

LAMPIRAN

Lampiran 1 Kuesioner Penelitian

KUESIONER

**PENGARUH SIKAP KEUANGAN, PROGRAM STUDI,
DAN PENGETAHUAN KEUANGAN TERHADAP
PERILAKU MANAJEMEN KEUANGAN
(STUDI PADA MAHASISWA UNIKA SOEGIJAPRANATA)**

IDENTITAS RESPONDEN

Untuk keperluan validitas jawaban kuesioner dan analisis data, kami memerlukan jawaban Saudara/i sebagai responden. Dimohon Saudara/i berkenan mengisi identitas berikut atau memberi tanda silang (X) pada kotak yang tersedia.

1. Nama : ...
2. Jenis Kelamin : ...
3. Angkatan : ...
4. Program Studi : ...

KUESIONER

. Sikap Keuangan

Pilihan jawaban yang tersedia adalah

SS : Sangat Setuju

S : Setuju

N : Netral

TS : Tidak Setuju

STS : Sangat Tidak Setuju

No.	Keterangan	STS	TS	N	S	SS
1	Menjaga catatan keuangan merupakan hal yang penting bagi saya.					
2	Saya yakin dapat mengelola pendapatan saya sesuai dengan anggaran pribadi saya.					
3	Saya tidak merasa khawatir dan takut saat memutuskan untuk menggunakan kartu kredit.					
4	Saya merasa bahwa kartu kredit aman dan memiliki resiko yang rendah.					

5	Saya mampu untuk mengelola keuangan pribadi saya dimasa yang akan datang.					
6	mengelola keuangan pribadi tidak menjadi ketakutan dan kekhawatiran saya.					
7	Saya merasa perlu menyisihkan uang setiap bulannya untuk ditabung atau berinvestasi.					
8	Mengelola rekapan keuangan pribadi anda sendiri sangatlah penting					
9	Saya suka membaca dan memiliki ketertarikan untuk membaca buku yang terkait dengan pengelolaan keuangan.					

Besri (2018)

B. Pengetahuan Keuangan

Pilihan jawaban yang tersedia adalah

SS : Sangat Setuju

S : Setuju

N : Netral

TS : Tidak Setuju

STS : Sangat Tidak Setuju

NO	Keterangan	STS	TS	N	S	SS
1	Saya mengetahui pentingnya investasi, serta manfaat dan risiko dalam investasi					
2	Saya mengetahui bagaimana cara mengelola keuangan pribadi dengan baik dan manfaatnya					
3	Saya mengenal dan mengetahui manfaat produk asuransi dan dana pensiun					
4	Saya memiliki pengetahuan tentang kredit, utang, dan sebagainya					
5	Saya mengetahui cara mengelola keuangan					

Chen, and Volpe (1998)

C. Perilaku Manajemen Keuangan

Pilihan jawaban yang tersedia adalah

SS : Sangat Setuju

S : Setuju

N : Netral

TS : Tidak Setuju

STS : Sangat Tidak Setuju

NO	Keterangan	STS	TS	N	S	SS
1	Saya membayar tagihan tepat waktu					
2	Saya selalu menyimpan catatan keuangan dari pengeluaran bulanan					
3	Saya selalu menabung tiap bulan					
4	Saya selalu memiliki dana darurat yang mencakup pengeluaran saya					
5	Saya hanya melakukan pembayaran minimum untuk pinjaman					
6	Saya menabung untuk tujuan jangka panjang					

Dew and Xiao (2011)

Lampiran 2 Hasil Kuesioner

Jenis Kelamin	Angkatan	Program Studi	PK 1	PK 2	PK 3	PK 4	PK 5	SK 1	SK 2	SK 3	SK 4	SK 5	SK 6	SK 7	SK 8	SK 9	MK 1	MK 2	MK 3	MK 4	MK 5	MK 6
2	4	2	4	3	2	2	4	4	4	2	3	4	3	5	5	3	4	4	4	4	2	4
1	4	2	2	4	2	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1	7	2	4	4	4	4	4	4	5	2	2	4	4	4	4	2	5	4	5	2	2	4
1	4	2	4	3	2	2	4	4	4	2	3	4	3	5	5	3	4	4	4	4	2	4
1	7	1	5	5	4	4	5	5	4	4	4	4	4	5	4	4	4	5	4	4	4	5
2	7	2	4	3	4	4	4	4	5	4	3	3	4	3	4	4	5	5	5	4	3	3
2	3	2	4	4	4	4	5	4	4	2	2	4	4	4	4	4	5	4	4	4	4	2
1	3	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	4	5	4	4	4
1	7	2	4	4	4	3	4	5	4	3	4	4	5	3	4	4	4	4	3	3	4	5
1	4	2	2	4	2	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1	5	2	5	4	4	5	4	5	5	3	4	4	4	5	5	3	5	4	3	4	2	4
1	2	1	4	4	4	4	4	4	4	3	3	4	4	4	5	4	4	4	4	4	4	5
1	4	1	5	3	4	5	3	2	4	1	2	4	4	4	3	2	5	2	4	4	3	5
2	5	2	3	5	4	3	4	4	5	3	4	4	3	4	4	3	5	4	3	4	4	4
1	6	2	4	3	4	3	4	4	4	4	3	3	4	3	3	4	4	4	4	4	4	4
2	6	2	3	4	3	4	4	3	4	4	4	4	4	3	4	4	4	4	3	3	3	3
2	5	2	3	4	4	3	5	3	4	4	3	5	3	3	4	3	5	4	4	3	4	3
1	4	2	3	4	3	4	3	4	3	4	3	4	4	4	3	4	3	4	4	3	4	3
1	5	2	4	4	3	4	4	4	4	3	3	4	3	4	3	2	4	3	4	4	4	4
1	6	2	2	4	2	1	4	3	4	3	3	4	4	4	3	2	4	3	4	4	3	2
1	4	2	3	4	3	3	5	4	4	3	3	5	4	4	3	4	4	4	3	4	3	3
1	5	2	4	4	2	3	4	4	3	4	4	4	4	4	4	4	4	3	3	3	2	3
1	7	2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1	7	2	4	4	4	4	4	4	5	3	3	4	4	3	4	3	4	4	5	4	3	4
1	5	2	4	5	2	2	4	4	4	2	4	4	4	4	4	2	5	2	4	4	2	4
1	4	2	3	4	3	3	5	4	4	3	3	4	3	3	4	3	5	4	5	4	3	3
1	6	2	2	4	2	3	4	4	4	3	2	4	4	4	3	3	4	4	4	3	4	3
1	5	2	3	4	2	2	4	3	3	2	1	3	2	4	2	2	4	4	4	4	3	2
2	3	1	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	3	4
2	4	2	3	5	3	3	5	4	4	3	3	4	4	3	3	3	5	4	5	3	3	5
1	4	2	2	4	2	2	4	4	4	2	2	4	3	3	2	2	4	3	4	3	3	2

1	5	2	3	4	3	3	4	4	4	3	2	4	2	4	2	2	4	3	4	4	2	2
2	4	1	5	5	3	5	5	5	5	3	2	5	5	5	5	5	5	5	5	5	2	5
1	5	2	3	4	2	3	4	4	4	3	3	3	2	4	3	2	4	3	4	4	3	3
2	6	1	4	5	4	4	5	4	4	4	4	5	4	5	5	4	5	4	5	4	4	5
1	4	2	4	4	4	4	4	4	4	2	2	4	4	4	4	2	4	4	4	4	4	4
1	7	2	3	4	3	3	4	3	4	3	3	4	4	4	3	3	4	3	4	3	3	4
2	5	2	4	4	4	4	4	3	4	2	3	4	4	4	4	2	4	3	4	3	3	4
2	3	2	4	5	4	4	5	4	4	3	3	4	4	4	4	4	5	3	5	4	4	5
2	4	2	3	4	4	3	4	4	4	3	4	4	3	3	3	4	4	4	3	3	4	3
2	4	1	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	4	5
2	4	2	4	4	3	3	4	5	4	3	4	4	3	4	4	4	4	4	4	4	4	4
1	4	2	3	4	3	3	5	4	4	3	3	4	3	4	4	3	5	3	5	3	3	4
1	3	2	2	4	2	2	4	4	4	3	3	4	4	3	4	3	5	3	4	2	2	4
1	7	2	3	4	3	3	5	4	4	4	3	3	3	3	3	3	5	5	5	4	4	3
1	4	2	3	4	3	3	4	4	5	4	3	4	3	4	4	3	4	4	4	3	3	3
1	4	2	2	4	2	3	4	4	4	3	3	4	4	5	4	3	4	4	5	4	3	3
1	6	2	4	5	4	3	4	2	3	3	3	4	5	5	3	2	5	3	5	5	3	5
1	4	2	4	4	4	4	4	5	5	3	4	4	4	4	4	3	4	4	3	4	2	4
1	4	2	1	4	2	2	4	3	4	2	2	3	2	4	3	4	5	4	4	3	3	2
1	3	2	2	4	3	2	4	4	4	3	2	4	3	4	3	3	4	3	4	4	4	4
2	4	1	4	4	4	4	5	5	5	3	4	5	5	4	5	2	5	5	4	5	3	4
1	4	2	4	5	2	2	4	4	4	2	4	4	4	4	4	2	5	2	4	4	2	4
2	5	2	2	4	4	4	2	4	4	3	3	3	4	4	4	3	4	4	4	3	3	2
1	6	2	4	5	3	3	4	4	5	3	4	4	3	5	5	3	4	4	4	4	4	3
2	6	2	4	4	4	4	4	3	4	3	3	4	4	5	3	3	5	3	4	3	4	4
2	4	2	4	4	4	3	4	4	4	3	3	3	3	3	3	4	4	4	4	3	3	4
2	4	2	2	4	4	2	4	3	4	2	2	4	2	3	2	3	4	4	3	4	4	3
2	4	2	3	3	3	4	4	4	4	3	4	4	3	4	4	3	5	5	4	4	3	4
2	4	2	3	4	3	3	4	4	4	3	4	4	4	4	4	4	4	3	4	4	4	4
1	6	2	3	4	4	3	4	4	4	4	4	4	3	4	4	3	5	4	5	3	3	3
1	4	2	2	4	3	3	4	4	4	2	3	4	3	3	2	2	4	3	4	4	3	2
2	4	2	3	4	3	3	5	4	4	2	3	4	4	3	3	3	4	3	4	3	3	2
2	4	1	5	4	5	5	4	4	4	4	4	4	4	5	5	3	5	4	3	3	3	3
2	6	2	3	4	3	3	4	4	4	3	3	3	4	4	3	2	4	3	5	4	2	3
2	5	2	2	4	2	2	4	4	4	3	3	3	4	4	3	2	4	4	5	4	3	3
2	7	2	3	4	4	4	3	4	4	3	4	4	5	4	5	4	5	5	4	3	4	4
2	7	1	4	3	2	3	3	4	3	3	4	4	4	5	4	3	4	3	4	2	3	3
1	6	2	2	4	3	2	4	4	4	3	2	4	3	4	2	2	4	3	5	4	3	2
1	5	2	3	5	3	3	5	4	4	3	3	4	3	3	3	3	5	4	4	3	3	4
1	7	1	4	4	4	4	4	4	4	4	4	4	3	4	5	4	4	4	4	4	3	4
1	4	2	3	4	3	4	5	4	3	4	3	4	4	4	3	3	5	3	4	3	3	3
2	5	1	3	4	2	4	4	4	4	1	4	4	4	5	5	5	4	5	5	5	5	5
2	4	2	4	5	2	2	5	4	5	5	5	5	2	5	5	2	5	2	4	5	5	5
2	4	2	4	4	3	3	4	4	4	2	2	4	4	4	4	2	4	4	4	4	4	4

2	7	2	4	3	4	4	3	3	3	3	3	3	3	5	4	3	4	3	4	4	3	3
2	6	1	5	5	4	3	5	4	4	3	3	5	5	5	5	5	4	5	5	5	5	5
2	1	1	4	4	4	4	5	5	5	3	4	5	5	4	5	3	5	5	4	5	3	4
2	5	1	4	4	3	3	4	4	4	1	1	3	4	4	4	3	4	4	3	4	3	5
1	7	2	4	4	4	3	4	4	4	3	3	4	4	4	4	2	4	3	5	3	3	4
2	6	2	3	5	3	3	5	4	4	3	3	5	3	5	5	3	3	4	5	4	3	5
2	3	2	3	4	3	3	4	3	3	3	3	3	3	4	3	2	5	3	4	3	3	3
2	4	2	3	4	4	3	5	4	5	3	4	5	4	4	3	4	4	4	4	4	3	4
2	5	2	2	4	2	1	4	3	4	2	3	4	3	4	3	3	4	2	4	4	3	3
1	5	2	3	1	5	2	4	5	5	5	3	5	5	5	5	3	3	4	5	4	4	4
1	3	2	3	4	3	3	4	2	4	2	2	2	2	4	2	2	4	3	4	4	3	4
1	4	2	2	4	2	2	4	4	4	3	3	4	4	3	4	3	5	3	4	2	2	4
2	4	2	3	5	3	3	5	2	4	2	2	4	3	2	4	3	5	2	4	3	4	4
1	6	2	3	4	4	4	5	4	4	4	4	4	4	5	4	4	4	4	4	4	3	2
2	4	2	3	5	3	3	5	4	4	3	3	4	4	4	3	3	5	4	2	3	3	4
2	6	2	4	4	3	3	4	3	3	4	4	4	4	4	5	2	5	2	4	5	3	4
2	3	1	5	4	3	4	4	4	4	3	4	4	4	5	4	4	5	5	5	5	5	5
2	4	2	4	3	4	3	3	4	4	4	4	3	3	3	4	4	4	4	4	4	4	4
2	5	2	2	4	2	1	4	3	4	3	2	4	3	4	3	2	4	4	5	4	3	2
1	5	2	3	4	4	3	4	4	3	4	4	4	3	4	4	4	4	3	4	4	4	3
2	3	2	4	5	5	4	4	5	4	5	4	5	5	5	5	4	5	5	5	5	5	5
2	5	1	3	3	4	4	3	4	3	3	3	4	3	5	4	3	5	4	4	4	3	5
1	5	1	4	5	4	4	5	4	5	4	4	4	4	5	4	4	4	4	5	4	4	4
1	6	2	4	4	2	2	4	3	4	4	4	4	3	4	4	2	4	2	4	4	4	4
1	4	2	3	4	2	2	4	4	4	1	2	3	3	4	3	2	4	2	4	3	2	3
1	4	2	2	4	2	2	4	4	4	3	3	4	2	4	4	3	4	4	4	4	3	3
1	5	2	3	4	2	2	4	4	4	2	2	4	3	4	3	3	4	3	4	4	2	2
1	6	2	3	4	3	3	4	4	4	2	2	3	3	4	3	2	4	3	4	4	3	3
2	7	2	4	5	3	3	4	4	4	4	4	4	4	5	4	3	4	4	4	4	4	4
2	4	2	3	3	4	4	3	4	4	3	4	4	3	4	4	3	4	3	4	4	4	4
2	5	2	3	4	3	2	4	3	4	2	3	4	3	4	3	2	4	3	4	4	3	3
2	6	2	4	4	4	4	4	3	4	2	2	4	4	5	4	2	4	4	5	4	3	4
2	5	2	4	4	3	3	4	2	4	3	3	3	3	4	3	2	3	3	4	3	2	2
1	4	2	3	4	3	4	4	4	4	3	3	3	3	4	4	3	5	4	4	5	3	4
2	4	2	3	4	2	2	4	3	4	3	3	3	3	4	4	2	5	4	4	3	3	4
1	6	1	5	5	4	4	5	4	4	4	4	4	4	5	4	5	5	4	4	4	4	5
1	4	1	4	4	3	4	4	5	5	4	2	4	3	4	4	4	4	3	3	4	3	3
2	5	2	3	4	1	2	4	4	4	3	2	4	3	4	3	3	4	3	4	4	4	3
1	4	2	4	4	4	4	4	2	4	2	2	4	4	4	4	2	4	4	5	4	5	4
2	5	2	2	4	2	2	4	4	4	3	2	4	4	4	5	5	3	2	3	3	3	4
2	4	2	3	3	4	3	4	4	4	3	4	4	3	3	4	3	4	4	4	4	3	3
2	6	1	4	3	2	4	4	4	4	2	2	3	2	4	4	3	5	3	5	5	3	5
2	4	2	4	5	2	2	5	4	5	5	5	5	2	5	5	2	5	2	4	5	5	5
2	5	2	3	4	3	3	4	3	4	3	3	4	3	4	3	3	4	3	4	4	3	4
2	4	2	4	5	2	2	4	2	4	4	4	4	4	5	5	4	4	4	3	2	4	4
2	1	1	4	4	3	4	4	3	4	3	3	4	4	4	4	4	4	3	4	3	3	4
2	4	2	5	4	4	4	4	4	4	1	1	4	4	4	5	5	5	4	4	4	3	5

1	5	1	3	4	4	4	3	3	5	2	2	3	4	4	4	2	4	3	4	4	3	4
1	4	2	2	4	2	2	4	2	4	2	3	4	4	3	3	2	5	3	5	2	2	2
1	6	2	4	5	3	3	4	5	5	4	4	5	5	5	4	3	4	4	5	4	4	4
2	7	1	4	4	4	4	4	3	4	4	3	4	4	4	3	3	4	2	3	4	2	3
1	5	2	4	4	3	3	4	4	4	3	3	3	3	4	3	3	4	4	4	4	3	3
2	4	2	4	5	2	2	4	3	5	4	4	4	4	5	5	4	5	4	4	3	2	4
2	6	2	2	4	2	3	4	4	4	3	3	4	4	4	3	2	4	4	4	3	2	3
1	4	2	2	3	2	3	4	3	4	3	3	4	3	4	2	2	4	3	4	3	3	3
2	4	2	4	5	2	2	4	2	4	2	4	4	4	4	4	2	5	2	4	4	2	4
2	4	2	4	4	3	3	4	4	4	2	2	4	4	4	4	4	4	4	4	4	4	4
2	3	1	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	4	4	5	4	5
2	4	2	4	5	4	4	4	3	4	2	2	4	3	4	3	2	5	3	4	4	3	4
2	4	2	4	3	1	2	4	3	4	2	1	3	4	4	3	3	4	4	4	4	3	3
2	5	2	3	4	3	3	4	4	4	3	3	4	4	3	4	4	5	4	4	3	4	3
2	4	2	3	4	3	4	4	4	4	4	4	4	3	4	3	2	4	4	4	4	3	3
2	5	1	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	4	4	5	4	5
1	3	1	5	4	3	4	4	4	4	3	4	4	4	5	4	4	5	5	5	5	5	5
2	7	2	3	5	2	2	4	3	4	2	4	4	4	4	4	2	5	2	4	4	2	4
2	4	1	4	5	4	4	5	4	5	4	4	5	4	5	5	4	5	4	5	4	4	5
2	4	2	3	4	4	3	4	4	4	3	3	4	3	4	4	3	4	4	4	3	3	3
1	4	2	3	4	2	2	4	2	4	2	1	4	3	4	3	2	4	3	4	4	3	2
2	3	1	4	5	3	4	4	4	5	4	4	3	4	4	3	4	4	4	4	3	2	3
1	4	2	5	4	5	5	5	5	3	1	1	3	3	5	5	4	5	5	5	5	5	5
1	4	2	4	4	4	4	4	5	4	4	4	5	4	4	4	4	5	4	4	4	4	4
1	4	1	4	4	4	4	5	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5
1	5	2	3	4	2	3	4	3	4	3	3	3	3	4	3	2	4	2	4	4	3	3
1	5	2	4	4	4	4	4	3	4	3	4	4	4	4	4	3	4	4	4	4	3	4
1	4	1	5	5	5	4	4	5	5	4	4	4	4	5	5	3	5	4	5	5	3	5
1	3	1	5	5	4	4	5	4	4	2	2	4	4	5	4	5	5	4	5	4	4	5
1	5	2	3	4	3	3	4	4	4	4	4	4	3	4	3	4	4	4	4	4	3	3
1	5	2	5	5	4	5	5	5	4	5	2	4	4	4	5	3	5	5	5	4	4	5
1	6	2	3	5	4	4	5	4	4	4	3	3	4	5	4	3	4	4	4	3	4	3
1	7	2	3	5	3	3	4	4	4	3	3	4	4	4	4	4	4	4	4	3	3	4
2	4	2	4	5	4	3	4	2	3	3	3	4	5	5	3	2	4	3	4	4	3	4
2	4	1	3	4	2	3	4	4	4	1	2	4	3	4	4	2	3	4	3	3	2	4
2	4	2	3	4	3	3	5	4	4	3	4	4	4	3	4	4	5	4	5	5	4	3
2	5	2	3	4	3	3	3	3	3	2	3	2	3	3	3	2	5	3	3	3	3	3
1	4	2	2	4	3	3	4	3	4	3	2	3	3	4	3	3	4	3	4	2	2	2
2	6	2	4	4	2	3	4	4	4	4	3	4	3	5	3	2	4	4	4	3	3	4
2	5	2	3	4	3	3	4	3	4	3	3	4	3	4	2	2	4	3	4	2	3	2
2	4	2	3	4	3	3	4	4	4	2	3	4	4	4	3	3	5	4	5	4	3	3
2	4	1	4	4	4	4	4	3	4	4	3	4	4	5	4	3	5	3	2	5	2	4
1	4	2	5	4	4	5	5	5	5	2	3	4	5	5	5	4	5	5	5	5	3	5
1	5	2	4	4	2	3	4	4	3	4	4	4	4	4	4	4	4	3	3	3	2	3
1	6	2	2	4	3	2	4	3	4	3	3	4	4	4	4	3	4	3	4	3	3	3
2	4	2	3	5	3	3	5	4	4	3	3	5	3	3	5	2	5	3	5	3	2	5
2	4	1	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	4	4	5	4	5

2	4	2	3	5	3	3	5	3	4	3	3	4	4	3	3	3	5	4	5	5	3	5
2	4	2	5	4	4	4	3	3	3	2	3	2	3	3	3	2	5	3	3	3	3	3
2	5	2	2	3	2	2	4	3	4	2	2	4	3	4	3	3	3	4	5	4	3	4
2	4	1	5	4	4	4	4	5	5	3	3	5	5	5	5	4	4	3	4	5	3	5
2	3	2	2	3	2	2	3	2	3	2	2	3	3	4	3	3	4	3	4	2	2	2
2	4	1	5	5	5	4	5	5	4	1	1	5	5	5	5	4	5	2	3	3	1	5
2	4	2	3	4	3	4	3	4	4	3	3	4	4	3	4	4	5	4	4	3	3	4
2	4	2	2	4	2	2	4	3	4	3	3	4	4	3	3	3	5	3	5	2	2	2
2	4	2	2	3	2	2	3	3	4	2	2	3	4	4	3	2	4	4	4	3	3	4
1	6	2	3	3	3	3	4	4	4	3	2	4	3	4	5	5	3	2	3	3	3	4
1	5	2	3	4	2	2	4	3	4	3	3	4	4	4	3	2	4	3	4	4	3	4
1	5	1	4	4	3	4	4	4	4	4	4	4	4	5	4	3	4	4	5	4	4	4
2	4	2	4	5	3	3	5	3	4	2	2	4	3	4	4	3	5	4	4	3	2	2
2	4	1	5	4	5	5	5	5	5	2	2	5	5	5	5	5	5	4	5	5	4	4
1	4	2	2	4	3	2	4	4	4	3	3	4	4	4	3	2	4	3	4	4	3	2
2	4	2	3	4	2	2	4	4	4	3	2	3	4	4	3	3	4	3	4	4	3	3
2	4	1	5	5	5	5	5	5	5	5	3	5	5	5	5	4	5	5	5	5	3	5
1	4	2	4	4	2	3	4	5	3	4	4	4	4	5	5	3	4	4	4	4	4	4
2	3	2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2	3	2	3	4	3	3	3	2	4	2	2	2	2	4	3	2	3	3	4	4	2	3
1	7	2	4	5	2	2	5	4	5	5	4	4	2	5	5	2	5	2	4	5	5	5
2	3	2	3	4	2	2	4	4	4	3	3	4	3	4	2	2	3	2	3	2	3	2
1	5	1	4	5	5	5	5	4	5	4	4	5	4	5	4	4	5	4	5	4	4	4
2	5	2	2	4	2	2	4	3	4	2	2	4	3	4	3	2	4	3	4	4	2	2
2	4	1	4	5	4	4	4	4	4	3	3	4	3	4	4	3	4	4	4	4	4	4
2	6	2	4	3	4	5	3	5	4	5	5	4	3	5	4	2	4	4	5	4	4	5
2	5	2	4	4	3	2	4	2	4	2	3	3	3	4	2	2	3	3	4	3	2	3
2	6	2	4	4	3	4	4	2	3	3	4	4	2	5	4	2	4	3	4	4	3	4
2	3	1	4	5	4	4	4	3	4	3	4	4	3	4	3	3	4	4	5	5	4	3
1	4	1	5	5	5	5	5	5	5	5	4	5	5	5	5	4	5	5	5	5	4	5
2	4	1	4	4	4	4	4	3	4	3	3	4	4	4	4	4	3	4	4	4	4	3
2	4	1	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	3	4
1	3	1	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	4	4	5	4	5
1	5	2	2	4	2	2	4	4	4	2	2	4	3	4	4	2	4	3	4	4	3	3
1	7	2	3	4	3	2	4	3	4	3	3	4	4	4	3	2	4	3	5	3	3	3
2	4	2	3	3	4	3	3	4	4	3	4	3	4	4	4	3	4	4	4	4	3	4
1	4	2	4	4	2	2	4	4	4	4	4	4	2	4	4	2	4	2	4	4	4	4
1	4	2	4	4	3	3	4	3	4	3	2	3	2	4	2	2	3	3	4	3	3	3
1	5	2	3	4	2	2	4	4	4	3	2	3	3	4	3	2	3	3	4	4	3	3
1	5	2	3	4	4	3	4	4	4	3	3	4	4	3	4	3	4	4	3	4	4	4
2	1	1	4	4	4	4	4	3	4	3	3	4	4	4	4	3	4	3	4	3	3	4
2	3	2	2	3	2	2	4	3	3	2	1	4	3	4	3	1	4	3	4	4	3	4
2	4	2	4	4	2	2	4	4	4	3	3	4	2	3	4	3	4	4	5	4	3	4
2	5	2	4	4	3	3	4	4	4	4	4	4	4	4	4	2	4	4	4	3	3	3
1	7	1	4	5	4	4	3	3	4	4	3	4	5	4	5	3	4	4	4	2	3	5
1	6	1	4	5	4	5	5	5	4	4	4	4	4	4	5	4	5	5	5	4	5	5
2	4	1	4	3	4	4	4	4	4	3	3	4	4	4	4	3	4	3	3	3	3	4

1	4	2	4	4	3	4	4	4	5	4	4	5	3	5	4	4	4	4	5	4	3	3
2	5	2	4	4	3	4	4	4	4	3	4	4	4	4	3	4	4	4	5	4	4	3
2	5	2	2	4	3	2	4	4	3	2	3	3	2	4	3	3	4	4	5	4	3	4
1	4	1	5	5	5	4	4	5	5	4	4	4	4	5	5	3	5	4	5	5	2	5
2	5	2	2	4	2	2	4	2	4	3	2	2	3	4	3	2	4	3	5	4	3	4
1	5	2	2	3	2	2	3	2	3	2	2	3	2	4	2	2	4	3	3	3	2	3
2	4	2	1	4	2	2	4	2	4	1	1	4	3	4	3	3	4	3	4	4	3	4
1	4	2	3	4	3	3	5	4	4	3	4	5	4	3	3	4	5	4	4	3	3	4
2	6	2	4	4	4	3	4	4	3	4	4	4	4	4	3	4	4	3	4	2	3	3
2	6	2	2	4	3	4	4	4	4	4	3	4	3	4	4	3	4	3	4	4	3	4
1	4	2	3	4	4	3	4	4	3	4	4	3	3	4	3	3	4	4	3	3	3	3
2	3	2	2	3	1	2	4	3	3	2	3	3	2	4	3	2	4	3	5	4	3	2
2	4	1	4	4	3	4	4	2	3	2	2	4	4	4	4	4	4	2	4	2	3	4
2	5	2	4	4	3	3	4	5	5	4	3	3	3	4	5	3	5	5	4	4	4	3
1	6	2	3	4	3	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2	6	2	4	3	4	4	3	3	3	3	3	4	4	5	4	3	4	3	4	4	3	3
2	5	1	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	4	4	5	4	5
1	4	2	4	3	3	4	4	3	4	3	3	4	3	4	4	4	4	4	4	4	3	4
1	4	2	3	3	3	3	5	4	4	2	2	3	3	3	4	2	4	4	3	3	3	3
2	4	2	2	4	3	2	4	4	4	3	2	4	3	4	3	2	4	3	4	3	3	3
2	5	1	4	4	4	4	4	4	5	1	2	5	5	4	4	4	5	4	4	4	4	5
2	7	1	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	3	4
2	6	1	3	4	3	4	4	3	4	3	3	4	3	4	3	3	4	4	4	4	3	3
2	3	1	4	5	4	4	5	4	5	4	3	3	3	4	3	4	5	5	5	3	3	3
2	4	2	3	4	4	3	4	4	3	4	4	3	4	4	4	3	4	4	4	3	4	3
2	4	2	4	3	4	3	3	4	4	3	3	4	4	4	3	4	4	4	3	4	5	5
2	3	1	5	5	5	4	4	5	5	4	4	4	4	5	5	3	5	4	5	5	2	5
2	4	2	4	4	4	4	4	4	4	3	3	3	3	4	3	3	4	4	4	3	3	4
2	4	2	4	4	3	3	4	4	4	2	3	3	2	4	3	2	3	4	5	4	3	3
1	5	2	4	5	4	4	4	5	5	4	2	4	3	5	5	2	5	4	4	5	4	3
1	2	1	4	4	4	4	5	4	5	3	3	4	4	5	4	3	3	4	5	4	3	4
1	5	2	4	3	3	4	4	4	4	4	3	4	5	4	3	3	4	5	5	5	4	4
1	6	2	3	4	3	3	4	4	4	5	5	5	3	4	3	3	4	2	4	5	5	5
1	3	1	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	3	4
1	5	2	4	4	3	3	4	4	3	3	3	4	4	4	3	4	5	5	5	5	5	5
2	5	2	4	5	4	4	5	4	5	4	4	5	5	5	5	4	5	4	5	5	4	5
1	2	1	5	5	5	5	5	4	3	4	4	4	4	4	4	4	5	5	5	5	5	4
1	6	2	4	4	3	3	4	4	4	3	2	4	4	4	4	3	4	4	4	4	3	4
1	4	1	4	5	4	4	5	4	5	5	5	5	4	5	5	3	5	3	4	5	5	5
1	4	2	2	4	2	1	4	4	4	3	2	4	2	4	3	2	4	3	4	4	3	3
2	4	1	4	4	4	5	4	2	4	3	3	5	4	4	4	4	4	2	3	2	2	4
2	4	1	2	4	2	3	4	3	4	2	3	4	2	3	4	3	5	4	2	4	2	4
2	4	2	3	4	3	3	4	4	4	3	3	4	3	4	3	2	5	4	5	3	2	3
2	5	1	5	5	4	4	5	4	4	3	4	5	3	5	5	5	5	5	5	5	5	5
1	3	1	5	4	4	5	5	5	5	4	4	5	4	5	5	5	5	5	5	5	5	5
1	4	2	3	4	3	3	4	4	4	4	4	4	3	4	3	4	2	4	5	5	4	4
1	4	2	3	4	2	3	4	4	4	3	2	4	4	4	4	3	5	4	5	4	4	2

1	4	2	2	4	3	2	4	4	5	3	2	4	4	4	3	2	5	4	4	4	3	3
2	6	2	4	5	3	4	4	4	4	2	3	4	3	4	3	2	4	3	4	3	2	3
2	5	2	4	4	4	4	5	5	5	3	4	4	4	4	4	3	5	4	4	4	2	4
2	4	2	4	3	4	4	4	4	4	3	3	4	4	4	4	4	5	4	5	3	3	3
1	4	2	3	4	4	3	3	4	3	3	4	4	3	3	4	4	4	4	4	4	4	4
2	5	2	4	4	3	4	4	4	3	4	3	4	2	4	4	4	4	4	4	3	3	4
2	3	2	4	4	4	4	4	3	4	2	3	4	4	4	4	2	4	3	4	3	3	4
2	4	2	5	5	5	5	5	4	4	5	5	5	5	5	5	5	4	4	5	4	4	4
1	7	1	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	3	4
2	4	2	2	4	2	2	4	3	4	2	2	4	3	4	3	2	5	3	4	4	2	3
1	5	2	3	4	3	2	4	4	4	3	3	3	3	4	3	2	5	3	5	3	3	2
2	4	2	4	4	3	2	4	4	4	2	2	4	4	4	4	2	5	4	5	4	3	3
1	4	2	4	3	4	3	4	4	4	4	4	4	4	4	4	3	4	4	3	4	3	3
2	4	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1	5	2	3	4	3	3	5	4	5	3	3	4	3	4	3	2	5	3	5	4	3	4
1	7	2	4	4	4	4	4	3	5	4	4	4	3	4	3	4	5	4	5	4	3	4
2	4	1	5	5	3	4	4	5	5	5	4	4	5	5	5	5	5	5	5	5	4	5
2	3	1	5	5	5	5	5	5	5	4	4	5	5	5	5	5	5	5	5	5	4	5
1	4	2	3	4	2	3	4	4	4	3	2	4	4	4	4	2	4	5	4	4	3	2
1	4	2	4	4	3	4	4	3	4	4	3	4	4	3	3	3	4	4	3	4	3	3
2	4	2	4	4	3	4	4	4	4	3	4	4	3	4	4	4	4	5	4	4	4	5
1	6	2	3	4	2	3	4	4	4	3	3	4	3	4	3	3	4	3	4	2	2	3
2	6	2	4	5	3	3	5	4	4	3	3	4	4	4	4	3	5	4	4	4	4	3
1	3	1	5	5	5	4	5	5	4	4	4	5	5	5	5	4	5	4	5	4	5	5
1	3	1	4	4	5	5	4	4	5	4	4	5	4	5	4	4	4	4	5	4	4	4
2	4	2	4	5	4	4	4	4	5	4	4	4	4	5	4	4	5	4	5	4	4	5
2	4	1	4	4	4	4	4	4	4	3	3	3	3	4	5	4	4	4	4	4	2	4
2	6	2	2	4	2	2	4	3	4	3	3	4	4	4	3	2	4	3	4	4	3	3
2	3	2	2	3	2	2	4	4	4	3	3	3	2	4	3	2	3	3	4	3	4	3
1	4	2	4	3	3	4	4	4	3	4	4	3	4	4	4	4	4	4	4	4	3	4
1	4	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1	5	2	4	4	4	4	4	5	4	4	5	5	5	5	5	2	4	2	5	5	1	5
1	4	2	4	4	3	4	3	3	4	3	4	4	3	4	4	3	4	3	4	3	4	4
1	4	2	3	3	3	3	4	4	4	4	4	4	3	4	4	4	4	3	4	4	3	4
1	7	2	4	5	3	3	4	3	4	3	3	4	4	4	4	3	4	4	4	4	4	4
1	4	1	5	5	4	4	5	4	4	1	1	4	4	5	4	5	5	4	5	4	1	5
1	2	1	4	2	5	5	4	2	4	1	2	3	2	5	5	2	4	2	5	2	5	5
1	6	2	4	4	4	4	5	3	4	3	3	4	3	4	4	2	4	3	4	2	3	2
1	4	2	4	5	3	3	5	4	5	5	5	5	3	5	5	3	5	2	4	5	5	5
2	4	2	5	5	4	4	5	5	5	3	3	5	5	5	5	4	5	5	5	5	3	5
2	5	1	4	4	4	4	4	5	4	3	3	4	4	4	4	4	4	4	4	4	4	4
1	6	2	2	4	2	2	4	2	4	2	2	4	3	4	2	2	3	2	4	2	2	2
2	4	2	3	4	3	3	4	4	3	4	4	3	4	4	4	3	4	4	3	4	3	4
2	4	1	5	5	2	3	5	4	4	3	3	5	5	5	5	5	5	4	5	5	5	5
1	5	2	5	4	3	4	4	4	4	3	4	4	4	5	4	4	5	5	5	5	5	5
1	4	2	3	4	2	2	4	2	4	2	2	4	3	4	3	2	3	3	4	3	3	3
1	6	2	3	4	4	4	5	4	4	3	4	4	4	4	3	3	4	3	4	2	3	3

2	4	2	4	3	4	4	3	4	4	3	3	3	3	3	4	3	4	4	4	3	3	4
2	6	2	3	4	3	3	4	3	4	3	3	4	4	4	4	3	4	3	4	4	3	4
2	7	1	4	4	3	3	4	5	4	3	3	4	3	5	5	4	4	4	4	4	3	4
2	4	1	4	4	2	4	4	4	4	2	2	4	4	4	4	3	4	3	3	3	4	5
1	6	2	3	4	3	4	4	4	4	4	4	4	4	5	4	3	4	4	4	4	4	4
2	5	2	4	5	3	3	4	4	5	3	3	4	4	5	4	3	3	4	4	4	3	3
1	4	2	4	4	2	3	4	3	4	3	2	3	4	4	3	3	4	5	4	4	3	4
2	6	2	4	2	4	4	4	2	4	2	2	3	4	5	5	2	4	2	5	2	5	5
2	4	1	5	5	5	5	5	5	5	5	4	5	5	4	4	4	5	5	5	5	5	5
2	4	2	2	4	1	1	4	4	4	2	1	4	2	4	3	3	4	3	4	3	2	3
1	6	2	3	5	3	4	5	3	4	4	4	3	3	4	3	3	4	4	4	4	3	3
2	5	2	3	5	3	3	5	4	4	3	3	4	5	5	4	3	3	4	4	4	3	5
2	4	1	4	4	3	3	4	4	4	3	3	4	4	5	4	2	4	3	3	3	3	4
1	6	2	3	4	3	4	4	4	4	3	4	3	3	4	3	2	4	4	5	4	3	4
2	4	1	4	3	4	3	3	4	4	3	3	4	4	4	4	3	4	3	3	3	3	4
1	7	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2	5	2	4	4	2	3	4	4	4	3	3	4	3	4	3	2	4	4	4	3	2	3
1	5	2	2	4	2	2	4	2	4	2	2	4	3	4	2	2	4	2	4	4	3	2
2	7	2	4	5	3	3	5	3	4	3	3	4	4	4	4	2	4	4	5	3	4	4
1	6	2	5	4	4	4	4	4	4	3	3	4	3	5	4	3	5	4	5	4	4	4
1	7	2	3	4	3	4	4	4	4	4	3	3	4	4	4	4	4	4	4	4	4	3
2	7	1	4	4	4	4	5	5	5	3	4	5	5	4	5	2	5	5	4	5	3	4
2	4	2	3	4	3	3	4	4	4	3	3	4	2	4	3	3	4	3	4	4	3	4
2	6	2	2	4	2	4	4	4	4	3	4	4	4	4	4	3	4	4	3	4	4	3
2	3	1	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	4	5	5
2	5	2	4	4	3	3	3	3	4	2	2	3	3	4	3	3	3	3	4	4	3	4
2	4	2	2	3	3	2	3	3	3	2	2	3	3	4	2	2	4	2	4	2	2	2
1	4	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1	4	2	4	5	4	4	4	5	5	4	2	4	4	5	5	2	5	4	5	5	2	5
1	3	1	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	4	4	5	4	5
1	4	2	3	4	3	3	4	4	3	4	4	3	4	4	3	4	4	5	4	3	4	4
2	4	2	4	3	3	4	4	4	3	4	3	3	3	4	4	3	4	4	3	4	4	3
1	5	2	4	3	2	3	2	4	4	4	3	4	4	5	4	3	4	3	2	2	4	5
2	4	1	4	4	3	4	4	2	3	2	2	4	4	4	4	4	4	2	4	2	3	4
1	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2	4	1	5	5	4	3	5	5	4	3	3	4	4	5	5	4	4	5	4	3	4	5
2	4	2	2	4	2	2	4	2	4	2	2	2	2	4	2	2	4	2	4	3	2	3
2	4	2	3	4	3	2	3	3	2	4	4	2	3	1	2	2	2	3	2	3	3	1
2	4	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2	4	1	5	4	5	5	4	4	3	3	2	4	4	5	5	3	5	4	3	3	3	3
1	4	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2	5	1	4	4	4	4	4	4	4	2	2	2	2	5	4	4	4	4	4	4	4	4
2	4	1	5	5	5	5	5	5	5	2	5	5	4	5	5	5	5	5	5	5	5	5
1	5	2	4	4	4	4	5	2	4	2	2	4	4	5	2	2	4	2	4	4	3	4
2	5	1	4	4	3	3	4	4	4	2	3	4	3	4	4	4	4	4	4	4	4	4
1	5	2	4	4	3	3	4	4	4	3	2	4	3	4	3	3	4	3	4	4	2	3
2	7	1	4	3	3	3	3	5	3	3	3	3	3	5	5	3	3	3	5	5	3	4

2	4	2	3	5	4	5	5	5	4	2	2	5	5	4	5	3	5	4	4	4	1	5
2	5	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1	5	2	2	4	1	2	4	2	4	3	2	4	3	4	3	2	4	4	4	4	3	4
1	4	1	3	5	4	5	5	5	4	3	4	4	4	4	5	4	4	5	5	5	4	5
1	5	2	2	4	2	1	4	2	4	2	2	4	3	4	2	2	5	2	4	4	3	3
1	4	2	3	4	2	3	4	4	4	3	3	4	4	4	3	3	4	3	4	4	2	2
2	3	2	3	4	2	3	4	3	4	3	3	4	3	4	2	2	4	4	4	1	1	2
1	6	1	3	4	4	4	4	4	4	3	3	4	4	5	4	3	5	3	4	4	3	4
2	1	2	4	5	2	2	4	3	4	2	4	4	4	4	4	2	5	2	4	4	2	4
2	5	1	4	4	4	5	4	5	4	4	5	5	5	5	5	5	5	4	5	4	4	5
2	6	2	3	4	4	5	4	5	4	2	3	4	4	5	5	3	5	4	3	3	3	3
2	5	1	5	5	3	4	5	5	5	2	2	5	5	5	5	3	5	5	5	5	1	5
1	4	1	5	5	5	4	5	5	5	4	4	5	5	5	5	3	5	2	5	5	3	5
1	4	1	5	5	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4	4	4	5
1	4	2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1	4	2	5	4	5	3	4	5	3	1	2	4	4	5	5	2	5	1	4	3	1	5
2	4	1	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	4	4	5	4	5
1	3	2	3	4	2	1	4	3	4	2	2	3	4	4	3	3	5	3	5	3	2	3
1	7	1	4	4	4	4	4	3	4	2	3	4	4	4	4	2	4	3	4	3	3	4
2	5	1	4	5	3	4	4	5	5	2	2	4	4	5	5	5	2	5	5	5	5	5
2	7	1	4	4	3	4	4	5	5	4	2	4	2	5	4	3	5	4	3	4	2	4
2	3	1	4	3	4	4	4	5	4	3	3	4	3	5	4	2	4	4	4	4	1	4
2	7	1	4	4	3	5	4	5	3	3	2	5	5	5	5	2	5	3	4	4	4	5
2	7	1	3	4	3	4	4	4	4	3	3	4	3	4	4	3	4	3	4	3	3	4
2	7	1	5	5	4	4	5	4	4	4	1	3	4	4	4	3	4	3	3	3	3	4



Lampiran 3 Gambaran Umum Identitas Responden

Statistics

		Jenis Kelamin	Angkatan	Program Studi
N	Valid	382	382	382
	Missing	0	0	0

Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pria	174	45.5	45.5	45.5
	Wanita	208	54.5	54.5	100.0
Total		382	100.0	100.0	

Angkatan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2016	4	1.0	1.0	1.0
	2017	5	1.3	1.3	2.4
	2018	36	9.4	9.4	11.8
	2019	167	43.7	43.7	55.5
	2020	83	21.7	21.7	77.2
	2021	52	13.6	13.6	90.8
	2022	35	9.2	9.2	100.0
	Total	382	100.0	100.0	

Program Studi

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Akuntansi	110	28.8	28.8	28.8
	Non Akuntansi	272	71.2	71.2	100.0
Total		382	100.0	100.0	

Lampiran 4 Uji Validitas

Sikap Keuangan

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.844	.848	9

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
SK1	29.18	18.491	.611	.415	.822
SK2	28.93	20.761	.467	.281	.838
SK3	29.89	18.243	.554	.499	.829
SK4	29.86	18.024	.564	.503	.828
SK5	29.05	19.470	.622	.443	.824
SK6	29.35	18.815	.562	.384	.828
SK7	28.82	20.465	.454	.290	.838
SK8	29.16	17.923	.667	.520	.816
SK9	29.85	17.842	.579	.370	.827

Pengetahuan Keuangan

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.798	.792	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PK1	14.95	5.615	.698	.515	.718
PK2	14.42	7.755	.392	.350	.809
PK3	15.26	5.462	.699	.606	.718
PK4	15.18	5.347	.718	.644	.711
PK5	14.39	7.855	.429	.345	.802

Pengetahuan Keuangan Olahan Kedua

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.868	.868	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PK1	6.66	3.300	.691	.482	.864
PK3	6.97	3.015	.760	.603	.803
PK4	6.88	2.895	.796	.643	.769

Perilaku Manajemen Keuangan

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.730	.728	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
MK1	18.69	8.187	.345	.164	.723
MK2	19.35	7.058	.457	.230	.694
MK3	18.83	7.816	.420	.193	.705
MK4	19.19	6.654	.581	.346	.656
MK5	19.72	6.781	.470	.263	.692
MK6	19.20	6.467	.525	.318	.674

Lampiran 5 Uji Reliabilitas

Sikap Keuangan

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.844	.848	9

Pengetahuan Keuangan

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.868	.868	3

Perilaku Manajemen Keuangan

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.730	.728	6

Lampiran 6 Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SK	382	2	5	3.69	.635
PK	382	1	5	3.41	.888
MK	382	2	5	3.95	.582
Valid N (listwise)	382				

Sikap Keuangan

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SK1	382	2	5	3.84	.817
SK2	382	2	5	4.08	.560
SK3	382	1	5	3.12	.922
SK4	382	1	5	3.15	.947
SK5	382	2	5	3.96	.649
SK6	382	2	5	3.66	.816
SK7	382	1	5	4.19	.631
SK8	382	2	5	3.85	.851
SK9	382	1	5	3.16	.959
SK	382	2	5	3.69	.635
Valid N (listwise)	382				

Pengetahuan Keuangan

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PK1	382	1	5	3.59	.925
PK3	382	1	5	3.29	.962
PK4	382	1	5	3.37	.974
PK	382	1	5	3.41	.888
Valid N (listwise)	382				

Perilaku Manajemen Keuangan

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MK1	382	2	5	4.30	.616
MK2	382	1	5	3.65	.834
MK3	382	2	5	4.17	.655
MK4	382	1	5	3.81	.819
MK5	382	1	5	3.28	.898
MK6	382	1	5	3.79	.923
MK	382	2	5	3.95	.582
Valid N (listwise)	382				

Hasil Uji Compare Means

Jenis Kelamin

Report

Jenis Kelamin		SK	PK	MK
Pria	Mean	3.70	3.40	3.95
	N	174	174	174
	Std. Deviation	.649	.936	.582
Wanita	Mean	3.69	3.42	3.95
	N	208	208	208
	Std. Deviation	.624	.847	.583
Total	Mean	3.69	3.41	3.95
	N	382	382	382
	Std. Deviation	.635	.888	.582

ANOVA Table^{a,b,c}

		Sum of Squares	df	Mean Square	F	Sig.
SK * Jenis Kelamin	Between Groups (Combined)	.006	1	.006	.015	.904
	Within Groups	153.544	380	.404		
	Total	153.550	381			
PK * Jenis Kelamin	Between Groups (Combined)	.045	1	.045	.057	.812
	Within Groups	300.249	380	.790		
	Total	300.293	381			
MK * Jenis Kelamin	Between Groups (Combined)	.000	1	.000	.000	.985
	Within Groups	128.953	380	.339		
	Total	128.953	381			

a. With fewer than three groups, linearity measures for SK * Jenis Kelamin cannot be computed.

b. With fewer than three groups, linearity measures for PK * Jenis Kelamin cannot be computed.

c. With fewer than three groups, linearity measures for MK * Jenis Kelamin cannot be computed.

Angkatan

Report

Angkatan		SK	PK	MK
2016	Mean	3.75	3.75	4.00
	N	4	4	4
	Std. Deviation	.500	.500	.000
2017	Mean	4.00	4.60	4.40
	N	5	5	5
	Std. Deviation	.707	.548	.548
2018	Mean	3.86	3.72	4.14
	N	36	36	36
	Std. Deviation	.833	1.111	.723
2019	Mean	3.71	3.41	3.95
	N	167	167	167
	Std. Deviation	.643	.926	.604
2020	Mean	3.57	3.19	3.90
	N	83	83	83
	Std. Deviation	.648	.848	.597
2021	Mean	3.63	3.27	3.85
	N	52	52	52
	Std. Deviation	.486	.689	.500
2022	Mean	3.77	3.60	3.94
	N	35	35	35
	Std. Deviation	.490	.604	.338
Total	Mean	3.69	3.41	3.95
	N	382	382	382
	Std. Deviation	.635	.888	.582

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
SK * Angkatan	Between Groups	(Combined)	3.257	6	.543	1.354	.232
		Linearity	.566	1	.566	1.412	.235
		Deviation from Linearity	2.691	5	.538	1.343	.245
	Within Groups	150.293	375	.401			
	Total	153.550	381				
PK * Angkatan	Between Groups	(Combined)	17.263	6	2.877	3.812	.001
		Linearity	2.822	1	2.822	3.738	.054
		Deviation from Linearity	14.442	5	2.888	3.827	.002
	Within Groups	283.030	375	.755			
	Total	300.293	381				
MK * Angkatan	Between Groups	(Combined)	3.048	6	.508	1.513	.172
		Linearity	1.290	1	1.290	3.842	.051
		Deviation from Linearity	1.759	5	.352	1.048	.389
	Within Groups	125.904	375	.336			
	Total	128.953	381				

Program Studi

Report

Program Studi		SK	PK	MK
Akuntansi	Mean	4.09	4.16	4.25
	N	110	110	110
	Std. Deviation	.599	.657	.652
Non Akuntansi	Mean	3.53	3.10	3.83
	N	272	272	272
	Std. Deviation	.576	.781	.504
Total	Mean	3.69	3.41	3.95
	N	382	382	382
	Std. Deviation	.635	.888	.582

ANOVA Table^{a,b,c}

		Sum of Squares	df	Mean Square	F	Sig.
SK * Program Studi	Between Groups (Combined)	24.694	1	24.694	72.824	.000
	Within Groups	128.856	380	.339		
	Total	153.550	381			
PK * Program Studi	Between Groups (Combined)	88.121	1	88.121	157.825	.000
	Within Groups	212.172	380	.558		
	Total	300.293	381			
MK * Program Studi	Between Groups (Combined)	13.701	1	13.701	45.176	.000
	Within Groups	115.251	380	.303		
	Total	128.953	381			

- a. With fewer than three groups, linearity measures for SK * Program Studi cannot be computed.
 b. With fewer than three groups, linearity measures for PK * Program Studi cannot be computed.
 c. With fewer than three groups, linearity measures for MK * Program Studi cannot be computed.

Lampiran 7 Uji Asumsi Klasik

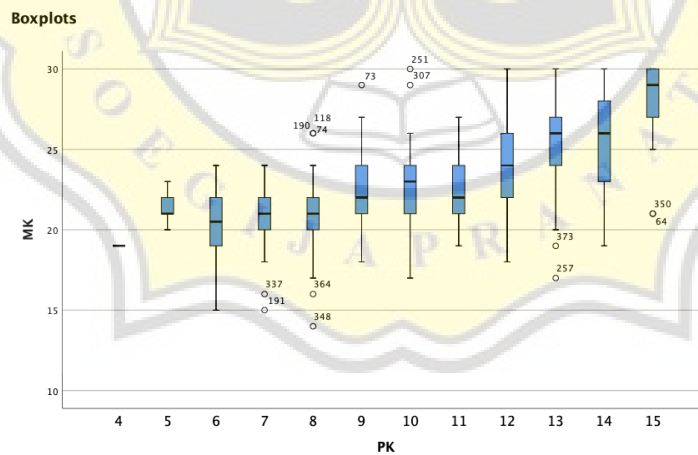
Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		382
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.16909659
Most Extreme Differences	Absolute	.054
	Positive	.032
	Negative	-.054
Test Statistic		.054
Asymp. Sig. (2-tailed)		.011 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Hasil Box Plot



Hasil Uji Normalitas Olahan Kedua

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		368
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.01642626
Most Extreme Differences	Absolute	.047
	Positive	.026
	Negative	-.047
Test Statistic		.047
Asymp. Sig. (2-tailed)		.051 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Hasil Uji Heteroskedastisitas

Correlations

		SK	Program Studi	PK	ABS_RES	
Spearman's rho	SK	Correlation Coefficient	1.000	-.429**	.642**	.035
		Sig. (2-tailed)	.	.000	.000	.502
		N	368	368	368	368
Program Studi		Correlation Coefficient	-.429**	1.000	-.571**	-.083
		Sig. (2-tailed)	.000	.	.000	.112
		N	368	368	368	368
PK		Correlation Coefficient	.642**	-.571**	1.000	.094
		Sig. (2-tailed)	.000	.000	.	.071
		N	368	368	368	368
ABS_RES		Correlation Coefficient	.035	-.083	.094	1.000
		Sig. (2-tailed)	.502	.112	.071	.
		N	368	368	368	368

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

Hasil Uji Multikolinearitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.256	1.116		8.291	.000		
	SK	.314	.030	.508	10.344	.000	.519	1.925
	Program Studi	-.026	.282	-.004	-.093	.926	.685	1.461
	PK	.339	.062	.287	5.468	.000	.453	2.208

a. Dependent Variable: MK



Lampiran 8 Pengujian Hipotesis

Uji Koefisien Determinasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.738 ^a	.544	.541	2.025

a. Predictors: (Constant), PK, Program Studi, SK

b. Dependent Variable: MK

Uji F

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1783.127	3	594.376	144.991	.000 ^b
	Residual	1492.177	364	4.099		
	Total	3275.304	367			

a. Dependent Variable: MK

b. Predictors: (Constant), PK, Program Studi, SK

Uji T

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.178	.734		12.500	.000
	SK	.314	.030	.508	10.442	.000
	PK	.341	.057	.289	5.943	.000

a. Dependent Variable: MK

Lampiran 9 Hasil Anti Plagiasi

Similarity Report

PAPER NAME

TA-19.G1.0012.docx

WORD COUNT

7197 Words

CHARACTER COUNT

46449 Characters

PAGE COUNT

43 Pages

FILE SIZE

145.7KB

SUBMISSION DATE

Feb 8, 2023 1:16 PM GMT+7

REPORT DATE

Feb 8, 2023 1:17 PM GMT+7

● 17% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.

- 17% Internet database
- 3% Publications database
- Crossref database
- Crossref Posted Content database
- 10% Submitted Works database

● Excluded from Similarity Report

- Bibliographic material
- Quoted material
- Cited material
- Small Matches (Less than 10 words)
- Manually excluded text blocks

Summary