

LAMPIRAN

Lampiran 1. Kuesioner Penelitian

Kuesioner Penelitian Pengaruh *Fear of Missing Out (FOMO)* dan Literasi Keuangan, Terhadap perilaku konsumtif produk fashion Pada Gen Z di Bandar Lampung.

Seluruh data dan informasi yang diperoleh hanya akan digunakan untuk keperluan penelitian, dijaga kerahasiaannya, dan tidak merugikan pihak manapun. Atas perhatian, bantuan, dan kerja sama nya, saya ucapkan Terima Kasih

Petunjuk pengisian:

1. Berilah tanda (√) pada salah satu jawaban yang paling benar.
2. Pilihlah salah satu dari enam kolom pilihan tersebut

1. Sangat Tidak Setuju (STS)
2. Tidak Setuju (TS)
3. Agak Tidak Setuju (ATS)
4. Agak Setuju (AS)
5. Setuju (S)
6. Sangat Setuju (SS)

Identitas Responden :

Nama	
Jenis Kelamin	<input type="checkbox"/> Laki-laki <input type="checkbox"/> Perempuan
Usia	<input type="checkbox"/> 18 - 20 Tahun <input type="checkbox"/> 21 - 23 Tahun <input type="checkbox"/> 24 - 25 Tahun
Pekerjaan	<input type="checkbox"/> Mahasiswa <input type="checkbox"/> Karyawan Swasta <input type="checkbox"/> PNS

	<input type="checkbox"/> Freelancer <input type="checkbox"/> Wirausaha <input type="checkbox"/> Part-Time <input type="checkbox"/> Lainnya
penghasilan atau pendapatan	<input type="checkbox"/> Rp 1.000.000 - Rp 3.000.000 <input type="checkbox"/> Rp 3.000.000 - Rp 6.000.000 <input type="checkbox"/> > Rp 6.000.000
apakah anda pengguna media sosial dan mengikuti tren fashion ?	<input type="checkbox"/> Ya <input type="checkbox"/> Tidak
Apakah Anda paham tentang dasar-dasar literasi keuangan, seperti membuat anggaran dan menabung ?	<input type="checkbox"/> Ya <input type="checkbox"/> Tidak
Seberapa sering anda menggunakan E-Commerce untuk belanja produk fashion dalam sebulan	<input type="checkbox"/> Sangat Sering (>5 kali) <input type="checkbox"/> Sering (2 - 5 kali) <input type="checkbox"/> kadang - kadang (1 kali)
Melakukan perilaku konsumtif untuk kesenangan	<input type="checkbox"/> Ya <input type="checkbox"/> Tidak

Lampiran 2. Pernyataan

Fomo (X1)

NO	CODE	PERTANYAAN	Jawaban					
			SS (6)	S (5)	AS (4)	CS (3)	KS (2)	STS (1)
Ketakutan								
1	FM1	Saya takut ketinggalan tren fashion terbaru sehingga selalu membeli produk fashion model terkini.						

2	FM2	Saya takut dianggap ketinggalan zaman jika tidak membeli produk fashion yang sedang viral						
Kekhawatiran								
3	FM3	Saya khawatir tidak diterima dalam pergaulan jika tidak mengikuti tren fashion tertentu						
4	FM4	Saya khawatir dianggap tidak update jika tidak membeli produk fashion yang sedang viral						
Kecemasan								
5	FM5	Saya merasa cemas jika tidak bisa membeli barang yang sedang ramai dibicarakan						
6	FM6	Saya cemas kehilangan kesempatan mendapatkan produk fashion diskon/flash sale.						
7	FM7	Saya cemas dijauhi teman-teman jika tidak mengikuti tren saat ini						

Literasi Keuangan (X2)

NO	CODE	PERTANYAAN	Jawaban					
			SS (6)	S (5)	CS (4)	KS (3)	TS (2)	STS (1)
Financial Knowledge (Pengetahuan Keuangan)								
1	LK1	Saya mengetahui perbedaan antara kebutuhan dan keinginan dalam berbelanja						

2	LK2	Saya memahami pentingnya membuat anggaran belanja sebelum berbelanja						
Financial Attitudes (Sikap Keuangan)								
3	LK3	Saya selalu mempertimbangkan manfaat jangka panjang sebelum membeli suatu barang						
4	LK4	Saya mengutamakan menabung daripada membeli barang yang sedang tren.						
5	LK5	Saya bersikap hati-hati dalam menggunakan uang untuk berbelanja						
Financial Behavior (Perilaku Keuangan)								
6	LK6	Saya mencatat setiap pengeluaran belanja saya						
7	LK7	Saya membandingkan harga di berbagai toko sebelum membeli suatu produk						
8	LK8	Saya menyisihkan uang untuk tabungan sebelum berbelanja						
Financial Ability (Kemampuan Keuangan)								
9	LK9	Saya mampu mengelola keuangan pribadi dengan baik.						

10	LK10	Saya dapat mengontrol pengeluaran sesuai dengan pendapatan yang saya miliki						
11	LK11	Saya mampu membedakan pengeluaran prioritas dan non-prioritas						

Perilaku Konsumtif (Y)

NO	CODE	PERTANYAAN	Jawaban					
			SS (6)	S (5)	CS (4)	KS (3)	TS (2)	STS (1)
Membeli produk karena penawaran khusus								
1	PK1	Saya sering membeli produk fashion karena ada promo "beli 1 gratis 1".						
2	PK2	Saya tertarik membeli produk fashion ketika ada diskon besar-besaran						
3	PK3	Saya membeli produk fashion karena ada bonus tambahan yang ditawarkan						
Produk dibeli dengan tujuan menjaga citra diri dan gengsi								
4	PK4	Saya membeli produk fashion branded untuk meningkatkan status sosial						
5	PK5	Saya merasa lebih dihargai ketika menggunakan produk fashion bermerek terkenal						
6	PK6	Saya rela mengeluarkan uang lebih untuk produk fashion yang dapat meningkatkan status sosial						
Membeli Produk berdasarkan pertimbangan harga (bukan manfaat).								

7	PK7	Saya membeli produk fashion mahal tanpa mempertimbangkan kegunaannya						
8	PK8	Saya rela mengeluarkan uang lebih banyak untuk membeli produk fashion meskipun fungsinya sama						
Membeli produk karena idolanya menjadi bintang iklan produk tersebut								
9	PK9	Saya membeli produk fashion karena diiklankan oleh idol/artis favorit						
10	PK10	Saya tertarik membeli produk fashion yang direkomendasikan influencer terkenal						
11	PK11	Saya mengikuti gaya hidup artis favorit saya dengan membeli produk fashion yang mereka gunakan						
membeli produk mahal untuk meningkatkan kepercayaan diri								
12	PK12	Saya merasa lebih percaya diri ketika menggunakan produk fashion bermerek mahal						
13	PK13	Saya merasa lebih dihormati ketika menggunakan produk fashion premium						
ingin mencoba lebih dari dua produk serupa yang berbeda merek								
14	PK14	Saya suka membeli beberapa merek berbeda untuk produk fashion yang sama						
15	PK15	Saya membeli produk fashion serupa dengan merek berbeda untuk membandingkannya						
Membeli produk karena trend								
16	PK16	Saya selalu membeli produk fashion yang sedang viral di sosial media.						

17	PK17	Saya membeli produk fashion karena sedang populer di kalangan teman-teman						
18	PK18	Saya mengikuti tren terbaru dalam membeli produk fashion						

Lampiran 3. Hasil Jawaban Responden

FOMO (X1)

Statistics

		FM1	FM2	FM3	FM4	FM5	FM6	FM7	TOTAL
N	Valid	100	100	100	100	100	100	100	100
	Missing	0	0	0	0	0	0	0	0
Mean		4.5300	4.6700	4.6200	4.9500	4.6600	4.9300	4.6700	33.0300

FM1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0	1.0
	2.00	3	3.0	3.0	4.0
	3.00	14	14.0	14.0	18.0
	4.00	29	29.0	29.0	47.0
	5.00	30	30.0	30.0	77.0
	6.00	23	23.0	23.0	100.0
Total		100	100.0	100.0	

FM2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	5	5.0	5.0	5.0
	3.00	11	11.0	11.0	16.0
	4.00	25	25.0	25.0	41.0
	5.00	30	30.0	30.0	71.0
	6.00	29	29.0	29.0	100.0
Total		100	100.0	100.0	

FM3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	5	5.0	5.0	5.0
	3.00	13	13.0	13.0	18.0
	4.00	29	29.0	29.0	47.0
	5.00	21	21.0	21.0	68.0
	6.00	32	32.0	32.0	100.0
	Total		100	100.0	100.0

FM4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	2.0	2.0	2.0
	3.00	10	10.0	10.0	12.0
	4.00	21	21.0	21.0	33.0
	5.00	25	25.0	25.0	58.0
	6.00	42	42.0	42.0	100.0
	Total		100	100.0	100.0

FM5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	4	4.0	4.0	4.0
	3.00	16	16.0	16.0	20.0
	4.00	25	25.0	25.0	45.0
	5.00	20	20.0	20.0	65.0
	6.00	35	35.0	35.0	100.0
Total		100	100.0	100.0	

FM6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.0	1.0	1.0
	3.00	18	18.0	18.0	19.0
	4.00	15	15.0	15.0	34.0
	5.00	19	19.0	19.0	53.0
	6.00	47	47.0	47.0	100.0
	Total		100	100.0	100.0

FM7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	4	4.0	4.0	4.0
	3.00	14	14.0	14.0	18.0
	4.00	22	22.0	22.0	40.0
	5.00	31	31.0	31.0	71.0
	6.00	29	29.0	29.0	100.0
	Total		100	100.0	100.0

Literasi Keuangan (X2)

Statistics

		LK1	LK2	LK3	LK4	LK5	LK6	LK7	LK8	LK9	LK10	LK11	TOTAL
N	Valid	100	100	100	100	100	100	100	100	100	100	100	100
	Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean		5.1700	5.1400	5.1800	5.0200	5.1400	4.7400	5.3100	5.1100	4.9400	5.0200	5.1500	55.9200

LK1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	2.0	2.0	2.0
	4.00	12	12.0	12.0	14.0
	5.00	51	51.0	51.0	65.0
	6.00	35	35.0	35.0	100.0
	Total	100	100.0	100.0	

LK2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0	1.0
	2.00	1	1.0	1.0	2.0
	3.00	1	1.0	1.0	3.0
	4.00	11	11.0	11.0	14.0
	5.00	52	52.0	52.0	66.0
	6.00	34	34.0	34.0	100.0
	Total	100	100.0	100.0	

LK3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	3	3.0	3.0	3.0
	3.00	1	1.0	1.0	4.0
	4.00	9	9.0	9.0	13.0
	5.00	49	49.0	49.0	62.0
	6.00	38	38.0	38.0	100.0
	Total	100	100.0	100.0	

LK4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	2.0	2.0	2.0
	3.00	5	5.0	5.0	7.0
	4.00	13	13.0	13.0	20.0
	5.00	49	49.0	49.0	69.0
	6.00	31	31.0	31.0	100.0
	Total	100	100.0	100.0	

LK5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	2.0	2.0	2.0
	3.00	2	2.0	2.0	4.0
	4.00	15	15.0	15.0	19.0
	5.00	42	42.0	42.0	61.0
	6.00	39	39.0	39.0	100.0
	Total	100	100.0	100.0	

LK6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	3	3.0	3.0	3.0
	3.00	12	12.0	12.0	15.0
	4.00	22	22.0	22.0	37.0
	5.00	34	34.0	34.0	71.0
	6.00	29	29.0	29.0	100.0
	Total	100	100.0	100.0	

LK7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0	1.0
	2.00	2	2.0	2.0	3.0
	3.00	2	2.0	2.0	5.0
	4.00	7	7.0	7.0	12.0
	5.00	36	36.0	36.0	48.0
	6.00	52	52.0	52.0	100.0
	Total	100	100.0	100.0	

LK8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0	1.0
	2.00	2	2.0	2.0	3.0
	3.00	2	2.0	2.0	5.0
	4.00	16	16.0	16.0	21.0
	5.00	38	38.0	38.0	59.0
	6.00	41	41.0	41.0	100.0
	Total	100	100.0	100.0	

LK9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0	1.0
	2.00	1	1.0	1.0	2.0
	3.00	2	2.0	2.0	4.0
	4.00	24	24.0	24.0	28.0
	5.00	43	43.0	43.0	71.0
	6.00	29	29.0	29.0	100.0
	Total	100	100.0	100.0	

LK10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0	1.0
	2.00	1	1.0	1.0	2.0
	3.00	3	3.0	3.0	5.0
	4.00	17	17.0	17.0	22.0
	5.00	46	46.0	46.0	68.0
	6.00	32	32.0	32.0	100.0
	Total	100	100.0	100.0	

LK11

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0
	2.00	1	1.0	2.0
	3.00	2	2.0	4.0
	4.00	8	8.0	12.0
	5.00	54	54.0	66.0
	6.00	34	34.0	100.0
Total	100	100.0	100.0	

Perilaku Konsumtif (Y)

Statistics

	PK01	PK02	PK03	PK04	PK05	PK06	PK07	PK08	PK09	PK10	PK11	PK12	PK13	PK14	PK15	PK16	PK17	PK18	TOTAL
N	Valid 100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
	Missing 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean	4.5600	5.0200	4.6900	4.5600	4.4900	4.2400	3.8900	4.3200	4.2500	4.5100	4.2500	4.3200	4.2800	4.4400	4.2700	4.0700	4.1300	4.0800	78.3700

PK01

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	2.0	2.0
	2.00	2	2.0	4.0
	3.00	8	8.0	12.0
	4.00	20	20.0	32.0
	5.00	62	62.0	94.0
	6.00	6	6.0	100.0
Total	100	100.0	100.0	

PK02

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.0	1.0
	3.00	7	7.0	8.0
	4.00	20	20.0	28.0
	5.00	33	33.0	61.0
	6.00	39	39.0	100.0
	Total	100	100.0	100.0

PK03

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	2.0	2.0
	3.00	9	9.0	11.0
	4.00	21	21.0	32.0
	5.00	54	54.0	86.0
	6.00	14	14.0	100.0
	Total	100	100.0	100.0

PK04

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	2.0	2.0
	2.00	3	3.0	5.0
	3.00	14	14.0	19.0
	4.00	18	18.0	37.0
	5.00	44	44.0	81.0
	6.00	19	19.0	100.0
Total	100	100.0	100.0	

PK05

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	2.0	2.0
	2.00	4	4.0	6.0
	3.00	16	16.0	22.0
	4.00	22	22.0	44.0
	5.00	33	33.0	77.0
	6.00	23	23.0	100.0
Total	100	100.0	100.0	

PK08

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	5	5.0	5.0
	2.00	7	7.0	12.0
	3.00	17	17.0	29.0
	4.00	20	20.0	49.0
	5.00	24	24.0	73.0
	6.00	27	27.0	100.0
Total	100	100.0	100.0	

PK09

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0
	2.00	7	7.0	8.0
	3.00	16	16.0	24.0
	4.00	26	26.0	50.0
	5.00	42	42.0	92.0
	6.00	8	8.0	100.0
Total	100	100.0	100.0	

PK10

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0
	2.00	2	2.0	3.0
	3.00	13	13.0	16.0
	4.00	29	29.0	45.0
	5.00	39	39.0	84.0
	6.00	16	16.0	100.0
Total	100	100.0	100.0	

PK11

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	3.0	3.0
	2.00	8	8.0	11.0
	3.00	13	13.0	24.0
	4.00	23	23.0	47.0
	5.00	43	43.0	90.0
	6.00	10	10.0	100.0
Total	100	100.0	100.0	

PK12

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	4	4.0	4.0
	2.00	4	4.0	8.0
	3.00	16	16.0	24.0
	4.00	18	18.0	42.0
	5.00	48	48.0	90.0
	6.00	10	10.0	100.0
	Total	100	100.0	100.0

PK13

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	3.0	3.0
	2.00	5	5.0	8.0
	3.00	17	17.0	25.0
	4.00	20	20.0	45.0
	5.00	46	46.0	91.0
	6.00	9	9.0	100.0
Total	100	100.0	100.0	

PK14

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0
	2.00	6	6.0	7.0
	3.00	15	15.0	22.0
	4.00	16	16.0	38.0
	5.00	50	50.0	88.0
	6.00	12	12.0	100.0
	Total	100	100.0	100.0

PK15

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	2.0	2.0
	2.00	4	4.0	6.0
	3.00	19	19.0	25.0
	4.00	25	25.0	50.0
	5.00	40	40.0	90.0
	6.00	10	10.0	100.0
Total	100	100.0	100.0	

PK16

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	2.0	2.0
	2.00	8	8.0	10.0
	3.00	24	24.0	34.0
	4.00	21	21.0	55.0
	5.00	37	37.0	92.0
	6.00	8	8.0	100.0
	Total	100	100.0	100.0

PK17

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	2.0	2.0
	2.00	8	8.0	10.0
	3.00	15	15.0	25.0
	4.00	31	31.0	56.0
	5.00	38	38.0	94.0
	6.00	6	6.0	100.0
Total	100	100.0	100.0	

PK18

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	2.0	2.0
	2.00	9	9.0	11.0
	3.00	17	17.0	28.0
	4.00	26	26.0	54.0
	5.00	43	43.0	97.0
	6.00	3	3.0	100.0
	Total	100	100.0	100.0

Lampiran 4 Uji Validitas

Uji validasi variabel FOMO (X1) 30 responden

		Correlations							
		FM1	FM2	FM3	FM4	FM5	FM6	FM7	TOTAL
FM1	Pearson Correlation	1	.776**	.575**	.421*	.348	.484**	.357	.738**
	Sig. (2-tailed)		<.001	<.001	.020	.060	.007	.053	<.001
	N	30	30	30	30	30	30	30	30
FM2	Pearson Correlation	.776**	1	.711**	.345	.286	.332	.275	.695**
	Sig. (2-tailed)	<.001		<.001	.062	.126	.073	.142	<.001
	N	30	30	30	30	30	30	30	30
FM3	Pearson Correlation	.575**	.711**	1	.522**	.406*	.266	.413*	.728**
	Sig. (2-tailed)	<.001	<.001		.003	.026	.155	.023	<.001
	N	30	30	30	30	30	30	30	30
FM4	Pearson Correlation	.421*	.345	.522**	1	.721**	.627**	.529**	.783**
	Sig. (2-tailed)	.020	.062	.003		<.001	<.001	.003	<.001
	N	30	30	30	30	30	30	30	30
FM5	Pearson Correlation	.348	.286	.406*	.721**	1	.760**	.786**	.817**
	Sig. (2-tailed)	.060	.126	.026	<.001		<.001	<.001	<.001
	N	30	30	30	30	30	30	30	30
FM6	Pearson Correlation	.484**	.332	.266	.627**	.760**	1	.672**	.782**
	Sig. (2-tailed)	.007	.073	.155	<.001	<.001		<.001	<.001
	N	30	30	30	30	30	30	30	30
FM7	Pearson Correlation	.357	.275	.413*	.529**	.786**	.672**	1	.769**
	Sig. (2-tailed)	.053	.142	.023	.003	<.001	<.001		<.001
	N	30	30	30	30	30	30	30	30
TOTAL	Pearson Correlation	.738**	.695**	.728**	.783**	.817**	.782**	.769**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001	<.001	
	N	30	30	30	30	30	30	30	30

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

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

Uji validasi variabel FOMO (X1) 100 responden

		Correlations							
		FM1	FM2	FM3	FM4	FM5	FM6	FM7	TOTAL
FM1	Pearson Correlation	1	.624**	.545**	.438**	.484**	.433**	.464**	.715**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100
FM2	Pearson Correlation	.624**	1	.664**	.557**	.513**	.508**	.432**	.771**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100
FM3	Pearson Correlation	.545**	.664**	1	.631**	.686**	.513**	.599**	.835**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100
FM4	Pearson Correlation	.438**	.557**	.631**	1	.674**	.737**	.549**	.822**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100
FM5	Pearson Correlation	.484**	.513**	.686**	.674**	1	.671**	.705**	.854**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100
FM6	Pearson Correlation	.433**	.508**	.513**	.737**	.671**	1	.537**	.792**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001		<.001	<.001
	N	100	100	100	100	100	100	100	100
FM7	Pearson Correlation	.464**	.432**	.599**	.549**	.705**	.537**	1	.771**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001		<.001
	N	100	100	100	100	100	100	100	100
TOTAL	Pearson Correlation	.715**	.771**	.835**	.822**	.854**	.792**	.771**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100

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

Uji validasi variabel Literasi Keuangan (X2) 30 responden

		Correlations											
		LK1	LK2	LK3	LK4	LK5	LK6	LK7	LK8	LK9	LK10	LK11	TOTAL
LK1	Pearson Correlation	1	.157	.380*	.306	.170	.128	.020	.283	-.144	.288	.407*	.520**
	Sig. (2-tailed)		.406	.038	.100	.369	.501	.918	.130	.449	.123	.025	.003
	N	30	30	30	30	30	30	30	30	30	30	30	30
LK2	Pearson Correlation	.157	1	-.163	.051	.170	.232	.315	.060	-.005	.226	.106	.368*
	Sig. (2-tailed)	.406		.390	.789	.369	.218	.090	.755	.981	.230	.578	.045
	N	30	30	30	30	30	30	30	30	30	30	30	30
LK3	Pearson Correlation	.380*	-.163	1	.457*	.411*	.038	-.071	.024	.213	.323	.255	.532**
	Sig. (2-tailed)	.038	.390		.011	.024	.844	.708	.900	.259	.082	.173	.002
	N	30	30	30	30	30	30	30	30	30	30	30	30
LK4	Pearson Correlation	.306	.051	.457*	1	.139	-.130	-.034	.124	.231	.117	.491**	.495**
	Sig. (2-tailed)	.100	.789	.011		.462	.495	.860	.514	.219	.539	.006	.005
	N	30	30	30	30	30	30	30	30	30	30	30	30
LK5	Pearson Correlation	.170	.170	.411*	.139	1	.026	.323	.476**	.070	.415*	-.013	.573**
	Sig. (2-tailed)	.369	.369	.024	.462		.891	.082	.008	.713	.023	.947	<.001
	N	30	30	30	30	30	30	30	30	30	30	30	30
LK6	Pearson Correlation	.128	.232	.038	-.130	.026	1	.048	.147	.159	.272	-.065	.392*
	Sig. (2-tailed)	.501	.218	.844	.495	.891		.799	.440	.400	.146	.733	.032
	N	30	30	30	30	30	30	30	30	30	30	30	30
LK7	Pearson Correlation	.020	.315	-.071	-.034	.323	.048	1	.352	-.053	.198	.344	.420*
	Sig. (2-tailed)	.918	.090	.708	.860	.082	.799		.056	.782	.294	.063	.021
	N	30	30	30	30	30	30	30	30	30	30	30	30
LK8	Pearson Correlation	.283	.060	.024	.124	.476**	.147	.352	1	.147	.327	.173	.555**
	Sig. (2-tailed)	.130	.755	.900	.514	.008	.440	.056		.437	.078	.360	.001
	N	30	30	30	30	30	30	30	30	30	30	30	30
LK9	Pearson Correlation	-.144	-.005	.213	.231	.070	.159	-.053	.147	1	.322	.012	.381*
	Sig. (2-tailed)	.449	.981	.259	.219	.713	.400	.782	.437		.083	.948	.038
	N	30	30	30	30	30	30	30	30	30	30	30	30
LK10	Pearson Correlation	.288	.226	.323	.117	.415*	.272	.198	.327	.322	1	.331	.710**
	Sig. (2-tailed)	.123	.230	.082	.539	.023	.146	.294	.078	.083		.074	<.001
	N	30	30	30	30	30	30	30	30	30	30	30	30
LK11	Pearson Correlation	.407*	.106	.255	.491**	-.013	-.065	.344	.173	.012	.331	1	.531**
	Sig. (2-tailed)	.025	.578	.173	.006	.947	.733	.063	.360	.948	.074		.003
	N	30	30	30	30	30	30	30	30	30	30	30	30
TOTAL	Pearson Correlation	.520**	.368*	.532**	.495**	.573**	.392*	.420*	.555**	.381*	.710**	.531**	1
	Sig. (2-tailed)	.003	.045	.002	.005	<.001	.032	.021	.001	.038	<.001	.003	
	N	30	30	30	30	30	30	30	30	30	30	30	30

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

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

Uji validasi variabel Literasi Keuangan (X2) 100 responden

		Correlations											
		LK1	LK2	LK3	LK4	LK5	LK6	LK7	LK8	LK9	LK10	LK11	TOTAL
LK1	Pearson Correlation	1	.562**	.513**	.514**	.469**	.144	.408**	.297**	.343**	.502**	.512**	.675**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	.152	<.001	.003	<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100
LK2	Pearson Correlation	.562**	1	.470**	.543**	.654**	.309**	.587**	.399**	.405**	.517**	.593**	.787**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	.002	<.001	<.001	<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100
LK3	Pearson Correlation	.513**	.470**	1	.609**	.478**	.145	.441**	.398**	.401**	.445**	.601**	.713**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	.150	<.001	<.001	<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100
LK4	Pearson Correlation	.514**	.543**	.609**	1	.572**	.187	.386**	.333**	.348**	.381**	.566**	.706**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	.062	<.001	<.001	<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100
LK5	Pearson Correlation	.469**	.654**	.478**	.572**	1	.287**	.458**	.429**	.341**	.497**	.437**	.735**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		.004	<.001	<.001	<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100
LK6	Pearson Correlation	.144	.309**	.145	.187	.287**	1	.240*	.286**	.311**	.292**	.181	.470**
	Sig. (2-tailed)	.152	.002	.150	.062	.004		.016	.004	.002	.003	.071	<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100
LK7	Pearson Correlation	.408**	.587**	.441**	.386**	.458**	.240*	1	.440**	.326**	.456**	.568**	.699**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	.016		<.001	<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100
LK8	Pearson Correlation	.297**	.399**	.398**	.333**	.429**	.286**	.440**	1	.444**	.347**	.478**	.647**
	Sig. (2-tailed)	.003	<.001	<.001	<.001	<.001	.004	<.001		<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100
LK9	Pearson Correlation	.343**	.405**	.401**	.348**	.341**	.311**	.326**	.444**	1	.642**	.480**	.667**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	.002	<.001	<.001		<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100
LK10	Pearson Correlation	.502**	.517**	.445**	.381**	.497**	.292**	.456**	.347**	.642**	1	.540**	.738**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	.003	<.001	<.001	<.001		<.001	<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100
LK11	Pearson Correlation	.512**	.593**	.601**	.566**	.437**	.181	.568**	.478**	.480**	.540**	1	.775**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	.071	<.001	<.001	<.001	<.001		<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100
TOTAL	Pearson Correlation	.675**	.787**	.713**	.706**	.735**	.470**	.699**	.647**	.667**	.738**	.775**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100

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

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

Uji validasi variabel Perilaku Konsumtif (Y) 30 responden

		Correlations																			
		PK01	PK02	PK03	PK04	PK05	PK06	PK07	PK08	PK09	PK10	PK11	PK12	PK13	PK14	PK15	PK16	PK17	PK18	TOTAL	
PK01	Pearson Correlation	1	.286	.535**	.337	.236	.194	.386	.466**	.464**	.306	.420	.257	.246	.193	.438	.303	.477**	.581**	.528	
	Sig. (2-tailed)		.126	.002	.069	.210	.305	.035	.009	.010	.100	.021	.170	.189	.307	.016	.103	.008	<.001	<.001	.003
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
PK02	Pearson Correlation	.286	1	.374*	.114	.182	.021	.139	.295	.299	.434*	.372*	.199	.347	.209	.431*	.175	.246	.283	.382*	
	Sig. (2-tailed)	.126		.042	.548	.335	.911	.465	.113	.108	.017	.043	.291	.061	.268	.017	.356	.189	.130	.037	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK03	Pearson Correlation	.535**	.374*	1	.596**	.575**	.416*	.366*	.448*	.359	.332	.368*	.490**	.437*	.331	.667**	.353	.429*	.440*	.628**	
	Sig. (2-tailed)	.002	.042		<.001	<.001	.022	.046	.013	.052	.073	.046	.006	.016	.074	<.001	.056	.018	.015	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK04	Pearson Correlation	.337	.114	.596**	1	.795**	.751**	.538**	.611**	.414*	.562**	.343	.734**	.650**	.255	.479**	.408*	.477**	.440*	.725**	
	Sig. (2-tailed)	.069	.548	<.001		<.001	<.001	.002	<.001	.023	.001	.064	<.001	<.001	.174	.007	.025	.008	.015	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK05	Pearson Correlation	.236	.182	.575**	.795**	1	.717**	.575**	.620**	.451*	.466**	.487**	.822**	.786**	.410*	.520**	.330*	.665**	.634**	.806**	
	Sig. (2-tailed)	.210	.335	<.001	<.001		<.001	<.001	<.001	.012	.009	.006	<.001	<.001	.025	.003	.002	<.001	<.001	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK06	Pearson Correlation	.194	.021	.416*	.751**	.717**	1	.715**	.661**	.252	.385*	.359	.669**	.584**	.223	.403*	.374*	.401*	.352	.661**	
	Sig. (2-tailed)	.305	.911	.022	<.001	<.001		<.001	<.001	.179	.036	.051	<.001	<.001	.236	.027	.042	.028	.057	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK07	Pearson Correlation	.386*	.139	.366*	.538**	.575**	.715**	1	.802**	.591**	.618**	.689**	.646**	.595**	.408*	.566**	.605**	.653**	.639**	.819**	
	Sig. (2-tailed)	.035	.465	.046	.002	<.001	<.001		<.001	<.001	<.001	<.001	<.001	<.001	.025	.001	<.001	<.001	<.001	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK08	Pearson Correlation	.466**	.295	.448*	.611**	.620**	.661**	.802**	1	.651**	.662**	.757**	.752**	.693**	.359	.476**	.431*	.488**	.504**	.824**	
	Sig. (2-tailed)	.009	.113	.013	<.001	<.001	<.001	<.001		<.001	<.001	<.001	<.001	<.001	.051	.008	.017	.006	.005	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK09	Pearson Correlation	.464**	.299	.359	.414*	.451*	.252	.591**	.651**	1	.841**	.731**	.579**	.535**	.383*	.507**	.529**	.626**	.640**	.752**	
	Sig. (2-tailed)	.010	.108	.052	.023	.012	.179	<.001	<.001		<.001	<.001	<.001	.002	.036	.004	.003	<.001	<.001	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK10	Pearson Correlation	.306	.434*	.332	.562**	.466**	.385*	.616**	.662**	.841**	1	.723**	.636**	.617**	.311	.471**	.518**	.571**	.562**	.761**	
	Sig. (2-tailed)	.100	.017	.073	.001	.009	.036	<.001	<.001	<.001		<.001	<.001	<.001	.094	.009	.003	<.001	.001	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK11	Pearson Correlation	.420*	.372*	.366*	.343	.487**	.359	.689**	.757**	.731**	.723**	1	.643**	.662**	.396*	.474**	.600**	.621**	.659**	.792**	
	Sig. (2-tailed)	.021	.043	.046	.064	.006	.051	<.001	<.001	<.001	<.001		<.001	<.001	.029	.008	<.001	<.001	<.001	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK12	Pearson Correlation	.257	.169	.490**	.734**	.822**	.669**	.846**	.752**	.579**	.636**	.643**	1	.871**	.570**	.576**	.507**	.593**	.597**	.860**	
	Sig. (2-tailed)	.170	.291	.006	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001		<.001	.001	<.001	.004	<.001	<.001	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK13	Pearson Correlation	.246	.347	.437*	.650**	.786**	.594**	.595**	.693**	.535**	.617**	.662**	.871**	1	.489**	.577**	.522**	.595**	.604**	.831**	
	Sig. (2-tailed)	.189	.061	.016	<.001	<.001	<.001	<.001	<.001	.002	<.001	<.001	<.001		.006	<.001	.003	<.001	<.001	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK14	Pearson Correlation	.193	.209	.331	.255	.410*	.223	.408*	.359	.383*	.311	.396*	.570**	.489**	1	.676**	.427*	.425*	.443*	.574*	
	Sig. (2-tailed)	.307	.268	.074	.174	.025	.236	.025	.051	.036	.094	.029	.001	.006		<.001	.019	.019	.014	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK15	Pearson Correlation	.438*	.431*	.667**	.479*	.520**	.403	.566**	.476**	.507**	.471**	.474*	.576**	.577**	.676**	1	.676**	.634**	.612**	.766**	
	Sig. (2-tailed)	.016	.017	<.001	.007	.003	.027	.001	.008	.004	.009	.008	<.001	<.001	<.001		<.001	<.001	<.001	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK16	Pearson Correlation	.303	.175	.353	.408*	.535**	.374	.605**	.431*	.529**	.518**	.600**	.507**	.522**	.427*	.676**	1	.814**	.816**	.738**	
	Sig. (2-tailed)	.103	.356	.056	.025	.002	.042	<.001	.017	.003	.003	<.001	.004	.003	.019	<.001		<.001	<.001	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK17	Pearson Correlation	.477**	.246	.429*	.477**	.665**	.401	.653**	.486*	.626**	.571**	.621**	.593**	.595**	.425*	.634**	.814**	1	.926**	.815**	
	Sig. (2-tailed)	.008	.189	.018	.008	<.001	.028	<.001	.006	<.001	<.001	<.001	<.001	<.001	.019	<.001	<.001		<.001	<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK18	Pearson Correlation	.581**	.283	.440*	.440*	.634**	.352	.639**	.504**	.640**	.562**	.659**	.587**	.604**	.443*	.612**	.816**	.926**	1	.819**	
	Sig. (2-tailed)	<.001	.130	.015	.015	<.001	.057	<.001	.005	<.001	.001	<.001	<.001	<.001	.014	<.001	<.001	<.001		<.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
TOTAL	Pearson Correlation	.528**	.382*	.628**	.725**	.806**	.661**	.819**	.824**	.752**	.761**	.792**	.860**	.831**	.574*	.766**	.738**	.815**	.819**	1	
	Sig. (2-tailed)	.003	.037	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001		
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	

** Correlation is significant at the 0.01 level (2-tailed).
 * Correlation is significant at the 0.05 level (2-tailed).

Uji validasi variabel Perilaku Konsumtif (Y) 100 responden

		Correlations																	TOTAL		
		PK01	PK02	PK03	PK04	PK05	PK06	PK07	PK08	PK09	PK10	PK11	PK12	PK13	PK14	PK15	PK16	PK17	PK18	TOTAL	
PK01	Pearson Correlation	1	.118	.267**	.421**	.143	.309**	.470**	.300**	.251**	.220**	.322**	.221**	.292**	.287**	.302**	.339**	.529**	.489**	.557**	
	Sig. (2-tailed)		.242	.007	<.001	.155	.002	<.001	.002	.012	.028	.001	.027	.003	.004	.002	<.001	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
PK02	Pearson Correlation	.118	1	.259**	.061	.490**	-.255*	.114	.213*	.116	.089	.096	.071	.343**	-.008	.132	.076	-.021	.026	.249*	
	Sig. (2-tailed)	.242		.009	.547	<.001	.010	.257	.033	.250	.381	.341	.485	<.001	.937	.192	.454	.839	.798	.012	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
PK03	Pearson Correlation	.267**	.259**	1	.510**	.340**	.022	.129	.200**	.171	.096	.393**	.260**	.245**	.136	.144	.246**	.081	.245**	.408**	
	Sig. (2-tailed)	.007	.009		<.001	<.001	.830	.202	.046	.089	.344	<.001	.009	.014	.177	.153	.014	.426	.014	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
PK04	Pearson Correlation	.421**	.061	.510**	1	.414**	.439**	.517**	.400**	.205*	.264**	.491**	.396**	.386**	.196	.193	.452**	.355**	.531**	.656**	
	Sig. (2-tailed)	<.001	.547	<.001		<.001	<.001	<.001	<.001	.040	.008	<.001	<.001	<.001	.051	.055	<.001	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
PK05	Pearson Correlation	.143	.490**	.340**	.414**	1	.202*	.351**	.595**	.457**	.071	.345**	.447**	.618**	.242*	.209*	.249*	.397**	.393**	.637**	
	Sig. (2-tailed)	.155	<.001	<.001	<.001		.044	<.001	<.001	<.001	.483	<.001	<.001	<.001	.015	.037	.012	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
PK06	Pearson Correlation	-.309**	-.255*	.022	.439**	.202*	1	.443**	.433**	.231*	.252*	.267**	.430**	.293**	.264**	.160	.315**	.404**	.306**	.520**	
	Sig. (2-tailed)	.002	.010	.830	<.001	.044		<.001	<.001	.020	.012	.007	<.001	.003	.008	.113	.001	<.001	.002	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
PK07	Pearson Correlation	.470**	.114	.129	.517**	.351**	.443**	1	.482**	.325**	.498**	.559**	.472**	.447**	.232*	.443**	.323**	.471**	.474**	.719**	
	Sig. (2-tailed)	<.001	.257	.202	<.001	<.001	<.001		<.001	<.001	<.001	<.001	<.001	<.001	.020	<.001	.001	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
PK08	Pearson Correlation	.300**	.213*	.200*	.400**	.595**	.433**	.482**	1	.475**	.297**	.648**	.528**	.561**	.384**	.198*	.315**	.423**	.260**	.721**	
	Sig. (2-tailed)	.002	.033	.046	<.001	<.001	<.001	<.001		<.001	.003	<.001	<.001	<.001	.048	.001	<.001	.009	<.001		
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
PK09	Pearson Correlation	.251*	.116	.171	.205*	.457**	.231*	.325**	.475**	1	.345**	.520**	.430**	.426**	.291**	.246*	.177	.431**	.471**	.596**	
	Sig. (2-tailed)	.012	.250	.089	.040	<.001	.020	<.001	<.001		<.001	<.001	<.001	<.001	.003	.014	.078	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
PK10	Pearson Correlation	.220*	.089	.096	.264**	.071	.252*	.498**	.297**	.345**	1	.422**	.558**	.277**	.254*	.364**	.222*	.383**	.215*	.528**	
	Sig. (2-tailed)	.028	.381	.344	.008	.483	.012	<.001	.003	<.001		<.001	<.001	.005	.011	<.001	.026	<.001	.032	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
PK11	Pearson Correlation	.322**	.096	.393**	.491**	.345**	.267**	.559**	.648**	.520**	.422**	1	.482**	.558**	.328**	.353**	.441**	.480**	.491**	.749**	
	Sig. (2-tailed)	.001	.341	<.001	<.001	<.001	.007	<.001	<.001	<.001	<.001		<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
PK12	Pearson Correlation	.221*	.071	.260**	.396**	.447**	.430**	.472**	.526**	.430**	.558**	.462**	1	.515**	.654**	.424**	.401**	.495**	.356**	.746**	
	Sig. (2-tailed)	.027	.485	.009	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001		<.001	<.001	<.001	<.001	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
PK13	Pearson Correlation	.292**	.343**	.245*	.396**	.618**	.293**	.447**	.561**	.426**	.277**	.558**	.515**	1	.339**	.461**	.435**	.383**	.371**	.729**	
	Sig. (2-tailed)	.003	<.001	.014	<.001	<.001	.003	<.001	<.001	<.001	.005	<.001	<.001		<.001	<.001	<.001	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
PK14	Pearson Correlation	.287**	-.008	.136	.196	.242*	.264**	.232*	.384**	.291**	.254*	.328**	.654**	.338**	1	.397**	.483**	.510**	.361**	.577**	
	Sig. (2-tailed)	.004	.937	.177	.051	.015	.008	.020	<.001	.003	.011	<.001	<.001	<.001		<.001	<.001	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
PK15	Pearson Correlation	.302**	.132	.144	.193	.209*	.160	.443**	.198*	.246*	.364**	.353**	.424**	.481**	.397**	1	.322*	.506**	.265**	.555**	
	Sig. (2-tailed)	.002	.192	.153	.055	.037	.113	<.001	.048	.014	<.001	<.001	<.001	<.001	<.001		.001	<.001	.004	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
PK16	Pearson Correlation	.339**	.076	.246*	.452**	.249*	.315**	.323**	.321**	.177	.222*	.441**	.401**	.435**	.483**	.322**	1	.480**	.587**	.623**	
	Sig. (2-tailed)	<.001	.454	.014	<.001	.012	.001	.001	.001	.078	.026	<.001	<.001	<.001	<.001	<.001		<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
PK17	Pearson Correlation	.529**	-.021	.081	.355**	.397**	.404**	.471**	.423**	.421**	.383**	.460**	.495**	.383**	.510**	.506**	.480**	1	.678**	.723**	
	Sig. (2-tailed)	<.001	.839	.426	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001		<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
PK18	Pearson Correlation	.489**	.026	.245*	.531**	.393**	.306**	.474**	.260**	.471**	.215*	.491**	.358**	.371**	.361**	.285**	.587**	.678**	1	.681**	
	Sig. (2-tailed)	<.001	.798	.014	<.001	<.001	.002	<.001	.009	<.001	.032	<.001	<.001	<.001	<.001	.004	<.001	<.001	<.001	<.001	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
TOTAL	Pearson Correlation	.557**	.249*	.408**	.656**	.637**	.520**	.719**	.721**	.596**	.528**	.749**	.746**	.729**	.577**	.555**	.623**	.723**	.681**	1	
	Sig. (2-tailed)	<.001	.012	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	

** Correlation is significant at the 0.01 level (2-tailed).
 * Correlation is significant at the 0.05 level (2-tailed).

Lampiran 4 Uji Reabilitas

FOMO (X1)

100 Responden

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.903	7

30 Responden

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.877	7

Literasi Keuangan (X2)

100 Responden

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.886	11

30 Responden

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.690	11

Perilaku Konsumtif (Y)

100 Responden

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.903	18

30 Responden

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.949	18

Lampiran 5 Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		100	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	14.65455472	
Most Extreme Differences	Absolute	.060	
	Positive	.060	
	Negative	-.057	
Test Statistic		.060	
Asymp. Sig. (2-tailed) ^c		.200 ^d	
Monte Carlo Sig. (2-tailed) ^e	Sig.	.514	
	99% Confidence Interval	Lower Bound	.501
		Upper Bound	.527

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 582839478.

Lampiran 6 Uji Linearitas

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Y * X1	Between Groups	(Combined)	6377.806	24	265.742	1.955	.015
		Linearity	2855.019	1	2855.019	21.002	<.001
		Deviation from Linearity	3522.786	23	153.165	1.127	.339
Within Groups			10195.504	75	135.940		
Total			16573.310	99			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Y * X2	Between Groups	(Combined)	3615.926	19	190.312	1.175	.300
		Linearity	.427	1	.427	.003	.959
		Deviation from Linearity	3615.498	18	200.861	1.240	.251
Within Groups			12957.384	80	161.967		
Total			16573.310	99			

Lampiran 7 Uji Multikolinearitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	46.942	12.023		3.904	<.001		
	X1	.833	.184	.419	4.515	<.001	.990	1.010
	X2	.070	.173	.038	.405	.687	.990	1.010

a. Dependent Variable: Y

Lampiran 9 Uji T

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	46.942	12.023		3.904	<.001		
	X1	.833	.184	.419	4.515	<.001	.990	1.010
	X2	.070	.173	.038	.405	.687	.990	1.010

a. Dependent Variable: Y

Lampiran 9 tabel r

N	The Level of Significance		N	The Level of Significance	
	5%	1%		5%	1%
3	0.997	0.999	38	0.320	0.413
4	0.950	0.990	39	0.316	0.408
5	0.878	0.959	40	0.312	0.403
6	0.811	0.917	41	0.308	0.398
7	0.754	0.874	42	0.304	0.393
8	0.707	0.834	43	0.301	0.389
9	0.666	0.798	44	0.297	0.384
10	0.632	0.765	45	0.294	0.380
11	0.602	0.735	46	0.291	0.376
12	0.576	0.708	47	0.288	0.372
13	0.553	0.684	48	0.284	0.368
14	0.532	0.661	49	0.281	0.364
15	0.514	0.641	50	0.279	0.361
16	0.497	0.623	55	0.266	0.345
17	0.482	0.606	60	0.254	0.330
18	0.468	0.590	65	0.244	0.317
19	0.456	0.575	70	0.235	0.306
20	0.444	0.561		0.227	0.296
21	0.433	0.549		0.220	0.286
22	0.432	0.537		0.213	0.278
23	0.413	0.526		0.207	0.267
24	0.404	0.515		0.202	0.263
25	0.396	0.505	100	0.195	0.256
26	0.388	0.496	125	0.176	0.230
27	0.381	0.487	150	0.159	0.210
28	0.374	0.478	175	0.148	0.194
29	0.367	0.470	200	0.138	0.181
30	0.361	0.463	300	0.113	0.148
31	0.355	0.456	400	0.098	0.128
32	0.349	0.449	500	0.088	0.115
33	0.344	0.442	600	0.080	0.105
34	0.339	0.436	700	0.074	0.097
35	0.334	0.430	800	0.070	0.091
36	0.329	0.424	900	0.065	0.086
37	0.325	0.418	1000	0.062	0.081

Lampiran 10 Tabel t

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
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	1.98499	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
101	0.67693	1.28999	1.66008	1.98373	2.36384	2.62539	3.17289
102	0.67690	1.28991	1.65993	1.98350	2.36346	2.62489	3.17206
103	0.67688	1.28982	1.65978	1.98326	2.36310	2.62441	3.17125
104	0.67686	1.28974	1.65964	1.98304	2.36274	2.62393	3.17045
105	0.67683	1.28967	1.65950	1.98282	2.36239	2.62347	3.16967
106	0.67681	1.28959	1.65936	1.98260	2.36204	2.62301	3.16890
107	0.67679	1.28951	1.65922	1.98238	2.36170	2.62256	3.16815
108	0.67677	1.28944	1.65909	1.98217	2.36137	2.62212	3.16741
109	0.67675	1.28937	1.65895	1.98197	2.36105	2.62169	3.16669
110	0.67673	1.28930	1.65882	1.98177	2.36073	2.62126	3.16598
111	0.67671	1.28922	1.65870	1.98157	2.36041	2.62085	3.16528
112	0.67669	1.28916	1.65857	1.98137	2.36010	2.62044	3.16460
113	0.67667	1.28909	1.65845	1.98118	2.35980	2.62004	3.16392
114	0.67665	1.28902	1.65833	1.98099	2.35950	2.61964	3.16326
115	0.67663	1.28896	1.65821	1.98081	2.35921	2.61926	3.16262
116	0.67661	1.28889	1.65810	1.98063	2.35892	2.61888	3.16198
117	0.67659	1.28883	1.65798	1.98045	2.35864	2.61850	3.16135
118	0.67657	1.28877	1.65787	1.98027	2.35837	2.61814	3.16074
119	0.67656	1.28871	1.65776	1.98010	2.35809	2.61778	3.16013
120	0.67654	1.28865	1.65765	1.97993	2.35782	2.61742	3.15954