# LAMPIRAN

## Lampiran 1 – Pertanyaan Kuesioner

Dengan hormat Bapak/ Ibu/ Saudara/i,

Perkenalkan nama saya Mega Permata Sari, mahasiswi jurusan Finance di Universitas Bina Nusantara.

Saat ini saya sedang melakukan sebuah penelitian untuk menyelesaikan studi memperoleh gelar sarjana. Penelitian ini bertujuan untuk mengetahui tingkat inklusi keuangan yang dirasakan oleh masyarakat di daerah Jabodetabek.

Seluruh informasi yang Anda berikan bersifat konfidensial yang hanya akan digunakan demi kelancaran penelitian skripsi ini. Terima kasih atas waktu dan kesediaan Bapak/ Ibu/ Saudara/i.

**Part A**

1. Apakah Bapak/ Ibu/ Saudara/i berdomisili di daerah Jabodetabek?
2. Ya (Silahkan lanjut ke pertanyaan selanjutnya)
3. Tidak (Berhenti disini & terima kasih)
4. Apakah Bapak/ Ibu/ Saudara/I menggunakan *mobile banking?*
5. Ya (Silahkan lanjut ke pertanyaan selanjutnya)
6. Tidak (Berhenti disini & terima kasih)
7. Domisili:
8. Jakarta Barat
9. Jakarta Pusat
10. Jakarta Timur
11. Jakarta Selatan
12. Jakarta Utara
13. Kepulauan Seribu
14. Kabupaten Bogor
15. Kota Bogor
16. Kota Depok
17. Kabupaten Tangerang
18. Kota Tangerang
19. Kota Tangerang Selatan
20. Kabupaten Bekasi
21. Kota Bekasi
22. Jenis Kelamin:
23. Perempuan
24. Laki-laki
25. Usia:
26. <17 tahun
27. 17 – 25 tahun
28. 26 - 30 tahun
29. 31 - 40 tahun
30. >40 tahun
31. Pendidikan terakhir:
32. SMA/SMK atau sederajat
33. Diploma (D-3)
34. Sarjana (S-1)
35. Magister atau Doktoral (S2, S3)
36. Pendapatan per bulan:
37. Kurang dari Rp. 1.000.000
38. Rp. 1.000.001– Rp. 3.000.000
39. Rp. 3.000.001–Rp. 5.000.000
40. Rp. 5.000.001 – Rp 7.000.000
41. Lebih dari Rp 7.000.001

**Part B**

Untuk pertanyaan dibawah ini dan seterusnya menggunakan skala 1 – 5, skala 1 menunjukkan “Sangat Tidak Setuju” dan skala 5 menunjukkan “Sangat Setuju”.

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| No. |  | Sangat Tidak Setuju | | |  | | Sangat Setuju | | |
| Pertanyaan: ***Personal Innovativeness*** | | 1 | 2 | | 3 | | 4 | 5 |
| 1 | Saya tahu lebih banyak tentang produk baru sebelum orang lain mengetahuinya | |  |  | |  | |  |  |
| 2 | Saya biasanya menjadi yang pertama mencoba produk baru | |  |  | |  | |  |  |
| 3 | Adanya produk baru membuat saya bersemangat | |  |  | |  | |  |  |

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| No. |  | Sangat Tidak Setuju | | |  | | Sangat Setuju | | |
| Pertanyaan: ***M-banking Knowledge*** | | 1 | 2 | | 3 | | 4 | 5 |
| 4 | Saya menikmati pembelian produk melalui perangkat seluler | |  |  | |  | |  |  |
| 5 | Saya menggunakan *mobile banking* untuk melakukan pembelian | |  |  | |  | |  |  |
| 6 | Saya kebanyakan menggunakan *mobile banking* ketika membeli barang atau jasa melalui ponsel | |  |  | |  | |  |  |
| 7 | Saya akan percaya diri untuk menggunakan *mobile banking* untuk transaksi keuangan | |  |  | |  | |  |  |

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| No. |  | Sangat Tidak Setuju | | |  | | Sangat Setuju | | |
| Pertanyaan: **Pengetahuan Keuangan** | | 1 | 2 | | 3 | | 4 | 5 |
| 8 | Saya paham bagaimana menginvestasikan uang | |  |  | |  | |  |  |
| 9 | Saya paham bagaimana menyiapkan rencana anggaran belanja | |  |  | |  | |  |  |
| 10 | Saya paham bagaimana mengatur keuangan pribadi | |  |  | |  | |  |  |
| 11 | Saya sangat paham saldo laporan rekening bank saya | |  |  | |  | |  |  |
| 12 | Saya paham tingkat bunga bank dan tingkat bunga pinjaman oleh institusi keuangan | |  |  | |  | |  |  |

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| No. |  | Sangat Tidak Setuju | | |  | | Sangat Setuju | | |
| Pertanyaan: **Perilaku Keuangan** | | 1 | 2 | | 3 | | 4 | 5 |
| 13 | Sebelum membeli sesuatu saya mempertimbangkan kemampuan membeli saya | |  |  | |  | |  |  |
| 14 | Saya membayar tagihan tepat waktu | |  |  | |  | |  |  |
| 15 | Saya berada dalam rencana pengeluaran atau anggaran keuangan saya | |  |  | |  | |  |  |
| 16 | Saya mulai atau menjaga adanya dana simpanan darurat | |  |  | |  | |  |  |
| 17 | Saya menabung dari setiap pemasukan saya | |  |  | |  | |  |  |

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| No. |  | Sangat Tidak Setuju | | |  | | Sangat Setuju | | |
| Pertanyaan: **Sikap Keuangan** | | 1 | 2 | | 3 | | 4 | 5 |
| 18 | Saya menggunakan uang sesuai dengan kebutuhan, kemudian menyimpannya untuk jangka panjang | |  |  | |  | |  |  |
| 19 | Saya mempertimbangkan pengeluaran saat ini dan juga memperhitungkan kebutuhan masa depan | |  |  | |  | |  |  |
| 20 | Saya tidak khawatir untuk waktu pelunasan hutang yang saya punya karena saya selalu mampu membayar tepat waktu | |  |  | |  | |  |  |
| 21 | Bila diberikan pilihan, saya akan mengasuransikan properti yang saya punya untuk menghindari resiko | |  |  | |  | |  |  |
| No. |  | Sangat Tidak Setuju | | |  | | Sangat Setuju | | |
| Pertanyaan: **Inklusi Keuangan** | | 1 | 2 | | 3 | | 4 | 5 |
| **Akses** | | | | | | | | | |
| 22 | Saya menyadari banyak masyarakat yang menggunakan *mobile banking* | |  |  | |  | |  |  |
| 23 | *Mobile banking* dapat digunakan dimana saja | |  |  | |  | |  |  |
| 24 | Persyaratan data untuk membuka akun *mobile banking* sangat mudah | |  |  | |  | |  |  |
| 25 | *Mobile banking* mudah diunduh untuk menjadi suatu fitur di *mobile devices* | |  |  | |  | |  |  |

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| No. |  | Sangat Tidak Setuju | | |  | | Sangat Setuju | | |
| Pertanyaan: **Inklusi Keuangan** | | 1 | 2 | | 3 | | 4 | 5 |
| **Penggunaan** | | | | | | | | | |
| 26 | Saya pernah melakukan transaksi menggunakan *mobile banking* | |  |  | |  | |  |  |
| 27 | Mempelajari cara menggunakan *mobile banking* adalah hal yang mudah bagi saya | |  |  | |  | |  |  |
| 28 | Bertransaksi melalui *mobile banking* lebih nyaman dan lebih mudah | |  |  | |  | |  |  |
| 29 | Saya lebih memilih menggunakan *mobile banking* daripada harus pergi ke bank atau ATM | |  |  | |  | |  |  |

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| No. |  | Sangat Tidak Setuju | | |  | | Sangat Setuju | | |
| Pertanyaan: **Inklusi Keuangan** | | 1 | 2 | | 3 | | 4 | 5 |
| **Kualitas** | | | | | | | | | |
| 30 | Saya puas dengan kegiatan transaksi di *mobile banking* | |  |  | |  | |  |  |
| 31 | Tarif dan biaya transaksi melalui *mobile banking* adalah transparan | |  |  | |  | |  |  |
| 32 | Transaksi melalui *mobile banking* aman dan nyaman | |  |  | |  | |  |  |

## Lampiran 2 – Jawaban Responden

Jawaban Responden atas Variabel *Personal Innovativeness*

|  |  |  |  |
| --- | --- | --- | --- |
| Responden | PIN\_1 | PIN\_2 | PIN\_3 |
| 1 | 4 | 4 | 5 |
| 2 | 4 | 4 | 5 |
| 3 | 4 | 4 | 5 |
| 4 | 4 | 4 | 4 |
| 5 | 4 | 4 | 4 |
| 6 | 5 | 5 | 5 |
| 7 | 5 | 5 | 5 |
| 8 | 5 | 5 | 5 |
| 9 | 5 | 4 | 4 |
| 10 | 5 | 3 | 4 |
| 11 | 2 | 4 | 4 |
| 12 | 3 | 4 | 4 |
| 13 | 3 | 3 | 4 |
| 14 | 4 | 3 | 5 |
| 15 | 4 | 3 | 3 |
| 16 | 4 | 4 | 4 |
| 17 | 5 | 4 | 5 |
| 18 | 4 | 3 | 4 |
| 19 | 4 | 4 | 5 |
| 20 | 3 | 4 | 4 |
| 21 | 4 | 3 | 4 |
| 22 | 4 | 4 | 4 |
| 23 | 4 | 2 | 4 |
| 24 | 5 | 4 | 5 |
| 25 | 5 | 4 | 4 |
| 26 | 5 | 5 | 5 |
| 27 | 4 | 2 | 4 |
| 28 | 4 | 5 | 5 |
| 29 | 5 | 4 | 5 |
| 30 | 4 | 5 | 5 |
| 31 | 3 | 3 | 5 |
| 32 | 3 | 4 | 4 |
| 33 | 5 | 5 | 5 |
| 34 | 4 | 4 | 5 |
| 35 | 4 | 5 | 4 |
| 36 | 3 | 3 | 4 |
| 37 | 4 | 4 | 5 |
| 38 | 5 | 4 | 4 |
| 39 | 4 | 5 | 4 |
| 40 | 4 | 5 | 3 |
| 41 | 4 | 3 | 3 |
| 42 | 5 | 4 | 4 |
| 43 | 5 | 5 | 4 |
| 44 | 3 | 3 | 4 |
| 45 | 5 | 4 | 5 |
| 46 | 5 | 5 | 4 |
| 47 | 4 | 5 | 4 |
| 48 | 5 | 5 | 4 |
| 49 | 3 | 3 | 4 |
| 50 | 4 | 4 | 5 |
| 51 | 3 | 3 | 4 |
| 52 | 3 | 3 | 5 |
| 53 | 3 | 3 | 4 |
| 54 | 3 | 2 | 4 |
| 55 | 3 | 3 | 5 |
| 56 | 4 | 4 | 4 |
| 57 | 4 | 3 | 3 |
| 58 | 3 | 2 | 4 |
| 59 | 4 | 3 | 3 |
| 60 | 3 | 3 | 4 |
| 61 | 3 | 3 | 4 |
| 62 | 3 | 3 | 4 |
| 63 | 4 | 3 | 5 |
| 64 | 4 | 3 | 4 |
| 65 | 4 | 3 | 4 |
| 66 | 4 | 2 | 5 |
| 67 | 3 | 3 | 4 |
| 68 | 4 | 3 | 4 |
| 69 | 4 | 4 | 5 |
| 70 | 4 | 3 | 4 |
| 71 | 4 | 4 | 5 |
| 72 | 4 | 4 | 3 |
| 73 | 5 | 5 | 5 |
| 74 | 3 | 4 | 4 |
| 75 | 3 | 3 | 4 |
| 76 | 3 | 3 | 4 |
| 77 | 3 | 3 | 4 |
| 78 | 3 | 4 | 3 |
| 79 | 3 | 3 | 3 |
| 80 | 2 | 5 | 4 |
| 81 | 4 | 3 | 3 |
| 82 | 4 | 3 | 5 |
| 83 | 3 | 3 | 4 |
| 84 | 4 | 4 | 4 |
| 85 | 3 | 4 | 4 |
| 86 | 5 | 4 | 5 |
| 87 | 4 | 5 | 4 |
| 88 | 3 | 3 | 4 |
| 89 | 5 | 4 | 3 |
| 90 | 3 | 2 | 4 |
| 91 | 3 | 3 | 4 |
| 92 | 3 | 3 | 4 |
| 93 | 3 | 3 | 3 |
| 94 | 4 | 3 | 4 |
| 95 | 3 | 2 | 4 |
| 96 | 4 | 3 | 4 |
| 97 | 2 | 4 | 4 |
| 98 | 4 | 2 | 3 |
| 99 | 4 | 4 | 4 |
| 100 | 3 | 3 | 4 |

Jawaban Responden atas Variabel *M-Banking Knowledge*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Responden | MBK\_1 | MBK\_2 | MBK\_3 | MBK\_4 |
| 1 | 5 | 5 | 4 | 5 |
| 2 | 5 | 5 | 5 | 5 |
| 3 | 5 | 5 | 5 | 5 |
| 4 | 5 | 5 | 5 | 4 |
| 5 | 5 | 5 | 5 | 5 |
| 6 | 5 | 4 | 5 | 5 |
| 7 | 5 | 4 | 5 | 5 |
| 8 | 3 | 4 | 5 | 4 |
| 9 | 4 | 5 | 4 | 5 |
| 10 | 4 | 5 | 5 | 4 |
| 11 | 5 | 5 | 5 | 4 |
| 12 | 4 | 5 | 4 | 5 |
| 13 | 5 | 4 | 5 | 5 |
| 14 | 5 | 5 | 4 | 5 |
| 15 | 3 | 5 | 5 | 4 |
| 16 | 5 | 5 | 5 | 5 |
| 17 | 4 | 4 | 5 | 4 |
| 18 | 4 | 5 | 5 | 4 |
| 19 | 4 | 5 | 5 | 5 |
| 20 | 5 | 5 | 5 | 4 |
| 21 | 5 | 5 | 5 | 4 |
| 22 | 5 | 4 | 5 | 5 |
| 23 | 5 | 5 | 5 | 3 |
| 24 | 5 | 4 | 5 | 5 |
| 25 | 4 | 4 | 5 | 5 |
| 26 | 4 | 4 | 4 | 5 |
| 27 | 5 | 5 | 5 | 4 |
| 28 | 4 | 5 | 4 | 4 |
| 29 | 5 | 5 | 5 | 5 |
| 30 | 4 | 4 | 4 | 5 |
| 31 | 5 | 5 | 5 | 4 |
| 32 | 4 | 5 | 5 | 3 |
| 33 | 4 | 4 | 5 | 5 |
| 34 | 5 | 5 | 4 | 5 |
| 35 | 3 | 5 | 4 | 5 |
| 36 | 4 | 4 | 5 | 4 |
| 37 | 4 | 5 | 4 | 5 |
| 38 | 5 | 5 | 5 | 5 |
| 39 | 5 | 4 | 4 | 5 |
| 40 | 5 | 5 | 4 | 5 |
| 41 | 4 | 4 | 5 | 4 |
| 42 | 5 | 5 | 4 | 5 |
| 43 | 5 | 5 | 4 | 5 |
| 44 | 4 | 5 | 5 | 5 |
| 45 | 4 | 4 | 4 | 5 |
| 46 | 5 | 5 | 4 | 5 |
| 47 | 5 | 5 | 4 | 5 |
| 48 | 4 | 5 | 4 | 4 |
| 49 | 4 | 4 | 4 | 4 |
| 50 | 3 | 4 | 4 | 4 |
| 51 | 3 | 5 | 5 | 5 |
| 52 | 5 | 5 | 5 | 5 |
| 53 | 4 | 4 | 4 | 4 |
| 54 | 5 | 5 | 4 | 5 |
| 55 | 3 | 5 | 5 | 5 |
| 56 | 4 | 4 | 5 | 4 |
| 57 | 5 | 4 | 5 | 5 |
| 58 | 4 | 5 | 5 | 5 |
| 59 | 4 | 5 | 5 | 4 |
| 60 | 4 | 4 | 4 | 4 |
| 61 | 4 | 4 | 4 | 4 |
| 62 | 4 | 4 | 5 | 5 |
| 63 | 4 | 4 | 4 | 4 |
| 64 | 5 | 5 | 5 | 5 |
| 65 | 4 | 4 | 4 | 4 |
| 66 | 5 | 4 | 5 | 4 |
| 67 | 4 | 5 | 5 | 5 |
| 68 | 5 | 4 | 4 | 4 |
| 69 | 5 | 5 | 5 | 5 |
| 70 | 5 | 4 | 4 | 5 |
| 71 | 4 | 4 | 4 | 4 |
| 72 | 5 | 4 | 5 | 5 |
| 73 | 4 | 4 | 3 | 4 |
| 74 | 3 | 5 | 3 | 3 |
| 75 | 4 | 5 | 4 | 3 |
| 76 | 4 | 4 | 4 | 4 |
| 77 | 4 | 4 | 4 | 4 |
| 78 | 4 | 4 | 3 | 3 |
| 79 | 4 | 5 | 5 | 5 |
| 80 | 5 | 2 | 3 | 5 |
| 81 | 4 | 4 | 4 | 4 |
| 82 | 5 | 4 | 5 | 5 |
| 83 | 4 | 4 | 4 | 4 |
| 84 | 4 | 4 | 4 | 4 |
| 85 | 5 | 5 | 5 | 4 |
| 86 | 5 | 4 | 3 | 5 |
| 87 | 5 | 5 | 4 | 4 |
| 88 | 4 | 4 | 3 | 4 |
| 89 | 4 | 3 | 5 | 5 |
| 90 | 4 | 2 | 5 | 3 |
| 91 | 5 | 5 | 5 | 5 |
| 92 | 4 | 5 | 4 | 4 |
| 93 | 4 | 4 | 4 | 4 |
| 94 | 5 | 5 | 4 | 3 |
| 95 | 4 | 2 | 5 | 3 |
| 96 | 4 | 4 | 4 | 4 |
| 97 | 5 | 4 | 3 | 4 |
| 98 | 5 | 3 | 3 | 3 |
| 99 | 4 | 5 | 5 | 5 |
| 100 | 4 | 4 | 3 | 4 |

Jawaban Responden atas Variabel Pengetahuan Keuangan

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Responden | FK\_1 | FK\_2 | FK\_3 | FK\_4 | FK\_5 |
| 1 | 5 | 5 | 4 | 4 | 5 |
| 2 | 4 | 4 | 5 | 5 | 4 |
| 3 | 4 | 4 | 5 | 4 | 4 |
| 4 | 4 | 4 | 4 | 5 | 4 |
| 5 | 4 | 4 | 4 | 5 | 5 |
| 6 | 5 | 4 | 5 | 4 | 4 |
| 7 | 4 | 4 | 4 | 4 | 3 |
| 8 | 5 | 4 | 5 | 4 | 5 |
| 9 | 4 | 4 | 5 | 5 | 4 |
| 10 | 5 | 4 | 5 | 4 | 5 |
| 11 | 4 | 4 | 5 | 5 | 4 |
| 12 | 5 | 5 | 5 | 5 | 5 |
| 13 | 5 | 5 | 5 | 5 | 5 |
| 14 | 4 | 4 | 5 | 5 | 3 |
| 15 | 4 | 3 | 4 | 4 | 4 |
| 16 | 5 | 5 | 5 | 4 | 4 |
| 17 | 4 | 5 | 4 | 5 | 4 |
| 18 | 4 | 5 | 5 | 4 | 4 |
| 19 | 5 | 5 | 5 | 5 | 5 |
| 20 | 3 | 4 | 4 | 4 | 4 |
| 21 | 4 | 5 | 5 | 5 | 5 |
| 22 | 5 | 4 | 5 | 5 | 4 |
| 23 | 5 | 5 | 5 | 4 | 4 |
| 24 | 5 | 4 | 5 | 4 | 4 |
| 25 | 4 | 4 | 5 | 4 | 4 |
| 26 | 5 | 4 | 5 | 5 | 5 |
| 27 | 4 | 4 | 4 | 5 | 5 |
| 28 | 4 | 4 | 5 | 4 | 4 |
| 29 | 4 | 4 | 5 | 5 | 4 |
| 30 | 4 | 4 | 4 | 4 | 4 |
| 31 | 4 | 5 | 5 | 5 | 3 |
| 32 | 5 | 5 | 5 | 5 | 4 |
| 33 | 3 | 4 | 4 | 5 | 5 |
| 34 | 5 | 5 | 4 | 4 | 5 |
| 35 | 4 | 3 | 4 | 5 | 4 |
| 36 | 4 | 4 | 5 | 4 | 4 |
| 37 | 4 | 4 | 4 | 4 | 3 |
| 38 | 4 | 4 | 4 | 5 | 5 |
| 39 | 5 | 4 | 4 | 5 | 4 |
| 40 | 5 | 4 | 4 | 5 | 4 |
| 41 | 4 | 4 | 4 | 4 | 4 |
| 42 | 4 | 5 | 5 | 5 | 4 |
| 43 | 5 | 4 | 5 | 4 | 4 |
| 44 | 4 | 4 | 4 | 4 | 4 |
| 45 | 4 | 4 | 5 | 4 | 5 |
| 46 | 5 | 5 | 4 | 5 | 3 |
| 47 | 4 | 5 | 5 | 5 | 4 |
| 48 | 5 | 4 | 4 | 5 | 4 |
| 49 | 4 | 4 | 4 | 4 | 4 |
| 50 | 3 | 4 | 4 | 4 | 3 |
| 51 | 4 | 4 | 4 | 4 | 4 |
| 52 | 3 | 4 | 4 | 4 | 3 |
| 53 | 2 | 3 | 3 | 3 | 3 |
| 54 | 3 | 4 | 4 | 5 | 4 |
| 55 | 5 | 5 | 5 | 5 | 5 |
| 56 | 4 | 4 | 4 | 4 | 3 |
| 57 | 3 | 3 | 4 | 3 | 3 |
| 58 | 3 | 4 | 4 | 3 | 2 |
| 59 | 3 | 4 | 4 | 4 | 3 |
| 60 | 3 | 3 | 4 | 4 | 3 |
| 61 | 3 | 3 | 3 | 3 | 3 |
| 62 | 4 | 4 | 5 | 4 | 4 |
| 63 | 3 | 3 | 3 | 3 | 3 |
| 64 | 2 | 3 | 3 | 4 | 2 |
| 65 | 3 | 3 | 4 | 4 | 3 |
| 66 | 5 | 4 | 4 | 4 | 4 |
| 67 | 3 | 3 | 4 | 3 | 3 |
| 68 | 2 | 2 | 4 | 3 | 3 |
| 69 | 5 | 4 | 4 | 4 | 4 |
| 70 | 3 | 4 | 3 | 4 | 3 |
| 71 | 4 | 4 | 5 | 4 | 4 |
| 72 | 1 | 3 | 4 | 3 | 2 |
| 73 | 5 | 4 | 5 | 4 | 4 |
| 74 | 5 | 3 | 4 | 4 | 4 |
| 75 | 4 | 4 | 4 | 4 | 4 |
| 76 | 3 | 3 | 3 | 4 | 4 |
| 77 | 4 | 4 | 4 | 4 | 4 |
| 78 | 4 | 4 | 3 | 3 | 4 |
| 79 | 3 | 3 | 4 | 4 | 2 |
| 80 | 5 | 4 | 3 | 4 | 5 |
| 81 | 3 | 3 | 3 | 4 | 3 |
| 82 | 3 | 3 | 5 | 5 | 5 |
| 83 | 3 | 5 | 4 | 4 | 3 |
| 84 | 4 | 4 | 4 | 4 | 3 |
| 85 | 2 | 2 | 3 | 4 | 2 |
| 86 | 5 | 4 | 3 | 4 | 5 |
| 87 | 3 | 4 | 4 | 3 | 2 |
| 88 | 4 | 4 | 4 | 4 | 4 |
| 89 | 1 | 4 | 3 | 4 | 3 |
| 90 | 5 | 3 | 4 | 4 | 2 |
| 91 | 2 | 3 | 4 | 4 | 3 |
| 92 | 4 | 4 | 4 | 4 | 4 |
| 93 | 4 | 4 | 4 | 4 | 3 |
| 94 | 5 | 4 | 5 | 4 | 5 |
| 95 | 5 | 3 | 4 | 4 | 2 |
| 96 | 3 | 4 | 4 | 4 | 3 |
| 97 | 3 | 4 | 4 | 4 | 2 |
| 98 | 2 | 4 | 3 | 3 | 4 |
| 99 | 4 | 4 | 4 | 4 | 4 |
| 100 | 2 | 2 | 3 | 4 | 2 |

Jawaban Responden atas Variabel Perilaku Keuangan

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Responden | FB\_1 | FB\_2 | FB\_3 | FB\_4 | FB\_5 |
| 1 | 5 | 5 | 4 | 4 | 5 |
| 2 | 5 | 5 | 4 | 4 | 4 |
| 3 | 5 | 5 | 4 | 5 | 5 |
| 4 | 4 | 5 | 4 | 4 | 4 |
| 5 | 3 | 5 | 4 | 4 | 4 |
| 6 | 5 | 5 | 4 | 3 | 4 |
| 7 | 4 | 5 | 4 | 4 | 4 |
| 8 | 5 | 5 | 4 | 5 | 5 |
| 9 | 5 | 4 | 5 | 5 | 4 |
| 10 | 5 | 5 | 5 | 5 | 4 |
| 11 | 5 | 5 | 5 | 5 | 5 |
| 12 | 5 | 5 | 5 | 4 | 4 |
| 13 | 4 | 5 | 4 | 4 | 4 |
| 14 | 5 | 4 | 5 | 5 | 5 |
| 15 | 5 | 4 | 5 | 4 | 5 |
| 16 | 5 | 5 | 4 | 4 | 4 |
| 17 | 5 | 4 | 5 | 4 | 4 |
| 18 | 5 | 4 | 5 | 5 | 4 |
| 19 | 4 | 4 | 5 | 5 | 5 |
| 20 | 5 | 3 | 5 | 5 | 5 |
| 21 | 4 | 5 | 4 | 5 | 5 |
| 22 | 5 | 5 | 5 | 4 | 4 |
| 23 | 5 | 4 | 4 | 4 | 4 |
| 24 | 5 | 4 | 5 | 5 | 3 |
| 25 | 5 | 4 | 4 | 5 | 5 |
| 26 | 4 | 4 | 5 | 5 | 4 |
| 27 | 4 | 4 | 4 | 4 | 4 |
| 28 | 5 | 5 | 5 | 5 | 5 |
| 29 | 5 | 4 | 5 | 4 | 4 |
| 30 | 5 | 5 | 5 | 5 | 5 |
| 31 | 4 | 5 | 5 | 5 | 5 |
| 32 | 4 | 5 | 4 | 5 | 5 |
| 33 | 5 | 5 | 4 | 5 | 5 |
| 34 | 5 | 5 | 4 | 4 | 5 |
| 35 | 5 | 4 | 3 | 4 | 5 |
| 36 | 5 | 4 | 4 | 5 | 5 |
| 37 | 5 | 5 | 4 | 5 | 4 |
| 38 | 5 | 5 | 5 | 4 | 4 |
| 39 | 4 | 5 | 5 | 4 | 4 |
| 40 | 5 | 5 | 4 | 5 | 5 |
| 41 | 5 | 5 | 5 | 4 | 5 |
| 42 | 5 | 5 | 4 | 5 | 5 |
| 43 | 5 | 5 | 4 | 5 | 4 |
| 44 | 4 | 4 | 4 | 4 | 5 |
| 45 | 4 | 4 | 5 | 4 | 5 |
| 46 | 5 | 5 | 4 | 4 | 5 |
| 47 | 4 | 5 | 4 | 4 | 5 |
| 48 | 4 | 5 | 5 | 5 | 4 |
| 49 | 4 | 4 | 4 | 4 | 4 |
| 50 | 5 | 5 | 4 | 5 | 4 |
| 51 | 5 | 5 | 5 | 4 | 4 |
| 52 | 5 | 5 | 5 | 4 | 4 |
| 53 | 4 | 4 | 3 | 4 | 4 |
| 54 | 5 | 5 | 5 | 5 | 5 |
| 55 | 5 | 5 | 4 | 5 | 3 |
| 56 | 3 | 5 | 3 | 3 | 3 |
| 57 | 5 | 5 | 3 | 5 | 5 |
| 58 | 5 | 5 | 5 | 5 | 5 |
| 59 | 5 | 4 | 4 | 4 | 4 |
| 60 | 4 | 4 | 3 | 3 | 4 |
| 61 | 4 | 4 | 3 | 3 | 3 |
| 62 | 5 | 4 | 4 | 5 | 5 |
| 63 | 4 | 4 | 4 | 4 | 4 |
| 64 | 4 | 5 | 5 | 4 | 2 |
| 65 | 4 | 4 | 4 | 4 | 4 |
| 66 | 5 | 4 | 4 | 5 | 5 |
| 67 | 5 | 4 | 4 | 5 | 5 |
| 68 | 4 | 3 | 4 | 4 | 3 |
| 69 | 5 | 5 | 5 | 4 | 4 |
| 70 | 4 | 4 | 4 | 4 | 4 |
| 71 | 5 | 5 | 4 | 4 | 5 |
| 72 | 5 | 5 | 4 | 5 | 5 |
| 73 | 5 | 5 | 4 | 4 | 4 |
| 74 | 5 | 4 | 3 | 4 | 5 |
| 75 | 5 | 4 | 4 | 4 | 4 |
| 76 | 4 | 4 | 3 | 4 | 4 |
| 77 | 4 | 4 | 4 | 4 | 4 |
| 78 | 4 | 4 | 3 | 4 | 3 |
| 79 | 5 | 5 | 4 | 5 | 5 |
| 80 | 3 | 3 | 4 | 5 | 5 |
| 81 | 4 | 4 | 4 | 4 | 4 |
| 82 | 5 | 4 | 4 | 5 | 5 |
| 83 | 4 | 5 | 4 | 4 | 4 |
| 84 | 5 | 5 | 4 | 4 | 4 |
| 85 | 4 | 3 | 2 | 4 | 4 |
| 86 | 5 | 4 | 3 | 4 | 5 |
| 87 | 3 | 3 | 3 | 4 | 4 |
| 88 | 5 | 4 | 4 | 5 | 4 |
| 89 | 5 | 5 | 5 | 5 | 5 |
| 90 | 5 | 5 | 5 | 5 | 5 |
| 91 | 5 | 5 | 3 | 3 | 4 |
| 92 | 5 | 5 | 4 | 5 | 5 |
| 93 | 5 | 5 | 5 | 5 | 5 |
| 94 | 4 | 4 | 5 | 5 | 4 |
| 95 | 5 | 5 | 5 | 5 | 5 |
| 96 | 4 | 4 | 3 | 3 | 4 |
| 97 | 4 | 4 | 4 | 4 | 5 |
| 98 | 5 | 5 | 5 | 5 | 5 |
| 99 | 4 | 5 | 3 | 5 | 3 |
| 100 | 5 | 3 | 4 | 4 | 4 |

Jawaban Responden atas Variabel Sikap Keuangan

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Responden | FA\_1 | FA\_2 | FA\_3 | FA\_4 |
| 1 | 5 | 5 | 4 | 5 |
| 2 | 4 | 5 | 5 | 4 |
| 3 | 5 | 4 | 5 | 5 |
| 4 | 5 | 4 | 4 | 5 |
| 5 | 4 | 4 | 5 | 4 |
| 6 | 4 | 4 | 4 | 5 |
| 7 | 4 | 4 | 4 | 5 |
| 8 | 5 | 4 | 5 | 5 |
| 9 | 4 | 5 | 4 | 5 |
| 10 | 5 | 4 | 5 | 5 |
| 11 | 4 | 5 | 3 | 2 |
| 12 | 4 | 4 | 5 | 4 |
| 13 | 5 | 5 | 5 | 4 |
| 14 | 5 | 4 | 5 | 5 |
| 15 | 5 | 5 | 4 | 5 |
| 16 | 4 | 4 | 5 | 4 |
| 17 | 5 | 4 | 5 | 4 |
| 18 | 4 | 5 | 4 | 4 |
| 19 | 5 | 5 | 4 | 5 |
| 20 | 4 | 5 | 4 | 5 |
| 21 | 5 | 5 | 5 | 5 |
| 22 | 4 | 4 | 5 | 4 |
| 23 | 5 | 4 | 4 | 5 |
| 24 | 5 | 5 | 4 | 5 |
| 25 | 4 | 4 | 5 | 5 |
| 26 | 5 | 5 | 4 | 5 |
| 27 | 5 | 5 | 4 | 5 |
| 28 | 4 | 4 | 5 | 4 |
| 29 | 5 | 4 | 5 | 4 |
| 30 | 4 | 5 | 5 | 4 |
| 31 | 5 | 5 | 4 | 5 |
| 32 | 5 | 5 | 5 | 5 |
| 33 | 5 | 5 | 5 | 4 |
| 34 | 5 | 5 | 4 | 5 |
| 35 | 4 | 5 | 3 | 5 |
| 36 | 5 | 5 | 4 | 4 |
| 37 | 4 | 4 | 5 | 4 |
| 38 | 5 | 4 | 5 | 4 |
| 39 | 5 | 5 | 4 | 4 |
| 40 | 4 | 4 | 5 | 4 |
| 41 | 4 | 4 | 5 | 4 |
| 42 | 4 | 4 | 5 | 5 |
| 43 | 5 | 4 | 5 | 5 |
| 44 | 5 | 5 | 5 | 5 |
| 45 | 4 | 4 | 5 | 4 |
| 46 | 4 | 5 | 4 | 4 |
| 47 | 4 | 4 | 4 | 5 |
| 48 | 4 | 4 | 5 | 5 |
| 49 | 4 | 4 | 4 | 4 |
| 50 | 4 | 5 | 5 | 4 |
| 51 | 4 | 4 | 4 | 3 |
| 52 | 5 | 5 | 5 | 4 |
| 53 | 4 | 4 | 4 | 3 |
| 54 | 5 | 5 | 5 | 4 |
| 55 | 5 | 4 | 4 | 3 |
| 56 | 3 | 4 | 3 | 3 |
| 57 | 4 | 4 | 4 | 4 |
| 58 | 4 | 5 | 5 | 3 |
| 59 | 4 | 4 | 4 | 3 |
| 60 | 4 | 4 | 2 | 4 |
| 61 | 3 | 3 | 4 | 3 |
| 62 | 4 | 4 | 4 | 3 |
| 63 | 4 | 5 | 4 | 5 |
| 64 | 2 | 3 | 4 | 4 |
| 65 | 4 | 4 | 4 | 3 |
| 66 | 5 | 5 | 3 | 3 |
| 67 | 5 | 5 | 5 | 5 |
| 68 | 4 | 4 | 3 | 4 |
| 69 | 5 | 4 | 4 | 3 |
| 70 | 4 | 4 | 4 | 5 |
| 71 | 4 | 4 | 5 | 4 |
| 72 | 5 | 5 | 5 | 3 |
| 73 | 4 | 4 | 5 | 4 |
| 74 | 5 | 4 | 4 | 5 |
| 75 | 5 | 5 | 4 | 3 |
| 76 | 3 | 3 | 4 | 4 |
| 77 | 4 | 4 | 4 | 4 |
| 78 | 3 | 3 | 4 | 3 |
| 79 | 5 | 5 | 5 | 5 |
| 80 | 5 | 4 | 3 | 4 |
| 81 | 4 | 5 | 4 | 4 |
| 82 | 5 | 5 | 3 | 3 |
| 83 | 4 | 4 | 2 | 4 |
| 84 | 4 | 4 | 4 | 3 |
| 85 | 2 | 4 | 3 | 3 |
| 86 | 5 | 4 | 3 | 4 |
| 87 | 4 | 5 | 4 | 3 |
| 88 | 5 | 5 | 4 | 4 |
| 89 | 3 | 3 | 5 | 4 |
| 90 | 4 | 5 | 3 | 2 |
| 91 | 4 | 4 | 4 | 3 |
| 92 | 4 | 5 | 4 | 3 |
| 93 | 4 | 4 | 5 | 4 |
| 94 | 4 | 5 | 4 | 3 |
| 95 | 4 | 5 | 3 | 2 |
| 96 | 3 | 4 | 4 | 3 |
| 97 | 4 | 5 | 3 | 2 |
| 98 | 3 | 4 | 5 | 3 |
| 99 | 3 | 4 | 5 | 2 |
| 100 | 4 | 4 | 3 | 2 |

Jawaban Responden atas Variabel Inklusi Keuangan

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Responden | FI\_1 | FI\_2 | FI\_3 | FI\_4 | FI\_5 | FI\_6 | FI\_7 | FI\_8 | FI\_9 | FI\_10 | FI\_11 |
| 1 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 |
| 2 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 7 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 |
| 8 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 4 |
| 9 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 |
| 10 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 |
| 11 | 3 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 3 | 3 |
| 12 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 |
| 13 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 14 | 5 | 4 | 5 | 5 | 5 | 3 | 5 | 4 | 4 | 3 | 4 |
| 15 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 16 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 17 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 4 |
| 18 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 |
| 19 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 |
| 20 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 21 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 22 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 23 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 |
| 24 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 |
| 25 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 |
| 26 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 |
| 27 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 28 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 4 |
| 29 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 31 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 |
| 32 | 4 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 5 |
| 33 | 4 | 4 | 3 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 |
| 34 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 |
| 35 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 4 |
| 36 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 |
| 37 | 5 | 3 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 |
| 38 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 39 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 |
| 40 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 |
| 41 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 |
| 42 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 |
| 43 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 5 |
| 44 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 4 |
| 45 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 |
| 46 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 |
| 47 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 5 |
| 48 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 5 |
| 49 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 50 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 4 |
| 51 | 5 | 5 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 52 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 53 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 |
| 54 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 |
| 55 | 4 | 5 | 3 | 4 | 4 | 2 | 4 | 4 | 5 | 5 | 5 |
| 56 | 5 | 5 | 4 | 5 | 4 | 5 | 3 | 5 | 5 | 4 | 3 |
| 57 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 3 | 4 |
| 58 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 5 |
| 59 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 60 | 5 | 5 | 3 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 |
| 61 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 62 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 |
| 63 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 64 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 |
| 65 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 66 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 |
| 67 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 68 | 4 | 2 | 3 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 4 |
| 69 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 2 |
| 70 | 4 | 4 | 4 | 4 | 3 | 4 | 5 | 5 | 4 | 4 | 5 |
| 71 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 |
| 72 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 73 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 |
| 74 | 3 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 4 |
| 75 | 4 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |
| 76 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 77 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 78 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 3 |
| 79 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 80 | 4 | 4 | 5 | 3 | 5 | 4 | 4 | 5 | 5 | 4 | 3 |
| 81 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 |
| 82 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 |
| 83 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 84 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 85 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 5 |
| 86 | 5 | 4 | 3 | 4 | 3 | 4 | 5 | 5 | 5 | 4 | 4 |
| 87 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 |
| 88 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 |
| 89 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 |
| 90 | 5 | 3 | 3 | 4 | 5 | 3 | 4 | 5 | 5 | 3 | 3 |
| 91 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 92 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 93 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 94 | 3 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 |
| 95 | 5 | 3 | 3 | 4 | 5 | 3 | 4 | 5 | 5 | 3 | 3 |
| 96 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 97 | 4 | 2 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 |
| 98 | 3 | 3 | 2 | 5 | 5 | 5 | 5 | 5 | 3 | 4 | 5 |
| 99 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 100 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 4 |

## Lampiran 3 – Tabel R

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **df = (N-2)** | **Tingkat signifikansi untuk uji satu arah** | | | | |
| **0.05** | **0.025** | **0.01** | **0.005** | **0.0005** |
| **Tingkat signifikansi untuk uji dua arah** | | | | |
| **0.1** | **0.05** | **0.02** | **0.01** | **0.001** |
| **1** | 0.9877 | 0.9969 | 0.9995 | 0.9999 | 1.0000 |
| **2** | 0.9000 | 0.9500 | 0.9800 | 0.9900 | 0.9990 |
| **3** | 0.8054 | 0.8783 | 0.9343 | 0.9587 | 0.9911 |
| **4** | 0.7293 | 0.8114 | 0.8822 | 0.9172 | 0.9741 |
| **5** | 0.6694 | 0.7545 | 0.8329 | 0.8745 | 0.9509 |
| **6** | 0.6215 | 0.7067 | 0.7887 | 0.8343 | 0.9249 |
| **7** | 0.5822 | 0.6664 | 0.7498 | 0.7977 | 0.8983 |
| **8** | 0.5494 | 0.6319 | 0.7155 | 0.7646 | 0.8721 |
| **9** | 0.5214 | 0.6021 | 0.6851 | 0.7348 | 0.8470 |
| **10** | 0.4973 | 0.5760 | 0.6581 | 0.7079 | 0.8233 |
| **11** | 0.4762 | 0.5529 | 0.6339 | 0.6835 | 0.8010 |
| **12** | 0.4575 | 0.5324 | 0.6120 | 0.6614 | 0.7800 |
| **13** | 0.4409 | 0.5140 | 0.5923 | 0.6411 | 0.7604 |
| **14** | 0.4259 | 0.4973 | 0.5742 | 0.6226 | 0.7419 |
| **15** | 0.4124 | 0.4821 | 0.5577 | 0.6055 | 0.7247 |
| **16** | 0.4000 | 0.4683 | 0.5425 | 0.5897 | 0.7084 |
| **17** | 0.3887 | 0.4555 | 0.5285 | 0.5751 | 0.6932 |
| **18** | 0.3783 | 0.4438 | 0.5155 | 0.5614 | 0.6788 |
| **19** | 0.3687 | 0.4329 | 0.5034 | 0.5487 | 0.6652 |
| **20** | 0.3598 | 0.4227 | 0.4921 | 0.5368 | 0.6524 |
| **21** | 0.3515 | 0.4132 | 0.4815 | 0.5256 | 0.6402 |
| **22** | 0.3438 | 0.4044 | 0.4716 | 0.5151 | 0.6287 |
| **23** | 0.3365 | 0.3961 | 0.4622 | 0.5052 | 0.6178 |
| **24** | 0.3297 | 0.3882 | 0.4534 | 0.4958 | 0.6074 |
| **25** | 0.3233 | 0.3809 | 0.4451 | 0.4869 | 0.5974 |
| **26** | 0.3172 | 0.3739 | 0.4372 | 0.4785 | 0.5880 |
| **27** | 0.3115 | 0.3673 | 0.4297 | 0.4705 | 0.5790 |
| **28** | 0.3061 | 0.3610 | 0.4226 | 0.4629 | 0.5703 |
| **29** | 0.3009 | 0.3550 | 0.4158 | 0.4556 | 0.5620 |
| **30** | 0.2960 | 0.3494 | 0.4093 | 0.4487 | 0.5541 |
| **31** | 0.2913 | 0.3440 | 0.4032 | 0.4421 | 0.5465 |
| **32** | 0.2869 | 0.3388 | 0.3972 | 0.4357 | 0.5392 |
| **33** | 0.2826 | 0.3338 | 0.3916 | 0.4296 | 0.5322 |
| **34** | 0.2785 | 0.3291 | 0.3862 | 0.4238 | 0.5254 |
| **35** | 0.2746 | 0.3246 | 0.3810 | 0.4182 | 0.5189 |
| **36** | 0.2709 | 0.3202 | 0.3760 | 0.4128 | 0.5126 |
| **37** | 0.2673 | 0.3160 | 0.3712 | 0.4076 | 0.5066 |
| **38** | 0.2638 | 0.3120 | 0.3665 | 0.4026 | 0.5007 |
| **39** | 0.2605 | 0.3081 | 0.3621 | 0.3978 | 0.4950 |
| **40** | 0.2573 | 0.3044 | 0.3578 | 0.3932 | 0.4896 |
| **41** | 0.2542 | 0.3008 | 0.3536 | 0.3887 | 0.4843 |
| **42** | 0.2512 | 0.2973 | 0.3496 | 0.3843 | 0.4791 |
| **43** | 0.2483 | 0.2940 | 0.3457 | 0.3801 | 0.4742 |
| **44** | 0.2455 | 0.2907 | 0.3420 | 0.3761 | 0.4694 |
| **45** | 0.2429 | 0.2876 | 0.3384 | 0.3721 | 0.4647 |
| **46** | 0.2403 | 0.2845 | 0.3348 | 0.3683 | 0.4601 |
| **47** | 0.2377 | 0.2816 | 0.3314 | 0.3646 | 0.4557 |
| **48** | 0.2353 | 0.2787 | 0.3281 | 0.3610 | 0.4514 |
| **49** | 0.2329 | 0.2759 | 0.3249 | 0.3575 | 0.4473 |
| **50** | 0.2306 | 0.2732 | 0.3218 | 0.3542 | 0.4432 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **df = (N-2)** | **Tingkat signifikansi untuk uji satu arah** | | | | |
| **0.05** | **0.025** | **0.01** | **0.005** | **0.0005** |
| **Tingkat signifikansi untuk uji dua arah** | | | | |
| **0.1** | **0.05** | **0.02** | **0.01** | **0.001** |
| **51** | 0.2284 | 0.2706 | 0.3188 | 0.3509 | 0.4393 |
| **52** | 0.2262 | 0.2681 | 0.3158 | 0.3477 | 0.4354 |
| **53** | 0.2241 | 0.2656 | 0.3129 | 0.3445 | 0.4317 |
| **54** | 0.2221 | 0.2632 | 0.3102 | 0.3415 | 0.4280 |
| **55** | 0.2201 | 0.2609 | 0.3074 | 0.3385 | 0.4244 |
| **56** | 0.2181 | 0.2586 | 0.3048 | 0.3357 | 0.4210 |
| **57** | 0.2162 | 0.2564 | 0.3022 | 0.3328 | 0.4176 |
| **58** | 0.2144 | 0.2542 | 0.2997 | 0.3301 | 0.4143 |
| **59** | 0.2126 | 0.2521 | 0.2972 | 0.3274 | 0.4110 |
| **60** | 0.2108 | 0.2500 | 0.2948 | 0.3248 | 0.4079 |
| **61** | 0.2091 | 0.2480 | 0.2925 | 0.3223 | 0.4048 |
| **62** | 0.2075 | 0.2461 | 0.2902 | 0.3198 | 0.4018 |
| **63** | 0.2058 | 0.2441 | 0.2880 | 0.3173 | 0.3988 |
| **64** | 0.2042 | 0.2423 | 0.2858 | 0.3150 | 0.3959 |
| **65** | 0.2027 | 0.2404 | 0.2837 | 0.3126 | 0.3931 |
| **66** | 0.2012 | 0.2387 | 0.2816 | 0.3104 | 0.3903 |
| **67** | 0.1997 | 0.2369 | 0.2796 | 0.3081 | 0.3876 |
| **68** | 0.1982 | 0.2352 | 0.2776 | 0.3060 | 0.3850 |
| **69** | 0.1968 | 0.2335 | 0.2756 | 0.3038 | 0.3823 |
| **70** | 0.1954 | 0.2319 | 0.2737 | 0.3017 | 0.3798 |
| **71** | 0.1940 | 0.2303 | 0.2718 | 0.2997 | 0.3773 |
| **72** | 0.1927 | 0.2287 | 0.2700 | 0.2977 | 0.3748 |
| **73** | 0.1914 | 0.2272 | 0.2682 | 0.2957 | 0.3724 |
| **74** | 0.1901 | 0.2257 | 0.2664 | 0.2938 | 0.3701 |
| **75** | 0.1888 | 0.2242 | 0.2647 | 0.2919 | 0.3678 |
| **76** | 0.1876 | 0.2227 | 0.2630 | 0.2900 | 0.3655 |
| **77** | 0.1864 | 0.2213 | 0.2613 | 0.2882 | 0.3633 |
| **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 4 – Tabel F

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Titik Persentase Distribusi F untuk Probabilita = 0,05** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **df untuk**  **penyebut (N2)** | | **df untuk pembilang (N1)** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **1** | | **2** | | **3** | | **4** | | **5** | | **6** | | **7** | | **8** | | **9** | | **10** | | **11** | | **12** | | **13** | | **14** | | **15** | | |
| **1** | | 161 | | 199 | | 216 | | 225 | | 230 | | 234 | | 237 | | 239 | | 241 | | 242 | | 243 | | 244 | | 245 | | 245 | | 246 | | |
| **2** | | 18.51 | | 19.00 | | 19.16 | | 19.25 | | 19.30 | | 19.33 | | 19.35 | | 19.37 | | 19.38 | | 19.40 | | 19.40 | | 19.41 | | 19.42 | | 19.42 | | 19.43 | | |
| **3** | | 10.13 | | 9.55 | | 9.28 | | 9.12 | | 9.01 | | 8.94 | | 8.89 | | 8.85 | | 8.81 | | 8.79 | | 8.76 | | 8.74 | | 8.73 | | 8.71 | | 8.70 | | |
| **4** | | 7.71 | | 6.94 | | 6.59 | | 6.39 | | 6.26 | | 6.16 | | 6.09 | | 6.04 | | 6.00 | | 5.96 | | 5.94 | | 5.91 | | 5.89 | | 5.87 | | 5.86 | | |
| **5** | | 6.61 | | 5.79 | | 5.41 | | 5.19 | | 5.05 | | 4.95 | | 4.88 | | 4.82 | | 4.77 | | 4.74 | | 4.70 | | 4.68 | | 4.66 | | 4.64 | | 4.62 | | |
| **6** | | 5.99 | | 5.14 | | 4.76 | | 4.53 | | 4.39 | | 4.28 | | 4.21 | | 4.15 | | 4.10 | | 4.06 | | 4.03 | | 4.00 | | 3.98 | | 3.96 | | 3.94 | | |
| **7** | | 5.59 | | 4.74 | | 4.35 | | 4.12 | | 3.97 | | 3.87 | | 3.79 | | 3.73 | | 3.68 | | 3.64 | | 3.60 | | 3.57 | | 3.55 | | 3.53 | | 3.51 | | |
| **8** | | 5.32 | | 4.46 | | 4.07 | | 3.84 | | 3.69 | | 3.58 | | 3.50 | | 3.44 | | 3.39 | | 3.35 | | 3.31 | | 3.28 | | 3.26 | | 3.24 | | 3.22 | | |
| **9** | | 5.12 | | 4.26 | | 3.86 | | 3.63 | | 3.48 | | 3.37 | | 3.29 | | 3.23 | | 3.18 | | 3.14 | | 3.10 | | 3.07 | | 3.05 | | 3.03 | | 3.01 | | |
| **10** | | 4.96 | | 4.10 | | 3.71 | | 3.48 | | 3.33 | | 3.22 | | 3.14 | | 3.07 | | 3.02 | | 2.98 | | 2.94 | | 2.91 | | 2.89 | | 2.86 | | 2.85 | | |
| **11** | | 4.84 | | 3.98 | | 3.59 | | 3.36 | | 3.20 | | 3.09 | | 3.01 | | 2.95 | | 2.90 | | 2.85 | | 2.82 | | 2.79 | | 2.76 | | 2.74 | | 2.72 | | |
| **12** | | 4.75 | | 3.89 | | 3.49 | | 3.26 | | 3.11 | | 3.00 | | 2.91 | | 2.85 | | 2.80 | | 2.75 | | 2.72 | | 2.69 | | 2.66 | | 2.64 | | 2.62 | | |
| **13** | | 4.67 | | 3.81 | | 3.41 | | 3.18 | | 3.03 | | 2.92 | | 2.83 | | 2.77 | | 2.71 | | 2.67 | | 2.63 | | 2.60 | | 2.58 | | 2.55 | | 2.53 | | |
| **14** | | 4.60 | | 3.74 | | 3.34 | | 3.11 | | 2.96 | | 2.85 | | 2.76 | | 2.70 | | 2.65 | | 2.60 | | 2.57 | | 2.53 | | 2.51 | | 2.48 | | 2.46 | | |
| **15** | | 4.54 | | 3.68 | | 3.29 | | 3.06 | | 2.90 | | 2.79 | | 2.71 | | 2.64 | | 2.59 | | 2.54 | | 2.51 | | 2.48 | | 2.45 | | 2.42 | | 2.40 | | |
| **16** | | 4.49 | | 3.63 | | 3.24 | | 3.01 | | 2.85 | | 2.74 | | 2.66 | | 2.59 | | 2.54 | | 2.49 | | 2.46 | | 2.42 | | 2.40 | | 2.37 | | 2.35 | | |
| **17** | | 4.45 | | 3.59 | | 3.20 | | 2.96 | | 2.81 | | 2.70 | | 2.61 | | 2.55 | | 2.49 | | 2.45 | | 2.41 | | 2.38 | | 2.35 | | 2.33 | | 2.31 | | |
| **18** | | 4.41 | | 3.55 | | 3.16 | | 2.93 | | 2.77 | | 2.66 | | 2.58 | | 2.51 | | 2.46 | | 2.41 | | 2.37 | | 2.34 | | 2.31 | | 2.29 | | 2.27 | | |
| **19** | | 4.38 | | 3.52 | | 3.13 | | 2.90 | | 2.74 | | 2.63 | | 2.54 | | 2.48 | | 2.42 | | 2.38 | | 2.34 | | 2.31 | | 2.28 | | 2.26 | | 2.23 | | |
| **20** | | 4.35 | | 3.49 | | 3.10 | | 2.87 | | 2.71 | | 2.60 | | 2.51 | | 2.45 | | 2.39 | | 2.35 | | 2.31 | | 2.28 | | 2.25 | | 2.22 | | 2.20 | | |
| **21** | | 4.32 | | 3.47 | | 3.07 | | 2.84 | | 2.68 | | 2.57 | | 2.49 | | 2.42 | | 2.37 | | 2.32 | | 2.28 | | 2.25 | | 2.22 | | 2.20 | | 2.18 | | |
| **22** | | 4.30 | | 3.44 | | 3.05 | | 2.82 | | 2.66 | | 2.55 | | 2.46 | | 2.40 | | 2.34 | | 2.30 | | 2.26 | | 2.23 | | 2.20 | | 2.17 | | 2.15 | | |
| **23** | | 4.28 | | 3.42 | | 3.03 | | 2.80 | | 2.64 | | 2.53 | | 2.44 | | 2.37 | | 2.32 | | 2.27 | | 2.24 | | 2.20 | | 2.18 | | 2.15 | | 2.13 | | |
| **24** | | 4.26 | | 3.40 | | 3.01 | | 2.78 | | 2.62 | | 2.51 | | 2.42 | | 2.36 | | 2.30 | | 2.25 | | 2.22 | | 2.18 | | 2.15 | | 2.13 | | 2.11 | | |
| **25** | | 4.24 | | 3.39 | | 2.99 | | 2.76 | | 2.60 | | 2.49 | | 2.40 | | 2.34 | | 2.28 | | 2.24 | | 2.20 | | 2.16 | | 2.14 | | 2.11 | | 2.09 | | |
| **26** | | 4.23 | | 3.37 | | 2.98 | | 2.74 | | 2.59 | | 2.47 | | 2.39 | | 2.32 | | 2.27 | | 2.22 | | 2.18 | | 2.15 | | 2.12 | | 2.09 | | 2.07 | | |
| **27** | | 4.21 | | 3.35 | | 2.96 | | 2.73 | | 2.57 | | 2.46 | | 2.37 | | 2.31 | | 2.25 | | 2.20 | | 2.17 | | 2.13 | | 2.10 | | 2.08 | | 2.06 | | |
| **28** | | 4.20 | | 3.34 | | 2.95 | | 2.71 | | 2.56 | | 2.45 | | 2.36 | | 2.29 | | 2.24 | | 2.19 | | 2.15 | | 2.12 | | 2.09 | | 2.06 | | 2.04 | | |
| **29** | | 4.18 | | 3.33 | | 2.93 | | 2.70 | | 2.55 | | 2.43 | | 2.35 | | 2.28 | | 2.22 | | 2.18 | | 2.14 | | 2.10 | | 2.08 | | 2.05 | | 2.03 | | |
| **30** | | 4.17 | | 3.32 | | 2.92 | | 2.69 | | 2.53 | | 2.42 | | 2.33 | | 2.27 | | 2.21 | | 2.16 | | 2.13 | | 2.09 | | 2.06 | | 2.04 | | 2.01 | | |
| **31** | | 4.16 | | 3.30 | | 2.91 | | 2.68 | | 2.52 | | 2.41 | | 2.32 | | 2.25 | | 2.20 | | 2.15 | | 2.11 | | 2.08 | | 2.05 | | 2.03 | | 2.00 | | |
| **32** | | 4.15 | | 3.29 | | 2.90 | | 2.67 | | 2.51 | | 2.40 | | 2.31 | | 2.24 | | 2.19 | | 2.14 | | 2.10 | | 2.07 | | 2.04 | | 2.01 | | 1.99 | | |
| **33** | | 4.14 | | 3.28 | | 2.89 | | 2.66 | | 2.50 | | 2.39 | | 2.30 | | 2.23 | | 2.18 | | 2.13 | | 2.09 | | 2.06 | | 2.03 | | 2.00 | | 1.98 | | |
| **34** | | 4.13 | | 3.28 | | 2.88 | | 2.65 | | 2.49 | | 2.38 | | 2.29 | | 2.23 | | 2.17 | | 2.12 | | 2.08 | | 2.05 | | 2.02 | | 1.99 | | 1.97 | | |
| **35** | | 4.12 | | 3.27 | | 2.87 | | 2.64 | | 2.49 | | 2.37 | | 2.29 | | 2.22 | | 2.16 | | 2.11 | | 2.07 | | 2.04 | | 2.01 | | 1.99 | | 1.96 | | |
| **36** | | 4.11 | | 3.26 | | 2.87 | | 2.63 | | 2.48 | | 2.36 | | 2.28 | | 2.21 | | 2.15 | | 2.11 | | 2.07 | | 2.03 | | 2.00 | | 1.98 | | 1.95 | | |
| **37** | | 4.11 | | 3.25 | | 2.86 | | 2.63 | | 2.47 | | 2.36 | | 2.27 | | 2.20 | | 2.14 | | 2.10 | | 2.06 | | 2.02 | | 2.00 | | 1.97 | | 1.95 | | |
| **38** | | 4.10 | | 3.24 | | 2.85 | | 2.62 | | 2.46 | | 2.35 | | 2.26 | | 2.19 | | 2.14 | | 2.09 | | 2.05 | | 2.02 | | 1.99 | | 1.96 | | 1.94 | | |
| **39** | | 4.09 | | 3.24 | | 2.85 | | 2.61 | | 2.46 | | 2.34 | | 2.26 | | 2.19 | | 2.13 | | 2.08 | | 2.04 | | 2.01 | | 1.98 | | 1.95 | | 1.93 | | |
| **40** | | 4.08 | | 3.23 | | 2.84 | | 2.61 | | 2.45 | | 2.34 | | 2.25 | | 2.18 | | 2.12 | | 2.08 | | 2.04 | | 2.00 | | 1.97 | | 1.95 | | 1.92 | | |
| **41** | | 4.08 | | 3.23 | | 2.83 | | 2.60 | | 2.44 | | 2.33 | | 2.24 | | 2.17 | | 2.12 | | 2.07 | | 2.03 | | 2.00 | | 1.97 | | 1.94 | | 1.92 | | |
| **42** | | 4.07 | | 3.22 | | 2.83 | | 2.59 | | 2.44 | | 2.32 | | 2.24 | | 2.17 | | 2.11 | | 2.06 | | 2.03 | | 1.99 | | 1.96 | | 1.94 | | 1.91 | | |
| **43** | | 4.07 | | 3.21 | | 2.82 | | 2.59 | | 2.43 | | 2.32 | | 2.23 | | 2.16 | | 2.11 | | 2.06 | | 2.02 | | 1.99 | | 1.96 | | 1.93 | | 1.91 | | |
| **44** | | 4.06 | | 3.21 | | 2.82 | | 2.58 | | 2.43 | | 2.31 | | 2.23 | | 2.16 | | 2.10 | | 2.05 | | 2.01 | | 1.98 | | 1.95 | | 1.92 | | 1.90 | | |
| **45** | | 4.06 | | 3.20 | | 2.81 | | 2.58 | | 2.42 | | 2.31 | | 2.22 | | 2.15 | | 2.10 | | 2.05 | | 2.01 | | 1.97 | | 1.94 | | 1.92 | | 1.89 | | |
| **Titik Persentase Distribusi F untuk Probabilita = 0,05** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **df untuk**  **penyebut (N2)** | | **df untuk pembilang (N1)** | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **1** | | **2** | | **3** | | **4** | | **5** | **6** | **7** | | **8** | | **9** | | **10** | | **11** | | **12** | | **13** | | **14** | | **15** | |
| **46** | | 4.05 | | 3.20 | | 2.81 | | 2.57 | | 2.42 | 2.30 | 2.22 | | 2.15 | | 2.09 | | 2.04 | | 2.00 | | 1.97 | | 1.94 | | 1.91 | | 1.89 | |
| **47** | | 4.05 | | 3.20 | | 2.80 | | 2.57 | | 2.41 | 2.30 | 2.21 | | 2.14 | | 2.09 | | 2.04 | | 2.00 | | 1.96 | | 1.93 | | 1.91 | | 1.88 | |
| **48** | | 4.04 | | 3.19 | | 2.80 | | 2.57 | | 2.41 | 2.29 | 2.21 | | 2.14 | | 2.08 | | 2.03 | | 1.99 | | 1.96 | | 1.93 | | 1.90 | | 1.88 | |
| **49** | | 4.04 | | 3.19 | | 2.79 | | 2.56 | | 2.40 | 2.29 | 2.20 | | 2.13 | | 2.08 | | 2.03 | | 1.99 | | 1.96 | | 1.93 | | 1.90 | | 1.88 | |
| **50** | | 4.03 | | 3.18 | | 2.79 | | 2.56 | | 2.40 | 2.29 | 2.20 | | 2.13 | | 2.07 | | 2.03 | | 1.99 | | 1.95 | | 1.92 | | 1.89 | | 1.87 | |
| **51** | | 4.03 | | 3.18 | | 2.79 | | 2.55 | | 2.40 | 2.28 | 2.20 | | 2.13 | | 2.07 | | 2.02 | | 1.98 | | 1.95 | | 1.92 | | 1.89 | | 1.87 | |
| **52** | | 4.03 | | 3.18 | | 2.78 | | 2.55 | | 2.39 | 2.28 | 2.19 | | 2.12 | | 2.07 | | 2.02 | | 1.98 | | 1.94 | | 1.91 | | 1.89 | | 1.86 | |
| **53** | | 4.02 | | 3.17 | | 2.78 | | 2.55 | | 2.39 | 2.28 | 2.19 | | 2.12 | | 2.06 | | 2.01 | | 1.97 | | 1.94 | | 1.91 | | 1.88 | | 1.86 | |
| **54** | | 4.02 | | 3.17 | | 2.78 | | 2.54 | | 2.39 | 2.27 | 2.18 | | 2.12 | | 2.06 | | 2.01 | | 1.97 | | 1.94 | | 1.91 | | 1.88 | | 1.86 | |
| **55** | | 4.02 | | 3.16 | | 2.77 | | 2.54 | | 2.38 | 2.27 | 2.18 | | 2.11 | | 2.06 | | 2.01 | | 1.97 | | 1.93 | | 1.90 | | 1.88 | | 1.85 | |
| **56** | | 4.01 | | 3.16 | | 2.77 | | 2.54 | | 2.38 | 2.27 | 2.18 | | 2.11 | | 2.05 | | 2.00 | | 1.96 | | 1.93 | | 1.90 | | 1.87 | | 1.85 | |
| **57** | | 4.01 | | 3.16 | | 2.77 | | 2.53 | | 2.38 | 2.26 | 2.18 | | 2.11 | | 2.05 | | 2.00 | | 1.96 | | 1.93 | | 1.90 | | 1.87 | | 1.85 | |
| **58** | | 4.01 | | 3.16 | | 2.76 | | 2.53 | | 2.37 | 2.26 | 2.17 | | 2.10 | | 2.05 | | 2.00 | | 1.96 | | 1.92 | | 1.89 | | 1.87 | | 1.84 | |
| **59** | | 4.00 | | 3.15 | | 2.76 | | 2.53 | | 2.37 | 2.26 | 2.17 | | 2.10 | | 2.04 | | 2.00 | | 1.96 | | 1.92 | | 1.89 | | 1.86 | | 1.84 | |
| **60** | | 4.00 | | 3.15 | | 2.76 | | 2.53 | | 2.37 | 2.25 | 2.17 | | 2.10 | | 2.04 | | 1.99 | | 1.95 | | 1.92 | | 1.89 | | 1.86 | | 1.84 | |
| **61** | | 4.00 | | 3.15 | | 2.76 | | 2.52 | | 2.37 | 2.25 | 2.16 | | 2.09 | | 2.04 | | 1.99 | | 1.95 | | 1.91 | | 1.88 | | 1.86 | | 1.83 | |
| **62** | | 4.00 | | 3.15 | | 2.75 | | 2.52 | | 2.36 | 2.25 | 2.16 | | 2.09 | | 2.03 | | 1.99 | | 1.95 | | 1.91 | | 1.88 | | 1.85 | | 1.83 | |
| **63** | | 3.99 | | 3.14 | | 2.75 | | 2.52 | | 2.36 | 2.25 | 2.16 | | 2.09 | | 2.03 | | 1.98 | | 1.94 | | 1.91 | | 1.88 | | 1.85 | | 1.83 | |
| **64** | | 3.99 | | 3.14 | | 2.75 | | 2.52 | | 2.36 | 2.24 | 2.16 | | 2.09 | | 2.03 | | 1.98 | | 1.94 | | 1.91 | | 1.88 | | 1.85 | | 1.83 | |
| **65** | | 3.99 | | 3.14 | | 2.75 | | 2.51 | | 2.36 | 2.24 | 2.15 | | 2.08 | | 2.03 | | 1.98 | | 1.94 | | 1.90 | | 1.87 | | 1.85 | | 1.82 | |
| **66** | | 3.99 | | 3.14 | | 2.74 | | 2.51 | | 2.35 | 2.24 | 2.15 | | 2.08 | | 2.03 | | 1.98 | | 1.94 | | 1.90 | | 1.87 | | 1.84 | | 1.82 | |
| **67** | | 3.98 | | 3.13 | | 2.74 | | 2.51 | | 2.35 | 2.24 | 2.15 | | 2.08 | | 2.02 | | 1.98 | | 1.93 | | 1.90 | | 1.87 | | 1.84 | | 1.82 | |
| **68** | | 3.98 | | 3.13 | | 2.74 | | 2.51 | | 2.35 | 2.24 | 2.15 | | 2.08 | | 2.02 | | 1.97 | | 1.93 | | 1.90 | | 1.87 | | 1.84 | | 1.82 | |
| **69** | | 3.98 | | 3.13 | | 2.74 | | 2.50 | | 2.35 | 2.23 | 2.15 | | 2.08 | | 2.02 | | 1.97 | | 1.93 | | 1.90 | | 1.86 | | 1.84 | | 1.81 | |
| **70** | | 3.98 | | 3.13 | | 2.74 | | 2.50 | | 2.35 | 2.23 | 2.14 | | 2.07 | | 2.02 | | 1.97 | | 1.93 | | 1.89 | | 1.86 | | 1.84 | | 1.81 | |
| **71** | | 3.98 | | 3.13 | | 2.73 | | 2.50 | | 2.34 | 2.23 | 2.14 | | 2.07 | | 2.01 | | 1.97 | | 1.93 | | 1.89 | | 1.86 | | 1.83 | | 1.81 | |
| **72** | | 3.97 | | 3.12 | | 2.73 | | 2.50 | | 2.34 | 2.23 | 2.14 | | 2.07 | | 2.01 | | 1.96 | | 1.92 | | 1.89 | | 1.86 | | 1.83 | | 1.81 | |
| **73** | | 3.97 | | 3.12 | | 2.73 | | 2.50 | | 2.34 | 2.23 | 2.14 | | 2.07 | | 2.01 | | 1.96 | | 1.92 | | 1.89 | | 1.86 | | 1.83 | | 1.81 | |
| **74** | | 3.97 | | 3.12 | | 2.73 | | 2.50 | | 2.34 | 2.22 | 2.14 | | 2.07 | | 2.01 | | 1.96 | | 1.92 | | 1.89 | | 1.85 | | 1.83 | | 1.80 | |
| **75** | | 3.97 | | 3.12 | | 2.73 | | 2.49 | | 2.34 | 2.22 | 2.13 | | 2.06 | | 2.01 | | 1.96 | | 1.92 | | 1.88 | | 1.85 | | 1.83 | | 1.80 | |
| **76** | | 3.97 | | 3.12 | | 2.72 | | 2.49 | | 2.33 | 2.22 | 2.13 | | 2.06 | | 2.01 | | 1.96 | | 1.92 | | 1.88 | | 1.85 | | 1.82 | | 1.80 | |
| **77** | | 3.97 | | 3.12 | | 2.72 | | 2.49 | | 2.33 | 2.22 | 2.13 | | 2.06 | | 2.00 | | 1.96 | | 1.92 | | 1.88 | | 1.85 | | 1.82 | | 1.80 | |
| **78** | | 3.96 | | 3.11 | | 2.72 | | 2.49 | | 2.33 | 2.22 | 2.13 | | 2.06 | | 2.00 | | 1.95 | | 1.91 | | 1.88 | | 1.85 | | 1.82 | | 1.80 | |
| **79** | | 3.96 | | 3.11 | | 2.72 | | 2.49 | | 2.33 | 2.22 | 2.13 | | 2.06 | | 2.00 | | 1.95 | | 1.91 | | 1.88 | | 1.85 | | 1.82 | | 1.79 | |
| **80** | | 3.96 | | 3.11 | | 2.72 | | 2.49 | | 2.33 | 2.21 | 2.13 | | 2.06 | | 2.00 | | 1.95 | | 1.91 | | 1.88 | | 1.84 | | 1.82 | | 1.79 | |
| **81** | | 3.96 | | 3.11 | | 2.72 | | 2.48 | | 2.33 | 2.21 | 2.12 | | 2.05 | | 2.00 | | 1.95 | | 1.91 | | 1.87 | | 1.84 | | 1.82 | | 1.79 | |
| **82** | | 3.96 | | 3.11 | | 2.72 | | 2.48 | | 2.33 | 2.21 | 2.12 | | 2.05 | | 2.00 | | 1.95 | | 1.91 | | 1.87 | | 1.84 | | 1.81 | | 1.79 | |
| **83** | | 3.96 | | 3.11 | | 2.71 | | 2.48 | | 2.32 | 2.21 | 2.12 | | 2.05 | | 1.99 | | 1.95 | | 1.91 | | 1.87 | | 1.84 | | 1.81 | | 1.79 | |
| **84** | | 3.95 | | 3.11 | | 2.71 | | 2.48 | | 2.32 | 2.21 | 2.12 | | 2.05 | | 1.99 | | 1.95 | | 1.90 | | 1.87 | | 1.84 | | 1.81 | | 1.79 | |
| **85** | | 3.95 | | 3.10 | | 2.71 | | 2.48 | | 2.32 | 2.21 | 2.12 | | 2.05 | | 1.99 | | 1.94 | | 1.90 | | 1.87 | | 1.84 | | 1.81 | | 1.79 | |
| **86** | | 3.95 | | 3.10 | | 2.71 | | 2.48 | | 2.32 | 2.21 | 2.12 | | 2.05 | | 1.99 | | 1.94 | | 1.90 | | 1.87 | | 1.84 | | 1.81 | | 1.78 | |
| **87** | | 3.95 | | 3.10 | | 2.71 | | 2.48 | | 2.32 | 2.20 | 2.12 | | 2.05 | | 1.99 | | 1.94 | | 1.90 | | 1.87 | | 1.83 | | 1.81 | | 1.78 | |
| **88** | | 3.95 | | 3.10 | | 2.71 | | 2.48 | | 2.32 | 2.20 | 2.12 | | 2.05 | | 1.99 | | 1.94 | | 1.90 | | 1.86 | | 1.83 | | 1.81 | | 1.78 | |
| **89** | | 3.95 | | 3.10 | | 2.71 | | 2.47 | | 2.32 | 2.20 | 2.11 | | 2.04 | | 1.99 | | 1.94 | | 1.90 | | 1.86 | | 1.83 | | 1.80 | | 1.78 | |
| **90** | | 3.95 | | 3.10 | | 2.71 | | 2.47 | | 2.32 | 2.20 | 2.11 | | 2.04 | | 1.99 | | 1.94 | | 1.90 | | 1.86 | | 1.83 | | 1.80 | | 1.78 | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Titik Persentase Distribusi F untuk Probabilita = 0,05** | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | |
| **df untuk**  **penyebut (N2)** | **df untuk pembilang (N1)** | | | | | | | | | | | | | | |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **13** | **14** | **15** |
| **91** | 3.95 | 3.10 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |
| **92** | 3.94 | 3.10 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.94 | 1.89 | 1.86 | 1.83 | 1.80 | 1.78 |
| **93** | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.83 | 1.80 | 1.78 |
| **94** | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.83 | 1.80 | 1.77 |
| **95** | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.82 | 1.80 | 1.77 |
| **96** | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.19 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.80 | 1.77 |
| **97** | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.19 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.80 | 1.77 |
| **98** | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| **99** | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| **100** | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.97 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| **101** | 3.94 | 3.09 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.93 | 1.88 | 1.85 | 1.82 | 1.79 | 1.77 |
| **102** | 3.93 | 3.09 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.77 |
| **103** | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.76 |
| **104** | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.76 |
| **105** | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.81 | 1.79 | 1.76 |
| **106** | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.79 | 1.76 |
| **107** | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.18 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.79 | 1.76 |
| **108** | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.18 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| **109** | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| **110** | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| **111** | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| **112** | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.96 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| **113** | 3.93 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.92 | 1.87 | 1.84 | 1.81 | 1.78 | 1.76 |
| **114** | 3.92 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| **115** | 3.92 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| **116** | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| **117** | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.80 | 1.78 | 1.75 |
| **118** | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.80 | 1.78 | 1.75 |
| **119** | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.78 | 1.75 |
| **120** | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.78 | 1.75 |
| **121** | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| **122** | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| **123** | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| **124** | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| **125** | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| **126** | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| **127** | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.86 | 1.83 | 1.80 | 1.77 | 1.75 |
| **128** | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.86 | 1.83 | 1.80 | 1.77 | 1.75 |
| **129** | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| **130** | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| **131** | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| **132** | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| **133** | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| **134** | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| **135** | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.82 | 1.79 | 1.77 | 1.74 |

## Lampiran 5 – Tabel T

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Pr** | | **0.25** | | **0.10** | | **0.05** | | **0.025** | | **0.01** | | **0.005** | | **0.001** | |
| **df** | | **0.50** | | **0.20** | | **0.10** | | **0.050** | | **0.02** | | **0.010** | | **0.002** | |
| **1** | | 1.00000 | | 3.07768 | | 6.31375 | | 12.70620 | | 31.82052 | | 63.65674 | | 318.30884 | |
| **2** | | 0.81650 | | 1.88562 | | 2.91999 | | 4.30265 | | 6.96456 | | 9.92484 | | 22.32712 | |
| **3** | | 0.76489 | | 1.63774 | | 2.35336 | | 3.18245 | | 4.54070 | | 5.84091 | | 10.21453 | |
| **4** | | 0.74070 | | 1.53321 | | 2.13185 | | 2.77645 | | 3.74695 | | 4.60409 | | 7.17318 | |
| **5** | | 0.72669 | | 1.47588 | | 2.01505 | | 2.57058 | | 3.36493 | | 4.03214 | | 5.89343 | |
| **6** | | 0.71756 | | 1.43976 | | 1.94318 | | 2.44691 | | 3.14267 | | 3.70743 | | 5.20763 | |
| **7** | | 0.71114 | | 1.41492 | | 1.89458 | | 2.36462 | | 2.99795 | | 3.49948 | | 4.78529 | |
| **8** | | 0.70639 | | 1.39682 | | 1.85955 | | 2.30600 | | 2.89646 | | 3.35539 | | 4.50079 | |
| **9** | | 0.70272 | | 1.38303 | | 1.83311 | | 2.26216 | | 2.82144 | | 3.24984 | | 4.29681 | |
| **10** | | 0.69981 | | 1.37218 | | 1.81246 | | 2.22814 | | 2.76377 | | 3.16927 | | 4.14370 | |
| **11** | | 0.69745 | | 1.36343 | | 1.79588 | | 2.20099 | | 2.71808 | | 3.10581 | | 4.02470 | |
| **12** | | 0.69548 | | 1.35622 | | 1.78229 | | 2.17881 | | 2.68100 | | 3.05454 | | 3.92963 | |
| **13** | | 0.69383 | | 1.35017 | | 1.77093 | | 2.16037 | | 2.65031 | | 3.01228 | | 3.85198 | |
| **14** | | 0.69242 | | 1.34503 | | 1.76131 | | 2.14479 | | 2.62449 | | 2.97684 | | 3.78739 | |
| **15** | | 0.69120 | | 1.34061 | | 1.75305 | | 2.13145 | | 2.60248 | | 2.94671 | | 3.73283 | |
| **16** | | 0.69013 | | 1.33676 | | 1.74588 | | 2.11991 | | 2.58349 | | 2.92078 | | 3.68615 | |
| **17** | | 0.68920 | | 1.33338 | | 1.73961 | | 2.10982 | | 2.56693 | | 2.89823 | | 3.64577 | |
| **18** | | 0.68836 | | 1.33039 | | 1.73406 | | 2.10092 | | 2.55238 | | 2.87844 | | 3.61048 | |
| **19** | | 0.68762 | | 1.32773 | | 1.72913 | | 2.09302 | | 2.53948 | | 2.86093 | | 3.57940 | |
| **20** | | 0.68695 | | 1.32534 | | 1.72472 | | 2.08596 | | 2.52798 | | 2.84534 | | 3.55181 | |
| **21** | | 0.68635 | | 1.32319 | | 1.72074 | | 2.07961 | | 2.51765 | | 2.83136 | | 3.52715 | |
| **22** | | 0.68581 | | 1.32124 | | 1.71714 | | 2.07387 | | 2.50832 | | 2.81876 | | 3.50499 | |
| **23** | | 0.68531 | | 1.31946 | | 1.71387 | | 2.06866 | | 2.49987 | | 2.80734 | | 3.48496 | |
| **24** | | 0.68485 | | 1.31784 | | 1.71088 | | 2.06390 | | 2.49216 | | 2.79694 | | 3.46678 | |
| **25** | | 0.68443 | | 1.31635 | | 1.70814 | | 2.05954 | | 2.48511 | | 2.78744 | | 3.45019 | |
| **26** | | 0.68404 | | 1.31497 | | 1.70562 | | 2.05553 | | 2.47863 | | 2.77871 | | 3.43500 | |
| **27** | | 0.68368 | | 1.31370 | | 1.70329 | | 2.05183 | | 2.47266 | | 2.77068 | | 3.42103 | |
| **28** | | 0.68335 | | 1.31253 | | 1.70113 | | 2.04841 | | 2.46714 | | 2.76326 | | 3.40816 | |
| **29** | | 0.68304 | | 1.31143 | | 1.69913 | | 2.04523 | | 2.46202 | | 2.75639 | | 3.39624 | |
| **30** | | 0.68276 | | 1.31042 | | 1.69726 | | 2.04227 | | 2.45726 | | 2.75000 | | 3.38518 | |
| **31** | | 0.68249 | | 1.30946 | | 1.69552 | | 2.03951 | | 2.45282 | | 2.74404 | | 3.37490 | |
| **32** | | 0.68223 | | 1.30857 | | 1.69389 | | 2.03693 | | 2.44868 | | 2.73848 | | 3.36531 | |
| **33** | | 0.68200 | | 1.30774 | | 1.69236 | | 2.03452 | | 2.44479 | | 2.73328 | | 3.35634 | |
| **34** | | 0.68177 | | 1.30695 | | 1.69092 | | 2.03224 | | 2.44115 | | 2.72839 | | 3.34793 | |
| **35** | | 0.68156 | | 1.30621 | | 1.68957 | | 2.03011 | | 2.43772 | | 2.72381 | | 3.34005 | |
| **36** | | 0.68137 | | 1.30551 | | 1.68830 | | 2.02809 | | 2.43449 | | 2.71948 | | 3.33262 | |
| **37** | | 0.68118 | | 1.30485 | | 1.68709 | | 2.02619 | | 2.43145 | | 2.71541 | | 3.32563 | |
| **38** | | 0.68100 | | 1.30423 | | 1.68595 | | 2.02439 | | 2.42857 | | 2.71156 | | 3.31903 | |
| **39** | | 0.68083 | | 1.30364 | | 1.68488 | | 2.02269 | | 2.42584 | | 2.70791 | | 3.31279 | |
| **40** | | 0.68067 | | 1.30308 | | 1.68385 | | 2.02108 | | 2.42326 | | 2.70446 | | 3.30688 | |
| **Pr** | | **0.25** | | **0.10** | | **0.05** | | **0.025** | | **0.01** | | **0.005** | | **0.001** | |
| **df** | | **0.50** | | **0.20** | | **0.10** | | **0.050** | | **0.02** | | **0.010** | | **0.002** | |
| **41** | | 0.68052 | | 1.30254 | | 1.68288 | | 2.01954 | | 2.42080 | | 2.70118 | | 3.30127 | |
| **42** | | 0.68038 | | 1.30204 | | 1.68195 | | 2.01808 | | 2.41847 | | 2.69807 | | 3.29595 | |
| **43** | | 0.68024 | | 1.30155 | | 1.68107 | | 2.01669 | | 2.41625 | | 2.69510 | | 3.29089 | |
| **44** | | 0.68011 | | 1.30109 | | 1.68023 | | 2.01537 | | 2.41413 | | 2.69228 | | 3.28607 | |
| **45** | | 0.67998 | | 1.30065 | | 1.67943 | | 2.01410 | | 2.41212 | | 2.68959 | | 3.28148 | |
| **46** | | 0.67986 | | 1.30023 | | 1.67866 | | 2.01290 | | 2.41019 | | 2.68701 | | 3.27710 | |
| **47** | | 0.67975 | | 1.29982 | | 1.67793 | | 2.01174 | | 2.40835 | | 2.68456 | | 3.27291 | |
| **48** | | 0.67964 | | 1.29944 | | 1.67722 | | 2.01063 | | 2.40658 | | 2.68220 | | 3.26891 | |
| **49** | | 0.67953 | | 1.29907 | | 1.67655 | | 2.00958 | | 2.40489 | | 2.67995 | | 3.26508 | |
| **50** | | 0.67943 | | 1.29871 | | 1.67591 | | 2.00856 | | 2.40327 | | 2.67779 | | 3.26141 | |
| **51** | | 0.67933 | | 1.29837 | | 1.67528 | | 2.00758 | | 2.40172 | | 2.67572 | | 3.25789 | |
| **52** | | 0.67924 | | 1.29805 | | 1.67469 | | 2.00665 | | 2.40022 | | 2.67373 | | 3.25451 | |
| **53** | | 0.67915 | | 1.29773 | | 1.67412 | | 2.00575 | | 2.39879 | | 2.67182 | | 3.25127 | |
| **54** | | 0.67906 | | 1.29743 | | 1.67356 | | 2.00488 | | 2.39741 | | 2.66998 | | 3.24815 | |
| **55** | | 0.67898 | | 1.29713 | | 1.67303 | | 2.00404 | | 2.39608 | | 2.66822 | | 3.24515 | |
| **56** | | 0.67890 | | 1.29685 | | 1.67252 | | 2.00324 | | 2.39480 | | 2.66651 | | 3.24226 | |
| **57** | | 0.67882 | | 1.29658 | | 1.67203 | | 2.00247 | | 2.39357 | | 2.66487 | | 3.23948 | |
| **58** | | 0.67874 | | 1.29632 | | 1.67155 | | 2.00172 | | 2.39238 | | 2.66329 | | 3.23680 | |
| **59** | | 0.67867 | | 1.29607 | | 1.67109 | | 2.00100 | | 2.39123 | | 2.66176 | | 3.23421 | |
| **60** | | 0.67860 | | 1.29582 | | 1.67065 | | 2.00030 | | 2.39012 | | 2.66028 | | 3.23171 | |
| **61** | | 0.67853 | | 1.29558 | | 1.67022 | | 1.99962 | | 2.38905 | | 2.65886 | | 3.22930 | |
| **62** | | 0.67847 | | 1.29536 | | 1.66980 | | 1.99897 | | 2.38801 | | 2.65748 | | 3.22696 | |
| **63** | | 0.67840 | | 1.29513 | | 1.66940 | | 1.99834 | | 2.38701 | | 2.65615 | | 3.22471 | |
| **64** | | 0.67834 | | 1.29492 | | 1.66901 | | 1.99773 | | 2.38604 | | 2.65485 | | 3.22253 | |
| **65** | | 0.67828 | | 1.29471 | | 1.66864 | | 1.99714 | | 2.38510 | | 2.65360 | | 3.22041 | |
| **66** | | 0.67823 | | 1.29451 | | 1.66827 | | 1.99656 | | 2.38419 | | 2.65239 | | 3.21837 | |
| **67** | | 0.67817 | | 1.29432 | | 1.66792 | | 1.99601 | | 2.38330 | | 2.65122 | | 3.21639 | |
| **68** | | 0.67811 | | 1.29413 | | 1.66757 | | 1.99547 | | 2.38245 | | 2.65008 | | 3.21446 | |
| **69** | | 0.67806 | | 1.29394 | | 1.66724 | | 1.99495 | | 2.38161 | | 2.64898 | | 3.21260 | |
| **70** | | 0.67801 | | 1.29376 | | 1.66691 | | 1.99444 | | 2.38081 | | 2.64790 | | 3.21079 | |
| **71** | | 0.67796 | | 1.29359 | | 1.66660 | | 1.99394 | | 2.38002 | | 2.64686 | | 3.20903 | |
| **72** | | 0.67791 | | 1.29342 | | 1.66629 | | 1.99346 | | 2.37926 | | 2.64585 | | 3.20733 | |
| **73** | | 0.67787 | | 1.29326 | | 1.66600 | | 1.99300 | | 2.37852 | | 2.64487 | | 3.20567 | |
| **74** | | 0.67782 | | 1.29310 | | 1.66571 | | 1.99254 | | 2.37780 | | 2.64391 | | 3.20406 | |
| **75** | | 0.67778 | | 1.29294 | | 1.66543 | | 1.99210 | | 2.37710 | | 2.64298 | | 3.20249 | |
| **76** | | 0.67773 | | 1.29279 | | 1.66515 | | 1.99167 | | 2.37642 | | 2.64208 | | 3.20096 | |
| **77** | | 0.67769 | | 1.29264 | | 1.66488 | | 1.99125 | | 2.37576 | | 2.64120 | | 3.19948 | |
| **78** | | 0.67765 | | 1.29250 | | 1.66462 | | 1.99085 | | 2.37511 | | 2.64034 | | 3.19804 | |
| **79** | | 0.67761 | | 1.29236 | | 1.66437 | | 1.99045 | | 2.37448 | | 2.63950 | | 3.19663 | |
| **80** | | 0.67757 | | 1.29222 | | 1.66412 | | 1.99006 | | 2.37387 | | 2.63869 | | 3.19526 | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Pr** | **0.25** | **0.10** | **0.05** | **0.025** | **0.01** | **0.005** | **0.001** |
| **df** | **0.50** | **0.20** | **0.10** | **0.050** | **0.02** | **0.010** | **0.002** |
| **81** | 0.67753 | 1.29209 | 1.66388 | 1.98969 | 2.37327 | 2.63790 | 3.19392 |
| **82** | 0.67749 | 1.29196 | 1.66365 | 1.98932 | 2.37269 | 2.63712 | 3.19262 |
| **83** | 0.67746 | 1.29183 | 1.66342 | 1.98896 | 2.37212 | 2.63637 | 3.19135 |
| **84** | 0.67742 | 1.29171 | 1.66320 | 1.98861 | 2.37156 | 2.63563 | 3.19011 |
| **85** | 0.67739 | 1.29159 | 1.66298 | 1.98827 | 2.37102 | 2.63491 | 3.18890 |
| **86** | 0.67735 | 1.29147 | 1.66277 | 1.98793 | 2.37049 | 2.63421 | 3.18772 |
| **87** | 0.67732 | 1.29136 | 1.66256 | 1.98761 | 2.36998 | 2.63353 | 3.18657 |
| **88** | 0.67729 | 1.29125 | 1.66235 | 1.98729 | 2.36947 | 2.63286 | 3.18544 |
| **89** | 0.67726 | 1.29114 | 1.66216 | 1.98698 | 2.36898 | 2.63220 | 3.18434 |
| **90** | 0.67723 | 1.29103 | 1.66196 | 1.98667 | 2.36850 | 2.63157 | 3.18327 |
| **91** | 0.67720 | 1.29092 | 1.66177 | 1.98638 | 2.36803 | 2.63094 | 3.18222 |
| **92** | 0.67717 | 1.29082 | 1.66159 | 1.98609 | 2.36757 | 2.63033 | 3.18119 |
| **93** | 0.67714 | 1.29072 | 1.66140 | 1.98580 | 2.36712 | 2.62973 | 3.18019 |
| **94** | 0.67711 | 1.29062 | 1.66123 | 1.98552 | 2.36667 | 2.62915 | 3.17921 |
| **95** | 0.67708 | 1.29053 | 1.66105 | 1.98525 | 2.36624 | 2.62858 | 3.17825 |
| **96** | 0.67705 | 1.29043 | 1.66088 | 1.98498 | 2.36582 | 2.62802 | 3.17731 |
| **97** | 0.67703 | 1.29034 | 1.66071 | 1.98472 | 2.36541 | 2.62747 | 3.17639 |
| **98** | 0.67700 | 1.29025 | 1.66055 | 1.98447 | 2.36500 | 2.62693 | 3.17549 |
| **99** | 0.67698 | 1.29016 | 1.66039 | 1.98422 | 2.36461 | 2.62641 | 3.17460 |
| **100** | 0.67695 | 1.29007 | 1.66023 | 1.98397 | 2.36422 | 2.62589 | 3.17374 |
| **101** | 0.67693 | 1.28999 | 1.66008 | 1.98373 | 2.36384 | 2.62539 | 3.17289 |
| **102** | 0.67690 | 1.28991 | 1.65993 | 1.98350 | 2.36346 | 2.62489 | 3.17206 |
| **103** | 0.67688 | 1.28982 | 1.65978 | 1.98326 | 2.36310 | 2.62441 | 3.17125 |
| **104** | 0.67686 | 1.28974 | 1.65964 | 1.98304 | 2.36274 | 2.62393 | 3.17045 |
| **105** | 0.67683 | 1.28967 | 1.65950 | 1.98282 | 2.36239 | 2.62347 | 3.16967 |
| **106** | 0.67681 | 1.28959 | 1.65936 | 1.98260 | 2.36204 | 2.62301 | 3.16890 |
| **107** | 0.67679 | 1.28951 | 1.65922 | 1.98238 | 2.36170 | 2.62256 | 3.16815 |
| **108** | 0.67677 | 1.28944 | 1.65909 | 1.98217 | 2.36137 | 2.62212 | 3.16741 |
| **109** | 0.67675 | 1.28937 | 1.65895 | 1.98197 | 2.36105 | 2.62169 | 3.16669 |
| **110** | 0.67673 | 1.28930 | 1.65882 | 1.98177 | 2.36073 | 2.62126 | 3.16598 |
| **111** | 0.67671 | 1.28922 | 1.65870 | 1.98157 | 2.36041 | 2.62085 | 3.16528 |
| **112** | 0.67669 | 1.28916 | 1.65857 | 1.98137 | 2.36010 | 2.62044 | 3.16460 |
| **113** | 0.67667 | 1.28909 | 1.65845 | 1.98118 | 2.35980 | 2.62004 | 3.16392 |
| **114** | 0.67665 | 1.28902 | 1.65833 | 1.98099 | 2.35950 | 2.61964 | 3.16326 |
| **115** | 0.67663 | 1.28896 | 1.65821 | 1.98081 | 2.35921 | 2.61926 | 3.16262 |
| **116** | 0.67661 | 1.28889 | 1.65810 | 1.98063 | 2.35892 | 2.61888 | 3.16198 |
| **117** | 0.67659 | 1.28883 | 1.65798 | 1.98045 | 2.35864 | 2.61850 | 3.16135 |
| **118** | 0.67657 | 1.28877 | 1.65787 | 1.98027 | 2.35837 | 2.61814 | 3.16074 |
| **119** | 0.67656 | 1.28871 | 1.65776 | 1.98010 | 2.35809 | 2.61778 | 3.16013 |
| **120** | 0.67654 | 1.28865 | 1.65765 | 1.97993 | 2.35782 | 2.61742 | 3.15954 |

## Lampiran 6 – Hasil Penelitian Menggunakan SPSS Versi 23

Uji Validitas Variabel *Personal Innovativeness*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | |
|  | | PIN\_1 | PIN\_2 | PIN\_3 | Personnal\_  Innovativeness | |
| PIN\_1 | Pearson Correlation | 1 | .486\*\* | .339\*\* | .766\*\* | |
| Sig. (2-tailed) |  | .000 | .001 | .000 | |
| N | 100 | 100 | 100 | 100 | |
| PIN\_2 | Pearson Correlation | .486\*\* | 1 | .492\*\* | .860\*\* | |
| Sig. (2-tailed) | .000 |  | .000 | .000 | |
| N | 100 | 100 | 100 | 100 | |
| PIN\_3 | Pearson Correlation | .339\*\* | .492\*\* | 1 | .744\*\* | |
| Sig. (2-tailed) | .001 | .000 |  | .000 | |
| N | 100 | 100 | 100 | 100 | |
| Personnal\_  Innovativeness | Pearson Correlation | .766\*\* | .860\*\* | .744\*\* | 1 | |
| Sig. (2-tailed) | .000 | .000 | .000 |  | |
| N | 100 | 100 | 100 | 100 | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | |

Uji Validitas Variabel *M-Banking Knowledge*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | |
|  | | MBK\_1 | MBK\_2 | MBK\_3 | MBK\_4 | MB\_  Knowledge |
| MBK\_1 | Pearson Correlation | 1 | .650\*\* | .424\*\* | .451\*\* | .804\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| MBK\_2 | Pearson Correlation | .650\*\* | 1 | .358\*\* | .471\*\* | .801\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| MBK\_3 | Pearson Correlation | .424\*\* | .358\*\* | 1 | .418\*\* | .696\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| MBK\_4 | Pearson Correlation | .451\*\* | .471\*\* | .418\*\* | 1 | .786\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 |
| MB\_  Knowledge | Pearson Correlation | .804\*\* | .801\*\* | .696\*\* | .786\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | |

Uji Validitas Variabel Pengetahuan Keuangan

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | |
|  | | FK\_1 | FK\_2 | FK\_3 | FK\_4 | FK\_5 | Pengetahuan\_  Keuangan |
| FK\_1 | Pearson Correlation | 1 | .428\*\* | .401\*\* | .381\*\* | .654\*\* | .809\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| FK\_2 | Pearson Correlation | .428\*\* | 1 | .468\*\* | .419\*\* | .362\*\* | .697\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| FK\_3 | Pearson Correlation | .401\*\* | .468\*\* | 1 | .425\*\* | .365\*\* | .690\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| FK\_4 | Pearson Correlation | .381\*\* | .419\*\* | .425\*\* | 1 | .436\*\* | .681\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| FK\_5 | Pearson Correlation | .654\*\* | .362\*\* | .365\*\* | .436\*\* | 1 | .806\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| Pengetahuan  Keuangan | Pearson Correlation | .809\*\* | .697\*\* | .690\*\* | .681\*\* | .806\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |

Uji Validitas Variabel Perilaku Keuangan

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | |
|  | | FB\_1 | FB\_2 | FB\_3 | FB\_4 | FB\_5 | Perilaku\_  Keuangan |
| FB\_1 | Pearson Correlation | 1 | .331\*\* | .526\*\* | .405\*\* | .507\*\* | .714\*\* |
| Sig. (2-tailed) |  | .001 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| FB\_2 | Pearson Correlation | .331\*\* | 1 | .427\*\* | .301\*\* | .347\*\* | .640\*\* |
| Sig. (2-tailed) | .001 |  | .000 | .002 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| FB\_3 | Pearson Correlation | .526\*\* | .427\*\* | 1 | .542\*\* | .341\*\* | .767\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .001 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| FB\_4 | Pearson Correlation | .405\*\* | .301\*\* | .542\*\* | 1 | .661\*\* | .802\*\* |
| Sig. (2-tailed) | .000 | .002 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| FB\_5 | Pearson Correlation | .507\*\* | .347\*\* | .341\*\* | .661\*\* | 1 | .783\*\* |
| Sig. (2-tailed) | .000 | .000 | .001 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| Perilaku\_  Keuangan | Pearson Correlation | .714\*\* | .640\*\* | .767\*\* | .802\*\* | .783\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | |

Uji Validitas Variabel Sikap Keuangan

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | |
|  | | | FA\_1 | | FA\_2 | | FA\_3 | | FA\_4 | | Sikap\_  Keuangan |
| FA\_1 | Pearson Correlation | 1 | | .617\*\* | | .471\*\* | | .258\*\* | | .765\*\* | |
| Sig. (2-tailed) |  | | .000 | | .000 | | .010 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | |
| FA\_2 | Pearson Correlation | .617\*\* | | 1 | | .464\*\* | | .338\*\* | | .778\*\* | |
| Sig. (2-tailed) | .000 | |  | | .000 | | .001 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | |
| FA\_3 | Pearson Correlation | .471\*\* | | .464\*\* | | 1 | | .400\*\* | | .798\*\* | |
| Sig. (2-tailed) | .000 | | .000 | |  | | .000 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | |
| FA\_4 | Pearson Correlation | .258\*\* | | .338\*\* | | .400\*\* | | 1 | | .672\*\* | |
| Sig. (2-tailed) | .010 | | .001 | | .000 | |  | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | |
| Sikap\_  Keuangan | Pearson Correlation | .765\*\* | | .778\*\* | | .798\*\* | | .672\*\* | | 1 | |
| Sig. (2-tailed) | .000 | | .000 | | .000 | | .000 | |  | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | |

Uji Validitas Variabel Inklusi Keuangan

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | FI\_1 | FI\_2 | | FI\_3 | | FI\_4 | | FI\_5 | | FI\_6 | | FI\_7 | | FI\_8 | | FI\_9 | | FI\_10 | | FI\_11 | | Inklusi\_  Keuangan | |
| FI\_1 | Pearson Correlation | 1 | | .315\*\* | | .524\*\* | | .481\*\* | | .292\*\* | | .453\*\* | | .316\*\* | | .250\* | | .529\*\* | | .189 | | .307\*\* | | .633\*\* | |
| Sig. (2-tailed) |  | | .001 | | .000 | | .000 | | .003 | | .000 | | .001 | | .012 | | .000 | | .060 | | .002 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| FI\_2 | Pearson Correlation | .315\*\* | | 1 | | .350\*\* | | .397\*\* | | .267\*\* | | .385\*\* | | .286\*\* | | .253\* | | .259\*\* | | .249\* | | .437\*\* | | .566\*\* | |
| Sig. (2-tailed) | .001 | |  | | .000 | | .000 | | .007 | | .000 | | .004 | | .011 | | .009 | | .012 | | .000 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| FI\_3 | Pearson Correlation | .524\*\* | | .350\*\* | | 1 | | .645\*\* | | .423\*\* | | .476\*\* | | .385\*\* | | .199\* | | .309\*\* | | .338\*\* | | .313\*\* | | .689\*\* | |
| Sig. (2-tailed) | .000 | | .000 | |  | | .000 | | .000 | | .000 | | .000 | | .047 | | .002 | | .001 | | .002 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| FI\_4 | Pearson Correlation | .481\*\* | | .397\*\* | | .645\*\* | | 1 | | .561\*\* | | .566\*\* | | .526\*\* | | .362\*\* | | .370\*\* | | .395\*\* | | .418\*\* | | .785\*\* | |
| Sig. (2-tailed) | .000 | | .000 | | .000 | |  | | .000 | | .000 | | .000 | | .000 | | .000 | | .000 | | .000 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| FI\_5 | Pearson Correlation | .292\*\* | | .267\*\* | | .423\*\* | | .561\*\* | | 1 | | .529\*\* | | .432\*\* | | .341\*\* | | .328\*\* | | .203\* | | .250\* | | .627\*\* | |
| Sig. (2-tailed) | .003 | | .007 | | .000 | | .000 | |  | | .000 | | .000 | | .001 | | .001 | | .043 | | .012 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| FI\_6 | Pearson Correlation | .453\*\* | | .385\*\* | | .476\*\* | | .566\*\* | | .529\*\* | | 1 | | .385\*\* | | .405\*\* | | .394\*\* | | .312\*\* | | .279\*\* | | .712\*\* | |
| Sig. (2-tailed) | .000 | | .000 | | .000 | | .000 | | .000 | |  | | .000 | | .000 | | .000 | | .002 | | .005 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| FI\_7 | Pearson Correlation | .316\*\* | | .286\*\* | | .385\*\* | | .526\*\* | | .432\*\* | | .385\*\* | | 1 | | .394\*\* | | .315\*\* | | .396\*\* | | .423\*\* | | .664\*\* | |
| Sig. (2-tailed) | .001 | | .004 | | .000 | | .000 | | .000 | | .000 | |  | | .000 | | .001 | | .000 | | .000 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| FI\_8 | Pearson Correlation | .250\* | | .253\* | | .199\* | | .362\*\* | | .341\*\* | | .405\*\* | | .394\*\* | | 1 | | .434\*\* | | .299\*\* | | .393\*\* | | .602\*\* | |
| Sig. (2-tailed) | .012 | | .011 | | .047 | | .000 | | .001 | | .000 | | .000 | |  | | .000 | | .003 | | .000 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| FI\_9 | Pearson Correlation | .529\*\* | | .259\*\* | | .309\*\* | | .370\*\* | | .328\*\* | | .394\*\* | | .315\*\* | | .434\*\* | | 1 | | .564\*\* | | .416\*\* | | .675\*\* | |
| Sig. (2-tailed) | .000 | | .009 | | .002 | | .000 | | .001 | | .000 | | .001 | | .000 | |  | | .000 | | .000 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| FI\_10 | Pearson Correlation | .189 | | .249\* | | .338\*\* | | .395\*\* | | .203\* | | .312\*\* | | .396\*\* | | .299\*\* | | .564\*\* | | 1 | | .477\*\* | | .626\*\* | |
| Sig. (2-tailed) | .060 | | .012 | | .001 | | .000 | | .043 | | .002 | | .000 | | .003 | | .000 | |  | | .000 | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| FI\_11 | Pearson Correlation | .307\*\* | | .437\*\* | | .313\*\* | | .418\*\* | | .250\* | | .279\*\* | | .423\*\* | | .393\*\* | | .416\*\* | | .477\*\* | | 1 | | .667\*\* | |
| Sig. (2-tailed) | .002 | | .000 | | .002 | | .000 | | .012 | | .005 | | .000 | | .000 | | .000 | | .000 | |  | | .000 | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| Inklusi\_  Keuangan | Pearson Correlation | .633\*\* | | .566\*\* | | .689\*\* | | .785\*\* | | .627\*\* | | .712\*\* | | .664\*\* | | .602\*\* | | .675\*\* | | .626\*\* | | .667\*\* | | 1 | |
| Sig. (2-tailed) | .000 | | .000 | | .000 | | .000 | | .000 | | .000 | | .000 | | .000 | | .000 | | .000 | | .000 | |  | |
| N | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | | | | | | | | | | | | | | | | | |