

LAMPIRAN

LAMPIRAN 1
KUESIONER PENELITIAN

Responden Yth,
Mahasiswa/Mahasiswi
Di Bandar Lampung

Saya Rafita Devara Mahasiswa S1 Manajemen Fakultas Ekonomi dan Bisnis Institut Informatika dan Bisnis Darmajaya sedang melakukan penelitian skripsi mengenai Pengaruh *Financial Attitude, Financial Knowledge dan Locus Of Control* Terhadap *Financial Management Behavior* Generasi Milenial Studi pada Mahasiswa Fakultas Ekonomi dan Bisnis Institut Informatika dan Bisnis Darmajaya, Universitas Bandar Lampung dan Universitas Mitra Indonesia. Saya mohon kesediaan anda untuk memberikan jawaban sejujurnya mengenai setiap pertanyaan maupun pernyataan dalam kuesioner ini. Atas waktu dan kesediaan Anda dalam mengisi kuesioner ini, saya ucapkan terima kasih.

DATA RESPONDEN

1. Nama Lengkap :.....
2. Jenis kelamin
 - ☐ Laki-laki
 - ☐ Perempuan
3. Usia
 - ☐ 20 - 22 Tahun
 - ☐ 23 – 25 Tahun
4. Jurusan
 - ☐ Akuntansi
 - ☐ Manajemen
5. Angkatan
 - ☐ 2015
 - ☐ 2016
 - ☐ 2017

6. Perguruan Tinggi Swasta

- Institut Informatika dan Bisnis Darmajaya
- Universitas Bandar Lampung
- Universitas Mitra Indonesia

7. Sudah pernah belajar tentang manajemen keuangan?

- Pernah
- Belum Pernah

1. *FINANCIAL ATTITUDE (X1)*

Berilah tanda (√) pada jawaban yang sesuai dengan kondisi Anda saat ini.

Keterangan:

STS : Sangat Tidak Setuju (1)

TS : Tidak Setuju (2)

ATS : Agak Tidak Setuju (3)

N : Netral (4)

AS : Agak Setuju (5)

S : Setuju (6)

SS : Sangat Setuju (7)

No.	PERNYATAAN	1 STS	2 TS	3 ATS	4 N	5 AS	6 S	7 SS
1.	Saya menabung secara rutin dan teratur							
2.	Saya lebih sering melakukan rencana anggaran untuk masa depan saya							
3.	Saya hemat dalam membelanjakan uang							
4.	Untuk menghadapi masalah keuangan, saya mampu bertanggung jawab terhadap diri saya sendiri							
5.	Membuat catatan keuangan merupakan hal yang penting bagi saya.							
6.	Saya yakin dapat mengelola pendapatan saya sesuai dengan anggaran pribadi saya							
7.	Saya mampu mengelola keuangan pribadi saya untuk masa yang akan datang							
8.	Mengelola keuangan pribadi tidak menjadi ketakutan dan kekawatiran saya							
9.	Saya merasa perlu menyisihkan uang setiap bulannya untuk ditabung atau berinvestasi							

2. *FINANCIAL KNOWLEDGE (X2)*

10.	Mengelola rekapan keuangan pribadi anda sendiri sangatlah penting.							
11.	Saya suka membaca dan memiliki ketertarikan untuk membaca buku yang terkait dengan pengelolaan keuangan							

Berilah tanda (√) pada jawaban yang sesuai dengan kondisi Anda saat ini.

Keterangan:

STS : Sangat Tidak Setuju (1)

TS : Tidak Setuju (2)

ATS : Agak Tidak Setuju (3)

N : Netral (4)

AS : Agak Setuju (5)

S : Setuju (6)

SS : Sangat Setuju (7)

No.	PERNYATAAN	1 STS	2 TS	3 ATS	4 N	5 AS	6 S	7 SS
1.	Terkait perencanaan keuangan, saya selalu membuat catatan pemasukan & rencana pengeluaran setiap bulannya.							
2.	Saya memilih menabung di perbankan dibandingkan lembaga keuangan lainnya karena tingkat kepercayaan saya terhadap pemerintah atau Negara lebih kuat.							
3.	Agar menghemat pengeluaran sehari-hari sangat penting bagi saya untuk membuat laporan keuangan pribadi							
4.	Saya menyadari bahwa menyisihkan sejumlah uang itu penting untuk keperluan mendesak dan untuk keperluan yang akan datang.							
5.	Pemahaman saya tentang jaminan masa depan keluarga terhadap							

	musibah atau kecelakaan, maka sangat penting bagi saya untuk memiliki asuransi						
6.	Saya memilih menginvestasikan uang di bank dibandingkan pasar modal.						
7.	Saya lebih senang menginvestasikan dana saya dalam bentuk fisik seperti emas & property, karena investasi yang berbentuk fisik lebih mudah untuk diuangkan.						
8.	Saya mengetahui cara mengelola keuangan pribadi sendiri.						
9.	Saya mengetahui dasar pengetahuan manajemen keuangan						
10.	Saya mengetahui cara mengelola hutang						
11.	Saya paham cara menabung dengan tepat						

3. *LOCUS OF CONTROL (X3)*

Berilah tanda (√) pada jawaban yang sesuai dengan kondisi Anda saat ini.

Keterangan:

STS : Sangat Tidak Setuju (1)

TS : Tidak Setuju (2)

ATS : Agak Setuju (3)

N : Netral (4)

AS : Agak Setuju (5)

S : Setuju (6)

SS : Sangat Setuju (7)

No.	PERNYATAAN	1 STS	2 TS	3 ATS	4 N	5 AS	6 S	7 SS
1.	Saya percaya bahwa apa yang terjadi dalam kehidupan tergantung pada usaha saya sendiri.							
2.	Saya percaya bahwa apa yang terjadi dalam kehidupan tergantung pada kemampuan saya sendiri.							
3.	Tindakan yang saya lakukan tidak dipengaruhi oleh lingkungan dimana tempat saya berada.							
4.	Saya yakin bahwa orang-orang yang berada di sekitar saya tidak akan merubah keputusan yang saya ambil.							

4. *FINANCIAL MANAGEMENT BEHAVIOR (Y)*

Berilah tanda (√) pada jawaban yang sesuai dengan kondisi Anda saat ini.

Keterangan:

STS : Sangat Tidak Setuju (1)

TS : Tidak Setuju (2)

ATS : Agak Tidak Setuju (3)

N : Netral (4)

AS : Agak Setuju (5)

S : Setuju (6)

SS : Sangat Setuju (7)

No.	PERNYATAAN	1 STS	2 TS	3 ATS	4 N	5 AS	6 S	7 SS
1.	Saya selalu membandingkan harga ketika membeli barang atau jasa							
2.	Saya melakukan hal yang penting dengan selalu membatasi pengeluaran bulanan.							
3.	Saya selalu mencatat jumlah pendapatan dan pengeluaran bulanan dengan rapi							
4.	Saya selalu membuat catatan ketika hendak membeli barang							
5.	Saya selalu menyisihkan penghasilan untuk masa depan							
6.	Asuransi sangat membantu dalam menangani resiko kerugian.							
7.	Saya selalu menyisihkan penghasilan tiap bulannya untuk berinvestasi.							
8.	Saya selalu membuat perencanaan keuangan untuk masa depan							
9.	Saya selalu menyediakan pengelolaan keuangan untuk diri sendiri							

LAMPIRAN 2

Hasil Pengumpulan Data Jawaban Kuesioner Responden

No.	<i>FINANCIAL ATTITUDE</i>											Total
	FA1	FA2	FA3	FA4	FA5	FA6	FA7	FA8	FA9	FA10	FA11	
1	5	6	7	7	7	6	6	7	7	7	6	71
2	5	7	5	6	6	6	7	6	5	6	5	64
3	4	4	4	7	6	4	7	1	7	7	4	55
4	5	6	2	6	6	6	5	6	5	5	4	56
5	4	4	5	5	5	5	5	5	6	5	6	55
6	3	6	4	5	6	6	5	3	5	4	4	51
7	5	4	6	6	3	5	6	5	6	4	4	54
8	3	3	3	4	4	4	4	3	3	4	3	38
9	6	6	5	6	6	5	4	7	6	5	5	61
10	4	4	3	5	6	5	5	5	5	6	5	53
11	7	6	6	5	5	6	6	5	5	7	7	65
12	6	4	6	5	6	6	6	5	6	6	4	60
13	5	6	5	5	6	6	6	6	6	6	6	63
14	4	6	6	6	7	7	7	7	7	6	6	69
15	5	3	5	6	6	6	6	6	7	6	5	61
16	5	4	4	6	5	4	5	3	4	3	3	46
17	5	6	5	5	4	6	7	6	5	6	4	59
18	4	6	6	7	4	6	6	5	6	4	4	58
19	4	5	4	6	4	6	5	7	7	6	4	58
20	3	5	3	5	4	5	7	6	7	6	3	54
21	6	6	7	7	6	7	6	6	6	6	6	69
22	6	5	7	6	6	6	6	7	5	7	6	67

23	7	7	7	6	6	5	6	6	6	6	4	66
24	6	6	6	6	6	6	6	6	6	5	6	65
25	6	7	7	6	6	6	6	5	6	7	7	69
26	5	5	4	5	5	5	5	4	5	5	5	53
27	6	6	5	6	6	6	6	6	7	6	5	65
28	4	5	6	5	5	6	6	5	5	5	4	56
29	6	7	6	6	7	6	6	5	7	6	5	67
30	4	6	4	7	5	7	7	7	7	5	4	63
31	5	6	5	7	6	7	7	7	6	6	4	66
32	6	6	7	7	7	7	5	7	4	6	6	68
33	7	5	5	7	7	7	5	6	7	7	6	69
34	6	7	6	6	6	7	6	7	7	6	7	71
35	6	6	7	4	4	6	6	6	6	6	4	61
36	5	6	5	6	4	6	6	6	7	6	5	62
37	7	7	7	6	7	7	7	7	6	7	7	75
38	7	7	4	6	6	5	6	6	6	7	7	67
39	6	7	7	7	6	7	7	7	6	6	5	71
40	6	7	6	7	7	7	6	6	5	5	5	67
41	4	7	5	6	7	6	6	4	7	7	7	66
42	5	5	7	6	7	5	6	5	4	6	7	63
43	6	6	7	7	7	7	7	7	7	7	6	74
44	6	7	7	6	7	7	7	5	4	6	6	68
45	4	5	5	3	4	5	4	4	5	6	6	51
46	5	6	6	4	7	6	6	5	5	5	3	58
47	5	7	7	5	5	3	4	5	5	3	7	56
48	6	7	5	6	5	5	6	7	5	5	4	61

49	4	6	6	4	5	6	5	5	5	6	7	59
50	5	6	7	4	6	7	6	6	7	5	5	64
51	5	7	7	6	5	7	6	6	7	6	6	68
52	6	5	5	5	6	6	7	6	5	7	5	63
53	6	7	4	5	5	6	7	7	7	6	7	67
54	5	7	6	6	7	7	7	7	7	7	6	72
55	4	7	3	7	6	4	7	7	7	7	6	65
56	5	5	6	5	5	5	5	6	6	6	7	61
57	6	7	6	7	7	5	5	5	6	7	6	67
58	4	4	4	6	6	7	5	7	6	4	5	58
59	7	4	7	5	4	3	6	6	7	7	6	62
60	3	4	7	5	7	4	7	5	5	6	7	60
61	5	6	5	6	6	7	6	6	6	5	6	64
62	4	7	7	7	6	6	5	6	7	4	6	65
63	5	7	6	7	7	5	6	5	7	7	5	67
64	5	4	3	5	4	4	5	6	5	5	2	48
65	5	7	7	6	5	7	6	7	6	5	5	66
66	5	6	7	5	6	6	7	6	7	5	5	65
67	6	7	7	7	7	6	7	6	6	5	4	68
68	4	6	7	6	6	6	6	6	6	4	4	61
69	4	4	5	5	6	6	7	7	4	4	3	55
70	3	3	2	5	3	4	3	3	4	4	2	36
71	4	7	4	4	7	4	6	4	7	7	4	58
72	7	6	6	7	6	7	6	5	6	6	6	68
73	7	7	7	7	7	4	7	7	7	7	4	71
74	5	5	5	5	7	7	6	6	6	6	5	63

75	4	5	5	5	4	5	6	5	7	6	6	58
76	5	4	6	5	5	5	5	4	5	5	7	56
77	7	7	7	7	7	6	6	3	4	5	2	61
78	4	5	6	5	3	4	5	3	4	5	5	49
79	4	4	3	5	5	5	6	6	7	6	4	55
80	6	7	5	7	5	6	6	6	7	6	7	68
81	6	7	3	5	4	4	6	4	7	6	5	57
82	7	7	7	5	5	6	5	6	6	7	4	65
83	6	3	6	6	5	6	6	7	6	6	7	64
84	5	6	7	4	7	6	6	7	6	6	4	64
85	3	4	4	4	5	4	4	4	6	5	4	47
86	4	6	4	5	5	4	5	5	4	6	5	53
87	4	5	5	7	4	4	7	7	4	6	3	56
88	6	7	6	6	5	5	7	6	5	6	7	66
89	4	5	7	6	6	6	4	7	6	7	5	63
90	5	5	4	5	6	7	5	6	7	6	5	61
91	6	5	5	6	7	4	5	5	6	7	6	62
92	5	5	6	6	6	6	7	7	6	6	7	67
93	3	5	5	6	5	6	6	7	6	5	6	60
94	5	5	6	6	7	6	7	5	6	6	7	66
95	6	6	7	5	4	5	6	6	7	7	5	64
96	5	6	7	6	6	5	5	6	5	6	5	62
97	4	6	3	5	5	7	6	7	5	5	4	57
98	7	6	5	6	5	7	7	7	7	6	5	68
99	4	4	6	6	2	7	7	7	5	4	4	56

LAMPIRAN 3

Hasil Pengumpulan Data Jawaban Kuesioner Responden

No.	<i>FINANCIAL KNOWLEDGE</i>									Total
	FK1	FK2	FK3	FK4	FK5	FK6	FK7	FK8	FK9	
1	6	5	6	4	3	5	6	5	6	46
2	4	5	5	7	4	7	6	6	6	50
3	7	5	7	7	5	6	7	7	7	58
4	2	6	4	2	4	4	6	6	6	40
5	5	4	5	5	4	4	5	6	4	42
6	3	4	5	5	4	5	5	5	5	41
7	3	6	4	6	6	7	5	6	4	47
8	4	5	4	4	4	3	5	5	2	36
9	4	6	7	6	7	6	5	6	5	52
10	4	5	5	7	5	6	5	5	5	47
11	7	6	5	5	4	5	6	5	6	49
12	6	7	6	4	6	6	7	4	4	50
13	5	4	4	6	5	7	7	4	5	47
14	7	7	6	7	6	7	6	6	6	58
15	3	5	4	6	5	6	6	6	6	47
16	3	7	3	4	6	3	4	3	3	36
17	6	6	5	6	4	6	6	6	6	51
18	4	4	4	7	4	6	7	4	6	46
19	4	6	6	4	5	5	7	4	5	46
20	4	6	4	7	7	7	7	5	7	54
21	7	7	6	6	7	6	6	6	7	58
22	5	7	6	5	5	6	6	5	7	52

23	6	6	6	4	4	4	6	6	5	47
24	6	6	7	6	6	6	6	6	7	56
25	6	7	6	7	7	6	5	6	7	57
26	5	5	5	5	5	5	5	5	5	45
27	5	6	4	6	4	7	6	6	6	50
28	4	7	4	5	6	6	6	6	6	50
29	6	6	7	6	6	7	6	6	6	56
30	5	4	5	6	4	4	7	7	7	49
31	6	4	5	4	4	7	5	6	6	47
32	6	6	4	5	4	6	6	5	6	48
33	7	7	7	6	7	4	7	7	7	59
34	6	2	4	6	1	5	7	6	6	43
35	5	6	5	4	6	6	4	6	5	47
36	5	6	6	6	6	4	6	6	6	51
37	7	7	7	7	7	6	7	7	6	61
38	6	7	7	7	6	6	6	5	6	56
39	6	7	6	6	6	7	7	7	5	57
40	7	6	6	6	7	7	6	6	5	56
41	7	7	5	4	5	7	5	4	6	50
42	5	5	5	4	5	6	4	4	6	44
43	7	7	7	6	7	6	7	7	6	60
44	4	5	5	6	4	5	5	7	7	48
45	7	4	6	7	4	5	7	7	6	53
46	6	4	5	6	6	7	6	6	5	51
47	6	6	5	5	5	3	5	5	6	46
48	3	5	5	4	4	5	6	5	6	43

49	6	7	6	5	6	5	5	4	7	51
50	6	7	6	4	6	7	6	5	6	53
51	6	7	5	6	6	5	7	7	7	56
52	7	7	5	6	5	6	7	6	7	56
53	6	5	7	5	6	6	7	6	7	55
54	7	5	7	7	7	5	6	7	7	58
55	4	7	4	7	7	7	4	6	5	51
56	6	7	6	6	5	6	5	6	6	53
57	6	6	7	6	5	6	6	6	5	53
58	7	4	4	7	5	6	7	5	5	50
59	6	6	6	7	5	5	7	6	7	55
60	4	4	7	5	7	5	7	6	7	52
61	6	5	7	6	5	7	6	6	6	54
62	3	4	7	5	7	7	6	7	7	53
63	7	7	7	7	7	5	7	7	7	61
64	4	3	5	6	4	5	5	3	7	42
65	5	7	5	5	5	7	5	4	6	49
66	5	6	6	6	5	5	5	6	7	51
67	6	4	5	7	5	6	6	5	5	49
68	4	6	4	4	6	4	6	6	6	46
69	3	6	3	5	4	4	4	4	4	37
70	4	5	3	3	4	5	5	3	3	35
71	4	4	3	6	5	6	7	4	4	43
72	6	6	5	5	6	7	6	4	4	49
73	7	7	7	7	7	7	7	4	7	60
74	6	6	6	6	4	5	5	5	5	48

75	5	4	5	5	5	6	7	6	6	49
76	6	6	6	6	5	4	4	5	7	49
77	4	6	4	5	5	5	7	7	7	50
78	4	5	5	5	5	6	5	7	6	48
79	4	4	5	6	6	6	5	4	6	46
80	6	6	6	6	4	7	6	6	4	51
81	4	5	6	6	6	5	5	5	4	46
82	6	4	4	6	6	6	4	4	5	45
83	3	4	4	6	5	7	7	6	6	48
84	7	6	6	6	4	6	7	6	6	54
85	3	6	4	6	4	6	4	5	5	43
86	6	6	4	5	5	7	6	5	5	49
87	2	1	4	5	4	6	5	5	4	36
88	6	7	6	6	7	5	5	6	7	55
89	6	7	6	6	5	6	5	6	6	53
90	7	5	7	7	5	6	6	7	7	57
91	7	7	6	5	6	6	7	5	6	55
92	7	7	6	5	5	6	5	4	7	52
93	5	4	5	7	5	4	6	7	7	50
94	5	6	6	7	5	4	6	7	5	51
95	6	6	5	5	4	6	6	7	5	50
96	6	7	6	4	5	5	6	5	7	51
97	4	7	5	5	5	4	5	5	6	46
98	6	7	3	7	5	7	7	5	6	53
99	2	4	4	7	4	2	6	4	4	37

LAMPIRAN 4

Hasil Pengumpulan Data Jawaban Kuesioner Responden

No.	<i>LOCUS OF CONTROL</i>				Total
	LOC1	LOC2	LOC3	LOC4	
1	7	7	6	6	26
2	6	6	6	5	23
3	7	7	7	5	26
4	6	6	6	5	23
5	5	4	5	5	19
6	7	7	4	3	21
7	6	7	6	5	24
8	5	4	4	4	17
9	7	7	6	5	25
10	6	5	5	3	19
11	6	5	6	7	24
12	6	6	4	5	21
13	6	6	5	4	21
14	7	6	6	7	26
15	7	7	6	5	25
16	4	5	5	5	19
17	6	6	6	6	24
18	7	7	6	7	27
19	7	7	6	4	24
20	7	7	4	4	22
21	7	7	6	6	26
22	5	7	5	6	23

23	4	4	3	4	15
24	6	5	6	6	23
25	7	6	7	7	27
26	6	5	4	5	20
27	6	6	5	6	23
28	7	7	5	4	23
29	5	5	5	6	21
30	7	7	7	6	27
31	7	7	6	5	25
32	5	6	4	4	19
33	7	7	7	4	25
34	7	6	5	6	24
35	6	6	5	4	21
36	6	6	4	6	22
37	7	6	7	6	26
38	3	6	6	1	16
39	4	5	6	6	21
40	2	6	7	6	21
41	6	5	7	7	25
42	6	5	6	5	22
43	7	6	6	7	26
44	7	5	6	4	22
45	6	5	4	5	20
46	4	6	5	5	20
47	4	7	7	6	24
48	5	5	4	6	20

49	5	6	7	7	25
50	6	7	4	5	22
51	7	7	4	5	23
52	6	7	5	5	23
53	7	7	5	6	25
54	7	6	7	6	26
55	6	7	4	5	22
56	6	6	5	7	24
57	7	7	6	5	25
58	7	7	4	6	24
59	7	6	6	5	24
60	5	5	7	6	23
61	6	5	6	7	24
62	7	6	4	5	22
63	7	7	7	5	26
64	5	5	6	7	23
65	7	7	6	5	25
66	7	6	5	3	21
67	7	6	5	6	24
68	6	6	3	3	18
69	6	5	3	5	19
70	3	4	3	3	13
71	7	7	7	6	27
72	6	6	6	4	22
73	7	7	2	4	20
74	6	6	5	7	24

75	6	6	5	4	21
76	6	6	5	5	22
77	4	4	5	6	19
78	5	4	4	6	19
79	7	7	6	5	25
80	7	7	5	6	25
81	7	6	2	4	19
82	7	6	5	7	25
83	5	7	6	5	23
84	7	7	6	5	25
85	3	4	6	7	20
86	6	5	6	7	24
87	6	6	5	4	21
88	4	7	4	5	20
89	7	7	6	5	25
90	7	6	5	6	24
91	5	5	6	7	23
92	4	5	7	6	22
93	6	5	7	4	22
94	7	7	6	4	24
95	7	4	5	6	22
96	7	7	4	5	23
97	3	3	5	5	16
98	7	7	6	6	26
99	7	7	4	7	25

LAMPIRAN 5

Hasil Pengumpulan Data Jawaban Kuesioner Responden

No.	<i>FINANCIAL MANAGEMENT BEHAVIOR</i>									Total
	FMB1	FMB2	FMB3	FMB4	FMB5	FMB6	FMB7	FMB8	FMB9	
1	6	6	4	3	6	5	6	6	6	48
2	6	6	6	4	7	7	6	7	6	55
3	7	5	4	7	6	5	5	5	6	50
4	6	6	3	2	5	3	4	5	6	40
5	5	5	4	6	5	4	5	5	4	43
6	5	6	4	5	6	6	4	6	4	46
7	7	6	3	3	3	5	3	3	4	37
8	5	5	4	4	4	4	3	4	4	37
9	6	5	5	5	7	5	6	7	7	53
10	5	6	5	3	5	4	5	4	4	41
11	6	7	6	5	5	7	5	6	6	53
12	6	5	4	6	7	6	5	5	6	50
13	6	5	5	4	5	5	5	5	5	45
14	6	6	7	7	6	7	6	6	6	57
15	6	5	4	6	5	5	4	4	5	44
16	4	5	3	3	5	4	3	7	6	40
17	7	7	4	4	5	6	6	6	6	51
18	4	4	4	7	4	4	7	4	4	42
19	7	7	4	4	6	4	5	6	6	49
20	7	4	4	3	6	7	6	7	4	48
21	7	6	6	7	7	6	7	6	6	58
22	6	5	7	6	5	5	6	5	6	51

23	6	6	6	6	5	4	5	6	6	50
24	6	6	7	6	6	6	7	6	7	57
25	7	7	6	6	5	5	5	6	6	53
26	5	5	4	6	5	6	5	4	5	45
27	6	6	4	4	6	6	6	6	5	49
28	6	6	4	4	5	5	5	6	6	47
29	6	7	5	6	6	5	6	5	6	52
30	7	5	7	7	4	6	5	7	7	55
31	7	6	5	6	7	6	4	5	4	50
32	5	6	6	5	5	5	6	6	6	50
33	7	7	7	7	6	4	6	6	6	56
34	7	7	6	5	7	7	7	7	6	59
35	6	5	4	5	6	5	4	4	5	44
36	6	6	5	5	7	6	5	6	6	52
37	7	7	6	6	7	7	7	6	6	59
38	6	6	6	7	6	6	6	6	5	54
39	6	7	6	6	6	7	7	6	6	57
40	6	6	7	6	7	7	7	6	7	59
41	3	5	6	4	4	4	3	5	7	41
42	6	5	6	5	4	7	7	7	7	54
43	7	7	7	7	7	6	6	7	6	60
44	5	7	7	7	6	7	6	7	7	59
45	3	4	5	6	6	7	5	5	5	46
46	6	5	7	6	6		5	5	4	44
47	7	7	7	7	7	7	7	5	5	59
48	5	6	6	5	5	7	6	6	7	53

49	4	4	4	4	5	5	6	6	5	43
50	7	7	7	6	7	5	6	6	6	57
51	6	6	6	5	5	6	5	5	5	49
52	7	6	6	6	7	5	5	5	6	53
53	7	3	6	1	7	5	7	7	7	50
54	7	7	6	7	7	6	6	7	7	60
55	7	7	4	4	3	4	6	6	7	48
56	6	6	5	6	5	5	4	5	6	48
57	6	5	5	5	6	7	7	7	6	54
58	4	5	5	5	6	6	6	5	7	49
59	7	7	7	5	5	6	3	7	7	54
60	7	4	4	7	7	5	5	6	6	51
61	6	5	6	5	7	7	6	5	7	54
62	7	7	5	5	4	4	5	5	6	48
63	7	7	7	7	7	7	6	7	7	62
64	5	6	5	4	5	4	6	5	7	47
65	5	5	6	7	6	6	7	6	6	54
66	4	5	5	6	5	5	4	5	6	45
67	7	6	7	7	7	6	6	7	7	60
68	7	6	4	6	6	4	4	6	6	49
69	4	4	5	5	5	6	3	5	5	42
70	3	3	6	5	4	5	5	5	5	41
71	6	4	2	7	7	4	4	4	7	45
72	7	7	6	6	7	6	6	7	7	59
73	7	7	7	4	7	7	7	7	7	60
74	6	6	6	6	4	5	6	5	6	50

75	5	4	4	4	4	5	5	5	6	42
76	5	5	5	4	6	5	5	5	6	46
77	7	7	4	4	4	4	6	6	5	47
78	7	5	5	6	6	5	6	7	6	53
79	7	6	5	4	4	5	5	6	5	47
80	6	6	4	4	4	6	5	4	6	45
81	4	4	4	3	5	6	6	6	7	45
82	5	6	4	4	6	5	4	6	7	47
83	5	5	6	6	6	5	6	7	5	51
84	7	6	5	6	7	6	5	6	6	54
85	6	4	3	5	4	5	6	5	6	44
86	5	6	5	5	7	7	6	5	5	51
87	3	4	6	6	3	4	2	2	3	33
88	6	7	4	7	5	4	5	7	6	51
89	7	6	5	6	6	7	6	6	5	54
90	4	5	5	7	7	6	6	6	6	52
91	7	7	6	5	6	7	6	6	7	57
92	7	6	5	5	4	7	5	5	6	50
93	4	5	6	6	5	4	4	5	6	45
94	4	5	5	6	6	7	5	5	7	50
95	6	5	4	5	5	6	4	5	6	46
96	3	5	6	7	6	6	5	6	7	51
97	6	5	3	2	7	4	4	4	4	39
98	3	6	5	5	7	6	5	6	7	50
99	5	6	4	3	4	5	4	2	2	35

LAMPIRAN 6

Hasil Output Uji Frekuensi Jawaban Kuesioner Responden

1. *Financial Attitude (X1)*

Statistics

	FA_01	FA_02	FA_03	FA_04	FA_05	FA_06	FA_07	FA_08	FA_09	FA_10	FA_11
N Valid	99	99	99	99	99	99	99	99	99	99	99
Missing	0	0	0	0	0	0	0	0	0	0	0
Mean	5.09	5.67	5.47	5.71	5.59	5.68	5.89	5.70	5.86	5.74	5.14
Std. Deviation	1.117	1.169	1.358	.929	1.152	1.067	.902	1.233	1.020	.985	1.309
Minimum	3	3	2	3	2	3	3	1	3	3	2
Maximum	7	7	7	7	7	7	7	7	7	7	7

FA_01

	Frequency	Percent	Valid Percent	Cumulative Percent
3	7	7.1	7.1	7.1
4	25	25.3	25.3	32.3
5	30	30.3	30.3	62.6
6	26	26.3	26.3	88.9
7	11	11.1	11.1	100.0
Total	99	100.0	100.0	

FA_02

	Frequency	Percent	Valid Percent	Cumulative Percent
3	4	4.0	4.0	4.0
4	15	15.2	15.2	19.2
5	20	20.2	20.2	39.4
6	31	31.3	31.3	70.7
7	29	29.3	29.3	100.0
Total	99	100.0	100.0	

FA_03

	Frequency	Percent	Valid Percent	Cumulative Percent
2	2	2.0	2.0	2.0
3	8	8.1	8.1	10.1
4	13	13.1	13.1	23.2
Valid 5	23	23.2	23.2	46.5
6	24	24.2	24.2	70.7
7	29	29.3	29.3	100.0
Total	99	100.0	100.0	

FA_04

	Frequency	Percent	Valid Percent	Cumulative Percent
3	1	1.0	1.0	1.0
4	8	8.1	8.1	9.1
Valid 5	31	31.3	31.3	40.4
6	38	38.4	38.4	78.8
7	21	21.2	21.2	100.0
Total	99	100.0	100.0	

FA_05

	Frequency	Percent	Valid Percent	Cumulative Percent
2	1	1.0	1.0	1.0
3	3	3.0	3.0	4.0
4	14	14.1	14.1	18.2
Valid 5	24	24.2	24.2	42.4
6	33	33.3	33.3	75.8
7	24	24.2	24.2	100.0
Total	99	100.0	100.0	

FA_06

	Frequency	Percent	Valid Percent	Cumulative Percent
3	2	2.0	2.0	2.0
4	15	15.2	15.2	17.2
Valid 5	20	20.2	20.2	37.4
6	38	38.4	38.4	75.8
7	24	24.2	24.2	100.0
Total	99	100.0	100.0	

FA_07

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	1	1.0	1.0	1.0
4	6	6.1	6.1	7.1

5	22	22.2	22.2	29.3
6	44	44.4	44.4	73.7
7	26	26.3	26.3	100.0
Total	99	100.0	100.0	

FA_08

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	1.0	1.0	1.0
3	6	6.1	6.1	7.1
4	7	7.1	7.1	14.1
Valid 5	22	22.2	22.2	36.4
6	34	34.3	34.3	70.7
7	29	29.3	29.3	100.0
Total	99	100.0	100.0	

FA_09

	Frequency	Percent	Valid Percent	Cumulative Percent
3	1	1.0	1.0	1.0
4	10	10.1	10.1	11.1
Valid 5	23	23.2	23.2	34.3
6	33	33.3	33.3	67.7
7	32	32.3	32.3	100.0
Total	99	100.0	100.0	

FA_10

	Frequency	Percent	Valid Percent	Cumulative Percent
3	2	2.0	2.0	2.0
4	10	10.1	10.1	12.1
Valid 5	22	22.2	22.2	34.3
6	43	43.4	43.4	77.8
7	22	22.2	22.2	100.0
Total	99	100.0	100.0	

FA_11

	Frequency	Percent	Valid Percent	Cumulative Percent
2	3	3.0	3.0	3.0
3	6	6.1	6.1	9.1
Valid 4	24	24.2	24.2	33.3
5	25	25.3	25.3	58.6
6	23	23.2	23.2	81.8
7	18	18.2	18.2	100.0
Total	99	100.0	100.0	

2. Financial Knowledge (X2)

Statistics

	FK_01	FK_02	FK_03	FK_04	FK_05	FK_06	FK_07	FK_08	FK_09	FK_10	FK_11
N Valid	99	99	99	99	99	99	99	99	99	99	99
Missing	0	0	0	0	0	0	0	0	0	0	0
Mean	5.25	5.62	5.31	6.21	5.31	5.20	5.63	5.85	5.52	5.77	5.76
Std. Deviation	1.380	1.267	1.140	9.51	1.140	1.125	1.121	.930	1.063	1.096	9.27
Minimum	2	1	3	3	3	1	2	4	3	2	3
Maximum	7	7	7	7	7	7	7	7	7	7	7

FK_01

	Frequency	Percent	Valid Percent	Cumulative Percent
2	3	3.0	3.0	3.0
3	9	9.1	9.1	12.1
4	20	20.2	20.2	32.3
Valid 5	14	14.1	14.1	46.5
6	34	34.3	34.3	80.8
7	19	19.2	19.2	100.0
Total	99	100.0	100.0	

FK_02

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	1.0	1.0	1.0
2	1	1.0	1.0	2.0
3	1	1.0	1.0	3.0
Valid 4	19	19.2	19.2	22.2
5	17	17.2	17.2	39.4
6	31	31.3	31.3	70.7
7	29	29.3	29.3	100.0
Total	99	100.0	100.0	

FK_03

	Frequency	Percent	Valid Percent	Cumulative Percent
3	5	5.1	5.1	5.1
4	21	21.2	21.2	26.3
Valid 5	28	28.3	28.3	54.5
6	28	28.3	28.3	82.8
7	17	17.2	17.2	100.0
Total	99	100.0	100.0	

FK_04

	Frequency	Percent	Valid Percent	Cumulative Percent
3	1	1.0	1.0	1.0
4	6	6.1	6.1	7.1
5	12	12.1	12.1	19.2
Valid 6	32	32.3	32.3	51.5
7	48	48.5	48.5	100.0
Total	99	100.0	100.0	

FK_05

	Frequency	Percent	Valid Percent	Cumulative Percent
2	1	1.0	1.0	1.0
3	1	1.0	1.0	2.0
4	14	14.1	14.1	16.2
Valid 5	24	24.2	24.2	40.4
6	37	37.4	37.4	77.8
7	22	22.2	22.2	100.0
Total	99	100.0	100.0	

FK_06

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	1.0	1.0	1.0
3	1	1.0	1.0	2.0
4	26	26.3	26.3	28.3
Valid 5	34	34.3	34.3	62.6
6	22	22.2	22.2	84.8
7	15	15.2	15.2	100.0
Total	99	100.0	100.0	

FK_07

	Frequency	Percent	Valid Percent	Cumulative Percent
2	1	1.0	1.0	1.0
3	3	3.0	3.0	4.0
4	12	12.1	12.1	16.2
Valid 5	23	23.2	23.2	39.4
6	37	37.4	37.4	76.8
7	23	23.2	23.2	100.0
Total	99	100.0	100.0	

FK_08

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4	8	8.1	8.1	8.1
5	27	27.3	27.3	35.4

6	36	36.4	36.4	71.7
7	28	28.3	28.3	100.0
Total	99	100.0	100.0	

FK_09

	Frequency	Percent	Valid Percent	Cumulative Percent
3	3	3.0	3.0	3.0
4	16	16.2	16.2	19.2
5	25	25.3	25.3	44.4
6	37	37.4	37.4	81.8
7	18	18.2	18.2	100.0
Total	99	100.0	100.0	

FK_10

	Frequency	Percent	Valid Percent	Cumulative Percent
2	1	1.0	1.0	1.0
3	2	2.0	2.0	3.0
4	10	10.1	10.1	13.1
5	21	21.2	21.2	34.3
6	37	37.4	37.4	71.7
7	28	28.3	28.3	100.0
Total	99	100.0	100.0	

FK_11

	Frequency	Percent	Valid Percent	Cumulative Percent
3	1	1.0	1.0	1.0
4	7	7.2	7.1	8.1
5	30	30.3	30.3	38.4
6	38	38.4	38.4	76.8
7	23	23.2	23.2	100.0
Total	99	100.0	100.0	

3. Locus Of Control (X3)

Statistics

	LOC 01	LOC 02	LOC 03	LOC 04
N Valid	99	99	99	99
Missing	0	0	0	0
Mean	6.00	5.98	5.32	5.29
Std. Deviation	1.195	1.000	1.177	1.180
Minimum	2	3	2	1
Maximum	7	7	7	7

LOC_01

	Frequency	Percent	Valid Percent	Cumulative Percent
2	1	1.0	1.0	1.0
3	4	4.0	4.0	5.1
4	8	8.1	8.1	13.1
Valid 5	12	12.1	12.1	25.3
6	30	30.3	30.3	55.6
7	44	44.4	44.4	100.0
Total	99	100.0	100.0	

LOC_02

	Frequency	Percent	Valid Percent	Cumulative Percent
3	1	1.0	1.0	1.0
4	8	8.1	8.1	9.1
Valid 5	20	20.2	20.2	29.3
6	33	33.3	33.3	62.6
7	37	37.4	37.4	100.0
Total	99	100.0	100.0	

LOC_03

	Frequency	Percent	Valid Percent	Cumulative Percent
2	2	2.0	2.0	2.0
3	4	4.0	4.0	6.1
4	18	18.2	18.2	24.2
Valid 5	26	26.3	26.3	50.5
6	34	34.3	34.3	84.8
7	15	15.2	15.2	100.0
Total	99	100.0	100.0	

LOC_04

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	1.0	1.0	1.0
3	5	5.1	5.1	6.1
4	17	17.2	17.2	23.2
Valid 5	32	32.3	32.3	55.6
6	28	28.3	28.3	83.8
7	16	16.2	16.2	100.0
Total	99	100.0	100.0	

4. Financial Management Behavior (Y)

Statistics		FMB_01	FMB_02	FMB_03	FMB_04	FMB_05	FMB_06	FMB_07	FMB_08	FMB_09
N	Valid	99	99	99	99	99	99	99	99	99
	Missing	0	0	0	0	0	0	0	0	0
Mean		5.80	5.66	5.17	5.25	5.62	5.52	5.32	5.60	5.82
Std. Deviation		1.195	1.022	1.196	1.350	1.131	1.077	1.123	1.068	1.034
Minimum		3	3	2	1	3	3	2	2	2
Maximum		7	7	7	7	7	7	7	7	7

FMB_01

	Frequency	Percent	Valid Percent	Cumulative Percent
3	6	6.1	6.1	6.1
4	10	10.1	10.1	16.2
5	16	16.2	16.2	32.3
Valid 6	33	33.3	33.3	65.7
7	34	34.3	34.3	100.0
Total	99	100.0	100.0	

FMB_02

	Frequency	Percent	Valid Percent	Cumulative Percent
3	2	2.0	2.0	2.0
4	11	11.1	11.1	13.1
Valid 5	29	29.3	29.3	42.4
6	34	34.3	34.3	76.8
7	23	23.2	23.2	100.0
Total	99	100.0	100.0	

FMB_03

	Frequency	Percent	Valid Percent	Cumulative Percent
2	1	1.0	1.0	1.0
3	5	5.1	5.1	6.1
Valid 4	27	27.3	27.3	33.3
5	24	24.2	24.2	57.6
6	27	27.3	27.3	84.8
7	15	15.2	15.2	100.0
Total	99	100.0	100.0	

FMB_04

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	1.0	1.0	1.0
Valid 2	2	2.0	2.0	3.0
3	7	7.1	7.1	10.1

4	18	18.2	18.2	28.3
5	23	23.2	23.2	51.5
6	29	29.3	29.3	80.8
7	19	19.2	19.2	100.0
Total	99	100.0	100.0	

FMB_05

	Frequency	Percent	Valid Percent	Cumulative Percent
3	3	3.0	3.0	3.0
4	15	15.2	15.2	18.2
5	26	26.3	26.3	44.4
6	28	28.3	28.3	72.7
7	27	27.3	27.3	100.0
Total	99	100.0	100.0	

FMB_06

	Frequency	Percent	Valid Percent	Cumulative Percent
3	1	1.0	1.0	1.0
4	19	19.2	19.2	20.2
5	29	29.3	29.3	49.0
6	28	28.3	28.3	77.8
7	22	22.2	22.2	100.0
Total	99	100.0	100.0	

FMB_07

	Frequency	Percent	Valid Percent	Cumulative Percent
2	1	1.0	1.0	1.0
3	6	6.1	6.1	7.1
4	14	14.1	14.1	21.2
5	30	30.3	30.3	51.5
6	35	35.4	35.4	86.9
7	13	13.1	13.1	100.0
Total	99	100.0	100.0	

FMB_08

	Frequency	Percent	Valid Percent	Cumulative Percent
2	2	2.0	2.0	2.0
3	1	1.0	1.0	3.0
4	9	9.1	9.1	12.1
5	31	31.3	31.3	43.4
6	36	36.4	36.4	79.8
7	20	20.2	20.2	100.0

Total	99	100.0	100.0
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FMB_09

	Frequency	Percent	Valid Percent	Cumulative Percent
2	1	1.0	1.0	1.0
3	1	1.0	1.0	2.0
4	10	10.1	10.1	12.1
Valid 5	17	17.2	17.2	29.3
6	44	44.4	44.4	73.7
7	26	26.3	26.3	100.0
Total	99	100.0	100.0	

LAMPIRAN 8
UJI VALIDITAS
Variabel *Financial Attitude* (X1)
Correlations

		FA_07	FA_08	FA_09	FA_10	FA_11	TOTAL
FA_01	Pearson Correlation	.089	.187**	.245*	.472	.549*	.706
	Sig. (2-tailed)	.641	.322	.191	.008	.002	.000
	N	30	30	30	30	30	30
FA_02	Pearson Correlation	.261**	.297	.567	.501	.491**	.774
	Sig. (2-tailed)	.163	.111	.001	.005	.006	.000
	N	30	30	30	30	30	30
FA_03	Pearson Correlation	.241*	.291	.080	.080	.267	.548
	Sig. (2-tailed)	.200	.118	.676	.673	.153	.002
	N	30	30	30	30	30	30
FA_04	Pearson Correlation	.140	.155	.283	.079	.142	.432
	Sig. (2-tailed)	.460	.414	.130	.680	.453	.017
	N	30	30	30	30	30	30
FA_05	Pearson Correlation	.011*	.049**	.403	.528	.348	.632
	Sig. (2-tailed)	.954	.798	.027	.003	.059	.000
	N	30	30	30	30	30	30
FA_06	Pearson Correlation	.173	.587	-.090	-.227	.244	.374
	Sig. (2-tailed)	.362	.001	.636	.227	.194	.042
	N	30	30	30	30	30	30
FA_07	Pearson Correlation	1	.326	.340	.153	.004	.406
	Sig. (2-tailed)		.079	.066	.421	.985	.026
	N	30	30	30	30	30	30
FA_08	Pearson Correlation	.326	1	.048	-.162	.281	.503**
	Sig. (2-tailed)	.079		.801	.394	.132	.005
	N	30	30	30	30	30	30
FA_09	Pearson Correlation	.340	.048**	1	.439	.368*	.568
	Sig. (2-tailed)	.066	.801		.015	.046	.001
	N	30	30	30	30	30	30
FA_10	Pearson Correlation	.153**	-.162**	.439	1	.499**	.546
	Sig. (2-tailed)	.421	.394	.015		.005	.002
	N	30	30	30	30	30	30
FA_11	Pearson Correlation	.004**	.281**	.368	.499	1	.691
	Sig. (2-tailed)	.985	.132	.046	.005		.000
	N	30	30	30	30	30	30
TOTAL	Pearson Correlation	.406**	.503**	.568**	.546*	.691**	1*

Sig. (2-tailed)	.026	.005	.001	.002	.000	
N	30	30	30	30	30	30

Variabel *Financial Knowledge* (X2)

Correlations

		FK_07	FK_08	FK_09	FK_10	FK_11	TOTAL
FK_01	Pearson Correlation	.535	.403	.346**	.595	.319	.815
	Sig. (2-tailed)	.002	.027	.061	.001	.086	.000
	N	30	30	30	30	30	30
FK_02	Pearson Correlation	.340	-.266	.086	.135*	-.073	.403**
	Sig. (2-tailed)	.066	.155	.653	.476	.701	.027
	N	30	30	30	30	30	30
FK_03	Pearson Correlation	.215**	.232	.510	.581	.173	.747*
	Sig. (2-tailed)	.253	.218	.004	.001	.362	.000
	N	30	30	30	30	30	30
FK_04	Pearson Correlation	-.084	.362*	-.151	-.078	.150	.149
	Sig. (2-tailed)	.660	.049	.427	.683	.429	.433
	N	30	30	30	30	30	30
FK_05	Pearson Correlation	.105	.283	.072	.064	-.008	.414
	Sig. (2-tailed)	.581	.130	.706	.736	.965	.023
	N	30	30	30	30	30	30
FK_06	Pearson Correlation	.353	-.055**	.236*	.194	-.063	.523
	Sig. (2-tailed)	.056	.772	.209	.304	.740	.003
	N	30	30	30	30	30	30
FK_07	Pearson Correlation	1**	-.066	.126	.125	.106	.561
	Sig. (2-tailed)		.731	.508	.510	.578	.001
	N	30	30	30	30	30	30
FK_08	Pearson Correlation	-.066*	1	.147	.523*	.169	.421
	Sig. (2-tailed)	.731		.438	.003	.371	.021
	N	30	30	30	30	30	30
FK_09	Pearson Correlation	.126	.147	1**	.700	.122	.532
	Sig. (2-tailed)	.508	.438		.000	.522	.002
	N	30	30	30	30	30	30
FK_10	Pearson Correlation	.125**	.523	.700**	1	.358	.706
	Sig. (2-tailed)	.510	.003	.000		.052	.000
	N	30	30	30	30	30	30
FK_11	Pearson Correlation	.106	.169	.122	.358	1	.352
	Sig. (2-tailed)	.578	.371	.522	.052		.057
	N	30	30	30	30	30	30
TOTAL	Pearson Correlation	.561**	.421*	.532**	.706	.352*	1**
	Sig. (2-tailed)	.001	.021	.002	.000	.057	
	N	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).

Variabel *Financial Knowledge* (X2) Setelah Perbaikan

Correlations

		FK_08	FK_09	FK_10	TOTAL
FK_01	Pearson Correlation	.403	.346	.595**	.815
	Sig. (2-tailed)	.027	.061	.001	.000
	N	30	30	30	30
FK_02	Pearson Correlation	-.266	.086	.135	.403
	Sig. (2-tailed)	.155	.653	.476	.027
	N	30	30	30	30
FK_03	Pearson Correlation	.232**	.510	.581	.747

	Sig. (2-tailed)	.218	.004	.001	.000
	N	30	30	30	30
FK_05	Pearson Correlation	.283	.072	.064	.414
	Sig. (2-tailed)	.130	.706	.736	.023
	N	30	30	30	30
FK_06	Pearson Correlation	-.055	.236**	.194*	.523
	Sig. (2-tailed)	.772	.209	.304	.003
	N	30	30	30	30
FK_07	Pearson Correlation	-.066**	.126	.125	.561
	Sig. (2-tailed)	.731	.508	.510	.001
	N	30	30	30	30
FK_08	Pearson Correlation	1*	.147	.523	.421
	Sig. (2-tailed)		.438	.003	.021
	N	30	30	30	30
FK_09	Pearson Correlation	.147	1	.700**	.532
	Sig. (2-tailed)	.438		.000	.002
	N	30	30	30	30
FK_10	Pearson Correlation	.523**	.700	1**	.706
	Sig. (2-tailed)	.003	.000		.000
	N	30	30	30	30
TOTAL	Pearson Correlation	.421**	.532*	.706**	1*
	Sig. (2-tailed)	.021	.002	.000	
	N	30	30	30	30

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

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

Variabel Locus Of Control (X3)

Correlations

		LOC_01	LOC_02	LOC_03	LOC_04	TOTAL
LOC_01	Pearson Correlation	1	.768**	.395*	.432*	.831**
	Sig. (2-tailed)		.000	.031	.017	.000
	N	30	30	30	30	30
LOC_02	Pearson Correlation	.768**	1	.310	.178	.693**
	Sig. (2-tailed)	.000		.095	.347	.000
	N	30	30	30	30	30
LOC_03	Pearson Correlation	.395*	.310	1	.258	.738**
	Sig. (2-tailed)	.031	.095		.169	.000
	N	30	30	30	30	30
LOC_04	Pearson Correlation	.432*	.178	.258	1	.660**
	Sig. (2-tailed)	.017	.347	.169		.000
	N	30	30	30	30	30
TOTAL	Pearson Correlation	.831**	.693**	.738**	.660**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	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).

Variabel Financial Management Behavior (Y)

Correlations

		FMB_07	FMB_08	FMB_09	TOTAL
FMB_01	Pearson Correlation	.205	.340*	.253	.493
	Sig. (2-tailed)	.278	.066	.177	.006
	N	30	30	30	30

FMB_02	Pearson Correlation	.202*	.157	.046	.398
	Sig. (2-tailed)	.286	.408	.808	.029
	N	30	30	30	30
FMB_03	Pearson Correlation	.547	.654	.361	.718
	Sig. (2-tailed)	.002	.000	.050	.000
	N	30	30	30	30
FMB_04	Pearson Correlation	-.025	.280	.365	.549
	Sig. (2-tailed)	.896	.134	.047	.002
	N	30	30	30	30
FMB_05	Pearson Correlation	.415	.489	.478	.647
	Sig. (2-tailed)	.022	.006	.007	.000
	N	30	30	30	30
FMB_06	Pearson Correlation	.317	.411	.162**	.530
	Sig. (2-tailed)	.088	.024	.394	.003
	N	30	30	30	30
FMB_07	Pearson Correlation	1	.699	.521**	.673
	Sig. (2-tailed)		.000	.003	.000
	N	30	30	30	30
FMB_08	Pearson Correlation	.699	1	.809**	.865
	Sig. (2-tailed)	.000		.000	.000
	N	30	30	30	30
FMB_09	Pearson Correlation	.521	.809	1	.732*
	Sig. (2-tailed)	.003	.000		.000
	N	30	30	30	30
TOTAL	Pearson Correlation	.673**	.865*	.732**	1**
	Sig. (2-tailed)	.000	.000	.000	
	N	30	30	30	30

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

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

LAMPIRAN 9

UJI RELIABILITAS

1. *Financial Attitude (X₁)*

Reliability Statistics

Cronbach's Alpha	N of Items
0,785	9

2. *Financial Knowledge (X₂)*

Reliability Statistics

Cronbach's Alpha	N of Items
0,765	9

3. *Locus Of Control (X₃)*

Reliability Statistics

Cronbach's Alpha	N of Items

0,678	8
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4. Financial Management Behavior (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
0,804	9

LAMPIRAN 10

UJI NORMALITAS

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		99
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	4,27763736
Most Extreme Differences	Absolute	0,065
	Positive	0,065
	Negative	-0,032
Kolmogorov-Smirnov Z		0,645
Asymp. Sig. (2-tailed)		0,800

a. Test distribution is Normal.

b. Calculated from data.

LAMPIRAN 11

UJI HETEROSKEDASTISITAS

Coefficients^a

model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	-2,024	4,741	-0,427	0,671
	Financial Attitude (X1)	0,711	1,724	0,097	0,682
	Financial Knowledge (X2)	-0,888	1,879	-0,109	0,638
	Locus Of Control (X3)	-0,205	1,371	-0,027	0,882

a. Dependent Variable: Abs_Res

LAMPIRAN 12

UJI MULTIKOLINEARITAS

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Financial Attitude	0,521	1,920
	Financial Knowledge	0,551	1,814
	Locus Of Control	0,788	1,270

a. Dependent Variable: Financial Management Behavior

LAMPIRAN 13

UJI REGRESI LINIER BERGANDA

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,722 ^a	0,521	0,506	4,345

a. Predictors: (Constant), Locus Of Control, Financial Knowledge, Financial Attitude

b. Dependent Variable: Financial Management Behavior

UJI T

Coefficients^a

Coefficients ^a								
model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7,940	4,571		1,737	0,105		
	Financial Attitude (X1)	0,302	0,086	0,344	3,491	0,001	0,521	1,920
	Financial Knowledge (X2)	0,480	0,101	0,453	4,733	0,000	0,551	1,814
	Locus Of Control (X3)	-0,027	0,176	-0,012	-0,155	0,877	0,788	1,270
a. Dependent Variable: Financial Management Behavior								

a. Dependent Variable: Financial Management Behavior