



## Lampiran 1

### KUESIONER DATA RESPONDEN

Hal : Permohonan Pengisian Kuesiner

Kepada Yth :  
Ibu/Saudara/(i) Responden

Di tempat

Dengan hormat,

Sehubungan dengan penyelesaian penyusunan skripsi Fakultas Ekonomi jurusan Manajemene Universitas Islam Sultan Agung Semarang saya bermaksud untuk menyelesaikan penelitian dengan judul “PENGARUH FINANCIAL KNOWLEDGE DAN FINANCIAL SOCIALOZATION TERHADAP FINANCIAL SATISFACTION DENGAN FINANCIAL BEHAVIOR SEBAGAI VARIABEL INTERVRNING” kuesioner ini berisi sejumlah pertanyaan. Perlu inu/saudara/(i) dan teman-teman ketahui bahwa keberhasilan dalam penelitian ini sangat tergantung dari partisipasi ibu/saudara/(i) dan teman-teman dalam menjawab kuesioner.

Untuk mendapatkan data yang maksimal maka saya meminta kesediaan ini/saudara/(i) dan teman-teman disela kesibukan dan waktunya yang sangat berharga untuk berkenan mengisi pertanyaan dengan sebaik-baiknya sesuai dengan pengalaman dan pengetahuan yang saudara/(i) miliki.

Sebelumnya saya ucapkan terimakasih yang sebanyak-banyaknya kepada bapak/ibu/saudara/(i) dan teman-teman yang telah berkenan membantu saya dalam penelitian ini.

**IDENTITAS RESPONDEN**

1. Nama/inisial : .....
2. Profesi : .....
3. Jenis Kelamin : .....
4. Usia : .....
5. Pendidikan Terakhir : .....

***Petunjuk***

Berilah peringkat (jawab) atas pernyataan berikut ini dengan memberikan tanda silang (√) pada huruf-huruf yang tersedia di depan jawaban yang paling tepat dengan keadaan saudara

- a. Sangat setuju (SS) Skor 5
- b. Setuju (S) Skor 4
- c. Kurang Setuju (KS) Skor 3
- d. Tidak setuju (TS) Skor 2
- e. Sangat tidak setuju (STS) Skor 1

### *Financial Satisfaction*

Komponen penting dari kepuasan dapat diperoleh ketika kebutuhan maupun keinginan telah terpenuhi melalui kemampuan mengelola keuangan secara efektif. Dengan indicator antara lain: Jumlah saldo tabungan, Jumlah income, Kemampuan membeli barang, Kemampuan belanja bulanan (Chandra dan Memasrista, 2015).

| No | Pernyataan  | STS | TS | KS | S | SS |
|----|---|-----|----|----|---|----|
|    |   | 1   | 2  | 3  | 4 | 5  |
| 1  | Saya memiliki saldo yang cukup jika sewaktu-waktu saya butuhkan                   |     |    |    |   |    |
| 2  | Saya merasa puas dengan income (pendapatan) yang saya miliki saat ini             |     |    |    |   |    |
| 3  | Saya mampu membeli barang yang saya inginkan tanpa harus menunggu waktu yang lama |     |    |    |   |    |
| 4  | Saya mampu membeli stok atau berbelanja untuk kebutuhan bulanan                   |     |    |    |   |    |

### *Financial Knowledge*

Penguasaan tentang banyak hal menyanggung keuangan, keterampilan keuangan dan alat keuangan. Dengan indicator antara lain: Pengetahuan keuangan pribadi, Pengetahuan tanpa tabungan, Pengetahuan tentang pinjaman, Pengetahuan asuransi, Pengetahuan menginvestasi uang (Herdjiono, 2016) dan (Ida & Dwinta, 2010).

| No. | Pernyataan   | STS | TS | KS | S | SS |
|-----|--|-----|----|----|---|----|
|     |  | 1   | 2  | 3  | 4 | 5  |
| 1   | Saya mengetahui kondisi keuangan pribadi saya                    |     |    |    |   |    |
| 2   | Saya memiliki pengetahuan untuk mengelola keuangan               |     |    |    |   |    |
| 3   | Saya memahami dan mengetahui tentang bunga pada pinjaman         |     |    |    |   |    |
| 4   | Saya memahami dan mengetahui bagaimana menata asuransi kesehatan |     |    |    |   |    |
| 5   | Saya memahami bagaimana saya harus menginvestasikan uang saya    |     |    |    |   |    |

### *Financial Socialization*

Proses perolehan dan pengembangan nilai-nilai, sikap, standar, norma, pengetahuan, dan perilaku yang berkontribusi terhadap kelangsungan hidup serta kondisi keuangan dan kesejahteraan individu. Dengan indicator antara lain: Pengaruh orangtua, Pengaruh teman sebaya, Pengaruh media, Pengaruh tempat kerja (Tahira K. Hira, 2013).

| No | Pernyataan  | STS | TS | KS | S | SS |
|----|---|-----|----|----|---|----|
|    |   | 1   | 2  | 3  | 4 | 5  |
| 1  | Orang tua saya mengajarkan agar sebagian pendapatan saya disisihkan untuk menabung guna keperluan yang akan mendatang |     |    |    |   |    |
| 2  | Teman saya mengajak dan mengajarkan agar pendapatan saya disisihkan untuk investasi                                   |     |    |    |   |    |
| 3  | Media sosial membantu banyak saya dalam memahami pengelolaan keuangan   |     |    |    |   |    |
| 4  | Perusahaan saya memberikan penyuluhan tentang pentingnya menabung dan investasi                                       |     |    |    |   |    |

### *Financial Behavior*

Keadaan seseorang ketika mengatur keuangan pribadi yang dilihat dari sudut pandang psikolog dan biasanya dilakukan oleh individu tersebut dalam melakukan pengambilan keputusan tentang keuangan mereka. Dengan indicator antara lain: Pembayaran tagihan tepat waktu, Menyisihkan uang untuk tabungan, Pengeluaran tidak terduga, Monitoring pengeluaran keuangan, Evaluasi pengelolaan keuangan (Falahati, (2012) dan (Hasibuan, 2018).

| No | Pernyataan  | STS | TS | KS | S | SS |
|----|---|-----|----|----|---|----|
|    |   | 1   | 2  | 3  | 4 | 5  |
| 1  | Saya senantiasa membiasakan diri untuk membayar tagihan keuangan tepat waktu. |     |    |    |   |    |
| 2  | Saya mebiasakan diri untuk gemar menabung                                     |     |    |    |   |    |
| 3  | Saya menyiapkan dana untuk keperluan tak terduga                              |     |    |    |   |    |
| 4  | Saya mengamati pengeluaran keuangan saya                                      |     |    |    |   |    |
| 5  | Saya senantiasa mengevaluasi laporan keuangan saya.                           |     |    |    |   |    |

### Lampiran 3 Tabulasi

#### FINANCIAL KNOWLEDGE

| X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1 |
|------|------|------|------|------|----|
| 5    | 5    | 5    | 5    | 5    | 25 |
| 4    | 4    | 3    | 4    | 4    | 19 |
| 5    | 4    | 5    | 4    | 4    | 22 |
| 4    | 4    | 4    | 4    | 4    | 20 |
| 4    | 4    | 4    | 4    | 4    | 20 |
| 4    | 5    | 4    | 4    | 4    | 21 |
| 5    | 5    | 5    | 5    | 5    | 25 |
| 5    | 5    | 5    | 5    | 4    | 24 |
| 4    | 4    | 4    | 4    | 4    | 20 |
| 3    | 4    | 3    | 3    | 4    | 17 |
| 5    | 5    | 4    | 4    | 4    | 22 |
| 3    | 3    | 3    | 3    | 3    | 15 |
| 4    | 4    | 4    | 4    | 4    | 20 |
| 4    | 4    | 5    | 5    | 4    | 22 |
| 3    | 3    | 4    | 4    | 4    | 18 |
| 4    | 4    | 4    | 4    | 4    | 20 |
| 4    | 5    | 5    | 5    | 3    | 22 |
| 4    | 3    | 3    | 4    | 3    | 17 |
| 4    | 4    | 4    | 4    | 4    | 20 |
| 4    | 4    | 3    | 4    | 5    | 20 |
| 4    | 4    | 4    | 4    | 4    | 20 |
| 4    | 4    | 4    | 4    | 4    | 20 |
| 3    | 5    | 4    | 4    | 4    | 20 |
| 4    | 4    | 4    | 4    | 4    | 20 |
| 4    | 4    | 4    | 4    | 4    | 20 |
| 4    | 3    | 4    | 4    | 4    | 19 |
| 4    | 4    | 4    | 3    | 3    | 18 |
| 3    | 4    | 3    | 4    | 4    | 18 |
| 4    | 4    | 4    | 4    | 4    | 20 |
| 3    | 4    | 3    | 2    | 2    | 14 |
| 5    | 5    | 5    | 5    | 4    | 24 |
| 5    | 5    | 5    | 4    | 4    | 23 |
| 3    | 4    | 4    | 4    | 4    | 19 |
| 4    | 4    | 4    | 4    | 4    | 20 |



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| 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 24 |
| 3 | 4 | 4 | 4 | 4 | 19 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 5 | 4 | 5 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 3 | 2 | 4 | 17 |
| 4 | 4 | 3 | 3 | 4 | 18 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 4 | 4 | 4 | 21 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 3 | 3 | 3 | 3 | 15 |
| 5 | 4 | 4 | 4 | 4 | 21 |
| 4 | 4 | 3 | 4 | 3 | 18 |
| 4 | 5 | 5 | 5 | 5 | 24 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 3 | 3 | 3 | 3 | 15 |
| 4 | 4 | 5 | 5 | 5 | 23 |
| 5 | 5 | 5 | 4 | 3 | 22 |
| 5 | 4 | 5 | 3 | 5 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 4 | 5 | 4 | 5 | 23 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 3 | 4 | 4 | 19 |
| 5 | 4 | 5 | 4 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 5 | 5 | 5 | 25 |

|   |   |   |   |   |    |
|---|---|---|---|---|----|
| 3 | 3 | 4 | 3 | 4 | 17 |
| 4 | 5 | 5 | 5 | 5 | 24 |
| 5 | 4 | 5 | 5 | 5 | 24 |
| 4 | 4 | 4 | 5 | 5 | 22 |
| 4 | 5 | 5 | 5 | 5 | 24 |
| 5 | 3 | 5 | 3 | 4 | 20 |
| 3 | 4 | 3 | 3 | 3 | 16 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 5 | 4 | 5 | 5 | 23 |
| 3 | 5 | 5 | 5 | 5 | 23 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 5 | 5 | 5 | 5 | 24 |
| 4 | 4 | 5 | 4 | 4 | 21 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 5 | 4 | 21 |
| 5 | 5 | 4 | 5 | 5 | 24 |
| 4 | 5 | 5 | 5 | 5 | 24 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 5 | 5 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 3 | 2 | 4 | 17 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 3 | 5 | 4 | 4 | 4 | 20 |
| 4 | 5 | 5 | 5 | 3 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 5 | 4 | 4 | 21 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 3 | 3 | 3 | 5 | 17 |

## FINANCIAL SOCIALIZATION

| X2.1 | X2.2 | X2.3 | X2.4 | X2 |
|------|------|------|------|----|
| 5    | 4    | 4    | 4    | 17 |
| 5    | 5    | 4    | 4    | 18 |
| 4    | 5    | 4    | 5    | 18 |
| 4    | 4    | 4    | 4    | 16 |
| 4    | 4    | 4    | 3    | 15 |
| 5    | 4    | 4    | 4    | 17 |
| 5    | 4    | 4    | 4    | 17 |
| 5    | 5    | 5    | 4    | 19 |
| 4    | 4    | 5    | 3    | 16 |
| 4    | 4    | 4    | 2    | 14 |
| 5    | 4    | 5    | 4    | 18 |
| 5    | 4    | 4    | 3    | 16 |
| 4    | 3    | 4    | 3    | 14 |
| 4    | 4    | 4    | 3    | 15 |
| 5    | 4    | 5    | 3    | 17 |
| 4    | 4    | 4    | 4    | 16 |
| 5    | 5    | 5    | 5    | 20 |
| 4    | 4    | 5    | 3    | 16 |
| 5    | 3    | 5    | 3    | 16 |
| 4    | 4    | 4    | 3    | 15 |
| 5    | 5    | 4    | 5    | 19 |
| 5    | 3    | 5    | 3    | 16 |
| 4    | 4    | 5    | 4    | 17 |
| 3    | 3    | 3    | 3    | 12 |
| 4    | 3    | 4    | 3    | 14 |
| 4    | 3    | 5    | 5    | 17 |
| 4    | 3    | 4    | 3    | 14 |
| 5    | 3    | 5    | 3    | 16 |
| 4    | 4    | 4    | 4    | 16 |
| 4    | 3    | 3    | 3    | 13 |
| 4    | 3    | 5    | 3    | 15 |
| 4    | 3    | 4    | 4    | 15 |
| 3    | 3    | 4    | 2    | 12 |
| 5    | 4    | 5    | 3    | 17 |
| 5    | 4    | 4    | 4    | 17 |
| 4    | 4    | 4    | 4    | 16 |

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| 4 | 3 | 4 | 3 | 14 |
| 3 | 3 | 3 | 2 | 11 |
| 5 | 3 | 4 | 3 | 15 |
| 4 | 3 | 4 | 3 | 14 |
| 3 | 3 | 3 | 2 | 11 |
| 5 | 5 | 5 | 4 | 19 |
| 4 | 3 | 4 | 3 | 14 |
| 3 | 3 | 3 | 3 | 12 |
| 5 | 5 | 5 | 5 | 20 |
| 4 | 4 | 4 | 3 | 15 |
| 4 | 4 | 4 | 4 | 16 |
| 5 | 4 | 5 | 4 | 18 |
| 5 | 1 | 4 | 2 | 12 |
| 5 | 5 | 5 | 5 | 20 |
| 4 | 3 | 4 | 3 | 14 |
| 3 | 3 | 3 | 3 | 12 |
| 5 | 5 | 5 | 4 | 19 |
| 5 | 5 | 5 | 4 | 19 |
| 3 | 1 | 4 | 3 | 11 |
| 5 | 4 | 5 | 5 | 19 |
| 3 | 4 | 4 | 3 | 14 |
| 5 | 5 | 5 | 3 | 18 |
| 4 | 4 | 4 | 4 | 16 |
| 4 | 2 | 4 | 3 | 13 |
| 5 | 3 | 4 | 3 | 15 |
| 5 | 5 | 5 | 3 | 18 |
| 5 | 5 | 5 | 5 | 20 |
| 4 | 3 | 4 | 4 | 15 |
| 4 | 4 | 5 | 5 | 18 |
| 5 | 4 | 4 | 4 | 17 |
| 4 | 4 | 4 | 2 | 14 |
| 5 | 5 | 5 | 3 | 18 |
| 4 | 4 | 4 | 3 | 15 |
| 5 | 5 | 5 | 5 | 20 |
| 4 | 4 | 4 | 3 | 15 |
| 4 | 4 | 3 | 4 | 15 |
| 5 | 5 | 5 | 5 | 20 |
| 5 | 3 | 4 | 3 | 15 |

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| 4 | 3 | 4 | 2 | 13 |
| 5 | 4 | 5 | 3 | 17 |
| 3 | 3 | 4 | 3 | 13 |
| 5 | 4 | 5 | 3 | 17 |
| 5 | 4 | 5 | 4 | 18 |
| 4 | 4 | 4 | 4 | 16 |
| 4 | 3 | 5 | 3 | 15 |
| 3 | 3 | 5 | 4 | 15 |
| 5 | 4 | 5 | 5 | 19 |
| 4 | 4 | 4 | 4 | 16 |
| 4 | 3 | 3 | 3 | 13 |
| 5 | 4 | 4 | 5 | 18 |
| 4 | 3 | 3 | 3 | 13 |
| 5 | 4 | 4 | 3 | 16 |
| 4 | 4 | 4 | 3 | 15 |
| 4 | 4 | 5 | 3 | 16 |
| 5 | 5 | 5 | 5 | 20 |
| 5 | 5 | 4 | 3 | 17 |
| 4 | 3 | 4 | 3 | 14 |
| 3 | 3 | 4 | 3 | 13 |
| 3 | 3 | 3 | 3 | 12 |
| 3 | 4 | 3 | 5 | 15 |
| 5 | 4 | 4 | 4 | 17 |
| 5 | 4 | 4 | 4 | 17 |
| 5 | 3 | 3 | 3 | 14 |
| 5 | 4 | 4 | 5 | 18 |

## FINANCIAL BEHAVIOR

| Y1.1 | Y1.2 | Y1.3 | Y1.4 | Y1.5 | Y1 |
|------|------|------|------|------|----|
| 4    | 4    | 4    | 4    | 4    | 20 |
| 5    | 5    | 5    | 5    | 5    | 25 |
| 5    | 5    | 5    | 5    | 5    | 25 |
| 4    | 5    | 5    | 4    | 5    | 23 |
| 5    | 4    | 4    | 5    | 4    | 22 |
| 4    | 3    | 3    | 3    | 3    | 16 |
| 5    | 5    | 5    | 4    | 3    | 22 |
| 4    | 3    | 3    | 4    | 3    | 17 |

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| 5 | 5 | 5 | 5 | 4 | 24 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 5 | 4 | 3 | 22 |
| 5 | 4 | 4 | 4 | 4 | 21 |
| 5 | 5 | 4 | 5 | 5 | 24 |
| 5 | 5 | 5 | 4 | 4 | 23 |
| 3 | 4 | 5 | 4 | 3 | 19 |
| 4 | 4 | 4 | 4 | 3 | 19 |
| 5 | 5 | 5 | 5 | 3 | 23 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 4 | 4 | 5 | 23 |
| 5 | 5 | 4 | 3 | 4 | 21 |
| 5 | 4 | 5 | 4 | 5 | 23 |
| 5 | 2 | 4 | 4 | 4 | 19 |
| 5 | 4 | 5 | 4 | 4 | 22 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 4 | 4 | 22 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 5 | 4 | 4 | 23 |
| 5 | 5 | 4 | 5 | 5 | 24 |
| 5 | 5 | 5 | 4 | 5 | 24 |
| 5 | 5 | 5 | 3 | 3 | 21 |
| 4 | 5 | 5 | 5 | 5 | 24 |
| 5 | 5 | 3 | 4 | 4 | 21 |
| 5 | 5 | 4 | 5 | 5 | 24 |
| 4 | 3 | 4 | 4 | 3 | 18 |
| 5 | 5 | 5 | 4 | 4 | 23 |
| 4 | 5 | 4 | 4 | 4 | 21 |
| 5 | 5 | 5 | 4 | 4 | 23 |
| 4 | 4 | 5 | 5 | 5 | 24 |
| 4 | 4 | 5 | 4 | 3 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 3 | 4 | 5 | 20 |
| 5 | 5 | 4 | 5 | 3 | 22 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 3 | 3 | 4 | 18 |
| 5 | 5 | 5 | 3 | 3 | 21 |
| 4 | 4 | 3 | 3 | 3 | 17 |
| 5 | 4 | 4 | 5 | 4 | 22 |

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| 4 | 5 | 5 | 5 | 5 | 24 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 3 | 4 | 5 | 5 | 21 |
| 4 | 5 | 4 | 3 | 4 | 20 |
| 3 | 4 | 3 | 4 | 3 | 17 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 4 | 3 | 5 | 3 | 18 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 4 | 5 | 4 | 21 |
| 5 | 5 | 5 | 4 | 4 | 23 |
| 2 | 5 | 4 | 4 | 3 | 18 |
| 4 | 5 | 5 | 5 | 4 | 23 |
| 5 | 5 | 5 | 5 | 4 | 24 |
| 3 | 4 | 4 | 4 | 4 | 19 |
| 4 | 5 | 5 | 5 | 5 | 24 |
| 5 | 3 | 5 | 2 | 2 | 17 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 4 | 5 | 5 | 24 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 5 | 5 | 4 | 5 | 23 |
| 3 | 4 | 3 | 2 | 1 | 13 |
| 5 | 4 | 4 | 5 | 5 | 23 |
| 4 | 5 | 5 | 5 | 4 | 18 |
| 4 | 5 | 4 | 4 | 4 | 19 |
| 4 | 3 | 4 | 4 | 3 | 18 |
| 5 | 3 | 5 | 5 | 3 | 21 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 4 | 5 | 4 | 2 | 18 |
| 2 | 3 | 3 | 2 | 2 | 12 |
| 3 | 3 | 3 | 4 | 3 | 16 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 4 | 5 | 1 | 20 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 3 | 3 | 3 | 4 | 16 |
| 4 | 4 | 4 | 5 | 4 | 21 |
| 5 | 5 | 5 | 5 | 5 | 25 |

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| 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 2 | 5 | 5 | 22 |
| 5 | 5 | 5 | 4 | 5 | 24 |
| 5 | 5 | 5 | 5 | 4 | 24 |
| 4 | 4 | 4 | 4 | 4 | 20 |
| 3 | 3 | 4 | 3 | 3 | 16 |
| 4 | 3 | 2 | 1 | 1 | 11 |
| 4 | 4 | 5 | 4 | 3 | 20 |
| 5 | 3 | 4 | 4 | 3 | 19 |
| 5 | 5 | 4 | 5 | 4 | 23 |
| 2 | 1 | 1 | 1 | 2 | 7  |
| 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 5 | 4 | 4 | 23 |
| 5 | 5 | 5 | 3 | 2 | 20 |

## FINANCIAL SATISFACTION

| Y2.1 | Y2.2 | Y2.3 | Y2.4 | Y2 |
|------|------|------|------|----|
| 5    | 5    | 5    | 5    | 20 |
| 4    | 4    | 4    | 4    | 16 |
| 5    | 4    | 5    | 5    | 19 |
| 4    | 3    | 4    | 4    | 15 |
| 4    | 4    | 4    | 3    | 15 |
| 4    | 5    | 5    | 5    | 19 |
| 5    | 5    | 4    | 5    | 19 |
| 5    | 5    | 5    | 5    | 20 |
| 4    | 4    | 4    | 4    | 16 |
| 4    | 4    | 4    | 4    | 16 |
| 5    | 5    | 4    | 5    | 19 |
| 5    | 5    | 3    | 3    | 16 |
| 4    | 4    | 4    | 4    | 16 |
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| 4    | 4    | 4    | 3    | 15 |
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| 4 | 4 | 4 | 4 | 16 |
| 5 | 5 | 5 | 4 | 19 |
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| 4 | 4 | 4 | 4 | 16 |
| 4 | 4 | 4 | 4 | 16 |
| 4 | 4 | 4 | 4 | 16 |
| 4 | 4 | 4 | 5 | 17 |
| 5 | 4 | 4 | 4 | 17 |
| 4 | 4 | 4 | 2 | 14 |
| 4 | 5 | 4 | 5 | 18 |
| 5 | 5 | 5 | 5 | 20 |
| 4 | 4 | 4 | 4 | 16 |
| 4 | 4 | 4 | 4 | 16 |
| 5 | 5 | 5 | 5 | 20 |
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| 4 | 4 | 4 | 4 | 16 |
| 4 | 4 | 4 | 4 | 16 |
| 4 | 3 | 4 | 4 | 15 |
| 4 | 4 | 4 | 4 | 16 |
| 5 | 4 | 4 | 4 | 17 |
| 5 | 5 | 5 | 5 | 20 |
| 5 | 5 | 5 | 2 | 17 |
| 4 | 5 | 5 | 5 | 19 |
| 5 | 5 | 5 | 5 | 20 |
| 3 | 4 | 5 | 5 | 17 |
| 3 | 3 | 3 | 3 | 12 |
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| 4 | 4 | 3 | 4 | 15 |

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| 4 | 4 | 4 | 4 | 16 |
| 5 | 5 | 5 | 5 | 20 |
| 3 | 3 | 3 | 4 | 13 |
| 5 | 5 | 5 | 3 | 18 |
| 5 | 3 | 3 | 3 | 14 |
| 5 | 3 | 5 | 4 | 17 |
| 4 | 4 | 4 | 4 | 16 |
| 5 | 4 | 4 | 3 | 16 |
| 5 | 5 | 5 | 5 | 20 |
| 4 | 4 | 4 | 4 | 16 |
| 5 | 4 | 5 | 5 | 19 |
| 4 | 4 | 4 | 4 | 16 |
| 4 | 4 | 4 | 4 | 16 |
| 5 | 5 | 5 | 5 | 20 |
| 3 | 4 | 3 | 3 | 13 |
| 4 | 5 | 5 | 4 | 18 |
| 5 | 5 | 5 | 5 | 20 |
| 5 | 4 | 5 | 4 | 18 |
| 3 | 3 | 4 | 3 | 13 |
| 5 | 5 | 5 | 5 | 20 |
| 3 | 4 | 4 | 4 | 15 |
| 4 | 4 | 4 | 4 | 16 |
| 5 | 5 | 4 | 4 | 18 |
| 5 | 5 | 5 | 4 | 19 |
| 4 | 4 | 4 | 4 | 16 |
| 5 | 5 | 5 | 5 | 20 |
| 3 | 3 | 3 | 5 | 14 |
| 4 | 4 | 4 | 4 | 16 |
| 5 | 5 | 4 | 3 | 17 |
| 3 | 4 | 5 | 3 | 15 |
| 5 | 5 | 4 | 5 | 19 |
| 4 | 4 | 4 | 4 | 16 |
| 5 | 4 | 4 | 5 | 18 |
| 4 | 3 | 4 | 4 | 15 |
| 4 | 4 | 4 | 4 | 16 |
| 5 | 5 | 5 | 5 | 20 |
| 5 | 5 | 5 | 4 | 19 |
| 5 | 4 | 5 | 5 | 19 |

|   |   |   |   |    |
|---|---|---|---|----|
| 4 | 4 | 4 | 4 | 16 |
| 4 | 4 | 4 | 3 | 15 |
| 5 | 5 | 5 | 3 | 18 |
| 3 | 5 | 4 | 3 | 15 |



### Lampiran 3 Uji Validitas

#### *Financial Knowledge*

##### Correlations

|       |                     | X1.1   | X1.2   | X1.3   | X1.4   | X1.5   | Total  |
|-------|---------------------|--------|--------|--------|--------|--------|--------|
| X1.1  | Pearson Correlation | 1      | ,477** | ,630** | ,461** | ,454** | ,747** |
|       | Sig. (2-tailed)     |        | ,000   | ,000   | ,000   | ,000   | ,000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X1.2  | Pearson Correlation | ,477** | 1      | ,586** | ,654** | ,462** | ,786** |
|       | Sig. (2-tailed)     | ,000   |        | ,000   | ,000   | ,000   | ,000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X1.3  | Pearson Correlation | ,630** | ,586** | 1      | ,699** | ,531** | ,865** |
|       | Sig. (2-tailed)     | ,000   | ,000   |        | ,000   | ,000   | ,000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X1.4  | Pearson Correlation | ,461** | ,654** | ,699** | 1      | ,589** | ,858** |
|       | Sig. (2-tailed)     | ,000   | ,000   | ,000   |        | ,000   | ,000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X1.5  | Pearson Correlation | ,454** | ,462** | ,531** | ,589** | 1      | ,753** |
|       | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,000   |        | ,000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| Total | Pearson Correlation | ,747** | ,786** | ,865** | ,858** | ,753** | 1      |
|       | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,000   | ,000   |        |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |

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

#### *Financial Socialization*

##### Correlations

|      |                     | X2.1   | X2.2   | X2.3   | X2.4   | Total  |
|------|---------------------|--------|--------|--------|--------|--------|
| X2.1 | Pearson Correlation | 1      | ,485** | ,530** | ,362** | ,755** |
|      | Sig. (2-tailed)     |        | ,000   | ,000   | ,000   | ,000   |
|      | N                   | 100    | 100    | 100    | 100    | 100    |
| X2.2 | Pearson Correlation | ,485** | 1      | ,422** | ,542** | ,822** |
|      | Sig. (2-tailed)     | ,000   |        | ,000   | ,000   | ,000   |

|       |                     |        |        |        |        |        |
|-------|---------------------|--------|--------|--------|--------|--------|
|       | N                   | 100    | 100    | 100    | 100    | 100    |
| X2.3  | Pearson Correlation | ,530** | ,422** | 1      | ,327** | ,711** |
|       | Sig. (2-tailed)     | ,000   | ,000   |        | ,001   | ,000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    |
| X2.4  | Pearson Correlation | ,362** | ,542** | ,327** | 1      | ,761** |
|       | Sig. (2-tailed)     | ,000   | ,000   | ,001   |        | ,000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    |
| Total | Pearson Correlation | ,755** | ,822** | ,711** | ,761** | 1      |
|       | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,000   |        |
|       | N                   | 100    | 100    | 100    | 100    | 100    |

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

### *Financial Behavior*

|       |                     | Correlations |        |        |        |        | Total  |
|-------|---------------------|--------------|--------|--------|--------|--------|--------|
|       |                     | Y1.1         | Y2.2   | Y2.3   | Y2.4   | Y2.5   |        |
| Y1.1  | Pearson Correlation | 1            | ,515** | ,511** | ,457** | ,431** | ,740** |
|       | Sig. (2-tailed)     |              | ,000   | ,000   | ,000   | ,000   | ,000   |
|       | N                   | 100          | 100    | 100    | 100    | 100    | 100    |
| Y1.2  | Pearson Correlation | ,515**       | 1      | ,596** | ,525** | ,489** | ,777** |
|       | Sig. (2-tailed)     | ,000         |        | ,000   | ,000   | ,000   | ,000   |
|       | N                   | 100          | 100    | 100    | 100    | 100    | 100    |
| Y1.3  | Pearson Correlation | ,511**       | ,596** | 1      | ,487** | ,381** | ,741** |
|       | Sig. (2-tailed)     | ,000         | ,000   |        | ,000   | ,000   | ,000   |
|       | N                   | 100          | 100    | 100    | 100    | 100    | 100    |
| Y1.4  | Pearson Correlation | ,457**       | ,525** | ,487** | 1      | ,642** | ,795** |
|       | Sig. (2-tailed)     | ,000         | ,000   | ,000   |        | ,000   | ,000   |
|       | N                   | 100          | 100    | 100    | 100    | 100    | 100    |
| Y1.5  | Pearson Correlation | ,431**       | ,489** | ,381** | ,642** | 1      | ,778** |
|       | Sig. (2-tailed)     | ,000         | ,000   | ,000   | ,000   |        | ,000   |
|       | N                   | 100          | 100    | 100    | 100    | 100    | 100    |
| Total | Pearson Correlation | ,740**       | ,777** | ,741** | ,795** | ,778** | 1      |
|       | Sig. (2-tailed)     | ,000         | ,000   | ,000   | ,000   | ,000   |        |
|       | N                   | 100          | 100    | 100    | 100    | 100    | 100    |

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

*Financial Satisfaction***Correlations**

|       |                     | Y1.1   | Y2.2   | Y2.3   | Y2.4   | total  |
|-------|---------------------|--------|--------|--------|--------|--------|
| Y2.1  | Pearson Correlation | 1      | ,490** | ,456** | ,322** | ,757** |
|       | Sig. (2-tailed)     |        | ,000   | ,000   | ,001   | ,000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    |
| Y2.2  | Pearson Correlation | ,490** | 1      | ,511** | ,274** | ,750** |
|       | Sig. (2-tailed)     | ,000   |        | ,000   | ,006   | ,000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    |
| Y2.3  | Pearson Correlation | ,456** | ,511** | 1      | ,382** | ,770** |
|       | Sig. (2-tailed)     | ,000   | ,000   |        | ,000   | ,000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    |
| Y2.4  | Pearson Correlation | ,322** | ,274** | ,382** | 1      | ,697** |
|       | Sig. (2-tailed)     | ,001   | ,006   | ,000   |        | ,000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    |
| Total | Pearson Correlation | ,757** | ,750** | ,770** | ,697** | 1      |
|       | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,000   |        |
|       | N                   | 100    | 100    | 100    | 100    | 100    |

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

## Uji Reliabilitas

### *Financial Knowledge*

#### Case Processing Summary

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

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

#### Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,862             | 5          |

#### 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 | 16,79                      | 4,996                          | ,608                             | ,851                             |
| X1.2 | 16,65                      | 4,937                          | ,670                             | ,837                             |
| X1.3 | 16,69                      | 4,378                          | ,768                             | ,810                             |
| X1.4 | 16,74                      | 4,295                          | ,751                             | ,815                             |
| X1.5 | 16,73                      | 4,967                          | ,617                             | ,849                             |

### *Financial Socialization*

#### Case Processing Summary

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

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

#### Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,758             | 4          |

#### 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 | 11,52                      | 3,404                          | ,570                             | ,695                             |
| X2.2 | 12,08                      | 2,882                          | ,630                             | ,657                             |
| X2.3 | 11,61                      | 3,634                          | ,522                             | ,721                             |
| X2.4 | 12,31                      | 3,085                          | ,520                             | ,725                             |



## *Financial Behavior*

### Case Processing Summary

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

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

### Reliability Statistics

| Cronbach's<br>Alpha | N of Items |
|---------------------|------------|
| ,832                | 5          |

### Item-Total Statistics

|      | Scale Mean if<br>Item Deleted | Scale Variance<br>if Item Deleted | Corrected Item-<br>Total Correlation | Cronbach's<br>Alpha if Item<br>Deleted |
|------|-------------------------------|-----------------------------------|--------------------------------------|--|
| Y1.1 | 16,83                         | 8,163                             | ,594                                 | ,809                                   |
| Y1.2 | 16,83                         | 7,637                             | ,674                                 | ,787                                   |
| Y1.3 | 16,91                         | 7,840                             | ,611                                 | ,804                                   |
| Y1.4 | 17,02                         | 7,333                             | ,683                                 | ,783                                   |
| Y1.5 | 17,29                         | 7,056                             | ,613                                 | ,809                                   |

### *Financial satisfaction*

#### Case Processing Summary

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

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

#### Reliability Statistics

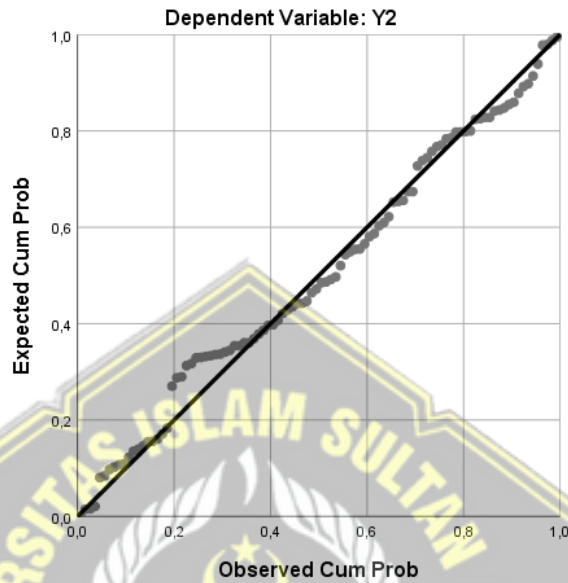
| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,722             | 4          |

#### Item-Total Statistics

|      | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| Y2.1 | 12,70                      | 2,293                          | ,542                             | ,642                             |
| Y2.2 | 12,72                      | 2,345                          | ,541                             | ,644                             |
| Y2.3 | 12,79                      | 2,370                          | ,590                             | ,621                             |
| Y2.4 | 12,91                      | 2,325                          | ,400                             | ,738                             |

## Uji Normalitas

Normal P-P Plot of Regression Standardized Residual



### 1. Uji Kolmogorov Smirnov

#### One-Sample Kolmogorov-Smirnov Test

|                                  |                | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N                                |                | 100                     |
| Normal Parameters <sup>a,b</sup> | Mean           | ,0000000                |
|                                  | Std. Deviation | 1,54679254              |
| Most Extreme Differences         | Absolute       | ,090                    |
|                                  | Positive       | ,047                    |
|                                  | Negative       | -,090                   |
| Test Statistic                   |                | ,090                    |
| Asymp. Sig. (2-tailed)           |                | ,544 <sup>c</sup>       |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

## 2. Uji Multikolinearitas

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

| Model | Variables               | Variables | Method |
|-------|-------------------------|-----------|--------|
|       | Entered                 | Removed   |        |
| 1     | Y1, X1, X2 <sup>b</sup> | .         | Enter  |

a. Dependent Variable: Y2

b. All requested variables entered.

### Model Summary

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,608 <sup>a</sup> | ,370     | ,350              | 1,571                      |

a. Predictors: (Constant), Y1, X1, X2

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

| Model |            | Sum of Squares | df | Mean Square | F      | Sig.              |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1     | Regression | 138,976        | 3  | 46,325      | 18,775 | ,000 <sup>b</sup> |
|       | Residual   | 236,864        | 96 | 2,467       |        |                   |
|       | Total      | 375,840        | 99 |             |        |                   |

a. Dependent Variable: Y2

b. Predictors: (Constant), Y1, X1, X2

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

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. | Collinearity Statistics |     |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-----|
|       |            | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF |
| 1     | (Constant) | 9,001                       | 2,002      |                           | 4,496 | ,000 |                         |     |
|       | X1         | ,442                        | ,059       | ,605                      | 7,465 | ,000 | ,999                    |     |
|       | X2         | ,041                        | ,069       | ,049                      | ,594  | ,554 | ,980                    |     |
|       | Y1         | ,208                        | ,047       | ,045                      | ,552  | ,582 | ,981                    |     |

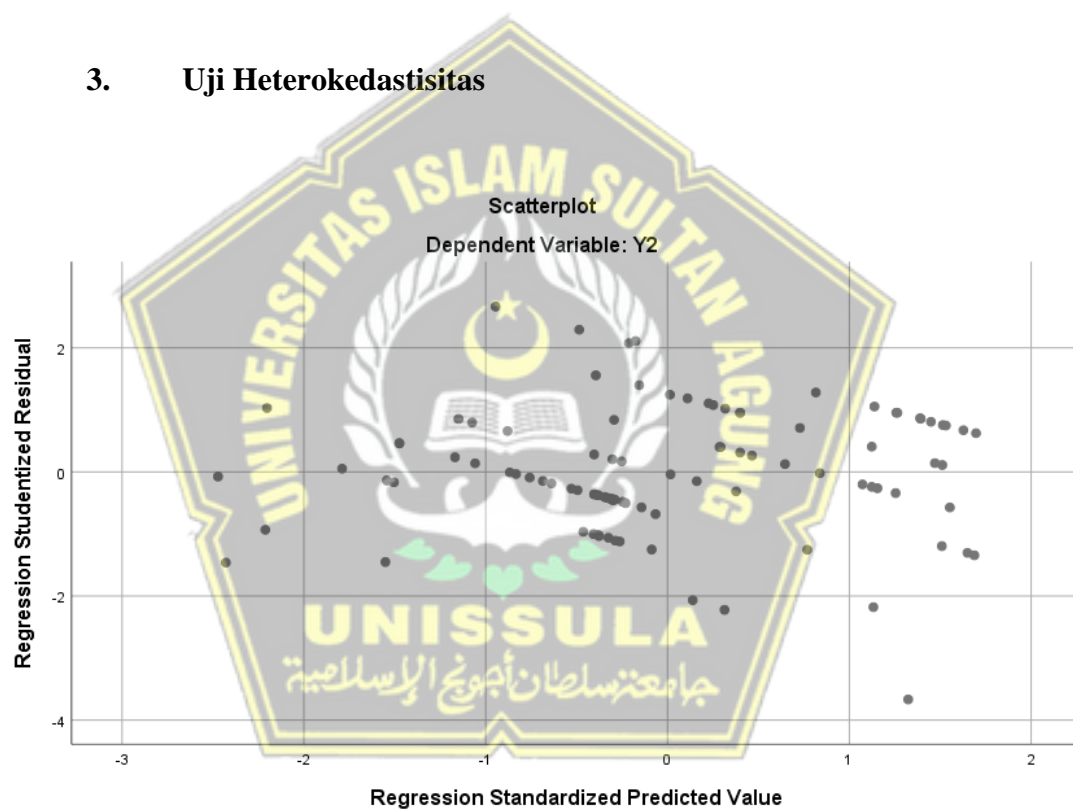
a. Dependent Variable: Y2

## Collinearity Diagnostics

| Model | Dimension | Eigenvalue | Condition Index | Variance Proportions |     |     |     |
|-------|-----------|------------|-----------------|----------------------|-----|-----|-----|
|       |           |            |                 | (Constant)           | X1  | X2  | Y1  |
| 1     | 1         | 3,952      | 1,000           | ,00                  | ,00 | ,00 | ,00 |
|       | 2         | ,026       | 12,263          | ,00                  | ,01 | ,28 | ,57 |
|       | 3         | ,017       | 15,347          | ,00                  | ,57 | ,38 | ,11 |
|       | 4         | ,005       | 29,352          | 1,00                 | ,41 | ,34 | ,32 |

a. Dependent Variable: Y2

## 3. Uji Heterokedastisitas



## Uji Analisis Regresi Berganda

### Tahap 1

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

| Model | Variables           | Variables | Method |
|-------|---------------------|-----------|--------|
|       | Entered             | Removed   |        |
| 1     | X2, X1 <sup>b</sup> | .         | Enter  |

a. Dependent Variable: Y1

b. All requested variables entered.

#### Model Summary

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,856 <sup>a</sup> | ,733     | ,725              | ,845                       |

a. Predictors: (Constant), X2, X1

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

| Model |            | Sum of Squares | df | Mean Square | F      | Sig.              |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1     | Regression | 22,008         | 2  | 64,004      | 87,954 | ,000 <sup>b</sup> |
|       | Residual   | 1118,742       | 97 | ,533        |        |                   |
|       | Total      | 1140,750       | 99 |             |        |                   |

a. Dependent Variable: Y1

b. Predictors: (Constant), X2, X1

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

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
|       |            | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant) | 24,905                      | 3,513      |                           | 7,089 | ,000 |
|       | X1         | ,300                        | ,128       | ,371                      | 6,472 | ,000 |
|       | X2         | ,330                        | ,102       | ,608                      | 9,265 | ,000 |

a. Dependent Variable: Y1

## Tahap 2

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

| Model | Variables Entered       | Variables Removed | Method |
|-------|-------------------------|-------------------|--------|
| 1     | Y1, X1, X2 <sup>b</sup> | .                 | Enter  |

a. Dependent Variable: Y2

b. All requested variables entered.

### Model Summary

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,745 <sup>a</sup> | ,554     | ,536              | ,960                       |

a. Predictors: (Constant), Y1, X1, X2

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

| Model |            | Sum of Squares | df | Mean Square | F      | Sig.              |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1     | Regression | 138,976        | 3  | 46,325      | 18,775 | ,000 <sup>b</sup> |
|       | Residual   | 236,864        | 96 | 2,467       |        |                   |
|       | Total      | 375,840        | 99 |             |        |                   |

a. Dependent Variable: Y2

b. Predictors: (Constant), Y1, X1, X2

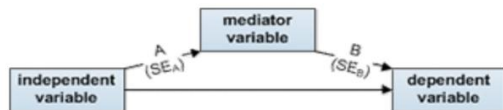
### Coefficients<sup>a</sup>

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
|       |            | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant) | 9,001                       | 2,002      |                           | 4,496 | ,000 |
|       | X1         | ,442                        | ,059       | ,605                      | 7,465 | ,000 |
|       | X2         | ,041                        | ,069       | ,137                      | 1,685 | ,005 |
|       | Y1         | ,208                        | ,047       | ,349                      | ,553  | ,031 |

a. Dependent Variable: Y2

## SOBEL TEST

### 1. Pengaruh *Financial Knowledge* terhadap *Financial Satisfaction* melalui *Financial Behavior*



A:

B:

SE<sub>A</sub>:

SE<sub>B</sub>:

**Calculate!**

Sobel test statistic: 2.07121895

One-tailed probability: 0.01916917

Two-tailed probability: 0.03833834

### 2. Pengaruh *Financial Socialization* terhadap *Financial Satisfaction* melalui *Financial Behavior*



A:

B:

SE<sub>A</sub>:

SE<sub>B</sub>:

**Calculate!**

Sobel test statistic: 2.61179584

One-tailed probability: 0.00450340

Two-tailed probability: 0.00900680