LAMPIRAN

Lampiran 1: Daftar Kuesioner

LAMPIRAN

KUESIONER

PENGARUH LITERASI KEUANGAN DAN INKLUSI KEUANGAN TERHADAP PERILAKU KONSUMTIF MAHASISWA MANAJEMEN

(Studi Pada Mahasiswa Manajemen Angkatan 2022 Universitas Tribhuwana Tunggadewi Malang)

Hal : Permohonan Pengisian Kuesioner

Kepada Yth.

Mahasiswa Manajemen Angkatan 2022 Universitas Tribhuwana Tunggadewi Malang

Dengan Hormat,

Saya adalah Mahasiswa Universitas Tribhuwana Tunggadewi Malang (UNITRI) program strata satu (S1) fakultas Ekonomi jurusan manajemen yang sedang Menyusun skripsi sebagai salah satu syarat untuk memperoleh gelar sarjana manajemen (SM), dengan ini saya :

Nama : Nonatika Surni

Nim : 2022120033

Mengharapkan kesediaan dari teman-teman Mahasiswa Manajemen Angkatan 2022 Universitas Tribhuwana Tunggadewi Malang untuk mengisi kuesioner terlampir dengan judul "PENGARUH LITERASI KEUANGAN DAN INKLUSI KEUANGAN TERHADAP PERILAKU KONSUMTIF MAHASISWA MANAJEMEN 2022''(Studi Pada Mahasiswa Manajemen Angkatan 2022 Universitas Tribhuwana Tunggadewi Malang) sehingga saya akan menjaga kerahasiaan sesuai dengan etika penelitian.

Demikian yang dapat saya tuturkan, atas perhatian saya dan bantuan dari teman-teman saya ucapkan terima kasih.

I. Petunjuk Pengisian Kuesioner
   1. Bacalah pernyataan / pertanyaan dengan teliti
   2. Berilah tandan centang (pada salah satu pilihan yang dianggap dapat mewakili situasi yang sebenarnya.

3. Anda dpaat bertanya langsung dengan peneliti jika mengalami kesulitan dalam mengisi kuesioner ini

II. Identitas Responden :

1. Nama :
2. Jenis Kelamin :
3. Program Studi :
4. Nim : : :
5. Uang saku perbulan :

III. Daftar Pertanyaan / Pernyataan

Literasi keuangan (X1)

No.	**Pernyataan**	**SS**	**S**	**N**	**T**	**ST**
1.	Saya memahami perbedaan antara kebutuhan dan keinginan dalam pengeluaran sehari-hari					
2.	Saya membiasakan diri mencatat pemasukan dan pengeluaran pribadi					
3	Saya bersikap hati-hati sebelum mengambil keputusan keuangan					
4.	Saya percaya diri dalam mengelola keuangan pribadi saya					

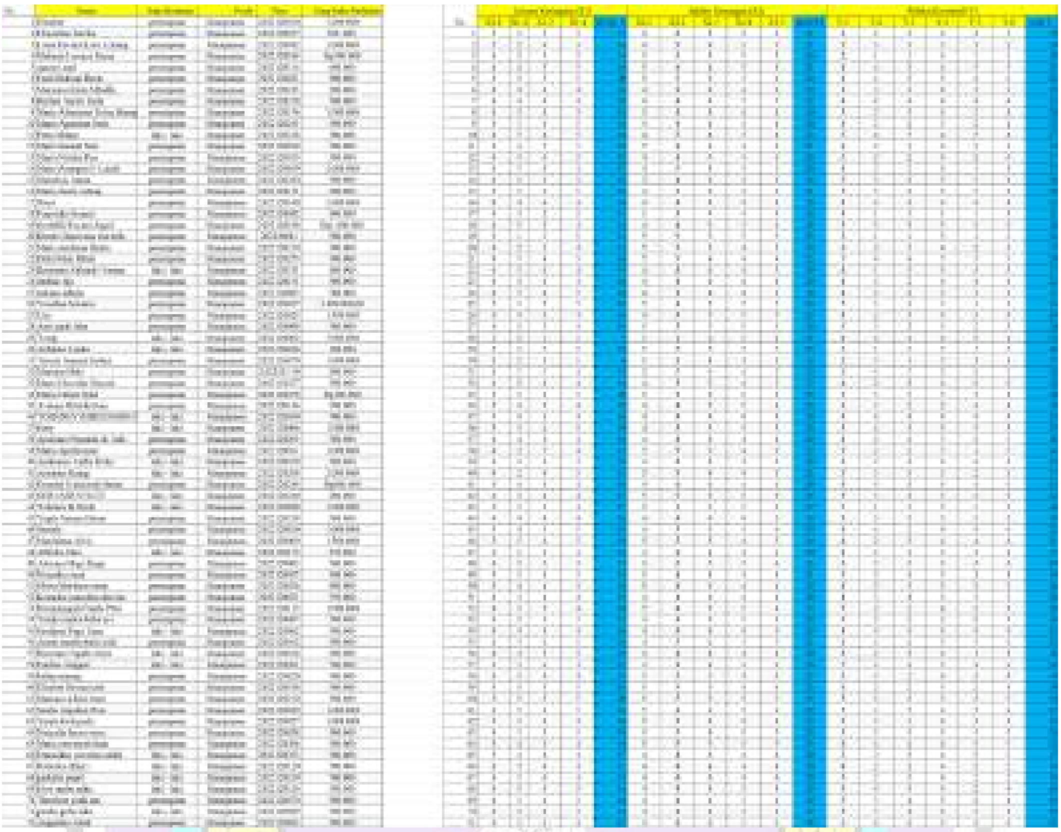
Inklusi keuangan (X2)

No.	**Pernyataan**	**SS**	**S**	**N**	**TS**	**STS**
1.	Saya dapat dengan mudah menggunakan layanan perbankan digital (mobile banking/ATM)					
2.	Layanan keuangan tersedia dengan baik di sekitar tempat tinggal atau kampus saya					
3	Saya menggunakan layanan keuangan digital untuk pembayaran atau transfer					
4.	Saya merasa aman dan nyaman menggunakan layanan keuangan yang tersedia					
5.	Akses layanan keuangan membantu saya mengelola keuangan dengan lebih baik					

Perilaku konsumtif (Y)

No.	Pernyataan	SS	S	N	TS	STS
1.	Saya membeli produk karena adanya penawaran atau diskon khusus					
2.	Saya membeli produk untuk menjaga penampilan atau gengsi					
3.	Saya membeli produk berdasarkan harga, bukan berdasarkan manfaatnya					
4.	Saya tertarik membeli produk yang digunakan oleh artis atau influencer.					
5.	Saya membeli produk untuk menunjukkan status atau citra diri					
6.	Saya membeli barang untuk mendapatkan kesenangan pribadi					

Lampiran 2: tabulasi hasil kuesioner



Lampiran 3: Deskripsi Hasil Tabulasi Kuesioner

Deskripsi Hasil Tabulasi Kuesioner statistics

		NAMA	JENIS KELAMIN	PROGRAM STUDI	NIM	UANG SAKU PERBULAN
N	Valid	71	71	71	71	71
	Missing	0	0	0	0	0

JENIS KELAMIN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	laki - laki	19	26.8	26.8	26.8
	perempuan	52	73.2	73.2	100.0
	Total	71	100.0	100.0	

PROGRAM STUDI

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manajemen	71	100.0	100.0	100.0

UANG SAKU PERBULAN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.000.000	11	15.5	15.5	15.5
	1.000.000,00	1	1.4	1.4	16.9
	1.500.000	2	2.8	2.8	19.7
	100.000	1	1.4	1.4	21.1
	2.000.000	3	4.2	4.2	25.4
	200.000	4	5.6	5.6	31.0
	250.000	1	1.4	1.4	32.4
	300.000	1	1.4	1.4	33.8
	400.000	1	1.4	1.4	35.2
	5.000.000	1	1.4	1.4	36.6
	500 .000	1	1.4	1.4	38.0
	500.000	35	49.3	49.3	87.3
	550.000	1	1.4	1.4	88.7
	600.000	1	1.4	1.4	90.1
	700.000	2	2.8	2.8	93.0
	900.000	1	1.4	1.4	94.4
	Rp1.000.000	1	1.4	1.4	95.8
	Rp400.000	1	1.4	1.4	97.2
	Rp500.000	1	1.4	1.4	98.6
	Rp800.000	1	1.4	1.4	100.0
	Total	71	100.0	100.0	

X1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1.4	1.4	1.4
	TS	1	1.4	1.4	2.8
	N	1	1.4	1.4	4.2
	S	48	67.6	67.6	71.8
	SS	20	28.2	28.2	100.0
	Total	71	100.0	100.0	

X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1.4	1.4	1.4
	TS	9	12.7	12.7	14.1
	N	28	39.4	39.4	53.5
	S	21	29.6	29.6	83.1
	SS	12	16.9	16.9	100.0
	Total	71	100.0	100.0	

X1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	2	2.8	2.8	2.8
	TS	1	1.4	1.4	4.2
	N	10	14.1	14.1	18.3
	S	41	57.7	57.7	76.1
	SS	17	23.9	23.9	100.0
	Total	71	100.0	100.0	

X1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	2	2.8	2.8	2.8
	TS	1	1.4	1.4	4.2
	N	15	21.1	21.1	25.4
	S	33	46.5	46.5	71.8
	SS	20	28.2	28.2	100.0
	Total	71	100.0	100.0	

X2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	3	4.2	4.2	4.2
	TS	2	2.8	2.8	7.0
	N	4	5.6	5.6	12.7
	S	37	52.1	52.1	64.8
	SS	25	35.2	35.2	100.0
	Total	71	100.0	100.0	

X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	2	2.8	2.8	2.8
	TS	1	1.4	1.4	4.2
	N	8	11.3	11.3	15.5
	S	36	50.7	50.7	66.2
	SS	24	33.8	33.8	100.0
	Total	71	100.0	100.0	

X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	2	2.8	2.8	2.8
	TS	1	1.4	1.4	4.2
	N	8	11.3	11.3	15.5
	S	36	50.7	50.7	66.2
	SS	24	33.8	33.8	100.0
	Total	71	100.0	100.0	

X2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	1	1.4	1.4	1.4
	N	7	9.9	9.9	11.3
	S	44	62.0	62.0	73.2
	SS	19	26.8	26.8	100.0
	Total	71	100.0	100.0	

X2.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1.4	1.4	1.4
	TS	1	1.4	1.4	2.8
	N	11	15.5	15.5	18.3
	S	37	52.1	52.1	70.4
	SS	21	29.6	29.6	100.0
	Total	71	100.0	100.0	

X2.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	2	2.8	2.8	2.8
	N	14	19.7	19.7	22.5
	S	39	54.9	54.9	77.5
	SS	16	22.5	22.5	100.0
	Total	71	100.0	100.0	

Y.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	5	7.0	7.0	7.0
	N	19	26.8	26.8	33.8
	S	29	40.8	40.8	74.6
	SS	18	25.4	25.4	100.0
	Total	71	100.0	100.0	

Y.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	6	8.5	8.5	8.5
	TS	23	32.4	32.4	40.8
	N	17	23.9	23.9	64.8
	S	21	29.6	29.6	94.4
	SS	4	5.6	5.6	100.0
	Total	71	100.0	100.0	

Y.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	7	9.9	9.9	9.9
	TS	16	22.5	22.5	32.4
	N	22	31.0	31.0	63.4
	S	17	23.9	23.9	87.3
	SS	9	12.7	12.7	100.0
	Total	71	100.0	100.0	

Y.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1.4	1.4	1.4
	TS	4	5.6	5.6	7.0
	N	20	28.2	28.2	35.2
	S	32	45.1	45.1	80.3
	SS	14	19.7	19.7	100.0
	Total	71	100.0	100.0	

Y.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	9	12.7	12.7	12.7
	TS	20	28.2	28.2	40.8
	N	19	26.8	26.8	67.6
	S	13	18.3	18.3	85.9
	SS	10	14.1	14.1	100.0
	Total	71	100.0	100.0	

Y.6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	3	4.2	4.2	4.2
	TS	8	11.3	11.3	15.5
	N	23	32.4	32.4	47.9
	S	28	39.4	39.4	87.3
	SS	9	12.7	12.7	100.0
	Total	71	100.0	100.0	

Lampiran 4: uji validitas kuesioner

Uji validitas kuesioner

Literasi keuangan(X1)

Correlations

		X1.1	X1.2	X1.3	X1.4	TOTAL.X1
X1.1	Pearson Correlation	1	.404**	.619**	.489**	.754**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	71	71	71	71	71
X1.2	Pearson Correlation	.404**	1	.379**	.531**	.760**
	Sig. (2-tailed)	.000		.001	.000	.000
	N	71	71	71	71	71
X1.3	Pearson Correlation	.619**	.379**	1	.605**	.808**
	Sig. (2-tailed)	.000	.001		.000	.000
	N	71	71	71	71	71
X1.4	Pearson Correlation	.489**	.531**	.605**	1	.841**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	71	71	71	71	71
TOTAL.X1	Pearson Correlation	.754**	.760**	.808**	.841**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	71	71	71	71	71

Reliability Statistics

Cronbach's Alpha	N of Items
.793	4

Inklusi keuangan (X2)

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5
X2.1	Pearson Correlation	1	.555**	.515**	.498**	.454**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	71	71	71	71	71
X2.2	Pearson Correlation	.555**	1	.690**	.420**	.384**
	Sig. (2-tailed)	.000		.000	.000	.001
	N	71	71	71	71	71
X2.3	Pearson Correlation	.515**	.690**	1	.540**	.434**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	71	71	71	71	71
X2.4	Pearson Correlation	.498**	.420**	.540**	1	.319**
	Sig. (2-tailed)	.000	.000	.000		.007
	N	71	71	71	71	71
X2.5	Pearson Correlation	.454**	.384**	.434**	.319**	1
	Sig. (2-tailed)	.000	.001	.000	.007	
	N	71	71	71	71	71
TOTAL.X2	Pearson Correlation	.815**	.803**	.810**	.725**	.665**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	71	71	71	71	71

Reliability Statistics

Cronbach's Alpha	N of Items
.816	5

Perilaku konsumtif (Y)

Correlations

		Y.1	Y.2	Y.3	Y.4	Y.5
Y.1	Pearson Correlation	1	.295*	.161	.261*	.338**
	Sig. (2-tailed)		.012	.180	.028	.004
	N	71	71	71	71	71
Y.2	Pearson Correlation	.295*	1	.650**	.274*	.773**
	Sig. (2-tailed)	.012		.000	.021	.000
	N	71	71	71	71	71
Y.3	Pearson Correlation	.161	.650**	1	.181	.560**
	Sig. (2-tailed)	.180	.000		.131	.000
	N	71	71	71	71	71
Y.4	Pearson Correlation	.261*	.274*	.181	1	.308**
	Sig. (2-tailed)	.028	.021	.131		.009
	N	71	71	71	71	71
Y.5	Pearson Correlation	.338**	.773**	.560**	.308**	1
	Sig. (2-tailed)	.004	.000	.000	.009	
	N	71	71	71	71	71
Y.6	Pearson Correlation	.467**	.482**	.375**	.350**	.428**
	Sig. (2-tailed)	.000	.000	.001	.003	.000
	N	71	71	71	71	71
TOTAL. Y	Pearson Correlation	.560**	.846**	.725**	.526**	.834**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	71	71	71	71	71

Reliability Statistics

Cronbach's Alpha	N of Items
.802	6

Lampiran 5: analisis regresi linear berganda dan uji asumsi klasik

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.472[a]	.223	.200	4.01914

ANOVA[a]

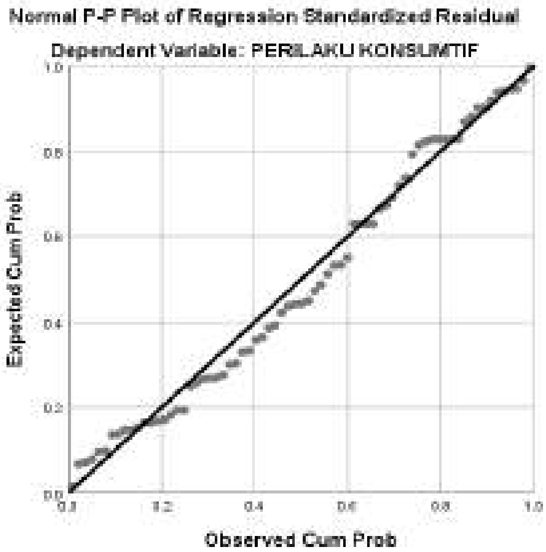
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	315.507	2	157.754	9.766	.000[b]
	Residual	1098.436	68	16.153		
	Total	1413.944	70			

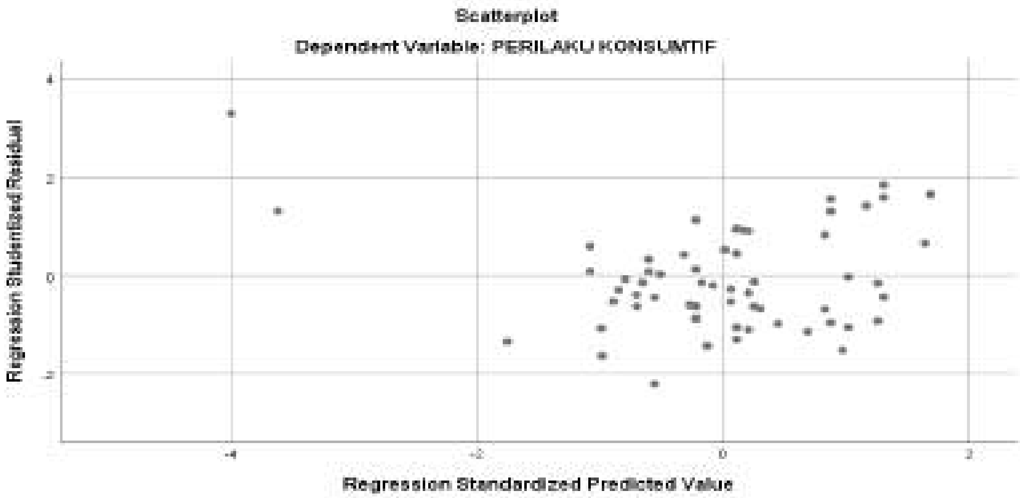
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.817	3.348		2.036	.046
	LITERASI KEUANGAN	.711	.246	.423	2.892	.005
	INLKLUSI KEUANGAN	.101	.215	.068	.468	.641

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	LITERASI KEUANGAN	.534	1.873
	INLKLUSI KEUANGAN	.534	1.873


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: PERILAKU KONSUMTIF
Expected Cum Prob
Observed Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0


Scatterplot
Dependent Variable: PERILAKU KONSUMTIF
Regression Studentized Residual
Regression Standardized Predicted Value

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		71
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.96130601
Most Extreme Differences	Absolute	.072
	Positive	.072
	Negative	-.072
Test Statistic		.072
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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

Lampiran 6: Dokumentasi Penelitian:

Penyebaran kuesioner secara *online* dan offline