

LAMPIRAN-LAMPIRAN

LAMPIRAN

Lampiran 1 Kuesioner Penelitian

Lampiran 1.1 Identitas Responden

1. Nama
2. Jenis Kelamin
 - Laki-laki
 - Perempuan
3. Usia
 - 17-18
 - 19-20
 - 21-22
 - >23
4. Pendidikan
 - SMA/Setara
 - S1
 - S2
 - >S2
5. Penghasilan
 - < Rp. 1.000.000
 - Rp. 1.000.000 – Rp. 3.000.000
 - Rp. 4.000.000 – Rp. 6.000.000
 - > Rp. 6.000.000
6. Jenis investasi yang anda lakukan?
 - Reksa Dana
 - Obligasi
 - Saham
 - Deposito Berjangka

Lampiran 1. 2 Pernyataan Kuesioner

Responden dapat mengisi kuesioner menggunakan skala yang telah tersedia seperti berikut

Keterangan	Skor
Sangat Setuju	5
Setuju	4
Netral	3
Tidak Setuju	2
Sangat Tidak Setuju	1

Literasi Keuangan (X1)

Literasi Keuangan		SS	S	N	TS	STS
		5	4	3	2	1
Personal Finance						
1	saya memiliki kemampuan dalam mengelola pendapatan dan pengeluaran					
2	saya memahami kondisi keuangan yang saya memiliki					
3	dengan memahami kondisi keuangan, saya dapat mengetahui batasan dalam pengambilan resiko investasi					
4	saya melakukan pencatatan keuangan pribadi					
Saving and Borrowing						
1	saya melakukan kegiatan meminjam uang pada bank					
2	saya memiliki tabungan untuk setiap keperluan					
3	saya memiliki pengetahuan terkait kartu kredit dan perbankan					
4	saya membayar hutang dan kewajiban tepat waktu					

Investment					
1	saya melakukan investasi saat harga tiap instrumen keuangan sedang turun				
2	saya mempelajari keuangan terlebih dahulu sebelum berinvestasi				
3	saya mempelajari latar belakang instrumen yang akan saya investasikan				
4	saya berinvestasi disaat sudah yakin dengan pengetahuan yang saya miliki				
Insurance					
1	saya memiliki pengetahuan terkait pentingnya asuransi				
2	saya memiliki asuransi untuk mengurangi risiko				
3	dengan membayar uang setiap bulan untuk asuransi merupakan investasi				
4	dengan memiliki asuransi saya merasa aman dari risiko				

Perilaku Keuangan (X2)

Perilaku Keuangan		SS	S	N	TS	STS
		5	4	3	2	1
Perencanaan keuangan						
1	saya melakukan pencatatan dalam membuat rencana keuangan					
2	saya merencanakan keuangan dengan tujuan jangka panjang					
3	saya melakukan perencanaan untuk dapat mengatasi risiko investasi					

Penganggaran keuangan					
1	saya melakukan penganggaran untuk setiap pengeluaran				
2	dilakukannya penganggaran akan memudahkan saya dalam mengontrol flow keuangan				
3	saya membuat penganggaran khusus untuk kebutuhan masa depan				
Pengelolaan keuangan					
1	saya mengelola keuangan dengan melakukan investasi				
2	saya menyimpan keuangan secara periodik atau rutin				
3	saya menyisihkan 10% dari pendapatan untuk berinvestasi atau disimpan dalam tabungan				
Penyimpanan keuangan					
1	pendapatan saya akan dialokasikan pada tabungan saya				
2	memiliki simpanan keuangan dapat mempersiapkan saya jika suatu ketika bertemu dengan suatu resiko				
3	saya menyimpan pendapatan saya secara rutin				

Keputusan Investasi (Y)

Keputusan Investasi	SS	S	N	TS	STS
		5	4	3	2
<i>Rate of Return</i>					

1	saya mengambil keuntungan sesuai dengan tingkat keuntungan yang saya harapkan					
2	saya mengambil keuntungan dalam waktu yang dekat					
3	saya mengambil keuntungan dalam waktu yang lama					
<i>Return of risk</i>						
1	saya mengetahui resiko dalam investasi					
2	saya siap jika dihadapi situasi yang mengharuskan untuk mengambil kerugian (<i>cut loss</i>)					
3	saya melakukan analisis terlebih dahulu untuk meminimalisir risiko					
<i>Hubungan Return dan Risk</i>						
1	saya memilih berinvestasi dengan resiko yang kecil					
2	saya berani mengambil risiko yang besar demi keuntungan yang besar					
3	saya berinvestasi dengan instrumen yang cocok dengan kepribadian saya					

Lampiran 2 Hasil Penelitian

Lampiran 2.1 Deskriptif Responden

Statistics

		Jenis_Kelamin	Usia	Pendidikan	Penghasilan	Jenis_Investasi
N	Valid	110	110	110	110	110
	Missing	0	0	0	0	0

Jenis_Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	43	39.1	39.1	39.1
	2	67	60.9	60.9	100.0
Total		110	100.0	100.0	

Usia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	15	13.6	13.6	13.6
	2	24	21.8	21.8	35.5
	3	48	43.6	43.6	79.1
	4	23	20.9	20.9	100.0
	Total	110	100.0	100.0	

Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	41	37.3	37.3	37.3
	2	66	60.0	60.0	97.3
	3	2	1.8	1.8	99.1
	4	1	.9	.9	100.0
	Total	110	100.0	100.0	

Penghasilan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	42	38.2	38.2	38.2
	2	44	40.0	40.0	78.2
	3	13	11.8	11.8	90.0
	4	11	10.0	10.0	100.0
	Total	110	100.0	100.0	

Jenis_Investasi

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	67	60.9	60.9	60.9
	2	3	2.7	2.7	63.6
	3	28	25.5	25.5	89.1
	4	12	10.9	10.9	100.0
	Total	110	100.0	100.0	

Lampiran 2.2 Deskriptif Statistik

a. Literasi Keuangan

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
L1	110	2	5	4.14	.710
L2	110	1	5	4.41	.668
L3	110	1	5	4.31	.763
L4	110	1	5	3.95	1.026
L5	110	1	5	2.39	1.545
L6	110	2	5	4.08	.879
L7	110	2	5	3.98	.857
L8	110	1	5	4.33	.814
L9	110	1	5	3.84	1.071
L10	110	1	5	4.45	.773
L11	110	1	5	4.40	.757
L12	110	2	5	4.39	.755
L13	110	2	5	4.13	.803
L14	110	1	5	3.85	1.119
L15	110	1	5	4.04	1.022
L16	110	1	5	4.15	.940
Valid N (listwise)	110				

b. Perilaku Keuangan

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
P1	110	2	5	4.12	.854
P2	110	1	5	4.28	.858
P3	110	1	5	4.15	.833
P4	110	1	5	4.17	.917
P5	110	1	5	4.31	.798
P6	110	1	5	4.22	.952
P7	110	2	5	4.20	.799
P8	110	1	5	4.10	.898
P9	110	1	5	4.19	.862
P10	110	1	5	4.10	.877
P11	110	1	5	4.39	.767
P12	110	1	5	4.32	.765
Valid N (listwise)	110				

c. Keputusan Investasi

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
K1	110	2	5	4.19	.697
K2	110	1	5	3.15	1.099
K3	110	1	5	3.92	1.015
K4	110	2	5	4.27	.728
K5	110	1	5	3.97	.962
K6	110	3	5	4.33	.622
K7	110	1	5	4.15	.897
K8	110	1	5	3.39	1.235
K9	110	2	5	4.38	.677
Valid N (listwise)	110				

Lampiran 2.3 Uji Validitas

a. Literasi Keuangan

		Correlations																
		L1	L2	L3	L4	L5	L6	L7	L8	L9	L10	L11	L12	L13	L14	L15	L16	TL
L1	Pearson Correlation	1	.481**	.514**	.437**	.285**	.482**	.457**	.192**	.283**	.323**	.410**	.344**	.404**	.339**	.284**	.298**	.637**
	Sig. (2-tailed)		.000	.000	.000	.003	.000	.000	.045	.003	.001	.000	.000	.000	.000	.003	.002	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L2	Pearson Correlation	.481**	1	.560**	.268**	-.014	.286**	.270**	.376**	.261**	.586**	.636**	.426**	.416**	.282**	.341**	.439**	.609**
	Sig. (2-tailed)	.000		.000	.005	.883	.002	.004	.000	.006	.000	.000	.000	.000	.003	.000	.000	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L3	Pearson Correlation	.514**	.560**	1	.393**	.122	.276**	.360**	.367**	.422**	.557**	.547**	.393**	.519**	.293**	.362**	.419**	.678**
	Sig. (2-tailed)	.000	.000		.000	.203	.003	.000	.000	.000	.000	.000	.000	.000	.002	.000	.000	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L4	Pearson Correlation	.437**	.268**	.393**	1	.133	.360**	.354**	.216**	.511**	.211**	.307**	.272**	.330**	.266**	.325**	.198**	.566**
	Sig. (2-tailed)	.000	.005	.000		.167	.000	.000	.024	.000	.027	.001	.004	.000	.005	.001	.039	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L5	Pearson Correlation	.285**	-.014	.122	.133	1	.179	.227**	.160	.277**	-.032	-.002	.049	.196**	.264**	.241**	.179	.407**
	Sig. (2-tailed)	.003	.883	.203	.167		.062	.017	.095	.003	.741	.987	.614	.040	.005	.011	.061	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L6	Pearson Correlation	.482**	.286**	.276**	.360**	.179	1	.367**	.270**	.297**	.216**	.295**	.311**	.323**	.358**	.415**	.262**	.570**
	Sig. (2-tailed)	.000	.002	.003	.000	.062		.000	.004	.002	.024	.002	.001	.001	.000	.000	.006	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L7	Pearson Correlation	.457**	.270**	.360**	.354**	.227**	.367**	1	.206**	.327**	.262**	.436**	.394**	.457**	.552**	.399**	.414**	.651**
	Sig. (2-tailed)	.000	.004	.000	.000	.017	.000		.031	.000	.006	.000	.000	.000	.000	.000	.000	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L8	Pearson Correlation	.192**	.376**	.367**	.216**	.160	.270**	.206**	1	.388**	.306**	.337**	.297**	.273**	.207**	.195**	.365**	.504**
	Sig. (2-tailed)	.045	.000	.000	.024	.095	.004	.031		.000	.001	.000	.002	.004	.030	.041	.000	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L9	Pearson Correlation	.283**	.261**	.422**	.511**	.277**	.297**	.327**	.388**	1	.299**	.285**	.261**	.377**	.201**	.332**	.208**	.593**
	Sig. (2-tailed)	.003	.006	.000	.000	.003	.002	.000	.000		.001	.003	.006	.000	.035	.000	.030	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L10	Pearson Correlation	.323**	.586**	.557**	.211**	-.032	.216**	.262**	.306**	.299**	1	.759**	.547**	.425**	.282**	.386**	.384**	.602**
	Sig. (2-tailed)	.001	.000	.000	.027	.741	.024	.006	.001	.001		.000	.000	.000	.003	.000	.000	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L11	Pearson Correlation	.410**	.636**	.547**	.307**	-.002	.295**	.436**	.337**	.285**	.759**	1	.623**	.474**	.377**	.527**	.518**	.707**
	Sig. (2-tailed)	.000	.000	.000	.001	.987	.002	.000	.000	.003	.000		.000	.000	.000	.000	.000	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L12	Pearson Correlation	.344**	.426**	.393**	.272**	.049	.311**	.394**	.297**	.261**	.547**	.623**	1	.538**	.485**	.564**	.483**	.670**
	Sig. (2-tailed)	.000	.000	.000	.004	.614	.001	.000	.002	.006	.000	.000		.000	.000	.000	.000	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L13	Pearson Correlation	.404**	.416**	.519**	.330**	.196**	.323**	.457**	.273**	.377**	.425**	.474**	.538**	1	.502**	.554**	.521**	.720**
	Sig. (2-tailed)	.000	.000	.000	.000	.040	.001	.000	.004	.000	.000	.000	.000		.000	.000	.000	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L14	Pearson Correlation	.339**	.282**	.293**	.266**	.264**	.358**	.552**	.207**	.201**	.282**	.377**	.485**	.502**	1	.591**	.581**	.678**
	Sig. (2-tailed)	.000	.003	.002	.005	.005	.000	.000	.030	.035	.003	.000	.000	.000		.000	.000	.000

Correlations

	L1	L2	L3	L4	L5	L6	L7	L8	L9	L10	L11	L12	L13	L14	L15	L16	TL
N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L15 Pearson Correlation	.284**	.341**	.362**	.325**	.241*	.415**	.399**	.195*	.332**	.386**	.527**	.564**	.554**	.591**	1	.586**	.722**
Sig. (2-tailed)	.003	.000	.000	.001	.011	.000	.000	.041	.000	.000	.000	.000	.000	.000		.000	.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
L16 Pearson Correlation	.298**	.439**	.419**	.198*	.179*	.262**	.414**	.365**	.208*	.384**	.518**	.483**	.521**	.581**	.586**	1	.681**
Sig. (2-tailed)	.002	.000	.000	.039	.061	.006	.000	.000	.030	.000	.000	.000	.000	.000	.000		.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
TL Pearson Correlation	.637**	.609**	.678**	.566**	.407**	.570**	.651**	.504**	.593**	.602**	.707**	.670**	.720**	.678**	.722**	.681**	1
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
N	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110

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

b. Perilaku Keuangan

Correlations

	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	TP
P1 Pearson Correlation	1	.605**	.569**	.583**	.471**	.499**	.463**	.391**	.306**	.449**	.307**	.321**	.683**
Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.001	.000	.001	.001	.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110
P2 Pearson Correlation	.605**	1	.571**	.602**	.541**	.531**	.519**	.558**	.485**	.535**	.528**	.491**	.795**
Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110
P3 Pearson Correlation	.569**	.571**	1	.519**	.428**	.584**	.521**	.483**	.395**	.469**	.455**	.473**	.737**
Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110
P4 Pearson Correlation	.583**	.602**	.519**	1	.703**	.650**	.528**	.458**	.364**	.514**	.398**	.457**	.778**
Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110
P5 Pearson Correlation	.471**	.541**	.428**	.703**	1	.526**	.549**	.392**	.420**	.453**	.460**	.333**	.714**
Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110
P6 Pearson Correlation	.499**	.531**	.584**	.650**	.526**	1	.545**	.532**	.385**	.611**	.510**	.445**	.785**
Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110
P7 Pearson Correlation	.463**	.519**	.521**	.528**	.549**	.545**	1	.573**	.557**	.403**	.335**	.435**	.731**
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110
P8 Pearson Correlation	.391**	.558**	.483**	.458**	.392**	.532**	.573**	1	.580**	.500**	.489**	.581**	.747**
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110
P9 Pearson Correlation	.306**	.485**	.395**	.364**	.420**	.385**	.557**	.580**	1	.520**	.510**	.463**	.680**
Sig. (2-tailed)	.001	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110
P10 Pearson Correlation	.449**	.535**	.469**	.514**	.453**	.611**	.403**	.500**	.520**	1	.582**	.553**	.753**
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000
N	110	110	110	110	110	110	110	110	110	110	110	110	110

		P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	TP
P11	Pearson Correlation	.307	.528	.455	.398	.460	.510	.335	.489	.510	.582	1	.458	.682
	Sig. (2-tailed)	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110
P12	Pearson Correlation	.321**	.491**	.473**	.457**	.333**	.445**	.435**	.581**	.463**	.553**	.458**	1	.680**
	Sig. (2-tailed)	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	110	110	110	110	110	110	110	110	110	110	110	110	110
TP	Pearson Correlation	.683**	.795**	.737**	.778**	.714**	.785**	.731**	.747**	.680**	.753**	.682**	.680**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	110	110	110	110	110	110	110	110	110	110	110	110	110

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

c. Keputusan Investasi

		K1	K2	K3	K4	K5	K6	K7	K8	K9	TK
K1	Pearson Correlation	1	.059	.398**	.493**	.350**	.468**	.190*	.232*	.388**	.656**
	Sig. (2-tailed)		.539	.000	.000	.000	.000	.047	.015	.000	.000
	N	110	110	110	110	110	110	110	110	110	110
K2	Pearson Correlation	.059	1	-.113	-.084	.056	.010	.155	.444**	-.051	.383**
	Sig. (2-tailed)	.539		.241	.381	.562	.915	.106	.000	.599	.000
	N	110	110	110	110	110	110	110	110	110	110
K3	Pearson Correlation	.398**	-.113	1	.452**	.345**	.464**	.033	.260**	.353**	.618**
	Sig. (2-tailed)	.000	.241		.000	.000	.000	.729	.006	.000	.000
	N	110	110	110	110	110	110	110	110	110	110
K4	Pearson Correlation	.493**	-.084	.452**	1	.364**	.591**	.079	.237**	.457**	.646**
	Sig. (2-tailed)	.000	.381	.000		.000	.000	.411	.013	.000	.000
	N	110	110	110	110	110	110	110	110	110	110
K5	Pearson Correlation	.350**	.056	.345**	.364**	1	.337**	-.017	.333**	.354**	.623**
	Sig. (2-tailed)	.000	.562	.000	.000		.000	.863	.000	.000	.000
	N	110	110	110	110	110	110	110	110	110	110
K6	Pearson Correlation	.468**	.010	.464**	.591**	.337**	1	.062	.274**	.485**	.663**
	Sig. (2-tailed)	.000	.915	.000	.000	.000		.521	.004	.000	.000
	N	110	110	110	110	110	110	110	110	110	110
K7	Pearson Correlation	.190*	.155	.033	.079	-.017	.062	1	-.242*	.180	.259**
	Sig. (2-tailed)	.047	.106	.729	.411	.863	.521		.011	.060	.006
	N	110	110	110	110	110	110	110	110	110	110
K8	Pearson Correlation	.232*	.444**	.260**	.237**	.333**	.274**	-.242*	1	.160	.617**
	Sig. (2-tailed)	.015	.000	.006	.013	.000	.004	.011		.095	.000
	N	110	110	110	110	110	110	110	110	110	110
K9	Pearson Correlation	.388**	-.051	.353**	.457**	.354**	.485**	.180	.160	1	.590**
	Sig. (2-tailed)	.000	.599	.000	.000	.000	.000	.060	.095		.000
	N	110	110	110	110	110	110	110	110	110	110

Correlations

	K1	K2	K3	K4	K5	K6	K7	K8	K9	TK
TK Pearson Correlation	.656**	.383**	.618**	.646**	.623**	.663**	.259**	.617**	.590**	1
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.006	.000	.000	
N	110	110	110	110	110	110	110	110	110	110

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

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

Lampiran 2.4 Uji Reliabilitas

a. Literasi Keuangan

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.881	.898	16

b. Perilaku Keuangan

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.921	.921	12

c. Keputusan Investasi

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.694	.737	9

Lampiran 2.5 Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		110
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.05489731
Most Extreme Differences	Absolute	.048
	Positive	.048
	Negative	-.044
Test Statistic		.048
Asymp. Sig. (2-tailed)		.200^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Lampiran 2.6 Uji Multikolinearitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	12.102	2.242		5.398	.000	7.658	16.547					
Literasi_Keuangan	.233	.051	.473	4.570	.000	.132	.334	.692	.404	.308	.424	2.361
Perilaku_Keuangan	.169	.061	.288	2.781	.006	.049	.290	.647	.260	.187	.424	2.361

a. Dependent Variable: Keputusan_Investasi

Lampiran 2.7 Uji Heterokedastisitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	2.053	1.308		1.570	.119	-.540	4.647					
Literasi_Keuangan	.006	.030	.029	.197	.844	-.053	.065	.032	.019	.019	.424	2.361
Perilaku_Keuangan	.001	.036	.003	.021	.984	-.070	.071	.025	.002	.002	.424	2.361

a. Dependent Variable: **abs_res**

Lampiran 2.8 Analisis Regresi Linier Berganda

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	12.102	2.242		5.398	.000	7.658	16.547					
Literasi_Keuangan	.233	.051	.473	4.570	.000	.132	.334	.692	.404	.308	.424	2.361
Perilaku_Keuangan	.169	.061	.288	2.781	.006	.049	.290	.647	.260	.187	.424	2.361

a. Dependent Variable: Keputusan_Investasi

Lampiran 2.9 Uji Hipotesis

a. Koefisien Determinasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.717 ^a	.514	.505	3.083	.514	56.572	2	107	.000

a. Predictors: (Constant), Literasi_Keuangan, Perilaku_Keuangan

b. Dependent Variable: Keputusan_Investasi

b. Uji F

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1075.641	2	537.821	56.572	.000^b
	Residual	1017.231	107	9.507		
	Total	2092.873	109			

a. Dependent Variable: Keputusan_Investasi

b. Predictors: (Constant), Literasi_Keuangan, Perilaku_Keuangan

c. Uji t

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics		
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1 (Constant)	12.102	2.242		5.398	.000	7.658	16.547						
	Literasi_Keuangan	.233	.051	.473	4.570	.000	.132	.334	.692	.404	.308	.424	2.361
	Perilaku_Keuangan	.169	.061	.288	2.781	.006	.049	.290	.647	.260	.187	.424	2.361

a. Dependent Variable: Keputusan_Investasi

Lampiran 4 Formulir Pembimbingan Skripsi 1

	FORMULIR PEMBIMBINGAN SKRIPSI/TA	SPT-1/03/SOP 28/F-03

Nama Mahasiswa : MUHAMMAD DHIYA ATSILLANOV
 Prodi/NIM : MANAJEMEN / 2019031081
 Judul Skripsi/TA yang diajukan : Pengaruh Literasi Keuangan dan Perilaku Keuangan Terhadap Keputusan Investasi

No	Tanggal	Materi Pembimbingan	Paraf Mhs	Paraf Dosen Pembimbing
1	10 Februari 2023	Topik Penelitian	<i>[Signature]</i>	<i>[Signature]</i>
2	16 Februari 2023	Menentukan Perumusan dan Pen-Survey	<i>[Signature]</i>	<i>[Signature]</i>
3	5 Maret 2023	Revisi bab 1 & 2	<i>[Signature]</i>	<i>[Signature]</i>
4	9 Maret 2023	Revisi bab 2	<i>[Signature]</i>	<i>[Signature]</i>
5	4 April 2023	Revisi bab 3	<i>[Signature]</i>	<i>[Signature]</i>
6	5 April 2023	Finalisasi Bab 1 sampai Bab 3	<i>[Signature]</i>	<i>[Signature]</i>
7	26 Mei 2023	Pengolahan Data Bab 4	<i>[Signature]</i>	<i>[Signature]</i>
8	8 Juni 2023	Revisi bab 4 dan bab 5	<i>[Signature]</i>	<i>[Signature]</i>
9	9 Juni	Finalisasi Skripsi	<i>[Signature]</i>	<i>[Signature]</i>

* Jika pembimbingan lebih dari minimal 8 kali, mohon membuat salinan formulir ini

<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
Mahasiswa	Dosen Pembimbing 1	Dosen Pembimbing 2



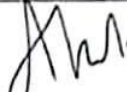
Lampiran 5 Formulir Pembimbingan Skripsi 2

	FORMULIR PEMBIMBINGAN SKRIPSI/TA	SPT-UM/SOP-28/T-03

Nama Mahasiswa : MUHAMMAD DHIYA ATILANOV
 Prodi/NIM : MANAJEMEN 1201902101
 Judul Skripsi/TA yang diajukan : Pengaruh Literasi Keuangan dan Perilaku Keuangan Terhadap Keputusan Investasi

No	Tanggal	Materi Pembimbingan	Paraf Mhs	Paraf Dosen Pembimbing
1	10 Februari 2023	Telaah Pustaka		
2	16 Februari 2023	Penyusunan 2 Pm-Survey		
3	5 Maret 2023	Revisi Bab 1 & 2		
4	9 Maret 2023	Revisi Bab 2		
5	7 April 2023	Revisi Bab 3		
6	26 May 2023	Pengambilan Data Bnk ?		
7				
8				

* Jika pembimbingan lebih dari minimal 8 kali, mohon membuat salinan formulir ini

		
Mahasiswa	Dosen Pembimbing 1	Dosen Pembimbing 2