LAMPIRAN

Lampiran 1 Kuesioner Penelitian

KUISIONER PENELITIAN

PENGARUH *FINANCIAL TECHNOLOGY (FINTECH)* DAN LITERASI KEUANGAN TERHADAP *IMPULSIVE BUYING* PADA GENERASI Z (STUDI PADA MAHASISWA IKBAS PENGGUNAAN *E-WALLET*)

Saya Veronika Thia (2022120190) selaku mahasiswa dari Fakultas Ekonomi Jurusan Manajemen Universitas Tribhuwana Tunggadewi Malang, akan mengadakan penelitian mengenai "Pengaruh *Financial Techology (Fintech)* dan Literasi Keuangan Terhadap *Impulsive Buying* Pada Generasi Z (Studi Pada Mahasiswa IKBAS Penggunaan *E-Wallet*)". Saya sangat mengharapkan ketersediaan saudarah/i untuk meluangkan waktu sejenak untuk mengisi kuisioner penelitian ini. Informasi yang saudarah/i berikan akan saya jaga kerahasiaanya dan hanya akan digunakan untuk kepentingan akademis. Atas kesediaan saudarah/i saya ucapkan terima kasih.

Kriteria Responden:

a. Mahasiswa AKTIF yang bergabung dalam IKBAS UNITRI MALANG
b. Angkatan 2022/2025

Identitas Responden

Nama :

Angkatan :

Jenis kelamin :

Umur :

Berilah tanda centang (√) sesuai dengan penilaian anda pada kolom yang tersedia. Adapun makna tanda kolom adalah sebagai berikut:

Kategori	Kode	Bobot Nilai
Sangat setuju	SS	5
Setuju	S	4
Kurang setuju	KS	3
Tidak setuju	TS	2
Sangat tidak setuju	STS	1

1. KUISIONER *FINANCIAL TECHNOLOGY*

No	Pernyataan	STS	TS	KS	S	SS
		1	2	3	4	5
1	*E-wallet* memudahkan saya dalam melakukan transaksi sehari-hari					
2	Saya merasa penggunaan *e-wallet* sangat bermanfaat.					
3	*E-wallet* mudah digunakan meskipun tanpa keahlian khusus.					
4	Saya merasa transaksi melalui *e-wallet* aman.					
5	Saya percaya pada sistem keamanan *e-wallet*					
6	Promo atau *cashback* membuat saya tertarik menggunakan *e-wallet*					

2. KUISIONER FITUR LITERASI KEUANGAN

No	Pernyataan	STS	TS	KS	S	SS
		1	2	3	4	5
1	Saya memiliki pengetahuan dasar tentang menabung dan mengatur anggaran.					
2	Saya memahami pentingnya mengelola risiko					
3	Saya mengetahui cara kerja kredit dan hutang.					
4	Saya terbiasa membuat perencanaan keuangan					

3. KUISIONER *IMPULSIVE BUYING*

No	Pernyataan	STS	TS	KS	S	SS
		1	2	3	4	5
1	Saya selalu merencanakan pembelian sebelum membeli suatu barang.					
2	Saya mampu mengendalikan keputusan belanja meskipun sedang dalam suasana hati tertentu.					
3	Saya tidak mudah terpengaruh promo atau iklan dalam mengambil keputusan pembelian.					

Lampiran 2 Hasil Uji Validitas Kuesioner

Hasil Uji Validitas X1

Correlations

		X1_1	X1_2	X1_3	X1_4	X1_5	X1_6	X1
X1_1	Pearson Correlation	1	,755**	,530**	,459**	,416**	,422**	,727**
	Sig. (2-tailed)		,000	,000	,000	,000	,000	,000
	N	79	79	79	79	79	79	79
X1_2	Pearson Correlation	,755**	1	,494**	,363**	,495**	,360**	,700**
	Sig. (2-tailed)	,000		,000	,001	,000	,001	,000
	N	79	79	79	79	79	79	79
X1_3	Pearson Correlation	,530**	,494**	1	,660**	,554**	,434**	,783**
	Sig. (2-tailed)	,000	,000		,000	,000	,000	,000
	N	79	79	79	79	79	79	79
X1_4	Pearson Correlation	,459**	,363**	,660**	1	,769**	,589**	,850**
	Sig. (2-tailed)	,000	,001	,000		,000	,000	,000
	N	79	79	79	79	79	79	79
X1_5	Pearson Correlation	,416**	,495**	,554**	,769**	1	,597**	,842**
	Sig. (2-tailed)	,000	,000	,000	,000		,000	,000
	N	79	79	79	79	79	79	79
X1_6	Pearson Correlation	,422**	,360**	,434**	,589**	,597**	1	,754**
	Sig. (2-tailed)	,000	,001	,000	,000	,000		,000
	N	79	79	79	79	79	79	79
X1	Pearson Correlation	,727**	,700**	,783**	,850**	,842**	,754**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	79	79	79	79	79	79	79

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

```
DATASET CLOSE DataSet3.
DATASET ACTIVATE DataSet0.
DATASET CLOSE DataSet2.
```

Hasil Uji Validitas X2

Correlations

		X2_1	X2_2	X2_3	X2_4	X2
X2_1	Pearson Correlation	1	,607**	,589**	,666**	,868**
	Sig. (2-tailed)		,000	,000	,000	,000
	N	79	79	79	79	79
X2_2	Pearson Correlation	,607**	1	,459**	,551**	,788**
	Sig. (2-tailed)	,000		,000	,000	,000
	N	79	79	79	79	79
X2_3	Pearson Correlation	,589**	,459**	1	,485**	,793**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	79	79	79	79	79
X2_4	Pearson Correlation	,666**	,551**	,485**	1	,824**
	Sig. (2-tailed)	,000	,000	,000		,000
	N	79	79	79	79	79
X2	Pearson Correlation	,868**	,788**	,793**	,824**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	79	79	79	79	79

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

Hasil Uji Validitas Y

Correlations

		Y1	Y2	Y3	Y
Y1	Pearson Correlation	1	,474**	,382**	,774**
	Sig. (2-tailed)		,000	,001	,000
	N	79	79	79	79
Y2	Pearson Correlation	,474**	1	,489**	,810**
	Sig. (2-tailed)	,000		,000	,000
	N	79	79	79	79
Y3	Pearson Correlation	,382**	,489**	1	,800**
	Sig. (2-tailed)	,001	,000		,000
	N	79	79	79	79
Y	Pearson Correlation	,774**	,810**	,800**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	79	79	79	79

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

Lampiran 3 Hasil Uji Reliabilitas Kuesioner

Hasil Uji Reliabilitas X1

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	79	100,0
	Excluded[a]	0	,0
	Total	79	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,794	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1_1	46,68	48,501	,683	,776
X1_2	46,73	48,505	,651	,777
X1_3	46,94	46,547	,738	,763
X1_4	47,20	44,112	,809	,746
X1_5	47,24	44,877	,803	,751
X1_6	47,30	45,650	,693	,760
X1	25,65	13,719	1,000	,866

Hasil Uji Reliabilitas X2

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	79	100,0
	Excluded[a]	0	,0
	Total	79	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,820	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2_1	27,32	32,014	,825	,775
X2_2	27,20	32,933	,723	,790
X2_3	27,49	31,407	,714	,779
X2_4	27,51	31,869	,763	,778
X2	15,65	10,360	1,000	,831

Hasil Uji Reliabilitas Y

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	79	100,0
	Excluded[a]	0	,0
	Total	79	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,824	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y1	20,20	14,266	,667	,795
Y2	20,41	14,244	,723	,784
Y3	20,53	13,688	,692	,780
Y	12,23	4,947	1,000	,706

Lampiran 4 Tabulasi Data

	Karakteristik Responden			Financial Technology						X1	Literasi Keuangan				X2	Impulsive Buying			Y
No	**JK**	**Tahun Masuk**	**Umur**	**X1.1**	**X1.2**	**X1.3**	**X1.4**	**X1.5**	**X1.6**	**Total X1**	**X2.1**	**X2.2**	**X2.3**	**X2.4**	**Total X2**	**Y1**	**Y2**	**Y3**	**Total Y**
1	P	2022	1	4	4	4	4	4	4	24	4	4	3	3	14	4	4	4	12
2	P	2022	1	5	5	5	4	3	2	24	3	4	4	2	13	5	4	3	12
3	L	2022	1	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	15
4	P	2022	2	5	5	5	4	4	5	28	5	5	5	5	20	5	5	5	15
5	L	2022	2	5	5	5	4	4	4	27	4	5	4	3	16	4	4	4	12
6	L	2022	1	5	5	4	3	3	4	24	5	5	5	5	20	3	3	4	10
7	P	2022	1	5	5	5	5	5	5	30	4	4	4	3	15	4	4	5	13
8	P	2022	1	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	15
9	P	2022	1	5	5	4	4	4	4	26	3	4	3	3	13	4	5	3	12
10	L	2022	1	5	5	5	4	4	3	26	3	2	1	3	9	5	4	3	12
11	L	2022	1	4	4	5	5	5	4	27	4	4	4	4	16	5	4	4	13
12	L	2022	1	5	5	5	5	5	5	30	5	5	5	5	20	3	5	5	13
13	P	2022	1	5	4	3	3	4	4	23	3	5	2	4	14	2	4	4	10
14	P	2022	1	5	4	4	4	4	4	25	4	4	4	4	16	3	4	5	12
15	L	2023	1	5	5	5	3	3	4	25	4	4	4	3	15	5	5	4	14
16	L	2022	1	5	5	5	3	4	4	26	4	5	5	5	19	5	5	5	15
17	P	2022	1	4	4	4	3	3	3	21	4	4	4	3	15	4	3	2	9
18	P	2022	1	5	4	3	5	3	4	24	3	4	4	5	16	5	4	4	13
19	P	2022	1	3	4	2	2	4	4	19	4	3	2	4	13	3	2	3	8
20	L	2022	1	4	4	3	3	2	3	19	4	4	5	3	16	5	4	3	12

21	P	2024	1	4	4	4	4	4	4	24	3	4	4	3	14	5	4	5	14
22	P	2022	1	5	5	4	3	4	2	23	4	4	4	3	15	4	2	4	10
23	L	2022	1	4	3	4	4	4	3	22	1	2	2	3	8	1	3	3	7
24	L	2022	1	4	4	4	3	3	3	21	3	4	3	4	14	3	4	2	9
25	L	2022	1	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	15
26	P	2025	1	5	5	4	5	5	5	29	4	3	4	3	14	5	5	3	13
27	L	2025	1	5	5	3	4	4	4	25	3	4	3	4	14	4	4	2	10
28	P	2022	1	5	5	5	5	5	4	29	4	4	4	4	16	5	4	4	13
29	L	2025	1	3	3	3	3	3	3	18	3	3	2	4	12	2	4	3	9
30	P	2025	1	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	15
31	L	2025	2	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	15
32	P	2025	1	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	15
33	P	2022	1	5	5	5	5	5	5	30	4	4	4	3	15	3	3	3	9
34	L	2023	1	5	5	5	4	3	5	27	4	5	5	4	18	3	4	3	10
35	L	2024	1	5	5	4	5	5	3	27	4	4	2	3	13	5	3	2	10
36	P	2025	2	4	4	5	5	4	3	25	3	3	2	3	11	4	4	4	12
37	L	2023	1	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	15
38	L	2025	1	5	5	5	5	5	5	30	5	5	3	4	17	5	5	3	13
39	L	2023	1	5	5	4	4	4	4	26	4	4	3	4	15	3	3	4	10
40	P	2024	1	5	5	5	5	5	5	30	3	4	3	4	14	4	4	4	12
41	L	2024	1	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	15
42	P	2023	1	5	5	5	5	5	5	30	5	5	4	5	19	5	5	4	14
43	P	2023	1	5	5	4	2	3	4	23	4	4	4	5	17	5	5	4	14
44	P	2025	1	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	12
45	P	2025	1	4	4	4	3	3	3	21	3	4	3	4	14	4	4	4	12
46	P	2025	1	4	4	4	4	4	4	24	3	4	4	3	14	5	3	3	11
47	L	2025	1	5	4	4	4	4	4	25	5	4	5	4	18	4	4	4	12

48	L	2024	1	4	4	4	3	3	2	20	4	3	3	2	12	3	2	2	7
49	L	2024	1	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	15
50	L	2024	1	4	4	3	2	3	2	18	3	4	4	3	14	3	4	4	11
51	L	2023	1	5	5	5	5	5	2	27	2	2	4	2	10	4	4	2	10
52	P	2022	2	5	4	5	5	4	4	27	5	4	5	5	19	4	4	4	12
53	P	2024	2	5	5	4	4	5	4	27	5	5	4	5	19	4	5	4	13
54	P	2022	1	3	2	3	3	2	4	17	4	1	5	4	14	4	1	3	8
55	L	2022	2	5	5	3	3	3	4	23	4	5	4	4	17	4	4	5	13
56	L	2022	1	5	5	5	5	5	5	30	5	3	4	4	16	5	5	5	15
57	P	2023	1	4	4	5	5	4	5	27	5	4	5	4	18	5	4	5	14
58	L	2023	1	5	5	5	5	5	4	29	5	5	5	5	20	5	5	5	15
59	L	2024	1	5	5	5	5	3	3	26	5	5	5	5	20	5	5	5	15
60	L	2022	1	3	4	5	4	4	4	24	3	4	2	2	11	5	3	4	12
61	P	2024	1	5	5	5	5	5	5	30	5	5	5	5	20	4	4	4	12
62	P	2024	1	5	5	5	5	5	5	30	5	5	4	4	18	4	4	5	13
63	L	2024	1	5	5	5	4	4	4	27	4	4	4	4	16	4	4	4	12
64	P	2023	1	5	5	4	4	4	5	27	3	4	3	4	14	5	4	4	13
65	P	2025	1	3	3	3	3	3	3	18	2	2	4	2	10	2	2	3	7
66	P	2023	1	4	3	4	3	3	3	20	3	3	4	3	13	3	3	2	8
67	P	2022	1	5	5	5	3	3	3	24	5	4	5	3	17	5	3	5	13
68	P	2023	1	5	4	5	4	3	4	25	4	5	4	3	16	5	4	5	14
69	L	2023	2	5	5	5	3	4	4	26	5	3	2	5	15	5	4	2	11
70	L	2022	1	5	5	4	4	3	4	25	3	5	3	3	14	5	4	4	13
71	P	2025	1	5	5	5	5	5	5	30	5	5	3	5	18	5	5	5	15
72	P	2024	1	5	5	5	5	5	5	30	3	3	3	3	12	5	4	5	14
73	P	2023	1	4	4	5	5	5	4	27	4	5	5	3	17	5	4	5	14
74	L	2022	2	4	4	3	3	3	3	20	4	4	3	3	14	4	4	3	11

75	P	2025	1	4	5	4	5	5	4	27	5	5	5	4	19	4	5	4	13
76	L	2023	1	5	5	4	4	4	4	26	4	4	4	3	15	4	4	4	12
77	P	2023	1	5	5	4	4	4	4	26	3	3	3	3	12	5	4	4	13
78	P	2023	2	4	4	4	4	4	4	24	3	3	1	1	8	3	3	3	9
79	P	2022	1	3	5	3	2	3	2	18	3	3	2	2	10	4	4	2	10

Lampiran 5 Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		79
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,35224671
Most Extreme Differences	Absolute	,093
	Positive	,061
	Negative	-,093
Test Statistic		,093
Asymp. Sig. (2-tailed)		,086[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

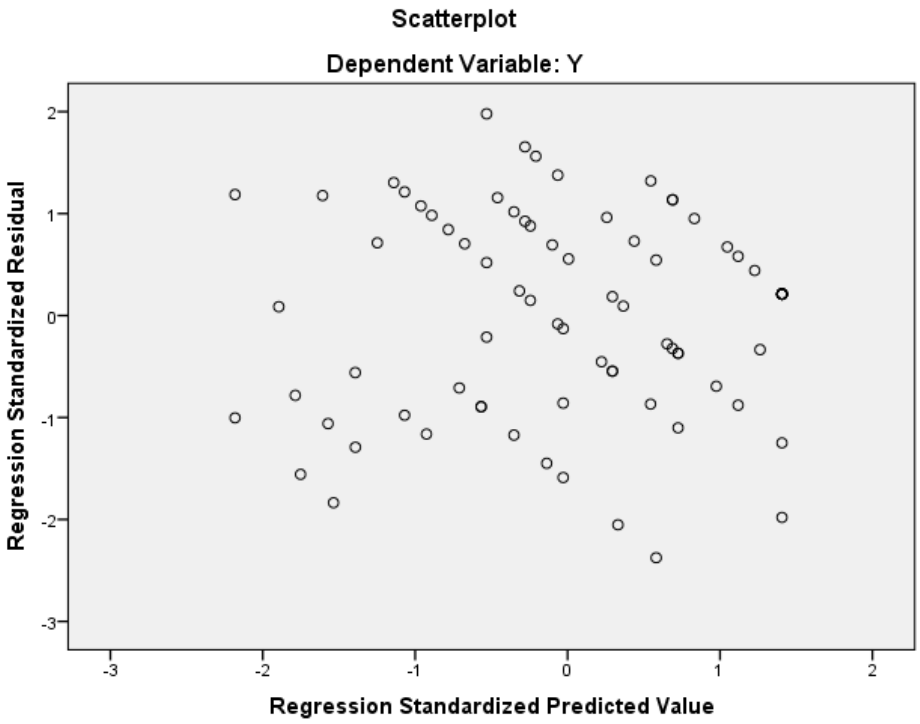
Lampiran 6 Hasil Uji Multikolinearitas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,136	1,100		,123	,902		
	X1	,317	,051	,527	6,258	,000	,685	1,460
	X2	,254	,058	,367	4,357	,000	,685	1,460

a. Dependent Variable: X3

Lampiran 7 Hasil Uji Heteroskedastisitas



Lampiran 8 Hasil Uji Regresi Linear Berganda

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,136	1,100		,123	,902		
	X1	,317	,051	,527	6,258	,000	,685	1,460
	X2	,254	,058	,367	4,357	,000	,685	1,460

a. Dependent Variable: Y

Lampiran 9 Hasil Uji F

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	243,270	2	121,635	64,814	,000[b]
	Residual	142,629	76	1,877		
	Total	385,899	78			

a. Dependent Variable: X3

b. Predictors: (Constant), X2, X1

Lampiran 10 Hasil Uji t

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,136	1,100		,123	,902		
	X1	,317	,051	,527	6,258	,000	,685	1,460
	X2	,254	,058	,367	4,357	,000	,685	1,460

a. Dependent Variable: X3

Lampiran 11 Hasil Uji Koefisien Determinasi (R^2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,794[a]	,630	,621	1,370

a. Predictors: (Constant), X2, X1

b. Dependent Variable: X3

Lampiran 12 Dokumentasi Penelitian

Wawancara salah satu nggota IKBAS

Wawancara salah satu nggota IKBAS