LAMPIRAN 1 HASIL UJI

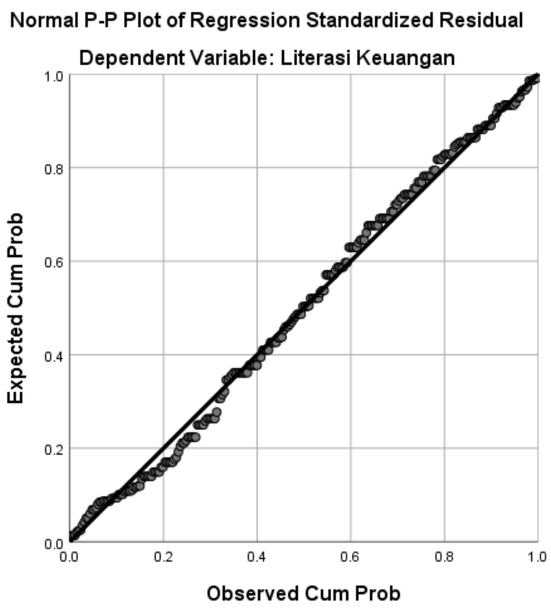
VALIDITAS

Variabel	No. Item	R Hitung	R Tabel	Keterangan
Gaya Hidup Digital (X1)	X1.1	0.788	0.126	Valid
	X1.2	0.801	0.126	Valid
	X1.3	0.732	0.126	Valid
	X1.4	0.769	0.126	Valid
	X1.5	0.782	0.126	Valid
Persepsi Resiko (X2)	X2.1	0.722	0.126	Valid
	X2.2	0.784	0.126	Valid
	X2.3	0.772	0.126	Valid
	X2.4	0.761	0.126	Valid
	X2.5	0.781	0.126	Valid
Literasi Keuangan (M)	M.1	0.793	0.126	Valid
	M.2	0.813	0.126	Valid
	M.3	0.751	0.126	Valid
	M.4	0.807	0.126	Valid
	M.5	0.724	0.126	Valid
Intensitas Penggunaan (M)	Y.1	0.782	0.126	Valid
	Y.2	0.768	0.126	Valid
	Y.3	0.789	0.126	Valid
	Y.4	0.800	0.126	Valid

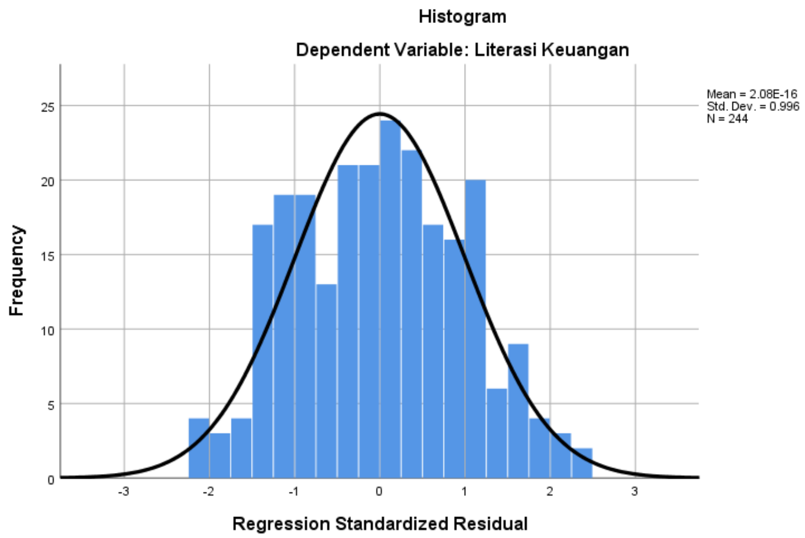
RELIABILITAS

Variabel	Cronbach Alpha	Keterangan
Gaya Hidup Digital (X1)	0.833	Reliabel
Persepsi Resiko (X2)	0.822	Reliabel
Literasi Keuangan (M)	0.837	Reliabel
Intensitas Penggunaan (M)	0.792	Reliabel

PLOT NORMALITAS



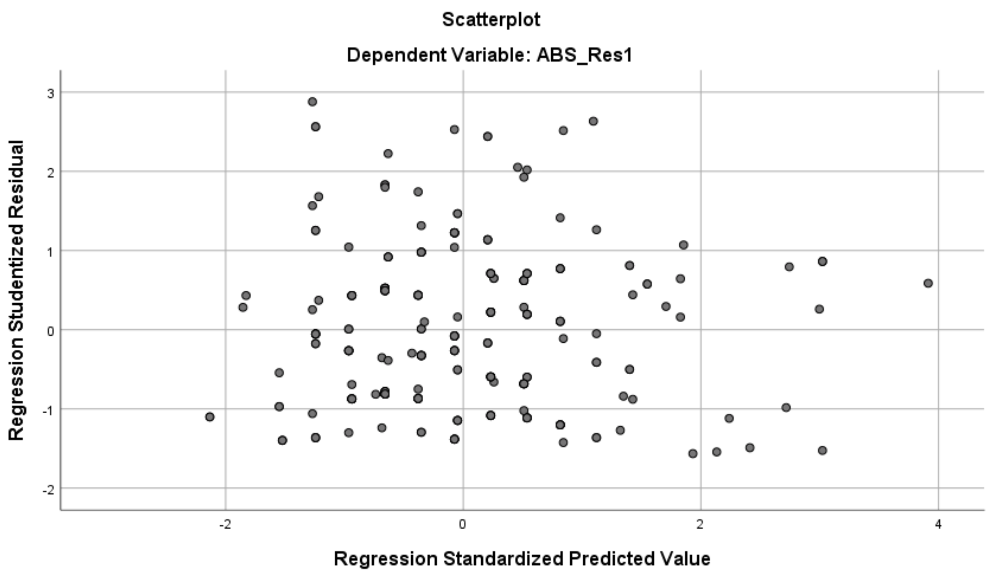
HISTOGRAM NORMALITAS



OUTPUT UJI NORMALITAS

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		244
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.37077875
Most Extreme Differences	Absolute	.052
	Positive	.052
	Negative	-.042
Test Statistic		.052
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.		

HETEROSKEDASTISITAS



Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.360	.425		3.200	.002
	Gaya Hidup Digital	.011	.031	.040	.372	.710
	Persepsi Resiko	-.022	.032	-.075	-.689	.491
a. Dependent Variable: ABS_Res1						

MULTIKOLINIERITAS

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.195	.761		1.570	.118		
	Gaya Hidup Digital	.384	.055	.379	7.002	.000	.350	2.858
	Persepsi Resiko	.559	.057	.533	9.866	.000	.350	2.858
a. Dependent Variable: Literasi Keuangan								

REGRESI LINIER BERGANDA

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.195	.761		1.570	.118		
	Gaya Hidup Digital	.384	.055	.379	7.002	.000	.350	2.858
	Persepsi Resiko	.559	.057	.533	9.866	.000	.350	2.858
a. Dependent Variable: Literasi Keuangan								

UJI T PARTIAL

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.195	.761		1.570	.118		
	Gaya Hidup Digital	.384	.055	.379	7.002	.000	.350	2.858
	Persepsi Resiko	.559	.057	.533	9.866	.000	.350	2.858

a. Dependent Variable: Literasi Keuangan

UJI F SIMULTAN

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1395.997	2	697.999	368.409	.000[b]
	Residual	456.605	241	1.895		
	Total	1852.602	243			

a. Dependent Variable: Literasi Keuangan

b. Predictors: (Constant), Persepsi Resiko, Gaya Hidup Digital

KOEFISIEN KORELASI

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.868[a]	.754	.751	1.376

a. Predictors: (Constant), Persepsi Resiko, Gaya Hidup Digital

b. Dependent Variable: Literasi Keuangan

UJI DETERMINASI

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.868[a]	.754	.751	1.376
a. Predictors: (Constant), Persepsi Resiko, Gaya Hidup Digital				
b. Dependent Variable: Literasi Keuangan				

UJI SOBEL

Pengaruh X1 melalui M terhadap Y

X1 → M → Y		Test Statistic	P-Value	Kesimpulan
A	0.384	3.736	0.000	Berpengaruh Signifikan
B	0.230			
SE_a	0.055			
SE_b	0.052			

UJI SOBEL

Pengaruh X2 melalui M terhadap Y

X2 → M → Y		Test Statistic	P-Value	Kesimpulan
A	0.559	4.032	0.000	Berpengaruh Signifikan
B	0.230			
SE_a	0.057			
SE_b	0.052			