

LAMPIRAN

Lembar Kuisoner

Perihal : Mohon Bantuan Pengisian Kuisisioner

Kepada Yth.

Bapak/Ibu

Dengan Hormat,

Assalamualaikum Wr Wb.

Sehubung dengan penelitian yang akan dilakukan mengenai “ **Analisis Tingkat literasi Keuangan Para Penyandang Disabilitas Pelaku Usaha Kecil di Kabupaten Sleman**”. maka peneliti memohon kesediaan Bapak/Ibu/Saudara/i untuk menjawab pertanyaan dalam kuisisioner berikut ini.

Jawaban yang benar adalah sesuai dengan pendapat Bapak/Ibu. Oleh karenanya, diharapkan saudara memberikan jawaban apa adanya, sesuai dengan apa yang saudara ketahui, rasakan dan saudara alami. Selain itu identitas saudara benar-benar akan dilindungi sehingga tidak perlu ragu untuk memberikan jawaban secara leluasa.

Perlu diketahui bahwa jawaban yang saudara berikan tidak dipergunakan untuk maksud lain, akan tetapi hanya untuk kebutuhan penelitian yang saya lakukan. Saya menjamin kerahasiaan segala informasi yang saudara berikan

Atas perhatian dan bantuan Bapak/Ibu ucapkan terimakasih.

Wassalamualaikum Wr Wb.

Hormat Saya

Arvian Anggit Dwi H.

A. Identitas Responden

1. Nama :
2. Tempat, tanggal lahir : , .(Umur)
tahun
3. Umur
a. <30 tahun b. 31-40 tahun c. 41-50 tahun d. >50
tahun
4. Jenis Kelamin :
a. Laki-laki b. Perempuan
5. Pendidikan Terakhir :
a. SD b. SMP c. SMA d. Perguruan Tinggi
6. Jenis Usaha yang dijalankan :
a. Perdagangan (Jual Beli) b. Manufaktur (Produksi Barang)
c. Jasa d. lainnya
7. Pengeluaran Perbulan (Rp) :
8. Pendapatan Perbulan (Rp) :
9. Lama usaha (tahun) :
10. Apakah Bapak/Ibu memiliki akun rekening di Bank?
a. Ya,(nama Bank) b. Tidak
11. Alamat :
12. No Handphone :

B. Literasi Keuangan (Financial Literacy)

1. Pengetahuan Literasi Keuangan

Berilah tanda checklish (√) pada kolom yang tersedia dibawah ini sesuai dengan keadaan yang anda alami.

Keterangan:

SS : Sangat Setuju S : Setuju

TT : Tidak Tahu TS : Tidak Setuju

STS : Sangat Tidak Setuju

| No | Pernyataan | SS | S | TT | TS | STS |
|----|--|----|---|----|----|-----|
| 1 | Pengeluaran adalah kurangnya saldo kas akibat kita membayar kewajiban seperti membeli makan, pakaian, dan lain-lain. | | | | | |
| 2 | Pendapatan merupakan hasil yang diperoleh seseorang yang digunakan menambah konsumsi dan menambah kekayaan. | | | | | |
| 3 | Pemahaman tentang keuangan pribadi adalah melakukan belanja yang konsumtif sesuai kebutuhan. | | | | | |
| 4 | Dasar perencanaan keuangan adalah pengelolaan arus kas (masuk dan keluarnya uang). | | | | | |
| 5 | Saya tahu perhitungan bunga/bagi hasil yang akan saya terima ketika saya menabung di lembaga keuangan (Bank/Koperasi,dll). | | | | | |
| 6 | Saya tahu perhitungan bunga/margin yang akan saya bayarkan kepada lembaga keuangan (Bank, Koperasi,dll) ketika saya meminjam uang. | | | | | |

2. Kemampuan Literasi Keuangan

Berilah tanda checklist (√) pada kolom yang tersedia dibawah ini sesuai dengan keadaan yang anda alami.

Keterangan :

SL : Selalu

J : Jarang

SS : Sering Sekali

TP : Tidak Pernah

S : Sering

| No | Pernyataan | SL | SS | S | J | TP |
|----|--|----|----|---|---|----|
| 1. | Saya membuat anggaran arus kas untuk mengelola pengeluaran dan pendapatan usaha saya secara efektif. | | | | | |
| 2. | Saya memprioritaskan membayar kewajiban saya (pajak, hutang, gaji karyawan,dll) sebelum menggunakan uang untuk hal lain. | | | | | |
| 3. | Saya menggunakan uang pinjaman (kredit) usaha saya secara efektif seperti menambah modal, membeli alat produksi,dll. | | | | | |
| 4. | Pengeluaran saya setiap bulan selalu dibawah pendapatan | | | | | |
| 5. | Saya selalu menyisihkan pendapatan untuk dialokasikan menjadi tabungan/investasi | | | | | |
| 6. | Saya selalu membayar premi untuk asuransi (pendidikan, kesehatan, jiwa, dll) demi melindungi diri | | | | | |
| 7. | Saya selalu memilih sarana investasi dengan resiko yang dapat saya tanggung apabila mengalami kegagalan. | | | | | |

Gambaran umum penelitian

Usia

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------|-----------|---------|---------------|--------------------|
| Valid < 30 tahun | 8 | 13.6 | 13.6 | 13.6 |
| 31 - 40 tahun | 17 | 28.8 | 28.8 | 42.4 |
| 41 - 50 tahun | 26 | 44.1 | 44.1 | 86.4 |
| > 50 tahun | 8 | 13.6 | 13.6 | 100.0 |
| Total | 59 | 100.0 | 100.0 | |

Pendidikan

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------------|-----------|---------|---------------|--------------------|
| Valid SD Sederajat | 5 | 8.5 | 8.5 | 8.5 |
| SMP Sederajat | 25 | 42.4 | 42.4 | 50.8 |
| SMA Sederajat | 21 | 35.6 | 35.6 | 86.4 |
| Perguruan Tinggi | 8 | 13.6 | 13.6 | 100.0 |
| Total | 59 | 100.0 | 100.0 | |

Jenis Usaha

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------|-----------|---------|---------------|--------------------|
| Valid Jual Beli | 14 | 23.7 | 23.7 | 23.7 |
| Manufaktur | 12 | 20.3 | 20.3 | 44.1 |
| Jasa | 33 | 55.9 | 55.9 | 100.0 |
| Total | 59 | 100.0 | 100.0 | |

Jenis Kelamin

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------|-----------|---------|---------------|--------------------|
| Valid Laki-laki | 35 | 59.3 | 59.3 | 59.3 |
| Perempuan | 24 | 40.7 | 40.7 | 100.0 |
| Total | 59 | 100.0 | 100.0 | |

Pengetahuan Literasi Keuangan

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------|-----------|---------|---------------|--------------------|
| Valid | Rendah | 1 | 1.7 | 1.7 | 1.7 |
| | Sedang | 33 | 55.9 | 55.9 | 57.6 |
| | Tinggi | 25 | 42.4 | 42.4 | 100.0 |
| | Total | 59 | 100.0 | 100.0 | |

Kemampuan Literasi Keuangan

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------|-----------|---------|---------------|--------------------|
| Valid | Rendah | 4 | 6.8 | 6.8 | 6.8 |
| | Sedang | 31 | 52.5 | 52.5 | 59.3 |
| | Tinggi | 24 | 40.7 | 40.7 | 100.0 |
| | Total | 59 | 100.0 | 100.0 | |

UJI VALIDITAS

Pengetahuan terhadap literasi keuangan

| | | PLK1 | PLK2 | PLK3 | PLK4 | PLK5 | PLK6 | TOTAL SKOR PLK |
|----------------|---------------------|----------|----------|----------|----------|----------|----------|----------------|
| PLK1 | Pearson Correlation | 1 | .527(**) | .375(**) | .494(**) | .404(**) | .372(**) | .727(**) |
| | Sig. (2-tailed) | | .000 | .003 | .000 | .001 | .004 | .000 |
| | N | 59 | 59 | 59 | 59 | 59 | 59 | 59 |
| PLK2 | Pearson Correlation | .527(**) | 1 | .295(*) | .418(**) | .390(**) | .384(**) | .691(**) |
| | Sig. (2-tailed) | .000 | | .023 | .001 | .002 | .003 | .000 |
| | N | 59 | 59 | 59 | 59 | 59 | 59 | 59 |
| PLK3 | Pearson Correlation | .375(**) | .295(*) | 1 | .322(*) | .534(**) | .464(**) | .678(**) |
| | Sig. (2-tailed) | .003 | .023 | | .013 | .000 | .000 | .000 |
| | N | 59 | 59 | 59 | 59 | 59 | 59 | 59 |
| PLK4 | Pearson Correlation | .494(**) | .418(**) | .322(*) | 1 | .354(**) | .343(**) | .691(**) |
| | Sig. (2-tailed) | .000 | .001 | .013 | | .006 | .008 | .000 |
| | N | 59 | 59 | 59 | 59 | 59 | 59 | 59 |
| PLK5 | Pearson Correlation | .404(**) | .390(**) | .534(**) | .354(**) | 1 | .875(**) | .805(**) |
| | Sig. (2-tailed) | .001 | .002 | .000 | .006 | | .000 | .000 |
| | N | 59 | 59 | 59 | 59 | 59 | 59 | 59 |
| PLK6 | Pearson Correlation | .372(**) | .384(**) | .464(**) | .343(**) | .875(**) | 1 | .776(**) |
| | Sig. (2-tailed) | .004 | .003 | .000 | .008 | .000 | | .000 |
| | N | 59 | 59 | 59 | 59 | 59 | 59 | 59 |
| TOTAL SKOR PLK | Pearson Correlation | .727(**) | .691(**) | .678(**) | .691(**) | .805(**) | .776(**) | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 59 | 59 | 59 | 59 | 59 | 59 | 59 |

Uji Reliabilitas

Pengetahuan

Case Processing Summary

| | | N | % |
|-------|-------------|----|-------|
| Cases | Valid | 59 | 100.0 |
| | Excluded(a) | 0 | .0 |
| | Total | 59 | 100.0 |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .783 | 7 |

Kemampuan

Case Processing Summary

| | | N | % |
|-------|-------------|----|-------|
| Cases | Valid | 59 | 100.0 |
| | Excluded(a) | 0 | .0 |
| | Total | 59 | 100.0 |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .738 | 8 |

HASIL CHI SQUARE DAN CROSSTAB

Case Processing Summary

| | Cases | | | | | |
|---|-------|---------|---------|---------|-------|---------|
| | Valid | | Missing | | Total | |
| | N | Percent | N | Percent | N | Percent |
| Usia * Pengetahuan Literasi Keuangan | 59 | 100.0% | 0 | .0% | 59 | 100.0% |
| Usia * Kemampuan Literasi Keuangan | 59 | 100.0% | 0 | .0% | 59 | 100.0% |
| Pendidikan * Pengetahuan Literasi Keuangan | 59 | 100.0% | 0 | .0% | 59 | 100.0% |
| Pendidikan * Kemampuan Literasi Keuangan | 59 | 100.0% | 0 | .0% | 59 | 100.0% |
| Jenis Usaha * Pengetahuan Literasi Keuangan | 59 | 100.0% | 0 | .0% | 59 | 100.0% |
| Jenis Usaha * Kemampuan Literasi Keuangan | 59 | 100.0% | 0 | .0% | 59 | 100.0% |
| Jenis Kelamin * Pengetahuan Literasi Keuangan | 59 | 100.0% | 0 | .0% | 59 | 100.0% |
| Jenis Kelamin * Kemampuan Literasi Keuangan | 59 | 100.0% | 0 | .0% | 59 | 100.0% |

Pengetahuan Literasi Keuangan * Usia

Crosstab

| | | Usia | | | | Total |
|-------------------------------|--------|------------|---------------|---------------|------------|-------|
| | | < 30 tahun | 31 - 40 tahun | 41 - 50 tahun | > 50 tahun | |
| Pengetahuan Literasi Keuangan | Rendah | 0 | 0 | 0 | 1 | 1 |
| | Sedang | 7 | 15 | 4 | 7 | 33 |
| | Tinggi | 1 | 2 | 22 | 0 | 25 |
| Total | | 8 | 17 | 26 | 8 | 59 |

Chi-Square Tests

| | Value | Df | Asymp. Sig. (2-sided) |
|------------------------------|-----------|----|-----------------------|
| Pearson Chi-Square | 39.822(a) | 6 | .000 |
| Likelihood Ratio | 42.740 | 6 | .000 |
| Linear-by-Linear Association | 2.057 | 1 | .152 |
| N of Valid Cases | 59 | | |

Pengetahuan Literasi Keuangan * Pendidikan

Crosstab

| | | Pendidikan | | | | Total |
|-------------------------------|--------|--------------|---------------|---------------|------------------|-------|
| | | SD Sederajat | SMP Sederajat | SMA Sederajat | Perguruan Tinggi | |
| Pengetahuan Literasi Keuangan | Rendah | 1 | 0 | 0 | 0 | 1 |
| | Sedang | 4 | 15 | 10 | 4 | 33 |
| | Tinggi | 0 | 10 | 11 | 4 | 25 |
| Total | | 5 | 25 | 21 | 8 | 59 |

Chi-Square Tests

| | Value | Df | Asymp. Sig. (2-sided) |
|------------------------------|-----------|----|-----------------------|
| Pearson Chi-Square | 14.460(a) | 6 | .025 |
| Likelihood Ratio | 10.627 | 6 | .101 |
| Linear-by-Linear Association | 4.286 | 1 | .038 |
| N of Valid Cases | 59 | | |

Pengetahuan Literasi Keuangan * Jenis Usaha

Crosstab

| | | Pengetahuan Literasi Keuangan | | | Total |
|-------------|------------|-------------------------------|--------|--------|-------|
| | | Rendah | Sedang | Tinggi | |
| Jenis Usaha | Jual Beli | 0 | 8 | 6 | 14 |
| | Manufaktur | 1 | 4 | 7 | 12 |
| | Jasa | 0 | 21 | 12 | 33 |
| Total | | 1 | 33 | 25 | 59 |

Chi-Square Tests

| | Value | df | Asymp. Sig. (2-sided) |
|------------------------------|----------|----|-----------------------|
| Pearson Chi-Square | 6.370(a) | 4 | .173 |
| Likelihood Ratio | 5.748 | 4 | .219 |
| Linear-by-Linear Association | .261 | 1 | .609 |
| N of Valid Cases | 59 | | |

Pengetahuan Literasi Keuangan * Jenis Kelamin

Crosstab

| | | Jenis Kelamin | | Total |
|-------------------------------|--------|---------------|-----------|-------|
| | | Laki-laki | Perempuan | |
| Pengetahuan Literasi Keuangan | Rendah | 0 | 1 | 1 |
| | Sedang | 14 | 19 | 33 |
| | Tinggi | 21 | 4 | 25 |
| Total | | 35 | 24 | 59 |

Chi-Square Tests

| | Value | Df | Asymp. Sig. (2-sided) |
|------------------------------|-----------|----|-----------------------|
| Pearson Chi-Square | 11.672(a) | 2 | .003 |
| Likelihood Ratio | 12.758 | 2 | .002 |
| Linear-by-Linear Association | 11.474 | 1 | .001 |
| N of Valid Cases | 59 | | |

Kemampuan Literasi Keuangan * Usia

Crosstab

| | | Usia | | | | Total |
|-----------------------------|--------|------------|---------------|---------------|------------|-------|
| | | < 30 tahun | 31 - 40 tahun | 41 - 50 tahun | > 50 tahun | |
| Kemampuan Literasi Keuangan | Rendah | 1 | 1 | 0 | 2 | 4 |
| | Sedang | 6 | 10 | 10 | 5 | 31 |
| | Tinggi | 1 | 6 | 16 | 1 | 24 |
| Total | | 8 | 17 | 26 | 8 | 59 |

Chi-Square Tests

| | Value | df | Asymp. Sig. (2-sided) |
|------------------------------|-----------|----|-----------------------|
| Pearson Chi-Square | 14.140(a) | 6 | .028 |
| Likelihood Ratio | 15.008 | 6 | .020 |
| Linear-by-Linear Association | .361 | 1 | .548 |
| N of Valid Cases | 59 | | |

Kemampuan Literasi Keuangan * Pendidikan

Crosstab

| | | Pendidikan | | | | Total |
|-----------------------------|--------|--------------|---------------|---------------|------------------|-------|
| | | SD Sederajat | SMP Sederajat | SMA Sederajat | Perguruan Tinggi | |
| Kemampuan Literasi Keuangan | Rendah | 2 | 2 | 0 | 0 | 4 |
| | Sedang | 2 | 13 | 15 | 1 | 31 |
| | Tinggi | 1 | 10 | 6 | 7 | 24 |
| Total | | 5 | 25 | 21 | 8 | 59 |

Chi-Square Tests

| | Value | df | Asymp. Sig. (2-sided) |
|------------------------------|-----------|----|-----------------------|
| Pearson Chi-Square | 19.775(a) | 6 | .003 |
| Likelihood Ratio | 17.470 | 6 | .008 |
| Linear-by-Linear Association | 6.932 | 1 | .008 |
| N of Valid Cases | 59 | | |

Kemampuan Literasi Keuangan * Jenis Usaha

Crosstab

Count

| | | Kemampuan Literasi Keuangan | | | Total |
|-------------|------------|-----------------------------|--------|--------|-------|
| | | Rendah | Sedang | Tinggi | |
| Jenis Usaha | Jual Beli | 2 | 7 | 5 | 14 |
| | Manufaktur | 0 | 3 | 9 | 12 |
| | Jasa | 2 | 21 | 10 | 33 |
| Total | | 4 | 31 | 24 | 59 |

Chi-Square Tests

| | Value | df | Asymp. Sig. (2-sided) |
|------------------------------|----------|----|-----------------------|
| Pearson Chi-Square | 8.958(a) | 4 | .062 |
| Likelihood Ratio | 9.250 | 4 | .055 |
| Linear-by-Linear Association | .139 | 1 | .710 |
| N of Valid Cases | 59 | | |

Kemampuan Literasi Keuangan * Jenis Kelamin

Crosstab

| | | Jenis Kelamin | | Total |
|-----------------------------|--------|---------------|-----------|-------|
| | | Laki-laki | Perempuan | |
| Kemampuan Literasi Keuangan | Rendah | 1 | 3 | 4 |
| | Sedang | 13 | 18 | 31 |
| | Tinggi | 21 | 3 | 24 |
| Total | | 35 | 24 | 59 |

Chi-Square Tests

| | Value | df | Asymp. Sig. (2-sided) |
|------------------------------|-----------|----|-----------------------|
| Pearson Chi-Square | 13.733(a) | 2 | .001 |
| Likelihood Ratio | 14.980 | 2 | .001 |
| Linear-by-Linear Association | 12.707 | 1 | .000 |
| N of Valid Cases | 59 | | |

VARIABEL LITERASI KEUANGAN SISI PENGETAHUAN

| No | X1 | X2 | X3 | X4 | X5 | X6 | Jumlah skor | INDEKS PLK |
|----|----|----|----|----|----|----|-------------|------------|
| 1 | 4 | 2 | 3 | 5 | 4 | 4 | 22 | 73.33 |
| 2 | 3 | 3 | 2 | 1 | 3 | 3 | 15 | 50 |
| 3 | 3 | 4 | 4 | 2 | 3 | 3 | 19 | 63.33 |
| 4 | 5 | 4 | 4 | 5 | 4 | 3 | 25 | 83.33 |
| 5 | 4 | 4 | 1 | 2 | 4 | 4 | 19 | 63.33 |
| 6 | 4 | 3 | 2 | 2 | 2 | 2 | 15 | 50 |
| 7 | 3 | 5 | 3 | 5 | 1 | 1 | 18 | 60 |
| 8 | 4 | 4 | 4 | 5 | 4 | 4 | 25 | 83.33 |
| 9 | 4 | 4 | 4 | 5 | 4 | 4 | 25 | 83.33 |
| 10 | 3 | 4 | 4 | 3 | 3 | 3 | 20 | 66.67 |
| 11 | 5 | 5 | 5 | 4 | 4 | 4 | 27 | 90 |
| 12 | 4 | 4 | 4 | 4 | 3 | 3 | 22 | 73.33 |
| 13 | 4 | 5 | 2 | 4 | 5 | 4 | 24 | 80 |
| 14 | 2 | 4 | 5 | 5 | 5 | 4 | 25 | 83.33 |
| 15 | 3 | 3 | 3 | 3 | 1 | 2 | 15 | 50 |
| 16 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 80 |
| 17 | 4 | 4 | 5 | 4 | 5 | 5 | 27 | 90 |
| 18 | 2 | 1 | 3 | 2 | 3 | 3 | 14 | 46.67 |
| 19 | 1 | 2 | 2 | 3 | 2 | 1 | 11 | 36.67 |
| 20 | 2 | 4 | 1 | 1 | 2 | 2 | 12 | 40 |
| 21 | 4 | 5 | 4 | 5 | 3 | 4 | 25 | 83.33 |
| 22 | 2 | 4 | 3 | 1 | 3 | 4 | 17 | 56.67 |
| 23 | 3 | 4 | 3 | 2 | 4 | 4 | 20 | 66.67 |
| 24 | 4 | 4 | 4 | 2 | 3 | 3 | 20 | 66.67 |
| 25 | 2 | 3 | 4 | 1 | 4 | 3 | 17 | 56.67 |
| 26 | 5 | 5 | 1 | 5 | 2 | 2 | 20 | 66.67 |
| 27 | 3 | 3 | 3 | 4 | 4 | 4 | 21 | 70 |
| 28 | 4 | 4 | 4 | 2 | 4 | 4 | 22 | 73.33 |
| 29 | 4 | 3 | 3 | 4 | 3 | 3 | 20 | 66.67 |
| 30 | 4 | 4 | 4 | 3 | 4 | 3 | 22 | 73.33 |
| 31 | 1 | 4 | 2 | 4 | 4 | 4 | 19 | 63.33 |
| 32 | 5 | 5 | 4 | 4 | 3 | 3 | 24 | 80 |
| 33 | 2 | 4 | 2 | 3 | 4 | 4 | 19 | 63.33 |
| 34 | 3 | 1 | 2 | 3 | 2 | 3 | 14 | 46.67 |
| 35 | 2 | 2 | 1 | 3 | 1 | 1 | 10 | 33.33 |
| 36 | 5 | 4 | 5 | 5 | 5 | 4 | 28 | 93.33 |
| 37 | 4 | 4 | 4 | 4 | 3 | 3 | 22 | 73.33 |
| 38 | 4 | 4 | 3 | 4 | 4 | 4 | 23 | 76.67 |
| 39 | 4 | 4 | 5 | 4 | 3 | 3 | 23 | 76.67 |

| | | | | | | | | |
|----|---|---|---|---|---|---|----|-------|
| 40 | 2 | 3 | 2 | 3 | 2 | 2 | 14 | 46.67 |
| 41 | 3 | 2 | 4 | 3 | 3 | 2 | 17 | 56.67 |
| 42 | 5 | 5 | 5 | 5 | 5 | 5 | 30 | 100 |
| 43 | 3 | 1 | 2 | 3 | 3 | 3 | 15 | 50 |
| 44 | 3 | 4 | 3 | 2 | 3 | 3 | 18 | 60 |
| 45 | 2 | 5 | 4 | 5 | 5 | 5 | 26 | 86.67 |
| 46 | 1 | 1 | 4 | 1 | 2 | 3 | 12 | 40 |
| 47 | 2 | 3 | 1 | 2 | 2 | 2 | 12 | 40 |
| 48 | 5 | 5 | 3 | 5 | 5 | 5 | 28 | 93.33 |
| 49 | 5 | 4 | 4 | 5 | 5 | 5 | 28 | 93.33 |
| 50 | 3 | 3 | 4 | 1 | 3 | 1 | 15 | 50 |
| 51 | 3 | 2 | 3 | 3 | 3 | 2 | 16 | 53.33 |
| 52 | 4 | 4 | 4 | 5 | 4 | 4 | 25 | 83.33 |
| 53 | 4 | 4 | 4 | 4 | 4 | 4 | 24 | 80 |
| 54 | 1 | 2 | 4 | 3 | 4 | 4 | 18 | 60 |
| 55 | 2 | 3 | 2 | 2 | 1 | 2 | 12 | 40 |
| 56 | 3 | 1 | 3 | 2 | 4 | 4 | 17 | 56.67 |
| 57 | 4 | 4 | 4 | 4 | 5 | 5 | 26 | 86.67 |
| 58 | 2 | 2 | 2 | 5 | 1 | 1 | 13 | 43.33 |
| 59 | 3 | 2 | 3 | 3 | 3 | 3 | 17 | 56.67 |

VARIABEL LITERASI KEUANGAN SISI KEMAMPUAN

| No | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 | Jumlah Skor | INDEKS KLK |
|----|----|----|----|----|----|----|----|-------------|------------|
| 1 | 2 | 5 | 2 | 5 | 5 | 3 | 3 | 25 | 71.43 |
| 2 | 2 | 5 | 1 | 3 | 3 | 1 | 2 | 17 | 48.57 |
| 3 | 1 | 2 | 1 | 2 | 2 | 1 | 1 | 10 | 28.57 |
| 4 | 2 | 5 | 2 | 3 | 3 | 1 | 1 | 17 | 48.57 |
| 5 | 2 | 4 | 3 | 3 | 4 | 1 | 1 | 18 | 51.43 |
| 6 | 1 | 2 | 2 | 2 | 1 | 1 | 1 | 10 | 28.57 |
| 7 | 5 | 5 | 1 | 5 | 5 | 5 | 5 | 31 | 88.57 |
| 8 | 5 | 5 | 2 | 5 | 5 | 4 | 4 | 30 | 85.71 |
| 9 | 2 | 5 | 5 | 5 | 5 | 5 | 5 | 32 | 91.43 |
| 10 | 3 | 5 | 2 | 5 | 5 | 3 | 5 | 28 | 80 |
| 11 | 3 | 5 | 5 | 3 | 4 | 2 | 3 | 25 | 71.43 |
| 12 | 1 | 5 | 2 | 2 | 2 | 5 | 5 | 22 | 62.86 |
| 13 | 1 | 2 | 1 | 5 | 5 | 1 | 4 | 19 | 54.29 |
| 14 | 2 | 4 | 1 | 3 | 5 | 1 | 1 | 17 | 48.57 |
| 15 | 5 | 5 | 3 | 2 | 1 | 2 | 4 | 22 | 62.86 |
| 16 | 2 | 5 | 5 | 5 | 3 | 1 | 5 | 26 | 74.29 |
| 17 | 5 | 5 | 5 | 5 | 5 | 1 | 5 | 31 | 88.57 |
| 18 | 2 | 5 | 5 | 3 | 5 | 1 | 3 | 24 | 68.57 |
| 19 | 2 | 5 | 5 | 3 | 5 | 5 | 2 | 27 | 77.14 |

| | | | | | | | | | |
|----|---|---|---|---|---|---|---|----|-------|
| 20 | 1 | 5 | 5 | 3 | 5 | 5 | 3 | 27 | 77.14 |
| 21 | 3 | 4 | 5 | 4 | 4 | 2 | 4 | 26 | 74.29 |
| 22 | 2 | 5 | 5 | 2 | 2 | 1 | 5 | 22 | 62.86 |
| 23 | 2 | 5 | 1 | 3 | 3 | 5 | 3 | 22 | 62.86 |
| 24 | 3 | 2 | 1 | 2 | 2 | 1 | 1 | 12 | 34.29 |
| 25 | 2 | 3 | 1 | 2 | 3 | 1 | 1 | 13 | 37.14 |
| 26 | 4 | 4 | 4 | 2 | 3 | 5 | 4 | 26 | 74.29 |
| 27 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 23 | 65.71 |
| 28 | 2 | 4 | 4 | 4 | 3 | 1 | 3 | 21 | 60 |
| 29 | 2 | 3 | 4 | 3 | 3 | 2 | 3 | 20 | 57.14 |
| 30 | 2 | 4 | 4 | 4 | 4 | 4 | 2 | 24 | 68.57 |
| 31 | 3 | 3 | 3 | 2 | 3 | 2 | 2 | 18 | 51.43 |
| 32 | 5 | 5 | 5 | 1 | 5 | 1 | 2 | 24 | 68.57 |
| 33 | 2 | 2 | 3 | 5 | 3 | 2 | 2 | 19 | 54.29 |
| 34 | 1 | 5 | 4 | 5 | 1 | 1 | 1 | 18 | 51.43 |
| 35 | 3 | 5 | 5 | 1 | 3 | 3 | 5 | 25 | 71.43 |
| 36 | 2 | 4 | 5 | 5 | 3 | 2 | 1 | 22 | 62.86 |
| 37 | 3 | 5 | 5 | 3 | 3 | 1 | 1 | 21 | 60 |
| 38 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 | 60 |
| 39 | 1 | 5 | 5 | 3 | 2 | 1 | 1 | 18 | 51.43 |
| 40 | 1 | 4 | 3 | 2 | 3 | 1 | 2 | 16 | 45.71 |
| 41 | 1 | 5 | 3 | 2 | 4 | 2 | 3 | 20 | 57.14 |
| 42 | 2 | 3 | 3 | 2 | 5 | 5 | 5 | 25 | 71.43 |
| 43 | 3 | 3 | 4 | 3 | 5 | 3 | 3 | 24 | 68.57 |
| 44 | 1 | 5 | 1 | 1 | 2 | 1 | 1 | 12 | 34.29 |
| 45 | 5 | 5 | 5 | 2 | 4 | 3 | 2 | 26 | 74.29 |
| 46 | 4 | 5 | 4 | 5 | 5 | 1 | 4 | 28 | 80 |
| 47 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 22 | 62.86 |
| 48 | 2 | 3 | 5 | 3 | 3 | 5 | 5 | 26 | 74.29 |
| 49 | 3 | 5 | 5 | 5 | 3 | 2 | 5 | 28 | 80 |
| 50 | 3 | 3 | 3 | 4 | 3 | 1 | 1 | 18 | 51.43 |
| 51 | 3 | 4 | 4 | 2 | 4 | 1 | 2 | 20 | 57.14 |
| 52 | 2 | 5 | 5 | 2 | 5 | 2 | 5 | 26 | 74.29 |
| 53 | 3 | 5 | 5 | 5 | 5 | 2 | 2 | 27 | 77.14 |
| 54 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 | 97.14 |
| 55 | 2 | 5 | 5 | 2 | 5 | 2 | 5 | 26 | 74.29 |
| 56 | 5 | 5 | 5 | 5 | 5 | 1 | 5 | 31 | 88.57 |
| 57 | 1 | 4 | 2 | 3 | 5 | 5 | 3 | 23 | 65.71 |
| 58 | 2 | 5 | 3 | 5 | 3 | 1 | 4 | 23 | 65.71 |
| 59 | 5 | 5 | 5 | 5 | 5 | 2 | 5 | 32 | 91.43 |