

SURAT PERNYATAAN KEABSAHAN DATA

Saya yang bertanda tangan di bawah ini:

Nama : Maryitno

NIM 24220002

Program Studi : Manajemen

Judul Tugas Akhir : Pengaruh Literasi Keuangan, Gaya Hidup, Dan *Financial Technology* Terhadap Perilaku Keuangan Generasi Z Di Kota Depok

Dengan ini menyatakan bahwa seluruh data yang saya gunakan dalam penyusunan tugas akhir ini adalah **data yang sah**, yang telah saya peroleh dari sumber terpercaya, baik data primer maupun data sekunder, serta tidak di rekayasa atau dimanipulasi dalam bentuk apapun.

Apabila di kemudian hari ditemukan adanya ketidaksesuaian atau ketidakabsahan data dalam tugas akhir ini, maka saya bersedia **bertanggung jawab penuh**, baik secara akademik maupun secara hukum sesuai dengan ketentuan yang berlaku di Universitas Nusa Mandiri.

Demikian surat pernyataan ini saya buat dengan sebenar-benarnya dan penuh tanggung jawab untuk dapat dipergunakan sebagaimana mestinya.

Jakarta, 1 September 2026
Yang Membuat Pernyataan,



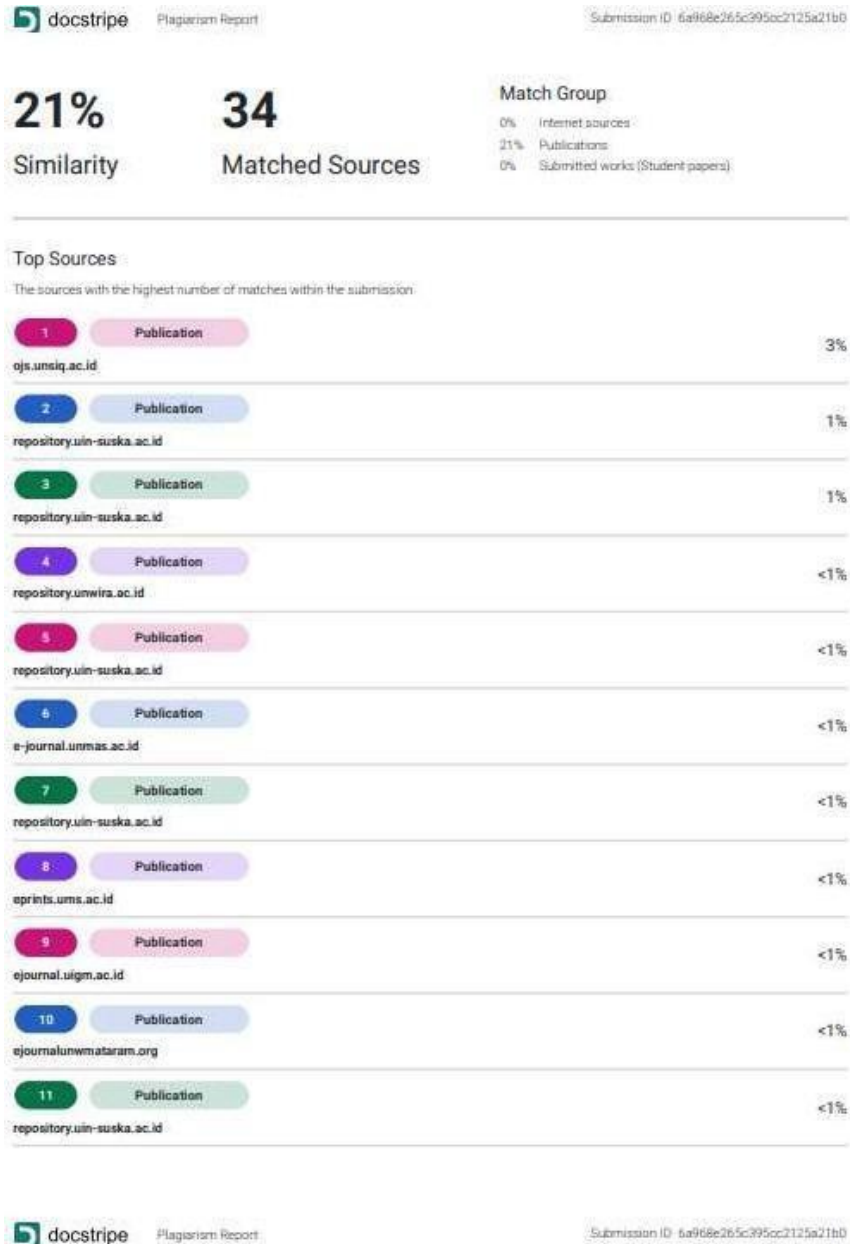
Maryitno

NIM: 24220002

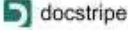
LAMPIRAN

Lampiran A Bukti Hasil Pengecekan Plagiarisme

1. BAB 1



2. BAB 2


 Plagiarism Report
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16%
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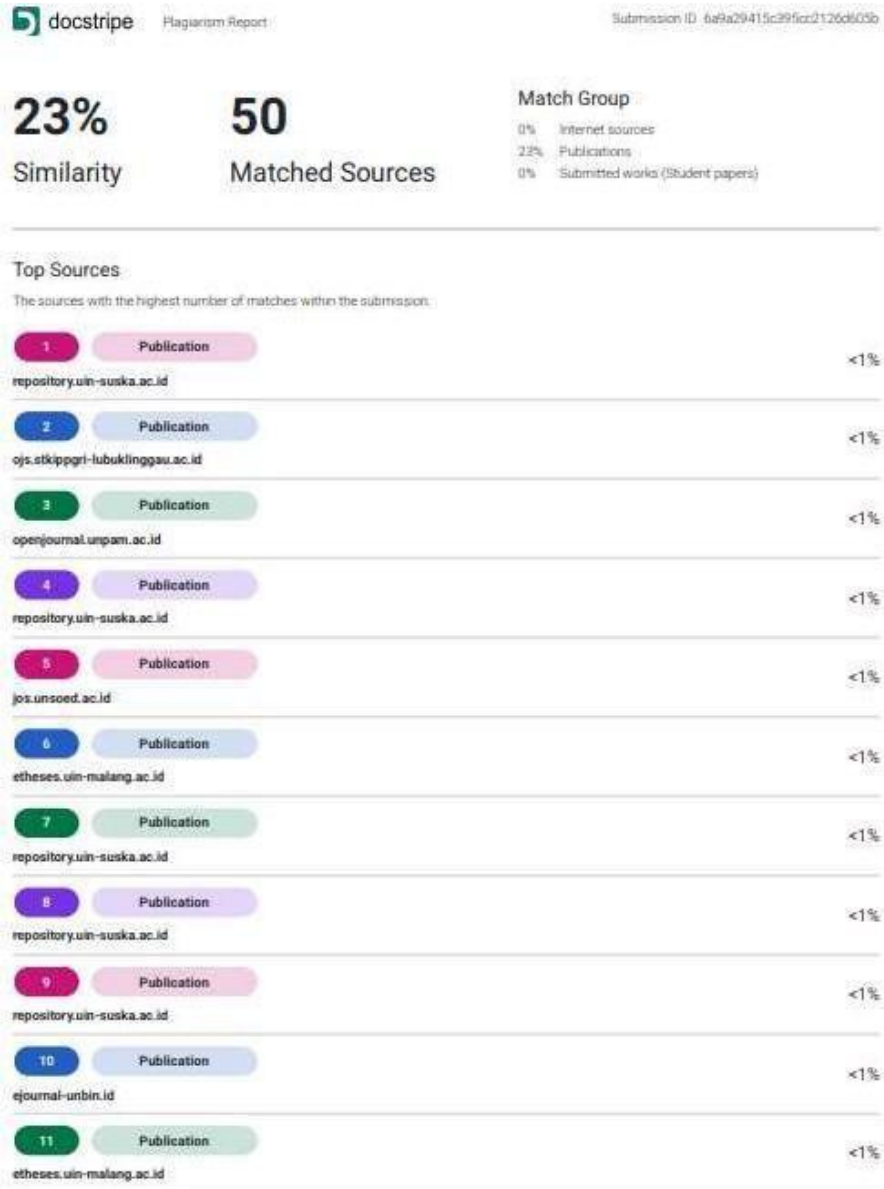
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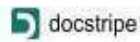
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3. BAB 3



4. BAB 4



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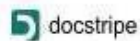
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Top Sources

The sources with the highest number of matches within the submission

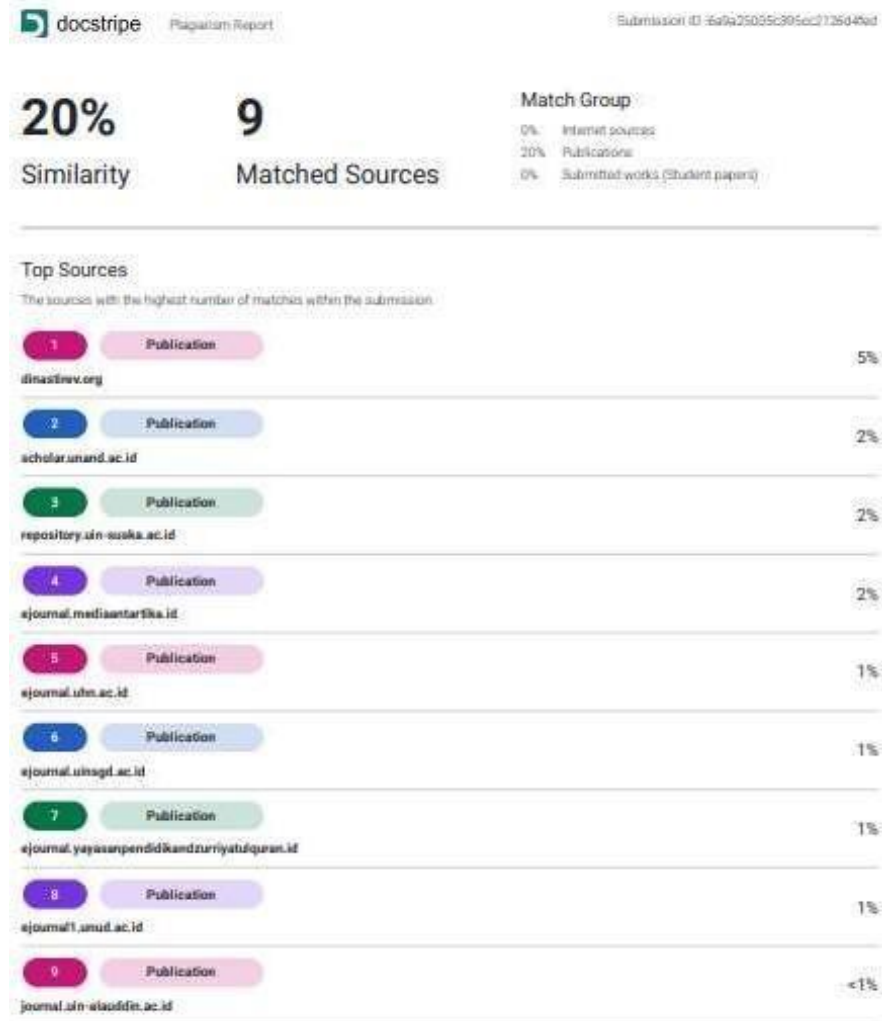
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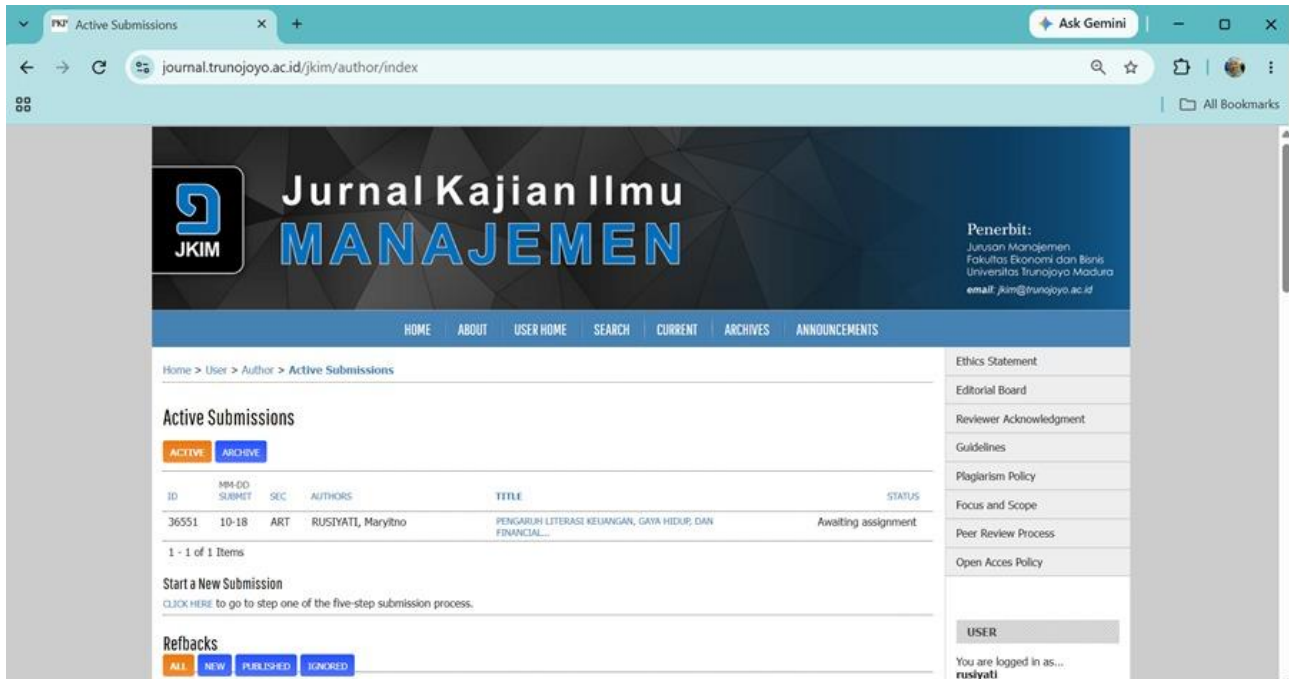
Plagiarism Report

Submission ID: 6e9a250c1ef56018536b5705

5. BAB 5



Lampiran B: Bukti Submit/Publish Artikel Ilmiah



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ID	MM-DD SUBMIT	SEC	AUTHORS	TITLE	STATUS
36551	10-18	ART	RUSIYATI, Marylno	PENGARUH LITERASI KEUANGAN, GAYA HIDUP, DAN FINANCIAL...	Awaiting assignment

1 - 1 of 1 Items

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- Open Acces Policy
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Lampiran C: Dataset Kuesioner

Variabel Literasi Keuangan (X1)

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1. Variabel Gaya Hidup

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5	4	2	3	3	4	4	4	4	5	2	4
4	5	5	4	3	4	3	4	3	3	4	3
4	4	4	3	3	2	4	4	3	2	4	4
4	3	4	3	3	4	2	3	3	3	3	3
2	5	3	3	2	3	3	2	4	4	2	4
2	4	4	4	4	4	3	3	3	3	5	3
3	2	2	3	2	3	3	2	2	2	3	3
4	3	3	2	3	4	3	3	3	3	4	3
3	4	3	4	5	4	3	3	3	5	4	5
3	3	4	2	3	4	3	3	2	2	3	4
2	2	2	5	2	2	2	3	1	2	3	2
4	5	4	2	3	4	5	5	5	4	4	4

2. Variabel *Financial Technology*

X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	X3.10	X3.11
4	4	4	4	5	3	5	5	5	4	4
4	3	2	3	3	4	3	4	3	3	4
3	5	2	4	4	3	2	3	3	4	4
5	4	4	4	5	4	5	5	4	4	4
2	2	2	1	3	4	4	4	3	5	3
5	5	3	5	5	5	4	5	2	5	3
3	5	3	3	5	4	4	3	3	3	4
3	3	3	3	4	3	4	4	4	2	4
3	4	3	3	2	2	3	2	3	4	4
2	1	3	3	3	2	2	3	5	3	2
3	4	2	3	3	3	4	3	2	1	3
1	2	5	2	4	3	3	4	4	3	2
4	2	2	4	3	5	5	3	3	3	4
4	5	4	5	3	5	4	5	5	2	5
4	3	4	3	5	4	4	5	3	3	4
1	3	2	2	3	4	3	2	1	2	2
2	3	4	3	1	5	4	2	4	2	4

X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	X3.10	X3.11
4	3	4	4	4	2	4	3	5	4	4
4	5	5	5	4	5	5	3	5	3	4
5	5	5	5	5	5	4	5	5	5	5
2	3	5	4	3	3	5	3	4	5	4
2	3	1	3	2	1	4	2	3	2	5
4	3	5	4	4	1	3	2	3	2	3
1	3	2	4	3	4	4	4	2	3	1
4	4	4	5	4	5	5	4	4	4	5
2	4	2	3	2	3	3	3	2	1	3
5	3	4	3	4	3	5	3	3	5	4
4	4	5	3	3	5	4	4	4	4	5
3	3	2	3	4	3	3	4	3	4	2
2	2	3	2	3	3	3	4	4	1	3
5	3	4	4	4	3	5	2	4	4	4
3	4	4	3	4	2	3	2	2	4	3
5	4	1	3	3	3	5	3	4	3	3
2	4	3	2	3	2	4	2	2	3	2
5	3	3	3	3	3	5	3	2	4	4
4	4	5	4	4	4	4	5	3	3	2
3	3	4	3	4	4	4	3	3	3	4
4	5	5	4	4	4	3	2	5	5	1
5	2	3	4	4	4	3	5	4	4	5
3	4	4	3	2	4	3	4	4	1	5
2	4	4	3	4	4	4	3	3	3	3
3	3	4	3	2	4	3	4	3	3	4
5	3	3	2	4	4	5	2	4	4	4
3	3	2	3	4	1	4	2	3	4	4
4	4	2	4	3	3	3	3	4	3	2
4	3	3	3	3	3	3	4	3	4	4
5	3	3	3	3	4	4	2	2	4	4
5	4	4	3	2	4	5	5	3	3	3
2	4	2	3	2	3	4	3	3	2	2
5	3	3	2	4	3	4	3	3	4	4
3	5	4	5	5	3	4	4	5	2	5
3	2	3	2	5	3	2	3	2	3	4
3	2	4	3	3	4	3	1	3	1	2
3	3	3	3	4	3	3	1	3	2	2
3	3	1	3	3	3	4	5	4	3	3
4	3	2	5	4	3	3	2	1	3	2
5	3	4	5	3	4	3	5	3	3	5
4	5	4	2	4	3	5	3	5	4	5
5	3	3	3	2	4	4	3	1	1	2
4	2	4	4	4	5	3	4	3	5	4
2	3	1	3	2	2	2	5	3	2	3

X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	X3.10	X3.11
4	4	4	5	3	4	4	4	5	4	2
5	5	5	3	5	4	3	5	2	5	5
4	3	5	5	5	4	4	4	3	5	5
5	3	4	4	4	3	4	5	3	3	3
3	4	4	5	4	5	5	4	5	4	4
1	3	2	4	2	3	2	1	3	2	2
2	5	3	3	3	4	3	3	4	4	3
2	4	4	3	4	4	3	4	4	5	4
5	3	3	4	4	3	5	4	4	4	4
4	2	2	3	5	3	4	5	3	4	4
5	5	3	4	3	4	4	3	5	5	5
5	5	4	2	5	4	2	3	3	3	4
4	4	4	5	3	4	5	4	4	3	5
3	3	3	4	3	2	3	4	4	1	3
5	5	5	4	4	4	4	5	4	5	5
4	5	2	4	4	3	5	5	5	5	3
4	3	3	4	3	3	4	3	5	3	5
4	4	3	4	3	4	4	3	4	4	4
2	2	4	3	3	2	1	3	2	2	2
2	3	2	4	3	3	2	4	3	3	3
2	3	3	5	3	3	3	2	1	2	2
4	1	4	4	4	3	4	2	3	3	5
3	2	1	3	3	2	3	2	3	3	2
4	5	5	5	4	4	5	4	4	4	3
5	3	3	4	5	5	5	5	4	5	3
4	2	1	2	3	1	2	2	3	1	3
4	2	3	5	5	5	5	4	3	3	5
2	4	5	4	2	3	4	3	3	5	3
3	4	4	4	4	4	5	5	4	3	3
4	2	2	3	2	3	1	2	4	3	2
4	5	5	5	3	5	4	4	5	4	4
3	2	2	2	3	2	1	2	2	1	3
5	2	4	5	5	5	5	5	5	5	4
3	5	5	4	3	3	4	4	3	4	5
5	5	4	5	5	5	5	4	5	5	5
5	4	3	3	4	3	4	3	2	4	3
2	3	3	2	1	3	4	3	3	3	3
3	5	4	4	5	5	3	5	3	4	4
4	4	4	5	3	3	4	4	3	5	4
4	4	5	3	2	3	3	3	3	4	3
4	3	3	5	5	5	3	4	5	5	5
4	4	4	5	4	5	5	4	4	3	5
5	5	4	4	4	4	5	5	4	3	5
1	4	3	3	2	3	3	3	4	2	3

X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	X3.10	X3.11
4	4	5	5	5	5	4	5	5	3	4
5	3	4	3	3	5	5	5	3	4	3
4	2	2	5	4	3	4	5	3	4	4
3	3	1	2	3	3	2	1	2	2	2
4	4	3	3	3	5	4	4	4	4	3
5	4	4	3	3	5	5	4	4	5	4
4	3	2	5	3	4	3	4	4	2	3
5	3	2	4	4	4	2	4	3	4	3
3	2	3	4	2	3	4	3	4	4	2
4	4	4	5	5	5	2	3	5	3	3
3	4	4	1	2	3	3	3	3	4	5
4	5	4	3	3	5	3	2	4	3	3
3	2	1	2	3	3	3	2	2	1	2

3. Variabel Perilaku Keuangan

Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10
5	4	5	5	4	5	4	4	5	4
3	3	3	5	4	4	4	3	3	4
4	3	3	2	4	3	4	4	4	3
3	4	4	3	3	4	4	2	3	3
3	3	3	3	3	2	3	3	2	4
5	5	4	5	4	4	5	5	5	5
2	2	2	3	3	2	3	2	2	2
4	2	4	4	4	3	4	4	4	3
4	3	2	3	4	2	2	3	3	2
2	2	4	3	1	2	1	2	2	2
2	2	2	2	2	2	3	2	2	2
3	4	4	5	2	3	2	2	4	4
3	4	2	3	3	2	2	3	3	3
4	4	4	5	5	5	5	5	5	5
4	4	4	3	3	4	4	4	3	3
3	4	3	4	3	2	4	4	4	2
3	5	4	4	3	2	5	4	5	5
3	3	4	4	3	3	2	4	4	4
5	4	4	5	4	5	5	4	5	5
4	5	5	5	5	5	4	5	4	5
3	3	3	3	4	3	5	3	3	4
1	4	5	2	2	3	3	3	2	2
3	3	4	4	5	4	4	4	4	4
1	2	2	2	2	3	2	3	2	2
3	4	4	3	4	4	3	2	3	4
3	3	3	2	5	3	3	4	3	4
3	3	3	2	4	2	2	4	4	3

Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10
4	2	2	5	3	3	4	4	4	4
2	2	3	4	3	1	2	2	4	3
4	3	3	2	4	4	4	3	3	4
3	4	4	5	4	5	5	3	4	4
5	5	4	5	5	5	4	4	4	3
5	4	4	5	4	4	3	4	3	2
1	2	3	3	3	3	3	2	3	4
2	3	4	3	2	3	3	4	3	3
4	5	4	3	3	3	4	4	3	4
3	3	3	4	1	4	4	3	3	3
3	3	4	3	3	3	3	3	3	2
2	4	3	3	5	3	4	4	5	3
4	3	4	5	5	5	4	5	4	5
4	3	5	5	4	5	5	3	5	4
1	3	3	2	2	3	2	2	2	3
5	5	5	4	3	3	5	4	4	4
4	4	4	4	3	3	4	3	4	5
4	5	4	5	3	4	4	3	4	4
3	3	2	3	1	5	5	3	5	2
3	3	3	2	3	4	4	4	4	2
3	4	4	3	4	4	5	5	3	3
3	3	2	3	2	3	2	3	3	2
5	4	4	5	5	4	4	5	3	4
4	4	3	4	5	5	4	4	4	4
3	4	2	5	4	4	3	4	4	4
3	2	3	2	4	3	3	3	2	3
4	3	3	3	3	2	1	2	2	3
3	2	3	3	4	4	2	3	3	3
3	2	3	3	3	3	2	2	4	4
4	4	4	4	3	3	2	4	3	4
5	5	5	5	5	5	5	5	5	3
3	4	3	3	2	4	1	3	1	2
3	2	3	3	3	3	3	3	3	2
1	3	3	1	1	3	2	1	2	3
3	4	4	5	5	4	3	5	4	3
5	5	5	5	5	5	4	5	5	5
5	4	3	3	4	3	4	3	3	5
5	5	3	5	3	5	3	5	4	3
4	3	3	5	3	3	4	3	3	4
4	4	2	3	3	3	3	4	3	2
3	3	3	3	3	3	5	5	4	3
4	4	4	3	3	3	3	3	3	3
3	3	3	3	2	3	4	4	5	3
4	4	3	3	3	2	3	3	3	3

Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10
3	4	3	4	2	3	4	4	4	4
4	2	3	4	3	1	1	2	2	3
5	5	5	5	4	4	4	4	5	3
3	3	2	2	2	4	2	3	2	3
4	2	4	5	2	5	4	5	3	4
4	4	4	3	4	4	3	4	2	4
4	2	2	5	4	3	3	4	2	3
4	3	5	4	4	4	5	5	5	5
4	2	3	3	3	2	3	4	2	2
2	3	3	4	4	3	4	3	3	3
3	4	4	3	3	4	3	4	4	3
2	2	3	3	4	3	3	2	4	4
3	3	3	2	4	3	1	3	1	3
3	4	5	4	4	3	3	3	4	5
5	5	5	5	5	5	5	5	5	5
3	3	3	2	2	3	2	2	3	3
2	2	5	4	4	4	3	3	3	3
4	4	4	4	4	3	2	4	4	4
4	4	5	5	3	4	4	5	3	3
3	3	2	4	2	3	3	3	2	3
1	2	3	3	3	2	4	4	3	2
1	2	1	1	2	2	3	1	2	3
4	4	4	5	3	3	5	3	4	4
3	4	2	4	3	4	4	3	5	4
3	3	4	2	4	2	1	3	2	2
3	4	2	4	4	3	3	1	2	3
3	3	2	2	3	2	2	2	3	2
4	4	4	5	5	4	4	3	5	5
2	4	4	4	5	5	5	4	5	3
5	3	2	3	3	3	2	4	4	4
4	3	5	3	3	3	4	4	4	5
4	2	3	3	2	3	3	2	4	3
5	5	5	5	5	5	4	4	5	5
3	2	4	3	4	5	3	2	3	2
4	4	5	5	3	1	3	3	3	4
5	5	4	4	4	4	3	4	4	4
3	3	3	4	4	4	3	2	4	2
4	3	3	4	4	3	3	4	3	4
3	3	4	3	4	3	2	2	3	3
3	4	4	4	3	4	3	4	3	3
4	4	5	5	3	4	3	4	4	3
2	2	2	2	1	1	3	2	3	1
4	3	3	5	3	5	2	3	3	2
3	4	4	3	4	4	4	3	4	3

Correlations												
		Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10	TOTAL_Y
Y.1	Pearson Correlation	1	,389	,442	,583	,232	,384	-,054	,236	,489	,385	,636
	Sig. (2-tailed)		,041	,019	,001	,234	,044	,786	,228	,006	,043	,000
	N	28	28	28	28	28	28	28	28	28	28	28
Y.2	Pearson Correlation	,389	1	,424	,596	,352	,352	,290	,395	,408	,548	,736
	Sig. (2-tailed)	,041		,024	,001	,002	,066	,134	,037	,031	,003	,000
	N	28	28	28	28	28	28	28	28	28	28	28
Y.3	Pearson Correlation	,442	,424	1	,488	,393	,356	,293	,466	,417	,390	,713
	Sig. (2-tailed)	,019	,024		,008	,039	,063	,130	,012	,027	,040	,000
	N	28	28	28	28	28	28	28	28	28	28	28
Y.4	Pearson Correlation	,583	,596	,488	1	,361	,525	,313	,380	,468	,340	,771
	Sig. (2-tailed)	,001	,001	,008		,059	,004	,105	,040	,012	,077	,000
	N	28	28	28	28	28	28	28	28	28	28	28
Y.5	Pearson Correlation	,232	,352	,393	,361	1	,493	,131	,158	,379	,236	,558
	Sig. (2-tailed)	,234	,002	,039	,059		,006	,507	,422	,047	,227	,001
	N	28	28	28	28	28	28	28	28	28	28	28
Y.6	Pearson Correlation	,384	,352	,356	,525	,493	1	,289	,267	,556	,180	,673
	Sig. (2-tailed)	,044	,066	,063	,004	,006		,136	,169	,002	,360	,000
	N	28	28	28	28	28	28	28	28	28	28	28
Y.7	Pearson Correlation	-,054	,290	,293	,313	,131	,289	1	,188	,581	,458	,511
	Sig. (2-tailed)	,786	,134	,130	,105	,507	,136		,337	,001	,014	,005
	N	28	28	28	28	28	28	28	28	28	28	28
Y.8	Pearson Correlation	,236	,395	,466	,390	,158	,267	,188	1	,309	,424	,579
	Sig. (2-tailed)	,228	,037	,012	,040	,422	,169	,337		,109	,025	,001
	N	28	28	28	28	28	28	28	28	28	28	28
Y.9	Pearson Correlation	,489	,408	,417	,468	,379	,556	,581	,309	1	,411	,753
	Sig. (2-tailed)	,006	,031	,027	,012	,047	,002	,001	,109		,030	,000
	N	28	28	28	28	28	28	28	28	28	28	28
Y.10	Pearson Correlation	,385	,548	,390	,340	,236	,180	,458	,424	,411	1	,657
	Sig. (2-tailed)	,043	,003	,040	,077	,227	,360	,014	,025	,030		,000
	N	28	28	28	28	28	28	28	28	28	28	28
TOTAL_Y	Pearson Correlation	,636	,736	,713	,771	,568	,673	,511	,579	,753	,657	1
	Sig. (2-tailed)	,000	,000	,000	,000	,001	,000	,005	,001	,000	,000	
	N	28	28	28	28	28	28	28	28	28	28	28

2. Uji Reliabilitas

Reliability Statistics

Cronbach's Alpha	N of Items
,839	12

Reliability Statistics

Cronbach's Alpha	N of Items
,880	12

Reliability Statistics

Cronbach's Alpha	N of Items
,893	11

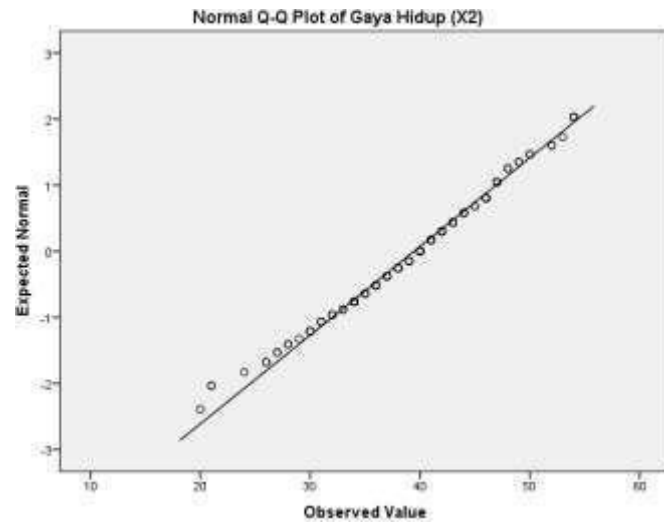
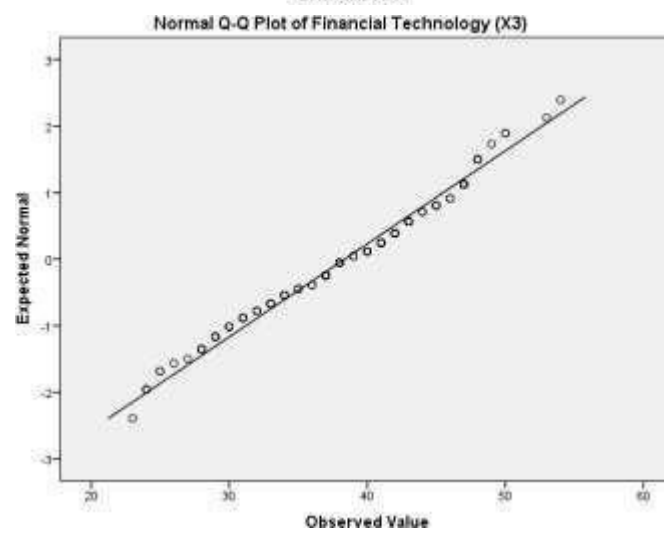
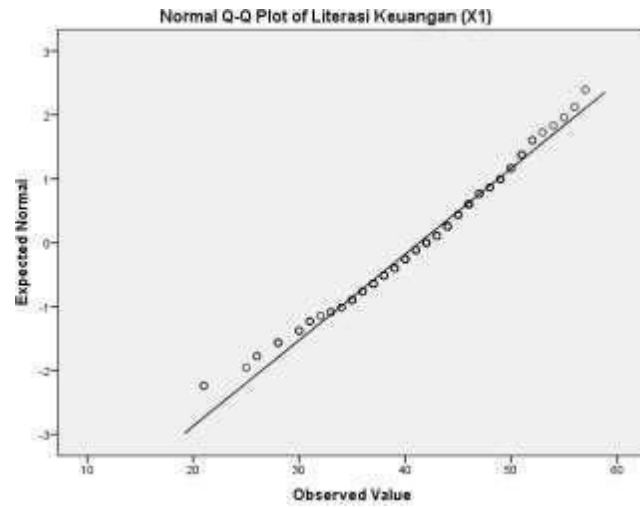
Reliability Statistics

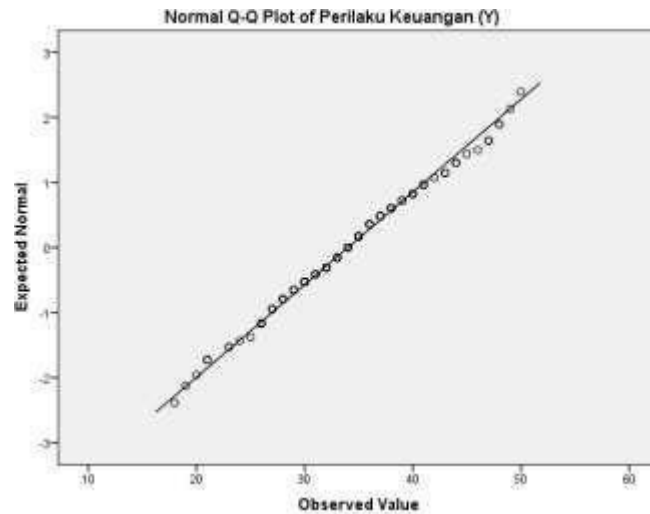
Cronbach's Alpha	N of Items
,856	10

3. Uji Normalitas

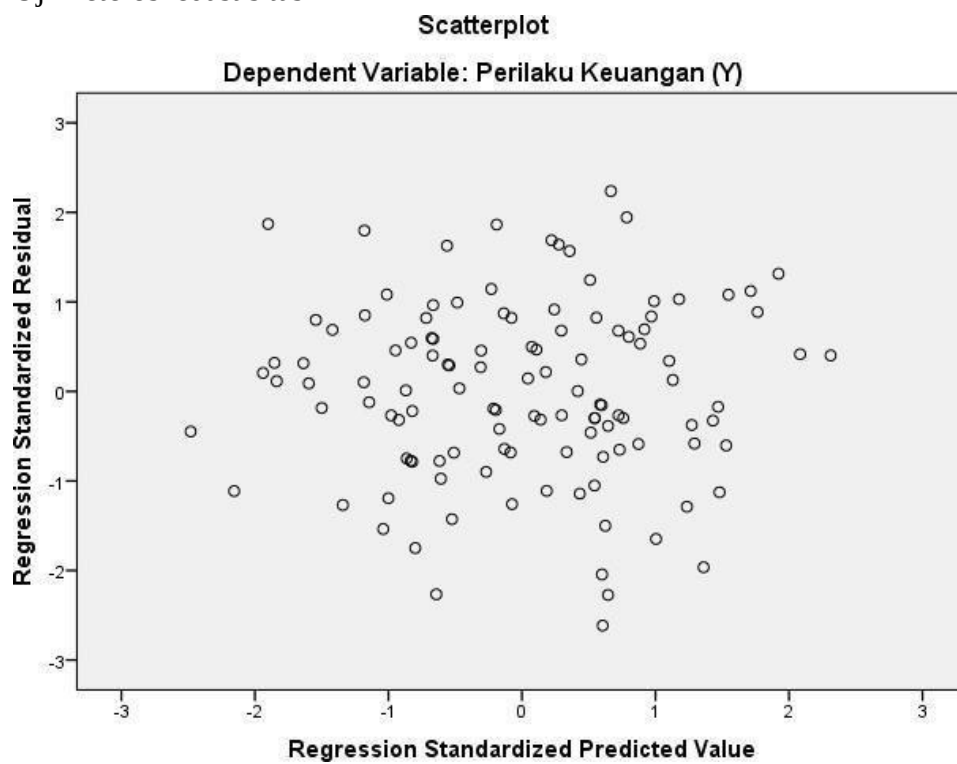
Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Perilaku Keuangan (Y)	,058	118	,200 [*]	,989	118	,497
Literasi Keuangan (X1)	,080	118	,061	,983	118	,131
Gaya Hidup (X2)	,071	118	,200 [*]	,985	118	,216
Financial Technology (X3)	,076	118	,087	,978	118	,049





4. Uji Heteroskedastisitas



5. Uji Multikolinearitas

		Coefficients ^a					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	,386	3,572		,108	,914		
	Literasi Keuangan (X1)	,183	,076	,194	2,409	,018	,752	1,329
	Gaya Hidup (X2)	,277	,073	,294	3,795	,000	,808	1,237
	Financial Technology (X3)	,394	,074	,401	5,355	,000	,864	1,157

6. Uji Koefisien Korelasi

Correlations

		Perilaku Keuangan (Y)	Literasi Keuangan (X1)	Gaya Hidup (X2)	Financial Technology (X3)
Perilaku Keuangan (Y)	Pearson Correlation	1	,461 ^{**}	,475 ^{**}	,542 ^{**}
	Sig. (2-tailed)		,000	,000	,000
	N	118	118	118	118
Literasi Keuangan (X1)	Pearson Correlation	,461 ^{**}	1	,426 ^{**}	,353 ^{**}
	Sig. (2-tailed)	,000		,000	,000
	N	118	118	118	118
Gaya Hidup (X2)	Pearson Correlation	,475 ^{**}	,426 ^{**}	1	,245 ^{**}
	Sig. (2-tailed)	,000	,000		,008
	N	118	118	118	118
Financial Technology (X3)	Pearson Correlation	,542 ^{**}	,353 ^{**}	,245 ^{**}	1
	Sig. (2-tailed)	,000	,000	,008	
	N	118	118	118	118

7. Uji Koefisien Determinasi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,668 ^a	,446	,432	5,298

8. Uji Regresi Linear Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,386	3,572		,108	,914		
	Literasi Keuangan (X1)	,183	,076	,194	2,409	,018	,752	1,329
	Gaya Hidup (X2)	,277	,073	,294	3,795	,000	,808	1,237
	Financial Technology (X3)	,394	,074	,401	5,355	,000	,864	1,157

9. Uji T Parsial

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,386	3,572		,108	,914		
	Literasi Keuangan (X1)	,183	,076	,194	2,409	,018	,752	1,329
	Gaya Hidup (X2)	,277	,073	,294	3,795	,000	,808	1,237
	Financial Technology (X3)	,394	,074	,401	5,355	,000	,864	1,157

10. Uji F (Simultan)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2578,598	3	859,533	30,627	,000 ^b
	Residual	3199,368	114	28,065		
	Total	5777,966	117			