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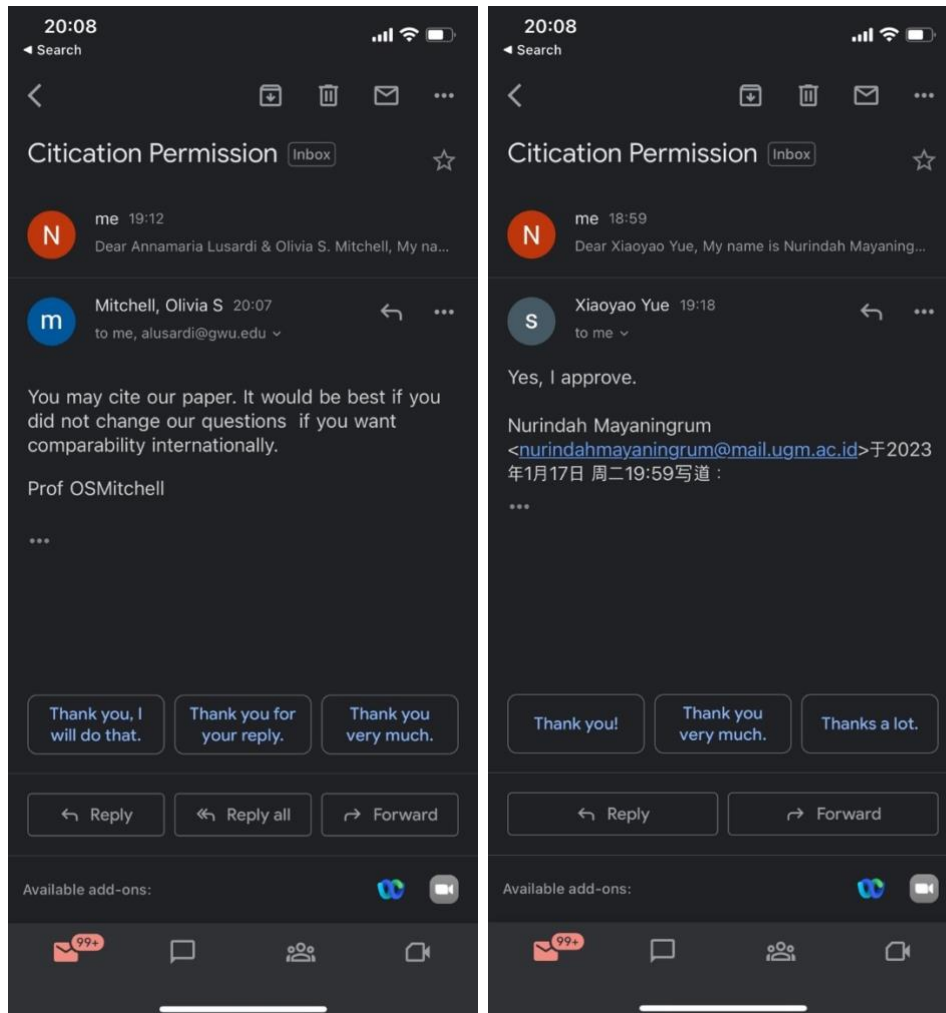
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APPENDIX

Appendix 1 Proof of permission to use the questionnaire item



Appendix 2 Questionnaire Items

Pengaruh hubungan interaksi sosial, self-esteem, dan literasi keuangan terhadap perilaku keuangan: Pendekatan model *stimulus-organism-response* (SOR)

Bapak/Ibu/Saudara/Saudari yang terhormat,
Perkenalkan saya Maya, mahasiswa **Master Business Administration Fakultas Ekonomika dan Bisnis Universitas Gadjah Mada**, saat ini sedang melakukan penelitian dengan judul **"Pengaruh hubungan interaksi sosial, self-esteem, dan literasi keuangan terhadap perilaku keuangan: Pendekatan model stimulus-organism-response (SOR)"**. Saya memohon kesediaan Bapak/Ibu/Saudara/Saudari untuk mengisi kuesioner yang telah disediakan.

Penelitian ini membutuhkan data berdasarkan hasil survei dari responden dengan kriteria **individu yang telah mengelola keuangannya secara mandiri**. Jika Bapak/Ibu/Saudara/Saudari memenuhi kriteria di atas, maka dimohon kesediaannya dalam mengisi kuesioner ini. Sebagai bentuk ucapan terima kasih, akan diberikan e-wallet sebesar Rp50.000 untuk 100 responden pertama.

Atas waktu dan kesediaannya, saya ucapkan terima kasih.

jeffreypelawi@gmail.com [Switch account](#)
Not shared

* Indicates required question

Apakah Anda telah mengelola keuangan secara mandiri? *

☐ Ya
☐ Tidak

Nomor Handphone / e-wallet (Contoh: 0818777333 / GOPAY). Apabila tidak ingin mencantumkan dapat mengisikan tanda setrip (-).

Your answer

Jenis Kelamin *

☐ Laki-laki
☐ Perempuan
☐ Memilih tidak menjawab

Usia (dalam tahun) *

☐ < 25
☐ 25 - 40
☐ 41 - 60
☐ > 60

Domisili *

☐ DKI Jakarta
☐ DIY Yogyakarta
☐ Surabaya
☐ Other:

Aktivitas Anda saat ini? *

☐ Karyawan Swasta
☐ Karyawan BUMN/ASN
☐ Wiraswasta
☐ Mahasiswa/Siswa/Peserta Magang
☐ Other:

Posisi/jabatan Anda saat ini? *

☐ Staff atau setaranya
☐ Supervisor atau setaranya
☐ Manager atau setaranya
☐ Direktur atau setaranya
☐ Wiraswasta
☐ Other:

Pendidikan Terakhir *

☐ Sekolah Menengah Atas
☐ Diploma 3 atau setaranya
☐ Strata-1 atau setaranya
☐ Strata-2 atau setaranya
☐ Strata-3 atau setaranya
☐ Other:

Interaksi Sosial
Interaksi sosial merupakan hubungan antar individu yang dapat mempengaruhi perilaku keuangan individu.
Interaksi sosial terdiri dari lima item pertanyaan. Mohon untuk memilih "Sangat Setuju" sampai dengan "Sangat Tidak Setuju" sesuai dengan kondisi yang Bapak/Ibu/Saudara/Saudari alami saat ini.

1. Saya membicarakan/mendiskusikan cara penggunaan kredit yang baik pada keluarga/kolega/ahli. *

☐ Sangat Setuju
☐ Setuju
☐ Netral
☐ Tidak Setuju
☐ Sangat Tidak Setuju

2. Saya membicarakan/mendiskusikan rencana keuangan yang baik pada keluarga/kolega/ahli. *

☐ Sangat Setuju
☐ Setuju
☐ Netral
☐ Tidak Setuju
☐ Sangat Tidak Setuju

3. Saya membicarakan/mendiskusikan cara mengelola keuangan yang baik pada keluarga/kolega/ahli. *

- ☐ Sangat Setuju
- ☐ Setuju
- ☐ Netral
- ☐ Tidak Setuju
- ☐ Sangat Tidak Setuju

4. Saya pernah mengikuti pelatihan/seminar/kelas terkait pengelolaan keuangan/investasi, termasuk pelatihan secara daring/online (media sosial, Youtube, dan lainnya). *

- ☐ Sangat Setuju
- ☐ Setuju
- ☐ Netral
- ☐ Tidak Setuju
- ☐ Sangat Tidak Setuju

5. Saya umumnya memiliki hubungan baik dengan keluarga/komunitas/individu lain. *

- ☐ Sangat Setuju
- ☐ Setuju
- ☐ Netral
- ☐ Tidak Setuju
- ☐ Sangat Tidak Setuju

Apakah Bapak/Ibu/Saudara/Saudari memiliki kendala dalam memahami lima pertanyaan interaksi sosial? (mohon disebutkan nomornya apabila ada) *

- ☐ Tidak
- ☐ Other:

Perilaku Keuangan

Perilaku keuangan dapat didefinisikan sebagai pengelolaan tabungan, pengeluaran, dan anggaran seseorang. Dalam pandangan yang lebih luas, perilaku keuangan mencakup konsep yang luas meliputi perilaku investasi untuk jangka pendek dan jangka panjang, perilaku menabung, penggunaan kredit, perilaku belanja, dan lain-lain.

Perilaku keuangan terdiri dari 12 (dua belas) item pertanyaan. Mohon untuk memilih "Sangat Setuju" sampai dengan "Sangat Tidak Setuju" sesuai dengan kondisi yang Bapak/Ibu/Saudara/Saudari alami saat ini.

1. Saya umumnya membayar semua tagihan tepat waktu. *

- ☐ Sangat Setuju
- ☐ Setuju
- ☐ Netral
- ☐ Tidak Setuju
- ☐ Sangat Tidak Setuju

2. Saya memiliki rekening tabungan. *

- ☐ Sangat Setuju
- ☐ Setuju
- ☐ Netral
- ☐ Tidak Setuju
- ☐ Sangat Tidak Setuju

3. Saya umumnya memeriksa/melacak pengeluaran dan pemasukan bulanan. *

- ☐ Sangat Setuju
- ☐ Setuju
- ☐ Netral
- ☐ Tidak Setuju
- ☐ Sangat Tidak Setuju

4. Saya umumnya merencanakan pengeluaran atau anggaran. *

- ☐ Sangat Setuju
- ☐ Setuju
- ☐ Netral
- ☐ Tidak Setuju
- ☐ Sangat Tidak Setuju

5. Saya memiliki cara/sistem/kebiasaan terkait pencatatan keuangan atau melacak pengeluaran. *

- ☐ Sangat Setuju
- ☐ Setuju
- ☐ Netral
- ☐ Tidak Setuju
- ☐ Sangat Tidak Setuju

6. Saya umumnya menabung untuk tujuan jangka panjang seperti pendidikan, rumah, dan aset lainnya. *

- ☐ Sangat Setuju
- ☐ Setuju
- ☐ Netral
- ☐ Tidak Setuju
- ☐ Sangat Tidak Setuju

7. Saya memiliki akun terpisah atau menyisihkan sebagian pendapatan untuk dana pensiun. *

- ☐ Sangat Setuju
- ☐ Setuju
- ☐ Netral
- ☐ Tidak Setuju
- ☐ Sangat Tidak Setuju

<p>8. Saya menyisihkan sebagian pemasukan untuk asuransi. *</p> <p><input type="radio"/> Sangat Setuju</p> <p><input type="radio"/> Setuju</p> <p><input type="radio"/> Netral</p> <p><input type="radio"/> Tidak Setuju</p> <p><input type="radio"/> Sangat Tidak Setuju</p>	<p>11. Saya membandingkan penawaran sebelum mengajukan kredit. *</p> <p><input type="radio"/> Sangat Setuju</p> <p><input type="radio"/> Setuju</p> <p><input type="radio"/> Netral</p> <p><input type="radio"/> Tidak Setuju</p> <p><input type="radio"/> Sangat Tidak Setuju</p>
<p>9. Saya membeli obligasi, saham, atau reksadana. *</p> <p><input type="radio"/> Sangat Setuju</p> <p><input type="radio"/> Setuju</p> <p><input type="radio"/> Netral</p> <p><input type="radio"/> Tidak Setuju</p> <p><input type="radio"/> Sangat Tidak Setuju</p>	<p>12. Saya membayar/melunasi kredit secara penuh setiap bulan. *</p> <p><input type="radio"/> Sangat Setuju</p> <p><input type="radio"/> Setuju</p> <p><input type="radio"/> Netral</p> <p><input type="radio"/> Tidak Setuju</p> <p><input type="radio"/> Sangat Tidak Setuju</p>
<p>10. Saya memiliki kartu kredit atau menggunakan instrumen kredit lainnya seperti pinjaman online/keluarga/kolega/institusi. *</p> <p><input type="radio"/> Sangat Setuju</p> <p><input type="radio"/> Setuju</p> <p><input type="radio"/> Netral</p> <p><input type="radio"/> Tidak Setuju</p> <p><input type="radio"/> Sangat Tidak Setuju</p>	<p>Apakah Bapak/Ibu/Saudara/Saudari memiliki kendala dalam memahami dua belas pertanyaan perilaku keuangan? (mohon disebutkan nomornya apabila ada) *</p> <p><input type="radio"/> Tidak</p> <p><input type="radio"/> Other:</p>





<p>Self-esteem</p> <p>Self-esteem didefinisikan sebagai sikap individu terhadap diri sendiri. Ini dicirikan sebagai komponen sentral dari keseluruhan persepsi diri seseorang, dan dikaitkan dengan berbagai perilaku dan hasil individu seperti kinerja sekolah, kesuksesan pekerjaan, hubungan pribadi, dan kenakalan.</p> <p>Self-esteem terdiri dari 5 (lima) item pertanyaan. Mohon untuk memilih "Sangat Setuju" sampai dengan "Sangat Tidak Setuju" sesuai dengan kondisi yang Bapak/Ibu/Saudara/Saudari alami saat ini.</p>	<p>3. Saya merasa bahwa saya adalah orang yang berharga. *</p> <p><input type="radio"/> Sangat Setuju</p> <p><input type="radio"/> Setuju</p> <p><input type="radio"/> Netral</p> <p><input type="radio"/> Tidak Setuju</p> <p><input type="radio"/> Sangat Tidak Setuju</p>
<p>1. Saya merasa memiliki kualitas diri yang baik. *</p> <p><input type="radio"/> Sangat Setuju</p> <p><input type="radio"/> Setuju</p> <p><input type="radio"/> Netral</p> <p><input type="radio"/> Tidak Setuju</p> <p><input type="radio"/> Sangat Tidak Setuju</p>	<p>4. Secara keseluruhan, saya puas dengan diri saya sendiri. *</p> <p><input type="radio"/> Sangat Setuju</p> <p><input type="radio"/> Setuju</p> <p><input type="radio"/> Netral</p> <p><input type="radio"/> Tidak Setuju</p> <p><input type="radio"/> Sangat Tidak Setuju</p>
<p>2. Saya mampu melakukan banyak hal sebaik kebanyakan orang lain. *</p> <p><input type="radio"/> Sangat Setuju</p> <p><input type="radio"/> Setuju</p> <p><input type="radio"/> Netral</p> <p><input type="radio"/> Tidak Setuju</p> <p><input type="radio"/> Sangat Tidak Setuju</p>	<p>5. Saya cenderung mengambil sikap/tindakan positif untuk diri sendiri. *</p> <p><input type="radio"/> Sangat Setuju</p> <p><input type="radio"/> Setuju</p> <p><input type="radio"/> Netral</p> <p><input type="radio"/> Tidak Setuju</p> <p><input type="radio"/> Sangat Tidak Setuju</p>

Apakah Bapak/Ibu/Saudara/Saudari memiliki kendala dalam memahami lima pertanyaan Self-esteem? (mohon disebutkan nomornya apabila ada) *

☐ Tidak

☐ Other:

Literasi Keuangan

Literasi Keuangan didefinisikan sebagai tingkat pemahaman individu terhadap produk keuangan, serta pemahaman tentang manfaat dan risiko yang terkandung di dalamnya, sehingga dapat mengambil keputusan yang tepat untuk kepentingannya.

Literasi keuangan terdiri dari 10 (sepuluh) item pertanyaan. Mohon untuk memilih "Benar", "Salah", "Tidak tahu", atau "Menolak untuk menjawab" sesuai dengan apa yang menurut Bapak/Ibu/Saudara/Saudari yakini.

1. Saat ini Anda meinvestasikan 100 juta dengan bunga 5% per tahun, maka setelah satu tahun nilai investasi anda akan lebih besar dari 100 juta? *

☐ Benar

☐ Salah

☐ Tidak tahu

☐ Menolak untuk menjawab

2. Apabila suku bunga tabungan Anda adalah 2% per tahun dan tingkat inflasi 5% per tahun, maka setelah 1 tahun daya beli uang atau nilai uang di akun Anda akan lebih sedikit dari hari ini? *

☐ Benar

☐ Salah

☐ Tidak tahu

☐ Menolak untuk menjawab

3. Asumsikan Anda mewarisi 100 juta di tahun ini, dan saudara Anda mewarisi 100 juta 3 tahun kemudian. Dengan demikian, daya beli uang atau nilai uang Anda lebih besar dibandingkan saudara Anda. *

☐ Benar

☐ Salah

☐ Tidak tahu

☐ Menolak untuk menjawab

4. Lembaga Penjamin Simpanan (LPS) adalah organisasi yang menjamin simpanan bank Anda yang berbentuk tabungan, deposito, giro, dan sertifikat deposito? *

☐ Benar

☐ Salah

☐ Tidak tahu

☐ Menolak untuk menjawab

5. Risiko kehilangan uang akan menurun apabila Anda menyebarkan/membagi uang di beberapa kategori aset (misalnya saham, obligasi, deposito, emas, valas, rumah, dan lainnya). *

☐ Benar

☐ Salah

☐ Tidak tahu

☐ Menolak untuk menjawab

6. Seluruh kegiatan di dalam sektor jasa keuangan diatur dan diawasi oleh Otoritas Jasa Keuangan (OJK). *

☐ Benar

☐ Salah

☐ Tidak tahu

☐ Menolak untuk menjawab

7. Dengan membeli saham perusahaan B, maka Anda terdaftar sebagai pemilik perusahaan B. *

☐ Benar

☐ Salah

☐ Tidak tahu

☐ Menolak untuk menjawab

8. Dengan membeli obligasi perusahaan B, maka Anda meminjamkan uang kepada perusahaan B. *

☐ Benar

☐ Salah

☐ Tidak tahu

☐ Menolak untuk menjawab

9. Saham umumnya lebih berisiko dibandingkan obligasi. *

☐ Benar

☐ Salah

☐ Tidak tahu

☐ Menolak untuk menjawab

10. Dalam jangka panjang (misalnya 10-20 tahun), saham biasanya memberikan pengembalian yang lebih tinggi dibandingkan instrumen investasi keuangan lainnya seperti obligasi, deposito, giro, dan lainnya. *

☐ Benar

☐ Salah

☐ Tidak tahu

☐ Menolak untuk menjawab

Apakah Bapak/Ibu/Saudara/Saudari memiliki kendala dalam memahami 10 (sepuluh) pertanyaan literasi keuangan? (mohon disebutkan nomornya apabila ada) *

☐ Tidak

☐ Other:

Terima Kasih

Atas waktu dan kesediaan Bapak/Ibu/Saudara/Saudari dalam mengisi kuesioner ini, saya ucapkan terima kasih.

Horat saya,
Maya
Program Studi Master Business Administration
Fakultas Ekonomika dan Bisnis – Universitas Gadjah Mada

Appendix 3 SPSS Results

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
IS1	16.32	6.578	.507	.714
IS2	16.09	6.168	.723	.632
IS3	16.00	6.528	.697	.649
IS4	16.35	6.523	.441	.747
IS5	15.84	8.393	.284	.777

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Cash Flow 1	43.65	41.005	.444	.801
Cash Flow 2	43.51	41.531	.363	.806
Cash Flow 3	43.93	39.851	.466	.798
Cash Flow 4	43.98	39.991	.493	.797
Cash Flow 5	44.16	39.039	.475	.797
Future Planning 1	43.94	37.768	.588	.787
Future Planning 2	44.40	35.841	.569	.787
Future Planning 3	44.65	36.670	.491	.795
Future Planning 4	44.51	37.139	.475	.797
Credit Management 1	44.91	38.268	.302	.819
Credit Management 2	44.30	37.596	.483	.795
Credit Management 3	44.25	36.837	.535	.790

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ESTEEM1	16.88	5.426	.705	.777
ESTEEM2	16.92	5.373	.674	.785
ESTEEM3	16.67	5.678	.585	.810
ESTEEM4	16.96	5.198	.605	.808
ESTEEM5	16.67	5.830	.596	.807

Statistics

	Financial Behavior	Social Interaction	Self-esteem	Financial Literacy	GENDER	AGE	REGION	EDUC
N	Valid 251	251	251	251	251	251	251	251
	Missing 0	0	0	0	0	0	0	0
Mean	4.0169	4.029482	4.204781	7.73	.51	1.88	.72	2.87
Median	4.0800	4.000000	4.200000	8.00	1.00	2.00	1.00	3.00
Std. Deviation	.55892	.6344189	.5743667	2.296	.501	.570	.449	1.051
Skewness	-.564	-.602	-.439	-1.172	-.056	-.010	-.992	-.723
Std. Error of Skewness	.154	.154	.154	.154	.154	.154	.154	.154
Minimum	1.75	1.8000	2.0000	0	0	1	0	1
Maximum	5.00	5.0000	5.0000	10	1	3	1	5

Correlations

		Financial Behavior	Social Interaction	Self-esteem	Financial Literacy	GENDER	AGE	REGION	EDUC	WORK
Financial Behavior	Pearson Correlation	1	.557**	.406**	.175**	.065	.141	.132	.137	.173**
	Sig. (2-tailed)		.000	.000	.006	.306	.026	.036	.030	.006
	N	251	251	251	251	251	251	251	251	251
Social Interaction	Pearson Correlation	.557**	1	.344**	.215**	.118	.088	-.050	.098	.062
	Sig. (2-tailed)	.000		.000	.001	.061	.167	.434	.121	.327
	N	251	251	251	251	251	251	251	251	251
Self-esteem	Pearson Correlation	.406**	.344**	1	.207**	-.059	.007	.030	.069	.035
	Sig. (2-tailed)	.000	.000		.001	.355	.916	.636	.279	.585
	N	251	251	251	251	251	251	251	251	251
Financial Literacy	Pearson Correlation	.175**	.215**	.207**	1	.205**	.201**	.047	.327**	.031
	Sig. (2-tailed)	.006	.001	.001		.001	.001	.462	.000	.621
	N	251	251	251	251	251	251	251	251	251
GENDER	Pearson Correlation	.065	.118	-.059	.205**	1	.223**	-.054	.201**	.198**
	Sig. (2-tailed)	.306	.061	.355	.001		.000	.396	.001	.002
	N	251	251	251	251	251	251	251	251	251
AGE	Pearson Correlation	.141	.088	.007	.201**	.223**	1	.240**	.294**	.271**
	Sig. (2-tailed)	.026	.167	.916	.001	.000		.000	.000	.000
	N	251	251	251	251	251	251	251	251	251
REGION	Pearson Correlation	.132	-.050	.030	.047	-.054	.240**	1	.246**	.231**
	Sig. (2-tailed)	.036	.434	.636	.462	.396	.000		.000	.000
	N	251	251	251	251	251	251	251	251	251
EDUC	Pearson Correlation	.137	.098	.069	.327**	.201**	.294**	.246**	1	.053
	Sig. (2-tailed)	.030	.121	.279	.000	.001	.000	.000		.403
	N	251	251	251	251	251	251	251	251	251
WORK	Pearson Correlation	.173**	.062	.035	.031	.198**	.271**	.231**	.053	1
	Sig. (2-tailed)	.006	.327	.585	.621	.002	.000	.000	.403	
	N	251	251	251	251	251	251	251	251	251

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

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

a. SI → FB regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.557 ^a	.311	.308	.46498	2.080

a. Predictors: (Constant), Social Interaction

b. Dependent Variable: Financial Behavior

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.263	1	24.263	112.223	.000 ^b
	Residual	53.835	249	.216		
	Total	78.099	250			

a. Dependent Variable: Financial Behavior

b. Predictors: (Constant), Social Interaction

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.038	.189		10.780	.000		
	Social Interaction	.491	.046	.557	10.594	.000	1.000	1.000

a. Dependent Variable: Financial Behavior

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	Social Interaction
1	1	1.988	1.000	.01	.01
	2	.012	12.806	.99	.99

a. Dependent Variable: Financial Behavior

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9221	4.4935	4.0169	.31153	251
Residual	-1.40424	1.25681	.00000	.46405	251
Std. Predicted Value	-3.514	1.530	.000	1.000	251
Std. Residual	-3.020	2.703	.000	.998	251

a. Dependent Variable: Financial Behavior

b. SI & SE → FB regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.602 ^a	.363	.358	.44794	2.030

a. Predictors: (Constant), Self-esteem, Social Interaction

b. Dependent Variable: Financial Behavior

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.337	2	14.168	70.610	.000 ^b
	Residual	49.762	248	.201		
	Total	78.099	250			

a. Dependent Variable: Financial Behavior

b. Predictors: (Constant), Self-esteem, Social Interaction

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.340	.239		5.605	.000		
	Social Interaction	.417	.048	.474	8.773	.000	.881	1.134
	Self-esteem	.237	.053	.243	4.506	.000	.881	1.134

a. Dependent Variable: Financial Behavior

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Social Interaction	Self-esteem
1	1	2.977	1.000	.00	.00	.00
	2	.015	14.309	.07	.94	.32
	3	.009	18.231	.93	.06	.68

a. Dependent Variable: Financial Behavior

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.8488	4.6101	4.0169	.33667	251
Residual	-1.44632	1.21457	.00000	.44615	251
Std. Predicted Value	-3.470	1.762	.000	1.000	251
Std. Residual	-3.229	2.711	.000	.996	251

a. Dependent Variable: Financial Behavior

c. SI & FL → FB regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.560 ^a	.314	.308	.46485	2.090

a. Predictors: (Constant), Financial Literacy, Social Interaction

b. Dependent Variable: Financial Behavior

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.509	2	12.255	56.711	.000 ^b
	Residual	53.590	248	.216		
	Total	78.099	250			

a. Dependent Variable: Financial Behavior

b. Predictors: (Constant), Financial Literacy, Social Interaction

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.974	.198		9.949	.000		
	Social Interaction	.480	.047	.545	10.120	.000	.954	1.048
	Financial Literacy	.014	.013	.057	1.067	.287	.954	1.048

a. Dependent Variable: Financial Behavior

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Social Interaction	Financial Literacy
1	1	2.936	1.000	.00	.00	.01
	2	.052	7.489	.06	.08	.99
	3	.012	15.587	.94	.92	.00

a. Dependent Variable: Financial Behavior

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9502	4.5147	4.0169	.31311	251
Residual	-1.41053	1.25364	.00000	.46299	251
Std. Predicted Value	-3.407	1.590	.000	1.000	251
Std. Residual	-3.034	2.697	.000	.996	251

a. Dependent Variable: Financial Behavior

d. SI, SE, FL, and Control Var → FB regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.631 ^a	.398	.378	.44065	2.059

a. Predictors: (Constant), WORK, Financial Literacy, Self-esteem, REGION, GENDER, Social Interaction, AGE, EDUC

b. Dependent Variable: Financial Behavior

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.109	8	3.889	20.027	.000 ^b
	Residual	46.990	242	.194		
	Total	78.099	250			

a. Dependent Variable: Financial Behavior

b. Predictors: (Constant), WORK, Financial Literacy, Self-esteem, REGION, GENDER, Social Interaction, AGE, EDUC

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.034	.254		4.065	.000		
	Social Interaction	.414	.048	.470	8.638	.000	.840	1.190
	Self-esteem	.229	.053	.235	4.327	.000	.843	1.186
	Financial Literacy	-7.484E-005	.013	.000	-.006	.996	.813	1.229
	GENDER	-.007	.060	-.006	-.108	.914	.848	1.179
	AGE	.036	.055	.036	.655	.513	.803	1.245
	REGION	.134	.068	.108	1.986	.048	.842	1.188
	EDUC	.018	.030	.033	.591	.555	.785	1.273
	WORK	.080	.043	.101	1.869	.063	.859	1.164

a. Dependent Variable: Financial Behavior

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.6798	4.7578	4.0169	.35276	251
Residual	-1.30156	1.34605	.00000	.43354	251
Std. Predicted Value	-3.791	2.100	.000	1.000	251
Std. Residual	-2.954	3.055	.000	.984	251

a. Dependent Variable: Financial Behavior