

3(1\*\$58+ /,7(5\$6, .(8\$1\*\$1 '\$1 \*\$<\$ +,'83  
 7(5+ '\$3 3(5,/\$.8 .216807,) %(5%(/\$1-\$ 21/,1(  
 '(1\*\$1 .21752/ ',5, 6(%\$\*\$, 9\$5,\$%( / 02'(5\$7,1\*



20HK

1DQGD 1LUPDOD  
 1,0

352', (.2120, 6<\$5,\$+  
 )\$.8/7\$6 (.2120, '\$1 %,61,6 ,6/\$0  
 81,9(56,7\$6 ,6/\$0 1(\* (5, 0\$7\$5\$0

3(1\*\$58+ /,7(5\$6, .(8\$1\*\$1 '\$1 \*\$<\$ +,'83  
7(5+\$\$3 3(5,/\$.8 .216807,) %(5%(/\$1-\$ 21/,1(  
'(1\*\$1 .21752/ ',5, 6(%\$\*\$, 9\$5,\$%( / 02'(5\$7,1\*

6NULSVL

GLDMXNDQ NHSDGD 8QLYHUVLWDV ,VODP 1HJH  
PHOHQJNDL SHUV\DUDWDQ PHQFDSL JHOD



2OHK

1DQGD 1LUPDOD  
1,0

352', (.2120, 6<\$5,\$+  
)\$.8/7\$6 (.2120, '\$1 %,61,6 ,6/\$0  
81,9(56,7\$6 ,6/\$0 1(\* (5, 0\$7\$5\$0

+\$/\$0\$1 /2\*2

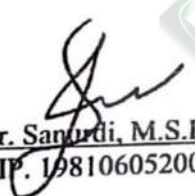


## PERSETUJUAN PEMBIMBING

Skripsi oleh Nanda Nirmala, NIM 190501127 dengan judul “Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Konsumtif Berbelanja Online Dengan Kontrol Diri Sebagai Variabel Moderating” telah memenuhi syarat dan disetujui untuk diuji.

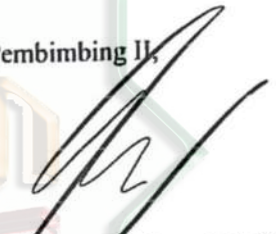
Disetujui pada tanggal:

Pembimbing I,

  
Dr. Sanjudi, M.S.I

NIP. 198106052009121002

Pembimbing II,

  
Kharisma Rindang Sejati, M.E

MIP. 199306012019032014

Perpustakaan UIN Mataram

Mataram,

Hal : **Ujian Skripsi**

**Yang terhormat**  
**Dekan fakultas ekonomi dan bisnis islam**  
**di Mataram**

*Assalamu'alaikum, Wr. Wb.*

Dengan hormat, setelah melakukan bimbingan, arahan, dan koreksi, kami berpendapat bahwa skripsi Saudara:

Nama Mahasiswa/i : Nanda Nirmala

NIM : 190501127

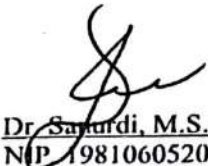
Jurusan/Prodi : Ekonomi Syariah

Judul : Pengaruh Literasi Keuangan dan Gaya Hidup terhadap Perilaku Konsumtif Berbelanja Online dengan Kontrol Diri sebagai Variabel Moderating .

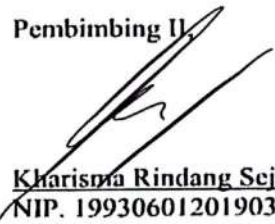
telah memenuhi syarat untuk diajukan dalam sidang *munaqasah* skripsi Fakultas Ekonomi dan Bisnis Islam UIN Mataram. Oleh karena itu, kami berharap agar skripsi ini dapat segera di-*munaqasah*-kan.

*Wassalammu'alaikum, Wr. Wb.*

Pembimbing I,

  
Dr. Saifuldi, M.S.I  
NIP. 198106052009121002

Pembimbing II,

  
Kharisma Rindang Sejati, M.E  
NIP. 199306012019032014

## PENGESAHAN

Skripsi oleh: Nanda Nirmala, NIM: 190501127 dengan judul “Pengaruh Literasi Keuangan dan Gaya Hidup terhadap Perilaku Konsumtif Berbelanja Online dengan Kontrol Diri sebagai Variabel Moderating” telah dipertahankan di depan dewan penguji Prodi Ekonomi Syariah Fakultas Ekonomi dan Bisnis Islam UIN Mataram pada tanggal 05 Oktober 2023

### Dewan Penguji


Dr. Sanurdi, M.Si.  
(Ketua Sidang/Pemb. I)



Kharisma Rindang Sejati, M.E.  
(Sekretaris Sidang/Pemb. II)



Dr. Pongky Arie Wijaya, M.M.  
(Penguji I)



Safwira Guna Putra, M.Ec.Dev.  
(Penguji II)



Mengetahui

Dekan Fakultas Ekonomi Bisnis Islam



Prof. Dr. Riduan Mas'ud, M.Ag.  
197111102002121001

لَا تُكْمِلُوا لَهُم مِّنْ دِينِهِمْ مَّا نَزَّلْنَا فِي الْقُرْآنِ لِيَتَّبِعُوهُ ۚ لَئِن كُنْتُمْ تُحِبُّونَ اللَّهَ فَاتَّبِعُوا أَمْرَهُ وَلَا تَعْلَمُوا حُدُودَ اللَّهِ أَن يَأْخُذَ بِكُم مِّنْ دِينِهِ إِن يَشَأْ ۚ وَإِنَّ اللَّهَ لَشَدِيدُ الْعِقَابِ

"Dan jika kamu berbuat baik (berarti) kamu berbuat baik untuk dirimu sendiri. Dan jika kamu berbuat jahat, maka (kerugian kejahatan) itu untuk dirimu sendiri." (QS. Al-Isra':7).

*Instead of perfection, focus on progress. Instead of having something done perfectly, focus on just getting it done. From there, you can edit, build, grow, and develop it to. But if you don't get started, you will never arrive.*

\$OLK DOLK NHVHPSXUQDDQ IRNXVODK SDGD NH  
VHVXDWX GHQJDQ VHPSXUQD IRNXVODK XQWXN  
DQGD GDSDW PHQJHGLW PHPEDQJXQ PI  
PHQJHPEDQJNDQQ\ D KLQJJD 7HWDSL MLND DQGD  
SHUQDK VDPSDL

% ULYDQQD :LHVW

+\$/\$0\$1 3(56(0%\$+\$1

*Kupersembahkan skripsi ini untuk Ibuku tercinta Rokyal Aini dan Bapakku Farid Wajdi yang telah memberikan dukungan moril maupun materi serta senantiasa memanjatkan doa untuk kesuksesan dan keberhasilanku dalam penulisan skripsi ini. Adikku Auna Nazifa dan Naela Aulia Azzahra yang telah memberikan semangat. Teman-temanku yang selalu memberikan dukungan, bantuan dan semangat, almamaterku, semua guru, dan dosen.*

Perpustakaan UIN Mataram



.\$7\$ 3(1\*\$17\$5

\$OKDPGXOLOODK VHJDOD SXML KDQ\D EDJL \$  
VKDODZDW VHUWD VDODP VHPRJD VHODOX WHU  
MXJD NHSDGD NHOXDUJD VDKDEDW GDQ VHPXD  
3HQXOLV PHQ\DGDUL EDKZD SURVHV SHQ\HOF  
VXNVHV WDQSD EDQWXDQ GDQ NHWHUOLEDWDQ  
SHQXOLV PHPEHULNDQ SHQJKDUJDDQ VHWLQJLL  
NDVLK NHSDGD SLKDN SLKDN \DQJ WHODK PHPED  
'U 6DQXUGL 0 6 , VHEDJDL 3HPELPELQJ , GD  
0 ( VHEDJDL 3HPELPELQJ , , \DQJ PHPEHULND  
GDQ NRUHNVL PHQGHWDLO WHUXV PHQHUXV  
NHVLEXNDQQ\D GDODP VXDVDQD NHDNUDEDQ  
PDWDQJ GDQ FHSDW VHOHVDL  
'U +M =XOSDZDWL 0 \$ 6HEDJDL .HWXD -XUXV  
'U 5LGXDQ 0DV↑XG 0 \$J 6HODNX 'HNDQ )DNXO  
3URI 'U + 0DVQXQ 0 \$J VHODNX UHNWRU  
PHPEHUL WHPSDW EDJL SHQXOLV XQWXN PH  
ELPELQJDQ GDQ SHULQJDWDQ XQWXN WLGDN  
SHUQDK VHOHVDL  
6HPRJD DPDO NHEDLNDQ GDUL EHUEDJDL SLK  
\DQJ EHUOLSDW JDQGD GDUL \$OODK VZW 'D  
EHUPDQIDDW EDJL VHPHVWD \$PLQ

Perpustakaan UIN Mataram

0DWDUDP  
3HQXOLV

1DQGD 1LUPDOD

'\$)7\$5 ,6,

+\$/ \$0\$1 6\$038/  
 +\$/ \$0\$1 -8'8/  
 +\$/ \$0\$1 /2\*2  
 3(56(78-8\$1 3(0%,0%,1\*  
 127\$ ',1\$6 3(0%,0%,1\*  
 3(51<\$7\$\$1 .(\$6/, \$1 6.5,36,  
 3(1\*(6\$+\$1 '(:\$1 3(1\*8- ,  
 +\$/ \$0\$1 02772  
 +\$/ \$0\$1 3(56(0%\$+\$1  
 . \$7\$ 3(1\*\$17\$5  
 '\$)7\$5 ,6,  
 '\$)7\$5 7\$%(/  
 '\$)7\$5 \*\$0%\$5  
 '\$)7\$5 /\$03,5\$1  
 \$%675\$.

%\$% , 3(1'\$+8/8\$1  
 \$ /DWDU %HODNDQJ 0DVDODK  
 %5XPXVDQ 0DVDODK  
 & 7XMXDQ GDQ 0DQIDDW 3HQHOLWLDQ  
 ' 'HILQLVL 2SHUDVLRQDO

%\$% ,, .-\$, \$1 3867\$. \$ '\$1 +,327(6,6 3(1(/,7,\$1  
 \$ .DMLDQ 3XVWDND  
 % .HUDQJND %HUSLNLU  
 & +LSRWHVVLV 3HQHOLWLDQ

%\$% ,, , 0(72'( 3(1(/,7,\$1  
 \$ 3HQGHNDWDQ GDQ -HQLV 3HQHOLWLDQ  
 %3RSXODVL GDQ 6DPSHO  
 & :DNWX GDQ 2EMHN 3HQHOLWLDQ  
 ' 9DULDEHO 3HQHOLWLDQ  
 ( 'HVDLQ 3HQHOLWLDQ  
 ) ,QVWUXPHQ \$ODW GDQ %DKDQ 3HQHOLWLDQ  
 \* 7HNQLN 3HQJXPSXODQ 'DWD 3URVHG XU 3H  
 + 7HNQLN \$QDOLVLV 'DWD  
 , 5HQFDQD -DGZDO .HJLDWDQ 3HQHOLWLDQ

%\$% ,9 +\$6,/ 3(1(/,7,\$1 '\$1 3(0%\$+\$6\$1  
 \$ +DVLO 3HQHOLWLDQ  
 'HVNULSVL /RNDVL 3HQHOLWLDQ  
 \$QDOLVLV 'DWD 'HVNULSWLI

'HVNULSVL 'DWD 5HVSRQGHQ  
\$QDOLVLV 'HVNULSWLI 9DULDEHO 3HQHO  
+DVLO 8ML .XDOLWDV 'DWD  
8ML \$VXPVL .ODVLN  
+DVLO 8ML +LSRWHVLV  
%3 HPEDKDVDQ  
3HQJDUXK /LWHUDVL .HXDQJDQ WHUKDG  
%HUEHODQMD 2QOLQH  
3HQJDUXK \*D\D +LGXS WHUKDGDS 3HULO  
%HUEHODQMD 2QOLQH  
.RQWURO 'LUL GDSDW 0HPRGHUDVL /LWH  
WHUKDGDS 3HULODNX .RQVXPWLI %HUEH  
.RQWURO 'LUL GDSDW 0HPRGHUDVL \*D\D  
3HULODNX .RQVXPWLI %HUEHODQMD 2QO

%% 9

3(18783  
\$ .HVLPSXODQ  
% 6DUDQ

'\$)7\$5 3867\$. \$

/\$03,5\$1

'\$)7\$5 5, :\$ < \$7 +, '83

UNIVERSITAS ISLAM NEGERI  
MATARAM

Perpustakaan UIN Mataram

'\$)7\$5 7\$%( /

7DEHO 'HILQLVL 2SHUDVLRQDO  
7DEHO \$QDOLVL38. 'DWD 'HVNULIWL  
7DEHO +DVLO478ML 9DOLGLWDV  
7DEHO +DVLO 8ML 5HOLDELOLWDV  
7DEHO +DVLO 8ML 1RUPDOLWDV 49  
7DEHO +DVLO 8ML570XOWLNRORQLHULWDV  
7DEHO +DVLO 8ML535HJUHV L %HUJDQGD  
7DEHO +DVLO 8ML 7  
7DEHO +DVLO 8ML )  
7DEHO +DVLO 8ML .R56HILVLHQ 'HWHUPLQDVL  
7DEHO +DVLO 8ML .RHILVLHQ 'HWHUPLQDVL  
7DEHO +DVLO 8ML ) 0RGHO 05\$  
7DEHO +DVLO 8ML 7 0RGHO 05\$



Perpustakaan UIN Mataram

'\$)7\$5 \* \$0%\$5

\* DPEDU .HUDQ2BND %HUSLNLU  
\* DPEDU 6NRU 26.NDOD /LNHUW  
\* DPEDU %DJDQ 6WUXNWXU 2UJDQ1LVDVL 3HPH  
\* DPEDU .DUDNWHULVWLN 5HVSROGHHQ %HUGD  
\* DPEDU .DUDNWHULVWLN 5HVSRRQGHQ %HUGD  
\* DPEDU .DUDNWHULVWLN 5HVSRRQGHQ %HUGD  
\* DPEDU .DUDNWHULVWLN 5HVSRRQGHQ %HUGD  
\* DPEDU .DUDNWHULVWLN 5HVSRRQGHQ %HUGD  
\* DPEDU 6NRU \$QJNHW 8QWXN 9D41.LDEHO /LW  
\* DPEDU 6NRU \$QJNHW 8QWXN439DULDEHO \*D\D  
\* DPEDU 6NRU \$QJNHW 8QWXN 9DULDEHO 3HU  
2QOLQH. <  
\* DPEDU 6NRU \$QJNHW 8QWXN459DULDEHO .RQ  
\* DPEDU \*UDILN 80ML 1RUPDOLWDV  
\* DPEDU +DVLO 8ML 52HWHURVNHGDEVWLVLWDV



Perpustakaan UIN Mataram

'\$)7\$5 /\$03,5\$1

/DPSLUDQ .XHVLRQHU 3HQHOLWLDQ  
/DPSLUDQ 'DWD -XPODK 5HVSRQGHQ  
/DPSLUDQ 'DWD +DVLO .XHVLRQHU  
/DPSLUDQ +DVLO 8ML 9DOLGLWDV  
/DPSLUDQ +DVLO 8ML 5HOLDELOLWDV  
/DPSLUDQ 6XUDW ,JLQ 3HQHOLWLDQ  
/DPSLUDQ .DUWX .RQVXOWDVL  
/DPSLUDQ 6HUWLILNDW &HN 3ODJLDVL  
/DPSLUDQ 6HUWLILNDW %HEDV 3LQMDP  
/DPSLUDQ %XNWL 3HQ\HEDUDQ .XHVLRQHU 9L



Perpustakaan UIN Mataram

3(1\*\$58+ /,7(5\$6, .(8\$1\*\$1 '\$1 \*\$<\$ +,'83  
7(5+\$'\$3 3(5,/\$.8 .216807,) %(5%(/\$1-\$ 21/,1(  
'(1\*\$1 .21752/ ',5, 6(%\$\*\$, 9\$5,\$%( / 02'(5\$7,1\*

20HK  
1DQGD 1LUPDOD

\$%675\$.

7XMXDQ SHQHOLWLDQ LQL DGDODK XQWXN  
NHXDQJDQ GDQ JD\D KLGXS WHUKDGDS SHULOD  
GHQJDQ NRQWURO GLUL VHEDJDL YDULDEHO PR  
3HQHOLWLDQ LQL DGDODK SHQHOLWLDQ NXD  
GDWD \DQJ GLJXQDNDQ \DLWX GDWD SULPHU  
GLSHUROHK GDUL SHQ\HEDUDQ NXHVLRQHU SD  
-XPODK VDP SHO GDODP SHQHOLWLDQ LQL DGD  
UHPDMD PDXSXQ GHZDVD GL PDV\DUDNDW GH  
/HPHVKRZ GHQJDQ VWDQGDU HUURU DWDX  
SHQHOLWLDQ LQL DGDODK GHQJDQ PHQJJXQDN  
GDWD XML DVXPVL NODVLN GDQ XML KLSRWHV  
SURJUDP ,% *for 6.3.2016*

+DVLO SHQHOLWLDQQ\D PHQXQMXNNDQ Y  
EHUSHQJDUXK VLJQLILNDQ WHUKDGDS SHULOD  
KLGXS EHUSHQJDUXK SRVLWLI GDQ VLJQLILND  
EHUEHODQMD RQOLQH NRQWURO GLUL PH  
PHPSHUOHPDK KXEXQJDQ SHQJDUXK OLWHUDV  
NRQVXPWLI EHUEHODQMD RQOLQH NRQWURO  
\DQJ PHPSHUOHPDK KXEXQJDQ SHQJDUXK JD\D  
NRQVXPWLI EHUEHODQMD RQOLQH

.DWD .XQVHUVL .HXDQJDQ \*D\D +LGXS 3HUL  
%HUEHODQMD 2QOLQH .RQWURO 'LUL

7+( ,1)/8(1&( 2) ),1\$1&,\$/ /,7(5\$&< \$1'  
/,)(67</( 21 21/,1( 6+233,1\* &2168037,9(  
%(\$9,25 :,7+ 6(/) &21752/ \$6 \$ 02'(5\$7,1\*  
9\$5,\$%/((

%\  
1DQGD 1LUPDOD

\$%675\$&7

7KH DLP RI WKLW UHVHDFK LV WR GHWHUP  
OLWHUDF\ DQG OLIVW\OH RQ FRQVXPHU RQO  
FRQWURO DV D PRGHUDWLQJ YDULDEOH

7KLV UHVHDFK LV D FDXVDO DVVRFLDWLYH  
W\SH RI GDWD XVHG LV SULPDU\ GDWD ZLWK  
GLVWULEXWLQJ TXHVWLRQQDLUHV WR \*HGHUDV  
RI VDP SOHV LQ WKLW VWXG\ ZDV UHVSRQG  
DGXOW SRSXODWLRQ LQ VRFLHW\ XVLQJ WKH /  
HUURU RI RU 7KH GDWD DQDO\VLV PHW  
GHVFULSWLYH VWDWLWLFV GDWD TXDOLW\ W  
K\SRWKHVLV WHVWLQJ ZLWK FRPSXWHU DVVLV  
:LQGRZV SURJUDP

7KH UHVXOWV RI WKH UHVHDFK VKRZ W  
GRHV QRW KDYH D VLJQLILFDQW HIIHFW RQ F  
YDULDEOHV KDYH D SRVLWLYH DQG VLJQLILF  
FRQVXPHU EHKDYLRU WKH VHOI FRQWURO  
LQIOXHGFH RI ILQDQFLDO OLWHUDF\ RQ FRQVX  
WKH VHOI FRQWURO YDULDEOH FDQQRW PRGH  
FRQVXPHU RQOLQH VKRSSLQJ EHKDYLRU

.H\ZRUG\QDQFLDO /LWHUDF\ /LIHVW\OH &RQVX  
2QOLQH 6HOI &RQWURO



Êã òÛüî~³û•—Ûãç• ®'Ë Õî~ß• ðàË “Žôß• •îà³  
Ýª~ìã ®ôÐ~äÛ ²Ôèß• Â'¿

”Ä³•î'  
ûŽã®ôç •ªçŽç  
ú ùpùúúú

”» ü§

Ûàì~'äß• Ûîà³ ðàË “Žôß• •îà³fí ”ôßŽäß• ”ÓŽØ  
Ýª~ìã ®ôÐ~äÛ ²Ôèß• Â'¿ Êã —ç®~çù• ®'Ë Õî~ß• ò

•ŽçŽô'ß• îë ”ãª~'äßß•ŽçŽäßò'ÉçòÄò•Éîç îë  
pôß• ðàË •ŽçŽô'~³û• Éó~î— æã ŽiòàË=Ýîçß• á—  
æôØë•®äß• áŽÛ'ß”•æªß•œë~ëã òÓ •Žèòìß• ©ªË áŽ  
”Ðô» á•ª~³Ž' Êã~ /ãP HòV K ReZi P ßŽ'ßxòñãŽ, Ä§ Êã  
ì•ŽçŽô'ß• “©îÿ -Ž'~§• ìòÔ»îß• ìŽ¼£ù• á•ª~³• îë  
žãŽç®' á•ª~³Ž' ®—îô'äÛß• “ªËŽ'ä' •Žô¿®Ôß• -Ž  
,%0 6366 IRU :LQGRZV

Ûîà³ ðàË ñîèìã ”ôßŽäß•êßÓŽØosß•ß®ôÐŽãçªf®ìÁf  
îŽè~f Ûàì~'äß• Ûîà³ ðàË ®ô'Ûí ò'Ž Ûàì®çß, — “  
”ÓŽØœß• ®ô,„ — æô' ”xùìß• ÒìÀ-ççªçùã ®ôÐ~Çîîß  
••®ôÐ~ÇÔèßæãÂ'¿ ç®~çù• ®'Ë Õî~àß òÛüî~³û• Ûî  
®'Ë Õî~ß• òÓ Ûàì~'äß• Ûîà³ ðàË “Žôß• Âäç ®ô  
—ç®~çù•

ì-ç®~çù• ®'Ë Õî~òÛüî~³û• Ûîà'ß• ì“Žôß• Âäç ®ô  
Û'Ôç òÓ áÛª—í

% \$ % ,  
3 ( 1 ' \$ + 8 / 8 \$ 1

\$ / DWDU % HODNDQJ

.HEXWXKDQ SRNRN WHQWXQ\ D KDUXV GLSHQ  
\DQJ WHUMDGL VHWLDS KDUL 6HKLQJJD PDQX  
EHUEHODQMD GDQ PHQJNRQVXPVL VXDWX EDUD  
\DQJ KDUXV GLSHQXKQ WHNQRORJL \DQJ FHSD  
PHPEXND SHUVSHNWLI EDUX WHQWDQJ WUDQVD  
PHPHUOXNDQ LQWHUDNVL ODQJVXQJ DQWDUD S  
6HEDJLDQ EHVDU RUDQJ OHELK PHPLOLK XQ  
NDUHQD OHELK PXGDK XQWXN PHQHPXNDQ ED  
WDQSD PHQJKDELVNDQ EDQ\DN WHQDJD GDQ  
WHUVHEXW GLODNXNDQ VHFDUD EHUOHELKDKQ  
PHQMDGL NRQVXPWLI

0HQXUXW (FKROV GDQ 6KDG0\ SHULODNX  
PHQJDFX SDGD WLQGDNDQ PHPDQIDDWNDQ SUR  
MDVD LQG XVWUL GDQ NDWD NRQVXPWLI PHQJ  
EDUDQJ \DQJ GLODNXNDQ ODPFDUDD EHNQREXKPDQ  
EHUOHELKDKQ V DQJ DW GLKLQGDUL NDUHQD GD  
6HEDJLDLPDQD GLDWXU GDODP 46 \$ O \$ TUDI D\

ü ja 63 ur 0a j Na 5ü Na 4 Na 6 0a 0a 5 a 0 a 0 a 0 a 0 a 0 a

\$UWLQNDi anak cucu Adam! Pakailah pakaianmu yang bagus pada setiap memasuki) masjid, makan dan minumlah, tetapi janganlah berlebihan. Sungguh, Allah tidak menyukai orang yang berlebih-lebihan

\$ 1RRULDK 0XMDKLGDK 3\$QDOLVLV 3HULODNX .RQVXPW  
SDGD VDWX 3HVHUWD 'LGLN GL 60ive Atika Negeri Makasar  
7DKXQ KOP

\$QGKLD 5LVNR )DULVWLDQD 33HULODNX .RQVXPWLI %  
3DQGHPL 'Proceeding of the 2<sup>nd</sup> Conference on Strengthening Islamic Studies in the  
Digital Era 9RO KOP

5LND :DK\XQL +DGL ,UIDQL ,VQD \$V\UL 6\DKULQD GDC  
+LGXS GDQ /LWHUDVL .HXDQJDQ WHUKDGDS 3HULODNX .R  
5XPDK 7DQJJD GL .HFDPDWDQ /XEXN %Bank Indonesia  
1RPRU 2NWEHU KOP

(GL :DUPRGL Konsumtif Merusakkan Karakter Bangsa, -DNDUWD 7LPXU &  
5LJN\ \$GLW\ D KOP

46 \$ O \$ TUDI > @

'LGDVDUNDQ SDGD D\DW \$O 4XU DQ GL DWD  
,VODP PHQJDMUNDQ SHULODNX NRQVXPVL \DQ  
ODLQ MLND VHVHRUDQJ EHQDU EHQDU PHPD  
GLDMDUNDQ ,VODP PHUHND DNDQ EHUXVDKD X  
EDQ\DN XQWXN PHPHQXKL NHEXWXKDQ PHUHND  
'DQ MLND SHULODNX NRQVXPWLI LQL WHUX  
PHQLPEXONDQ PDVDODK GDQ MXJD DNDQ EHU  
FRQWRKQ\D VHSUWL PHQJKDELVNDQ XDQJ V  
EHUEDJDL PDFDP NHLQJLQDQ \DQJ GLOXDU NHE  
NHXDQJDQ DNDQ EHUPDVODK GLNDUHQDNDQ  
GHQJDQ EDLN 6HKLQJJD GDODP KDO LQL SHF  
GLUDVD VDQJDW SHQWLQJ XQWXN GLSHODMDU  
PDVDODK NHXDQJDQ 0HQXUXW 3XUZLGLDQWL  
PHUXSDNDQ VXDWX JDEXQJDQ GDUL SHQJHWD  
GDODP PHQJHOROD NHXDQJDQ 6HKLQJJD OLWH  
GDODP PHQJDPELO NHSXWXVDQ NHXDQJDQ N  
NHVHMDKWHUDDQ PDV\DGNDVQ LGVXDGDODGPHS  
NHSXWXVDQ NHXDQJDQ \DQJ WHSDW VHWLD  
PHQJHOROD NHXDQJDQ GHQJDQ ELMDNVDDQ  
0HQXUXW 6XUYHL /LWHUDVL .HXDQJDQ \*ORE  
PHUXSDNDQ SHQJXNXUDQ OLWHUDVL NHXDQJDQ  
GL GXQLD ,QGLD EHUDGD GL SHULQJNDW NH  
OLWHUDVL NHXDQJDQ VEHVDU 6XUYHL W  
NHXDQJDQ VHEDJDL NHPDPSXDQ XQWXN PHP  
SHQWLQJ GDODP PHPEXDW NHSXWXVDQ \DQJ  
EHULQYHVWDVL PHPLQMDP GDQ EDQ\DN ODJL  
UDWD JOREDO DGDODK GDQ QHJDUD \DQJ  
'HQPUN 1RUZHJLD 6ZHGLD .DQDGD ,VUDHO  
\$XVWUDOLD GDQ )LQODQGLD 1HJDUD QHJDUD  
\DQJ OHELK WLQJLL FHQGHUXQJ PHPLOLNL SH

---

(GG\ 5RKD\HGL GDQ 0DXOLQD 3.RQVXPHULVPH GDODP  
Transformatif 9RO 1RPRU \$SULO KOP  
5DKPD (ND 3XWUL \*RVR 5DKPDG 6ROOLQJ +DPLG ,PU  
.HXDQJDQ )LQDQFLDO 7HFKQRORJ\ GDQ ,QNOXVL .HXDQ  
3HQJXVDKD 0XGD' *Risk & Audit Akuntansi* 9RO 1RPRU \$SULO  
KOP

\$GH \*XQDMZDQ *Monograf Pengukuran Literasi Keuangan Syariah dan Literasi  
Keuangan* 0HGDQ 8068 35(66 KOP

EHVDU \DQJ EHULQYHVWDVL SDG'DUWHQXVYHQLVQ  
DWDV GDSDW GLNHWDKXL EDKZD ,QGRQHVL D  
GHQJDQ WLQJNDW OLWHUDVL NHXDQJDQ \DQJ  
PHOHN ILQDQVLD O VHKLQJJ D KDO LQL PHQ  
PDV\DUDNDW ,QGRQHVL PHQJHQDL VLVWHP  
ODV\DUDNDW \DQJ WLGDN PHPDKDPL OLWHUDV  
PHQJDODPL EHEHUDSD GDPSDN QHJDWLI \DQ  
EHUXSD PDWHUL FHQGHUXQJ ERURV NDUHQD  
HNRQRPL \DQJ PHQXUXQ GDQ GDSDW WHUMDGL  
3HQJHORODDQ NHXDQJDQ \DQJ EDLN MXJD  
VHVHRUDQJ \*D\D KLGXS PHUXSDNDQ NHELDV  
GLHNVSUHVLDNDQ GDODP DNWLYLWDV PLQDW  
PDV\DUDNDW VHNDUDQJ LQL VXGDK PHQJDODP  
VHLULQJ EHUNHPEDQJQ\D JDPDQ 'DKXOX RUDQ  
SHQDPSLODQ GDQ JD\D KLGXS WHWDSL VHND  
KLGXS VHVHRUDQJ MXJD VDODK VDWXQ\D GDS  
EXGD\D DVLQJ GDQ KDO WHUVHEXW PDPSX PH  
WLGDN WHUNHFXDOL UHPDMD  
\*D\D KLGXS UHPDMD VDDW LQL WHODK PHQJ  
VHGLNLW PXODL GDUL FDUD EHUSDNDLDQ \DQ  
EHUVRVLDOLVDVL \DQJ VDQJDW PHQJHGHSDQ  
ODLQQ\D +DO WHUVHEXW ELVD WHUMDGL NDU  
OHELKdate EHUNDW SHUNHPEDQJDQ JDPDQ .HKL  
VHNDUDQJ EDQ\DN EHUWHQWDQJDQ GDUL GDOD  
\DQJ WLGDN VHVXDL GHQJDQ HWLND GDQ WLQ  
SXOD \DQJ EHUWHQWDQJDQ GHQJDQ HNRQR  
NHEDQ\DNDQ GDUL UHPDMD WHWDS PHPDNVD  
GHQJDQ RUDQJ RUDQJ GL VHNLWDUQ\D \DQJ  
HNRQRPLQ\D 7DQSD PHUHND VGDUL PHUHND

---

KWWSV ZZZ ZLVEHHV FRP D FRPSDULVLRQ EHWZHHQ FR  
OLWHUDF\ UDWH DQG LQYHVWLQJ  
EHKDYLRXU a WHJW 7KH JOREDO DYHUDJH ILQDQFLDQ  
GV & \$XVWUDOLD DQGLDQVHVSODG 5DEX 2NWEHU  
7LDQD )XQJN\ 7LDUD 3XVSLWD 6DUL 9LFN\ ) 6DQMD\D  
/LWHUDVL .HXDQJDQ WHUKDGDS 3HULODNX .RQVXPWLI \*HQ  
ODKDVLVZD , 0DQDMHPHQ %LVQLV 6\DULDK 8,1 5DGHQ ,QW  
*Ilmiah Ilmu Manajemen dan Kewirausahaan* 9RO 1RPRU -DQXDUL KO

NRWD \DQJ VDQJDW PHQJHGHISDQNDQWSDQSDP S  
KDO LQLODK \DQJ PHQ\HEDENDQ PHUHND PHQM  
6HODLQ LWX DGD DVSHN ODLQ \DQJ E  
PHQJHQGDOLNDQ SHULODNX NRQVXPWLI \DLW  
PHUXSDNDQ VXDWX NHFDNDSQ LQGLYLGX GD  
GLUL GDQ OLQJNXQJDQQ\D VHUWD NHPDPSX  
PHQJHOROD IDNWRU IDNWRU SHULODNX VHVXD  
PHQDPSLONDQ GLUL GDODP PHODNXNDQ VRVLD  
GDQ PHQJDWXU NHXDQJDQ GHQJDQ EDLN MX  
PHQJDWDVL SROD SHUHNDQXNRQVXPWLIHVHRU  
OHELK HPRVLRQDO VDDW PHODNXNDQ NRQVXF  
PHUHND PHPLOLNL NRQWURO GLUL \DQJ WLQJ  
GLUL PDND DNDQ GLVHUWDL GHQJDQ+SDHQXUX  
WHUVHEXW VHUXSD GHQJDQ KDVLO WHPXDQ 1F  
WLQJNDW NRQWURO GLUL VHVHRUDQJ PHQHQW  
PHQJHQGDOLNDQ SHULODNX PHUHND \$WDX G  
WLQJJL WLQJNDW NRQWURO GLUL PDND VHPDNI  
\$GDSXQ EHEHUDSD SHQJNDMLDQ \DQJ GLSH  
WHUGDKXOX PHQXQMXNNDQ KDVLO SHQHOLWLD  
WHUVHEXW DGD NHVHQMDQJDQ VWXGL WHQW  
NHXDQJDQ WHUKDGDS SHULODNX NRQVXPWLI  
WHPXDQ GDQ MXJD NHWHUEDWDVDQ SHQHOLWL  
3ULKDWLQL \$JXV ,ULDQWR PHQXQMXNNDQ O  
SRVLWLI VLJQLILNDQ WHUKDGDS SHULODNXWN  
WHUVHEXW EHUODZDQDQ GHQJDQ KDVLO ULVH

---

'HO\DQD 5DKPDZDQ\ 3XOXQJDQ +DVWLQD )HEULDW\  
/LWHUDVL .HXDQJDQ 7HUKDGDS 3HULODNXNRQVXPWLI  
*Manajemen* 9RO 1RPRU KOP  
'LQD 1DGLID \$QGULDQL 3+XEXQJDQ DQWDUD 3HUVHSV  
.RQWURO 'LUL 6LVZD 07V 6XQDQ .DOLMPSI ).DNXQWVHV  
3VLNRORJL 8QLYHUVLVWDV ,VODP 1HJHUL 8,1 ODXODQD 0D  
KOP  
6LWL 1XUMDQDK 6DSUXGLQ 0XNKWDU (OVL 80IDWPL  
(NRQRPL 'DQ 6HOI &RQWURO 7HUKDGDS 3HULODNX .RQVX  
8QLYHUVLVWDV 1HJHULADMETEDNDQD' -1RPRU KOP  
\$QFH 0 6LDOODJDQ ,PHOGD 'HUDQJ 3LDUQL \*XVWLQ  
GHQJDQ 3HULODNX .RQVXPWLI SDGD 0DKDVLVZD GL 67,.HV  
-XUQDQAgung Husada 9RO 1RPRU \$SULO KOP  
'LDU\ 3ULKDWLQL \$JXV ,ULDQWR 3HQJDUXK /LWHUDV  
WHUKDGDS 3HULODNX .RQVXPWLI 0DKDVLVZD -XUQDQOP

7LDUD 3XVSLWD 6DUL 9LFN\ ) 6DQMD\D \DQJ P  
MXVWUX PHLLOLNL SHQJDUXK QHJDWHLELWHUKD  
ODQMXW KDVLO ULVHW ,QGDUWL .XVXPDLQJ  
NHXDQJDQ WLGDN PHLLOLNL SHQJDUXK VLJ  
NRQVXPWLI

6HODLQ LWX JD\D KLGXS MXJD PHLLOLNL  
GLPDQD SHQHOLWLDQ GDUL \$GH \*XQDZDQ G  
PHQ\DWDNDQ JD\D KLGXS PHLLOLNL SHQJDUX  
NRQVXPWLI WHWDSL KDO LWX EHUODZDQDQ  
,VQDZDWL 5LJD <RQLVD \DQJ PHQXQMXNND  
SHQJDUXK QHJDWLI WHUKDGDS SWULODNDVNRO  
GDUL ,ULDQWL \$VLVL 3XUZDQWRUR PHQXC  
EHUSHQJDUXK VLJQLILNDQ WHUKDGDS SHULODN

3HQHOLWLDQ WHUNDLW SHULODNX NRQVXPW  
NHXDQJDQ GDQ JD\D KLGXS VXGDK EDQ\DN GL  
VHEHOXPQ\D DNDQ WHWDSL NDUHQD PDVLK D  
*research gap* VHEDJDLPDQD \DQJ WHUPDNWXE GL D  
SHQHOLWL PHUXPXVNDQ PRGHO SHQHOLWLDQ V  
VHEHOXPQ\D XQWXN PHQMDDE KDVLO SHQH  
VHEHOXPQ\D 'DODP KDO LQL SHQHOLWL PHQJ  
YDULDEHO PRGHUDWLQJ 6HKLQJJD EHUGDVDU  
SHQHOLWL PHLLOLNL NHWHUWDULNDQ XQWXN

---

7LDQD )XQJN\ 7LDUD 3XVSLWD 6DUL 9LFN\ ) 6DQMD\D  
/LWHUDVL .HXDQJDQ WHUKDGDS 3HULODNX .RQVXPWLI \*H  
.DVXV 0DKDVLVZD , 0DQDMHPHQ %LVQLV 6\DULDK 8,1 5DGH  
-XU *Ilmu Manajemen dan Kewirausahaan* 9RO 1RPRU -DQXDUL

,QGDUWL .XVXPDLQJW\DV 3HQJDUXK /LWHUDVL .HXD  
3HULODNX .RQVXPWLI 6LVZD .HODV ;, ,36 GL 60\$ 1HJHU  
*Pendidikan Ekonomi* 9RO 1RPRU KOP

\$GH \*XQDZDQ \$IX )DDGLOODK &DULVVD 37KH (IIFW  
/LIHVW\OH RQ 6WXGHQW &RQVXPWLRQ %HKDYLRU 6WXGHQ  
)DFXOW\ RI (FRQRPLFV DQG %XVLQHVV 8QLYHUVLWDV 0  
,QWHUQDWLF *Economic, Business Accounting, Agriculture Management and  
Sharia Administration* 9RO 1RPRU KOP

(PLOGD ,VQDZDWL 5LJD <RQLVD .XUQLDZDQ 33HQJD  
.HORPSRN 7HPDQ 6HED 7HUKDGDS 3HULODNX .RQVXPWLI  
VHEDJDL 9DULDEHO *Pendidikan Ekonomi* 9RO 1RPRU KOP

,ULDQWL \$VLVL 3XUZDQWRUR 33HQJDUXK /LWHUDV  
3HQJHGGDOLDQ 'LUL WHUKDGDS 3HULODNX .RQVXPWLI 0  
(NRQRPL 8QLYHUVLWDV 3 *Ilmu Manajemen dan Bisnis* 9RO 1RPRU  
1RPRU KOP

33HQJDUXK /LWHUDVL .HXDQJDQ 'DQ \*D\D +L  
.RQVXPWLI %HUEHODQMD 2QOLQH 'HQJDQ .RQ  
ORGHUDWLQJ '

%5XPXVDQ 0DVVDODK

3HQHOLWLDQ LQL DNDQ EHUIRNXV SDGD SHQJ  
KLGXS WHUKDGDS SHULODNX NRQVXPWLI EHUE  
0DWDUDP GHQJDQ NRQWURO GLUL VHEDJDL YD  
GDODP EHQWXN SHUWDQ\DDQ UXPXVDQ PDVDO  
SHQHOLWLDQ LQL DGDODK VHEDJDL EHULNXW  
\$SDNDK OLWHUDVL NHXDQJDQ EHUSHQJDUXK  
EHUEHODQMD RQOLQH"  
\$SDNDK JD\D KLGXS EHUSHQJDUXK WHUKD  
EHUEHODQMD RQOLQH"  
\$SDNDK NRQWURO GLUL GDSDW PHPRGHUDV  
SHULODNX NRQVXPWLI EHUEHODQMD RQOLQH"  
\$SDNDK NRQWURO GLUL GDSDW PHPRGHUDVL  
NRQVXPWLI EHUEHODQMD RQOLQH

& 7XMXDQ 'DQ 0DQIDDW 3HQHOLWLDQ

7XMXDQ 3HQHOLWLDQ  
D8QWXN PHQJHWDKXL DSDNDK OLWHUDVL NH  
SHULODNX NRQVXPWLI EHUEHODQMD RQOLQ  
E8QWXN PHQJHWDKXL DSDNDK JD\D KLGXS  
SHULODNX NRQVXPWLI EHUEHODQMD RQOLQ  
F8QWXN PHQJHWDKXL DSDNDK NRQWURO GL  
NHXDQJDQ WHUKDGDS SHULODNX NRQVXPW  
G8QWXN PHQJHWDKXL DSDNDK NRQWURO GL  
KLGXS WHUKDGDS SHULODNX NRQVXPWLI EH  
0DQIDDW 3HQHOLWLDQ  
D 0DQIDDW 7HRULWLV  
%DJL SHPEDFD GDODP KDO LQL SDUD S  
NDU\D LOPLDK LQL VHEDJDL ZDGDK XQW  
GDQ WHQWXQ\D SDUD SHPEDFD DNDQ  
SHQJHWDKXDQ EDUX WHUNDLW SHQJDUXI  
KLGXS WHUKDGDS SHULODNX NRQVXPWL  
NRQWURO GLUL VHEDJDL YDULDEHO PRGI

%DJL SHQXOLV SHQHOLWLDQ LQL GDSDV  
XQWXN SHQHOLWLDQ \DQJ DNDQ GDWD  
SHQJDUXK OLWHUDVL NHXDQJDQ GDQ JD  
NRQVXPWLI EHUEHODQMD RQOLQH GHQ  
YDULDEHO PRGHUDWLQJ

%DJL PDV\DUDNDW NDU\D LOPLDK LQL G  
GDUL SHQJHWDKXDQ EDUX \DQJ EHUPDQI

E 0DQIDDW 3UDNWLW

'DSDW PHQMDGL ODQJNDK \DQJ WHSD  
NHSXWXVDQ WHUNDLW SHUHQFDQDDQ GD  
SULEDGL PDXSXQ PDV\DUDNDW OXDV

'DSDW PHPEHULNDQ SHPLNLUDQ GDQ S  
JHQHUDVL = WHUNDLW SHQWLQJQ\D VHV  
PHQJHOROD NHXDQJDQ SULEDGLQ\D GHQ  
VHGHUKDQDQ\D \DLWX GHQJDQ PHPHQXK  
VDMD

'DSDW GLMDGLNDQ VHEDJDL LOPX GDQ  
NHSDGD PDV\DUDNDW OXDV WHUNDLW  
PHQJHQQDOLNDQ GLUL DJDU WLGDN  
PHQJNRQVXPVL VXDWX SURGXN DWDX MD

' 'HILQLVL 2SHUDVLRQDO

'HILQLVL RSHUDVLRQDO PHUXSDNDQ EDWDV  
VHEDJDL SHGRPDQ ROHK SHQHOLWL XQWXN  
6HKLQJJD DSDELQD YDULDEHO SHQHOLWLDQ  
WHQWXQ\D DNDQ PHQMDGLNDQ YDULDEHO SHQ  
'DQ ROHK VHEDE LWX GHILQLVL RSHUDVLRQDO  
SHQMHODV

'HILQLVL RSHUDVLRQDO MXJD KDUXV WLGDN  
SDGD SHQHOLWL WHUOHELK SDGD RUDQJ ODLC  
PHPLOLNL GHILQLVL RSHUDVLRQDO SDGDQJSMRQD  
GHILQLVL RSHUDVLRQDO GDUL YDULDEHO SHQHO  
D9DULDEHO ,QGSHSHQHQ



9DULDEHO LQGSHQGHQ PHUXSDNDQ YDUL  
 VHEDJDL YDULDEHO VWLPXOXV SUHGLNWR  
 LQGSHQGHQ LQL DGDODK YDULDEHO \DQJ P  
 MDZDE DWDV SHUXEDKDQ DWDX PXQFXOQ\D  
 SDQHOLWLDQ LQL YDULDEHO LQGSHQGHQ\D  
 ; GDQ \*D\D +LGXS VHEDJDL ;  
 E 9DULDEHO 'HSHQGHQ  
 9DULDEHO GSHQGHQ GLVHEXW VHEDJDL Y  
 NRQVHNXHQ 9DULDEHO GSHQGHQ DGDODK Y  
 PHQMDGL DNLEDW GDUL DGDQ\D YDULDEHO E  
 GSHQGHQ SDGD SHQHOLWLDQ LQL DGDODK  
 2QOLQH <  
 F 9DULDEHO 0RGHUDWLQJ  
 9DULDEHO PRGHUDWLQJ PHUXSDNDQ VDODK  
 XQWXN PHPSHUNXDW DWDX PHPSHUOHPDK  
 LQGSHQGHQ GDQ YDULDEHO GSHQGHQ GL  
 \DQJ PHQMDGL YDULDEHO PRGHUDWLQJ GDOD  
 'LUL 0  
 'HILQLVL RSHUDVLRQDO YDULDEHO PHPEH  
 LQGLNDWRU \DQJ GDSDW PHPEHQWXN YDUL  
 PHQXQMXNNDQ GHILQLVL RSHUDVLRQDO SHQH

Perpustakaan UIN Mataram



	SHPEHOL DWDX ODQJVXVQJ	SHQSMXODPSI GLULQ\ D 0HPEHOL SURGXN NDUHQ D LNWX LN XWDQ 0HPEHOL SURGXN XQWXN PHQDULN SHUKDWL DQ RUDQJ ODLQ	SHQSMXODPSI GLULQ\ D 0HPEHOL SURGXN NDUHQ D LNWX LN XWDQ 0HPEHOL SURGXN XQWXN PHQDULN SHUKDWL DQ RUDQJ ODLQ
.RQWUR 0	QR'QWURO GLUL DG XQWXN PHQJHOROD VHVXDL GHQJDQ VHSHUWL PRUDO QRUPD QRUPD VRVL EHUSHULODNX SRVL	DODRQWUHPD SHULODNX VWBRQWDRQ QLBDDQLWLODL DO.BDDWUR WLIHSXDVDQ	SHQSMXODPSI GLULQ\ D 0HPEHOL SURGXN NDUHQ D LNWX LN XWDQ 0HPEHOL SURGXN XQWXN PHQDULN SHUKDWL DQ RUDQJ ODLQ



)DUDK 8OLO \$OEDE 3HQJDUXK /LWHUDVL .HXDQJDQ G  
.RQVXPWLI %HODQMD 2QOLOQH GHQJDQ \*Dripri, LGXS VHEDJ  
8QLYHUVLWDV 1HJHUL 6HPDUDQJ 6HPDUDQJ KOP  
&KDQGUD .XUQLDZDQ 3\$QDOLVVL )DNWRU )DNWRU \DQJ  
(NRQRPL SDGD 0DKK Dedik Widi Eko Yuli Q RO 1RPRU -DQX  
KOP  
Ibid, KOP  
\*KXIURQ 5LVQDZLNDlogi, -RJMDNDUWD \$U 5X]] 0HGLD

%, \$%, ,,  
\$. -, \$1 3867\$. \$ '\$1 +, 327(6,6 3(1(/,7,\$1

\$ .DMLDQ 3XVWDND

7HRUL 80 ~~Mad Theory~~

<DQJ PH ~~Mad Theory~~ DWDX WHRUL XWDPD SDGD SH  
WHRUL SHULODNX NRQVXPHQ GDUL .RWOHU \I  
NRQVXPHQ DGDODK ELGDQJ VWXGL \DQJ PH  
NHORPSRN GDQ RUJDQLVDVL PHLLOLK PHPEHC  
LGH DWDX SHQJDODPDQ XQWXN PH ~~PHOXKD~~ NHE

7HRUL SHULODNX NRQVXPHQ GDUL .RWOHU  
GLJXQDND ~~Grand Mean~~ SDGD SHQHOLWLDQ LQL 'LPD  
PHQXQMXNNDQ SHQJDPELODQ NHSXWXVDQ LQG  
NRQVXPHQ GDODP PHLLOLK PHQJRQVXPVL GD  
MDVD EHUGDVDUNDQ NHEXWXKDQ EXNDQ NHLQ  
GLLPSOHPHQWDVLNDQ GDQ GLWHUDSNDQ GHQJ  
GDQ PHQFHJDK WHUMDGLQ\D SHULODNX NRQVX

3HULODNX .RQVXPWLI %HODQMD 2QOLQH

D 'HILQLVL 3HULODNX .RQVXPWLI

3HULODNX NRQVXPWLI PHUXSDNDQ SHUL  
DWDXSXQ MDVD \DQJ VHEHQDUQ\D NXUDC  
3HULODNX NRQVXPWLI LQL WHUMDGL GLND  
PHPSXQ\DL NHFH ~~Mad Theory~~ QJLP DQD LQGLYL  
PHLLOLNL NHLQJLQDQ \DQJ EHVDU XQWXN  
WDQSD PHPSHUWLPEDQJNDQ NHEXWXKD  
SHPEHOLDQ VHFUDUD EHUOHELKDQ GLGR  
NHLQJLQDQ VHPDWD

'DODP ,VODP VHRUDQJ PXVOLP GL  
PHQJRQVXPVL EDUDQJ DWDXSXQ MDVD V  
EXNDQ NHLQJLQDQ VHRUDQJ PXVOLP MXJD  
GDODP PHPEHODQMDNDQ XDQJQ\D 'DQ C  
PHQFHJDK VHVHRUDQJ GDUL PHQJRQVXP

0DVKXU ~~Bedi~~ Konsumen 0DNDVVDU \$ODXGGLQ 8QLYHUVLWV

'HO\DQD 5DKPDZDQ\ 3XOXQJDQ +DVWLQD )HEULDW\  
/LWHUDVL .HXDQJDQ WHUKDGD ~~Bedi~~ ~~Mad Theory~~ ~~PHOXKD~~ 'RQVXPWLI' -  
1RPRU KOP





*mengulurkannya (sangat pemurah) nanti kamu menjadi tercela dan menyesal. Sungguh, Tuhanmu melapangkan rezeki bagi siapa yang Dia kehendaki dan membatasi (bagi siapa yang Dia kehendaki); sungguh, Dia Maha Mengetahui, Maha Melihat hamba-hamba-Nya. '*

E , QGLNDWRU /LWHUDVL .HXDQJDQ  
, QGLNDWRU OLWHUDVL NHXDQJDQ PHQXUX  
Student Assesment 3,6\$ DQWDUD ODLQ  
8DQJ GDQ 7UDQVDNVL  
, QGLNDWRU LQL EHUIRNXV SDGD NHXDQ  
GHQJDQ SHPED\DUDQ DWDX SHQJHOXD  
SHQJHWDKXDQ WHQWDQJ FDUD PHQDQ  
WUDQVDNVL WHUPDVXN PHQJJXQDNDQ X  
DWDXSXQ NUHGLW VHUWD PHWRGH SHPE  
3HUHQFDQDDQ GDQ 3HQJHORODDQ .HXDQ  
+DO LQL EHUNDLWDQ GHQJDQ SHQGDS  
PHPEXWXKNDQ SHUHQFDQDDQ GDQ PDQ  
GDQ MDQJND SDQMDQJ \DQJ WHSDW  
PHQLQJNDWNDQ NHVHMDKWHUDDQ NHXD  
HIHN GDULEHUEDJDL UHQFDQD DWDXSXQ

*Risk and Reward*

, QGLNDWRU LQL EHUNDLWDQ GHQJDQ NH  
GDQ PHQ\HLPEDQJNDQ ULVLNR WHUPDV  
PHQLODL DSDNDK WDEXQJDQ GDSDW PH  
MXJD GDSDW PHPDKDPL WHQWDQJ NHXQ  
ILQDQVLDO

*Finacial Landscape*

, QGLNDWRU LQL PHQLWLNEHUDWNDQ SH  
NHZDMLDQ NRQVXPHQ GDQ SHQMXDO  
PHQJJDEXQJNDQ DQWDUD SHPKDPDQ  
SHUXEDKDQ HNRQRPL GDQ NHELMDNDQ S

---

46 \$O ,VUD↑ > @  
+DU\XQLQJ 0XODWVLK 6LVZDQGDUL %LQWL 0XKVLQL 3\$  
3HULODNX .RQVXPWLI 6:\$ 60\$ 0XKDPDGL\DK 3URJUDP  
6XUDNDUWDA'Arta X9QDO 1RPRU \$JXVWXV KOP

\*D\D +LGXS

D 'HILQLVL \*D\D +LGXS

\$PVWURQJ PHQGHILQLVLNDQ JD\D KLGX  
DNWLYLWDV XQWXN PHQFDUL NHQLNPDWDC  
ZDNWX GL OXDU UXPK OHELK EDQ\DN  
NHUDDPDLQ NRWD PHPEHODQMDNDQ EDQ\  
GLVXNDL GDQ VHODOX LQJLQ PHQMDGL  
WHNQRORJL GDQ SHUNHPEDQJDQ JDPDQ VD  
JD\D KLGXS \$WDX GHQJDQ NDWD ODLQ JI  
PHQMDODQL NHKLGXSDQ VHKDUL KDUL  
EHUNHPEDQJQ\D JDPDQ GDQ WHNQRORJL  
E )DNWRU )DNWRU \DQJ OHPHQJDUXKL \*D\D

.HJLD *Widias*

.HJLDWDQ PHUXSDNDQ DNWLYLWDV \DQ  
GDODP NHKLGXSDQ VHKDUL KDUL VHSU  
OXDU UXPK PHQJRQVXPVL EDUDQJ E  
GLSHUOXNDQ *Efa* UNXDXNCH SXV DW SHUE  
:DODXSXQ NHJLDWDQ LQL GDSDW GLSDK  
GDSDW GLXNXU VHFDUD ODQJVXQJ

0LQ *Direst*

*Interest* PHUXSDNDQ PLQDW NHVXNDQDQ KR  
VHVHRUDQJ GDODP PHQMDODQL KLGXS V  
&RQWRKQ\D WHUPDVXN GHQJDQ KDO KDC  
PDNDQ *QuDion,* EDUDQJ PHZDK WHPSDW QRC  
VHODOX LQJLQ PHPLOLNL SHQDPSLODC  
SHUKDWLDQ

2SL *Opinion*

2SLQL PHUXSDNDQ SHUQ\DWDDQ \DQJ G  
WHUWXOLV GDODP PHQDQJJD SL MHQLV  
GLJXQDNDQ XQWXN PHQJDPEDUNDQ J  
SHQLODLQ SHULODNX

---

1RYLWD 7ULPDUWDWL 36WXGL .DVXV 7HQWDQJ \*D\D  
%LPELQJDQ GDQ .RQVHOLQJ 8QLY *PERKORVADUGS* 'DKODQ'  
1RPRU KOP



.RQWURO 'LUL

D 'HILQLVL .RQWURO 'LUL

.RQWURO GLUL PHUXSDNDQ NHPDPSXD  
PHQJHQGDOLDNDQ PHQJRQWURO GDQ PH  
GDODP EHUEDJDL VLWXD\HLODGLDQ LOMXJN\$XE  
PHQGHILQLVLNDQ NRQWURO GLUL VHEDJDL  
PHQJXEDK SHULODNXQ\D PHQJRQWURO L  
GDQ \DQJ WLGDN GLLQJLQNDQ GDQ PHPEX  
NH\DNLQDQQ\D

E ,QGLNDWRU .RQWURO 'LUL

.RQWURO *Behavioral Control* SHULODNX

.RQWURO SHULODNX PHUXSDNDQ NHWHO  
GDSDW VHFDUD ODQJVXQJ PHPHQJDUX  
NHDGDDQ \DQJ WLGDN PHQ\HQDQJNDQ

.RQWURO *Cognitive Control* SHULODNX

.HPDPSXDQ VHVHRUDQJ XQWXN PHPSUR  
WLGDN GLLQJLQNDQ GHQJDQ PHQDIVLU  
PHQJKXEXQJNDQ SHULVWLZD GDODP NH  
VHEDJDL DGDSWDVL SVLNRORJL DWDX S  
VHEDJDL SHQJHQGDOLDQ NRJQLWLI

.RQWURO *Dissonance Control* SHULODNX

.RQWURO NHSXDVDQ PHUXSDNDQ NHPD  
PHPEXDW NHSXWXVDQ SDGD VDDW PI  
NHEHEDVDQ DWDX NHPDPSXDQ XQWXN  
SLOLKDQ \DQJ OD\DN

---

-XOL <DQWL +DUDKDS <sup>3</sup>+XEXQJDQ DQWDUD .RQWURO 'LUL  
3XVWDND 'LJLWDO 3HUSXVW *Dissonance Control* 'DQJUDK1RPRDQ' -XQD  
KOP

5DPDGRQD 'ZL 0DUVHOD 0DPDW 6XSULDWQD <sup>3</sup>.RQWURO  
-RX *Behavioral Control* 9RO 1RPRU \$JXVW  
KOP

\*KXIURQ 5LVQDZLNDQ *Dissonance Control*, -RJMDNDUWD \$U 5XJJ 0HGLD

3HQHOLWLDQ 7HUGDKXOX

3HQHOLWL DNDQ PHPEDKDV EHEHUDSD SH  
WHUNDLW GHQJDQ SHQHOLWLDQ SHQXOLV XC  
WHQWDQJ PDVDODK \DQJ EHUNDLWDQ GHQJD  
GDQ \*D\D +LGXS WHUKDGDS 3HULODNX .RQ  
GHQJDQ .RQWURO 'LUL VHEDJDL 9DULDEHO 0  
D 3HQHOLWLDQ \DQJ GLODNXNDQ ROHK 1DEI  
3HQJDUXK /LWHUDVL .HXDQJDQ 1RUPD 6X  
7HUKDGDS 3HULODNX .RQVXPWLI 0DKDVL  
3HQJHQQGDOLDQ 'LUL 0RKHUVL' +DVLO SHQHOLWLDLQ PHQX  
NHXDQJDQ QRUPD VXEMHNWLI GDQ JD\D  
EHUSHQJDUXK SRVLWLI GDQ VLJQLILNDQ V  
PDKDVLVZD 'LPDQD SHQJHQQGDOLDQ GLUL  
WHUKDGDS SHULODNX NRQVXPWLI VHKLQ  
SHQJHQQGDOLDQ GLUL GDSDW PHPHQJDUXK  
EDUDQJ XQWXN GLNRQVXPVL 1DPXQ S  
SHQJHQQGDOLDQ GLUL WLGDN PHPSHUNXD  
VXEMHNWLI GDQ JD\D KLGXS WHUKDGDS S  
.HOHELKQD GDUL ULVHW LQL DGDODK  
SHQHOLWLDQ GDUL SHQHOLWLDQ VHEHOXP  
WHUEDUX \DQJ PHQMDGLNDQ WRODN XNXU  
PHPLOLNL VXDWX NDMLDQ \DQJ EHUEHGD  
LQL GDQ SHQHOLWLDQ VHEHOXPQ\D MX  
PHQJHPEDQJNDQ YDULDEHO \DQJ VDPD \DL  
.HNXUDQJDQ SHQHOLWLDQ VHEHOXPQ\D  
SHQJXPSXODQ GDWD \DQJ PHPDNDL NXLV  
SHQHOLWL EHOXP ELVD PHQJHWDKXL GHQJ  
UHVSRRGHQ DSDNDK VXGDK VHVXDL GHQJ  
WLGDN 6HODLQ LWX SHQHOLWL VHEHOXP  
PHQDPEDK YDULDEHO ODLQQ\D NKXVXVQ\D  
NDUHQD WLGDN EDQ\DN SHQHOLWLDQ PHQ  
\DQJ GDSDW PHPHQJDUXKL SHULODNX

---

1DELO \$O \$ULI 'DQ ,PVDU 3HQJDUXK /LWHUDVL .HXDQJ  
+LGXS 7HUKDGDS 3HULODNX .RQVXPWLI 0DKDVLVZD 8,1 6  
Money 'HQJDQ 3HQJHQQGDOLDQ 'LUL 60RKHUVL' +DVLO  
Management 9RO 1RPRU KOP

PHPSHUROHK KDVLO SHQHOLWLDQ \DQJ O  
 PHQJJHQHUDOLVDVLNDQ KDVLO GDUL SHG  
 PHPLOLNL NHNXUDQJDQ \DNQL PDVLK NX  
 WHUEDUX WHUNDLW SHUVHQWDVH WLQJND  
 GL \$VLD 'DQ MXJD DNVHV XQWXN PHQGDS  
 JHQHUDVL = GL .RWD 0DWDUDP PDVLK VDQ  
 E 3HQHOLWLDQ \DQJ GLODNXNDQ ROHK 7LDQ  
 9LFN\ ) 6DQMD\D WHQWDQJ 3HQJDUXK \*D  
 .HXDQJDQ 7HUKDGDS 3HULODNX .RQVXPWL  
 3DQGHPL 6WXGL .DVXV 0DKDVLVZD L 0DQ  
 8,1 5DGHQ ,QWDQ /DPSXQJ \$QJNDWDQ  
 GLODNXNDQ SDGD WDKXQ 3HQHOLW  
 PHQJXML SHQJDUXK JD\D KLGXS VHUWD O  
 SHULODNX NRQVXPWLI JHQHUDVL = SDG  
 SHQHOLWLDQ PHQXQMXNNDQ EDKZD VHOI  
 SHQJDUXK \DQJ VLJQLILNDQ WHUKDGDS S  
 OLWHUDVL NHXDQJDQ MXJD PHPLOLNL S  
 WHUKDGDS SHULODNX NRQVXPWLI \*HQ =  
 WLQJJL WLQJNDW JD\D KLGXS VHPDNLQ W  
 = GDQ VHPDNLQ WLQJJL OLWHUDVL NHXDQ  
 NRQVXPWLI \*HQ =  
 .HOHELKDQ GDUL ULVHW LQL DGDODK  
 SHQHOLWLDQ GDUL SHQHOLWLDQ VHEHOXP  
 WHUEDUX \DQJ PHQMDGLNDQ WRODN XNXU  
 PHPLOLNL VXDWX NDMLDQ \DQJ EHUEHGD  
 LQL MXJD PHQJHPEDQJNDQ YDULDEHO GHQ  
 PRGHUDWLQJ VHGDQJNDQ SHQHOLWLDQ  
 PHQJJXQDNDQ GXD YDULDEHO LQGHSHQ  
 GHSHQGHQ  
 .HNXUDQJDQ SHQHOLWLDQ VHEHOXPQ\D  
 \DQJ WHUEDWDV VHKLQJJD SHQHOLWLDQ  
 XQWXN PHQDPEDK MXPODK UHVSRQGHQ D

---

7LDQD )XQJN\ 7LDUD 3XVSLWD 6DUL 9LFN\ ) 6DQMD\D  
 /LWHUDVL .HXDQJDQ WHUKDGDS 3HULODNX .RQVXPWLI \*H  
 .DVXV 0DKDVLVZD , 0DQDMHPHQ %LVQLV 6\DULDK 8,1 5D  
 - XIIQDIO Manajemen dan Kewirausahaan 9RO 1RPRU -DQXDUL  
 KOP

SHQHOLWLDQ \DQJ PDNVLPDO GHQJDQ P  
 WHUKDGDS GXD XQLYHUVLWDV \DQJ EHUEH  
 VDMD SHQJDUXK JD\D KLGXS GDQ SHQJHW  
 VHWLDS XQLYHUVLWDV 3HQHOLWLDQ LQL  
 PDVLK NXUDQJQ\D GDWD SHQGXXNQJ WH  
 WLQJNDW OLWHUDVL NHXDQJDQ VHFUDUD J  
 XQWXN PHQGDSWDNDQ UHVSRRGHQ WHUK  
 0DWDUDP PDVLK VDQJDW PLQLP  
 F 3HQHOLWLDQ \DQJ GLODNXNDQ ROHK 5LND  
 \$V\UL 6\DKULQD GDQ 5LQD 0DULDQD WHQW  
 'DQ /LWHUDVL .HXDQJDQ 7HUKDGDS 3HULO  
 2QOLQH 3DGD ,EX 5XPDK 7DQJJD 'L .HFDPD  
 .RWD 3DGDQJ' 3HQHOLWLDQ LQL EHUWX  
 EDKZD 3HQJDUXK \*D\D +LGXS WHUKDG  
 EHUEHODQMD RQOLQH 3HQJDUXK /LW  
 3HULODNX NRQVXPWLI EHUEHODQMD RQOL  
 GDQ /LWHUDVL .HXDQJDQ WHUKDGDS 3HU  
 RQOLQH 3HQHOLWLDQ LQL PHQJXXQDND  
 VHGDQJNDQ PHWRGH \DQJ GLDPELO DNDQ D  
 3RSXODVL \DLWX NEELEX UXPDK WDQJJD \DQJ  
 -XPODK VDPSHO \DQJ GLDPELO VHEDQ\DN  
 GHQJDQ WHNQLN SXUSRVLYH VDPSOLQJ  
 UHJUHV L EHUJDQGD 'DQ KDVLO SHQHOLW  
 \*D\D +LGXS PHPLOLNL SHQJDUXK \DQJ VLJQ  
 NRQVXPWLI EHUEHODQMD RQOLQH SDGD LE  
 /XEXN %HJDOXQJ .RWD 3DGDQJ /LWHU  
 SHQJDUXK \DQJ VLJQLILNDQ WHUKDGDS SH  
 RQOLQH SDGD LEX UXPDK WDQJJD GL .HF  
 .RWD 3DGDQJ GDQ \*D\D +LGXS GDQ OLW  
 SHQJDUXK VLJQLILNDQ VHFUDUD VLPXOWDQ  
 EHUEHODQMD RQOLQH SDGD LEX UXPDK W  
 %HJDOXQJ .RWD 3DGDQJ

---

5LND :DK\XQL +DGL ,UIDQL ,VQD \$V\UL 6\DKULQD GDQ  
 +LGXS 'DQ /LWHUDVL .HXDQJDQ 7HUKDGDS 3HULODNX .RQ  
 5XPDK 7DQJJD 'L .HFDPDWDQ /XEXN %HJDOXQJ .RWD 3D  
 1RPRU 2NWREHU KOP

.HOHELKDQ GDUL ULVHW LQL DGDODK  
SHQHOLWLDQ GDUL SHQHOLWLDQ VHEHOXP  
WHUEDUX \DQJ PHQMDGLNDQ WRODN XNX  
PHPLOLNL VXDWX NDMLDQ \DQJ EHUEHGD  
LQL MXJD PHQJHPEDQJNDQ YDULDEHO GHQ  
PRGHUDWLQJ VHGDDQJNDQ SHQHOLWLDQ  
PHQJJXQDNDQ GXD YDULDEHO LQGHSHQQ  
GSHSHQGHQ

.HNXUDQJJDQ SHQHOLWLDQ VHEHOXPQ\D  
\DQJ WHUEDWDV VHKLQJJD SHQHOLWLDQ  
XQWXN PHQDPEDK MXPODK UHVSRRGHQ D  
SHQHOLWLDQ \DQJ PDNVLPDO 3HQHOLW  
NHNXUDQJJDQ \DNQL PDVLK NXUDQJJDQ\D G  
WHUNDLW SHUVHQWDVH WLQJNDW OLWHUD  
'DQ MXJD DNVHV XQWXN PHQGDSDWNDQ UH  
= GL .RWD 0DWDUDP PDVLK VDQJDW PLQLP  
G 3HQHOLWLDQ \DQJ GLODNXNDQ ROHK ,QG  
3HQJDUXK /LWHUDVL .HXDQJJDQ 'DQ \*D\D +  
.RQVXPWLI 6LVZD .HODV ;, ,36 GL 60\$ 1  
6LGRDUMR 7XMXDQ SHQHOLWLDQ LQL DG  
DGD WLGDNDQ\D SHQJDUXK OLWHUDVL NH  
NRQVXPWLI VLVZD NHODV ;, ,36 GL 60\$ 1HJ  
PHQJDQDOLVLV WHQWDQJ DGD WLGDNDQ  
WHUKDGDS SHULODNX NRQVXPWLI VLVZD N  
6LGRDUMR PHQJDQDOLVLV WHQWDQJ D  
GDQ JD\D KLGXS WHUKDGDS SHULODNX NRQ  
60\$ 1HJHUL 7DPDQ 6LGRDUMR 0HWRG  
GLJXQDNDQ DGDODK SHQHOLWLDQ GHVNU  
SHQHOLWLDQ PHQXQMXNNDQ EDKZD OLWH  
VLJQLILNDQ WHUKDGDS SHULODNX NRQVXP  
VLJQLILNDQ WHUKDGDS SHULODNX NRQV  
NHXDQJJDQ GDQ JD\D KLGXS VHFDUD VLPXC  
WHUKDGDS SHULODNX NRQVXPWLI

---

,QGDUWL .XVXPDLQJW\D V 3HQJDUXK /LWHUDVL .HXD  
3HULODNX .RQVXPWLI 6LVZD .HODV ;, ,36 GL 60\$ 1HJHU  
*Pendidikan Ekonomi* 9RO 1RPRU KOP

.HOHELKDQ GDUL ULVHW LQL DGDODK  
SHQHOLWLDQ GDUL SHQHOLWLDQ VHEHOXP  
WHUEDUX \DQJ PHQMDGLNDQ WRODN XNXU  
PHPLOLNL VXDWX NDMLDQ \DQJ EHUEHGD  
LQL MXJD PHQJHPEDQJNDQ YDULDEHO GHQ  
PRGHUDWLQJ VHGDDQJNDQ SHQHOLWLDQ  
PHQJJXQDNDQ GXD YDULDEHO LQGHSHQQ  
GSHSHQGHQ

\$GDSXQ NHNXUDQJDQ GDUL ULVHW VHEH  
SHQJXPSXODQ GDWD \DQJ PHPDNDL NXLV  
SHQHOLWL EHOXP ELVD PHQJHWDKXL GHQJ  
UHVSRQGHQ DSDNDK VXGDK VHVXDL GHQJ  
WLGDN 6HODLQ LWX SHQHOLWL VHEHOXP  
WHQDJD VHUWD ZDNWX \DQJ PHQMDGL SH  
ULVHW KDQ\D SDGD OLQJNXS NHODV ;, ,3  
PHPLOLNL NHNXUDQJDQ \DNQL PDVLK NX  
WHUEDUX WHUNDLW SHUVHQWDVH WLQJND  
GL \$VLD /HELK ODJL XQWXN PHQGDSDW  
JHQHUDVL = GL .RWD 0DWDUDP PDVLK VDQ  
H 3HQHOLWLDQ \DQJ GLODNXNDQ ROHK 5DV  
WHQWDQJ 3HQJDUXK /LIHVW\OH 6HOI &RQ  
7HUKDGDS 3HULODNX .RQVXPWLI 0DKDVLV  
6KRSSLQJ 7XMXDQ GDUL SHQHOLWLDQ LQ  
SHQJDUXK OLIHVW\OH VHOI FRQWURO GD  
SHULODNX NRQVXPWLI SDGD PDKDVLVZD G  
SHQHOLWLDQ LQL DGDODK SHQHOLWLDQ N  
GHVDLQ HNVSDODQDWRUL 6DPSHO \DQJ G  
)(% 6XUDED\D 7LPXU GHQJDQ MXPODK UH  
RUDQJ SHQJXPSXODQ GDWD PHQJJXQDN  
NXHVLRQHU PHQJJXQDNDQ WHNQLN DQDQ  
EHUJDQGD +DVLO SHQHOLWLDQ PHQXQM  
EHUSHQJDUXK SRVLWLI GDQ VLJQLILNDQ V  
GDODP PHODNXNDQ EHODQMD RQOLQH 6H

GDQ OLWHUDVVL NHXDQJDQ EHUSHQJDUX  
WHUKDGDS SHULODNX NRQVXPWLI GDODP F  
.HOHELKDQ GDUL ULVHW LQL DGDODK  
SHQHOLWLDQ GDUL SHQHOLWLDQ VHEHOXP  
WHUEDUX \DQJ PHQMDGLNDQ WRODN XNXU  
PHPLOLNL VXDWX NDMLDQ \DQJ EHUEHGD  
LQL MXJD PHQJHPEDQJNDQ YDULDEHO GHQ  
PRGHUDWLQJ VHGDDQJNDQ SHQHOLWLDQ  
PHQJJXQDNDQ GXD YDULDEHO LQGHSHQQ  
GSHSHQGHQ

\$GDSXQ NHNXUDQJDQ GDUL ULVHW VHE  
VHEHOXPQ\D PHPLOLNL NHWHUEDWDVDQ W  
SHQHOLWL VHEHOXPQ\D MXJD PHQ\DUDQ  
OHELK MDXK ODJL GHQJDQ FDUD PHQDPED  
GLSUHGLNVL PDPSX PHPEHULNDQ SHQJD  
NRRQVXPWLI

'DUL EHEHUDSD KDVLO WHPXDQ GDUL S  
GLWDULN NHVLPXODQ EDKZD YDULDEHO C  
SHULODNX NRQVXPWLI EHUEHODQMD RQOL  
KXEXQJDQ VHFDDQ WLGDN ODQJVXQJ 'HC  
KDVLO WHPXDQ GDUL SHQHOLWL VHEHOXP  
SHQHOLWL PHQJNDML XODQJ SHQHOLWLDQ  
YDULDEHO \DQJ GLWHOLWL .HXQJJXODQ  
SHQHOLWL WHUWDULN PHODNXNDQ SHQH  
PHQJJXQDNDQ WLJD YDULDEHO GL DWDV G  
VHEDJDL YDULDEHO PRGHUDWLQJ

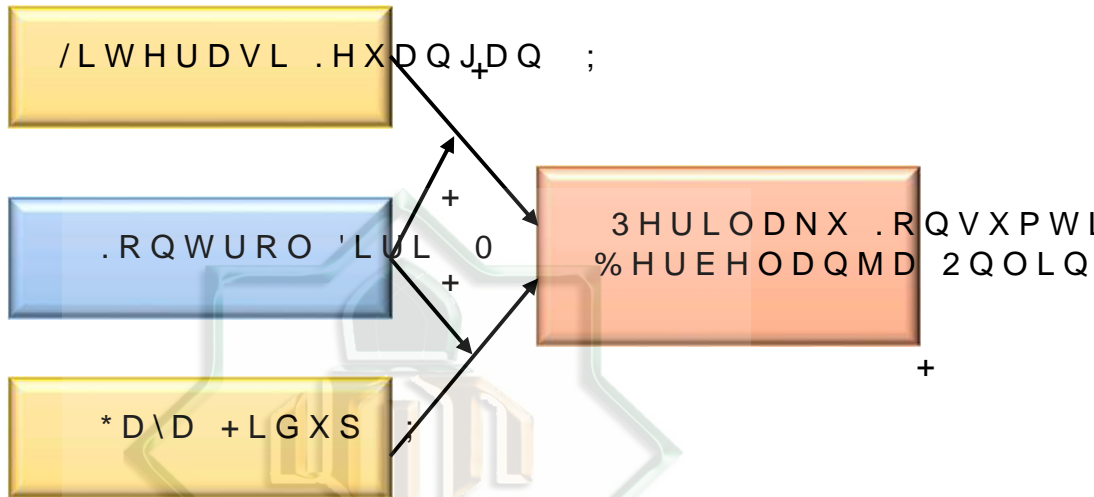
---

5DWLK 'HZL 7LWLVDUL +DU\DQD 33HQJDUXK /LIH 6W\O  
/LWHUDF\ 7HUKDGDS 3HULODNX .RQVXPWLI 0DKDVLVZD 0H  
*Ekonomi-Manajemen-Akuntansi* 9RO 1RPRU \$SULO KOP

```

% .HUDQJND %HUSLNLU
    3DGD SHQHOLWLDQ LQL PHPEDKDV WH
NHXDQJDQ GDQ JD\D KLGXS WHUKDGDS SHU
RQOLQH GHQJDQ NRQWURO GLUL VHEDJDL Y
DGDODK JDPEDU NHUDQJND EHUSLNLU SDGD

```



```

UNIVERSIT
M A T R A N
*DPEDU
.HUDQJND %HUSLNLU
& +LSRWHVLV 3HQHOLWLDQ
+LSRWHVLV SHQHOLWLDQ GLVXVXQ EHUGDVD
GDSDW GLUXPXVNDQ VHEDJDL EHULNXW
D'LGXJD\DLWX OLWHUDVL NHXDQJDQ EHUSHO
NRQVXPWLI EHUEHODQMD RQOLQH SDGD JH
E'LGXJD \DLWX JD\D KLGXS EHUSHQJDUXK
NRQVXPWLI EHUEHODQMD RQOLQH SDGD JH
F'LGXJD\DLWX NRQWURO GLUL GDSDW PHPR
WHUKDGDS SHULODNX NRQVXPWLI EHUEHO
.RWD 0DWDUDP"
G'LGXJD \DLWX NRQWURO GLUL GDSDW PHPR
WHUKDGDS SHULODNX NRQVXPWLI EHUEHO
.RWD 0DWDUDP"

```



% \$ % , , ,  
0(72'( 3(1(/,7,\$1

\$ 3HQGHNDWDQ GDQ -HQLV 3HQHOLWLDQ  
0HWRGH NXDQWLWDWLI GLJXQDNDQ GDOD  
PHQJJDPEDUNDQ SHQHOLWLDQ DVRVLDWLI ND  
EHUWXMxDQ XQWXN PHQJHWDKXL EDJDLPDQI  
EHUSHQJDUXK VDWX VDPD ODLQ 9DULDEHO V  
EDJDLPDQD PDVLQJ PDVLQJ GDUL YDULDEHO  
EHUGDPSDN SDGD YDULDEHO \DQJ GLSHQJDUXK  
PHQJJXQDNDQ SHQGHNDWDQ NXDQWLWDWLI \DG  
SDGD SHQHOLWLDQ LQL GLSHUROHK GDUL GD  
QXPHULN GDQ XQWXN PHQJDQDOLVLV GDWD PH  
'DODP ULVHW LQL SHQHOLWL PHQJDQJNDW  
OLWHUDVL NHXDQJDQ GDQ JD\D KLGXS WHUKDQ  
RQOLQH GHQJDQ NRQWURO GLUL VHEDJDL YDU  
.RWD 0DWDUDP

% 3RSXODVL GDQ 6DPSHO  
D 3RSXODVL  
6XJL\RQR PHQGHILQLVLNDQ EDKZD SRSXOD  
JHQHUDOLVDVL \DQJ WHUGLUL GDUL KDO KD  
NDUDNWHULVWLN WHUWHQWX NHPXGLDQ GL  
XQWXN GLSDKDPL XQWXN G\$@DSDXNQNSIDG@  
SHQHOLWLDQ LQL \DQJ PHQMDGL SRSXODVL  
GL .RWD 0DWDUDP 6HKLQJJD MXPODK DQJJRV  
E 6DPSHO  
6XJL\RQR PHQJDWDNDQ EDKZD VDPSHO WH  
NDUDNWHULVWLN SRSXODVL -LND SRSXODV  
PHPSHODMDUL VHPXDQ\D NDUHQD NHWHUEDV

---

, 0DGH 6XPDUGLND , 0DGH \$GL 6XZDQGDQD 33H  
7UDQVIRUPDVLQRQDO GDQ 'LVLSOLQ .HUMD WHUKDGDS .LQH  
GDQ 3HQ\HODPDWDQ .DEX@DWH@0%DGX@PRU-XUC@D@WHPEH  
KOP

6XJL\RQR *Penelitian Kuantitatif Kualitatif dan R&D* % DQG XQJ 3HQHUE  
\$OIDEHWD KOP

\$NLEDWQ\D VDP SHO \DQJ GLNXPSXONDQ  
UHSUHVHQWDWLI

'DODP ULVHW LQL SHQHOLWL PHQJXXQDN  
VDPSOLQJ NDUHQD SRSXODVL WLGDN GLNHV  
SXUSRVLYH VDPSOLQJ VHEDJDL WHNQLN SH  
SXUSRVLYH VDPSOLQJ GLJXQDNDQ NDUHQ  
SHUWLPEDQJDQ WHUWHQWX WHUPDVXN IDN  
VHUWD GDQD VHKLQJJD WLGDN GSDW PHQJ  
MDXK 0HWRGH VDPSOLQJ GHQJDQ WHNQL  
SHUWLPEDQJDQ SHQHOLWL VHQLGLUL VHKLQ  
GHQJDQ WHSDW 'HQJDQ PHQJXXQDNDQ WHN  
SHQJDPELODQ VDPSHO EHQDU EHQDU UHSUHV

'LNDUHQDNDQ MXPODK SRSXODVL SDGD SH  
PDND SHQHQWXDQ XNXUDQ VDPSHOQ\D PHQJJ

5XPXV /HPHVKRZ

Q    S  
          G

.HWHUDQJDQ  
Q MXPODK VDPSHO  
= WLQJNDW NH\DNLQDQ  
S PDNVLPDO HVWLPDVL  
G VDPSOLQJ

'DUL SHPDSUDQ UXPXV /HPHVKRZ GL  
XNXUDQ VDPSHO SDGD SHQHOLWLDQ LQL

Q \_\_\_\_\_

Q

0HODOXL SHQJXXQDDQ UXPXV GL DWDV  
\DQJ GLGSDWNDQ VHEHVDU \DQJ  
PHQMDGL RUDQJ

Ibid, KOP

:LQDUK *Metodologi Penelitian Dalam Pendidikan Jasmani* 0DODQJ 3HQHUEL  
8QLYHUVLWDV 1HJHUL 0DODQJ KOP  
:LVQX :DUGDQD \$QDOLVLV 'HWHUPLQDQ 0LQDW XQWX  
%HUEDVLV &ORXG \$FFRXQLQJ GHQJDQ 0RGLLNDVL .HUD  
7\$0 6WXGL .DVXV 3DGD 8. *Skrifti*, 6HPDUDQJ  
6HRJLMDSDUDQD 6HPDUDQJ 6HPDUDQJ KOP

& :DNWX GDQ 7HPSDW 3HQHOLWLDQ  
3HQHOLWLDQ LQL GLODNXNDQ GL GDHUDK .R  
EDKZD KDPSLU VHEDJLDQ EHVDU \DQJ PHQJX  
LQWHUQHW SDGD PDVD PRGHUQ LQL DGDODK J  
DNDQ PHPEHQWXN NHELDVDDQ JHQHUDVL = GDC  
NHEXWXKDQ VHNXQGHU SULPHU GDQ WHUVLHU  
WLQJJL MLND WLGDN LN~~XW~~PH~~SD~~ED~~OD~~GD~~ND~~Q~~PH~~XQ  
LQGLYLGX GDSDW GLNHQGDOLNDQ PDND DNDQ  
1DPXQ VHEDOLNQ\D DSDELOD LQGLYLGX WLC  
NRQVXPVLQ\D PDND DNDQ PHQLPEXONDQ SHU  
XQWXN ZDNWX SHQHOLWLDQ GLODNXNDQ VHOD  
SHQHOLWL NXUDQJ OHELK VHODPD EXODQ

' 9DULDEHO 3HQHOLWLDQ  
9DULDEHO SHQHOLWLDQ DGDODK ILWXU VLI  
NHJLDWDQ \DQJ PHPLOLNL YDULDVL WHUWHQW  
GLSHODMDUL GDQ NHPXGLD~~Q~~OD~~BE~~W~~SH~~Q~~NON~~W~~V~~D~~I~~  
WHUGSDSW WLJD YDULDEHO SHQHOLWLDQ \DL  
VHEDJDL YDULDEHO LQGHSHQGHQ SHULODNX  
VHEDJDL YDULDEHO GHSHQGHQ GDQ NRQWURO

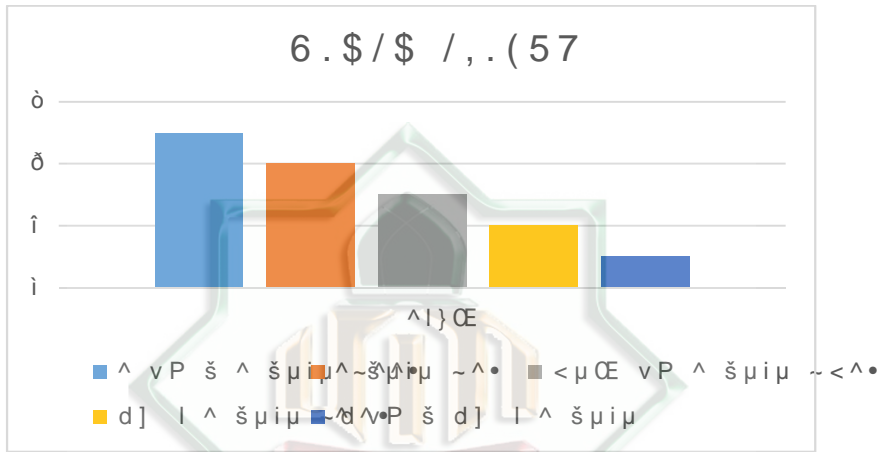
( 'HVDLQ 3HQHOLWLDQ  
'HVDLQ SHQHOLWLDQ PHUXSDNDQ SURVHV  
SHWXQMXN SDGD PDVDODK SHQHOLWLDQ 0H  
SHQHOLWLDQ PHUXSDNDQ UHQFDQD WRWDOLWD  
MHQLV SHQHOLWLDQ VWUDWHJL SHQHOLWLD  
GHVDLQ HNVSHULPHQWDO GDQ PHWRGRORJL V

) ,QVWUXPHQ \$ODW GDQ %DKDQ 3HQHOLWLDQ  
,QVWUXPHQ PHUXSDNDQ DODW \DQJ GLJXQDN  
SHQHOLWLDQ VHKLQJJD KDUXV GDSDW GLS  
GLSHUWDQJJXQMDZDENDQ YDOLG 0HQXUXW S  
GLJXQDNDQ VHEDJDL DODW XQWXN PHPHFDK

---

6XJL\ROK *Metode Penelitian Kuantitatif Kualitatif dan R&D* %DQGXQJ 3HQHUE  
\$OIDEHWD KOP  
\$KPDG )DXJL %DLWXQ 1LVD 'DUPDZDQ 1DSLWXSXOX  
8WDPD &DQGUD =RQ\IDU 5LQL 1XUDLQL 'LQL 6LOYL 3X  
6LOYHVWHU 'LDQ +DQG\ 3HUPDQD *Metodeologi Pendidikan* LDQZXPDUWL  
7HQJDK 3HQHUELW &9 3HQD 3HUVDD KOP

NHSXWXVDQ SDGD GDVDUQ\D KDUXV EHQDU GI  
 GLSHUFD\D NHEHQDUDHOSD W ZDNWX GDSW PH  
 KDO VHUWD GDSW PHPEHULNDQ JDPEDUDQ MH  
 PHQ\HOXUXK VLVWHPDWLV GDQ NRPSUHKHQVL  
 %HUGDVDUNDQ SHQHOLWLDQ LQL YDULDEH  
 RUGLQDO DWDX VNDOD OLNHUW GHQJDQ OLPI  
 \DLWX VHEDJDL EHULNXW



\* DPEDU  
 6NRU 6NDOD /LNHUW

\* 7HNQLN 3HQJXPSXODQ 'DWD 3URVHG XU 3HQHOL  
 \$GDSXQ EHEHUDSD FDUD DWDX WHNQLN \DC  
 SHQJXPSXODQ GDWD EHUGDVDUNDQ SHULVWLZ  
 PHQJJXQDNDQ .XHVLRQHU DQJNH  
 .XHVLRQHU DGDODK PHWRGH SHQJXPSXODQ  
 PHPEHULNDQ GDIWDU SHUWDQ\DDQ DWDX SH  
 GLMDZDE ROHK UHVSRRGHQ .XHVLRQHU GDS  
 NHSDGD UHVSRRGHQ DWDX OLNHUW PHQJXQDNDQ  
 GLJXQDNDQ XQWXN SHQHOLWLDQ GHQJDQ SRS  
 WHUVHEDU GL EH \$GDSXQ ZLDDDS SHQHOLWLDQ  
 NXHVLRQHU NHSDGD UHVSRRGHQ WHQJXQDNDQ VH  
 PHPXGDKNDQ SHQHOLWL GDODP PHQJXPSXONDQ

Ibid KOP  
 Ibid, KOP

+ 7HNQLN \$QDOLVLV 'DWD  
 \$QDOLVLV GDWD EHUWXMxDQ XQWXN PHQG  
 \DQJ WHUNDQG XQJ GL GDODP GDWD WHUVHEX  
 PHPHFDKNDQ VXDWX PDVDODK 3HQHOLWLDQ  
 NXDQWLWDWLI \DQJ PHUXSDNDQ VXDWX EHQWX  
 GDWD \DQJ EHVDU GDQ GLNHORPSRNNDQ NH  
 EHUZXMXG DQJNDQJNDP SHUROHK EHVDUQ\D  
 NHXDQJDQ GDQ JD\D KLGXS WHUKDGDS SHULO  
 GHQJDQ NRQWURO GLUL VHEDJDL YDULDEHO  
 SHQGHNDWDQ VWDWLWLN VHEDJDL EHULNXW  
 0HWRGH DQDOLVLV GDWD SDGD SHQHOLWLDQ  
 VWDWLWLN GHVNULSWLI XML NXDOLWDV GDV  
 GHQJDQ EDQWXDQ NRPSXWHU PHODOXL SURJUD  
 \$QDOLVLV 'DWD 'HVNULSWLI  
 \$QDOLVLV VWDWLWLN GHVNULSWLI GLJXQD  
 PHQJHQDL YDULDEHO \DQJ GLWHOLWL 8ML V  
 UDWD DmadrDQLODL PLQLXP QLODL PDNVLPXP  
 GHYLDVL GDUL GDWD SHQHOLWLDQ 6WDWLWLN  
 PHPEHULNDQ JDPEDUDQ PHQJHQDL GHPRJUDI  
 GHVNULSVL VHWLDS SHUQ\DWDDQ NXHVLRQHU  
 NHODPLQ XVLD WLQJNDW SHQGLGLNDQ WH  
 WLQJJDO DWDX GRPLVLOL VHUWD GDWD PH  
 SHUQ\DWDDQ NXHVLRQHU  
 8ML .XDOLWDV 'DWD  
 D 8ML 9DOLGLWDV 'DWD  
 8ML YDOLGLWDV GLJXQDNDQ XQWXN PHQ  
 DWDX NHPDKLUDQ VXDWX LQVWUXPHQ SH  
 YDULDEHO SHQHOLWLDQ 0HQXUXW -XOLDQ  
 LQVWUXPHQ YDOLG DWDX WLGDN DGDODK G  
 NRHILVLHQ NRUHODVLQ\D .ULWHULD SHQJX  
 EHULNXW

---

+DUGL\DQWL ,NUDPXO 33HQJDUXK %XGJHWLQJ 3DUWLF  
 %XGJHW \*RDO &ODULW\ WHUKDGDS .LQHUMD 0DQDMHULD  
 9DULDEHO 0RSHUDNDQ (NRQRPL GDQ %LVQLV ,VO  
 0DNDVVDU 0DNDVVDU KOP

*Ibid*, KOP

6XD~~WnX~~ LQVWUXPHQ GDSDW GLNDWDNDQ  
NRUHODVLQ\D U • U WDEHO DWDX QLODL  
6XD~~WnX~~ LQVWUXPHQ GLNDWDNDQ WLGDN  
NRUHODVLQ\D U " U WDEHO DWDX QLODL

E 8ML 5HOLDELOLWDV

7XMXDQ SHQJXMLDQ UHOLDELOLWDV DG  
LQVWUXPHQ SHQHOLWLDQ PHUXSDNDQ LQV  
GLSHUFD\D -LND YDULDEHO SHQHOLWLDQ  
KDQGDQ GDQ GDSDW GLSHUFD\D PDND KD  
PHLOLNWLQJNDW NHSHUFD\DDQ \DQJ WLC  
VHWHODK XML YDOLGLWDV DWDV SHUQ\DW  
-XOLDQGL NHWHQWXDQ DSDNDK VXDWX  
UHOLDELOLWDV \DQJ EDLN DWDX WLGDN  
UHOLDELOLWDV !

8ML \$VXPVL .ODVLN

6HWHODK PHQGDSDWNDQ PRGHO UHJUHV  
KDVLQ \DQJ GLSHUROHK WLGDN ELVD ODQJ  
NDUHQD PRGHO UHJUHV KDUXV GLXML WH  
PHPHQXKL DVXPVL NODVLN 8ML DVXPVL NO  
EHULNXW

D 8ML 1RUPDOLWDV

3HQJXMLDQ LQL EHUWXMxDQ XQWXN PHC  
UHJUHV YDULDEHO SHQJJDQJX DWDX U  
VHFDUD QRUPDO 8ML QRUPDOLWDV PHQJD  
PHQJLNXL GLVWULEXVL QRUPDO NDODX I  
VWDWLVLN PHQMDGL WLGDN YDOLG 6DO  
DSDNDK UHVLGXDO EHUGLVWULEXVL QRUPD  
VWDW~~WnX~~ *one simple kolmogorov-smirnov* 'DVDU SHQJDPELC  
NHSXW~~WnX~~ *one simple kolmogorov-smirnov* DGDODK

í• -LND ~~Kn-Smp~~ *kolmogorov-smirnov* GL DWDV WLQJ  
VLJQLILNDQVL PHQMXNNDQ SROD G  
PRGHO UHJUHV WHUVHEXW PHPHQXKL DV

---

.KDLUDQL 1XUXO 33HQJDUXK %XGD\D 2UJDQLVDVL WF  
/LQJNXQJDQ .HUMD VHEDJDL 9DULDEHO 0RGHUDVL SDGD  
:LOD\DK 6XPDW~~WnX~~ 8ML 2USQLYHUVLWDV 0XKDPDGL\DK 6X  
0HGDQ KOP



WHUKDGDS YDULDEHO GSHQGHQ -LND W  
PDND PRGHO UHJHVL WLGDN PH  
KHWHURVNHGDVWLVLWDV  
8ML +LSRWHVLV  
D \$QDOLVLV 5HJHVL /LQLHU %HUJDQGD  
3HQJXMLDQ KLSRWHVLV WHUKDGDS SHQ  
WHUKDGDS YDULDEHO GSHQGHQ GLODNX  
DQDOLVLV UHJHVL OLQLHU EHUJDQGD \$Q  
PHPSUHGLNVL SHQJDUXK OHELK GDUL VDWX  
YDULDEHO WHUJDQWXQJ EDLN VHFDUD SD  
XQWXN PHQJXML SHQJDUXK YDULDEHO LQ  
GSHQGHQ \DLWX

< . ; ; ; H

.HWHUDQJDQ  
< 3HULODNX .RQVXPWLI %HUEHOD  
D .RQVWDQWD  
; /LWHUDVL .HXDQJDQ  
; \*D\D +LGXS  
UNIVERSITI NEGERI  
MARA  
MARA  
H .RHILVLHQ UHJHVL EHUJDQGD  
H HUURU WHUP

E \$QDOLVLV 5HJHVL PRGHUDVL 05\$  
*Moderated Regression Analysis* 05\$ PHQJXQDNDG  
*Moderated Regression Analysis* 05\$ PHQJXQDNDG  
SHQGHNDWDQ DQDOLVLV \DQJ PHPSHUWDKI  
PHPEHULNDQ GDVDU XQWXN PHQJRQWURO S  
9DULDEHO PRGHUDVL DGDODK YDULDEHO  
PHPSHUNXDW DWDX PHPSHUOHPDK KXEX  
LQGSHQGHQ WHUKDGDS YDULDEHO GSHQ  
SHQHOLWLDQ LQL DGDODK NRQWURO GLU  
SHQHOLWLDQ LQL \DLWX OLWHUDVL NHXDQ  
YDULDEHO GSHQGHQ \D \DLWX SHULODNX  
6HKLQJJD GDODP SHQHOLWLDQ LQL DNDQ  
NRQWURO GLUL GHQJDQ YDULDEHO OLWHU  
WHUKDGDS SHULODNX NRQVXPWLI EHUEHO  
GDODP SHQHOLWLDQ LQL GLKDUDSNDQ D  
SHULODNX NRQVXPWLI EHUEHODQMD RQOLG



SHQHOLWLDQ LQL GDSDW GLJDPEDUNDQ GH  
EHULNXW

< . =; =; =; =0 \_=; =0\_  
\_ =; ±=0\_ H

.HWHUDQJDQ

< SHULODNX NRQVXPWLI EHUEHO  
=; 6WDQGDUGLJH /LWHUDVL .HXDQ  
=; 6WDQGDUGLJH \*D\D +LGXS  
=0 .RQWURO 'LUL  
\_ =; ±=0\_ 0HUXSDNDQ LQWHUDNVL \DQJ  
QLODL DEVROXW SHUEH  
\_ =; ±=0\_ 0HUXSDNDQ LQWHUDNVL \DQJ  
QLODL DEVROXW SHUEHGDDQ D  
D .RVWDQWD  
.RHILVLHQ 5HJUHV  
H *Error Term*  
8ML KLSRWHVLV LQL GLODNXNDQ PHODO  
GDQ XML UHJUHV VHFUD SDUVLDO W WH  
\$QDOLVLV .RHILVLHQ 'HWHUPLQDVL  
.RHILVLHQ GHWHUPLQDVL 5 SDGD L  
PHQJXNXU VHEHUDSD MDXK NHPDPSX  
PHQHUDQJNDQ YDULDVL YDULDEHO GH  
GHWHUPLQDVL DGDODK DQWDUD QRO GD  
LQWHUYDO DQWDUD VDPSDL " 5 "  
EHVDU PHQGHWHNVL EHUDUWL YDULD  
KDPSLU VHPXD LQIRUPDVL \DQJ GLEXWX  
YDULDEHO GHSHQGHQ 6HGDQJNDQ MLND  
NHPDPSXDQ YDULDEHO EHEDV GDODP  
GHSHQGHQ VDQJDW WHUEDWDV  
8ML 5HJUHV 6HFDUD 6LPXOWDQ  
8ML ) GLODNXNDQ XQWXN PHQJHWD  
YDULDEHO YDULDEHO EHEDV VHFUD  
YDULDEHO WHULNDW 0HQHQWXNDQ NU  
GLXNXU GHQJDQ V\DUDW

D 0HPEDQGLQJNDQ W KLWXQJ GHQJDQ W  
-LND W KLWXQJ ! W WDEHO PDND KLS  
YDULDEHO LQGSHQGHQ VHFUD  
PHPSHQJDUXKL YDULDEHO GHSHQGHQ  
-LND W KLWXQJ W WDEHO PDND KL  
YDULDEHO LQGSHQGHQ VHFUD  
PHPSHQJDUXKL YDULDEHO GHSHQGHQ

E 0HOLKDW *Probabilities Values*

%HUGVDUNDQ QLODL SUREDELOLWDV  
-LND SUREDELOLWDV ! PDND KLS  
-LND SUREDELOLWDV PDND KLS

8ML 5HJUHVL 6HFDUD 3DUVLDO

8ML 7 GLJXQDNDQ XQWXN PHQJXML  
SDUVLDO JXQD PHQXQMXNNDQ SHQJDUXK  
VHFUD LQGLYLGX WHUKDGDS YDULDEH  
SHQJXMLDQ NRHILVLHQ UHJUHVL PDV  
LQGSHQGHQ WHUKDGDS YDULDEHO GH  
VHEHUDSD EHVDU SHQJDUXK YDULDEHO  
GHSHQGHQ VHFUD LQGLYLGX WHUKD  
3HQHWSDSDQ XQWXN PHQJHWDKXL KLSRW  
DGD GXD FDUD \DQJ GDSDW GLSLOLK \DL

D 0HPEDQGLQJNDQ W KLWXQJ GHQJDQ W  
-LND W KLWXQJ ! W WDEHO PDND KLS  
DGD SHQJDUXK VLJQLILNDQ GDUL Y  
VHFUD LQGLYLGXDO WHUKDGDS YDU  
-LND W KLWXQJ W WDEHO PDND KL  
WLGDN DGD SHQJDUXK VLJQLILND  
LQGSHQGHQ VHFUD LQGLYLGXDO  
GHSHQGHQ

E 0HOLKDW *Probabilities Values*

%HUGVDUNDQ QLODL SUREDELOLWDV  
-LND SUREDELOLWDV ! PDND KLS  
-LND SUREDELOLWDV PDND KLS

-LND -LND KDVLO SHQHOLWLDQ WLG  
 KLSRWHVLV SRVLWLI DWDX QHJDW  
 GLEDZDK WLQJNDW VLJQLILNDQ PDN

, 5HQFDQD -DGZDO .HJLDWDQ 3HQHOLWLDQ

1 R	.HJLDWDQ					%XODQ	NH		
	3HQJDMXDQ .RQVXOWDVL	¥							
	.RQVXOWDVL	3URSRVDO							
	6HPLQDU	3URSRVDO			¥				
	3HUVLDSDQ 3HQJXPSXODQ .XHVLQRHU			DWD		¥	¥	¥	¥
	8MLDQ	6NULSVL							¥



+DUGLIDQWL ,NUDPXO 3HQJDUK %XGJHWLQJ 3DUWLF  
 %XGJHW \*RDO &ODULW\ WHUKDGDS .LQHUMD 0DQDMHULD  
 9DULDEHO 0RQJLWLNQOWDV (NRQRPL GDQ %LVQLV ,VO  
 0DNDVVDU 0DNDVVDU KOP

%\$% , 9

+\$6,/ 3(1(/,7,\$1 '\$1 3(0%\$+\$6\$1

\$ +DVLO 3HQHOLWLDQ

'HVNULSVL /RNDVL 3HQHOLWLDQ

D 6HMDUDK 6LQJNDW .RWD 0DWDUDP

6HWHODK VHFUDU UHVPL 1XVD 7HQJJUDUD %

GDHUDK 6ZDWDQWUD 7LQJNDW , GDUL SHPI

VHODLQ 'DWL %DOL GDQ 1XVD 7HQJJUDUD

'HVHPEHU GLWHWDSNDQODK 0DWDUD

3HPHULQWQDKDQ GDQ VHNDOLJXV VHEDJDL

0DWDUDP MXJD PHQMDGL ,EX .RWD 'DWL

0DWDUDP VHEDJDL VHEXDK ,EX .RWD 1XV

/RPERN %DUDW WHUGLUL GDUL EDJLD

0DWDUDP GDQ &DNUDQHJDUD \$PSHQDQ PH

0DWDUDP PHQMDGL SXVDW 3HPHULQWQDKDQ

&DNUDQHJDUD VHEDJDL SXVDW SHUGDJD

0DWDUDP VHEDJDL LEX NRWD GDUL GX

SHUNHPEDQJDQ NRWD VHPDNLQ EHUWDPED

SUDVDUDQD GDQ IDVLOLWDV XXPX PHQMDQ

MXJD NHEXWXKDQ MDULQJDQ WUDQVSRUW

PHQMDGL OHELK OXDV NDUHQD LWX 3HPHU

\*XEHUQXUQ\D GLMDEDW ROHK .RORQHO 5DC

VDUDQ SHUWLPEDQJDQ SHPEDQWX SHPEDQ

3HPHULQWQDK SXVDW FT 'HSDUWHPHQ 'D

0DWDUDP GLPHNDUNDQ PHQMDGL NRWD \$

VHPHQWDUD PDVLK EHUDGD GDODP NHQGI

6HWHODK XVXODQ SHPGD WLQJNDW ,, 17%

'DODP 1HJHUL PDND GLODNXNDQ SHUVLDS

XQWXN VHPHQWDUD GDODP SHUVLDSQ P

GLWXQMXNNDQ SHMDEDW 6HPHQWDUD 3M

0DWDUDP \DLWX 'UV ,VZDUWR \DQJ SDGD

MDEDWDQ VHEDJDL .HSDOD 8UXVDQ 3HJDZ

1XVD 7HQJJUDUD 6HEDJDL SHMDEDW VH

GLWXJDVNDQ PHQJXUXV GDQ PHQ\HOHVDLN

\$GPLQLVWUDWLI 0DWDUDP 'DODP WXJDVQ

\$GLQLVWUDWLI GLD GLEDQWX ROHK VHRU

GLMDEDW ROHK 'UV \$EX %DNDU \$FKPDG

WDKXQ PHODNVDQDNDQ WXJDV VHEDJDL 3M

NHSXWXVDQ UHVPL .RWD 0DWDUDP SDGD V  
.HEHUKDVLODQ WHUZXMXGQ\D .RWD 0DWDU  
VLQJNDW GDQ SHUDQ GDUL EHEHUDSD SHM  
:DVLWD .XVXPDK \DLWX DQWDUD ODLQ  
'UV 6DPLRQR .HSDOD 'LUHNWRUDW 3H  
6XSURER .HSDOD ,QVSHNWRUDW 'UV /  
\$GPLQLVWUDWLI 3HPHULQWDKDQ , \*XVWL  
0XGD \$ELGLQ ,VKDN %DSDN EDSDN SHP  
0HVVDNK 0DODGD <XVXI 7D\LE 1DILV :HQ  
/ \$]KDU 'UV / V\XNUL 3HMDEDW SHMDED  
GDHUDK \DQJ ODLQ VHSHUWL 'UV + 1DQD  
.DGLU .W \*LQDQWUD 'UV , :D\DQ /DQJNL  
E 9LVL GDQ 0LVL

9LVL  
D +DUPRQL  
0HQMDGL .RWD 0DWDUDP GHQJDQ SOX  
PHQJD\RPO VHPXD DJDPD 0HPEHUL NH  
VHVXDL GHQJDQ NHSHUFD\DDQ GDQ  
PDV\DUDNDW KHWHURJHQ \DQJ EHUDV  
DJDPD UDV GDQ JRORQJDQ

E \$PDQ  
0HQMDGLNDQ 0DWDUDP VHEDJDL NRWD  
EDJL VHOXUXK JRORQJDQ VXNX GDUL  
SHQGHNDWDQ SHUVXDVLI XQWXN VHWLI  
0HZXMXGNDQ PDV\DUDNDW \DQJ WHUWL  
F 5DPDK

0HQMDGLNDQ .RWD 0DWDUDP \DQJ P  
PHODOXL ELURNUDVL \DQJ SURIHVL  
0HQ\LDSNDQ .RWD 0DWDUDP PHQMDGL  
VHPXD ODSLVDQ PDV\DUDNDW \DQJ  
SHQ\HGLDDQ LQIUDVWUXNWXU SHQJH  
NHVHPDWDQ EHUXVDKD

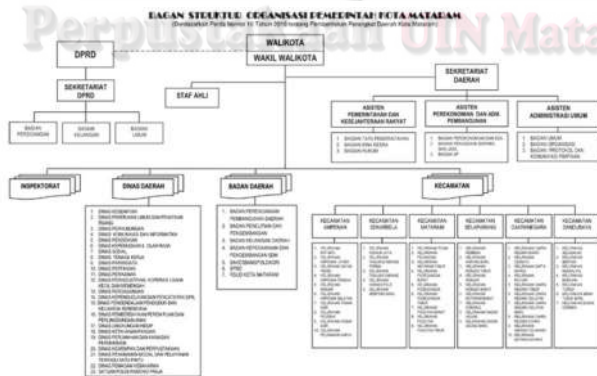
G 8QJJXO  
0HPDFX SHQLQJNDWDQ 6XPEHU 'D\D  
0HPEHNDOL SHQGLGLNDQ NDUDNWHU  
NXDOLWDV SHQGLGLNDQ GL VHPXD V

---

[KWWSV](#) [ZHE PDWDU](#) [GRDNDW](#) [HVS](#) [DGS](#) [SREXO](#) 2NWEHU

NHSDGD DQDN DQDN EHSUHVWDVL  
 NHPDPSXDQ GL VHJDOD ELGDQJ 0HPID  
 6'0 \DQJ NUHDWLI JXQD PHQGXXQJ S  
 GD\D VDLQJ .RWD  
 H 0DQGLUL  
 0HQLQJNDWNDQ NDSVLDWDV GDQ VNLOO  
 UXDQJ UXDQJ HNRQRPL NUHDWLI 0  
 SHQJHPEDQJDQ 8VDKD 0LNUR .HFLO  
 80.0 WHUPDVXN 3HGDJDQJ .DNL /D  
 0HPEDQJXQ NHPDQGLULDQ ILVNDO EDJL  
 0LVL  
 D 0HZXMXGNDQ 6XPEHU 'D\D 0DV\DUDNDV  
 GDQ %HUNDUDNWHU  
 E 0HQLQJNDWNDQ .HDPDQDQ GDQ .HQ\DPD  
 F 0HQLQJNDWNDQ .XDOLWDV /LQJNXQJDQ  
 /D\DN +XQL  
 G 0HQLQJNDWNDQ .XDOLWDV 7DWD .HOR  
 3DUWLVLSDVL 3XEOLN  
 H 0HQLQJNDWNDQ 'D\D 6DLQJ (NRQRPL G  
 ,QGXVWUL .UHDWLI  
 I 0HZXMXGNDQ ,QIUDVWUXNWXU \DQJ  
 %HUNHDGLODQ

F 6WUXNWXU 2UJDQLVDVL 3HPHULQWDK .RWD



\* DPEDU

%DJDQ 6WUXNWXU 2UJDQLVDVL 3HPHULQWDK  
 6XPEHU PDWDUDPNRWD JR LG

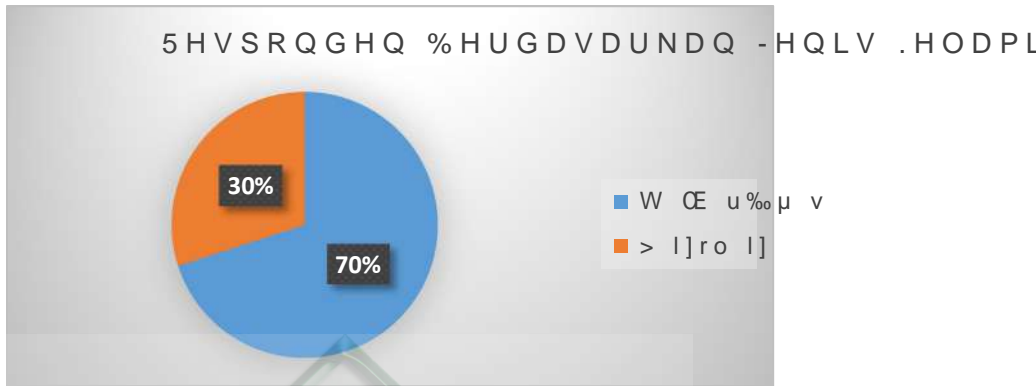
\$QDOLVLV 'DWD 'HVNULSWLI  
7DEHO

'HVFULSWLYH 6WDWLVLVLFV

	N	Minimum	Maximum	Mean	Std. Deviation
Literasi Keuangan	100	6	25	19,91	4,083
Gaya Hidup	100	9	25	19,14	3,294
Perilaku Konsumtif Berbelanja Online	100	9	25	18,34	3,322
Kontrol Diri	100	5	25	21,37	2,707
Valid N (listwise)	100				

6XPEHU SPSS W D SULPHU WHODK GLRODK  
%HUGDVDUNDQ KDVLO XML GHVNULSWLI GL D  
GDWD \DQJ GDSW GLSHUROHK ROHK SHQHOL  
D 9DULDEHO /LWHUDVLGNHXDQDWHUVH  
GLGHVNULSVLNDQ EDKZD QLODL PLQLPXP  
PDNVLPXP VHEHVDU GDQ QLODL UDWD  
6WDQGDU GHYLDVL GDWD /LWHUDVL NHXDQ  
E 9DULDEHO \*D\DGKULXSDWD WHUVHEXW ELV  
EDKZD QLODL PLQLPXP VHEHVDU VHGD  
VHEHVDU GDQ QLODL UDWD UDWDQ\D VH  
GDWD /LWHUDVL NHXDQJDQ DGDODK VHEHV  
F 9DULDEHO 3HULODNX NRQVXPWLI EHUEHO  
WHUVHEXW ELVD GLGHVNULSVLNDQ EDKZD  
VHGDQJNDQ QLODL PDNVLPXP VHEHVDU  
VHEHVDU 6WDQGDU GHYLDVL GDWD  
VHEHVDU  
G 9DULDEHO .RQWURO GLUL 0 GDUL GDWD  
EDKZD QLODL PLQLPXP VHEHVDU VHGD  
VHEHVDU GDQ QLODL UDWD UDWDQ\D VH  
GDWD /LWHUDVL NHXDQJDQ DGDODK VHEHV

'DWD 5HVSRRQGHQ  
 D \*DPEDUDQ 8PXP 5HVSRRQGHQ %HUGDVDUNDQ

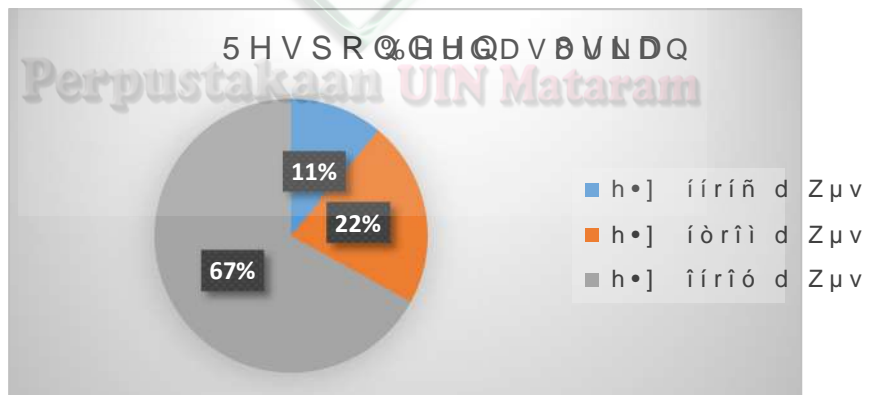


Gambar 4.2

.DUDNWHULVWLN 5HVSRRQGHQ %HUGDVDUNDQ  
 6XPEHU 'DWD \DQJ GLRODK

%HUGDVDUNDQ GDWD WHUVHEXW PHQX  
 UHVSRRQGHQ EHUGDVDUNDQ MHQLV NHODPI  
 3HUHPSXDQ GHQJDQ WLQJNDW SHUVHQWDV  
 NHPXGLDQ GLVXVXO ROHK /DNL ODNL GH  
 UHVSRRQGHQ \DLWX VHEHVDU

E \*DPEDUDQ 8PXP 5HVSRRQGHQ %HUGDVDUNDQ



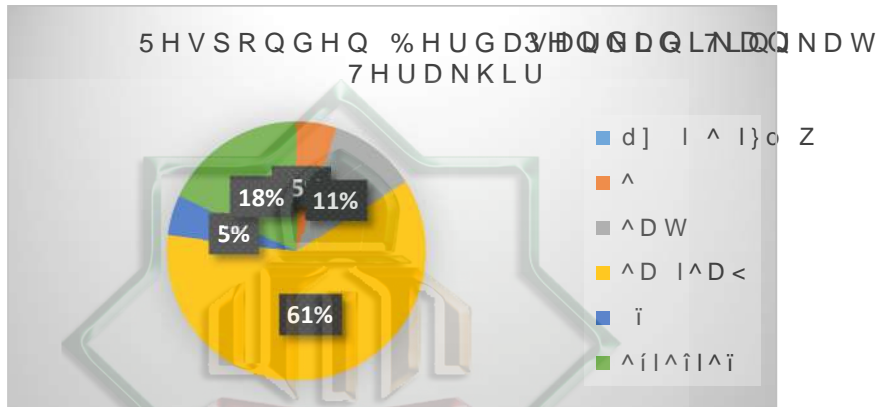
Gambar 4.3

.DUDNWHULVWLN 5HVSRRQGHQ %HUGDVDUNDQ  
 6XPEHU 'DWD \DQJ GLRODK



%HUGDVDUNDQ GDWD WHUVHEXW PHQXQ  
 \DQJ PHODNXNDQ SHPEHODQMDDQ VHFUDU  
 WDKXQ GHQJDQ WLQJNDW SHUVHQWDVH  
 NHPXGLDQ 8VLD WDKXQ GHQJDQ WLQJ  
 VHEHVDU GDQ 8VLD WDKXQ GHQJ  
 UHVSRRGHQ VHEHVDU

F \*DPEDUDQ 8PXP 5HVSRRGHQ %HUGDVDUND  
 7HUDNKLU



Gambar 4.0

.DUDNWHULVWLN 5HVSRRGHQ %HUGDVDUND  
 7HUDNKLU  
 6XPEHU 'DWD \DQJ GLRODK

%HUGDVDUNDQ GDWD WHUVHEXW PHQXQ  
 SHQGLGLNDQ WHUDNKLU UHVSRRGHQ \DQJ  
 6' GHQJDQ WLQJNDW SHUVHQWDVH UHVSRRGHQ  
 GHQJDQ WLQJNDW SHUVHQWDVH UHVSRRGHQ  
 GHQJDQ WLQJNDW SHUVHQWDVH UHVSRRGHQ  
 WLQJNDW SHUVHQWDVH UHVSRRGHQ VHEHV  
 WLQJNDW SHUVHQWDVH UHVSRRGHQ VHEHV

G \*DPEDUDQ 8PXP 5HVSRRQGHQ %HUGDVDUNDQ

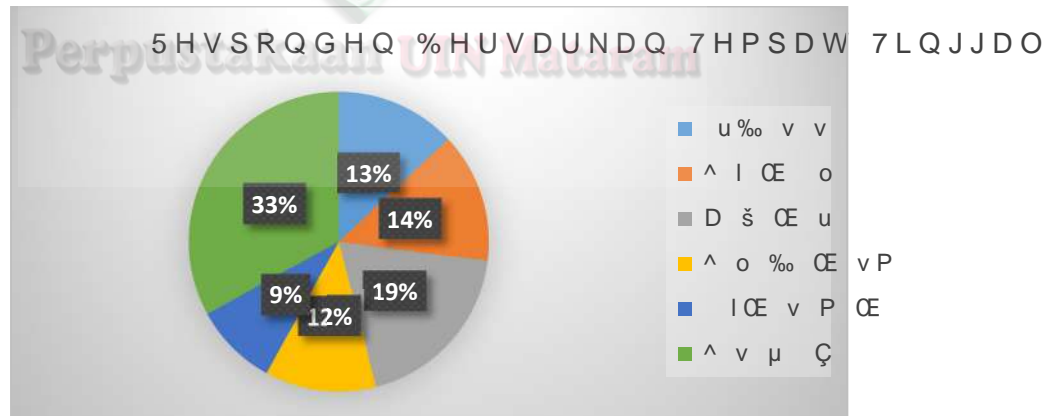


Gambar 45

.DUDNWHULVWLN 5HVSRRQGHQ %HUGDVDUNDQ 6XPEHU 'DWD \DQJ GLRODK

%HUGDVDUNDQ GDWD GL DWDV PHQXQMX SHNHUMDDQ UHVSRRQGHQ \DLWX 0DKDVLVZD UHVSRRQGHQ VHEHVDU 3HODMDU 6LVZD UHVSRRQGHQ VHEHVDU 3HJDZDL .DUV WLQJNDW SHUVHQWDVH UHVSRRQGHQ VHEH WLQJNDW SHUVHQWDVH UHVSRRQGHQ VHEH 7DQJJD ,57 GHQJDQ WLQJNDW SHUVHQWDV

H \*DPEDUDQ 8PXP 5HVSRRQGHQ %HUGDVDUNDQ

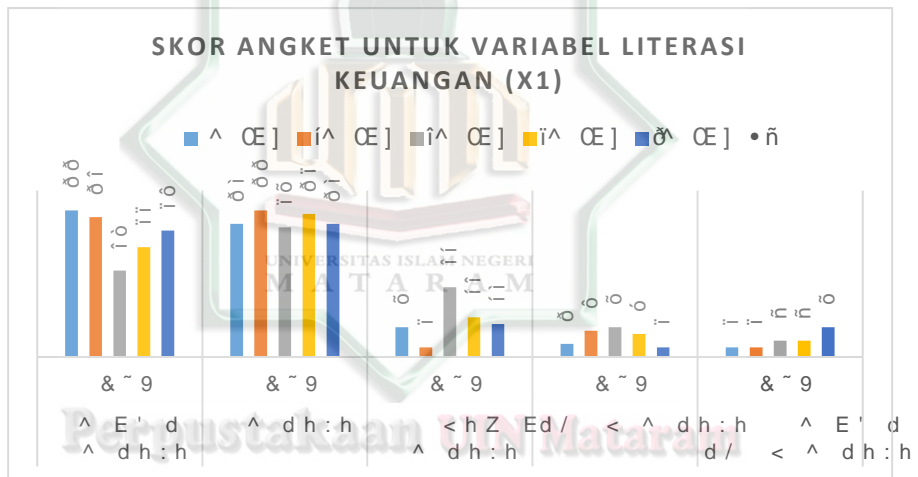


Gambar 46

.DUDNWHULVWLN 5HVSRRQGHQ %HUGDVDUNDQ 6XPEHU 'DWD \DQJ GLRODK

%HUGDVDUNDQ GDWD GL DWDV PHQXQM  
 UHVSRRGHQ EHUGDVDUNDQ WHPSDW WLQJ  
 6DQGXED\D GHQJD WLQJNDW SHUVHQWVH  
 .HFDPDWDQ 0DWDUDP GHQJDQ WLQJNDW  
 VHEHVDU .HFDPDWDQ 6HNDUEHOD GH  
 UHVSRRGHQ VHEHVDU .HFDPDWDQ \$P  
 SHUVHQWVH UHVSRRGHQ VHEHVDU  
 GHQJDQ WLQJNDW SHUVHQWVH UHVSRR  
 .HFDPDWDQ &DNUDQHJDUD GHQJD WLQJN  
 VHEHVDU

\$QDOLVLV 'HVNULSWLI 9DULDEHO 3HQHOLWLD  
 8QWXN PHPEHULNDQ EDQWXDQ WDPEDKDQ S  
 VNRU GDUL DQJNHW \DQJ GLVHEDUNDQ NHSDQ



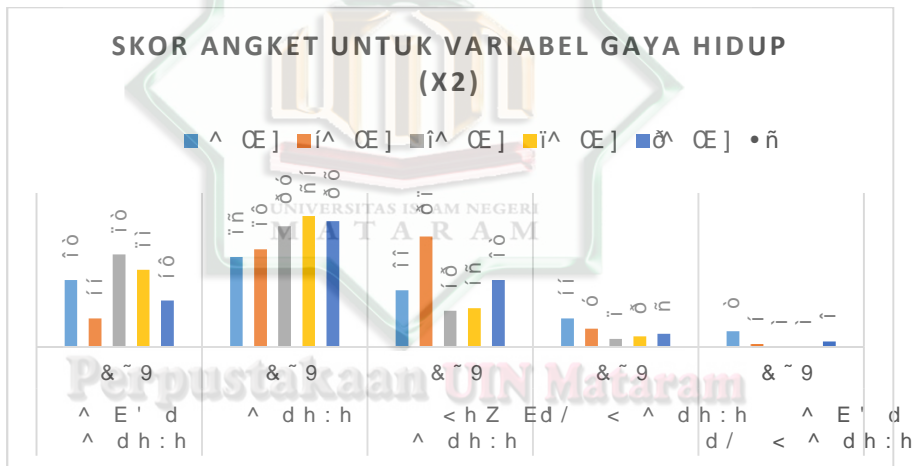
\*DPEDU  
 6NRU \$QJNHW 8QWXN 9DULDEHO /LWHUDV  
 6XPEHU 'DWD \DQJ GLRODK

'DUL GDWD GL DWDV GDSW GLXUDLNDQ VHEH

D -DZDEDQ SHUWDPD PHQJHQDL *money and transaction* GHQJDQ SHQ\DWDDQ VHEHOXP PHPEH  
 PHPEDQGLQJNDQ KDUJD DQWDU WRNR GL  
 UHVSRRGHQ PHQMDZDE VDQJDW VHWXMX V  
 SHUVHQWVH

E -DZDEDQ NHGXD WHUNDLW GHQJDQ *money and transaction* LQGLNDV  
 and transaction GHQJDQ SHUQ\DWDDQ VD\D PHPE

SURGXN GL RQOLQH VKRS MLND KDUJJDQ\DN  
 UHVSRRGHQ PHQMDZDE VHWXMX VHEDQ\DN  
 F -DZDEDQ NHWLJD WHUNDLW GHQJDQ LQGLNDY  
 NHXDQ\DN *planning and managing finance* GHQJDQ SHUQ\DWDDQ  
 PHQFDWDW SHPDVXNDQ GDQ SHQJHOXDUDQ  
 UHVSRRGHQ PHQMDZDE VHWXMX VHEDQ\DN  
 G -DZDEDQ NHHPSDW WHUNDLW GHQJDQ LQGLNDY  
*risk and reward* GHQJDQ SHUQ\DWDDQ DSDELOD  
 \DQJ GLMXDO GL RQOLQH VKRS WLGDN PHQFDWDW  
 WLGDN DNDQ VHPD\DN VHPD\DN VDU RUDQJ \DQJ PHQFDWDW  
 VHEDQ\DN RUDQJ GHQJDQ SHUVHQRWDVH  
 X -DZDEDQ NHOLPD WHUNDLW GHQJDQ LQGLNDY  
*financial management* GHQJDQ SHUQ\DWDDQ  
 SHUQ\DWDDQ VD\DN PHPSXQ\DL XDQJ WDEX  
 NHEXWXKDQ \DQJ PHQFDWDW VHPD\DN VDU RUDQJ \DQJ  
 VHWXMX VHEDQ\DN RUDQJ GHQJDQ SHUVHQRWDVH



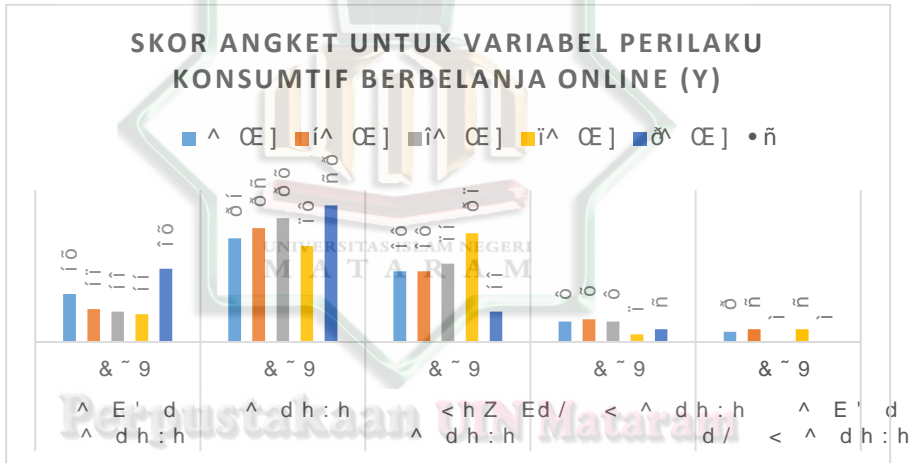
\* DPEDU

6NRU \$QJNHW 8QWXN 9DULDEHO \*D\DN  
 6XPEHU 'DWD \DQJ GLRODK

'DUL GDWD GL DWDV GDSW GLXUDLNDQ VHE

D -DZDEDQ SHUWDPD WHQWDQ\DN *Quality* LQGLNDY  
 SHQ\DWDDQ VD\DN PHQJXXQDNDQ VHEDJLDQ  
 EHUVHQRDQJ VHQRDQJ 6HSHUWL EHUEHODQM  
 QRQJNURQJ GL FDIH QRQRWRQ ILOP GOO PHQFDWDW  
 VHWXMX VHEDQ\DN RUDQJ GHQJDQ SHUVHQRWDVH  
 E -DZDEDQ NHGXD WHUNDLW *intensity* GHQJDQ LQGLNDY  
 SHUQ\DWDDQ VD\DN OHELK VHQRDQJ DSDELOD

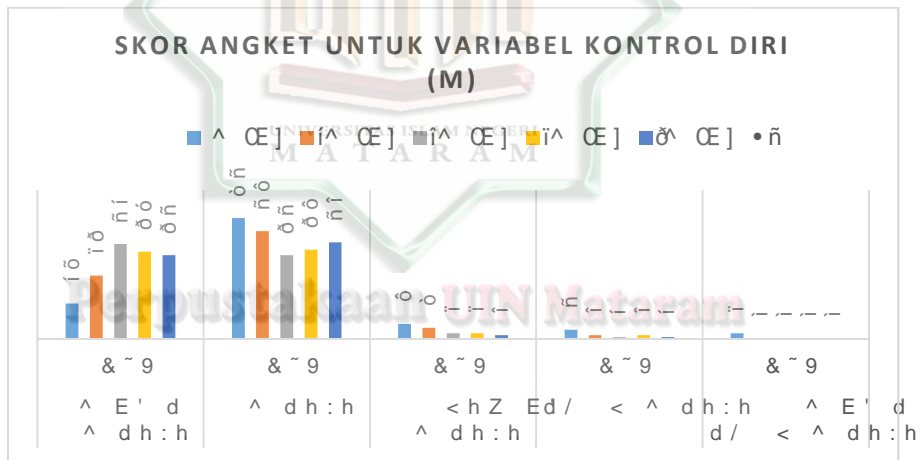
VHGDQJ WUHQG VDDW LQL NHEDQ\DNNDQ RU  
 VHWXMX VHEDQ\DN RUDQJ GHQJDQ SHUVHG  
 F -DZDEDQ NHWLJD WHUNDLW GHQJDQ SHUVHG  
 SHUQ\DWDDQ PHQXUXW VD\ D KDUJD SURGX  
 NXDOLWDV DNDQVSHERGXDQWEHUMHEXW DQJ \DQ  
 VHWXMX VHEDQ\DN RUDQJ GHQJDQ SHUVH  
 G -DZDEDQ NHHPSDW WHUNDLW GHQJDQ SHUVHG  
 SHUQ\DWDDQ PHQXUXW VD\ D KDUJD SURGX  
 NXDOLWDV DNDQVSHERGXDQWEHUMHEXW DQJ \DQ  
 VHWXMX VHEDQ\DN RUDQJ GHQJDQ SHUVH  
 H -DZDEDQ NHOLPD WHUNDLW GHQJDQ SHUVHG  
 SHUQ\DWDDQ VD\ D PHUDVD EDQJJD DSDELO  
 PHUHN WHUNDLW EDQJJD PHQMD  
 RUDQJ GHQJDQ SHUVHQQWDVH



\*DPEDU

6NRU \$QJNHW 8QWXN 9DULDEHO 3HULODNX  
 2QOLQH <  
 6XPEHU 'DWD \DQJ GLRODK  
 'DUL GDWD GL DWDV GDSDW GLXUDLNDQ VHEI  
 D -DZDEDQ SHUWDPD WHUNDLW GHQJDQ LQGL  
 EHUEHGD GDUL \DQJ ODLQ GHQJDQ SHUQ\DW  
 DSDELOD PHPEHOL SURGXN GL RQOLQH VKRS  
 PHPEHOLQ\D PD\RULWDV UHVSRRGHQ PHQM  
 RUDQJ GHQJDQ SHUVHQQWDVH  
 E -DZDEDQ NHGXD WHUNDLW GHQJDQ LQGLN  
 SHQDPSLODQ GLUL GHQJDQ SHUQ\DWDDQ VI

SURGXN \DQJ PDKDO NDUHQD PHUDVD OF  
 PHQJJXQDNDQQ\D 6HEDJLDQ EHVDU RUDQJ  
 VHEDQ\DN RUDQJ GHQJDQ SHUVHQWVDVH  
 F -DZDEDQ NHWLJD WHUNDLW GHQJDQ LQGL  
 SHQDPSLODQ GLUL GHQJDQ SHUQ\DWDDQ VD  
 VKRS NDUHQD SURGXN WHUVHEXW VHGDQJ  
 6HEDJLDQ EHVDU RUDQJ \DQJ PHQMDZDE V  
 PHUHND GHQJDQ SHUVHQWVDVH  
 G -DZDEDQ NHHPSDW WHUNDLW GHQJDQ LQG  
 SHUQ\DWDDQ VD\D WHUWDULN XQWXN PHPEH  
 DWDX GLJXQDNDQ ROHK DUWLV LQIOXHQFHU  
 GDUL UHVSRRGHQ PHQ\DWDDQ NXUDQJ VHW  
 GDUL UHVSRRGHQ GHQJDQ SHUVHQWVDVH  
 H -DZDEDQ NHOLPD WHUNDLW GHQJDQ LQGLNDV  
 GHQJDQ SHUQ\DWDDQ VD\D VXND PHPEHOL  
 SHQDPSLODQ VD\D WHUOLKHEVD JLHUCH QHGDDQ IR  
 \DQJ PHQMDZDE VHWXMX VHEDQ\DN RUDQJ



\*DPEDU

6NRU \$QJNHW 8QWXN 9DULDEHO .RQV  
 6XPEHU 'DWD \DQJ GLRODK

'DUL GDWD GL DWDV GDSW GLXUDLNDQ VHE

D -DZDEDQ SHUWDPD WHUNDLW GHQJDQ LQGLN  
*control* GHQJDQ SHUQ\DWDDQ VD\D PDPSX PHQ  
 SURGXN \DQJ VD\D EHOL GL RQOLQH VKRS W  
 VD\D 6HEDJLDQ EHVDU RUDQJ \DQJ PHQMD  
 RUDQJ GHQJDQ SHUVHQWVDVH

E - DZDEDQ NHGXD WHUNDLW GHQJDQ LQGLNDV  
*control* GHQJDQ SHUQ\DWDDQ VD\ D PDPSX PHC  
 XQWXN PHPEHOL SURGXN GL RQOLQH VKRS  
 EXWXKNDQ 6HEDJLDQ EHVDU RUDQJ \DQJ PH  
 RUDQJ GHQJDQ SHUVHQWVH

F - DZDEDQ NHWLJD WHUNDLW GHQJDQ LQGLNDV  
*control* GHQJDQ SHUQ\DWDDQ VD\ D VHODOX E  
 VHEHOXP PHPEHOL SURGXN GL RQOLQH VKRS  
 PHQMDZDE VHWXMX VHEDQ\DN RUDQJ GHQJDQ

X - DZDEDQ NHHPSDW WHUNDLW GHQJDQ LQGLNDV  
*decision control* GHQJDQ SHUQ\DWDDQ VD\ D PHQJX  
 GDODP PHQJDPELO NHSXWXVDQ SDGD VDDW  
 RQOLQH VKRS 6HEDJLDQ EHVDU RUDQJ \DQJ  
 RUDQJ GHQJDQ SHUVHQWVH

X - DZDEDQ NHOLPD WHUNDLW GHQJDQ LQGLNDV  
*decision control* GHQJDQ SHUQ\DWDDQ VD\ D PHQF  
 EDQ\DN VHEHOXP PHQJDPELO NHSXWXVDQ V  
 SURGXN GL RQOLQH VKRS 6HEDJLDQ EHVDU  
 VHEDQ\DN RUDQJ GHQJDQ SHUVHQWVH  
 +DVLO 8ML .XDOLWDV 'DWD  
 7XMXDQ GDUL XML NXDOLWDV GDWD DGDODK  
 GDQ DNXUDVL GDWD \DQJ GLNXPSXONDQ 8ML  
 GDUL SHQJJXQDDQ LQVWUXPHQ SHQHOLWL  
 PHQJJXQDNDQ XML YDOLGLWDV GDQ XML UHO  
 D 8ML YDOLGLWDV  
 8ML YDOLGLWDV DGDODK SURVHGXU X  
 NXHVLRQHU \DQJ DNDQ GLSDNDL XQWXN P  
 YDOLG DWDX WLGDN .XHVLRQHU GDSDW C  
 DWDX SHUQ\DWDDQ SDGD NXHVLRQHU PDF  
 VHVXDWX \DQJ GLXNXU ROHK NXHVLRQHU  
 LWHP SHUQ\DWDDQ LWX YDOLG GHQJDQ F  
 WRWDO FRUHODWLRQ \$SDELOD LWHP SH  
 KLWXQJ ! GDUL QLODL WDEHO U PDND G  
 SHQHOLWLDQ LQL WHUGSDSW MXPODK VD  
 EHVDUQ\D GI GDSDW GLKLWXQJ GH

---

0ñ +DUGL\DQWL ,NUDPXO 33HQJDUXK %XGJHWLQJ 3DUWLF  
 %XGJHW \*RDO &ODULW\ WHUKDGDS .LQHUMD 0DQDMHULD  
 9DULDEHO 0RSHU\DWDDQ (NRQRPL GDQ %LVQLV ,VO  
 0DNDVVDU 0DNDVVDU KOP

GLGDS DW QLODL WDEHO U -DG  
 YDOLG PPHSXQ\DL U KLWXQJ ! \$GDS  
 GDWD GDODP SHQHOLWLDQ LQL GDSDW GL

7DEHO  
 +DVLO 8ML 9DOLGLWDV

9DULDEHO	5 +LWXQJ	5 7DEHO
;		9DOLG
/LWHUD;VL		9DOLG
.HXDQJJDQ		9DOLG
		9DOLG
		9DOLG
; *D\D ;		9DOLG
+LGXS ;		9DOLG
		9DOLG
		9DOLG
		9DOLG
<	<	9DOLG
3HULODNX		9DOLG
.RQVXPWLI		9DOLG
%HUEHODQMD		9DOLG
2QOLQH <		9DOLG
	0	9DOLG
0	0	9DOLG
.RQWURO	0	9DOLG
'LUL	0	9DOLG
	0	9DOLG

6XPEHU +DVLO 8ML 9DOLGLWDV PHQJJXQD

7DEHO WHUVHEXW PHQJMSXNUNDDWEDDKQ  
 GDUL YDULDEHO \DQJ GLWHOLWL WHODK P  
 SRVLWLI GDQ OHELK EHVDU GDULSDGD QL  
 LQL EHUDUWESDKZO \DWDDQ NXHVLRQHU \  
 WHODK YDOLG GDQ GDSDW GLODNXNDQ SH

E 8ML 5HOLDELOLWDV

8ML UHOLDELOLWDV GLJXQDNDQ XQWXN  
 \DQJ PHUXSDNDQ LQGLNDWRU GDUL YDU  
 GLNDWDNDQ UHOLDEHO DWDX DQGGO GLN  
 SHUQ\DWDDQ DGDODK NRQVLVWHQ DWDX V  
 UHOLDELOLWDV GDWD GLODNXNDQ GHQ



cronbach's alpha \DLWX VXDWX LQVWUXPHQ GL  
 DSDELOD PHPLOLNL NRHILVLHQ NHDQGDQ  
 DWDX OHELK +DVLO SHQJXMLDQ UHOLDE  
 WDEHO EHULNXW

7DEHO  
 +DVLO 8ML 5HOLDELOLWDV

1R	9DULDEHO	5HOLDELOLWDV	QJDQ
	/LWHUDVL .HXDQJDQ		5HOLDEHO
	*D\D +LGXS		5HOLDEHO
	3HULODNX .RQVXPWLI %HUEHODQMD 2QOLQH		5HOLDEHO
	.RQWURO 'LUL		5HOLDEHO

6XPEHU +DVLO 8ML 5HOLDELOLWDV 6366

7DEHO PHQXQMXXNDQ's E/DK Z B PQIDDL  
 YDULDEHO OHELK EHVDU GDUL VHKLQ  
 LQVWUXPHQ NXHVLRQHU \DQJ GLJXQDNDQ  
 OLWHUDVL NHXDQJDQ JD\D KLGXS SHUL  
 RQOLQH GDQ NRQWURO GLUL GDSDW C  
 GLSHUFD\D VHEDJDL DODW XNXU YDULDEH  
 8ML \$VXPVL .ODVLN

8ML DVXPVL NODVLN KDUXV WHUOHELK C  
 PHODNXNDQ XML DQDOLVLV UHJUHV L OLQLHU  
 GDSDW PHOLKDW DSDNDK DVXPVL DVXPVL \D  
 UHJUHV L OLQLHU WHUSHQXKL XML DVXPVL N  
 QRUPDOLWDV GDWD VHFDUD VWDWLVLN  
 KHWHURVNHGDVLWDV

<sup>o</sup> *Ibid*, KOP

D 8ML 1RUPDOLWDV

8ML QRUPDOLWDV GLODNXNDQ DJDU GDS  
\|DQJ GLJXQDNDQ XQWXN PHQJXML KLSRV  
QRUPDO DWDX WLGDN 8ML QRUPDOLWDV  
GHQJDQ PHQJJXQDNDQ ~~kolmogorov smirnov~~  
8ML *kolmogorov smirno* OHELK VHULQJ GLJXQDN  
PHQJKDVLONDQ DQJND DQJND \|DQJ OHELK  
GLSHUFD\|D 6XDWX SHUVPDQ UHJUHV  
DSDELOD QLOD ~~kolmogorov smirnov~~ ~~kolmogorov smirnov~~ !LOLWDV+DVLO XML  
*kolmogorov smirno* GDSDW GLOLKDW SDGD WDEHO

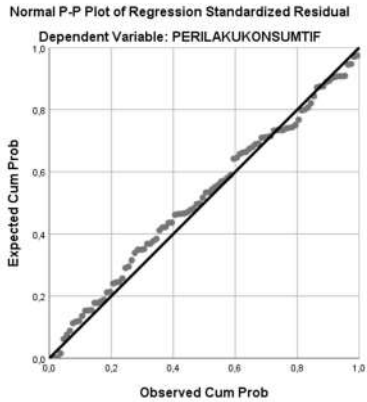
7DEHO

+DVLO XML ~~kolmogorov smirnov~~ ROPRJRURY 6PLUQ  
2QH 6DPSOH .ROPRJRURY 6PLUQRY 7HV  
8QVWDQGDUGLJHG 5HVLGX

1
1RUPDO 3D <sup>9</sup> U <sup>9</sup> DPHW 0HDQ
6WG 'HYL
ORVW ([WUHPH 'LI\$EVROXWH
3RVLWLYH
1HJDWLYH
7HVW 6WDWLVLWF
\$\ PS 6LJ WDLOHG <span style="float:right">F G</span>

D 7HVW GLVWULEXWLRQ LV 1RUPDO  
E &DOFXODWHG IURP GDWD  
F /LOOLHIRUV 6LJQLILFDQFH &RUUHFWRQ  
G 7KLV LV D ORZHU ERXQG RI WKH WUXH VLJQLILFDQFH

6XPEHU +DVLO 8ML 1RUPDOLWDV PHQJJXQ  
% HUGDVDUNDQ WDEHO GDSDW GLC  
*kolmogorov-smirnov* \|DQJ GLWXQM ~~kolmogorov smirnov~~ GHQJDQ  
*tailed* EHUDGD GLDWDV DWDX \|DLWX  
+DO WHUVHEXW PHQXQM ~~kolmogorov smirnov~~ EDK  
YDULDEHO GDODP SHQHOLWLDQ LQL WHUG  
PHQJXML QRUPDOLWDV ~~kolmogorov smirnov~~ ~~kolmogorov smirnov~~ GHQJDQ  
PHOLKD ~~kolmogorov smirnov~~ ~~kolmogorov smirnov~~ VHSHUWL SDGD JDP  
EDZDK LQL



\* DPEDU

\* UDILN 8ML 1RUPDOLWDV

6XPEHU +DVLO 8ML 1RUPDOLWDV PHQJJXQ

%HUGDVDUNDQ SHQJXMLDQ QRUPDOLWDV  
 WLWLN WLWLN PHQJLNXLW GDQ PHQGHNDV  
 GDSDW GLVLPSONDQ EDKZD PRGHO UHJ  
 QRUPDOLWDV

E 8ML 0XOWLNROLQLHULWDV

8ML PXOWLNRRORQLHULWDV EHUWXMxDQ  
 UHJUHV LGLWHPXNDQ NRUHODVL DWDX KX  
 LQGSHSHQGHQ 0RGHO UHJUHV L\DQJ EDL  
 DWDX KXEXQJDQ GLDQWDUD YDULDEHO  
 PXOWLNRRORQLHULWDV GDSDWDXKX  
 Inflation Factor 9,) VHEDJDL EHULNXW  
 -LND QkroD! GDQ 9,) PDND G  
 GLVLPSONDQ EDKZD WLGDN WHUMDGL J  
 -LND QkroD GDQ 9,) ! PDND G  
 GLVLPSONDQ EDKZD WHUMDGL JHMDOD

7 DEHO  
+ DVLO 8ML 0XOWLNRRORQLHULWDV

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	9,579	2,207		4,341	,000		
LITERASIKE UANGAN	,021	,078	,026	,273	,785	,653	1,532
GAYAHIDUP	,693	,086	,688	8,080	,000	,831	1,204
KONTROLDI RI	-,231	,118	-,188	-1,963	,053	,654	1,528

a. Dependent Variable: PERILAKUKONSUMTIFBERBELANJAONLINE

6 XPE HDVLO 8ML 0XOLNRRORQLHULWDV PHQJJXQ

%HUGDVDUNDQ KDVLO SHQJXMLDQ SDG  
tolerance \DQJ PHQXQMXNNDQ QLODL \DQJ OHE  
PDQD YDULDEHO OLWHUDVL NHXDQJDQ VH  
GDQ NRQWURO GLUL VHQLDL  
YDULDEHO PHPLNL QLODL OHEK NHFLO  
OLWHUDVLV NHXDQJDQ WHDQKLGXS GD  
NRQWURO GD +DO LQL PHQXQMXN  
WHUGSDW JHMDOD PXOWLNRRORQLHULWD  
NDUHQD VHPXDE EHDGD GLDWDV GDQ  
OHEK NHFLO GDUL

F 8ML +HWHURVNHGDVWLVLWDV

8ML KHWHURVNHGDVWLVLWDV EHUWXM  
PRGHO UHJUVL WHUWGDVWLVLWDV  
SHQJDPWDQ NH SHQJDPWDQ \DQJ ODL  
KHWHURVNHGDVWLVLWDV GSDW GLODNXN  
plot \$SDELOD WLGDN WHUGSDW SROD \D  
UHJUVL WHUVHEXW EHEDV GDUL PDVDO  
SHQJXMLDQ KHWHURVNHGDVWLVLWDV GH  
GLSHUROHK VHEDJDL EHULNXW



+DVLO \$QDOLVLV 5HJUHV L %HUJDQGD  
 \$QDOLVLV UHJUHV L EHUJDQGD DGDODK  
 SHQJDUXK YDULDEHO LQGHSHQGHQ \DLW)  
 KLGXS WHUKDGDS SHULODNX NRQVXPWL  
 SHQJXMLDQ DQDOLVLV UHJUHV L EHUJD  
 EHULNXW

7DEHO

+DVLO 8ML 5HJUHV L %HUJDQGD

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,816	1,724		3,953	,000
	Literasi Keuangan	-,055	,069	-,067	-,797	,428
	Gaya Hidup	,659	,085	,654	7,732	,000

a. Dependent Variable: PERILAKUKONSUMTIFBERBELANJAONLINE

6XPEHU KDVLO RODK GDWD 6366

3HUVDPDDQ UHJUHV L \DQJ GLKDV LONDQ  
 < ;. E H  
 < H  
 3HQMHODVDQ GDUL SHUVDPDDQ GLDWDV V  
 D1LODL NRQVWDQWD VHEHVDU KDO L  
 YDULDEHO SHULODNX NRQVXPWLI EHUE  
 ROHK YDULDEHO OLWHUDVL NHXDQJDQ G  
 NRQVXPWLI EHUEHODQMD RQOLQH < SR  
 E 1LODL NRHILVLV QULHYDWHVDEHO OLWHUDV  
 PHPLOLNL QLODL \DQJ QHJDWLI %HUGDV  
 GDSDW GLNDWDNDQ EDKZD WHUGSDSW S  
 YDULDEHO OLWHUDV LUNDQSDQJSDQJODNX  
 EHUEHODQMD RQOLQH < \$UWLQ\D VHW  
 OLWHUDVL NHKDDDDND;Q PHPHQJDUXK  
 NRQVXPWLI EHUEHODQMD RQOLQH < VH  
 EDKZD YDULDEHO ODLQ EHUQLODL QRC  
 • 1LODL NRHILVLV QULHYDWHVDEHO OLWHUDV  
 \DQJ SRVLWLI %HUGDWDNDQ KDVLO RXY  
 EDKZD WHUGSDSW SHQJDUXK VHFUD S  
 KLGXS WHUKDGDS SHULODNX NRQVXPWLI  
 \$UWLQ\D VHWLDS NHQDLNDQ PNDLDEH

DNDQ PHPSHQJDUXKL SHULODNX NRQVXP  
 VHEHVDU GHQJDQ DVXPVL YDULDEHO  
 +DVLO 8ML 7  
 8ML W GLJXQDNDQ XQWXN PHQJHWDXL  
 YDULDEHO LQGHSHQGHQ VHFUDUD SDUVL  
 YDULDEHO  
 7DEHO  
 +DVLO 8ML 7

Coefficients <sup>a</sup>						
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	6,816	1,724		3,953	,000
	Literasi Keuangan	-,055	,069	-,067	-,797	,428
	Gaya Hidup	,659	,085	,654	7,732	,000

a. Dependent Variable: PERILAKUKONSUMTIFBERBELANJAONLINE

6XPEHU GDWD \DQJ GLRODK PHQJJXQDND  
 8QWXN PHQFDUL QLODL W WDEHO FDUDQ  
 5XPXV PHQFDUL W WDEHO VHEDJDL EHUL  
 W WDEHO Q N  
 W WDEHO  
 W WDEHO NHPXGLDQ GLFDUL  
 WDEHO VHKLQJJD GDSDW GLWHPXNDQ Q  
 D% HUGDVDUNDQ RXWSXW GLDWDV GDS  
 VLJQLILNDQVL XQWXN SHQJDUXK GDUL  
 WHUKDGDS SHULODNX NRQVXPWLI EHUEHODQMD R  
 VHEHVDU ! VHKLQJJD +R GLWHU  
 \$UWLQ\D WLGDN WHUGDSDW SHQJDUX  
 NHXDQJDQ WHUKDGDS SHULODNX NRQV  
 E% HUGDVDUNDQ RXWSXW GLDWDV GDS  
 VLJQLILNDQVL XQWXN SHQJ  
 SHULODNX NRQVXPWLI EHUEHODQMD R  
 VHKLQJJD +R GLWHULPD GDQ  
 WHUGDSDW SHQJDUXK DQWDUD YDULD  
 SHULODNX NRQVXPWLI EHUEHODQMD RC

8ML )  
 8ML ) SDGD GDVDUQ\D XQWXN PHQJHW  
 YDULDEHO LQGSHHQGHQ DWDX OHELK  
 YDULDEHO GSHHQGHQ  
 7DEHO  
 +DVLO 8ML )

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	436,390	2	218,195	32,261	,000 <sup>b</sup>
Residual	656,050	97	6,763		
Total	1092,440	99			

a. Dependent Variable: PERILAKUKONSUMTIFBERBELANJAONLINE

b. Predictors: (Constant), GAYAHIDUP, LITERASIKEUANGAN

6XPEHU KDVLO RODK GDWD 6366

%HUGDVDUNDQ RXWSXW GDUL XML I GL  
 QLODL I KLWXQJ VHEHVDU 'HQQJDC  
 VHEHVDU DWDX GHQJDQ GI N  
 PDND GLSHUROHK I WDEHO  
 PHPEDQGLQJNDQ DQWDUD I KLWXQJ G  
 GLSHUROHK NHVLP SXODQ EDKZD I KLWXG  
 GDQ QLODL VLJQLILNDQVL  
 +D GLWHULPD \$UWLQ\D VHFDUD VLPXOV  
 SHQJDUXK DQWDUD YDULDEHO OLWHUDV  
 WHUKDGDS SHULODNX NRQVXPWLI EHU  
 PHQXQMXNNDQ EDKZD KLSRWHVLV SHQ  
<sup>3</sup>GLGXJD DGD SHQJDUXK \DQJ VLJQLILNDQ  
 GDQ JD\D KLGXS WHUKDGDS SHULODNX  
 RQOLQH'  
 8ML .RHILVLHQ 'HWHUPLQDVL  
 .RHILVLHQ GHWHUPLQDVL EHUPDNQD  
 SHQJDUXK \DQJ GLEHULNDQ YDULDEHO  
 WHULNDWQ\D .RHILVLHQ GHWHUPLQDVL  
 PHPSUHGLNVL GDQ PHOLKDW VHEHUDS  
 SHQJDUXK \DQJ GLEHULNDQ ROHK YDUL  
 VLPXOWDQ WHUKDGDS YDULDEHO WHULND



7DEHO  
 +DVLO 8ML .RHILVLHQ 'HWHUPLQD

0RGHO 6XPPDU\

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.632 <sup>a</sup>	.399	.387	2,601

a. Predictors: (Constant), GAYAHIDUP, LITERASIKEUANGAN

6XPEHU +DVLO RODK GDWD 6366

+DVLO XML NRHILVLHQ GHWHUPLQD  
 PHQXQMXNNDQ QLODL GDUL PRGHO UHJU  
 GLJXQDNDQ XQWXN PHQJHWDKXL VHEHU  
 YDULDEHO EHEDV LQGSHQGHQ GDOD  
 WHULNDW GHSHQGHQ DWDX VHEHUDSD  
 LQGSHQGHQ WHUKDGDS YDULDEHO GHS  
 WHUVHEXNDQ LQDL VHEHVDU KDO  
 PHQXQMXNNDQ EDKZD SHULODNX N  
 RQOLQH GLSHQJDUXKL ROHK YDULDEHO  
 KLGXS GLSHQJDUXKL ROHK YDULDEH  
 GDODP SHQHOLWLDQ LQL

+DVLO LQWHUSUHWDL DWGDQ KHSRWHVL  
 GLDMXNDQ GDSDW GLOLKDWH VHEJDL EHUL

D/LWHUDVL .HXDQJDQ EHUSHQJDUXK WHU  
 %HUEHODQMD 2QOLQH +  
 %HUGDVDUNDQ WDEHO GDSDW GLOL  
 NHXDQJDQ PHPLNLNL QLODL W KLWXQJ V  
 VHEHVDU VLJ GDQ GI Q N V  
 GHQJNDQ EHWD VHEHVDU  
 WLQJNDW VLJQLILNDQVL \DQJ OHELK  
 GLWRODN +DO LQL EHUDUWL OLWHUDVL  
 GDQ WLGDN VLJQLILNDQ WHUKDGDS SHU  
 RQOLQH 'HQJDQ GHPLNDQ KLSRWHVLV  
 OLWHUDVL NHXDQJDQ EHUSHQJDUXK WH  
 EHUEHODQMD RQOLQH WLGDN GDSDW GLV

E \*D\D +LGXS EHUSHQJDUXK WHUKDGDS  
 %HUEHODQMD 2QOLQH +  
 %HUGDVDUNDQ WDEHO GDSDW GLO  
 KLGXS PHPLOLNL QLODL W KLWXQJ VHE  
 VHEHVDU VLJ . GDQ GI Q N  
 GHQJDQ *Standardized coefficients* EHWD VHEHVDU  
 WLQJNDW VLJQLILNDQVL \DQJ OHELK  
 GLWHULPD +DO LQL EHUDUWL JD\D KLG  
 WHUKDGDS SHULODNX NRQVXPWLI EHU  
 GHPLNDQ KLSRWHVLV NHGXD \DQJ PH  
 EHUSHQJDUXK WHUKDGDS SHULODNX NR  
 GDSDW GLWHULPD  
 E +DVLO 8ML 5HJUH *Model Regression Analysis* WLDX  
 05\$ GHQJDQ 3HQGHNDWDQ 8ML \$QDOLV  
 3HQHOLWLDQ +  
 7DEHO  
 +DVLO 8ML .RHILVLHQ 'HWHUPLQDQ

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,684 <sup>a</sup>	,468	,440	2,486
a. Predictors: (Constant), X2M, Literasi Keuangan, Kontrol Diri, Gaya Hidup, X1M				

6XPEHU GDWD \DQJ GLRODK PHQJJXQDNI  
 %HUGDVDUNDQ WDEHO GL DWDV QLOD  
 PHQXUXW SHGRPDQ LQWHUSUHWDLV NRH  
 WHUPDVXN NHGDODP NDWHJRUL EHUSHQJDI  
 SDGD LQWHUYDO ± +DO LQL PHQXC  
 =VFRUH /LWHUDVL .HXDQJDQ =VFRUH \*D\  
 'LUL ; B0 GDQ ; B0 EHUSHQJDUXK NXDW  
 .RQVXPWLI %HUEHODQMD 2QOLQH +DVLO )  
 DWDV PHQXQM *Square* VHEHVDU \DQJ E  
 SHULODNX NRQVXPWLI EHUEHODQMD RQO  
 YDULDEHO =VFRUH /LWHUDVL .HXDQJDQ =  
 .RQWURO 'LUL ; B0 GDQ ; B0 VHNLWDU  
 VHEHVDU GLSHQJDUXK ROHK YDULDE  
 GDODP SHQHOLWLDQ LQL

7 DEHO  
+ DVLO 8 ML )

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	511,728	5	102,346	16,567	,000 <sup>b</sup>
	Residual	580,712	94	6,178		
	Total	1092,440	99			

a. Dependent Variable: Perilaku Konsumtif Berbelanja Online

b. Predictors: (Constant), X2M, Literasi Keuangan, Kontrol Diri, Gaya Hidup, X1M

6 XPEHU GDWD \DQJ GLRODK PHQJXXQDNDQ 6

+DVLO XML VLPXOWDQ SDGD WDEHO  
VHEHVDU GHQJDQ SUREDELQDWDV  
QLODL +DO LQL EHUDUWL EDKZD YD  
.HXDQJDQ =VFRUH \*D\D +LGXS =VFRUH .P  
; B0 VHFDUD EHVDPD VDPD DWDX VLPX  
SHULODNX NRQVXPWLI EHUEHODQMD RQOLG

UNIVERSITAS MUHARRAM  
M A T I R A M

7 DEHO  
+ DVLO 8 ML 7

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	24,667	5,924		4,164	,000
	Literasi Keuangan	-,065	,500	-,080	-,130	,897
	Gaya Hidup	-,216	,657	-,215	-,329	,743
	Kontrol Diri	-,944	,282	-,769	-3,344	,001
	X1M	,004	,023	,125	,154	,878
	X2M	,043	,030	1,229	1,417	,160

a. Dependent Variable: Perilaku Konsumtif Berbelanja Online

%HUGDVDUNDQ WDEHO GDSDW GLJDP  
UHJUHV L VHEDJDL EHULNXW

< ± ; ± ; ± ;  
; ; ; ; H

.HWHUDQJDQ

< 3HULODNX .RQVXPWLI %HUEHODQM

; /LWHUDVL .HXDQJDQ

; \*D\D +LGXS

; .RQWURO 'LUL

; ; ,QWHUDNVL DQWDUD /LWHUDVL .HX

'LUL

; ; ,QWHUDNVL DQWDUD \*D\D +LGXS GH

.RQVWDQWD

± .RHILVLHQ 5HJUHV L

H *Error Term*

%HUGDVDUNDQ SHUVDPDDQ GL DWDV G  
EHULNXW

3DGD PRGHO UHJUHV L LQL QLODL NRC

PHQXQMXNNDQ EDKZD MLND YDULDEHO

NHXDQJDQ JD\D KLGXS GDQ LQWHUDNVL

GHQJDQ YDULDEHO GHSHQGHQ GLDVXP

PDND SHULODNX NRQVXPWLI EHUEHODQM

SHQXUXQDQ VHEHVDU

1LODL NRHILVLHQ UHJUHV L YDULDEHO

SHQHOLWLDQ LQL VHEHVDU GDSDW

YDULDEHO OLWHUDVL NHXDQJDQ PHQJD

VDWX VDWXDQ PDND SHULODNX NRQVXP

PHQJDODPL SHQXUXQDQ VHEHVDU

1LODL NRHILVLHQ UHJUHV L YDULDEHO JD

VHEHVDU GDSDW GLDUWLNDQ EDKZ

KLGXS PHQJDODPL SHQLQJNDWDQ VHEH

SHULODNX NRQVXPWLI EHUEHODQMD R  
SHQXUXQDQ VHEHVDU  
1LODL NRHILVLHQ UHJUHV L NRQWURO GL  
GSDW GLDUWLNDQ EDKZD NHWLN  
PHQJDODPL SHQLQJNDWDQ VHEHVDU VD  
NRQVXPWLI EHUEHODQMD RQOLQH DND  
VHEHVDU  
1LODL NRHILVLHQ UHJUHV LQWHUDNVL  
YDULDEHO OLWHUDVL NHXDQJDQ SDGD S  
GSDW GLDUWLNDQ EDKZD GHQJDQ DGD  
GLUL GHQJDQ OLWHUDVL NHXDQJDQ P  
EHUEHODQMD RQOLQH DNDQ PHQJDODPL  
1LODL NRHILVLHQ UHJUHV LQWHUDNVL  
YDULDEHO JD\ D KLGXS SDGD SHQHOLWL  
GLDUWLNDQ EDKZD GHQJDQ DGDQ\ D LQW  
GHQJDQ JD\ D KLGXS PDND SHULODNX  
RQOLQH DNDQ PHQJDODPL SHQLQJNDWDQ

3HPEDKDVDQ WHUNDLW SHQJXMLDQ KLSRW  
PRGHUDVL GSDW GLMDEDUNDQ VHEDJDL E

D .RQWURO 'LUL GSDW PHPRGHUDVL /LWH  
3HULODNX .RQVXPWLI %HUEHODQMD 2QOL  
%HUGDVDUNDQ KDVM *Moderated Regression*  
*Analysis* 05\$ SDGD WDEHO PHQXQMXNND  
PRGHUDVL ; B0 PHPSXQ\DL QLODL W KLV  
QLODL W WDEHO VHEHVDU VLJ .

GHQJDQ *unstandardized coefficients* EHWD  
VHEHVDU GDQ WLQJNDW VLJQLILNDQ  
GDUL PNDWR+ODN +DO LQL PHQXQM  
YDULDEHO NRQWURO GLUL PHUXSDNDQ  
PHPSHUOHPDK KXEXQJDQ YDWHKDC DSLV  
SHULODNX NRQVXPWLI EHUEHODQMD R  
KLSRWHLV *HOWLGD* MXNDQ GDODP SHQH  
WHUEXNWL DWDX GLWRODN



NHXDQJJDQ SHQHOLWLDQ ROHK 0XK ,EQX ,TEDO  
VHUXSD \DLWX OLWHUDVL NHXDQJJDQ WLGDN  
NRQVXPWLI P3HQJJDQ WLDQ ROHK \$QGULDQ %  
MXJD PHQHPXNDQ EDKZD OLWHUDVL NHXD  
HNRQRPL 8,1 0DXODQD 0DOLN ,EUDKLP 0DO  
WHUKDGDS SHULODNX NRQVXPWLI WXPDSHQHOLW  
GLODNXNDQ ROHK ,QGDUWL .XVXPDLQJW\D  
NHXDQJJDQ VLVZD GL NHODV ; , ,36 GL 60\$ 1H  
WLGDN EHUSHQJDUXK VLJQLILNDQ WHUKDGDS  
'DODP SHQHOLWLDQ LQL UHVSRRGHQY  
GHQJDQ VWDWXV SHNHUMDDQ \DQJ PHQGRP  
NHPXGLDQ GLVXVXO ROHK SDUD SHODMDU V  
UHVSRRGHQ WHUVHEXW GDSDW NLWD EXNWL  
\DQJ VHMDODQ GHQJDQ SHQHOLWLDQ LQL D  
5RPDGORQL\DK GDQ 6HWLDML PHQHPXNDQ E  
SHQJHWDKXDQ NHXDQJJDQ \DQJ EDLN WLGDN  
NHKLGXSDQ PHUHND 0HUHND OHELK FHQGH  
PHUHND EHUGDVDUNDQ NHQJJDQ SHQHOLWLDQ  
GLODNXNDQ ROHK 6UL 'HYL\DQWL VLVZD GL  
0DNDVVDU PHPLNL OLWHUDVL NHXDQJJDQ \  
PDPSX PHQJJXQDNDQ SHQJHWDKXDQ PHUHN  
NHXDQJJDQ GDODP NHKLGXSDQ VHKDUL KDU  
+HUPDQ GDQ ,QDQD EHUSHQGDSDW EDKZD  
GLDMDUNDQ GHQJDQ FDUD \DQJ PHPXQJNLQ  
PHPHFDKNDQ PDVDODK Q\DWD \DQJ GLKDG

---

6UL 'HYL\DQWL 3HQJDUXK /LWHUDVL .HXDQJJDQ WHUK  
'LGLN .HODV ; , ,36 60\$ 1HJH *Bakultas Ekonomi Universitas Negeri  
Makassar.*

0XK ,EQX ,TEDO 3HQJDUXK /LWHUDVL .HXDQJJDQ W  
0DKDVLVZD )DNXOWDV (NRQRPL GDQ %LVQLV ,VODP ,QV  
0DQDGRipsi )(% , \$,1 0DQDGR 0DQDGR

\$QGULDQ %DJXV +LGD\DWXOODK 3HQJDUXK /LWHUD  
.RQVXPWLI GHQJDQ \*D\D +LGXS VHEJDJL( 9QUYBEMDOW, QW HUC  
1HJHUL 0DXODQD 0DOLN ,EUDKLP 0DODQJ 0DODQJ  
,QGDUWL .XVXPDLQJW\DV 3HQJDUXK /LWHUDVL .HXD  
3HULODNX .RQVXPWLI 6LVZD .HODV ; , ,36 GL 60\$ 1HJHU  
*Pendidikan Ekonomi 9RO 1RPRU*

\$QGULDQ %DJXV +LGD\DWXOODK 3HQJDUXK /LWHUD  
.RQVXPWLI GHQJDQ \*D\D +LGXS VHEJDJL( 9QUYBEMDOW, QW HUC  
1HJHUL 0DXODQD 0DOLN ,EUDKLP 0DODQJ 0DODQJ KO

GHQJDQ WLQJNDW OLWHUDVL NHXDQJDQ V  
NRQVXPWLI \DQJ WLQJL 6HEDJLDQ EHVDU  
PHQJRQWURO SHULODNX NRQVXPWLI PHUH  
PHQHUSNDQ SHQJHWDKXDQ PHUHND WHQJ  
NHKLGXSDQ Q\DWD ,QL VHVXDL GHQJDQ S  
PHQJDWDNDQ EDKZD WLQGDNDQ DWDX SHUL  
RUDQJ PHQXQMXNNDQ DWDX PHQFHUPLQ  
SHPDKDPDQ HNRQRPL \DQJ WHODK GLSH  
SHPHODMDUDQ GL VHNRODK IRUPDO

6HODLQ PD\RULWDV GDUL OXOXVDQ 60\$  
PHQGRPLQDVL SHQHOLWLDQ LQL MXJD LDOD  
SHQHOLWLDQ PDKDVLVZD WLGDN PHPLOLNL  
FXNXS 6HEDJDL JHQHUVL PXGD PDKDVLV  
*personal finance* NDUHQD DNDQ PHPEDQWX PHUHND  
NHXDQJDQQ\D GL PDVD GHSDQ 0DKDVLVZD \  
WHQWDQJ NHXDQJDQ DNDQ EHUGDPSDN GI  
NHXDQJDQ \DQJ VDODK NHGHSDQQ\D VHKLQJ  
EDKZD SHQJHWDKXDQ *personal finance* WHQWDQJ PHPHQJDUX  
EDJDLPDQD PDKDVLVZD PHPEXDW NHSXWXVD

+DVLO SHQHOLWLDQ PHQXQMXNNDQ EDK.  
PHPHQJDUXKL SHULODNX NRQVXPWLI PDKDV  
SHQJHWDKXDQ NHXDQJDQ PHUHND WHQWDQJ  
XQWXN PHQJHOROD SHQJHOXDUDQ PHUHND G  
XQWXN PHPEXDW UHQFDQD SHPEHODQMDDQ  
GHQJDQ NHEXWXKDQ PHUHND GDQ NXUD  
PHPEHODQMDDQ ~~6HODLQ PLWXND~~ GD EDQ\DN D  
VLVZD DWDXSXQ PDKDVLVZD NXUDQJ PHPDK  
EHUGDVDUNDQ SHQJHWDKXDQ PHUHND WHQW  
GHQJDQ SHQGLGLNDQ NHXDQJDQ \DQJ GLDM  
VHEDJLDQ EHVDU RUDQJ WXD PHQJDWXU N  
VHKLQJJD PHUHND WLGDN WDKX DSD \DQJ P  
IDNWRU ODLQ \DQJ PHQ\HEDENDQ VLVZD D  
NXUDQJ PHPDKDPL NHXDQJDQ DGDODK NXUL

---

6UL 'HYL\DQWL 33HQJDUXK /LWHUDVL .HXDQJDQ WHUK  
'LGLN .HODV ;,, ,36 60\$ 1HJH *Ekultas Eboni Universitas Ngel*  
Makassa U



PHPEHULNDQ SHQJHWDKXDQ PERSONAL FINANCE FXNXS W  
.XULNXOXP LQL PHQXQMXNNDQ VLNDS VLV  
WHUKDGDS XDQJ \DQJ WLGDN GLVLSOLQ WLC  
NRQVLVWHQ

'DODP SHQHOLWLDQ \DQJ GLODNXNDQ  
5DPGKDQL GLWHPXNDQ EDKZD WLGDN DGD  
SHULODNX NRQVXPWLI PDKDVLVZD MLND  
NHXDQJDQ \DQJ EDLN 3HQHOLWLDQQ\D P  
PHPLOLNL SHPKDPDQ XPP WHQWDQJ KDC  
NHXDQJDQ WDEXQJDQ GDQ LQYHVWDVL VHU  
PHQHUSNDQQ\D GHQJDQ EDLN .HEDQ\DN  
KDQ\DODK SHPKDPDQ WDQSD SHQHUSNDQ  
SHQJHWDKXDQ WHQWDQJ OLWHUDVL NHXDQ  
NHXDQJDQ PDKDVLVZD MLND WLGDN GLWHUD  
KDUL 6HKLQJJD YDULDEHO OLWHUDVL NHXD  
SHQLQJNDWDQ DWDXSXQ SHQXUXQDQ SHULO

6HKLQJJD GDSDW GLVLPXONDQ EDKZ  
PHQXQMXNNDQ EDKZD YDULDEHO OLWHUDV  
SHQJDUXK \DQJ VLJQLILNDQ WHUKDGDS SHUL  
DWDX UHQGDK GDUL YDULDEHO WHUVHEXW  
DQWDU YDULDEHO ODLQQ\D /LWHUDVL NHXD  
JHQHUDVL = GL .RWD 0DWDUDP EHOXP VSH  
GDPSDN WHUKDGDS SHULODNX NRQVXPWLI

x3HQJDUXK \*D\D +LGXS WHUKDGDS 3HULODNX  
2QOLQH

'DUL KDVLO XML VWDV EHVSHQJDUK VLGXS  
WHUKDGDS SHULODNX NRQVXPWLI EHUEHOD  
MHODV GHQJDQ DGDQ\D KDVLO VHQJDQ QLO  
*unstandardized coefficients* EHWV VEHVDU GDQ  
VLJQLILNDQVL \DQJ OHELK NHFLO GDUL

---

0XK ,EQX ,TEDO 3HQJDUXK /LWHUDVL .HXDQJDQ W  
ODKDVLVZD )DNXOWDV (NRQRPL GDQ %LVQLV ,VODP ,QV  
ODQDGR )DNXOWDV (NRQRPL GDQ %LVQLV ,VODP ,QVWL  
ODQDGR 0DQDGR

/LILD .DUWLND 3HQJDUXK /LWHUDVL .HXDQJDQ GDQ  
.RQVXPWLI 6LVZDDNNDV ,OPX 7DUEL\DK GDQ .HJXUXDQ  
+LGD\DWXOODK -DNDUWD -DNDUWD

GLWHULPD +DO LQL PHQXQMXNNDQ EDKZD J  
 GDQ VLJQLILNDQ DQWDUD WHUKDGDS SHULO  
 SDGD JHQUHUVL = GL .RWD 0DWDUDP  
 +DVLO SHQHOLWLDQ LQL VHMDODQ GHQ  
 7LDUD 3XVSLWD 6DUL GDQ 9LFN\ ) 6DQMD\  
 JD\  
 KLGXS EHUSHQJDUXK SRVLWLI GDQ V  
 NRQVXPWLI \*HQ = ROHK NDUHQD LWX SHQH  
 VHPDNLQ WLQJJL JD\  
 KLGXS PDND VHPD  
 NRQVXPWLI JHQHUVLWLDQ <DULDQ \$OD  
 PHQHPXNDQ EDKZD JD\  
 KLGXS SRVLWLI  
 NRQVXPWLI PDKDVLVZD )DNXOWDV (NRQRPL  
 0XODZDUPDQ 6DPDULQGD 'DUL KDVLO SHQH  
 EDKZD VHPDNLQ WLQJJL JD\  
 KLGXS VHVHR  
 SXOD SHULODNX NRQVXPWLIQ\  
 GDQ EHJLWX  
 KLGXSQ\  
 UHQGDK PDND VHPDNLQ UHQGDK  
 +DVLO SHQHOLWLDQ LQL MXJD VHVXDL GHQ  
 .DQVHULQD \DQJ PHQ\  
 DWDNDQ EDKZD JD\  
 GDQ VLJQLILNDQ WHUKDGDS SHULODNX NR  
 3HQGLGLNDQ (NRQRPL 8QLYHUVLVWDV 3HQGL  
 2OHK NDUHQD LWX LQL PHQXQMXNNDQ  
 NHGXD YDULDEHO WHUVHEXW VLJQLILNDQ  
 +DO LQL VHMDODQ GHQJDQ WHPXDQ S  
 5DKPDZDQ\  
 GDQ +DVWLQD )HEULDW\  
 \DQJ P  
 KLGXS PHPLOLNL HIHN SRVLWLI GDQ VLJQ  
 NRQVXPWLI PDKDVLVZD +DVLOQ\  
 D PHQXQM  
 PHZDK GDQ KHGRQLV PDKDVLVZD DNDQ P  
 NRQVXPWLI PHUHND VHPHQWDUD MLND JD\  
 PDKDVLVZD EHUNXUDQJ DNDQ DGD SHQXUX  
 )DNXOWDV (NRQRPL GDQ %LVQLV -XUXVDQ

---

7LDQD )XQJN\  
 'NN 3HQJDUXK \*D\  
 D +LGXS VHUWD /LWHU  
 .RQVXPWLI \*HQHUVL = SDGD 0DVD 3DQGHPL 6WXGL .DVX  
 6\  
 DULDK 8,1 5DGHQ ,QWDQ /DPSX  
 Qidh \$ou JMdjWdQ dan ' -XUQD  
 Kewirausahaan 9RO 1RPRU -DQXDUL  
 <DULDQ \$ODPDQGD 3HQJDUXK +DUJD 'LUL GDQ \*D\  
 .RQVXPWLI PDKDVLVZD 9RO 1RPRU  
 'LDV .DQVHULQD 3HQJDUXK /LWHUDVL (NRQRPL GDQ  
 .RQVXPWLI 0DKDVLVZD -XUXVDQ 3HQGLGLNDQ (NRQRPL 81'  
 Pendidikan Ganesha Singaraja 9RO 1RPRU

0XKDPDGL\DK 6XPDWHUD 8WDUD +DO LQL V  
.RWOHU \DQJ PHQ\DWDNDQ GDODP VHEXDK S  
DGDODK SROD KLGXS VHVHRUDQJ GL GXQL  
DNWLYLWDV PLQDW GDQ SHQGDSDW PHUH  
VHFDUD XPP JD\D KLGXS VHVHRUDQJ GD  
VHKDUL KDUL PHUHND VHUWD SHUVSHNWLI F

.RQWURO 'LUL GDSDW 0HPRGHUDVL /LWHU  
3HULODNX .RQVXPWLI %HUEHODQMD 2QOLQH

3HQJXMLDQ \DQJ GLODNXNDQ VHFDUD  
EDKZD YDULDEHO NRQWURO GLUL 0 PHUXS  
PHPSHUOHPDK KXEXQJDQ SHQJDUXK YDULDE  
WHUKDGDS SHULODNX NRQVXPWLI EHUEHOD  
MHODV GHQJDQ <sup>KLWXQJ Q\DWDEMO</sup> KQVLO VHQJDQ QLO  
*unstandardized coefficients* EHWV VHEHVDU GDQ  
VLJQLILNDQVL \DQJ OHELK EHVDU GDUL  
+D GLWRODN PHQXQMXNNDQ EDKZD YDULDE  
DGDODK WLGDN VLJQLILNDQ 6HKLQJJD  
PHPSUHVHQWDVLNDQ EDKZD WHUGSDW S  
WHUKDGDS SHULODNX NRQVXPWLI EHUEHOD  
VHEDJDL YDULDEHO PRGHUDWLQJ WLGDN WH  
+DVV SHQHOLWLDQ PHQXQMXNNDQ EDKZ  
PHUXSDNDQ YDULDEHO PRGHUDVL \DQJ P  
SHQJDUXK OLWHUDV WHUKDGDS SHULODNX  
EHUEHODQMD RQOLQH < +DO LQL PHQM  
ODQJVXQJ NRQWURO GLUL WLGDN PDPSX P  
NHXDQJDQ WHUKDGDS SHULODNX NRQVXPWLI  
SLOKQDQ UHVSRRGHQ SDGD LQGLNDWRU SHQ  
SDGD SHUQ\DWDDQ \DQJ PHQGRPLQDVL \DL  
NRJQ <sup>control</sup> GDQ LQGLNDWRU PHQJRQW  
*decision control* SDUD UHVSRRGHQ PD\RULWDV PI  
VDQJDW VHWXMX SDGD SHQ\DWDDQ WHUVHE

---

'HO\DQD 5DKPDZDQ\ 3XOXQJDQ +DVWLQD )HEULDW\  
/LWHUDVL .HXDQJDQ 7HUKDGDS 3HULODNX NRQVXPWLI  
*Manajemen* 9RO 1RPRU

VDODK VDWX SHQ\HEDE NRQWURO GLUL WL  
NHXDQJDQ WHUKDGDS SHULODNX NRQVXPWLI  
3HQHOLWLDQ LQL VHMDODQ GHQJDQ \DQ  
\$ULI GDQ ,PVDU \DQJ PHQXQMXNNDQ EDKZD  
PHPSHUNXDW OLWHUDVL NHXDQJDQ GDQ JD  
NRQVXPWLI +DVLO SHQHOLWLDQ LQL VHM  
GLODNXNDQ ROHK 5HQDOG\ HW DO \DQJ PHQ  
WLQJNDW SHQJHQGDOLDQ GLUL PDND DNDQ  
NRQVXPWLI PDKDVLVZD

.RQWURO 'LUL GDSDW 0HPRGHUDVL \*D\D +L  
.RQVXPWLI %HUEHODQMD 2QOLQH

3HQJXMLDQ \DQJ GLODNXNDQ VHFDUD  
EDKZD YDULDEHO NRQWURO GLUL 0 PHUXS  
PHPSHUOHPDK KXEXQJDQ SHQJDUXK KUKDGLDSE  
SHULODNX NRQVXPWLI EHUEHODQMD RQOLQH  
DGDQ\DKLWXQJLO WDEMO GHQJDQ QODL  
*coefficients* EHWV VHEHVDU GDQ WLQJNDW V  
OHELK EHVDU GDUL PDND +R GLWHULPD  
EDKZD YDULDEHO PRGHUDVL NRQWURO GL  
6HKLQJJD KLSRWHVVLV NHHPSDW \DQJ PHPSU  
SHQJDUXK JD\D KLGXS WHUKDGDS SHULODNX  
GHQJDQ NRQWURO GLUL VHEDJDL YDULDEHO  
+DVLO SHQHOLWLDQ PHQXQMXNNDQ EDKZ  
PHUXSDNDQ YDULDEHO PRGHUDVL \DQJ P  
SHQJDUXK JD\D WHUKDGDS SHULODNX NRQV  
RQOLQH < +DO LQL PHQMHDVNDQ EDKZD  
GLUL WLGDN PDPSX PHPSHUNXDW SHQJDUXK  
NRQVXPWLI +DO WHUVHEXW GDSDW GLOLKD  
LQGLNDWRU SHQ\HEDUDQ NXHVLRQHU \DQJ V  
PHQGRPLQDVL \DLWX SDGDQGGNDWRO D  
PD\RULWDV UHVSRRGHQ PHQMDZDE VHWXM  
PLQDW *inter* PD\RULWWDV UHVSRRGHQ PHQMDZD

---

1DELO \$O \$ULI 'DQ ,PVDU 3HQJDUXK /LWHUDVL .HXDQJ  
+LGXS 7HUKDGDS 3HULODNX .RQVXPWLI 0DKDVLVZD 8,1 6  
0RQH\ 'HQJDQ 3HQJHQGDOLDQ 'LUL 0HMDJDL RGHUDVL'  
*Management* 9RO 1RPRU +OP

SDGD LQGLNDWRUPRSLQWLV UHVSRRQGHQ PH  
SDGD SHQ\DWDDQ WHUVHEXW VHKLQJJD KD  
SHQ\HEDE NRQWURO GLUL WLGDN GDSW PH  
SHULODNX NRQVXPWLI EHUEHODQMD RQOLQH  
3HQHOLWLDQ LQL VHMDODQ GHQJDQ \DQ  
\$ULI GDQ ,PVDU \DQJ PHQXQMXNNDQ EDKZD  
PHPSHUNXDW OLWHUDVL NHXDQJDQ GDQ JD  
NRQVXPWLI DLQ LWX KDO LQL VHMDODQ GHQ  
6XNP 1DQGD 3XWUL \DQJ PHQ\DWDDNDQ ED  
PHPSHUOHPDK SHQJDUXK JD\D KLGXS WHUK  
GHQJDQ SHQJHQGDOLDQ GLUL VHEDJDL  
PHQ\LPSXONDQ EDKZDQD\D YDULDEHO JD\D  
WHUKDGDS SHULODNX NRQVXPWLI GDQ SHQ  
SHQJDUXK DQWDUD JD\D KLGXS WHUKDGDS S  
GHQJDQ GHPLNLDQ GDSW GLVLPXONDQ ED  
EHUNHVLQDPEXQJDQ GHQJDQ KDVLO SHQHOL



Perpustakaan UIN Mataram

---

1DELO \$O \$ULI 'DQ ,PVDU 3HQJDUXK /LWHUDVL .HXDQ  
+LGXS 7HUKDGDS 3HULODNX .RQVXPWLI 0DKDVLVZD 8,1 6  
0RQH\ 'HQJDQ 3HQJHQGDOLDQ 'LUL Of 614141 JEdicatioR GHUDVL'  
Management 9RO 1RPRU +OP  
[KWWSV](#) [UHSRVLWRU\](#) [XNVZ](#) HGG LNDVGH SDGD 0LQJXX  
6HSWHPEHU

% \$ % 9  
3(18783

\$ .HVLPSXODQ  
.HVLPSXODQ \DQJ GLSHUROHK GDUL KDVLO  
.HXDQJDQ GDQ \*D\D +LGXS WHUKDGDS 3HULC  
2QOLQH 'HQJDQ .RQWURO 'LUL 6HEDJDL 9DU  
.DVXV 3DGD \*HQUHUVL = GL .RWD 0DWDUDP  
9DULDEHO OLWHUDWILGNHXEQHJDSQHQJDUXK  
WHUKDGDS SHULODNX NRQVXPWLI EHUEHO  
MHODV GHQJDQ DGDQ\D KDWLO WGHQJDQ  
*unstandardized coefficients* EHWD VHEHVDU GDQ  
VLJQLILNDQVL \DQJ OHELK EHVDU GDU  
EDKZD OLWHUDVL NHXDQJDQ EXNDQ PH  
PHPSHQJDUXKL NRQVXPWLI VLVZD DWDX  
PHQMDGL PD\RULWDV UHVSRRGHQ SDGD S  
PKDVLVZD EHOXP PDPSX PHQJLPSOHP  
PDNVLPDO SHPEHODMDUDQ HNRQRPL WHU  
SHQJHORODDQ NHXDQJDQ GDODP NHKLGX  
VLVZD GDQ PKDVLVZD PHPDKDPL OLWHUD  
SHQJHWDKXDQ XXP GDQ WLGDN PHQMDP  
GDSDW PHQLQJNDWNDQ OLWHUDVL NHXDQJ  
9DULDEHO JD\D KHGSBQJDUXK VLJQLILND  
SHULODNX NRQVXPWLI EHUEHODQMD RQOL  
GHQJDQ DGDQ\D KDVWQWV GHQJDQ QLO  
*unstandardized coefficients* EHWD VHEHVDU GDQ  
VLJQLILNDQVL \DQJ OHELK NHFLO  
PHQXQMXNNDQ EDKZD JD\D KLGXS PHUXS  
\DQJ PHPSHQJDUXKL SHULODNX NRQVXP  
PKDVLVZD \DQJ PHQMDGL PD\RULWDV UH  
LQL 6LVZD DWDXSXQ PKDVLVZD \DQJ PH  
WLQJJL JHPDU PHQJJXQDNDQ ZDNWX GDQ  
PHQJKDELVNDQ OHELK EDQ\DN XDQJ VHPD  
VHQDQJ VHUWD PHPLOLNL PLQDW WHUKD  
PDND GDSDW GLSDVWLNDQ WLQJNDW NRC  
FHQGHUXQJ EHUSHULODNX NRQVXPWLI

PDKDVLVZD SHUOX PHQJDWXU NHXDQJDQQ  
PHQJLVL DNWLYLWDVQ\ID XQWXN KDO \DQJ  
9DULDEHO NRQWURO GLUL 0 PHUXSDND  
PHPSHUOHPDK KXEXQJDQ SHQJDUXK YDULD  
WHUKDGDS SHULODNX NRQVXPWLI EHUEHO  
MHODV GHQJDQ\IDG\ID W\K\W\LO W\GHQJDQ  
Q\ID\ID *Standardized coefficients* EHWV VHEHVDU GDC  
VLJQLILNDQVL \DQJ OHELK EHVDU GDU  
9DULDEHO NRQWURO GLUL 0 PHUXSDND  
PHPSHUOHPDK KXEXQJDQ SHQJDUXK YDU  
WHUKDGDS SHULODNX NRQVXPWLI EHUEHO  
MHODV GHQJDQ\IDG\ID W\K\W\LO W\GHQJDQ  
Q\ID\ID *Standardized coefficients* EHWV VHEHVDU GDC  
VLJQLILNDQVL \DQJ OHELK EHVDU GDU

% 6DUDQ

% DJL VLVZD DWDXSXQ PDKDVLVZD GLK  
PHQJLPSOHPHQWDVLNDQ VHFDUD PDNVLP  
HNRQRPL WHQWDQJ NHXDQJDQ GDQ EDJDL  
\DQJ EDLN XQWXN NHKLXGSDQ VHKDUL KDU  
GLKDUDSNDQ PDPSX XQWXN PHQJDWXU SR  
PHPEXDW VNDOD SULRULWDV DSDELOD KH  
VXDWX SURGXN EDUDQJ PDXSXQ MDVD VH  
VLVZD PDXSXQ PDKDVLVZD GDSDW PHQJH  
VHLPEDQJ GDQ VHVXDL GHQJDQ NHEXWXKD  
\*XUX PDXSXQ GRVHQ GLKDUDSNDQ XQ  
SHQJHWDKXDQ GDQ SHPKDPDQ OLWHUDV  
PHQJHQDL NRQVHS NHXDQJDQ NDUHQ E  
SHQJHWDKXDQ PHQJHQDL OLWHUDVL NHXD  
DWDXSXQ PDKDVLVZD GDSDW PHQHQWXN  
PHQJDWXU NHXDQJDQQ\ID GDODP PHQJRQV  
DWDX MDVD 3HQGLGLNDQ PHQJHQDL NRQV  
GLKDUDSDNQ PDPSX PHQXPEXKNDQ GD  
SHQJHWDKXDQ NHXDQJDQ VHKLQJJD GDS  
NRQVXPWLI VLVZD PDXSXQ PDKDVLVZD

2UDQJ WXD GLKDUDSNDQ GDSDW ELMDNVD  
VDNX GDQ VHQDQWLDVD PHQJDZDVL SHULC  
NHJLDWDQ NRQVXPVL  
8QWXN PHQLQJNDWNDQ KDVLO SHQHOLWL  
PHQJJHQHUDOLVDVL KDVLO SHQHOLWLDQ  
GDSW PHPDVXNNDQ YDULDEHO WDPEDKD  
PRGHUDVL DWDXS YDULDEHO LQWHUYHQLQ  
PRGHUDVL DWDX YDULDEHO PHGLDVL \D  
SHULODNX NRQVXPWLI PDVLK MDUDQJ GLJX



Perpustakaan UIN Mataram



'\$)7\$5 3867\$. \$

\$GH \*XQDZDQ GDQ \$ \X )DDGLOODK &DULVVD  
/LWHUDWXUH DQG /LIHVW\OH RQ 6WXGHQW &  
&DVH 6WXG\ 'HSDUWPHQW RI 0DQDJHPPHQW )  
%XVLQHVV 8QLYHUVLWDV 0XKDPDGL\DK 6XP  
-RXU *Economic, Business, Accounting, Agriculture Management  
and Sharia Administration* 9RO 1RPRU

\$GH \*XQDZDQ *Metodologi Pengukuran Literasi Keuangan Syariah dan  
Literasi Keuangan* 0HGDQ 8068 35(66

\$KPDG )DXJL %DLDWXQ 1LVD 'DUPDZDQ 1DSLWX  
6DWLD 8WDPD &DQGUD =RQ\IDU 5LQL 1XUDI  
6HW\DZDWL 7LROLQD (YL 6LOYHVWHU 'LDQ  
6XPDUWL *Metodologi Penelitian* -DZD 7HQJDK 3HQHUE  
3HQD 3HUVGDG

\$QFH 0 6LDOODJDQ 'PHOGD 'HUDQJ 3LDUQL \*XY  
'LUL GHQJDQ 3HULODNX .RQVXPWLI SDGD 0D  
(OLVDEHWK 0HGDQ *Agung Husada* 09RO 1RPRU  
\$SULO

\$QGKLWD 5LVNR )DULVWLDQD <sup>3</sup>3HULODNX .RQVX  
0DVD 3DQGHPI *Proceeding of the 2<sup>nd</sup> Conference on  
Strengthening Islamic Studies in the Digital Era* 9RO

\$QGULDQ %DJXV +LGD\DWXOODK <sup>3</sup>3HQJDUXK /  
3HULODNX .RQVXPWLI GHQJDQ \*D\D +LGXS VH  
*Skripsi* )( 8QLYHUVLWDV ,VODP 1HJHUL 0DXODQ  
0DODQJ

\$ 1RRULDK 0XMDKLGDK <sup>3</sup>\$QDOLVLV 3HULODNX .  
6WXGL .DVXV 3DGD 6DWX 3HVHWD 'LGLN 'L  
-XU *Universitas Negeri Makassar* 7DKXQ

\$U\D %D\X 6HWLDZDQ <sup>3</sup> (YDOXDVL .HSXDVDQ 3HC  
.HWHUDQJDQ 7LQJJDO 6HPHQWDUD 2QOLQH  
0HWRGH HQG 8VHU & RPS \$XVW LQD NQDMLDV DFDWLQRM  
7HNQRORJL 8QLYHUVLWDV \$LUODQJJD 6XUDED

% DLT )LWUL \$UKDQW: Teori Dan Implementasinya -DZD  
7HQJDK & 9 3HQD 3HUVDGD 5HGDNVL

&KDQGUD .XUQLDZDQ <sup>3</sup>\$QDOLVLV )DNWRU )DNWF  
.RQVXPWLI (NRQRPL SDGD MDDKDVHNDZD' -X  
*Ekonomika* 9RO 1RPRU -DQXDUL

'HG\ \$QVDUL +DUDKDS 'LWD \$PDQDK <sup>3</sup>3HULC  
,QGRQHVL 6WXGR Riset. Manajemen Sains Indonesia  
9RO 1RPRU

'HO\DQD 5DKPDZDQ\ 3XOXQJDQ +DVWLQD )HEUL  
GDQ /LWHUDVL .HXDQJDQ WHUKDGDS 3HULO  
-XUQDS Riset Sains Manajemen 9RO 1RPRU

'HZL )LWULDQDQVDUL <sup>3</sup>3HQJDUXK 0HNDQLVPH \*R  
WHUKDGDS .LQHUMD .HXDQJDQ 3HUEDQNDQ  
VHEDJDL 9DULDEHQI 0RQH8QVYHUVLWDV -DPE  
KOP

'LDU\ 3ULKDWQL \$JXV ,ULDQWR <sup>3</sup>3HQJDUXK  
3HQJHQGDOLDQ 'LUL WHUKDGDS 3HULODNX .F  
*Jurusan Pendidikan Ekonomi* 9RO 1RPRU

'LDV .DQVHULQD <sup>3</sup>3HQJDUXK /LWHUDVL (NRQRP  
3HULODNX .RQVXPWLI 0DKDVLVZD -XUXVDQ  
81', .6+\$ ' -XUQDS *Universitas Pendidikan Ganesha Singaraja*  
9RO 1RPRU



KWWSV ZHE PDWDUGLDNWBVJSDGSDSDEXO 2NWX

KWWSV ZZZ ZLVEHHV FRP D FRPSDULVLRQ EHWZ  
ILQDQFLDO OLWHUDF\ UDWH DQG LQYHVWLQJ  
EHKDYLRXU a WH[W 7KH JOREDO DYHUDJH  
& 1HWKHUODQGV & \$XVWUDOLGLDNVHV )LSDG  
5DEX 2NWXREHU

, 0DGH 6XPDUGLND , 0DGH \$GL 6XZDQGDQD 3  
7UDQVIRUPDVLRQDO GDQ 'LVLSOLQ .HUMD WH  
3HPDGP .HEDNDUDQ GDQ 3HQ\HODPDWDQ .D  
*MBE* 9RO 1RPRU 6HSWHPEHU

, QGDUWL .XVXPDLQLQJW\DV 33HQJDUXK /LWHUDV  
WHUKDGDS 3HULODNX .RQVXPWLI 6LVZD .HOD  
7DPDQ 6LGRD *Penjualan Ekspor* 9RO 1RPRU

, ULDQWL \$VLVL 3XUZDQWRUR 33HQJDUXK /LWH  
3HQJHQGDOLDQ 'LUL WHUKDGDS 3HULODNX  
0DQDMHPHQ )DNXOWDV (NRQRPL 8QLYHUVLW  
*Ilmiah Manajemen dan Bisnis* 9RO 1RPRU

-RNR 6XVWL\R 3\$SDNDK /LWHUDVL .HXDQJDQ PH  
\*HQHUDVLEH *Manajemen, dan Akuntansi Islam* 9RO  
1RPRU 0DUHW

-XOL <DQWL +DUDKDS 3+XEXQJDQ DQWDUD .RQW  
,QWHUQHW GL 3XVWDND 'LJLWDO 3HUSXVWD  
*Edukasi* 9RO 1RPRU -XO\

.KDLUDQL 1XUXO 33HQJDUXK %XGD\D 2UJDQLVD  
'HQJDQ /LQJNXQJDQ .HUMD VHEDJDL 9DULDEH  
3HUVHUR 8QLW ,QGDN :LODNDK 6X%  
8QLYHUVLWDV 0XKDPPDGL\DK 6XPDWHUD 8WD

/LILD .DUWLND 33HQJDUXK /LHWUDVL .HXDQJDQ  
3HULODNX .RQVXPWLI )DNXOWDV ,OPX 7DUEL  
.HJXUXDQ 8QLYHUVLWDV 8,1 6\DULI +LGD\DWX

0DVKXU ~~Bedi~~ ~~DK~~ Konsumen 0DNDVVDU \$ODXGGLQ 8QLY

0XK ,EQX ,TEDO 33HQJDUXK /LWHUDVL .HXDQJD  
0DKDVLVZD )DNXOWDV (NRQRPL GDQ %LVQLV  
1HJHUL ,\$,1 0DQDGR (%', , \$kripsi 0DQDGR 0DQDGR  
1DELO \$O \$ULI 'DQ ,PVDU 33HQJDUXK /LWHUDV  
'DQ \*D\D +LGXS 7HUKDGDS 3HULODNX .RQVXPWLI  
3HQJ ~~Exord~~ ~~nic Money~~ 'HQJDQ 3HQJHQGDOLDQ 'LUL 6HE  
-XU ~~of~~ ~~omic Education Management~~ 9RO 1RPRU KOP

1RYL :LQGL 6DUL (ND 6UL :DK\XQL 33ROD 3HUL  
DNLEDW 3HQJJXQDDQ 2QOLQH 6KRS GLWLQMD  
-RXU ~~of~~ ~~conomy and Currency Study (JECS)~~ 9RO ,VVXH -)

1RYLWD 7ULPDUWDWL 36WXGL .DVXV WHQWDQJ \*  
%LPELQJDQ GDQ .RQVHOLQJ 8QLYHUVLWDV  
PSIKOPEDAGOGIA, 9RO 1RPRU

46 \$O \$TUDI > @

46 \$O ,VUDT > @

46 \$O ,VUDT > @

5DKPD (ND 3XWUL \*RVR 5DKPDG 6ROOLQJ +DPL  
/LWHUDVL .HXDQJDQ )LQDQFLDO 7HFKQROR  
WHUKDGDS .LQHUMD .HXDQJDD ~~Owner: Risa &~~  
*Jurnal Akuntansi* 9RO 1RPRU \$SULO KOP

5DPDGRQD 'ZL 0DUVHOD 0DPDW 6XSULDWQD 3  
)DNWRU' ~~f~~ ~~Research~~ ~~Accounting: Theory, Practice &~~  
*Research* 9RO 1RPRU \$JXVWXV

5DWLK 'HZL 7LWLV DUL +DU\ DQD 33HQJDUXK /L  
)LQDQFLDO /LWHUDF\ 7HUKDGDS 3HULODN  
0HODNXNDQ 2QOLQH *Ekonomi Universitas Negeri Makassar* XJDO  
9RO 1RPRU \$SULO KOP

5LND :DK\XQL +DGL ,UIDQL ,VQD \$V\UL 6\DKU  
33HQJDUXK \*D\D +LGXS GDQ /LWHUDVL .HXD  
.RQVXPWLI %HUEHODQMD 2QOLQH SDGD ,EX 5  
/XEXN %HJDOXQJ .RWD *Benefit* DGDQO -XU ~~1RPRU~~  
2NWREHU

5L\ DQ \$GLSXWUD &ODUD 0RQLQJND 3\*DPEDUDQ  
6HSDWX SDGD 3HUHPSXDQ *PSIKOLOGI* \$ ~~2RO~~ -XU  
1RPRU 2NWREHU

6LWL 1XUMDQDK 6DSDUXGLQ 0XNKWDU (OVL  
33HQJDUXK /LWHUDVL (NRQRPL 'DQ 6HOI &R  
.RQVXPWLI 0DKDVLVZD )DNXOWDV (NRQRPL 80  
-XU *Quanter* 9RO 1R KOP

6UL 'HYL\ DQWL 33HQJDUXK /LWHUDVL .HXDQJDQ  
3HVHUSD 'LGLN .HODV ;,, ,36 60\$ *Faktor* HUL 0D  
*Ekonomi Universitas Negeri Makassar.*

6XJL\ *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* %DQG XQJ  
3HQHUELW \$OIDEHWD

6\DKUXP *Metode Penelitian Kuantitatif* %DQG XQJ &LWDSX  
0HGLD

7LDQD )XQJN\ 7LDUD 3XVSLW *Manajemen dan Kewirausahaan* 9RO 1RPRU -DQXDUL  
VHUSD /LWHUDVL .HXDQJDQ WHUKDGDS 3HUL  
0DVD 3DQGHPL 6WXGL .DVXV 0DKDVLVZD L 0D  
8,1 5DGHQ ,QWDQ /DPSXQJ \$ *Manajemen dan Kewirausahaan*  
*Manajemen dan Kewirausahaan* 9RO 1RPRU -DQXDUL

9HOD 0DJKILURK 30RGHUDVL ,7 &\$3\$%,/,7< 7HUF  
%LVQLV 3HUXVDKDDQ GHQJDQ .LQHUMD .DU\D  
*Skripsi* )DNXOOWDV 6DLQV GDQ 7HNQRORJL 8,1  
6XUDED\D

:LQDUMER *Metodologi Penelitian dalam Penelitian Jasmani* 0DODQJ  
8QLYHUVLWDV 1HJHUL 0DODQJ 80 35(66

:LVQX :DUGDQD 3\$QDOLVLV 'HWHUPLQDQ 0LQDW  
\$SOLNDVL %HUEDVLV &ORXG \$FFRXQWLQJ G  
7HFKQRORJ\ \$FFHHSWDQFH 0RGHO 7\$0 6WX  
6HPDUDQ *Skripsi*, )(% , 8QLYHUVLWDV .DWROLN 6  
6HPDUDQJ 6HPDUDQJ

<DULDQ \$ODPDQGD 33HQJDUXK +DUJD 'LUL GDQ  
.RQVXPWL *Psikologi* 1RPRU

Perpustakaan UIN Mataram



/ \$ 0 3 , 5 \$ 1

Perpustakaan UIN Mataram



/DPSLUDQ .XHVLRQHU 3HQHOLWLDQ

.XHVLRQHU 3HQHOLWLDQ

³3HQJDUXK /LWHUDVL .HXDQJDQ GDQ \*D\D +LGXS

%HUEHODQMD 2QOLQH GHQJDQ .RQWURO 'LUL VH

\$ 3HQJDQWDU

7XMXDQ GDUL DQJNHW LQL DGDODK XQWXN

NHXDQJDQ GDQ JD\D KLGXS WHUKDGDS SHULOD

GHQJDQ NRQWURO GLUL VHEDJDL YDULDEHO PR

ODWDUDP %HVDU VHNDOL KDUDSDQ VD\D VHOD

WHPDQ XQWXN GDSW PHOXDQJNDQ ZDNWX PHQ.

GDUL WHPDQ WHPDQ PHUXSDNDQ EDQWXDQ \DC

SHQHOLWLDQ LQL 5LVHW LQL PHUXSDNDQ SHQH

VHPXD MDZDEDQ \DQJ WHPDQ WHPDQ EHULNDQ

\$WDV VHJDOD EDQWXDQ GDQ SHUKDWLDQQ\D VD

% ,GHQWLWDV 5HVSRRGHQ

1DPD

-HQLV NHODPLQ

3HUHPSXDQ

/DNL ODNL

8VLD

7LQJNDW 3HQGLGLNDQ 7HUDNKLW

7LGDN VHNRODK

6'

603

60\$ 60.

'

6 6 6

6WDWXV 3HNNUMDDQ

3HODMDU 6LVZD

0DKDVLVZD

,EX 5XPDK 7DQJJD ,57

- 3HJDZDL .DU\DZDQ %XUXK
- :LUDVZDVWD
- 

7HPSDW 7LQJJDO 'RPLVLOL

- \$PSHQDQ
- 6HNDUEHOD
- 0DWDUDP
- 6HODSDUDQJ
- &DNUDQHJDUD
- 6DQGXED\D

& 3HWXQMXN 3HQJLVLDQ \$QJNHW

,VLODK LGHQWLWDV \$QGD WHUOHELK GDKXO  
 %DFD GDQ SDKDPL GHQJDQ EDLN VHWLDS S  
 WDQGD FHQWDQJ ¥ SDGD MDZDEDQ \DQJ  
 SLOLKDQ MDZDEDQ XQWXN VHWLDS SHUWDQV  
 6DQJDW 6HWXXM 66  
 6HWXXM 6  
 .XUDQJ 6HWXXM .6  
 7LGDN 6HWXXM 76  
 6DQJDW 7LGDN 6HWXXM 676  
 \$SDELOD \$QGD LQJLQ PHQJXEDK MDZDEDQ  
 SDGD MDZDEDQ VHEHOXPQ\D  
 \$SDELOD \$QGD VXGDK PHQMDZDE VHVXDL S  
 VHEHQDUQ\D PDND WLGDN DGD MDZDEDQ V  
 DGDODK EHQDU

' .XHVLRQHU 3HQHOLWLDQ

9DULDEHO ; /LWHUDVL .HXDQJDQ

1R	3HUWDQ\DDQ	66	6	.6	76	676
8DQJ 'DQ 7UDQVDNVL PRQH\ DQG WUDQVDFWL						
	6HEHOXP PHPEHOL VXDWX SURGXN VD\D PHPEDQGLQJNDQ KDUJD DQWDU WRN <i>Online Shop</i>					
	6D\D PHPEHOL OHELK EDQ\DN SURGXN <i>Online Shop</i> MLND KDUJDQ\D OHELK PXUDK					

3HUHQFDQDDQ 'DQ 3HQJHORODDQ .HXDQJDDQ ILQDQFH						
6D\D VHODOX PHQFDWDW SHPDVXNDQ GDQ SHQJHOXDUDQ VHWLDS EXODQ						
5LVLNR 'DQ .HXQWXQJDDQ ULVN DQG UHZDUG						
\$SDELOD SURGXN DWDX EDUDQJ \DQJ GLMXD <i>OnlineGshop</i> WLGDN PHPLNL JUDQVLRWRNR PDND VD\D WLGDN DNDQ PHPEHOLQ\D						
)LQDQFLDO /DQGVFDSH						
6D\D PPSXQ\DL XDQJ WDEXQJDDQ XQWXN PHPHQKL NHEXWXKDDQ \DQJ PHQGHVDN						

9DULDEHO ; \*D\D +LGXS

1R	3HUWDQ\DDQ	66	6	.6	76	676
\$NWLYLWDV DFWLYLW\						
6D\D PHQJJXQDNDQ VHEDJLDQ ZDNWX \DQJ GLPLNL XQWXN EHUVHQDQJ VHQQJ 6HSHUWL EHUEHOD <i>online shop</i> GL MDODQ MDODQ <i>cafe</i> QRQJNURQJ GL QRQWRQ ILOP GOO						
0LQDW LQWHUHVW						
6D\D OHELK VHQQJ DSDELOD PHQJJXQDNDQ SURGXN \DQJ VHG <i>line</i> JVDW LQL						
2SLQL RSLQLRQ						
0HQXUXW VD\D KDUJD SURGXN \DQJ PDKDO PHQMDPLQ NXDOLWDV DNDQ SURGXN WHUVHEXW						
0HQXUXW VD\D SURGXN GHQJDDQ PHUHN WHUNHQDO PHQDQGDNDQ EDKZD NXDOLWDV SURGXN WHUVHEXW						

	EDJXV					
	6D\D PHUDVD EDQJJD DSDELOD PHQJJXQDNDQ SURGXN GDUL PHUHN WHUNHQDO					

9DULDEHO < 3HULODNX .RQVXPWLI %HODQMD

1R	3HUWDQ\DDQ	66	6	.6	76	676
	.RQVXPHQ ,QJLQ 7DPSDN %HUEHGD 'DUL <DQJ					
	6D\D PHUDVD EDQJJD DSDELOD PHPEHOL SURGXN GL \DQJ RUDQJ ODLQ EHOXP SHUQDK PHPEHOLQ\D					
	5DVD %DQJJD 7HUKDGDS 3HQDPSLODQ 'LUL					
	6D\D VHQQDQJ DSDELOD PHPDNDL SURGXN \DQJ PDKDO NDUHQD PHUDVD OHELK SHUF\D GLUL VDDW PHQJJXQDNDQDQQ\D					
	6D\D PHPEHOL SURGXN GL <i>shop</i> NDUHQD SURGXN WHUVHEXW VHGDQJ SRSXOHU GL PHGLD VRVLDO					
	,NXW LNXWDQ					
	6D\D WHUWDULN XQWXN PHPEHOL VXDWX SURGXN \DQJ GLLNODQNDQ DWDX GLJXQDNDQ ROHK DUMNER LGROD VD\D					
	0HQDULN 3HUKDWLDQ 2UDQJ /DLQ					
	6D\D VXND PHPEHOL SURGXN \DQJ PHPEXDW SHQDPSLODQ VD\D WHUOLKDW NHUHQ GDQ <i>fashionable.</i>					

9DULDEHO 0 .RQWURO 'LUL

1R	3HUWDQ\DDQ	66	6	.6	76	676
.RQWURO 3HULODNX EHKDYLRU FRQWURO						
	6D\D PDPSX PHQJHQGDOLNDQ GLUL DSDELOD SURGXN \DQJ VD\D EHQJJDQ NHLQJLQDQ VD\D					
	6D\D PDPSX PHQDKDQ NHLQJLQDQ XQWXN PHPEHOL SURGXN \DQJ VDDW LQL WLGDN VD\D EXWXKNDQ					
.RQWURO .RJQLWLI FRJQLWLYH FRQWURO						
	6D\D VHODOX EHUILNLU WHUOHELK GDKXOX VHEHOXP PHPEHOL SURGXN					
0HQJRQWURO .HSXWXVDQ GHFLVLRQ FRQWURO						
	6D\D PHQJXWDPDNDQ NHEXWXKDQ GDODP PHQJDPELO NHSXWXVDQ SDGD VDDW PHPEHOL VXDWX SURGXN GL					
	6D\D PHQFDUL LQIRUPDVL OHELK EDQ\DN VHEHOXP PHQJDPELO NHSXWXVDQ VDDW KHQGDN PHPEHOL VXDWX SURGXN GL					

/DPSLUDQ 'DWD -XPODK 5HVSRQGHQ

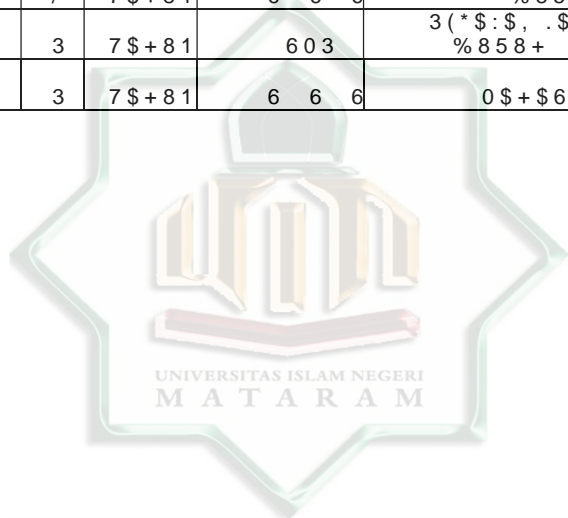
12	1\$0\$	-.	86,\$	3(1',',.\$1 7(5\$.+,5	67\$786 3(/-\$-5\$6,6:\$	'20,6,/,
	:\$1'\$ \$0(/,\$ 3875,		3\$+81	60\$ 60.	3(/-\$-5\$6,6:\$	\$03(1\$1
	\$<8 0\$1',1,	3	7\$+81	60\$ 60.	3(*\$:\$, .\$.5<:\$:1 %858+	6\$1'8%\$<\$
	\$.+0\$'+861,		/7\$+81	603	3(*\$:\$, .\$.5<:\$:1 %858+	6(/\$3\$5\$1*
	/ \$1\$ ,052 \$78/ +\$),=\$+	3	7\$+81	60\$ 60.	3(*\$:\$, .\$.5<::~1 %858+	6\$1'8%\$<\$
	1\$=: \$ = \$+5\$ \$8), \$		3\$+81	60\$ 60.	3(/-\$-5\$6,6:\$	6\$1'8%\$<\$
	08+\$0\$' \$=\$+\$5,		/7\$+81	60\$ 60.	3(/-\$-5\$6,6:\$	6(/\$3\$5\$1*
	\$+0\$' \$)\$1', -.\$<\$		/7\$+81	60\$ 60.	3(*\$:\$, .\$.5<::~1 %858+	6(/\$3\$5\$1*
	\$1\$1* +, '\$<\$7		/7\$+81	603	3(/-\$-5\$6,6:\$	6(/\$3\$5\$1*
	0\$8/\$1\$	/	7\$+81	603	3(/-\$-5\$6,6:\$	6(/\$3\$5\$1*
	\$',1 \$/ +8'\$,5,		/7\$+81	603	3(/-\$-5\$6,6:\$	6(.\$.5%(/\$
	0 \$=58/	/	7\$+81	60\$ 60.	3(/-\$-5\$6,6:\$	6(.\$.5%(/\$
	+\$'<	/	7\$+81	603	3(/-\$-5\$6,6:\$	6(.\$.5%(/\$
	/, \$ )(%5,\$1,	3	7\$+81	60\$ 60.	3(/-\$-5\$6,6:\$	\$03(1\$1
	\$+0\$' =85,\$1 5(678	/	7\$+81	60\$ 60.	3(/-\$-5\$6,6:\$	\$03(1\$1
	',1, .5+\$0,\$7,	3	7\$+81	60\$ 60.	0\$+\$6,6:\$	6\$1'8%\$<\$
	0 %,6<58/ 80\$0		7\$+81	60\$ 60.	3(/-\$-5\$6,6:\$	\$03(1\$1
	6,5,1 0,)7\$+ \$,1,		7\$+81	6'	3(/-\$-5\$6,6:\$	&\$.5\$1(*\$5\$
	+8618/ \$,1<	3	7\$+81	603	3(*\$:\$, .\$.5<::~1 %858+	6(.\$.5%(/\$
	(1', )(%5,\$1,	3	7\$+81	60\$ 60.	3(/-\$-5\$6,6:\$	6(.\$.5%(/\$
	1\$', \$ ),5'\$86,		3\$+81	60\$ 60.	3(*\$:\$, .\$.5<::~1 % 858+	6\$1'8%\$<\$
	%\$4,6 1\$85\$ 4\$=81	3	7\$+81	6'	3(/-\$-5\$6,6:\$	&\$.5\$1(*\$5\$
	*,1\$	3	7\$+81	6 6 6	:.5\$6:\$67\$	6\$1'8%\$<\$
	)\$',/\$ 5\$+0\$ :\$7,		3\$+81	6'	3(/-\$-5\$6,6:\$	&\$.5\$1(*\$5\$
	\$1**,\$7\$ ',<\$1\$ 3875,	3	7\$+81	60\$ 60.	,%8 580\$+ 7\$1**\$ ,57	6\$1'8%\$<\$
	,=\$78/ 081\$	3	7\$+81	60\$ 60.	3(*\$:\$, .\$.5<::~1 %858+	6\$1'8%\$<\$
	52=,\$1\$	3	7\$+81	60\$ 60.	,%8 580\$+ 7\$1**\$ ,57	0\$7\$5\$0
	1\$%,\$/ \$ &\$17,.. \$ 3875,	3	7\$+81	6'	3(/-\$-5\$6,6:\$	&\$.5\$1(*\$5\$
	8/<\$7, =8/)\$	3	7\$+81	60\$ 60.	,%8 580\$+ 7\$1**\$ ,57	&\$.5\$1(*\$5\$

1\$(&</\$ 6,)\$1, 5\$0\$'+\$1	3	7\$+81	603	3(/\$-\$5 6,6:\$	\$03(1\$1
5,0\$ 08/, \$1\$	3	7\$+81	60\$ 60.	3(*\$:\$, .\$.5<:\$:\$1 %858+	\$03(1\$1
\$5\$,0\$+	3	7\$+81	6 6 6	0\$+\$\$6,6:\$	6(.\$.5%(/\$
/,1'\$	3	7\$+81	60\$ 60.	3(*\$:\$, .\$.5<:\$:\$1 %858+	\$03(1\$1
7\$5, 6(37,\$1,	3	7\$+81	6 6 6	0\$+\$\$6,6:\$	6\$1'8%\$<\$
5(1,	3	7\$+81	6 6 6	0\$+\$\$6,6:\$	\$03(1\$1
(&\$	3	7\$+81	60\$ 60.	0\$+\$\$6,6:\$	\$03(1\$1
5(=\$	/	7\$+81	60\$ 60.	0\$+\$\$6,6:\$	0\$7\$5\$0
(/7,1\$	3	7\$+81	60\$ 60.	0\$+\$\$6,6:\$	6(/\$3\$5\$1*
<81,	3	7\$+81	6 6 6	3(*\$:\$, .\$.5<:\$:\$1 %858+	6(.\$.5%(/\$
6\$1,\$	3	7\$+81	60\$ 60.	3(*\$:\$, .\$.5<::~\$:\$1 %858+	\$03(1\$1
',1\$ 8/), \$7,	3	7\$+81	6 6 6	,%8 580\$+ 7\$1**\$ ,57	6\$1'8%\$<\$
'*2+	/	7\$+81	60\$ 60.	3(*\$:\$, .\$.5<::~\$:\$1 %858+	&\$\$.5\$1(*\$5\$
:5\$', \$1\$	3	7\$+81	6 6 6	0\$+\$\$6,6:\$	6\$1'8%\$<\$
(/, \$1\$ +\$3, \$1,1*6,+ 5,=. \$ +,'\$<\$78//\$+	3	7\$+81	6 6 6	0\$+\$\$6,6:\$	0\$7\$5\$0
\$, '\$ &, 1', \$1\$	3	7\$+81	60\$ 60.	0\$+\$\$6,6:\$	6(/\$3\$5\$1*
\$+0\$' ('2:\$1 \$/: ,	/	7\$+81	60\$ 60.	:.5\$6:\$67\$	6\$1'8%\$<\$
\$/), \$ 5\$+0\$:\$7,		37\$+81	60\$ 60.	0\$+\$\$6,6:\$	0\$7\$5\$0
=(1	/	7\$+81	60\$ 60.	3(*\$:\$, .\$.5<::~\$:\$1 %858+	6(.\$.5%(/\$
,1\$<\$ 5\$+0,	3	7\$+81	60\$ 60.	0\$+\$\$6,6:\$	6\$1'8%\$<\$
'(9, ),75,<\$17,		7\$+81	60\$ 60.	,%8 580\$+ 7\$1**\$ ,57	6(.\$.5%(/\$
5\$+0\$/\$, \$1\$	3	7\$+81	603	:.5\$6::~\$67\$	\$03(1\$1
.\$0,/\$ +\$181		37\$+81	60\$ 60.	0\$+\$\$6,6:\$	6(/\$3\$5\$1*
12/\$ 3875, 87\$0,		7\$+81	'	0\$+\$\$6,6:\$	6\$1'8%\$<\$
6,/), \$786 62/(+\$+		7\$+81	60\$ 60.	3(/\$-\$5 6,6:\$	6\$1'8%\$<\$
0\$:\$5	3	7\$+81	6 6 6	:.5\$6::~\$67\$	6(.\$.5%(/\$
:.:,1 \$1'5,\$1,		37\$+81	60\$ 60.	3(/\$-\$5 6,6:\$	0\$7\$5\$0
,1\$+ :\$+<81,		37\$+81	60\$ 60.	:.5\$6::~\$67\$	6\$1'8%\$<\$
0\$(<8/,\$1\$	3	7\$+81	'	:.5\$6::~\$67\$	6\$1'8%\$<\$
6<\$84, %,1 2',		/	60\$ 60.	3(/\$-\$5 6,6:\$	6\$1'8%\$<\$

			7\$+81			
%\$(+\$. ,	/	7\$+81	60\$ 60.	:	5\$6:\$67\$	6(. \$5%(/\$
.\$\$/,'\$ =,\$	3	7\$+81	60\$ 60.	0\$+\$6,6:\$		6\$1'8%\$<\$
',\$1\$ \$5,\$17,	3	7\$+81	60\$ 60.	3(/\$-\$5 6,6:\$		6\$1'8%\$<\$
:.1\$1'\$	3	7\$+81	6 6 6	0\$+\$6,6:\$		0\$7\$5\$0
=\$<\$1	/	7\$+81	603	3(/\$-\$5 6,6:\$		0\$7\$5\$0
1850,\$7,1 +\$'		7\$+81	60\$ 60.	3(/\$-\$5 6,6:\$		6\$1'8%\$<\$
',\$1\$ \$2/,<\$	3	7\$+81	60\$ 60.	3(/\$-\$5 6,6:\$		0\$7\$5\$0
6\$/:\$	3	7\$+81	60\$ 60.	3(/\$-\$5 6,6:\$		0\$7\$5\$0
<8', \$1'5(\$1	/	7\$+81	6 6 6	3(*\$:\$, .\$.5<:\$1 %858+		&\$\$.5\$1(*\$5\$
\$0(/,\$:\$7,	3	7\$+81	60\$ 60.	0\$+\$6,6:\$		0\$7\$5\$0
185:\$,'\$+	3	7\$+81	6 6 6	0\$+\$6,6:\$		0\$7\$5\$0
\$85(/	3	7\$+81	6'	3(/\$-\$5 6,6:\$		6\$1'8%\$<\$
,61\$,1,	3	7\$+81	60\$ 60.	0\$+\$6,6:\$		0\$7\$5\$0
(5:\$1	/	7\$+81	603	:	5\$6:\$67\$	6\$1'8%\$<\$
',\$1, \$8/,\$ 6\$),75,		7\$+81		0\$+\$6,6:\$		0\$7\$5\$0
\$11,6\$ /\$/, ==2+5\$1,	3	7\$+81		0\$+\$6,6:\$		0\$7\$5\$0
185\$,'\$+ ),75,\$1,		7\$+81	60\$ 60.	0\$+\$6,6:\$		0\$7\$5\$0
1858/ \$,1,	3	7\$+81	60\$ 60.	0\$+\$6,6:\$		0\$7\$5\$0
',\$1 \$<8 +,\$,5811,6\$	3	7\$+81	60\$ 60.	0\$+\$6,6:\$		6\$1'8%\$<\$
6,7, 5\$(\$+181	3	7\$+81	6 6 6	0\$+\$6,6:\$		6\$1'8%\$<\$
',\$., +,'\$<\$7	/	7\$+81	60\$ 60.	3(*\$:\$, .\$.5<:\$1 %858+		6\$1'8%\$<\$
+,\$=9,1\$<\$17,	3	7\$+81	60\$ 60.	,%8 580\$+ 7\$1**\$		,57 6\$1'8%\$<\$
+0=\$1 \$652/,\$1,		7\$+81	6 6 6	:	5\$6:\$67\$	6\$1'8%\$<\$
08+\$00\$' ,4%\$/	/	7\$+81	60\$ 60.	0\$+\$6,6:\$		6(/\$3\$5\$1*
=\$6.,<\$	3	7\$+81	6 6 6	0\$+\$6,6:\$		0\$7\$5\$0
'(61, =,\$1\$ =,\$1		7\$+81	60\$ 60.	3(*\$:\$, .\$.5<:\$1 %858+		6\$1'8%\$<\$
/,\$7,) \$7855\$+0,		7\$+81		3(*\$:\$, .\$.5<:\$1 %858+		6\$1'8%\$<\$
5,5,1	3	7\$+81	60\$ 60.	,%8 580\$+ 7\$1**\$		,57 6\$1'8%\$<\$
(0,/,\$	3	7\$+81	60\$ 60.	:	5\$6:\$67\$	&\$\$.5\$1(*\$5\$
+\$(\$58/ \$1\$0	/	7\$+81	60\$ 60.	:	5\$6:\$67\$	6(. \$5%(/\$



	+ (50\$1	/	7\$+81	60\$ 60.	3(*\$: \$, . \$5 < \$: \$1 %858+	6 (. \$5% (/ \$
	\$+0\$' 58', \$172	/	7\$+81	60\$ 60.	3(*\$: \$, . \$5 < \$: \$1 %858+	6 (/ \$3\$5\$1*
	, 5: \$1	/	7\$+81	60\$ 60.	, 5\$6: \$67\$	6 (/ \$3\$5\$1*
	0\$5=, 1,	/	7\$+81	60\$ 60.	3(*\$: \$, . \$5 < \$: \$1 %858+	\$03(1\$1
	\$1**\$ ':, 3(50\$1\$	/	7\$+81	60\$ 60.	3(*\$: \$, . \$5 < \$: \$1 %858+	6\$1'8%\$ < \$
	-21, 35\$1\$7\$	/	7\$+81	60\$ 60.	, 5\$6: \$67\$	6 (. \$5% (/ \$
	5,60\$ \$1', 1,	3	7\$+81	60\$ 60.	, %8 580\$+ 7\$1**\$ , 57	6\$1'8%\$ < \$
	5,67, \$ < 8 / (67\$5,	7\$+81	60\$ 60.	, %8 580\$+ 7\$1**\$ , 57	& \$.5\$1 (*\$5\$	
	\$/%\$81,	/	7\$+81	6 6 6	3(*\$: \$, . \$5 < \$: \$1 %858+	6\$1'8%\$ < \$
	526\$/ , 1\$	3	7\$+81	603	3(*\$: \$, . \$5 < \$: \$1 %858+	\$03(1\$1
	(9\$ 6\$%5, 1\$	3	7\$+81	6 6 6	0\$+ \$6, 6: \$	0\$7\$5\$0



Perpustakaan UIN Mataram



























/DPSLUDQ +DVLO 8ML 9DOLGLWDV  
+DVLO 8ML 9DOLGLWDV  
.XHVLRQHU /LWHUDVL .HXDQJDQ ;

**Correlations**

		L1	L2	L3	L4	L5	TOTAL
L1	Pearson	1	,519**	,417**	,483**	,428**	,733**
	Correlation						
	Sig. (2-tailed)		,000	,000	,000	,000	,000
	N	100	100	100	100	100	100
L2	Pearson	,519**	1	,496**	,522**	,565**	,810**
	Correlation						
	Sig. (2-tailed)	,000		,000	,000	,000	,000
	N	100	100	100	100	100	100
L3	Pearson	,417**	,496**	1	,402**	,420**	,722**
	Correlation						
	Sig. (2-tailed)	,000	,000		,000	,000	,000
	N	100	100	100	100	100	100
L4	Pearson	,483**	,522**	,402**	1	,487**	,762**
	Correlation						
	Sig. (2-tailed)	,000	,000	,000		,000	,000
	N	100	100	100	100	100	100
L5	Pearson	,428**	,565**	,420**	,487**	1	,777**
	Correlation						
	Sig. (2-tailed)	,000	,000	,000	,000		,000
	N	100	100	100	100	100	100
TO	Pearson	,733**	,810**	,722**	,762**	,777**	1
TA	Correlation						
L	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100

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

+DVLO 8ML 9DOLGLWDV  
.XHVLRQHU \*D\D +LGXS ;

**Correlations**

		g1	g2	g3	g4	g5	TOTAL
g1	Pearson	1	,502**	,413**	,440**	,470**	,804**
	Correlation						
	Sig. (1-tailed)		,000	,000	,000	,000	,000
	N	100	100	100	100	100	100
g2	Pearson	,502*	1	,283**	,321**	,367**	,667**
	Correlation	*					
	Sig. (1-tailed)	,000		,002	,001	,000	,000
	N	100	100	100	100	100	100
g3	Pearson	,413*	,283**	1	,598**	,443**	,711**
	Correlation	*					
	Sig. (1-tailed)	,000	,002		,000	,000	,000
	N	100	100	100	100	100	100
g4	Pearson	,440*	,321**	,598**	1	,555**	,761**
	Correlation	*					
	Sig. (1-tailed)	,000	,001	,000		,000	,000
	N	100	100	100	100	100	100
g5	Pearson	,470*	,367**	,443**	,555**	1	,760**
	Correlation	*					
	Sig. (1-tailed)	,000	,000	,000	,000		,000
	N	100	100	100	100	100	100
TOTAL	Pearson	,804*	,667**	,711**	,761**	,760**	1
	Correlation	*					
	Sig. (1-tailed)	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100

\*\* . Correlation is significant at the 0.01 level (1-tailed).

+ DVLO 8ML 9DOLGLWDV  
 .XHVLRQHU 3HULODNX .RQVXPWLI %HUEHOD

**Correlations**

		y1	y2	y3	y4	y5	TOTAL
y1	Pearson	1	,642**	,364**	,452**	,442**	,813**
	Correlation						
	Sig. (1-tailed)		,000	,000	,000	,000	,000
	N	100	100	100	100	100	100
y2	Pearson	,642**	1	,358**	,437**	,315**	,777**
	Correlation						
	Sig. (1-tailed)	,000		,000	,000	,001	,000
	N	100	100	100	100	100	100
y3	Pearson	,364**	,358**	1	,394**	,283**	,634**
	Correlation						
	Sig. (1-tailed)	,000	,000		,000	,002	,000
	N	100	100	100	100	100	100
y4	Pearson	,452**	,437**	,394**	1	,504**	,758**
	Correlation						
	Sig. (1-tailed)	,000	,000	,000		,000	,000
	N	100	100	100	100	100	100
y5	Pearson	,442**	,315**	,283**	,504**	1	,671**
	Correlation						
	Sig. (1-tailed)	,000	,001	,002	,000		,000
	N	100	100	100	100	100	100
TOTAL	Pearson	,813**	,777**	,634**	,758**	,671**	1
	Correlation						
	Sig. (1-tailed)	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100

\*\* Correlation is significant at the 0.01 level (1-tailed).



+ DVLO 8 ML 9 DOLGLWDV  
 .XHVLRQHU 3HULODNX .RQWURO 'LUL

**Correlations**

		m1	m2	m3	m4	m5	TOTAL
m1	Pearson Correlation	1	,364**	,243**	,256**	,262**	,607**
	Sig. (1-tailed)		,000	,007	,005	,004	,000
	N	100	100	100	100	100	100
m2	Pearson Correlation	,364**	1	,464**	,537**	,546**	,773**
	Sig. (1-tailed)	,000		,000	,000	,000	,000
	N	100	100	100	100	100	100
m3	Pearson Correlation	,243**	,464**	1	,688**	,605**	,774**
	Sig. (1-tailed)	,007	,000		,000	,000	,000
	N	100	100	100	100	100	100
m4	Pearson Correlation	,256**	,537**	,688**	1	,665**	,822**
	Sig. (1-tailed)	,005	,000	,000		,000	,000
	N	100	100	100	100	100	100
m5	Pearson Correlation	,262**	,546**	,605**	,665**	1	,794**
	Sig. (1-tailed)	,004	,000	,000	,000		,000
	N	100	100	100	100	100	100
TO TA L	Pearson Correlation	,607**	,773**	,774**	,822**	,794**	1
	Sig. (1-tailed)	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100

\*\* . Correlation is significant at the 0.01 level (1-tailed).

/DPSLUDQ +DVLO 8ML 5HOLDELOLWDV  
 +DVLO 8ML 5HOLDELOLWDV  
 9DULDEHO /LWHUDVL .HXDQJDQ ;

**Reliability Statistics**

Cronbach's	
Alpha	N of Items
.816	5

+DVLO 8ML 5HOLDELOLWDV  
 9DULDEHO \*D\D +LGXS ;

**Reliability Statistics**

Cronbach's	
Alpha	N of Items
.789	5

+DVLO 8ML 5HOLDELOLWDV  
 9DULDEHO 3HULODNX .RQVXPWLI %HUEHOD

**Reliability Statistics**

Cronbach's	
Alpha	N of Items
.785	5

Perpustakaan UIN Mataram

+DVLO 8ML 5HOLDELOLWDV  
 9DULDEHO 3HULODNX .RQWURO 'LUL 0

**Reliability Statistics**

Cronbach's	
Alpha	N of Items
.797	5

/DPSLUDQ 6XUDW ,]LQ 3HQHOLWLDQ



**KEMENTERIAN AGAMA REPUBLIK INDONESIA  
UNIVERSITAS ISLAM NEGERI MATARAM  
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jln. Gajah Mada No. 100 Tlp. (0370) 621298-623809 Fax. (0370) 625337 Jempong Mataram  
website : <http://febi.uinmataram.ac.id>, email : [febi@uinmataram.ac.id](mailto:febi@uinmataram.ac.id)

Nomor : Un.12/FEBI/PP.00.9/08/2023  
Lamp : 1 (satu) Gabung  
Hal : Permohonan Izin Observasi Penelitian

Kepada Yth,  
Generasi Z Kota Mataram  
Di  
Tempat

*Assalamu'alaikum wr wb.*

Dengan hormat, kami mohon diberikan izin meneliti di lembaga yang Bapak/Ibu pimpin kepada mahasiswa di bawah ini:

Nama : Nanda Nirmala  
NIM : 190501127  
Program Studi : Ekonomi Syariah  
Judul Penelitian : Pengaruh Literasi Keuangan dan Gaya Hidup Terhadap Perilaku Konsumtif Berbelanja Online dengan Kontrol Diri sebagai Variabel Moderating

Berkenaan dengan itu, kami mohon kesediaan Bapak/Ibu untuk memberikan data dan bantuan seperlunya agar kegiatan penelitian mahasiswa yang bersangkutan dapat berjalan sebagaimana mestinya.

Data hasil observasi tersebut diperlukan untuk menyusun skripsi.

Demikian permohonan kami, atas perhatian dan kerjasamanya yang baik diucapkan terima kasih.

*Wassalamu'alaikum wr wb.*

Mataram, 14 Agustus 2023

a.n. Dekan

Wakil Dekan Bid. Akademik dan  
Kelembagaan



Dr. Baiq EL Badriati, M.E.I

/DPSLUDQ 6HUWLILNDW &HN 3ODJLDVL



**UPT PERPUSTAKAAN UIN MATARAM**  
**Plagiarism Checker Certificate**

No:2839/Un.12/Perpus/sertifikat/PC/09/2023

Sertifikat Ini Diberikan Kepada :

**NANDA NIRMALA**  
190501127  
FEBI/ES  
Dengan Judul SKRIPSI

PENGARUH LITERASI KEUANGAN DAN GAYA HIDUP TERHADAP PERILAKU KONSUMTIF  
BERBELANJA ONLINE DENGAN KONTROL DIRI SEBAGAI VARIABEL MODERATING

SKRIPSI Tersebut telah Dinyatakan Lulus Uji cek Plagiasi Menggunakan Aplikasi Turnitin

**Similarity Found : 6 %**  
Submission Date : 22/09/2023



UPT Perpustakaan  
UIN Mataram  
M. Hum  
197608282006042001

/DPSLUDQ 6HUWLILNDW %HEDV 3LQMDP



**UPT PERPUSTAKAAN UIN MATARAM**  
**Sertifikat Bebas Pinjam**

No:2411/Un.12/Perpus/sertifikat/BP/08/2023

Sertifikat Ini Diberikan Kepada :

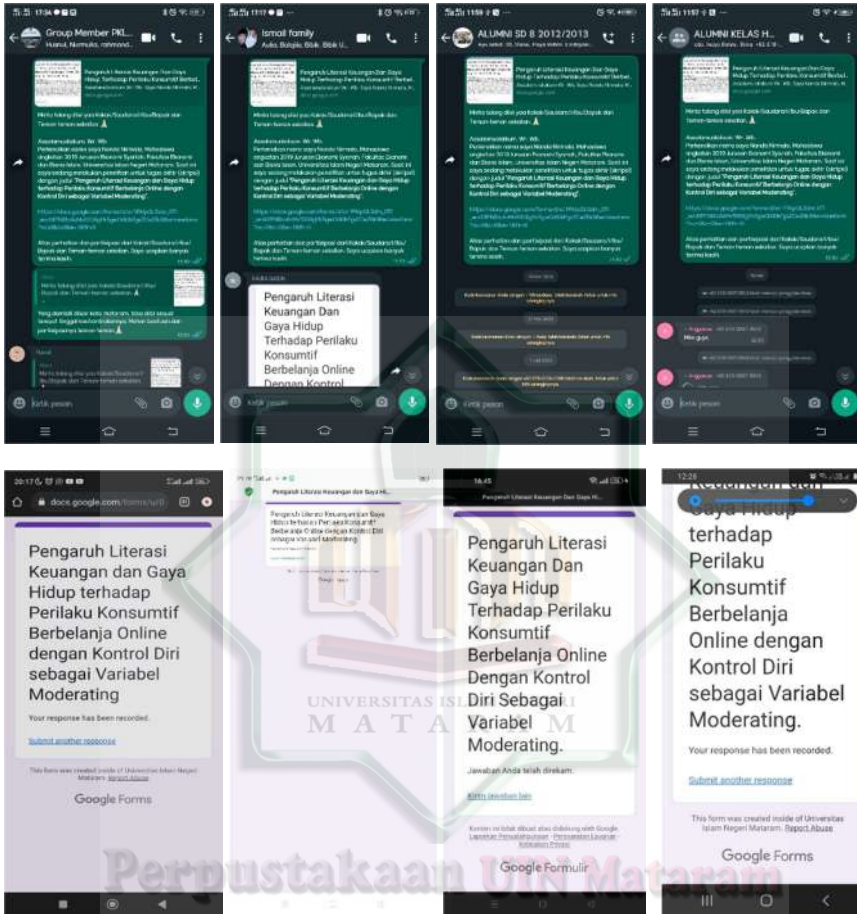
**NANDA NIRMALA**  
190501127  
FEBI/ES

Mahasiswa/Mahasiswi yang tersebut namanya di atas ketika surat ini  
dikeluarkan, sudah tidak mempunyai pinjaman, hutang denda ataupun  
masalah lainnya di Perpustakaan Universitas Islam Negeri (UIN) Mataram.  
Sertifikat ini diberikan sebagai syarat **UJIAN SKRIPSI**.



UPT Perpustakaan  
UIN Mataram  
M. Hum  
197608282006042001

/DPSLU DQ %XNWL 3HQ\HEDUDQ .XHVLRQHU



'\$)7\$5 5,:\$<\$7 +,'83

\$ ,GHQWLWDV 'LUL  
 1DPD 1DQGD 1LUPDOD  
 7HPSDW 7DQJJDO /DKLU 0DWDUDP 0H  
 \$ODPDW 5XPDK -O \$OLQDSLDK %DE  
 6HODWDQ  
 1DPD \$\DK )DULG :DMGL  
 1DPD ,EX 5RN\DO \$LQL  
 % 5LZD\DW 3HQGLGLNDQ  
 6'1 &\$.5\$1(\*\$5\$  
 6031 0\$7\$5\$0  
 60.1 0\$7\$5\$0



Perpustakaan UIN Mataram