LAMPIRAN 4

HASIL UJI VALIDITAS DAN RELIABILITAS

**Lampiran 4**

**HASIL UJI VALIDITAS DAN RELIABILITAS**

* 1. **Aspek Literasi Keuangan**
     1. **Hasil Uji Validitas**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Pengetahuan  Umum | Pengetahuan  Umum | Pengetahuan  Umum | Simpanan &  kredit | Simpanan  & kredit | Simpanan  & kredit | Investasi | Investasi | Asuransi | Asuransi | Total |
| Pearson Correlation  Pengetahuan Umum  Sig. (2-tailed)  N  Pearson Correlation  Pengetahuan Umum  Sig. (2-tailed)  N  Pearson Correlation  Pengetahuan Umum  Sig. (2-tailed)  N  Pearson Correlation  Simpanan & kredit  Sig. (2-tailed)  N | 1 | .132 | -.038 | .048 | .113 | .402\* | .402\* | .551\*\* | .075 | .343\* | .609\*\* |
|  | .451 | .829 | .784 | .516 | .017 | .017 | .001 | .669 | .043 | .000 |
| 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| .132 | 1 | .357\* | .032 | .076 | .635\*\* | -.042 | -.110 | .211 | .334 | .464\*\* |
| .451 |  | .035 | .854 | .663 | .000 | .812 | .529 | .224 | .050 | .005 |
| 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| -.038 | .357\* | 1 | -.158 | .238 | .357\* | -.117 | -.180 | .494\*\* | .115 | .379\* |
| .829 | .035 |  | .364 | .168 | .035 | .505 | .302 | .003 | .512 | .025 |
| 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| .048 | .032 | -.158 | 1 | -.043 | .258 | .258 | .170 | -.028 | .308 | .422\* |
| .784 | .854 | .364 |  | .806 | .134 | .134 | .328 | .871 | .072 | .012 |
| 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Pengetahuan Umum | Pengetahuan Umum | Pengetahuan Umum | Simpanan & kredit | Simpanan & kredit | Simpanan & kredit | Investasi | Investasi | Asuransi | Asuransi | Total |
| Pearson Correlation  Simpanan & kredit  Sig. (2-tailed)  N  Pearson Correlation  Simpanan & kredit  Sig. (2-tailed)  N  Pearson Correlation  Investasi  Sig. (2-tailed)  N  Pearson Correlation  Investasi  Sig. (2-tailed)  N  Pearson Correlation  Asuransi  Sig. (2-tailed)  N | .113 | .076 | .238 | -.043 | 1 | .319 | .111 | .018 | .018 | -.090 | .356\* |
| .516 | .663 | .168 | .806 |  | .061 | .525 | .917 | .917 | .608 | .036 |
| 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| .402\* | .635\*\* | .357\* | .258 | .319 | 1 | .167 | .211 | .211 | .334 | .735\*\* |
| .017 | .000 | .035 | .134 | .061 |  | .339 | .224 | .224 | .050 | .000 |
| 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| .402\* | -.042 | -.117 | .258 | .111 | .167 | 1 | .440\*\* | .073 | .070 | .526\*\* |
| .017 | .812 | .505 | .134 | .525 | .339 |  | .008 | .676 | .688 | .001 |
| 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| .551\*\* | -.110 | -.180 | .170 | .018 | .211 | .440\*\* | 1 | -.129 | .391\* | .497\*\* |
| .001 | .529 | .302 | .328 | .917 | .224 | .008 |  | .460 | .020 | .002 |
| 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| .075 | .211 | .494\*\* | -.028 | .018 | .211 | .073 | -.129 | 1 | .031 | .354\* |
| .669 | .224 | .003 | .871 | .917 | .224 | .676 | .460 |  | .860 | .037 |
| 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Asuransi | Pearson Correlation  Sig. (2-tailed) | .343\*  .043 | .334  .050 | .115  .512 | .308  .072 | -.090  .608 | .334  .050 | .070  .688 | .391\*  .020 | .031  .860 | 1 | .600\*\*  .000 |
|  | N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Total | Pearson Correlation  Sig. (2-tailed) | .609\*\*  .000 | .464\*\*  .005 | .379\*  .025 | .422\*  .012 | .356\*  .036 | .735\*\*  .000 | .526\*\*  .001 | .497\*\*  .002 | .354\*  .037 | .600\*\*  .000 | 1 |
|  | N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |

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

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

## Hasil Uji Reliabilitas

*Cronbach's Alpha* N of Items

0,632 10

## Aspek Pengelolaan Keuangan Usaha

* + 1. **Hasil Uji Validitas**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Sbr Dana Usaha | Lap Keuangan | Lap Keuangan | Mjm Kas | Mjm Kas | Mjm Kas | Pengangg aran | Pengangg aran | Pengangg aran | Pengangg aran | TOTAL |
| Pearson Correlation | 1 | .506\*\* | .429\* | .480\*\* | .109 | .130 | .553\*\* | .327 | .183 | .235 | .585\*\* |
| Sbr Dana Usaha Sig. (2-tailed) |  | .002 | .010 | .003 | .532 | .457 | .001 | .055 | .293 | .174 | .000 |
| N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Pearson Correlation | .506\*\* | 1 | .588\*\* | .885\*\* | .276 | .365\* | .648\*\* | .383\* | .261 | .530\*\* | .771\*\* |
| Lap Keuangan Sig. (2-tailed) | .002 |  | .000 | .000 | .108 | .031 | .000 | .023 | .129 | .001 | .000 |
| N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Pearson Correlation | .429\* | .588\*\* | 1 | .547\*\* | .019 | .200 | .366\* | .417\* | .396\* | .530\*\* | .665\*\* |
| Lap Keuangan Sig. (2-tailed) | .010 | .000 |  | .001 | .912 | .248 | .031 | .013 | .018 | .001 | .000 |
| N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Pearson Correlation | .480\*\* | .885\*\* | .547\*\* | 1 | .369\* | .345\* | .631\*\* | .489\*\* | .339\* | .608\*\* | .806\*\* |
| Mjm Kas Sig. (2-tailed) | .003 | .000 | .001 |  | .029 | .042 | .000 | .003 | .047 | .000 | .000 |
| N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Pearson Correlation | .109 | .276 | .019 | .369\* | 1 | .463\*\* | .242 | .288 | .152 | .459\*\* | .505\*\* |
| Mjm Kas Sig. (2-tailed) | .532 | .108 | .912 | .029 |  | .005 | .162 | .093 | .384 | .006 | .002 |
| N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Sbr Dana Usaha | Lap Keuangan | Lap Keuangan | Mjm Kas | Mjm Kas | Mjm Kas | Pengangg aran | Pengangg aran | Pengangg aran | Pengangg aran | TOTAL |
| Pearson Correlation | .130 | .365\* | .200 | .345\* | .463\*\* | 1 | .623\*\* | .266 | .186 | .391\* | .535\*\* |
| Mjm Kas Sig. (2-tailed) | .457 | .031 | .248 | .042 | .005 |  | .000 | .123 | .284 | .020 | .001 |
| N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Pearson Correlation | .553\*\* | .648\*\* | .366\* | .631\*\* | .242 | .623\*\* | 1 | .543\*\* | .278 | .400\* | .763\*\* |
| Penganggaran Sig. (2-tailed) | .001 | .000 | .031 | .000 | .162 | .000 |  | .001 | .106 | .017 | .000 |
| N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Pearson Correlation | .327 | .383\* | .417\* | .489\*\* | .288 | .266 | .543\*\* | 1 | .528\*\* | .625\*\* | .737\*\* |
| Penganggaran Sig. (2-tailed) | .055 | .023 | .013 | .003 | .093 | .123 | .001 |  | .001 | .000 | .000 |
| N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Pearson Correlation | .183 | .261 | .396\* | .339\* | .152 | .186 | .278 | .528\*\* | 1 | .726\*\* | .556\*\* |
| Penganggaran Sig. (2-tailed) | .293 | .129 | .018 | .047 | .384 | .284 | .106 | .001 |  | .000 | .001 |
| N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Pearson Correlation | .235 | .530\*\* | .530\*\* | .608\*\* | .459\*\* | .391\* | .400\* | .625\*\* | .726\*\* | 1 | .796\*\* |
| Penganggaran Sig. (2-tailed) | .174 | .001 | .001 | .000 | .006 | .020 | .017 | .000 | .000 |  | .000 |
| N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| Pearson Correlation | .585\*\* | .771\*\* | .665\*\* | .806\*\* | .505\*\* | .535\*\* | .763\*\* | .737\*\* | .556\*\* | .796\*\* | 1 |
| TOTAL Sig. (2-tailed) | .000 | .000 | .000 | .000 | .002 | .001 | .000 | .000 | .001 | .000 |  |
| N | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |

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

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

## Hasil Uji Reliabilitas

*Cronbach's Alpha* N of Items 0,872 10

# LAMPIRAN 5

HASIL

UJI HIPOTESIS

## Lampiran 5 HASIL UJI HIPOTESIS

1. **Hubungan antara Usia dengan Pengelolaan Keuangan UMKM**

**Case Processing Summary**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Cases | | | | | |
| Valid | | Missing | | Total | |
| N | Percent | N | Percent | N | Percent |
| Usia \* PengelolaanKeuangan | 35 | 100.0% | 0 | 0.0% | 35 | 100.0% |

**Usia \* PengelolaanKeuangan Crosstabulation**

Count

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | PengelolaanKeuangan | | | Total |
| Buruk | Cukup | Baik |
| Usia | ≤ 25 tahun | 0 | 0 | 7 | 7 |
|  | > 25 – 40  tahun | 3 | 6 | 8 | 17 |
|  | 40 – 55 tahun | 0 | 6 | 5 | 11 |
| Total |  | 3 | 12 | 20 | 35 |

## Chi-Square Tests

|  |  |  |  |
| --- | --- | --- | --- |
|  | Value | Df | Asymptotic Significance  (2-sided) |
| Pearson Chi-Square | 9.714a | 4 | .046 |
| Likelihood Ratio | 12.692 | 4 | .013 |
| Linear-by-Linear  Association | 2.044 | 1 | .153 |
| N of Valid Cases | 35 |  |  |

* 1. 6 cells (66.7%) have expected count less than 5.
  2. The minimum expected count is .60.

## Hubungan antara Tingkat Pendidikan dengan Pengelolaan Keuangan UMKM

**Case Processing Summary**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Cases | | | | | |
| Valid | | Missing | | Total | |
| N | Percent | N | Percent | N | Percent |
| TingkatPendidikan \* PengelolaanKeuangan | 35 | 100.0% | 0 | 0.0% | 35 | 100.0% |

**TingkatPendidikan \* PengelolaanKeuangan Crosstabulation**

Count

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | PengelolaanKeuangan | | | Total |
| Buruk | Cukup | Baik |
| TingkatPendidika Tamat SD/Ibtidaiyah | 0 | 0 | 1 | 1 |
| n Tidak Tamat SMP/MT Sanawiyah | 0 | 0 | 1 | 1 |
| Tamat SMP/MT Sanawiyah | 1 | 2 | 0 | 3 |
| Tamat SMA/SMK/MA | 1 | 6 | 10 | 17 |
| Tamat Akademi D1/D2/D3 | 1 | 0 | 2 | 3 |
| Tamat S1 | 0 | 4 | 6 | 10 |
| Total | 3 | 12 | 20 | 35 |

## Chi-Square Tests

|  |  |  |  |
| --- | --- | --- | --- |
|  | Value | df | Asymptotic Significance  (2-sided) |
| Pearson Chi-Square | 10.624a | 10 | .388 |
| Likelihood Ratio | 12.941 | 10 | .227 |
| Linear-by-Linear  Association | .129 | 1 | .720 |
| N of Valid Cases | 35 |  |  |

a. 15 cells (83.3%) have expected count less than 5. The minimum expected count is .09.

## Hubungan antara Pendapatan/Bulan dengan Pengelolaan Keuangan UMKM

**Case Processing Summary**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Cases | | | | | |
| Valid | | Missing | | Total | |
| N | Percent | N | Percent | N | Percent |
| PendapatanPerBulan \* PengelolaanKeuangan | 35 | 100.0% | 0 | 0.0% | 35 | 100.0% |

**PendapatanPerBulan \* PengelolaanKeuangan Crosstabulation**

Count

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | PengelolaanKeuangan | | | Total |
| Buruk | Cukup | Baik |
| PendapatanPerBula n | ≤ Rp5 juta  > Rp5 – 15 juta | 2  1 | 8  1 | 11  1 | 21  3 |
|  | > Rp15 – 25  juta | 0 | 2 | 3 | 5 |
| Total | > Rp25 juta | 0  3 | 1  12 | 5  20 | 6  35 |

## Chi-Square Tests

|  |  |  |  |
| --- | --- | --- | --- |
|  | Value | Df | Asymptotic Significance  (2-sided) |
| Pearson Chi-Square | 4.900a | 6 | .557 |
| Likelihood Ratio | 5.015 | 6 | .542 |
| Linear-by-Linear  Association | 1.644 | 1 | .200 |
| N of Valid Cases | 35 |  |  |

a. 10 cells (83.3%) have expected count less than 5. The minimum expected count is .26.

## Hubungan antara Literasi Keuangan dengan Pengelolaan Keuangan UMKM

**Case Processing Summary**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Cases | | | | | |
| Valid | | Missing | | Total | |
| N | Percent | N | Percent | N | Percent |
| LiterasiKeuangan \* PengelolaanKeuangan | 35 | 100.0% | 0 | 0.0% | 35 | 100.0% |

**LiterasiKeuangan \* PengelolaanKeuangan Crosstabulation**

Count

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | PengelolaanKeuangan | | | Total |
| Buruk | Cukup | Baik |
| LiterasiKeuanga | 2.00 | 0 | 7 | 15 | 22 |
| n | 3.00 | 3 | 5 | 5 | 13 |
| Total |  | 3 | 12 | 20 | 35 |

## Chi-Square Tests

|  |  |  |  |
| --- | --- | --- | --- |
|  | Value | df | Asymptotic Significance  (2-sided) |
| Pearson Chi-Square | 6.445a | 2 | .040 |
| Likelihood Ratio | 7.386 | 2 | .025 |
| Linear-by-Linear  Association | 5.253 | 1 | .022 |
| N of Valid Cases | 35 |  |  |

a. 3 cells (50.0%) have expected count less than 5. The minimum expected count is 1.11.