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Lampiran 1

A. Uji Validitas

1. Uji Validitas X1 Literasi Keuangan

Correlations																		TOTAL_X	
	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	X1.11	X1.12	X1.13	X1.14	X1.15	X1.16	X1.17	1	
X1.1	Pearson Correlation	1	.270**	.119	.251**	.231*	.223**	.183	-	.238*	.321*	.263*	.130	.008	.191*	.276*	.258**	.280**	.427**
	Sig. (2-tailed)		.001	.164	.003	.006	.009	.031	.893	.005	.000	.002	.128	.930	.025	.001	.002	.001	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	
X1.2	Pearson Correlation	.270**	1	.366**	.254**	.183	.308**	.166	-	.351**	.178*	.214*	.145	.121	.421**	.180*	.232**	.199*	.454**
	Sig. (2-tailed)	.001		.000	.003	.032	.000	.052	.944	.000	.036	.012	.089	.156	.000	.035	.006	.019	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	
X1.3	Pearson Correlation	.119	.366**	1	.135	.173	.160	.061	.129	.271**	.143	.130	-.015	.198	.272**	-.018	.002	-.023	.292**
	Sig. (2-tailed)	.164	.000		.114	.042	.061	.474	.133	.001	.095	.127	.862	.020	.001	.836	.984	.790	.001
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	
X1.4	Pearson Correlation	.251**	.254**	.135	1	.473**	.505**	.526**	.070	.198*	.215*	.542**	.215*	.249**	.380**	.500**	.460**	.484**	.716**
	Sig. (2-tailed)	.003	.003	.114		.000	.000	.000	.417	.020	.011	.000	.011	.003	.000	.000	.000	.000	
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	
X1.5	Pearson Correlation	.231**	.183*	.173	.473**	1	.315**	.379**	.077	.121	.419**	.428**	.225**	.087	.361**	.436**	.382**	.325**	.608**
	Sig. (2-tailed)	.006	.032	.042	.000		.000	.000	.368	.158	.000	.000	.008	.313	.000	.000	.000	.000	
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	
X1.6	Pearson Correlation	.223**	.308**	.160	.505**	.315**	1	.255**	.146	.247**	-.011	.259**	.198*	.205*	.118	.363**	.424**	.381**	.544**
	Sig. (2-tailed)	.009	.000	.061	.000	.000		.002	.089	.004	.896	.002	.020	.016	.167	.000	.000	.000	
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	

X1.7	Pearson Correlation	.183*	.166	.061	.526**	.379**	.255**	1	- .084	.024	.429**	.371**	.159	.208*	.237**	.473**	.382**	.477**	.603**
	Sig. (2-tailed)	.031	.052	.474	.000	.000	.002		.327	.779	.000	.000	.062	.014	.005	.000	.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138
X1.8	Pearson Correlation	-.012	-.006	.129	.070	.077	.146	-.084	1	-.045	-.054	.162	.100	.195	.187	.077	.115	-.032	.214
	Sig. (2-tailed)	.893	.944	.133	.417	.368	.089	.327		.604	.526	.058	.245	.022	.028	.372	.180	.712	.012
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138
X1.9	Pearson Correlation	.238**	.351**	.271**	.198*	.121	.247**	.024	- .045	1	.025	.260**	.085	.254**	.286**	.154	.194*	.104	.375**
	Sig. (2-tailed)	.005	.000	.001	.020	.158	.004	.779	.604		.775	.002	.319	.003	.001	.071	.023	.226	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138
X1.10	Pearson Correlation	.321**	.178*	.143	.215*	.419**	-.011	.429**	- .054	.025	1	.305**	.293**	-.035	.260**	.186*	.200*	.175*	.421**
	Sig. (2-tailed)	.000	.036	.095	.011	.000	.896	.000	.526	.775		.000	.000	.685	.002	.029	.018	.040	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138
X1.11	Pearson Correlation	.263**	.214*	.130	.542**	.428	.259	.371**	.162	.260**	.305**	1	.358**	.297	.392**	.518	.479	.429	.710**
	Sig. (2-tailed)	.002	.012	.127	.000	.000	.002	.000	.058	.002	.000		.000	.000	.000	.000	.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138
X1.12	Pearson Correlation	.130	.145	-.015	.215*	.225**	.198*	.159	.100	.085	.293**	.358**	1	.298**	.233**	.349**	.301**	.308**	.485**
	Sig. (2-tailed)	.128	.089	.862	.011	.008	.020	.062	.245	.319	.000	.000		.000	.006	.000	.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138
X1.13	Pearson Correlation	.008	.121	.198*	.249**	.087	.205*	.208	.195*	.254**	-.035	.297	.298**	1	.239**	.387**	.352**	.301**	.491**
	Sig. (2-tailed)	.930	.156	.020	.003	.313	.016	.014	.022	.003	.685	.000	.000		.005	.000	.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138
X1.14	Pearson Correlation	.191*	.421**	.272**	.380**	.361**	.118	.237**	.187*	.286	.260**	.392**	.233**	.239**	1	.316*	.268*	.233**	.569**
	Sig. (2-tailed)	.025	.000	.001	.000	.000	.167	.005	.028	.001	.002	.000	.006	.005		.000	.001	.006	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138

X1.15	Pearson Correlation	.276**	.180*	-.018	.500**	.436	.363**	.473**	.077	.154	.186	.518*	.349**	.387**	.316**	1	.791**	.711**	.768**
	Sig. (2-tailed)	.001	.035	.836	.000	.000	.000	.000	.372	.071	.029	.000	.000	.000	.000		.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138
X1.16	Pearson Correlation	.258**	.232**	.002	.460	.382	.424	.382	.115	.194	.200	.479	.301	.352	.268	.791**	1	.789	.754
	Sig. (2-tailed)	.002	.006	.984	.000	.000	.000	.000	.180	.023	.018	.000	.000	.000	.001	.000		.000	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138
X1.17	Pearson Correlation	.280**	.199*	-.023	.484**	.325**	.381**	.477**	-	.104	.175	.429**	.308**	.301**	.233**	.711**	.789**	1	.707**
	Sig. (2-tailed)	.001	.019	.790	.000	.000	.000	.000	.712	.226	.040	.000	.000	.000	.006	.000	.000		.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138
TOTA L_X1	Pearson Correlation	.427**	.454**	.292**	.716**	.608**	.544**	.603**	.214	.375**	.421**	.710**	.485**	.491**	.569**	.768**	.754**	.707**	1
	Sig. (2-tailed)	.000	.000	.001	.000	.000	.000	.000	.012	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138

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

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

2. Uji Validitas X2 Locus of Control

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	TOTAL_X2
X2.1	Pearson Correlation	1	.436	.473	.635	.649	.779
	Sig. (2-tailed)			.000	.000	.000	.000
	N	138	138	138	138	138	138
X2.2	Pearson Correlation	.436**	1	.381**	.497**	.350**	.692**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	138	138	138	138	138	138
X2.3	Pearson Correlation	.473**	.381**	1	.534**	.566**	.799**

	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	138	138	138	138	138	138
X2.4	Pearson Correlation	.635**	.497**	.534**	1	.719**	.832**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	138	138	138	138	138	138
X2.5	Pearson Correlation	.649**	.350**	.566**	.719**	1	.817**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	138	138	138	138	138	138
TOTAL_X2	Pearson Correlation	.779**	.692**	.799**	.832**	.817**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	138	138	138	138	138	138

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

3. Uji Validitas Y1 Preferensi Risiko

Correlations						
	Y1.1	Y1.2	Y1.3	Y1.4	Y1.5	TOTAL_Y1
Y1.1	Pearson Correlation	1	.379**	.191*	.214	.256**
	Sig. (2-tailed)		.000	.025	.012	.002
	N	138	138	138	138	138
Y1.2	Pearson Correlation	.379**	1	.275**	.150	.168**
	Sig. (2-tailed)	.000		.001	.078	.049
	N	138	138	138	138	138
Y1.3	Pearson Correlation	.191*	.275**	1	.466**	.246**
	Sig. (2-tailed)	.025	.001		.000	.004
	N	138	138	138	138	138
Y1.4	Pearson Correlation	.214	.150	.466**	1	.283**
	Sig. (2-tailed)	.012	.078	.000		.001
	N	138	138	138	138	138
Y1.5	Pearson Correlation	.256**	.168*	.246**	.283**	1
						.611**

	Sig. (2-tailed)	.002	.049	.004	.001			.000
	N	138	138	138	138	138	138	138
TOTAL_Y1	Pearson Correlation	.651**	.591**	.674**	.673**	.611**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000		
	N	138	138	138	138	138	138	138

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

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

4. Uji Validitas Minat Investasi

Correlations

		Y2.1	Y2.2	Y2.3	Y2.4	Y2.5	Y2.6	Y2.7	Y2.8	Y2.9	TOTAL_Y2
Y2.1	Pearson Correlation	1	.753**	.358**	.418**	.399**	.347**	.382**	.395**	.394**	.688**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138
Y2.2	Pearson Correlation	.753**	1	.569**	.475**	.359**	.355**	.440**	.457**	.493**	.756**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138
Y2.3	Pearson Correlation	.358**	.569**	1	.198	.079	.160	.340**	.275**	.270**	.479**
	Sig. (2-tailed)	.000	.000		.020	.356	.060	.000	.001	.001	.000
	N	138	138	138	138	138	138	138	138	138	138
Y2.4	Pearson Correlation	.418**	.475**	.198	1	.364**	.427**	.445**	.478**	.462**	.712**
	Sig. (2-tailed)	.000	.000	.020		.000	.000	.000	.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138
Y2.5	Pearson Correlation	.399**	.359**	.079	.364	1	.394**	.496**	.555**	.391**	.659**
	Sig. (2-tailed)	.000	.000	.356	.000		.000	.000	.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138
Y2.6	Pearson Correlation	.347**	.355**	.160	.427**	.394**	1	.470**	.549**	.330**	.668**
	Sig. (2-tailed)	.000	.000	.060	.000	.000		.000	.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138
Y2.7	Pearson Correlation	.382**	.440**	.340**	.445**	.496**	.470**	1	.686**	.454**	.765**

	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	138	138	138	138	138	138	138	138	138	138
Y2.8	Pearson Correlation	.395**	.457**	.275**	.478**	.555**	.549**	.686**	1	.363**	.775**
	Sig. (2-tailed)	.000	.000	.001	.000	.000	.000	.000		.000	.000
Y2.9	N	138	138	138	138	138	138	138	138	138	138
	Pearson Correlation	.394**	.493**	.270**	.462**	.391**	.330**	.454**	.363**	1	.691**
TOTAL_Y2	Sig. (2-tailed)	.000	.000	.001	.000	.000	.000	.000	.000		.000
	N	138	138	138	138	138	138	138	138	138	138
	Pearson Correlation	.688**	.756**	.479**	.712**	.659**	.668**	.765**	.775**	.691**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	138	138	138	138	138	138	138	138	138	138

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

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

B. Uji Reliabilitas

1. Uji Reliabilitas X1 Literasi Keuangan

Reliability Statistics

Cronbach's

Alpha	N of Items
.854	17

2. Uji Reliabilitas X2 Locus of Control

Reliability Statistics

Cronbach's

Alpha	N of Items
.820	5

3. Uji Reliabilitas Y1 Preferensi Risiko

Reliability Statistics

Cronbach's

Alpha	N of Items
.640	5

4. Uji Reliabilitas Y2 Minat Investasi

Reliability Statistics

Cronbach's

Alpha	N of Items
.858	9

C. Deskriptif Data

Jenis_Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-laki	56	40.6	40.6	40.6
	Perempuan	82	59.4	59.4	100.0
	Total	138	100.0	100.0	

Usia

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 18 Tahun	2	1.4	1.4
	19 - 30 Tahun	85	61.6	63.0
	31 - 45 Tahun	40	29.0	92.0
	46 - 55 Tahun	8	5.8	97.8
	> 56	3	2.2	100.0
	Total	138	100.0	100.0

Pendidikan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SLTP Ke bawah	17	12.3	12.3
	SLTA	37	26.8	39.1
	D3	17	12.3	51.4
	D4	2	1.4	52.9
	S1	54	39.1	92.0
	S2	11	8.0	100.0
Total		138	100.0	100.0

Pendapatan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 5 juta rupiah	101	73.2	73.2
	> 5 - 10 juta rupiah	31	22.5	95.7
	> 10 juta rupiah	6	4.3	100.0
	Total	138	100.0	100.0

Lama_Usaha

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 tahun	36	26.1	26.1
	> 1 -5 tahun	64	46.4	72.5
	> 5 - 10 tahun	23	16.7	89.1
	> 10 - 20 tahun	8	5.8	94.9
	> 20 tahun	7	5.1	100.0
Total		138	100.0	100.0

Deskriptif Statistik

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1	138	2.65	6.71	86.8841	13.55662
X2	138	2.20	7.00	31.2101	4.06598
Y1	138	2.20	7.00	22.6739	5.58695
Y2	138	2.71	7.00	47.2029	8.38417
Valid N (listwise)	138				

Tabel Frekuensi Jawaban Responden

Deskriptif Variabel

Indikator	Item	Frekuensi							Rata-rata	
		STS	TS	ATS	RR	AS	S	SS		
X1.1	X1.1	0	3	0	9	9	30	87	6.3	5.4
	X1.2	2	1	1	11	39	60	24	5.6	
	X1.3	1	3	6	35	42	35	16	5.1	
	X1.4	8	3	5	28	24	47	23	5.1	
	X1.5	4	3	7	41	36	28	19	4.9	
	X1.6	2	1	3	16	36	53	27	5.5	
X1.2	X1.7	14	2	5	14	18	33	52	5.4	5.1
	X1.8	1	11	20	35	32	28	11	4.6	
	X1.9	2	1	5	22	38	45	35	5.5	
X1.3	X1.10	3	0	1	2	11	47	74	6.3	5.0
	X1.11	8	4	8	32	26	39	21	4.9	
	X1.12	7	5	12	35	39	21	19	4.7	
	X1.13	4	8	25	34	27	27	13	4.5	
	X1.14	3	3	13	44	33	25	17	4.8	
X1.4	X1.15	13	7	10	19	28	45	16	4.7	4.6
	X1.16	11	10	16	23	29	38	11	4.5	
	X1.17	12	5	15	23	32	36	15	4.6	

Indikator	Item	Frekuensi							Rata-rata	
		STS	TS	ATS	RR	AS	S	SS		
X2.1	X2.1	0	1	0	3	13	51	79	6.4	6.2
	X2.2	1	3	1	7	21	52	53	6.0	
X2.2	X2.3	4	2	4	5	19	34	70	6.0	6.0
X2.3	X2.4	0	0	1	5	7	31	94	6.5	6.4
	X2.5	0	1	4	2	11	42	78	6.3	

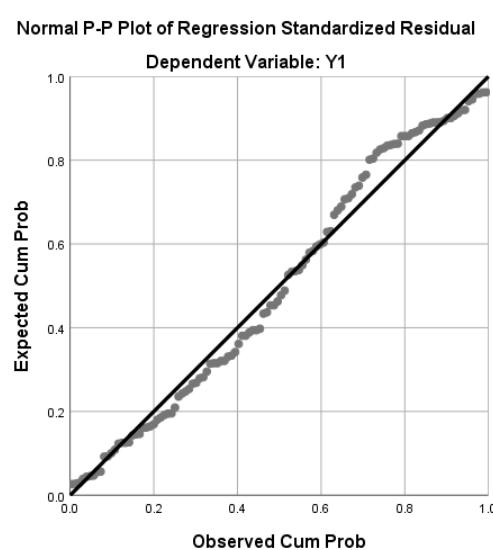
Indikator	Item	Frekuensi							Rata-rata	
		STS	TS	ATS	RR	AS	S	SS		
	Y1.1	13	15	17	17	29	27	20	4.4	
	Y1.2	5	8	16	23	35	35	16	4.8	
	Y1.3	20	16	23	34	25	13	7	3.7	4.5
	Y1.4	12	6	11	23	23	32	31	4.9	
	Y1.5	7	8	15	19	26	35	28	4.9	

Indikator	Item	Frekuensi							Rata-rata	
		STS	TS	ATS	RR	AS	S	SS		
Y2.1	Y2.1	0	1	7	12	33	46	39	5.7	5.8
	Y2.2	0	0	2	13	33	44	46		
Y2.2	Y2.3	0	3	1	4	12	35	83	6.3	5.5
	Y2.4	8	7	13	33	38	18	21		
Y2.3	Y2.5	2	5	7	34	43	29	18	5.0	4.9
	Y2.6	4	12	13	35	43	16	15		
	Y2.7	2	4	3	34	32	37	26		
	Y2.8	4	6	9	35	39	28	17		
	Y2.9	7	6	6	20	29	37	33		

D. Analisis Uji Asumsi Klasik

1. MODEL PERSAMAAN (1)

a. Uji Normalitas

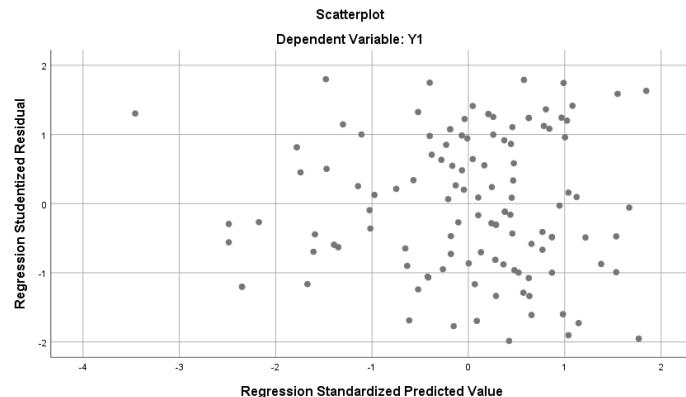


b. Uji Multikolinearitas

Model		Coefficients ^a						Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients		t	Sig.		
		B	Std. Error	Beta				Tolerance	VIF
1	(Constant)	7.849	2.965			2.648	.009		
	X1	.227	.029	.653	7.723	.000		.779	1.284
	X2	-.166	.100	-.140	-1.658	.100		.779	1.284

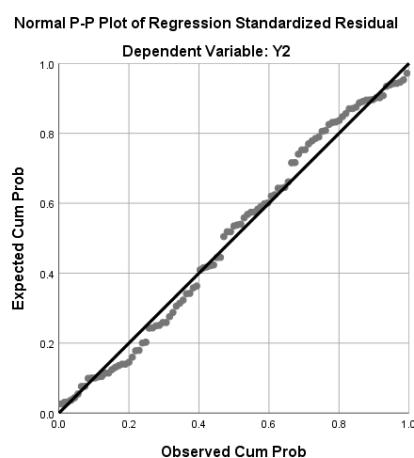
a. Dependent Variabel: Y1

c. Uji Heteroskedastisitas



2. MODEL PERSAMAAN (2)

a. Uji Normalitas

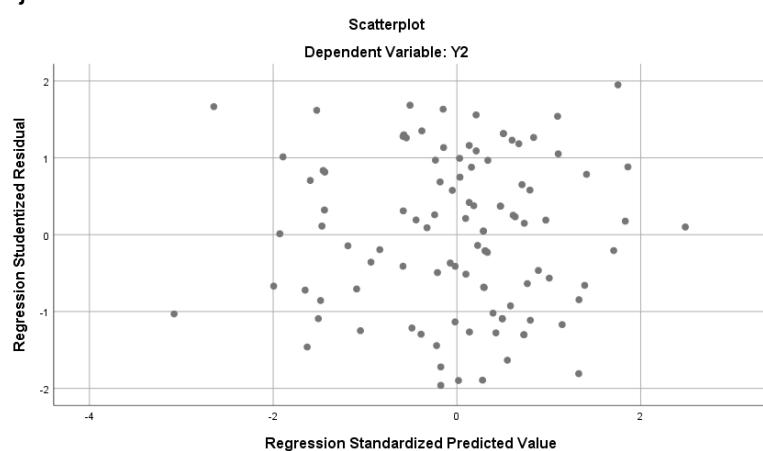


b. Uji Multikolinearitas

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	Tolerance	VIF
1	(Constant)	15.012	4.738	3.168	.002		
	X1	.245	.041	.526	6.048	.000	.770 1.298
	X2	.222	.136	.133	1.633	.106	.876 1.142
	Y1	.180	.089	.167	2.014	.047	.845 1.184

a. Dependent Variabel: Y2

c. Uji Heteroskedastisitas



Analisis Uji Kelayakan Model

1. Uji Statistik F

a. PERSAMAAN (1)

Model	ANOVA ^a					
	Sum of Squares		df	Mean Square	F	Sig.
1	Regression	993.764	2	496.882	32.333	.000 ^b
	Residual	1767.287	115	15.368		
	Total	2761.051	117			

a. Dependent Variabel: Y1

b. Predictors: (Constant), X2, X1

b. PERSAMAAN (2)

Model	ANOVA ^a					
	Sum of Squares		Df	Mean Square	F	Sig.
1	Regression	1281.821	3	427.274	24.262	.000 ^b
	Residual	1743.480	99	17.611		
	Total	3025.301	102			

a. Dependent Variabel: Y2

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

2. Uji Statistik t

a. PERSAMAAN (1)

Model	Coefficients ^a			t	Sig.
	B	Unstandardized Coefficients	Standardized Coefficients Beta		
1	(Constant)	7.849	2.965		.009
	X1	.227	.029	.653	.000
	X2	-.166	.100	-.140	.100

a. Dependent Variabel: Y1

b. PERSAMAAN (2)

Model	Coefficients ^a			t	Sig.
	B	Unstandardized Coefficients	Standardized Coefficients Beta		
1	(Constant)	15.012	4.738		.002
	X1	.245	.041	.526	.000
	X2	.222	.136	.133	.106
	Y1	.180	.089	.167	.047

a. Dependent Variabel: Y2

3. Uji Koefisien Determinasi (R^2)

a. PERSAMAAN (1)

Model	Model Summary ^b				Std. Error of the Estimate
	R	R Square	Adjusted R Square		
1	.600 ^a	.360	.349		3.920

a. Predictors: (Constant), X2, X1

b. Dependent Variabel: Y1

b. PERSAMAAN (2)

Model	Model Summary				Std. Error of the Estimate
	R	R Square	Adjusted R Square		
1	.651 ^a	.424	.406		4.19653

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

Analisis Korelasi

Correlations			
	X1	X2	
X1	Pearson Correlation	1	.303**
	Sig. (2-tailed)		.002
X2	N	103	103
	Pearson Correlation	.303**	1
	Sig. (2-tailed)	.002	
	N	103	103

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

PERHITUNGAN KOEFISIEN PATH

Hubungan	Coefisien			Peringkat
	Direct Effect	Indirect Effect	Total Effect	
X1 - Y1	0.653	-	0.408	3
X2 - Y1	-0.140	-	-0.185	4
X1 - Y2	0.526	-	0.526	2
X2 - Y2	0.133	-	0.133	6
Y1 - Y2	0.167	-	0.167	5
X1 - Y1 - Y2	-	0.109	0.635	1
X2 - Y1 - Y2	-	-0.023	0.110	7

ANALISIS DETEKSI PENGARUH MEDIASI

1. JALUR (1)

Input:		Test statistic:	Std. Error:	p-value:
a	.653	Sobel test: 1.86992316	0.05831844	0.06149449
b	.167	Aroian test: 1.86809455	0.05837552	0.06174889
s _a	.029	Goodman test: 1.87175715	0.0582613	0.06124021
s _b	.089	Reset all	Calculate	

2. JALUR (2)

Input:		Test statistic:	Std. Error:	p-value:
a	-.140	Sobel test: -1.12209288	0.02083606	0.26182295
b	.167	Aroian test: -1.03189866	0.02265726	0.30211959
s _a	.100	Goodman test: -1.24100112	0.01883963	0.21460534
s _b	.089	Reset all	Calculate	