,0 | | |

Lanjutan Lampiran 8

LK5

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| ,00 | 36 | 41,4 | 42,4 | 42,4 |
| Valid 8,33 | 49 | 56,3 | 57,6 | 100,0 |
| Total | 85 | 97,7 | 100,0 | |
| Missing System | 2 | 2,3 | | |
| Total | 87 | 100,0 | | |

LK6

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| ,00 | 28 | 32,2 | 32,6 | 32,6 |
| Valid 8,33 | 58 | 66,7 | 67,4 | 100,0 |
| Total | 86 | 98,9 | 100,0 | |
| Missing System | 1 | 1,1 | | |
| Total | 87 | 100,0 | | |

LK7

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------|-----------|---------|---------------|--------------------|
| ,00 | 30 | 34,5 | 34,5 | 34,5 |
| Valid 8,33 | 57 | 65,5 | 65,5 | 100,0 |
| Total | 87 | 100,0 | 100,0 | |

LK8

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| ,00 | 28 | 32,2 | 32,9 | 32,9 |
| Valid 8,33 | 57 | 65,5 | 67,1 | 100,0 |
| Total | 85 | 97,7 | 100,0 | |
| Missing System | 2 | 2,3 | | |
| Total | 87 | 100,0 | | |

Lanjutan Lampiran 8

LK9

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| ,00 | 32 | 36,8 | 37,2 | 37,2 |
| Valid 8,33 | 54 | 62,1 | 62,8 | 100,0 |
| Total | 86 | 98,9 | 100,0 | |
| Missing System | 1 | 1,1 | | |
| Total | 87 | 100,0 | | |

LK10

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| ,00 | 29 | 33,3 | 34,5 | 34,5 |
| Valid 8,33 | 55 | 63,2 | 65,5 | 100,0 |
| Total | 84 | 96,6 | 100,0 | |
| Missing System | 3 | 3,4 | | |
| Total | 87 | 100,0 | | |

LK11

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| ,00 | 35 | 40,2 | 40,7 | 40,7 |
| Valid 8,33 | 51 | 58,6 | 59,3 | 100,0 |
| Total | 86 | 98,9 | 100,0 | |
| Missing System | 1 | 1,1 | | |
| Total | 87 | 100,0 | | |

LK12

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| ,00 | 26 | 29,9 | 31,0 | 31,0 |
| Valid 8,33 | 58 | 66,7 | 69,0 | 100,0 |
| Total | 84 | 96,6 | 100,0 | |
| Missing System | 3 | 3,4 | | |
| Total | 87 | 100,0 | | |

Lanjutan Lampiran 8

JUMLAH

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------|-----------|---------|---------------|--------------------|
| 49,98 | 32 | 36,8 | 36,8 | 36,8 |
| 58,31 | 15 | 17,2 | 17,2 | 54,0 |
| 66,64 | 19 | 21,8 | 21,8 | 75,9 |
| Valid 74,97 | 16 | 18,4 | 18,4 | 94,3 |
| 83,30 | 4 | 4,6 | 4,6 | 98,9 |
| 91,63 | 1 | 1,1 | 1,1 | 100,0 |
| Total | 87 | 100,0 | 100,0 | |

Lampiran 9 Hasil Output Jawaban Perilaku Konsumtif

Statistics

| | | PK1 | PK2 | PK3 | PK4 | PK5 | PK6 | PK7 | PK8 | JUMLAH |
|----------------|---------|-------|------|-------|-------|------|------|-------|-------|--------|
| N | Valid | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | | 3,83 | 4,49 | 4,51 | 4,01 | 4,26 | 4,24 | 4,14 | 3,72 | 33,21 |
| Std. Deviation | | 1,296 | ,861 | 1,088 | 1,115 | ,673 | ,806 | 1,014 | 1,452 | 5,839 |

PK1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---|-----------|---------|---------------|--------------------|
| Valid | 1 | 9 | 10,3 | 10,3 | 10,3 |
| | 2 | 4 | 4,6 | 4,6 | 14,9 |
| | 3 | 15 | 17,2 | 17,2 | 32,2 |
| | 4 | 24 | 27,6 | 27,6 | 59,8 |
| | 5 | 35 | 40,2 | 40,2 | 100,0 |
| Total | | 87 | 100,0 | 100,0 | |

PK2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 2 | 4 | 4,6 | 4,6 | 4,6 |
| | 3 | 9 | 10,3 | 10,3 | 14,9 |
| | 4 | 14 | 16,1 | 16,1 | 31,0 |
| | 5 | 60 | 69,0 | 69,0 | 100,0 |
| | Total | | 87 | 100,0 | 100,0 |

PK3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 2 | 13 | 14,9 | 14,9 | 14,9 |
| | 3 | 1 | 1,1 | 1,1 | 16,1 |
| | 4 | 2 | 2,3 | 2,3 | 18,4 |
| | 5 | 71 | 81,6 | 81,6 | 100,0 |
| | Total | | 87 | 100,0 | 100,0 |

Lanjutan Lampiran 9

PK4

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| 2 | 13 | 14,9 | 14,9 | 14,9 |
| 3 | 14 | 16,1 | 16,1 | 31,0 |
| Valid 4 | 19 | 21,8 | 21,8 | 52,9 |
| 5 | 41 | 47,1 | 47,1 | 100,0 |
| Total | 87 | 100,0 | 100,0 | |

PK5

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| 2 | 2 | 2,3 | 2,3 | 2,3 |
| 3 | 5 | 5,7 | 5,7 | 8,0 |
| Valid 4 | 48 | 55,2 | 55,2 | 63,2 |
| 5 | 32 | 36,8 | 36,8 | 100,0 |
| Total | 87 | 100,0 | 100,0 | |

PK6

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| 2 | 2 | 2,3 | 2,3 | 2,3 |
| 3 | 14 | 16,1 | 16,1 | 18,4 |
| Valid 4 | 32 | 36,8 | 36,8 | 55,2 |
| 5 | 39 | 44,8 | 44,8 | 100,0 |
| Total | 87 | 100,0 | 100,0 | |

PK7

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| 2 | 11 | 12,6 | 12,6 | 12,6 |
| 3 | 6 | 6,9 | 6,9 | 19,5 |
| Valid 4 | 30 | 34,5 | 34,5 | 54,0 |
| 5 | 40 | 46,0 | 46,0 | 100,0 |
| Total | 87 | 100,0 | 100,0 | |

Lanjutan Lampiran 9

PK8

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| 1 | 17 | 19,5 | 19,5 | 19,5 |
| 2 | 1 | 1,1 | 1,1 | 20,7 |
| 3 | 1 | 1,1 | 1,1 | 21,8 |
| Valid 4 | 38 | 43,7 | 43,7 | 65,5 |
| 5 | 30 | 34,5 | 34,5 | 100,0 |
| Total | 87 | 100,0 | 100,0 | |

JUMLAH

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------|-----------|---------|---------------|--------------------|
| 24 | 13 | 14,9 | 14,9 | 14,9 |
| 26 | 10 | 11,5 | 11,5 | 26,4 |
| 30 | 6 | 6,9 | 6,9 | 33,3 |
| 33 | 8 | 9,2 | 9,2 | 42,5 |
| 34 | 11 | 12,6 | 12,6 | 55,2 |
| Valid 35 | 9 | 10,3 | 10,3 | 65,5 |
| 36 | 1 | 1,1 | 1,1 | 66,7 |
| 37 | 2 | 2,3 | 2,3 | 69,0 |
| 38 | 3 | 3,4 | 3,4 | 72,4 |
| 40 | 24 | 27,6 | 27,6 | 100,0 |
| Total | 87 | 100,0 | 100,0 | |

Lampiran 10 Hasil Frekuensi Identitas Responden

Statistics

| | | JK | USIA | PEKERJAAN | PD | RATA_RATA |
|---|---------|----|------|-----------|----|-----------|
| N | Valid | 87 | 87 | 87 | 87 | 87 |
| | Missing | 0 | 0 | 0 | 0 | 0 |

JK

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|-----------|---------|---------------|--------------------|
| Valid | LAKI-LAKI | 43 | 49,4 | 49,4 | 49,4 |
| | PEREMPUAN | 44 | 50,6 | 50,6 | 100,0 |
| | Total | 87 | 100,0 | 100,0 | |

USIA

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 17-20 | 2 | 2,3 | 2,3 | 2,3 |
| | 21-25 | 80 | 92,0 | 92,0 | 94,3 |
| | >25 | 5 | 5,7 | 5,7 | 100,0 |
| | Total | 87 | 100,0 | 100,0 | |

PEKERJAAN

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | PEGAWAI SWASTA | 87 | 100,0 | 100,0 | 100,0 |

PD

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Rp.1.000.000 - Rp.2.000.000 | 42 | 48,3 | 48,3 | 48,3 |
| | Rp.2.000.001 - Rp.3.000.000 | 44 | 50,6 | 50,6 | 98,9 |
| | Rp.3.000.001 - Rp.4.000.000 | 1 | 1,1 | 1,1 | 100,0 |
| | Total | 87 | 100,0 | 100,0 | |

RATA_RATA

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | <Rp.1.000.000 | 75 | 86,2 | 86,2 | 86,2 |
| | >Rp.1.000.000 | 12 | 13,8 | 13,8 | 100,0 |
| | Total | 87 | 100,0 | 100,0 | |

Lampiran 11 Hasil Output Uji Validitas Perilaku Konsumtif

| | | Correlations | | | | | | | | |
|--------|---------------------|--------------|--------|--------|--------|--------|--------|--------|--------|--------|
| | | PK1 | PK2 | PK3 | PK4 | PK5 | PK6 | PK7 | PK8 | JUMLAH |
| PK1 | Pearson Correlation | 1 | ,421** | ,360** | ,315** | ,466** | ,675** | ,629** | ,691** | ,839** |
| | Sig. (2-tailed) | | ,000 | ,001 | ,003 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 |
| PK2 | Pearson Correlation | ,421** | 1 | ,860** | ,890** | ,374** | ,161 | -,066 | ,194 | ,673** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 | ,136 | ,545 | ,072 | ,000 |
| | N | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 |
| PK3 | Pearson Correlation | ,360** | ,860** | 1 | ,771** | ,308** | ,244* | -,064 | ,332** | ,681** |
| | Sig. (2-tailed) | ,001 | ,000 | | ,000 | ,004 | ,023 | ,556 | ,002 | ,000 |
| | N | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 |
| PK4 | Pearson Correlation | ,315** | ,890** | ,771** | 1 | ,631** | ,294** | -,104 | ,239* | ,691** |
| | Sig. (2-tailed) | ,003 | ,000 | ,000 | | ,000 | ,006 | ,336 | ,026 | ,000 |
| | N | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 |
| PK5 | Pearson Correlation | ,466** | ,374** | ,308** | ,631** | 1 | ,824** | ,304** | ,373** | ,711** |
| | Sig. (2-tailed) | ,000 | ,000 | ,004 | ,000 | | ,000 | ,004 | ,000 | ,000 |
| | N | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 |
| PK6 | Pearson Correlation | ,675** | ,161 | ,244* | ,294** | ,824** | 1 | ,528** | ,584** | ,745** |
| | Sig. (2-tailed) | ,000 | ,136 | ,023 | ,006 | ,000 | | ,000 | ,000 | ,000 |
| | N | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 |
| PK7 | Pearson Correlation | ,629** | -,066 | -,064 | -,104 | ,304** | ,528** | 1 | ,469** | ,496** |
| | Sig. (2-tailed) | ,000 | ,545 | ,556 | ,336 | ,004 | ,000 | | ,000 | ,000 |
| | N | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 |
| PK8 | Pearson Correlation | ,691** | ,194 | ,332** | ,239* | ,373** | ,584** | ,469** | 1 | ,743** |
| | Sig. (2-tailed) | ,000 | ,072 | ,002 | ,026 | ,000 | ,000 | ,000 | | ,000 |
| | N | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 |
| JUMLAH | Pearson Correlation | ,839** | ,673** | ,681** | ,691** | ,711** | ,745** | ,496** | ,743** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 |

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

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

Lampiran 12 Hasil Output Reliabilitas Perilaku Konsumtif

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 87 | 100,0 |
| | Excluded ^a | 0 | ,0 |
| | Total | 87 | 100,0 |

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,769 | 9 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item- Total Correlation | Cronbach's Alpha if Item Deleted |
|--------|-------------------------------|-----------------------------------|--------------------------------------|-------------------------------------|
| PK1 | 62,59 | 112,664 | ,801 | ,722 |
| PK2 | 61,92 | 123,586 | ,630 | ,750 |
| PK3 | 61,91 | 120,271 | ,626 | ,744 |
| PK4 | 62,40 | 119,639 | ,635 | ,742 |
| PK5 | 62,15 | 125,663 | ,681 | ,754 |
| PK6 | 62,17 | 123,005 | ,712 | ,748 |
| PK7 | 62,28 | 125,667 | ,426 | ,759 |
| PK8 | 62,69 | 113,286 | ,679 | ,728 |
| JUMLAH | 33,21 | 34,096 | 1,000 | ,838 |

Lampiran 13 Hasil Output Uji Normalitas

Variables Entered/Removed^a

| Model | Variables Entered | Variables Removed | Method |
|-------|---------------------|-------------------|--------|
| 1 | PD, LK ^b | . | Enter |

a. Dependent Variable: PK

b. All requested variables entered.

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,290 ^a | ,084 | ,062 | 5,655 |

a. Predictors: (Constant), PD, LK

b. Dependent Variable: PK

ANOVA^a

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1 | Regression | 246,083 | 2 | 123,041 | 3,848 | ,025 ^b |
| | Residual | 2686,193 | 84 | 31,978 | | |
| | Total | 2932,276 | 86 | | | |

a. Dependent Variable: PK

b. Predictors: (Constant), PD, LK

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 22,280 | 4,160 | | 5,356 | ,000 |
| | LK | ,114 | ,056 | ,217 | 2,048 | ,044 |
| | PD | 2,555 | 1,177 | ,230 | 2,171 | ,033 |

a. Dependent Variable: PK

Residuals Statistics^a

| | Minimum | Maximum | Mean | Std. Deviation | N |
|----------------------|---------|---------|-------|----------------|----|
| Predicted Value | 30,53 | 36,87 | 33,21 | 1,692 | 87 |
| Residual | -10,978 | 9,474 | ,000 | 5,589 | 87 |
| Std. Predicted Value | -1,585 | 2,168 | ,000 | 1,000 | 87 |
| Std. Residual | -1,941 | 1,675 | ,000 | ,988 | 87 |

a. Dependent Variable: PK

Lanjutan Lampiran 13

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|----------------------------|
| N | | 87 |
| Normal Parameters ^{a,b} | Mean | 0E-7 |
| | Std. Deviation | 5,58881057 |
| | Absolute | ,095 |
| Most Extreme Differences | Positive | ,093 |
| | Negative | -,095 |
| Kolmogorov-Smirnov Z | | ,883 |
| Asymp. Sig. (2-tailed) | | ,417 |

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 14 Hasil Output Uji Linieritas

Literasi Keuangan (X1)

Case Processing Summary

| | Cases | | | | | |
|---------|----------|---------|----------|---------|-------|---------|
| | Included | | Excluded | | Total | |
| | N | Percent | N | Percent | N | Percent |
| PK * LK | 87 | 100,0% | 0 | 0,0% | 87 | 100,0% |

Report

PK

| LK | Mean | N | Std. Deviation |
|-------|-------|----|----------------|
| 49,98 | 31,75 | 32 | 6,436 |
| 58,31 | 34,20 | 15 | 4,411 |
| 66,64 | 32,32 | 19 | 6,120 |
| 74,97 | 36,69 | 16 | 4,785 |
| 83,30 | 31,25 | 4 | 4,113 |
| 91,63 | 34,00 | 1 | . |
| Total | 33,21 | 87 | 5,839 |

ANOVA Table

| | | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|--------------------------|----------------|----|-------------|-------|------|
| (Combined) | | 307,583 | 5 | 61,517 | 1,898 | ,104 |
| Between Groups | Linearity | 95,362 | 1 | 95,362 | 2,943 | ,090 |
| PK * LK | Deviation from Linearity | 212,222 | 4 | 53,055 | 1,637 | ,173 |
| Within Groups | | 2624,693 | 81 | 32,404 | | |
| Total | | 2932,276 | 86 | | | |

Measures of Association

| | R | R Squared | Eta | Eta Squared |
|---------|------|-----------|------|-------------|
| PK * LK | ,180 | ,033 | ,324 | ,105 |

Lanjutan Lampiran 14

Pendapatan (X2)

Case Processing Summary

| | Cases | | | | | |
|---------|----------|---------|----------|---------|-------|---------|
| | Included | | Excluded | | Total | |
| | N | Percent | N | Percent | N | Percent |
| PK * PD | 87 | 100,0% | 0 | 0,0% | 87 | 100,0% |

Report

PK

| PD | Mean | N | Std. Deviation |
|-------|-------|----|----------------|
| 1 | 32,07 | 42 | 6,082 |
| 2 | 34,20 | 44 | 5,505 |
| 3 | 37,00 | 1 | . |
| Total | 33,21 | 87 | 5,839 |

ANOVA Table

| | | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|--------------------------|----------------|----|-------------|-------|------|
| (Combined) | | 112,331 | 2 | 56,166 | 1,673 | ,194 |
| Between Groups | Linearity | 111,938 | 1 | 111,938 | 3,334 | ,071 |
| PK * PD | Deviation from Linearity | ,394 | 1 | ,394 | ,012 | ,914 |
| Within Groups | | 2819,945 | 84 | 33,571 | | |
| Total | | 2932,276 | 86 | | | |

Measures of Association

| | R | R Squared | Eta | Eta Squared |
|---------|------|-----------|------|-------------|
| PK * PD | ,195 | ,038 | ,196 | ,038 |

Lampiran 15 Hasil Uji Homogenitas

Literasi Keuangan (X1)

Test of Homogeneity of Variances

PK

| Levene Statistic | df1 | df2 | Sig. |
|------------------|-----|-----|------|
| 3,523 | 4 | 81 | ,011 |

ANOVA

PK

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|----|-------------|-------|------|
| Between Groups | 307,583 | 5 | 61,517 | 1,898 | ,104 |
| Within Groups | 2624,693 | 81 | 32,404 | | |
| Total | 2932,276 | 86 | | | |

Pendapatan (X2)

Test of Homogeneity of Variances

PK

| Levene Statistic | df1 | df2 | Sig. |
|------------------|-----|-----|------|
| 2,409 | 1 | 84 | ,124 |

ANOVA

PK

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|----|-------------|-------|------|
| Between Groups | 112,331 | 2 | 56,166 | 1,673 | ,194 |
| Within Groups | 2819,945 | 84 | 33,571 | | |
| Total | 2932,276 | 86 | | | |

Lampiran 16 Hasil Uji Multikolonieritas

Variables Entered/Removed^a

| Model | Variables Entered | Variables Removed | Method |
|-------|---------------------|-------------------|--------|
| 1 | PD, LK ^b | . | Enter |

a. Dependent Variable: PK

b. All requested variables entered.

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,290 ^a | ,084 | ,062 | 5,655 |

a. Predictors: (Constant), PD, LK

b. Dependent Variable: PK

ANOVA^a

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1 | Regression | 246,083 | 2 | 123,041 | 3,848 | ,025 ^b |
| | Residual | 2686,193 | 84 | 31,978 | | |
| | Total | 2932,276 | 86 | | | |

a. Dependent Variable: PK

b. Predictors: (Constant), PD, LK

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 22,280 | 4,160 | | 5,356 | ,000 | | |
| | LK | ,114 | ,056 | ,217 | 2,048 | ,044 | ,975 | 1,026 |
| | PD | 2,555 | 1,177 | ,230 | 2,171 | ,033 | ,975 | 1,026 |

a. Dependent Variable: PK

Lanjutan Lampiran 16

Coefficient Correlations^a

| Model | | PD | LK |
|-------|--------------|----|-------|
| 1 | Correlations | PD | ,158 |
| | | LK | 1,000 |
| | Covariances | PD | 1,385 |
| | | LK | ,010 |

a. Dependent Variable: PK

Collinearity Diagnostics^a

| Model | Dimensio n | Eigenvalue | Condition Index | Variance Proportions | | |
|-------|---------------|------------|-----------------|----------------------|-----|-----|
| | | | | (Constant) | LK | PD |
| 1 | 1 | 2,902 | 1,000 | ,00 | ,00 | ,01 |
| | 2 | ,085 | 5,854 | ,02 | ,10 | ,78 |
| | 3 | ,013 | 15,023 | ,98 | ,89 | ,21 |

a. Dependent Variable: PK

Residuals Statistics^a

| | Minimum | Maximum | Mean | Std. Deviation | N |
|----------------------|---------|---------|-------|----------------|----|
| Predicted Value | 30,53 | 36,87 | 33,21 | 1,692 | 87 |
| Residual | -10,978 | 9,474 | ,000 | 5,589 | 87 |
| Std. Predicted Value | -1,585 | 2,168 | ,000 | 1,000 | 87 |
| Std. Residual | -1,941 | 1,675 | ,000 | ,988 | 87 |

a. Dependent Variable: PK

Lampiran 17 Hasil Uji Analisis Regresi Linier Berganda

Descriptive Statistics

| | Mean | Std. Deviation | N |
|----|---------|----------------|----|
| PK | 33,21 | 5,839 | 87 |
| LK | 61,6611 | 11,10778 | 87 |
| PD | 1,53 | ,525 | 87 |

Correlations

| | | PK | LK | PD |
|---------------------|----|-------|-------|-------|
| Pearson Correlation | PK | 1,000 | ,180 | ,195 |
| | LK | ,180 | 1,000 | -,158 |
| | PD | ,195 | -,158 | 1,000 |
| Sig. (1-tailed) | PK | . | ,047 | ,035 |
| | LK | ,047 | . | ,072 |
| | PD | ,035 | ,072 | . |
| N | PK | 87 | 87 | 87 |
| | LK | 87 | 87 | 87 |
| | PD | 87 | 87 | 87 |

Variables Entered/Removed^a

| Model | Variables Entered | Variables Removed | Method |
|-------|---------------------|-------------------|--------|
| 1 | PD, LK ^b | . | Enter |

a. Dependent Variable: PK

b. All requested variables entered.

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,290 ^a | ,084 | ,062 | 5,655 |

a. Predictors: (Constant), PD, LK

Lanjutan Lampiran 17

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1 | Regression | 246,083 | 2 | 123,041 | 3,848 | ,025 ^b |
| | Residual | 2686,193 | 84 | 31,978 | | |
| | Total | 2932,276 | 86 | | | |

a. Dependent Variable: PK

b. Predictors: (Constant), PD, LK

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 22,280 | 4,160 | | 5,356 | ,000 |
| | LK | ,114 | ,056 | ,217 | 2,048 | ,044 |
| | PD | 2,555 | 1,177 | ,230 | 2,171 | ,033 |

a. Dependent Variable: PK

Lampiran 18

T Tabel

| Pr | 0.25 | 0.10 | 0.05 | 0.025 | 0.01 | 0.005 | 0.001 |
|------------|-------------|-------------|-------------|--------------|-------------|--------------|--------------|
| df | 0.50 | 0.20 | 0.10 | 0.050 | 0.02 | 0.010 | 0.002 |
| 70 | 0.67801 | 1.29376 | 1.66691 | 1.99444 | 2.38081 | 2.64790 | 3.21079 |
| 71 | 0.67796 | 1.29359 | 1.66660 | 1.99394 | 2.38002 | 2.64686 | 3.20903 |
| 72 | 0.67791 | 1.29342 | 1.66629 | 1.99346 | 2.37926 | 2.64585 | 3.20733 |
| 73 | 0.67787 | 1.29326 | 1.66600 | 1.99300 | 2.37852 | 2.64487 | 3.20567 |
| 74 | 0.67782 | 1.29310 | 1.66571 | 1.99254 | 2.37780 | 2.64391 | 3.20406 |
| 75 | 0.67778 | 1.29294 | 1.66543 | 1.99210 | 2.37710 | 2.64298 | 3.20249 |
| 76 | 0.67773 | 1.29279 | 1.66515 | 1.99167 | 2.37642 | 2.64208 | 3.20096 |
| 77 | 0.67769 | 1.29264 | 1.66488 | 1.99125 | 2.37576 | 2.64120 | 3.19948 |
| 78 | 0.67765 | 1.29250 | 1.66462 | 1.99085 | 2.37511 | 2.64034 | 3.19804 |
| 79 | 0.67761 | 1.29236 | 1.66437 | 1.99045 | 2.37448 | 2.63950 | 3.19663 |
| 80 | 0.67757 | 1.29222 | 1.66412 | 1.99006 | 2.37387 | 2.63869 | 3.19526 |
| 81 | 0.67753 | 1.29209 | 1.66388 | 1.98969 | 2.37327 | 2.63790 | 3.19392 |
| 82 | 0.67749 | 1.29196 | 1.66365 | 1.98932 | 2.37269 | 2.63712 | 3.19262 |
| 83 | 0.67746 | 1.29183 | 1.66342 | 1.98896 | 2.37212 | 2.63637 | 3.19135 |
| 84 | 0.67742 | 1.29171 | 1.66320 | 1.98861 | 2.37156 | 2.63563 | 3.19011 |
| 85 | 0.67739 | 1.29159 | 1.66298 | 1.98827 | 2.37102 | 2.63491 | 3.18890 |
| 86 | 0.67735 | 1.29147 | 1.66277 | 1.98793 | 2.37049 | 2.63421 | 3.18772 |
| 87 | 0.67732 | 1.29136 | 1.66256 | 1.98761 | 2.36998 | 2.63353 | 3.18657 |
| 88 | 0.67729 | 1.29125 | 1.66235 | 1.98729 | 2.36947 | 2.63286 | 3.18544 |
| 89 | 0.67726 | 1.29114 | 1.66216 | 1.98698 | 2.36898 | 2.63220 | 3.18434 |
| 90 | 0.67723 | 1.29103 | 1.66196 | 1.98667 | 2.36850 | 2.63157 | 3.18327 |
| 91 | 0.67720 | 1.29092 | 1.66177 | 1.98638 | 2.36803 | 2.63094 | 3.18222 |
| 92 | 0.67717 | 1.29082 | 1.66159 | 1.98609 | 2.36757 | 2.63033 | 3.18119 |
| 93 | 0.67714 | 1.29072 | 1.66140 | 1.98580 | 2.36712 | 2.62973 | 3.18019 |
| 94 | 0.67711 | 1.29062 | 1.66123 | 1.98552 | 2.36667 | 2.62915 | 3.17921 |
| 95 | 0.67708 | 1.29053 | 1.66105 | 1.98525 | 2.36624 | 2.62858 | 3.17825 |
| 96 | 0.67705 | 1.29043 | 1.66088 | 1.98498 | 2.36582 | 2.62802 | 3.17731 |
| 97 | 0.67703 | 1.29034 | 1.66071 | 1.98472 | 2.36541 | 2.62747 | 3.17639 |
| 98 | 0.67700 | 1.29025 | 1.66055 | 1.98447 | 2.36500 | 2.62693 | 3.17549 |
| 99 | 0.67698 | 1.29016 | 1.66039 | 1.98422 | 2.36461 | 2.62641 | 3.17460 |
| 100 | 0.67695 | 1.29007 | 1.66023 | 1.98397 | 2.36422 | 2.62589 | 3.17374 |

Lampiran 19

F Tabel

| (N2) | df untuk pembilang (N1) | | | | | | | | | | | | | | |
|------|-------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 50 | 4.03 | 3.18 | 2.79 | 2.56 | 2.40 | 2.29 | 2.20 | 2.13 | 2.07 | 2.03 | 1.99 | 1.95 | 1.92 | 1.89 | 1.87 |
| 51 | 4.03 | 3.18 | 2.79 | 2.55 | 2.40 | 2.28 | 2.20 | 2.13 | 2.07 | 2.02 | 1.98 | 1.95 | 1.92 | 1.89 | 1.87 |
| 52 | 4.03 | 3.18 | 2.78 | 2.55 | 2.39 | 2.28 | 2.19 | 2.12 | 2.07 | 2.02 | 1.98 | 1.94 | 1.91 | 1.89 | 1.86 |
| 53 | 4.02 | 3.17 | 2.78 | 2.55 | 2.39 | 2.28 | 2.19 | 2.12 | 2.06 | 2.01 | 1.97 | 1.94 | 1.91 | 1.88 | 1.86 |
| 54 | 4.02 | 3.17 | 2.78 | 2.54 | 2.39 | 2.27 | 2.18 | 2.12 | 2.06 | 2.01 | 1.97 | 1.94 | 1.91 | 1.88 | 1.86 |
| 55 | 4.02 | 3.16 | 2.77 | 2.54 | 2.38 | 2.27 | 2.18 | 2.11 | 2.06 | 2.01 | 1.97 | 1.93 | 1.90 | 1.88 | 1.85 |
| 56 | 4.01 | 3.16 | 2.77 | 2.54 | 2.38 | 2.27 | 2.18 | 2.11 | 2.05 | 2.00 | 1.96 | 1.93 | 1.90 | 1.87 | 1.85 |
| 57 | 4.01 | 3.16 | 2.77 | 2.53 | 2.38 | 2.26 | 2.18 | 2.11 | 2.05 | 2.00 | 1.96 | 1.93 | 1.90 | 1.87 | 1.85 |
| 58 | 4.01 | 3.16 | 2.76 | 2.53 | 2.37 | 2.26 | 2.17 | 2.10 | 2.05 | 2.00 | 1.96 | 1.92 | 1.89 | 1.87 | 1.84 |
| 59 | 4.00 | 3.15 | 2.76 | 2.53 | 2.37 | 2.26 | 2.17 | 2.10 | 2.04 | 2.00 | 1.96 | 1.92 | 1.89 | 1.86 | 1.84 |
| 60 | 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 |
| 61 | 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 |
| 62 | 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 |
| 63 | 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 |
| 64 | 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 |
| 65 | 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 |
| 66 | 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 |
| 67 | 3.98 | 3.13 | 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 |
| 68 | 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 |
| 69 | 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 |
| 70 | 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 |
| 71 | 3.98 | 3.13 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.97 | 1.93 | 1.89 | 1.86 | 1.83 | 1.81 |
| 72 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.86 | 1.83 | 1.81 |
| 73 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.86 | 1.83 | 1.81 |
| 74 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.22 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.85 | 1.83 | 1.80 |
| 75 | 3.97 | 3.12 | 2.73 | 2.49 | 2.34 | 2.22 | 2.13 | 2.06 | 2.01 | 1.96 | 1.92 | 1.88 | 1.85 | 1.83 | 1.80 |
| 76 | 3.97 | 3.12 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.01 | 1.96 | 1.92 | 1.88 | 1.85 | 1.82 | 1.80 |
| 77 | 3.97 | 3.12 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.96 | 1.92 | 1.88 | 1.85 | 1.82 | 1.80 |
| 78 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.85 | 1.82 | 1.80 |
| 79 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.85 | 1.82 | 1.79 |
| 80 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.21 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.84 | 1.82 | 1.79 |
| 81 | 3.96 | 3.11 | 2.72 | 2.48 | 2.33 | 2.21 | 2.12 | 2.05 | 2.00 | 1.95 | 1.91 | 1.87 | 1.84 | 1.82 | 1.79 |
| 82 | 3.96 | 3.11 | 2.72 | 2.48 | 2.33 | 2.21 | 2.12 | 2.05 | 2.00 | 1.95 | 1.91 | 1.87 | 1.84 | 1.81 | 1.79 |
| 83 | 3.96 | 3.11 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.95 | 1.91 | 1.87 | 1.84 | 1.81 | 1.79 |
| 84 | 3.95 | 3.11 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.95 | 1.90 | 1.87 | 1.84 | 1.81 | 1.79 |
| 85 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.84 | 1.81 | 1.79 |
| 86 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.84 | 1.81 | 1.78 |
| 87 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.20 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.83 | 1.81 | 1.78 |
| 88 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.20 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.81 | 1.78 |
| 89 | 3.95 | 3.10 | 2.71 | 2.47 | 2.32 | 2.20 | 2.11 | 2.04 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |
| 90 | 3.95 | 3.10 | 2.71 | 2.47 | 2.32 | 2.20 | 2.11 | 2.04 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |
| 91 | 3.95 | 3.10 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |
| 92 | 3.94 | 3.10 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.94 | 1.89 | 1.86 | 1.83 | 1.80 | 1.78 |
| 93 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.83 | 1.80 | 1.78 |
| 94 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.83 | 1.80 | 1.77 |
| 95 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.82 | 1.80 | 1.77 |
| 96 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.19 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.80 | 1.77 |
| 97 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.19 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.80 | 1.77 |
| 98 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| 99 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| 100 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.97 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |

Lampiran 20

R tabel

| Interval Kepercayaan | | | Interval Kepercayaan | | | Interval Kepercayaan | | |
|----------------------|-------|-------|----------------------|-------|-------|----------------------|-------|-------|
| n | 95% | 99% | n | 95% | 99% | n | 95% | 99% |
| 3 | 0,997 | 0,999 | 26 | 0,388 | 0,496 | 55 | 0,266 | 0,345 |
| 4 | 0,950 | 0,990 | 27 | 0,381 | 0,487 | 60 | 0,254 | 0,330 |
| 5 | 0,878 | 0,959 | 28 | 0,374 | 0,478 | 65 | 0,244 | 0,317 |
| 6 | 0,811 | 0,917 | 29 | 0,367 | 0,470 | 70 | 0,235 | 0,306 |
| 7 | 0,754 | 0,874 | 30 | 0,361 | 0,463 | 75 | 0,227 | 0,296 |
| 8 | 0,707 | 0,874 | 31 | 0,355 | 0,456 | 80 | 0,220 | 0,286 |
| 9 | 0,666 | 0,798 | 32 | 0,349 | 0,449 | 85 | 0,213 | 0,278 |
| 10 | 0,632 | 0,765 | 33 | 0,344 | 0,442 | 90 | 0,207 | 0,270 |
| 11 | 0,602 | 0,735 | 34 | 0,339 | 0,436 | 95 | 0,202 | 0,263 |
| 12 | 0,576 | 0,708 | 35 | 0,334 | 0,430 | 100 | 0,195 | 0,256 |
| 13 | 0,553 | 0,684 | 36 | 0,329 | 0,424 | 125 | 0,176 | 0,230 |
| 14 | 0,532 | 0,661 | 37 | 0,325 | 0,418 | 150 | 0,157 | 0,210 |
| 15 | 0,514 | 0,641 | 38 | 0,320 | 0,413 | 175 | 0,148 | 0,194 |
| 16 | 0,497 | 0,623 | 39 | 0,316 | 0,408 | 200 | 0,138 | 0,181 |
| 17 | 0,482 | 0,606 | 40 | 0,312 | 0,403 | 300 | 0,113 | 0,148 |
| 18 | 0,468 | 0,590 | 41 | 0,308 | 0,396 | 400 | 0,098 | 0,128 |
| 19 | 0,456 | 0,575 | 42 | 0,304 | 0,393 | 500 | 0,088 | 0,115 |
| 20 | 0,444 | 0,561 | 43 | 0,301 | 0,389 | 600 | 0,080 | 0,105 |
| 21 | 0,433 | 0,549 | 44 | 0,297 | 0,384 | 700 | 0,074 | 0,097 |
| 22 | 0,423 | 0,537 | 45 | 0,294 | 0,380 | 800 | 0,070 | 0,091 |
| 23 | 0,413 | 0,526 | 46 | 0,291 | 0,276 | 900 | 0,065 | 0,086 |
| 24 | 0,404 | 0,515 | 47 | 0,288 | 0,372 | 000 | 0,062 | 0,081 |
| 25 | 0,396 | 0,505 | 48 | 0,284 | 0,368 | | | |
| | | | 49 | 0,281 | 0,364 | | | |
| | | | 50 | 0,297 | 0,361 | | | |