

LAMPIRAN

Lampiran 1. Kuesioner Penelitian

Kuesioner Penelitian

Pengaruh Literasi Keuangan dan Kontrol Diri Terhadap Perilaku Konsumtif Pada Mahasiswa Pengguna *Electronic Money* Di Bandar Lampung

Kepada Yth,
Mahasiswa/Mahasiswi
Di Bandar Lampung

Dengan Hormat,

Saya Siti Khoeriah, mahasiswa S1 Manajemen Institut Informatika dan Bisnis Darmajaya. Pada kesempatan ini, saya mohon kesediaan bantuan mahasiswa/mahasiswi untuk mengisi kuesioner berikut sesuai dengan pendapat mahasiswa/mahasiswi. Semua informasi yang diterima dari kuesioner ini bersifat rahasia dan hanya digunakan untuk kepentingan akademis. Atas kesediaan dan partisipasi mahasiswa/mahasiswi dalam mengisi kuesioner ini saya ucapkan terima kasih.

Identitas Responden :

Nama Lengkap		
Jenis Kelamin	<input type="radio"/> Laki – Laki	<input type="radio"/> Perempuan
Usia	<input type="radio"/> 18 – 20 Tahun	
	<input type="radio"/> 21 – 23 Tahun	
	<input type="radio"/> 24 – 26 Tahun	
Jurusan	<input type="radio"/> Manajemen	<input type="radio"/> Akuntansi
Perguruan Tinggi	<input type="radio"/> Institut Informatika dan Bisnis Darmajaya	
	<input type="radio"/> Universitas Bandar Lampung	
	<input type="radio"/> Universitas Mitra Indonesia	
Rata – rata Uang Saku/Bulan	<input type="radio"/> < Rp. 2.000.000	
	<input type="radio"/> Rp. 2.000.000 – Rp. 3.000.000	
	<input type="radio"/> Rp. 3.000.000 – Rp. 4.000.000	
	<input type="radio"/> Rp. 4.000.000 – Rp. 5.000.000	
Apakah anda pengguna <i>E-Money</i>	<input type="radio"/> Ya	<input type="radio"/> Tidak
<i>E-Money</i> apa yang sedang anda	<input type="radio"/> OVO	

gunakan	<input type="radio"/> DANA <input type="radio"/> GOPAY <input type="radio"/> LINK AJA <input type="radio"/> Lainnya
Seberapa sering anda menggunakan <i>E-Money</i> dalam sebulan	<input type="radio"/> Sangat sering >5 kali <input type="radio"/> Sering (2 – 5 kali) <input type="radio"/> Kadang – kadang (1 kali)
Apakah dengan adanya <i>E - Money</i> mendorong anda untuk membelanjakan uang lebih mudah	<input type="radio"/> Ya <input type="radio"/> Tidak
Apakah anda sudah mengambil mata kuliah manajemen keuangan	<input type="radio"/> Ya <input type="radio"/> Tidak
Apakah anda tinggal jauh dengan orang tua (kost)	<input type="radio"/> Ya <input type="radio"/> Tidak
Apakah anda sudah bekerja	<input type="radio"/> Ya <input type="radio"/> Tidak
Apakah anda sudah menikah	<input type="radio"/> Ya <input type="radio"/> Tidak

Petunjuk Pengisian

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

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

Literasi Keuangan

No	Butir	Pernyataan	STS	TS	ATS	N	AS	S	SS
Pengetahuan umum keuangan pribadi									
1.	LK1	Saya mengetahui pengetahuan keuangan pribadi dapat membantu							

		saya terhindar dari segala bentuk penipuan						
2.	LK2	Saya menggunakan perencanaan keuangan untuk mempertimbangkan biaya pengeluaran sehari – hari						
3.	LK3	Saya mengetahui aset bersih (kekayaan) merupakan selisih antara hutang dan kekayaan						

Tabungan dan Pinjaman

4.	LK4	Saya menggunakan uang saku yang saya terima untuk konsumsi terlebih dahulu, setelah terdapat sisa, baru saya tabungkan						
5.	LK5	Jika saya berinvestasi sebesar Rp. 1.000.000 hari ini dengan bunga 4% selama satu tahun, maka uang saya menjadi lebih tinggi jika bunganya diterima setiap hari						
6.	LK6	Jika saya membutuhkan dana maka saya meminjam pada teman saya guna menghindari bunga						

Asuransi

7.	LK7	Tujuan asuransi adalah untuk melindungi diri dari kerugian berkelanjutan akibat berbagai macam resiko yang mungkin terjadi						
8.	LK8	Premi merupakan sejumlah uang yang harus dibayarkan pada setiap bulannya sebagai suatu kewajiban dari yang tertanggung atas						

		keikutsertaanya pada asuransi						
9.	LK9	Asuransi jiwa merupakan produk asuransi yang memberikan perlindungan kepada keluarga seandainya suatu saat nanti pemegang asuransi meninggal						
Investasi								
10.	LK10	Investasi merupakan penanaman modal untuk jangka panjang dengan harapan mendapatkan keuntungan dimasa yang akan datang						
11.	LK11	Keuntungan yang akan diterima jika berinvestasi saham yaitu dividen						
12.	LK12	Portofolio investasi digunakan untuk mengurangi risiko investasi						
Uang dan transaksi								
13.	LK13	Saya bisa mendapatkan uang tunai dimanapun saya berada dan tanpa biaya, dengan menggunakan mesin ATM						
14.	LK14	Saya menggunakan <i>e-money</i> sebagai metode pembayaran untuk membeli barang atau jasa						
15.	LK15	Saya dapat dengan mudah memeriksa pengeluaran saya, dengan melihat riwayat transaksi pada <i>e-money</i> atau buku tabungan						

16.	LK16	Saya membuat anggaran belanja dan catatan pengeluaran (harian, bulanan, tahunan, dll.)						
17.	LK17	Saya menabung sisa uang saku bulanan saya untuk kebutuhan tak terduga						
18.	LK18	Jenis investasi yang cocok untuk saya sebagai mahasiswa adalah investasi emas dan deposito						
Risiko dan keuntungan								
19.	LK19	Apabila saya sudah bekerja, saya akan menyisihkan sebagian dari penghasilan saya untuk biaya tak terduga. Dikemudian hari, biaya tak terduga tersebut dapat berguna sebagai pembayaran uang muka rumah yang akan saya beli.						
20.	LK20	Saya tidak akan menyesal membeli polis asuransi meskipun saya baru memperoleh manfaat apabila terjadi suatu risiko						
Financial Lanscape								
21.	LK21	Saya komplain jika penjual salah menghitung total harga dan mengajukan permohonan ganti rugi						
22.	LK22	Saya menabung dilembaga keuangan (Bank) karena merasa lebih aman						

Kontrol Diri

1.	KD1	Saya menerapkan skala prioritas kebutuhan, guna menghindari pemborosan dalam belanja						
2.	KD2	Walaupun saya memiliki uang dan menginginkanya, saya menahan diri untuk tidak membeli barang tersebut						
Kontrol kognitif								
3.	KD3	Dalam berbelanja saya mengutamakan kesesuaian harga dengan kemampuan keuangan pribadi saya						
4.	KD4	Membeli suatu barang menunggu sampai saat ada potongan harga, pameran, dan sejenisnya untuk menghemat uang						
5.	KD5	Konsumsi barang atau jasa yang saya lakukan sesuai dengan perencanaan anggaran pengeluaran						
Kontrol keputusan								
6.	KD6	Saya mempertimbangkan harga terlebih dahulu sebelum memutuskan membeli barang atau jasa						
7.	KD7	Saya mempertimbangkan terlebih dahulu penting atau tidaknya suatu barang sebelum membelinya						
8.	KD8	Saya mampu menahan untuk tidak berbelanja suatu barang ketika ada keinginan tiba – tiba untuk membeli barang tersebut hingga						

		menunggu saat yang tepat						
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Self-Discipline (kedisiplinan diri)

9.	KD9	Saya dapat menahan diri agar tidak lepas kontrol dalam membeli barang atau jasa						
10.	KD10	Saya memiliki disiplin diri yang tinggi dalam menggunakan uang saku						
11.	KD11	Saya dapat diandalkan dalam hal ketepatan waktu dalam membayar segala jenis tagihan (misal : uang kost, listrik, utang, dll)						

Deliberate/Non Impulsive (aksi yang tidak implusif)

12.	KD12	Saya mengungkapkan apa saja yang ada dalam pikiran saya kepada orang lain terkait dengan apa yang akan saya beli						
13.	KD13	Menurut orang - orang disekitar saya, saya merupakan orang yang suka merubah sikap dalam membeli barang atau jasa						
14.	KD14	Saya memiliki pendirian yang teguh dalam menahan godaan dari lingkungan luar						

Healthy Habits (gaya hidup sehat)

15.	KD15	Saya mengkonsumsi sesuatu yang tidak mengganggu kesehatan keuangan saya						
16.	KD16	Saya memperhatikan komposisi makan sehari – hari sesuai dengan keuangan saya						

Work Ethic (etika kerja)

17.	KD17	Saya fokus mengerjakan tanggung jawab dalam mengelola uang saku						
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18.	KD18	Dalam melakukan suatu hal, saya selalu mempertimbangkan manfaatnya terlebih dahulu							
<i>Reliability (kemampuan)</i>									
19.	KD19	Dalam pengelolaan keuangan saya tidak melibatkan orang tua							
20.	KD20	Saya adalah orang yang dapat dipercaya dalam mengelola uang saku							

Perilaku Konsumtif

No	Butir	Pernyataan	STS	TS	ATS	N	AS	S	SS
1.	PK1	Apabila ada penawaran <i>discount</i> dan <i>cash back</i> yang diberikan oleh penyedia jasa layanan <i>e-money</i> pada suatu produk, saya langsung tertarik untuk membelinya meskipun belum terlalu dibutuhkan							
2.	PK2	Kemasan suatu produk yang rapi dan menarik juga menentukan saat saya ingin membeli suatu produk menggunakan transaksi <i>e-money</i> .							
3.	PK3	Saya suka membeli produk menggunakan transaksi <i>e-money</i> yang membuat penampilan saya menjadi lebih keren, gaul, dan trendy							
4.	PK4	Saya merasa bangga ketika membeli produk mahal menggunakan transaksi <i>e-money</i>							
5.	PK5	Membeli produk import dan bermerk (<i>branded</i>) menggunakan transaksi <i>e-money</i> guna							

		mencerminkan status sosial dan kedudukan						
6.	PK6	Saya tertarik membeli dan menggunakan transaksi <i>e-money</i> untuk membeli produk yang diiklankan oleh artis / influencer idola saya.						
7.	PK7	Membeli produk mahal dan bermerek menggunakan transaksi <i>e-money</i> akan meningkatkan rasa percaya diri seseorang						
8.	PK8	Saya menggunakan transaksi <i>e-money</i> untuk membeli dua barang atau lebih (gadget, jam tangan, sepatu, tas, kosmetik, dll) yang sejenis dengan merek yang berbeda						

Pembelian Implusif

9.	PK9	Ketika menemukan produk yang menarik, tanpa berpikir panjang saya langsung membelinya menggunakan transaksi <i>e-money</i>						
10.	PK10	Ketika berada dipusat perbelanjaan, ada keinginan tiba – tiba untuk membeli barang yang sedang <i>discount</i> menggunakan transaksi <i>e-money</i>						
11.	PK11	Saat saya melihat barang yang unik atau sulit didapatkan, saya langsung membelinya menggunakan transaksi <i>e-money</i>						

Pemborosan

12.	PK12	Ketika ada diskon besar – besaran menggunakan						
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		transaksi <i>e-money</i> , saya suka memborong barang – barang yang saya inginkan						
13.	PK13	Saya menghabiskan uang saku (bulanan) pribadi dengan memindahkannya ke <i>e - money</i> , untuk membeli baju, sepatu, tas, alat – alat kecantikan dan olahraga.						
14.	PK14	Dalam sebulan, hampir tiap minggu saya menggunakan transaksi <i>e-money</i> untuk berbelanja						
Pembelian tidak rasional								
15.		Saya sering membeli barang yang sedang trend menggunakan transaksi <i>e-money</i> meskipun saya tidak membutuhkannya						
16.		Saya sering belanja berlebihan menggunakan transaksi <i>e-money</i> tanpa memperhitungkan kondisi keuangan saya						
17.		Saya membeli barang – barang keluaran terbaru menggunakan transaksi <i>e-money</i> agar terlihat <i>up to date</i>						

Lampiran 2. Hasil Jawaban Responden

1. Literasi Keuangan

No	P 1	P2	P3	P 4	P5	P 6	P 7	P 8	P 9	P1 0	P1 1	P1 2	P1 3	P1 4	P1 5	P1 6	P1 7	P1 8	P19	P20	P21	P22	Total	
1	6	6	5	6	5	5	5	6	5	6	6	5	4	6	5	6	5	7	3	5	6	4	117	
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76	7	5	6	5	6	7	6	5	7	5	5	7	6	7	6	5	7	7	6	7	5	7	134
77	7	7	6	7	7	6	7	5	7	7	5	4	7	6	7	5	4	4	6	4	6	7	131
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79	6	7	5	7	4	7	6	7	6	7	7	6	4	7	6	7	6	6	7	6	6	6	136
80	2	7	3	6	6	3	6	5	2	7	5	5	6	3	6	5	5	6	7	6	6	6	113
81	7	5	7	6	7	4	7	6	7	5	6	7	7	4	7	6	7	7	7	7	6	5	137
82	7	7	7	7	7	7	7	5	7	7	5	7	7	7	7	5	7	7	5	7	5	5	142
83	7	5	7	6	4	7	7	6	7	5	6	6	4	7	7	6	6	7	6	7	4	6	133
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86	5	7	4	5	7	6	7	6	5	7	6	7	7	6	7	6	7	7	6	7	6	6	137
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88	6	6	6	6	6	6	6	4	6	6	4	6	6	6	4	6	6	5	6	7	6	126	
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90	7	7	7	7	7	7	7	5	7	7	5	5	7	7	5	5	5	7	5	5	7	7	138
91	6	7	4	7	5	7	6	7	6	7	7	6	5	7	6	7	6	6	5	6	6	7	136
92	6	6	5	7	4	5	5	6	6	6	6	4	5	5	6	6	6	7	6	7	5	125	
93	4	4	4	3	4	5	4	5	4	4	5	1	4	5	4	5	1	5	7	6	6	6	96
94	6	6	6	6	6	7	7	4	6	6	4	7	6	7	7	4	7	7	6	7	6	7	135
95	4	3	5	6	6	6	7	5	4	3	5	7	6	6	7	5	7	7	6	7	5	6	123
96	6	7	6	6	6	5	7	7	6	7	7	5	6	5	7	7	5	5	5	5	5	6	131
97	5	3	6	5	7	6	7	5	5	3	5	6	7	6	7	5	6	5	6	6	6	6	123
98	4	4	6	6	4	7	5	3	4	4	3	7	4	7	5	3	7	6	6	7	7	5	114

2. Kontrol Diri

No	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16	P17	P18	P19	P20	Total
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4	7	7	7	7	7	6	7	6	7	6	7	4	6	7	5	6	7	7	7	6	129
5	6	6	6	6	6	6	6	6	6	6	6	4	6	6	6	6	6	6	6	6	118
6	5	6	6	5	5	7	5	6	7	6	6	5	6	7	7	6	5	5	5	6	116
7	6	5	5	6	6	6	6	6	6	6	5	4	6	6	5	6	6	6	6	6	114
8	5	6	7	5	5	7	5	7	7	6	7	6	7	7	6	7	5	5	5	7	122
9	6	5	6	6	7	6	6	6	7	6	7	7	6	7	6	5	6	6	6	6	123
10	6	5	5	6	6	5	6	6	6	5	5	4	6	6	5	5	6	6	6	5	110
11	7	5	5	7	7	4	7	6	5	4	5	5	5	5	4	6	7	7	7	6	114
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14	5	5	6	5	5	5	5	7	6	3	6	7	5	6	6	4	7	5	5	4	107
15	7	5	6	7	7	7	5	6	6	6	7	7	6	6	6	7	7	7	7	6	128
16	6	6	6	6	6	6	6	6	6	6	6	5	6	6	6	6	7	6	6	6	120
17	6	6	7	6	6	7	6	5	7	6	7	7	7	7	5	7	7	6	6	7	128
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19	6	6	6	6	6	6	6	4	6	6	6	5	6	6	4	4	6	6	6	4	111
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21	6	4	6	6	6	6	6	6	6	5	6	6	5	6	5	6	6	6	6	6	115
22	6	7	5	6	6	3	6	6	6	7	5	7	5	6	5	6	7	6	6	6	117

23	7	6	6	7	7	6	7	6	5	6	6	6	4	5	7	5	5	7	7	5	120
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25	5	7	7	5	5	7	5	7	6	7	7	7	7	6	7	7	6	5	5	7	125
26	6	5	5	6	6	7	6	7	6	7	5	4	6	6	7	3	6	6	6	3	113
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30	4	2	4	4	5	4	3	3	6	4	5	4	3	2	3	4	4	4	3	75	
31	6	4	3	6	6	2	5	4	6	3	3	4	5	4	4	4	6	6	6	4	91
32	7	6	6	7	7	5	6	5	7	6	6	5	6	5	6	6	7	7	7	6	123
33	5	7	5	5	6	7	6	5	6	5	6	4	5	6	5	5	5	5	5	5	108
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36	7	6	5	7	7	5	4	6	7	7	5	5	6	5	5	4	7	7	6	4	115
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63	4	5	6	4	4	7	6	7	4	5	6	6	7	6	7	5	4	4	5	5	107
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68	5	7	7	5	5	7	6	7	5	7	7	4	7	6	5	6	5	5	6	6	118
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74	7	6	5	7	7	3	6	4	7	3	5	5	3	7	5	6	7	7	5	111
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78	6	7	7	6	6	4	4	6	7	7	5	5	5	3	7	6	6	6	7	116
79	6	5	6	6	5	5	5	6	7	6	6	5	5	5	4	6	6	7	4	111
80	5	5	6	5	5	6	7	7	6	5	6	5	7	6	5	7	5	5	7	117
81	7	7	5	7	7	7	5	7	6	5	6	6	7	6	7	7	7	7	7	130
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84	5	4	6	5	5	6	6	5	5	6	6	4	6	6	5	6	5	5	7	109
85	6	6	6	6	7	6	7	6	6	6	6	7	6	5	6	6	6	6	6	122
86	7	7	6	7	7	6	5	7	7	3	6	6	6	6	7	7	6	7	6	126
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92	6	6	5	6	6	5	7	6	6	5	7	6	6	6	7	6	6	7	7	122
93	1	7	5	1	1	6	6	7	5	6	5	5	6	7	6	6	7	1	7	102
94	7	4	5	7	7	7	5	7	6	5	5	5	7	6	7	6	7	7	6	124
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96	5	7	6	5	5	6	6	5	5	7	6	6	7	7	6	6	5	5	3	114
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98	7	6	5	7	7	6	4	7	7	7	5	5	4	5	5	6	5	7	6	6	117
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3. Perilaku Konsumtif

No.	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16	P17	Total
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5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	3	3	96
6	7	6	6	6	6	6	7	7	6	6	7	7	6	6	6	6	6	107
7	7	6	6	5	5	6	6	6	6	6	6	5	6	6	7	7	7	103
8	7	5	6	6	7	7	6	7	6	7	7	6	7	7	5	6	3	105
9	6	6	7	5	6	6	6	7	7	7	6	7	6	6	7	6	7	108
10	4	5	5	5	5	6	5	5	5	6	6	5	5	5	6	5	5	88
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12	7	7	7	6	7	7	6	7	7	7	7	4	7	7	7	7	7	114
13	6	6	5	5	5	6	4	6	5	5	6	4	5	5	5	4	4	86
14	5	7	3	5	6	7	1	5	3	5	6	6	4	6	6	6	6	87
15	6	4	6	5	6	5	5	7	6	7	6	6	6	6	7	6	6	100

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17	6	4	6	6	7	5	6	7	6	7	7	5	7	7	6	6	6	6	104
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19	4	4	6	6	6	4	7	6	6	6	6	4	4	4	6	6	6	6	91
20	7	7	6	3	3	7	7	7	6	6	7	1	7	5	7	7	5	98	
21	6	6	5	4	6	6	5	6	5	5	6	5	6	5	7	5	5	93	
22	6	6	7	7	5	6	5	3	7	5	6	5	6	6	4	5	7	96	
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24	6	7	6	7	6	7	5	7	6	7	6	6	7	5	5	6	6	105	
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35	5	5	6	6	7	7	5	6	6	4	6	6	5	5	6	7	7	99
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37	4	4	4	5	5	4	4	4	4	4	4	4	4	4	5	5	5	73
38	6	5	6	4	5	6	6	7	5	7	6	6	5	5	7	5	6	97
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45	6	6	6	6	5	6	6	6	7	6	5	4	6	6	6	5	5	97
46	7	6	7	5	6	3	5	6	6	6	5	6	5	6	6	6	5	96
47	4	4	4	5	6	4	4	5	5	5	5	2	4	5	5	5	4	76
48	7	7	7	4	6	6	5	7	7	5	7	7	6	7	7	6	6	107
49	5	5	5	7	6	7	4	4	5	5	5	6	6	5	6	5	5	91
50	5	6	7	7	5	6	5	4	7	7	6	7	7	7	5	6	6	103
51	7	7	6	7	7	7	5	4	7	6	7	6	7	7	6	7	7	110
52	7	5	6	5	7	5	7	5	7	6	7	6	6	7	5	6	6	103
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60	5	7	6	6	7	6	7	6	6	6	7	7	6	7	7	6	6	6	108
61	7	5	7	7	6	5	7	6	6	5	5	6	6	6	6	7	5	102	
62	6	6	6	6	5	6	6	6	6	6	6	2	6	6	6	5	5	5	95
63	6	7	5	5	6	7	6	7	6	7	6	7	5	7	6	4	6	6	103
64	7	7	7	4	4	7	7	7	7	7	7	4	4	7	7	7	7	7	107
65	7	5	7	5	7	5	6	7	5	7	4	7	6	7	6	7	5	103	
66	7	4	5	6	4	5	6	6	7	6	5	6	5	6	6	4	5	93	
67	3	4	5	5	4	4	5	5	4	5	5	5	5	5	5	5	5	5	79
68	6	6	7	7	7	7	7	7	6	7	6	5	6	7	7	6	7	7	111
69	6	6	6	5	4	5	6	6	2	4	6	5	5	5	5	5	5	5	86
70	6	6	5	5	7	5	6	6	6	6	7	7	7	5	6	7	7	7	104
71	5	7	6	7	5	6	4	6	6	6	5	7	7	7	7	4	6	6	101
72	6	4	7	6	4	7	5	5	5	6	7	3	5	6	7	5	5	5	93

92	6	7	6	6	5	7	7	6	5	6	6	6	7	5	7	5	6	103
93	5	6	6	7	5	7	6	6	6	6	7	6	6	5	6	6	5	101
94	6	7	6	4	5	5	4	7	7	7	6	7	6	7	6	6	7	103
95	7	6	7	7	6	7	6	7	7	6	7	5	6	7	6	7	6	110
96	6	5	7	7	6	5	6	6	6	7	7	6	6	6	7	7	5	105
97	5	4	6	6	6	5	5	6	4	6	7	5	5	4	4	6	6	90
98	4	5	5	6	7	7	7	7	6	5	4	5	4	4	4	5	6	91

Lampiran 3. Hasil Uji Validitas

Hasil Uji Validitas 30

1. Literasi Keuangan

		Correlations																									
		LK1	LK2	LK3	LK4	LK5	LK6	LK7	LK8	LK9	LK10	LK11	LK12	LK13	LK14	LK15	LK16	LK17	LK18	LK19	LK20	LK21	LK22	TOTALX1			
LK1	Pearson Correlation	1	.477**	.279	.541	.433	.104	.005	-.032	.744**	.434	.142	.005	.363	.084	.259	.142	.005	.165	.197	.115	.107	.205	.458*			
	Sig. (2-tailed)		.008	.136	.002	.017	.586	.985	.865	.000	.017	.456	.980	.046	.659	.167	.454	.988	.393	.297	.547	.572	.277	.011			
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK2	Pearson Correlation	.477**	1	.525**	.683**	.492**	.559**	.334	.602**	.579**	.696**	.230	.161	.325	.159	.387	.230	.161	.136	.305	.398	.331	.442*	.733**			
	Sig. (2-tailed)	.008		.003	.000	.005	.001	.071	.000	.001	.000	.222	.394	.080	.401	.034	.222	.394	.472	.101	.030	.074	.014	.000			
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK3	Pearson Correlation	.279	.525*	1	.308	.549*	.139	.483*	.355	.643*	.375	-.191	.026	.065	.220	.139	-.191	.026	.119	.313	.354	.000	.179	.438*			
	Sig. (2-tailed)	.136	.003		.098	.002	.463	.007	.055	.000	.041	.312	.892	.733	.242	.463	.312	.531	.093	.055	1,000	.344	.015				
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK4	Pearson Correlation	.541	.683*	.308	1	.546	.402*	.423	.439	.431*	.615**	.422	.000	.059	.231	.172	.509**	.000	.059	.016	.225	.191	.044	.295	.691*		
	Sig. (2-tailed)	.002	.000	.098		.002	.006	.443	.002	.006	.000	.160	.356	.034	.008	.003	.160	.356	.022	.000	.036	.000	.036	.000			
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK5	Pearson Correlation	.433	.492**	.549**	.546*	1	.423	.439	.431*	.615**	.422	.000	.059	.231	.172	.509**	.000	.059	.016	.225	.191	.044	.295	.559*			
	Sig. (2-tailed)	.017	.005	.002	.002		.020	.016	.017	.000	.020	.000	.756	.220	.364	.004	1,000	.756	.931	.231	.313	.818	.114	.001			
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK6	Pearson Correlation	.104	.558*	.139	.486*	.423*	1	.367	.638*	.149	.462	.387	.108	.517**	.415*	.407	.367	.108	.181	.035	.200	.313	.424	.615*			
	Sig. (2-tailed)	.586	.001	.463	.006	.000	.000	.031	.000	.012	.036	.568	.026	.022	.024	.026	.024	.568	.339	.095	.092	.020	.000				
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK7	Pearson Correlation	.005	.234	.462*	.145	.429*	.397	1	.396*	.344	.389	.273	.163	.127	.702**	.042	.272	.163	.113	.161	.664**	.109	.289	.573**			
	Sig. (2-tailed)	.981	.071	.007	.443	.016	.034		.035	.063	.034	.145	.389	.503	.000	.026	.026	.399	.551	.395	.000	.568	.122	.001			
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK8	Pearson Correlation	-.032	.607**	.355	.359	.431*	.638*	.386	1	.257	.355	.071	.144	.043	.052	.228	.071	.144	.113	.049	.134	.094	.166	.452*			
	Sig. (2-tailed)	.865	.000	.055	.052	.017	.000	.035		.170	.055	.708	.446	.823	.786	.226	.708	.446	.551	.799	.479	.619	.381	.012			
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK9	Pearson Correlation	.744*	.578*	.631	.491*	.615*	.490	.347	.527	1	.461*	.152	.059	.139	.184	.161	.152	.059	.151*	.151*	.393	.011	.315	.460*			
	Sig. (2-tailed)	.000	.001	.001	.000	.000	.000	.000	.000		.170	.043	.423	.330	.838	.433	.031	.128	.071	.545	.011						
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK10	Pearson Correlation	.434	.698*	.375	.779*	.422*	.452	.389	.355	.464**	1	.321	.221	.391	.390*	.452*	.321	.221	.341	.286	.411*	.505*	.515*	.774*			
	Sig. (2-tailed)	.017	.000	.041	.000	.020	.012	.034	.055	.010		.084	.241	.033	.033	.012	.084	.241	.065	.125	.024	.004	.000				
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK11	Pearson Correlation	.142	.230	-.191	.263	.000	.387*	.273	.071	.152	.321	1	.098	.273	.492*	.182	.1000*	.098	.349	.175	.370*	.579*	.222	.499*			
	Sig. (2-tailed)	.462	.252	.351	.160	.160	.000	.046	.145	.145	.708	.448	.084	.607	.146	.006	.607	.067	.067	.064	.028	.098					
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK12	Pearson Correlation	.005	.161	.026	.175	.059	.108	.163	.144	.039	.221	.098	1	.314	.030	.629**	.099	1,000*	.694*	.375*	.397	.281	.626*	.540*			
	Sig. (2-tailed)	.980	.394	.892	.366	.756	.568	.389	.446	.838	.241	.607		.091	.875	.000	.607	.000	.041	.030	.132	.000	.002				
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK13	Pearson Correlation	.363	.325	.065	.388	.231	.517**	.127	.043	.135	.391	.272	.314	1	.340	.462	.272	.314	.313	.112	.227	.423	.653*	.588*			
	Sig. (2-tailed)	.049	.080	.733	.034	.220	.003	.503	.823	.477	.033	.146	.091	.066	.010	.146	.091	.092	.567	.227	.020	.000	.001				
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK14	Pearson Correlation	.084	.169	.250	.193	.172	.415*	.707	.052	.150	.307	.492*	.000	.340	.047	.490*	.000	.047	.490*	.000	.047	.313	.271	.505*			
	Sig. (2-tailed)	.659	.401	.242	.308	.364	.022	.000	.786	.330	.033	.006	.875	.066	.004	.875	.006	.004	.875	.000	.013	.013	.004				
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK15	Pearson Correlation	.259	.387	.139	.529*	.508*	.407	.042	.228	.119	.452	.182	.629**	.462*	.047	1	.182	.629*	.507*	.257	.086	.086	.648*	.623**			
	Sig. (2-tailed)	.034	.463	.003	.004	.026	.226	.530	.012	.335	.000	.010	.804	.335	.000	.004	.171	.652	.277	.000	.000						
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK16	Pearson Correlation	.142	.230	-.191	.263	.000	.387	.273	.071	.152	.321	.1000*	.098	.000	.272	.492*	.182	1	.098	.349	.175	.370*	.579*	.222			
	Sig. (2-tailed)	.462	.252	.351	.160	.160	.000	.046	.145	.145	.708	.448	.084	.607	.000	.000	.000	.000	.000	.000	.000	.000	.000				
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK17	Pearson Correlation	.005	.161	.026	.175	.059	.108	.163	.144	.039	.221	.098	1,000*	.314	.030	.629**	.099	1	.694*	.375*	.397	.281	.626*	.500*			
	Sig. (2-tailed)	.980	.394	.892	.366	.756	.568	.389	.446	.838	.241	.607		.091	.875	.000	.607	.000	.041	.030	.132	.000	.002				
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
LK18	Pearson Correlation	.165	.136	-.119	.241	.016	.181	.113	.113	.135	.341	.349	.694*	.313	.094	.507*	.349	.694*	1	.233	.273	.328	.391	.518*			
	Sig. (2-tailed)	.383	.472	.531	.199	.931	.339	.55																			

2. Kontrol Diri

		Correlations																					
		KD1	KD2	KD3	KD4	KD5	KD6	KD7	KD8	KD9	KD10	KD11	KD12	KD13	KD14	KD15	KD16	KD17	KD18	KD19	KD20	TOTALX2	
KD1	Pearson Correlation	1	,310	,205	1,000*	,1,000*	-,202	1,000*	-,163	-,068	-,022	,205	,040	-,077	-,068	,292	-,200	,791*	1,000*	1,000*	-,200	,587**	
	Sig. (2-tailed)		,096	,277	,000	,000	,284	,000	,389	,720	,909	,277	,835	,686	,720	,117	,290	,000	,000	,290	,001		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD2	Pearson Correlation	,310	1	,610	,310	,310	,362	,310	,380*	,262	,215	,610	,279	,508	,262	,518	,490*	,333	,310	,310	,490*	,745	
	Sig. (2-tailed)	,096	,000	,096	,096	,049	,096	,038	,162	,255	,000	,135	,004	,162	,003	,006	,072	,096	,096	,006	,000		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD3	Pearson Correlation	,205	,610**	1	,205	,205	,458*	,205	,360	,533*	,338	1,000*	,235	,537**	,533*	,625**	,388	,281	,205	,205	,388	,767**	
	Sig. (2-tailed)	,277	,000	,277	,277	,011	,277	,051	,002	,067	,000	,211	,002	,000	,034	,133	,277	,034	,000	,034	,000		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD4	Pearson Correlation	1,000**	,310	,205	1	1,000**	-,202	1,000*	,163	-,068	-,022	,205	,040	-,077	-,068	,292	-,200	,791*	1,000*	1,000*	-,200	,587**	
	Sig. (2-tailed)	,000	,096	,277	,000	,000	,284	,000	,389	,720	,909	,277	,835	,686	,720	,117	,290	,000	,000	,290	,001		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD5	Pearson Correlation	1,000**	,310	,205	1,000**	1	-,202	1,000*	-,163	-,068	-,022	,205	,040	-,077	-,068	,292	-,200	,791*	1,000*	1,000*	-,200	,587**	
	Sig. (2-tailed)	,000	,096	,277	,000	,000	,284	,000	,389	,720	,909	,277	,835	,686	,720	,117	,290	,000	,000	,290	,001		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD6	Pearson Correlation	-,202	,362*	,458*	-,202	1	-,202	,346	,447*	,485*	,458*	,244	,673**	,447*	,312	,450	-,282	-,202	,450	,450	,433*		
	Sig. (2-tailed)	,284	,049	,011	,284	,284	,284	,061	,013	,007	,011	,195	,000	,013	,093	,131	,284	,013	,017				
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD7	Pearson Correlation	1,000**	,310	,205	1,000**	1,000**	-,202	1	-,163	-,068	-,022	,205	,040	-,077	-,068	,292	-,200	,791*	1,000*	1,000*	-,200	,587**	
	Sig. (2-tailed)	,000	,096	,277	,000	,000	,284	,000	,389	,720	,909	,277	,835	,686	,720	,117	,290	,000	,000	,290	,001		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD8	Pearson Correlation	-,163	,380*	,360	-,163	-,163	,346	,346	1	,552*	,218	,360	-,016	,391	,552**	,377*	,377*	,098	-,163	,377*	,380*		
	Sig. (2-tailed)	,389	,038	,051	,389	,389	,061	,389	,002	,247	,051	,934	,033	,002	,040	,040	,607	,389	,389	,040	,039		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD9	Pearson Correlation	-,068	,262	,533**	-,068	-,068	,447*	,447*	-,068	,552**	1	,479*	,533*	,019	,540**	1,000**	,251	,419*	,076	-,068	,419*	,534**	
	Sig. (2-tailed)	,720	,162	,002	,720	,720	,013	,720	,002	,007	,002	,921	,002	,000	,181	,021	,690	,720	,021	,002			
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD10	Pearson Correlation	-,022	,215	,338	-,022	-,022	,485**	,485**	-,022	,218	,479**	1	,338	,120	,440	,479*	,239	,212	,128	-,022	,022	,212	,405*
	Sig. (2-tailed)	,909	,255	,067	,909	,909	,007	,909	,247	,007	,067	,529	,015	,007	,203	,260	,502	,909	,909	,260	,027		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD11	Pearson Correlation	,205	,610**	1,000*	,205	,205	,458*	,205	,360	,533*	,338	1	,235	,537**	,533*	,625**	,388	,281	,205	,205	,388	,767**	
	Sig. (2-tailed)	,277	,000	,000	,277	,277	,011	,277	,051	,002	,067	,211	,002	,002	,034	,133	,277	,034	,000				
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD12	Pearson Correlation	,040	,279	,235	,040	,040	,244	,040	,016	,019	,120	,235	1	,216	,019	,368*	,312	,158	,040	,040	,312	,362*	
	Sig. (2-tailed)	,835	,135	,211	,835	,835	,195	,835	,934	,921	,529	,211	,252	,921	,045	,094	,405	,835	,835	,094	,049		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD13	Pearson Correlation	-,077	,508*	,537**	-,077	-,077	,673*	,673*	-,077	,391	,540**	,440*	,537*	,216	1	,540**	,325	,631*	-,007	-,077	,631*	,587**	
	Sig. (2-tailed)	,686	,004	,002	,686	,686	,000	,686	,033	,002	,015	,002	,252	,002	,002	,080	,000	,972	,686	,686	,000	,001	
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD14	Pearson Correlation	-,068	,262	,533**	-,068	-,068	,447*	,447*	-,068	,552*	1,000**	,479*	,533*	,019	,540**	1	,251	,419*	,076	-,068	,419*	,534**	
	Sig. (2-tailed)	,720	,162	,002	,720	,720	,013	,720	,002	,000	,007	,002	,921	,002	,000	,181	,021	,690	,720	,021	,002		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD15	Pearson Correlation	,292	,518**	,625**	,292	,292	,312	,292	,377	,251	,239	,626*	,368*	,325	,251	1	,196	,294	,292	,292	,196	,679**	
	Sig. (2-tailed)	,117	,003	,000	,117	,117	,093	,117	,040	,181	,203	,000	,045	,080	,181	,300	,114	,117	,300	,117	,000		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD16	Pearson Correlation	-,200	,490	,388*	-,200	-,200	,450	,450	-,200	,377	,419	,212	,388	,312	,631	,419	,196	1	,127	-,200	-,200	,464**	
	Sig. (2-tailed)	,290	,006	,034	,290	,290	,013	,290	,040	,021	,260	,034	,094	,000	,021	,300	,504	,290	,290	,000	,010		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD17	Pearson Correlation	,791**	,333	,281	,791**	,791**	-,282	,791**	-,098	,076	,128	,281	,158	-,007	,076	,294	-,127	1	,791*	,791*	,127	,557**	
	Sig. (2-tailed)	,000	,072	,133	,000	,000	,131	,000	,607	,690	,502	,133	,405	,972	,690	,114	,504	,000	,000	,504	,001		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD18	Pearson Correlation	1,000**	,310	,205	1,000**	1,000**	-,202	1,000*	-,163	-,068	-,022	,205	,040	-,077	-,068	,292	-,200	,791*	1	1,000*	-,200	,587**	
	Sig. (2-tailed)	,000	,096	,277	,000	,000	,284	,000	,389	,720	,909	,277	,835	,686	,720	,117	,290	,000	,000	,290	,001		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD19	Pearson Correlation	1,000**	,310	,205	1,000**	1,000**	-,202	1,000*	-,163	-,068	-,022	,205	,040	-,077	-,068	,292	-,200	,791*	1,000*	1	-,200	,587**	
	Sig. (2-tailed)	,000	,096	,277	,000	,000	,284	,000	,389	,720	,909	,277	,835	,686	,720	,117	,290	,000	,000	,290	,001		
N		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
KD20	Pearson Correlation	-,200	,490**	,388*	-,200	-,200	,450*	,450*	-,200	,377	,419*	,212	,388	,312	,631*	,419	,196	1,000**	-,127	-,200	-,200	,464**	
	Sig. (2-tailed)	,290	,006	,034	,290	,290	,013	,290	,040	,021	,												

3. Perilaku Konsumtif

		Correlations																		
		PK1	PK2	PK3	PK4	PK5	PK6	PK7	PK8	PK9	PK10	PK11	PK12	PK13	PK14	PK15	PK16	PK17	TOTALY	
PK1	Pearson Correlation	1	.427	.425*	.235	.205	.408*	.170	.492**	.425	.370*	.250	.090	.658**	.340	.234	.343	-.026	.572**	
	Sig. (2-tailed)		.019	.019	.211	.276	.025	.369	.006	.019	.044	.182	.637	.000	.066	.213	.063	.891	.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK2	Pearson Correlation	.427*	1	.444*	.097	.246	.625**	-.136	.306	.444*	.058	.339	.201	.087	.077	.076	.327	.161	.457*	
	Sig. (2-tailed)		.019	.014	.610	.190	.000	.472	.100	.014	.763	.067	.288	.646	.687	.691	.078	.394	.011	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK3	Pearson Correlation	.425*	.444*	1	.215	.338	.218	.280	.485**	1,000**	.440*	.479**	.239	.212	.138	.081	.319	.202	.636**	
	Sig. (2-tailed)		.019	.014	.255	.067	.247	.134	.007	.000	.015	.007	.203	.260	.468	.671	.086	.286	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK4	Pearson Correlation	.235	.097	.215	1	.610**	.380*	.234	.362*	.215	.508**	.262	.518**	.490**	.288	.117	.092	.320	.605**	
	Sig. (2-tailed)		.211	.610	.255	.000	.038	.213	.049	.255	.004	.162	.003	.006	.123	.537	.629	.085	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK5	Pearson Correlation	.205	.246	.338	.610**	1	.360	.259	.458*	.338	.537**	.533*	.625**	.388*	.407*	.314	.358	.285	.723**	
	Sig. (2-tailed)		.276	.190	.067	.000	.051	.167	.011	.067	.002	.000	.034	.026	.091	.052	.126	.000		
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK6	Pearson Correlation	.408*	.625**	.218	.380*	.360	1	.122	.346	.218	.391*	.552**	.377*	.377*	.390*	.167	.424*	.201	.633**	
	Sig. (2-tailed)		.025	.000	.247	.038	.051		.521	.061	.247	.033	.002	.040	.033	.379	.020	.286	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK7	Pearson Correlation	.170	-.136	.280	.234	.259	.122	1	.155	.280	.299	.328	.145	.418	.187	.278	.370*	.259	.468*	
	Sig. (2-tailed)		.369	.472	.134	.213	.167	.521		.413	.134	.109	.077	.445	.021	.322	.137	.044	.167	.009
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK8	Pearson Correlation	.492**	.306	.485**	.362*	.458*	.346	.155	1	.485**	.673*	.447*	.312	.450*	.233	.549*	.322	.102	.697*	
	Sig. (2-tailed)		.006	.100	.007	.049	.011	.061	.413		.007	.000	.013	.093	.013	.216	.002	.083	.590	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK9	Pearson Correlation	.425*	.444	1,000**	.215	.338	.218	.280	.485**	1	.440*	.479**	.239	.212	.138	.081	.319	.202	.636**	
	Sig. (2-tailed)		.019	.014	.000	.255	.067	.247	.134	.007		.015	.007	.203	.260	.468	.671	.086	.286	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK10	Pearson Correlation	.370*	.058	.440*	.508**	.537**	.391*	.299	.673**	.440*	1	.540**	.325	.631**	.218	.418	.401*	.256	.728**	
	Sig. (2-tailed)		.044	.763	.015	.004	.002	.033	.109		.015		.002	.080	.000	.248	.022	.028	.173	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK11	Pearson Correlation	.250	.339	.479**	.262	.533**	.552**	.328	.447*	.479**	.540**	1	.251	.419*	.438*	.392	.453*	.249	.711**	
	Sig. (2-tailed)		.182	.067	.007	.162	.002	.077	.013	.007	.002		.181	.021	.015	.032	.012	.184	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK12	Pearson Correlation	.090	.201	.239	.518*	.625**	.377	.145	.312	.239	.325	.251	1	.196	.344	.163	.093	.414*	.576**	
	Sig. (2-tailed)		.637	.288	.203	.003	.000	.040	.445	.093	.203	.080	.181		.300	.063	.391	.624	.023	.001
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK13	Pearson Correlation	.658**	.087	.212	.490**	.388*	.377*	.418*	.450*	.212	.631**	.419*	.196	1	.396*	.509*	.276	.194	.669**	
	Sig. (2-tailed)		.000	.646	.260	.006	.034	.040	.021	.013	.260	.000	.021		.300	.030	.004	.140	.305	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK14	Pearson Correlation	.340	.077	.138	.288	.407*	.390*	.187	.233	.138	.218	.438*	.344	.396	1	.267	.236	.150	.506*	
	Sig. (2-tailed)		.066	.687	.468	.123	.026	.033	.322	.216	.468	.248	.015	.063	.030	.154	.209	.430	.004	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK15	Pearson Correlation	.234	.076	.081	.117	.314	.167	.278	.549**	.081	.418*	.392*	.163	.509*	.267	1	.293	.375	.509*	
	Sig. (2-tailed)		.213	.691	.671	.537	.091	.379	.137	.002	.671	.022	.032	.391	.004	.154	.116	.041	.004	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK16	Pearson Correlation	.343	.327	.319	.092	.358	.424*	.370*	.322	.319	.401	.453*	.093	.276	.236	.293	1	.511**	.584**	
	Sig. (2-tailed)		.063	.078	.086	.629	.052	.020	.044	.083	.086	.028	.012	.624	.140	.209	.116	.004	.001	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
PK17	Pearson Correlation	-.026	.161	.202	.320	.285	.201	.259	.102	.202	.256	.249	.414*	.194	.150	.375	.511**	1	.489**	
	Sig. (2-tailed)		.891	.394	.286	.085	.126	.286	.167	.590	.286	.173	.184	.023	.305	.430	.041	.004	.006	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
TOTALY	Pearson Correlation	.572**	.457*	.636**	.605*	.723*	.633*	.468*	.697**	.636*	.728*	.711**	.576**	.669**	.506*	.509*	.584**	.489**	1	
	Sig. (2-tailed)		.001	.011	.000	.000	.000	.009	.000	.000	.000	.000	.001	.004	.004	.001	.006			
	N	30	30	30	30	30	30	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).

Hasil Uji Validitas 98

1. Literasi Keuangan

	LK1	LK2	LK3	LK4	LK5	LK6	LK7	LK8	LK9	LK10	LK11	LK12	LK13	LK14	LK15	LK16	LK17	LK18	LK19	LK20	LK21	LK22	TOTALX1		
LK1	Pearson Correlation	1	.330**	.374*	.458*	.254	.335*	.135	.201	.917**	.320	.272*	.099	.251*	.304*	.231	.272*	.099	.055	.051	.061	.030	.038		
	Sig. (2-tailed)		,001	,000	,011	,001	,184	,047	,001	,001	,001	,002	,013	,002	,022	,007	,332	,591	,619	,552	,766	,713	,000		
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK2	Pearson Correlation		,330**	1	,122	,482**	,308*	,203	,225	,381**	,350**	,925*	,292*	-,025	,273*	,094	,263*	,292*	-,025	,023	,023	,045	,512*		
	Sig. (2-tailed)		,001	,231	,000	,002	,045	,026	,000	,000	,000	,000	,000	,006	,009	,004	,810	,714	,824	,977	,661	,134	,000		
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK3	Pearson Correlation		,374*	,122	1	,357**	,330**	,262*	,380**	,103	,466**	,087	-,022	,030	,212*	,267*	,321**	-,022	,030	,004	,056	,154	,014	,422*	
	Sig. (2-tailed)		,000	,231	,000	,001	,009	,000	,312	,000	,395	,831	,771	,036	,008	,001	,831	,771	,966	,587	,131	,889	,154	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK4	Pearson Correlation		,458*	,482**	,357**	1	,374**	,451*	,315*	,314*	,436**	,503*	,308*	,151	,340**	,358*	,435**	,308*	,151	,110	,092	,106	,110	,659*	
	Sig. (2-tailed)		,000	,000	,000	,000	,000	,002	,000	,000	,004	,000	,000	,000	,001	,000	,000	,000	,002	,000	,368	,300	,282	,280	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK5	Pearson Correlation		,254	,308**	,330**	,374*	1	,307*	,470*	,147	,299*	,049	,140	,802*	,246*	,497*	,049	,140	,108	,056	,108	,001	,160	,561*	
	Sig. (2-tailed)		,011	,002	,001	,000	,002	,000	,149	,003	,004	,634	,170	,000	,015	,000	,634	,170	,289	,584	,291	,991	,115	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK6	Pearson Correlation		,335*	,203	,262*	,451*	,307**	1	,287*	,249*	,349*	,173	,158	,172	,348*	,818*	,292**	,158	,172	,114	,003	,163	,116	,110	,567*
	Sig. (2-tailed)		,001	,045	,009	,000	,002	,004	,013	,000	,088	,121	,090	,000	,004	,121	,090	,265	,976	,109	,256	,280	,000		
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK7	Pearson Correlation		,135	,225*	,380*	,315*	,470**	,287*	1	,195	,255*	,232*	,119	,120	,383*	,407**	,729**	,119	,120	,135	,091	,230*	,123	,096	,544*
	Sig. (2-tailed)		,184	,026	,000	,002	,000	,004	,054	,011	,021	,242	,239	,000	,000	,000	,242	,239	,187	,372	,023	,226	,349	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK8	Pearson Correlation		,201	,381**	,103	,314*	,147	,249	,195	1	,286*	,310*	,738*	,104	,055	,075	,159	,738*	,104	,152	,074	,215	,033	,020	,530*
	Sig. (2-tailed)		,047	,000	,312	,002	,149	,013	,054	,004	,002	,000	,307	,594	,464	,119	,000	,307	,134	,468	,034	,744	,842	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK9	Pearson Correlation		,917*	,350	,466*	,436*	,299	,349*	,255*	,286*	1	,316**	,174	,097	,184	,346*	,196	,174	,097	,040	,074	,124	,057	,022	,556*
	Sig. (2-tailed)		,000	,000	,000	,000	,003	,000	,011	,004	,002	,000	,086	,069	,000	,053	,086	,344	,696	,467	,224	,574	,829	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK10	Pearson Correlation		,320*	,925*	,087	,503*	,291	,173	,232*	,310*	,316**	1	,318**	-,013	,283*	,156	,277**	,313**	-,013	,021	,005	,002	,004	,167	,521*
	Sig. (2-tailed)		,001	,000	,396	,000	,004	,008	,021	,002	,002	,001	,005	,006	,124	,006	,905	,836	,936	,984	,971	,10	,000		
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK11	Pearson Correlation		,272*	,203	,032	,308*	,049	,158	,119	,738*	,174	,316**	1	,070	,109	,173	,136	,1000**	,070	,208*	,070	,276*	,130	,011	,533*
	Sig. (2-tailed)		,007	,004	,831	,002	,634	,121	,242	,000	,086	,001	,492	,288	,181	,000	,492	,040	,440	,006	,202	,916	,000		
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK12	Pearson Correlation		,099	-,025	,030	,151	,140	,172	,120	,104	,097	-,013	,070	1	,212*	,152	,222*	,070	,1000**	,434**	,353*	,529*	,259*	,457*	
	Sig. (2-tailed)		,332	,810	,711	,139	,170	,090	,239	,307	,344	,895	,492	,000	,036	,134	,003	,005	,000	,000	,000	,010	,033	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK13	Pearson Correlation		,251	,273*	,212	,340**	,802*	,349*	,383*	,055	,184	,289*	,108	,212	1	,302*	,486**	,108	,212*	,025	,046	,134	,264*	,582*	
	Sig. (2-tailed)		,013	,006	,036	,001	,000	,000	,594	,069	,004	,288	,036	,003	,000	,000	,288	,036	,043	,054	,188	,200	,005		
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK14	Pearson Correlation		,304*	,094	,267*	,358*	,246	,818*	,407*	,075	,346**	,156	,179	,152	,302**	1	,192	,179	,152	,093	,040	,257*	,139	,090	,532*
	Sig. (2-tailed)		,002	,358	,008	,000	,015	,000	,000	,464	,000	,124	,078	,134	,003	,059	,078	,134	,365	,698	,011	,172	,379	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK15	Pearson Correlation		,231	,263*	,321	,435*	,497*	,292*	,729*	,159	,196	,277**	,136	,222	,486**	,192	1	,136	,222	,246*	,081	,040	,-134	,169	,567*
	Sig. (2-tailed)		,022	,009	,001	,000	,004	,000	,119	,053	,006	,181	,028	,000	,059	,181	,028	,015	,427	,698	,189	,097	,000		
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK16	Pearson Correlation		,272*	,292*	-,022	,308*	,049	,158	,119	,738*	,174	,318*	,1000**	,070	,108	,179	,136	1	,070	,208*	,079	,276*	,130	,011	,533*
	Sig. (2-tailed)		,007	,004	,831	,002	,634	,121	,242	,000	,086	,001	,492	,288	,181	,000	,492	,040	,440	,006	,202	,916	,000		
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK17	Pearson Correlation		,099	-,025	,030	,151	,140	,172	,120	,104	,097	-,013	,070	,1000**	,212*	,152	,222*	,070	1	,434**	,353*	,529*	,259*	,487*	
	Sig. (2-tailed)		,332	,810	,711	,138	,170	,090	,239	,307	,344	,895	,492	,000	,036	,134	,028	,492	,000	,000	,010	,033	,000		
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK18	Pearson Correlation		,055	-,038	-,004	,110	,108	,114	,135	,152	,-,040	,021	,208*	,434**	,205*	,093	,246*	,208*	,434**	1	,085	,505*	,147	,167	,398*
	Sig. (2-tailed)		,591	,714	,966	,281	,289	,265	,187	,134	,695	,836	,040	,043	,365	,015	,040	,000	,405	,000	,000	,149	,100	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
LK19	Pearson Correlation		,051	,023	,056	,092	,056	-,003	,091	,074	,074	,008	,079	,353*	,046	,040	,081	,079	,353*	,085	1	,354*	,372*	,180	,312*
	Sig. (2-tailed)		,619	,824	,587	,368	,584	,976	,372	,468	,467	,936	,44												

2. Kontrol Diri

		Correlations																						
		KD1	KD2	KD3	KD4	KD5	KD6	KD7	KD8	KD9	KD10	KD11	KD12	KD13	KD14	KD15	KD16	KD17	KD18	KD19	KD20	TOTALX2		
KD1	Pearson Correlation	1	,114	,008	1,000*	1,000*	-,146	,255*	-,105	,384*	-,054	,008	,006	-,134	-,087	,105	,008	,725*	1,000*	,482**	-,056	,567*		
	Sig. (2-tailed)				,262	,841	,000	,000	,153	,011	,304	,000	,598	,941	,951	,188	,397	,304	,940	,000	,000	,582	,000	
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD2	Pearson Correlation	,114	1	,418**	,114	,114	,179	,179	,330*	,097	,217	,418*	,220	,228*	,178	,332**	,404**	,196	,114	,229	,413*	,555*		
	Sig. (2-tailed)				,262	,000	,262	,262	,078	,001	,341	,032	,000	,030	,024	,080	,001	,000	,053	,262	,023	,000	,000	
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD3	Pearson Correlation	,008	,418**	1	,008	,008	,333*	,242*	,241	,018	,129	1,000*	,169	,259*	,306*	,402**	,369**	,036	,008	,129	,350**	,545**		
	Sig. (2-tailed)				,941	,000	,941	,941	,001	,017	,860	,204	,000	,097	,010	,002	,000	,000	,721	,941	,206	,000	,000	
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD4	Pearson Correlation	1,000**	,114	,008	1	1,000*	-,146	,255*	-,105	,384*	-,054	,008	,006	-,134	-,087	,105	,008	,725*	1,000**	,482**	-,056	,567**		
	Sig. (2-tailed)				,000	,262	,941	,000	,153	,011	,304	,000	,598	,941	,951	,188	,397	,304	,940	,000	,000	,582	,000	
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD5	Pearson Correlation	1,000*	,114	,008	1,000*	1	-,146	,255*	-,105	,384*	-,054	,008	,006	-,134	-,087	,105	,008	,725*	1,000*	,482**	-,056	,567*		
	Sig. (2-tailed)				,000	,262	,941	,000	,153	,011	,304	,000	,598	,941	,951	,188	,397	,304	,940	,000	,000	,582	,000	
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD6	Pearson Correlation	-,146	,179	,333**	-,146	-,146	1	,106	,344*	,084	,439*	,333**	,210	,511**	,309*	,288*	,321*	-,182	,-,146	,039	,312**	,407**		
	Sig. (2-tailed)				,153	,078	,001	,153	,153	,299	,001	,412	,000	,001	,038	,000	,002	,004	,001	,073	,706	,002	,000	
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD7	Pearson Correlation	,255	,179	,242*	,255	,255*	,106	1	,172	,009	,048	,242	,040	,259*	,224*	,321**	,154	,297**	,255	,311**	,145	,480*		
	Sig. (2-tailed)				,011	,078	,017	,011	,011	,299	,091	,928	,637	,017	,696	,010	,027	,001	,130	,003	,011	,002	,156	,000
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD8	Pearson Correlation	-,105	,330**	,241	-,105	,344*	,172	1	,135	,222	,241	,092	,364*	,424*	,291*	,213	-,037	,-,105	,054	,271**	,389			
	Sig. (2-tailed)				,304	,001	,017	,304	,304	,001	,091	,185	,028	,017	,367	,000	,000	,004	,035	,720	,304	,600	,007	,000
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD9	Pearson Correlation	,384**	,097	,018	,384**	,384**	,084	,009	,135	1	,230	,018	,122	,143	,242*	,084	,199	,300**	,384**	,173	,190	,459**		
	Sig. (2-tailed)				,000	,341	,860	,000	,000	,412	,928	,185	,023	,860	,230	,159	,017	,409	,049	,003	,000	,089	,061	,000
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD10	Pearson Correlation	-,054	,217	,129	-,054	-,054	,439*	,048	,222	,230	1	,129	,155	,375*	,224*	,195	,155	,126	-,054	,085	,129	,346**		
	Sig. (2-tailed)				,598	,032	,204	,598	,598	,000	,637	,028	,023	,204	,127	,000	,026	,054	,127	,218	,598	,404	,206	,000
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD11	Pearson Correlation	,008	,418**	1,000**	,008	,008	,333*	,242*	,241	,018	,129	1	,169	,259*	,306*	,402**	,369**	,036	,008	,129	,350**	,545**		
	Sig. (2-tailed)				,941	,000	,000	,941	,941	,001	,017	,860	,204	,000	,097	,010	,002	,000	,721	,941	,206	,000	,000	
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD12	Pearson Correlation	,006	,220	,169	,006	,006	,006	,210*	,040	,092	,122	,155	,169	1	,218*	-,019	,486*	,303*	,039	,006	,081	,294**	,378*	
	Sig. (2-tailed)				,951	,030	,097	,951	,951	,038	,696	,367	,230	,127	,097	,031	,855	,000	,002	,703	,951	,428	,003	,000
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD13	Pearson Correlation	-,134	,228	,259**	-,134	-,134	,511**	,259*	,364*	,143	,375*	,259*	,218*	1	,299*	,280*	,407**	-,039	,-,134	,063	,396**	,426**		
	Sig. (2-tailed)				,188	,024	,010	,188	,188	,000	,010	,000	,159	,000	,010	,031	,003	,005	,000	,705	,188	,538	,000	,000
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD14	Pearson Correlation	-,087	,178	,306**	-,087	,087	,309	,224*	,424*	,242*	,224	,306*	,-,019	,299*	1	,210	,347*	,054	,-,087	,029	,370*	,397*		
	Sig. (2-tailed)				,397	,080	,002	,397	,397	,002	,027	,000	,017	,026	,002	,855	,003	,038	,000	,601	,397	,779	,000	,000
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD15	Pearson Correlation	-,105	,332**	,402*	-,105	,105	,288	,321*	,291*	,084	,195	,402*	,486*	,280*	,210*	1	,339*	,127	,105	,246*	,331*	,597**		
	Sig. (2-tailed)				,304	,001	,000	,304	,304	,004	,004	,409	,054	,000	,005	,038	,001	,001	,212	,304	,015	,001	,000	
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD16	Pearson Correlation	,008	,404**	,369**	,008	,008	,321**	,154	,213*	,199*	,155	,369**	,303*	,407**	,347**	,339**	1	,040	,008	,038	,969*	,556**		
	Sig. (2-tailed)				,940	,000	,000	,940	,940	,001	,130	,035	,049	,127	,000	,000	,001	,001	,695	,940	,708	,000	,000	
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD17	Pearson Correlation	,725**	,196	,036	,725*	,725*	-,182	,297*	-,037	,300*	-,126	,036	,039	-,039	,054	,127	,040	1	,725*	,487**	,030	,523*		
	Sig. (2-tailed)				,000	,053	,721	,000	,000	,073	,003	,720	,003	,218	,721	,703	,705	,601	,212	,695	,000	,768	,000	
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD18	Pearson Correlation	1,000**	,114	,008	1,000*	1,000*	-,146	,255*	-,105	,384*	-,054	,008	,006	-,134	-,087	,105	,008	,725*	1	,482**	-,056	,567**		
	Sig. (2-tailed)				,000	,262	,841	,000	,000	,153	,011	,304	,000	,598	,941	,951	,188	,397	,304	,940	,000	,000	,582	,000
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD19	Pearson Correlation	,482*	,229	,129	,482*	,482*	,039	,311**	,054	,173	,085	,129	,081	,-,063	,029	,246*	,038	,487*	,482*	1	,029	,506**		
	Sig. (2-tailed)				,000	,023	,206	,000	,000	,706	,002	,600	,089	,404	,206	,428	,538	,779	,015	,708	,000	,000	,777	,000
N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
KD20	Pearson Correlation	-,056	,413*	,350*	-,056	-,056	,312*																	

3. Perilaku Konsumtif

Correlations

	PK1	PK2	PK3	PK4	PK5	PK6	PK7	PK8	PK9	PK10	PK11	PK12	PK13	PK14	PK15	PK16	PK17	TOTALY	
PK1	Pearson Correlation	1	,351**	,417**	,132	,250*	,244*	,307**	,424**	,423**	,311**	,339**	,247	,467**	,356**	,362**	,267**	,197	,616**
	Sig. (2-tailed)		,000	,000	,194	,013	,015	,002	,000	,000	,002	,001	,014	,000	,000	,008	,052	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK2	Pearson Correlation	,351**	1	,374**	,157	,179	,492**	,046	,388**	,430**	,300**	,362**	,341**	,272**	,311**	,272**	,330**	,274**	,609**
	Sig. (2-tailed)		,000	,000	,123	,078	,000	,652	,000	,000	,003	,000	,001	,007	,002	,007	,001	,006	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK3	Pearson Correlation	,417**	,374**	1	,214*	,126	,199	,284**	,429**	,375**	,409**	,246	,201*	,142	,294*	,152	,306**	,210*	,556**
	Sig. (2-tailed)		,000	,000	,034	,216	,049	,005	,000	,000	,000	,015	,047	,165	,003	,135	,002	,038	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK4	Pearson Correlation	,132	,157	,214*	1	,408**	,313**	,199	,179	,173	,222*	,168	,331**	,396**	,076	,050	,133	,177	,453**
	Sig. (2-tailed)		,194	,123	,034	,000	,002	,049	,079	,089	,028	,098	,001	,000	,456	,627	,193	,081	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK5	Pearson Correlation	,250*	,179	,126	,408**	1	,257	,311**	,344**	,277*	,239*	,266**	,393**	,334**	,187	,240*	,359**	,332**	,568**
	Sig. (2-tailed)		,013	,078	,216	,000	,011	,002	,001	,006	,018	,008	,000	,001	,065	,017	,000	,001	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK6	Pearson Correlation	,244*	,492**	,199	,313**	,257*	1	,206	,350**	,317*	,379**	,391**	,293**	,246	,280*	,360**	,301**	,302**	,606**
	Sig. (2-tailed)		,015	,000	,049	,002	,011	,042	,000	,001	,000	,000	,003	,015	,005	,000	,003	,002	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK7	Pearson Correlation	,307**	,046	,284*	,199	,311**	,206*	1	,329**	,220	,300**	,267**	,084	,273**	,109	,260*	,171	,173	,458**
	Sig. (2-tailed)		,002	,652	,005	,049	,002	,042	,001	,030	,003	,008	,410	,006	,284	,010	,092	,089	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK8	Pearson Correlation	,424**	,388**	,429**	,179	,344**	,350**	,329**	1	,336**	,511**	,282*	,283**	,294**	,207	,440**	,180	,187	,634**
	Sig. (2-tailed)		,000	,000	,000	,079	,001	,000	,001	,001	,000	,005	,005	,003	,041	,000	,076	,065	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK9	Pearson Correlation	,423**	,430*	,375**	,173	,277**	,317**	,220	,336**	1	,383**	,377**	,305**	,298*	,267**	,188	,204	,194	,592**
	Sig. (2-tailed)		,000	,000	,000	,089	,006	,001	,030	,001	,000	,000	,002	,003	,008	,064	,044	,056	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK10	Pearson Correlation	,311**	,300**	,409**	,222*	,239*	,379**	,300**	,511**	,383**	1	,297**	,280**	,424**	,394**	,392**	,288**	,223	,641**
	Sig. (2-tailed)		,002	,003	,000	,028	,018	,000	,003	,000	,000	,003	,005	,000	,000	,004	,027	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK11	Pearson Correlation	,339**	,362**	,246	,168	,266**	,391**	,267**	,282**	,377**	,297**	1	,210	,397**	,335**	,311**	,361**	,280**	,589**
	Sig. (2-tailed)		,001	,000	,015	,098	,008	,000	,008	,005	,000	,003	,038	,000	,001	,002	,000	,005	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK12	Pearson Correlation	,247*	,341**	,201*	,331**	,393**	,293**	,084	,283**	,305**	,280**	,210*	1	,334**	,277**	,266**	,225*	,417**	,582**
	Sig. (2-tailed)		,014	,001	,047	,001	,000	,003	,410	,005	,002	,005	,038	,98	,98	,98	,98	,98	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK13	Pearson Correlation	,467**	,272**	,142	,396*	,334**	,246*	,273**	,294**	,298*	,424**	,397**	,334**	1	,362*	,397**	,226*	,243*	,615**
	Sig. (2-tailed)		,000	,007	,165	,000	,001	,015	,006	,003	,000	,000	,001	,000	,000	,025	,016	,016	,000
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK14	Pearson Correlation	,356*	,311**	,294*	,076	,187	,280*	,109	,207	,267*	,394*	,335*	,277**	,362**	1	,336*	,347**	,381**	,559**
	Sig. (2-tailed)		,000	,002	,003	,456	,065	,005	,284	,041	,008	,000	,001	,006	,000	,001	,000	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK15	Pearson Correlation	,362*	,272**	,152	,050	,240*	,360**	,260**	,440**	,188	,392**	,311**	,266**	,397**	,336*	1	,270**	,423**	,572**
	Sig. (2-tailed)		,000	,007	,135	,627	,017	,000	,010	,000	,064	,000	,002	,008	,000	,001	,007	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK16	Pearson Correlation	,267**	,330*	,306**	,133	,359*	,301**	,171	,180	,204*	,288*	,361**	,225	,226*	,347*	,270**	1	,500**	,555**
	Sig. (2-tailed)		,008	,001	,002	,193	,000	,003	,092	,076	,044	,004	,000	,025	,000	,007	,000	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
PK17	Pearson Correlation	,197	,274**	,210*	,177	,332**	,302**	,173	,187	,194	,223*	,280**	,417**	,243*	,381*	,423*	,500**	1	,567**
	Sig. (2-tailed)		,052	,006	,038	,081	,001	,002	,089	,056	,027	,005	,000	,016	,000	,000	,000	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
TOTALY	Pearson Correlation	,616**	,609**	,556*	,453*	,568*	,606**	,458**	,634*	,592*	,641**	,589*	,582**	,615*	,559*	,572*	,555*	,567**	1
	Sig. (2-tailed)		,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	
	N		98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	

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

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

Lampiran 4. Hasil Uji Reliabilitas

Hasil Uji Reliabilitas (30)

1. Literasi Keuangan

Reliability Statistics

Cronbach's Alpha	N of Items
,893	22

2. Kontrol Diri

Reliability Statistics

Cronbach's Alpha	N of Items
,882	20

3. Perilaku Konsumtif

Reliability Statistics

Cronbach's Alpha	N of Items
,884	17

Hasil Uji Reliabilitas (98)

1. Literasi Keuangan

Reliability Statistics

Cronbach's Alpha	N of Items
,857	22

2. Kontrol Diri

Reliability Statistics

Cronbach's Alpha	N of Items
,837	20

3. Perilaku Konsumtif

Reliability Statistics

Cronbach's Alpha	N of Items
,871	17

Lampiran 5. Karakteristik Respoonden

1. Tabel Jenis Kelamin

JK

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki - Laki	27	27,6	27,6	27,6
	Perempuan	71	72,4	72,4	100,0
	Total	98	100,0	100,0	

2. Tabel Usia

Usia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 20 Tahun	30	30,6	30,6	30,6
	21 - 23 Tahun	58	59,2	59,2	89,8
	24 - 26 Tahun	10	10,2	10,2	100,0
	Total	98	100,0	100,0	

3. Tabel Rata-rata Uang Saku/Bulan

US

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rp. 2.000.000	17	17,3	17,3	17,3
	Rp. 2.000.000 - Rp. 3.000.000	20	20,4	20,4	37,8
	Rp. 3.000.000 - Rp. 4.000.000	29	29,6	29,6	67,3
	Rp. 4.000.000 - Rp. 5.000.000	32	32,7	32,7	100,0
	Total	98	100,0	100,0	

4. Tabel Jenis E-Money yang digunakan

EMONEY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DANA	22	22,4	22,4	22,4
	GOPAY	27	27,6	27,6	50,0
	Lainnya	5	5,1	5,1	55,1
	LINKAJA	10	10,2	10,2	65,3
	OVO	34	34,7	34,7	100,0
	Total	98	100,0	100,0	

5. Tabel Penggunaan E-money/bulan

PEMONEY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kadang - kadang (1 kali)	12	12,2	12,2	12,2
	Sangat sering >5 kali	43	43,9	43,9	56,1
	Sering (2 - 5 kali)	43	43,9	43,9	100,0
	Total	98	100,0	100,0	

Lampiran 6. Deskripsi Jawaban responden

1. Literasi Keuangan

LK1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	2	2,0	2,0	2,0
3	1	1,0	1,0	3,1
4	11	11,2	11,2	14,3
5	25	25,5	25,5	39,8
6	35	35,7	35,7	75,5
7	24	24,5	24,5	100,0
Total	98	100,0	100,0	

LK2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	4	4,1	4,1	4,1
4	13	13,3	13,3	17,3
5	31	31,6	31,6	49,0
6	27	27,6	27,6	76,5
7	23	23,5	23,5	100,0
Total	98	100,0	100,0	

LK3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	3	3,1	3,1	3,1
4	13	13,3	13,3	16,3
5	28	28,6	28,6	44,9
6	28	28,6	28,6	73,5
7	26	26,5	26,5	100,0
Total	98	100,0	100,0	

LK4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	3	3,1	3,1	3,1
4	6	6,1	6,1	9,2
5	21	21,4	21,4	30,6
6	41	41,8	41,8	72,4
7	27	27,6	27,6	100,0
Total	98	100,0	100,0	

LK5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1,0	1,0	1,0
	3	2	2,0	2,0	3,1
	4	16	16,3	16,3	19,4
	5	24	24,5	24,5	43,9
	6	37	37,8	37,8	81,6
	7	18	18,4	18,4	100,0
	Total	98	100,0	100,0	

LK6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	4	4,1	4,1	4,1
	4	9	9,2	9,2	13,3
	5	23	23,5	23,5	36,7
	6	38	38,8	38,8	75,5
	7	24	24,5	24,5	100,0
	Total	98	100,0	100,0	

LK7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	2	1	1,0	1,0	2,0
	3	2	2,0	2,0	4,1
	4	9	9,2	9,2	13,3
	5	28	28,6	28,6	41,8
	6	37	37,8	37,8	79,6
	7	20	20,4	20,4	100,0
	Total	98	100,0	100,0	

LK8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	3	7	7,1	7,1	8,2
	4	17	17,3	17,3	25,5
	5	32	32,7	32,7	58,2
	6	24	24,5	24,5	82,7
	7	17	17,3	17,3	100,0
	Total	98	100,0	100,0	

LK9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	2,0	2,0	2,0
	3	1	1,0	1,0	3,1
	4	12	12,2	12,2	15,3
	5	29	29,6	29,6	44,9
	6	31	31,6	31,6	76,5
	7	23	23,5	23,5	100,0
	Total	98	100,0	100,0	

LK10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	4	4,1	4,1	4,1
	4	13	13,3	13,3	17,3
	5	29	29,6	29,6	46,9
	6	29	29,6	29,6	76,5
	7	23	23,5	23,5	100,0
	Total	98	100,0	100,0	

LK11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	8	8,2	8,2	8,2
	4	14	14,3	14,3	22,4
	5	30	30,6	30,6	53,1
	6	27	27,6	27,6	80,6
	7	19	19,4	19,4	100,0
	Total	98	100,0	100,0	

LK12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	2	1	1,0	1,0	2,0
	4	7	7,1	7,1	9,2
	5	25	25,5	25,5	34,7
	6	33	33,7	33,7	68,4
	7	31	31,6	31,6	100,0
	Total	98	100,0	100,0	

LK13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	2	1	1,0	1,0	2,0
	3	2	2,0	2,0	4,1
	4	17	17,3	17,3	21,4
	5	23	23,5	23,5	44,9
	6	33	33,7	33,7	78,6
	7	21	21,4	21,4	100,0
	Total	98	100,0	100,0	

LK14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	3	4	4,1	4,1	5,1
	4	8	8,2	8,2	13,3
	5	24	24,5	24,5	37,8
	6	39	39,8	39,8	77,6
	7	22	22,4	22,4	100,0
	Total	98	100,0	100,0	

LK15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1,0	1,0	1,0
	3	3	3,1	3,1	4,1
	4	7	7,1	7,1	11,2
	5	26	26,5	26,5	37,8
	6	36	36,7	36,7	74,5
	7	25	25,5	25,5	100,0
	Total	98	100,0	100,0	

LK16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	8	8,2	8,2	8,2
	4	14	14,3	14,3	22,4
	5	30	30,6	30,6	53,1
	6	27	27,6	27,6	80,6
	7	19	19,4	19,4	100,0
	Total	98	100,0	100,0	

LK17

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	2	1	1,0	1,0	2,0
	4	7	7,1	7,1	9,2
	5	25	25,5	25,5	34,7
	6	33	33,7	33,7	68,4
	7	31	31,6	31,6	100,0
	Total	98	100,0	100,0	

LK18

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	2	1	1,0	1,0	2,0
	4	7	7,1	7,1	9,2
	5	24	24,5	24,5	33,7
	6	30	30,6	30,6	64,3
	7	35	35,7	35,7	100,0
	Total	98	100,0	100,0	

LK19

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1,0	1,0	1,0
	3	2	2,0	2,0	3,1
	4	5	5,1	5,1	8,2
	5	26	26,5	26,5	34,7
	6	36	36,7	36,7	71,4
	7	28	28,6	28,6	100,0
	Total	98	100,0	100,0	

LK20

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	2,0	2,0	2,0
	3	1	1,0	1,0	3,1
	4	4	4,1	4,1	7,1
	5	23	23,5	23,5	30,6
	6	31	31,6	31,6	62,2
	7	37	37,8	37,8	100,0
	Total	98	100,0	100,0	

LK21

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4	9	9,2	9,2	9,2
5	24	24,5	24,5	33,7
6	35	35,7	35,7	69,4
7	30	30,6	30,6	100,0
Total	98	100,0	100,0	

LK22

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	2	2,0	2,0	2,0
4	7	7,1	7,1	9,2
5	28	28,6	28,6	37,8
6	36	36,7	36,7	74,5
7	25	25,5	25,5	100,0
Total	98	100,0	100,0	

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KD1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1,0	1,0	1,0
2	1	1,0	1,0	2,0
4	7	7,1	7,1	9,2
5	25	25,5	25,5	34,7
6	33	33,7	33,7	68,4
7	31	31,6	31,6	100,0
Total	98	100,0	100,0	

KD2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	2	2,0	2,0	2,0
3	2	2,0	2,0	4,1
4	12	12,2	12,2	16,3
5	28	28,6	28,6	44,9
6	33	33,7	33,7	78,6
7	21	21,4	21,4	100,0
Total	98	100,0	100,0	

KD3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	6	6,1	6,1	6,1
4	8	8,2	8,2	14,3
5	26	26,5	26,5	40,8
6	39	39,8	39,8	80,6
7	19	19,4	19,4	100,0
Total	98	100,0	100,0	

KD4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1,0	1,0	1,0
2	1	1,0	1,0	2,0
4	7	7,1	7,1	9,2
5	25	25,5	25,5	34,7
6	33	33,7	33,7	68,4
7	31	31,6	31,6	100,0
Total	98	100,0	100,0	

KD5

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1,0	1,0	1,0
2	1	1,0	1,0	2,0
4	7	7,1	7,1	9,2
5	25	25,5	25,5	34,7
6	33	33,7	33,7	68,4
7	31	31,6	31,6	100,0
Total	98	100,0	100,0	

KD6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	3	3,1	3,1	3,1
3	2	2,0	2,0	5,1
4	6	6,1	6,1	11,2
5	20	20,4	20,4	31,6
6	38	38,8	38,8	70,4
7	29	29,6	29,6	100,0
Total	98	100,0	100,0	

KD7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	2,0	2,0	2,0
	4	11	11,2	11,2	13,3
	5	22	22,4	22,4	35,7
	6	38	38,8	38,8	74,5
	7	25	25,5	25,5	100,0
	Total	98	100,0	100,0	

KD8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	3	3,1	3,1	3,1
	4	10	10,2	10,2	13,3
	5	22	22,4	22,4	35,7
	6	36	36,7	36,7	72,4
	7	27	27,6	27,6	100,0
	Total	98	100,0	100,0	

KD9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	3	2	2,0	2,0	3,1
	4	5	5,1	5,1	8,2
	5	20	20,4	20,4	28,6
	6	36	36,7	36,7	65,3
	7	34	34,7	34,7	100,0
	Total	98	100,0	100,0	

KD10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	6	6,1	6,1	6,1
	4	9	9,2	9,2	15,3
	5	16	16,3	16,3	31,6
	6	37	37,8	37,8	69,4
	7	30	30,6	30,6	100,0
	Total	98	100,0	100,0	

KD11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	6	6,1	6,1	6,1
	4	8	8,2	8,2	14,3
	5	26	26,5	26,5	40,8
	6	39	39,8	39,8	80,6
	7	19	19,4	19,4	100,0
	Total	98	100,0	100,0	

KD12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	9	9,2	9,2	9,2
	4	17	17,3	17,3	26,5
	5	32	32,7	32,7	59,2
	6	23	23,5	23,5	82,7
	7	17	17,3	17,3	100,0
	Total	98	100,0	100,0	

KD13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	1,0	1,0	1,0
	4	9	9,2	9,2	10,2
	5	24	24,5	24,5	34,7
	6	41	41,8	41,8	76,5
	7	23	23,5	23,5	100,0
	Total	98	100,0	100,0	

KD14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	1,0	1,0	1,0
	4	5	5,1	5,1	6,1
	5	24	24,5	24,5	30,6
	6	40	40,8	40,8	71,4
	7	28	28,6	28,6	100,0
	Total	98	100,0	100,0	

KD15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	2	4	4,1	4,1	5,1
	3	3	3,1	3,1	8,2
	4	11	11,2	11,2	19,4
	5	25	25,5	25,5	44,9
	6	33	33,7	33,7	78,6
	7	21	21,4	21,4	100,0
	Total	98	100,0	100,0	

KD16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	3	3,1	3,1	3,1
	4	9	9,2	9,2	12,2
	5	19	19,4	19,4	31,6
	6	45	45,9	45,9	77,6
	7	22	22,4	22,4	100,0
	Total	98	100,0	100,0	

KD17

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1,0	1,0	1,0
	3	1	1,0	1,0	2,0
	4	6	6,1	6,1	8,2
	5	25	25,5	25,5	33,7
	6	33	33,7	33,7	67,3
	7	32	32,7	32,7	100,0
	Total	98	100,0	100,0	

KD18

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	2	1	1,0	1,0	2,0
	4	7	7,1	7,1	9,2
	5	25	25,5	25,5	34,7
	6	33	33,7	33,7	68,4
	7	31	31,6	31,6	100,0
	Total	98	100,0	100,0	

KD19

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1,0	1,0	1,0
2	1	1,0	1,0	2,0
3	1	1,0	1,0	3,1
4	7	7,1	7,1	10,2
5	22	22,4	22,4	32,7
6	42	42,9	42,9	75,5
7	24	24,5	24,5	100,0
Total	98	100,0	100,0	

KD20

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	3	3,1	3,1	3,1
4	9	9,2	9,2	12,2
5	19	19,4	19,4	31,6
6	45	45,9	45,9	77,6
7	22	22,4	22,4	100,0
Total	98	100,0	100,0	

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PK1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	3	3,1	3,1	3,1
4	7	7,1	7,1	10,2
5	20	20,4	20,4	30,6
6	45	45,9	45,9	76,5
7	23	23,5	23,5	100,0
Total	98	100,0	100,0	

PK2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	1	1,0	1,0	1,0
3	3	3,1	3,1	4,1
4	18	18,4	18,4	22,4
5	20	20,4	20,4	42,9
6	34	34,7	34,7	77,6
7	22	22,4	22,4	100,0
Total	98	100,0	100,0	

PK3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	6	6,1	6,1	6,1
4	9	9,2	9,2	15,3
5	17	17,3	17,3	32,7
6	37	37,8	37,8	70,4
7	29	29,6	29,6	100,0
Total	98	100,0	100,0	

PK4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	2	2,0	2,0	2,0
3	2	2,0	2,0	4,1
4	12	12,2	12,2	16,3
5	30	30,6	30,6	46,9
6	31	31,6	31,6	78,6
7	21	21,4	21,4	100,0
Total	98	100,0	100,0	

PK5

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	6	6,1	6,1	6,1
4	8	8,2	8,2	14,3
5	25	25,5	25,5	39,8
6	39	39,8	39,8	79,6
7	20	20,4	20,4	100,0
Total	98	100,0	100,0	

PK6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	3	3,1	3,1	3,1
4	10	10,2	10,2	13,3
5	23	23,5	23,5	36,7
6	35	35,7	35,7	72,4
7	27	27,6	27,6	100,0
Total	98	100,0	100,0	

PK7

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1,0	1,0	1,0
3	1	1,0	1,0	2,0
4	10	10,2	10,2	12,2
5	26	26,5	26,5	38,8
6	38	38,8	38,8	77,6
7	22	22,4	22,4	100,0
Total	98	100,0	100,0	

PK8

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	3	3,1	3,1	3,1
3	2	2,0	2,0	5,1
4	6	6,1	6,1	11,2
5	20	20,4	20,4	31,6
6	37	37,8	37,8	69,4
7	30	30,6	30,6	100,0
Total	98	100,0	100,0	

PK9

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	1	1,0	1,0	1,0
3	2	2,0	2,0	3,1
4	12	12,2	12,2	15,3
5	18	18,4	18,4	33,7
6	40	40,8	40,8	74,5
7	25	25,5	25,5	100,0
Total	98	100,0	100,0	

PK10

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	1	1,0	1,0	1,0
4	8	8,2	8,2	9,2
5	25	25,5	25,5	34,7
6	41	41,8	41,8	76,5
7	23	23,5	23,5	100,0
Total	98	100,0	100,0	

PK11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	1,0	1,0	1,0
	4	6	6,1	6,1	7,1
	5	23	23,5	23,5	30,6
	6	40	40,8	40,8	71,4
	7	28	28,6	28,6	100,0
	Total	98	100,0	100,0	

PK12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	2	4	4,1	4,1	5,1
	3	3	3,1	3,1	8,2
	4	11	11,2	11,2	19,4
	5	25	25,5	25,5	44,9
	6	33	33,7	33,7	78,6
	7	21	21,4	21,4	100,0
	Total	98	100,0	100,0	

PK13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	3	3,1	3,1	3,1
	4	10	10,2	10,2	13,3
	5	20	20,4	20,4	33,7
	6	44	44,9	44,9	78,6
	7	21	21,4	21,4	100,0
	Total	98	100,0	100,0	

PK14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	3	3,1	3,1	3,1
	4	10	10,2	10,2	13,3
	5	25	25,5	25,5	38,8
	6	33	33,7	33,7	72,4
	7	27	27,6	27,6	100,0
	Total	98	100,0	100,0	

PK15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	9	9,2	9,2	9,2
	5	20	20,4	20,4	29,6
	6	39	39,8	39,8	69,4
	7	30	30,6	30,6	100,0
	Total	98	100,0	100,0	

PK16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	4	4,1	4,1	4,1
	4	9	9,2	9,2	13,3
	5	31	31,6	31,6	44,9
	6	34	34,7	34,7	79,6
	7	20	20,4	20,4	100,0
	Total	98	100,0	100,0	

PK17

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1,0	1,0	1,0
	3	5	5,1	5,1	6,1
	4	5	5,1	5,1	11,2
	5	28	28,6	28,6	39,8
	6	41	41,8	41,8	81,6
	7	18	18,4	18,4	100,0
	Total	98	100,0	100,0	

Lampiran 7. Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		TOTALX1	TOTALX2	TOTALY
N		98	98	98
Normal Parameters ^{a,b}	Mean	124,31	114,46	96,78
	Std. Deviation	12,210	10,881	10,538
Most Extreme Differences	Absolute	,080	,094	,118
	Positive	,070	,064	,075
	Negative	-,080	-,094	-,118
Kolmogorov-Smirnov Z		,791	,927	1,165
Asymp. Sig. (2-tailed)		,560	,356	,132

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 8. Hasil Uji Linieritas

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
TOTALY * TOTALX1	Between Groups (Combined)	4106,771	38	108,073	,957	,551
	Linearity	104,576	1	104,576	,926	,340
	Deviation from Linearity	4002,195	37	108,167	,958	,549
	Within Groups	6664,290	59	112,954		
	Total	10771,061	97			

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
TOTALY * TOTALX2	Between Groups (Combined)	8133,728	37	219,830	5,001	,000
	Linearity	5693,411	1	5693,411	129,527	,000
	Deviation from Linearity	2440,317	36	67,787	1,542	,068
	Within Groups	2637,333	60	43,956		
	Total	10771,061	97			

Lampiran 9. Hasil Uji Multikolonieritas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	28,332	9,106		3,111	,002		
TOTALX1	-,153	,063	-,177	-2,429	,017	,878	1,139
TOTALX2	,764	,071	,789	10,815	,000	,878	1,139

a. Dependent Variable: TOTALY

Lampiran 10. Hasil Uji Regresi Berganda

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,746 ^a	,556	,547	7,094

a. Predictors: (Constant), TOTALX2, TOTALX1

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1	(Constant)	28,332	9,106		,002		
	TOTALX1	-,153	,063	-,177	-,429	,017	,878
	TOTALX2	,764	,071	,789	10,815	,000	,878
							1,139

a. Dependent Variable: TOTALY

Lampiran 11. r tabel**Tabel r untuk df = 51 - 100**

	Tingkat signifikansi untuk uji satu arah				
	0.05	0.025	0.01	0.005	0.0005
78	0.1852	0.2199	0.2597	0.2864	0.3611
79	0.1841	0.2185	0.2581	0.2847	0.3589
80	0.1829	0.2172	0.2565	0.2830	0.3568
81	0.1818	0.2159	0.2550	0.2813	0.3547
82	0.1807	0.2146	0.2535	0.2796	0.3527
83	0.1796	0.2133	0.2520	0.2780	0.3507
84	0.1786	0.2120	0.2505	0.2764	0.3487
85	0.1775	0.2108	0.2491	0.2748	0.3468
86	0.1765	0.2096	0.2477	0.2732	0.3449
87	0.1755	0.2084	0.2463	0.2717	0.3430
88	0.1745	0.2072	0.2449	0.2702	0.3412
89	0.1735	0.2061	0.2435	0.2687	0.3393
90	0.1726	0.2050	0.2422	0.2673	0.3375
91	0.1716	0.2039	0.2409	0.2659	0.3358
92	0.1707	0.2028	0.2396	0.2645	0.3341
93	0.1698	0.2017	0.2384	0.2631	0.3323
94	0.1689	0.2006	0.2371	0.2617	0.3307
95	0.1680	0.1996	0.2359	0.2604	0.3290
96	0.1671	0.1986	0.2347	0.2591	0.3274
97	0.1663	0.1975	0.2335	0.2578	0.3258
98	0.1654	0.1966	0.2324	0.2565	0.3242
99	0.1646	0.1956	0.2312	0.2552	0.3226
100	0.1638	0.1946	0.2301	0.2540	0.3211

Lampiran 12. t table

Titik Persentase Distribusi t (df = 81 -120)

Pr df	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	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	1.98498	2.36582	2.62802	3.17731
97	0.67703	1.29034	1.66071	1.98472	2.36541	2.62747	3.17639
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