LAMPIRAN-LAMPIRAN

Lampiran 1: Kuesioner Penelitian

KUESIONER PENELITIAN

PENGARUH LITERASI KEUANGAN, PERSEPSI MANFAAT, DAN KEAMANAN TERHADAP PENGGUNAAN QRIS OLEH PELANGGAN UMKM AURAJA

A. PROFIL RESPONDEN

1. Nama :
2. Jenis Kelamin :
3. Usia :

B. PETUNJUK PENGERJAAN KUESIONER

Pada setiap pertanyaan hanya perlu memberi satu jawaban sesuai dengan keadaan yang ada dengan cara memberikan ☑ dikolom jawaban yang tersedia. Adapun makna dari jawaban tersebut adalah:

STS : Sangat Tidak Setuju = 1

TS : Tidak Setuju = 2

RR : Ragu- Ragu = 3

S : Setuju = 4

SS : Sangat Setuju = 5

C. DAFTAR PERTANYAAN

1. Literasi Keuangan (X_1)

No	Pernyataan	Jawaban				
		SS	S	RR	TS	STS
Pengetahuan Keuangan						
1.	Saya mengetahui apa itu QRIS dan cara kerjanya sebagai alat pembayaran digital.					
2.	Saya memahami perbedaan QRIS dengan metode pembayaran non-tunai lainnya.					

Keterampilan Keuangan						
3.	Saya mampu menggunakan QRIS dengan benar saat melakukan pembayaran di UMKM AURAJA.					
4.	Saya dapat menyelesaikan transaksi menggunakan QRIS tanpa bantuan orang lain.					
Sikap Keuangan						
5.	Saya lebih memilih menggunakan QRIS dibandingkan pembayaran tunai.					
6.	Saya merasa penggunaan QRIS merupakan pilihan pembayaran yang tepat di era digital.					
Perilaku Keuangan						
7.	Saya sering menggunakan QRIS saat bertransaksi di UMKM AURAJA.					
8.	Saya membiasakan diri menggunakan QRIS dalam transaksi sehari-hari.					

2. Persepsi Manfaat (X_2)

No	Pernyataan	Jawaban				
		SS	S	RR	TS	STS
Meningkatkan Efektivitas Transaksi						
9.	QRIS membantu mengurangi antrean saat melakukan pembayaran.					
10.	Penggunaan QRIS membuat proses pembayaran di UMKM AURAJA menjadi lebih mudah.					
Meningkatkan Produktivitas dan Hasil Transaksi						
11.	QRIS membantu meminimalkan kesalahan dalam proses pembayaran.					
12.	Penggunaan QRIS meningkatkan kualitas transaksi yang saya lakukan.					
Mempermudah Penyelesaian Aktivitas Transaksi						
13.	Proses pembayaran menggunakan QRIS mudah dipelajari.					
14.	Penggunaan QRIS membuat transaksi menjadi lebih nyaman dibandingkan metode pembayaran lainnya.					
Bermanfaat Secara Keseluruhan						
15.	Secara keseluruhan, QRIS memberikan manfaat bagi saya sebagai pelanggan UMKM AURAJA.					

16.	QRIS merupakan metode pembayaran yang bermanfaat dalam jangka panjang.					

3. Keamanan (X_3)

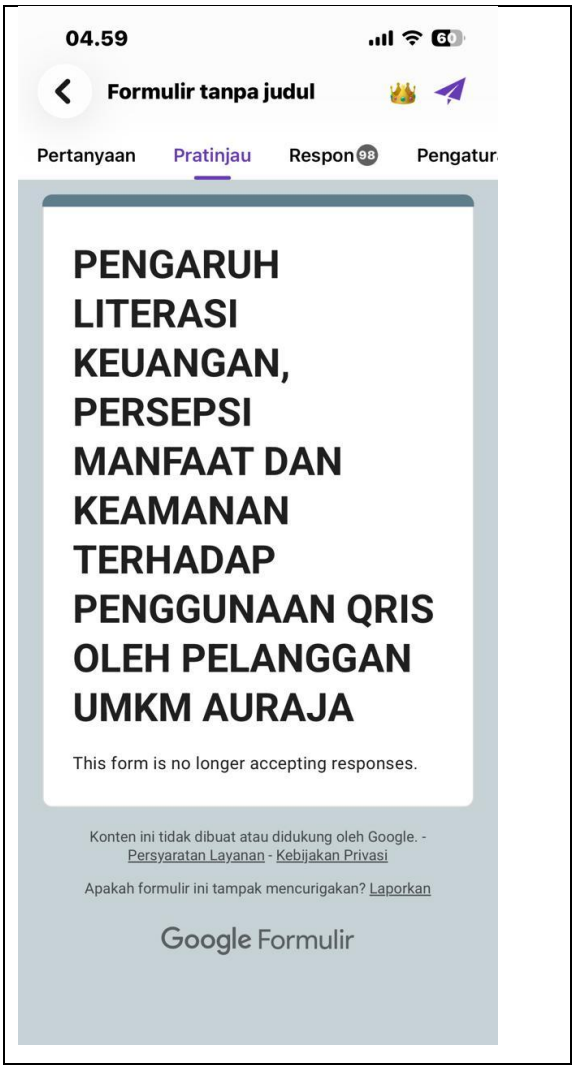
No	Pernyataan	Jawaban				
		SS	S	RR	TS	STS
Perlindungan Terhadap Kerahasiaan Data Penggunaan						
17.	Data pribadi saya terlindungi dengan baik saat menggunakan QRIS.					
18.	QRIS tidak menyalahgunakan data pribadi saya.					
Keamanan Sistem Ketika Melakukan Transaksi						
19.	Sistem QRIS berjalan dengan aman saat saya melakukan transaksi.					
20.	QRIS memiliki sistem pengamanan yang baik saat digunakan.					
Perlindungan Terhadap Risiko Penipuan						
21.	QRIS memberikan perlindungan yang baik terhadap transaksi yang mencurigakan.					
22.	Saya merasa aman dari risiko kehilangan uang saat menggunakan QRIS.					
Keyakinan Bahwa Transaksi Dengan QRIS Aman Dilakukan						
23.	Saya merasa tenang saat melakukan transaksi menggunakan QRIS.					
24.	Saya tidak ragu menggunakan QRIS saat melakukan pembayaran di UMKM AURAJA.					

4. Penggunaan QRIS (Y)

No	Pernyataan	Jawaban				
		SS	S	RR	TS	STS
Frekuensi Menggunakan QRIS						
25.	Saya sering menggunkan QRIS saat bertransaksi di UMKM AURAJA.					
26.	QRIS menjadi pilihan saya dalam transaksi di UMKM AURAJA.					
Keputusan Dalam Menggunakan QRIS						
27.	Pengalaman saya menggunakan QRIS di UMKM AURAJA menyenangkan.					
28.	Saya merasa puas menggunakan QRIS sebagai metode pembayaran.					
Konsistensi Menjadikan QRIS Sebagai Pilihan Utama						

29.	Saya konsisten menggunkan QRIS dalam setiap transaksi.					
30.	Saya selalu memilih QRIS sebagai metode pembayaran utama di UMKM AURAJA.					
Kesediaan Terus Menggunakan QRIS Di Masa Depan						
31.	Saya berniat terus menggunakan QRIS dimasa mendatang.					
32.	Saya akan merekomendasiakan penggunaan QRIS kepada orang lain.					

Lampiran. 2 GoogleForm



Lampriran 3. LAMPIRAN TABEL UJI t

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 / 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
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 / 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
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

Lampriran 4. LAMPIRAN TABEL UJI F

α = 0,05	df1=(k-1)							
df2=(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 5. TABULASI DATA UJI VALIDITAS DAN RELIABILITAS

Variabel X_1. Literasi Keuangan

X1P1	X1P2	X1P3	X1P4	X1P5	X1P6	X1P7	X1P8	TOTAL X1
4	4	4	5	4	5	5	4	35
5	4	4	5	4	4	4	4	34
4	4	4	4	4	4	4	4	32
4	4	4	4	3	4	4	4	31
5	5	4	4	4	4	3	4	33
5	5	4	4	4	5	4	4	35
4	4	4	3	3	3	4	4	29
4	5	4	5	5	4	4	5	36
4	4	5	5	5	4	5	4	36
5	5	4	5	4	5	4	5	37
5	5	4	4	3	4	4	5	34
5	5	4	4	4	4	3	3	32
5	5	4	5	5	4	5	4	37
4	4	4	4	4	3	3	3	29
5	5	3	3	4	4	4	4	32
5	5	5	5	4	4	4	4	36
4	4	4	4	4	4	4	4	32
4	4	4	3	4	4	4	4	31
5	5	4	5	4	4	5	5	37
4	4	4	4	4	3	4	4	31
4	5	4	4	5	5	4	5	36
4	4	5	5	5	5	3	3	34
5	5	4	5	5	4	3	3	34
5	4	5	5	5	5	5	5	39
5	5	4	4	4	4	5	4	35
5	5	4	4	4	4	3	3	32
4	4	4	4	4	4	3	3	30
5	5	4	4	4	4	4	4	34
5	4	5	4	4	4	5	5	36
5	5	4	4	4	4	3	3	32

Variabel X_2. Persepsi Manfaat

X2P1	X2P2	X2P3	X2P4	X2P5	X2P6	X2P7	X2P82	TOTALX2
3	4	4	4	5	4	5	5	35
4	4	5	4	4	4	4	3	32
5	5	4	4	4	4	4	3	33
3	3	3	3	3	5	3	3	26
3	3	3	4	4	4	4	4	29
4	4	4	4	5	5	5	3	34
5	4	4	3	3	4	4	4	31
5	4	5	5	5	4	5	5	38
5	5	4	5	5	4	5	5	38
4	4	5	5	5	4	4	5	36
4	5	4	5	5	4	5	5	37
5	5	4	4	4	4	4	4	34
5	5	4	5	5	5	4	5	38
5	4	4	4	5	4	4	3	33
4	5	4	4	4	4	5	5	35
5	5	4	4	5	4	4	5	36
4	4	4	4	4	4	3	3	30
4	4	4	4	4	4	4	3	31
5	4	5	5	4	4	4	3	34
4	4	5	4	4	5	4	4	34
4	3	5	4	4	3	4	5	32
5	5	4	4	4	4	3	3	32
5	5	4	5	5	5	5	3	37
5	5	4	5	5	4	4	4	36
4	5	4	5	4	5	3	3	33
4	4	4	5	4	5	5	4	35
4	4	5	5	5	5	3	3	34
5	5	4	4	4	4	4	3	33
5	5	4	4	4	5	4	5	36
5	5	5	4	5	5	4	4	37

Variabel X_3. Keamanan

X3P1	X3P2	X3P3	X3P4	X3P5	X3P6	X3P7	X3P8	TOTALX3
4	4	5	4	4	5	4	4	34
5	5	4	4	4	4	4	4	34
5	5	4	4	4	4	4	4	34
2	2	2	2	2	2	3	3	18
2	2	2	2	2	2	1	1	14
4	4	4	5	5	5	4	4	35
5	5	5	4	4	4	4	4	35
4	5	5	4	5	5	5	4	37
5	4	5	4	5	5	5	4	37
4	4	5	4	4	4	4	4	33
5	5	4	5	5	5	4	5	38
5	4	4	4	4	4	5	5	35
4	5	4	5	5	5	5	5	38
5	4	4	4	4	4	3	3	31
5	4	5	4	4	4	4	4	34
4	4	4	5	4	5	4	5	35
5	5	5	4	4	4	4	4	35
4	4	5	5	4	4	4	4	34
4	4	5	5	5	5	4	4	36
5	5	4	4	4	4	5	5	36
4	5	4	5	5	3	4	5	35
5	5	5	5	5	5	5	5	40
5	4	5	5	5	4	5	5	38
5	4	5	5	4	5	5	4	37
4	4	4	4	4	4	5	5	34
4	5	4	4	5	5	4	5	36
4	4	5	5	5	5	4	4	36
4	4	5	5	5	5	4	3	35
5	4	5	4	5	5	5	5	38
4	5	4	5	4	5	4	5	36

Variabel Y

YP1	YP2	YP3	YP4	YP5	YP6	YP7	YP8	TOTAL Y
5	5	5	5	5	5	4	4	38
4	5	4	5	4	4	5	4	35
5	5	5	5	5	5	5	5	40
3	3	3	3	3	3	3	3	24
3	3	3	3	3	3	3	3	24
4	4	4	5	4	4	5	5	35
4	5	4	5	5	4	4	5	36
5	5	5	4	5	5	4	5	38
5	4	4	5	5	5	5	5	38
4	4	4	5	4	4	5	5	35
5	5	4	5	5	5	5	5	39
4	4	4	4	4	4	5	5	34
5	5	4	4	4	4	5	5	36
4	5	5	4	4	4	5	5	36
5	4	4	4	5	5	5	5	37
4	4	4	5	5	4	4	5	35
5	5	5	5	5	5	5	5	40
5	5	5	5	5	5	5	5	40
5	5	5	5	5	5	5	5	40
4	4	4	5	4	4	4	4	33
4	5	4	4	5	4	5	4	35
4	4	4	4	4	4	5	5	34
5	5	4	4	4	4	4	4	34
5	4	5	5	5	4	4	4	36
4	4	5	5	5	5	4	4	36
5	5	5	4	4	5	4	4	36
5	5	5	4	4	4	4	4	35
4	4	4	4	4	4	5	5	34
5	4	5	4	5	4	5	4	36
5	5	4	5	5	5	4	4	37

Lampiran 6. Hasil Uji Validitas

Variabel X_1. Literasi Keuangan

Correlations										
		X01	X02	X03	X04	X05	X06	X07	X08	TOTALX1
X01	Pearson Correlation	1	.610**	.633**	.610**	.458*	.406*	.406*	.582**	.741**
	Sig. (2-tailed)		.000	.000	.000	.011	.026	.026	.001	.000
	N	30	30	30	30	30	30	30	30	30
X02	Pearson Correlation	.610**	1	.469**	.652**	.668**	.441*	.441*	.705**	.786**
	Sig. (2-tailed)	.000		.009	.000	.000	.015	.015	.000	.000
	N	30	30	30	30	30	30	30	30	30
X03	Pearson Correlation	.633**	.469**	1	.657**	.679**	.647**	.552**	.552**	.812**
	Sig. (2-tailed)	.000	.009		.000	.000	.000	.002	.002	.000
	N	30	30	30	30	30	30	30	30	30
X04	Pearson Correlation	.610**	.652**	.657**	1	.757**	.617**	.617**	.617**	.870**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30
X05	Pearson Correlation	.458*	.668**	.679**	.757**	1	.596**	.596**	.686**	.855**

	Sig. (2-tailed)	.011	.000	.000	.000		.001	.001	.000	.000
	N	30	30	30	30	30	30	30	30	30
X06	Pearson Correlation	.406**	.441**	.647**	.617**	.596**	1	.464**	.554**	.742**
	Sig. (2-tailed)	.026	.015	.000	.000	.001		.010	.002	.000
	N	30	30	30	30	30	30	30	30	30
X07	Pearson Correlation	.406**	.441**	.552**	.617**	.596**	.464**	1	.554**	.728**
	Sig. (2-tailed)	.026	.015	.002	.000	.001	.010		.002	.000
	N	30	30	30	30	30	30	30	30	30
X08	Pearson Correlation	.582**	.705**	.552**	.617**	.686**	.554**	.554**	1	.826**
	Sig. (2-tailed)	.001	.000	.002	.000	.000	.002	.002		.000
	N	30	30	30	30	30	30	30	30	30
TOTALX1	Pearson Correlation	.741**	.786**	.812**	.870**	.855**	.742**	.728**	.826**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	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).										

Variabel X_2. Persepsi Manfaat

Correlations										
		X201	X202	X203	X204	X205	X206	X207	X208	TOTALX2
X201	Pearson Correlation	1	.757**	.596**	.741**	.727**	.477**	.617**	.642**	.889**
	Sig. (2-tailed)		.000	.001	.000	.000	.008	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30
X202	Pearson Correlation	.757**	1	.299	.683**	.588**	.520**	.649**	.591**	.819**
	Sig. (2-tailed)	.000		.108	.000	.001	.003	.000	.001	.000
	N	30	30	30	30	30	30	30	30	30
X203	Pearson Correlation	.596**	.299	1	.523**	.517**	.256	.401*	.449*	.642**
	Sig. (2-tailed)	.001	.108		.003	.003	.173	.028	.013	.000
	N	30	30	30	30	30	30	30	30	30
X204	Pearson Correlation	.741**	.683**	.523**	1	.707**	.390*	.784**	.699**	.885**
	Sig. (2-tailed)	.000	.000	.003		.000	.033	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30
X205	Pearson Correlation	.727**	.588**	.517**	.707**	1	.269	.656**	.637**	.816**
	Sig. (2-tailed)	.000	.001	.003	.000		.151	.000	.000	.000

	N	30	30	30	30	30	30	30	30	30
X206	Pearson Correlation	.477**	.520**	.256	.390*	.269	1	.348	.211	.555**
	Sig. (2-tailed)	.008	.003	.173	.033	.151		.059	.262	.001
	N	30	30	30	30	30	30	30	30	30
X207	Pearson Correlation	.617**	.649**	.401*	.784**	.656**	.348	1	.730**	.832**
	Sig. (2-tailed)	.000	.000	.028	.000	.000	.059		.000	.000
	N	30	30	30	30	30	30	30	30	30
X208	Pearson Correlation	.642**	.591**	.449*	.699**	.637**	.211	.730**	1	.799**
	Sig. (2-tailed)	.000	.001	.013	.000	.000	.262	.000		.000
	N	30	30	30	30	30	30	30	30	30
TOTALX2	Pearson Correlation	.889**	.819**	.642**	.885**	.816**	.555**	.832**	.799**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.001	.000	.000	
	N	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).										

Variabel X_3. Keamanan

Correlations										
		X301	X302	X303	X304	X305	X306	X307	X308	TOTALX3
X301	Pearson Correlation	1	.560**	.782**	.656**	.707**	.619**	.800**	.607**	.859**
	Sig. (2-tailed)		.001	.000	.000	.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30
X302	Pearson Correlation	.560**	1	.432*	.656**	.707**	.538**	.555**	.695**	.769**
	Sig. (2-tailed)	.001		.017	.000	.000	.002	.001	.000	.000
	N	30	30	30	30	30	30	30	30	30
X303	Pearson Correlation	.782**	.432*	1	.522**	.657**	.652**	.845**	.477**	.806**
	Sig. (2-tailed)	.000	.017		.003	.000	.000	.000	.008	.000
	N	30	30	30	30	30	30	30	30	30
X304	Pearson Correlation	.656**	.656**	.522**	1	.697**	.605**	.649**	.784**	.834**
	Sig. (2-tailed)	.000	.000	.003		.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30
X305	Pearson Correlation	.707**	.707**	.657**	.697**	1	.641**	.780**	.744**	.889**

	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30
X306	Pearson Correlation	.619**	.538**	.652**	.605**	.641**	1	.693**	.571**	.802**
	Sig. (2-tailed)	.000	.002	.000	.000	.000		.000	.001	.000
	N	30	30	30	30	30	30	30	30	30
X307	Pearson Correlation	.800**	.555**	.845**	.649**	.780**	.693**	1	.601**	.891**
	Sig. (2-tailed)	.000	.001	.000	.000	.000	.000		.000	.000
	N	30	30	30	30	30	30	30	30	30
X308	Pearson Correlation	.607**	.695**	.477**	.784**	.744**	.571**	.601**	1	.819**
	Sig. (2-tailed)	.000	.000	.008	.000	.000	.001	.000		.000
	N	30	30	30	30	30	30	30	30	30
TOTALX3	Pearson Correlation	.859**	.769**	.806**	.834**	.889**	.802**	.891**	.819**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	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).										

Variabel Y

Correlations										
		Y01	Y02	Y03	Y04	Y05	Y06	Y07	Y08	TOTALLY
Y01	Pearson Correlation	1	.697**	.794**	.477**	.791**	.913**	.653**	.520**	.891**
	Sig. (2-tailed)		.000	.000	.008	.000	.000	.000	.003	.000
	N	30	30	30	30	30	30	30	30	30
Y02	Pearson Correlation	.697**	1	.656**	.529**	.668**	.697**	.529**	.481**	.802**
	Sig. (2-tailed)	.000		.000	.003	.000	.000	.003	.007	.000
	N	30	30	30	30	30	30	30	30	30
Y03	Pearson Correlation	.794**	.656**	1	.461*	.696**	.794**	.638**	.496**	.844**
	Sig. (2-tailed)	.000	.000		.010	.000	.000	.000	.005	.000
	N	30	30	30	30	30	30	30	30	30
Y04	Pearson Correlation	.477**	.529**	.461*	1	.596**	.565**	.554**	.514**	.715**
	Sig. (2-tailed)	.008	.003	.010		.001	.001	.002	.004	.000
	N	30	30	30	30	30	30	30	30	30
Y05	Pearson Correlation	.791**	.668**	.696**	.596**	1	.791**	.596**	.558**	.867**
	Sig. (2-tailed)	.000	.000	.000	.001		.000	.001	.001	.000
	N	30	30	30	30	30	30	30	30	30
Y06	Pearson Correlation	.913**	.697**	.794**	.565**	.791**	1	.653**	.607**	.918**

	Sig. (2-tailed)	.000	.000	.000	.001	.000		.000	.000	.000
	N	30	30	30	30	30	30	30	30	30
Y07	Pearson Correlation	.653**	.529**	.638**	.554**	.596**	.653**	1	.603**	.796**
	Sig. (2-tailed)	.000	.003	.000	.002	.001	.000		.000	.000
	N	30	30	30	30	30	30	30	30	30
Y08	Pearson Correlation	.520**	.481**	.496**	.514**	.558**	.607**	.603**	1	.728**
	Sig. (2-tailed)	.003	.007	.005	.004	.001	.000	.000		.000
	N	30	30	30	30	30	30	30	30	30
TOTALY	Pearson Correlation	.891**	.802**	.844**	.715**	.867**	.918**	.796**	.728**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	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 7. Hasil Uji Reliabilitas

Variabel X. Literasi Keuangan

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.786	9

Variabel X. Persepsi Manfaat

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.786	9

Variabel X. Keamanan

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.793	9

Variabel Y. Penggunaan QRIS

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.793	9

Lampiran 8. Tabulasi Data Responden

Variabel X_1 dan X_2

X1P1	X1P2	X1P3	X1P4	X1P5	X1P6	X1P7	X1P8	TOTAL X1	X2P1	X2P2	X2P3	X2P4	X2P5	X2P6	X2P7	X2P82	TOTAL X2
4	4	4	5	4	5	5	4	35	3	4	4	4	5	4	5	5	35
5	4	4	5	4	4	4	4	34	4	4	5	4	4	4	4	3	32
4	4	4	4	4	4	4	4	32	5	5	4	4	4	4	4	3	33
4	4	4	4	3	4	4	4	31	3	3	3	3	3	5	3	3	26
5	5	4	4	4	4	3	4	33	3	3	3	4	4	4	4	4	29
4	4	4	4	4	4	4	4	32	4	4	4	4	4	4	3	3	30
4	4	4	3	4	4	4	4	31	4	4	4	4	4	4	4	3	31
5	5	4	5	4	4	5	5	37	5	4	5	5	4	4	4	3	34
4	4	4	4	4	3	4	4	31	4	4	5	4	4	5	4	4	34
5	5	4	4	4	5	4	4	35	4	4	4	4	5	5	5	3	34
4	4	4	3	3	3	4	4	29	5	4	4	3	3	4	4	4	31
4	5	4	5	5	4	4	5	36	5	4	5	5	5	4	5	5	38
4	4	5	5	5	4	5	4	36	5	5	4	5	5	4	5	5	38
5	5	4	5	4	5	4	5	37	4	4	5	5	5	4	4	5	36
4	5	4	4	5	5	4	5	36	4	3	5	4	4	3	4	5	32
4	4	5	5	5	5	3	3	34	5	5	4	4	4	4	3	3	32
5	5	4	5	5	4	3	3	34	5	5	4	5	5	5	5	3	37
5	4	5	5	5	5	5	5	39	5	5	4	5	5	4	4	4	36
5	5	4	4	4	4	5	4	35	4	5	4	5	4	5	3	3	33
5	5	4	4	4	4	3	3	32	4	4	4	5	4	5	5	4	35
4	4	4	4	4	4	3	3	30	4	4	5	5	5	5	3	3	34
5	5	4	4	4	4	4	4	34	5	5	4	4	4	4	4	3	33
5	4	5	4	4	4	5	5	36	5	5	4	4	4	5	4	5	36

5	5	4	4	3	4	4	5	34	4	5	4	5	5	4	5	5	37
5	5	4	4	4	4	3	3	32	5	5	4	4	4	4	4	4	34
5	5	4	5	5	4	5	4	37	5	5	4	5	5	5	4	5	38
4	4	4	4	4	3	3	3	29	5	4	4	4	5	4	4	3	33
5	5	3	3	4	4	4	4	32	4	5	4	4	4	4	5	5	35
5	5	5	5	4	4	4	4	36	5	5	4	4	5	4	4	5	36
5	5	4	4	4	4	3	3	32	5	5	5	4	5	5	4	4	37
4	4	4	4	4	4	3	3	30	4	5	4	4	4	5	4	4	34
4	4	4	4	3	4	4	4	31	3	4	4	3	5	4	4	3	30
2	2	2	2	3	3	2	2	18	2	2	2	2	2	3	3	3	19
4	4	4	3	4	4	3	3	29	5	4	5	4	5	4	5	5	37
4	4	5	4	5	4	4	4	34	5	4	5	4	5	4	4	5	36
5	5	4	4	4	4	4	4	34	4	4	4	5	4	4	5	4	34
4	5	4	4	4	4	4	5	34	4	4	5	4	4	4	5	4	34
4	4	5	5	5	4	4	4	35	4	4	4	5	5	4	5	4	35
4	5	5	4	4	4	4	4	34	2	2	2	3	2	2	2	2	17
5	5	4	4	5	4	3	3	33	4	5	4	4	4	4	4	5	34
4	5	4	5	3	4	4	4	33	4	5	4	4	5	4	5	4	35
5	5	4	4	4	5	4	4	35	5	5	4	4	4	5	4	4	35
4	4	4	4	3	4	4	4	31	4	4	4	4	4	4	4	4	32
4	5	4	5	4	4	4	5	35	4	4	4	5	4	4	5	4	34
4	5	4	4	3	4	4	4	32	4	5	5	4	4	5	4	5	36
5	5	4	4	3	4	4	4	33	5	5	4	4	3	4	4	3	32
4	4	5	4	4	5	4	5	35	4	4	4	4	5	4	4	3	32
5	4	4	4	4	5	4	5	35	5	5	4	4	5	4	4	5	36
4	4	4	4	3	4	4	4	31	4	4	4	4	5	4	4	4	33
5	5	4	4	4	4	4	4	34	5	5	4	4	3	4	5	5	35

5	5	4	4	3	4	4	4	33	4	5	4	4	5	4	4	4	34
5	4	4	4	3	4	4	4	32	4	4	4	4	4	4	4	4	32
5	4	4	4	3	4	4	4	32	4	5	4	4	5	4	5	5	36
4	4	4	4	4	5	4	4	33	4	4	4	4	4	4	4	4	32
4	4	4	4	4	5	4	4	33	4	4	4	4	5	4	4	4	33
2	2	2	1	2	2	3	2	16	3	3	3	3	3	2	3	3	23
2	2	2	1	2	2	3	1	15	2	3	2	2	2	2	3	2	18
2	2	2	1	1	2	3	2	15	2	3	2	2	1	2	2	2	16
2	2	2	1	1	1	2	1	12	2	2	2	2	1	2	2	2	15
1	1	2	1	1	2	3	2	13	3	3	2	2	1	2	3	2	18
1	1	2	1	1	2	3	2	13	2	2	2	2	1	2	2	2	15
5	5	4	5	4	5	4	5	37	4	5	4	4	5	4	4	4	34
4	4	4	4	4	4	4	4	32	4	4	4	4	4	4	4	4	32
5	5	5	5	5	5	5	5	40	5	5	5	5	5	5	5	5	40
4	4	4	4	4	4	4	4	32	4	4	4	4	4	4	4	4	32
5	5	5	5	4	4	4	4	36	4	4	4	4	5	4	4	4	33
2	2	2	1	2	2	2	2	15	2	2	2	2	2	2	2	2	16
4	4	4	4	4	4	4	4	32	4	4	4	4	4	4	4	4	32
4	4	4	4	4	4	4	4	32	4	4	4	4	4	4	4	4	32
5	5	5	5	5	5	5	5	40	5	5	5	5	5	5	5	5	40
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4	4	4	5	4	4	4	4	33	5	5	4	4	3	4	4	3	32
5	5	5	5	4	4	4	4	36	5	4	4	4	4	4	4	3	32
5	5	4	5	4	4	4	4	35	4	4	4	4	4	4	4	4	32
2	2	2	1	2	2	2	2	15	2	2	2	2	2	2	2	2	16
4	4	4	4	4	4	4	4	32	5	5	4	4	5	4	4	4	35
2	2	2	2	3	2	3	2	18	2	3	2	2	2	2	3	2	18

5	5	5	5	4	4	4	4	36	4	4	4	4	5	4	4	4	33
5	5	4	5	4	4	4	4	35	4	4	4	4	4	4	4	4	32
4	4	4	4	3	4	4	4	31	4	4	3	3	4	3	4	4	29
4	4	4	4	4	4	4	4	32	4	4	4	4	5	4	4	4	33
5	5	5	5	4	4	4	4	36	4	4	4	4	4	4	4	4	32
2	2	3	2	2	2	2	2	17	2	2	2	2	1	2	2	2	15
4	4	4	4	4	4	4	4	32	4	4	4	4	3	4	4	5	32
4	4	4	4	4	4	4	4	32	4	4	4	4	5	4	4	4	33
5	5	4	5	4	4	4	4	35	4	4	4	4	5	4	4	4	33
4	4	4	4	4	4	4	4	32	4	4	4	4	5	4	4	4	33
4	4	4	4	4	4	4	4	32	4	4	4	4	4	4	4	4	32
4	4	4	5	4	4	4	4	33	5	4	4	4	4	4	4	3	32
5	5	5	5	4	4	4	4	36	4	4	4	4	3	4	4	3	30
4	4	4	4	4	4	4	4	32	4	4	4	4	4	4	4	4	32
4	4	4	4	4	4	4	4	32	2	4	4	4	3	4	4	3	28
5	5	5	5	5	5	4	5	39	2	4	4	4	3	4	4	3	28
4	4	4	4	4	4	4	4	32	2	2	2	4	4	4	4	3	25
5	5	5	5	5	5	5	5	40	4	4	4	4	4	4	4	4	32
5	5	5	5	5	5	4	5	39	2	2	2	2	3	1	3	2	17
5	5	5	5	5	5	4	5	39	4	2	2	2	3	3	3	3	22
2	2	2	2	1	2	2	2	15	3	3	2	2	2	2	2	2	18

Variabel X_3 dan Y

X3P1	X3P2	X3P3	X3P4	X3P5	X3P6	X3P7	X3P8	TOTALX3	YP1	YP2	YP3	YP4	YP5	YP6	YP7	YP8	TOTALY
4	4	5	4	4	5	4	4	34	5	5	5	5	5	5	4	4	38
5	5	4	4	4	4	4	4	34	4	5	4	5	4	4	5	4	35
5	5	4	4	4	4	4	4	34	5	5	5	5	5	5	5	5	40
2	2	2	2	2	2	3	3	18	3	3	3	3	3	3	3	3	24
2	2	2	2	2	2	1	1	14	3	3	3	3	3	3	3	3	24
5	5	5	4	4	4	4	4	35	5	5	5	5	5	5	5	5	40
4	4	5	5	4	4	4	4	34	5	5	5	5	5	5	5	5	40
4	4	5	5	5	5	4	4	36	5	5	5	5	5	5	5	5	40
5	5	4	4	4	4	5	5	36	4	4	4	5	4	4	4	4	33
4	4	4	5	5	5	4	4	35	4	4	4	5	4	4	5	5	35
5	5	5	4	4	4	4	4	35	4	5	4	5	5	4	4	5	36
4	5	5	4	5	5	5	4	37	5	5	5	4	5	5	4	5	38
5	4	5	4	5	5	5	4	37	5	4	4	5	5	5	5	5	38
4	4	5	4	4	4	4	4	33	4	4	4	5	4	4	5	5	35
4	5	4	5	5	3	4	5	35	4	5	4	4	5	4	5	4	35
5	5	5	5	5	5	5	5	40	4	4	4	4	4	4	5	5	34
5	4	5	5	5	4	5	5	38	5	5	4	4	4	4	4	4	34
5	4	5	5	4	5	5	4	37	5	4	5	5	5	4	4	4	36
4	4	4	4	4	4	5	5	34	4	4	5	5	5	5	4	4	36
4	5	4	4	5	5	4	5	36	5	5	5	4	4	5	4	4	36
4	4	5	5	5	5	4	4	36	5	5	5	4	4	4	4	4	35
4	4	5	5	5	5	4	3	35	4	4	4	4	4	4	5	5	34
5	4	5	4	5	5	5	5	38	5	4	5	4	5	4	5	4	36
5	5	4	5	5	5	4	5	38	5	5	4	5	5	5	5	5	39

5	4	4	4	4	4	5	5	35	4	4	4	4	4	4	5	5	34
4	5	4	5	5	5	5	5	38	5	5	4	4	4	4	5	5	36
5	4	4	4	4	4	3	3	31	4	5	5	4	4	4	5	5	36
5	4	5	4	4	4	4	4	34	5	4	4	4	5	5	5	5	37
4	4	4	5	4	5	4	5	35	4	4	4	5	5	4	4	5	35
4	5	4	5	4	5	4	5	36	5	5	4	5	5	5	4	4	37
5	4	4	4	5	5	5	5	37	4	4	4	4	4	4	4	4	32
4	4	4	3	4	4	4	3	30	4	5	4	4	4	5	4	4	34
4	5	4	5	5	4	4	4	35	5	5	4	4	5	4	5	4	36
5	4	4	5	4	5	5	5	37	4	4	4	4	4	4	4	4	32
4	5	4	5	5	4	5	4	36	4	5	4	5	4	5	4	4	35
4	4	4	4	5	4	4	5	34	4	5	4	5	4	4	4	4	34
4	5	4	4	4	5	4	4	34	4	4	4	5	5	4	5	5	36
5	4	5	5	4	4	4	5	36	5	4	4	4	4	4	5	4	34
5	4	4	4	4	4	4	5	34	4	4	5	4	5	4	5	4	35
4	4	5	4	5	4	4	5	35	4	5	4	4	4	4	5	4	34
4	5	4	5	4	4	5	4	35	4	4	5	4	4	4	4	4	33
4	4	4	4	5	5	4	5	35	4	4	5	5	5	4	5	4	36
5	4	4	5	4	4	4	5	35	4	4	4	4	4	4	4	4	32
4	4	5	4	4	4	4	4	33	4	5	4	4	5	4	4	5	35
4	4	4	4	5	4	5	4	34	4	4	5	4	4	4	4	4	33
5	5	4	5	4	4	4	5	36	4	4	4	4	4	4	5	5	34
5	5	4	4	5	4	4	3	34	5	4	4	4	4	4	5	5	35
4	4	4	4	5	4	4	4	33	5	4	4	5	4	4	5	5	36
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5	4	4	5	4	4	4	3	33	5	5	5	4	5	5	5	5	39
4	4	4	4	4	4	5	5	34	5	5	5	4	5	5	5	5	39

5	4	4	4	4	4	4	5	34	5	5	5	4	5	5	5	5	39
4	5	4	4	4	4	4	5	34	5	5	5	4	5	5	5	5	39
4	4	4	4	4	4	4	4	32	5	5	5	4	5	5	5	5	39
4	4	4	4	4	4	4	5	33	4	4	4	4	4	4	5	5	34
2	2	3	3	2	3	2	3	20	2	2	2	2	2	2	1	2	15
3	3	4	3	3	2	2	3	23	2	2	3	1	2	2	2	2	16
2	2	2	2	2	2	2	3	17	2	2	2	2	2	2	1	1	14
2	2	2	2	2	3	1	2	16	1	1	2	2	1	1	1	1	10
2	2	2	2	2	2	1	3	16	2	2	2	2	2	2	1	1	14
2	2	2	2	2	2	2	2	16	2	2	2	2	2	2	1	1	14
5	5	4	4	4	4	4	5	35	5	5	4	4	5	5	5	5	38
5	5	4	4	4	4	4	5	35	4	4	4	4	4	4	4	4	32
5	4	4	4	4	4	5	5	35	5	5	5	5	5	5	5	5	40
5	4	4	4	4	4	5	5	35	4	4	4	4	4	4	4	4	32
4	4	4	4	4	4	4	4	32	5	5	4	4	5	5	4	4	36
2	2	2	2	2	2	2	2	16	2	1	2	2	1	1	2	2	13
4	4	4	4	4	4	4	5	33	5	5	4	4	4	4	4	4	34
5	5	4	4	4	4	4	4	34	4	4	4	4	4	3	5	5	33
5	5	5	5	5	5	5	5	40	5	4	4	4	4	4	5	5	35
5	4	4	4	4	4	5	5	35	5	5	5	4	5	5	5	5	39
5	4	4	3	3	4	4	5	32	5	5	5	4	5	5	4	4	37
4	4	4	4	4	4	4	4	32	5	5	5	4	5	5	4	4	37
5	5	4	4	4	4	4	4	34	5	5	5	4	5	5	5	5	39
2	2	2	2	2	2	2	2	16	2	2	2	2	2	2	1	1	14
4	4	4	4	4	4	5	5	34	5	5	5	4	5	5	5	5	39
2	2	2	2	2	2	2	2	16	2	2	2	2	2	2	1	1	14
4	4	4	4	4	4	4	5	33	5	5	5	4	5	5	5	5	39

4	4	4	4	4	4	4	5	33	5	5	5	4	5	5	4	4	37
5	4	4	4	4	4	3	4	32	5	5	4	4	4	4	4	5	35
5	4	4	4	4	4	5	5	35	5	5	5	4	5	5	4	4	37
4	4	4	4	4	4	4	4	32	5	5	5	4	5	5	4	4	37
2	2	2	2	2	2	2	3	17	2	2	2	2	2	2	1	1	14
4	5	4	4	4	4	4	5	34	5	5	5	4	5	5	4	4	37
5	4	4	4	4	4	3	3	31	5	5	4	4	5	5	4	4	36
5	4	4	4	4	4	4	5	34	4	4	4	4	4	5	5	4	34
5	4	4	4	4	4	4	3	32	5	5	5	4	5	5	4	4	37
2	2	2	2	2	3	3	3	19	5	5	5	4	5	5	4	5	38
4	4	4	4	4	4	4	4	32	5	5	5	4	5	5	4	4	37
4	4	4	4	4	4	4	5	33	5	5	4	4	4	5	4	4	35
4	4	4	4	4	4	4	4	32	5	5	5	4	5	5	5	5	39
5	5	5	5	5	5	4	5	39	5	5	5	4	5	5	4	4	37
4	4	4	4	4	4	4	3	31	5	5	5	4	4	5	4	4	36
4	4	4	4	4	4	4	4	32	4	4	4	4	4	4	4	4	32
4	4	4	4	4	4	4	3	31	5	5	5	5	5	5	4	4	38
2	2	3	3	4	4	4	4	26	4	4	4	4	4	4	5	5	34
2	2	2	2	2	2	2	2	16	3	3	3	3	3	3	1	1	20
3	3	3	2	2	2	2	2	19	2	2	2	2	2	2	1	1	14

LAMPIRAN HASIL UJI ASUMSI KLASIK

Lampiran 9. Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		98
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.13849385
Most Extreme Differences	Absolute	.089
	Positive	.089
	Negative	-.065
Test Statistic		.089
Asymp. Sig. (2-tailed)		.051[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Lampiran 10. Hasil uji Multikolinieritas

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Literasi Keuangan	.396	2.528
	Persepsi Manfaat	.272	3.675
	Keamanan	.348	2.878
a. Dependent Variable: Penggunaan QRIS			

Lampiran 11. Hasil Uji Heteroskedastisitas

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.374	1.102		2.155	.034
	Literasi Keuangan	-.038	.049	-.128	-.782	.436
	Persepsi Manfaat	.037	.062	.116	.589	.557
	Keamanan	.003	.053	.011	.065	.948
a. Dependent Variable: Abs_RES						

Lampiran 12. Hasil Uji Regresi Linear Berganda

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.150	1.740		1.811	.073
	Literasi Keuangan	.487	.077	.428	6.312	.000
	Persepsi Manfaat	.115	.098	.095	1.165	.247
	Keamanan	.546	.083	.473	6.548	.000
a. Dependent Variable: Penggunaan QRIS						

LAMPIRAN HASIL UJI HIPOTESISI

Lampiran 13. Hasil Uji Parsial (Uji t)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.150	1.740		1.811	.073
	Literasi Keuangan	.487	.077	.428	6.312	.000
	Persepsi Manfaat	.115	.098	.095	1.165	.247
	Keamanan	.546	.083	.473	6.548	.000
a. Dependent Variable: Penggunaan QRIS						

Lampiran 14. Hasil Uji Simultan (Uji F)

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4642.536	3	1547.512	152.247	.000[b]
	Residual	955.464	94	10.165		
	Total	5598.000	97			
a. Dependent Variable: Penggunaan QRIS						
b. Predictors: (Constant), Keamanan , Literasi Keuangan , Persepsi Manfaat						

Lampiran 15. Hasil Uji Koefisien Determinasi (R^2)

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.911[a]	.829	.824	3.188
a. Predictors: (Constant), Keamanan , Literasi Keuangan , Persepsi Manfaat				
b. Dependent Variable: Penggunaan QRIS				