**SELF-ESTEEM**

**Validitas 193 data (r tabel=0,1406)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | |
|  | | SE1 | SE2 | SE3 | SE4 | SE5 | SE6 | SE7 | SE8 | SE9 | SE10 | Total\_SE |
| SE1 | Pearson Correlation | 1 | .405\*\* | .117 | .110 | .127 | .303\*\* | .336\*\* | .461\*\* | .333\*\* | .432\*\* | .641\*\* |
| Sig. (2-tailed) |  | .000 | .105 | .129 | .078 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| SE2 | Pearson Correlation | .405\*\* | 1 | .089 | .276\*\* | .143\* | .312\*\* | .157\* | .413\*\* | .271\*\* | .396\*\* | .607\*\* |
| Sig. (2-tailed) | .000 |  | .220 | .000 | .047 | .000 | .029 | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| SE3 | Pearson Correlation | .117 | .089 | 1 | .269\*\* | -.035 | .032 | -.143\* | .267\*\* | .155\* | .150\* | .354\*\* |
| Sig. (2-tailed) | .105 | .220 |  | .000 | .631 | .663 | .047 | .000 | .031 | .038 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| SE4 | Pearson Correlation | .110 | .276\*\* | .269\*\* | 1 | -.037 | .133 | .031 | .263\*\* | .116 | .149\* | .417\*\* |
| Sig. (2-tailed) | .129 | .000 | .000 |  | .605 | .066 | .672 | .000 | .107 | .038 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| SE5 | Pearson Correlation | .127 | .143\* | -.035 | -.037 | 1 | .040 | -.026 | .123 | .032 | .020 | .273\*\* |
| Sig. (2-tailed) | .078 | .047 | .631 | .605 |  | .583 | .722 | .088 | .659 | .781 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| SE6 | Pearson Correlation | .303\*\* | .312\*\* | .032 | .133 | .040 | 1 | .481\*\* | .484\*\* | .380\*\* | .430\*\* | .621\*\* |
| Sig. (2-tailed) | .000 | .000 | .663 | .066 | .583 |  | .000 | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| SE7 | Pearson Correlation | .336\*\* | .157\* | -.143\* | .031 | -.026 | .481\*\* | 1 | .327\*\* | .354\*\* | .401\*\* | .501\*\* |
| Sig. (2-tailed) | .000 | .029 | .047 | .672 | .722 | .000 |  | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| SE8 | Pearson Correlation | .461\*\* | .413\*\* | .267\*\* | .263\*\* | .123 | .484\*\* | .327\*\* | 1 | .560\*\* | .605\*\* | .798\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .088 | .000 | .000 |  | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| SE9 | Pearson Correlation | .333\*\* | .271\*\* | .155\* | .116 | .032 | .380\*\* | .354\*\* | .560\*\* | 1 | .638\*\* | .681\*\* |
| Sig. (2-tailed) | .000 | .000 | .031 | .107 | .659 | .000 | .000 | .000 |  | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| SE10 | Pearson Correlation | .432\*\* | .396\*\* | .150\* | .149\* | .020 | .430\*\* | .401\*\* | .605\*\* | .638\*\* | 1 | .738\*\* |
| Sig. (2-tailed) | .000 | .000 | .038 | .038 | .781 | .000 | .000 | .000 | .000 |  | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| Total\_SE | Pearson Correlation | .641\*\* | .607\*\* | .354\*\* | .417\*\* | .273\*\* | .621\*\* | .501\*\* | .798\*\* | .681\*\* | .738\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | | | |

**Reliabilitas (Cronbabach’s Alpha=0,6)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 193 | 100.0 |
| Excludeda | 0 | .0 |
| Total | 193 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .749 | 10 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item-Total Statistics** | | | | |
|  | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| SE1 | 26.90 | 15.120 | .515 | .714 |
| SE2 | 26.87 | 15.555 | .484 | .719 |
| SE3 | 27.03 | 16.999 | .170 | .765 |
| SE4 | 27.05 | 16.597 | .246 | .753 |
| SE5 | 27.19 | 17.541 | .069 | .783 |
| SE6 | 26.46 | 15.541 | .504 | .717 |
| SE7 | 26.64 | 16.201 | .357 | .736 |
| SE8 | 26.65 | 14.072 | .717 | .682 |
| SE9 | 26.65 | 14.697 | .558 | .706 |
| SE10 | 26.65 | 14.749 | .647 | .696 |

**LITERASI KEUANGAN**

**Validitas 193 data (r tabel=0,1406)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | |
|  | | LIT1 | LIT2 | LIT3 | LIT4 | LIT5 | LIT6 | LIT7 | LIT8 | LIT9 | LIT10 | Total\_LIT |
| LIT1 | Pearson Correlation | 1 | .385\*\* | .250\*\* | .415\*\* | .391\*\* | .288\*\* | .213\*\* | .227\*\* | .361\*\* | .344\*\* | .589\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 | .000 | .003 | .002 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LIT2 | Pearson Correlation | .385\*\* | 1 | .121 | .530\*\* | .377\*\* | .429\*\* | .179\* | .206\*\* | .306\*\* | .401\*\* | .600\*\* |
| Sig. (2-tailed) | .000 |  | .095 | .000 | .000 | .000 | .013 | .004 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LIT3 | Pearson Correlation | .250\*\* | .121 | 1 | .167\* | .256\*\* | .077 | .223\*\* | .181\* | .198\*\* | .133 | .445\*\* |
| Sig. (2-tailed) | .000 | .095 |  | .020 | .000 | .286 | .002 | .012 | .006 | .065 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LIT4 | Pearson Correlation | .415\*\* | .530\*\* | .167\* | 1 | .461\*\* | .380\*\* | .218\*\* | .198\*\* | .327\*\* | .329\*\* | .617\*\* |
| Sig. (2-tailed) | .000 | .000 | .020 |  | .000 | .000 | .002 | .006 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LIT5 | Pearson Correlation | .391\*\* | .377\*\* | .256\*\* | .461\*\* | 1 | .332\*\* | .357\*\* | .414\*\* | .441\*\* | .273\*\* | .676\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LIT6 | Pearson Correlation | .288\*\* | .429\*\* | .077 | .380\*\* | .332\*\* | 1 | .439\*\* | .351\*\* | .350\*\* | .453\*\* | .651\*\* |
| Sig. (2-tailed) | .000 | .000 | .286 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LIT7 | Pearson Correlation | .213\*\* | .179\* | .223\*\* | .218\*\* | .357\*\* | .439\*\* | 1 | .765\*\* | .455\*\* | .415\*\* | .686\*\* |
| Sig. (2-tailed) | .003 | .013 | .002 | .002 | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LIT8 | Pearson Correlation | .227\*\* | .206\*\* | .181\* | .198\*\* | .414\*\* | .351\*\* | .765\*\* | 1 | .457\*\* | .432\*\* | .678\*\* |
| Sig. (2-tailed) | .002 | .004 | .012 | .006 | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LIT9 | Pearson Correlation | .361\*\* | .306\*\* | .198\*\* | .327\*\* | .441\*\* | .350\*\* | .455\*\* | .457\*\* | 1 | .490\*\* | .689\*\* |
| Sig. (2-tailed) | .000 | .000 | .006 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LIT10 | Pearson Correlation | .344\*\* | .401\*\* | .133 | .329\*\* | .273\*\* | .453\*\* | .415\*\* | .432\*\* | .490\*\* | 1 | .682\*\* |
| Sig. (2-tailed) | .000 | .000 | .065 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| Total\_LIT | Pearson Correlation | .589\*\* | .600\*\* | .445\*\* | .617\*\* | .676\*\* | .651\*\* | .686\*\* | .678\*\* | .689\*\* | .682\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | | | |

**Reliabilitas (Cronbabach’s Alpha=0,6)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 193 | 100.0 |
| Excludeda | 0 | .0 |
| Total | 193 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .826 | 10 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item-Total Statistics** | | | | |
|  | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| LIT1 | 26.03 | 19.364 | .495 | .812 |
| LIT2 | 25.75 | 19.159 | .501 | .811 |
| LIT3 | 26.34 | 19.320 | .264 | .842 |
| LIT4 | 26.09 | 18.893 | .515 | .810 |
| LIT5 | 26.07 | 18.099 | .573 | .803 |
| LIT6 | 26.17 | 18.035 | .534 | .807 |
| LIT7 | 26.37 | 18.078 | .587 | .802 |
| LIT8 | 26.30 | 18.065 | .575 | .803 |
| LIT9 | 26.22 | 18.289 | .597 | .802 |
| LIT10 | 26.22 | 17.674 | .568 | .804 |

**LAYANAN KEUANGAN DIGITAL**

**Validitas 193 data (r tabel=0,1406)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | LKD1 | LKD2 | LKD3 | LKD4 | LKD5 | LKD6 | LKD7 | LKD8 | Total\_LDK |
| LKD1 | Pearson Correlation | 1 | .590\*\* | .585\*\* | .370\*\* | .431\*\* | .263\*\* | .340\*\* | .416\*\* | .698\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LKD2 | Pearson Correlation | .590\*\* | 1 | .587\*\* | .503\*\* | .442\*\* | .280\*\* | .271\*\* | .437\*\* | .718\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LKD3 | Pearson Correlation | .585\*\* | .587\*\* | 1 | .459\*\* | .343\*\* | .379\*\* | .350\*\* | .565\*\* | .754\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LKD4 | Pearson Correlation | .370\*\* | .503\*\* | .459\*\* | 1 | .584\*\* | .341\*\* | .292\*\* | .336\*\* | .679\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LKD5 | Pearson Correlation | .431\*\* | .442\*\* | .343\*\* | .584\*\* | 1 | .323\*\* | .339\*\* | .408\*\* | .685\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LKD6 | Pearson Correlation | .263\*\* | .280\*\* | .379\*\* | .341\*\* | .323\*\* | 1 | .615\*\* | .484\*\* | .673\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LKD7 | Pearson Correlation | .340\*\* | .271\*\* | .350\*\* | .292\*\* | .339\*\* | .615\*\* | 1 | .481\*\* | .671\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| LKD8 | Pearson Correlation | .416\*\* | .437\*\* | .565\*\* | .336\*\* | .408\*\* | .484\*\* | .481\*\* | 1 | .743\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| Total\_LDK | Pearson Correlation | .698\*\* | .718\*\* | .754\*\* | .679\*\* | .685\*\* | .673\*\* | .671\*\* | .743\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | |
|  | | | | | | | | | | |

**Reliabilitas (Cronbabach’s Alpha=0,6)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 193 | 100.0 |
| Excludeda | 0 | .0 |
| Total | 193 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .852 | 8 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item-Total Statistics** | | | | |
|  | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| LKD1 | 19.54 | 14.364 | .598 | .834 |
| LKD2 | 19.40 | 14.158 | .620 | .831 |
| LKD3 | 19.59 | 13.744 | .660 | .826 |
| LKD4 | 19.61 | 14.478 | .575 | .837 |
| LKD5 | 19.57 | 14.132 | .569 | .837 |
| LKD6 | 19.80 | 13.975 | .543 | .841 |
| LKD7 | 19.93 | 14.057 | .545 | .841 |
| LKD8 | 19.72 | 13.598 | .639 | .829 |

**PERSONAL FINANCIAL PLANNING**

**Validitas 193 data (r tabel=0,1406)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | |
|  | | PFP1 | PFP2 | PFP3 | PFP4 | PFP5 | PFP6 | Total\_PFP |
| PFP1 | Pearson Correlation | 1 | .679\*\* | .554\*\* | .231\*\* | .392\*\* | .326\*\* | .730\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .001 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| PFP2 | Pearson Correlation | .679\*\* | 1 | .488\*\* | .218\*\* | .429\*\* | .322\*\* | .721\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .002 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| PFP3 | Pearson Correlation | .554\*\* | .488\*\* | 1 | .316\*\* | .508\*\* | .404\*\* | .758\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| PFP4 | Pearson Correlation | .231\*\* | .218\*\* | .316\*\* | 1 | .502\*\* | .357\*\* | .631\*\* |
| Sig. (2-tailed) | .001 | .002 | .000 |  | .000 | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| PFP5 | Pearson Correlation | .392\*\* | .429\*\* | .508\*\* | .502\*\* | 1 | .549\*\* | .788\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| PFP6 | Pearson Correlation | .326\*\* | .322\*\* | .404\*\* | .357\*\* | .549\*\* | 1 | .676\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| Total\_PFP | Pearson Correlation | .730\*\* | .721\*\* | .758\*\* | .631\*\* | .788\*\* | .676\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |

**Reliabilitas (Cronbabach’s Alpha=0,6)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 193 | 100.0 |
| Excludeda | 0 | .0 |
| Total | 193 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .809 | 6 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item-Total Statistics** | | | | |
|  | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| PFP1 | 14.30 | 7.284 | .597 | .773 |
| PFP2 | 14.24 | 7.255 | .579 | .776 |
| PFP3 | 14.35 | 7.019 | .626 | .765 |
| PFP4 | 14.95 | 7.420 | .430 | .814 |
| PFP5 | 14.61 | 6.886 | .668 | .756 |
| PFP6 | 14.32 | 7.624 | .533 | .786 |

**MEAN**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| SE1 | 193 | 1 | 4 | 2.89 | .782 |
| SE2 | 193 | 1 | 4 | 2.92 | .728 |
| SE3 | 193 | 1 | 4 | 2.76 | .834 |
| SE4 | 193 | 1 | 4 | 2.74 | .807 |
| SE5 | 193 | 1 | 4 | 2.60 | .897 |
| SE6 | 193 | 1 | 4 | 3.33 | .710 |
| SE7 | 193 | 1 | 4 | 3.15 | .738 |
| SE8 | 193 | 1 | 4 | 3.13 | .779 |
| SE9 | 193 | 1 | 4 | 3.13 | .818 |
| SE10 | 193 | 1 | 4 | 3.13 | .723 |
| Valid N (listwise) | 193 |  |  |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| LIT1 | 193 | 1 | 4 | 3.03 | .612 |
| LIT2 | 193 | 1 | 4 | 3.32 | .644 |
| LIT3 | 193 | 1 | 4 | 2.72 | .943 |
| LIT4 | 193 | 1 | 4 | 2.97 | .680 |
| LIT5 | 193 | 1 | 4 | 2.99 | .764 |
| LIT6 | 193 | 1 | 4 | 2.90 | .816 |
| LIT7 | 193 | 1 | 4 | 2.69 | .753 |
| LIT8 | 193 | 1 | 4 | 2.76 | .767 |
| LIT9 | 193 | 1 | 4 | 2.84 | .707 |
| LIT10 | 193 | 1 | 4 | 2.84 | .842 |
| Valid N (listwise) | 193 |  |  |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| LKD1 | 193 | 1 | 4 | 2.91 | .693 |
| LKD2 | 193 | 1 | 4 | 3.05 | .713 |
| LKD3 | 193 | 1 | 4 | 2.87 | .752 |
| LKD4 | 193 | 1 | 4 | 2.84 | .692 |
| LKD5 | 193 | 1 | 4 | 2.88 | .765 |
| LKD6 | 193 | 1 | 4 | 2.65 | .822 |
| LKD7 | 193 | 1 | 4 | 2.52 | .804 |
| LKD8 | 193 | 1 | 4 | 2.73 | .797 |
| Valid N (listwise) | 193 |  |  |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| PFP1 | 193 | 1 | 4 | 3.05 | .705 |
| PFP2 | 193 | 1 | 4 | 3.11 | .727 |
| PFP3 | 193 | 1 | 4 | 3.01 | .747 |
| PFP4 | 193 | 1 | 4 | 2.40 | .830 |
| PFP5 | 193 | 1 | 4 | 2.75 | .745 |
| PFP6 | 193 | 1 | 4 | 3.04 | .672 |
| Valid N (listwise) | 193 |  |  |  |  |

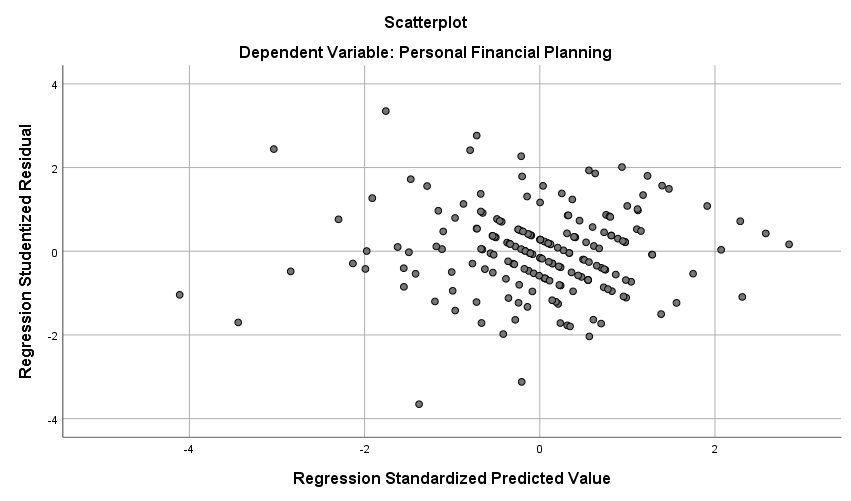
**UJI NORMALITAS**

|  |  |  |  |
| --- | --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | | |
|  | | | Unstandardized Residual |
| N | | | 193 |
| Normal Parametersa,b | Mean | | .0000000 |
| Std. Deviation | | 2.28355121 |
| Most Extreme Differences | Absolute | | .068 |
| Positive | | .068 |
| Negative | | -.041 |
| Test Statistic | | | .068 |
| Asymp. Sig. (2-tailed) | | | .032c |
| Monte Carlo Sig. (2-tailed) | Sig. | | .320d |
| 99% Confidence Interval | Lower Bound | .308 |
| Upper Bound | .332 |
| a. Test distribution is Normal. | | | |
| b. Calculated from data. | | | |
| c. Lilliefors Significance Correction. | | | |
| d. Based on 10000 sampled tables with starting seed 334431365. | | | |

**UJI MULTIKOLONIERITAS**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | .101 | 2.865 |  | .035 | .972 |  |  |
| Self-Esteem | .321 | .095 | .390 | 3.377 | .001 | .681 | 1.468 |
| Literasi Keuangan | .379 | .091 | .557 | 4.174 | .000 | .512 | 1.955 |
| Pendapatan | .220 | .360 | .061 | .611 | .544 | .903 | 1.107 |
| Layanan Keuangan Digital | -.170 | .094 | -.211 | -1.804 | .077 | .665 | 1.503 |
| a. Dependent Variable: Personal Financial Planning | | | | | | | | |

**UJI HETEROSKEDASTISITAS**



**SPEARMAN**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | |
|  | | | Self-Esteem | Literasi Keuangan | Pendapatan | Layanan Keuangan Digital | Unstandardized Residual |
| Spearman's rho | Self-Esteem | Correlation Coefficient | 1.000 | .564\*\* | .101 | .261\*\* | -.034 |
| Sig. (2-tailed) | . | .000 | .161 | .000 | .635 |
| N | 193 | 193 | 193 | 193 | 193 |
| Literasi Keuangan | Correlation Coefficient | .564\*\* | 1.000 | .046 | .542\*\* | -.004 |
| Sig. (2-tailed) | .000 | . | .525 | .000 | .952 |
| N | 193 | 193 | 193 | 193 | 193 |
| Pendapatan | Correlation Coefficient | .101 | .046 | 1.000 | .069 | -.042 |
| Sig. (2-tailed) | .161 | .525 | . | .341 | .562 |
| N | 193 | 193 | 193 | 193 | 193 |
| Layanan Keuangan Digital | Correlation Coefficient | .261\*\* | .542\*\* | .069 | 1.000 | .039 |
| Sig. (2-tailed) | .000 | .000 | .341 | . | .591 |
| N | 193 | 193 | 193 | 193 | 193 |
| Unstandardized Residual | Correlation Coefficient | -.034 | -.004 | -.042 | .039 | 1.000 |
| Sig. (2-tailed) | .635 | .952 | .562 | .591 | . |
| N | 193 | 193 | 193 | 193 | 193 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | |

**UJI REGRESI LINEAR**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 1.089 | 1.268 |  | .859 | .391 |
| Self-Esteem | .246 | .050 | .337 | 4.942 | .000 |
| Literasi Keuangan | .239 | .055 | .357 | 4.311 | .000 |
| Pendapatan | .196 | .170 | .061 | 1.152 | .251 |
| Layanan Keuangan Digital | .074 | .051 | .099 | 1.432 | .154 |
| a. Dependent Variable: Personal Financial Planning | | | | | | |

**UJI F**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 935.851 | 4 | 233.963 | 44.242 | .000b |
| Residual | 994.191 | 188 | 5.288 |  |  |
| Total | 1930.041 | 192 |  |  |  |
| a. Dependent Variable: Personal Financial Planning | | | | | | |
| b. Predictors: (Constant), Layanan Keuangan Digital, Pendapatan, Self-Esteem, Literasi Keuangan | | | | | | |

**UJI t**

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| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 1.089 | 1.268 |  | .859 | .391 |
| Self-Esteem | .246 | .050 | .337 | 4.942 | .000 |
| Literasi Keuangan | .239 | .055 | .357 | 4.311 | .000 |
| Pendapatan | .196 | .170 | .061 | 1.152 | .251 |
| Layanan Keuangan Digital | .074 | .051 | .099 | 1.432 | .154 |
| a. Dependent Variable: Personal Financial Planning | | | | | | |

**KOEFISIEN DETERMINASI**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .696a | .485 | .474 | 2.300 |
| a. Predictors: (Constant), Layanan Keuangan Digital, Pendapatan, Self-Esteem, Literasi Keuangan | | | | |
| b. Dependent Variable: Personal Financial Planning | | | | |

**USIA**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 21.324 | 1 | 21.324 | 2.134 | .146b |
| Residual | 1908.717 | 191 | 9.993 |  |  |
| Total | 1930.041 | 192 |  |  |  |
| a. Dependent Variable: Personal Financial Planning | | | | | | |
| b. Predictors: (Constant), Usia | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 16.765 | .462 |  | 36.302 | .000 |
| Usia | .437 | .299 | .105 | 1.461 | .146 |
| a. Dependent Variable: Personal Financial Planning | | | | | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .105a | .011 | .006 | 3.161 |
| a. Predictors: (Constant), Usia | | | | |