



**LAMPIRAN 1**  
**KUISIONER PENELITIAN**

**KUISIONER PENELITIAN PENGARUH LITERASI KEUANGAN  
DAN PENGENDALIAN DIRI TERHADAP PERILAKU  
KONSUMTIF MAHASISWA AKUNTANSI ANGKATAN 2017  
UNIVERSITAS MUHAMMADIYAH PONOROGO**

Oleh:

Rizky Aprilia Bunga Prastika (16441319)

Mohon atas ketersediaan Saudara/i untuk meluangkan waktunya mengisi kuisisioner ini secara lengkap dan benar. Semua informasi yang diterima dari kuisisioner ini bersifat rahasia dan hanya digunakan untuk kepentingan akademis. Terima kasih.

***Petunjuk Pengisian :***

- a. Isilah data responden pada tempat yang telah disediakan
- b. Berilah jawaban untuk setiap nomor pada kuisisioner dengan member tanda check list ( ) pada kolom di sebelah pernyataan.
- c. Berikanlah jawaban yang sejujurnya terjadi.
- d. Bapak/Ibu tidak diperkenankan memberi check list ( ) lebih dari satu kotak dan tidak boleh terdapat pertanyaan yang terlewatkan.
- e. Kami akan menjamin kerahasiaan jawaban anda.

**IDENTITAS RESPONDEN**

- a. Nama :
- b. Jenis Kelamin :  
 Wanita  Pria
- c. Usia :
- d. Kelas :

**Keterangan :**

- a. Sangat Tidak Setuju (STS)
- b. Tidak Setuju (TS)
- c. Cukup Setuju (CS)
- d. Setuju (S)
- e. Sangat Setuju (SS)

LITERASI KEUANGAN						
No.	Pernyataan	Nilai				
		STS	TS	CS	S	SS
1.	Dengan memanfaatkan uang yang anda miliki saat ini anda dapat terhindar dari kesulitan di masa depan					
2.	Dengan menabung, anda sudah berusaha mempersiapkan kebutuhan dan tujuan di masa depan					
3.	Uang lebih baik disimpan sendiri daripada disimpan di Lembaga keuangan					
4.	Saya merasa bahwa uang yang saya miliki tidak pernah cukup					
5.	Saya cenderung hidup untuk hari ini dan membiarkan apa yang akan terjadi terkait keuangan esok hari					
6.	Memiliki perencanaan keuangan justru lebih mempersulit dalam membuat keputusan keuangan					
7.	Membuat rancangan anggaran pengeluaran dan belanja (harian, bulanan, tahunan, dll)					
8.	Menabung secara periodik/rutin					
9.	Membandingkan harga antartoko sebelum melakukan pembelian					
10.	Mengelola resiko keuangan (misal: menyediakan dana untuk pengeluaran tidak terduga)					

Sumber: Maula, 2018

PENGENDALIAN DIRI						
No.	Pernyataan	Nilai				
		STS	TS	CS	S	SS
1.	Saya merasa sulit untuk menghilangkan kebiasaan buruk					
2.	Saya dapat menahan diri agar tidak lepas kontrol					
3.	Menurut orang-orang sekitar saya, saya merupakan orang yang suka merubah sikap					
4.	Saya memiliki pendirian yang teguh					
5.	Saya sulit berkonsentrasi					
6.	Saya fokus dalam mengerjakan tanggung jawab					
7.	Saya rutin berolahraga					
8.	Saya memperhatikan komposisi maka sehari-hari					
9.	Saya selalu menjaga kerapian					
10.	Saya mudah galau					

Sumber: Maulana, 2018

STATUS SOSIAL EKONOMI ORANG TUA						
No.	Pernyataan	Nilai				
		STS	TS	CS	S	SS
1.	Pendidikan terakhir orang tua menentukan sosial ekonomi anda					
2.	Pekerjaan orang tua berpengaruh besar terhadap ekonomi anda					
3.	Jabatan yang dimiliki orang tua mempengaruhi perilaku anda					
4.	Selain pekerjaan tetap, orang tua harus mempunyai pekerjaan sampingan					
5.	Untuk memperoleh kebutuhan pokok, keluarga saya memilih membeli kebutuhan pokok di supermarket dari pada di pasar tradisional					
6.	Keluarga saya tidak mempunyai hutang dengan orang lain					
7.	Jenis yang kendaraan yang dimiliki salah satu tolak ukur ekonomi seseorang					
8.	Dengan segala harta yang dimiliki orang tua anda membuat anda lebih percaya					

diri					
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Sumber: Widodo, 2015

PERILAKU KONSUMTIF						
No.	Pernyataan	Nilai				
		STS	TS	CS	S	SS
1.	Walaupun saya tertarik, saya tidak langsung memutuskan untuk membeli					
2.	Ketika melihat barang dan suka saya langsung membelinya					
3.	Ketika membeli barang, saya selalu memikirkan terlebih dahulu kebutuhan barang tersebut					
4.	Di saat harga murah membuat saya memutuskan untuk membeli meskipun sebenarnya kurang terlalu di butuhkan					
5.	Saya membiasakan diri untuk hidup sederhana					
6.	Saya tidak akan membeli barang baru selama barang lama saya masih bisa digunakan					
7.	Saya banyak membeli barang agar tidak berbeda dengan teman-teman saya					
8.	Saya berusaha memiliki produk-produk bermerk					
9.	Meskipun teman saya membeli pakaian model terbaru, saya tidak akan terpengaruh					
10.	Saya mudah penasaran untuk mencoba produk baru yang diiklankan di TV					

Sumber: Maulana, 2018



# **LAMPIRAN 2**

## **REKAPITULASI JAWABAN RESPONDEN**



Responden	Literasi Keuangan (X1)										TOTAL X1
	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	
1	5	5	3	4	2	2	5	5	5	5	41
2	4	4	2	4	1	2	3	3	4	4	31
3	5	5	1	4	5	2	4	5	4	5	40
4	1	4	4	3	3	1	4	4	4	4	32
5	4	5	3	2	2	3	4	4	5	4	36
6	4	5	2	4	2	1	3	4	5	5	35
7	2	5	1	1	5	3	2	5	5	5	34
8	4	5	1	3	1	3	4	4	4	5	34
9	5	5	2	3	1	4	5	5	5	5	40
10	2	4	2	3	2	3	4	5	2	5	32
11	4	5	3	3	2	2	3	4	5	4	35
12	3	5	2	2	1	1	4	4	4	5	31
13	2	4	2	4	2	2	4	4	4	4	32
14	3	4	3	3	2	2	4	4	5	4	34
15	3	4	2	3	2	2	3	3	4	3	29
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18	2	4	2	3	2	3	4	5	2	5	32
19	4	5	2	2	1	1	5	4	5	5	34
20	2	5	5	2	2	3	5	4	4	4	36
21	4	4	3	4	2	2	4	3	5	4	35
22	4	4	3	4	2	2	5	5	4	5	38
23	3	4	3	3	3	2	3	3	3	3	30
24	2	4	2	3	1	2	4	4	4	4	30
25	4	4	3	3	2	2	4	3	4	4	33
26	3	3	2	3	2	2	4	4	3	2	28
27	3	5	2	5	2	4	5	5	5	4	40
28	5	5	2	2	4	1	4	4	5	4	36
29	4	5	1	5	4	2	5	5	3	5	39
30	5	5	3	4	2	2	4	5	4	4	38
31	3	4	4	3	2	1	4	4	4	5	34
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35	3	5	2	5	2	1	5	5	5	5	38
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37	4	5	2	3	3	2	3	4	5	4	35
38	2	4	2	4	2	2	4	5	2	5	32
39	5	5	2	2	4	1	4	4	5	4	36

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44	4	5	3	2	2	2	4	3	4	4	33
45	4	4	3	3	1	1	3	3	5	3	30
46	5	5	1	5	4	1	5	3	3	5	37
47	4	4	4	3	1	1	4	3	5	3	32
48	5	5	3	4	2	2	3	3	3	3	33
49	3	5	2	3	2	1	4	3	4	4	31
50	4	5	3	3	3	3	4	3	4	4	36
51	2	4	2	4	2	2	4	5	3	4	32
52	5	5	1	3	1	1	4	2	5	5	32
53	4	5	3	4	1	1	2	3	4	3	30
54	3	4	2	1	2	2	4	4	5	3	30
55	5	5	4	2	1	2	3	5	5	5	37
56	5	5	3	2	2	2	4	3	4	4	34
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62	5	1	2	5	2	2	5	2	5	4	33
63	4	5	5	2	3	3	4	4	4	4	38
64	5	4	2	3	1	1	5	5	5	5	36
65	5	5	1	1	1	1	5	5	4	5	33
66	5	5	4	3	2	3	3	5	4	5	39
67	4	4	3	3	1	1	4	4	4	4	32
68	4	5	2	4	4	2	4	4	3	4	36
69	5	5	2	4	2	2	5	4	5	5	39
70	5	5	5	5	3	2	1	4	5	5	40
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72	4	5	3	4	2	1	5	4	5	5	38
73	5	5	2	5	2	1	5	5	5	5	40
74	5	5	5	4	4	2	5	5	5	5	45
75	5	5	3	5	3	3	3	5	5	5	42
76	3	4	2	2	2	1	3	4	4	4	29
77	1	5	3	4	1	4	4	5	4	3	34
78	2	3	2	4	2	2	4	4	5	4	32
79	2	4	3	1	1	1	4	5	4	4	29
80	4	5	3	2	3	2	4	4	3	4	34



81	4	5	2	4	4	2	4	4	3	4	36
82	4	5	2	2	2	1	4	5	5	5	35
83	5	5	5	5	5	5	5	5	5	5	50
84	5	5	5	5	5	5	5	5	5	5	50
85	4	5	3	3	2	1	5	4	4	5	36
86	4	5	2	3	2	2	5	5	3	4	35
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89	4	3	5	4	3	3	2	2	2	3	31
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99	5	4	3	2	2	3	3	4	5	4	35
100	1	2	5	4	4	3	4	3	4	3	33
101	5	5	3	1	2	1	3	3	5	4	32

Responden	Pengendalian Diri (X2)										TOTAL X2
	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	
1	2	5	3	4	2	5	4	4	4	4	37
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6	5	5	3	4	3	4	3	2	4	3	36
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8	3	5	4	5	3	4	4	4	4	3	39
9	5	4	4	3	3	4	2	4	5	3	37
10	4	4	2	5	3	5	5	5	5	1	39
11	2	4	4	4	3	4	3	3	4	3	34
12	3	4	3	5	2	4	3	3	4	3	34
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19	3	4	2	3	2	4	3	4	4	2	31
20	1	1	3	1	3	3	3	5	5	1	26
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22	3	4	4	3	3	4	3	3	3	5	35
23	3	3	3	3	3	3	3	3	3	4	31
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35	4	4	3	4	4	4	3	4	3	5	38
36	2	3	3	3	3	3	2	3	3	3	28
37	4	5	3	4	3	4	4	4	4	3	38
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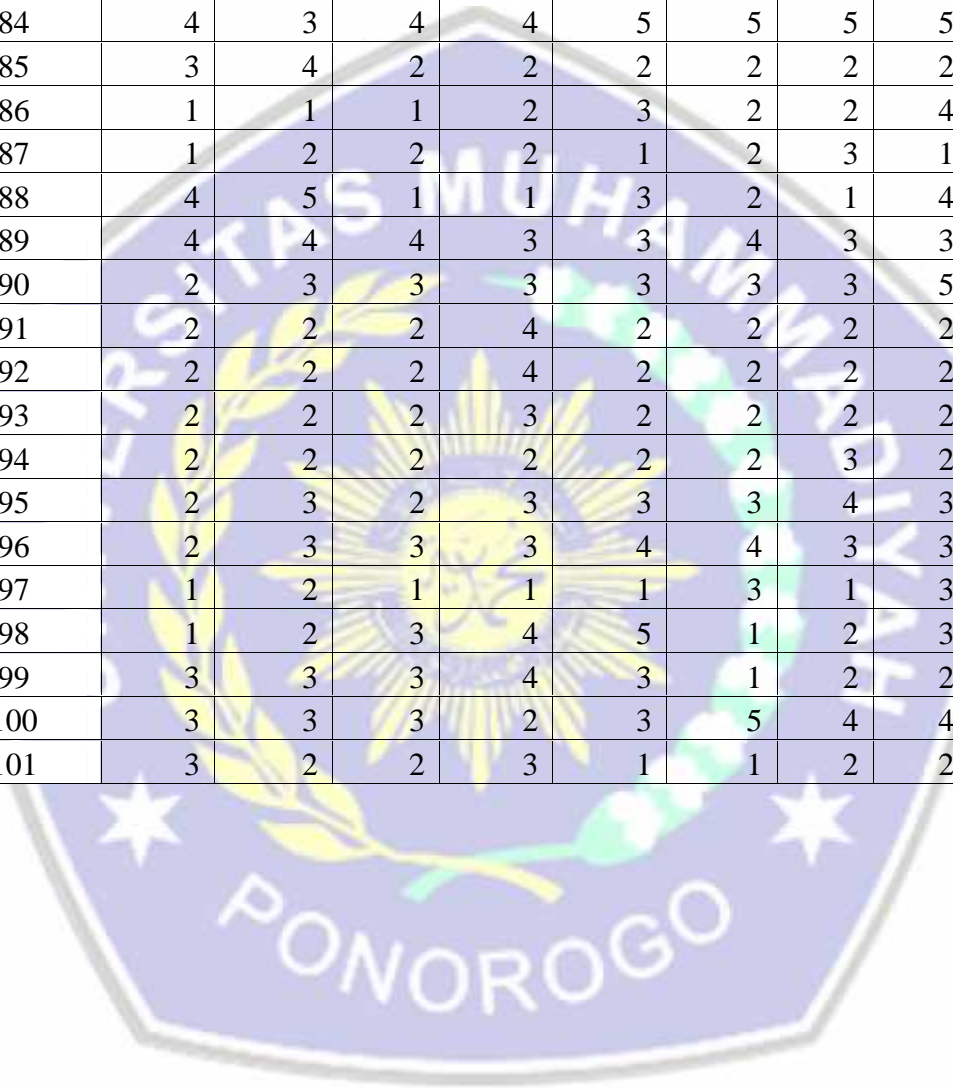
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101	3	4	2	4	3	3	3	2	4	3	31

Responden	Status Sosial Ekonomi Orang Tua (X3)								TOTAL X3
	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	
1	4	4	4	3	3	5	4	3	30
2	5	5	3	5	1	5	4	3	31
3	1	5	3	3	1	4	5	4	26
4	4	3	1	1	1	4	4	1	19
5	3	4	4	3	3	3	3	4	27
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7	1	3	1	2	1	4	1	4	17
8	2	3	2	3	2	3	1	2	18
9	3	4	2	2	1	4	2	1	19
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15	4	3	1	3	1	1	2	1	16
16	3	4	2	5	3	4	4	1	26
17	2	3	2	4	3	2	2	2	20
18	1	3	1	5	1	2	1	2	16
19	3	3	2	3	2	3	1	1	18
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21	3	4	2	3	2	4	2	3	23
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42	3	4	4	4	3	4	3	3	28
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44	4	4	3	3	2	4	3	2	25
45	3	4	1	3	4	5	3	3	26
46	1	5	2	4	2	5	4	4	27
47	5	5	4	5	1	4	4	4	32
48	2	2	3	2	2	2	2	2	17
49	3	4	4	5	2	4	3	2	27
50	2	3	3	3	3	3	3	4	24
51	3	3	2	3	2	4	3	3	23
52	3	3	1	5	1	2	2	2	19
53	3	3	3	1	1	3	4	1	19
54	1	1	1	3	1	4	3	2	16
55	1	5	5	4	3	5	3	5	31
56	2	4	2	3	2	4	3	2	22
57	4	5	1	3	2	3	3	1	22
58	1	1	1	3	1	3	3	1	14
59	3	5	3	5	1	2	5	3	27
60	5	5	5	5	2	2	2	2	28
61	3	3	2	4	2	4	2	1	21
62	1	5	1	2	1	5	5	3	23
63	4	4	2	3	2	2	4	2	23
64	3	1	1	4	1	5	2	2	19
65	1	1	1	1	1	5	1	1	12
66	3	5	2	5	2	2	2	3	24
67	3	3	2	3	2	4	2	2	21
68	2	2	2	2	2	3	2	2	17
69	3	3	2	4	2	4	3	3	24
70	1	3	1	3	3	3	3	1	18
71	1	1	1	4	4	5	1	3	20
72	2	3	4	2	3	5	4	3	26
73	5	5	5	5	1	1	5	5	32
74	3	4	2	5	2	2	1	1	20
75	1	1	3	5	3	3	1	3	20



76	2	3	2	2	1	1	2	2	15
77	2	2	2	4	1	2	1	2	16
78	3	3	2	4	3	4	3	2	24
79	4	4	1	4	2	3	2	2	22
80	3	4	4	4	2	4	3	3	27
81	2	2	2	2	2	3	2	2	17
82	4	4	2	5	3	2	1	1	22
83	5	5	5	5	5	5	5	5	40
84	4	3	4	4	5	5	5	5	35
85	3	4	2	2	2	2	2	2	19
86	1	1	1	2	3	2	2	4	16
87	1	2	2	2	1	2	3	1	14
88	4	5	1	1	3	2	1	4	21
89	4	4	4	3	3	4	3	3	28
90	2	3	3	3	3	3	3	5	25
91	2	2	2	4	2	2	2	2	18
92	2	2	2	4	2	2	2	2	18
93	2	2	2	3	2	2	2	2	17
94	2	2	2	2	2	2	3	2	17
95	2	3	2	3	3	3	4	3	23
96	2	3	3	3	4	4	3	3	25
97	1	2	1	1	1	3	1	3	13
98	1	2	3	4	5	1	2	3	21
99	3	3	3	4	3	1	2	2	21
100	3	3	3	2	3	5	4	4	27
101	3	2	2	3	1	1	2	2	16



Responden	Perilaku konsumtif (Y)										TOTAL Y
	Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10	
1	4	4	1	5	1	1	4	3	2	4	29
2	4	4	4	4	2	4	3	5	2	3	35
3	1	3	2	5	1	2	3	3	1	5	26
4	2	5	2	5	1	1	5	5	1	5	32
5	4	4	4	4	2	2	4	4	2	3	33
6	2	5	2	5	1	1	5	5	1	2	29
7	1	5	1	5	1	1	5	5	1	4	29
8	2	4	4	4	1	1	3	3	2	3	27
9	2	5	1	5	1	2	3	5	1	5	30
10	2	5	4	5	2	1	3	5	1	5	33
11	4	5	4	5	1	1	5	5	1	4	35
12	2	4	4	4	1	1	3	5	1	4	29
13	1	4	2	4	2	4	3	3	2	3	28
14	1	5	2	5	1	2	5	4	2	5	32
15	1	3	2	4	2	2	3	4	2	4	27
16	2	4	4	5	2	2	3	5	1	3	31
17	2	4	4	5	1	4	3	2	2	3	30
18	2	5	4	5	2	1	3	5	1	5	33
19	2	4	2	4	2	4	3	5	2	3	31
20	1	5	1	5	1	5	5	3	3	5	34
21	2	4	4	4	2	2	3	3	2	3	29
22	4	5	4	5	1	4	5	3	2	3	36
23	4	3	4	4	2	4	4	4	2	2	33
24	1	1	1	4	2	1	2	2	3	3	20
25	2	4	2	4	2	2	4	2	2	3	27
26	4	5	2	5	1	1	3	3	1	3	28

27	2	5	1	5	2	2	1	4	1	1	24
28	4	3	2	4	1	2	4	1	2	4	27
29	1	5	1	5	1	2	5	3	1	5	29
30	4	5	4	5	1	1	4	4	2	4	34
31	1	4	4	4	1	1	5	4	2	3	29
32	2	5	2	5	1	4	4	4	1	5	33
33	2	4	2	5	1	2	3	3	3	4	29
34	2	5	2	4	2	2	3	3	1	1	25
35	2	5	2	5	2	2	3	4	2	5	32
36	2	3	4	4	2	4	4	5	2	4	34
37	2	5	2	5	1	2	2	4	2	3	28
38	1	4	2	5	2	4	3	5	2	5	33
39	4	3	2	4	2	2	4	1	2	4	28
40	2	5	4	5	2	2	3	4	2	5	34
41	2	4	2	4	2	2	3	4	2	3	28
42	2	3	4	4	2	2	4	4	2	4	31
43	2	4	2	5	2	2	2	2	2	3	26
44	2	4	4	4	2	2	3	3	2	4	30
45	2	3	2	4	2	4	3	5	2	4	31
46	1	5	2	5	1	1	3	3	1	5	27
47	1	5	1	5	1	1	4	4	2	5	29
48	4	4	4	4	2	4	3	3	2	3	33
49	4	4	4	5	2	1	3	5	3	2	33
50	4	3	4	4	2	2	3	4	1	3	30
51	1	5	2	5	1	4	5	5	1	5	34
52	1	4	1	4	2	1	4	3	3	5	28
53	1	5	1	5	1	1	5	5	1	5	30

54	1	4	2	5	2	2	5	5	1	3	30
55	4	3	2	5	1	4	5	4	2	4	34
56	2	4	4	4	2	4	3	3	2	4	32
57	4	4	4	4	1	1	5	5	1	3	32
58	2	4	4	5	2	2	5	5	1	1	31
59	4	3	1	4	2	4	3	2	2	4	29
60	2	4	2	4	2	2	3	3	2	3	27
61	2	4	2	4	1	2	3	4	2	3	27
62	4	5	1	5	1	2	4	4	1	5	32
63	4	3	4	4	1	2	2	4	2	2	28
64	2	5	2	4	1	1	1	5	1	3	25
65	1	5	1	5	1	1	5	2	1	5	27
66	1	5	2	5	1	4	3	3	2	3	29
67	2	4	2	4	2	4	3	3	2	3	29
68	4	4	4	4	2	2	4	3	2	2	31
69	2	4	2	4	2	4	3	3	2	3	29
70	2	4	1	5	1	4	3	3	1	5	29
71	1	3	1	4	2	4	1	2	2	2	22
72	2	4	4	5	2	1	4	4	2	4	32
73	2	5	1	5	2	4	1	3	3	3	29
74	3	5	1	5	1	1	3	5	1	4	29
75	4	4	4	5	2	2	3	3	1	5	33
76	4	5	4	4	2	4	5	5	3	3	39
77	1	4	2	4	2	2	3	3	2	3	26
78	2	4	4	4	1	2	3	3	2	3	28
79	2	4	2	4	2	2	3	3	1	3	26
80	4	3	2	4	2	4	4	4	2	4	33

81	4	4	4	4	2	2	4	3	2	2	31
82	2	5	2	5	1	2	3	3	2	3	28
83	1	5	2	5	2	2	1	3	2	2	25
84	2	5	1	4	2	2	2	1	2	2	23
85	1	5	2	5	1	2	5	5	1	5	32
86	4	3	2	5	1	1	4	4	2	4	30
87	1	5	2	4	2	1	5	5	1	5	31
88	2	3	2	4	1	4	3	3	2	5	29
89	2	2	1	5	2	2	4	4	2	2	26
90	4	2	1	4	2	2	4	4	1	3	27
91	2	4	2	4	2	2	3	5	2	3	29
92	2	5	2	5	1	4	3	5	2	3	32
93	2	5	2	5	2	1	3	3	1	3	27
94	2	4	2	5	1	4	3	3	2	3	29
95	2	4	4	4	2	2	3	3	2	3	29
96	4	5	4	5	2	2	3	3	2	4	34
97	1	5	4	5	2	1	5	5	2	5	35
98	2	1	4	4	2	2	4	3	2	3	27
99	4	4	2	5	1	4	3	3	1	4	31
100	2	4	4	3	2	2	1	1	2	2	23
101	2	1	4	4	2	4	5	5	3	3	33





# **LAMPIRAN 3**

## **HASIL STATISTIK DESKRIPTIF**

## Frequencies

Statistics											
	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	Literasi Keuangan
N Valid	101	101	101	101	101	101	101	101	101	101	101
Missing	0	0	0	0	0	0	0	0	0	0	0

## Frequency Table

### X1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	5	5,0	5,0	5,0
	TS	15	14,9	14,9	19,8
	CS	15	14,9	14,9	34,7
	S	37	36,6	36,6	71,3
	SS	29	28,7	28,7	100,0
	Total	101	100,0	100,0	

### X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,0	1,0	1,0
	TS	1	1,0	1,0	2,0
	CS	5	5,0	5,0	6,9
	S	29	28,7	28,7	35,6
	SS	65	64,4	64,4	100,0
	Total	101	100,0	100,0	

### X1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	9	8,9	8,9	8,9
	TS	45	44,6	44,6	53,5
	CS	32	31,7	31,7	85,1
	S	7	6,9	6,9	92,1
	SS	8	7,9	7,9	100,0
	Total	101	100,0	100,0	

**X1.4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	6	5,9	5,9	5,9
	TS	22	21,8	21,8	27,7
	CS	33	32,7	32,7	60,4
	S	28	27,7	27,7	88,1
	SS	12	11,9	11,9	100,0
	Total	101	100,0	100,0	

**X1.5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	20	19,8	19,8	19,8
	TS	51	50,5	50,5	70,3
	CS	15	14,9	14,9	85,1
	S	9	8,9	8,9	94,1
	SS	6	5,9	5,9	100,0
	Total	101	100,0	100,0	

**X1.6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	29	28,7	28,7	28,7
	TS	48	47,5	47,5	76,2
	CS	15	14,9	14,9	91,1
	S	6	5,9	5,9	97,0
	SS	3	3,0	3,0	100,0
	Total	101	100,0	100,0	

**X1.7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,0	1,0	1,0
	TS	6	5,9	5,9	6,9
	CS	18	17,8	17,8	24,8
	S	47	46,5	46,5	71,3
	SS	29	28,7	28,7	100,0
	Total	101	100,0	100,0	

**X1.8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	4	4,0	4,0	4,0
	CS	19	18,8	18,8	22,8
	S	44	43,6	43,6	66,3
	SS	34	33,7	33,7	100,0
	Total	101	100,0	100,0	

**X1.9**

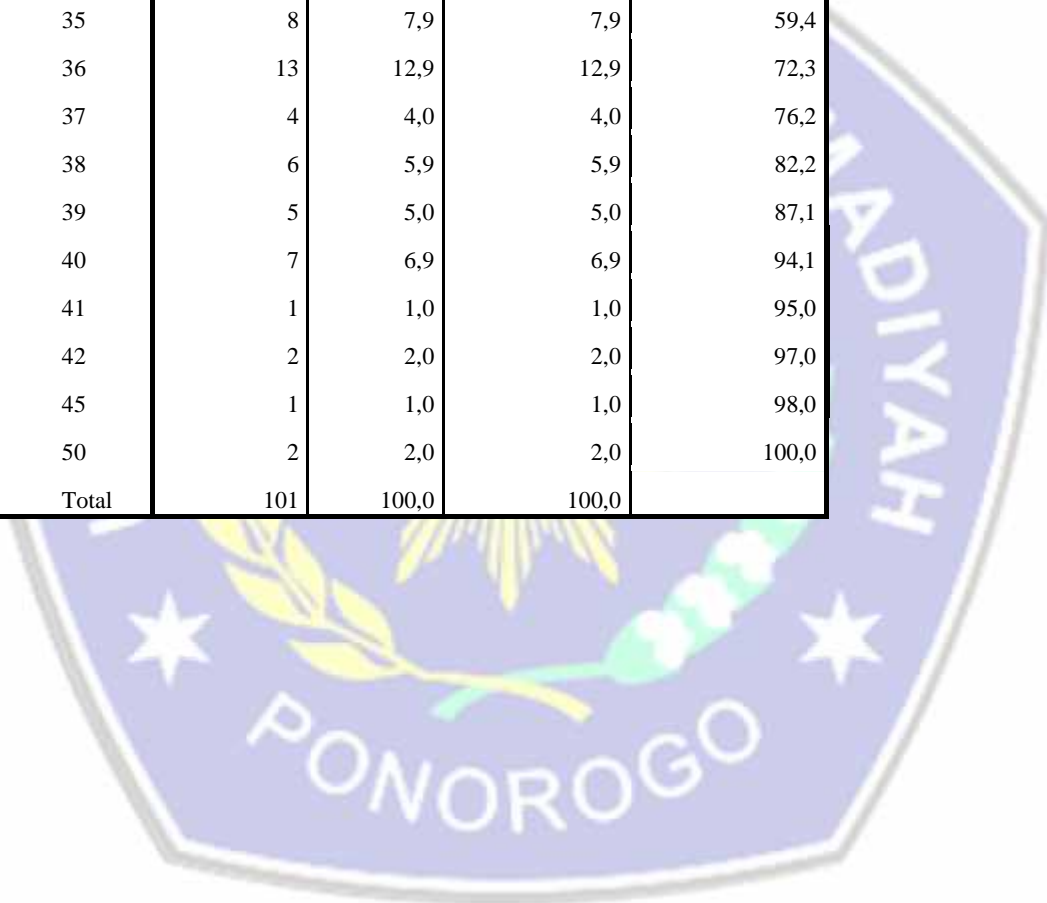
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	7	6,9	6,9	6,9
	CS	13	12,9	12,9	19,8
	S	43	42,6	42,6	62,4
	SS	38	37,6	37,6	100,0
	Total	101	100,0	100,0	

**X1.10**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	2	2,0	2,0	2,0
	CS	15	14,9	14,9	16,8
	S	43	42,6	42,6	59,4
	SS	41	40,6	40,6	100,0
	Total	101	100,0	100,0	

**Literasi Keuangan**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	27	1	1,0	1,0	1,0
	28	3	3,0	3,0	4,0
	29	5	5,0	5,0	8,9
	30	7	6,9	6,9	15,8
	31	5	5,0	5,0	20,8
	32	12	11,9	11,9	32,7
	33	10	9,9	9,9	42,6
	34	9	8,9	8,9	51,5
	35	8	7,9	7,9	59,4
	36	13	12,9	12,9	72,3
	37	4	4,0	4,0	76,2
	38	6	5,9	5,9	82,2
	39	5	5,0	5,0	87,1
	40	7	6,9	6,9	94,1
	41	1	1,0	1,0	95,0
	42	2	2,0	2,0	97,0
	45	1	1,0	1,0	98,0
	50	2	2,0	2,0	100,0
Total		101	100,0	100,0	



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## Frequencies

### Statistics

	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	Pengendalian Diri
N Valid	101	101	101	101	101	101	101	101	101	101	101
Missing	0	0	0	0	0	0	0	0	0	0	0

## Frequency Table

### X2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	5	5,0	5,0	5,0
	TS	14	13,9	13,9	18,8
	CS	40	39,6	39,6	58,4
	S	31	30,7	30,7	89,1
	SS	11	10,9	10,9	100,0
	Total	101	100,0	100,0	

### X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,0	1,0	1,0
	TS	5	5,0	5,0	5,9
	CS	25	24,8	24,8	30,7
	S	51	50,5	50,5	81,2
	SS	19	18,8	18,8	100,0
	Total	101	100,0	100,0	

### X2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,0	1,0	1,0
	TS	24	23,8	23,8	24,8
	CS	50	49,5	49,5	74,3
	S	18	17,8	17,8	92,1
	SS	8	7,9	7,9	100,0
	Total	101	100,0	100,0	

**X2.4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,0	1,0	1,0
	TS	4	4,0	4,0	5,0
	CS	35	34,7	34,7	39,6
	S	39	38,6	38,6	78,2
	SS	22	21,8	21,8	100,0
	Total	101	100,0	100,0	

**X2.5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	5	5,0	5,0	5,0
	TS	23	22,8	22,8	27,7
	CS	54	53,5	53,5	81,2
	S	16	15,8	15,8	97,0
	SS	3	3,0	3,0	100,0
	Total	101	100,0	100,0	

**X2.6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,0	1,0	1,0
	TS	3	3,0	3,0	4,0
	CS	24	23,8	23,8	27,7
	S	53	52,5	52,5	80,2
	SS	20	19,8	19,8	100,0
	Total	101	100,0	100,0	

**X2.7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	2	2,0	2,0	2,0
	TS	27	26,7	26,7	28,7
	CS	44	43,6	43,6	72,3
	S	16	15,8	15,8	88,1
	SS	12	11,9	11,9	100,0
	Total	101	100,0	100,0	

**X2.8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,0	1,0	1,0
	TS	12	11,9	11,9	12,9
	CS	34	33,7	33,7	46,5
	S	38	37,6	37,6	84,2
	SS	16	15,8	15,8	100,0
	Total	101	100,0	100,0	

**X2.9**

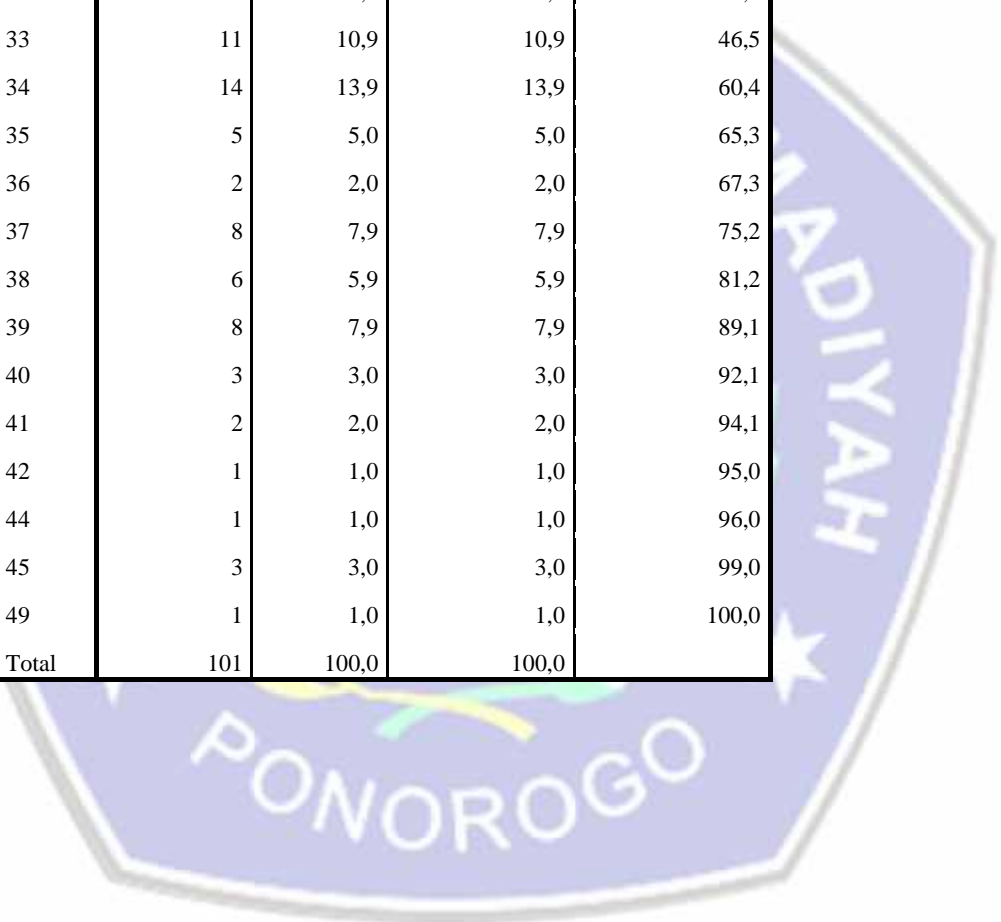
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	3	3,0	3,0	3,0
	CS	22	21,8	21,8	24,8
	S	46	45,5	45,5	70,3
	SS	30	29,7	29,7	100,0
	Total	101	100,0	100,0	

**X2.10**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	15	14,9	14,9	14,9
	TS	19	18,8	18,8	33,7
	CS	35	34,7	34,7	68,3
	S	17	16,8	16,8	85,1
	SS	15	14,9	14,9	100,0
	Total	101	100,0	100,0	

**Pengendalian Diri**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	23	1	1,0	1,0	1,0
	26	2	2,0	2,0	3,0
	27	3	3,0	3,0	5,9
	28	5	5,0	5,0	10,9
	29	1	1,0	1,0	11,9
	30	5	5,0	5,0	16,8
	31	8	7,9	7,9	24,8
	32	11	10,9	10,9	35,6
	33	11	10,9	10,9	46,5
	34	14	13,9	13,9	60,4
	35	5	5,0	5,0	65,3
	36	2	2,0	2,0	67,3
	37	8	7,9	7,9	75,2
	38	6	5,9	5,9	81,2
	39	8	7,9	7,9	89,1
	40	3	3,0	3,0	92,1
	41	2	2,0	2,0	94,1
	42	1	1,0	1,0	95,0
	44	1	1,0	1,0	96,0
	45	3	3,0	3,0	99,0
	49	1	1,0	1,0	100,0
Total		101	100,0	100,0	



## Frequencies

Statistics

	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	Status Sosial Ekonomi Orang Tua
N Valid	101	101	101	101	101	101	101	101	101
Missing	0	0	0	0	0	0	0	0	0

## Frequency Table

X3.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	21	20,8	20,8	20,8
	TS	23	22,8	22,8	43,6
	CS	28	27,7	27,7	71,3
	S	21	20,8	20,8	92,1
	SS	8	7,9	7,9	100,0
	Total	101	100,0	100,0	

X3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	7	6,9	6,9	6,9
	TS	14	13,9	13,9	20,8
	CS	34	33,7	33,7	54,5
	S	27	26,7	26,7	81,2
	SS	19	18,8	18,8	100,0
	Total	101	100,0	100,0	



**X3.3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	22	21,8	21,8	21,8
	TS	43	42,6	42,6	64,4
	CS	18	17,8	17,8	82,2
	S	13	12,9	12,9	95,0
	SS	5	5,0	5,0	100,0
	Total	101	100,0	100,0	

**X3.4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	5	5,0	5,0	5,0
	TS	16	15,8	15,8	20,8
	CS	30	29,7	29,7	50,5
	S	31	30,7	30,7	81,2
	SS	19	18,8	18,8	100,0
	Total	101	100,0	100,0	

**X3.5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	29	28,7	28,7	28,7
	TS	38	37,6	37,6	66,3
	CS	25	24,8	24,8	91,1
	S	6	5,9	5,9	97,0
	SS	3	3,0	3,0	100,0
	Total	101	100,0	100,0	

**X3.6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	8	7,9	7,9	7,9
	TS	28	27,7	27,7	35,6
	CS	22	21,8	21,8	57,4
	S	27	26,7	26,7	84,2
	SS	16	15,8	15,8	100,0
	Total	101	100,0	100,0	

**X3.7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	15	14,9	14,9	14,9
	TS	36	35,6	35,6	50,5
	CS	30	29,7	29,7	80,2
	S	12	11,9	11,9	92,1
	SS	8	7,9	7,9	100,0
	Total	101	100,0	100,0	

**X3.8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	17	16,8	16,8	16,8
	TS	41	40,6	40,6	57,4
	CS	26	25,7	25,7	83,2
	S	12	11,9	11,9	95,0
	SS	5	5,0	5,0	100,0
	Total	101	100,0	100,0	

**Status Sosial Ekonomi Orang Tua**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	12	1	1,0	1,0	1,0
	13	1	1,0	1,0	2,0
	14	3	3,0	3,0	5,0
	15	1	1,0	1,0	5,9
	16	7	6,9	6,9	12,9
	17	6	5,9	5,9	18,8
	18	9	8,9	8,9	27,7
	19	7	6,9	6,9	34,7
	20	7	6,9	6,9	41,6
	21	5	5,0	5,0	46,5
	22	6	5,9	5,9	52,5
	23	8	7,9	7,9	60,4
	24	5	5,0	5,0	65,3
	25	5	5,0	5,0	70,3
	26	10	9,9	9,9	80,2
	27	7	6,9	6,9	87,1
	28	4	4,0	4,0	91,1
	30	1	1,0	1,0	92,1
	31	3	3,0	3,0	95,0
	32	3	3,0	3,0	98,0
	35	1	1,0	1,0	99,0
	40	1	1,0	1,0	100,0
Total		101	100,0	100,0	

## Frequencies

Statistics

		Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10	Perilaku Konsumtif
N	Valid	101	101	101	101	101	101	101	101	101	101	101
	Missing	0	0	0	0	0	0	0	0	0	0	0

## Frequency Table

Y.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	24	23,8	23,8	23,8
	TS	49	48,5	48,5	72,3
	CS	1	1,0	1,0	73,3
	S	27	26,7	26,7	100,0
	Total	101	100,0	100,0	

Y.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	3	3,0	3,0	3,0
	TS	2	2,0	2,0	5,0
	CS	16	15,8	15,8	20,8
	S	41	40,6	40,6	61,4
	SS	39	38,6	38,6	100,0
	Total	101	100,0	100,0	

Y.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	20	19,8	19,8	19,8
	TS	44	43,6	43,6	63,4
	S	37	36,6	36,6	100,0
	Total	101	100,0	100,0	

**Y.4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CS	1	1,0	1,0	1,0
	S	48	47,5	47,5	48,5
	SS	52	51,5	51,5	100,0
	Total	101	100,0	100,0	

**Y.5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	43	42,6	42,6	42,6
	TS	58	57,4	57,4	100,0
	Total	101	100,0	100,0	

**Y.6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	27	26,7	26,7	26,7
	TS	45	44,6	44,6	71,3
	S	28	27,7	27,7	99,0
	SS	1	1,0	1,0	100,0
	Total	101	100,0	100,0	

**Y.7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	6	5,9	5,9	5,9
	TS	5	5,0	5,0	10,9
	CS	48	47,5	47,5	58,4
	S	21	20,8	20,8	79,2
	SS	21	20,8	20,8	100,0
	Total	101	100,0	100,0	

**Y.8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	4	4,0	4,0	4,0
	TS	7	6,9	6,9	10,9
	CS	37	36,6	36,6	47,5
	S	24	23,8	23,8	71,3
	SS	29	28,7	28,7	100,0
	Total	101	100,0	100,0	

**Y.9**

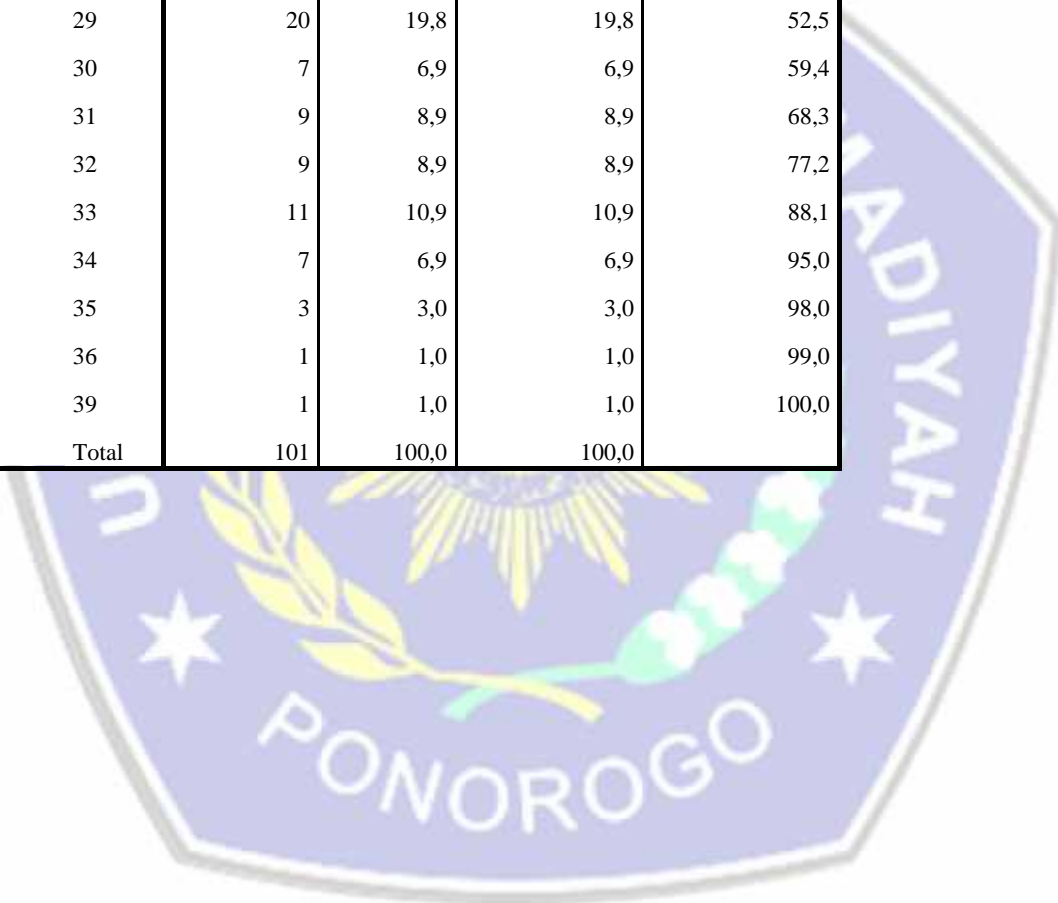
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	34	33,7	33,7	33,7
	TS	59	58,4	58,4	92,1
	CS	8	7,9	7,9	100,0
	Total	101	100,0	100,0	

**Y.10**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	3	3,0	3,0	3,0
	TS	11	10,9	10,9	13,9
	CS	40	39,6	39,6	53,5
	S	22	21,8	21,8	75,2
	SS	25	24,8	24,8	100,0
	Total	101	100,0	100,0	

**Perilaku Konsumtif**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20	1	1,0	1,0	1,0
	22	1	1,0	1,0	2,0
	23	2	2,0	2,0	4,0
	24	1	1,0	1,0	5,0
	25	3	3,0	3,0	7,9
	26	5	5,0	5,0	12,9
	27	11	10,9	10,9	23,8
	28	9	8,9	8,9	32,7
	29	20	19,8	19,8	52,5
	30	7	6,9	6,9	59,4
	31	9	8,9	8,9	68,3
	32	9	8,9	8,9	77,2
	33	11	10,9	10,9	88,1
	34	7	6,9	6,9	95,0
	35	3	3,0	3,0	98,0
	36	1	1,0	1,0	99,0
	39	1	1,0	1,0	100,0
Total		101	100,0	100,0	







**LAMPIRAN 4**  
**UJI STATISTIK DESKRIPTIF**

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Literasi Keuangan	101	27	50	34,75	4,265
Pengendalian Diri	101	23	49	34,35	4,620
Status Sosial Ekonomi Orang Tua	101	12	40	22,30	5,203
Perilaku Konsumtif	101	20	39	29,74	3,239
Valid N (listwise)	101				



The logo of Universitas Muhammadiyah Ponorogo is a shield-shaped emblem. It features a central sun with rays, a green and white floral wreath, and two white stars. The text 'UNIVERSITAS MUHAMMADIYAH' is at the top, 'PONOROGO' is at the bottom, and 'UIN' and 'HUM' are on the left and right sides respectively.

**LAMPIRAN 5**  
**UJI VALIDITAS DAN**  
**REABILITAS**

## Correlations

### correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	X1
X1.1	Pearson Correlation	1	.278**	.089	.191	.170	-.007	.216*	-.070	.272**	.228*	.564**
	Sig. (2-tailed)		.005	.376	.056	.090	.941	.030	.486	.006	.022	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X1.2	Pearson Correlation	.278**	1	-.097	-.098	.027	-.011	.110	.335**	.140	.357**	.385**
	Sig. (2-tailed)	.005		.334	.328	.788	.909	.272	.001	.162	.000	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X1.3	Pearson Correlation	.089	-.097	1	.109	.194	.280**	-.105	-.121	.104	-.118	.343**
	Sig. (2-tailed)	.376	.334		.278	.052	.005	.296	.228	.301	.239	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X1.4	Pearson Correlation	.191	-.098	.109	1	.192	.234*	.254*	.019	.011	.156	.507**
	Sig. (2-tailed)	.056	.328	.278		.055	.019	.010	.847	.915	.119	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X1.5	Pearson Correlation	.170	.027	.194	.192	1	.353**	.023	.010	-.109	.015	.466**
	Sig. (2-tailed)	.090	.788	.052	.055		.000	.818	.924	.276	.881	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X1.6	Pearson Correlation	-.007	-.011	.280**	.234*	.353**	1	.049	.093	-.102	-.020	.443**
	Sig. (2-tailed)	.941	.909	.005	.019	.000		.625	.353	.309	.840	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X1.7	Pearson Correlation	.216*	.110	-.105	.254*	.023	.049	1	.301**	.094	.260**	.470**
	Sig. (2-tailed)	.030	.272	.296	.010	.818	.625		.002	.348	.009	.000
	N	101	101	101	101	101	101	101	101	101	101	101

X1.8	Pearson Correlation	-.070	.335**	-.121	.019	.010	.093	.301**	1	.072	.510**	.401**
	Sig. (2-tailed)	.486	.001	.228	.847	.924	.353	.002		.476	.000	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X1.9	Pearson Correlation	.272**	.140	.104	.011	-.109	-.102	.094	.072	1	.289**	.369**
	Sig. (2-tailed)	.006	.162	.301	.915	.276	.309	.348	.476		.003	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X1.10	Pearson Correlation	.228*	.357**	-.118	.156	.015	-.020	.260**	.510**	.289**	1	.529**
	Sig. (2-tailed)	.022	.000	.239	.119	.881	.840	.009	.000	.003		.000
	N	101	101	101	101	101	101	101	101	101	101	101
X1	Pearson Correlation	.564**	.385**	.343**	.507**	.466**	.443**	.470**	.401**	.369**	.529**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	101	101	101	101	101	101	101	101	101	101	101

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

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

## Correlations

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	X2
X2.1	Pearson Correlation	1	-.138	.291**	.090	.407**	.072	-.076	-.022	.068	.404**	.451**
	Sig. (2-tailed)		.168	.003	.371	.000	.476	.448	.825	.502	.000	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X2.2	Pearson Correlation	-.138	1	.007	.391**	-.001	.370**	.202*	.123	.171	-.119	.355**
	Sig. (2-tailed)	.168		.945	.000	.992	.000	.043	.221	.088	.236	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X2.3	Pearson Correlation	.291**	.007	1	.090	.243*	.072	.072	.092	.083	.329**	.466**
	Sig. (2-tailed)	.003	.945		.372	.014	.475	.473	.359	.409	.001	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X2.4	Pearson Correlation	.090	.391**	.090	1	-.036	.589**	.360**	.311**	.307**	-.014	.581**
	Sig. (2-tailed)	.371	.000	.372		.722	.000	.000	.002	.002	.893	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X2.5	Pearson Correlation	.407**	-.001	.243*	-.036	1	-.066	.024	.091	-.042	.439**	.432**
	Sig. (2-tailed)	.000	.992	.014	.722		.509	.812	.365	.679	.000	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X2.6	Pearson Correlation	.072	.370**	.072	.589**	-.066	1	.408**	.421**	.507**	.018	.632**
	Sig. (2-tailed)	.476	.000	.475	.000	.509		.000	.000	.000	.862	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X2.7	Pearson Correlation	-.076	.202*	.072	.360**	.024	.408**	1	.444**	.338**	.010	.541**
	Sig. (2-tailed)	.448	.043	.473	.000	.812	.000		.000	.001	.925	.000
	N	101	101	101	101	101	101	101	101	101	101	101



X2.8	Pearson Correlation	-.022	.123	.092	.311**	.091	.421**	.444**	1	.414**	.018	.556**
	Sig. (2-tailed)	.825	.221	.359	.002	.365	.000	.000		.000	.857	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X2.9	Pearson Correlation	.068	.171	.083	.307**	-.042	.507**	.338**	.414**	1	.020	.534**
	Sig. (2-tailed)	.502	.088	.409	.002	.679	.000	.001	.000		.839	.000
	N	101	101	101	101	101	101	101	101	101	101	101
X2.10	Pearson Correlation	.404**	-.119	.329**	-.014	.439**	.018	.010	.018	.020	1	.488**
	Sig. (2-tailed)	.000	.236	.001	.893	.000	.862	.925	.857	.839		.000
	N	101	101	101	101	101	101	101	101	101	101	101
X2-	Pearson Correlation	.451**	.355**	.466**	.581**	.432**	.632**	.541**	.556**	.534**	.488**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	101	101	101	101	101	101	101	101	101	101	101

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

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



## Correlations

Correlations

		X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3
X3.1	Pearson Correlation	1	.553**	.447**	.261**	.094	.048	.235*	.086	.608**
	Sig. (2-tailed)		.000	.000	.008	.350	.637	.018	.392	.000
	N	101	101	101	101	101	101	101	101	101
X3.2	Pearson Correlation	.553**	1	.388**	.330**	-.045	.097	.404**	.282**	.664**
	Sig. (2-tailed)	.000		.000	.001	.654	.337	.000	.004	.000
	N	101	101	101	101	101	101	101	101	101
X3.3	Pearson Correlation	.447**	.388**	1	.292**	.310**	.188	.361**	.460**	.744**
	Sig. (2-tailed)	.000	.000		.003	.002	.059	.000	.000	.000
	N	101	101	101	101	101	101	101	101	101
X3.4	Pearson Correlation	.261**	.330**	.292**	1	.149	-.084	.089	.123	.465**
	Sig. (2-tailed)	.008	.001	.003		.138	.406	.375	.222	.000
	N	101	101	101	101	101	101	101	101	101
X3.5	Pearson Correlation	.094	-.045	.310**	.149	1	.190	.065	.306**	.426**
	Sig. (2-tailed)	.350	.654	.002	.138		.056	.517	.002	.000
	N	101	101	101	101	101	101	101	101	101
X3.6	Pearson Correlation	.048	.097	.188	-.084	.190	1	.348**	.253*	.453**
	Sig. (2-tailed)	.637	.337	.059	.406	.056		.000	.011	.000
	N	101	101	101	101	101	101	101	101	101
X3.7	Pearson Correlation	.235*	.404**	.361**	.089	.065	.348**	1	.395**	.631**
	Sig. (2-tailed)	.018	.000	.000	.375	.517	.000		.000	.000
	N	101	101	101	101	101	101	101	101	101
X3.8	Pearson Correlation	.086	.282**	.460**	.123	.306**	.253*	.395**	1	.616**
	Sig. (2-tailed)	.392	.004	.000	.222	.002	.011	.000		.000
	N	101	101	101	101	101	101	101	101	101



X3	Pearson Correlation	.608**	.664**	.744**	.465**	.426**	.453**	.631**	.616**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	101	101	101	101	101	101	101	101	101

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

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



## Correlations

Correlations

		Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10	Y
Y.1	Pearson Correlation	1	-,172	,331**	-,115	,022	,063	,058	-,046	,030	-,200*	,364**
	Sig. (2-tailed)		,085	,001	,253	,829	,533	,563	,648	,766	,045	,000
	N	101	101	101	101	101	101	101	101	101	101	101
Y.2	Pearson Correlation	-,183	1	-,313**	,466**	-,178	-,126	,372**	,460**	-,076	,402**	,487**
	Sig. (2-tailed)	,067		,001	,000	,075	,210	,000	,000	,449	,000	,000
	N	101	101	101	101	101	101	101	101	101	101	101
Y.3	Pearson Correlation	,331**	-,111	1	-,248*	,239*	-,044	,091	,165	,113	-,193	,468**
	Sig. (2-tailed)	,001	,269		,012	,016	,661	,366	,099	,262	,053	,000
	N	101	101	101	101	101	101	101	101	101	101	101
Y.4	Pearson Correlation	-,224*	,466**	-,253*	1	-,134	-,051	,279**	,279**	-,077	,522**	,489**
	Sig. (2-tailed)	,025	,000	,011		,181	,615	,005	,005	,442	,000	,000
	N	101	101	101	101	101	101	101	101	101	101	101
Y.5	Pearson Correlation	,334**	-,178	,490**	-,134	1	,311**	-,273**	-,161	,308**	-,253*	,267**
	Sig. (2-tailed)	,001	,075	,000	,181		,002	,006	,108	,002	,011	,007
	N	101	101	101	101	101	101	101	101	101	101	101
Y.6	Pearson Correlation	,299**	-,126	,473**	-,051	,311**	1	-,076	-,145	,301**	-,004	,441**
	Sig. (2-tailed)	,002	,210	,000	,615	,002		,451	,147	,002	,966	,000
	N	101	101	101	101	101	101	101	101	101	101	101
Y.7	Pearson Correlation	,058	,034	,091	,194	-,254*	-,093	1	,350**	-,145	,350**	,557**
	Sig. (2-tailed)	,563	,733	,366	,052	,010	,356		,000	,148	,000	,000
	N	101	101	101	101	101	101	101	101	101	101	101

Y.8	Pearson Correlation	-,046	,179	,165	,249*	-,083	-,111	,350**	1	-,274**	,167	,539**
	Sig. (2-tailed)	,648	,074	,099	,012	,411	,268	,000		,005	,095	,000
	N	101	101	101	101	101	101	101	101	101	101	101
Y.9	Pearson Correlation	,418**	-,076	,334**	-,077	,308**	,301**	-,194	-,153	1	-,125	,381**
	Sig. (2-tailed)	,000	,449	,001	,442	,002	,002	,052	,126		,215	,000
	N	101	101	101	101	101	101	101	101	101	101	101
Y.10	Pearson Correlation	-,200*	,213*	-,193	,361**	-,330**	-,059	,350**	,167	-,186	1	,377**
	Sig. (2-tailed)	,045	,032	,053	,000	,001	,558	,000	,095	,063		,000
	N	101	101	101	101	101	101	101	101	101	101	101
Y	Pearson Correlation	,310**	,487**	,304**	,489**	,267**	,441**	,493**	,479**	,381**	,488**	1
	Sig. (2-tailed)	,002	,000	,002	,000	,007	,000	,000	,000	,000	,000	
	N	101	101	101	101	101	101	101	101	101	101	101

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

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



## Reliability

Scale: ALL VARIABLES

### Case Processing Summary

		N	%
Cases	Valid	101	100.0
	Excluded <sup>a</sup>	0	.0
	Total	101	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.687	11

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	65.8119	62.774	.459	.653
X1.2	64.9604	68.498	.309	.677
X1.3	66.9010	67.830	.231	.681
X1.4	66.3267	64.522	.402	.662
X1.5	67.1980	65.360	.359	.667
X1.6	67.4356	66.348	.345	.670
X1.7	65.5446	66.390	.382	.668
X1.8	65.4356	67.768	.315	.675
X1.9	65.3960	67.982	.275	.678
X1.10	65.2871	66.407	.459	.664
X1	34.7525	18.188	1.000	.555

## Reliability

### Scale: ALL VARIABLES

#### Case Processing Summary

		N	%
Cases	Valid	101	100,0
	Excluded <sup>a</sup>	0	,0
	Total	101	100,0

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

#### Reliability Statistics

Cronbach's Alpha	N of Items
,662	10

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2.1	31,06	18,176	,253	,654
X2.2	30,53	19,311	,183	,663
X2.3	31,27	18,338	,297	,644
X2.4	30,58	17,425	,433	,618
X2.5	31,46	18,710	,268	,649
X2.6	30,48	17,332	,511	,607
X2.7	31,26	17,373	,362	,630
X2.8	30,79	17,426	,392	,625
X2.9	30,33	18,042	,393	,627
X2.10	31,37	17,274	,242	,665

## Reliability

Scale: ALL VARIABLES

### Case Processing Summary

		N	%
Cases	Valid	101	100,0
	Excluded <sup>a</sup>	0	,0
	Total	101	100,0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
,712	8

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X3.1	19,57	20,787	,423	,679
X3.2	18,93	20,465	,510	,659
X3.3	19,93	19,705	,622	,635
X3.4	18,87	22,913	,272	,710
X3.5	20,13	23,613	,248	,712
X3.6	19,15	22,808	,238	,720
X3.7	19,67	20,962	,473	,668
X3.8	19,82	21,388	,462	,671

## Reliability

### Scale: ALL VARIABLES

#### Case Processing Summary

		N	%
Cases	Valid	101	100.0
	Excluded <sup>a</sup>	0	.0
	Total	101	100.0

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


#### Reliability Statistics

Cronbach's Alpha	N of Items
.669	11

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y.1	59.9406	65.536	.202	.664
Y.2	61.7129	62.387	.388	.643
Y.3	59.7426	65.913	.207	.664
Y.4	61.2079	61.726	.378	.642
Y.5	59.8515	66.608	.175	.667
Y.6	60.3168	63.059	.334	.649
Y.7	61.7921	62.026	.390	.642
Y.8	61.8317	62.001	.369	.644
Y.9	60.1386	64.101	.270	.656
Y.10	61.8416	62.195	.386	.643
Y	32.0198	17.380	1.000	.479



The logo of Universitas Muhammadiyah Ponorogo is a shield-shaped emblem. It features a central sunburst with rays, flanked by a green and white floral wreath. The text 'UNIVERSITAS MUHAMMADIYAH' is at the top, 'PONOROGO' is at the bottom, and 'U' and 'H' are on the left and right sides respectively. Two white stars are positioned on either side of the bottom text.

**LAMPIRAN 6**  
**HASIL UJI ASUMSI KLASIK**

## NPar Tests

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		101
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	3,10259710
Most Extreme Differences	Absolute	,051
	Positive	,040
	Negative	-,051
Test Statistic		,051
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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

## HETEROSKEDASTISITAS

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.370	1.939		.707	.481
	X1(Literasi Keuangan)	-.047	.062	-.096	-.762	.448
	X2(Pengendalian Diri)	-.003	.053	-.007	-.062	.951
	X3(Status Sosial Ekonomi Orang Tua)	-.009	.045	-.022	-.193	.847

a. Dependent Variable: Abs\_Res

## MULTIKOLONIERITAS

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	30.034	4.531		6.629	.000		
	Literasi Keuangan	-.238	.127	-.234	-2.875	.036	.639	1.565
	Pengendalian Diri	-.182	.069	-.259	-2.640	.010	.755	1.325
	Status Sosial Ekonomi Orang tua	.154	.061	.198	1.829	.059	.813	1.230

a. Dependent Variable: y

Sumber: Output SPSS data primer, diolah 2020





**LAMPIRAN 7**  
**UJI REGRESI LINIER**  
**BERGANDA**

## UJI REGRESI LINIER BERGANDA

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	30,034	4,531		6,629	,000
Literasi Keuangan	-,238	,127	-,243	-2,857	,036
Pengendalian Diri	-,182	,069	-,259	-2,640	,010
Status Sosial Ekonomi Orang Tua	,154	,061	,198	1,829	,059

a. Dependent Variable: Perilaku Konsumtif

## UJI t (PARSIAL)

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	30,034	4,531		6,629	,000
Literasi Keuangan	-,238	,127	-,243	-2,857	,036
Pengendalian Diri	-,182	,069	-,259	-2,640	,010
Status Sosial Ekonomi Orang Tua	,154	,061	,198	1,829	,059

a. Dependent Variable: Perilaku Konsumtif

## UJI F (UJI SIMULTAN)

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119,305	3	39,768	4,148	,000 <sup>b</sup>
	Residual	930,002	97	9,588		
	Total	1049,307	100			

a. Dependent Variable: Perilaku Konsumtif

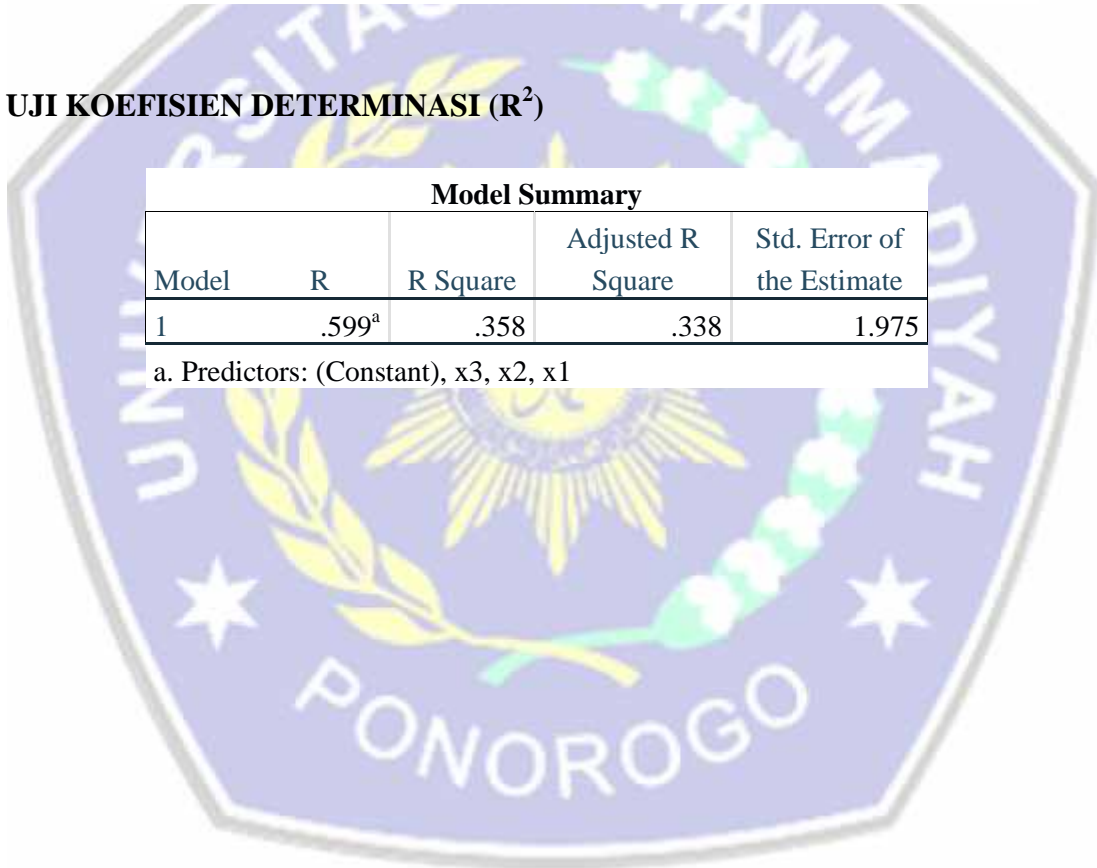
b. Predictors: (Constant), Status Sosial Ekonomi Orang Tua, Literasi Keuangan, Pengendalian Diri

## UJI KOEFISIEN DETERMINASI (R<sup>2</sup>)

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.599 <sup>a</sup>	.358	.338	1.975

a. Predictors: (Constant), x3, x2, x1





# **LAMPIRAN 8**

## **SURAT IJIN PENELITIAN**



Kepada :

Yth. Dekan Fakultas Ekonomi Universitas Muhammadiyah Ponorogo  
Jl. Budi Utomo No. 10 Ponorogo Jawa Timur 63471

*Assalamualaikum Wr. Wb.*

Saya yang bertanda tangan dibawah ini :

Nama : rizky Aprilia Bunga Prastika  
NIM : 16441319  
Semester : 8  
Jurusan : S1 Akuntansi  
No, HP : 0857-0815-2221  
Lokasi/Objek : Mahasiswa S1 Akuntansi Angkatan 2017 Universitas Muhammadiyah Ponorogo  
Lama Penelitian : 3 Bulan  
Bidang : Keperilakuan  
Judul Skripsi : Pengaruh Literasi Keuangan, Pengendalian Diri dan Status Sosial Ekonomi Orang Tua terhadap Perilaku Konsumtif Mahasiswa S1 Akuntansi Angkatan 2017 Universitas Muhammadiyah Ponorogo

Nama tersebut adalah benar-benar mahasiswa Fakultas Ekonomi Universitas Muhammadiyah Ponorogo. Dalam hal ini mohon diberi kesempatan untuk mengadakan penelitian pada Instansi/Perusahaan yang saudara Pimpin guna melaksanakan tugas skripsi.

Demikian atas perhatian dan kerjasamanya, kami sampaikan terima kasih.

*assalamualaikum Wr. Wb.*

Ponorogo, 8 Mei 2020

Pemohon



Rizky Aprilia Bunga Prastika

NIM. 16441319



**LAMPIRAN 9**  
**BERITA ACARA BIMBINGAN**



## UNIVERSITAS MUHAMMADIYAH PONOROGO

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 Akreditasi Institusi B oleh BAN-PT  
 (SK Nomor : 77/SK/BAN-PT/Ak-PPJ/PT/IV/2020)

### BERITA ACARA BIMBINGAN SKRIPSI

- |                               |  |
|-------------------------------|--|
| 1. Nama Mahasiswa             | : RIZKY APRILIA BUNGA PRASTIKA   |
| 2. NIM                        | : 16441319   |
| 3. Jurusan                    | : Akuntansi S-1  |
| 4. Bidang                     | : Akuntansi Perilaku   |
| 5. Alamat                     | : Ds. Baron Rt 4 Rw 1 Kec. Magetan Kab. Magetan  |
| 6. Judul Skripsi              | : Pengaruh Literasi Keuangan, Pengendalian Diri Dan Status Sosial Ekonomi Orang Tua Terhadap Perilaku Konsumtif Mahasiswa S1 Akuntansi Angkatan 2017 Universitas Muhammadiyah Ponorogo |
| 7. Masa Pembimbingan          | : September 2020 S/D Agustus 2021  |
| 8. Tanggal Mengajukan Skripsi | :  |
| 9. Konsultasi                 | :  |

Tanggal Disetujui	KETERANGAN	Paraf Pembimbing
20-11-2020	Revisi BAB 4-5	
27-11-2020	Revisi BAB 4-5	
30-1-2020	Acc BAB 4-5	
11-1-2021	Revisi bab 1, 2, 3	
15-1-2021	ACC bab 1, 2, 3	
19-1-2021	Revisi bab 4	
20-1-2021	Revisi bab 4 & 5	
21-1-2021	Cek plagiasi 2x	
24-1-2021	Revisi lampiran	
25-1-2021	revisi hal 43 dst	
26-1-2021	ACC bab 1-5 Segara defter sidy	

