KUESIONER PENELITIAN

PENGARUH LITERASI KEUANGAN DAN AKSES DIGITAL BANKING TERHADAP PERTUMBUHAN UKM
(Studi Kasus Di Kota Malang)

Maksud diadakannya penelitian ini adalah sebagai syarat untuk memperoleh gelar Sarjana (S1) Program Studi Akuntansi, Fakultas Ekonomi Universitas Tribhuwana Tunggadewi Malang. Demi tercapainya tujuan, peneliti berharap Bapak/Ibu menjawab kuesioner ini dengan lengkap dan jujur. Adapun hasil penelitian ini hanya semata-mata digunakan untuk kepentingan penulisan Skripsi. Atas partisipasinya, peneliti ucapkan terima kasih.

Identitas Responden

1. Nama :
2. Umur :
3. Jenis Kelamin : Laki-laki/Perempuan
4. Pendidikan :
5. Jenis usaha :
6. Lama usaha :

Ketentuan pengisian :

1. Mohon Bapak/Ibu baca serta memahami setiap pernyataan di bawah ini dan beri tanda cek (√) pada salah satu kolom jawaban yang menurut Bapak/Ibu benar.
2. Alternatif jawaban yang tersedia ada 5 kemungkinan dengan skala.
    - Sangat setuju (SS)
    - Setuju (S)
    - Kurang setuju (KS)
    - Tidak setuju (TS)
    - Sangat tidak setuju (STS)

Pernyataan Literasi Keuangan (X1)

NO	Pernyataan	SS	S	KS	TS	STS
1	Pemilik UKM mengetahui cara pembuatan laporan keuangan					
2	UKM melakukan peminjaman di Bank untuk menambah modal usaha					
3	UKM memiliki asuransi bisnis					
4	UKM menabung di Bank					

Pernyataan Akses Digital Banking (X2)

NO	Pernyataan	SS	S	KS	TS	STS
1	Ketersediaan fitur cek saldo dan transfer dana memudahkan dalam transaksi usaha					
2	Kemudahan akses melalui aplikasi mobile banking dan internet banking membuat transaksi bisnis lebih cepat dan efisiensi					
3	Adanya layanan pembayaran tagihan dan pembukaan rekening online yang memudahkan pelaku UKM untuk bertransaski					

Pernyataan Pertumbuhan UKM (Y)

NO	Pernyataan	SS	S	KS	TS	STS
1	Laba usaha semakin meningkat					
2	Volume penjualan semakin tinggi					
3	Usaha semakin maju					

Lampiran 2: Tabulasi Data (Hasil Jawaban Kuesioner)

No	Identita Responden						Literasi keu. (X_1)					Akses Digital Banking (X_2)				Pertumbuhan UKM (Y)			
	Nama	Umur	JK	Pddkn	JU	Lama Usaha	1	2	3	4	X_1	1	2	3	X_2	1	2	3	Y
1	S. Prayogoi	64	L	SMP	Kuliner	20	2	2	2	2	8	4	4	4	12	3	3	4	10
2	Sulastri	30	P	S1	Kuliner	5	4	2	2	4	12	4	4	4	12	4	4	4	12
3	Andi Septian	22	L	SMA	Kuliner	5	4	2	2	4	12	4	4	4	12	4	4	4	12
4	Iskandar	45	L	Diploma	Kuliner	12	4	2	4	4	14	4	4	4	12	4	4	4	12
5	Hary	40	L	SMA	Kuliner	10	4	2	2	3	11	4	4	4	12	4	4	4	12
6	Almuhajuna	25	L	S1	Kuliner	1	2	4	2	4	12	4	4	4	12	4	4	4	12
7	Robertus	23	L	S1	Kuliner	3	4	2	2	4	12	4	5	5	14	4	4	4	12
8	Hartono	39	L	SMP	Kerajinan	2	5	2	2	5	14	5	5	5	15	5	5	5	15
9	Rizal	34	L	SD	Kuliner	5	4	2	2	5	13	5	5	5	15	4	4	4	12
10	Anis Amaliya	36	P	S1	Kuliner	12	5	2	2	4	13	5	5	5	15	4	4	4	12
11	Syamsul Huda	20	L	SMA	Kuliner	5	4	2	2	4	12	4	4	4	12	3	3	4	10
12	Ridha N.P.	35	P	S2	Sembako	10	5	4	5	5	19	5	5	5	15	5	5	5	15
13	Anggi	28	P	S1	Laundry	2	5	1	4	4	14	4	4	4	12	4	4	4	12
14	Hanifah N.F.	21	P	SMA	Kuliner	7	5	4	5	5	19	5	5	4	14	4	4	5	13
15	Fhaiz	36	L	SMP	Kuliner	3	2	2	2	5	11	5	5	5	15	4	4	4	12
16	Indra	38	P	S1	Kuliner	1	5	1	2	5	13	5	5	5	15	4	4	4	12
17	Holis	34	L	SMA	Kuliner	10	4	2	2	4	12	4	4	4	12	4	4	4	12
18	Sutono	58	L	S1	Kerajinan	25	2	2	2	4	10	2	2	2	6	2	2	2	6
19	Biha	61	P	S1	Kuliner	15	4	2	2	4	12	4	4	4	12	2	2	2	6
20	Desi Indri	33	P	SMP	Kuliner	14	4	4	4	4	16	4	4	3	11	4	4	4	12
21	Budi Yono	36	L	SMA	Jasa	2	2	2	2	5	11	5	5	5	15	4	4	4	12
22	Imtizatul K.	42	P	S1	Jasa	5	4	4	4	4	16	4	4	4	12	4	4	4	12
23	Hariati	40	P	SMA	Kuliner	19	5	3	4	4	16	5	5	3	13	5	5	5	15
24	Rio	41	L	S2	Laundry	3	5	2	2	4	13	5	5	5	15	5	4	4	13
25	Achmad K.	41	L	SMP	Kuliner	19	5	3	4	4	16	5	5	3	13	5	5	5	15
26	Marfus	31	P	SMA	Kuliner	5	2	2	2	4	10	4	2	2	8	4	2	2	8
27	Siti Mariam	58	P	SD	Kuliner	5	5	2	2	5	14	4	4	4	12	4	4	4	12
28	Ekopriyo	33	L	SMP	Kuliner	5	4	4	4	4	16	4	4	4	12	4	4	4	12
29	Adrianto	35	L	SMA	Kuliner	5	4	2	2	4	12	4	4	4	12	4	4	4	12
30	Ahmad	36	L	SMA	Kuliner	5	4	2	2	5	13	4	4	4	12	5	5	5	15
31	Susanto	38	L	SMA	Kuliner	5	4	2	2	5	13	4	4	4	12	5	5	5	15
32	Sukardi	37	L	SMA	Kuliner	6	4	2	2	4	12	4	4	4	12	5	5	5	15

Lampiran 3: Deskripsitif Hasil Jawaban Kuesioner

Frequencies
Frequency Table

Umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20.00	1	3.1	3.1	3.1
	21.00	1	3.1	3.1	6.3
	22.00	1	3.1	3.1	9.4
	23.00	1	3.1	3.1	12.5
	25.00	1	3.1	3.1	15.6
	28.00	1	3.1	3.1	18.8
	30.00	1	3.1	3.1	21.9
	31.00	1	3.1	3.1	25.0
	33.00	2	6.3	6.3	31.3
	34.00	2	6.3	6.3	37.5
	35.00	2	6.3	6.3	43.8
	36.00	4	12.5	12.5	56.3
	37.00	1	3.1	3.1	59.4
	38.00	2	6.3	6.3	65.6
	39.00	1	3.1	3.1	68.8
	40.00	2	6.3	6.3	75.0
	41.00	2	6.3	6.3	81.3
	42.00	1	3.1	3.1	84.4
	45.00	1	3.1	3.1	87.5
	58.00	2	6.3	6.3	93.8
	61.00	1	3.1	3.1	96.9
	64.00	1	3.1	3.1	100.0
	Total	32	100.0	100.0	

Jenis.Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	L	20	62.5	62.5	62.5
	P	12	37.5	37.5	100.0
	Total	32	100.0	100.0	

Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	1	3.1	3.1	3.1
	S1	9	28.1	28.1	31.3
	S2	2	6.3	6.3	37.5
	SD	2	6.3	6.3	43.8
	SMA	12	37.5	37.5	81.3
	SMP	6	18.8	18.8	100.0
	Total	32	100.0	100.0	

Jenis.Usaha

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Jasa	2	6.3	6.3	6.3
	Kerajinan	2	6.3	6.3	12.5
	Kuliner	25	78.1	78.1	90.6
	Laundry	2	6.3	6.3	96.9
	Sembako	1	3.1	3.1	100.0
	Total	32	100.0	100.0	

Lama.Usaha

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	6.3	6.3	6.3
	2.00	3	9.4	9.4	15.6
	3.00	3	9.4	9.4	25.0
	5.00	11	34.4	34.4	59.4
	6.00	1	3.1	3.1	62.5
	7.00	1	3.1	3.1	65.6
	10.00	3	9.4	9.4	75.0
	12.00	2	6.3	6.3	81.3
	14.00	1	3.1	3.1	84.4
	15.00	1	3.1	3.1	87.5
	19.00	2	6.3	6.3	93.8
	20.00	1	3.1	3.1	96.9
	25.00	1	3.1	3.1	100.0
	Total	32	100.0	100.0	

X1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	6	18.8	18.8	18.8
	4.00	16	50.0	50.0	68.8
	5.00	10	31.3	31.3	100.0
	Total	32	100.0	100.0	

X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	6.3	6.3	6.3
	2.00	22	68.8	68.8	75.0
	3.00	2	6.3	6.3	81.3
	4.00	6	18.8	18.8	100.0
	Total	32	100.0	100.0	

X1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	23	71.9	71.9	71.9
	4.00	7	21.9	21.9	93.8
	5.00	2	6.3	6.3	100.0
	Total	32	100.0	100.0	

X1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	3.1	3.1	3.1
	3.00	1	3.1	3.1	6.3
	4.00	20	62.5	62.5	68.8
	5.00	10	31.3	31.3	100.0
	Total	32	100.0	100.0	

X2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	3.1	3.1	3.1
	4.00	20	62.5	62.5	65.6
	5.00	11	34.4	34.4	100.0
	Total	32	100.0	100.0	

X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	6.3	6.3	6.3
	4.00	18	56.3	56.3	62.5
	5.00	12	37.5	37.5	100.0
	Total	32	100.0	100.0	

X2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	6.3	6.3	6.3
	3.00	3	9.4	9.4	15.6
	4.00	18	56.3	56.3	71.9
	5.00	9	28.1	28.1	100.0
	Total	32	100.0	100.0	

Y.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	6.3	6.3	6.3
	3.00	2	6.3	6.3	12.5
	4.00	20	62.5	62.5	75.0
	5.00	8	25.0	25.0	100.0
	Total	32	100.0	100.0	

Y.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	3	9.4	9.4	9.4
	3.00	2	6.3	6.3	15.6
	4.00	20	62.5	62.5	78.1
	5.00	7	21.9	21.9	100.0
	Total	32	100.0	100.0	

Y.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	3	9.4	9.4	9.4
	4.00	21	65.6	65.6	75.0
	5.00	8	25.0	25.0	100.0
	Total	32	100.0	100.0	

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Literasi Keuangan (X1)	32	8.00	19.00	13.1563	2.43773
Akses Digital Banking (X2)	32	6.00	15.00	12.5938	1.99773
Pertumbuhan UKM (Y)	32	6.00	15.00	12.0938	2.27694
Valid N (listwise)	32				

Lampiran 4: Hasil Uji Validtas Kuesioner

Correlations

Correlations

		X1.1	X1.2	X1.3	X1.4	X1
X1.1	Pearson Correlation	1	.027	.393*	.255	.675**
	Sig. (2-tailed)		.885	.026	.160	.000
	N	32	32	32	32	32
X1.2	Pearson Correlation	.027	1	.659**	.021	.655**
	Sig. (2-tailed)	.885		.000	.909	.000
	N	32	32	32	32	32
X1.3	Pearson Correlation	.393*	.659**	1	.077	.851**
	Sig. (2-tailed)	.026	.000		.677	.000
	N	32	32	32	32	32
X1.4	Pearson Correlation	.255	.021	.077	1	.420*
	Sig. (2-tailed)	.160	.909	.677		.017
	N	32	32	32	32	32
X1	Pearson Correlation	.675**	.655**	.851**	.420*	1
	Sig. (2-tailed)	.000	.000	.000	.017	
	N	32	32	32	32	32

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

Correlations

		X2.1	X2.2	X2.3	X2
X2.1	Pearson Correlation	1	.851**	.600**	.882**
	Sig. (2-tailed)		.000	.000	.000
	N	32	32	32	32
X2.2	Pearson Correlation	.851**	1	.767**	.959**
	Sig. (2-tailed)	.000		.000	.000
	N	32	32	32	32
X2.3	Pearson Correlation	.600**	.767**	1	.884**
	Sig. (2-tailed)	.000	.000		.000
	N	32	32	32	32
X2	Pearson Correlation	.882**	.959**	.884**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	32	32	32	32

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

Correlations

Correlations

		Y.1	Y.2	Y.3	Y
Y.1	Pearson Correlation	1	.881**	.789**	.929**
	Sig. (2-tailed)		.000	.000	.000
	N	32	32	32	32
Y.2	Pearson Correlation	.881**	1	.934**	.983**
	Sig. (2-tailed)	.000		.000	.000
	N	32	32	32	32
Y.3	Pearson Correlation	.789**	.934**	1	.952**
	Sig. (2-tailed)	.000	.000		.000
	N	32	32	32	32
Y	Pearson Correlation	.929**	.983**	.952**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	32	32	32	32

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

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Lampiran 5: Hasil Uji Reliabilitas Kuesioner

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	32	100.0
	Excluded[a]	0	.0
	Total	32	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.760	5

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	32	100.0
	Excluded[a]	0	.0
	Total	32	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.864	4

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	32	100.0
	Excluded[a]	0	.0
	Total	32	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.878	4

Lampiran 6: Hasil Analisis Regresi Linier Berganda, Pengujian Hipotesis, dan Uji Asumsi Klasik

Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Akses Digital Banking (X2), Literasi Keuangan (X1)[b]	.	Enter

a. Dependent Variable: Pertumbuhan UKM (Y)
b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2	Sig. F Change
1	.767[a]	.557	.519	1.75660	.557	11.543	2	29	.000

a. Predictors: (Constant), Akses Digital Banking (X2), Literasi Keuangan (X1)
b. Dependent Variable: Pertumbuhan UKM (Y)

ANOVA[a]

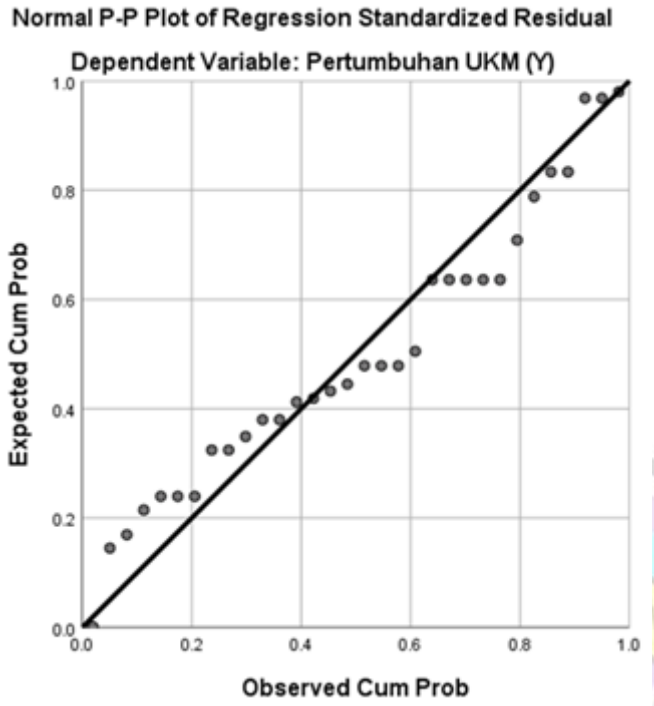
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	71.235	2	35.617	11.543	.000[b]
	Residual	89.484	29	3.086		
	Total	160.719	31			

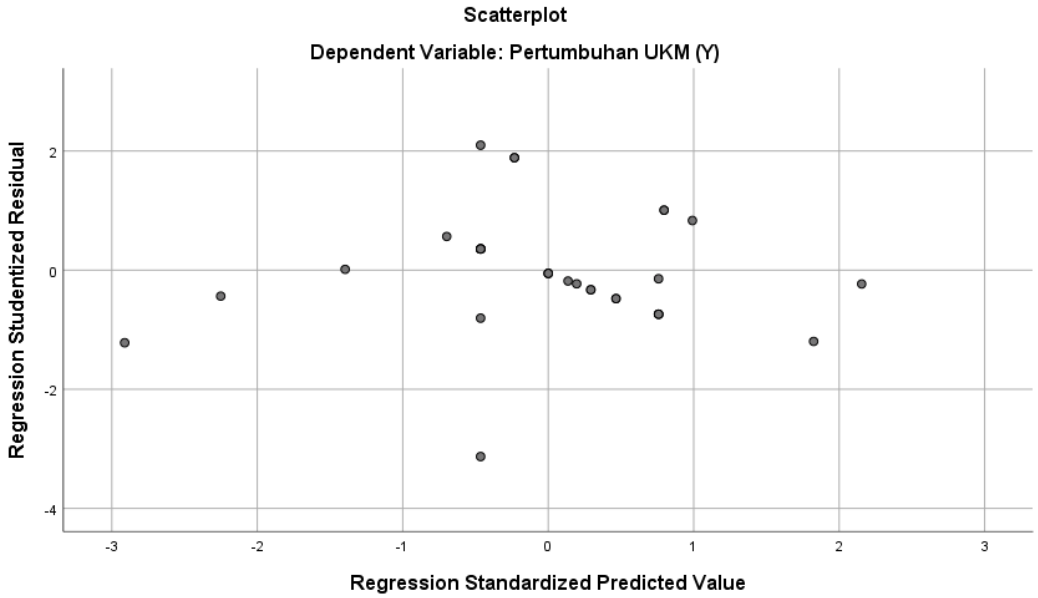
a. Dependent Variable: Pertumbuhan UKM (Y)
b. Predictors: (Constant), Akses Digital Banking (X2), Literasi Keuangan (X1)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5.754	2.302		2.499	.021		
	Literasi Keuangan (X1)	.353	.137	.378	2.578	.015	.895	1.118
	Akses Digital Banking (X2)	.500	.167	.439	2.997	.006	.895	1.118

a. Dependent Variable: Pertumbuhan UKM (Y)


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Pertumbuhan UKM (Y)
Expected Cum Prob
Observed Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0


Scatterplot
Dependent Variable: Pertumbuhan UKM (Y)
Regression Studentized Residual
Regression Standardized Predicted Value
2
0
-2
-4
-3
-2
-1
0
1
2
3