



LAMPIRAN

جامعة الإسلام في إندونيسيا

Lampiran 1.1

Kuesioner Sebelum Uji Coba

KUESIONER PENELITIAN

Assalamu'alaikum warahmatullahi wabarakatuh

Dengan hormat,

Dalam rangka menyelesaikan tugas akhir S2 program magister manajemen pada Universitas Islam Indonesia, yang salah satu persyaratannya adalah penulisan tesis, maka untuk keperluan tersebut saya membutuhkan data-data analisis sebagaimana “Daftar Kuesioner” terlampir.

Adapun judul tesis yang saya ajukan dalam penelitian ini adalah **“Perilaku Keuangan Generasi Milenial Dalam Berinvestasi di Yogyakarta”** untuk itu mohon kesediaan Bapak/Ibu dan Saudara/i meluangkan waktu untuk mengisi pertanyaan-pertanyaan yang ada sesuai dengan petunjuk yang telah diberikan. Saya menjamin kerahasiaan jawaban Bapak/Ibu dan Saudara/i dan semua informasi yang terkumpul dari kuesioner ini hanya akan digunakan untuk kepentingan penelitian.

Terimakasih atas kesediaan, kesungguhan, dan kejujuran Bapak/Ibu dan Saudara/i dalam menjawab setiap pertanyaan.

Wassalamu'alaikum warahmatullahi wabarakatuh

Hormat saya,

Dian Permatasari

IDENTITAS DIRI

Nama :

Jenis Kelamin :

Usia : a. 20 – 24

b. 25 – 29

c. 30 – 34

d. 35 - 39

Pendidikan : a. SMA/MA sederajat

b. S1

c. S2

d. S3

e. lain-lain

Pekerjaan :

Petunjuk Pengisian Kuesioner

Bapak/Ibu dan Saudara/i responden cukup memberi tanda (✓) pada pilihan yang tersedia sesuai dengan jawaban Bapak/Ibu dan Saudara/i. Setiap pertanyaan hanya mengharapkan satu jawaban. Setiap angka akan mewakili tingkat kesesuaian dengan pendapat Bapak/Ibu dan Saudara/i.

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

A. PENGETAHUAN KEUANGAN

| No | Pernyataan | Pilihan | | | |
|--|---|---------|---|----|-----|
| | | SS | S | TS | STS |
| Pengetahuan pengelolaan keuangan | | | | | |
| 1 | Saya mengetahui manfaat pengelolaan keuangan | | | | |
| 2 | Saya mengetahui cara mengelola keuangan yang baik | | | | |
| Pengetahuan tentang perencanaan keuangan | | | | | |
| 3 | Saya mengetahui manfaat penganggaran dan perencanaan keuangan | | | | |
| 4 | Saya mengetahui cara menyusun tujuan keuangan jangka pendek, menengah, dan panjang | | | | |
| 5 | Saya mengetahui faktor-faktor yang perlu dipertimbangkan dalam menyusun anggaran keuangan dan belanja | | | | |
| Pengetahuan tentang pengeluaran dan pemasukan | | | | | |
| 6 | Saya mengetahui berbagai macam sumber pendapatan | | | | |
| 7 | Saya mengetahui faktor yang mempengaruhi pendapatan | | | | |
| 8 | Saya mengetahui berbagai macam pengeluaran tidak terduga | | | | |
| Pengetahuan tentang uang dan aset | | | | | |
| 9 | Saya memahami pengetahuan tentang likuiditas suatu aset | | | | |
| 10 | Saya mengetahui nilai dari uang | | | | |
| Pengetahuan tentang suku bunga | | | | | |
| 11 | Saya mengetahui istilah-istilah dalam suku bunga | | | | |
| 12 | Saya mengetahui tentang perhitungan tingkat bunga | | | | |
| Pengetahuan tentang kredit | | | | | |
| 13 | Saya mengetahui apa saja yang perlu dipertimbangkan dalam pengambilan kredit | | | | |
| 14 | Saya mengetahui faktor-faktor yang mempengaruhi kelayakan kredit | | | | |
| Pengetahuan dasar tentang asuransi | | | | | |

| | | | | | |
|---|---|--|--|--|--|
| 15 | Saya mengetahui manfaat dari asuransi | | | | |
| 16 | Saya mengetahui tentang premi asuransi | | | | |
| Pengetahuan tentang macam-macam asuransi | | | | | |
| 17 | Saya mengetahui hal-hal yang perlu dipertimbangkan dalam memilih jenis asuransi | | | | |
| 18 | Saya mengetahui tentang asuransi jiwa, kendaraan, dan aset | | | | |
| Pengetahuan dasar tentang investasi | | | | | |
| 19 | Saya mengetahui tentang jenis investasi | | | | |
| 20 | Saya mengetahui tentang risiko investasi | | | | |
| Pengetahuan investasi deposito | | | | | |
| 21 | Saya mengetahui karakteristik deposito | | | | |
| 22 | Saya mengetahui strategi berinvestasi pada deposito | | | | |
| Pengetahuan investasi pada saham | | | | | |
| 23 | Saya mengetahui karakteristik saham | | | | |
| 24 | Saya mengetahui tentang dividen | | | | |
| 25 | Saya mengetahui strategi berinvestasi pada saham | | | | |
| Pengetahuan investasi pada obligasi | | | | | |
| 26 | Saya mengetahui karakteristik obligasi | | | | |
| 27 | Saya mengetahui strategi berinvestasi pada obligasi | | | | |
| Pengetahuan investasi pada properti | | | | | |
| 28 | Saya mengetahui karakteristik properti yang dapat dijadikan investasi | | | | |
| 29 | Saya mengetahui strategi berinvestasi pada properti | | | | |

B. SIKAP KEUANGAN

| No | Pernyataan | Pilihan | | | |
|--|--|---------|---|----|-----|
| | | SS | S | TS | STS |
| Orientasi terhadap keuangan pribadi | | | | | |
| 1 | Mempunyai anggaran pribadi merupakan strategi penting dalam keuangan | | | | |
| 2 | Penting untuk merencanakan tentang keuangan pribadi | | | | |

| | | | | | |
|---------------------------------|---|--|--|--|--|
| Filsafat utang | | | | | |
| 3 | Lebih memilih menggadaikan barang untuk memenuhi kebutuhan yang tidak terduga | | | | |
| 4 | Berhutang adalah hal yang wajar | | | | |
| Keamanan uang | | | | | |
| 5 | Tabungan pribadi akan saya gunakan untuk kebutuhan darurat | | | | |
| 6 | Menggunakan kredit bank untuk mengatasi kekurangan dana | | | | |
| Menilai keuangan pribadi | | | | | |
| 7 | Belajar dan memahami tentang keuangan adalah prioritas | | | | |
| 8 | Cara saya menghabiskan anggaran mencerminkan sifat pribadi saya | | | | |
| 9 | Kondisi keuangan saya tidak mengganggu hubungan saya dengan orang lain | | | | |

C. GAYA HIDUP

| No | Pernyataan | Pilihan | | | |
|--|---|---------|---|----|-----|
| | | SS | S | TS | STS |
| Gaya hidup seputar hangout | | | | | |
| 1 | Saya sering nongkrong / makan bersama teman di kafe dan restoran cepat saji lainnya | | | | |
| 2 | Saya menggunakan uang tabungan untuk kebutuhan nongkrong / makan bersama teman | | | | |
| Gaya hidup seputar belibur ke luar kota | | | | | |
| 3 | Saya sering berlibur ke luar kota / luar negeri | | | | |
| 4 | Saya menggunakan uang tabungan untuk kebutuhan berlibur | | | | |
| Gaya hidup seputar hobi | | | | | |
| 5 | Saya sering membeli barang / pergi ke suatu tempat karena hobi | | | | |
| 6 | Saya menggunakan uang tabungan untuk kebutuhan hobi | | | | |
| Gaya hidup seputar perkembangan teknologi | | | | | |
| 7 | Saya lebih suka membawa dan bertransaksi menggunakan uang elektronik (e-money, kartu kredit, dll) daripada uang tunai | | | | |

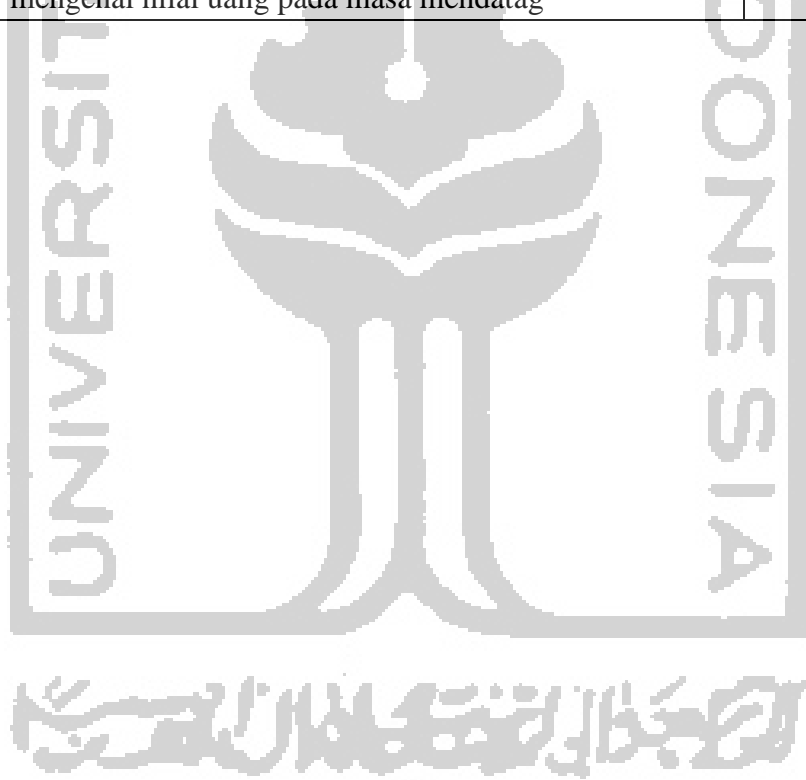
| | | | | | |
|--|---|--|--|--|--|
| Gaya hidup seputar gadget | | | | | |
| 8 | Saya selalu mengikuti dan memakai gadget keluaran terbaru | | | | |
| 9 | Saya menggunakan uang tabungan untuk membeli gadget terbaru | | | | |
| Gaya hidup seputar pembelian pakaian | | | | | |
| 10 | Saya selalu mengikuti trend fashion pakaian terbaru | | | | |
| 11 | Saya menggunakan uang tabungan untuk membeli pakaian terbaru | | | | |
| Gaya hidup seputar pembelian barang bermerek | | | | | |
| 12 | Saya selalu membeli barang bermerek | | | | |
| 13 | Saya menggunakan uang tabungan untuk membeli barang bermerek | | | | |
| Gaya hidup seputar pembelian barang karena iming-iming hadiah | | | | | |
| 14 | Saya selalu tergoda dengan hadiah yang ditawarkan oleh penjual (pusat perbelanjaan, online shop, dll) | | | | |

D. LATAR BELAKANG KELUARGA

| No | Pernyataan | Pilihan | | | |
|----|--|---------|---|----|-----|
| | | SS | S | TS | STS |
| 1 | Orang tua saya berinvestasi untuk mendukung pekerjaannya | | | | |
| 2 | Orang tua saya mengetahui tentang jenis, risiko, dan return dari investasi | | | | |
| 3 | Pendapatan orang tua saya dapat disisihkan untuk melakukan investasi | | | | |
| 4 | Orang tua memiliki tabungan / asuransi untuk biaya pendidikan saya | | | | |
| 5 | Orang tua mendukung saya untuk berinvestasi apabila mempunyai uang lebih | | | | |

E. KEPUTUSAN INVESTASI

| No | Pernyataan | Pilihan | | | |
|----|---|---------|---|----|-----|
| | | SS | S | TS | STS |
| 1 | Saya berniat berinvestasi untuk memenuhi kebutuhan di masa depan | | | | |
| 2 | Saya akan mencari informasi tentang risiko dari berbagai macam investasi sebelum menentukan pilihan | | | | |
| 3 | Saya akan mengumpulkan informasi untuk mengetahui return yang akan saya terima | | | | |
| 4 | Saya lebih memilih investasi yang keuntungannya tinggi meskipun risikonya juga tinggi | | | | |
| 5 | Saya dapat memahami pertumbuhan investasi yaitu mengenai nilai uang pada masa mendatang | | | | |



Lampiran 2.1

Kuesioner Setelah Uji Coba

KUESIONER PENELITIAN

Assalamu'alaikum warahmatullahi wabarakatuh

Dengan hormat,

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Dian Permatasari

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e. lain-lain

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| Tidak Setuju (TS) | 2 |
| Setuju (S) | 3 |
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A. PENGETAHUAN KEUANGAN

| No | Pernyataan | Pilihan | | | |
|--|--|---------|---|----|-----|
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| Pengetahuan pengelolaan keuangan | | | | | |
| 1 | Saya mengetahui manfaat pengelolaan keuangan | | | | |
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| Pengetahuan tentang perencanaan keuangan | | | | | |
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| 5 | Saya mengetahui berbagai macam sumber pendapatan | | | | |
| 6 | Saya mengetahui faktor yang mempengaruhi pendapatan | | | | |
| Pengetahuan tentang uang dan aset | | | | | |
| 7 | Saya memahami pengetahuan tentang likuiditas suatu aset | | | | |
| 8 | Saya mengetahui nilai dari uang | | | | |
| Pengetahuan tentang suku bunga | | | | | |
| 9 | Saya mengetahui tentang perhitungan tingkat bunga | | | | |
| Pengetahuan tentang kredit | | | | | |
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| 11 | Saya mengetahui faktor-faktor yang mempengaruhi kelayakan kredit | | | | |
| Pengetahuan dasar tentang asuransi | | | | | |
| 12 | Saya mengetahui manfaat dari asuransi | | | | |
| 13 | Saya mengetahui tentang premi asuransi | | | | |
| Pengetahuan tentang macam-macam asuransi | | | | | |

| | | | | | |
|--|---|--|--|--|--|
| 14 | Saya mengetahui hal-hal yang perlu dipertimbangkan dalam memilih jenis asuransi | | | | |
| 15 | Saya mengetahui tentang asuransi jiwa, kendaraan, dan aset | | | | |
| Pengetahuan dasar tentang investasi | | | | | |
| 16 | Saya mengetahui tentang jenis investasi | | | | |
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| Pengetahuan investasi deposito | | | | | |
| 18 | Saya mengetahui strategi berinvestasi pada deposito | | | | |
| Pengetahuan investasi pada saham | | | | | |
| 19 | Saya mengetahui karakteristik saham | | | | |
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| Pengetahuan investasi pada properti | | | | | |
| 23 | Saya mengetahui karakteristik properti yang dapat dijadikan investasi | | | | |
| 24 | Saya mengetahui strategi berinvestasi pada properti | | | | |

B. SIKAP KEUANGAN

| No | Pernyataan | Pilihan | | | |
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| Filsafat utang | | | | | |
| 3 | Lebih memilih menggadaikan barang untuk memenuhi kebutuhan yang tidak terduga | | | | |
| 4 | Berhutang adalah hal yang wajar | | | | |

| | | | | | |
|---------------------------------|--|--|--|--|--|
| Keamanan uang | | | | | |
| 5 | Tabungan pribadi akan saya gunakan untuk kebutuhan darurat | | | | |
| 6 | Menggunakan kredit bank untuk mengatasi kekurangan dana | | | | |
| Menilai keuangan pribadi | | | | | |
| 7 | Belajar dan memahami tentang keuangan adalah prioritas | | | | |
| 8 | Cara saya menghabiskan anggaran mencerminkan sifat pribadi saya | | | | |
| 9 | Kondisi keuangan saya tidak mengganggu hubungan saya dengan orang lain | | | | |

C. GAYA HIDUP

| No | Pernyataan | Pilihan | | | |
|--|---|---------|---|----|-----|
| | | SS | S | TS | STS |
| Gaya hidup seputar hangout | | | | | |
| 1 | Saya sering nongkrong / makan bersama teman di kafe dan restoran cepat saji lainnya | | | | |
| 2 | Saya menggunakan uang tabungan untuk kebutuhan nongkrong / makan bersama teman | | | | |
| Gaya hidup seputar belibur ke luar kota | | | | | |
| 3 | Saya sering berlibur ke luar kota / luar negeri | | | | |
| 4 | Saya menggunakan uang tabungan untuk kebutuhan berlibur | | | | |
| Gaya hidup seputar hobi | | | | | |
| 5 | Saya sering membeli barang / pergi ke suatu tempat karena hobi | | | | |
| 6 | Saya menggunakan uang tabungan untuk kebutuhan hobi | | | | |
| Gaya hidup seputar perkembangan teknologi | | | | | |
| 7 | Saya lebih suka membawa dan bertransaksi menggunakan uang elektronik (e-money, kartu kredit, dll) daripada uang tunai | | | | |
| Gaya hidup seputar gadget | | | | | |
| 8 | Saya selalu mengikuti dan memakai gadget keluaran terbaru | | | | |

| | | | | | |
|---|--|--|--|--|--|
| 9 | Saya menggunakan uang tabungan untuk membeli gadget terbaru | | | | |
| Gaya hidup seputar pembelian pakaian | | | | | |
| 10 | Saya selalu mengikuti trend fashion pakaian terbaru | | | | |
| 11 | Saya menggunakan uang tabungan untuk membeli pakaian terbaru | | | | |
| Gaya hidup seputar pembelian barang bermerek | | | | | |
| 12 | Saya menggunakan uang tabungan untuk membeli barang bermerek | | | | |

D. LATAR BELAKANG KELUARGA

| No | Pernyataan | Pilihan | | | |
|----|--|---------|---|----|-----|
| | | SS | S | TS | STS |
| 1 | Orang tua saya berinvestasi untuk mendukung pekerjaannya | | | | |
| 2 | Orang tua saya mengetahui tentang jenis, risiko, dan return dari investasi | | | | |
| 3 | Pendapatan orang tua saya dapat disisihkan untuk melakukan investasi | | | | |
| 4 | Orang tua memiliki tabungan / asuransi untuk biaya pendidikan saya | | | | |
| 5 | Orang tua mendukung saya untuk berinvestasi apabila mempunyai uang lebih | | | | |

E. KEPUTUSAN INVESTASI

| No | Pernyataan | Pilihan | | | |
|----|---|---------|---|----|-----|
| | | SS | S | TS | STS |
| 1 | Saya berniat berinvestasi untuk memenuhi kebutuhan di masa depan | | | | |
| 2 | Saya akan mencari informasi tentang risiko dari berbagai macam investasi sebelum menentukan pilihan | | | | |
| 3 | Saya akan mengumpulkan informasi untuk mengetahui return yang akan saya terima | | | | |
| 4 | Saya lebih memilih investasi yang keuntungannya tinggi meskipun risikonya juga tinggi | | | | |

| | | | | | |
|---|---|--|--|--|--|
| 5 | Saya dapat memahami pertumbuhan investasi yaitu mengenai nilai uang pada masa mendatang | | | | |
|---|---|--|--|--|--|



Lampiran 3.1

Tabulasi Data Uji Coba

a. Pengetahuan Keuangan

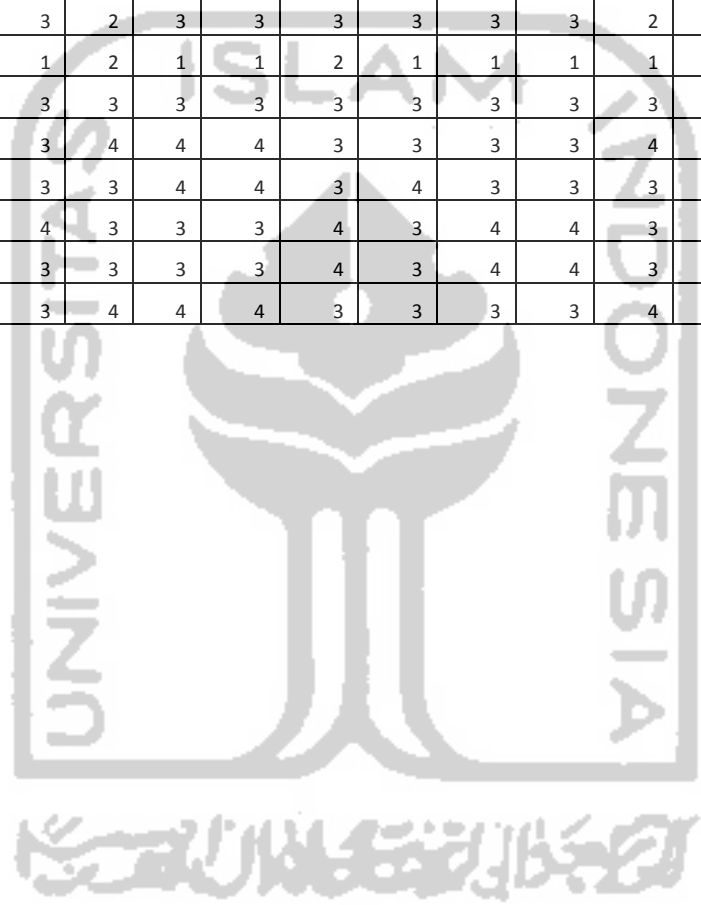
| No. | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | X1.10 | X1.11 | X1.12 | X1.13 | X1.14 | X1.15 | X1.16 | X1.17 | X1.18 | X1.19 | X1.20 | X1.21 | X1.22 | X1.23 | X1.24 |
|-----|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 2 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 |
| 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 2 |
| 5 | 2 | 2 | 1 | 2 | 2 | 2 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 1 | 1 | 2 | 2 | 2 | 1 | 2 | 2 | 2 | 2 |
| 6 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 |
| 7 | 3 | 2 | 4 | 4 | 2 | 2 | 3 | 3 | 2 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 2 | 4 | 4 | 2 | 2 | 4 |
| 8 | 3 | 2 | 3 | 3 | 2 | 3 | 3 | 3 | 2 | 3 | 3 | 2 | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 3 |
| 9 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 4 |
| 10 | 2 | 2 | 3 | 2 | 2 | 2 | 3 | 3 | 3 | 2 | 2 | 3 | 2 | 3 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 2 |
| 11 | 4 | 3 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 |
| 12 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 4 | 2 | 3 | 2 | 2 | 2 | 1 | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 4 |
| 13 | 3 | 3 | 1 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 2 | 4 | 3 | 3 | 3 | 1 | 3 | 4 | 3 | 1 |
| 14 | 4 | 3 | 3 | 3 | 3 | 2 | 2 | 4 | 1 | 3 | 3 | 4 | 2 | 1 | 2 | 3 | 4 | 3 | 3 | 2 | 1 | 2 | 3 | 3 |
| 15 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 3 |
| 16 | 2 | 3 | 2 | 4 | 4 | 3 | 1 | 1 | 4 | 4 | 2 | 3 | 4 | 3 | 4 | 2 | 2 | 3 | 3 | 4 | 2 | 2 | 2 | 3 |
| 17 | 3 | 4 | 4 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 2 | 4 | 3 | 2 | 3 | 2 | 1 | 1 | 2 | 2 | 3 |
| 18 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 2 | 3 | 3 | 2 |

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b. Sikap Keuangan

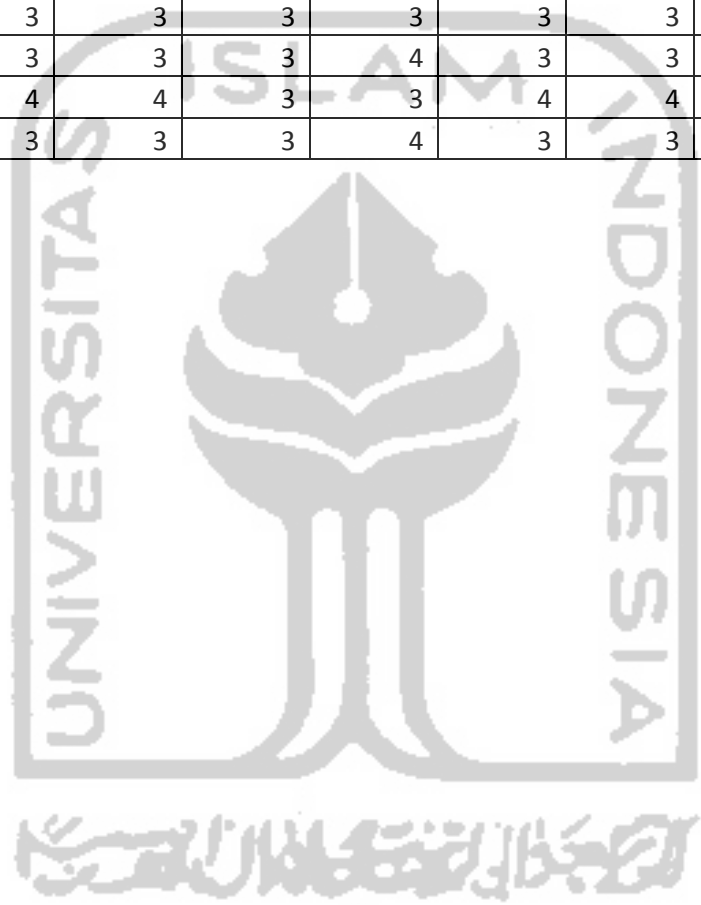
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c. Gaya Hidup

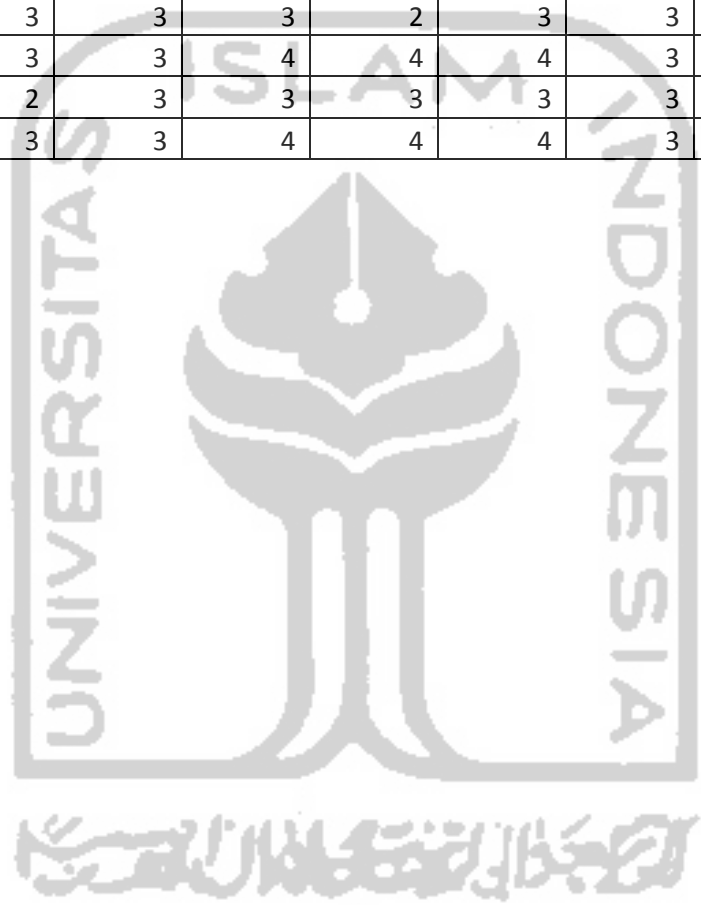
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| 18 | 3 | 3 | 1 | 3 | 3 | 2 | 2 | 2 | 1 | 1 | 1 | 2 |
| 19 | 1 | 4 | 3 | 3 | 3 | 3 | 1 | 4 | 4 | 3 | 4 | 4 |
| 20 | 4 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 3 |
| 21 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 3 | 3 | 3 | 3 |
| 22 | 3 | 4 | 4 | 2 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 3 |

| | | | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|---|---|---|
| 23 | 1 | 1 | 1 | 2 | 4 | 4 | 3 | 4 | 3 | 2 | 4 | 3 |
| 24 | 2 | 1 | 1 | 3 | 2 | 1 | 4 | 2 | 2 | 2 | 1 | 3 |
| 25 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 2 |
| 26 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 3 | 2 | 3 | 3 | 4 |
| 27 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 |
| 28 | 1 | 3 | 3 | 1 | 2 | 2 | 1 | 2 | 2 | 2 | 2 | 3 |
| 29 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 3 | 3 | 3 | 4 |
| 30 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 4 |
| 31 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 2 | 3 | 3 | 2 | 3 |
| 32 | 2 | 3 | 2 | 2 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 |
| 33 | 2 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 4 | 3 | 2 | 4 |
| 34 | 2 | 2 | 3 | 1 | 3 | 2 | 2 | 3 | 3 | 2 | 3 | 3 |
| 35 | 2 | 3 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 4 |
| 36 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 2 | 3 | 3 | 2 | 3 |
| 37 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 4 |
| 38 | 2 | 2 | 3 | 1 | 3 | 2 | 2 | 3 | 3 | 2 | 3 | 3 |
| 39 | 2 | 3 | 2 | 2 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 |
| 40 | 4 | 3 | 3 | 2 | 3 | 4 | 3 | 3 | 4 | 3 | 3 | 4 |
| 41 | 2 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 4 | 3 | 2 | 4 |
| 42 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 |
| 43 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 |
| 44 | 3 | 2 | 2 | 3 | 2 | 2 | 3 | 2 | 3 | 3 | 2 | 3 |
| 45 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 3 |
| 46 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 3 |
| 47 | 1 | 1 | 2 | 2 | 1 | 1 | 1 | 2 | 2 | 1 | 2 | 2 |

| | | | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|---|---|---|
| 48 | 2 | 2 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 3 | 4 |
| 49 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 2 | 3 | 3 |
| 50 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 |
| 51 | 2 | 2 | 3 | 2 | 2 | 2 | 3 | 3 | 2 | 3 | 3 | 2 |
| 52 | 2 | 2 | 2 | 3 | 3 | 3 | 2 | 3 | 3 | 2 | 3 | 3 |
| 53 | 2 | 2 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 2 | 3 | 3 |
| 54 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 3 | 3 | 2 | 3 | 3 |
| 55 | 3 | 3 | 2 | 2 | 3 | 3 | 2 | 3 | 3 | 2 | 3 | 3 |
| 56 | 3 | 3 | 3 | 3 | 2 | 2 | 3 | 3 | 2 | 3 | 3 | 2 |
| 57 | 3 | 2 | 3 | 3 | 2 | 3 | 3 | 2 | 2 | 3 | 2 | 2 |
| 58 | 3 | 4 | 3 | 3 | 2 | 3 | 3 | 2 | 3 | 3 | 2 | 3 |
| 59 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 |
| 60 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 2 | 3 | 3 | 2 |
| 61 | 2 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 3 | 2 | 2 |
| 62 | 2 | 2 | 3 | 2 | 2 | 2 | 2 | 3 | 3 | 2 | 3 | 3 |
| 63 | 3 | 2 | 2 | 2 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 |
| 64 | 3 | 2 | 3 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 |
| 65 | 3 | 2 | 3 | 2 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 2 |
| 66 | 3 | 2 | 2 | 2 | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 3 |
| 67 | 3 | 2 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 68 | 2 | 3 | 2 | 2 | 3 | 2 | 2 | 3 | 2 | 2 | 3 | 2 |
| 69 | 2 | 2 | 2 | 2 | 2 | 1 | 2 | 1 | 2 | 2 | 2 | 2 |
| 70 | 3 | 2 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 2 |
| 71 | 3 | 2 | 3 | 3 | 3 | 2 | 3 | 2 | 3 | 3 | 2 | 3 |
| 72 | 3 | 2 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 2 | 3 | 3 |

| | | | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|---|---|---|
| 73 | 3 | 3 | 2 | 3 | 2 | 3 | 3 | 2 | 3 | 3 | 2 | 3 |
| 74 | 2 | 2 | 3 | 2 | 3 | 3 | 2 | 2 | 3 | 3 | 2 | 3 |
| 75 | 2 | 2 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 3 | 2 | 2 |
| 76 | 3 | 3 | 2 | 2 | 3 | 2 | 3 | 4 | 2 | 3 | 4 | 2 |
| 77 | 3 | 2 | 2 | 2 | 2 | 3 | 3 | 2 | 2 | 2 | 2 | 2 |
| 78 | 2 | 2 | 3 | 3 | 3 | 2 | 3 | 4 | 3 | 2 | 4 | 3 |
| 79 | 2 | 2 | 4 | 1 | 2 | 2 | 3 | 3 | 3 | 2 | 3 | 3 |
| 80 | 2 | 2 | 3 | 2 | 2 | 3 | 3 | 2 | 3 | 2 | 2 | 3 |
| 81 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 3 | 3 | 3 | 3 | 3 |
| 82 | 2 | 3 | 2 | 3 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 2 |
| 83 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 2 | 3 | 3 | 2 | 3 |
| 84 | 2 | 3 | 3 | 1 | 2 | 2 | 2 | 3 | 3 | 2 | 3 | 3 |
| 85 | 3 | 3 | 2 | 2 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 |
| 86 | 2 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 1 | 1 | 2 | 1 |
| 87 | 1 | 1 | 1 | 2 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 |
| 88 | 2 | 2 | 2 | 3 | 3 | 3 | 2 | 3 | 3 | 2 | 3 | 3 |
| 89 | 2 | 2 | 3 | 2 | 2 | 3 | 3 | 2 | 3 | 3 | 2 | 3 |
| 90 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 91 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 92 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 |
| 93 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 94 | 3 | 2 | 2 | 3 | 2 | 3 | 3 | 2 | 3 | 2 | 2 | 3 |
| 95 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 3 |
| 96 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 97 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |

| | | | | | | | | | | | | |
|-----|---|---|---|---|---|---|---|---|---|---|---|---|
| 98 | 3 | 3 | 2 | 2 | 3 | 3 | 3 | 2 | 2 | 3 | 2 | 2 |
| 99 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 |
| 100 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 3 |
| 101 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 |
| 102 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 |
| 103 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 |



d. Latar Belakang Keluarga

| No. | X4.1 | X4.2 | X4.3 | X4.4 | X4.5 |
|-----|------|------|------|------|------|
| 1 | 4 | 4 | 4 | 4 | 3 |
| 2 | 3 | 4 | 2 | 4 | 4 |
| 3 | 4 | 4 | 3 | 3 | 4 |
| 4 | 3 | 4 | 4 | 4 | 4 |
| 5 | 2 | 2 | 1 | 1 | 2 |
| 6 | 4 | 4 | 2 | 4 | 3 |
| 7 | 2 | 2 | 2 | 2 | 3 |
| 8 | 3 | 2 | 3 | 3 | 3 |
| 9 | 4 | 4 | 3 | 4 | 3 |
| 10 | 2 | 3 | 3 | 3 | 2 |
| 11 | 4 | 4 | 4 | 2 | 3 |
| 12 | 2 | 2 | 1 | 2 | 4 |
| 13 | 3 | 3 | 2 | 4 | 3 |
| 14 | 2 | 1 | 2 | 3 | 4 |
| 15 | 3 | 3 | 3 | 4 | 3 |
| 16 | 4 | 3 | 4 | 2 | 2 |
| 17 | 3 | 2 | 4 | 3 | 2 |
| 18 | 2 | 2 | 2 | 2 | 2 |
| 19 | 4 | 4 | 2 | 4 | 4 |
| 20 | 4 | 3 | 3 | 4 | 4 |
| 21 | 3 | 4 | 4 | 3 | 3 |
| 22 | 3 | 3 | 2 | 2 | 2 |
| 23 | 2 | 1 | 1 | 2 | 2 |
| 24 | 3 | 3 | 1 | 1 | 3 |
| 25 | 1 | 4 | 3 | 3 | 3 |
| 26 | 4 | 3 | 2 | 1 | 1 |
| 27 | 4 | 4 | 4 | 4 | 4 |
| 28 | 2 | 1 | 3 | 2 | 3 |
| 29 | 3 | 4 | 4 | 3 | 3 |
| 30 | 2 | 2 | 3 | 2 | 2 |
| 31 | 4 | 4 | 3 | 4 | 3 |
| 32 | 2 | 2 | 2 | 3 | 3 |
| 33 | 3 | 3 | 2 | 2 | 3 |
| 34 | 3 | 2 | 3 | 3 | 3 |
| 35 | 3 | 3 | 3 | 2 | 3 |
| 36 | 2 | 3 | 3 | 3 | 3 |
| 37 | 3 | 3 | 3 | 3 | 3 |
| 38 | 3 | 3 | 3 | 3 | 4 |

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

| | | | | | |
|-----|---|---|---|---|---|
| 80 | 3 | 3 | 3 | 3 | 3 |
| 81 | 3 | 3 | 3 | 2 | 3 |
| 82 | 3 | 3 | 2 | 2 | 3 |
| 83 | 3 | 3 | 2 | 3 | 3 |
| 84 | 3 | 3 | 3 | 3 | 3 |
| 85 | 3 | 2 | 3 | 3 | 3 |
| 86 | 2 | 2 | 2 | 2 | 2 |
| 87 | 2 | 2 | 1 | 2 | 2 |
| 88 | 3 | 3 | 3 | 4 | 3 |
| 89 | 2 | 2 | 3 | 3 | 2 |
| 90 | 4 | 3 | 3 | 3 | 3 |
| 91 | 3 | 2 | 2 | 2 | 2 |
| 92 | 3 | 3 | 3 | 3 | 3 |
| 93 | 3 | 3 | 3 | 3 | 3 |
| 94 | 2 | 3 | 3 | 2 | 2 |
| 95 | 2 | 2 | 2 | 2 | 2 |
| 96 | 3 | 3 | 4 | 4 | 3 |
| 97 | 2 | 2 | 1 | 1 | 2 |
| 98 | 2 | 2 | 2 | 3 | 3 |
| 99 | 3 | 3 | 3 | 3 | 3 |
| 100 | 2 | 2 | 3 | 2 | 3 |
| 101 | 3 | 3 | 3 | 3 | 3 |
| 102 | 3 | 3 | 4 | 4 | 4 |
| 103 | 3 | 3 | 2 | 3 | 3 |

وَمَا كُنَّا بِمُعْجِزِينَ لَكَ مِنْ شَيْءٍ
 وَمَا كُنَّا بِمُعْجِزِينَ لَكَ مِنْ شَيْءٍ

e. Keputusan Investasi

| No. | Y1 | Y2 | Y3 | Y4 | Y5 |
|-----|----|----|----|----|----|
| 1 | 3 | 4 | 4 | 4 | 4 |
| 2 | 4 | 3 | 4 | 3 | 4 |
| 3 | 4 | 4 | 4 | 4 | 4 |
| 4 | 3 | 4 | 4 | 3 | 4 |
| 5 | 2 | 2 | 2 | 2 | 2 |
| 6 | 4 | 4 | 3 | 4 | 4 |
| 7 | 2 | 3 | 2 | 2 | 2 |
| 8 | 3 | 3 | 2 | 3 | 2 |
| 9 | 4 | 3 | 4 | 4 | 4 |
| 10 | 2 | 2 | 3 | 2 | 3 |
| 11 | 3 | 4 | 3 | 4 | 4 |
| 12 | 2 | 3 | 2 | 2 | 2 |
| 13 | 4 | 3 | 4 | 3 | 3 |
| 14 | 3 | 3 | 4 | 2 | 1 |
| 15 | 4 | 4 | 4 | 3 | 3 |
| 16 | 4 | 2 | 3 | 4 | 3 |
| 17 | 4 | 4 | 3 | 3 | 2 |
| 18 | 4 | 2 | 2 | 2 | 2 |
| 19 | 4 | 4 | 3 | 4 | 4 |
| 20 | 4 | 3 | 4 | 4 | 3 |
| 21 | 2 | 3 | 4 | 3 | 4 |
| 22 | 2 | 3 | 3 | 3 | 4 |
| 23 | 2 | 3 | 3 | 2 | 1 |
| 24 | 2 | 3 | 3 | 3 | 3 |
| 25 | 4 | 2 | 2 | 1 | 4 |
| 26 | 2 | 4 | 2 | 4 | 3 |
| 27 | 3 | 4 | 4 | 4 | 4 |
| 28 | 2 | 3 | 4 | 2 | 1 |
| 29 | 2 | 4 | 4 | 3 | 4 |
| 30 | 3 | 3 | 3 | 3 | 4 |
| 31 | 3 | 3 | 3 | 2 | 2 |
| 32 | 2 | 3 | 3 | 3 | 3 |
| 33 | 3 | 3 | 3 | 2 | 3 |
| 34 | 2 | 2 | 2 | 2 | 2 |
| 35 | 3 | 3 | 4 | 3 | 4 |
| 36 | 3 | 3 | 3 | 2 | 2 |
| 37 | 3 | 3 | 4 | 3 | 4 |
| 38 | 2 | 3 | 3 | 2 | 3 |

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

| | | | | | |
|-----|---|---|---|---|---|
| 80 | 3 | 3 | 3 | 4 | 2 |
| 81 | 3 | 3 | 3 | 2 | 3 |
| 82 | 3 | 3 | 2 | 2 | 3 |
| 83 | 3 | 3 | 3 | 2 | 2 |
| 84 | 3 | 3 | 2 | 2 | 3 |
| 85 | 3 | 3 | 2 | 2 | 3 |
| 86 | 1 | 2 | 2 | 2 | 1 |
| 87 | 2 | 2 | 1 | 2 | 1 |
| 88 | 2 | 2 | 3 | 3 | 3 |
| 89 | 3 | 3 | 2 | 2 | 3 |
| 90 | 3 | 2 | 3 | 3 | 3 |
| 91 | 3 | 3 | 3 | 3 | 3 |
| 92 | 3 | 2 | 3 | 2 | 2 |
| 93 | 3 | 2 | 3 | 3 | 2 |
| 94 | 2 | 3 | 3 | 2 | 3 |
| 95 | 3 | 2 | 3 | 3 | 3 |
| 96 | 3 | 2 | 2 | 3 | 2 |
| 97 | 2 | 1 | 1 | 2 | 1 |
| 98 | 2 | 2 | 2 | 2 | 2 |
| 99 | 3 | 3 | 3 | 3 | 3 |
| 100 | 3 | 2 | 2 | 2 | 2 |
| 101 | 2 | 2 | 2 | 2 | 3 |
| 102 | 3 | 4 | 3 | 4 | 3 |
| 103 | 2 | 2 | 2 | 2 | 1 |

وَمَا يَكْفُرُ بِهِ إِلَّا الْأَقَلُّ مِنَ النَّاسِ وَمَا يَكْفُرُ بِهِ إِلَّا الْأَقَلُّ مِنَ النَّاسِ

Lampiran 4.1

Hasil Analisis Statistik Deskriptif

| | N | Minimum | Maximum | Mean | Std. Deviation |
|-------------------------|-----|---------|---------|--------|----------------|
| pengetahuan keuangan | 103 | 1,13 | 3,92 | 2,8726 | ,60473 |
| sikap keuangan | 103 | 1,33 | 3,78 | 2,9515 | ,52294 |
| gaya hidup | 103 | 1,00 | 4,00 | 2,7549 | ,57921 |
| latar belakang keluarga | 103 | 1,60 | 4,00 | 2,7631 | ,56759 |
| keputusan berinvestasi | 103 | 1,40 | 4,00 | 2,8272 | ,56917 |
| Valid N (listwise) | 103 | | | | |

Lampiran 5.1

Hasil Uji Validitas dan Reliabilitas

a. Hasil Uji Validitas

| Variabel | | Sig | Ket |
|------------------------------|---------|-------|-------|
| pengetahuan keuangan (X1) | BUTIR1 | 0,000 | Valid |
| | BUTIR2 | 0,000 | Valid |
| | BUTIR3 | 0,000 | Valid |
| | BUTIR4 | 0,000 | Valid |
| | BUTIR5 | 0,000 | Valid |
| | BUTIR6 | 0,000 | Valid |
| | BUTIR7 | 0,000 | Valid |
| | BUTIR8 | 0,000 | Valid |
| | BUTIR9 | 0,000 | Valid |
| | BUTIR10 | 0,000 | Valid |
| | BUTIR11 | 0,000 | Valid |
| | BUTIR12 | 0,000 | Valid |
| | BUTIR13 | 0,000 | Valid |
| | BUTIR14 | 0,000 | Valid |
| | BUTIR15 | 0,000 | Valid |
| | BUTIR16 | 0,000 | Valid |
| | BUTIR17 | 0,000 | Valid |
| | BUTIR18 | 0,000 | Valid |
| | BUTIR19 | 0,000 | Valid |
| | BUTIR20 | 0,000 | Valid |
| | BUTIR21 | 0,000 | Valid |

| | | | |
|------------------------------|---------|-------|-------|
| | BUTIR22 | 0,000 | Valid |
| | BUTIR23 | 0,000 | Valid |
| | BUTIR24 | 0,000 | Valid |
| sikap keuangan (X2) | BUTIR1 | 0,000 | Valid |
| | BUTIR2 | 0,000 | Valid |
| | BUTIR3 | 0,000 | Valid |
| | BUTIR4 | 0,000 | Valid |
| | BUTIR5 | 0,000 | Valid |
| | BUTIR6 | 0,000 | Valid |
| | BUTIR7 | 0,000 | Valid |
| | BUTIR8 | 0,000 | Valid |
| | BUTIR9 | 0,000 | Valid |
| gaya hidup (X3) | BUTIR1 | 0,000 | Valid |
| | BUTIR2 | 0,000 | Valid |
| | BUTIR3 | 0,000 | Valid |
| | BUTIR4 | 0,000 | Valid |
| | BUTIR5 | 0,000 | Valid |
| | BUTIR6 | 0,000 | Valid |
| | BUTIR7 | 0,000 | Valid |
| | BUTIR8 | 0,000 | Valid |
| | BUTIR9 | 0,000 | Valid |
| | BUTIR10 | 0,000 | Valid |
| | BUTIR11 | 0,000 | Valid |
| | BUTIR12 | 0,000 | Valid |
| latar belakang keluarga (X4) | BUTIR1 | 0,000 | Valid |
| | BUTIR2 | 0,000 | Valid |
| | BUTIR3 | 0,000 | Valid |
| | BUTIR4 | 0,000 | Valid |
| | BUTIR5 | 0,000 | Valid |
| keputusan berinvestasi (Y) | BUTIR1 | 0,000 | Valid |
| | BUTIR2 | 0,000 | Valid |
| | BUTIR3 | 0,000 | Valid |
| | BUTIR4 | 0,000 | Valid |
| | BUTIR5 | 0,000 | Valid |

b. Hasil Uji Reliabilitas

| Variabel | Cronbach's Alpha | Ket |
|-------------------------|------------------|----------|
| pengetahuan keuangan | 0,961 | Reliabel |
| sikap keuangan | 0,827 | Reliabel |
| gaya hidup | 0,920 | Reliabel |
| latar belakang keluarga | 0,819 | Reliabel |
| keputusan berinvestasi | 0,780 | Reliabel |

Lampiran 6.1

Hasil Pengujian Asumsi Klasik

a. Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 103 |
| Normal Parameters ^{a,b} | Mean | ,0000000 |
| | Std. Deviation | 1,66988604 |
| | Absolute | ,100 |
| Most Extreme Differences | Positive | ,057 |
| | Negative | -,100 |
| Kolmogorov-Smirnov Z | | 1,019 |
| Asymp. Sig. (2-tailed) | | ,250 |

a. Test distribution is Normal.

b. Calculated from data.

b. Hasil Uji Multikolinieritas

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| | | | | | | | |
| 1 pengetahuan keuangan | ,072 | ,019 | ,368 | 3,882 | ,000 | ,391 | 2,558 |
| 1 gaya hidup | ,157 | ,049 | ,259 | 3,216 | ,002 | ,541 | 1,850 |
| sikap keuangan | ,067 | ,033 | ,163 | 2,028 | ,045 | ,543 | 1,842 |
| latar belakang keluarga | ,167 | ,081 | ,167 | 2,058 | ,042 | ,537 | 1,864 |

a. Dependent Variable: keputusan berinvestasi

Lampiran 7.1

Hasil Pengujian Regresi Berganda

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,810 ^a | ,656 | ,642 | 1,704 |

a. Predictors: (Constant), latar belakang keluarga , sikap keuangan , gaya hidup , pengetahuan keuangan

ANOVA^a

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 541,668 | 4 | 135,417 | 46,658 | ,000 ^b |
| | Residual | 284,429 | 98 | 2,902 | | |
| | Total | 826,097 | 102 | | | |

a. Dependent Variable: keputusan berinvestasi

b. Predictors: (Constant), latar belakang keluarga , sikap keuangan , gaya hidup , pengetahuan keuangan

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | | |
|-------|-----------------------------|------------|---------------------------|---|------|-------|------|
| | B | Std. Error | | | | | |
| | (Constant) | ,481 | 1,061 | | ,453 | ,651 | |
| 1 | pengetahuan keuangan | ,072 | ,019 | | ,368 | 3,882 | ,000 |
| | gaya hidup | ,157 | ,049 | | ,259 | 3,216 | ,002 |
| | sikap keuangan | ,067 | ,033 | | ,163 | 2,028 | ,045 |
| | latar belakang keluarga | ,167 | ,081 | | ,167 | 2,058 | ,042 |

a. Dependent Variable: keputusan berinvestasi

