

**Lampiran 1. Kuesioner Penelitian**  
***FINANCIAL LITERACY TERHADAP SUSTAINABILITY UMKM***  
***DENGAN DIGITAL TRANSFORMATION SEBAGAI VARIABEL***  
***INTERVENING***

Kepada Yth :  
Bapak / Ibu / Saudara/-i  
Ditempat

Dengan hormat

Bersama kuesioner ini, saya menyampaikan beberapa pertanyaan yang berupa pernyataan. Besar harapan saya Bapak / Ibu / Saudara /i menjawab pertanyaan-pertanyaan tersebut berdasarkan pandangan dan pengalaman Bapak / Ibu / saudara /i. Pertanyaan-pertanyaan tersebut merupakan bagian dari rangkaian penelitian yang sedang saya lakukan dalam rangka menyelesaikan Pra Skripsi, Jurusan Akuntansi, Universitas Islam Sultan Agung Semarang. Adapun penelitian ini bertujuan untuk mengetahui “***FINANCIAL LITERACY TERHADAP SUSTAINABILITY UMKM DENGAN DIGITAL TRANSFORMATION SEBAGAI VARIABEL INTERVENING***”.

Pendapat Bapak / Ibu / Saudara /i dalam kuesioner ini mempunyai arti yang sangat penting. Untuk itu mohon bantuan Bapak / Ibu / Saudara /i mengisi angket ini dengan apada adanya. Semua informasi yang didapatkan ini akan menjadi bahan penelitian secara akademis. Data dari penelitian ini tidak akan dipublikasikan namun hanya untuk kepentingan ilmiah.

Atas bantuan dan kesediaannya meluangkan waktu untuk menjawab keusioner ini, saya ucapkan terima kasih.

Semarang, 12 Januari 2021

Hormat saya,

**Peneliti**

**FINANCIAL LITERACY TERHADAP SUSTAINABILITY UMKM  
DENGAN DIGITAL TRANSFORMATION SEBAGAI VARIABEL  
INTERVENING**

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**KUESIONER PENELITIAN**

Beri tanda (√) bila jawaban saudara sesuai dengan jawaban di bawah ini :

SS = Sangat setuju

TS = Tidak Setuju.

S = Setuju

STS = Sangat Tidak Setuju.

CS = Cukup Setuju

Contoh :

STS	TS	CS	S	SS
		√		

**Identitas Responden**

1. Umur :
2. Jenis Kelamin :  Laki-laki  Perempuan
3. Tingkat Pendidikan :  SMP / sederajat  SMA / sederajat  
 D3  S1  
 Lainnya .....  
 (Sebutkan)
4. Jumlah Pekerja :
5. Usia Usaha :  ..... tahun

NO	PERTANYAAN	PILIHAN				
		STS	TS	N	S	SS
<b>A. SUSTAINABILITY UMKM</b>						
1	Permodalan berjalan lancar tanpa ada kendala					
2	Mempertahankan eksistensi tenaga kerja untuk hasil produksi yang berkualitas					
3	Bertambahnya kapasitas produksi setiap tahun					
4	Membangun jejaring pemasaran dalam memaksimalkan pendapatan					
<b>B. FINANCIAL LITERACY</b>						
5	Saya sudah melakukan pencatatan / pembukuan keuangan semua transaksi					
6	Saya sudah melakukan perencanaan anggaran untuk usaha kedepannya.					
7	Saya sudah melakukan penganggaran bisnis untuk usaha pada saat ini.					
<b>C. DIGITAL TRANSFORMATION</b>						
8	Saya memanfaatkan <i>Digital transformation</i> untuk memastikan bisnis tetap kompetitif					
9	Saya memanfaatkan <i>Digital transformation</i> untuk menghadirkan efisiensi dalam proses bisnis					
10	Saya memanfaatkan <i>Digital transformation</i> untuk membangun kepuasan pelanggan					
11	Saya memanfaatkan <i>Digital transformation</i> untuk mempermudah pelaku bisnis dalam mengambil berbagai keputusan strategis					

## Descriptives

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
usia	125	17	40	27,68	4,653
Valid N (listwise)	125				

## Descriptives

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
USIA_USAHA	125	2	23	6,66	4,344
Valid N (listwise)	125				

## Frequencies

**Statistics**

		JK	PENDIDIKAN
N	Valid	125	125
	Missing	0	0

## Frequency Table

**JK**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Laki-laki	40	32,0	32,0	32,0
Valid Perempuan	85	68,0	68,0	100,0
Total	125	100,0	100,0	

**PENDIDIKAN**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid D3	9	7,2	7,2	7,2
Valid Sarjana	101	80,8	80,8	88,0
Valid SMA/ sederajat	15	12,0	12,0	100,0
Total	125	100,0	100,0	

## Frequencies

**Statistics**

	x1.1	x1.2	x1.3
N Valid	125	125	125
N Missing	0	0	0
Mean	4,06	4,05	4,05

## Frequency Table

x1.1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	15	12,0	12,0
	S	88	70,4	82,4
	SS	22	17,6	100,0
	Total	125	100,0	100,0

x1.2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	20	16,0	16,0
	S	79	63,2	79,2
	SS	26	20,8	100,0
	Total	125	100,0	100,0

x1.3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	14	11,2	11,2
	S	91	72,8	84,0
	SS	20	16,0	100,0
	Total	125	100,0	100,0

## Frequencies

Statistics

		y1.1	y1.2	y1.3	y1.4
N	Valid	125	125	125	125
	Missing	0	0	0	0
Mean		4,67	4,51	4,58	4,58

## Frequency Table

y1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	S	41	32,8	32,8	32,8
	SS	84	67,2	67,2	100,0
	Total	125	100,0	100,0	

y1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	1	,8	,8	,8
	S	59	47,2	47,2	48,0
	SS	65	52,0	52,0	100,0
	Total	125	100,0	100,0	

y1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	2	1,6	1,6	1,6
	S	48	38,4	38,4	40,0
	SS	75	60,0	60,0	100,0
	Total	125	100,0	100,0	

y1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	1	,8	,8	,8
	S	50	40,0	40,0	40,8
	SS	74	59,2	59,2	100,0
	Total	125	100,0	100,0	

## Frequencies

		Statistics			
		y2.1	y2.2	y2.3	y2.4
N	Valid	125	125	125	125
	Missing	0	0	0	0
Mean		4,63	4,58	4,64	4,62

## Frequency Table

		y2.1			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	S	46	36,8	36,8	36,8
	SS	79	63,2	63,2	100,0
	Total	125	100,0	100,0	

		y2.2			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	1	,8	,8	,8
	S	51	40,8	40,8	41,6
	SS	73	58,4	58,4	100,0
	Total	125	100,0	100,0	



y2.3

	Frequency	Percent	Valid Percent	Cumulative Percent
S	45	36,0	36,0	36,0
Valid SS	80	64,0	64,0	100,0
Total	125	100,0	100,0	

y2.4

	Frequency	Percent	Valid Percent	Cumulative Percent
N	1	,8	,8	,8
Valid S	46	36,8	36,8	37,6
SS	78	62,4	62,4	100,0
Total	125	100,0	100,0	



## Correlations

		Correlations			
		x1.1	x1.2	x1.3	x1
x1.1	Pearson Correlation	1	,310**	,446**	,766**
	Sig. (1-tailed)		,000	,000	,000
	N	125	125	125	125
x1.2	Pearson Correlation	,310**	1	,298**	,740**
	Sig. (1-tailed)	,000		,000	,000
	N	125	125	125	125
x1.3	Pearson Correlation	,446**	,298**	1	,751**
	Sig. (1-tailed)	,000	,000		,000
	N	125	125	125	125
x1	Pearson Correlation	,766**	,740**	,751**	1
	Sig. (1-tailed)	,000	,000	,000	
	N	125	125	125	125

\*\* . Correlation is significant at the 0.01 level (1-tailed).

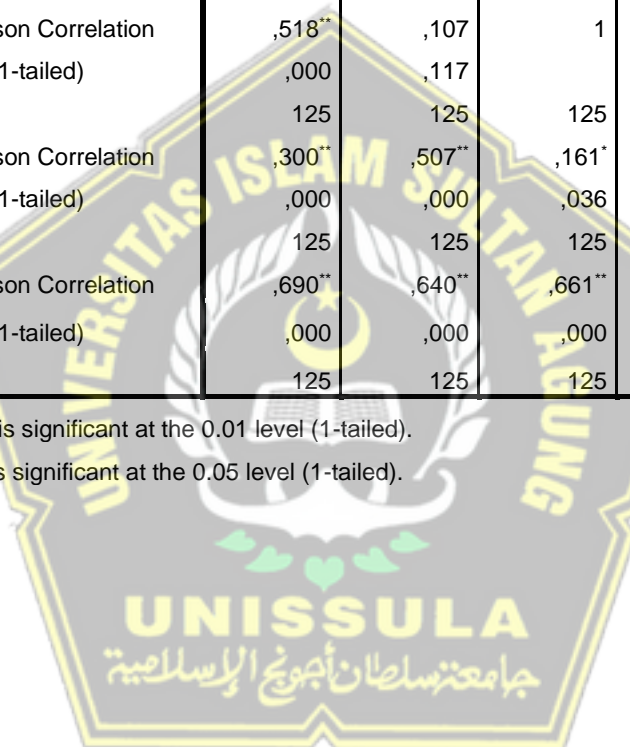


## Correlations

		Correlations				
		y1.1	y1.2	y1.3	y1.4	y1
y1.1	Pearson Correlation	1	,099	,518**	,300**	,690**
	Sig. (1-tailed)		,136	,000	,000	,000
	N	125	125	125	125	125
y1.2	Pearson Correlation	,099	1	,107	,507**	,640**
	Sig. (1-tailed)	,136		,117	,000	,000
	N	125	125	125	125	125
y1.3	Pearson Correlation	,518**	,107	1	,161*	,661**
	Sig. (1-tailed)	,000	,117		,036	,000
	N	125	125	125	125	125
y1.4	Pearson Correlation	,300**	,507**	,161*	1	,727**
	Sig. (1-tailed)	,000	,000	,036		,000
	N	125	125	125	125	125
y1	Pearson Correlation	,690**	,640**	,661**	,727**	1
	Sig. (1-tailed)	,000	,000	,000	,000	
	N	125	125	125	125	125

\*\* . Correlation is significant at the 0.01 level (1-tailed).

\* . Correlation is significant at the 0.05 level (1-tailed).



## Correlations

		y2.1	y2.2	y2.3	y2.4	y2
y2.1	Pearson Correlation	1	,309**	,499**	,374**	,739**
	Sig. (1-tailed)		,000	,000	,000	,000
	N	125	125	125	125	125
y2.2	Pearson Correlation	,309**	1	,128	,769**	,766**
	Sig. (1-tailed)	,000		,077	,000	,000
	N	125	125	125	125	125
y2.3	Pearson Correlation	,499**	,128	1	,190*	,610**
	Sig. (1-tailed)	,000	,077		,017	,000
	N	125	125	125	125	125
y2.4	Pearson Correlation	,374**	,769**	,190*	1	,807**
	Sig. (1-tailed)	,000	,000	,017		,000
	N	125	125	125	125	125
y2	Pearson Correlation	,739**	,766**	,610**	,807**	1
	Sig. (1-tailed)	,000	,000	,000	,000	
	N	125	125	125	125	125

\*\* . Correlation is significant at the 0.01 level (1-tailed).

\* . Correlation is significant at the 0.05 level (1-tailed).

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## Reliability

Scale: ALL VARIABLES

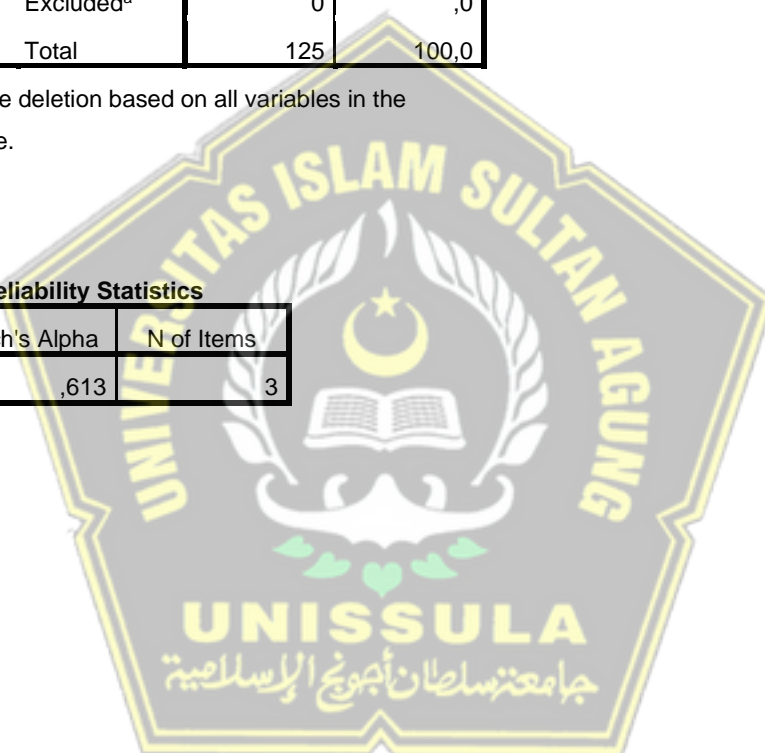
Case Processing Summary

		N	%
Cases	Valid	125	100,0
	Excluded <sup>a</sup>	0	,0
	Total	125	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,613	3



## Reliability

### Scale: ALL VARIABLES

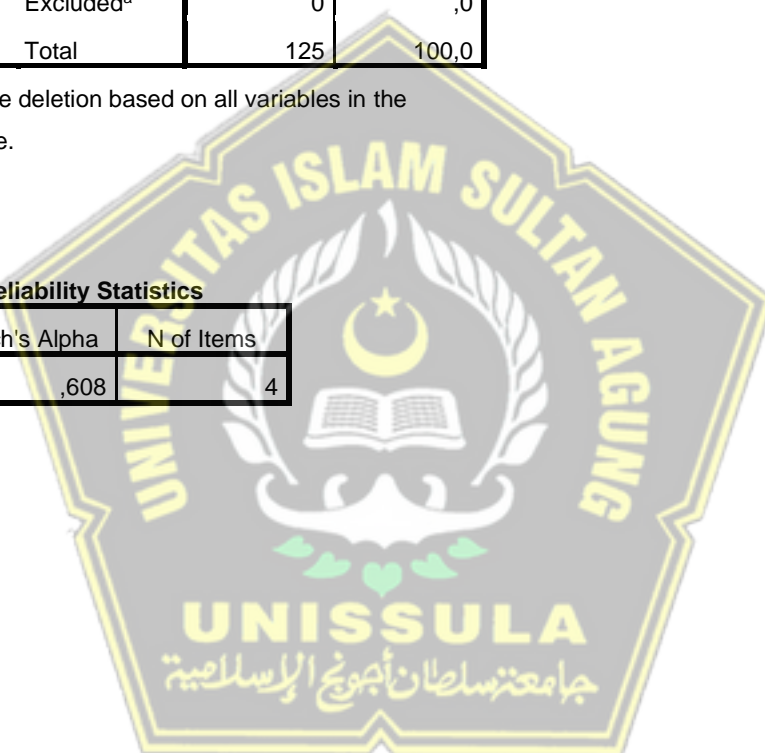
**Case Processing Summary**

		N	%
Cases	Valid	125	100,0
	Excluded <sup>a</sup>	0	,0
	Total	125	100,0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
,608	4



## Reliability

### Scale: ALL VARIABLES

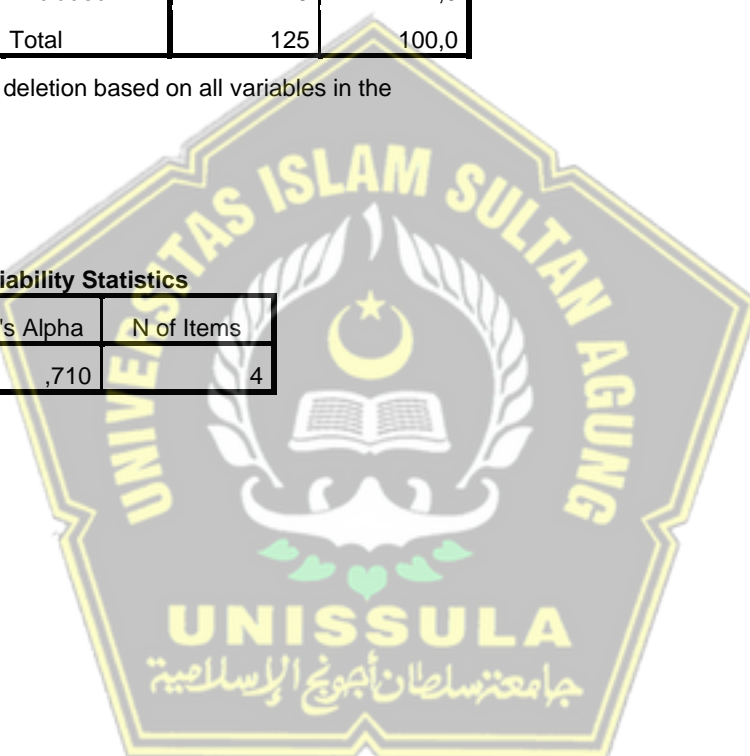
**Case Processing Summary**

		N	%
Cases	Valid	125	100,0
	Excluded <sup>a</sup>	0	,0
	Total	125	100,0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
,710	4



## Regression

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	financial literacy <sup>b</sup>		Enter

a. Dependent Variable: Digital transformation

b. All requested variables entered.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,645 <sup>a</sup>	,416	,411	1,055

a. Predictors: (Constant), financial literacy

b. Dependent Variable: Digital transformation

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	97,547	1	97,547	87,602	,000 <sup>b</sup>
	Residual	136,965	123	1,114		
	Total	234,512	124			

a. Dependent Variable: Digital transformation

b. Predictors: (Constant), financial literacy

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9,782	,921		10,626	,000		
	financial literacy	,705	,075	,645	9,360	,000	1,000	1,000

a. Dependent Variable: Digital transformation



**Collinearity Diagnostics<sup>a</sup>**

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	financial literacy
1	1	1,995	1,000	,00	,00
	2	,005	19,455	1,00	1,00

a. Dependent Variable: Digital transformation

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	16,13	19,66	18,35	,887	125
Residual	-2,950	2,460	,000	1,051	125
Std. Predicted Value	-2,506	1,469	,000	1,000	125
Std. Residual	-2,796	2,332	,000	,996	125

a. Dependent Variable: Digital transformation



## Regression

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	Digital transformation, financial literacy <sup>b</sup>		Enter

a. Dependent Variable: sustainability UMKM

b. All requested variables entered.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,824 <sup>a</sup>	,680	,674	,828

a. Predictors: (Constant), Digital transformation, financial literacy

b. Dependent Variable: sustainability UMKM

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	177,413	2	88,707	129,337	,000 <sup>b</sup>
	Residual	83,675	122	,686		
	Total	261,088	124			

a. Dependent Variable: sustainability UMKM

b. Predictors: (Constant), Digital transformation, financial literacy

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2,467	1,001		2,466	,015	
	financial literacy	,226	,077	,196	2,920	,004	,584
	Digital transformation	,722	,071	,684	10,204	,000	,584

a. Dependent Variable: sustainability UMKM

**Collinearity Diagnostics<sup>a</sup>**

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	financial literacy	Digital transformation
1	1	2,993	1,000	,00	,00	,00
	2	,005	23,802	,48	,62	,00
	3	,002	37,293	,52	,38	1,00

a. Dependent Variable: sustainability UMKM

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	15,33	20,07	18,46	1,196	125
Residual	-2,401	1,825	,000	,821	125
Std. Predicted Value	-2,619	1,344	,000	1,000	125
Std. Residual	-2,900	2,203	,000	,992	125

a. Dependent Variable: sustainability UMKM

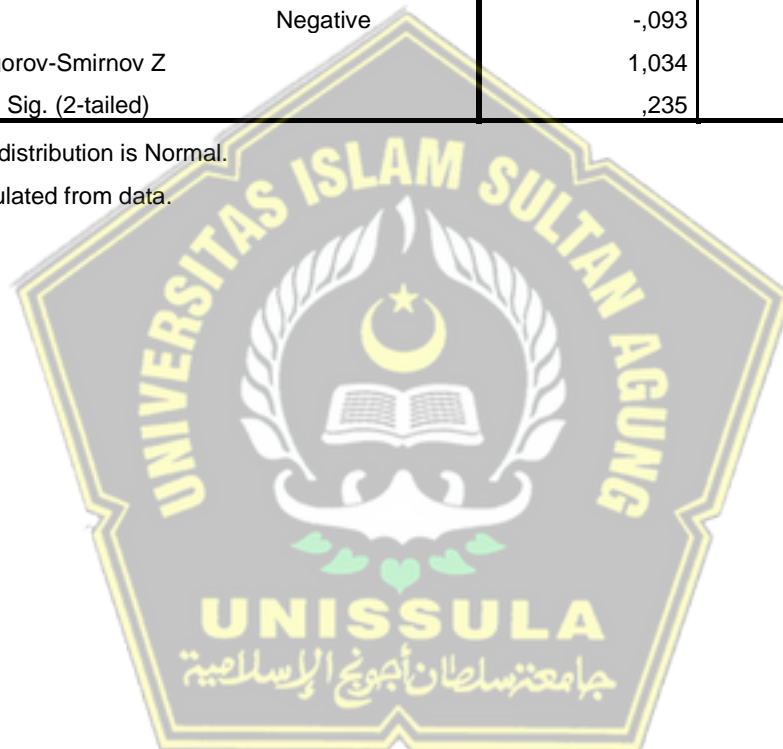
## NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	Unstandardized Residual
N		125	125
Normal Parameters <sup>a,b</sup>	Mean	0E-7	0E-7
	Std. Deviation	1,05097740	,82146013
	Absolute	,093	,082
Most Extreme Differences	Positive	,057	,082
	Negative	-,093	-,079
Kolmogorov-Smirnov Z		1,034	,921
Asymp. Sig. (2-tailed)		,235	,365

a. Test distribution is Normal.

b. Calculated from data.



## Nonparametric Correlations

Correlations

		financial literacy	Unstandardized Residual
Spearman's rho	financial literacy	1,000	-,036
	Correlation Coefficient		-,689
	Sig. (2-tailed)	.	
	N	125	125
Unstandardized Residual	Unstandardized Residual	-,036	1,000
	Correlation Coefficient		-,689
	Sig. (2-tailed)	.	
	N	125	125

## Nonparametric Correlations

Correlations

		financial literacy	Digital transformation	Unstandardized Residual
Spearman's rho	financial literacy	1,000	,590**	-,043
	Correlation Coefficient		,636	
	Sig. (2-tailed)	.	,000	
	N	125	125	125
Digital transformation	Digital transformation	,590**	1,000	-,013
	Correlation Coefficient		,882	
	Sig. (2-tailed)	,000	.	
	N	125	125	125
Unstandardized Residual	Unstandardized Residual	-,043	-,013	1,000
	Correlation Coefficient		,636	
	Sig. (2-tailed)	,000	,882	.
	N	125	125	125

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