

KUESIONER

Dengan Hormat

Dalam rangka melengkapi data yang di perlukan untuk penyusunan skripsi sebagai salah satu syarat untuk memperoleh gelar Sarjana, penelitian sedang melakukan penelitian dengan judul: “Pengaruh Penerapan Sistem Akuntansi Sederhana, Literasi Keuangan dan Akses Permodalan terhadap Kinerja Keuangan UMKM di Rantauprapat”

Sehubungan dengan hal tersebut, penelitian memohon kesediaan Bapak/Ibu pelaku UMKM untuk mengisi kuesioner ini. Kuesioner ini bertujuan untuk memperoleh data dan informasi yang berkaitan dengan kondisi usaha Bapak/Ibu.

Seluruh informasi yang di berikan akan di jaga kerahasiaannya dan hanya di gunakan untuk kepentingan akademik. Tidak ada benar atau salah, oleh karena itu di harapkan Bapak/Ibu dapat menjawab setiap pernyataan sesuai dengan kondisi usaha yang sebenarnya.

Penelitian mengucapkan terima kasih yang sebesar-besarnya atas kesediaan dan kerjasama Bapak/Ibu yang telah meluangkan waktunya untuk menjawab semua pertanyaan dalam kuesioner ini.

Hormat peneliti,



Dinda Anggreni

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LAMPIRAN

Lampiran 1. Kuesioner Penelitian

1. Identitas Responden

Nama Responden :

Jenis Kelamin Responden:

Umur Responden :

Pendidikan Terakhir :

Nama Usaha :

Alamat :

2. Petunjuk Pengisian

Mohon diberi tanda centang atau checklist (✓) pada salah satu jawaban yang paling sesuai menurut pendapat anda (bapak/ibu). Adapun pendapat yang anda (bapak/ibu) berikan mempunyai nilai sebagai berikut:

Jawaban	Skor
Sangat Setuju (SS)	5
Setuju (S)	4
Ragu-Ragu (RR)	3
Tidak Setuju (TS)	2
Sangat Tidak Setuju (STS)	1

3. Pernyataan

No	Pernyataan	SS	S	RR	TS	STS
A. Sistem Akuntansi Sederhana (X1)						
1	Saya selalu mencatat pemasukan usaha saya.					
2	Saya mencatat semua pengeluaran usaha.					
3	Saya memisahkan uang usaha dan pribadi.					
4	Saya menyimpan nota atau bukti transaksi.					
5	Saya mengecek laporan keuangan secara rutin.					
6	Saya mengetahui laba atau rugi usaha saya.					
7	Saya membuat laporan keuangan usaha secara sederhana.					
8	Saya menggunakan catatan keuangan sebagai dasar perencanaan usaha					
B. Literasi Keuangan (X2)						
1	Saya memahami cara mengelola keuangan usaha.					
2	Saya membuat anggaran usaha.					
3	Saya menyisihkan keuntungan					

	untuk tabungan usaha.					
4	Saya memahami cara mengelola utang usaha.					
5	Saya menentukan harga berdasarkan biaya.					
6	Saya mempertimbangkan keuangan sebelum mengambil keputusan.					
7	Saya memahami pentingnya menginvestasikan kembali keuntungan untuk pengembangan usaha.					
8	Saya memahami risiko keuangan yang dapat memengaruhi usaha saya.					
C. Akses Permodalan (X3)						
1	Saya memiliki modal yang cukup.					
2	Saya mudah mendapatkan tambahan modal.					
3	Saya pernah mengajukan pinjaman usaha.					
4	Saya mengetahui informasi bantuan modal.					
5	Saya menggunakan modal secara efektif.					
6	Saya mampu mengelola pinjaman usaha dengan baik.					
7	Persyaratan untuk memperoleh modal usaha mudah dipenuhi.					

8	Saya mendapatkan dukungan dari lembaga keuangan untuk mengembangkan usaha.					
D. Kinerja Keuangan UMKM (Y)						
1	Pendapatan usaha saya meningkat.					
2	Keuntungan usaha saya stabil.					
3	Arus kas usaha saya lancar.					
4	Saya mampu mengendalikan biaya operasional.					
5	Jumlah pelanggan saya bertambah.					
6	Usaha saya mengalami perkembangan.					
7	Penjualan produk/jasa usaha saya mengalami peningkatan.					
8	Usaha saya mampu mencapai target yang telah ditetapkan.					

Lampiran 2. Tabulasi Data Uji Instrumen

Hasil Tabulasi Data Uji Instrumen

1. Sistem Akuntansi Sederhana (X1)

Nomor Responden	X1_1	X1_2	X1_3	X1_4	X1_5	X1_6	X1_7	X1_8	TOTAL X1
1	4	4	2	4	4	3	3	4	28
2	4	4	4	4	4	4	4	4	32
3	4	4	4	2	4	4	4	4	30
4	4	4	4	4	4	4	4	4	32
5	4	4	4	4	4	4	4	4	32
6	2	4	4	3	4	4	4	4	29
7	4	4	4	4	4	4	4	2	30
8	4	4	4	4	2	4	4	4	30
9	4	4	4	3	4	4	4	4	31
10	4	4	4	4	4	4	4	4	32
11	4	4	4	4	4	4	4	4	32
12	3	4	2	4	4	3	4	4	28
13	4	4	4	4	3	4	4	4	31
14	4	2	4	4	4	4	4	4	30
15	4	4	4	2	2	4	4	4	28
16	4	4	4	4	4	4	4	4	32
17	4	4	4	4	4	4	4	4	32
18	4	4	4	4	4	4	4	4	32
19	3	4	3	4	3	3	4	3	27
20	3	3	4	3	3	3	4	3	26
21	3	3	3	4	3	3	3	4	26
22	3	3	4	3	3	3	4	3	26
23	3	4	3	3	4	3	3	4	27
24	3	3	4	3	3	4	3	3	26
25	3	4	3	3	3	4	3	3	26
26	3	3	3	4	3	3	3	3	25
27	2	3	3	2	2	3	2	2	19
28	2	2	3	2	2	2	3	2	18
29	2	2	2	3	2	2	2	3	18
30	2	3	2	2	3	2	2	3	19

2. Literasi Keuangan (X2)

Nomor Responden	X2_1	X2_2	X2_3	X2_4	X2_5	X2_6	X2_7	X2_8	Total X_2
1	4	5	4	4	4	4	4	3	32
2	2	1	2	2	2	1	1	2	13
3	5	5	5	5	5	5	5	5	40
4	4	2	4	4	2	4	4	4	28
5	4	4	3	4	4	4	4	4	31
6	4	2	4	4	4	3	4	3	28
7	4	4	4	4	4	4	4	4	32
8	4	4	2	4	4	3	4	4	29
9	4	4	4	3	2	4	4	4	29
10	4	4	4	4	3	4	4	2	29
11	4	4	3	4	3	4	4	4	30
12	4	4	4	4	4	4	4	4	32
13	4	4	3	4	3	4	2	4	28
14	4	4	4	4	4	4	3	4	31
15	4	4	4	4	2	4	4	4	30
16	4	3	4	4	4	4	2	4	29
17	4	4	3	4	3	4	4	4	30
18	4	4	4	4	4	3	4	4	31
19	3	4	4	4	4	4	4	3	30
20	2	4	2	4	4	4	3	4	27
21	4	4	4	2	4	3	4	4	29
22	4	2	4	4	3	4	4	4	29
23	4	4	4	3	4	4	4	4	31
24	2	4	3	4	2	4	4	5	28
25	4	3	4	4	4	4	2	4	29
26	3	4	4	2	4	4	4	3	28
27	4	4	4	4	4	4	4	4	32
28	3	4	3	2	3	4	3	4	26
29	3	4	3	4	3	4	3	4	28
30	2	3	3	2	2	3	2	3	20

3. Akses permodalan (X3)

Nomor Responden	X3_1	X3_2	X3_3	X3_4	X3_5	X3_6	X3_7	X3_8	TOTAL X3
1	5	4	4	4	4	4	5	4	34
2	2	2	2	1	2	2	2	1	14
3	5	5	5	5	5	5	5	5	40
4	4	4	4	3	4	4	4	4	31
5	4	4	4	4	4	4	4	4	32
6	4	4	4	2	4	4	4	3	29
7	4	4	4	3	4	4	4	4	31
8	4	4	4	4	4	4	4	4	32
9	2	4	4	4	4	4	4	4	30
10	4	4	4	4	2	4	4	4	30
11	4	4	2	4	4	4	4	3	29
12	4	4	4	2	4	4	3	4	29
13	4	4	4	4	4	3	4	4	31
14	4	4	2	4	3	4	4	4	29
15	4	4	4	3	4	4	4	4	31
16	4	4	3	4	2	4	4	4	29
17	4	3	4	4	4	4	4	4	31
18	3	4	4	2	4	4	4	2	27
19	4	4	4	2	4	4	4	4	30
20	4	4	4	4	3	4	4	4	31
21	4	4	4	4	4	4	4	4	32
22	4	4	4	2	4	4	4	4	30
23	4	4	4	4	2	4	4	4	30
24	4	4	4	4	4	4	4	4	32
25	4	4	4	4	4	4	4	4	32
26	4	4	4	4	4	2	4	4	30
27	4	4	4	4	4	4	4	4	32
28	3	4	3	4	3	4	3	4	28
29	3	4	3	4	3	4	3	4	28
30	3	2	2	3	3	2	2	3	20

4. Kinerja Keuangan (Y)

Nomor Responden	Y_1	Y_2	Y_3	Y_4	Y_5	Y_6	Y_7	Y_8	TOTAL Y
1	4	5	5	5	5	2	4	5	35
2	4	5	5	5	5	4	4	5	37
3	5	2	5	5	5	5	5	5	37
4	5	5	5	5	5	5	5	4	39
5	5	5	3	5	5	4	5	5	37
6	5	5	5	5	4	5	5	5	39
7	5	5	5	4	5	5	5	2	36
8	5	5	4	5	5	5	5	5	39
9	4	5	5	3	5	5	5	5	37
10	5	5	5	5	5	5	5	5	40
11	5	5	5	5	5	4	5	5	39
12	5	5	5	5	5	5	5	5	40
13	5	5	5	5	5	5	5	5	40
14	5	5	5	5	5	5	3	5	38
15	5	5	5	5	5	2	5	5	37
16	5	5	5	5	2	5	5	2	34
17	5	5	5	5	5	5	5	5	40
18	5	5	5	5	2	5	5	5	37
19	5	5	5	5	5	5	5	5	40
20	4	4	4	5	3	4	4	4	32
21	1	2	2	2	2	1	1	2	13
22	5	5	5	5	5	5	5	5	40
23	4	4	4	4	4	4	4	4	32
24	4	4	4	4	4	4	4	3	31
25	4	4	4	4	3	4	4	3	30
26	4	4	4	3	4	4	4	4	31
27	4	4	3	4	4	4	4	4	31
28	4	3	4	2	4	4	4	4	29
29	3	4	4	4	4	4	4	4	31
30	4	4	4	4	4	4	4	3	31

Lampiran 3. Hasil Uji Validitas dan Reliabilitas Instrumen

Hasil Uji Validitas Instrumen

1. Sistem Akuntansi Sederhana (X1)

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	total_x1
X1.1	Pears on Correl ation	1	.58 2***	.58 6***	.56 2**	.52 8**	.76 0***	.71 5***	.60 4***	.87 8***
	Sig. (2-tailed)		<,0 01	<,0 01	.00 1	.00 3	<,0 01	<,0 01	<,0 01	<,0 01
	N	30	30	30	30	30	30	30	30	30
X1.2	Pears on Correl ation	.58 2***	1	.31 3	.34 3	.51 6**	.63 3***	.55 1**	.51 7**	.72 5***
	Sig. (2-tailed)	<,0 01		.09 3	.06 4	.00 4	<,0 01	.00 2	.00 3	<,0 01
	N	30	30	30	30	30	30	30	30	30
X1.3	Pears on Correl ation	.58 6***	.31 3	1	.18 4	.27 7	.79 5***	.72 9***	.27 7	.67 9***
	Sig. (2-tailed)	<,0 01	.09 3		.33 1	.13 8	<,0 01	<,0 01	.13 9	<,0 01
	N	30	30	30	30	30	30	30	30	30
X1.4	Pears on Correl ation	.56 2**	.34 3	.18 4	1	.50 3**	.39 4*	.47 5**	.43 4*	.64 9***
	Sig. (2-tailed)	.00 1	.06 4	.33 1		.00 5	.03 1	.00 8	.01 7	<,0 01

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	total_ x1
	N	30	30	30	30	30	30	30	30	30
X1.5	Pears on Correl ation	.52 8**	.51 6**	.27 7	.50 3**	1	.49 6**	.51 6**	.53 8**	.72 4***
	Sig. (2- tailed)	.00 3	.00 4	.13 8	.00 5		.00 5	.00 4	.00 2	<,0 01
	N	30	30	30	30	30	30	30	30	30
X1.6	Pears on Correl ation	.76 0***	.63 3***	.79 5***	.39 4*	.49 6**	1	.70 7***	.51 9**	.86 7***
	Sig. (2- tailed)	<,0 01	<,0 01	<,0 01	.03 1	.00 5		<,0 01	.00 3	<,0 01
	N	30	30	30	30	30	30	30	30	30
X1.7	Pears on Correl ation	.71 5***	.55 1**	.72 9***	.47 5**	.51 6**	.70 7***	1	.51 7**	.85 2***
	Sig. (2- tailed)	<,0 01	.00 2	<,0 01	.00 8	.00 4	<,0 01		.00 3	<,0 01
	N	30	30	30	30	30	30	30	30	30
X1.8	Pears on Correl ation	.60 4***	.51 7**	.27 7	.43 4*	.53 8**	.51 9**	.51 7**	1	.72 0***
	Sig. (2- tailed)	<,0 01	.00 3	.13 9	.01 7	.00 2	.00 3	.00 3		<,0 01
	N	30	30	30	30	30	30	30	30	30
total_ x1	Pears on Correl	.87 8***	.72 5***	.67 9***	.64 9***	.72 4***	.86 7***	.85 2***	.72 0***	1

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	total_x1
	ation									
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	
	N	30	30	30	30	30	30	30	30	30

***. Correlation is significant at the 0.001 level (2-tailed).

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

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

2. Literasi Keuangan (X2)

Correlations

		x2.1	x2.2	x2.3	x2.4	x2.5	x2.6	x2.7	x2.8	total_x2
x2.1	Pears on Correlation	1	.272	.634***	.500**	.443*	.427*	.494**	.294	.743***
	Sig. (2-tailed)		.146	<,001	.005	.014	.019	.005	.114	<,001
	N	30	30	30	30	30	30	30	30	30
x2.2	Pears on Correlation	.272	1	.196	.257	.411*	.613***	.491**	.383*	.679***
	Sig. (2-tailed)	.146		.298	.170	.024	<,001	.006	.037	<,001
	N	30	30	30	30	30	30	30	30	30
x2.3	Pears on Correlation	.634***	.196	1	.248	.344	.486**	.470**	.137	.636***

Correlations

		x2.1	x2.2	x2.3	x2.4	x2.5	x2.6	x2.7	x2.8	total_x2
	ation									
	Sig. (2-tailed)	<.001	.298		.186	.063	.006	.009	.470	<.001
	N	30	30	30	30	30	30	30	30	30
x2.4	Pears on Correlation	.500**	.257	.248	1	.319	.530**	.373*	.404*	.663***
	Sig. (2-tailed)	.005	.170	.186		.086	.003	.042	.027	<.001
	N	30	30	30	30	30	30	30	30	30
x2.5	Pears on Correlation	.443*	.411*	.344	.319	1	.285	.296	.166	.615***
	Sig. (2-tailed)	.014	.024	.063	.086		.127	.112	.380	<.001
	N	30	30	30	30	30	30	30	30	30
x2.6	Pears on Correlation	.427*	.613***	.486**	.530**	.285	1	.493**	.551**	.791***
	Sig. (2-tailed)	.019	<.001	.006	.003	.127		.006	.002	<.001
	N	30	30	30	30	30	30	30	30	30
x2.7	Pears on Correlation	.494**	.491**	.470**	.373*	.296	.493**	1	.324	.738***
	Sig. (2-tailed)	.005	.006	.009	.042	.112	.006		.081	<.001

Correlations

		x2.1	x2.2	x2.3	x2.4	x2.5	x2.6	x2.7	x2.8	total_ x2
	N	30	30	30	30	30	30	30	30	30
x2.8	Pears on Correl ation	.29 4	.38 3*	.13 7	.40 4*	.16 6	.55 1**	.32 4	1	.57 8***
	Sig. (2- tailed)	.11 4	.03 7	.47 0	.02 7	.38 0	.00 2	.08 1		<,0 01
	N	30	30	30	30	30	30	30	30	30
total_ x2	Pears on Correl ation	.74 3***	.67 9***	.63 6***	.66 3***	.61 5***	.79 1***	.73 8***	.57 8***	1
	Sig. (2- tailed)	<,0 01	<,0 01	<,0 01	<,0 01	<,0 01	<,0 01	<,0 01	<,0 01	
	N	30	30	30	30	30	30	30	30	30

***. Correlation is significant at the 0.001 level (2-tailed).

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

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

3. Akses permodalan (X3)

Correlations

		x3.1	x3.2	x3.3	x3.4	x3.5	x3.6	x3.7	x3.8	total_ x3
x3.1	Pears on Correl ation	1	.56 3**	.47 9**	.37 7*	.37 7*	.45 3*	.72 1***	.61 3***	.75 5***
	Sig. (2- tailed)		.00 1	.00 7	.04 0	.04 0	.01 2	<,0 01	<,0 01	<,0 01

Correlations

		x3.1	x3.2	x3.3	x3.4	x3.5	x3.6	x3.7	x3.8	total_x3
	N	30	30	30	30	30	30	30	30	30
x3.2	Pears on Correl ation	.563**	1	.610***	.442*	.423*	.745***	.776***	.669***	.856***
	Sig. (2-tailed)	.001		<.001	.014	.020	<.001	<.001	<.001	<.001
	N	30	30	30	30	30	30	30	30	30
x3.3	Pears on Correl ation	.479**	.610***	1	.178	.532**	.479**	.655***	.542**	.739***
	Sig. (2-tailed)	.007	<.001		.347	.003	.007	<.001	.002	<.001
	N	30	30	30	30	30	30	30	30	30
x3.4	Pears on Correl ation	.377*	.442*	.178	1	.076	.321	.473**	.671***	.622***
	Sig. (2-tailed)	.040	.014	.347		.688	.083	.008	<.001	<.001
	N	30	30	30	30	30	30	30	30	30
x3.5	Pears on Correl ation	.377*	.423*	.532**	.076	1	.310	.484**	.320	.586***
	Sig. (2-tailed)	.040	.020	.003	.688		.095	.007	.085	<.001
	N	30	30	30	30	30	30	30	30	30
x3.6	Pears on Correl	.453*	.745***	.479**	.321	.310	1	.641***	.542**	.731***

Correlations

		x3.1	x3.2	x3.3	x3.4	x3.5	x3.6	x3.7	x3.8	total_ x3
	ation									
	Sig. (2-tailed)	.012	<.001	.007	.083	.095		<.001	.002	<.001
	N	30	30	30	30	30	30	30	30	30
x3.7	Pears on Correlation	.721***	.776***	.655***	.473**	.484**	.641***	1	.573***	.878***
	Sig. (2-tailed)	<.001	<.001	<.001	.008	.007	<.001		<.001	<.001
	N	30	30	30	30	30	30	30	30	30
x3.8	Pears on Correlation	.613***	.669***	.542**	.671***	.320	.542**	.573***	1	.832***
	Sig. (2-tailed)	<.001	<.001	.002	<.001	.085	.002	<.001		<.001
	N	30	30	30	30	30	30	30	30	30
total_ x3	Pears on Correlation	.755***	.856***	.739***	.622***	.586***	.731***	.878***	.832***	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	
	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).

***. Correlation is significant at the 0.001 level (2-tailed).

4. Kinerja Keuangan (Y)

		Correlations								
		y1	y2	y3	y4	y5	y6	y7	y8	total_y
y1	Pears on Correl ation	1	.65 1***	.72 1***	.73 2***	.49 2**	.69 4***	.86 0***	.49 6**	.91 4***
	Sig. (2-tailed)		<,0 01	<,0 01	<,0 01	.00 6	<,0 01	<,0 01	.00 5	<,0 01
	N	30	30	30	30	30	30	30	30	30
y2	Pears on Correl ation	.65 1***	1	.59 2***	.62 2***	.39 8*	.40 5*	.60 4***	.40 5*	.75 2***
	Sig. (2-tailed)	<,0 01		<,0 01	<,0 01	.03 0	.02 6	<,0 01	.02 6	<,0 01
	N	30	30	30	30	30	30	30	30	30
y3	Pears on Correl ation	.72 1***	.59 2***	1	.59 1***	.44 1*	.53 7**	.66 9***	.45 0*	.80 2***
	Sig. (2-tailed)	<,0 01	<,0 01		<,0 01	.01 5	.00 2	<,0 01	.01 3	<,0 01
	N	30	30	30	30	30	30	30	30	30
y4	Pears on Correl ation	.73 2***	.62 2***	.59 1***	1	.35 4	.39 9*	.59 8***	.51 2**	.77 7***
	Sig. (2-tailed)	<,0 01	<,0 01	<,0 01		.05 5	.02 9	<,0 01	.00 4	<,0 01
	N	30	30	30	30	30	30	30	30	30
y5	Pears on	.49 2**	.39 8*	.44 1*	.35 4	1	.26 1	.45 1*	.60 5***	.66 3***

Correlations

		y1	y2	y3	y4	y5	y6	y7	y8	total_y
	Correlation									
	Sig. (2-tailed)	.006	.030	.015	.055		.163	.012	<.001	<.001
	N	30	30	30	30	30	30	30	30	30
y6	Pearson Correlation	.694***	.405*	.537**	.399*	.261	1	.654***	.263	.689***
	Sig. (2-tailed)	<.001	.026	.002	.029	.163		<.001	.160	<.001
	N	30	30	30	30	30	30	30	30	30
y7	Pearson Correlation	.860***	.604***	.669***	.598***	.451*	.654***	1	.457*	.856***
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	.012	<.001		.011	<.001
	N	30	30	30	30	30	30	30	30	30
y8	Pearson Correlation	.496**	.405*	.450*	.512**	.605***	.263	.457*	1	.695***
	Sig. (2-tailed)	.005	.026	.013	.004	<.001	.160	.011		<.001
	N	30	30	30	30	30	30	30	30	30
total_y	Pearson Correlation	.914***	.752***	.802***	.777***	.663***	.689***	.856***	.695***	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	

Correlations

		y1	y2	y3	y4	y5	y6	y7	y8	total_y
	tailed)									
	N	30	30	30	30	30	30	30	30	30

***. Correlation is significant at the 0.001 level (2-tailed).

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

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

Hasil Uji Reliabilitas Instrumen

1. Sistem Akuntansi Sederhana (X1)

```
RELIABILITY
/VARIABLES=X1.1 X1.2 X1.3 X1.4 X1.5 X1.6 X1.7 X1.8
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS= CORR.
```

Scale: ALL VARIABLES

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	Cronbach's Alpha Based on Standardized Items	N of Items
.895	.897	8

2. Literasi Keuangan (X2)

```
RELIABILITY  
  /VARIABLES=X2.1 X2.2 X2.3 X2.4 X2.5 X2.6 X2.7 X2.8  
  /SCALE('ALL VARIABLES') ALL  
  /MODEL=ALPHA  
  /STATISTICS=CORR.
```

Scale: ALL VARIABLES

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	Cronbach's Alpha Based on Standardized Items	N of Items
.831	.835	8

3. Akses permodalan (X3)

```
RELIABILITY  
  /VARIABLES=X3.1 X3.2 X3.3 X3.4 X3.5 X3.6 X3.7 X3.8  
  /SCALE('ALL VARIABLES') ALL  
  /MODEL=ALPHA  
  /STATISTICS=CORR.
```

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Case Processing Summary

N %

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.876	.890	8

4. Kinerja Keuangan (Y)

```
RELIABILITY
/VARIABLES=Y1 Y2 Y3 Y4 Y5 Y6 Y7 Y8
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS= CORR.
```

Scale: ALL VARIABLES

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	Cronbach's Alpha Based on Standardized Items	N of Items
.895	.901	8

Lampiran 4. Tabulasi Data Penelitian

Hasil Tabulasi Data Penelitian

1. Sistem Akuntansi Sederhana (X1)

Nomor Responden	X1_1	X1_2	X1_3	X1_4	X1_5	X1_6	X1_7	X1_8	TOTAL X1
1	5	5	4	5	5	5	5	5	39
2	5	5	2	5	4	5	5	4	35
3	5	4	5	5	5	4	5	5	38
4	5	5	3	5	5	5	5	5	38
5	5	5	5	5	5	5	5	5	40
6	3	5	5	5	5	5	5	5	38
7	5	5	5	5	2	5	5	5	37
8	5	5	2	3	5	5	2	5	32
9	5	5	3	5	5	5	5	5	38
10	5	5	2	5	5	5	2	5	34
11	5	5	2	5	5	4	4	5	35
12	5	5	4	5	5	2	5	4	35
13	5	3	5	5	5	4	4	5	36
14	5	5	5	5	2	3	5	5	35
15	5	5	5	5	3	5	5	5	38
16	5	5	5	2	5	5	5	5	37
17	5	5	5	5	5	5	5	2	37
18	5	2	5	5	5	2	5	5	34
19	5	5	5	2	5	5	5	5	37
20	5	5	5	3	5	5	5	2	35
21	5	5	5	5	3	3	5	5	36
22	5	5	5	5	5	5	5	5	40
23	5	5	5	5	5	5	5	5	40
24	5	5	5	3	5	5	5	3	36
25	5	5	2	5	5	3	5	5	35
26	5	5	5	5	5	5	5	5	40
27	5	5	3	5	5	4	5	5	37
28	5	5	5	5	5	5	5	3	38
29	5	5	3	3	5	5	5	5	36
30	5	2	5	5	5	3	5	5	35
31	4	4	4	5	3	4	4	4	32
32	2	2	2	1	1	2	2	2	14
33	5	5	5	5	5	5	5	5	40
34	4	4	4	4	4	4	4	4	32

35	4	4	4	4	4	4	4	4	32
36	4	4	4	4	2	4	4	4	30
37	4	4	4	3	4	4	4	4	31
38	4	4	4	4	4	2	4	4	30
39	4	4	4	4	4	2	4	4	30
40	4	4	4	4	4	4	4	3	31
41	4	4	4	4	3	4	4	4	31
42	4	4	3	3	4	4	4	3	29
43	4	4	3	4	4	4	4	4	31
44	4	4	4	4	3	4	4	4	31
45	4	4	4	4	4	2	4	4	30
46	4	4	4	3	4	4	4	4	31
47	4	4	4	4	4	4	4	4	32
48	4	4	4	4	3	4	4	4	31
49	4	4	4	4	4	4	4	4	32
50	4	4	4	3	4	4	4	4	31
51	4	4	4	4	2	3	4	4	29
52	4	4	4	4	4	4	4	4	32
53	4	4	3	4	4	4	4	4	31
54	4	4	4	4	4	3	4	4	31
55	4	4	4	4	4	2	4	4	30
56	4	4	4	4	4	4	4	4	32
57	4	4	4	4	4	4	4	3	31
58	3	4	3	4	3	4	3	4	28
59	3	4	3	4	3	4	3	4	28
60	3	2	2	3	3	3	3	2	21
61	3	2	5	3	3	3	3	2	24
62	3	2	2	3	3	3	3	2	21
63	2	2	2	1	1	2	2	2	14
64	2	2	2	1	1	2	2	2	14
65	4	5	5	5	5	5	5	5	39
66	4	4	2	4	4	4	4	4	30
67	4	4	4	4	2	4	4	4	30
68	4	4	4	4	4	4	4	4	32
69	4	4	4	4	4	4	4	4	32
70	4	4	2	4	4	3	3	4	28
71	4	4	4	4	4	4	4	4	32
72	4	4	4	2	4	4	4	4	30
73	4	4	4	4	4	4	4	4	32
74	4	4	4	4	4	4	4	4	32
75	2	4	4	3	4	4	4	4	29

76	4	4	4	4	4	4	4	2	30
77	4	4	4	4	2	4	4	4	30
78	4	4	4	3	4	4	4	4	31
79	4	4	4	4	4	4	4	4	32
80	4	4	4	4	4	4	4	4	32
81	3	4	2	4	4	3	4	4	28
82	4	4	4	4	3	4	4	4	31
83	4	2	4	4	4	4	4	4	30
84	4	4	4	2	2	4	4	4	28
85	4	4	4	4	4	4	4	4	32
86	4	4	4	4	4	4	4	4	32
87	4	4	4	4	4	4	4	4	32
88	3	4	3	4	3	3	4	3	27
89	3	3	4	3	3	3	4	3	26
90	3	3	3	4	3	3	3	4	26
91	3	3	4	3	3	3	4	3	26
92	3	4	3	3	4	3	3	4	27
93	3	3	4	3	3	4	3	3	26
94	3	4	3	3	3	4	3	3	26
95	3	3	3	4	3	3	3	3	25
96	2	3	3	2	2	3	2	2	19
97	2	2	3	2	2	2	3	2	18
98	2	2	2	3	2	2	2	3	18
99	2	3	2	2	3	2	2	3	19

2. Literasi Keuangan (X2)

Nomor Responden	X2_1	X2_2	X2_3	X2_4	X2_5	X2_6	X2_7	X2_8	TOTAL X2
1	5	5	4	5	5	5	5	5	39
2	5	5	5	3	5	4	5	5	37
3	5	5	5	5	4	5	5	5	39
4	5	5	5	2	5	5	5	2	34
5	5	5	5	3	5	5	5	5	38
6	5	5	5	5	2	5	5	5	37
7	2	5	5	2	5	5	5	3	32
8	5	3	5	5	3	5	5	5	36
9	5	5	2	5	5	2	5	5	34
10	5	5	5	5	5	3	5	5	38
11	5	3	5	5	2	4	4	5	33
12	4	5	2	5	5	5	5	4	35

13	5	5	5	4	4	5	5	5	38
14	5	5	5	5	5	5	5	5	40
15	5	5	5	2	5	3	5	5	35
16	2	5	5	5	4	5	5	3	34
17	5	5	5	3	5	3	5	5	36
18	5	4	5	2	3	5	5	5	34
19	5	5	5	5	2	5	2	4	33
20	3	5	5	5	5	5	5	5	38
21	2	5	5	5	3	5	5	3	33
22	5	3	5	2	5	2	5	5	32
23	5	2	5	5	3	5	5	2	32
24	5	5	2	5	5	3	5	5	35
25	5	5	3	2	5	5	5	5	35
26	5	5	3	5	5	5	5	3	36
27	5	5	5	2	5	5	5	5	37
28	5	5	2	5	5	5	5	5	37
29	5	3	5	2	5	5	5	4	34
30	5	3	5	5	5	5	4	5	37
31	4	5	4	4	4	4	4	3	32
32	2	1	2	2	2	1	1	2	13
33	5	5	5	5	5	5	5	5	40
34	4	2	4	4	2	4	4	4	28
35	4	4	3	4	4	4	4	4	31
36	4	2	4	4	4	3	4	3	28
37	4	4	4	4	4	4	4	4	32
38	4	4	2	4	4	3	4	4	29
39	4	4	4	3	2	4	4	4	29
40	4	4	4	4	3	4	4	2	29
41	4	4	3	4	3	4	4	4	30
42	4	4	4	4	4	4	4	4	32
43	4	4	3	4	3	4	2	4	28
44	4	4	4	4	4	4	3	4	31
45	4	4	4	4	2	4	4	4	30
46	4	3	4	4	4	4	2	4	29
47	4	4	3	4	3	4	4	4	30
48	4	4	4	4	4	3	4	4	31
49	3	4	4	4	4	4	4	3	30
50	2	4	2	4	4	4	3	4	27
51	4	4	4	2	4	3	4	4	29
52	4	2	4	4	3	4	4	4	29
53	4	4	4	3	4	4	4	4	31

54	2	4	3	4	2	4	4	5	28
55	4	3	4	4	4	4	2	4	29
56	3	4	4	2	4	4	4	3	28
57	4	4	4	4	4	4	4	4	32
58	3	4	3	2	3	4	3	4	26
59	3	4	3	4	3	4	3	4	28
60	2	3	3	2	2	3	2	3	20
61	2	3	3	2	2	3	3	3	21
62	2	3	3	4	2	3	3	3	23
63	2	1	2	2	2	1	1	2	13
64	2	1	2	2	2	1	1	2	13
65	5	5	2	5	5	5	5	5	37
66	4	4	3	4	4	3	4	4	30
67	4	4	4	4	4	2	4	4	30
68	4	4	4	4	4	4	4	4	32
69	4	4	3	2	4	4	4	4	29
70	4	4	4	4	4	4	4	3	31
71	4	4	4	4	2	4	4	4	30
72	4	4	4	2	4	4	4	4	30
73	4	4	4	4	4	4	2	4	30
74	4	4	4	2	4	3	4	4	29
75	4	4	4	4	4	4	4	4	32
76	3	4	4	2	4	4	4	4	29
77	4	4	4	4	4	2	4	4	30
78	4	2	4	4	4	4	2	4	28
79	4	4	4	4	2	4	3	4	29
80	4	4	4	2	4	4	4	4	30
81	4	4	4	4	4	4	4	4	32
82	4	4	4	4	4	4	4	4	32
83	4	4	3	4	4	2	4	4	29
84	4	4	4	4	4	4	4	2	30
85	4	4	4	4	3	4	4	4	31
86	4	4	4	2	4	4	4	4	30
87	4	4	4	4	2	4	4	4	30
88	3	4	3	3	4	3	3	4	27
89	3	3	4	3	4	3	3	3	26
90	3	3	4	3	3	4	3	3	26
91	3	4	3	3	4	3	3	4	27
92	3	4	3	3	4	2	3	4	26
93	4	3	2	4	3	3	4	3	26
94	3	4	3	3	3	4	3	3	26

95	4	3	3	3	4	3	3	3	26
96	3	2	2	3	2	2	3	2	19
97	2	3	2	2	2	3	2	2	18
98	2	2	3	2	4	2	3	2	20
99	2	2	3	2	2	3	2	2	18

3. Akses permodalan (X3)

Nomor Responden	X3_1	X3_2	X3_3	X3_4	X3_5	X3_6	X3_7	X3_8	TOTAL X3
1	5	5	4	5	5	5	5	5	39
2	5	5	5	4	2	5	2	5	33
3	2	5	5	5	4	5	5	5	36
4	5	2	5	5	5	5	5	5	37
5	5	3	3	2	5	5	5	5	33
6	3	5	5	5	5	5	5	2	35
7	5	5	5	5	5	2	5	5	37
8	5	5	5	5	5	5	5	5	40
9	3	5	5	2	5	5	5	3	33
10	5	5	3	5	5	5	5	5	38
11	5	5	5	4	4	5	5	5	38
12	4	5	5	5	5	5	5	4	38
13	5	4	3	5	5	5	5	4	36
14	5	2	5	5	5	5	5	5	37
15	5	5	3	5	3	5	5	5	36
16	5	5	5	5	5	5	5	5	40
17	3	5	5	5	3	5	5	2	33
18	5	5	3	5	5	5	5	5	38
19	5	5	3	5	5	5	5	5	38
20	3	5	5	3	5	5	5	5	36
21	5	5	5	5	5	5	5	4	39
22	5	5	3	3	5	5	4	5	35
23	5	5	3	5	5	4	5	5	37
24	5	5	2	5	4	5	5	5	36
25	5	5	2	4	2	5	5	5	33
26	5	5	4	5	5	5	5	5	39
27	5	4	3	5	5	5	5	3	35
28	4	5	5	5	5	5	5	5	39
29	5	5	5	5	5	2	5	5	37
30	5	5	5	5	5	3	5	5	38
31	5	4	4	4	4	4	5	4	34

32	2	2	2	1	2	2	2	1	14
33	5	5	5	5	5	5	5	5	40
34	4	4	4	3	4	4	4	4	31
35	4	4	4	4	4	4	4	4	32
36	4	4	4	2	4	4	4	3	29
37	4	4	4	3	4	4	4	4	31
38	4	4	4	4	4	4	4	4	32
39	2	4	4	4	4	4	4	4	30
40	4	4	4	4	2	4	4	4	30
41	4	4	2	4	4	4	4	3	29
42	4	4	4	2	4	4	3	4	29
43	4	4	4	4	4	3	4	4	31
44	4	4	2	4	3	4	4	4	29
45	4	4	4	3	4	4	4	4	31
46	4	4	3	4	2	4	4	4	29
47	4	3	4	4	4	4	4	4	31
48	3	4	4	2	4	4	4	2	27
49	4	4	4	2	4	4	4	4	30
50	4	4	4	4	3	4	4	4	31
51	4	4	4	4	4	4	4	4	32
52	4	4	4	2	4	4	4	4	30
53	4	4	4	4	2	4	4	4	30
54	4	4	4	4	4	4	4	4	32
55	4	4	4	4	4	4	4	4	32
56	4	4	4	4	4	2	4	4	30
57	4	4	4	4	4	4	4	4	32
58	3	4	3	4	3	4	3	4	28
59	3	4	3	4	3	4	3	4	28
60	3	2	2	3	3	2	2	3	20
61	3	2	2	3	3	2	2	3	20
62	3	2	2	3	3	2	2	3	20
63	2	2	2	1	2	2	2	1	14
64	2	2	2	1	2	2	2	1	14
65	2	5	5	5	5	5	5	5	37
66	4	2	4	4	4	4	4	4	30
67	4	4	4	4	4	2	4	4	30
68	4	4	4	4	4	2	4	3	29
69	4	4	4	4	4	4	4	4	32
70	4	4	4	4	4	4	4	4	32
71	4	4	2	4	4	4	3	4	29
72	4	4	4	4	4	4	4	4	32

73	4	4	4	4	4	4	4	4	32
74	3	4	4	4	4	4	4	4	31
75	4	4	4	4	4	4	4	4	32
76	4	4	4	4	4	4	4	4	32
77	4	4	4	4	4	4	4	4	32
78	4	4	2	4	4	4	4	4	30
79	4	4	4	4	4	4	4	4	32
80	4	4	4	4	4	4	4	4	32
81	4	4	4	4	4	4	4	4	32
82	4	4	4	4	4	4	4	4	32
83	4	4	4	4	4	4	4	4	32
84	4	4	4	4	4	4	4	4	32
85	4	4	4	4	4	4	4	4	32
86	4	4	4	4	4	4	4	4	32
87	4	4	4	4	3	4	4	4	31
88	3	4	3	3	4	3	3	4	27
89	3	4	3	3	4	3	3	3	26
90	3	4	3	3	4	3	3	4	27
91	3	3	4	3	3	4	3	3	26
92	3	4	3	3	4	3	3	4	27
93	3	4	3	3	4	3	3	4	27
94	4	3	3	3	4	3	3	4	27
95	3	4	3	3	3	4	3	3	26
96	2	3	2	2	3	2	2	3	19
97	3	2	2	2	3	4	2	3	21
98	2	3	2	2	2	3	2	2	18
99	2	3	2	2	3	2	2	2	18

4. Kinerja Keuangan (Y)

Nomor Responden	Y_1	Y_2	Y_3	Y_4	Y_5	Y_6	Y_7	Y_8	TOTAL Y
1	3	5	5	5	3	5	5	3	34
2	5	5	5	2	5	5	5	5	37
3	5	5	5	5	5	5	3	5	38
4	5	2	2	5	5	5	5	3	32
5	5	5	5	5	5	5	5	5	40
6	2	5	3	5	5	5	5	5	35
7	2	5	5	5	5	4	5	5	36
8	5	5	5	5	5	5	5	5	40
9	5	5	5	5	3	5	5	5	38

10	2	5	5	5	5	3	5	5	35
11	5	5	5	4	4	5	5	4	37
12	4	5	5	5	5	2	4	5	35
13	4	5	5	5	5	4	4	5	37
14	5	2	5	5	5	5	5	5	37
15	5	5	5	5	5	5	5	4	39
16	5	5	3	5	5	4	5	5	37
17	5	5	5	5	4	5	5	5	39
18	5	5	5	4	5	5	5	2	36
19	5	5	4	5	5	5	5	5	39
20	4	5	5	3	5	5	5	5	37
21	5	5	5	5	5	5	5	5	40
22	5	5	5	5	5	4	5	5	39
23	5	5	5	5	5	5	5	5	40
24	5	5	5	5	5	5	5	5	40
25	5	5	5	5	5	5	3	5	38
26	5	5	5	5	5	2	5	5	37
27	5	5	5	5	2	5	5	2	34
28	5	5	5	5	5	5	5	5	40
29	5	5	5	5	2	5	5	5	37
30	5	5	5	5	5	5	5	5	40
31	4	4	4	5	3	4	4	4	32
32	1	2	2	2	2	1	1	2	13
33	5	5	5	5	5	5	5	5	40
34	4	4	4	4	4	4	4	4	32
35	4	4	4	4	4	4	4	3	31
36	4	4	4	4	3	4	4	3	30
37	4	4	4	3	4	4	4	4	31
38	4	4	3	4	4	4	4	4	31
39	4	3	4	2	4	4	4	4	29
40	3	4	4	4	4	4	4	4	31
41	4	4	4	4	4	4	4	3	31
42	4	4	4	4	4	4	4	4	32
43	4	4	4	4	4	4	4	4	32
44	4	4	2	4	4	4	4	4	30
45	4	4	4	4	4	4	4	4	32
46	4	4	4	4	4	4	4	4	32
47	4	4	4	4	4	4	4	2	30
48	4	4	4	4	4	4	4	4	32
49	4	4	4	4	4	4	4	4	32
50	4	4	4	4	2	4	4	4	30

51	4	4	4	4	4	4	4	4	32
52	4	4	4	4	4	4	4	4	32
53	2	4	4	4	4	4	4	4	30
54	4	3	2	4	4	4	4	4	29
55	4	4	4	4	4	4	4	4	32
56	4	4	4	2	4	4	2	4	28
57	4	4	4	4	4	4	4	4	32
58	3	4	5	4	3	4	3	4	30
59	3	4	3	4	3	4	3	4	28
60	3	3	3	2	2	3	3	3	22
61	3	3	3	2	3	3	3	3	23
62	3	3	3	2	2	3	3	3	22
63	1	2	2	2	2	1	1	2	13
64	1	2	2	2	2	1	1	2	13
65	5	5	5	5	5	5	5	5	40
66	4	4	4	4	4	4	4	4	32
67	4	4	4	4	4	4	4	4	32
68	4	4	4	4	4	4	4	2	30
69	4	4	4	4	4	4	4	4	32
70	4	4	4	4	4	4	4	4	32
71	4	4	4	2	3	4	4	4	29
72	4	4	4	4	4	4	4	4	32
73	4	4	4	4	4	4	4	4	32
74	4	4	4	3	4	4	4	4	31
75	4	4	4	4	4	4	4	4	32
76	4	3	4	4	4	4	4	4	31
77	4	4	4	4	4	4	4	4	32
78	4	4	4	4	4	4	4	4	32
79	4	4	3	4	4	4	4	4	31
80	4	4	4	4	4	4	4	4	32
81	4	4	4	4	4	4	4	4	32
82	4	4	4	4	4	4	4	4	32
83	4	4	4	4	4	3	4	4	31
84	4	4	2	4	4	4	4	4	30
85	4	3	4	4	4	4	4	4	31
86	4	4	4	4	4	4	4	4	32
87	4	4	4	4	4	4	4	4	32
88	3	3	4	3	3	4	3	3	26
89	4	3	3	4	3	3	4	3	27
90	3	3	3	4	3	3	3	4	26
91	4	3	3	4	3	3	4	3	27

92	3	3	4	3	3	4	3	3	26
93	3	3	4	3	3	4	3	3	26
94	3	3	3	4	3	3	3	3	25
95	4	3	3	3	4	3	3	3	26
96	2	2	3	2	2	3	2	2	18
97	2	2	2	3	2	2	3	2	18
98	2	3	2	2	3	2	2	2	18
99	3	2	2	3	2	2	3	2	19

Lampiran 5. Hasil Deskriptif Karakteristik Responden

```
FREQUENCIES VARIABLES=Jenis Usia pendidikan
/PIECHART FREQ
/ORDER=ANALYSIS.
```

Frequencies

Statistics

		Jenis Kelamin	Umur	Pendidikan Terakhir
N	Valid	99	99	99
	Missing	0	0	0

Frequency Table

Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-Laki	50	50.5	50.5	50.5
	Perempuan	49	49.5	49.5	100.0
	Total	99	100.0	100.0	

Umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<25 tahun	27	27.3	27.3	27.3
	25-35 tahun	61	61.6	61.6	88.9
	36-45 tahun	11	11.1	11.1	100.0
	Total	99	100.0	100.0	

Pendidikan Terakhir

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sarjana	29	29.3	29.3	29.3
	SMA	66	66.7	66.7	96.0
	SMP	4	4.0	4.0	100.0
	Total	99	100.0	100.0	

Lampiran 6. Hasil Uji Deskriptif Frekuensi Responden

1. Sistem Akuntansi Sederhana (X1)

```

FREQUENCIES VARIABLES=x1.1 x1.2 x1.3 x1.4 x1.5 x1.6
x1.7 x1.8
/PIECHART FREQ
/ORDER=ANALYSIS.

```

Frequencies

Statistics

		x1.1	x1.2	x1.3	x1.4	x1.5	x1.6	x1.7	x1.8
N	Valid	99	99	99	99	99	99	99	99
	Missing	0	0	0	0	0	0	0	0

Frequency Table

x1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	tidak setuju	8	8.1	8.1	8.1
	ragu-ragu	15	15.2	15.2	23.2
	setuju	46	46.5	46.5	69.7
	sangat setuju	30	30.3	30.3	100.0
	Total	99	100.0	100.0	

x1.2

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	11	11.1	11.1	11.1
	ragu-ragu	8	8.1	8.1	19.2
	setuju	52	52.5	52.5	71.7
	sangat setuju	28	28.3	28.3	100.0
	Total	99	100.0	100.0	

x1.3

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	15	15.2	15.2	15.2
	ragu-ragu	16	16.2	16.2	31.3
	setuju	46	46.5	46.5	77.8
	sangat setuju	22	22.2	22.2	100.0
	Total	99	100.0	100.0	

x1.4

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	3	3.0	3.0	3.0
	tidak setuju	7	7.1	7.1	10.1
	ragu-ragu	19	19.2	19.2	29.3
	setuju	43	43.4	43.4	72.7
	sangat setuju	27	27.3	27.3	100.0
	Total	99	100.0	100.0	

x1.5

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	3	3.0	3.0	3.0
	tidak setuju	10	10.1	10.1	13.1
	ragu-ragu	20	20.2	20.2	33.3
	setuju	39	39.4	39.4	72.7
	sangat setuju	27	27.3	27.3	100.0
	Total	99	100.0	100.0	

x1.6

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	12	12.1	12.1	12.1
	ragu-ragu	18	18.2	18.2	30.3
	setuju	47	47.5	47.5	77.8
	sangat setuju	22	22.2	22.2	100.0
	Total	99	100.0	100.0	

x1.7

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	8	8.1	8.1	8.1
	ragu-ragu	12	12.1	12.1	20.2
	setuju	51	51.5	51.5	71.7
	sangat setuju	28	28.3	28.3	100.0
	Total	99	100.0	100.0	

x1.8

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	11	11.1	11.1	11.1
	ragu-ragu	13	13.1	13.1	24.2
	setuju	49	49.5	49.5	73.7
	sangat setuju	26	26.3	26.3	100.0
	Total	99	100.0	100.0	

2. Literasi Keuangan (X2)

```

FREQUENCIES VARIABLES=x2.1 x2.2 x2.3 x2.4 x2.5 x2.6
x2.7 x2.8
/PIECHART FREQ
/ORDER=ANALYSIS.

```

Frequencies**Statistics**

		x2.1	x2.2	x2.3	x2.4	x2.5	x2.6	x2.7	x2.8
N	Valid	99	99	99	99	99	99	99	99
	Missing	0	0	0	0	0	0	0	0

Frequency Table**x2.1**

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	14	14.1	14.1	14.1
	ragu-ragu	13	13.1	13.1	27.3
	setuju	45	45.5	45.5	72.7
	sangat setuju	27	27.3	27.3	100.0
	Total	99	100.0	100.0	

x2.2

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	3	3.0	3.0	3.0
	tidak setuju	8	8.1	8.1	11.1
	ragu-ragu	15	15.2	15.2	26.3
	setuju	47	47.5	47.5	73.7
	sangat setuju	26	26.3	26.3	100.0
	Total	99	100.0	100.0	

x2.3

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	13	13.1	13.1	13.1
	ragu-ragu	22	22.2	22.2	35.4
	setuju	40	40.4	40.4	75.8
	sangat setuju	24	24.2	24.2	100.0
	Total	99	100.0	100.0	

x2.4

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	25	25.3	25.3	25.3
	ragu-ragu	13	13.1	13.1	38.4
	setuju	41	41.4	41.4	79.8
	sangat setuju	20	20.2	20.2	100.0
	Total	99	100.0	100.0	

x2.5

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	19	19.2	19.2	19.2
	ragu-ragu	15	15.2	15.2	34.3
	setuju	43	43.4	43.4	77.8
	sangat setuju	22	22.2	22.2	100.0
	Total	99	100.0	100.0	

x2.6

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	3	3.0	3.0	3.0
	tidak setuju	8	8.1	8.1	11.1
	ragu-ragu	20	20.2	20.2	31.3
	setuju	44	44.4	44.4	75.8
	sangat setuju	24	24.2	24.2	100.0
	Total	99	100.0	100.0	

x2.7

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	3	3.0	3.0	3.0
	tidak setuju	9	9.1	9.1	12.1
	ragu-ragu	16	16.2	16.2	28.3
	setuju	42	42.4	42.4	70.7
	sangat setuju	29	29.3	29.3	100.0
	Total	99	100.0	100.0	

x2.8

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	11	11.1	11.1	11.1
	ragu-ragu	17	17.2	17.2	28.3
	setuju	47	47.5	47.5	75.8
	sangat setuju	24	24.2	24.2	100.0
	Total	99	100.0	100.0	

3. Akses permodalan (X3)

```

FREQUENCIES VARIABLES=x3.1 x3.2 x3.3 x3.4 x3.5 x3.6
x3.7 x3.8
/PIECHART FREQ
/ORDER=ANALYSIS.

```

Frequencies**Statistics**

		x3.1	x3.2	x3.3	x3.4	x3.5	x3.6	x3.7	x3.8
N	Valid	99	99	99	99	99	99	99	99
	Missing	0	0	0	0	0	0	0	0

Frequency Table**x3.1**

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	9	9.1	9.1	9.1
	ragu-ragu	19	19.2	19.2	28.3
	setuju	46	46.5	46.5	74.7
	sangat setuju	25	25.3	25.3	100.0
	Total	99	100.0	100.0	

x3.2

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	10	10.1	10.1	10.1
	ragu-ragu	7	7.1	7.1	17.2
	setuju	55	55.6	55.6	72.7
	sangat setuju	27	27.3	27.3	100.0
	Total	99	100.0	100.0	

x3.3

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	16	16.2	16.2	16.2
	ragu-ragu	19	19.2	19.2	35.4
	setuju	45	45.5	45.5	80.8
	sangat setuju	19	19.2	19.2	100.0
	Total	99	100.0	100.0	

x3.4

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	3	3.0	3.0	3.0
	tidak setuju	11	11.1	11.1	14.1
	ragu-ragu	16	16.2	16.2	30.3
	setuju	44	44.4	44.4	74.7
	sangat setuju	25	25.3	25.3	100.0
	Total	99	100.0	100.0	

x3.5

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	9	9.1	9.1	9.1
	ragu-ragu	15	15.2	15.2	24.2
	setuju	50	50.5	50.5	74.7
	sangat setuju	25	25.3	25.3	100.0
	Total	99	100.0	100.0	

x3.6

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	13	13.1	13.1	13.1
	ragu-ragu	9	9.1	9.1	22.2
	setuju	49	49.5	49.5	71.7
	sangat setuju	28	28.3	28.3	100.0
	Total	99	100.0	100.0	

x3.7

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	11	11.1	11.1	11.1
	ragu-ragu	12	12.1	12.1	23.2
	setuju	45	45.5	45.5	68.7
	sangat setuju	31	31.3	31.3	100.0
	Total	99	100.0	100.0	

x3.8

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	sangat tidak	3	3.0	3.0	3.0

x3.8

		Frequency	Percent	Valid Percent	Cumulative Percent
	setuju				
	tidak setuju	5	5.1	5.1	8.1
	ragu-ragu	13	13.1	13.1	21.2
	setuju	53	53.5	53.5	74.7
	sangat setuju	25	25.3	25.3	100.0
	Total	99	100.0	100.0	

4. Kinerja Keuangan (Y)

```

FREQUENCIES VARIABLES=y1 y2 y3 y4 y5 y6 y7 y8
/PIECHART FREQ
/ORDER=ANALYSIS.

```

Frequencies**Statistics**

		y1	y2	y3	y4	y5	y6	y7	y8
N	Valid	99	99	99	99	99	99	99	99
	Missing	0	0	0	0	0	0	0	0

Frequency Table**y1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	3	3.0	3.0	3.0
	tidak setuju	7	7.1	7.1	10.1
	ragu-ragu	13	13.1	13.1	23.2
	setuju	51	51.5	51.5	74.7
	sangat setuju	25	25.3	25.3	100.0
	Total	99	100.0	100.0	

y2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	tidak setuju	8	8.1	8.1	8.1
	ragu-ragu	16	16.2	16.2	24.2
	setuju	45	45.5	45.5	69.7
	sangat setuju	30	30.3	30.3	100.0
	Total	99	100.0	100.0	

y3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	tidak setuju	10	10.1	10.1	10.1
	ragu-ragu	14	14.1	14.1	24.2
	setuju	46	46.5	46.5	70.7
	sangat setuju	29	29.3	29.3	100.0
	Total	99	100.0	100.0	

y4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	tidak setuju	12	12.1	12.1	12.1
	ragu-ragu	9	9.1	9.1	21.2
	setuju	49	49.5	49.5	70.7
	sangat setuju	29	29.3	29.3	100.0
	Total	99	100.0	100.0	

y5

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	11	11.1	11.1	11.1
	ragu-ragu	16	16.2	16.2	27.3
	setuju	46	46.5	46.5	73.7
	sangat setuju	26	26.3	26.3	100.0
	Total	99	100.0	100.0	

y6

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	3	3.0	3.0	3.0
	tidak setuju	5	5.1	5.1	8.1
	ragu-ragu	11	11.1	11.1	19.2
	setuju	55	55.6	55.6	74.7
	sangat setuju	25	25.3	25.3	100.0
	Total	99	100.0	100.0	

y7

		Frequency Percent		Valid Percent	Cumulative Percent
Valid	sangat tidak setuju	3	3.0	3.0	3.0
	tidak setuju	3	3.0	3.0	6.1
	ragu-ragu	15	15.2	15.2	21.2
	setuju	50	50.5	50.5	71.7
	sangat setuju	28	28.3	28.3	100.0
	Total	99	100.0	100.0	

y8					
		Frequency Percent		Valid Percent	Cumulative Percent
Valid	tidak setuju	11	11.1	11.1	11.1
	ragu-ragu	15	15.2	15.2	26.3
	setuju	47	47.5	47.5	73.7
	sangat setuju	26	26.3	26.3	100.0
	Total	99	100.0	100.0	

Lampiran 7. Hasil Uji Asumsi Klasik

```

NPAR TESTS
  /K-S (NORMAL) =RES_1
  /MISSING ANALYSIS
  /KS_SIM CIN(99) SAMPLES(10000)

```

UJI NORMALITAS DATA

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			99
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		1.64632153
Most Extreme Differences	Absolute		.061
	Positive		.048
	Negative		-.061
Test Statistic			.061
Asymp. Sig. (2-tailed) ^c			.200 ^d
Monte Carlo Sig. (2-tailed) ^e	Sig.		.472
	99% Confidence Interval	Lower Bound	.459
		Upper	.484

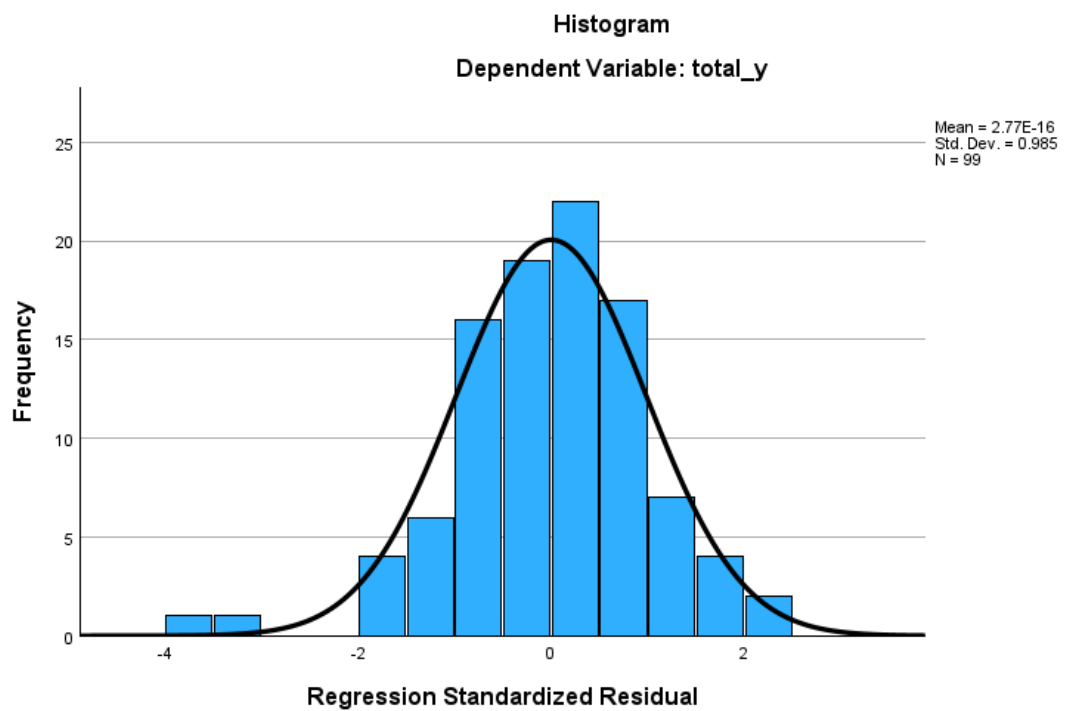
One-Sample Kolmogorov-Smirnov Test

Unstandardized
Residual

Bound

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

GAMBAR HISTOGRAM UJI NORMALITAS



UJI MULTIKOLINEARITAS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
		B	Std. Error				Tolerance	VIF
1	(Constant)	-.915	.951		-.962	.338		
	total_x1	.439	.086	.416	5.101	<.001	.116	8.628
	total_x2	.267	.087	.245	3.066	.003	.121	8.298
	total_x3	.344	.086	.327	3.998	<.001	.116	8.639

a. Dependent Variable: total_y

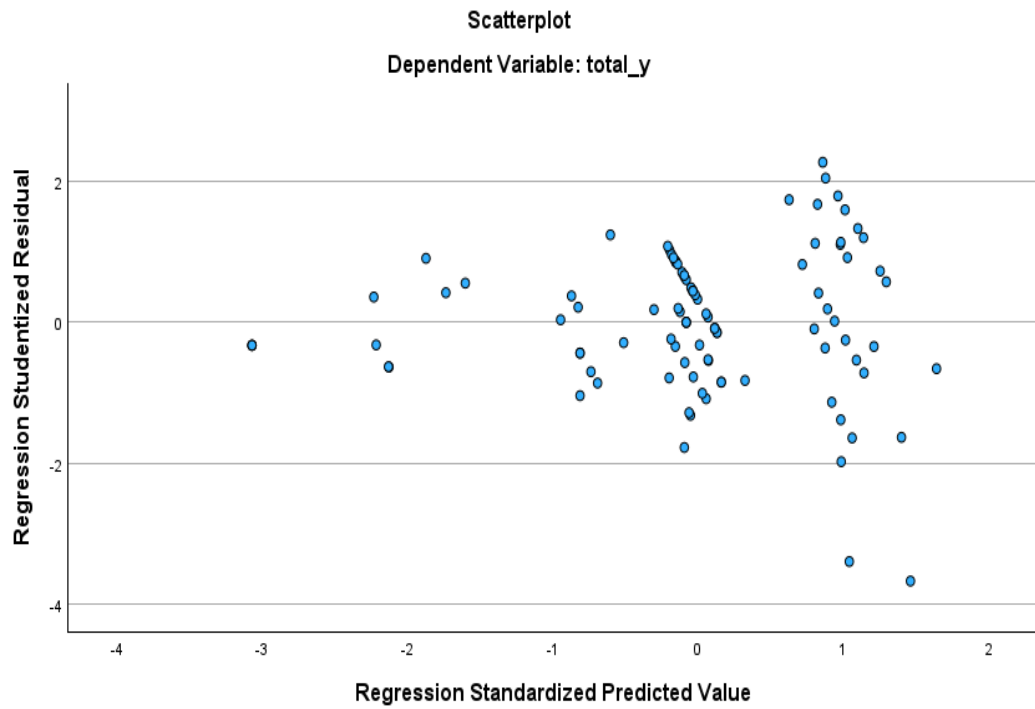
UJI HETEROSKEDASTISITAS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	-.919	.566		-1.624	.108
	total_x1	.086	.051	.465	1.676	.097
	total_x2	.014	.052	.075	.275	.784
	total_x3	-.030	.051	-.162	-.583	.561

a. Dependent Variable: Abs_res

UJI SCATTERLOT HETEROSKEDASTISITAS



Lampiran 8. Hasil Uji Hipotesis

Hasil Uji Parsial (Uji-t)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.915	.951		-.962	.338
	total_x1	.439	.086	.416	5.101	<,001
	total_x2	.267	.087	.245	3.066	.003
	total_x3	.344	.086	.327	3.998	<,001

a. Dependent Variable: total_y

Hasil Uji Simultan (Uji-F)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3355.070	3	1118.357	399.989	<,001 ^b
	Residual	265.617	95	2.796		
	Total	3620.687	98			

a. Dependent Variable: total_y

b. Predictors: (Constant), total_x3, total_x2, total_x1

Hasil Koefisien Determinasi (R²)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.963 ^a	.927	.924	1.67211

a. Predictors: (Constant), total_x3, total_x2, total_x1

b. Dependent Variable: total_y

Lampiran 9. Tabel Distribusi Statistik

R (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
51	0.2284	0.2706	0.3188	0.3509	0.4393
52	0.2262	0.2681	0.3158	0.3477	0.4354
53	0.2241	0.2656	0.3129	0.3445	0.4317
54	0.2221	0.2632	0.3102	0.3415	0.4280
55	0.2201	0.2609	0.3074	0.3385	0.4244
56	0.2181	0.2586	0.3048	0.3357	0.4210
57	0.2162	0.2564	0.3022	0.3328	0.4176
58	0.2144	0.2542	0.2997	0.3301	0.4143
59	0.2126	0.2521	0.2972	0.3274	0.4110
60	0.2108	0.2500	0.2948	0.3248	0.4079
61	0.2091	0.2480	0.2925	0.3223	0.4048
62	0.2075	0.2461	0.2902	0.3198	0.4018
63	0.2058	0.2441	0.2880	0.3173	0.3988
64	0.2042	0.2423	0.2858	0.3150	0.3959
65	0.2027	0.2404	0.2837	0.3126	0.3931
66	0.2012	0.2387	0.2816	0.3104	0.3903
67	0.1997	0.2369	0.2796	0.3081	0.3876
68	0.1982	0.2352	0.2776	0.3060	0.3850
69	0.1968	0.2335	0.2756	0.3038	0.3823
70	0.1954	0.2319	0.2737	0.3017	0.3798
71	0.1940	0.2303	0.2718	0.2997	0.3773
72	0.1927	0.2287	0.2700	0.2977	0.3748
73	0.1914	0.2272	0.2682	0.2957	0.3724
74	0.1901	0.2257	0.2664	0.2938	0.3701
75	0.1888	0.2242	0.2647	0.2919	0.3678
76	0.1876	0.2227	0.2630	0.2900	0.3655
77	0.1864	0.2213	0.2613	0.2882	0.3633
78	0.1852	0.2199	0.2597	0.2864	0.3611
79	0.1841	0.2185	0.2581	0.2847	0.3589
80	0.1829	0.2172	0.2565	0.2830	0.3568
81	0.1818	0.2159	0.2550	0.2813	0.3547
82	0.1807	0.2146	0.2535	0.2796	0.3527
83	0.1796	0.2133	0.2520	0.2780	0.3507
84	0.1786	0.2120	0.2505	0.2764	0.3487
85	0.1775	0.2108	0.2491	0.2748	0.3468
86	0.1765	0.2096	0.2477	0.2732	0.3449
87	0.1755	0.2084	0.2463	0.2717	0.3430
88	0.1745	0.2072	0.2449	0.2702	0.3412
89	0.1735	0.2061	0.2435	0.2687	0.3393
90	0.1726	0.2050	0.2422	0.2673	0.3375
91	0.1716	0.2039	0.2409	0.2659	0.3358
92	0.1707	0.2028	0.2396	0.2645	0.3341
93	0.1698	0.2017	0.2384	0.2631	0.3323
94	0.1689	0.2006	0.2371	0.2617	0.3307
95	0.1680	0.1996	0.2359	0.2604	0.3290
96	0.1671	0.1986	0.2347	0.2591	0.3274
97	0.1663	0.1975	0.2335	0.2578	0.3258
98	0.1654	0.1966	0.2324	0.2565	0.3242
99	0.1646	0.1956	0.2312	0.2552	0.3226
100	0.1638	0.1946	0.2301	0.2540	0.3211

Tabel Nilai t

d.f	$t_{0.10}$	$t_{0.05}$	$t_{0.025}$	$t_{0.01}$	$t_{0.005}$	d.f
79	1,292	1,664	1,990	2,374	2,640	79
80	1,292	1,664	1,990	2,374	2,639	80
81	1,292	1,664	1,990	2,373	2,638	81
82	1,292	1,664	1,989	2,373	2,637	82
83	1,292	1,663	1,989	2,372	2,636	83
84	1,292	1,663	1,989	2,372	2,636	84
85	1,292	1,663	1,988	2,371	2,635	85
86	1,291	1,663	1,988	2,370	2,634	86
87	1,291	1,663	1,988	2,370	2,634	87
88	1,291	1,662	1,987	2,369	2,633	88
89	1,291	1,662	1,987	2,369	2,632	89
90	1,291	1,662	1,987	2,368	2,632	90
91	1,291	1,662	1,986	2,368	2,631	91
92	1,291	1,662	1,986	2,368	2,630	92
93	1,291	1,661	1,986	2,367	2,630	93
94	1,291	1,661	1,986	2,367	2,629	94
95	1,291	1,661	1,985	2,366	2,629	95
96	1,290	1,661	1,985	2,366	2,628	96
97	1,290	1,661	1,985	2,365	2,627	97
98	1,290	1,661	1,984	2,365	2,627	98
99	1,290	1,660	1,984	2,365	2,626	99
Inf.	1,290	1,660	1,984	2,364	2,626	Inf.

F (F-tabel)

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
91	3.95	3.10	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.94	1.90	1.86	1.83	1.80	1.78
92	3.94	3.10	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.94	1.89	1.86	1.83	1.80	1.78
93	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.83	1.80	1.78
94	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.83	1.80	1.77
95	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.82	1.80	1.77
96	3.94	3.09	2.70	2.47	2.31	2.19	2.11	2.04	1.98	1.93	1.89	1.85	1.82	1.80	1.77
97	3.94	3.09	2.70	2.47	2.31	2.19	2.11	2.04	1.98	1.93	1.89	1.85	1.82	1.80	1.77
98	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.98	1.93	1.89	1.85	1.82	1.79	1.77
99	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.98	1.93	1.89	1.85	1.82	1.79	1.77
100	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.97	1.93	1.89	1.85	1.82	1.79	1.77
101	3.94	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.93	1.88	1.85	1.82	1.79	1.77
102	3.93	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.77
103	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
104	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
105	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.81	1.79	1.76
106	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
107	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
108	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.78	1.76
109	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
110	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
111	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
112	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.96	1.92	1.88	1.84	1.81	1.78	1.76
113	3.93	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.92	1.87	1.84	1.81	1.78	1.76
114	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
115	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
116	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
117	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.80	1.78	1.