

LAMPIRAN-LAMPIRAN

Lampiran 1 : Kuesiober Penelitian

KUESIONER PENELITIAN

PENGARUH UANG SAKU, LITERASI KEUANGN DAN GAYA HIDUP TERHADAP PERILAKU KEUANGAN MAHASISWA (Studi Kasus Fakultas Ekonomi dan Bisnis Universitas Labuhanbatu)

A. PROFIL RESPONDEN

1. Nama :
2. Jenis Kelamin :
3. Program Studi :
4. Pendapatan/ Uang Saku per Bulan :

B. PETUNJUK Pengerjaan Kuesioner

Pada setiap pernyataan hanya perlu memberi satu jawaban sesuai dengan keadaan yang ada dengan cara memberika dikolom jawaban yang tersedia.

Adapun makna dari jawaban tersebut adalah:

- | | | |
|-----|-----------------------|-----|
| STS | : Sangat Tidak Setuju | = 1 |
| TS | : Tidak Setuju | = 2 |
| N | : Netral | = 3 |
| S | : Setuju | = 4 |
| SS | : Sangat Setuju | = 5 |

C. DAFTAR PERNYATAAN KUESIONER

1. Uang Saku (X_1)

No	Pernyataan	Jawaban				
		SS	S	N	TS	STS
1.	Saya menerima uang saku secara rutin setiap bulan.					
2.	Jumlah uang saku yang saya terima setiap bulan relatif tetap.					
3.	Uang saku yang saya terima memiliki jumlah yang jelas setiap periode.					
4.	Uang saku yang saya terima cukup untuk memenuhi kebutuhan sehari-hari.					
5.	Uang saku yang saya terima cukup untuk mendukung kegiatan perkuliahan.					
6.	Uang saku yang saya terima dapat mencukupi kebutuhan saya sampai periode berikutnya.					
7.	Uang saku yang saya terima digunakan untuk berbagai kebutuhan selama kuliah.					
8.	Saya menggunakan uang saku untuk memenuhi kebutuhan pribadi sehari-hari.					

9.	Uang saku yang saya terima digunakan untuk menunjang aktivitas saya sebagai mahasiswa.					
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2. Literasi Keuangan (X₂)

No	Pernyataan	Jawaban				
		SS	S	N	TS	STS
1.	Saya memahami perbedaan antara kebutuhan dan keinginan dalam pengelolaan keuangan.					
2.	Saya mengetahui manfaat dan resiko dari produk keuangan seperti tabungan atau investasi.					
3.	Saya memahami bahwa setiap keputusan keuangan memiliki risiko tertentu.					
4.	Saya mampu menyusun anggaran keuangan pribadi.					
5.	Saya mencatat atau mengingat pemasukan dan pengeluaran saya.					
6.	Saya mampu menentukan prioritas dalam menggunakan uang yang saya miliki.					
7.	Saya bersikap hemat dalam menggunakan uang.					
8.	Saya berusaha disiplin dalam mengelola keuangan sesuai dengan rencana yang telah dibuat.					

9.	Saya mempertimbangkan kondisi keuangan saya sebelum mengambil keputusan pembelian.					
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3. Gaya Hidup (X₃)

No	Pernyataan	Jawaban				
		SS	S	N	TS	STS
1.	Saya rutin mengeluarkan uang untuk membeli barang atau jasa dalam kehidupan sehari-hari.					
2.	Saya sering berbelanja baik secara online maupun offline untuk memenuhi kebutuhan saya.					
3.	Saya cenderung mengatur pengeluaran saya sesuai dengan prioritas kebutuhan sehari-hari.					
4.	Saya tertarik mengikuti tren terbaru dalam hal fashion atau gaya hidup.					
5.	Saya sering membeli produk yang sedang populer di kalangan teman atau media sosial.					
6.	Saya merasa perlu mengikuti perkembangan tren agar tidak ketinggalan zaman.					
7.	Saya sering membeli sesuatu hanya untuk kesenangan pribadi.					
8.	Saya merasa puas ketika menghabiskan uang untuk hal-hal yang saya sukai.					

9.	Saya cenderung mengeluarkan uang untuk hiburan.					
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4. Perilaku Keuangan (Y)

No	Pernyataan	Jawaban				
		SS	S	N	TS	STS
1.	Saya menyusun anggaran keuangan untuk mengatur penggunaan uang saya.					
2.	Saya menggunakan anggaran keuangan sebagai acuan dalam menentukan pengeluaran.					
3.	Saya menyesuaikan pengeluaran saya dengan anggaran yang telah dibuat.					
4.	Saya mempertimbangkan manfaat sebelum membeli barang atau jasa.					
5.	Saya mampu menunda pembelian ketika kondisi keuangan tidak memungkinkan.					
6.	Saya menghindari pengeluaran yang bersifat impulsif.					
7.	Saya menyisihkan sebagian uang yang saya miliki untuk ditabung.					
8.	Saya memiliki kebiasaan menabung secara teratur.					
9.	Saya menabung untuk kebutuhan di masa yang akan datang.					

Lampiran 2 : Tabulasi Data Uji Validitas dan Uji Reliabilitas

Uang Saku (X1)

RSP	P1	P2	P3	P4	P5	P6	P7	P8	P9	TOTAL
1	5	4	4	4	4	3	4	4	4	36
2	3	3	3	3	3	3	3	3	3	27
3	3	2	3	4	4	3	2	2	3	26
4	3	3	4	3	3	3	3	4	4	30
5	4	4	4	4	4	4	4	4	4	36
6	4	4	4	5	5	4	5	5	5	41
7	5	5	5	5	5	5	5	5	5	45
8	4	4	4	4	4	4	4	4	4	36
9	4	4	5	4	4	4	5	5	4	39
10	5	4	4	4	4	4	5	5	5	40
11	4	4	4	4	4	4	4	4	4	36
12	5	5	5	5	5	4	5	5	5	44
13	2	2	2	2	2	3	3	2	2	20
14	4	4	4	4	4	4	5	4	5	38
15	4	4	5	4	5	4	4	5	4	39
16	5	3	4	4	4	2	3	4	4	33
17	4	4	4	5	5	5	4	3	5	39
18	5	4	4	4	4	5	4	4	5	39
19	5	5	5	5	5	5	5	5	5	45
20	3	3	5	5	4	5	4	5	4	38
21	2	2	2	2	2	2	2	2	2	18
22	4	4	4	4	5	5	5	5	4	40
23	4	4	4	4	5	5	4	4	5	39
24	4	4	4	5	4	4	4	5	4	38
25	4	4	4	4	4	4	5	5	5	39
26	4	4	4	4	5	3	5	5	4	38
27	4	4	4	4	5	4	5	5	4	39
28	4	4	4	5	4	3	4	5	4	37
29	5	4	4	4	4	4	5	4	5	39
30	4	4	4	4	5	4	5	4	4	38

Literasi Keuangan (X2)

RSP	P1	P2	P3	P4	P5	P6	P7	P8	P9	TOTAL
1	5	4	4	4	4	4	4	4	5	38
2	3	3	3	4	4	4	4	4	4	33
3	5	3	5	3	4	4	4	4	3	35
4	4	4	4	4	4	4	4	4	4	36
5	4	4	4	4	4	4	4	4	4	36
6	5	4	5	5	5	5	4	5	4	42
7	5	5	5	5	5	5	5	5	5	45
8	4	4	4	4	4	4	4	4	4	36
9	4	5	5	5	4	5	4	4	5	41
10	4	4	4	5	5	4	5	5	5	41
11	4	4	4	4	4	4	4	4	4	36
12	5	5	5	5	5	5	5	5	5	45
13	2	2	3	2	2	2	2	2	2	19
14	4	4	4	5	5	5	4	5	4	40
15	4	5	4	4	4	5	5	4	4	39
16	4	4	4	4	4	4	3	4	5	36
17	4	4	5	4	5	3	4	4	4	37
18	5	5	5	4	4	5	5	5	4	42
19	5	5	5	5	5	5	5	5	5	45
20	4	4	5	4	3	4	3	4	4	35
21	4	4	4	5	5	4	3	4	4	37
22	4	4	4	5	4	4	5	4	4	38
23	4	4	4	4	4	5	4	4	5	38
24	4	5	4	4	4	4	4	4	5	38
25	4	4	4	4	4	3	3	4	4	34
26	4	4	5	4	4	4	4	5	4	38
27	4	4	5	4	4	4	5	4	4	38
28	4	4	4	4	4	4	4	4	4	36
29	4	4	5	4	4	4	4	4	4	37
30	4	4	5	4	4	4	4	4	5	38

Gaya Hidup (X3)

RSP	P1	P2	P3	P4	P5	P6	P7	P8	P9	TOTAL
1	3	4	4	3	4	3	3	5	3	32
2	4	4	4	4	3	4	4	4	4	35
3	3	4	4	2	2	2	5	5	1	28
4	4	3	3	3	3	3	1	4	3	27
5	5	4	4	3	3	3	3	4	2	31
6	4	5	4	2	4	1	2	4	4	30
7	5	5	5	5	5	3	3	5	1	37
8	4	4	4	4	4	4	4	4	4	36
9	5	5	5	4	5	5	4	5	4	42
10	4	5	4	3	3	2	2	4	4	31
11	4	4	4	4	4	4	4	4	4	36
12	4	4	5	3	4	3	3	3	3	32
13	2	2	2	2	2	2	2	2	2	18
14	4	4	4	4	4	4	4	4	4	36
15	4	5	4	4	5	4	5	4	5	40
16	4	4	4	2	4	2	4	5	4	33
17	5	5	4	3	5	5	4	5	3	39
18	4	4	4	4	4	4	5	5	5	39
19	5	5	5	5	5	4	4	5	5	43
20	3	4	4	2	3	2	3	5	4	30
21	4	4	4	2	4	2	2	4	3	29
22	4	4	5	4	4	4	3	4	4	36
23	4	5	4	4	4	4	4	4	5	38
24	5	5	4	4	4	3	4	4	4	37
25	4	5	4	4	5	4	4	5	4	39
26	5	5	4	4	4	4	4	4	3	37
27	4	5	4	4	4	4	3	4	4	36
28	5	4	5	4	4	4	3	5	3	37
29	4	4	5	3	4	3	3	5	4	35
30	4	4	5	4	4	3	4	5	4	37

Perilaku Keuangan (Y)

RSP	P1	P2	P3	P4	P5	P6	P7	P8	P9	TOTAL
1	4	4	4	4	5	5	5	4	5	40
2	3	4	4	4	4	4	4	3	3	33
3	5	5	5	3	5	4	4	3	4	38
4	4	4	4	4	4	4	4	4	3	35
5	4	4	3	4	4	4	4	4	4	35
6	4	5	4	5	4	5	5	5	5	42
7	5	5	5	5	5	5	5	5	5	45
8	4	4	4	4	4	4	4	4	4	36
9	5	5	5	4	5	5	5	5	5	44
10	4	4	4	5	5	5	4	4	5	40
11	4	4	4	4	4	4	4	4	4	36
12	5	5	5	5	5	5	5	5	5	45
13	2	2	2	2	2	2	2	2	2	18
14	4	4	4	4	4	4	4	4	4	36
15	3	4	3	5	4	3	4	4	4	34
16	4	5	4	4	4	4	4	4	4	37
17	4	3	5	5	4	5	4	4	5	39
18	4	4	5	5	5	5	5	4	5	42
19	4	5	5	5	5	5	5	5	5	44
20	4	3	3	4	4	4	4	3	5	34
21	3	4	4	4	4	4	4	4	3	34
22	4	4	5	4	4	4	4	5	4	38
23	4	4	4	5	4	4	4	4	4	37
24	4	4	4	4	4	4	4	4	5	37
25	4	5	4	4	4	5	4	4	4	38
26	4	4	4	4	4	4	4	4	4	36
27	4	4	4	4	4	5	4	4	4	37
28	4	4	4	5	4	4	4	4	4	37
29	4	5	4	5	4	4	4	4	4	38
30	4	5	4	4	5	4	4	4	4	38

Lampiran 3 :r Tabel

df = (N-2)	Tingkat signifikansi untuk uji satu arah				
	0.05	0.025	0.01	0.005	0.0005
	Tingkat signifikansi untuk uji dua arah				
	0.1	0.05	0.02	0.01	0.001
1	0.9877	0.9969	0.9995	0.9999	1.0000
2	0.9000	0.9500	0.9800	0.9900	0.9990
3	0.8054	0.8783	0.9343	0.9587	0.9911
4	0.7293	0.8114	0.8822	0.9172	0.9741
5	0.6694	0.7545	0.8329	0.8745	0.9509
6	0.6215	0.7067	0.7887	0.8343	0.9249
7	0.5822	0.6664	0.7498	0.7977	0.8983
8	0.5494	0.6319	0.7155	0.7646	0.8721
9	0.5214	0.6021	0.6851	0.7348	0.8470
10	0.4973	0.5760	0.6581	0.7079	0.8233
11	0.4762	0.5529	0.6339	0.6835	0.8010
12	0.4575	0.5324	0.6120	0.6614	0.7800
13	0.4409	0.5140	0.5923	0.6411	0.7604
14	0.4259	0.4973	0.5742	0.6226	0.7419
15	0.4124	0.4821	0.5577	0.6055	0.7247
16	0.4000	0.4683	0.5425	0.5897	0.7084
17	0.3887	0.4555	0.5285	0.5751	0.6932
18	0.3783	0.4438	0.5155	0.5614	0.6788
19	0.3687	0.4329	0.5034	0.5487	0.6652
20	0.3598	0.4227	0.4921	0.5368	0.6524
21	0.3515	0.4132	0.4815	0.5256	0.6402
22	0.3438	0.4044	0.4716	0.5151	0.6287
23	0.3365	0.3961	0.4622	0.5052	0.6178
24	0.3297	0.3882	0.4534	0.4958	0.6074
25	0.3233	0.3809	0.4451	0.4869	0.5974
26	0.3172	0.3739	0.4372	0.4785	0.5880
27	0.3115	0.3673	0.4297	0.4705	0.5790
28	0.3061	0.3610	0.4226	0.4629	0.5703
29	0.3009	0.3550	0.4158	0.4556	0.5620
30	0.2960	0.3494	0.4093	0.4487	0.5541
31	0.2913	0.3440	0.4032	0.4421	0.5465
32	0.2869	0.3388	0.3972	0.4357	0.5392
33	0.2826	0.3338	0.3916	0.4296	0.5322
34	0.2785	0.3291	0.3862	0.4238	0.5254
35	0.2746	0.3246	0.3810	0.4182	0.5189

36	0.2709	0.3202	0.3760	0.4128	0.5126
37	0.2673	0.3160	0.3712	0.4076	0.5066
38	0.2638	0.3120	0.3665	0.4026	0.5007
39	0.2605	0.3081	0.3621	0.3978	0.4950
40	0.2573	0.3044	0.3578	0.3932	0.4896
41	0.2542	0.3008	0.3536	0.3887	0.4843
42	0.2512	0.2973	0.3496	0.3843	0.4791
43	0.2483	0.2940	0.3457	0.3801	0.4742
44	0.2455	0.2907	0.3420	0.3761	0.4694
45	0.2429	0.2876	0.3384	0.3721	0.4647
46	0.2403	0.2845	0.3348	0.3683	0.4601
47	0.2377	0.2816	0.3314	0.3646	0.4557
48	0.2353	0.2787	0.3281	0.3610	0.4514
49	0.2329	0.2759	0.3249	0.3575	0.4473
50	0.2306	0.2732	0.3218	0.3542	0.4432

Lampiran 4 : Hasil Uji Validitas

Uang Saku (X1)

Correlations											
		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	TOTALX1
X1.1	Pearson Correlation	1	.805**	.671**	.635**	.647**	.386*	.637**	.605**	.797**	.808**
	Sig. (2-tailed)		.000	.000	.000	.000	.035	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
X1.2	Pearson Correlation	.805**	1	.780**	.708**	.757**	.625**	.838**	.760**	.810**	.929**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
X1.3	Pearson Correlation	.671**	.780**	1	.769**	.724**	.594**	.661**	.821**	.724**	.882**
	Sig. (2-tailed)	.000	.000		.000	.000	.001	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
X1.4	Pearson Correlation	.635**	.708**	.769**	1	.773**	.575**	.561**	.667**	.720**	.836**
	Sig. (2-tailed)	.000	.000	.000		.000	.001	.001	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
X1.5	Pearson Correlation	.647**	.757**	.724**	.773**	1	.609**	.687**	.645**	.702**	.857**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
X1.6	Pearson Correlation	.386*	.625**	.594**	.575**	.609**	1	.600**	.450*	.657**	.721**
	Sig. (2-tailed)	.035	.000	.001	.001	.000		.000	.013	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
X1.7	Pearson Correlation	.637**	.838**	.661**	.561**	.687**	.600**	1	.786**	.732**	.860**
	Sig. (2-tailed)	.000	.000	.000	.001	.000	.000		.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
X1.8	Pearson Correlation	.605**	.760**	.821**	.667**	.645**	.450*	.786**	1	.645**	.842**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.013	.000		.000	.000
	N	30	30	30	30	30	30	30	30	30	30

X1.9	Pearson Correlation	.797**	.810**	.724**	.720**	.702**	.657**	.732**	.645**	1	.889**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	30	30	30	30	30	30	30	30	30	30
TOTALX1	Pearson Correlation	.808**	.929**	.882**	.836**	.857**	.721**	.860**	.842**	.889**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30
**. Correlation is significant at the 0.01 level (2-tailed).											
*. Correlation is significant at the 0.05 level (2-tailed).											

Literasi Keuangan (X2)

Correlations											
		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	TOTALX2
X2.1	Pearson Correlation	1	.630**	.672**	.512**	.621**	.654**	.573**	.737**	.490**	.819**
	Sig. (2-tailed)		.000	.000	.004	.000	.000	.001	.000	.006	.000
	N	30	30	30	30	30	30	30	30	30	30
X2.2	Pearson Correlation	.630**	1	.500**	.659**	.523**	.708**	.620**	.632**	.714**	.841**
	Sig. (2-tailed)	.000		.005	.000	.003	.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
X2.3	Pearson Correlation	.672**	.500**	1	.321	.361	.415*	.399*	.533**	.284	.619**
	Sig. (2-tailed)	.000	.005		.084	.050	.023	.029	.002	.129	.000
	N	30	30	30	30	30	30	30	30	30	30
X2.4	Pearson Correlation	.512**	.659**	.321	1	.801**	.668**	.533**	.748**	.657**	.828**
	Sig. (2-tailed)	.004	.000	.084		.000	.000	.002	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
X2.5	Pearson Correlation	.621**	.523**	.361	.801**	1	.546**	.552**	.785**	.536**	.800**
	Sig. (2-tailed)	.000	.003	.050	.000		.002	.002	.000	.002	.000
	N	30	30	30	30	30	30	30	30	30	30
X2.6	Pearson Correlation	.654**	.708**	.415*	.668**	.546**	1	.645**	.728**	.569**	.835**
	Sig. (2-tailed)	.000	.000	.023	.000	.002		.000	.000	.001	.000
	N	30	30	30	30	30	30	30	30	30	30
X2.7	Pearson Correlation	.573**	.620**	.399*	.533**	.552**	.645**	1	.657**	.449*	.768**
	Sig. (2-tailed)	.001	.000	.029	.002	.002	.000		.000	.013	.000
	N	30	30	30	30	30	30	30	30	30	30
X2.8	Pearson Correlation	.737**	.632**	.533**	.748**	.785**	.728**	.657**	1	.549**	.889**
	Sig. (2-tailed)	.000	.000	.002	.000	.000	.000	.000		.002	.000
	N	30	30	30	30	30	30	30	30	30	30
X2.9	Pearson Correlation	.490**	.714**	.284	.657**	.536**	.569**	.449*	.549**	1	.738**
	Sig. (2-tailed)	.006	.000	.129	.000	.002	.001	.013	.002		.000

	N	30	30	30	30	30	30	30	30	30	30
TOTALX2	Pearson Correlation	.819**	.841**	.619**	.828**	.800**	.835**	.768**	.889**	.738**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30
**. Correlation is significant at the 0.01 level (2-tailed).											
*. Correlation is significant at the 0.05 level (2-tailed).											

Gaya Hidup (X3)

Correlations											
		X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	TOTALX3
X3.1	Pearson Correlation	1	.628**	.561**	.577**	.621**	.495**	.184	.341	.107	.697**
	Sig. (2-tailed)		.000	.001	.001	.000	.005	.329	.066	.573	.000
	N	30	30	30	30	30	30	30	30	30	30
X3.2	Pearson Correlation	.628**	1	.493**	.443*	.667**	.313	.359	.414*	.326	.724**
	Sig. (2-tailed)	.000		.006	.014	.000	.092	.051	.023	.079	.000
	N	30	30	30	30	30	30	30	30	30	30
X3.3	Pearson Correlation	.561**	.493**	1	.465**	.564**	.296	.265	.549**	.162	.661**
	Sig. (2-tailed)	.001	.006		.010	.001	.112	.157	.002	.392	.000
	N	30	30	30	30	30	30	30	30	30	30
X3.4	Pearson Correlation	.577**	.443*	.465**	1	.588**	.743**	.410*	.198	.319	.783**
	Sig. (2-tailed)	.001	.014	.010		.001	.000	.024	.294	.086	.000
	N	30	30	30	30	30	30	30	30	30	30
X3.5	Pearson Correlation	.621**	.667**	.564**	.588**	1	.561**	.323	.423*	.401*	.821**
	Sig. (2-tailed)	.000	.000	.001	.001		.001	.082	.020	.028	.000
	N	30	30	30	30	30	30	30	30	30	30
X3.6	Pearson Correlation	.495**	.313	.296	.743**	.561**	1	.507**	.196	.332	.754**
	Sig. (2-tailed)	.005	.092	.112	.000	.001		.004	.298	.073	.000
	N	30	30	30	30	30	30	30	30	30	30
X3.7	Pearson Correlation	.184	.359	.265	.410*	.323	.507**	1	.383*	.295	.633**
	Sig. (2-tailed)	.329	.051	.157	.024	.082	.004		.037	.114	.000
	N	30	30	30	30	30	30	30	30	30	30
X3.8	Pearson Correlation	.341	.414*	.549**	.198	.423*	.196	.383*	1	.109	.548**
	Sig. (2-tailed)	.066	.023	.002	.294	.020	.298	.037		.567	.002
	N	30	30	30	30	30	30	30	30	30	30
X3.9	Pearson Correlation	.107	.326	.162	.319	.401*	.332	.295	.109	1	.539**
	Sig. (2-tailed)	.573	.079	.392	.086	.028	.073	.114	.567		.002

	N	30	30	30	30	30	30	30	30	30	30
TOTALX3	Pearson Correlation	.697**	.724**	.661**	.783**	.821**	.754**	.633**	.548**	.539**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.002	.002	
	N	30	30	30	30	30	30	30	30	30	30
**. Correlation is significant at the 0.01 level (2-tailed).											
*. Correlation is significant at the 0.05 level (2-tailed).											

Perilaku Keuangan (Y)

Correlations											
		Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	TOTALY
Y.1	Pearson Correlation	1	.644**	.717**	.346	.737**	.670**	.679**	.590**	.678**	.819**
	Sig. (2-tailed)		.000	.000	.061	.000	.000	.000	.001	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.2	Pearson Correlation	.644**	1	.569**	.377*	.663**	.517**	.652**	.635**	.368*	.734**
	Sig. (2-tailed)	.000		.001	.040	.000	.003	.000	.000	.046	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.3	Pearson Correlation	.717**	.569**	1	.434*	.719**	.714**	.695**	.645**	.535**	.817**
	Sig. (2-tailed)	.000	.001		.016	.000	.000	.000	.000	.002	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.4	Pearson Correlation	.346	.377*	.434*	1	.489**	.567**	.646**	.651**	.616**	.699**
	Sig. (2-tailed)	.061	.040	.016		.006	.001	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.5	Pearson Correlation	.737**	.663**	.719**	.489**	1	.727**	.822**	.557**	.695**	.866**
	Sig. (2-tailed)	.000	.000	.000	.006		.000	.000	.001	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.6	Pearson Correlation	.670**	.517**	.714**	.567**	.727**	1	.814**	.651**	.747**	.870**
	Sig. (2-tailed)	.000	.003	.000	.001	.000		.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.7	Pearson Correlation	.679**	.652**	.695**	.646**	.822**	.814**	1	.769**	.765**	.926**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.8	Pearson Correlation	.590**	.635**	.645**	.651**	.557**	.651**	.769**	1	.596**	.827**
	Sig. (2-tailed)	.001	.000	.000	.000	.001	.000	.000		.001	.000
	N	30	30	30	30	30	30	30	30	30	30
Y.9	Pearson Correlation	.678**	.368*	.535**	.616**	.695**	.747**	.765**	.596**	1	.817**
	Sig. (2-tailed)	.000	.046	.002	.000	.000	.000	.000	.001		.000

	N	30	30	30	30	30	30	30	30	30	30
TOTALY	Pearson Correlation	.819**	.734**	.817**	.699**	.866**	.870**	.926**	.827**	.817**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30
** . Correlation is significant at the 0.01 level (2-tailed).											
* . Correlation is significant at the 0.05 level (2-tailed).											

Lampiran 5 : Hasil Uji Reliabilitas

Uang Saku (X1)

Reliability Statistics	
Cronbach's Alpha	N of Items
.949	9

Literasi Keuangan (X2)

Reliability Statistics	
Cronbach's Alpha	N of Items
.926	9

Gaya Hidup (X3)

Reliability Statistics	
Cronbach's Alpha	N of Items
.850	9

Perilaku Keuangan (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
.937	9

Lampiran 6 : Tabulasi Data Uji Penelitian

Uang Saku (X1)

RSP	P1	P2	P3	P4	P5	P6	P7	P8	P9	TOTAL
1	4	4	4	5	4	5	5	4	4	39
2	5	4	4	5	4	4	4	4	5	39
3	4	4	4	4	4	4	4	4	5	37
4	4	4	4	4	3	4	4	4	3	34
5	5	5	4	4	4	4	3	4	4	37
6	4	4	4	4	4	4	4	4	5	37
7	4	4	4	3	4	4	4	4	4	35
8	5	5	4	5	4	4	5	5	4	41
9	4	4	4	4	4	3	4	4	3	34
10	5	5	4	4	4	5	4	4	3	38
11	4	4	4	3	3	3	4	4	4	33
12	4	5	4	5	5	4	4	5	4	40
13	4	4	5	5	5	4	5	4	4	40
14	5	5	4	5	4	5	4	5	4	41
15	4	5	4	4	5	5	4	5	4	40
16	4	4	5	5	5	5	3	3	3	37
17	5	5	4	5	5	4	3	3	4	38
18	5	4	5	5	5	5	5	5	4	43
19	5	5	4	4	4	4	5	4	5	40
20	5	5	4	4	4	4	3	3	4	36
21	4	4	4	4	4	4	3	3	4	34
22	5	5	4	4	4	4	4	4	5	39
23	5	4	5	4	4	4	5	5	4	40
24	5	5	4	4	3	4	4	5	4	38
25	5	5	4	4	4	4	3	3	4	36
26	5	5	4	5	5	4	5	4	5	42
27	4	4	4	4	4	3	3	3	4	33
28	5	5	3	3	4	4	4	4	3	35
29	5	5	5	5	4	4	4	4	4	40
30	5	5	4	4	4	4	3	3	4	36
31	4	4	4	4	4	4	3	4	3	34
32	4	4	4	4	3	4	3	4	4	34
33	2	2	2	2	3	3	2	2	3	21
34	4	4	4	3	4	4	3	3	4	33
35	4	4	5	4	5	4	4	4	4	38
36	5	5	4	4	4	4	4	4	3	37

37	4	5	4	4	4	4	4	5	4	38
38	4	4	5	5	5	4	4	4	3	38
39	4	5	5	4	4	4	4	4	5	39
40	5	5	4	4	5	4	3	3	4	37
41	4	5	4	5	3	4	4	4	3	36
42	5	5	4	4	4	5	4	4	3	38
43	4	4	4	4	3	4	4	3	4	34
44	4	5	4	5	4	4	4	5	4	39
45	4	5	4	4	3	4	4	4	3	35
46	5	5	4	4	3	4	4	4	4	37
47	4	4	5	4	4	5	4	5	4	39
48	5	4	4	4	4	5	4	5	4	39
49	4	4	4	4	3	4	4	4	5	36
50	5	5	4	4	4	4	4	4	5	39
51	5	5	4	4	3	4	4	4	5	38
52	5	4	4	4	3	4	4	3	3	34
53	5	4	4	4	3	4	4	3	4	35
54	4	4	4	4	4	5	4	4	5	38
55	4	4	4	4	4	5	4	5	4	38
56	2	2	2	1	2	2	3	2	2	18
57	2	2	2	1	2	2	3	1	2	17
58	2	2	2	1	1	2	3	2	3	18
59	2	2	2	1	1	1	2	1	2	14
60	1	1	2	1	1	2	3	2	2	15
61	1	1	2	1	1	2	3	2	3	16
62	5	5	4	5	4	5	4	5	4	41
63	4	4	4	4	4	4	4	4	5	37
64	5	5	5	5	5	5	5	5	4	44
65	4	4	4	4	4	4	4	4	5	37
66	5	5	5	5	4	4	4	4	4	40
67	2	2	2	1	2	2	1	2	2	16
68	4	4	4	4	4	4	3	4	3	34
69	4	4	4	4	4	3	4	4	3	34
70	5	5	5	5	5	4	5	4	4	42
71	5	5	5	5	5	5	4	5	4	43
72	4	4	4	5	4	4	4	4	5	38
73	5	5	4	5	4	4	4	4	5	40
74	5	5	4	5	4	4	4	5	4	40
75	2	2	2	1	2	2	3	2	2	18
76	4	4	4	4	4	4	4	3	4	35
77	2	2	2	2	3	2	3	2	2	20

78	5	5	5	5	4	4	4	4	5	41
79	5	5	4	5	4	4	5	4	4	40
80	4	4	4	4	3	4	4	5	4	36
81	5	4	4	4	4	4	4	4	5	38
82	5	5	5	5	4	4	5	4	4	41
83	2	2	3	2	2	2	2	2	3	20
84	4	4	4	4	4	4	4	3	3	34
85	4	4	4	4	4	4	4	4	3	35
86	5	5	4	5	4	4	3	4	4	38
87	3	3	3	4	4	4	4	4	3	32
88	3	4	4	4	4	4	4	3	3	33
89	4	4	4	5	4	4	4	4	5	38
90	4	5	5	5	4	4	4	4	4	39
91	4	4	4	4	4	4	4	4	5	37
92	5	4	4	4	4	4	5	4	4	38
93	5	5	5	5	5	5	4	5	4	43

Literasi keuangan (X2)

RSP	P1	P2	P3	P4	P5	P6	P7	P8	P9	TOTAL
1	4	4	5	4	4	5	4	4	4	38
2	5	5	4	4	4	4	4	4	5	39
3	5	5	4	4	4	4	4	4	4	38
4	2	2	2	2	2	2	3	3	2	20
5	2	2	2	2	2	2	1	1	2	16
6	5	5	5	4	4	4	4	4	5	40
7	4	4	5	5	4	4	4	4	5	39
8	4	4	5	5	5	5	4	4	4	40
9	5	5	4	4	4	4	5	5	4	40
10	4	4	4	5	5	5	4	4	4	39
11	5	5	5	4	4	4	4	4	5	40
12	4	5	5	4	5	5	5	4	4	41
13	5	4	5	4	5	5	5	4	4	41
14	4	4	5	4	4	4	4	4	5	38
15	4	5	4	5	5	3	4	5	4	39
16	5	5	5	5	5	5	5	5	4	44
17	5	4	5	5	5	4	5	5	5	43
18	5	4	5	5	4	5	5	4	4	41
19	4	4	4	4	4	4	5	5	4	38
20	4	5	4	4	5	5	4	5	4	40
21	4	4	5	5	5	5	4	4	4	40
22	4	4	5	5	5	5	4	3	3	38
23	5	4	5	4	5	5	5	5	4	42
24	5	5	4	5	5	5	4	5	4	42
25	5	4	4	4	4	4	5	5	4	39
26	4	5	4	5	5	5	5	5	4	42
27	5	4	4	4	4	4	3	3	4	35
28	5	4	5	4	4	4	4	4	3	37
29	4	4	4	5	4	5	4	5	4	39
30	4	5	4	5	4	5	4	5	4	40
31	5	4	4	4	5	5	5	5	4	41
32	4	4	4	3	4	4	4	3	3	33
33	4	5	4	5	5	4	4	4	4	39
34	5	4	4	5	4	5	5	5	4	41
35	4	5	4	5	5	4	5	4	4	40
36	4	4	4	4	5	4	4	5	4	38
37	4	5	4	4	4	5	4	4	5	39
38	5	4	5	5	4	4	4	5	4	40

39	5	4	4	4	4	4	4	5	4	38
40	4	4	5	4	5	4	4	5	4	39
41	4	5	4	5	4	4	5	4	5	40
42	4	4	4	4	5	5	4	5	4	39
43	5	4	4	5	4	4	4	5	4	39
44	4	4	5	4	4	4	4	4	5	38
45	4	4	4	4	5	4	5	4	4	38
46	5	5	4	5	4	4	4	5	5	41
47	5	5	4	4	5	4	4	3	3	37
48	4	4	4	4	5	4	4	4	3	36
49	5	5	4	4	4	4	5	5	4	40
50	5	4	4	5	4	4	4	3	3	36
51	4	4	4	4	4	4	5	5	4	38
52	5	4	4	4	4	4	4	5	4	38
53	4	5	4	4	4	4	4	5	5	39
54	4	4	4	4	4	4	4	4	5	37
55	4	4	4	4	4	4	4	5	4	37
56	2	2	3	3	2	3	2	3	2	22
57	3	3	4	3	3	2	2	3	2	25
58	2	2	2	2	2	2	2	3	3	20
59	2	2	2	2	2	3	1	2	2	18
60	2	2	2	2	2	2	1	3	2	18
61	2	2	2	2	2	2	2	2	3	19
62	5	5	4	4	4	4	4	5	4	39
63	5	5	4	4	4	4	4	5	4	39
64	5	4	4	4	4	4	5	5	4	39
65	5	4	4	4	4	4	5	5	4	39
66	4	4	4	4	4	4	4	4	5	37
67	2	2	2	2	2	2	2	2	3	19
68	4	4	4	4	4	4	4	5	4	37
69	5	5	4	4	4	4	4	4	4	38
70	5	5	4	4	5	5	4	5	4	41
71	5	4	4	4	4	4	5	5	4	39
72	5	4	4	3	3	4	4	5	4	36
73	4	4	4	4	4	4	5	4	5	38
74	5	5	4	4	4	4	5	4	4	39
75	2	2	2	2	2	2	1	2	2	17
76	4	4	4	4	4	4	5	5	4	38
77	2	2	2	2	2	2	3	2	2	19
78	4	4	4	4	4	4	4	5	4	37
79	5	4	4	4	4	4	4	5	4	38

80	5	4	4	4	4	4	3	4	5	37
81	5	4	4	4	4	4	5	5	4	39
82	4	4	4	4	4	5	4	4	4	37
83	2	2	2	2	2	2	2	3	3	20
84	4	5	4	4	4	4	4	5	4	38
85	5	4	4	4	4	4	3	3	3	34
86	5	4	4	4	4	4	4	5	4	38
87	5	4	4	4	4	4	4	3	3	35
88	2	2	2	2	2	3	3	3	2	21
89	5	4	4	4	4	4	4	4	5	38
90	4	4	4	4	4	4	4	5	4	37
91	4	4	4	4	4	5	4	4	5	38
92	5	5	5	5	5	5	4	5	4	43
93	4	4	4	4	4	4	4	3	3	34

Gaya Hidup (X3)

RSP	P1	P2	P3	P4	P5	P6	P7	P8	P9	TOTAL
1	3	4	4	4	5	4	5	5	4	38
2	4	4	5	4	4	4	4	3	3	35
3	5	5	4	4	4	4	4	3	3	36
4	3	3	3	3	3	4	3	3	4	29
5	3	3	3	4	4	4	4	4	3	32
6	4	4	4	4	4	4	3	3	3	33
7	4	4	4	4	4	4	4	3	3	34
8	4	4	4	4	4	4	4	3	3	34
9	4	4	5	4	4	5	4	4	4	38
10	4	4	4	4	4	3	4	3	3	33
11	5	4	4	3	3	4	4	4	3	34
12	5	4	5	5	5	4	5	5	4	42
13	5	5	4	5	5	4	5	5	4	42
14	4	4	5	5	5	4	4	5	4	40
15	4	3	5	4	4	3	4	4	3	34
16	5	5	4	4	4	4	3	3	4	36
17	5	5	4	5	5	5	4	3	3	39
18	5	5	4	5	5	4	4	4	3	39
19	4	5	4	5	4	5	3	3	4	37
20	4	4	4	5	4	5	5	4	4	39
21	4	4	5	4	5	5	4	3	3	37
22	5	5	4	4	4	4	4	3	3	36
23	5	5	4	4	4	5	4	5	4	40
24	4	5	4	5	4	4	5	4	4	39
25	5	5	4	4	4	4	4	4	5	39
26	5	5	4	5	5	4	4	4	4	40
27	5	4	4	4	5	4	4	3	3	36
28	4	5	4	4	4	4	5	5	4	39
29	5	5	4	4	5	4	4	5	4	40
30	4	4	5	4	4	4	4	4	5	38
31	4	5	4	4	4	5	4	4	5	39
32	3	4	4	3	4	4	4	3	3	32
33	3	2	2	2	2	3	3	3	2	22
34	5	4	4	4	5	4	5	4	4	39
35	5	4	5	4	5	4	4	5	4	40
36	4	4	5	5	4	4	5	4	4	39
37	4	4	5	4	4	4	5	4	4	38
38	4	4	4	5	5	4	5	4	4	39

39	2	2	2	3	2	2	2	2	3	20
40	4	5	4	5	4	4	4	5	4	39
41	4	5	4	4	5	4	5	4	4	39
42	5	5	4	4	4	5	4	4	4	39
43	4	4	4	4	4	4	4	4	5	37
44	4	4	4	5	4	4	5	4	4	38
45	4	5	5	4	4	5	4	5	4	40
46	5	5	4	4	3	4	4	3	3	35
47	4	4	4	4	4	4	4	3	3	34
48	5	5	4	4	5	4	4	5	4	40
49	4	4	4	4	5	4	4	4	4	37
50	5	5	4	4	4	4	4	5	4	39
51	4	5	4	4	5	4	4	4	4	38
52	4	4	4	4	4	4	4	4	4	36
53	4	5	4	4	5	4	5	5	4	40
54	4	4	4	4	4	4	5	4	4	37
55	4	4	4	4	5	4	4	4	5	38
56	3	3	3	3	3	2	3	3	2	25
57	2	3	2	2	2	2	3	2	3	21
58	2	3	2	2	1	2	2	2	2	18
59	2	2	2	2	1	2	2	2	2	17
60	3	3	2	2	1	2	3	2	2	20
61	2	2	2	2	1	2	2	2	1	16
62	4	5	4	4	5	4	4	4	4	38
63	4	4	4	4	4	4	4	4	4	36
64	5	5	5	5	5	5	5	5	4	44
65	4	4	4	4	4	4	4	4	4	36
66	4	4	4	4	5	4	4	4	4	37
67	2	2	2	2	2	2	3	2	2	19
68	4	4	4	4	4	4	4	4	4	36
69	4	4	4	4	4	4	4	4	4	36
70	5	5	5	5	5	5	4	5	4	43
71	4	4	4	4	5	4	4	4	4	37
72	5	5	4	4	3	4	4	3	3	35
73	4	4	4	4	4	4	4	3	3	34
74	4	4	4	4	4	4	4	3	3	34
75	2	2	2	2	2	2	3	2	2	19
76	5	5	4	4	5	4	4	5	4	40
77	2	3	2	2	2	2	3	2	2	20
78	4	4	4	4	5	4	4	4	4	37
79	4	4	4	4	4	4	5	4	4	37

80	4	4	3	3	4	3	4	4	3	32
81	4	4	4	4	5	4	4	4	4	37
82	4	4	4	4	4	4	4	4	4	36
83	2	2	2	2	1	2	2	2	1	16
84	4	4	4	4	3	4	4	4	3	34
85	4	4	4	4	5	4	4	4	5	38
86	4	4	4	4	5	4	4	4	4	37
87	4	4	4	4	5	4	4	4	4	37
88	4	4	4	4	4	4	4	4	4	36
89	5	4	4	4	4	4	4	3	4	36
90	4	4	4	4	3	4	4	3	4	34
91	4	4	4	4	4	4	4	4	4	36
92	3	4	4	4	3	4	4	3	3	32
93	3	4	4	4	3	4	4	3	3	32

Perilaku Keuangan (Y)

RSP	P1	P2	P3	P4	P5	P6	P7	P8	P9	TOTAL
1	5	5	5	5	5	5	4	4	4	42
2	4	5	4	5	4	4	5	4	5	40
3	5	5	5	5	5	5	4	5	4	43
4	2	3	3	3	3	3	3	2	3	25
5	3	3	2	3	3	3	3	3	2	25
6	4	4	5	5	5	5	5	5	4	42
7	5	4	4	5	5	5	5	5	4	42
8	5	5	5	5	5	5	4	5	4	43
9	4	4	4	5	4	4	4	4	5	38
10	4	4	4	5	4	4	5	5	4	39
11	4	5	4	5	5	4	4	5	5	41
12	5	5	5	4	5	5	4	5	4	42
13	5	4	4	5	5	5	5	5	4	42
14	4	4	4	5	4	4	5	5	4	39
15	4	5	4	4	5	4	5	4	4	39
16	4	4	4	4	4	4	5	5	4	38
17	5	5	4	4	4	4	4	4	5	39
18	5	4	5	5	5	4	4	4	4	40
19	4	4	5	5	5	5	4	4	4	40
20	5	5	5	4	4	5	4	4	4	40
21	5	5	5	4	4	4	4	4	5	40
22	4	4	4	4	4	4	5	5	4	38
23	5	4	5	4	5	4	5	4	4	40
24	5	5	4	5	5	5	5	5	4	43
25	4	4	4	4	4	4	5	5	4	38
26	5	5	4	4	4	4	5	5	4	40
27	4	5	5	4	4	4	5	5	5	41
28	5	4	4	4	5	5	5	5	4	41
29	4	4	4	5	5	4	4	5	4	39
30	5	5	4	5	5	5	4	4	5	42
31	4	4	4	4	4	5	4	4	5	38
32	4	5	4	4	4	5	4	4	5	39
33	5	5	4	4	5	4	5	4	4	40
34	4	4	4	4	5	4	4	4	5	38
35	4	5	4	5	4	5	4	4	5	40
36	4	5	4	5	4	4	4	4	5	39
37	4	4	4	5	5	4	5	5	4	40
38	5	4	4	4	4	4	5	4	4	38

39	4	4	5	4	5	4	5	4	4	39
40	4	5	4	4	4	4	5	4	4	38
41	4	4	5	4	4	4	4	4	4	37
42	4	4	5	5	5	4	5	4	5	41
43	4	4	4	5	4	4	4	4	5	38
44	4	5	4	4	5	4	4	5	4	39
45	4	4	5	4	4	4	4	4	5	38
46	4	4	4	4	4	4	5	5	4	38
47	5	4	4	4	4	4	5	5	4	39
48	5	4	4	5	4	4	5	5	4	40
49	5	5	5	4	5	5	5	5	4	43
50	5	5	5	4	5	5	5	5	4	43
51	5	5	5	4	5	5	5	5	5	44
52	5	5	5	4	5	5	5	5	4	43
53	5	5	5	4	5	5	5	5	4	43
54	5	5	5	4	5	5	4	5	5	43
55	4	4	4	4	4	4	5	5	4	38
56	2	2	2	2	2	2	1	2	2	17
57	2	2	3	1	2	2	2	2	2	18
58	2	2	2	2	2	2	1	1	2	16
59	1	1	2	2	1	1	1	1	2	12
60	2	2	2	2	2	2	1	1	2	16
61	2	2	2	2	2	2	1	1	2	16
62	5	5	4	4	5	5	5	5	4	42
63	4	4	4	4	4	4	4	4	4	36
64	5	5	5	5	5	4	5	5	4	43
65	4	4	4	4	4	4	4	4	4	36
66	5	5	4	4	5	5	4	4	4	40
67	2	1	2	2	1	1	2	2	2	15
68	5	5	4	4	4	4	4	4	5	39
69	4	4	4	4	4	3	4	4	5	36
70	5	4	4	4	4	4	5	5	4	39
71	5	5	5	4	5	5	5	5	4	43
72	5	5	5	4	5	5	4	4	4	41
73	5	5	5	4	5	5	4	4	5	42
74	5	5	5	4	5	5	5	5	4	43
75	2	2	2	2	2	2	1	1	2	16
76	5	5	5	4	5	5	5	5	4	43
77	2	2	2	2	2	2	1	1	2	16
78	5	5	5	4	5	5	5	5	4	43
79	5	5	5	4	5	5	4	4	5	42

80	5	5	4	4	4	4	4	5	5	40
81	5	5	5	4	5	5	4	4	5	42
82	5	5	5	4	5	5	4	4	5	42
83	2	2	2	2	2	2	1	1	2	16
84	5	5	5	4	5	5	4	4	5	42
85	5	5	4	4	5	5	4	4	5	41
86	4	4	4	4	4	5	5	4	4	38
87	5	5	5	4	5	5	4	4	5	42
88	5	5	5	4	5	5	4	5	4	42
89	5	5	5	4	5	5	4	4	4	41
90	5	5	4	4	4	5	4	4	4	39
91	5	5	5	4	5	5	5	5	4	43
92	5	5	5	4	5	5	4	4	5	42
93	5	5	5	4	4	5	4	4	5	41

Lampiran 7 : t Tabel

Pr df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
1	1.00000	3.07768	6.31375	12.70620	31.82052	63.65674	318.30884
2	0.81650	1.88562	2.91999	4.30265	6.96456	9.92484	22.32712
3	0.76489	1.63774	2.35336	3.18245	4.54070	5.84091	10.21453
4	0.74070	1.53321	2.13185	2.77645	3.74695	4.60409	7.17318
5	0.72669	1.47588	2.01505	2.57058	3.36493	4.03214	5.89343
6	0.71756	1.43976	1.94318	2.44691	3.14267	3.70743	5.20763
7	0.71114	1.41492	1.89458	2.36462	2.99795	3.49948	4.78529
8	0.70639	1.39682	1.85955	2.30600	2.89646	3.35539	4.50079
9	0.70272	1.38303	1.83311	2.26216	2.82144	3.24984	4.29681
10	0.69981	1.37218	1.81246	2.22814	2.76377	3.16927	4.14370
11	0.69745	1.36343	1.79588	2.20099	2.71808	3.10581	4.02470
12	0.69548	1.35622	1.78229	2.17881	2.68100	3.05454	3.92963
13	0.69383	1.35017	1.77093	2.16037	2.65031	3.01228	3.85198
14	0.69242	1.34503	1.76131	2.14479	2.62449	2.97684	3.78739
15	0.69120	1.34061	1.75305	2.13145	2.60248	2.94671	3.73283
16	0.69013	1.33676	1.74588	2.11991	2.58349	2.92078	3.68615
17	0.68920	1.33338	1.73961	2.10982	2.56693	2.89823	3.64577
18	0.68836	1.33039	1.73406	2.10092	2.55238	2.87844	3.61048
19	0.68762	1.32773	1.72913	2.09302	2.53948	2.86093	3.57940
20	0.68695	1.32534	1.72472	2.08596	2.52798	2.84534	3.55181
21	0.68635	1.32319	1.72074	2.07961	2.51765	2.83136	3.52715
22	0.68581	1.32124	1.71714	2.07387	2.50832	2.81876	3.50499
23	0.68531	1.31946	1.71387	2.06866	2.49987	2.80734	3.48496
24	0.68485	1.31784	1.71088	2.06390	2.49216	2.79694	3.46678
25	0.68443	1.31635	1.70814	2.05954	2.48511	2.78744	3.45019
26	0.68404	1.31497	1.70562	2.05553	2.47863	2.77871	3.43500
27	0.68368	1.31370	1.70329	2.05183	2.47266	2.77068	3.42103
28	0.68335	1.31253	1.70113	2.04841	2.46714	2.76326	3.40816
29	0.68304	1.31143	1.69913	2.04523	2.46202	2.75639	3.39624
30	0.68276	1.31042	1.69726	2.04227	2.45726	2.75000	3.38518
31	0.68249	1.30946	1.69552	2.03951	2.45282	2.74404	3.37490
32	0.68223	1.30857	1.69389	2.03693	2.44868	2.73848	3.36531
33	0.68200	1.30774	1.69236	2.03452	2.44479	2.73328	3.35634
34	0.68177	1.30695	1.69092	2.03224	2.44115	2.72839	3.34793
35	0.68156	1.30621	1.68957	2.03011	2.43772	2.72381	3.34005
36	0.68137	1.30551	1.68830	2.02809	2.43449	2.71948	3.33262
37	0.68118	1.30485	1.68709	2.02619	2.43145	2.71541	3.32563
38	0.68100	1.30423	1.68595	2.02439	2.42857	2.71156	3.31903
39	0.68083	1.30364	1.68488	2.02269	2.42584	2.70791	3.31279

40	0.68067	1.30308	1.68385	2.02108	2.42326	2.70446	3.30688
Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
df	0.50	0.20	0.10	0.050	0.02	0.010	0.002
41	0.68052	1.30254	1.68288	2.01954	2.42080	2.70118	3.30127
42	0.68038	1.30204	1.68195	2.01808	2.41847	2.69807	3.29595
43	0.68024	1.30155	1.68107	2.01669	2.41625	2.69510	3.29089
44	0.68011	1.30109	1.68023	2.01537	2.41413	2.69228	3.28607
45	0.67998	1.30065	1.67943	2.01410	2.41212	2.68959	3.28148
46	0.67986	1.30023	1.67866	2.01290	2.41019	2.68701	3.27710
47	0.67975	1.29982	1.67793	2.01174	2.40835	2.68456	3.27291
48	0.67964	1.29944	1.67722	2.01063	2.40658	2.68220	3.26891
49	0.67953	1.29907	1.67655	2.00958	2.40489	2.67995	3.26508
50	0.67943	1.29871	1.67591	2.00856	2.40327	2.67779	3.26141
51	0.67933	1.29837	1.67528	2.00758	2.40172	2.67572	3.25789
52	0.67924	1.29805	1.67469	2.00665	2.40022	2.67373	3.25451
53	0.67915	1.29773	1.67412	2.00575	2.39879	2.67182	3.25127
54	0.67906	1.29743	1.67356	2.00488	2.39741	2.66998	3.24815
55	0.67898	1.29713	1.67303	2.00404	2.39608	2.66822	3.24515
56	0.67890	1.29685	1.67252	2.00324	2.39480	2.66651	3.24226
57	0.67882	1.29658	1.67203	2.00247	2.39357	2.66487	3.23948
58	0.67874	1.29632	1.67155	2.00172	2.39238	2.66329	3.23680
59	0.67867	1.29607	1.67109	2.00100	2.39123	2.66176	3.23421
60	0.67860	1.29582	1.67065	2.00030	2.39012	2.66028	3.23171
61	0.67853	1.29558	1.67022	1.99962	2.38905	2.65886	3.22930
62	0.67847	1.29536	1.66980	1.99897	2.38801	2.65748	3.22696
63	0.67840	1.29513	1.66940	1.99834	2.38701	2.65615	3.22471
64	0.67834	1.29492	1.66901	1.99773	2.38604	2.65485	3.22253
65	0.67828	1.29471	1.66864	1.99714	2.38510	2.65360	3.22041
66	0.67823	1.29451	1.66827	1.99656	2.38419	2.65239	3.21837
67	0.67817	1.29432	1.66792	1.99601	2.38330	2.65122	3.21639
68	0.67811	1.29413	1.66757	1.99547	2.38245	2.65008	3.21446
69	0.67806	1.29394	1.66724	1.99495	2.38161	2.64898	3.21260
70	0.67801	1.29376	1.66691	1.99444	2.38081	2.64790	3.21079
71	0.67796	1.29359	1.66660	1.99394	2.38002	2.64686	3.20903
72	0.67791	1.29342	1.66629	1.99346	2.37926	2.64585	3.20733
73	0.67787	1.29326	1.66600	1.99300	2.37852	2.64487	3.20567
74	0.67782	1.29310	1.66571	1.99254	2.37780	2.64391	3.20406
75	0.67778	1.29294	1.66543	1.99210	2.37710	2.64298	3.20249
76	0.67773	1.29279	1.66515	1.99167	2.37642	2.64208	3.20096
77	0.67769	1.29264	1.66488	1.99125	2.37576	2.64120	3.19948
78	0.67765	1.29250	1.66462	1.99085	2.37511	2.64034	3.19804
79	0.67761	1.29236	1.66437	1.99045	2.37448	2.63950	3.19663
80	0.67757	1.29222	1.66412	1.99006	2.37387	2.63869	3.19526

Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
df	0.50	0.20	0.10	0.050	0.02	0.010	0.002
81	0.67753	1.29209	1.66388	1.98969	2.37327	2.63790	3.19392
82	0.67749	1.29196	1.66365	1.98932	2.37269	2.63712	3.19262
83	0.67746	1.29183	1.66342	1.98896	2.37212	2.63637	3.19135
84	0.67742	1.29171	1.66320	1.98861	2.37156	2.63563	3.19011
85	0.67739	1.29159	1.66298	1.98827	2.37102	2.63491	3.18890
86	0.67735	1.29147	1.66277	1.98793	2.37049	2.63421	3.18772
87	0.67732	1.29136	1.66256	1.98761	2.36998	2.63353	3.18657
88	0.67729	1.29125	1.66235	1.98729	2.36947	2.63286	3.18544
89	0.67726	1.29114	1.66216	1.98698	2.36898	2.63220	3.18434
90	0.67723	1.29103	1.66196	1.98667	2.36850	2.63157	3.18327
91	0.67720	1.29092	1.66177	1.98638	2.36803	2.63094	3.18222
92	0.67717	1.29082	1.66159	1.98609	2.36757	2.63033	3.18119
93	0.67714	1.29072	1.66140	1.98580	2.36712	2.62973	3.18019
94	0.67711	1.29062	1.66123	1.98552	2.36667	2.62915	3.17921
95	0.67708	1.29053	1.66105	1.98525	2.36624	2.62858	3.17825
96	0.67705	1.29043	1.66088	1.98498	2.36582	2.62802	3.17731
97	0.67703	1.29034	1.66071	1.98472	2.36541	2.62747	3.17639
98	0.67700	1.29025	1.66055	1.98447	2.36500	2.62693	3.17549
99	0.67698	1.29016	1.66039	1.98422	2.36461	2.62641	3.17460
100	0.67695	1.29007	1.66023	1.98397	2.36422	2.62589	3.17374
101	0.67693	1.28999	1.66008	1.98373	2.36384	2.62539	3.17289
102	0.67690	1.28991	1.65993	1.98350	2.36346	2.62489	3.17206
103	0.67688	1.28982	1.65978	1.98326	2.36310	2.62441	3.17125
104	0.67686	1.28974	1.65964	1.98304	2.36274	2.62393	3.17045
105	0.67683	1.28967	1.65950	1.98282	2.36239	2.62347	3.16967
106	0.67681	1.28959	1.65936	1.98260	2.36204	2.62301	3.16890
107	0.67679	1.28951	1.65922	1.98238	2.36170	2.62256	3.16815
108	0.67677	1.28944	1.65909	1.98217	2.36137	2.62212	3.16741
109	0.67675	1.28937	1.65895	1.98197	2.36105	2.62169	3.16669
110	0.67673	1.28930	1.65882	1.98177	2.36073	2.62126	3.16598
111	0.67671	1.28922	1.65870	1.98157	2.36041	2.62085	3.16528
112	0.67669	1.28916	1.65857	1.98137	2.36010	2.62044	3.16460
113	0.67667	1.28909	1.65845	1.98118	2.35980	2.62004	3.16392
114	0.67665	1.28902	1.65833	1.98099	2.35950	2.61964	3.16326
115	0.67663	1.28896	1.65821	1.98081	2.35921	2.61926	3.16262
116	0.67661	1.28889	1.65810	1.98063	2.35892	2.61888	3.16198
117	0.67659	1.28883	1.65798	1.98045	2.35864	2.61850	3.16135
118	0.67657	1.28877	1.65787	1.98027	2.35837	2.61814	3.16074
119	0.67656	1.28871	1.65776	1.98010	2.35809	2.61778	3.16013
120	0.67654	1.28865	1.65765	1.97993	2.35782	2.61742	3.15954

Lampiran 8 : F Tabel

$\alpha = 0,05$ $df_2=(n-k-1)$	1	2	3	4	5	6	7	8
1	161.448	199.500	215.707	224.583	230.162	233.986	236.768	238.883
2	18.513	19.000	19.164	19.247	19.296	19.330	19.353	19.371
3	10.128	9.552	9.277	9.117	9.013	8.941	8.887	8.845
4	7.709	6.944	6.591	6.388	6.256	6.163	6.094	6.041
5	6.608	5.786	5.409	5.192	5.050	4.950	4.876	4.818
6	5.987	5.143	4.757	4.534	4.387	4.284	4.207	4.147
7	5.591	4.737	4.347	4.120	3.972	3.866	3.787	3.726
8	5.318	4.459	4.066	3.838	3.687	3.581	3.500	3.438
9	5.117	4.256	3.863	3.633	3.482	3.374	3.293	3.230
10	4.965	4.103	3.708	3.478	3.326	3.217	3.135	3.072
11	4.844	3.982	3.587	3.357	3.204	3.095	3.012	2.948
12	4.747	3.885	3.490	3.259	3.106	2.996	2.913	2.849
13	4.667	3.806	3.411	3.179	3.025	2.915	2.832	2.767
14	4.600	3.739	3.344	3.112	2.958	2.848	2.764	2.699
15	4.543	3.682	3.287	3.056	2.901	2.790	2.707	2.641
16	4.494	3.634	3.239	3.007	2.852	2.741	2.657	2.591
17	4.451	3.592	3.197	2.965	2.810	2.699	2.614	2.548
18	4.414	3.555	3.160	2.928	2.773	2.661	2.577	2.510
19	4.381	3.522	3.127	2.895	2.740	2.628	2.544	2.477
20	4.351	3.493	3.098	2.866	2.711	2.599	2.514	2.447
21	4.325	3.467	3.072	2.840	2.685	2.573	2.488	2.420
22	4.301	3.443	3.049	2.817	2.661	2.549	2.464	2.397
23	4.279	3.422	3.028	2.796	2.640	2.528	2.442	2.375
24	4.260	3.403	3.009	2.776	2.621	2.508	2.423	2.355
25	4.242	3.385	2.991	2.759	2.603	2.490	2.405	2.337
26	4.225	3.369	2.975	2.743	2.587	2.474	2.388	2.321
27	4.210	3.354	2.960	2.728	2.572	2.459	2.373	2.305
28	4.196	3.340	2.947	2.714	2.558	2.445	2.359	2.291
29	4.183	3.328	2.934	2.701	2.545	2.432	2.346	2.278
30	4.171	3.316	2.922	2.690	2.534	2.421	2.334	2.266
31	4.160	3.305	2.911	2.679	2.523	2.409	2.323	2.255
32	4.149	3.295	2.901	2.668	2.512	2.399	2.313	2.244
33	4.139	3.285	2.892	2.659	2.503	2.389	2.303	2.235
34	4.130	3.276	2.883	2.650	2.494	2.380	2.294	2.225
35	4.121	3.267	2.874	2.641	2.485	2.372	2.285	2.217
36	4.113	3.259	2.866	2.634	2.477	2.364	2.277	2.209
37	4.105	3.252	2.859	2.626	2.470	2.356	2.270	2.201
38	4.098	3.245	2.852	2.619	2.463	2.349	2.262	2.194
39	4.091	3.238	2.845	2.612	2.456	2.342	2.255	2.187
40	4.085	3.232	2.839	2.606	2.449	2.336	2.249	2.180
41	4.079	3.226	2.833	2.600	2.443	2.330	2.243	2.174
42	4.073	3.220	2.827	2.594	2.438	2.324	2.237	2.168
43	4.067	3.214	2.822	2.589	2.432	2.318	2.232	2.163
44	4.062	3.209	2.816	2.584	2.427	2.313	2.226	2.157
45	4.057	3.204	2.812	2.579	2.422	2.308	2.221	2.152
46	4.052	3.200	2.807	2.574	2.417	2.304	2.216	2.147

47	4.047	3.195	2.802	2.570	2.413	2.299	2.212	2.143
48	4.043	3.191	2.798	2.565	2.409	2.295	2.207	2.138
49	4.038	3.187	2.794	2.561	2.404	2.290	2.203	2.134
50	4.034	3.183	2.790	2.557	2.400	2.286	2.199	2.130
51	4.030	3.179	2.786	2.553	2.397	2.283	2.195	2.126
52	4.027	3.175	2.783	2.550	2.393	2.279	2.192	2.122
53	4.023	3.172	2.779	2.546	2.389	2.275	2.188	2.119
54	4.020	3.168	2.776	2.543	2.386	2.272	2.185	2.115
55	4.016	3.165	2.773	2.540	2.383	2.269	2.181	2.112
56	4.013	3.162	2.769	2.537	2.380	2.266	2.178	2.109
57	4.010	3.159	2.766	2.534	2.377	2.263	2.175	2.106
58	4.007	3.156	2.764	2.531	2.374	2.260	2.172	2.103
59	4.004	3.153	2.761	2.528	2.371	2.257	2.169	2.100
60	4.001	3.150	2.758	2.525	2.368	2.254	2.167	2.097
61	3.998	3.148	2.755	2.523	2.366	2.251	2.164	2.094
62	3.996	3.145	2.753	2.520	2.363	2.249	2.161	2.092
63	3.993	3.143	2.751	2.518	2.361	2.246	2.159	2.089
64	3.991	3.140	2.748	2.515	2.358	2.244	2.156	2.087
65	3.989	3.138	2.746	2.513	2.356	2.242	2.154	2.084
66	3.986	3.136	2.744	2.511	2.354	2.239	2.152	2.082
67	3.984	3.134	2.742	2.509	2.352	2.237	2.150	2.080
68	3.982	3.132	2.740	2.507	2.350	2.235	2.148	2.078
69	3.980	3.130	2.737	2.505	2.348	2.233	2.145	2.076
70	3.978	3.128	2.736	2.503	2.346	2.231	2.143	2.074
71	3.976	3.126	2.734	2.501	2.344	2.229	2.142	2.072
72	3.974	3.124	2.732	2.499	2.342	2.227	2.140	2.070
73	3.972	3.122	2.730	2.497	2.340	2.226	2.138	2.068
74	3.970	3.120	2.728	2.495	2.338	2.224	2.136	2.066
75	3.968	3.119	2.727	2.494	2.337	2.222	2.134	2.064
76	3.967	3.117	2.725	2.492	2.335	2.220	2.133	2.063
77	3.965	3.115	2.723	2.490	2.333	2.219	2.131	2.061
78	3.963	3.114	2.722	2.489	2.332	2.217	2.129	2.059
79	3.962	3.112	2.720	2.487	2.330	2.216	2.128	2.058
80	3.960	3.111	2.719	2.486	2.329	2.214	2.126	2.056
81	3.959	3.109	2.717	2.484	2.327	2.213	2.125	2.055
82	3.957	3.108	2.716	2.483	2.326	2.211	2.123	2.053
83	3.956	3.107	2.715	2.482	2.324	2.210	2.122	2.052
84	3.955	3.105	2.713	2.480	2.323	2.209	2.121	2.051
85	3.953	3.104	2.712	2.479	2.322	2.207	2.119	2.049
86	3.952	3.103	2.711	2.478	2.321	2.206	2.118	2.048
87	3.951	3.101	2.709	2.476	2.319	2.205	2.117	2.047
88	3.949	3.100	2.708	2.475	2.318	2.203	2.115	2.045
89	3.948	3.099	2.707	2.474	2.317	2.202	2.114	2.044
90	3.947	3.098	2.706	2.473	2.316	2.201	2.113	2.043
91	3.946	3.097	2.705	2.472	2.315	2.200	2.112	2.042
92	3.945	3.095	2.704	2.471	2.313	2.199	2.111	2.041
93	3.943	3.094	2.703	2.470	2.312	2.198	2.110	2.040
94	3.942	3.093	2.701	2.469	2.311	2.197	2.109	2.038
95	3.941	3.092	2.700	2.467	2.310	2.196	2.108	2.037
96	3.940	3.091	2.699	2.466	2.309	2.195	2.106	2.036
97	3.939	3.090	2.698	2.465	2.308	2.194	2.105	2.035

98	3.938	3.089	2.697	2.465	2.307	2.193	2.104	2.034
99	3.937	3.088	2.696	2.464	2.306	2.192	2.103	2.033
100	3.936	3.087	2.696	2.463	2.305	2.191	2.103	2.032

Lampiran 9 : Hasil Uji Asumsi Klasik

a. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		93
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.13566211
Most Extreme Differences	Absolute	.092
	Positive	.092
	Negative	-.060
Test Statistic		.092
Asymp. Sig. (2-tailed)		.051 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

b. Uji Multikolinieritas

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Uang Saku	.266	3.754
	Literasi Keuangan	.342	2.927
	Gaya Hidup	.261	3.829
a. Dependent Variable: Perilaku Keuangan			

c. Uji Heteroskedastitas

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.143	1.134		2.771	.007
	Uang Saku	-.107	.055	-.387	-1.941	.055
	Literasi Keuangan	-.023	.049	-.084	-.478	.634
	Gaya Hidup	.113	.060	.378	1.878	.064

a. Dependent Variable: ABS_RES

d. Uji Regresi Linier Berganda

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.637	1.885		-1.929	.057
	Uang Saku	.446	.092	.387	4.869	.000
	Literasi Keuangan	.524	.081	.452	6.429	.000
	Gaya Hidup	.187	.100	.150	1.871	.065

a. Dependent Variable: Perilaku Keuangan

Lampiran 10 : Hasil Uji Hipotesis

a. Uji T (Parsial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.637	1.885		-1.929	.057
	Uang Saku	.446	.092	.387	4.869	.000
	Literasi Keuangan	.524	.081	.452	6.429	.000
	Gaya Hidup	.187	.100	.150	1.871	.065

a. Dependent Variable: Perilaku Keuangan

b. Uji f (Simultan)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5125.701	3	1708.567	168.103	.000 ^b
	Residual	904.579	89	10.164		
	Total	6030.280	92			

a. Dependent Variable: Perilaku Keuangan

b. Predictors: (Constant), Gaya Hidup, Literasi Keuangan, Uang Saku

Lampiran 11 : Uji Koefesien Determinasi (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.922 ^a	.850	.845	3.188

a. Predictors: (Constant), Gaya Hidup, Literasi Keuangan, Uang Saku