LAMPIRAN

Lampiran 1.1 Uji Validitas

Correlations

		Kemudahan	Bunga	Keamanan	Limitkredit	Promo	Frekuensi	Impulsive	Karaakteristik	Pembelian	Pengeluaran	TOTAL
Kemudahan	Pearson Correlation	1	.533**	.740**	.546**	.489**	.006	-.120	-.107	-.005	.113	.453**
	Sig. (2-tailed)		.000	.000	.000	.000	.962	.362	.415	.967	.389	.000
	N	60	60	60	60	60	60	60	60	60	60	60
Bunga	Pearson Correlation	.533**	1	.698**	.709**	.507**	.251	.175	.211	.248	.303*	.697**
	Sig. (2-tailed)	.000		.000	.000	.000	.053	.182	.106	.056	.018	.000
	N	60	60	60	60	60	60	60	60	60	60	60
Keamanan	Pearson Correlation	.740**	.698**	1	.689**	.581**	.294*	.126	.118	.211	.406**	.729**
	Sig. (2-tailed)	.000	.000		.000	.000	.023	.339	.371	.105	.001	.000
	N	60	60	60	60	60	60	60	60	60	60	60
Limitkredit	Pearson Correlation	.546**	.709**	.689**	1	.485**	.288*	.031	.000	.196	.240	.623**
	Sig. (2-tailed)	.000	.000	.000		.000	.026	.812	1.000	.134	.065	.000
	N	60	60	60	60	60	60	60	60	60	60	60
Promo	Pearson Correlation	.489**	.507**	.581**	.485**	1	.222	.144	.240	.131	.171	.595**
	Sig. (2-tailed)	.000	.000	.000	.000		.088	.273	.064	.318	.191	.000
	N	60	60	60	60	60	60	60	60	60	60	60
Frekuensi	Pearson Correlation	.006	.251	.294*	.288*	.222	1	.396**	.353**	.562**	.573**	.633**
	Sig. (2-tailed)	.962	.053	.023	.026	.088		.002	.006	.000	.000	.000
	N	60	60	60	60	60	60	60	60	60	60	60
Impulsive	Pearson Correlation	-.120	.175	.126	.031	.144	.396**	1	.715**	.732**	.577**	.621**
	Sig. (2-tailed)	.362	.182	.339	.812	.273	.002		.000	.000	.000	.000
	N	60	60	60	60	60	60	60	60	60	60	60
Karaakteristik	Pearson Correlation	-.107	.211	.118	.000	.240	.353**	.715**	1	.585**	.535**	.597**
	Sig. (2-tailed)	.415	.106	.371	1.000	.064	.006	.000		.000	.000	.000
	N	60	60	60	60	60	60	60	60	60	60	60
Pembelian	Pearson Correlation	-.005	.248	.211	.196	.131	.562**	.732**	.585**	1	.673**	.709**
	Sig. (2-tailed)	.967	.056	.105	.134	.318	.000	.000	.000		.000	.000
	N	60	60	60	60	60	60	60	60	60	60	60
Pengeluaran	Pearson Correlation	.113	.303*	.406**	.240	.171	.573**	.577**	.535**	.673**	1	.746**
	Sig. (2-tailed)	.389	.018	.001	.065	.191	.000	.000	.000	.000		.000
	N	60	60	60	60	60	60	60	60	60	60	60
TOTAL	Pearson Correlation	.453**	.697**	.729**	.623**	.595**	.633**	.621**	.597**	.709**	.746**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	60	60	60	60	60	60	60	60	60	60	60

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

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

Lampiran 1.2 Uji Reliabilitas

Reliability Statistics

Cronbach's Alpha	N of Items
.842	10

Lampiran 1.3 Uji Rank Spearman

Correlations

			Fintech	Per. Konsumtif
Spearman's rho	Fintech	Correlation Coefficient	1.000	.301*
		Sig. (2-tailed)	.	.019
		N	60	60
	Per.Konsumtif	Correlation Coefficient	.301*	1.000
		Sig. (2-tailed)	.019	.
		N	60	60

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

Lampiran 1.4 Uji Rank Spearman

Correlations

			P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	TOTAL
Spearman's rho	P1	Correlation Coefficient	1.000	.455**	.672**	.447**	.455**	-.020	-.121	-.065	-.084	.106	.285*
		Sig. (2-tailed)	.	.000	.000	.000	.000	.877	.357	.623	.523	.421	.027
		N	60	60	60	60	60	60	60	60	60	60	60
	P2	Correlation Coefficient	.455**	1.000	.625**	.565**	.448**	.198	.160	.235	.205	.307*	.607**
		Sig. (2-tailed)	.000	.	.000	.000	.000	.129	.221	.071	.116	.017	.000
		N	60	60	60	60	60	60	60	60	60	60	60
	P3	Correlation Coefficient	.672**	.625**	1.000	.592**	.558**	.267*	.125	.132	.158	.422**	.638**
		Sig. (2-tailed)	.000	.000	.	.000	.000	.039	.342	.313	.227	.001	.000
		N	60	60	60	60	60	60	60	60	60	60	60
	P4	Correlation Coefficient	.447**	.565**	.592**	1.000	.482**	.253	-.005	-.043	.132	.222	.464**
		Sig. (2-tailed)	.000	.000	.000	.	.000	.051	.967	.744	.316	.088	.000
		N	60	60	60	60	60	60	60	60	60	60	60
	P5	Correlation Coefficient	.455**	.448**	.558**	.482**	1.000	.217	.050	.241	.103	.195	.537**
		Sig. (2-tailed)	.000	.000	.000	.000	.	.096	.703	.064	.433	.135	.000
		N	60	60	60	60	60	60	60	60	60	60	60
	P6	Correlation Coefficient	-.020	.198	.267*	.253	.217	1.000	.391**	.319*	.556**	.572**	.601**
		Sig. (2-tailed)	.877	.129	.039	.051	.096	.	.002	.013	.000	.000	.000
		N	60	60	60	60	60	60	60	60	60	60	60
	P7	Correlation Coefficient	-.121	.160	.125	-.005	.050	.391**	1.000	.659**	.716**	.547**	.618**
		Sig. (2-tailed)	.357	.221	.342	.967	.703	.002	.	.000	.000	.000	.000
		N	60	60	60	60	60	60	60	60	60	60	60
	P8	Correlation Coefficient	-.065	.235	.132	-.043	.241	.319*	.659**	1.000	.542**	.483**	.600**
		Sig. (2-tailed)	.623	.071	.313	.744	.064	.013	.000	.	.000	.000	.000
		N	60	60	60	60	60	60	60	60	60	60	60
	P9	Correlation Coefficient	-.084	.205	.158	.132	.103	.556**	.716**	.542**	1.000	.642**	.694**
		Sig. (2-tailed)	.523	.116	.227	.316	.433	.000	.000	.000	.	.000	.000
		N	60	60	60	60	60	60	60	60	60	60	60
	P10	Correlation Coefficient	.106	.307*	.422**	.222	.195	.572**	.547**	.483**	.642**	1.000	.784**
		Sig. (2-tailed)	.421	.017	.001	.088	.135	.000	.000	.000	.000	.	.000
		N	60	60	60	60	60	60	60	60	60	60	60
	TOTAL	Correlation Coefficient	.285*	.607**	.638**	.464**	.537**	.601**	.618**	.600**	.694**	.784**	1.000
		Sig. (2-tailed)	.027	.000	.000	.000	.000	.000	.000	.000	.000	.000	.
		N	60	60	60	60	60	60	60	60	60	60	60

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

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

Lampiran 1.5 Identitas Responden

IDENTITAS RESPONDEN

1. Jenis kelamin = 1. Laki-laki
   2. Perempuan
2. Domisili = Sleman, Gunung Kidul, Kulon Progo, Bantul, Yogyakarta
3. Umur =...
4. Pendapatan/uang saku perbulan =
   a. < Rp. 500.000
   b. Rp. 500.000 – Rp. 1.000.000
   c. > Rp. 1.000.000
5. Berapa kali berbelanja menggunakan SpayLater =
   a. 1 kali
   b. 2 – 4 kali
   c. >5 kali

PETUNJUK PENGSISIAN

Isikan seluruh petanyaan yang tersedia, sehingga tidak ada pertanyaan yang tidak terjawab.

Keterangan:

1= Sangat tidak setuju

2= Tidak setuju

3= Setuju

4= Sangat setuju

A. Financial technology

NO	PERTANYAAN	JAWABAN			
		1	**2**	**3**	**4**
1	Saya merasa fitur SpayLater mudah digunakan saat berbelanja di aplikasi shopee				
2	Bunga dan biaya layanan SpayLater sesuai dengan yang saya harapkan				
3	Saya merasa aman saat melakukan transaksi menggunakan SpayLater				
4	Limit kredit yang diberikan oleh SpayLater sudah sesuai dengan kebutuhan saya				
5	Saya tertarik menggunakan SpayLater karena sering ada promo dan diskon menarik				

B. Perilaku konsumtif

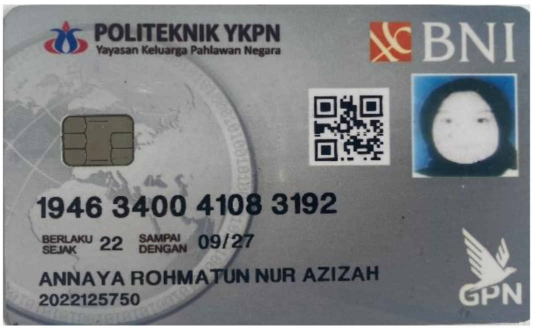
NO	PERTANYAAN	JAWABAN			
		1	**2**	**3**	**4**
1	Saya sering berbelanja online di Shopee dalam sebulan terakhir				
2	Saya sering membeli barang secara impulsif tanpa perencanaan				
3	Saya mudah tergoda uLntuk berbelanja saat melihat promo menarik				
4	Saya sering membeli barang yang sebenarnya tidak saya butuhkan				
5	Saya sering mengeluarkan uang untuk berbelanja melebihi dari kebutuhan utama saya				

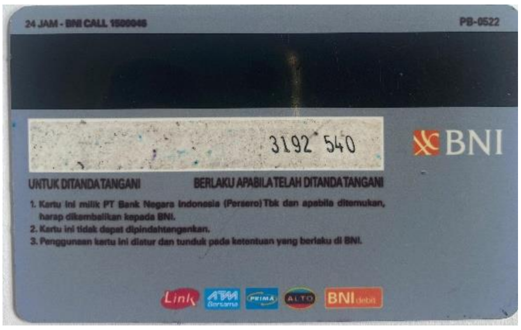
Lampiran1.6 Hasil Angket Kuisioner

RESPONDEN	X					Y					TOTAL
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	
1	3	3	4	3	4	4	3	4	3	4	**35**
2	3	4	3	3	4	4	2	4	3	4	**34**
3	3	3	3	4	4	3	3	4	3	4	**34**
4	3	3	3	3	3	3	3	3	2	2	**28**
5	2	1	1	1	1	1	1	1	1	1	**11**
6	3	3	3	3	3	3	3	4	3	3	**31**
7	3	3	3	3	3	3	3	3	3	3	**30**
8	3	2	3	2	3	3	3	3	3	3	**28**
9	4	3	4	3	3	3	3	4	2	3	**32**
10	3	3	3	3	4	3	3	4	3	2	**31**
11	3	3	3	3	3	2	3	3	2	2	**27**
12	3	3	3	3	3	3	3	3	2	3	**29**
13	3	3	3	4	4	4	2	2	3	3	**31**
14	4	3	4	4	4	2	1	1	1	1	**25**
15	3	3	3	3	3	2	2	3	2	3	**27**
16	4	1	2	1	3	2	2	3	2	2	**22**
17	3	3	3	4	3	4	3	3	4	3	**33**
18	3	3	3	3	4	3	3	4	4	3	**33**
19	3	3	3	3	3	3	3	3	3	3	**30**
20	3	3	3	3	3	3	3	3	3	3	**30**
21	3	2	2	3	3	3	3	3	3	3	**28**
22	3	3	3	3	3	4	3	3	4	4	**33**
23	3	2	2	3	2	3	3	3	3	2	**26**
24	3	4	3	4	3	3	3	3	3	3	**32**
25	4	3	4	3	4	3	2	3	2	4	**32**
26	3	3	3	4	4	4	2	3	2	1	**29**
27	3	2	3	3	4	2	3	3	2	3	**28**
28	4	4	4	4	4	2	1	2	1	1	**27**
29	2	2	2	2	2	4	3	3	3	3	**26**
30	1	1	1	1	3	3	3	3	1	2	**19**
31	4	4	4	4	4	4	4	4	4	4	**40**
32	3	3	4	4	3	3	4	3	3	4	**34**
33	3	3	3	3	3	3	3	3	3	3	**30**
34	2	3	2	2	2	3	3	3	3	3	**26**
35	3	3	3	3	3	3	3	3	3	3	**30**
36	4	3	3	3	3	2	2	2	2	3	**27**
37	3	3	3	3	3	3	3	4	4	3	**32**
38	3	3	3	3	4	3	2	2	2	2	**27**
39	3	3	3	3	2	2	2	2	2	2	**24**
40	2	2	2	3	3	3	3	3	3	3	**27**
41	3	2	3	3	3	4	2	2	2	2	**26**
42	3	2	3	4	1	4	1	2	2	4	**26**
43	3	3	3	3	3	2	3	4	2	3	**29**

44	3	3	3	3	3	2	2	3	2	2	**26**
45	3	3	3	3	3	4	3	4	3	4	**33**
46	3	3	2	3	3	3	3	3	2	2	**27**
47	3	2	2	3	3	2	2	3	2	2	**24**
48	3	2	2	3	3	2	3	3	3	2	**26**
49	3	3	3	3	2	2	2	3	2	2	**25**
50	3	3	3	3	3	3	3	3	3	3	**30**
51	3	3	3	3	3	3	3	3	3	3	**30**
52	1	1	1	1	1	3	3	4	3	2	**20**
53	3	2	3	3	3	3	2	3	2	2	**26**
54	3	3	2	3	3	2	2	3	1	1	**23**
55	4	4	4	4	4	4	4	4	4	4	**40**
56	3	3	3	3	3	3	4	4	4	3	**33**
57	3	3	2	3	2	2	2	2	2	2	**23**
58	3	2	3	3	3	2	2	2	3	2	**25**
59	4	3	3	3	3	3	1	1	1	1	**23**
60	4	3	4	3	3	4	4	3	4	4	**36**

Lampiran 1.7 Kartu Tanda Mahasiswa





DAFTAR HADIR

BIMBINGAN TUGAS AKHIR (T.A.)

SEMESTER GENAP TA. 2024/2025

Dosen pembimbing	:	Evieana Riesty Saputri, S.E., M.Ak.
Nama Mahasiswa	:	ANNAYA ROHMATUN NUR AZIZAH
Nomor Mahasiswa	:	2022125750
Tempat PKL	:	BALAI DESA KALURAHAN TEMUWUH

No	Hari	Tanggal	Materi Bimbingan	Td. Tangan Mhs.
1	KAMIS	13-03-2025	Pembahasan mencangkup perkenalan, peraturan, ketentuan judul, dan deadline	
2	JUMAT	21-03-2025	Pengajuan judul tugas akhir	
3	SELASA	29-04-2025	Pembahasan judul yang akan diambil	
4	KAMIS	01-05-2025	Pembahasan bab 1-3	
5	SABTU	31-05-2025	Pembahasan revisi bab 1-3	
6	SELASA	03-06-2025	Pembahasan bab 4 dan kuisioner	
7	SABTU	02-08-2025	Pembahasan revisi bab 4 dan kuisioner	
8	JUMAT	08-08-2025	Pembahasan TA dan Lap. PKL	
9	SENIN	11-08-2025	Pembahasan Ta dan Lap. PKL	

Dosen Pembimbing,

Evieana Riesty Saputri, S.E., M.Ak.

Wakil Direktur Bidang Akademik,

Dr. Nung Harjanto., S.E., M.A.A.C.., Ak., CA