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Appendix 1 Study Questionnaire

RESEARCH QUESTIONNAIRE

Dear Respondent,

I am a student of Gadjah Mada University Yogyakarta, the Accounting Study Program would like to conduct a research entitled **"Effect of Financial Knowledge, Financial Attitude, and Financial Behavior on Financial Literacy in Yogyakarta Special Province**" to obtain a Bachelor of Economics degree. To support the smooth running of this research, I am ask for your participate and willingness to fill out the list of questions and statements in this questionnaire truthfully. The answer that Mister/Mistress/Brother/Sister gave is used properly, which is only for the completion of the thesis and its confidentiality guaranteed.

For your participation and willingness to fill out this questionnaire, I thank you profusely.

Yogyakarta, March 2024

Researcher

Bernadhita Wardhana

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INSTRUCTIONS TO RESPONDENTS:
Dear respondents, please answer all questions in this survey. The answers you provide will be treated in strict confidentiality and only intended for the purposes of this research. There are no right or wrong answers, so please answer the questions as honestly as you can. Thank you very much.

I. Respondent Identity

Please be willing to answer the following questions by a cross (X) mark on one of multiple choice answer which provided below according to your actual situation:

1. Your gender:
   a. Male
   b. Female
2. Your age:
   a. 18-20 Years
   b. 21-25 Years
   c. 26-30 Years
   d. 31-35 Years
3. Your montly income:
   a. < Rp. 2 million
   b. Rp. 2 million – Rp.5 million
   c. Rp. 6 million – Rp.10 million
   d. > Rp.10 million
4. Your last education degree:
   a. Senior High School
   b. Diploma
   c. Bachelor
   d. Postgraduate

II. Instructions to answer the statement items:

Please choose the following answer according to the answer you are sure of by placing a cross mark (X) or a tick (√) in the answer column provided!
Description of the answer:

SD = If you **Strongly Disagree** with the statement
D = If you **Disagree** with the statement
N = If you are **Neutral** with the statement
A = If you **Agree** with the statement
SA = If you **Strongly Agree** with the statement

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No	Statement Items	SD	D	N	A	SA
Financial Literacy						
1	I know how to calculate compound loan interest					
2	I know how to understand the insurance unit-link					
3	I know how to understand the diversification risk of investment portfolios					
4	I know how to understand the inflation level					
Financial Knowledge						
5	Investing in different assets reduces risk					
6	An investment with a high return is likely to be highly risky					
7	High inflation means that the cost of living is increasing rapidly					
8	If the price goes up rapidly, the money people have in saving accounts could lose much of its value					
Financial Attitude						
9	It is important to set goals for the future					
10	I pay my bills on time					
11	I keep a close personal watch on my financial affairs					
12	I am prepared to risk some of my own money when saving or making an investment					
Financial Behavior						
13	My financial condition can meet all my financial needs only					
14	I spend money to save it for the long term					
15	I believe in paying my bills on time					
16	My financial condition restricts me to do some important things in my life					
17	I keep a close watch on my financial affairs					
18	I have the habit of keeping records of all of my financial activities					
19	I tend to analyze my affordability before buying					

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Appendix 2 Instrument Validity And Reliability Test Data

Resp	Financial Knowledge					Financial Attitude					Financial Behavior								Financial Literacy				
	1	2	3	4	Total	1	2	3	4	Total	1	2	3	4	5	6	7	Total	1	2	3	4	Total
1	5	4	3	2	14	5	5	5	5	20	5	5	4	2	4	4	4	28	4	4	3	3	14
2	5	5	4	5	19	4	4	4	4	16	4	4	4	4	4	4	4	28	4	4	2	2	12
3	4	5	4	5	18	4	4	4	4	16	4	3	4	5	5	5	4	30	4	4	2	2	12
4	4	4	4	4	16	5	5	5	5	20	3	4	3	5	4	2	4	25	5	5	4	4	18
5	3	4	3	4	14	4	4	4	4	16	5	5	5	5	5	5	5	35	5	5	5	5	20
6	5	4	3	4	16	4	4	4	4	16	4	4	4	4	4	4	4	28	3	3	3	3	12
7	5	5	5	5	20	4	4	4	4	16	4	4	4	4	4	4	4	28	4	4	4	4	16
8	5	5	4	5	19	4	4	4	4	16	5	4	4	5	5	5	5	33	4	4	4	4	16
9	3	5	3	4	15	5	5	5	5	20	3	3	3	3	3	4	4	23	3	3	3	3	12
10	3	4	3	4	14	5	5	5	5	20	4	4	4	2	4	2	4	24	5	5	5	5	20
11	4	5	4	4	17	5	5	5	5	20	5	5	5	5	5	5	5	35	4	4	4	4	16
12	5	4	3	3	15	5	5	5	5	20	5	4	4	3	5	3	4	28	4	4	4	4	16
13	3	5	3	3	14	5	5	5	5	20	5	3	4	2	4	4	4	26	4	4	4	4	16
14	4	5	4	4	17	4	4	4	4	16	4	4	4	4	4	4	4	28	4	5	5	5	19
15	5	5	4	5	19	4	4	4	4	16	3	3	4	2	4	4	3	23	5	3	5	5	18
16	4	4	4	4	16	4	4	4	4	16	4	4	4	3	4	4	2	25	1	1	1	1	4
17	3	4	4	4	15	4	4	4	4	16	3	4	5	4	4	4	4	28	4	4	2	4	14
18	5	4	4	4	17	5	5	5	5	20	3	3	3	3	3	3	3	21	4	4	4	4	16
19	2	4	2	3	11	5	5	5	5	20	3	3	2	2	3	3	2	18	4	4	4	5	17
20	4	5	4	4	17	5	4	4	3	16	4	5	4	5	5	4	4	31	3	4	3	4	14
21	3	3	3	3	12	4	4	5	5	18	3	4	4	4	3	2	1	21	3	3	3	4	13
22	4	5	4	4	17	3	4	3	4	14	5	5	4	4	5	4	3	30	4	2	3	3	12
23	4	4	4	4	16	4	4	4	5	17	4	4	4	2	4	4	3	25	2	2	4	4	12
24	4	5	5	5	19	4	5	4	4	17	4	5	5	5	5	5	5	34	3	4	3	3	13
25	2	4	3	3	12	5	5	5	5	20	5	4	5	4	5	4	4	31	3	3	4	3	13
26	3	4	4	4	15	4	5	4	4	17	4	4	3	4	3	4	4	26	3	3	4	3	13
27	4	5	5	5	19	4	5	5	4	18	4	4	4	4	4	4	4	28	4	5	4	3	16
28	5	4	5	5	19	4	4	4	4	16	4	4	4	4	4	4	4	28	3	2	2	2	9
29	4	4	4	4	16	5	5	5	5	20	4	4	4	4	4	4	4	28	4	3	5	3	15
30	4	4	4	5	17	4	4	4	2	14	4	4	4	5	4	5	5	31	3	5	4	4	16
31	4	5	4	5	18	5	5	5	4	19	4	4	4	5	3	4	4	28	4	4	4	4	16
32	5	4	4	4	17	4	4	4	4	16	3	5	3	4	4	5	2	26	5	5	5	5	20
33	5	5	4	4	18	4	1	4	1	10	3	3	3	2	3	3	2	19	4	4	4	4	16
34	5	5	5	5	20	4	2	4	4	14	4	4	4	3	4	4	3	26	4	4	4	4	16
35	5	5	5	5	20	4	3	4	4	15	4	4	5	5	5	5	5	33	1	1	1	1	4
36	5	5	5	5	20	4	3	3	3	13	5	5	5	5	5	5	5	35	3	3	3	3	12
37	4	4	3	4	15	4	5	5	3	17	4	4	4	4	4	4	4	28	5	5	5	5	20
38	4	5	2	3	14	5	5	5	3	18	4	4	4	4	4	4	4	28	4	5	5	5	19
39	2	2	2	2	8	4	4	4	4	16	5	5	5	5	5	5	5	35	5	3	5	5	18
40	4	4	5	5	18	5	4	4	4	17	3	3	3	3	3	3	3	21	3	3	4	3	13
41	3	3	3	3	12	4	4	3	2	13	4	5	4	5	4	5	4	31	3	3	3	4	13
42	1	1	1	1	4	4	4	3	3	14	5	4	5	4	5	4	5	32	4	4	4	3	15
43	4	4	4	4	16	4	4	5	5	18	4	4	5	5	4	4	4	30	4	3	3	4	14
44	4	4	4	4	16	5	5	4	3	17	5	5	5	4	4	4	5	32	4	4	5	5	18
45	5	4	5	4	18	4	4	4	4	16	5	5	5	4	5	4	3	31	3	4	4	3	14
46	5	5	5	5	20	4	5	3	4	16	4	4	4	4	4	4	2	26	3	3	2	3	11
47	3	4	4	4	15	5	5	5	5	20	5	4	5	4	5	4	3	30	4	4	4	4	16
48	4	4	4	4	16	4	4	4	4	16	4	4	4	4	4	4	4	28	4	4	4	4	16
49	5	5	4	4	18	5	4	3	4	16	5	4	5	4	5	4	5	32	4	5	4	4	17
50	5	5	5	5	20	4	4	3	2	13	5	5	5	5	5	5	5	35	3	4	4	3	14

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Appendix 3 Study Data

No	Financial Knowledge				Financial Attitude				Financial Behavior							Financial Literacy			
	1	2	3	4	1	2	3	4	1	2	3	4	5	6	7	1	2	3	4
1	3	3	3	3	3	4	4	4	3	3	3	3	3	3	3	4	3	4	4
2	4	4	4	4	4	4	4	4	3	2	5	3	4	4	4	4	4	4	4
3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
4	4	4	5	5	5	5	5	5	3	3	5	3	4	3	3	5	5	5	5
5	5	5	5	5	3	5	5	5	4	3	4	4	5	4	4	5	4	5	4
6	3	4	3	4	5	5	5	5	3	4	3	3	3	3	3	5	5	5	5
7	3	3	3	3	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5
8	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	4	4	5	4
9	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
10	5	5	5	5	4	4	4	4	5	5	5	5	4	5	5	5	5	5	5
11	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	3	5	3
12	3	3	4	5	4	4	5	4	4	5	5	5	4	5	5	4	3	4	3
13	4	3	3	3	4	4	4	4	5	5	4	4	4	4	4	4	4	4	4
14	3	4	4	4	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3
15	3	3	4	3	3	4	4	4	3	3	3	3	5	3	3	4	4	4	4
16	5	5	5	5	5	5	5	5	3	5	5	3	5	3	3	5	5	5	5
17	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
18	5	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5
19	5	5	5	5	4	4	4	4	5	4	4	4	5	4	4	5	5	5	5
20	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
21	4	3	3	4	4	4	4	5	4	4	4	4	4	4	3	4	4	4	4
22	5	4	5	4	5	5	5	4	4	5	5	5	5	5	5	5	5	5	5
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No	Financial Knowledge				Financial Attitude				Financial Behavior							Financial Literacy			
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Appendix 4 Respondents Profile Description

No	Gender	Age	Income	Education
1	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
2	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
3	Female	31-35 Years	Rp. 2 million – Rp.5 million	Bachelor
4	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
5	Male	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
6	Male	31-35 Years	Rp. 2 million – Rp.5 million	Bachelor
7	Male	31-35 Years	Rp. 6 million – Rp.10 million	Diploma
8	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
9	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
10	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
11	Male	31-35 Years	Rp. 2 million – Rp.5 million	Bachelor
12	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
13	Male	31-35 Years	Rp. 2 million – Rp.5 million	Bachelor
14	Female	26-30 Years	Rp. 2 million – Rp.5 million	Diploma
15	Male	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
16	Female	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
17	Male	31-35 Years	Rp. 2 million – Rp.5 million	Diploma
18	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
19	Male	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
20	Female	26-30 Years	Rp. 2 million – Rp.5 million	Bachelor
21	Female	26-30 Years	Rp. 2 million – Rp.5 million	Bachelor
22	Female	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
23	Male	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
24	Male	26-30 Years	Rp. 2 million – Rp.5 million	Bachelor
25	Male	21-25 Years	Rp. 6 million – Rp.10 million	Diploma
26	Male	26-30 Years	Rp. 2 million – Rp.5 million	Bachelor
27	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
28	Male	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
29	Male	31-35 Years	> Rp.10 million	Bachelor
30	Female	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
31	Male	21-25 Years	Rp. 2 million – Rp.5 million	Diploma
32	Female	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
33	Male	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
34	Male	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
35	Female	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
36	Male	31-35 Years	> Rp.10 million	Postgraduate
37	Female	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
38	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
39	Male	18-20 Years	Rp. 6 million – Rp.10 million	Diploma
40	Male	18-20 Years	Rp. 2 million – Rp.5 million	Diploma
41	Male	31-35 Years	Rp. 2 million – Rp.5 million	Bachelor
42	Female	21-25 Years	Rp. 6 million – Rp.10 million	Diploma
43	Male	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
44	Male	31-35 Years	Rp. 2 million – Rp.5 million	Diploma
45	Female	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
46	Male	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
47	Female	26-30 Years	Rp. 2 million – Rp.5 million	Bachelor
48	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
49	Male	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
50	Male	21-25 Years	Rp. 2 million – Rp.5 million	Diploma
51	Male	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
52	Male	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
53	Male	31-35 Years	Rp. 2 million – Rp.5 million	Bachelor
54	Male	26-30 Years	Rp. 6 million – Rp.10 million	Diploma
55	Female	26-30 Years	Rp. 6 million – Rp.10 million	Diploma
56	Female	18-20 Years	Rp. 2 million – Rp.5 million	Diploma
57	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
58	Male	26-30 Years	Rp. 2 million – Rp.5 million	Bachelor
59	Male	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
60	Male	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
61	Female	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
62	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
63	Female	26-30 Years	> Rp.10 million	Bachelor
64	Male	26-30 Years	Rp. 2 million – Rp.5 million	Bachelor
65	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor

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No	Gender	Age	Income	Education
66	Female	26-30 Years	Rp. 2 million – Rp.5 million	Bachelor
67	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
68	Female	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
69	Female	18-20 Years	Rp. 2 million – Rp.5 million	Diploma
70	Male	21-25 Years	Rp. 6 million – Rp.10 million	Diploma
71	Male	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
72	Male	18-20 Years	Rp. 6 million – Rp.10 million	Diploma
73	Male	18-20 Years	Rp. 2 million – Rp.5 million	Diploma
74	Male	21-25 Years	Rp. 6 million – Rp.10 million	Diploma
75	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
76	Male	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
77	Male	26-30 Years	Rp. 2 million – Rp.5 million	Diploma
78	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
79	Male	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
80	Male	18-20 Years	Rp. 2 million – Rp.5 million	Diploma
81	Male	31-35 Years	> Rp.10 million	Bachelor
82	Female	31-35 Years	> Rp.10 million	Bachelor
83	Female	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
84	Female	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
85	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
86	Female	21-25 Years	Rp. 2 million – Rp.5 million	Diploma
87	Female	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
88	Female	21-25 Years	Rp. 2 million – Rp.5 million	Diploma
89	Female	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
90	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
91	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
92	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
93	Female	21-25 Years	Rp. 6 million – Rp.10 million	Postgraduate
94	Female	21-25 Years	Rp. 6 million – Rp.10 million	Postgraduate
95	Female	26-30 Years	Rp. 2 million – Rp.5 million	Diploma
96	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
97	Male	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
98	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
99	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
100	Female	21-25 Years	Rp. 2 million – Rp.5 million	Diploma
101	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
102	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
103	Male	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
104	Male	26-30 Years	Rp. 2 million – Rp.5 million	Postgraduate
105	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
106	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
107	Male	26-30 Years	Rp. 2 million – Rp.5 million	Bachelor
108	Female	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
109	Male	26-30 Years	Rp. 6 million – Rp.10 million	Diploma
110	Female	31-35 Years	> Rp.10 million	Bachelor
111	Female	21-25 Years	Rp. 2 million – Rp.5 million	Diploma
112	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
113	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
114	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
115	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
116	Male	26-30 Years	Rp. 6 million – Rp.10 million	Postgraduate
117	Female	26-30 Years	> Rp.10 million	Diploma
118	Female	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
119	Male	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
120	Male	31-35 Years	Rp. 2 million – Rp.5 million	Bachelor
121	Male	26-30 Years	Rp. 6 million – Rp.10 million	Diploma
122	Female	31-35 Years	Rp. 6 million – Rp.10 million	Diploma
123	Male	31-35 Years	Rp. 2 million – Rp.5 million	Bachelor
124	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
125	Male	31-35 Years	> Rp.10 million	Bachelor
126	Male	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
127	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
128	Male	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
129	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
130	Female	31-35 Years	> Rp.10 million	Bachelor
131	Female	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
132	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
133	Female	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
134	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
135	Male	31-35 Years	> Rp.10 million	Bachelor

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No	Gender	Age	Income	Education
136	Male	21-25 Years	Rp. 2 million – Rp.5 million	Diploma
137	Female	31-35 Years	Rp. 6 million – Rp.10 million	Diploma
138	Female	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
139	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
140	Female	26-30 Years	Rp. 2 million – Rp.5 million	Diploma
141	Male	26-30 Years	Rp. 6 million – Rp.10 million	Diploma
142	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
143	Female	31-35 Years	> Rp.10 million	Postgraduate
144	Male	26-30 Years	Rp. 2 million – Rp.5 million	Diploma
145	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
146	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
147	Female	26-30 Years	Rp. 2 million – Rp.5 million	Diploma
148	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
149	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
150	Female	26-30 Years	Rp. 6 million – Rp.10 million	Postgraduate
151	Male	26-30 Years	Rp. 6 million – Rp.10 million	Postgraduate
152	Female	26-30 Years	> Rp.10 million	Bachelor
153	Female	21-25 Years	Rp. 2 million – Rp.5 million	Diploma
154	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
155	Male	31-35 Years	> Rp.10 million	Diploma
156	Female	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
157	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
158	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
159	Female	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
160	Male	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
161	Female	31-35 Years	> Rp.10 million	Postgraduate
162	Female	21-25 Years	Rp. 2 million – Rp.5 million	Diploma
163	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
164	Male	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
165	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
166	Female	31-35 Years	> Rp.10 million	Bachelor
167	Female	21-25 Years	Rp. 2 million – Rp.5 million	Diploma
168	Female	21-25 Years	Rp. 6 million – Rp.10 million	Bachelor
169	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
170	Female	31-35 Years	Rp. 2 million – Rp.5 million	Bachelor
171	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
172	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
173	Male	26-30 Years	Rp. 2 million – Rp.5 million	Bachelor
174	Male	31-35 Years	Rp. 6 million – Rp.10 million	Diploma
175	Male	31-35 Years	> Rp.10 million	Bachelor
176	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
177	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
178	Female	21-25 Years	Rp. 2 million – Rp.5 million	Bachelor
179	Male	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
180	Male	26-30 Years	> Rp.10 million	Bachelor
181	Female	21-25 Years	Rp. 2 million – Rp.5 million	Diploma
182	Female	31-35 Years	Rp. 6 million – Rp.10 million	Postgraduate
183	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
184	Female	26-30 Years	Rp. 2 million – Rp.5 million	Diploma
185	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
186	Female	26-30 Years	Rp. 6 million – Rp.10 million	Bachelor
187	Male	31-35 Years	> Rp.10 million	Bachelor
188	Female	31-35 Years	Rp. 2 million – Rp.5 million	Bachelor
189	Female	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor
190	Male	31-35 Years	Rp. 6 million – Rp.10 million	Bachelor

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Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	100	52.6	52.6	52.6
	Female	90	47.4	47.4	100.0
	Total	190	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-20 Years	7	3.7	3.7	3.7
	21-25 Years	52	27.4	27.4	31.1
	26-30 Years	58	30.5	30.5	61.6
	31-35 Years	73	38.4	38.4	100.0
	Total	190	100.0	100.0	

Income per Month

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp. 2 million – Rp.5 million	61	32.1	32.1	32.1
	Rp. 6 million – Rp.10 million	111	58.4	58.4	90.5
	> Rp.10 million	18	9.5	9.5	100.0
	Total	190	100.0	100.0	

Last Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	42	22.1	22.1	22.1
	Bachelor	127	66.8	66.8	88.9
	Postgraduate	21	11.1	11.1	100.0
	Total	190	100.0	100.0	

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Appendix 5 Validity Test Output

Validity Test Output of Financial Knowledge

Correlations

		FK1	FK2	FK3	FK4	Total_FK
FK1	Pearson Correlation	1	.608**	.673**	.617**	.844**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	50	50	50	50	50
FK2	Pearson Correlation	.608**	1	.592**	.705**	.824**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	50	50	50	50	50
FK3	Pearson Correlation	.673**	.592**	1	.845**	.898**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	50	50	50	50	50
FK4	Pearson Correlation	.617**	.705**	.845**	1	.909**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	50	50	50	50	50
Total_FK	Pearson Correlation	.844**	.824**	.898**	.909**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	50	50	50	50	50

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

Validity Test Output of Financial Attitude

Correlations

		FA1	FA2	FA3	FA4	Total_FA
FA1	Pearson Correlation	1	.517**	.594**	.382**	.722**
	Sig. (2-tailed)		.000	.000	.006	.000
	N	50	50	50	50	50
FA2	Pearson Correlation	.517**	1	.492**	.521**	.805**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	50	50	50	50	50
FA3	Pearson Correlation	.594**	.492**	1	.585**	.820**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	50	50	50	50	50
FA4	Pearson Correlation	.382**	.521**	.585**	1	.827**
	Sig. (2-tailed)	.006	.000	.000		.000
	N	50	50	50	50	50
Total_FA	Pearson Correlation	.722**	.805**	.820**	.827**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	50	50	50	50	50

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

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Validity Test Output of Financial Behavior

Correlations

		FB1	FB2	FB3	FB4	FB5	FB6	FB7	Total_FB
FB1	Pearson Correlation	1	.545**	.684**	.274	.737**	.439**	.551**	.762**
	Sig. (2-tailed)		.000	.000	.054	.000	.001	.000	.000
	N	50	50	50	50	50	50	50	50
FB2	Pearson Correlation	.545**	1	.545**	.523**	.553**	.447**	.350*	.713**
	Sig. (2-tailed)	.000		.000	.000	.000	.001	.013	.000
	N	50	50	50	50	50	50	50	50
FB3	Pearson Correlation	.684**	.545**	1	.474**	.737**	.476**	.551**	.815**
	Sig. (2-tailed)	.000	.000		.001	.000	.000	.000	.000
	N	50	50	50	50	50	50	50	50
FB4	Pearson Correlation	.274	.523**	.474**	1	.472**	.536**	.524**	.738**
	Sig. (2-tailed)	.054	.000	.001		.001	.000	.000	.000
	N	50	50	50	50	50	50	50	50
FB5	Pearson Correlation	.737**	.553**	.737**	.472**	1	.531**	.529**	.828**
	Sig. (2-tailed)	.000	.000	.000	.001		.000	.000	.000
	N	50	50	50	50	50	50	50	50
FB6	Pearson Correlation	.439**	.447**	.476**	.536**	.531**	1	.518**	.738**
	Sig. (2-tailed)	.001	.001	.000	.000	.000		.000	.000
	N	50	50	50	50	50	50	50	50
FB7	Pearson Correlation	.551**	.350*	.551**	.524**	.529**	.518**	1	.776**
	Sig. (2-tailed)	.000	.013	.000	.000	.000	.000		.000
	N	50	50	50	50	50	50	50	50
Total_FB	Pearson Correlation	.762**	.713**	.815**	.738**	.828**	.738**	.776**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	50	50	50	50	50	50	50	50

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

Validity Test Output of Financial Literacy

Correlations

		FL1	FL2	FL3	FL4	Total_FL
FL1	Pearson Correlation	1	.695**	.659**	.699**	.868**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	50	50	50	50	50
FL2	Pearson Correlation	.695**	1	.596**	.612**	.833**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	50	50	50	50	50
FL3	Pearson Correlation	.659**	.596**	1	.795**	.883**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	50	50	50	50	50
FL4	Pearson Correlation	.699**	.612**	.795**	1	.895**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	50	50	50	50	50
Total_FL	Pearson Correlation	.868**	.833**	.883**	.895**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	50	50	50	50	50

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

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Appendix 6 Reliability Test Output

Reliability Test Output of Financial Knowledge

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded[a]	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.890	4

Reliability Test Output of Financial Attitude

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded[a]	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.792	4

Reliability Test Output of Financial Behavior

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded[a]	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.875	7

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Reliability Test Output of Financial Literacy

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded[a]	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.892	4

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Appendix 7 Descriptive Statistics Output

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Knowledge	190	2	5	4.27	.781
Financial Attitude	190	2	5	4.41	.659
Financial Behavior	190	3	5	4.34	.693
Financial Literacy	190	3	5	4.47	.664
Valid N (listwise)	190				

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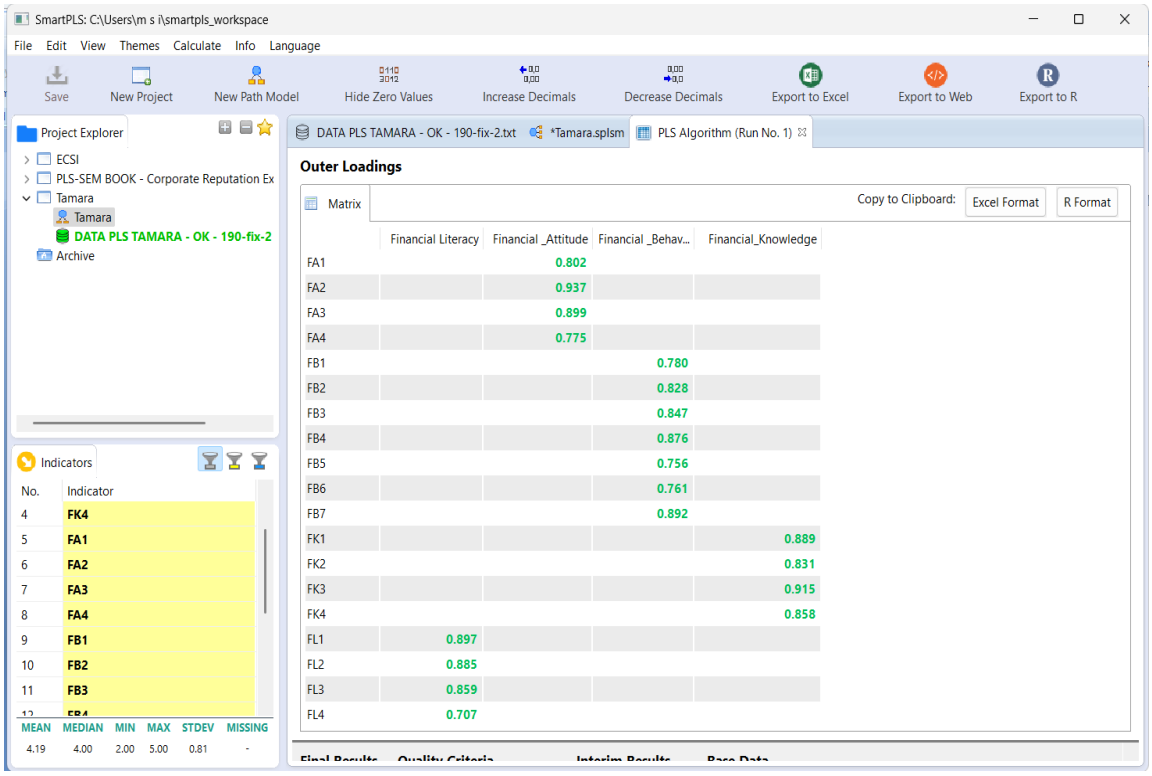
Appendix 8 Outer Model Output
Convergent Validity Test Result
Outer Loading

Items	FA	FB	FK	FL
FA1	0.802			
FA2	0.937			
FA3	0.899			
FA4	0.775			
FB1		0.780		
FB2		0.828		
FB3		0.847		
FB4		0.876		
FB5		0.756		
FB6		0.761		
FB7		0.892		
FK1			0.889	
FK2			0.831	
FK3			0.915	
FK4			0.858	
FL1				0.897
FL2				0.885
FL3				0.859
FL4				0.707

Variables	Average Variance Extracted (AVE)
FA	0.732
FB	0.675
FK	0.764
FL	0.706

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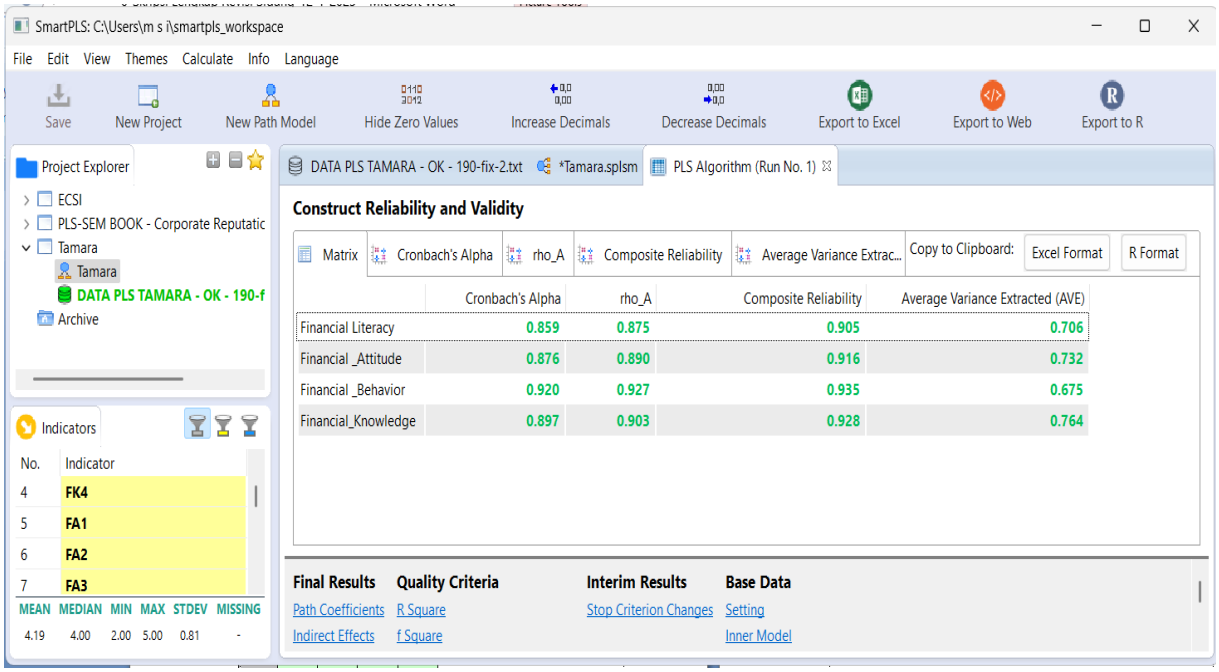
Discriminant Validity Test Result

	Cronbach's Alpha	Composite Reliability
FA	0.876	0.916
FB	0.920	0.935
FK	0.897	0.928
FL	0.859	0.905

Variables	FA	FB	FK	FL	Square Root of AVE
FA	1.000	0.497	0.584	0.671	0.856
FB	0.497	1.000	0.454	0.528	0.822
FK	0.584	0.454	1.000	0.597	0.874
FL	0.671	0.528	0.597	1.000	0.840

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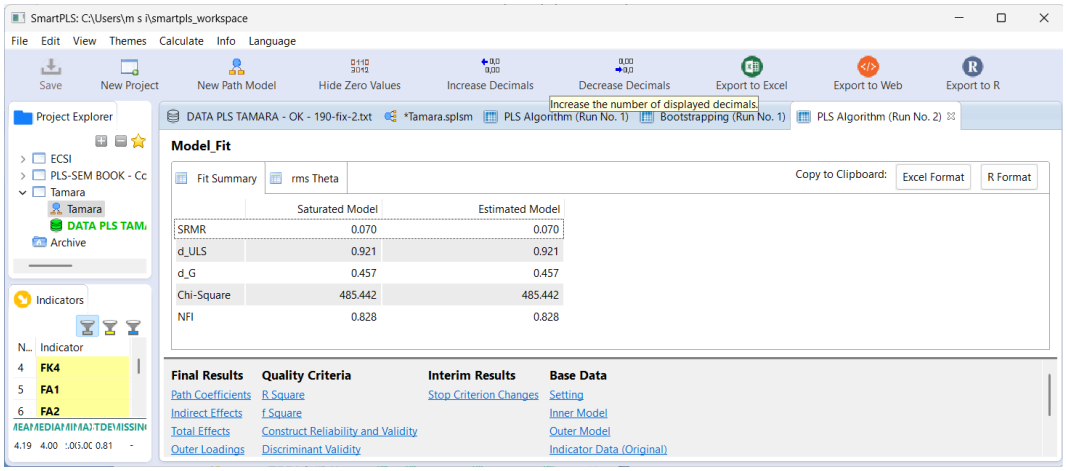


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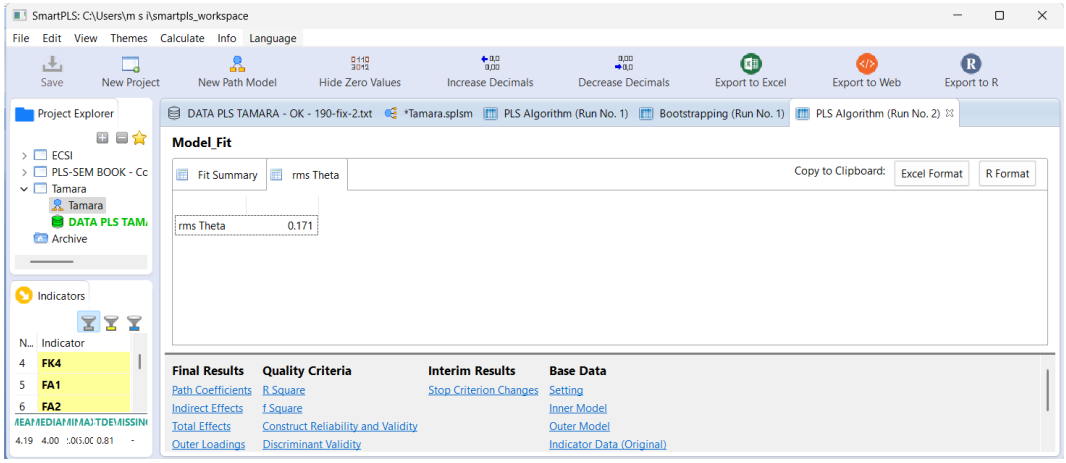
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Appendix 9 Model Fit Test Output

	Saturated Model	Estimated Model
SRMR	0.070	0.070
d_ULS	0.921	0.921
d_G	0.457	0.457
Chi-Square	485.442	485.442
NFI	0.828	0.828



rms Theta	0.101



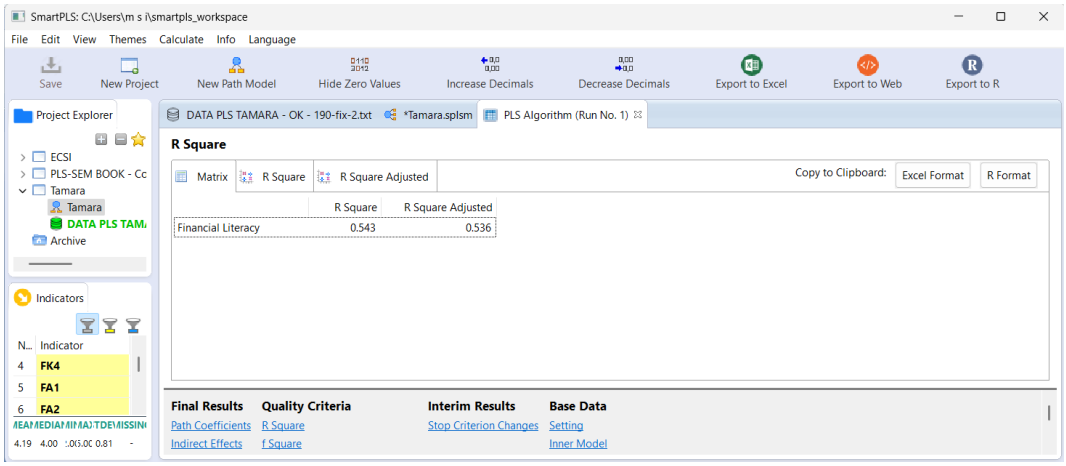
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Appendix 10 Inner Model Output

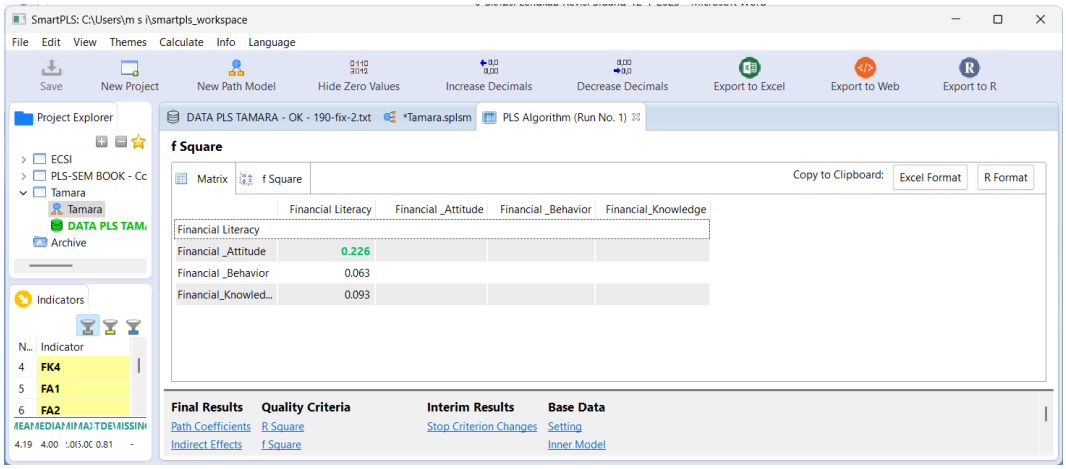
R Square Result

Dependen latent variable	R Square	R Square Adjusted
FL	0.543	0.536



F Square (Effect Size) Result

	FA	FB	FK	FL
FA				0.226
FB				0.063
FK				0.093
FL				



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Hypothesis Test Result

Effect Path Between Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
FA -> FL	0.418	0.417	0.080	5.226	0.000
FB -> FL	0.202	0.203	0.070	2.892	0.004
FK -> FL	0.261	0.262	0.068	3.822	0.000

