

Lampiran 1

Kuesioner Penelitian untuk Skripsi

Kepada Yth. Responden Sehubungan dengan penelitian yang saya lakukan tentang “Pengaruh *Financial Literacy*, *Gender*, Terhadap *Investment Decision* Dengan *Financial Behavior* Sebagai Variabel Intervening”. Maka mohon ketersediaan saudara untuk mengisi kuesioner ini.

Nama (boleh tidak diisi):

Perguruan Tinggi:

Jenis Kelamin:

Pengalaman Investasi saudara?

< 6 bulan

6 bulan - 1 tahun

1 - 2 tahun

> 2 tahun

Keterangan

SS= Sangat Setuju TS= Tidak Setuju

S= Setuju STS= Sangat Tidak Setuju

R= Ragu - Ragu

Financial Literacy

No	Pertanyaan	SS	S	R	TS	STS
1.	Saya mengerti dan memahami tentang laporan keuangan					
2.	Saya mengetahui bahwa harga barang akan naik tiap waktu					
3.	Saya memahami konsep pinjaman atau kredit yang ada di bank					
4.	Saya memahami cara berinvestasi					

Financial Behavior

No	Pertanyaan	SS	S	R	TS	STS
1.	Saya selalu merencanakan keuangan saya setiap bulan					
2.	Saya mencatat penerimaan dan pengeluaran atau belanja harian.					
3.	Saya selalu membayar kewajiban saya tepat waktu					
4.	Saya rutin menyisihkan sebagian dana yang saya miliki.					
5.	Saya memberikan alokasi khusus terhadap uang saku untuk ditabung					

Investment Decision

No	Pertanyaan	SS	S	R	TS	STS
1.	Sebagian pendapatan saya gunakan untuk investasi di pasar modal					
2.	Saya menganggap bahwa investasi penting untuk dilakukan.					
3.	Saya yakin investasi di pasar modal menguntungkan					

Lampiran
Hasil Analisis Data

Uji Validitas

Correlations						
		x1.1	x1.2	x1.3	x1.4	Financial Literacy
x1.1	Pearson Correlation	1	.150	.588**	.401**	.770**
	Sig. (2-tailed)		.066	.000	.000	.000
	N	150	150	150	150	150
x1.2	Pearson Correlation	.150	1	.127	.220**	.541**
	Sig. (2-tailed)	.066		.123	.007	.000
	N	150	150	150	150	150
x1.3	Pearson Correlation	.588**	.127	1	.412**	.769**
	Sig. (2-tailed)	.000	.123		.000	.000
	N	150	150	150	150	150
x1.4	Pearson Correlation	.401**	.220**	.412**	1	.711**
	Sig. (2-tailed)	.000	.007	.000		.000
	N	150	150	150	150	150
Financial Literacy	Pearson Correlation	.770**	.541**	.769**	.711**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	150	150	150	150	150
** . Correlation is significant at the 0.01 level (2-tailed).						

Correlations							
		y1.1	y1.2	y1.3	y1.4	y1.5	Financial Behavior
y1.1	Pearson Correlation	1	.392**	.300**	.279**	.162*	.623**
	Sig. (2-tailed)		.000	.000	.001	.047	.000
	N	150	150	150	150	150	150
y1.2	Pearson Correlation	.392**	1	.412**	.403**	.520**	.809**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	150	150	150	150	150	150
y1.3	Pearson Correlation	.300**	.412**	1	.216**	.281**	.635**
	Sig. (2-tailed)	.000	.000		.008	.000	.000
	N	150	150	150	150	150	150
y1.4	Pearson Correlation	.279**	.403**	.216**	1	.601**	.695**
	Sig. (2-tailed)	.001	.000	.008		.000	.000
	N	150	150	150	150	150	150
y1.5	Pearson Correlation	.162*	.520**	.281**	.601**	1	.716**
	Sig. (2-tailed)	.047	.000	.000	.000		.000
	N	150	150	150	150	150	150
Financial Behavior	Pearson Correlation	.623**	.809**	.635**	.695**	.716**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150

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

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

Correlations					
		y2.1	y2.2	y2.3	Investment Decision
y2.1	Pearson Correlation	1	.201 [*]	.491 ^{**}	.824 ^{**}
	Sig. (2-tailed)		.013	.000	.000
	N	150	150	150	150
y2.2	Pearson Correlation	.201 [*]	1	.346 ^{**}	.591 ^{**}
	Sig. (2-tailed)	.013		.000	.000
	N	150	150	150	150
y2.3	Pearson Correlation	.491 ^{**}	.346 ^{**}	1	.818 ^{**}
	Sig. (2-tailed)	.000	.000		.000
	N	150	150	150	150
Investment Decision	Pearson Correlation	.824 ^{**}	.591 ^{**}	.818 ^{**}	1
	Sig. (2-tailed)	.000	.000	.000	
	N	150	150	150	150
*. Correlation is significant at the 0.05 level (2-tailed).					
**. Correlation is significant at the 0.01 level (2-tailed).					

Uji Reliabilitas

Cronbach's Alpha	N of Items
.647	4

Cronbach's Alpha	N of Items
.734	5

Cronbach's Alpha	N of Items
.618	3

Uji Normalitas Data

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		150
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.67195398
	Absolute	.061
Most Extreme Differences	Positive	.061
	Negative	-.043
Kolmogorov-Smirnov Z		.746
Asymp. Sig. (2-tailed)		.634

a. Test distribution is Normal.

b. Calculated from data.

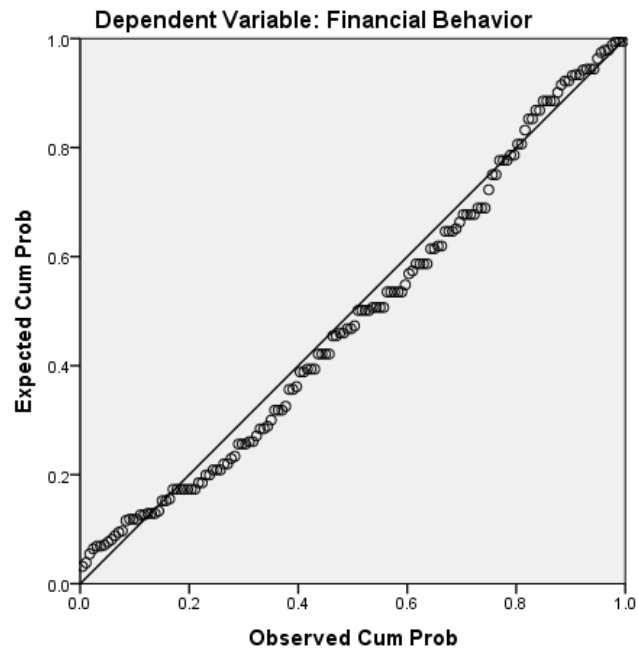
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		150
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.40110964
	Absolute	.065
Most Extreme Differences	Positive	.038
	Negative	-.065
Kolmogorov-Smirnov Z		.793
Asymp. Sig. (2-tailed)		.555

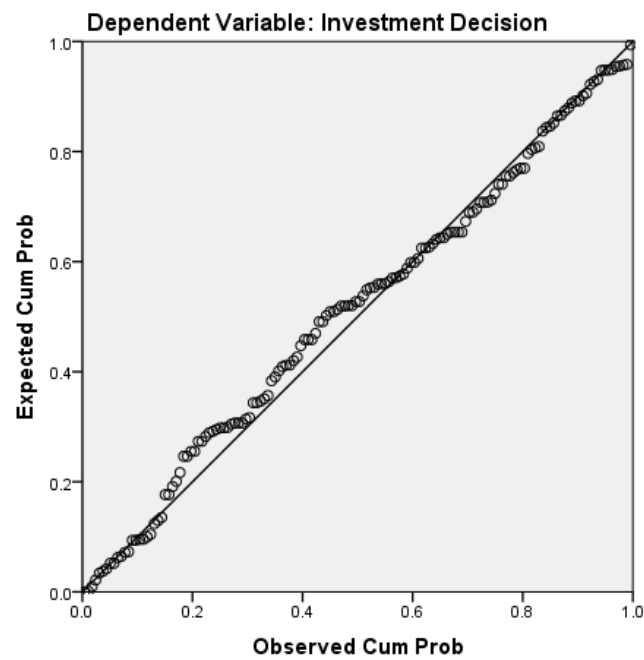
a. Test distribution is Normal.

b. Calculated from data.

Normal P-P Plot of Regression Standardized Residual



Normal P-P Plot of Regression Standardized Residual



Uji Multikolonieritas, Uji Regresi Linier Berganda, Uji t

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	15.343	1.606	9.551	.000
	Financial Literacy	.228	.106	.173	.033
	Gender	-.808	.443	-.147	.070

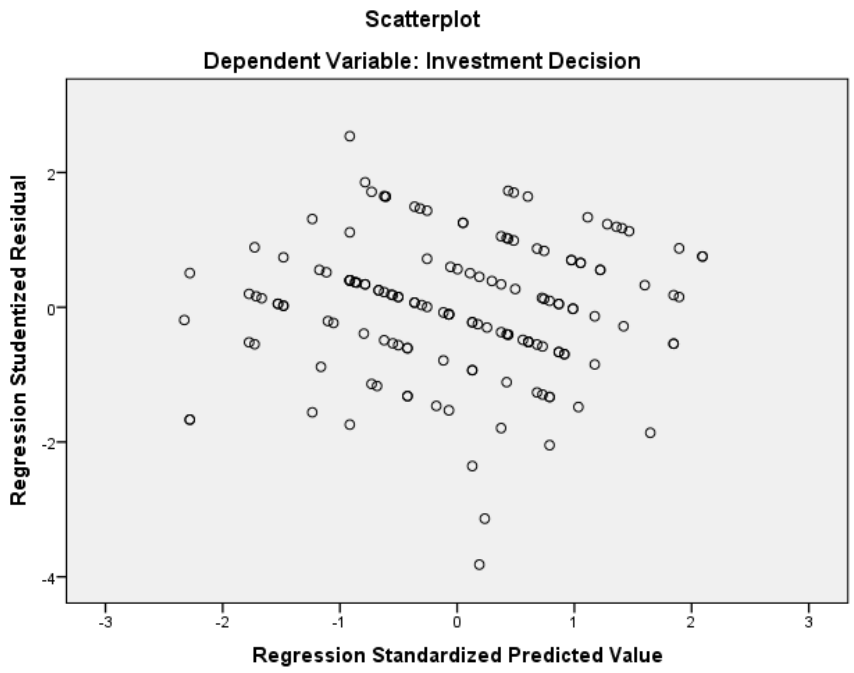
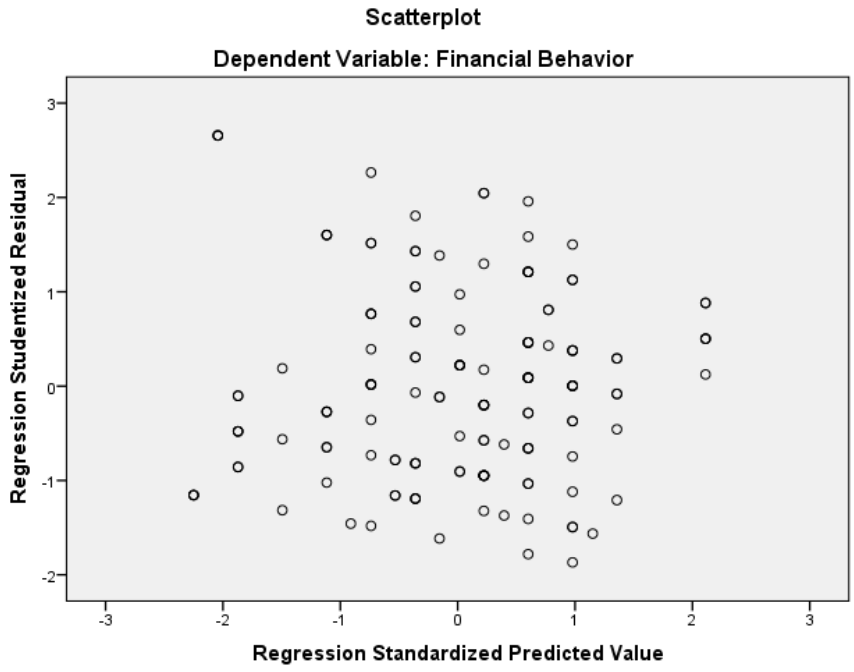
a. Dependent Variable: Financial Behavior

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	4.565	1.076	4.242	.000
	Financial Literacy	.256	.057	.327	.000
	Gender	.039	.236	.012	.868
	Financial Behavior	.206	.043	.345	.000

a. Dependent Variable: Investment Decision

Uji Heterokedstisitas



Uji F**ANOVA^a**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.239	2	27.119	4.748	.026 ^b
	Residual	1063.761	147	7.236		
	Total	1118.000	149			

a. Dependent Variable: Financial Behavior

b. Predictors: (Constant), Gender, Financial Literacy

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	104.090	3	34.697	17.319	.000 ^b
	Residual	292.503	146	2.003		
	Total	396.593	149			

a. Dependent Variable: Investment Decision

b. Predictors: (Constant), Financial Behavior, Gender, Financial Literacy

Uji Koefisien Determinasi (R^2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.220 ^a	.049	.036	2.69007

a. Predictors: (Constant), Gender, Financial Literacy

b. Dependent Variable: Financial Behavior

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.512 ^a	.262	.247	1.41543

a. Predictors: (Constant), Financial Behavior, Gender, Financial Literacy

b. Dependent Variable: Investment Decision