# LAMPIRAN

## Lampiran 1 Kuesioner

### KUESIONER PENELITIAN

Sebelumnya saya sampaikan terima kasih atas kesedian Bapak/ibu/Saudara untuk menjadi Responden dalam penelitian ini. Daftar pernyataan ini dibuat dengan maksud mengumpulkan data dalam rangka penyusunan skripsi yang berjudul: **Pengaruh *Fear Of Missing Out* (FOMO) dan *Self-Control* Terhadap Penggunaan Pinjaman Online Pada Mahasiswa Gen Z (Studi Kasus Pada Universitas Negeri Di Kota Malang).**

**Identitas Responden**

Nama :.....

JenisKelamin :1…….Laki-laki. 2…….Perempuan

Usia :.....

**Pernyataan:**

Centanglah(√)salah satu pilihan yang dianggap paling tepat,dengan bobot penilaian sebagai berikut,

***Fear Of Missing Out* (FOMO) (X1)**

**1.Sangat Tidak Setuju 2.Tidak Setuju 3.Kurang Setuju 4.Setuju 5.Sangat Setuju**

| NO | Pernyataan | Skor | | | | |
|---|---|---|---|---|---|---|
| | | STS | TS | KS | S | SS |
| | | 1 | 2 | 3 | 4 | 5 |
| 1. | Saya merasa perlu terus memantau media sosial agar tidak ketinggalan informasi penting. | | | | | |
| 2. | Saya merasa tidak nyaman jika tidak mengetahui kabar terbaru dari teman saya | | | | | |
| 3. | Saya khawatir jika tidak ikut tren yang sedang populer di kalangan teman. | | | | | |
| 4. | Saya merasa perlu memiliki hal yang sama (barang, gaya hidup) seperti teman saya. | | | | | |
| 5. | Saya merasa cemas jika tidak membuka media sosial dalam waktu lama. | | | | | |
| 6. | Saya merasa kehilangan sesuatu ketika tidak ikut kegiatan teman. | | | | | |

***Self-Control* (X2)**

| NO | Pertanyaan | Skor | | | | |
|---|---|---|---|---|---|---|
| | | STS | TS | KS | S | SS |
| | | 1 | 2 | 3 | 4 | 5 |
| 1. | Saya dapat menahan diri untuk tidak membeli sesuatu secara spontan. | | | | | |
| 2. | Saya mampu mengendalikan keinginan untuk menggunakan uang tanpa perencanaan. | | | | | |
| 3. | Saya tetap tenang dan tidak tergesa-gesa ketika membuat keputusan penting. | | | | | |
| 4. | Saya mampu mengendalikan emosi ketika menghadapi masalah keuangan. | | | | | |
| 5. | Saya berusaha memprioritaskan kebutuhan dibanding keinginan. | | | | | |
| 6. | Saya konsisten dalam mengatur pengeluaran sesuai rencana keuangan saya. | | | | | |

**Pinjaman Online (Y)**

| NO | Pertanyaan | SKOR | | | | |
|---|---|---|---|---|---|---|
| | | STS | TS | KS | S | SS |
| | | 1 | 2 | 3 | 4 | 5 |
| 1. | Saya sering menggunakan aplikasi pinjaman online untuk memenuhi kebutuhan saya. | | | | | |
| 2. | Saya menggunakan pinjaman online lebih dari satu kali dalam beberapa bulan terakhir | | | | | |
| 3. | Saya menggunakan pinjaman online untuk kebutuhan akademik (seperti biaya kuliah atau buku). | | | | | |
| 4. | Saya menggunakan pinjaman online untuk kebutuhan non-akademik (seperti belanja, hiburan, atau gaya hidup). | | | | | |
| 5. | Saya merasa sulit menghindari penggunaan pinjaman online ketika membutuhkan uang cepat. | | | | | |
| 6. | Saya merasa nyaman mengandalkan pinjaman online meskipun menimbulkan beban pembayaran di kemudian hari. | | | | | |

**Lampiran 2 Data Mentah Tabulasi**

| Fear Of Missing Out (X1) | | | | | | | self Control (X2) | | | | | | | pinjaman online (X3) | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| X 1 | X 2 | X 3 | X 4 | X 5 | X 6 | Total X1 | X 2. 1 | X 2. 2 | X 2. 3 | X 2. 4 | X 2. 5 | X 2. 6 | **Total X2** | Y 1 | Y 2 | Y 3 | Y 4 | Y 5 | Y 6 | Total Y |
| 3 | 3 | 4 | 3 | 3 | 2 | **18** | 3 | 3 | 4 | 4 | 3 | 4 | 21 | 4 | 3 | 3 | 4 | 3 | 3 | 20 |
| 2 | 2 | 3 | 1 | 4 | 2 | 14 | 3 | 3 | 2 | 3 | 3 | 4 | 18 | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 4 | 4 | 4 | 4 | 4 | 3 | 23 | 3 | 3 | 3 | 3 | 4 | 3 | 19 | 4 | 5 | 5 | 2 | 5 | 4 | 25 |
| 3 | 3 | 4 | 3 | 3 | 3 | 19 | 4 | 5 | 4 | 4 | 4 | 5 | 26 | 4 | 4 | 4 | 5 | 4 | 5 | 26 |
| 4 | 5 | 5 | 4 | 5 | 5 | 28 | 3 | 4 | 5 | 5 | 4 | 4 | 25 | 2 | 3 | 5 | 4 | 4 | 4 | 22 |
| 4 | 5 | 4 | 5 | 4 | 5 | 27 | 5 | 4 | 4 | 5 | 4 | 4 | 26 | 3 | 1 | 1 | 1 | 1 | 1 | 8 |
| 3 | 4 | 3 | 3 | 3 | 3 | 19 | 3 | 4 | 4 | 4 | 4 | 4 | 23 | 2 | 3 | 4 | 3 | 3 | 3 | 18 |
| 2 | 3 | 3 | 2 | 3 | 3 | 16 | 5 | 4 | 5 | 5 | 5 | 5 | 29 | 4 | 3 | 5 | 4 | 4 | 4 | 24 |
| 4 | 3 | 3 | 2 | 3 | 2 | 17 | 4 | 5 | 4 | 4 | 5 | 5 | 27 | 4 | 4 | 2 | 5 | 4 | 4 | 23 |
| 4 | 4 | 3 | 3 | 5 | 3 | 22 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 2 | 1 | 2 | 4 | 2 | 3 | 14 |
| 4 | 2 | 2 | 2 | 4 | 5 | 19 | 4 | 4 | 4 | 5 | 5 | 4 | 26 | 2 | 2 | 2 | 4 | 4 | 2 | 16 |
| 4 | 5 | 3 | 4 | 5 | 4 | 25 | 3 | 2 | 2 | 4 | 4 | 2 | 17 | 2 | 2 | 4 | 1 | 4 | 5 | 18 |
| 4 | 3 | 5 | 4 | 2 | 2 | 20 | 4 | 5 | 2 | 3 | 5 | 4 | 23 | 1 | 1 | 1 | 1 | 1 | 1 | 6 |
| 3 | 3 | 3 | 2 | 3 | 4 | 18 | 4 | 5 | 5 | 5 | 4 | 2 | 25 | 4 | 5 | 4 | 3 | 5 | 4 | 25 |
| 2 | 2 | 2 | 2 | 2 | 3 | 13 | 4 | 4 | 3 | 4 | 5 | 3 | 23 | 4 | 4 | 5 | 4 | 5 | 3 | 25 |
| 4 | 5 | 2 | 2 | 3 | 2 | 18 | 4 | 4 | 3 | 2 | 5 | 4 | 22 | 2 | 2 | 1 | 3 | 4 | 3 | 15 |
| 5 | 5 | 3 | 1 | 3 | 1 | 18 | 4 | 4 | 4 | 5 | 4 | 5 | 26 | 3 | 3 | 3 | 4 | 3 | 1 | 17 |
| 4 | 3 | 2 | 3 | 4 | 2 | 18 | 2 | 3 | 4 | 5 | 4 | 3 | 21 | 2 | 2 | 4 | 2 | 1 | 1 | 12 |
| 4 | 3 | 4 | 3 | 3 | 3 | 20 | 5 | 4 | 4 | 5 | 4 | 5 | 27 | 4 | 5 | 5 | 4 | 4 | 5 | 27 |
| 5 | 5 | 4 | 4 | 3 | 4 | 25 | 4 | 4 | 4 | 5 | 5 | 5 | 27 | 3 | 1 | 1 | 1 | 1 | 1 | 8 |
| 4 | 4 | 5 | 5 | 5 | 4 | 27 | 2 | 5 | 5 | 4 | 4 | 4 | 24 | 3 | 4 | 4 | 1 | 3 | 2 | 17 |
| 5 | 4 | 3 | 3 | 1 | 3 | 19 | 3 | 4 | 4 | 5 | 5 | 5 | 26 | 3 | 3 | 2 | 1 | 5 | 1 | 15 |
| 5 | 5 | 5 | 4 | 4 | 4 | 27 | 5 | 4 | 4 | 4 | 5 | 5 | 27 | 4 | 4 | 4 | 5 | 4 | 3 | 24 |
| 5 | 5 | 4 | 5 | 5 | 5 | 19 | 5 | 4 | 5 | 5 | 5 | 5 | 29 | 1 | 1 | 1 | 1 | 1 | 1 | 6 |
| 4 | 5 | 4 | 5 | 4 | 4 | 26 | 5 | 5 | 4 | 5 | 4 | 4 | 27 | 5 | 3 | 5 | 4 | 5 | 4 | 26 |
| 4 | 4 | 2 | 3 | 4 | 5 | 22 | 5 | 4 | 5 | 4 | 5 | 4 | 27 | 2 | 1 | 2 | 2 | 2 | 1 | 10 |
| 5 | 5 | 4 | 5 | 2 | 4 | 25 | 5 | 4 | 4 | 5 | 5 | 4 | 27 | 4 | 1 | 2 | 1 | 2 | 1 | 11 |
| 5 | 4 | 4 | 4 | 5 | 4 | 26 | 5 | 4 | 5 | 5 | 4 | 5 | 28 | 2 | 5 | 1 | 2 | 2 | 3 | 15 |
| 4 | 4 | 5 | 4 | 5 | 5 | 27 | 3 | 4 | 5 | 5 | 4 | 4 | 25 | 5 | 5 | 4 | 3 | 4 | 5 | 26 |
| 5 | 4 | 3 | 3 | 5 | 4 | 24 | 4 | 2 | 4 | 4 | 5 | 3 | 22 | 2 | 1 | 1 | 2 | 1 | 2 | 9 |
| 4 | 5 | 5 | 4 | 4 | 5 | 27 | 4 | 4 | 5 | 4 | 4 | 4 | 25 | 4 | 5 | 4 | 5 | 5 | 4 | 27 |
| 4 | 5 | 2 | 3 | 4 | 3 | 21 | 5 | 5 | 4 | 5 | 5 | 5 | 29 | 1 | 1 | 1 | 2 | 3 | 1 | 9 |
| 5 | 4 | 3 | 3 | 5 | 3 | 23 | 4 | 4 | 5 | 3 | 5 | 4 | 25 | 4 | 3 | 4 | 3 | 5 | 4 | 23 |
| 4 | 5 | 5 | 3 | 4 | 3 | 24 | 4 | 4 | 4 | 4 | 5 | 4 | 25 | 2 | 2 | 2 | 2 | 2 | 1 | 11 |
| 4 | 4 | 4 | 3 | 4 | 4 | 23 | 4 | 3 | 4 | 4 | 5 | 3 | 23 | 2 | 3 | 3 | 3 | 4 | 4 | 19 |
| 5 | 4 | 3 | 3 | 4 | 4 | 23 | 5 | 4 | 4 | 5 | 5 | 4 | 27 | 2 | 3 | 4 | 3 | 2 | 1 | 15 |
| 5 | 4 | 4 | 4 | 5 | 5 | 27 | 4 | 4 | 5 | 5 | 5 | 4 | 27 | 3 | 2 | 2 | 2 | 2 | 2 | 13 |
| 5 | 4 | 4 | 3 | 4 | 4 | 24 | 5 | 4 | 4 | 4 | 5 | 3 | 25 | 2 | 1 | 2 | 2 | 2 | 2 | 11 |
| 5 | 5 | 5 | 4 | 5 | 5 | 29 | 3 | 3 | 2 | 3 | 3 | 3 | 17 | 4 | 5 | 5 | 3 | 4 | 4 | 25 |
| 5 | 4 | 4 | 3 | 4 | 5 | 25 | 4 | 5 | 5 | 5 | 4 | 5 | 28 | 2 | 1 | 1 | 2 | 2 | 1 | 9 |
| 4 | 5 | 4 | 5 | 4 | 5 | 27 | 4 | 5 | 4 | 5 | 3 | 3 | 24 | 5 | 4 | 1 | 2 | 2 | 3 | 17 |
| 4 | 5 | 3 | 3 | 2 | 4 | 21 | 5 | 4 | 4 | 3 | 5 | 4 | 25 | 1 | 2 | 1 | 2 | 2 | 1 | 9 |
| 5 | 4 | 5 | 3 | 4 | 5 | 26 | 3 | 4 | 3 | 4 | 5 | 4 | 23 | 3 | 4 | 3 | 5 | 5 | 4 | 24 |
| 4 | 4 | 2 | 3 | 3 | 4 | 20 | 4 | 4 | 5 | 4 | 5 | 5 | 27 | 2 | 4 | 1 | 4 | 4 | 4 | 19 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4 | 5 | 4 | 5 | 4 | 5 | 27 | 4 | 5 | 4 | 5 | 4 | 5 | 27 | 4 | 5 | 5 | 4 | 4 | 5 | 27 |
| 5 | 5 | 4 | 5 | 4 | 5 | 28 | 5 | 4 | 4 | 5 | 5 | 4 | 27 | 5 | 3 | 5 | 5 | 4 | 4 | 26 |
| 3 | 2 | 3 | 4 | 3 | 4 | 19 | 5 | 4 | 5 | 5 | 4 | 4 | 27 | 3 | 5 | 4 | 5 | 5 | 4 | 26 |
| 4 | 5 | 4 | 5 | 4 | 5 | 27 | 4 | 5 | 4 | 5 | 4 | 5 | 27 | 4 | 5 | 5 | 4 | 4 | 5 | 27 |
| 4 | 5 | 3 | 3 | 4 | 4 | 23 | 5 | 2 | 3 | 3 | 2 | 2 | 17 | 5 | 4 | 1 | 2 | 1 | 1 | 14 |
| 4 | 5 | 3 | 3 | 4 | 5 | 24 | 4 | 4 | 5 | 5 | 3 | 4 | 25 | 4 | 4 | 3 | 4 | 3 | 4 | 22 |
| 5 | 5 | 5 | 4 | 5 | 4 | 28 | 2 | 3 | 4 | 3 | 2 | 2 | 16 | 4 | 5 | 5 | 4 | 5 | 4 | 27 |
| 5 | 4 | 4 | 4 | 3 | 3 | 23 | 5 | 4 | 4 | 4 | 5 | 4 | 26 | 3 | 3 | 2 | 4 | 2 | 2 | 16 |
| 5 | 4 | 4 | 5 | 5 | 5 | 28 | 3 | 4 | 4 | 3 | 4 | 4 | 22 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 4 | 5 | 4 | 5 | 4 | 5 | 27 | 5 | 4 | 4 | 5 | 4 | 5 | 27 | 4 | 2 | 5 | 4 | 4 | 5 | 24 |
| 4 | 5 | 2 | 1 | 4 | 3 | 19 | 5 | 4 | 4 | 5 | 4 | 4 | 26 | 2 | 2 | 1 | 2 | 2 | 2 | 11 |
| 4 | 5 | 3 | 2 | 4 | 3 | 21 | 5 | 4 | 4 | 4 | 5 | 3 | 25 | 3 | 1 | 1 | 1 | 1 | 1 | 8 |
| 4 | 4 | 5 | 5 | 5 | 5 | 28 | 2 | 3 | 4 | 3 | 5 | 5 | 22 | 4 | 2 | 3 | 5 | 4 | 5 | 23 |
| 4 | 4 | 5 | 4 | 5 | 4 | 26 | 3 | 4 | 4 | 3 | 5 | 3 | 22 | 2 | 1 | 1 | 3 | 1 | 1 | 9 |
| 4 | 4 | 3 | 3 | 5 | 4 | 23 | 5 | 4 | 5 | 2 | 4 | 4 | 24 | 4 | 4 | 4 | 5 | 4 | 4 | 25 |
| 4 | 4 | 2 | 2 | 4 | 2 | 18 | 4 | 4 | 4 | 3 | 4 | 4 | 23 | 4 | 4 | 4 | 5 | 5 | 4 | 26 |
| 4 | 3 | 2 | 2 | 3 | 3 | 17 | 3 | 2 | 4 | 4 | 5 | 4 | 22 | 4 | 1 | 1 | 3 | 1 | 1 | 11 |
| 5 | 4 | 4 | 5 | 4 | 5 | 27 | 3 | 4 | 5 | 5 | 4 | 3 | 24 | 4 | 4 | 4 | 5 | 2 | 4 | 23 |
| 4 | 4 | 3 | 2 | 3 | 4 | 20 | 4 | 5 | 5 | 4 | 5 | 3 | 26 | 3 | 2 | 2 | 4 | 4 | 2 | 17 |
| 4 | 4 | 5 | 5 | 5 | 5 | 28 | 4 | 4 | 5 | 5 | 5 | 4 | 27 | 5 | 5 | 5 | 5 | 4 | 4 | 28 |
| 4 | 5 | 4 | 3 | 4 | 4 | 24 | 5 | 4 | 5 | 5 | 4 | 4 | 27 | 3 | 2 | 1 | 2 | 3 | 2 | 13 |
| 3 | 2 | 2 | 2 | 4 | 3 | 16 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 1 | 2 | 1 | 1 | 2 | 2 | 9 |
| 3 | 3 | 2 | 2 | 3 | 2 | 15 | 5 | 5 | 5 | 4 | 5 | 4 | 28 | 1 | 1 | 1 | 1 | 1 | 2 | 7 |
| 4 | 3 | 1 | 1 | 4 | 4 | 17 | 5 | 4 | 4 | 4 | 5 | 4 | 26 | 1 | 2 | 1 | 1 | 1 | 5 | 11 |
| 4 | 5 | 4 | 4 | 4 | 4 | 25 | 3 | 4 | 4 | 5 | 5 | 4 | 25 | 3 | 3 | 2 | 4 | 4 | 4 | 20 |
| 4 | 4 | 5 | 2 | 4 | 5 | 24 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 5 | 4 | 4 | 5 | 4 | 26 |
| 4 | 5 | 4 | 3 | 4 | 4 | 24 | 5 | 4 | 4 | 5 | 5 | 4 | 27 | 3 | 4 | 5 | 5 | 4 | 4 | 25 |
| 4 | 4 | 5 | 4 | 5 | 4 | 26 | 5 | 4 | 5 | 4 | 5 | 4 | 27 | 5 | 4 | 4 | 4 | 5 | 4 | 26 |
| 5 | 5 | 4 | 4 | 5 | 4 | 27 | 3 | 2 | 4 | 2 | 2 | 2 | 15 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 4 | 5 | 4 | 4 | 5 | 4 | 26 | 4 | 5 | 5 | 4 | 4 | 3 | 25 | 4 | 3 | 3 | 4 | 4 | 4 | 22 |
| 5 | 4 | 4 | 4 | 5 | 4 | 26 | 2 | 3 | 4 | 2 | 4 | 3 | 18 | 1 | 1 | 1 | 1 | 1 | 1 | 6 |
| 4 | 5 | 5 | 4 | 3 | 4 | 25 | 5 | 3 | 4 | 4 | 5 | 4 | 25 | 5 | 4 | 4 | 5 | 4 | 5 | 27 |
| 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 1 | 5 | 26 |
| 5 | 4 | 3 | 3 | 5 | 4 | 24 | 3 | 4 | 4 | 5 | 3 | 4 | 23 | 4 | 3 | 3 | 5 | 5 | 3 | 23 |
| 5 | 3 | 3 | 2 | 3 | 3 | 19 | 4 | 5 | 5 | 4 | 5 | 5 | 28 | 4 | 4 | 2 | 4 | 4 | 5 | 23 |
| 4 | 4 | 2 | 2 | 4 | 2 | 18 | 4 | 4 | 4 | 4 | 4 | 5 | 25 | 3 | 3 | 2 | 4 | 4 | 4 | 20 |
| 4 | 4 | 5 | 4 | 4 | 5 | 26 | 3 | 4 | 4 | 3 | 4 | 4 | 22 | 2 | 3 | 2 | 4 | 4 | 4 | 19 |
| 4 | 3 | 2 | 3 | 4 | 3 | 19 | 2 | 2 | 4 | 4 | 4 | 4 | 20 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 3 | 4 | 2 | 1 | 5 | 2 | 17 | 4 | 5 | 5 | 4 | 5 | 4 | 27 | 2 | 4 | 3 | 4 | 5 | 4 | 22 |
| 4 | 5 | 5 | 5 | 4 | 4 | 27 | 5 | 4 | 4 | 4 | 5 | 5 | 27 | 2 | 4 | 4 | 5 | 5 | 5 | 25 |
| 5 | 4 | 4 | 4 | 5 | 5 | 27 | 5 | 4 | 4 | 4 | 5 | 5 | 27 | 2 | 3 | 3 | 3 | 3 | 3 | 17 |
| 4 | 5 | 5 | 5 | 4 | 4 | 27 | 3 | 4 | 5 | 5 | 5 | 4 | 26 | 4 | 4 | 5 | 5 | 5 | 4 | 27 |
| 4 | 4 | 3 | 3 | 4 | 4 | 22 | 3 | 3 | 5 | 2 | 4 | 3 | 20 | 3 | 3 | 4 | 2 | 4 | 4 | 20 |
| 4 | 5 | 5 | 4 | 4 | 4 | 26 | 4 | 4 | 5 | 4 | 5 | 5 | 27 | 4 | 4 | 4 | 5 | 4 | 5 | 26 |
| 4 | 2 | 2 | 3 | 4 | 2 | 17 | 4 | 4 | 4 | 4 | 5 | 4 | 25 | 5 | 3 | 2 | 5 | 5 | 5 | 25 |
| 5 | 4 | 2 | 2 | 4 | 2 | 19 | 4 | 4 | 4 | 4 | 4 | 5 | 25 | 3 | 3 | 2 | 4 | 4 | 4 | 20 |

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MALANG

**Lampiran 3 Hasil Olah Data**

X1 (FEAR OF MISSING OUT)

1. UJI VALIDITAS

**Correlations**

| | | X1 | X2 | X3 | X4 | X5 | X6 | TOTAL |
|---|---|---|---|---|---|---|---|---|
| X1 | Pearson Correlation | 1 | ,462** | ,221* | ,373** | ,425** | ,369** | ,591** |
| | Sig. (2-tailed) | | ,000 | ,036 | ,000 | ,000 | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| X2 | Pearson Correlation | ,462** | 1 | ,356** | ,538** | ,355** | ,367** | ,697** |
| | Sig. (2-tailed) | ,000 | | ,001 | ,000 | ,001 | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| X3 | Pearson Correlation | ,221* | ,356** | 1 | ,508** | ,351** | ,472** | ,686** |
| | Sig. (2-tailed) | ,036 | ,001 | | ,000 | ,001 | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| X4 | Pearson Correlation | ,373** | ,538** | ,508** | 1 | ,381** | ,632** | ,808** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| X5 | Pearson Correlation | ,425** | ,355** | ,351** | ,381** | 1 | ,496** | ,675** |
| | Sig. (2-tailed) | ,000 | ,001 | ,001 | ,000 | | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| X6 | Pearson Correlation | ,369** | ,367** | ,472** | ,632** | ,496** | 1 | ,763** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| TOTAL | Pearson Correlation | ,591** | ,697** | ,686** | ,808** | ,675** | ,763** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |

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

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

2. UJI RELIABILITAS

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 90 | 100,0 |
| | Excluded[a] | 0 | ,0 |
| | Total | 90 | 100,0 |

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

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| ,814 | ,813 | 6 |

X2 (SELF-CONTROL)

1. UJI VALIDITAS

**Correlations**

| | | X1 | X2 | X3 | X4 | X5 | X6 | TOTAL |
|---|---|---|---|---|---|---|---|---|
| X1 | Pearson Correlation | 1 | ,457** | ,374** | ,282** | ,414** | ,420** | ,715** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,007 | ,000 | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| X2 | Pearson Correlation | ,457** | 1 | ,646** | ,323** | ,439** | ,573** | ,813** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,002 | ,000 | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| X3 | Pearson Correlation | ,374** | ,646** | 1 | ,445** | ,314** | ,456** | ,769** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,003 | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| X4 | Pearson Correlation | ,282** | ,323** | ,445** | 1 | ,210* | ,222* | ,603** |
| | Sig. (2-tailed) | ,007 | ,002 | ,000 | | ,046 | ,035 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| X5 | Pearson Correlation | ,414** | ,439** | ,314** | ,210* | 1 | ,319** | ,621** |
| | Sig. (2-tailed) | ,000 | ,000 | ,003 | ,046 | | ,002 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| X6 | Pearson Correlation | ,420** | ,573** | ,456** | ,222* | ,319** | 1 | ,694** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,035 | ,002 | | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| TOTAL | Pearson Correlation | ,715** | ,813** | ,769** | ,603** | ,621** | ,694** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |

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

2.

3. UJI RELIABILITAS

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 90 | 100,0 |
| | Excluded[a] | 0 | ,0 |
| | Total | 90 | 100,0 |

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

4.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| ,793 | ,795 | 6 |

Y (PINJAMAN ONLINE)

1. UJI VALIDITAS

**Correlations**

| | | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | TOTAL |
|---|---|---|---|---|---|---|---|---|
| Y1 | Pearson Correlation | 1 | ,478** | ,325** | ,388** | ,314** | ,443** | ,681** |
| | Sig. (2-tailed) | | ,000 | ,002 | ,000 | ,003 | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| Y2 | Pearson Correlation | ,478** | 1 | ,247* | ,505** | ,349** | ,404** | ,679** |
| | Sig. (2-tailed) | ,000 | | ,019 | ,000 | ,001 | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| Y3 | Pearson Correlation | ,325** | ,247* | 1 | ,429** | ,353** | ,457** | ,652** |
| | Sig. (2-tailed) | ,002 | ,019 | | ,000 | ,001 | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| Y4 | Pearson Correlation | ,388** | ,505** | ,429** | 1 | ,499** | ,533** | ,780** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| Y5 | Pearson Correlation | ,314** | ,349** | ,353** | ,499** | 1 | ,532** | ,715** |
| | Sig. (2-tailed) | ,003 | ,001 | ,001 | ,000 | | ,000 | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| Y6 | Pearson Correlation | ,443** | ,404** | ,457** | ,533** | ,532** | 1 | ,794** |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| TOTAL | Pearson Correlation | ,681** | ,679** | ,652** | ,780** | ,715** | ,794** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 90 | 90 | 90 | 90 | 90 | 90 | 90 |

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

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

2. UJI RELIABILITY

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 90 | 100,0 |
| | Excluded[a] | 0 | ,0 |
| | Total | 90 | 100,0 |

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

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| ,812 | ,811 | 6 |

UJI ASUMSI KLASIK

1. UJI NORMALITAS

**One-Sample Kolmogorov-Smirnov Test**

| | | Unstandardized Residual |
|---|---|---|
| N | | 90 |
| Normal Parameters[a,b] | Mean | ,0000000 |
| | Std. Deviation | 4,06521360 |
| Most Extreme Differences | Absolute | ,082 |

| | | |
|---|---|---|
| | Positive | ,071 |
| | Negative | -,082 |
| Test Statistic | | ,082 |
| Asymp. Sig. (2-tailed) | | ,190[c] |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

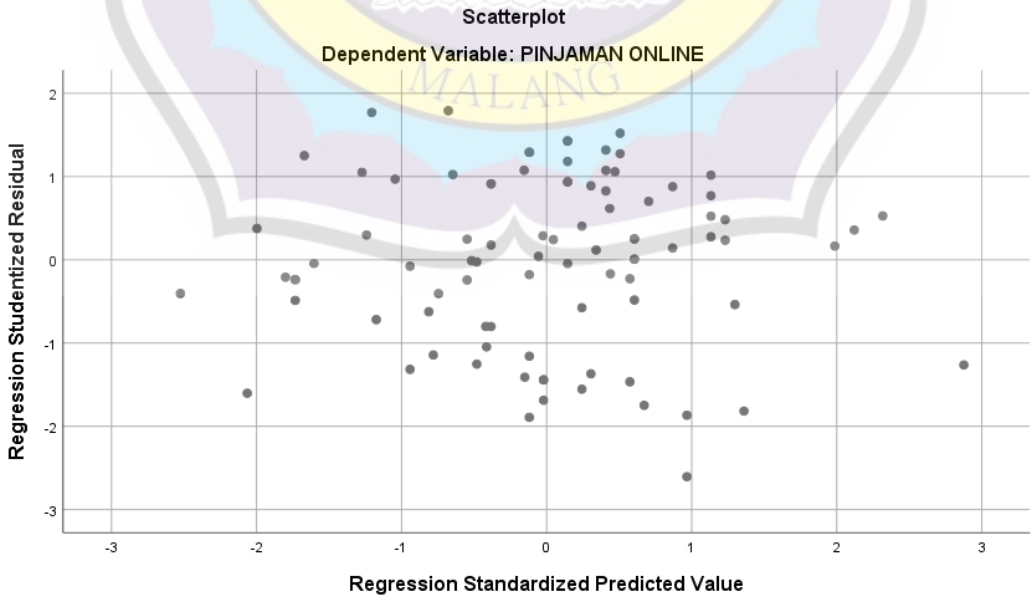
2. UJI MULTIKOLINERITAS

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 | (Constant) | 23,744 | 3,920 | | 6,057 | ,000 | | |
| | FEAR OF MISSING OUT | ,453 | ,139 | ,381 | 3,269 | ,002 | ,717 | 1,395 |
| | SELF-CONTROL | -,622 | ,173 | -,421 | -3,606 | ,001 | ,717 | 1,395 |

a. Dependent Variable: PINJAMAN ONLINE

3.UJI HETEROSKEDASTISITAS



3. Uji Analisis Regresi Berganda

**Coefficients[a]**

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. | Collinearity Statistics Tolerance | Collinearity Statistics VIF |
|---|---|---|---|---|---|---|---|---|
| 1 | (Constant) | 23,744 | 3,920 | | 6,057 | ,000 | | |
| | FEAR OF MISSING OUT | ,453 | ,139 | ,381 | 3,269 | ,002 | ,717 | 1,395 |
| | SELF-CONTROL | -,622 | ,173 | -,421 | -3,606 | ,001 | ,717 | 1,395 |

a. Dependent Variable: PINJAMAN ONLINE

4. Uji t Parsial

**Coefficients[a]**

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. | Collinearity Statistics Tolerance | Collinearity Statistics VIF |
|---|---|---|---|---|---|---|---|---|
| 1 | (Constant) | 23,744 | 3,920 | | 6,057 | ,000 | | |
| | FEAR OF MISSING OUT | ,453 | ,139 | ,381 | 3,269 | ,002 | ,717 | 1,395 |
| | SELF-CONTROL | -,622 | ,173 | -,421 | -3,606 | ,001 | ,717 | 1,395 |

a. Dependent Variable: PINJAMAN ONLINE

5. UJI F SIMULTAN

**ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 262,789 | 2 | 131,395 | 7,772 | ,001[b] |
| | Residual | 1470,811 | 87 | 16,906 | | |
| | Total | 1733,600 | 89 | | | |

a. Dependent Variable: PINJAMAN ONLINE

b. Predictors: (Constant), SELF-CONTROL, FEAR OF MISSING OUT

6. KOEFISIEN DETERMINASI

**Model Summary[b]**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | ,389[a] | ,152 | ,132 | 4,11167 |

a. Predictors: (Constant), SELF-CONTROL, FEAR OF MISSING OUT

b. Dependent Variable: PINJAMAN ONLINE