

LAMPIRAN

Lampiran 1 Kuesioner

KUESIONER PENELITIAN

<p>1. Jenis kelamin:</p> <p>a. Pria</p> <p>b. Wanita</p>
<p>2. Usia:</p> <p>a. 17-27 tahun</p> <p>b. 28-38 tahun</p> <p>c. 39-49 tahun</p> <p>d. 50-60 tahun</p> <p>e. Lebih dari 60 tahun</p>
<p>3. Pendidikan terakhir:</p> <p>a. SD</p> <p>b. SMP/SLTP</p> <p>c. SMA/SMK/SLTA</p> <p>d. S1</p> <p>e. Lainnya (sebutkan)</p>
<p>4. Berapakah total pendapatan Bapak/Ibu/Saudara dalam 1 bulan?</p> <p>a. Rp 0 - Rp 499.000</p> <p>b. Rp 500.000 - Rp 999.000</p> <p>c. Rp 1.000.000 - RP 1.499.000</p> <p>d. Lebih dari 1.500.000</p>
<p>5. Seberapa sering Bapak/Ibu/Saudara menggunakan transaksi berbasis <i>Technology</i>?</p> <p>a. Tidak Pernah</p> <p>b. Jarang</p> <p>c. Sering Sekali</p>
<p>6. Apakah Bapak/Ibu/Saudara melakukan investasi di Pasar Modal?</p> <p>a. Ya</p> <p>b. Tidak</p> <p>1.</p>
<p>7. Jika jawaban no.6 adalah b. Tidak, apakah Bapak/Ibu/Saudara ingin melakukan investasi di Pasar Modal?</p> <p>a. Ya, saya ingin berinvestasi di Pasar Modal</p> <p>b. Tidak, karena</p> <p>2.</p>

Petunjuk Pengisian: Berilah tanda silang (X) pada jawaban yang anda anggap paling sesuai

<i>Sangat Tidak Setuju (STS)</i>	<i>Tidak Setuju (TS)</i>	<i>Kurang Setuju (KS)</i>	<i>Setuju (S)</i>	<i>Sangat Setuju (SS)</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>

No	Variabel	Pernyataan	STS	TS	KS	S	SS
1	<i>Financial Technology</i>	Saya mampu melakukan pembayaran melalui <i>Fintech</i> dalam investasi pasar modal					
		Saya mampu melakukan transaksi keuangan melalui <i>Fintech</i> dalam investasi pasar modal					
		<i>Fintech</i> memberikan kemudahan dalam dalam investasi pasar modal					
2	<i>Financial Literacy</i>	Saya dapat menghitung keuntungan dari jasa/produk di pasar modal					
		Saya memahami apa itu jasa/produk pasar modal					
		Saya dapat mengambil keputusan dalam memilih jasa/produk pasar modal					
3	<i>Financial Inclusion</i>	Saya mendapatkan kemudahan dalam mengakses ke jasa/produk pasar modal					
		Saya mendapatkan kualitas terbaik dari layanan jasa/produk pasar modal					
		Saya dapat memenuhi kebutuhan investasi di pasar modal					

4	<i>Mutual Funds Investment</i>	Saya dapat melakukan investasi dengan dana yang kecil di pasar modal					
		Saya berpartisipasi dalam pengelolaan dana di pasar modal					
		Saya mendapatkan keuntungan dari investasi dengan dana kecil di pasar modal					

Responden (.....)

Lampiran 2 Hasil Penelitian Perhitungan SPSS

HASIL DESKRIPTIF

Statistics

		Fintech1	Fintech2	Fintech3
N	Valid	100	100	100
	Missing	1	1	1
Mean		3.4900	3.5800	3.7900
Std. Error of Mean		.08102	.08063	.07426
Median		4.0000	4.0000	4.0000
Mode		4.00	4.00	4.00
Std. Deviation		.81023	.80629	.74257
Variance		.656	.650	.551
Skewness		-.781	-1.209	-1.150
Std. Error of Skewness		.241	.241	.241
Kurtosis		.707	1.870	3.048
Std. Error of Kurtosis		.478	.478	.478
Range		4.00	4.00	4.00
Minimum		1.00	1.00	1.00
Maximum		5.00	5.00	5.00
Sum		349.00	358.00	379.00
Percentiles	25	3.0000	3.0000	3.0000
	50	4.0000	4.0000	4.0000
	75	4.0000	4.0000	4.0000

Statistics

		FLiteracy1	Fliteracy2	Fliteracy3
N	Valid	100	100	100
	Missing	1	1	1
Mean		3.6400	3.4600	3.6600
Std. Error of Mean		.09048	.08695	.08315
Median		4.0000	4.0000	4.0000
Mode		4.00	4.00	4.00
Std. Deviation		.90476	.86946	.83145
Variance		.819	.756	.691
Skewness		-.805	-.957	-1.116
Std. Error of Skewness		.241	.241	.241
Kurtosis		.463	.527	1.365

Std. Error of Kurtosis		.478	.478	.478
Range		4.00	4.00	4.00
Minimum		1.00	1.00	1.00
Maximum		5.00	5.00	5.00
Sum		364.00	346.00	366.00
Percentiles	25	3.0000	3.0000	3.0000
	50	4.0000	4.0000	4.0000
	75	4.0000	4.0000	4.0000

Statistics

		Finclusion1	Finclusion2	Finclusion3
N	Valid	100	100	100
	Missing	1	1	1
Mean		3.7500	3.6400	3.6200
Std. Error of Mean		.07160	.07456	.07625
Median		4.0000	4.0000	4.0000
Mode		4.00	4.00	4.00
Std. Deviation		.71598	.74563	.76251
Variance		.513	.556	.581
Skewness		-.937	-1.241	-1.183
Std. Error of Skewness		.241	.241	.241
Kurtosis		1.979	2.312	1.945
Std. Error of Kurtosis		.478	.478	.478
Range		4.00	4.00	4.00
Minimum		1.00	1.00	1.00
Maximum		5.00	5.00	5.00
Sum		375.00	364.00	362.00
Percentiles	25	3.0000	3.0000	3.0000
	50	4.0000	4.0000	4.0000
	75	4.0000	4.0000	4.0000

Statistics

		MutualFunds1	MutualFunds2	MutualFunds3
N	Valid	100	100	100
	Missing	1	1	1
Mean		3.7000	3.2200	3.3800
Std. Error of Mean		.08227	.07987	.09187
Median		4.0000	3.0000	4.0000
Mode		4.00	3.00	4.00
Std. Deviation		.82266	.79874	.91872

Variance		.677	.638	.844
Skewness		-1.166	-.541	-.675
Std. Error of Skewness		.241	.241	.241
Kurtosis		1.673	-.220	.231
Std. Error of Kurtosis		.478	.478	.478
Range		4.00	4.00	4.00
Minimum		1.00	1.00	1.00
Maximum		5.00	5.00	5.00
Sum		370.00	322.00	338.00
Percentiles	25	3.0000	3.0000	3.0000
	50	4.0000	3.0000	4.0000
	75	4.0000	4.0000	4.0000

HASIL HETEROSKEDASTISITAS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.928	.581		3.321	.001		
	Fintech	.003	.055	.006	.055	.956	.763	1.311
	FLiteracy	-.068	.050	-.156	-1.358	.178	.763	1.311

a. Dependent Variable: FIInclusion

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.545	.674		2.294	.024		
	Fintech	-.016	.057	-.035	-.288	.774	.692	1.445
	FLiteracy	-.090	.054	-.207	-1.677	.097	.657	1.523
	FIInclusion	.076	.068	.137	1.114	.268	.661	1.512

a. Dependent Variable: MutualFunds

HASIL MULTIKOLINEARITAS

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	.943	1.165		.809	.421		
	Fintech	.251	.099	.238	2.539	.013	.692	1.445
	FLiteracy	.264	.093	.273	2.843	.005	.657	1.523
	Finclusion	.344	.118	.281	2.931	.004	.661	1.512

a. Dependent Variable: MutualFunds

Model	Correlations			Collinearity Statistics		
	Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)					
	Fintech	.481	.305	.261	.763	1.311
	FLiteracy	.520	.374	.327	.763	1.311

a. Dependent variable: Finclusion

UJI NORMALITAS

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	1.53237136
Most Extreme Differences	Absolute	.070
	Positive	.052
	Negative	-.070
Kolmogorov-Smirnov Z		.697
Asymp. Sig. (2-tailed)		.717

a. Test distribution is Normal.

UJI REALIABILITAS

Reliability Statistics

Cronbach's Alpha	N of Items
.821	4

Reliability Statistics

Cronbach's Alpha	N of Items
.795	4

Reliability Statistics

Cronbach's Alpha	N of Items
.825	4

Reliability Statistics

Cronbach's Alpha	N of Items
.829	4

UJI VALIDITAS

Correlations

		Fintech	Fintech1	Fintech2	Fintech3
Fintech	Pearson Correlation	1	.799**	.837**	.780**
	Sig. (2-tailed)		.000	.000	.000
	N	100	100	100	100
Fintech1	Pearson Correlation	.799**	1	.504**	.408**
	Sig. (2-tailed)	.000		.000	.000
	N	100	100	100	100
Fintech2	Pearson Correlation	.837**	.504**	1	.509**
	Sig. (2-tailed)	.000	.000		.000
	N	100	100	100	100
Fintech3	Pearson Correlation	.780**	.408**	.509**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

Correlations

		Fintech	Fintech1	Fintech2	Fintech3
Fintech	Pearson Correlation	1	.799**	.837**	.780**
	Sig. (2-tailed)		.000	.000	.000
	N	100	100	100	100
Fintech1	Pearson Correlation	.799**	1	.504**	.408**
	Sig. (2-tailed)	.000		.000	.000
	N	100	100	100	100
Fintech2	Pearson Correlation	.837**	.504**	1	.509**
	Sig. (2-tailed)	.000	.000		.000
	N	100	100	100	100
Fintech3	Pearson Correlation	.780**	.408**	.509**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

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

Correlations

		FLiteracy	FLiteracy1	FLiteracy2	FLiteracy3
FLiteracy	Pearson Correlation	1	.807**	.788**	.799**
	Sig. (2-tailed)		.000	.000	.000
	N	100	100	100	100
FLiteracy1	Pearson Correlation	.807**	1	.431**	.480**
	Sig. (2-tailed)	.000		.000	.000
	N	100	100	100	100
FLiteracy2	Pearson Correlation	.788**	.431**	1	.456**
	Sig. (2-tailed)	.000	.000		.000
	N	100	100	100	100
FLiteracy3	Pearson Correlation	.799**	.480**	.456**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

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

Correlations

		FInclusion	FInclusion1	FInclusion2	FInclusion3
FInclusion	Pearson Correlation	1	.752**	.748**	.708**
	Sig. (2-tailed)		.000	.000	.000

	N	100	100	100	100
Finclusion1	Pearson Correlation	.752**	1	.397**	.287**
	Sig. (2-tailed)	.000		.000	.004
	N	100	100	100	100
Finclusion2	Pearson Correlation	.748**	.397**	1	.254*
	Sig. (2-tailed)	.000	.000		.011
	N	100	100	100	100
Finclusion3	Pearson Correlation	.708**	.287**	.254*	1
	Sig. (2-tailed)	.000	.004	.011	
	N	100	100	100	100

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

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

Correlations

		MutualFunds	MutualFunds1	MutualFunds2	MutualFunds3
MutualFunds	Pearson Correlation	1	.716**	.828**	.825**
	Sig. (2-tailed)		.000	.000	.000
	N	100	100	100	100
MutualFunds1	Pearson Correlation	.716**	1	.394**	.326**
	Sig. (2-tailed)	.000		.000	.001
	N	100	100	100	100
MutualFunds2	Pearson Correlation	.828**	.394**	1	.587**
	Sig. (2-tailed)	.000	.000		.000
	N	100	100	100	100
MutualFunds3	Pearson Correlation	.825**	.326**	.587**	1
	Sig. (2-tailed)	.000	.001	.000	
	N	100	100	100	100

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

KOEFSIEN DETERMINASI

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.049	.866		5.828	.000
	Fintech	.257	.081	.298	3.156	.002
	FLiteracy	.295	.074	.375	3.966	.000

a. Dependent Variable: FInclusion

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.943	1.165		.809	.421
	Fintech	.251	.099	.238	2.539	.013
	FLiteracy	.264	.093	.273	2.843	.005
	FInclusion	.344	.118	.281	2.931	.004

a. Dependent Variable: MutualFunds

