

KUESIONER PENELITIAN

Kepada Yth.

Bapak/Ibu/Sdr/i/Masyarakat KC. Batang

Di Tempat

Assalamu'alaikum Wr.Wb

Dengan hormat sehubungan dengan penyelesaian skripsi saya yang berjudul :
"Pengaruh Pendapatan, Gaya Hidup, Dan Pengetahuan Financial Terhadap Minat
Menabung Di Bank Syariah Indonesia Dengan Tingkat Kepercayaan Sebagai
Variabel Intervening Pada Masyarakat Kecamatan Batang", maka saya :

Nama : Dian Novita

Nim : 4119607

Jurusan : Ekonomi Syariah

Memohon kesediaan Bapak/Ibu/Sdr/I selaku Nasabah BSI KC Batang untuk
mengisi kuesioner penelitian yang peneliti berikan. Seluruh informasi yang
diberikan sangatlah berarti dalam penyelesaian penelitian dan penulisan skripsi
saya dan saya akan menjamin kerahasiaanya hanya untuk kepentingan akademik.
Atas perhatian dan kerjasama Bapak/Ibu/Sdr/i saya ucapkan terimakasih.

Wassalamu'alaikum Wr.Wb

Peneliti

Dian Novita

A. Petunjuk Pengisian Kuesioner

1. Jawablah pertanyaan ini dengan benar dan jujur
2. Bacalah terlebih dahulu pertanyaan dengan cermat
3. Pilihlah satu jawaban yang tersedia dengan cara memberikan tanda centang (✓) pada pertanyaan atau jawaban yang anda anggap paling benar
4. Atas ketersediaan Bapak/Ibu/Sdr/I untuk mengisi angkat kuesioner ini, saya ucapkan terimakasih

B. Identitas Responden

1. Nama :.....
2. Jenis Kelamin
 Laki-laki Perempuan
3. Usia
 <20 tahun 21-30 tahun 31-40 tahun
 41-50 tahun >50 tahun
4. Pekerjaan
 Buruh Karyawan Swasta Lainnya
 PNS/Guru/POLRI Tidak bekerja/Pensiun

Keterangan: *) centang jawaban yang dipilih

C. Variabel Penelitian

Berilah tanda (✓) di bawah pada salah satu alternative jawaban yang paling tepat dengan kriteria jawaban :

- SS : Sangat setuju
 S : Setuju
 CS : Cukup Setuju
 TS : Tidak setuju
 STS : Sangat Tidak Setuju

Pendapatan (X1).(Mahfudl,2021)

| No | Pertanyaan | SS | S | CS | TS | STS |
|----|--|----|---|----|----|-----|
| 1 | Saya menabung di BSI KCP Batang sesuai dengan perhitungan dari penghasilan yang diterima perbulan | | | | | |
| 2 | Saya menabung di BSI KCP Batang juga menyesuaikan dari pekerjaan saya | | | | | |
| 3 | Semakin banyak beban keluarga yang saya tanggung, maka akan semakin banyak pula uang yang akan saya tabung untuk masa depan. | | | | | |

Gaya Hidup (X2).(Ramadhan,2017)

| No | Pertanyaan | SS | S | CS | TS | STS |
|----|---|----|---|----|----|-----|
| 1 | Aktifitas sayamendorong saya untuk melakukan kegiatan menabung lebih banyak untuk kehidupan kedepannya | | | | | |
| 2 | Saya memiliki minat untuk menabung di BSI KCP Batang karena informasi yang saya dapatkan sangat lengkap | | | | | |
| 3 | Saya memiliki minat menabung di BSI KCP batang karena opini-opini yang baik mengenai Bank tersebut | | | | | |

Pengetahuan Financial (X3).(Nurjanah,2018)

| No | Pertanyaan | SS | S | CS | TS | STS |
|----|--|----|---|----|----|-----|
| 1 | Sebagai calon investor pengetahuan saya memadai mengenai investasi | | | | | |

| | | | | | | |
|---|---|--|--|--|--|--|
| | sangat diperlukan untuk menghindari terjadinya kerugian saat berinvestasi | | | | | |
| 2 | Saya percayakan kepada Bank BSI KCP Batang untuk mengelola tabungan dan simpanan saya | | | | | |
| 3 | Pemahaman tentang pengetahuan dasar asuransi wajib dikuasai sebelum melakukan asuransi | | | | | |
| 4 | Sebelum melakukan investasi saya mencari tahu dalam mengenai investasi untuk meningkatkan portofolio investasi saya dimasayng akan datang | | | | | |

Minat Menabung (Y).(Wulandari,2015)

| No | Pertanyaan | SS | S | CS | TS | STS |
|----|--|----|---|----|----|-----|
| 1 | Saya termotivasi untuk menabung di BSI KCP Batang karena kepuasan pelayanan yang saya dapatkan dari bank | | | | | |
| 2 | Persepsi ataupun pemahaman saya mengenai BSI KCP Batang sangat baik dengan adanya kemudahan akses informasinya | | | | | |
| 3 | Saya tertarik menabung di BSI KCP Batang karena sepengetahuan saya merupakan bank yang menerapkan sistem syariah | | | | | |
| 4 | Saya menabung di BSI KCP Batang karena saya percaya pada kinerja bank. | | | | | |

Kepercayaan (Z)(Wulandari,2015)

| No | Pertanyaan | SS | S | CS | TS | STS |
|----|--|----|---|----|----|-----|
| 1 | Saya percaya pada BSI KCP Batang karena memiliki Integritas yang baik khususnya dalam hal menabung | | | | | |
| 2 | Saya percaya pada BSI KCP Batang mempunyai kualitas pelayanan yang baik dalam melayani nasabah | | | | | |
| 3 | BSI KCP Batang memiliki kompetensi untuk memecahkan masalah yang dibutuhkan nasabah | | | | | |



| No. | Pendapatan (X1) | | | Total | Gaya Hidup (X2) | | | Total | Pengetahuan Financial (X3) | | | | Total | Minat Menabung (Y) | | | | Total | Tingkat Kepercayaan (Z) | | | Total |
|-----|-----------------|------|------|-------|-----------------|------|------|-------|----------------------------|------|------|------|-------|--------------------|------|------|------|-------|-------------------------|------|------|-------|
| | X1.1 | X1.2 | X1.3 | X1 | X2.1 | X2.2 | X2.3 | X2 | X3.1 | X3.2 | X3.3 | X3.4 | X3 | Y1.1 | Y1.2 | Y1.3 | Y1.4 | Y | Z1.1 | Z1.2 | Z1.3 | Z |
| 1 | 4 | 4 | 4 | 12 | 4 | 3 | 4 | 11 | 3 | 5 | 4 | 4 | 16 | 4 | 5 | 4 | 3 | 16 | 4 | 5 | 4 | 13 |
| 2 | 5 | 5 | 2 | 12 | 5 | 5 | 5 | 15 | 5 | 5 | 5 | 5 | 20 | 3 | 4 | 5 | 4 | 16 | 4 | 5 | 5 | 14 |
| 3 | 4 | 5 | 5 | 14 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 4 | 3 | 5 | 3 | 15 | 3 | 3 | 4 | 10 |
| 4 | 4 | 3 | 4 | 11 | 4 | 3 | 4 | 11 | 4 | 4 | 5 | 5 | 18 | 3 | 4 | 4 | 3 | 14 | 3 | 3 | 4 | 10 |
| 5 | 3 | 4 | 3 | 10 | 3 | 3 | 4 | 10 | 4 | 3 | 4 | 5 | 16 | 4 | 4 | 3 | 4 | 15 | 4 | 3 | 4 | 11 |
| 6 | 4 | 4 | 4 | 12 | 5 | 5 | 5 | 15 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 7 | 4 | 3 | 4 | 11 | 5 | 4 | 3 | 12 | 5 | 4 | 3 | 4 | 16 | 4 | 3 | 3 | 3 | 13 | 4 | 4 | 4 | 12 |
| 8 | 2 | 3 | 2 | 7 | 3 | 4 | 4 | 11 | 4 | 4 | 3 | 4 | 15 | 4 | 4 | 4 | 5 | 17 | 3 | 4 | 4 | 11 |
| 9 | 4 | 3 | 5 | 12 | 5 | 4 | 5 | 14 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 10 | 4 | 4 | 4 | 12 | 4 | 4 | 3 | 11 | 4 | 2 | 4 | 4 | 14 | 4 | 4 | 3 | 4 | 15 | 4 | 4 | 4 | 12 |
| 11 | 4 | 5 | 3 | 12 | 3 | 3 | 4 | 10 | 3 | 4 | 3 | 5 | 15 | 4 | 3 | 5 | 3 | 15 | 4 | 3 | 3 | 10 |
| 12 | 4 | 2 | 2 | 8 | 5 | 3 | 4 | 12 | 5 | 3 | 5 | 5 | 18 | 5 | 4 | 5 | 4 | 18 | 4 | 4 | 3 | 11 |
| 13 | 5 | 5 | 5 | 15 | 5 | 5 | 5 | 15 | 5 | 5 | 4 | 5 | 19 | 4 | 5 | 5 | 4 | 18 | 5 | 5 | 5 | 15 |
| 14 | 2 | 3 | 4 | 9 | 4 | 3 | 3 | 10 | 4 | 3 | 5 | 5 | 17 | 4 | 3 | 3 | 4 | 14 | 4 | 4 | 3 | 11 |
| 15 | 5 | 3 | 4 | 12 | 3 | 4 | 4 | 11 | 5 | 5 | 4 | 5 | 19 | 3 | 4 | 5 | 4 | 16 | 5 | 4 | 4 | 13 |
| 16 | 4 | 2 | 2 | 8 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 3 | 4 | 3 | 10 |
| 17 | 3 | 3 | 3 | 9 | 4 | 4 | 4 | 12 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 9 |
| 18 | 4 | 3 | 2 | 9 | 5 | 4 | 4 | 13 | 5 | 4 | 5 | 5 | 19 | 4 | 3 | 4 | 3 | 14 | 3 | 4 | 4 | 11 |
| 19 | 3 | 3 | 3 | 9 | 3 | 3 | 3 | 9 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 4 | 3 | 13 | 3 | 4 | 3 | 10 |
| 20 | 3 | 4 | 3 | 10 | 4 | 3 | 4 | 11 | 4 | 3 | 4 | 4 | 15 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |

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| 21 | 3 | 4 | 4 | 11 | 4 | 4 | 5 |
| 22 | 4 | 4 | 4 | 12 | 4 | 3 | 4 |
| 23 | 3 | 3 | 4 | 10 | 4 | 3 | 3 |
| 24 | 4 | 4 | 4 | 12 | 4 | 5 | 4 |
| 25 | 5 | 4 | 4 | 13 | 5 | 5 | 5 |
| 26 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |
| 27 | 4 | 3 | 3 | 10 | 5 | 4 | 3 |
| 28 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |
| 29 | 4 | 5 | 4 | 13 | 4 | 5 | 4 |
| 30 | 4 | 4 | 4 | 12 | 5 | 4 | 4 |
| 31 | 4 | 4 | 3 | 11 | 4 | 4 | 4 |
| 32 | 5 | 4 | 4 | 13 | 5 | 4 | 4 |
| 33 | 4 | 5 | 3 | 12 | 5 | 4 | 3 |
| 34 | 3 | 3 | 3 | 9 | 4 | 3 | 3 |
| 35 | 4 | 4 | 4 | 12 | 5 | 4 | 4 |
| 36 | 4 | 5 | 4 | 13 | 5 | 4 | 4 |
| 37 | 4 | 3 | 4 | 11 | 4 | 4 | 3 |
| 38 | 5 | 5 | 5 | 15 | 5 | 5 | 5 |
| 39 | 3 | 3 | 4 | 10 | 5 | 3 | 3 |
| 40 | 3 | 3 | 3 | 9 | 3 | 3 | 4 |
| 41 | 1 | 3 | 5 | 9 | 4 | 4 | 4 |
| 42 | 4 | 4 | 5 | 13 | 2 | 4 | 4 |

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| 13 | 4 | 5 | 4 | 4 |
| 11 | 4 | 3 | 4 | 4 |
| 10 | 3 | 3 | 4 | 4 |
| 13 | 4 | 4 | 4 | 4 |
| 15 | 5 | 5 | 4 | 5 |
| 12 | 4 | 4 | 4 | 4 |
| 12 | 5 | 4 | 4 | 4 |
| 12 | 4 | 4 | 4 | 4 |
| 13 | 4 | 5 | 4 | 4 |
| 13 | 4 | 4 | 4 | 4 |
| 12 | 4 | 5 | 5 | 3 |
| 13 | 5 | 4 | 5 | 5 |
| 12 | 5 | 4 | 5 | 3 |
| 10 | 5 | 3 | 5 | 5 |
| 13 | 4 | 4 | 5 | 5 |
| 13 | 4 | 5 | 5 | 4 |
| 11 | 4 | 5 | 4 | 4 |
| 15 | 4 | 5 | 4 | 4 |
| 11 | 3 | 3 | 3 | 5 |
| 10 | 3 | 4 | 2 | 3 |
| 12 | 4 | 4 | 4 | 5 |
| 10 | 5 | 4 | 5 | 5 |

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| 17 | 3 | 5 | 4 | 3 |
| 15 | 4 | 3 | 5 | 4 |
| 14 | 4 | 3 | 4 | 4 |
| 16 | 4 | 4 | 4 | 4 |
| 19 | 4 | 4 | 4 | 4 |
| 16 | 4 | 4 | 4 | 4 |
| 17 | 4 | 5 | 5 | 5 |
| 16 | 4 | 4 | 4 | 4 |
| 17 | 4 | 3 | 3 | 4 |
| 16 | 4 | 4 | 4 | 4 |
| 17 | 5 | 5 | 4 | 5 |
| 19 | 5 | 4 | 5 | 4 |
| 17 | 3 | 4 | 3 | 3 |
| 18 | 3 | 3 | 3 | 3 |
| 18 | 5 | 5 | 5 | 5 |
| 18 | 5 | 5 | 5 | 4 |
| 17 | 4 | 5 | 4 | 4 |
| 17 | 4 | 5 | 4 | 5 |
| 14 | 3 | 3 | 4 | 3 |
| 12 | 4 | 3 | 3 | 3 |
| 17 | 3 | 4 | 5 | 4 |
| 19 | 4 | 4 | 5 | 4 |

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| 15 | 4 | 4 | 5 | 13 |
| 16 | 3 | 5 | 3 | 11 |
| 15 | 4 | 3 | 3 | 10 |
| 16 | 4 | 5 | 4 | 13 |
| 16 | 5 | 5 | 4 | 14 |
| 16 | 4 | 4 | 4 | 12 |
| 19 | 5 | 4 | 4 | 13 |
| 16 | 4 | 4 | 4 | 12 |
| 14 | 4 | 3 | 3 | 10 |
| 16 | 4 | 4 | 4 | 12 |
| 19 | 4 | 4 | 3 | 11 |
| 18 | 4 | 5 | 5 | 14 |
| 13 | 5 | 4 | 3 | 12 |
| 12 | 3 | 3 | 3 | 9 |
| 20 | 5 | 5 | 4 | 14 |
| 19 | 5 | 5 | 5 | 15 |
| 17 | 5 | 4 | 4 | 13 |
| 18 | 4 | 4 | 5 | 13 |
| 13 | 3 | 4 | 3 | 10 |
| 13 | 4 | 4 | 3 | 11 |
| 16 | 4 | 4 | 3 | 11 |
| 17 | 4 | 4 | 4 | 12 |

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| 43 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |
| 44 | 5 | 4 | 5 | 14 | 4 | 5 | 4 |
| 45 | 2 | 2 | 4 | 8 | 4 | 2 | 2 |
| 46 | 4 | 3 | 4 | 11 | 4 | 3 | 4 |
| 47 | 4 | 4 | 4 | 12 | 4 | 4 | 3 |
| 48 | 3 | 2 | 5 | 10 | 5 | 4 | 4 |
| 49 | 4 | 4 | 4 | 12 | 5 | 4 | 4 |
| 50 | 3 | 4 | 3 | 10 | 4 | 4 | 3 |
| 51 | 4 | 3 | 4 | 11 | 4 | 4 | 5 |
| 52 | 4 | 4 | 4 | 12 | 4 | 3 | 3 |
| 53 | 4 | 4 | 4 | 12 | 5 | 5 | 5 |
| 54 | 4 | 3 | 4 | 11 | 4 | 3 | 3 |
| 55 | 3 | 4 | 5 | 12 | 5 | 5 | 5 |
| 56 | 3 | 4 | 5 | 12 | 3 | 4 | 3 |
| 57 | 4 | 4 | 4 | 12 | 5 | 3 | 3 |
| 58 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |
| 59 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |
| 60 | 5 | 5 | 5 | 15 | 5 | 5 | 5 |
| 61 | 5 | 5 | 4 | 14 | 5 | 5 | 5 |
| 62 | 4 | 4 | 4 | 12 | 3 | 4 | 3 |
| 63 | 5 | 4 | 4 | 13 | 5 | 5 | 4 |
| 64 | 4 | 5 | 4 | 13 | 4 | 3 | 4 |

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| 12 | 4 | 4 | 4 | 4 |
| 13 | 5 | 4 | 3 | 5 |
| 8 | 5 | 4 | 5 | 5 |
| 11 | 4 | 3 | 5 | 4 |
| 11 | 5 | 5 | 4 | 5 |
| 13 | 3 | 4 | 5 | 4 |
| 13 | 4 | 4 | 4 | 5 |
| 11 | 4 | 3 | 3 | 3 |
| 13 | 3 | 5 | 4 | 4 |
| 10 | 3 | 4 | 4 | 4 |
| 15 | 4 | 4 | 4 | 4 |
| 10 | 4 | 5 | 3 | 4 |
| 15 | 5 | 5 | 4 | 4 |
| 10 | 3 | 4 | 4 | 4 |
| 11 | 4 | 4 | 4 | 4 |
| 12 | 4 | 4 | 4 | 4 |
| 12 | 4 | 4 | 4 | 4 |
| 15 | 5 | 5 | 5 | 5 |
| 15 | 5 | 5 | 4 | 5 |
| 10 | 4 | 3 | 4 | 3 |
| 14 | 4 | 5 | 5 | 4 |
| 11 | 3 | 4 | 2 | 3 |

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

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| 20 | 4 | 4 | 4 | 12 |
| 19 | 5 | 4 | 5 | 14 |
| 14 | 4 | 3 | 3 | 10 |
| 15 | 4 | 3 | 4 | 11 |
| 17 | 4 | 4 | 4 | 12 |
| 16 | 4 | 5 | 4 | 13 |
| 16 | 5 | 4 | 4 | 13 |
| 14 | 2 | 4 | 2 | 8 |
| 17 | 5 | 5 | 4 | 14 |
| 15 | 3 | 3 | 3 | 9 |
| 20 | 5 | 5 | 5 | 15 |
| 15 | 4 | 4 | 5 | 13 |
| 19 | 4 | 4 | 4 | 12 |
| 15 | 2 | 4 | 4 | 10 |
| 16 | 4 | 4 | 4 | 12 |
| 16 | 4 | 4 | 4 | 12 |
| 17 | 4 | 4 | 4 | 12 |
| 20 | 5 | 5 | 5 | 15 |
| 19 | 5 | 4 | 5 | 14 |
| 12 | 3 | 4 | 4 | 11 |
| 20 | 5 | 5 | 5 | 15 |
| 16 | 4 | 4 | 5 | 13 |

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| 65 | 5 | 4 | 5 | 14 | 3 | 5 | 3 |
| 66 | 4 | 4 | 4 | 12 | 4 | 3 | 4 |
| 67 | 3 | 4 | 2 | 9 | 4 | 4 | 4 |
| 68 | 3 | 4 | 5 | 12 | 3 | 3 | 3 |
| 69 | 3 | 3 | 4 | 10 | 4 | 4 | 3 |
| 70 | 3 | 4 | 4 | 11 | 4 | 4 | 4 |
| 71 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |
| 72 | 5 | 4 | 4 | 13 | 4 | 5 | 4 |
| 73 | 4 | 4 | 2 | 10 | 5 | 3 | 3 |
| 74 | 4 | 3 | 5 | 12 | 4 | 4 | 3 |
| 75 | 4 | 4 | 4 | 12 | 4 | 4 | 5 |
| 76 | 2 | 3 | 3 | 8 | 4 | 3 | 3 |
| 77 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |
| 78 | 4 | 5 | 4 | 13 | 5 | 4 | 4 |
| 79 | 3 | 3 | 5 | 11 | 4 | 3 | 3 |
| 80 | 4 | 5 | 5 | 14 | 5 | 5 | 5 |
| 81 | 5 | 5 | 5 | 15 | 5 | 5 | 5 |
| 82 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |
| 83 | 4 | 5 | 4 | 13 | 5 | 4 | 4 |
| 84 | 4 | 3 | 5 | 12 | 5 | 5 | 5 |
| 85 | 3 | 4 | 4 | 11 | 3 | 3 | 4 |
| 86 | 4 | 4 | 5 | 13 | 5 | 4 | 5 |

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| 11 | 5 | 3 | 4 | 4 |
| 11 | 4 | 3 | 4 | 4 |
| 12 | 4 | 4 | 4 | 4 |
| 9 | 3 | 3 | 4 | 4 |
| 11 | 4 | 4 | 4 | 3 |
| 12 | 4 | 4 | 4 | 4 |
| 12 | 4 | 4 | 4 | 4 |
| 13 | 4 | 4 | 4 | 4 |
| 11 | 5 | 4 | 5 | 5 |
| 11 | 4 | 4 | 4 | 4 |
| 13 | 4 | 4 | 4 | 4 |
| 10 | 4 | 4 | 3 | 4 |
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| 13 | 5 | 3 | 5 | 4 |
| 10 | 5 | 4 | 4 | 5 |
| 15 | 5 | 5 | 5 | 5 |
| 15 | 5 | 5 | 5 | 5 |
| 12 | 4 | 4 | 4 | 4 |
| 13 | 4 | 4 | 5 | 4 |
| 15 | 5 | 4 | 5 | 4 |
| 10 | 4 | 3 | 3 | 3 |
| 14 | 4 | 4 | 4 | 5 |

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

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| 18 | 5 | 4 | 4 | 13 |
| 15 | 3 | 4 | 3 | 10 |
| 16 | 4 | 4 | 3 | 11 |
| 14 | 4 | 3 | 3 | 10 |
| 13 | 3 | 3 | 4 | 10 |
| 15 | 4 | 4 | 4 | 12 |
| 16 | 4 | 4 | 4 | 12 |
| 16 | 5 | 4 | 4 | 13 |
| 14 | 3 | 4 | 3 | 10 |
| 18 | 4 | 5 | 5 | 14 |
| 16 | 5 | 4 | 5 | 14 |
| 15 | 4 | 4 | 4 | 12 |
| 16 | 4 | 4 | 4 | 12 |
| 15 | 5 | 4 | 3 | 12 |
| 17 | 4 | 4 | 4 | 12 |
| 19 | 5 | 5 | 5 | 15 |
| 20 | 5 | 5 | 5 | 15 |
| 16 | 4 | 4 | 4 | 12 |
| 15 | 4 | 4 | 4 | 12 |
| 18 | 5 | 5 | 4 | 14 |
| 13 | 3 | 4 | 4 | 11 |
| 17 | 4 | 4 | 5 | 13 |

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| 87 | 5 | 3 | 4 | 12 | 5 | 5 | 4 |
| 88 | 5 | 4 | 4 | 13 | 4 | 5 | 4 |
| 89 | 4 | 4 | 5 | 13 | 4 | 5 | 5 |
| 90 | 3 | 4 | 5 | 12 | 4 | 5 | 3 |
| 91 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |
| 92 | 4 | 3 | 4 | 11 | 5 | 4 | 4 |
| 93 | 5 | 5 | 5 | 15 | 5 | 5 | 5 |
| 94 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |
| 95 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |
| 96 | 4 | 4 | 4 | 12 | 4 | 4 | 4 |

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| 14 | 4 | 3 | 4 | 3 |
| 13 | 5 | 4 | 4 | 5 |
| 14 | 4 | 5 | 4 | 5 |
| 12 | 4 | 4 | 4 | 3 |
| 12 | 4 | 4 | 4 | 4 |
| 13 | 5 | 4 | 5 | 3 |
| 15 | 5 | 5 | 5 | 5 |
| 12 | 4 | 4 | 4 | 4 |
| 12 | 4 | 4 | 4 | 4 |
| 12 | 4 | 4 | 4 | 4 |

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| 14 | 5 | 4 | 3 | 5 |
| 18 | 4 | 5 | 4 | 4 |
| 18 | 4 | 5 | 4 | 4 |
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| 16 | 4 | 4 | 4 | 4 |
| 17 | 4 | 4 | 4 | 5 |
| 20 | 4 | 3 | 4 | 4 |
| 16 | 4 | 4 | 4 | 4 |
| 16 | 4 | 4 | 5 | 4 |
| 16 | 4 | 4 | 4 | 4 |

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| 17 | 5 | 4 | 4 | 13 |
| 17 | 5 | 4 | 5 | 14 |
| 17 | 5 | 4 | 3 | 12 |
| 16 | 4 | 4 | 4 | 12 |
| 17 | 5 | 4 | 3 | 12 |
| 15 | 5 | 5 | 5 | 15 |
| 16 | 4 | 4 | 4 | 12 |
| 17 | 4 | 4 | 4 | 12 |
| 16 | 4 | 4 | 4 | 12 |

Diolah Pada Tahun 2024



Lampiran 3 Data Asumsi Klasik

| Pendapatan (X1) | Gaya Hidup (X2) | Pengetahuan Financial (X3) | Minat Menabung (Y) | Tingkat Kepercayaan (Z) |
|-----------------|-----------------|----------------------------|--------------------|-------------------------|
| 12 | 11 | 16 | 16 | 13 |
| 12 | 15 | 20 | 16 | 14 |
| 14 | 12 | 16 | 15 | 10 |
| 11 | 11 | 18 | 14 | 10 |
| 10 | 10 | 16 | 15 | 11 |
| 12 | 15 | 20 | 20 | 15 |
| 11 | 12 | 16 | 13 | 12 |
| 7 | 11 | 15 | 17 | 11 |
| 12 | 14 | 20 | 20 | 15 |
| 12 | 11 | 14 | 15 | 12 |
| 12 | 10 | 15 | 15 | 10 |
| 8 | 12 | 18 | 18 | 11 |
| 15 | 15 | 19 | 18 | 15 |
| 9 | 10 | 17 | 14 | 11 |
| 12 | 11 | 19 | 16 | 13 |
| 8 | 11 | 16 | 16 | 10 |
| 9 | 12 | 12 | 12 | 9 |
| 9 | 13 | 19 | 14 | 11 |
| 9 | 9 | 12 | 13 | 10 |
| 10 | 11 | 15 | 16 | 12 |
| 11 | 13 | 17 | 15 | 13 |
| 12 | 11 | 15 | 16 | 11 |
| 10 | 10 | 14 | 15 | 10 |
| 12 | 13 | 16 | 16 | 13 |
| 13 | 15 | 19 | 16 | 14 |
| 12 | 12 | 16 | 16 | 12 |
| 10 | 12 | 17 | 19 | 13 |
| 12 | 12 | 16 | 16 | 12 |
| 13 | 13 | 17 | 14 | 10 |
| 12 | 13 | 16 | 16 | 12 |
| 11 | 12 | 17 | 19 | 11 |
| 13 | 13 | 19 | 18 | 14 |
| 12 | 12 | 17 | 13 | 12 |
| 9 | 10 | 18 | 12 | 9 |
| 12 | 13 | 18 | 20 | 14 |

| | | | | |
|----|----|----|----|----|
| 13 | 13 | 18 | 19 | 15 |
| 11 | 11 | 17 | 17 | 13 |
| 15 | 15 | 17 | 18 | 13 |
| 10 | 11 | 14 | 13 | 10 |
| 9 | 10 | 12 | 13 | 11 |
| 9 | 12 | 17 | 16 | 11 |
| 13 | 10 | 19 | 17 | 12 |
| 12 | 12 | 16 | 20 | 12 |
| 14 | 13 | 17 | 19 | 14 |
| 8 | 8 | 19 | 14 | 10 |
| 11 | 11 | 16 | 15 | 11 |
| 12 | 11 | 19 | 17 | 12 |
| 10 | 13 | 16 | 16 | 13 |
| 12 | 13 | 17 | 16 | 13 |
| 10 | 11 | 13 | 14 | 8 |
| 11 | 13 | 16 | 17 | 14 |
| 12 | 10 | 15 | 15 | 9 |
| 12 | 15 | 16 | 20 | 15 |
| 11 | 10 | 16 | 15 | 13 |
| 12 | 15 | 18 | 19 | 12 |
| 12 | 10 | 15 | 15 | 10 |
| 12 | 11 | 16 | 16 | 12 |
| 12 | 12 | 16 | 16 | 12 |
| 12 | 12 | 16 | 17 | 12 |
| 15 | 15 | 20 | 20 | 15 |
| 14 | 15 | 19 | 19 | 14 |
| 12 | 10 | 14 | 12 | 11 |
| 13 | 14 | 18 | 20 | 15 |
| 13 | 11 | 12 | 16 | 13 |
| 14 | 11 | 16 | 18 | 13 |
| 12 | 11 | 15 | 15 | 10 |
| 9 | 12 | 16 | 16 | 11 |
| 12 | 9 | 14 | 14 | 10 |
| 10 | 11 | 15 | 13 | 10 |
| 11 | 12 | 16 | 15 | 12 |
| 12 | 12 | 16 | 16 | 12 |
| 13 | 13 | 16 | 16 | 13 |
| 10 | 11 | 19 | 14 | 10 |
| 12 | 11 | 16 | 18 | 14 |

| | | | | |
|----|----|----|----|----|
| 12 | 13 | 16 | 16 | 14 |
| 8 | 10 | 15 | 15 | 12 |
| 12 | 12 | 16 | 16 | 12 |
| 13 | 13 | 17 | 15 | 12 |
| 11 | 10 | 18 | 17 | 12 |
| 14 | 15 | 20 | 19 | 15 |
| 15 | 15 | 20 | 20 | 15 |
| 12 | 12 | 16 | 16 | 12 |
| 13 | 13 | 17 | 15 | 12 |
| 12 | 15 | 18 | 18 | 14 |
| 11 | 10 | 13 | 13 | 11 |
| 13 | 14 | 17 | 17 | 13 |
| 12 | 14 | 14 | 17 | 14 |
| 13 | 13 | 18 | 17 | 13 |
| 13 | 14 | 18 | 17 | 14 |
| 12 | 12 | 15 | 17 | 12 |
| 12 | 12 | 16 | 16 | 12 |
| 11 | 13 | 17 | 17 | 12 |
| 15 | 15 | 20 | 15 | 15 |
| 12 | 12 | 16 | 16 | 12 |
| 12 | 12 | 16 | 17 | 12 |
| 12 | 12 | 16 | 16 | 12 |

Diolah Pada Tahun 2024



Lampiran 4 Karakteristik Responden

1. Karakteristik Responden Berdasarkan Jenis Kelamin

Jenis Kelamin

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|-----------|---------|---------------|--------------------|
| Valid | Laki-Laki | 37 | 38.5 | 38.5 | 38.5 |
| | Perempuan | 59 | 61.5 | 61.5 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

2. Karakteristik Responden Berdasarkan Usia

Usia

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------|-----------|---------|---------------|--------------------|
| Valid | <20 Tahun | 9 | 9.4 | 9.4 | 9.4 |
| | 21-30 Tahun | 84 | 87.5 | 87.5 | 96.9 |
| | 31-40 Tahun | 3 | 3.1 | 3.1 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

3. Karakteristik Responden Berdasarkan Pekerjaan

Pekerjaan

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------|-----------|---------|---------------|--------------------|
| Valid | Buruh | 4 | 4.2 | 4.2 | 4.2 |
| | Karyawan Swasta | 30 | 31.3 | 31.3 | 35.4 |
| | PNS/Guru/POLRI | 5 | 5.2 | 5.2 | 40.6 |
| | Tidak Bekerja/Pensiun | 4 | 4.2 | 4.2 | 44.8 |
| | Lainnya | 53 | 55.2 | 55.2 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

4. Karakteristik responden Berdasarkan Tempat Tinggal Di Batang

Tinggal Di Daerah Batang

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | Ya | 96 | 100 | 100 | 100 |
| | Tidak | 0 | 0 | 0 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

Lampiran 5 Deskriptif Data Variabel Penelitian

1. Pendapatan (X1)

X1.1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 1 | 1.0 | 1.0 | 1.0 |
| | Tidak Setuju | 4 | 4.1 | 4.1 | 5.1 |
| | Cukup Setuju | 19 | 19.7 | 19.7 | 24.8 |
| | Setuju | 56 | 58.3 | 58.3 | 83.1 |
| | Sangat Setuju | 16 | 16.5 | 16.5 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

X1.2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 3 | 3.1 | 3.1 | 3.1 |
| | Cukup Setuju | 25 | 26.0 | 26.0 | 29.1 |
| | Setuju | 52 | 54.1 | 54.1 | 83.2 |
| | Sangat Setuju | 16 | 16.6 | 16.6 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

X1.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 6 | 6.2 | 6.2 | 6.2 |
| | Cukup Setuju | 11 | 11.4 | 11.4 | 17.6 |
| | Setuju | 57 | 59.3 | 59.3 | 76.9 |
| | Sangat Setuju | 22 | 22.9 | 22.9 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

2. Gaya Hidup (X2)

X2.1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 1 | 1.0 | 1.0 | 1.0 |
| | Cukup Setuju | 11 | 11.5 | 11.5 | 12.5 |
| | Setuju | 50 | 52.1 | 52.1 | 64.6 |
| | Sangat Setuju | 34 | 35.4 | 35.4 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

X2.2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 1 | 1.0 | 1.0 | 1.0 |
| | Cukup Setuju | 25 | 26.0 | 26.0 | 27.1 |
| | Setuju | 47 | 49.0 | 49.0 | 76.0 |
| | Sangat Setuju | 23 | 24.0 | 24.0 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

X2.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 1 | 1.0 | 1.0 | 1.0 |
| | Cukup Setuju | 25 | 26.0 | 26.0 | 27.1 |
| | Setuju | 51 | 53.1 | 53.1 | 80.2 |
| | Sangat Setuju | 19 | 19.8 | 19.8 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

3. Pengetahuan Financial

X3.1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Cukup Setuju | 12 | 12.5 | 12.5 | 12.5 |
| | Setuju | 54 | 56.3 | 56.3 | 68.8 |
| | Sangat Setuju | 30 | 31.3 | 31.3 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

X3.2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Cukup Setuju | 17 | 17.7 | 17.7 | 17.7 |
| | Setuju | 55 | 57.3 | 57.3 | 75.0 |
| | Sangat Setuju | 24 | 25.0 | 25.0 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

X3.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 2 | 2.1 | 2.1 | 2.1 |
| | Cukup Setuju | 11 | 11.5 | 11.5 | 13.5 |
| | Setuju | 56 | 58.3 | 58.3 | 71.9 |
| | Sangat Setuju | 27 | 28.1 | 28.1 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

X3.4

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Cukup Setuju | 13 | 13.5 | 13.5 | 13.5 |
| | Setuju | 51 | 53.1 | 53.1 | 66.7 |
| | Sangat Setuju | 32 | 33.3 | 33.3 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

4. Tingkat Kepercayaan (Z)

Z1.1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 2 | 2.1 | 2.1 | 2.1 |
| | Cukup Setuju | 16 | 16.7 | 16.7 | 18.8 |
| | Setuju | 49 | 51.0 | 51.0 | 69.8 |
| | Sangat Setuju | 29 | 30.2 | 30.2 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

Z1.2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Cukup Setuju | 13 | 13.5 | 13.5 | 13.5 |
| | Setuju | 61 | 63.5 | 63.5 | 77.1 |
| | Sangat Setuju | 22 | 22.9 | 22.9 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

Z1.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 1 | 1.0 | 1.0 | 1.0 |
| | Cukup Setuju | 23 | 24.0 | 24.0 | 25.0 |
| | Setuju | 49 | 51.0 | 51.0 | 76.0 |
| | Sangat Setuju | 23 | 24.0 | 24.0 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

5. Minat Menabung (Y)

Y1.1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Cukup Setuju | 18 | 18.8 | 18.8 | 18.8 |
| | Setuju | 58 | 60.4 | 60.4 | 79.2 |
| | Sangat Setuju | 20 | 20.8 | 20.8 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

Y1.2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Cukup Setuju | 25 | 26.0 | 26.0 | 26.0 |
| | Setuju | 50 | 52.1 | 52.1 | 78.1 |
| | Sangat Setuju | 21 | 21.9 | 21.9 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

Y1.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Cukup Setuju | 14 | 14.6 | 14.6 | 14.6 |
| | Setuju | 52 | 54.2 | 54.2 | 68.8 |
| | Sangat Setuju | 30 | 31.3 | 31.3 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

Y1.4

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Cukup Setuju | 21 | 21.9 | 21.9 | 21.9 |
| | Setuju | 52 | 54.2 | 54.2 | 76.0 |
| | Sangat Setuju | 23 | 24.0 | 24.0 | 100.0 |
| | Total | 96 | 100.0 | 100.0 | |

Lampiran 6 Uji Instrumen Data

1. Uji Validitas

Uji Validitas X1

Correlations

| | | X1.1 | X1.2 | X1.3 | TotalX1 |
|---------|---------------------|--------|--------|--------|---------|
| X1.1 | Pearson Correlation | 1 | .445** | .172 | .745** |
| | Sig. (2-tailed) | | .000 | .093 | .000 |
| | N | 96 | 96 | 96 | 96 |
| X1.2 | Pearson Correlation | .445** | 1 | .228* | .762** |
| | Sig. (2-tailed) | .000 | | .025 | .000 |
| | N | 96 | 96 | 96 | 96 |
| X1.3 | Pearson Correlation | .172 | .228* | 1 | .658** |
| | Sig. (2-tailed) | .093 | .025 | | .000 |
| | N | 96 | 96 | 96 | 96 |
| TotalX1 | Pearson Correlation | .745** | .762** | .658** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |
| | N | 96 | 96 | 96 | 96 |

Uji Validitas X2

Correlations

| | | X2.1 | X2.2 | X2.3 | Total X3 |
|----------|---------------------|--------|--------|--------|----------|
| X2.1 | Pearson Correlation | 1 | .352** | .344** | .711** |
| | Sig. (2-tailed) | | .000 | .001 | .000 |
| | N | 96 | 96 | 96 | 96 |
| X2.2 | Pearson Correlation | .352** | 1 | .559** | .824** |
| | Sig. (2-tailed) | .000 | | .000 | .000 |
| | N | 96 | 96 | 96 | 96 |
| X2.3 | Pearson Correlation | .344** | .559** | 1 | .812** |
| | Sig. (2-tailed) | .001 | .000 | | .000 |
| | N | 96 | 96 | 96 | 96 |
| Total X3 | Pearson Correlation | .711** | .824** | .812** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |
| | N | 96 | 96 | 96 | 96 |

Uji Validitas X3

Correlations

| | | X3.1 | X3.2 | X3.3 | X3.4 | Total X3 |
|----------|---------------------|--------|--------|--------|--------|----------|
| X3.1 | Pearson Correlation | 1 | .265** | .495** | .459** | .769** |
| | Sig. (2-tailed) | | .009 | .000 | .000 | .000 |
| | N | 96 | 96 | 96 | 96 | 96 |
| X3.2 | Pearson Correlation | .265** | 1 | .189 | .282** | .620** |
| | Sig. (2-tailed) | .009 | | .065 | .005 | .000 |
| | N | 96 | 96 | 96 | 96 | 96 |
| X3.3 | Pearson Correlation | .495** | .189 | 1 | .388** | .726** |
| | Sig. (2-tailed) | .000 | .065 | | .000 | .000 |
| | N | 96 | 96 | 96 | 96 | 96 |
| X3.4 | Pearson Correlation | .459** | .282** | .388** | 1 | .740** |
| | Sig. (2-tailed) | .000 | .005 | .000 | | .000 |
| | N | 96 | 96 | 96 | 96 | 96 |
| Total X3 | Pearson Correlation | .769** | .620** | .726** | .740** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | |
| | N | 96 | 96 | 96 | 96 | 96 |

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

Uji Validitas Y

Correlations

| | | Y1.1 | Y1.2 | Y1.3 | Y1.4 | Total Y1 |
|----------|---------------------|--------|--------|--------|--------|----------|
| Y1.1 | Pearson Correlation | 1 | .505** | .320** | .587** | .787** |
| | Sig. (2-tailed) | | .000 | .001 | .000 | .000 |
| | N | 96 | 96 | 96 | 96 | 96 |
| Y1.2 | Pearson Correlation | .505** | 1 | .360** | .514** | .791** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 |
| | N | 96 | 96 | 96 | 96 | 96 |
| Y1.3 | Pearson Correlation | .320** | .360** | 1 | .321** | .657** |
| | Sig. (2-tailed) | .001 | .000 | | .001 | .000 |
| | N | 96 | 96 | 96 | 96 | 96 |
| Y1.4 | Pearson Correlation | .587** | .514** | .321** | 1 | .800** |
| | Sig. (2-tailed) | .000 | .000 | .001 | | .000 |
| | N | 96 | 96 | 96 | 96 | 96 |
| Total Y1 | Pearson Correlation | .787** | .791** | .657** | .800** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | |
| | N | 96 | 96 | 96 | 96 | 96 |

Uji Validitas Z

Correlations

| | | Z1.1 | Z1.2 | Z1.3 | Total Z1 |
|----------|---------------------|--------|--------|--------|----------|
| Z1.1 | Pearson Correlation | 1 | .430** | .452** | .800** |
| | Sig. (2-tailed) | | .000 | .000 | .000 |
| | N | 96 | 96 | 96 | 96 |
| Z1.2 | Pearson Correlation | .430** | 1 | .510** | .777** |
| | Sig. (2-tailed) | .000 | | .000 | .000 |
| | N | 96 | 96 | 96 | 96 |
| Z1.3 | Pearson Correlation | .452** | .510** | 1 | .826** |
| | Sig. (2-tailed) | .000 | .000 | | .000 |
| | N | 96 | 96 | 96 | 96 |
| Total Z1 | Pearson Correlation | .800** | .777** | .826** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |
| | N | 96 | 96 | 96 | 96 |

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

2. Uji Reliabilitas

Uji Reliabilitas X1

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| .537 | 3 |

Uji Reliabilitas X2

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| .685 | 3 |

Uji Reliabilitas X3

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| .685 | 3 |

Uji Reliabilitas Y

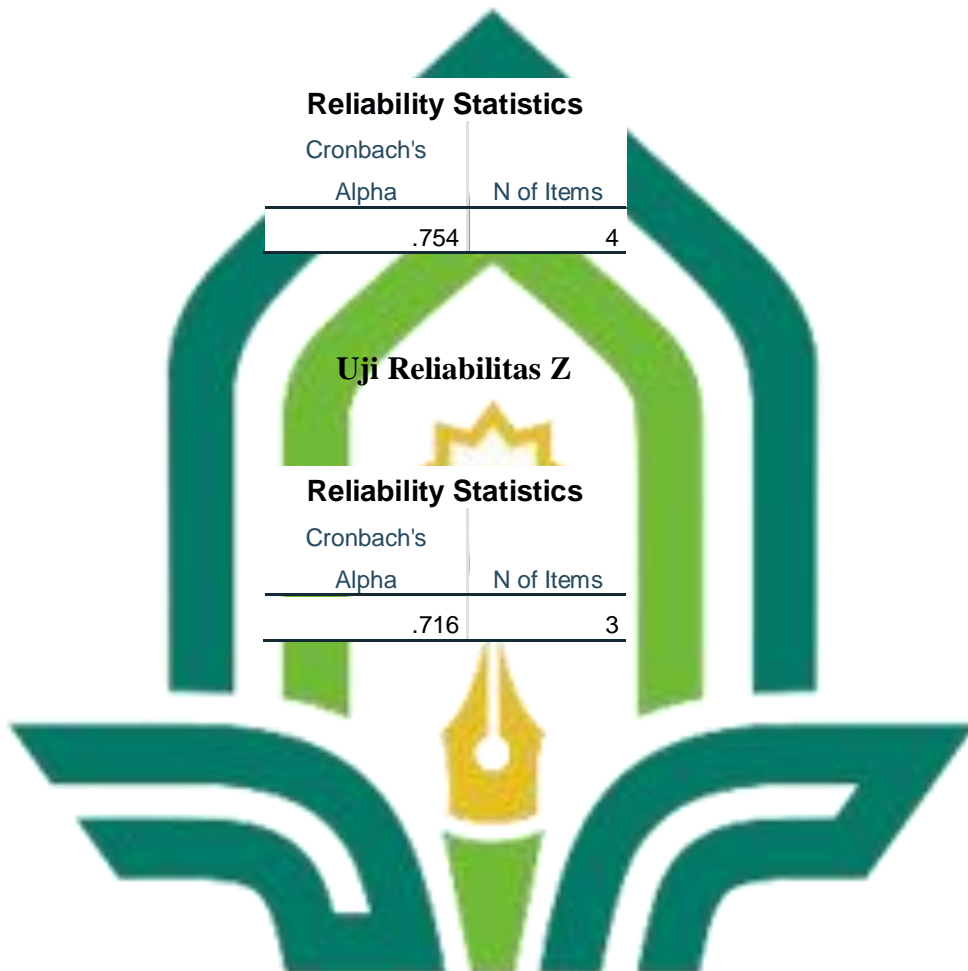
Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| .754 | 4 |

Uji Reliabilitas Z

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| .716 | 3 |



Lampiran 7 Uji Asumsi Klasik

1. UJI NORMALITAS

A. Uji Normalitas Persamaan 1 (X1,X2,dan X3 terhadap Z)

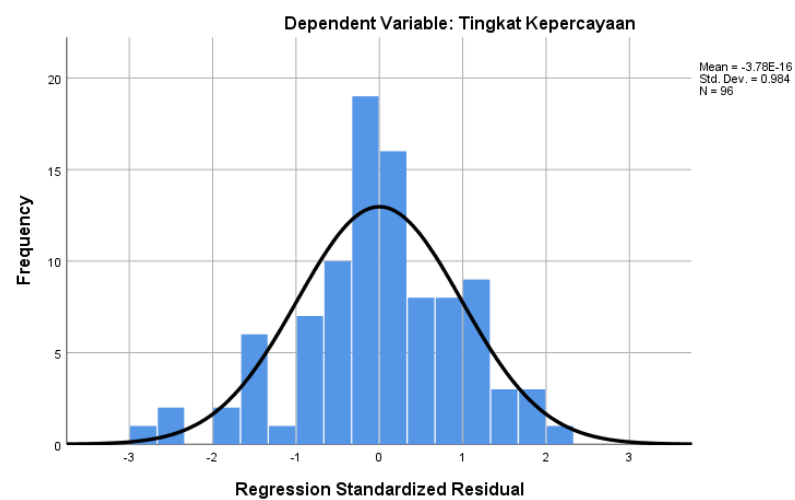
One-Sample Kolmogorov-Smirnov Test

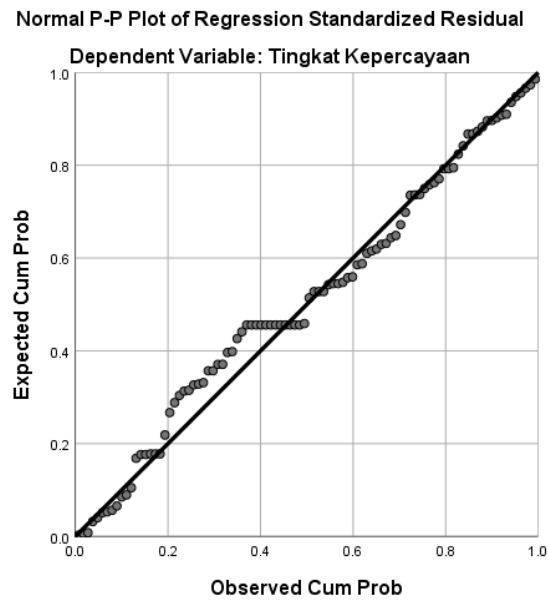
| | | Unstandardized Residual |
|----------------------------------|----------------|----------------------------|
| N | | 96 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 1.06221843 |
| Most Extreme Differences | Absolute | .090 |
| | Positive | .047 |
| | Negative | -.090 |
| Test Statistic | | .090 |
| Asymp. Sig. (2-tailed) | | .103 ^c |

- a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.



Histogram





B. Uji Normalitas Persamaan 2 (X1,X2,X3, dan Z terhadap Y)

One-Sample Kolmogorov-Smirnov Test

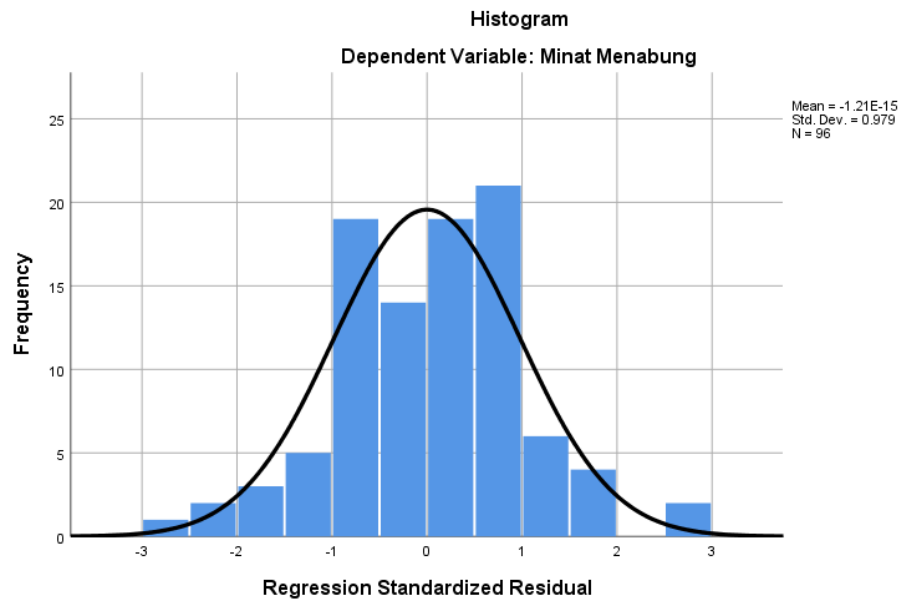
| | | Unstandardized Residual |
|----------------------------------|----------------|----------------------------|
| N | | 96 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 1.36943786 |
| Most Extreme Differences | Absolute | .074 |
| | Positive | .058 |
| | Negative | -.074 |
| Test Statistic | | .074 |
| Asymp. Sig. (2-tailed) | | .200 ^{c,d} |

a. Test distribution is Normal.

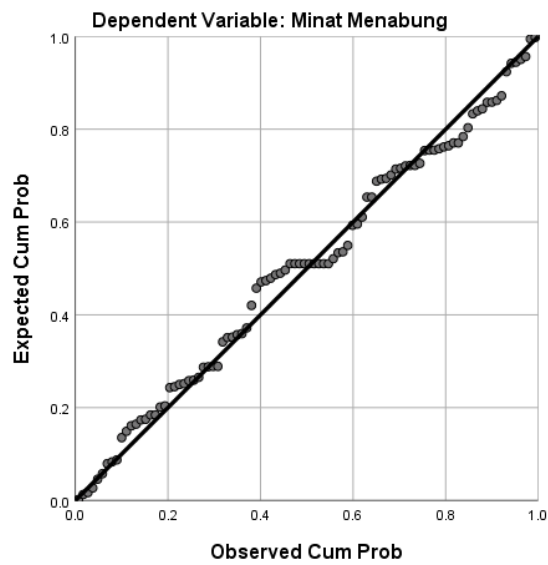
b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.



Normal P-P Plot of Regression Standardized Residual



2. UJI MULTIKOLINERITAS

A. Persamaan 1 (X1,X2,dan X3 Terhadap Z)

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. | Collinearity Statistics | |
|-------|-----------------------|-----------------------------|------------|--------------|-------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | .901 | 1.069 | | .842 | .402 | | |
| | Pendapatan | .241 | .080 | .246 | 3.034 | .003 | .675 | 1.483 |
| | Gaya Hidup | .158 | .069 | .183 | 2.290 | .024 | .698 | 1.432 |
| | Pengetahuan Financial | .483 | .090 | .484 | 5.346 | .000 | .541 | 1.848 |

a. Dependent Variable: Tingkat Kepercayaan

B. Persamaan 2 (X1,X2,X3 dan Z Terhadap Y)

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. | Collinearity Statistics | |
|-------|-----------------------|-----------------------------|------------|--------------|-------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 3.681 | 1.392 | | 2.645 | .010 | | |
| | Pendapatan | -.001 | .108 | -.001 | -.010 | .992 | .613 | 1.631 |
| | Gaya Hidup | .157 | .092 | .149 | 1.705 | .092 | .661 | 1.514 |
| | Pengetahuan Financial | .138 | .134 | .114 | 1.030 | .306 | .413 | 2.422 |
| | Tingkat Kepercayaan | .677 | .135 | .556 | 5.013 | .000 | .408 | 2.450 |

a. Dependent Variable: Minat Menabung

3. UJI HETEROKEDASTISITAS

A. Persamaan 1 (X1,X2, dan X3 terhadap Z)

| Coefficients ^a | | | | | | |
|---------------------------|-----------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.090 | .683 | | 3.059 | .003 |
| | Pendapatan | -.036 | .051 | -.087 | -.702 | .485 |
| | Gaya Hidup | -.062 | .044 | -.172 | -1.410 | .162 |
| | Pengetahuan Financial | .013 | .058 | .031 | .221 | .826 |

a. Dependent Variable: Abs_Res

B. Persamaan 2 (X1,X2,X3,Z terhadap Y)

| Coefficients ^a | | | | | | |
|---------------------------|-----------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .464 | .868 | | .535 | .594 |
| | Pendapatan | -.100 | .068 | -.192 | -1.481 | .142 |
| | Gaya Hidup | .069 | .057 | .151 | 1.208 | .230 |
| | Pengetahuan Financial | .130 | .084 | .245 | 1.552 | .124 |
| | Tingkat Kepercayaan | -.081 | .084 | -.152 | -.955 | .342 |

a. Dependent Variable: Abs_Res

4. Uji Linearitas

A. Persamaan 1 (X1,X2, dan X3 terhadap Z)

ANOVA Table

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|-------------------------------------|----------------|--------------------------|----------------|----|-------------|---------|------|
| Tingkat Kepercayaan * Gaya Hidup | Between Groups | (Combined) | 145.578 | 7 | 20.797 | 15.632 | .000 |
| | | Linearity | 137.517 | 1 | 137.517 | 103.362 | .000 |
| | | Deviation from Linearity | 8.061 | 6 | 1.343 | 1.010 | .424 |
| | | Within Groups | 117.079 | 88 | 1.330 | | |
| | | Total | 262.656 | 95 | | | |

B. Persamaan 2 (X1,X2,X3,Z terhadap Y)

ANOVA Table

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|--------------------------------|----------------|--------------------------|----------------|----|-------------|--------|------|
| Minat Menabung * Pendapatan | Between Groups | (Combined) | 108.905 | 8 | 13.613 | 4.223 | .000 |
| | | Linearity | 76.205 | 1 | 76.205 | 23.642 | .000 |
| | | Deviation from Linearity | 32.700 | 7 | 4.671 | 1.449 | .196 |
| | | Within Groups | 280.428 | 87 | 3.223 | | |
| | | Total | 389.333 | 95 | | | |

Lampiran 8 Path Analys (Analisis Jalur)

A. Hasil Analisis Regresi Substruktural 1 (X1,X2,X3 terhadap Z)

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .769 ^a | .592 | .579 | 1.07940 |

a. Predictors: (Constant), Pengetahuan Financial, Pendapatan, Gaya Hidup

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 155.467 | 3 | 51.822 | 44.479 | .000 ^b |
| | Residual | 107.189 | 92 | 1.165 | | |
| | Total | 262.656 | 95 | | | |

a. Dependent Variable: Tingkat Kepercayaan

b. Predictors: (Constant), Pengetahuan Financial, Pendapatan, Gaya Hidup

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-----------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .901 | 1.069 | | .842 | .402 |
| | Pendapatan | .241 | .080 | .246 | 3.034 | .003 |
| | Gaya Hidup | .483 | .090 | .484 | 5.346 | .000 |
| | Pengetahuan Financial | .158 | .069 | .183 | 2.290 | .024 |

a. Dependent Variable: Tingkat Kepercayaan

Menunjukkan Nilai Beta pada Tabel Analisis Jalur

B. Hasil Analisis Regresi Substruktural 2 (X1,X2,X3 dan Z terhadap Y)

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .736 ^a | .542 | .523 | 1.37720 |

a. Predictors: (Constant), Tingkat Kepercayaan, Pengetahuan Financial, Pendapatan, Gaya Hidup

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 213.206 | 4 | 53.301 | 28.102 | .000 ^b |
| | Residual | 180.184 | 91 | 1.897 | | |
| | Total | 393.390 | 95 | | | |

a. Dependent Variable: Mlnat Menabung

b. Predictors: (Constant), Tingkat Kepercayaan, Pengetahuan Financial, Pendapatan, Gaya Hidup

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-----------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3.717 | 1.369 | | 2.715 | .008 |
| | Pendapatan | .208 | .197 | .187 | 2.144 | .035 |
| | Gaya Hidup | .143 | .131 | .118 | 1.087 | .004 |
| | Pengetahuan Financial | .148 | .089 | .140 | 1.667 | .009 |
| | Tingkat Kepercayaan | .680 | .132 | .560 | 5.153 | .000 |

a. Dependent Variable: Mlnat Menabung

Menunjukkan Nilai Beta pada Tabel Analisis Jalur

Lampiran 9 Uji Hipotesis

1. UJI T (PARSIAL)

a. Persamaan 1 (X1,X2,X3 terhadap Z)

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. |
|-------|------------|-----------------------------|------------|----------------------|-------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | 5.480 | .963 | | 5.692 | .000 |
| | Pendapatan | .575 | .082 | .586 | 7.007 | .000 |

a. Dependent Variable: Tingkat Kepercayaan

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. |
|-------|------------|-----------------------------|------------|----------------------|--------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | 3.430 | .867 | | 3.959 | .000 |
| | Gaya Hidup | .722 | .071 | .724 | 10.164 | .000 |

a. Dependent Variable: Tingkat Kepercayaan

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. |
|-------|-----------------------|-----------------------------|------------|----------------------|-------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | 4.501 | 1.257 | | 3.581 | .001 |
| | Pengetahuan Financial | .463 | .076 | .534 | 6.131 | .000 |

a. Dependent Variable: Tingkat Kepercayaan

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. |
|-------|-----------------------|-----------------------------|------------|----------------------|-------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | .901 | 1.069 | | .842 | .402 |
| | Pendapatan | .241 | .080 | .246 | 3.034 | .003 |
| | Gaya Hidup | .483 | .090 | .484 | 5.346 | .000 |
| | Pengetahuan Financial | .158 | .069 | .183 | 2.290 | .024 |

a. Dependent Variable: Tingkat Kepercayaan

Untuk melihat koefisien jalur di gambar diagram jalur model 2

b. Persamaan 2 (X1,X2,X3,Z terhadap Y)

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. |
|-------|------------|-----------------------------|------------|----------------------|-------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | 10.027 | 1.297 | | 7.731 | .000 |
| | Pendapatan | .529 | .111 | .442 | 4.783 | .000 |

a. Dependent Variable: Minat Menabung

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. |
|-------|------------|-----------------------------|------------|----------------------|-------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | 7.399 | 1.226 | | 6.035 | .000 |
| | Gaya Hidup | .725 | .100 | .597 | 7.218 | .000 |

a. Dependent Variable: Minat Menabung

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. |
|-------|-----------------------|-----------------------------|------------|----------------------|-------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | 7.308 | 1.560 | | 4.686 | .000 |
| | Pengetahuan Financial | .536 | .094 | .508 | 5.718 | .000 |

a. Dependent Variable: Minat Menabung

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. |
|-------|---------------------|-----------------------------|------------|----------------------|-------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | 5.545 | 1.073 | | 5.169 | .000 |
| | Tingkat Kepercayaan | .874 | .087 | .718 | 9.992 | .000 |

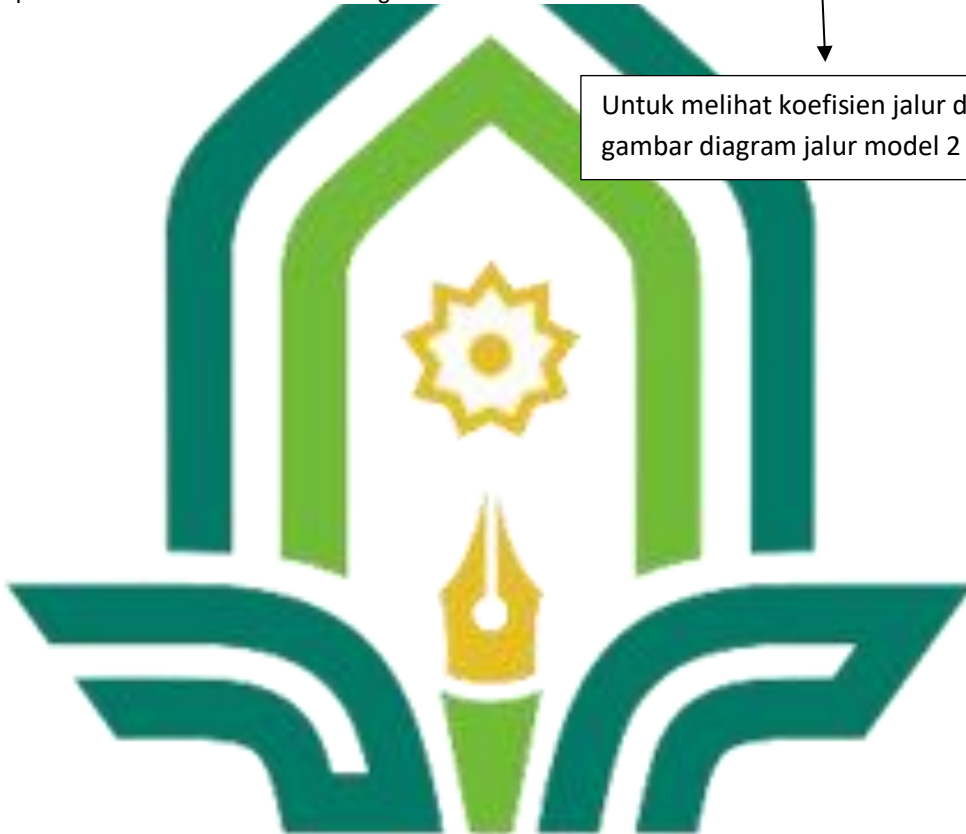
a. Dependent Variable: Minat Menabung

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-----------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3.717 | 1.369 | | 2.715 | .008 |
| | Pendapatan | .208 | .197 | .187 | 2.144 | .035 |
| | Gaya Hidup | .143 | .131 | .118 | 1.087 | .004 |
| | Pengetahuan Financial | .148 | .089 | .140 | 1.667 | .009 |
| | Tingkat Kepercayaan | .680 | .132 | .560 | 5.153 | .000 |

a. Dependent Variable: Minat Menabung

Untuk melihat koefisien jalur di gambar diagram jalur model 2



Lampiran 10 Koefisien Determinasi

A. Koefisien Determinasi (Persamaan 1 (X1,X2,X3, terhadap Z)

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .769 ^a | .592 | .579 | 1.06540 |

a. Predictors: (Constant), Pengetahuan Financial, Pendapatan, Gaya Hidup

B. Koefisien Determinasi Persamaan 2 (X1,X2,X3,Z terhadap Y)

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .736 ^a | .542 | .523 | 1.37720 |

a. Predictors: (Constant), Tingkat Kepercayaan, Pengetahuan Financial, Pendapatan, Gaya Hidup



Lampiran 11

r Tabel

| df = (n-2) | Tingkat signifikansi untuk uji satu arah | | | | | df = (n-2) | Tingkat signifikansi untuk uji satu arah | | | | |
|---------------|--|--------|--------|--------|--------|---------------|--|--------|--------|--------|--------|
| | 0,05 | 0.025 | 0.01 | 0.005 | 0.0005 | | 0.05 | 0.025 | 0.01 | 0.005 | 0.0005 |
| | Tingkat signifikansi untuk uji dua arah | | | | | | Tingkat signifikansi untuk uji dua arah | | | | |
| | 0,1 | 0.05 | 0.02 | 0.01 | 0.001 | | 0.1 | 0.05 | 0.02 | 0.01 | 0.001 |
| 1 | 0.9877 | 0.9969 | 0.9995 | 0.9999 | 1.0000 | 51 | 0.2284 | 0.2706 | 0.3188 | 0.3509 | 0.4393 |
| 2 | 0.9000 | 0.9500 | 0.9800 | 0.9900 | 0.9990 | 52 | 0.2262 | 0.2681 | 0.3158 | 0.3477 | 0.4354 |
| 3 | 0.8054 | 0.8783 | 0.9343 | 0.9587 | 0.9911 | 53 | 0.2241 | 0.2656 | 0.3129 | 0.3445 | 0.4317 |
| 4 | 0.7293 | 0.8114 | 0.8822 | 0.9172 | 0.9741 | 54 | 0.2221 | 0.2632 | 0.3102 | 0.3415 | 0.4280 |
| 5 | 0.6694 | 0.7545 | 0.8329 | 0.8745 | 0.9509 | 55 | 0.2201 | 0.2609 | 0.3074 | 0.3385 | 0.4244 |
| 6 | 0.6215 | 0.7067 | 0.7887 | 0.8343 | 0.9249 | 56 | 0.2181 | 0.2586 | 0.3048 | 0.3357 | 0.4210 |
| 7 | 0.5822 | 0.6664 | 0.7498 | 0.7977 | 0.8983 | 57 | 0.2162 | 0.2564 | 0.3022 | 0.3328 | 0.4176 |
| 8 | 0.5494 | 0.6319 | 0.7155 | 0.7646 | 0.8721 | 58 | 0.2144 | 0.2542 | 0.2997 | 0.3301 | 0.4143 |
| 9 | 0.5214 | 0.6021 | 0.6851 | 0.7348 | 0.8470 | 59 | 0.2126 | 0.2521 | 0.2972 | 0.3274 | 0.4110 |
| 10 | 0.4973 | 0.5760 | 0.6581 | 0.7079 | 0.8233 | 60 | 0.2108 | 0.2500 | 0.2948 | 0.3248 | 0.4079 |
| 11 | 0.4762 | 0.5529 | 0.6339 | 0.6835 | 0.8010 | 61 | 0.2091 | 0.2480 | 0.2925 | 0.3223 | 0.4048 |
| 12 | 0.4575 | 0.5324 | 0.6120 | 0.6614 | 0.7800 | 62 | 0.2075 | 0.2461 | 0.2902 | 0.3198 | 0.4018 |
| 13 | 0.4409 | 0.5140 | 0.5923 | 0.6411 | 0.7604 | 63 | 0.2058 | 0.2441 | 0.2880 | 0.3173 | 0.3988 |
| 14 | 0.4259 | 0.4973 | 0.5742 | 0.6226 | 0.7419 | 64 | 0.2042 | 0.2423 | 0.2858 | 0.3150 | 0.3959 |
| 15 | 0.4124 | 0.4821 | 0.5577 | 0.6055 | 0.7247 | 65 | 0.2027 | 0.2404 | 0.2837 | 0.3126 | 0.3931 |
| 16 | 0.4000 | 0.4683 | 0.5425 | 0.5897 | 0.7084 | 66 | 0.2012 | 0.2387 | 0.2816 | 0.3104 | 0.3903 |
| 17 | 0.3887 | 0.4555 | 0.5285 | 0.5751 | 0.6932 | 67 | 0.1997 | 0.2369 | 0.2796 | 0.3081 | 0.3876 |
| 18 | 0.3783 | 0.4438 | 0.5155 | 0.5614 | 0.6788 | 68 | 0.1982 | 0.2352 | 0.2776 | 0.3060 | 0.3850 |
| 19 | 0.3687 | 0.4329 | 0.5034 | 0.5487 | 0.6652 | 69 | 0.1968 | 0.2335 | 0.2756 | 0.3038 | 0.3823 |
| 20 | 0.3598 | 0.4227 | 0.4921 | 0.5368 | 0.6524 | 70 | 0.1954 | 0.2319 | 0.2737 | 0.3017 | 0.3798 |
| 21 | 0.3515 | 0.4132 | 0.4815 | 0.5256 | 0.6402 | 71 | 0.1940 | 0.2303 | 0.2718 | 0.2997 | 0.3773 |
| 22 | 0.3438 | 0.4044 | 0.4716 | 0.5151 | 0.6287 | 72 | 0.1927 | 0.2287 | 0.2700 | 0.2977 | 0.3748 |
| 23 | 0.3365 | 0.3961 | 0.4622 | 0.5052 | 0.6178 | 73 | 0.1914 | 0.2272 | 0.2682 | 0.2957 | 0.3724 |
| 24 | 0.3297 | 0.3882 | 0.4534 | 0.4958 | 0.6074 | 74 | 0.1901 | 0.2257 | 0.2664 | 0.2938 | 0.3701 |
| 25 | 0.3233 | 0.3809 | 0.4451 | 0.4869 | 0.5974 | 75 | 0.1888 | 0.2242 | 0.2647 | 0.2919 | 0.3678 |
| 26 | 0.3172 | 0.3739 | 0.4372 | 0.4785 | 0.5880 | 76 | 0.1876 | 0.2227 | 0.2630 | 0.2900 | 0.3655 |
| 27 | 0.3115 | 0.3673 | 0.4297 | 0.4705 | 0.5790 | 77 | 0.1864 | 0.2213 | 0.2613 | 0.2882 | 0.3633 |
| 28 | 0.3061 | 0.3610 | 0.4226 | 0.4629 | 0.5703 | 78 | 0.1852 | 0.2199 | 0.2597 | 0.2864 | 0.3611 |

| | | | | | | | | | | | |
|----|--------|--------|--------|--------|--------|-----|--------|--------|--------|--------|--------|
| 29 | 0.3009 | 0.3550 | 0.4158 | 0.4556 | 0.5620 | 79 | 0.1841 | 0.2185 | 0.2581 | 0.2847 | 0.3589 |
| 30 | 0.2960 | 0.3494 | 0.4093 | 0.4487 | 0.5541 | 80 | 0.1829 | 0.2172 | 0.2565 | 0.2830 | 0.3568 |
| 31 | 0.2913 | 0.3440 | 0.4032 | 0.4421 | 0.5465 | 81 | 0.1818 | 0.2159 | 0.2550 | 0.2813 | 0.3547 |
| 32 | 0.2869 | 0.3388 | 0.3972 | 0.4357 | 0.5392 | 82 | 0.1807 | 0.2146 | 0.2535 | 0.2796 | 0.3527 |
| 33 | 0.2826 | 0.3338 | 0.3916 | 0.4296 | 0.5322 | 83 | 0.1796 | 0.2133 | 0.2520 | 0.2780 | 0.3507 |
| 34 | 0.2785 | 0.3291 | 0.3862 | 0.4238 | 0.5254 | 84 | 0.1786 | 0.2120 | 0.2505 | 0.2764 | 0.3487 |
| 35 | 0.2746 | 0.3246 | 0.3810 | 0.4182 | 0.5189 | 85 | 0.1775 | 0.2108 | 0.2491 | 0.2748 | 0.3468 |
| 36 | 0.2709 | 0.3202 | 0.3760 | 0.4128 | 0.5126 | 86 | 0.1765 | 0.2096 | 0.2477 | 0.2732 | 0.3449 |
| 37 | 0.2673 | 0.3160 | 0.3712 | 0.4076 | 0.5066 | 87 | 0.1755 | 0.2084 | 0.2463 | 0.2717 | 0.3430 |
| 38 | 0.2638 | 0.3120 | 0.3665 | 0.4026 | 0.5007 | 88 | 0.1745 | 0.2072 | 0.2449 | 0.2702 | 0.3412 |
| 39 | 0.2605 | 0.3081 | 0.3621 | 0.3978 | 0.4950 | 89 | 0.1735 | 0.2061 | 0.2435 | 0.2687 | 0.3393 |
| 40 | 0.2573 | 0.3044 | 0.3578 | 0.3932 | 0.4896 | 90 | 0.1726 | 0.2050 | 0.2422 | 0.2673 | 0.3375 |
| 41 | 0.2542 | 0.3008 | 0.3536 | 0.3887 | 0.4843 | 91 | 0.1716 | 0.2039 | 0.2409 | 0.2659 | 0.3358 |
| 42 | 0.2512 | 0.2973 | 0.3496 | 0.3843 | 0.4791 | 92 | 0.1707 | 0.2028 | 0.2396 | 0.2645 | 0.3341 |
| 43 | 0.2483 | 0.2940 | 0.3457 | 0.3801 | 0.4742 | 93 | 0.1698 | 0.2017 | 0.2384 | 0.2631 | 0.3323 |
| 44 | 0.2455 | 0.2907 | 0.3420 | 0.3761 | 0.4694 | 94 | 0.1689 | 0.2006 | 0.2371 | 0.2617 | 0.3307 |
| 45 | 0.2429 | 0.2876 | 0.3384 | 0.3721 | 0.4647 | 95 | 0.1680 | 0.1996 | 0.2359 | 0.2604 | 0.3290 |
| 46 | 0.2403 | 0.2845 | 0.3348 | 0.3683 | 0.4601 | 96 | 0.1671 | 0.1986 | 0.2347 | 0.2591 | 0.3274 |
| 47 | 0.2377 | 0.2816 | 0.3314 | 0.3646 | 0.4557 | 97 | 0.1663 | 0.1975 | 0.2335 | 0.2578 | 0.3258 |
| 48 | 0.2353 | 0.2787 | 0.3281 | 0.3610 | 0.4514 | 98 | 0.1654 | 0.1966 | 0.2324 | 0.2565 | 0.3242 |
| 49 | 0.2329 | 0.2759 | 0.3249 | 0.3575 | 0.4473 | 99 | 0.1646 | 0.1956 | 0.2312 | 0.2552 | 0.3226 |
| 50 | 0.2306 | 0.2732 | 0.3218 | 0.3542 | 0.4432 | 100 | 0.1638 | 0.1946 | 0.2301 | 0.2540 | 0.3211 |

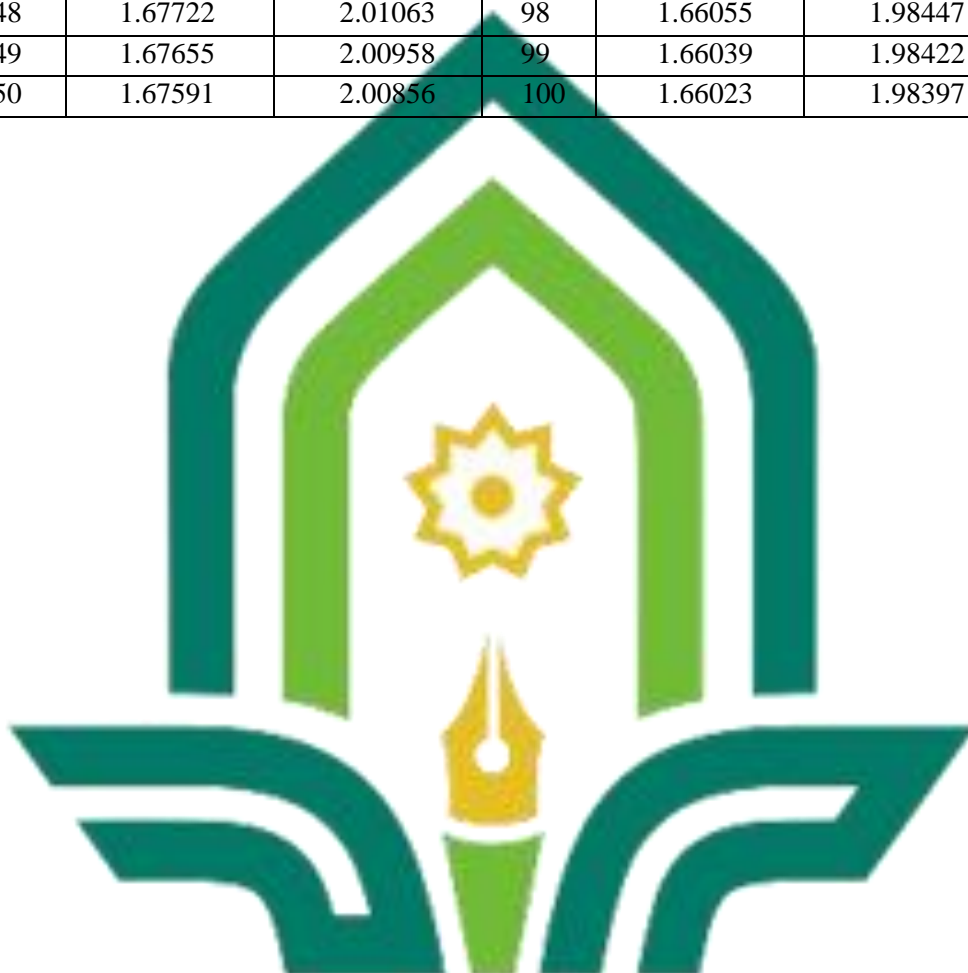


Lampiran 12

T Tabel

| Pr Df | 0.05 0.10 | 0.025 0.050 | Pr df | 0.05 0.10 | 0.025 0.050 |
|------------------|----------------------|------------------------|------------------|----------------------|------------------------|
| 1 | 6.31375 | 12.70620 | 51 | 1.67528 | 2.00758 |
| 2 | 2.91999 | 4.30265 | 52 | 1.67469 | 2.00665 |
| 3 | 2.35336 | 3.18245 | 53 | 1.67412 | 2.00575 |
| 4 | 2.13185 | 2.77645 | 54 | 1.67356 | 2.00488 |
| 5 | 2.01505 | 2.57058 | 55 | 1.67303 | 2.00404 |
| 6 | 1.94318 | 2.44691 | 56 | 1.67252 | 2.00324 |
| 7 | 1.89458 | 2.36462 | 57 | 1.67203 | 2.00247 |
| 8 | 1.85955 | 2.30600 | 58 | 1.67155 | 2.00172 |
| 9 | 1.83311 | 2.26216 | 59 | 1.67109 | 2.00100 |
| 10 | 1.81246 | 2.22814 | 60 | 1.67065 | 2.00030 |
| 11 | 1.79588 | 2.20099 | 61 | 1.67022 | 1.99962 |
| 12 | 1.78229 | 2.17881 | 62 | 1.66980 | 1.99897 |
| 13 | 1.77093 | 2.16037 | 63 | 1.66940 | 1.99834 |
| 14 | 1.76131 | 2.14479 | 64 | 1.66901 | 1.99773 |
| 15 | 1.75305 | 2.13145 | 65 | 1.66864 | 1.99714 |
| 16 | 1.74588 | 2.11991 | 66 | 1.66827 | 1.99656 |
| 17 | 1.73961 | 2.10982 | 67 | 1.66792 | 1.99601 |
| 18 | 1.73406 | 2.10092 | 68 | 1.66757 | 1.99547 |
| 19 | 1.72913 | 2.09302 | 69 | 1.66724 | 1.99495 |
| 20 | 1.72472 | 2.08596 | 70 | 1.66691 | 1.99444 |
| 21 | 1.72074 | 2.07961 | 71 | 1.66660 | 1.99394 |
| 22 | 1.71714 | 2.07387 | 72 | 1.66629 | 1.99346 |
| 23 | 1.71387 | 2.06866 | 73 | 1.66600 | 1.99300 |
| 24 | 1.71088 | 2.06390 | 74 | 1.66571 | 1.99254 |
| 25 | 1.70814 | 2.05954 | 75 | 1.66543 | 1.99210 |
| 26 | 1.70562 | 2.05553 | 76 | 1.66515 | 1.99167 |
| 27 | 1.70329 | 2.05183 | 77 | 1.66488 | 1.99125 |
| 28 | 1.70113 | 2.04841 | 78 | 1.66462 | 1.99085 |
| 29 | 1.69913 | 2.04523 | 79 | 1.66437 | 1.99045 |
| 30 | 1.69726 | 2.04227 | 80 | 1.66412 | 1.99006 |
| 31 | 1.69552 | 2.03951 | 81 | 1.66388 | 1.98969 |
| 32 | 1.69389 | 2.03693 | 82 | 1.66365 | 1.98932 |
| 33 | 1.69236 | 2.03452 | 83 | 1.66342 | 1.98896 |
| 34 | 1.69092 | 2.03224 | 84 | 1.66320 | 1.98861 |
| 35 | 1.68957 | 2.03011 | 85 | 1.66298 | 1.98827 |
| 36 | 1.68830 | 2.02809 | 86 | 1.66277 | 1.98793 |
| 37 | 1.68709 | 2.02619 | 87 | 1.66256 | 1.98761 |
| 38 | 1.68595 | 2.02439 | 88 | 1.66235 | 1.98729 |

| | | | | | |
|----|---------|---------|-----|---------|---------|
| 39 | 1.68488 | 2.02269 | 89 | 1.66216 | 1.98698 |
| 40 | 1.68385 | 2.02108 | 90 | 1.66196 | 1.98667 |
| 41 | 1.68288 | 2.01954 | 91 | 1.66177 | 1.98638 |
| 42 | 1.68195 | 2.01808 | 92 | 1.66159 | 1.98609 |
| 43 | 1.68107 | 2.01669 | 93 | 1.66140 | 1.98580 |
| 44 | 1.68023 | 2.01537 | 94 | 1.66123 | 1.98552 |
| 45 | 1.67943 | 2.01410 | 95 | 1.66105 | 1.98525 |
| 46 | 1.67866 | 2.01290 | 96 | 1.66088 | 1.98498 |
| 47 | 1.67793 | 2.01174 | 97 | 1.66071 | 1.98472 |
| 48 | 1.67722 | 2.01063 | 98 | 1.66055 | 1.98447 |
| 49 | 1.67655 | 2.00958 | 99 | 1.66039 | 1.98422 |
| 50 | 1.67591 | 2.00856 | 100 | 1.66023 | 1.98397 |



Lampiran 13 Dokumentasi



*Lampiran 14***DAFTAR RIWAYAT HIDUP****A. IDENTITAS**

1. Nama : Dian Novita
2. Tempat, Tanggal Lahir : Batang, 9 Mei 2001
3. Alamat Rumah :DK.Buntit Ds.Tumbrep Rt04/Rw05
Kec,Bandar Kab. Batang, Jawa Tengah
4. Email : dian9743@gmail.com
5. No. HP : 085701591792
6. Nama Ayah : Muhtarom
7. Nama Ibu : Soleha

B. RIWAYAT PENDIDIKAN

1. MI Tumbrep 1
2. MTS At-Taqwa Bandar
3. SMA N 01 Bandar
4. UIN K.H. Abdurrahman Wahid Pekalongan

C. PENGALAMAN ORGANISASI

1. -

Pekalongan, 2 Oktober 2024

Penulis,



DIAN NOVITA

NIM. 4119067



KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI
K.H. ABDURRAHMAN WAHID PEKALONGAN
FAKULTAS EKONOMI DAN BISNIS ISLAM

Jalan Pahlawan KM. 5 Rowotaku Kajen Kab. Pekalongan Kode Pos 51161
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26 Maret 2024

Nomor : B-510/Un.27/J.IV.1/TL.00/03/2024
 Sifat : Biasa
 Lampiran : -
 Hal : Ijin Penelitian

Yth. Kepada Bapak/Ibu
 BSI KCP BATANG
 di
 Tempat

Assalamu'alaikum Wr. Wb.

Diberitahukan dengan hormat bahwa:

Nama : Dian Novita
 NIM : 4119067
 Jurusan/Prodi : Ekonomi Syariah
 Fakultas : Ekonomi dan Bisnis Islam

Adalah mahasiswa Universitas Islam Negeri K.H. Abdurrahman Wahid Pekalongan yang akan melakukan penelitian di Lembaga/Wilayah yang Bapak/Ibu Pimpin guna menyusun skripsi/tesis dengan judul
"PENGARUH PENDAPATAN, GAYA HIDUP DAN PENGETAHUAN FINANCIAL TERHADAP MINAT MENABUNG DI BANK SYARIAH INDONESIA DENGAN TINGKAT KEPERCAYAAN SEBAGAI VARIABEL INTERVANING PADA MASYARAKAT KECAMATAN BATANG"


Sehubungan dengan hal tersebut, dimohon dengan hormat bantuan Bapak/Ibu untuk memberikan izin dalam wawancara dan pengumpulan data penelitian dimaksud.

Demikian surat permohonan ini disampaikan, atas perhatian dan perkenannya diucapkan terima kasih.

Wassalamu'alaikum Wr. Wb.



Balai
Sertifikasi
Elektronik

Ditandatangani Secara Elektronik Oleh:

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