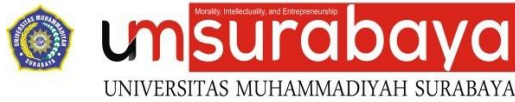


# LAMPIRAN

## Lampiran 1.1 Kuesioner



**Fakultas Ekonomi  
dan Bisnis**

*Assalamu 'alaikum wr.wb.*

Yth. Bapak/Ibu/Saudara/i Responden.

Perkenalkan saya Frumeyza Chabella Safiudin mahasiswi Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Surabaya. Dalam rangka memperoleh data guna untuk menyusun skripsi dengan judul "**Pengaruh Literasi Keuangan, Digital Payment System Dan Penggunaan Internet Terhadap Tingkat Keberhasilan OVO**". Maka saya memohon bantuan serta ketersediaan Bapak/Ibu/Saudara/i untuk mengisi kuesioner ini dengan jawaban sejujur-jujurnya dan sesuai dengan keadaan yang sebenarnya. Jawaban Bapak/Ibu/Saudara/i tidak akan kami sebarkan ke pihak lain, karena kuesioner ini semata-mata untuk penelitian kami. Apabila ada yang perlu ditanyakan bisa menghubungi :

**Mahasiswa Peneliti**

Nama : Frumeyza Chabella Safiudin  
 Nomor Telepon : 0812-5131-4542  
 Email : [frumeyzachabellas@gmail.com](mailto:frumeyzachabellas@gmail.com)

**Dosen Pembimbing Peneliti**

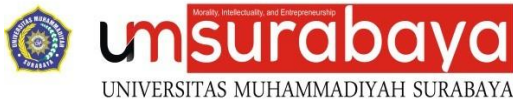
1. Nama : Dr. Drs. Ec. Sentot Imam Wahjono, M. Si.  
 Nomor Telepon : 0896-8980-3993  
 Email : [wahjonos@gmail.com](mailto:wahjonos@gmail.com)
2. Nama : Budi Wahyu Mahardhika, SE.,MM  
 Nomor Telepon : 0813-3152-9764  
 Email : [budi.wahyu.m@um-surabaya.ac.id](mailto:budi.wahyu.m@um-surabaya.ac.id)

Demikian atas perhatian dan bantuannya saya ucapkan terima kasih.

*Wassalamu 'alaikum wr.wb.*

Hormat kami,

Frumeyza Chabella Safiudin



## Fakultas Ekonomi dan Bisnis

### I. Identitas Responden

Email :

Nama :

Jenis Kelamin :

- Perempuan
- Laki-Laki

Memiliki Akses Internet :

- Iya
- Tidak

Usia :

- <17
- 17-25
- 26-35
- 36-45
- 46-55
- >55

Pendidikan Terakhir :

- SMA
- Diploma
- S1
- S2
- S3
- Lainnya.....

Pekerjaan :

- Pelajar/Mahasiswa
- Pegawai Swasta
- PNS
- Wirasawasta (Usaha Sendiri)
- Lainnya.....

### LITERASI KEUANGAN

| No | Pertanyaan  | STS | TS | S | SS |
|----|---|-----|----|---|----|
| 1  | Saya memahami perencanaan keuangan dilakukan untuk terlepas dari kesulitan keuangan                                     |     |    |   |    |
| 2  | Saya menggunakan perencanaan keuangan untuk mempertimbangkan biaya pengeluaran sehari-hari                              |     |    |   |    |
| 3  | Saya mengetahui tujuan asuransi untuk perlindungan akibat risiko yang tidak terduga                                     |     |    |   |    |
| 4  | Saya paham mengenai jaminan masa depan keluarga terhadap musibah, maka sangat penting bagi saya untuk memiliki asuransi |     |    |   |    |
| 5  | Dengan menabung saya akan menciptakan keuangan yang lebih sehat   |     |    |   |    |
| 6  | Saya mengambil pinjaman sesuai dengan kebutuhan saudara   |     |    |   |    |

Sumber : (Hardina, 2019)

### DIGITAL PAYMENT SYSTEM

| No | Pertanyaan   | STS | TS | S | SS |
|----|--|-----|----|---|----|
| 1  | Transaksi online melalui OVO efisien dari sisi waktu             |     |    |   |    |
| 2  | Saya merasa nyaman bertransaksi online melalui OVO               |     |    |   |    |
| 3  | Transaksi online menggunakan OVO mudah dipelajari                |     |    |   |    |
| 4  | Memudahkan mencari informasi mengenai rekaman transaksi pada OVO |     |    |   |    |
| 5  | Menggunakan OVO membantu saya dalam mempermudah pekerjaan        |     |    |   |    |
| 6  | Banyak hal yang bisa saya lakukan setelah saya menggunakan OVO   |     |    |   |    |

Sumber : (N. I. Putri, 2021)

### PENGGUNAAN INTERNET

| No | Pertanyaan   | STS | TS | S | SS |
|----|--|-----|----|---|----|
| 1  | Saya menggunakan internet sebagai sarana dalam bertransaksi                              |     |    |   |    |
| 2  | Saya menggunakan internet untuk mencari informasi mengenai <i>digital payment system</i> |     |    |   |    |

|   |  |  |  |  |  |
|---|--|--|--|--|--|
| 3 | Saya menyempatkan diri untuk mengakses internet setiap hari  |  |  |  |  |
| 4 | Saya sering menggunakan internet dalam kegiatan bertransaksi   |  |  |  |  |
| 5 | Saya menggunakan internet sebagai sumber penambah wawasan untuk mengakses transaksi keuangan                         |  |  |  |  |
| 6 | Saya mengakses internet untuk media pengganti dimana saat tidak dapat melakukan transaksi secara offline atau manual |  |  |  |  |

Sumber : (Putri, 2020)

### TINGKAT KEBERHASILAN OVO

| No | Pertanyaan  | STS | TS | S | SS |
|----|---|-----|----|---|----|
| 1  | Aplikasi OVO sesuai dengan tujuan yang saya inginkan          |     |    |   |    |
| 2  | Aplikasi OVO sesuai dengan tingkat kemampuan yang saya miliki |     |    |   |    |
| 3  | Aplikasi OVO sering saya gunakan secara berulang              |     |    |   |    |
| 4  | Saya merasa puas dengan keberadaan aplikasi OVO               |     |    |   |    |
| 5  | Saya merasakan manfaat akan keberadaan aplikasi OVO           |     |    |   |    |
| 6  | Saya merasa nyaman dalam menggunakan aplikasi OVO             |     |    |   |    |

Sumber : (Erlina, 2020)

Lampiran 2.1 Tabulasi Data Responden Tingkat Keberhasilan OVO (Y)

| No | Tingkat Keberhasilan OVO (Y) |     |     |     |     |     | Total Y |
|----|------------------------------|-----|-----|-----|-----|-----|---------|
|    | Y.1                          | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 |         |
| 1  | 4                            | 4   | 4   | 4   | 4   | 4   | 24      |
| 2  | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 3  | 3                            | 3   | 2   | 3   | 3   | 3   | 17      |
| 4  | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 5  | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 6  | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 7  | 2                            | 3   | 2   | 3   | 3   | 2   | 15      |
| 8  | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 9  | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 10 | 3                            | 3   | 2   | 3   | 3   | 3   | 17      |
| 11 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 12 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 13 | 4                            | 3   | 3   | 4   | 4   | 3   | 21      |
| 14 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 15 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 16 | 4                            | 4   | 4   | 4   | 3   | 4   | 23      |
| 17 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 18 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 19 | 4                            | 4   | 4   | 4   | 4   | 4   | 24      |
| 20 | 3                            | 3   | 2   | 3   | 3   | 3   | 17      |
| 21 | 3                            | 3   | 2   | 3   | 3   | 3   | 17      |
| 22 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 23 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 24 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 25 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 26 | 3                            | 3   | 2   | 3   | 3   | 3   | 17      |
| 27 | 4                            | 4   | 4   | 4   | 4   | 4   | 24      |
| 28 | 3                            | 3   | 4   | 3   | 4   | 3   | 20      |
| 29 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 30 | 3                            | 3   | 2   | 3   | 3   | 3   | 17      |
| 31 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 32 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |
| 33 | 3                            | 3   | 2   | 3   | 3   | 3   | 17      |
| 34 | 4                            | 4   | 4   | 4   | 4   | 4   | 24      |
| 35 | 4                            | 4   | 3   | 4   | 4   | 4   | 23      |
| 36 | 4                            | 4   | 4   | 4   | 4   | 4   | 24      |
| 37 | 4                            | 4   | 4   | 4   | 4   | 4   | 24      |
| 38 | 3                            | 3   | 3   | 3   | 3   | 3   | 18      |

|    |   |   |   |   |   |   |    |
|----|---|---|---|---|---|---|----|
| 39 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 40 | 4 | 3 | 4 | 4 | 4 | 3 | 22 |
| 41 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 42 | 3 | 3 | 2 | 3 | 2 | 3 | 16 |
| 43 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 44 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 45 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 46 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 47 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 48 | 3 | 3 | 2 | 2 | 3 | 3 | 16 |
| 49 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 50 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 51 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 52 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 53 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 54 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 55 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 56 | 3 | 3 | 3 | 2 | 3 | 3 | 17 |
| 57 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 58 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 59 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 60 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 61 | 2 | 2 | 2 | 3 | 3 | 3 | 15 |
| 62 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 63 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 64 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 65 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 66 | 4 | 2 | 3 | 3 | 3 | 2 | 17 |
| 67 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 68 | 3 | 3 | 3 | 3 | 3 | 4 | 19 |
| 69 | 3 | 3 | 3 | 3 | 4 | 3 | 19 |
| 70 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 71 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 72 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 73 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 74 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 75 | 4 | 4 | 3 | 4 | 4 | 3 | 22 |
| 76 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 77 | 2 | 2 | 2 | 3 | 3 | 3 | 15 |
| 78 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 79 | 2 | 3 | 3 | 2 | 4 | 4 | 18 |

|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 80  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 81  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 82  | 2 | 3 | 2 | 3 | 3 | 3 | 16 |
| 83  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 84  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 85  | 2 | 3 | 2 | 3 | 3 | 3 | 16 |
| 86  | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 87  | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 88  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 89  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 90  | 3 | 3 | 2 | 2 | 2 | 2 | 14 |
| 91  | 3 | 3 | 3 | 4 | 4 | 4 | 21 |
| 92  | 3 | 4 | 4 | 3 | 4 | 3 | 21 |
| 93  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 94  | 3 | 4 | 2 | 3 | 3 | 3 | 18 |
| 95  | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 96  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 97  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 98  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 99  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 100 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 101 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 102 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 103 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 104 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 105 | 2 | 3 | 2 | 3 | 2 | 2 | 14 |
| 106 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 107 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 108 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 109 | 3 | 2 | 1 | 3 | 2 | 1 | 12 |
| 110 | 3 | 3 | 4 | 3 | 3 | 3 | 19 |
| 111 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 112 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 113 | 3 | 3 | 2 | 3 | 3 | 2 | 16 |
| 114 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 115 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 116 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 117 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 118 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 119 | 3 | 3 | 2 | 3 | 3 | 4 | 18 |
| 120 | 4 | 4 | 2 | 4 | 4 | 4 | 22 |



|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 121 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 122 | 2 | 3 | 2 | 3 | 3 | 3 | 16 |
| 123 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 124 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 125 | 4 | 3 | 4 | 4 | 4 | 3 | 22 |
| 126 | 3 | 3 | 3 | 4 | 3 | 4 | 20 |
| 127 | 3 | 3 | 3 | 3 | 4 | 3 | 19 |
| 128 | 3 | 2 | 2 | 3 | 3 | 3 | 16 |
| 129 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 130 | 4 | 3 | 3 | 3 | 3 | 3 | 19 |
| 131 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 132 | 3 | 3 | 2 | 2 | 3 | 2 | 15 |
| 133 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 134 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 135 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 136 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 137 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 138 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 139 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 140 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 141 | 3 | 3 | 3 | 4 | 4 | 4 | 21 |
| 142 | 4 | 3 | 3 | 4 | 3 | 3 | 20 |
| 143 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 144 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 145 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 146 | 4 | 3 | 2 | 3 | 3 | 3 | 18 |
| 147 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 148 | 3 | 3 | 2 | 2 | 3 | 3 | 16 |
| 149 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 150 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 151 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 152 | 3 | 3 | 3 | 3 | 2 | 2 | 16 |
| 153 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 154 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 155 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 156 | 2 | 2 | 1 | 1 | 1 | 1 | 8  |
| 157 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 158 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 159 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 160 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 161 | 3 | 4 | 3 | 3 | 3 | 3 | 19 |

|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 162 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 163 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 164 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 165 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 166 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 167 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 168 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 169 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 170 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 171 | 2 | 3 | 2 | 2 | 2 | 2 | 13 |
| 172 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 173 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 174 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 175 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 176 | 3 | 3 | 1 | 3 | 2 | 2 | 14 |
| 177 | 2 | 3 | 2 | 3 | 3 | 2 | 15 |
| 178 | 2 | 3 | 3 | 3 | 3 | 3 | 17 |
| 179 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |

Lampiran 2.2 Tabulasi Data Responden Variabel Literasi Keuangan (X1)

| No | Literasi Keuangan (X1) |      |      |      |      |      | Total X1 |
|----|------------------------|------|------|------|------|------|----------|
|    | X1.1                   | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 |          |
| 1  | 3                      | 4    | 3    | 3    | 4    | 3    | 20       |
| 2  | 3                      | 3    | 3    | 3    | 4    | 3    | 19       |
| 3  | 3                      | 4    | 3    | 4    | 3    | 3    | 20       |
| 4  | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 5  | 3                      | 4    | 3    | 3    | 3    | 3    | 19       |
| 6  | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 7  | 3                      | 3    | 2    | 2    | 3    | 3    | 16       |
| 8  | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 9  | 3                      | 2    | 2    | 3    | 3    | 3    | 16       |
| 10 | 3                      | 4    | 4    | 4    | 4    | 4    | 23       |
| 11 | 3                      | 4    | 3    | 4    | 4    | 3    | 21       |
| 12 | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 13 | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 14 | 3                      | 3    | 4    | 4    | 4    | 3    | 21       |
| 15 | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 16 | 3                      | 3    | 3    | 3    | 4    | 2    | 18       |
| 17 | 3                      | 4    | 3    | 3    | 3    | 3    | 19       |
| 18 | 4                      | 3    | 3    | 3    | 4    | 3    | 20       |
| 19 | 4                      | 4    | 4    | 4    | 4    | 4    | 24       |
| 20 | 3                      | 3    | 3    | 3    | 3    | 1    | 16       |
| 21 | 3                      | 4    | 3    | 4    | 3    | 2    | 19       |
| 22 | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 23 | 4                      | 4    | 4    | 4    | 4    | 3    | 23       |
| 24 | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 25 | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 26 | 3                      | 3    | 3    | 4    | 4    | 3    | 20       |
| 27 | 3                      | 3    | 4    | 4    | 4    | 3    | 21       |
| 28 | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 29 | 3                      | 3    | 3    | 2    | 4    | 3    | 18       |
| 30 | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 31 | 3                      | 3    | 3    | 3    | 3    | 3    | 18       |
| 32 | 4                      | 4    | 4    | 4    | 4    | 3    | 23       |
| 33 | 3                      | 4    | 4    | 4    | 4    | 3    | 22       |
| 34 | 4                      | 4    | 4    | 4    | 4    | 4    | 24       |
| 35 | 4                      | 4    | 4    | 3    | 4    | 3    | 22       |
| 36 | 3                      | 4    | 4    | 4    | 4    | 3    | 22       |
| 37 | 4                      | 4    | 4    | 4    | 4    | 4    | 24       |
| 38 | 3                      | 4    | 3    | 3    | 4    | 3    | 20       |

|    |   |   |   |   |   |   |    |
|----|---|---|---|---|---|---|----|
| 39 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 40 | 3 | 4 | 3 | 4 | 3 | 3 | 20 |
| 41 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 42 | 4 | 3 | 3 | 3 | 4 | 3 | 20 |
| 43 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 44 | 4 | 4 | 3 | 3 | 4 | 3 | 21 |
| 45 | 4 | 4 | 3 | 3 | 4 | 3 | 21 |
| 46 | 3 | 3 | 3 | 3 | 3 | 2 | 17 |
| 47 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 48 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 49 | 3 | 4 | 3 | 3 | 4 | 3 | 20 |
| 50 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 51 | 4 | 4 | 3 | 3 | 4 | 3 | 21 |
| 52 | 4 | 4 | 3 | 3 | 4 | 4 | 22 |
| 53 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 54 | 3 | 4 | 3 | 3 | 3 | 3 | 19 |
| 55 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 56 | 3 | 4 | 4 | 3 | 4 | 2 | 20 |
| 57 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 58 | 3 | 3 | 3 | 4 | 4 | 3 | 20 |
| 59 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 60 | 3 | 3 | 4 | 4 | 3 | 3 | 20 |
| 61 | 3 | 3 | 3 | 4 | 4 | 4 | 21 |
| 62 | 3 | 3 | 1 | 3 | 3 | 4 | 17 |
| 63 | 3 | 3 | 3 | 3 | 3 | 2 | 17 |
| 64 | 4 | 4 | 3 | 3 | 4 | 4 | 22 |
| 65 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 66 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 67 | 3 | 3 | 4 | 4 | 4 | 3 | 21 |
| 68 | 3 | 4 | 4 | 3 | 4 | 3 | 21 |
| 69 | 3 | 4 | 4 | 3 | 3 | 2 | 19 |
| 70 | 2 | 3 | 2 | 3 | 3 | 3 | 16 |
| 71 | 3 | 3 | 3 | 2 | 4 | 3 | 18 |
| 72 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 73 | 3 | 3 | 2 | 2 | 3 | 3 | 16 |
| 74 | 4 | 4 | 3 | 3 | 4 | 1 | 19 |
| 75 | 3 | 3 | 3 | 3 | 4 | 3 | 19 |
| 76 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 77 | 3 | 2 | 3 | 3 | 2 | 4 | 17 |
| 78 | 2 | 3 | 3 | 2 | 3 | 2 | 15 |
| 79 | 3 | 3 | 3 | 3 | 4 | 3 | 19 |

|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 80  | 3 | 4 | 3 | 3 | 4 | 4 | 21 |
| 81  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 82  | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 83  | 3 | 3 | 3 | 3 | 4 | 3 | 19 |
| 84  | 3 | 3 | 3 | 3 | 3 | 2 | 17 |
| 85  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 86  | 3 | 4 | 3 | 4 | 4 | 4 | 22 |
| 87  | 2 | 3 | 3 | 3 | 3 | 3 | 17 |
| 88  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 89  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 90  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 91  | 3 | 4 | 3 | 3 | 4 | 3 | 20 |
| 92  | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 93  | 3 | 3 | 3 | 4 | 4 | 3 | 20 |
| 94  | 3 | 4 | 4 | 2 | 4 | 3 | 20 |
| 95  | 2 | 4 | 4 | 3 | 4 | 4 | 21 |
| 96  | 3 | 3 | 3 | 4 | 4 | 2 | 19 |
| 97  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 98  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 99  | 3 | 4 | 2 | 2 | 4 | 3 | 18 |
| 100 | 3 | 3 | 3 | 3 | 3 | 2 | 17 |
| 101 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 102 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 103 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 104 | 3 | 3 | 3 | 3 | 4 | 3 | 19 |
| 105 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 106 | 3 | 4 | 3 | 3 | 3 | 3 | 19 |
| 107 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 108 | 3 | 3 | 3 | 3 | 3 | 2 | 17 |
| 109 | 3 | 2 | 2 | 2 | 4 | 4 | 17 |
| 110 | 4 | 4 | 3 | 3 | 4 | 3 | 21 |
| 111 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 112 | 3 | 3 | 4 | 4 | 3 | 3 | 20 |
| 113 | 2 | 3 | 2 | 4 | 2 | 3 | 16 |
| 114 | 3 | 3 | 3 | 3 | 3 | 2 | 17 |
| 115 | 3 | 3 | 3 | 2 | 3 | 3 | 17 |
| 116 | 3 | 2 | 3 | 3 | 4 | 3 | 18 |
| 117 | 4 | 3 | 3 | 3 | 4 | 2 | 19 |
| 118 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 119 | 3 | 3 | 4 | 4 | 2 | 2 | 18 |
| 120 | 4 | 4 | 4 | 4 | 4 | 2 | 22 |

|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 121 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 122 | 3 | 3 | 2 | 2 | 3 | 2 | 15 |
| 123 | 3 | 3 | 2 | 1 | 3 | 2 | 14 |
| 124 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 125 | 3 | 4 | 3 | 4 | 4 | 3 | 21 |
| 126 | 4 | 3 | 3 | 4 | 4 | 2 | 20 |
| 127 | 3 | 3 | 3 | 3 | 3 | 4 | 19 |
| 128 | 4 | 4 | 3 | 3 | 4 | 2 | 20 |
| 129 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 130 | 3 | 3 | 4 | 4 | 4 | 2 | 20 |
| 131 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 132 | 3 | 3 | 3 | 2 | 3 | 3 | 17 |
| 133 | 3 | 3 | 3 | 3 | 4 | 1 | 17 |
| 134 | 4 | 4 | 3 | 3 | 4 | 3 | 21 |
| 135 | 3 | 3 | 3 | 2 | 3 | 3 | 17 |
| 136 | 4 | 4 | 4 | 4 | 4 | 2 | 22 |
| 137 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 138 | 2 | 3 | 3 | 3 | 3 | 3 | 17 |
| 139 | 3 | 4 | 3 | 3 | 4 | 3 | 20 |
| 140 | 3 | 3 | 4 | 4 | 3 | 3 | 20 |
| 141 | 3 | 4 | 2 | 2 | 4 | 4 | 19 |
| 142 | 3 | 4 | 3 | 4 | 3 | 3 | 20 |
| 143 | 3 | 3 | 3 | 3 | 4 | 3 | 19 |
| 144 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 145 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 146 | 4 | 4 | 3 | 3 | 4 | 3 | 21 |
| 147 | 3 | 3 | 4 | 3 | 4 | 1 | 18 |
| 148 | 2 | 3 | 4 | 4 | 4 | 4 | 21 |
| 149 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 150 | 3 | 3 | 2 | 2 | 3 | 2 | 15 |
| 151 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 152 | 4 | 4 | 4 | 4 | 4 | 3 | 23 |
| 153 | 3 | 3 | 3 | 2 | 4 | 1 | 16 |
| 154 | 3 | 3 | 2 | 2 | 2 | 2 | 14 |
| 155 | 3 | 4 | 3 | 3 | 4 | 3 | 20 |
| 156 | 3 | 3 | 2 | 2 | 3 | 2 | 15 |
| 157 | 3 | 4 | 3 | 3 | 3 | 4 | 20 |
| 158 | 3 | 3 | 3 | 3 | 4 | 1 | 17 |
| 159 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 160 | 3 | 2 | 1 | 1 | 3 | 1 | 11 |
| 161 | 4 | 4 | 4 | 3 | 3 | 4 | 22 |

|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 162 | 3 | 4 | 2 | 2 | 4 | 3 | 18 |
| 163 | 4 | 4 | 1 | 1 | 4 | 1 | 15 |
| 164 | 3 | 3 | 3 | 2 | 4 | 3 | 18 |
| 165 | 3 | 3 | 3 | 3 | 4 | 2 | 18 |
| 166 | 2 | 4 | 4 | 4 | 4 | 4 | 22 |
| 167 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 168 | 3 | 3 | 3 | 2 | 4 | 2 | 17 |
| 169 | 3 | 4 | 3 | 3 | 4 | 1 | 18 |
| 170 | 3 | 3 | 2 | 2 | 3 | 3 | 16 |
| 171 | 3 | 3 | 3 | 2 | 3 | 3 | 17 |
| 172 | 2 | 3 | 3 | 3 | 3 | 3 | 17 |
| 173 | 4 | 4 | 3 | 3 | 4 | 3 | 21 |
| 174 | 4 | 4 | 4 | 4 | 4 | 3 | 23 |
| 175 | 3 | 4 | 3 | 3 | 4 | 4 | 21 |
| 176 | 1 | 4 | 3 | 3 | 4 | 2 | 17 |
| 177 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 178 | 3 | 3 | 4 | 4 | 4 | 3 | 21 |
| 179 | 4 | 3 | 4 | 4 | 4 | 3 | 22 |

Lampiran 2.3 Tabulasi Data Responden Variabel Digital Payment System (X2)

| No | Digital Payment System (X2) |      |      |      |      |      | Total X2 |
|----|-----------------------------|------|------|------|------|------|----------|
|    | X2.1                        | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 |          |
| 1  | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 2  | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 3  | 3                           | 3    | 4    | 3    | 3    | 3    | 19       |
| 4  | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 5  | 4                           | 4    | 3    | 3    | 3    | 3    | 20       |
| 6  | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 7  | 3                           | 2    | 3    | 3    | 3    | 2    | 16       |
| 8  | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 9  | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 10 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 11 | 2                           | 3    | 3    | 3    | 3    | 3    | 17       |
| 12 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 13 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 14 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 15 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 16 | 3                           | 3    | 4    | 4    | 4    | 4    | 22       |
| 17 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 18 | 3                           | 3    | 3    | 3    | 4    | 4    | 20       |
| 19 | 4                           | 3    | 3    | 4    | 4    | 4    | 22       |
| 20 | 2                           | 2    | 2    | 2    | 2    | 2    | 12       |
| 21 | 4                           | 4    | 3    | 3    | 3    | 3    | 20       |
| 22 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 23 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 24 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 25 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 26 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 27 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 28 | 4                           | 3    | 4    | 3    | 3    | 4    | 21       |
| 29 | 4                           | 4    | 3    | 3    | 3    | 3    | 20       |
| 30 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 31 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 32 | 3                           | 4    | 4    | 4    | 4    | 4    | 23       |
| 33 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |
| 34 | 4                           | 4    | 4    | 4    | 4    | 4    | 24       |
| 35 | 3                           | 3    | 3    | 3    | 3    | 4    | 19       |
| 36 | 4                           | 4    | 4    | 4    | 4    | 4    | 24       |
| 37 | 4                           | 4    | 4    | 4    | 4    | 4    | 24       |
| 38 | 3                           | 3    | 3    | 3    | 3    | 3    | 18       |



|    |   |   |   |   |   |   |    |
|----|---|---|---|---|---|---|----|
| 39 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 40 | 3 | 3 | 4 | 3 | 3 | 3 | 19 |
| 41 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 42 | 2 | 2 | 3 | 3 | 2 | 3 | 15 |
| 43 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 44 | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 45 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 46 | 2 | 3 | 3 | 3 | 3 | 3 | 17 |
| 47 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 48 | 3 | 2 | 2 | 2 | 2 | 3 | 14 |
| 49 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 50 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 51 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 52 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 53 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 54 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 55 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 56 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 57 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 58 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 59 | 3 | 3 | 3 | 3 | 2 | 3 | 17 |
| 60 | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 61 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 62 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 63 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 64 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 65 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 66 | 3 | 3 | 2 | 2 | 3 | 3 | 16 |
| 67 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 68 | 3 | 3 | 4 | 4 | 4 | 4 | 22 |
| 69 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 70 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 71 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 72 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 73 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 74 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 75 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 76 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 77 | 1 | 1 | 3 | 2 | 3 | 3 | 13 |
| 78 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 79 | 2 | 2 | 3 | 2 | 2 | 2 | 13 |

|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 80  | 4 | 3 | 3 | 3 | 3 | 3 | 19 |
| 81  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 82  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 83  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 84  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 85  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 86  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 87  | 3 | 3 | 3 | 3 | 2 | 3 | 17 |
| 88  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 89  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 90  | 2 | 2 | 3 | 2 | 3 | 2 | 14 |
| 91  | 3 | 3 | 4 | 4 | 3 | 3 | 20 |
| 92  | 3 | 3 | 3 | 3 | 3 | 4 | 19 |
| 93  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 94  | 3 | 3 | 3 | 2 | 3 | 2 | 16 |
| 95  | 4 | 3 | 3 | 3 | 4 | 4 | 21 |
| 96  | 3 | 3 | 3 | 3 | 4 | 3 | 19 |
| 97  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 98  | 3 | 3 | 4 | 4 | 3 | 3 | 20 |
| 99  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 100 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 101 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 102 | 3 | 3 | 3 | 3 | 3 | 2 | 17 |
| 103 | 3 | 2 | 3 | 3 | 3 | 3 | 17 |
| 104 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 105 | 3 | 2 | 3 | 2 | 2 | 3 | 15 |
| 106 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 107 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 108 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 109 | 3 | 3 | 3 | 2 | 2 | 2 | 15 |
| 110 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 111 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 112 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 113 | 3 | 3 | 3 | 3 | 2 | 3 | 17 |
| 114 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 115 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 116 | 3 | 3 | 4 | 4 | 3 | 3 | 20 |
| 117 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 118 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 119 | 3 | 3 | 4 | 4 | 3 | 3 | 20 |
| 120 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |

|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 121 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 122 | 4 | 3 | 3 | 3 | 2 | 3 | 18 |
| 123 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 124 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 125 | 3 | 3 | 3 | 3 | 3 | 4 | 19 |
| 126 | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 127 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 128 | 4 | 3 | 3 | 3 | 3 | 3 | 19 |
| 129 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 130 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 131 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 132 | 2 | 2 | 3 | 3 | 3 | 3 | 16 |
| 133 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 134 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 135 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 136 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 137 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 138 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 139 | 3 | 2 | 3 | 3 | 3 | 3 | 17 |
| 140 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 141 | 4 | 3 | 3 | 3 | 3 | 4 | 20 |
| 142 | 3 | 3 | 3 | 3 | 3 | 4 | 19 |
| 143 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 144 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 145 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 146 | 3 | 3 | 4 | 3 | 3 | 3 | 19 |
| 147 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 148 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 149 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 150 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 151 | 3 | 4 | 4 | 4 | 4 | 4 | 23 |
| 152 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 153 | 3 | 3 | 3 | 3 | 3 | 2 | 17 |
| 154 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 155 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 156 | 2 | 2 | 1 | 2 | 2 | 2 | 11 |
| 157 | 4 | 3 | 3 | 4 | 3 | 3 | 20 |
| 158 | 4 | 3 | 3 | 3 | 3 | 3 | 19 |
| 159 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 160 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 161 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |

|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 162 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 163 | 3 | 3 | 3 | 3 | 3 | 2 | 17 |
| 164 | 3 | 3 | 2 | 2 | 2 | 2 | 14 |
| 165 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 166 | 3 | 3 | 4 | 4 | 3 | 4 | 21 |
| 167 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 168 | 3 | 3 | 3 | 3 | 2 | 3 | 17 |
| 169 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 170 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 171 | 2 | 2 | 3 | 3 | 2 | 2 | 14 |
| 172 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 173 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 174 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 175 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 176 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 177 | 3 | 2 | 3 | 3 | 3 | 3 | 17 |
| 178 | 3 | 3 | 3 | 3 | 2 | 3 | 17 |
| 179 | 4 | 4 | 4 | 3 | 4 | 4 | 23 |

Lampiran 2.4 Tabulasi Dara Responden Variabel Penggunaan Internet (X3)

| No | Penggunaan Internet (X3) |      |      |      |      |      | Total X3 |
|----|--------------------------|------|------|------|------|------|----------|
|    | X3.1                     | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 |          |
| 1  | 3                        | 3    | 4    | 3    | 3    | 3    | 19       |
| 2  | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 3  | 3                        | 3    | 4    | 4    | 3    | 3    | 20       |
| 4  | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 5  | 4                        | 4    | 3    | 3    | 3    | 3    | 20       |
| 6  | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 7  | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 8  | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 9  | 3                        | 3    | 4    | 4    | 4    | 3    | 21       |
| 10 | 3                        | 3    | 2    | 2    | 3    | 4    | 17       |
| 11 | 4                        | 4    | 3    | 4    | 3    | 4    | 22       |
| 12 | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 13 | 3                        | 3    | 3    | 4    | 3    | 3    | 19       |
| 14 | 4                        | 3    | 4    | 3    | 3    | 3    | 20       |
| 15 | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 16 | 4                        | 4    | 4    | 4    | 4    | 4    | 24       |
| 17 | 4                        | 4    | 4    | 4    | 4    | 4    | 24       |
| 18 | 4                        | 4    | 4    | 4    | 4    | 4    | 24       |
| 19 | 3                        | 3    | 4    | 4    | 4    | 4    | 22       |
| 20 | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 21 | 3                        | 3    | 4    | 3    | 2    | 3    | 18       |
| 22 | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 23 | 3                        | 3    | 4    | 3    | 3    | 3    | 19       |
| 24 | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 25 | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 26 | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 27 | 4                        | 4    | 4    | 4    | 4    | 4    | 24       |
| 28 | 4                        | 4    | 4    | 4    | 4    | 4    | 24       |
| 29 | 3                        | 3    | 4    | 3    | 3    | 3    | 19       |
| 30 | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 31 | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |
| 32 | 4                        | 4    | 4    | 4    | 4    | 4    | 24       |
| 33 | 3                        | 3    | 2    | 3    | 3    | 3    | 17       |
| 34 | 4                        | 4    | 4    | 4    | 4    | 4    | 24       |
| 35 | 4                        | 4    | 4    | 4    | 4    | 4    | 24       |
| 36 | 4                        | 4    | 4    | 4    | 4    | 4    | 24       |
| 37 | 4                        | 4    | 4    | 4    | 4    | 4    | 24       |
| 38 | 3                        | 3    | 3    | 3    | 3    | 3    | 18       |

|    |   |   |   |   |   |   |    |
|----|---|---|---|---|---|---|----|
| 39 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 40 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 41 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 42 | 3 | 4 | 4 | 4 | 4 | 3 | 22 |
| 43 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 44 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 45 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 46 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 47 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 48 | 2 | 2 | 3 | 2 | 3 | 3 | 15 |
| 49 | 4 | 4 | 4 | 3 | 3 | 4 | 22 |
| 50 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 51 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 52 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 53 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 54 | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 55 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 56 | 3 | 2 | 4 | 3 | 2 | 3 | 17 |
| 57 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 58 | 3 | 3 | 4 | 4 | 4 | 4 | 22 |
| 59 | 3 | 3 | 4 | 4 | 3 | 4 | 21 |
| 60 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 61 | 3 | 4 | 3 | 4 | 4 | 3 | 21 |
| 62 | 3 | 3 | 3 | 3 | 4 | 3 | 19 |
| 63 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 64 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 65 | 3 | 2 | 4 | 3 | 3 | 3 | 18 |
| 66 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 67 | 4 | 4 | 3 | 3 | 3 | 3 | 20 |
| 68 | 3 | 3 | 3 | 4 | 4 | 4 | 21 |
| 69 | 3 | 3 | 4 | 4 | 4 | 4 | 22 |
| 70 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 71 | 3 | 3 | 3 | 4 | 3 | 3 | 19 |
| 72 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 73 | 3 | 2 | 3 | 3 | 3 | 3 | 17 |
| 74 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 75 | 3 | 3 | 3 | 4 | 4 | 4 | 21 |
| 76 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 77 | 3 | 3 | 4 | 4 | 3 | 3 | 20 |
| 78 | 4 | 2 | 4 | 3 | 3 | 3 | 19 |
| 79 | 2 | 3 | 3 | 2 | 3 | 2 | 15 |

|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 80  | 3 | 3 | 4 | 3 | 3 | 4 | 20 |
| 81  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 82  | 3 | 3 | 4 | 3 | 3 | 4 | 20 |
| 83  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 84  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 85  | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 86  | 4 | 4 | 3 | 3 | 3 | 4 | 21 |
| 87  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 88  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 89  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 90  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 91  | 3 | 4 | 4 | 3 | 3 | 4 | 21 |
| 92  | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 93  | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 94  | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 95  | 4 | 4 | 4 | 4 | 4 | 2 | 22 |
| 96  | 4 | 3 | 3 | 4 | 3 | 4 | 21 |
| 97  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 98  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 99  | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 100 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 101 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 102 | 3 | 3 | 3 | 3 | 2 | 2 | 16 |
| 103 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 104 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 105 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 106 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 107 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 108 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 109 | 3 | 2 | 1 | 3 | 2 | 3 | 14 |
| 110 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 111 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 112 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 113 | 2 | 2 | 3 | 3 | 3 | 3 | 16 |
| 114 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 115 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 116 | 3 | 4 | 1 | 3 | 2 | 3 | 16 |
| 117 | 3 | 3 | 4 | 4 | 4 | 3 | 21 |
| 118 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 119 | 4 | 4 | 4 | 3 | 3 | 4 | 22 |
| 120 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |

|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 121 | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 122 | 4 | 4 | 4 | 3 | 4 | 4 | 23 |
| 123 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 124 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 125 | 4 | 4 | 4 | 4 | 4 | 3 | 23 |
| 126 | 4 | 3 | 3 | 3 | 3 | 4 | 20 |
| 127 | 3 | 3 | 4 | 3 | 3 | 3 | 19 |
| 128 | 3 | 3 | 4 | 3 | 3 | 3 | 19 |
| 129 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 130 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 131 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 132 | 3 | 3 | 3 | 4 | 4 | 4 | 21 |
| 133 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 134 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 135 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 136 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 137 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 138 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 139 | 3 | 2 | 3 | 2 | 2 | 3 | 15 |
| 140 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 141 | 4 | 4 | 4 | 3 | 4 | 4 | 23 |
| 142 | 3 | 3 | 3 | 4 | 3 | 3 | 19 |
| 143 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 144 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 145 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 146 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 147 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 148 | 4 | 4 | 4 | 3 | 3 | 3 | 21 |
| 149 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 150 | 3 | 3 | 3 | 2 | 2 | 3 | 16 |
| 151 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 152 | 4 | 4 | 3 | 3 | 4 | 3 | 21 |
| 153 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 154 | 2 | 3 | 3 | 2 | 3 | 3 | 16 |
| 155 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 156 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 157 | 4 | 3 | 4 | 3 | 3 | 4 | 21 |
| 158 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 159 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 160 | 3 | 3 | 3 | 2 | 3 | 3 | 17 |
| 161 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |



|     |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|----|
| 162 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 163 | 4 | 2 | 3 | 3 | 3 | 3 | 18 |
| 164 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 165 | 3 | 3 | 3 | 3 | 3 | 4 | 19 |
| 166 | 1 | 4 | 4 | 4 | 2 | 4 | 19 |
| 167 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 168 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 169 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 170 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 171 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 172 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 173 | 3 | 3 | 4 | 4 | 4 | 4 | 22 |
| 174 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 175 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 176 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 177 | 2 | 2 | 2 | 2 | 3 | 2 | 13 |
| 178 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 179 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |

## Lampiran 3.1 Uji Validitas Variabel Literasi Keuangan

| Correlations             |        |        |        |        |        |        |        |
|--------------------------|--------|--------|--------|--------|--------|--------|--------|
|                          | X1.1   | X1.2   | X1.3   | X1.4   | X1.5   | X1.6   | X1     |
| X1.1 Pearson Correlation | 1      | .462** | .250** | .177*  | .429** | .281** | .644** |
| Sig. (2-tailed)          |        | .000   | .001   | .017   | .000   | .000   | .000   |
| N                        | 179    | 179    | 179    | 179    | 179    | 179    | 179    |
| X1.2 Pearson Correlation | .462** | 1      | .303** | .166*  | .435** | .275** | .668** |
| Sig. (2-tailed)          | .000   |        | .000   | .026   | .000   | .000   | .000   |
| N                        | 179    | 179    | 179    | 179    | 179    | 179    | 179    |
| X1.3 Pearson Correlation | .250** | .303** | 1      | .507** | .275** | .348** | .685** |
| Sig. (2-tailed)          | .001   | .000   |        | .000   | .000   | .000   | .000   |
| N                        | 179    | 179    | 179    | 179    | 179    | 179    | 179    |
| X1.4 Pearson Correlation | .177*  | .166*  | .507** | 1      | .311** | .328** | .649** |
| Sig. (2-tailed)          | .017   | .026   | .000   |        | .000   | .000   | .000   |
| N                        | 179    | 179    | 179    | 179    | 179    | 179    | 179    |
| X1.5 Pearson Correlation | .429** | .435** | .275** | .311** | 1      | .204** | .681** |
| Sig. (2-tailed)          | .000   | .000   | .000   | .000   |        | .006   | .000   |
| N                        | 179    | 179    | 179    | 179    | 179    | 179    | 179    |
| X1.6 Pearson Correlation | .281** | .275** | .348** | .328** | .204** | 1      | .609** |
| Sig. (2-tailed)          | .000   | .000   | .000   | .000   | .006   |        | .000   |
| N                        | 179    | 179    | 179    | 179    | 179    | 179    | 179    |
| X1 Pearson Correlation   | .644** | .668** | .685** | .649** | .681** | .609** | 1      |
| Sig. (2-tailed)          | .000   | .000   | .000   | .000   | .000   | .000   |        |
| N                        | 179    | 179    | 179    | 179    | 179    | 179    | 179    |

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

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

## Lampiran 3.2 Uji Validitas Variabel Digital Payment System

|      |                     | Correlations |        |        |        |        |        |        |
|------|---------------------|--------------|--------|--------|--------|--------|--------|--------|
|      |                     | X2.1         | X2.2   | X2.3   | X2.4   | X2.5   | X2.6   | X2     |
| X2.1 | Pearson Correlation | 1            | .525** | .244** | .329** | .373** | .418** | .679** |
|      | Sig. (2-tailed)     |              | .000   | .001   | .000   | .000   | .000   | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X2.2 | Pearson Correlation | .525**       | 1      | .322** | .382** | .372** | .284** | .682** |
|      | Sig. (2-tailed)     | .000         |        | .000   | .000   | .000   | .000   | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X2.3 | Pearson Correlation | .244**       | .322** | 1      | .443** | .326** | .334** | .633** |
|      | Sig. (2-tailed)     | .001         | .000   |        | .000   | .000   | .000   | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X2.4 | Pearson Correlation | .329**       | .382** | .443** | 1      | .520** | .559** | .760** |
|      | Sig. (2-tailed)     | .000         | .000   | .000   |        | .000   | .000   | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X2.5 | Pearson Correlation | .373**       | .372** | .326** | .520** | 1      | .615** | .750** |
|      | Sig. (2-tailed)     | .000         | .000   | .000   | .000   |        | .000   | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X2.6 | Pearson Correlation | .418**       | .284** | .334** | .559** | .615** | 1      | .749** |
|      | Sig. (2-tailed)     | .000         | .000   | .000   | .000   | .000   |        | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X2   | Pearson Correlation | .679**       | .682** | .633** | .760** | .750** | .749** | 1      |
|      | Sig. (2-tailed)     | .000         | .000   | .000   | .000   | .000   | .000   |        |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |

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

## Lampiran 3.3 Uji Validitas Variabel Penggunaan Internet

|      |                     | Correlations |        |        |        |        |        |        |
|------|---------------------|--------------|--------|--------|--------|--------|--------|--------|
|      |                     | X3.1         | X3.2   | X3.3   | X3.4   | X3.5   | X3.6   | X3     |
| X3.1 | Pearson Correlation | 1            | .618** | .496** | .481** | .436** | .587** | .789** |
|      | Sig. (2-tailed)     |              | .000   | .000   | .000   | .000   | .000   | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X3.2 | Pearson Correlation | .618**       | 1      | .433** | .374** | .434** | .399** | .714** |
|      | Sig. (2-tailed)     | .000         |        | .000   | .000   | .000   | .000   | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X3.3 | Pearson Correlation | .496**       | .433** | 1      | .463** | .435** | .531** | .739** |
|      | Sig. (2-tailed)     | .000         | .000   |        | .000   | .000   | .000   | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X3.4 | Pearson Correlation | .481**       | .374** | .463** | 1      | .606** | .581** | .770** |
|      | Sig. (2-tailed)     | .000         | .000   | .000   |        | .000   | .000   | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X3.5 | Pearson Correlation | .436**       | .434** | .435** | .606** | 1      | .531** | .757** |
|      | Sig. (2-tailed)     | .000         | .000   | .000   | .000   |        | .000   | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X3.6 | Pearson Correlation | .587**       | .399** | .531** | .581** | .531** | 1      | .791** |
|      | Sig. (2-tailed)     | .000         | .000   | .000   | .000   | .000   |        | .000   |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| X3   | Pearson Correlation | .789**       | .714** | .739** | .770** | .757** | .791** | 1      |
|      | Sig. (2-tailed)     | .000         | .000   | .000   | .000   | .000   | .000   |        |
|      | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |

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

## Lampiran 3.4 Uji Validitas Variabel Tingkat Keberhasilan OVO

|    |                     | Correlations |        |        |        |        |        |        |
|----|---------------------|--------------|--------|--------|--------|--------|--------|--------|
|    |                     | Y1           | Y2     | Y3     | Y4     | Y5     | Y6     | Y      |
| Y1 | Pearson Correlation | 1            | .544** | .380** | .522** | .586** | .605** | .802** |
|    | Sig. (2-tailed)     |              | .000   | .000   | .000   | .000   | .000   | .000   |
|    | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| Y2 | Pearson Correlation | .544**       | 1      | .312** | .479** | .533** | .549** | .750** |
|    | Sig. (2-tailed)     | .000         |        | .000   | .000   | .000   | .000   | .000   |
|    | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| Y3 | Pearson Correlation | .380**       | .312** | 1      | .192** | .355** | .333** | .590** |
|    | Sig. (2-tailed)     | .000         | .000   |        | .010   | .000   | .000   | .000   |
|    | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| Y4 | Pearson Correlation | .522**       | .479** | .192** | 1      | .573** | .593** | .739** |
|    | Sig. (2-tailed)     | .000         | .000   | .010   |        | .000   | .000   | .000   |
|    | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| Y5 | Pearson Correlation | .586**       | .533** | .355** | .573** | 1      | .686** | .818** |
|    | Sig. (2-tailed)     | .000         | .000   | .000   | .000   |        | .000   | .000   |
|    | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| Y6 | Pearson Correlation | .605**       | .549** | .333** | .593** | .686** | 1      | .825** |
|    | Sig. (2-tailed)     | .000         | .000   | .000   | .000   | .000   |        | .000   |
|    | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |
| Y  | Pearson Correlation | .802**       | .750** | .590** | .739** | .818** | .825** | 1      |
|    | Sig. (2-tailed)     | .000         | .000   | .000   | .000   | .000   | .000   |        |
|    | N                   | 179          | 179    | 179    | 179    | 179    | 179    | 179    |

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

## Lampiran 3.5 Uji Reliabilitas Variabel Literasi Keuangan

**Case Processing Summary**

|       |                       | N   | %     |
|-------|-----------------------|-----|-------|
| Cases | Valid                 | 179 | 100.0 |
|       | Excluded <sup>a</sup> | 0   | .0    |
|       | Total                 | 179 | 100.0 |

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

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .735             | 6          |

## Lampiran 3.6 Uji Reliabilitas Variabel Digital Payment System

**Case Processing Summary**

|       |                       | N   | %     |
|-------|-----------------------|-----|-------|
| Cases | Valid                 | 179 | 100.0 |
|       | Excluded <sup>a</sup> | 0   | .0    |
|       | Total                 | 179 | 100.0 |

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

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .801             | 6          |

## Lampiran 3.7 Uji Reliabilitas Variabel Penggunaan Internet

**Case Processing Summary**

|       |                       | N   | %     |
|-------|-----------------------|-----|-------|
| Cases | Valid                 | 179 | 100.0 |
|       | Excluded <sup>a</sup> | 0   | .0    |
|       | Total                 | 179 | 100.0 |

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

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .853             | 6          |

Lampiran 3.8 Uji Reliabilitas Variabel Tingkat Keberhasilan OVO

**Case Processing Summary**

|       |                       | N   | %     |
|-------|-----------------------|-----|-------|
| Cases | Valid                 | 179 | 100.0 |
|       | Excluded <sup>a</sup> | 0   | .0    |
|       | Total                 | 179 | 100.0 |

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

**Reliability Statistics**

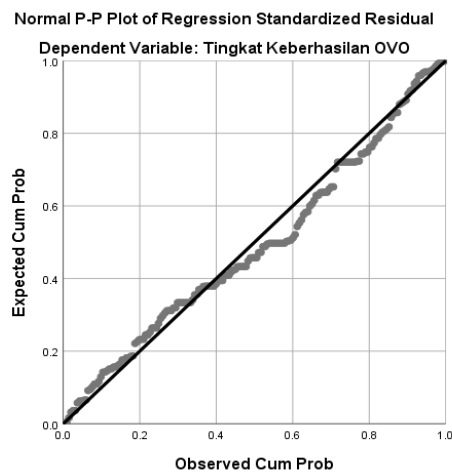
| Cronbach's Alpha | N of Items |
|------------------|------------|
| .842             | 6          |

Lampiran 3.9 Uji Normalitas

**One-Sample Kolmogorov-Smirnov Test**

|                                |                | Unstandardized Residual |
|--------------------------------|----------------|-------------------------|
| N                              |                | 179                     |
| Normal Parameters <sup>a</sup> | Mean           | .0000000                |
|                                | Std. Deviation | 1.50106798              |
| Most Extreme Differences       | Absolute       | .092                    |
|                                | Positive       | .092                    |
|                                | Negative       | -.042                   |
| Kolmogorov-Smirnov Z           |                | 1.234                   |
| Asymp. Sig. (2-tailed)         |                | .095                    |

a. Test distribution is Normal.



## Lampiran 3.10 Uji Multikolinieritas

| Variables Entered/Removed <sup>a</sup> |   |                   |        |
|--|---|-------------------|--------|
| Model                                  | Variables Entered   | Variables Removed | Method |
| 1                                      | Penggunaan Internet, Digital Payment System, Literasi Keuangan <sup>b</sup> | .                 | Enter  |

a. Dependent Variable: Tingkat Keberhasilan OVO

b. All requested variables entered.

| Model Summary <sup>b</sup> |                   |          |                   |                            |
|----------------------------|-------------------|----------|-------------------|----------------------------|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                          | .683 <sup>a</sup> | .467     | .458              | 1.51388                    |

a. Predictors: (Constant), Penggunaan Internet, Digital Payment System, Literasi Keuangan

b. Dependent Variable: Tingkat Keberhasilan OVO

| ANOVA <sup>a</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
| 1                  | Regression | 351.455        | 3   | 117.152     | 51.117 | .000 <sup>b</sup> |
|                    | Residual   | 401.071        | 175 | 2.292       |        |                   |
|                    | Total      | 752.525        | 178 |             |        |                   |

a. Dependent Variable: Tingkat Keberhasilan OVO

b. Predictors: (Constant), Penggunaan Internet, Digital Payment System, Literasi Keuangan

| Coefficients <sup>a</sup> |                        |                             |            |                           |       |      |                         |       |
|---------------------------|------------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| Model                     |                        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|                           |                        | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| 1                         | (Constant)             | 2.697                       | 1.392      |                           | 1.937 | .054 |                         |       |
|                           | Literasi Keuangan      | .244                        | .070       | .234                      | 3.509 | .001 | .685                    | 1.460 |
|                           | Digital Payment System | .455                        | .067       | .436                      | 6.840 | .000 | .751                    | 1.332 |
|                           | Penggunaan Internet    | .151                        | .061       | .170                      | 2.498 | .013 | .658                    | 1.520 |

a. Dependent Variable: Tingkat Keberhasilan OVO



## Lampiran 3.11 Uji Heteroskedastisitas

| Variables Entered/Removed <sup>a</sup> |   |           |        |
|--|---|-----------|--------|
| Model                                  | Variables   | Variables | Method |
|  | Entered   | Removed   |        |
| 1                                      | Penggunaan Internet, Digital Payment System, Literasi Keuangan <sup>b</sup> | .         | Enter  |

a. Dependent Variable: absres

b. All requested variables entered.

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .120 <sup>a</sup> | .014     | -.003             | 1.10161                    |

a. Predictors: (Constant), Penggunaan Internet, Digital Payment System, Literasi Keuangan

| ANOVA <sup>a</sup> |            |                |     |             |      |                   |
|--------------------|------------|----------------|-----|-------------|------|-------------------|
| Model              |            | Sum of Squares | Df  | Mean Square | F    | Sig.              |
| 1                  | Regression | 3.098          | 3   | 1.033       | .851 | .468 <sup>b</sup> |
|                    | Residual   | 212.369        | 175 | 1.214       |      |                   |
|                    | Total      | 215.467        | 178 |             |      |                   |

a. Dependent Variable: absres

b. Predictors: (Constant), Penggunaan Internet, Digital Payment System, Literasi Keuangan

| Coefficients <sup>a</sup> |                        |                             |            |                           |       |      |
|---------------------------|------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model                     |                        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|                           |                        | B                           | Std. Error | Beta                      |       |      |
| 1                         | (Constant)             | .626                        | 1.034      |                           | .605  | .546 |
|                           | Literasi Keuangan      | -.006                       | .050       | -.011                     | -.126 | .900 |
|                           | Digital Payment System | .067                        | .045       | .125                      | 1.509 | .133 |
|                           | Penggunaan Internet    | -.003                       | .044       | -.007                     | -.071 | .944 |

a. Dependent Variable: absres

## Lampiran 3.12 Uji Regresi Linier Berganda

| Variables Entered/Removed <sup>a</sup> |   |                   |        |
|--|---|-------------------|--------|
| Model                                  | Variables Entered   | Variables Removed | Method |
| 1                                      | Penggunaan Internet, Digital Payment System, Literasi Keuangan <sup>b</sup> | .                 | Enter  |

a. Dependent Variable: Tingkat Keberhasilan OVO

b. All requested variables entered.

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .683 <sup>a</sup> | .467     | .458              | 1.51388                    |

a. Predictors: (Constant), Penggunaan Internet, Digital Payment System, Literasi Keuangan

| ANOVA <sup>a</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | Df  | Mean Square | F      | Sig.              |
| 1                  | Regression | 351.455        | 3   | 117.152     | 51.117 | .000 <sup>b</sup> |
|                    | Residual   | 401.071        | 175 | 2.292       |        |                   |
|                    | Total      | 752.525        | 178 |             |        |                   |

a. Dependent Variable: Tingkat Keberhasilan OVO

b. Predictors: (Constant), Penggunaan Internet, Digital Payment System, Literasi Keuangan

| Coefficients <sup>a</sup> |                        |                             |            |                           |       |      |                         |       |
|---------------------------|------------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| Model                     |                        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|                           |                        | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| 1                         | (Constant)             | 2.697                       | 1.392      |                           | 1.937 | .054 |                         |       |
|                           | Literasi Keuangan      | .244                        | .070       | .234                      | 3.509 | .001 | .685                    | 1.460 |
|                           | Digital Payment System | .455                        | .067       | .436                      | 6.840 | .000 | .751                    | 1.332 |
|                           | Penggunaan Internet    | .151                        | .061       | .170                      | 2.498 | .013 | .658                    | 1.520 |

a. Dependent Variable: Tingkat Keberhasilan OVO

## Lampiran 3.13 Hasil Uji-t

| Model                  | Coefficients <sup>a</sup>   |            |                           |       |      | Collinearity Statistics |       |
|------------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|                        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Tolerance               | VIF   |
|                        | B                           | Std. Error | Beta                      |       |      |                         |       |
| 1 (Constant)           | 2.697                       | 1.392      |                           | 1.937 | .054 |                         |       |
| Literasi Keuangan      | .244                        | .070       | .234                      | 3.509 | .001 | .685                    | 1.460 |
| Digital Payment System | .455                        | .067       | .436                      | 6.840 | .000 | .751                    | 1.332 |
| Penggunaan Internet    | .151                        | .061       | .170                      | 2.498 | .013 | .658                    | 1.520 |

a. Dependent Variable: Tingkat Keberhasilan OVO

## Lampiran 3.14 Hasil Uji F-statistic

| Model |            | ANOVA <sup>a</sup> |     |             |        |                   |
|-------|------------|--------------------|-----|-------------|--------|-------------------|
|       |            | Sum of Squares     | df  | Mean Square | F      | Sig.              |
| 1     | Regression | 351.455            | 3   | 117.152     | 51.117 | .000 <sup>b</sup> |
|       | Residual   | 401.071            | 175 | 2.292       |        |                   |
|       | Total      | 752.525            | 178 |             |        |                   |

a. Dependent Variable: Tingkat Keberhasilan OVO

b. Predictors: (Constant), Penggunaan Internet, Digital Payment System, Literasi Keuangan

Lampiran 4.1 Grup Komunitas Pengguna OVO di Telegram



## Lampiran 5.1 SK Dosen Pembimbing



Fakultas Ekonomi  
dan Bisnis

Surabaya, 03 November 2022

Nomor: 426/IL3.AU/FEB/A/2022

Lamp. :-

Hal : Dosen Pembimbing Utama dan Pembimbing Pendamping

Kepada Yth,

1. Dr. Drs. Ec. Sentot Imam Wahjono, M.Si
2. Budi Wahyu Mahardhika, SE., MM

**Assalamu 'alaikum Wr. Wb.**

Sehubungan dengan telah dipenuhinya persyaratan penulisan skripsi, sebagai mana diatur dalam :

1. Peraturan Rektor no:566.1/PRN/IL3.AU.F/2014-03.09.2014, tentang pedoman Akademik Tahun 2014/2015 Universitas Muhammadiyah Surabaya, perihal penilaian hasil belajar point 4.5 (Tugas Akhir)
2. Surat Keputusan Dekan Fakultas Ekonomi & Bisnis UMSurabaya No:68/IL3.AU/A.Fak. Ekonomi/IX/2013 Tentang Pedoman Akademik Pelaksanaan Pendidikan Program Sarjana (S-1), Bab IV Point C.4 (Prosedur Penilaian Skripsi).

Maka dimohon perkenannya untuk menjadi pembimbing terhadap mahasiswa sebagai berikut :

Nama : Frumeyza Chabella Safudin  
NIM : 20191221003  
Prodi : Manajemen  
Judul Skripsi : " Pengaruh Literasi Keuangan, Digital Payment System dan Penggunaan Internet Terhadap Tingkat Keberhasilan OVO"

Pembimbing Utama : Dr. Drs. Ec. Sentot Imam Wahjono, M.Si

Pembimbing Pendamping : Budi Wahyu Mahardhika, SE., MM

Demikian, atas perhatian dan perkenannya disampaikan terima kasih.

**Wassalamu 'alaikum Wr. Wb.**

Kaprodi Manajemen,



Rina Maretasari, SM, M.SM

Tembusan Yth, (Tanpa Lampiran):

1. Dekan,
2. Kaprodi Manajemen,
3. Mahasiswa Yang Bersangkutan.

## Lampiran 5.2 Kartu Bimbingan

**Kartu Kendali Bimbingan Skripsi**  
 UNIVERSITAS MUHAMMADIYAH SURABAYA

|                |                              |              |                       |
|----------------|------------------------------|--------------|-----------------------|
| Tahun semester | : Ganjil 2022/2023           | Prodi        | : S1 Manajemen        |
| NIM            | : 20191221003                | Pembimbing 1 | : Sentot Imam Wahjono |
| Nama Mahasiswa | : FRUMEYZA CHABELLA SAFIUDIN | Pembimbing 2 | : Andi Wardhana       |

| No. Tanggal   | Topik                               | Saran / Komentar   | Pembimbing          |
|---------------|-------------------------------------|--|---------------------|
| 1 2022-11-16  | Konsultasi Judul dan latar belakang | Memastikan obyek sudah pasti                               | Andi Wardhana       |
| 2 2022-11-17  | Konsultasi Judul                    | Menyarankan Judul baru                                     | Sentot Imam Wahjono |
| 3 2022-11-21  | Mengajukan Judul Baru               | Fintech sesuai saran dospem 1                              | Andi Wardhana       |
| 4 2022-12-29  | Pengajuan judul baru                | Memberikan judul baru                                      | Sentot Imam Wahjono |
| 5 2023-02-11  | Penentuan objek dan populasi        | Menjelaskan populasi dan pembagian sampel                  | Sentot Imam Wahjono |
| 6 2023-02-25  | Penentuan indikator tiap variabel   | Mencari lebih banyak referensi                             | Sentot Imam Wahjono |
| 7 2023-03-16  | Mengerjakan Bab 1,2,3               | Sesuai saran dospem 1                                      | Andi Wardhana       |
| 8 2023-03-25  | Mengerjakan Bab 1,2,3               | Mencari lebih banyak referensi                             | Sentot Imam Wahjono |
| 9 2023-04-15  | Penyerahan proposal skripsi         | Revisi beberapa bagian                                     | Sentot Imam Wahjono |
| 10 2023-05-11 | Proposal Skripsi                    | Untuk segera mengajukan sempro                             | Sentot Imam Wahjono |
| 11 2023-05-15 | Revisi X2                           | X2 diharapkan lebih spesifik                               | Andi Wardhana       |
| 12 2023-05-20 | Revisi variabel                     | Variabel X2 lebih spesifik                                 | Sentot Imam Wahjono |
| 13 2023-05-25 | Revisi X2                           | Mencari variabel yang lebih spesifik                       | Sentot Imam Wahjono |
| 14 2023-06-08 | Pembahasan isi presentasi sempro    | Mencari informasi lebih banyak                             | Sentot Imam Wahjono |
| 15 2023-06-22 | Revisi Grand Teori                  | Mencari jurnal acuan yang lebih spesifik                   | Sentot Imam Wahjono |
| 16 2023-06-26 | Teori, indikator, kuesioner         | Mengirim lewat WA  | Andi Wardhana       |
| 17 2023-06-27 | Acc sempro                          | Meminta tanda tangan dospem 2 terlebih dahulu              | Sentot Imam Wahjono |
| 18 2023-07-03 | Acc Sempro                          | Tanda tangan untuk acc sempro                              | Andi Wardhana       |
| 19 2023-07-11 | Acc sempro                          | Tanda tangan acc sempro                                    | Sentot Imam Wahjono |
| 20 2023-08-09 | Revisi Sempro                       | Menentukan populasi  | Sentot Imam Wahjono |
| 21 2023-08-24 | Kuesioner                           | Revisi Instrumen Kuesioner                                 | Andi Wardhana       |
| 22 2023-09-04 | Populasi                            | Komunitas pengguna OVO                                     | Sentot Imam Wahjono |
| 23 2023-09-13 | Kuesioner                           | Pengecekan kuesioner sebelum penyebaran                    | Andi Wardhana       |
| 24 2023-09-27 | Perbaikan kuesioner                 | Jangan menyebar kuesioner sebelum menemukan sumber         | Sentot Imam Wahjono |
| 25 2023-11-09 | Responden Kuesioner                 | Pengecekan jumlah responden kuesioner                      | Andi Wardhana       |
| 26 2023-11-16 | Rumus Uji t dan Uji f               | Rumus dihitung manual                                      | Andi Wardhana       |
| 27 2023-11-23 | Data                                | Sumber internasional nilai reliabilitas                    | Sentot Imam Wahjono |
| 28 2023-12-05 | Penyelesaian Bab 4 dan 5            | Revisi dari dospem 1                                       | Andi Wardhana       |
| 29 2023-12-07 | Revisi Bab 1 dan 4                  | Menambahkan pembahasan komunitas dan penambahan tabel data | Sentot Imam Wahjono |
| 30 2023-12-13 | Acc Sidang                          | Acc Sidang   | Andi Wardhana       |
| 31 2023-12-13 | Revisi kata sambung                 | Kata sambung tidak boleh menjadi awal paragraf             | Andi Wardhana       |
| 32 2023-12-15 | Revisi Bab 5                        | Revisi saran dan hasil data                                | Sentot Imam Wahjono |
| 33 2023-12-15 | Acc Sidang                          | Acc Sidang   | Sentot Imam Wahjono |

## Lampiran 5.3 Surat Keterangan Bebas Pinjam



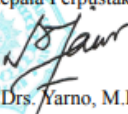
Perpustakaan

**ASLI**  
FM-002-PERPUS-07**SURAT KETERANGAN BEBAS PINJAM**

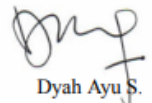
Dengan ini menyatakan bahwa :

Nama : Frumeyza Chabella Safudin  
NIM : 20191221003  
Program Studi/Fakultas : (S1) Manajemen/Fakultas Ekonomi Dan Bisnis  
Alamat : Jl. Kalimas Barat 2 no 6a  
No.Telp/HP : 081251314542

Tidak memiliki pinjaman bahan pustaka di Perpustakaan Universitas Muhammadiyah Surabaya.  
Surat keterangan ini digunakan untuk: **Mengambil Ijazah**

Mengetahui,  
Kepala Perpustakaan  
  
Drs. Yarno, M.Pd.

Surabaya, 22 Januari 2024  
Petugas Perpustakaan

  
Dyah Ayu S.

---

## Lampiran 5.4 Surat Keterangan Bukti Plagiasi

|  |                     |   |
|--|---------------------|---|
|  <b>um surabaya</b><br><small>UNIVERSITAS MUHAMMADIYAH SURABAYA</small> | <b>Perpustakaan</b> | <div style="border: 1px solid black; padding: 5px; display: inline-block;"><b>ASLI</b></div><br><small>FM-009 PERPUS-07</small> |
|--|---------------------|---|

---

**SURAT KETERANGAN BUKTI BEBAS PLAGIASI**

Naskah tugas akhir / skripsi / karya tulis / tesis\*) yang diserahkan atas :

N a m a : Frumeyza Chabella Safiudin  
 N I M : 20191221003  
 Fakultas/Prodi : Fakultas Ekonomi (S1) Manajemen  
 Alamat : Kalimas Barat gang 2 no 6a  
 Judul : Pengaruh Literasi Keuangan, Digital Payment System dan Penggunaan Internet Terhadap Tingkat Keberhasilan OVO  
 telah **diserahkan dan memenuhi kriteria** batas maksimal yang sudah ditentukan.

|   |   |
|---|---|
| Petugas perpustakaan<br><br>Putri Rokhmawati | Surabaya, 31 Januari 2024<br>Mahasiswa,<br><br>Frumeyza Chabella Safiudin |
|---|---|

  
 Mengetahui,  
 Kepala Perpustakaan  
  
 Drs. Yarno, M.Pd.

---

**\*) DILARANG KERAS MENYEBARLUASKAN FORM INI**



## Lampiran 5.5 Endorsement Letter



**ENDORSEMENT LETTER**  
21/PB-UMS/EL/1/2024

This letter is to certify that the abstract of the thesis below

Title : An Influence of Financial Literacy, Digital Payment System and Internet Use on Ovo's Success Level  
Student's name : Frumeyza Chabella Safiudin  
Student's ID Number : 20191221003  
Department : Management, Undergraduate, Faculty of Economics and Business, Universitas Muhammadiyah Surabaya, Indonesia

has been endorsed by Pusat Bahasa *UMSurabaya* for further approval by the examining committee of the faculty.

Surabaya, January 24, 2024

Chair person,

A blue circular stamp of Universitas Muhammadiyah Surabaya is positioned to the left of a handwritten signature in black ink. The signature reads 'Hamsia'. Below the signature, the text 'Dr. Waode Hamsia, M.Pd' is printed.

Dr. Waode Hamsia, M.Pd

## Lampiran 5.6 Lembar Perbaikan Skripsi



UNIVERSITAS MUHAMMADIYAH SURABAYA

Jl Sutorejo No 59 Surabaya

PANITIA UJIAN SKRIPSI STRATA - I (S-1)  
FAKULTAS EKONOMI DAN BISNIS

DAFTAR PERBAIKAN SKRIPSI

Nama Mahasiswa : Frumeyza Chabella Safudin  
 NIM : 20191221003  
 Program Studi : MANAJEMEN  
 Hari/Tanggal : Rabu, 17 Januari 2024

Kami telah menyetujui perbaikan/refiksi atas skripsi mahasiswa tersebut diatas

| Nama Penguji                           | Tanda Tangan | Tanggal     |
|--|--------------|-------------|
| Dr. Drs. Ec. Sentot Imam Wahjono, M.Si |              | 29/01 2024. |
| Budi Wahyu Mahardhika, SE.,MM          |              | 30/01 2024  |
| Dr. Wahyudiono, SE.,MM                 |              | 24/01-2024  |