

LAMPIRAN

LAMPIRAN 1 ANGKET PENELITIAN

ANGKET PENELITIAN

I. Pengantar

Dalam rangka menyelesaikan tugas akhir skripsi S1 Program Studi Manajemen Fakultas Ekonomi dan Bisnis IIB Darmajaya dengan judul “Peran Fintech, Literasi Keuangan dan Modal Sosial terhadap peningkatan Inklusi Keuangan Mahasiswa IIB Darmajaya”, saya bermaksud mengadakan angket uji coba penelitian dengan tujuan untuk mendapatkan data dari responden yang nantinya akan diuji validitas dan reliabilitas agar mendapat data yang valid dan reliabel. Berkaitan dengan hal tersebut, saya mengharapkan bantuan Saudara untuk bersedia menjawab setiap pernyataan dalam angket uji coba ini dengan sebaik-baiknya. Kritik, saran, maupun masukan mengenai angket uji coba ini dapat dilakukan melalui email inadarmayanti1804@gmail.com atau nomor HP 083165996248. Atas perhatian dan bantuannya, saya ucapkan terimakasih.

Bandar Lampung, Mei 2020 Penulis

Ina Darmayanti

II. Petunjuk Pengisian

1. Tulislah identitas terlebih dahulu pada tempat yang telah disediakan.
- . Jawablah pernyataan dengan memilih salah satu dari 7 alternatif jawaban.
2. Jawablah dengan tanda silang (X) salah satu jawaban yang sesuai dengan pendapat atau kondisi.

Keterangan alternative jawaban:

Kriteria Jawaban	Singkatan	Skor
Sangat Setuju	SS	7
Setuju	S	6
Agak Setuju	AS	5
Netral	N	4
Agak Tidak Setuju	ATS	3
Tidak Setuju	TS	2
Sangat Tidak Setuju	STS	1

Sumber: Haueter dkk. Dalam Ahmad dan Sulaiman (2014)

III. Identitas Responden

1. Nama :
2. NPM:
3. Jenis Kelamin : a. Laki-laki b. Perempuan
- 4 . Uang Saku (perbulan) :
 a.500.000 – 1.000.000 b.1.000.000 – 2.000.000 c. 2.000.000 – 3.000.000

5. Pendapatan Orang Tua (perbulan) :

a. 1.000.000 – 2.000.000

c. 3.000.000 – 4.000.000

b. 2.000.000 – 3.000.000

d. 4.000.000 – 5.000.000

IV. Item Pernyataan

1. *Financial Technology* (X₁)

No	Pernyataan	Alternatif Jawaban						
		SS	S	AS	N	ATS	TS	STS
1.	Saya memahami dengan baik tentang finansial teknologi (fintech)	SS	S	AS	N	ATS	TS	STS
2.	Saya merasa lebih dimudahkan dalam bertransaksi dengan adanya fintech	SS	S	AS	N	ATS	TS	STS
3.	Saya merasa lebih dimudahkan dalam mengakses produk-produk keuangan dengan adanya fintech.	SS	S	AS	N	ATS	TS	STS
4.	Saya mengetahui dengan pasti produk-produk dari fintech	SS	S	AS	N	ATS	TS	STS
5.	Saya merasa ada manfaat jika saya bertransaksi menggunakan produk fintech.	SS	S	AS	N	ATS	TS	STS

6.	Saya tertarik dengan adanya fintech sebagai inovasi baru dari industri keuangan	SS	S	AS	N	ATS	TS	STS
7.	Dengan adanya <i>market aggregator</i> , Saya lebih dimudahkan dalam membandingkan dan memilih produk keuangan terbaik	SS	S	AS	N	ATS	TS	STS
8.	Saya lebih memilih menggunakan produk fintech daripada harus pergi ke bank, atm maupun loket pembayaran	SS	S	AS	N	ATS	TS	STS

2. Literasi Keuangan (X₂)

No	Pernyataan	Alternatif Jawaban						
1.	Tabungan merupakan produk keuangan yang paling memberikan rasa aman bagi masa depan	SS	S	AS	N	ATS	TS	STS
2.	Tabungan mengajarkan kita untuk berhemat, karena terhindar dari pemakaian yang terus menerus	SS	S	AS	N	ATS	TS	STS
3.	Pengetahuan saya cukup memadai tentang	SS	S	AS	N	ATS	TS	STS

	pinjaman/kredit sehingga terhindar dari keraguan finansial							
4.	Kredit merupakan bantuan bagi seseorang yang ingin memiliki barang berkualitas	SS	S	AS	N	ATS	TS	STS
5.	Kuliah merupakan bagian dari investasi seseorang bagi keamanan di masa depan	SS	S	AS	N	ATS	TS	STS
6.	Investasi digunakan untuk modal usaha setelah lulus jika ingin menjadi wirausaha	SS	S	AS	N	ATS	TS	STS
7.	Menabung di lembaga keuangan dapat meminimalisir terjadi resiko keuangan di masa depan	SS	S	AS	N	ATS	TS	STS
8.	Asuransi merupakan salah satu layanan jasa keuangan yang dapat meminimalisir terjadinya resiko di masa depan	SS	S	AS	N	ATS	TS	STS

3. Modal Sosial (X₃)

No	Pernyataan	Alternatif Jawaban						
1.	Semua aturan yang diberikan harus dipatuhi, jika dilanggar akan	SS	S	AS	N	ATS	TS	STS

	mendapatkan sanksi sesuai dengan ketentuan yang telah disepakati							
2.	Layanan jasa keuangan dapat membantu saya dalam mengelola keuangan pribadi saya	SS	S	AS	N	ATS	TS	STS
3.	Mematuhi segala aturan dan kebijakan yang diberikan layanan jasa keuangan untuk kepentingan bersama	SS	S	AS	N	ATS	TS	STS
4.	Saya dapat melakukan transaksi keuangan kapan saja melalui jaringan yang diberikan oleh layanan jasa keuangan	SS	S	AS	N	ATS	TS	STS
5.	Layanan jasa keuangan mempermudah saya dalam melakukan kerja sama terhadap orang lain dengan jarak jauh	SS	S	AS	N	ATS	TS	STS
6.	Saya percaya dalam menggunakan layanan jasa keuangan karena sudah terjamin keamanannya yang ada di Indonesia	SS	S	AS	N	ATS	TS	STS

4. Inklusi Keuangan (Y)

No	Pernyataan	Alternatif Jawaban						
1.	Ketersediaan/akses yang diberikan layanan jasa keuangan dapat mempermudah saya dalam melakukan transaksi	SS	S	AS	N	ATS	TS	STS
2.	Saya bisa mengakses layanan jasa keuangan tanpa batas waktu	SS	S	AS	N	ATS	TS	STS
3.	Saya menggunakan seluruh layanan jasa keuangan	SS	S	AS	N	ATS	TS	STS
4.	Pengunaan layanan jasa keuangan dapat mempermudah saya dalam melakukan kegiatan bertransaksi	SS	S	AS	N	ATS	TS	STS
5.	Kenyaman dalam bertransaksi merupakan suatu kualitas yang baik dalam layanan jasa keuangan	SS	S	AS	N	ATS	TS	STS
6.	Kualitas layanan yang diberikan oleh lembaga keuangan harus mengutamakan kualitas terbaik dalam menyediakan produk keuangan	SS	S	AS	N	ATS	TS	STS
7.	Ketersediaan produk keuangan yang lengkap akan membantu peningkatan	SS	S	AS	N	ATS	TS	STS

	kesejahteraan pada mahasiswa							
8.	Kemudahan dalam mengakses layanan keuangan akan membantu mahasiswa dalam melakukan transaksi keuangan sehingga dapat meningkatkan kesejahteraan ekonomi mahasiswa	SS	S	AS	N	ATS	TS	STS

a. Financial Technology

6	4	3	4	5	6	5	5	38
5	5	6	6	7	6	6	7	48
6	5	5	5	4	6	6	5	42
4	6	5	4	6	7	6	6	44
6	6	6	4	6	6	6	3	43
6	6	6	5	6	6	6	6	47
6	6	6	4	6	6	7	7	48
5	6	7	6	7	7	5	6	49
6	7	5	7	6	6	7	6	50
5	5	5	4	5	5	6	5	40
4	4	7	5	6	7	6	6	45
7	7	7	3	7	7	7	7	52
6	5	6	4	5	5	5	4	40
7	3	6	7	4	6	6	6	45
4	6	2	7	6	6	7	6	44
6	6	6	5	6	6	6	6	47
4	6	6	7	7	7	6	6	49
5	5	6	4	7	7	7	5	46
4	6	4	5	4	4	6	6	39
7	6	3	5	7	5	7	7	47
6	5	6	6	6	5	7	5	46
6	7	6	7	6	6	4	5	47
7	6	6	6	5	6	6	5	47
7	6	7	6	7	5	5	6	49

6	7	5	7	7	4	6	7	49
6	7	7	4	3	6	5	5	43
3	4	5	7	7	5	7	3	41
6	6	6	5	5	5	7	6	46
3	4	4	3	3	4	4	4	29
6	6	6	5	3	4	4	5	39
2	3	3	4	4	3	4	3	26
6	6	6	5	6	6	6	5	46
7	6	6	6	5	4	5	5	44
7	5	6	5	6	7	5	7	48
5	6	6	4	5	5	6	7	44
6	7	5	5	4	6	6	7	46
4	4	4	3	4	4	5	5	33
5	6	6	7	5	5	7	5	46
5	5	5	4	5	5	5	5	39
6	6	7	6	6	6	6	5	48
6	4	5	5	6	6	7	5	44
4	7	5	5	6	5	5	6	43
4	5	6	5	6	6	7	6	45
5	6	7	6	6	5	7	7	49
6	6	6	4	6	6	6	5	45
6	7	5	5	5	6	6	6	46
4	4	4	3	4	5	5	5	34
7	7	5	3	6	7	7	6	48
5	5	4	7	6	5	6	5	43
6	7	6	5	7	7	5	6	49
7	6	7	5	7	7	6	7	52
5	6	7	6	6	7	5	6	48
4	7	6	7	6	6	7	4	47
6	3	6	5	6	5	6	6	43
7	4	7	6	7	4	7	6	48
7	7	7	5	6	6	6	6	50
4	7	7	6	4	3	6	5	42
5	5	5	3	5	6	5	3	37
6	5	6	6	6	7	6	7	49
7	6	7	6	6	7	7	6	52
5	7	5	6	6	6	6	7	48
6	6	6	4	6	6	6	5	45
7	5	6	6	5	7	6	4	46
7	7	7	5	4	7	7	7	51

5	7	6	7	6	7	6	7	51
4	5	5	6	5	6	6	4	41
4	5	4	5	5	5	5	5	38
6	7	7	4	6	7	7	6	50
6	6	7	5	5	5	5	5	44
6	5	7	7	7	5	6	7	50
7	6	7	5	7	7	7	4	50
4	7	5	3	5	6	7	5	42
7	7	7	5	7	7	7	7	54
3	3	4	5	6	6	5	4	36
4	4	6	3	5	5	6	5	38
5	6	6	4	5	7	4	7	44
7	7	5	6	6	6	6	5	48
4	7	4	5	7	6	4	4	41
6	7	5	6	4	5	5	5	43
6	5	7	5	7	6	7	5	48
6	6	6	6	7	3	4	4	42
7	7	5	7	6	7	5	7	51
7	7	7	4	7	7	7	6	52
5	6	5	4	6	6	5	6	43
7	6	5	6	6	5	7	6	48
5	3	6	6	7	5	6	6	44
6	7	5	7	5	6	6	5	47
4	5	7	7	6	7	7	7	50
6	7	6	7	7	7	7	6	53
5	7	5	6	6	5	6	5	45
6	6	6	5	6	6	6	6	47
7	6	6	7	7	5	7	5	50
6	6	6	5	6	5	6	6	46
7	6	6	5	6	7	6	6	49
6	7	6	5	6	7	6	7	50
5	7	6	6	6	6	7	7	50
4	6	7	3	5	4	4	6	39
6	7	7	5	6	7	7	7	52
6	4	7	6	6	5	6	6	46
6	6	7	6	7	5	6	6	49

b. Literasi Keuangan

5	4	5	5	6	5	4	3	37
5	7	7	6	7	5	5	6	48
6	5	6	6	4	5	5	4	41
6	7	5	6	7	6	6	6	49
6	6	6	6	6	6	6	6	48
6	7	7	6	6	7	6	6	51
6	6	5	6	6	7	6	6	48
7	7	6	7	7	7	5	6	52
7	6	7	6	6	6	6	7	51
6	6	5	5	5	4	5	5	41
5	5	4	6	7	6	4	4	41
7	7	4	7	7	7	7	7	53
5	6	4	5	5	6	6	5	42
5	6	6	4	6	5	7	3	42
7	6	6	6	6	6	4	6	47
6	6	6	6	6	6	6	6	48
7	7	5	7	7	6	4	6	49
6	6	5	7	7	6	5	5	47
6	6	4	4	4	4	4	6	38
6	7	1	7	5	7	7	6	46
5	6	5	6	5	6	6	5	44
5	6	5	6	6	6	6	7	47
4	5	7	5	6	6	7	6	46
7	6	6	7	5	6	7	6	50
7	6	7	7	4	7	6	7	51
6	6	7	3	6	5	6	7	46
6	4	4	7	5	6	3	4	39
6	7	4	5	5	5	6	6	44
4	5	2	3	4	4	3	4	29
4	3	2	3	4	6	6	6	34
5	4	4	4	3	3	2	3	28
6	5	6	6	6	6	6	6	47
4	5	6	5	4	6	7	6	43
5	7	5	6	7	5	7	5	47
4	6	6	5	5	5	5	6	42
6	5	5	4	6	3	6	7	42
4	4	4	4	4	4	4	4	32
7	6	6	5	5	6	5	6	46
5	5	5	5	5	4	5	5	39
5	7	6	6	6	7	6	6	49

6	6	6	6	6	5	6	4	45
5	5	4	6	5	6	4	7	42
6	5	6	6	6	6	4	5	44
5	6	6	6	5	6	5	6	45
6	5	4	6	6	6	6	6	45
6	5	6	5	6	7	6	7	48
5	5	2	4	5	4	4	4	33
5	7	7	6	7	7	7	7	53
5	5	6	6	5	5	5	5	42
7	6	7	7	7	5	6	7	52
6	7	6	7	7	7	7	6	53
6	7	6	6	7	7	5	6	50
7	5	6	6	6	7	4	7	48
5	6	5	6	5	6	6	3	42
6	6	7	7	4	6	7	4	47
7	7	6	6	6	7	7	7	53
5	6	5	4	3	6	4	7	40
6	6	3	5	6	5	5	5	41
5	7	6	6	7	5	6	5	47
6	7	7	6	7	5	7	6	51
5	5	6	6	6	7	5	7	47
6	6	2	6	6	6	6	6	44
7	6	7	5	7	6	7	5	50
7	7	4	4	7	7	7	7	50
7	4	7	6	7	7	5	7	50
6	5	6	5	6	7	4	5	44
5	5	5	5	5	3	4	5	37
7	6	5	6	7	6	6	7	50
4	6	5	5	5	6	6	6	43
6	7	7	7	5	6	6	5	49
6	5	7	7	7	5	7	6	50
6	7	3	5	6	6	4	7	44
7	7	7	7	7	7	7	7	56
3	7	5	6	6	6	3	3	39
4	6	5	5	5	6	4	4	39
7	6	6	5	7	6	5	6	48
6	7	7	6	6	6	7	7	52
5	5	3	7	6	5	4	7	42
5	5	5	4	5	7	6	7	44
7	6	5	7	6	6	6	5	48

6	7	6	7	3	6	6	6	47
7	5	6	6	7	6	7	7	51
7	7	6	7	7	7	7	7	55
6	6	5	6	6	5	5	6	45
7	6	5	6	5	6	7	6	48
6	6	7	7	5	6	5	3	45
6	5	7	5	6	5	6	7	47
6	6	6	6	7	6	4	5	46
6	6	7	7	7	7	6	7	53
5	6	7	6	5	7	5	7	48
6	6	6	6	6	6	6	6	48
6	6	6	7	5	6	7	6	49
6	7	6	6	5	5	6	6	47
7	6	7	6	7	6	7	6	52
6	7	5	6	7	7	6	7	51
7	7	6	6	6	6	5	7	50
6	7	5	5	4	5	4	6	42
4	5	5	6	7	5	6	7	45
5	7	6	6	5	6	6	4	45
5	7	6	7	5	7	6	6	49

c. Modal Sosial

5	6	7	6	5	5	34
6	4	7	5	6	6	34
5	5	6	7	4	6	33
7	7	6	7	6	6	39
6	6	6	6	6	6	36
6	6	6	7	7	6	38
5	5	6	6	6	6	34
6	7	7	6	7	7	40
5	6	6	6	7	6	36
5	5	6	5	5	5	31
5	5	6	7	4	6	33
6	7	7	6	7	7	40
5	5	6	4	6	6	32
5	6	7	6	5	7	36
5	6	5	5	7	7	35
6	6	6	6	6	6	36

6	7	5	6	7	5	36
5	6	6	6	6	6	35
6	6	4	7	6	7	36
3	3	7	7	7	7	34
4	6	6	5	6	5	32
7	5	6	5	3	6	32
6	6	6	6	6	7	37
7	6	7	5	7	5	37
7	7	7	7	7	6	41
5	5	7	5	7	6	35
7	4	4	4	7	7	33
6	7	6	6	7	7	39
2	3	4	5	2	7	23
2	4	3	3	5	3	20
4	3	4	4	2	5	22
6	6	5	6	5	6	34
7	5	6	5	6	7	36
4	3	5	4	2	5	23
6	7	7	5	6	6	37
6	5	6	5	5	4	31
5	5	4	4	4	4	26
4	5	6	6	7	5	33
4	5	5	5	5	5	29
5	6	6	6	7	7	37
6	6	5	6	6	6	35
5	5	3	6	5	4	28
5	6	7	6	6	7	37
5	6	6	5	5	7	34
6	5	6	6	6	7	36
5	6	3	5	6	6	31
5	6	4	4	5	5	29
4	6	6	5	7	7	35
7	6	7	4	4	5	33
7	5	6	5	4	7	34
7	7	7	5	4	7	37
5	7	5	7	5	7	36
4	6	6	6	6	6	34
6	7	4	5	5	6	33
6	7	6	6	6	7	38
7	7	7	7	7	7	42

7	5	6	7	5	4	34
3	3	5	6	6	6	29
5	6	7	5	7	6	36
6	7	6	7	6	6	38
7	6	5	7	6	6	37
6	5	6	6	6	6	35
5	6	7	6	7	6	37
4	4	7	7	7	7	36
5	7	5	6	7	5	35
6	4	5	6	6	7	34
5	4	4	5	5	4	27
7	7	7	7	7	6	41
5	4	5	6	6	2	28
5	7	5	6	6	6	35
7	5	6	4	6	6	34
6	4	7	5	5	5	32
7	7	7	7	7	7	42
6	5	4	6	3	6	30
4	6	6	5	5	5	31
6	5	6	5	5	7	34
6	6	7	5	6	7	37
7	7	4	6	6	4	34
5	6	5	6	5	5	32
5	6	7	7	6	7	38
7	5	5	6	7	7	37
6	5	7	5	5	6	34
6	6	6	7	7	6	38
4	6	5	6	6	6	33
5	6	7	7	7	6	38
7	6	7	5	6	5	36
6	4	6	6	7	5	34
6	7	6	6	5	4	34
5	3	5	4	7	5	29
5	6	5	6	6	6	34
6	6	6	6	6	6	36
6	5	7	7	6	5	36
7	5	7	6	6	6	37
4	5	5	4	7	7	32
7	6	7	6	7	7	40
7	6	5	6	6	6	36

6	6	5	5	6	4	32
6	5	5	5	6	4	31
6	7	5	6	6	6	36
5	5	5	5	6	7	33

d. Inklusi Keuangan

6	5	5	5	5	4	6	6	42
7	5	6	7	6	7	7	7	52
6	4	6	6	6	5	7	5	45
6	7	5	6	6	6	7	5	48
6	6	6	6	6	3	6	3	42
6	6	7	6	6	6	7	6	50
6	6	5	6	7	7	6	7	50
7	7	6	7	5	6	7	3	48
7	6	7	6	7	6	6	7	52
6	5	5	5	6	5	6	5	43
5	7	4	6	6	6	5	5	44
7	7	4	7	7	7	7	7	53
5	5	4	5	5	4	6	4	38
5	6	6	4	6	6	6	6	45
7	6	6	6	7	6	6	6	50
6	6	6	6	6	6	6	6	48
7	7	5	7	6	6	7	6	51
6	7	5	7	7	5	6	5	48
6	4	4	4	6	6	6	6	42
6	5	1	7	7	7	7	5	45
5	5	5	6	7	5	6	5	44
5	6	5	6	4	5	6	7	44
4	6	7	5	6	5	5	6	44
7	5	6	7	5	6	6	6	48
7	4	7	7	6	7	6	6	50
6	6	7	3	5	5	6	6	44
6	5	4	7	7	3	4	5	41
6	5	4	5	7	6	7	6	46
4	4	2	3	4	4	5	4	30
4	4	2	3	4	5	3	3	28
5	3	4	4	4	3	4	3	30
6	6	6	6	6	5	5	5	45

4	4	6	5	5	5	5	5	39
5	7	5	6	5	7	7	6	48
4	5	6	5	6	7	6	7	46
6	6	5	4	6	7	5	5	44
4	4	4	4	5	5	4	5	35
7	5	6	5	7	5	6	6	47
5	5	5	5	5	5	5	4	39
5	6	6	6	6	5	7	6	47
6	6	6	6	7	5	6	6	48
5	5	4	6	5	6	5	5	41
6	6	6	6	7	6	5	6	48
5	5	6	6	7	7	6	7	49
6	6	4	6	6	5	5	5	43
6	6	6	5	6	6	5	5	45
5	5	2	4	5	5	5	4	35
5	7	7	6	7	6	7	6	51
5	5	6	6	6	5	5	5	43
7	7	7	7	5	6	6	6	51
6	7	6	7	6	7	7	7	53
6	7	6	6	5	6	7	6	49
7	6	6	6	7	4	5	6	47
5	5	5	6	6	6	6	6	45
6	4	7	7	7	6	6	6	49
7	6	6	6	6	6	7	6	50
5	3	5	4	6	5	6	5	39
6	6	3	5	5	3	6	3	37
5	7	6	6	6	7	7	6	50
6	7	7	6	7	6	7	6	52
5	6	6	6	6	7	5	5	46
6	6	2	6	6	5	6	5	42
7	7	7	5	6	4	6	6	48
7	7	4	4	7	7	7	7	50
7	7	7	6	6	7	4	5	49
6	6	6	5	6	4	5	5	43
5	5	5	5	5	5	5	5	40
7	7	5	6	7	6	6	7	51
4	5	5	5	5	5	6	5	40
6	5	7	7	6	7	7	7	52
6	7	7	7	7	4	5	6	49
6	6	3	5	7	5	7	5	44

7	7	7	7	7	7	7	7	56
3	6	5	6	5	4	7	6	42
4	5	5	5	6	5	6	4	40
7	7	6	5	4	7	6	6	48
6	6	7	6	6	5	7	7	50
5	6	3	7	4	4	5	6	40
5	5	5	4	5	5	5	5	39
7	6	5	7	7	5	6	5	48
6	3	6	7	4	4	7	1	38
7	7	6	6	5	7	5	5	48
7	7	6	7	7	6	7	6	53
6	6	5	6	5	6	6	6	46
7	5	5	6	7	6	6	6	48
6	5	7	7	6	6	6	6	49
6	6	7	5	6	5	5	7	47
6	7	6	6	7	7	6	7	52
6	7	7	7	7	6	6	7	53
5	5	7	6	6	5	6	6	46
6	6	6	6	6	6	6	6	48
6	5	6	7	7	5	6	6	48
6	5	6	6	6	6	7	5	47
7	7	7	6	6	6	6	7	52
6	7	5	6	6	7	7	6	50
7	6	6	6	7	7	7	5	51
6	4	5	5	4	6	7	6	43
4	7	5	6	7	7	5	7	48
5	5	6	6	6	6	7	6	47
5	5	6	7	6	6	7	6	48

A. Lampiran Jawaban Responden

Karakteristik Responden

1. Jenis Kelamin

Jenis_Kelamin					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Laki-Laki	21	21.0	21.0	21.0
	Perempuan	79	79.0	79.0	100.0
	Total	100	100.0	100.0	

2.

3.

4. Uang Saku Perbulan

Jumlah_Uangsaku					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	1.000.000 - 2.000.000	53	53,0	53,0	53,0
	2.000.000 - 3.000.000	17	17,0	17,0	70,0
	500.000 - 1.000.000	30	30,0	30,0	100,0
	Total	100	100,0	100,0	

5. Pendapatan Orang Tua perbulan

Pendapatan_Orangtua					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	1.000.000 - 2.000.000	12	12,0	12,0	12,0
	2.000.000 - 3.000.000	20	20,0	20,0	32,0
	3.000.000 - 4.000.000	35	35,0	35,0	67,0
	4.000.000 - 5.000.000	33	33,0	33,0	100,0
	Total	100	100,0	100,0	

B. Jawaban Responden

Financial Technology

Statistics

		FT1	FT2	FT3	FT4	FT5	FT6	FT7	FT8	Total_FinancialTechnology
N	Valid	100	100	100	100	100	100	100	100	100
	Missing	0	0	0	0	0	0	0	0	0
Mean		5.55	5.77	5.74	5.24	5.74	5.75	5.94	5.61	45.34
Std. Deviation		1.167	1.136	1.088	1.190	1.021	1.038	.908	1.053	5.010

FT1

	Frequency	Percent	Valid Percent	Cumulative Percent
2	1	1.0	1.0	1.0
3	3	3.0	3.0	4.0
4	18	18.0	18.0	22.0
Valid 5	18	18.0	18.0	40.0
6	38	38.0	38.0	78.0
7	22	22.0	22.0	100.0
Total	100	100.0	100.0	

FT2

	Frequency	Percent	Valid Percent	Cumulative Percent
3	5	5.0	5.0	5.0
4	10	10.0	10.0	15.0
Valid 5	18	18.0	18.0	33.0
6	37	37.0	37.0	70.0
7	30	30.0	30.0	100.0
Total	100	100.0	100.0	

FT3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	1	1.0	1.0	1.0
3	3	3.0	3.0	4.0

4	8	8.0	8.0	12.0
5	23	23.0	23.0	35.0
6	39	39.0	39.0	74.0
7	26	26.0	26.0	100.0
Total	100	100.0	100.0	

FT4

	Frequency	Percent	Valid Percent	Cumulative Percent
3	9	9.0	9.0	9.0
4	17	17.0	17.0	26.0
Valid 5	32	32.0	32.0	58.0
6	25	25.0	25.0	83.0
7	17	17.0	17.0	100.0
Total	100	100.0	100.0	

FT5

	Frequency	Percent	Valid Percent	Cumulative Percent
3	3	3.0	3.0	3.0
4	10	10.0	10.0	13.0
Valid 5	20	20.0	20.0	33.0
6	44	44.0	44.0	77.0
7	23	23.0	23.0	100.0
Total	100	100.0	100.0	

FT6

	Frequency	Percent	Valid Percent	Cumulative Percent
3	3	3.0	3.0	3.0
4	8	8.0	8.0	11.0
Valid 5	27	27.0	27.0	38.0
6	35	35.0	35.0	73.0
7	27	27.0	27.0	100.0

Total	100	100.0	100.0
-------	-----	-------	-------

FT7

	Frequency	Percent	Valid Percent	Cumulative Percent
4	8	8.0	8.0	8.0
5	20	20.0	20.0	28.0
Valid 6	42	42.0	42.0	70.0
7	30	30.0	30.0	100.0
Total	100	100.0	100.0	

FT8

	Frequency	Percent	Valid Percent	Cumulative Percent
3	4	4.0	4.0	4.0
4	9	9.0	9.0	13.0
Valid 5	31	31.0	31.0	44.0
6	34	34.0	34.0	78.0
7	22	22.0	22.0	100.0
Total	100	100.0	100.0	

1. Literasi Keuangan

Statistics

	X9	X10	X11	X12	X13	X14	X15	X16	Total_Literasi Keuangan
N Valid	100	100	100	100	100	100	100	100	100
Missing	0	0	0	0	0	0	0	0	0
Mean	5.76	5.93	5.44	5.75	5.74	5.82	5.54	5.76	45.74
Std. Deviation	.944	.913	1.328	.999	1.060	.968	1.167	1.164	5.344

LK1

	Frequency	Percent	Valid Percent	Cumulative Percent
3	1	1.0	1.0	1.0
4	9	9.0	9.0	10.0
5	26	26.0	26.0	36.0
6	41	41.0	41.0	77.0
7	23	23.0	23.0	100.0
Total	100	100.0	100.0	

LK2

	Frequency	Percent	Valid Percent	Cumulative Percent
3	1	1.0	1.0	1.0
4	5	5.0	5.0	6.0
5	24	24.0	24.0	30.0
6	40	40.0	40.0	70.0
7	30	30.0	30.0	100.0
Total	100	100.0	100.0	

LK3

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	1.0	1.0	1.0
2	4	4.0	4.0	5.0
3	3	3.0	3.0	8.0
4	11	11.0	11.0	19.0
5	25	25.0	25.0	44.0
6	35	35.0	35.0	79.0
7	21	21.0	21.0	100.0
Total	100	100.0	100.0	

LK4

	Frequency	Percent	Valid Percent	Cumulative Percent
3	3	3.0	3.0	3.0
4	9	9.0	9.0	12.0
5	20	20.0	20.0	32.0
6	46	46.0	46.0	78.0
7	22	22.0	22.0	100.0
Total	100	100.0	100.0	

LK5

	Frequency	Percent	Valid Percent	Cumulative Percent
3	3	3.0	3.0	3.0
4	9	9.0	9.0	12.0
5	27	27.0	27.0	39.0
6	33	33.0	33.0	72.0
7	28	28.0	28.0	100.0
Total	100	100.0	100.0	

LK6

	Frequency	Percent	Valid Percent	Cumulative Percent
3	3	3.0	3.0	3.0
4	6	6.0	6.0	9.0
5	21	21.0	21.0	30.0
6	46	46.0	46.0	76.0
7	24	24.0	24.0	100.0
Total	100	100.0	100.0	

LK7

	Frequency	Percent	Valid Percent	Cumulative Percent
2	1	1.0	1.0	1.0
3	3	3.0	3.0	4.0
4	18	18.0	18.0	22.0

2. Modal Sosial

Statistics

		X17	X18	X19	X20	X21	X22	Total_ModalSosial
N	Valid	100	100	100	100	100	100	100
	Missing	0	0	0	0	0	0	0
Mean		5.54	5.57	5.75	5.67	5.79	5.87	34.19
Std. Deviation		1.123	1.094	1.067	.933	1.166	1.051	4.034

MS1

	Frequency	Percent	Valid Percent	Cumulative Percent
2	2	2.0	2.0	2.0
3	2	2.0	2.0	4.0
4	11	11.0	11.0	15.0
Valid 5	31	31.0	31.0	46.0
6	33	33.0	33.0	79.0
7	21	21.0	21.0	100.0
Total	100	100.0	100.0	

X18

	Frequency	Percent	Valid Percent	Cumulative Percent
3	6	6.0	6.0	6.0
4	9	9.0	9.0	15.0
Valid 5	27	27.0	27.0	42.0
6	38	38.0	38.0	80.0
7	20	20.0	20.0	100.0
Total	100	100.0	100.0	

MS2

	Frequency	Percent	Valid Percent	Cumulative Percent
3	3	3.0	3.0	3.0
4	10	10.0	10.0	13.0
Valid 5	24	24.0	24.0	37.0
6	35	35.0	35.0	72.0
7	28	28.0	28.0	100.0
Total	100	100.0	100.0	

MS3

	Frequency	Percent	Valid Percent	Cumulative Percent
3	1	1.0	1.0	1.0
4	10	10.0	10.0	11.0

3. Inklusi Keuangan

Statistics

	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Total_Inklusi Keuangan
N	Valid	100	100	100	100	100	100	100	100
	Missing	0	0	0	0	0	0	0	0
Mean	5.79	5.71	5.43	5.76	5.94	5.60	5.97	5.59	45.79
Std. Deviation	.946	1.057	1.320	1.006	.908	1.064	.893	1.102	5.261

IK1

	Frequency	Percent	Valid Percent	Cumulative Percent
3	1	1.0	1.0	1.0
4	9	9.0	9.0	10.0
5	24	24.0	24.0	34.0
6	42	42.0	42.0	76.0
7	24	24.0	24.0	100.0
Total	100	100.0	100.0	

IK2

	Frequency	Percent	Valid Percent	Cumulative Percent
3	3	3.0	3.0	3.0
4	9	9.0	9.0	12.0
5	29	29.0	29.0	41.0
6	32	32.0	32.0	73.0
7	27	27.0	27.0	100.0
Total	100	100.0	100.0	

IK3

	Frequency	Percent	Valid Percent	Cumulative Percent
--	-----------	---------	---------------	-----------------------

Valid	1	1	1.0	1.0	1.0
	2	4	4.0	4.0	5.0
	3	3	3.0	3.0	8.0
	4	11	11.0	11.0	19.0
	5	25	25.0	25.0	44.0
	6	36	36.0	36.0	80.0
	7	20	20.0	20.0	100.0
Total	100	100.0	100.0	100.0	

IK4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	3.0	3.0	3.0
	4	9.0	9.0	12.0
	5	20.0	20.0	32.0
	6	45.0	45.0	77.0
	7	23.0	23.0	100.0
Total	100	100.0	100.0	

IK5

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	8.0	8.0	8.0
	5	20.0	20.0	28.0
	6	42.0	42.0	70.0
	7	30.0	30.0	100.0
Total	100	100.0	100.0	

IK6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	4.0	4.0	4.0

4	10	10.0	10.0	14.0
5	30	30.0	30.0	44.0
6	34	34.0	34.0	78.0
7	22	22.0	22.0	100.0
Total	100	100.0	100.0	

IK7

	Frequency	Percent	Valid Percent	Cumulative Percent
3	1	1.0	1.0	1.0
4	4	4.0	4.0	5.0
Valid 5	23	23.0	23.0	28.0
6	41	41.0	41.0	69.0
7	31	31.0	31.0	100.0
Total	100	100.0	100.0	

C. Uji Reabilitas**a. Financial Technology****Reliability Statistics**

Cronbach's Alpha	N of Items
.719	8

b. Literasi Keuangan**Reliability Statistics**

Cronbach's Alpha	N of Items
.772	8

c. Modal Sosial**Reliability Statistics**

Cronbach's Alpha	N of Items
.689	6

d. Inklusi Keuangan

e.

Reliability Statistics

Cronbach's Alpha	N of Items
.725	8

D. Uji Validitas

a. *Financial Technology*

Correlations

		FT1	FT2	FT3	FT4	FT5	FT6	FT7	FT8	Total_Fin ancialTec hnology
FT1	Pearson Correlation	1	.325**	.408**	.144	.240*	.290**	.260**	.316**	.652**
	Sig. (2-tailed)		.001	.000	.153	.016	.003	.009	.001	.000
	N	100	100	100	100	100	100	100	100	100
FT2	Pearson Correlation	.325**	1	.204*	.131	.131	.285**	.143	.313**	.555**
	Sig. (2-tailed)	.001		.041	.194	.195	.004	.155	.002	.000
	N	100	100	100	100	100	100	100	100	100
FT3	Pearson Correlation	.408**	.204*	1	.103	.275**	.264**	.219*	.290**	.594**
	Sig. (2-tailed)	.000	.041		.307	.006	.008	.028	.003	.000
	N	100	100	100	100	100	100	100	100	100
FT4	Pearson Correlation	.144	.131	.103	1	.318**	.016	.219*	.148	.462**
	Sig. (2-tailed)	.153	.194	.307		.001	.872	.029	.142	.000
	N	100	100	100	100	100	100	100	100	100
FT5	Pearson Correlation	.240*	.131	.275**	.318**	1	.329**	.364**	.252*	.612**
	Sig. (2-tailed)	.016	.195	.006	.001		.001	.000	.011	.000

FT6	N	100	100	100	100	100	100	100	100	100
	Pearson Correlation	.290**	.285**	.264**	.016	.329**	1	.316**	.335**	.595**
	Sig. (2-tailed)	.003	.004	.008	.872	.001		.001	.001	.000
FT7	N	100	100	100	100	100	100	100	100	100
	Pearson Correlation	.260**	.143	.219*	.219*	.364**	.316**	1	.282**	.573**
	Sig. (2-tailed)	.009	.155	.028	.029	.000	.001		.005	.000
FT8	N	100	100	100	100	100	100	100	100	100
	Pearson Correlation	.316**	.313**	.290**	.148	.252*	.335**	.282**	1	.625**
	Sig. (2-tailed)	.001	.002	.003	.142	.011	.001	.005		.000
Total_Financial Technology	N	100	100	100	100	100	100	100	100	100
	Pearson Correlation	.652**	.555**	.594**	.462**	.612**	.595**	.573**	.625**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100	100	100

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

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

b. Literasi Keuangan

c.

Correlations

		LK1	LK2	LK3	LK4	LK5	LK6	LK7	LK8	Total_LiterasiKeuangan
LK1	Pearson Correlation	1	.273**	.270**	.386**	.361**	.295**	.275**	.379**	.630**
	Sig. (2-tailed)		.006	.007	.000	.000	.003	.006	.000	.000
	N	100	100	100	100	100	100	100	100	100
LK2	Pearson Correlation	.273**	1	.217*	.379**	.273**	.329**	.358**	.203*	.580**
	Sig. (2-tailed)	.006		.030	.000	.006	.001	.000	.043	.000
	N	100	100	100	100	100	100	100	100	100
LK3	Pearson Correlation	.270**	.217*	1	.335**	.261**	.251*	.340**	.187	.608**
	Sig. (2-tailed)	.006	.030		.000	.006	.001	.000	.043	.000

LK4	Sig. (2-tailed)	.007	.030		.001	.009	.012	.001	.063	.000
	N	100	100	100	100	100	100	100	100	100
	Pearson Correlation	.386**	.379**	.335**	1	.329**	.455**	.273**	.130	.639**
LK5	Sig. (2-tailed)	.000	.000	.001		.001	.000	.006	.196	.000
	N	100	100	100	100	100	100	100	100	100
	Pearson Correlation	.361**	.273**	.261**	.329**	1	.308**	.302**	.301**	.623**
LK6	Sig. (2-tailed)	.000	.006	.009	.001		.002	.002	.002	.000
	N	100	100	100	100	100	100	100	100	100
	Pearson Correlation	.295**	.329**	.251*	.455**	.308**	1	.346**	.391**	.659**
LK7	Sig. (2-tailed)	.003	.001	.012	.000	.002		.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
	Pearson Correlation	.275**	.358**	.340**	.273**	.302**	.346**	1	.364**	.666**
LK8	Sig. (2-tailed)	.006	.000	.001	.006	.002	.000		.000	.000
	N	100	100	100	100	100	100	100	100	100
	Pearson Correlation	.379**	.203*	.187	.130	.301**	.391**	.364**	1	.600**
Total_LiterasiKeuangan	Sig. (2-tailed)	.000	.043	.063	.196	.002	.000	.000		.000
	N	100	100	100	100	100	100	100	100	100
	Pearson Correlation	.630**	.580**	.608**	.639**	.623**	.659**	.666**	.600**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100

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

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

d. Modal Sosial

e.

Correlations

		MS1	MS2	MS3	MS4	MS5	MS6	Total_Modal Sosial
MS1	Pearson Correlation	1	.421**	.291**	.210*	.180	.120	.601**

IK1	Pearson Correlation	1	.363**	.283**	.392**	.350**	.257**	.291**	.217*	.606**
	Sig. (2-tailed)		.000	.004	.000	.000	.010	.003	.030	.000
	N	100	100	100	100	100	100	100	100	100
IK2	Pearson Correlation	.363**	1	.250*	.323**	.318**	.336**	.226*	.400**	.636**
	Sig. (2-tailed)	.000		.012	.001	.001	.001	.024	.000	.000
	N	100	100	100	100	100	100	100	100	100
IK3	Pearson Correlation	.283**	.250*	1	.337**	.249*	.224*	.217*	.400**	.625**
	Sig. (2-tailed)	.004	.012		.001	.012	.025	.030	.000	.000
	N	100	100	100	100	100	100	100	100	100
IK4	Pearson Correlation	.392**	.323**	.337**	1	.371**	.249*	.385**	.266**	.647**
	Sig. (2-tailed)	.000	.001	.001		.000	.012	.000	.008	.000
	N	100	100	100	100	100	100	100	100	100
IK5	Pearson Correlation	.350**	.318**	.249*	.371**	1	.289**	.234*	.440**	.623**
	Sig. (2-tailed)	.000	.001	.012	.000		.004	.019	.000	.000
	N	100	100	100	100	100	100	100	100	100
IK6	Pearson Correlation	.257**	.336**	.224*	.249*	.289**	1	.349**	.522**	.638**
	Sig. (2-tailed)	.010	.001	.025	.012	.004		.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
IK7	Pearson Correlation	.291**	.226*	.217*	.385**	.234*	.349**	1	.306**	.571**
	Sig. (2-tailed)	.003	.024	.030	.000	.019	.000		.002	.000
	N	100	100	100	100	100	100	100	100	100
IK8	Pearson Correlation	.217*	.400**	.400**	.266**	.440**	.522**	.306**	1	.713**
	Sig. (2-tailed)	.030	.000	.000	.008	.000	.000	.002		.000
	N	100	100	100	100	100	100	100	100	100
Total_InklusiKeuangan	Pearson Correlation	.606**	.636**	.625**	.647**	.623**	.638**	.571**	.713**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100	100	100

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

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

E. Uji Klasik

a. Uji Normalitas

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	2.25322427
	Absolute	.102
Most Extreme Differences	Positive	.048
	Negative	-.102
Kolmogorov-Smirnov Z		1.022
Asymp. Sig. (2-tailed)		.247

a. Test distribution is Normal.

b. Calculated from data.

b. Uji Multikoloneritas

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	1.443	2.252		.641	.523		
	Total_FinancialTechnology	.477	.109	.454	4.393	.000	.179	5.596
	Total_LiterasiKeuangan	.370	.110	.376	3.359	.001	.152	6.561
	Total_ModalSosial	.169	.080	.130	2.125	.036	.513	1.950

a. Dependent Variable: Total_InklusiKeuangan

F. Uji Regresi Berganda

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.904 ^a	.817	.811	2.288

a. Predictors: (Constant), Total_ModalSosial, Total_FinancialTechnology, Total_LiterasiKeuangan

b. Dependent Variable: Total_InklusiKeuangan

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.443	2.252		.641	.523
	Total_FinancialTechnology	.477	.109	.454	4.393	.000
	Total_LiterasiKeuangan	.370	.110	.376	3.359	.001
	Total_ModalSosial	.169	.080	.130	2.125	.036

a. Dependent Variable: Total_InklusiKeuangan

G. Uji T

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.443	2.252		.641	.523
	Total_FinancialTechnology	.477	.109	.454	4.393	.000
	Total_LiterasiKeuangan	.370	.110	.376	3.359	.001
	Total_ModalSosial	.169	.080	.130	2.125	.036

a. Dependent Variable: Total_InklusiKeuangan