

APPENDIX I
(QUESTIONNAIRE TEMPLATE)

RESEARCH QUESTIONNAIRE

The Effect of Financial Literacy and Financial Technology on Student Financial Inclusion in State Polytechnic of Sriwijaya

Please take the time to fill out this questionnaire completely and according to the provisions. All answers written on this questionnaire will be kept confidential. Your help is greatly appreciated.

A. RESPONDENT IDENTIFY

Fill in your personal identify with the actual situation:

- a. Name :
- b. Age :
- c. Gender :
- d. Level of Study :

B. FILLING INSTRUCTION

Please select the answer that you think corresponds to the condition you are experiencing on the available answer options from a scale of 1 (strongly disagree) to 5 (strongly agree).

Identify:

Score 1: Strongly Disagree (**SD**)

Score 2: Disagree (**D**)

Score 3: Neutral (**N**)

Score 4: Agree (**A**)

Score 5: Strongly Agree (**SA**)

C. FINANCIAL LITERACY

No	Indicator	Statements	Answer Choice				
			SD	D	N	A	SA
1	FL1	Savings is a financial product that most provides a sense of security for the future	1	2	3	4	5
2	FL2	The benefit of saving in personal financial management is to save money for future needs	1	2	3	4	5
3	FL3	Savings teach us to be frugal, because we avoid continuous use	1	2	3	4	5
4	FL4	I have sufficient knowledge about loans/credit to avoid financial doubts	1	2	3	4	5
5	FL5	I know the aspects that need to be considered in taking credit	1	2	3	4	5

6	FL6	Credit is a help for someone who wants to have quality goods	1	2	3	4	5
7	FL7	I understand very well how to invest money	1	2	3	4	5
8	FL8	College is part of one's investment for future security	1	2	3	4	5
9	FL9	Investment is used for business capital after graduation if you want to become an entrepreneur	1	2	3	4	5
10	FL10	Saving in financial institutions can minimize financial risks in the future	1	2	3	4	5
11	FL11	Good financial knowledge can reduce financial risk	1	2	3	4	5

12	FL12	Insurance is one of the financial services that can minimize future risks	1	2	3	4	5
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D. FINANCIAL TECHNOLOGY

No	Indicator	Statements	Answer Choice				
			SD	D	N	A	SA
1	FT1	I understand well about financial technology	1	2	3	4	5
2	FT2	I know that financial technology is a financial service outside of banking	1	2	3	4	5
3	FT3	I know exactly the products financial technology	1	2	3	4	5
4	FT4	Using fintech is so easy that I can learn on my own without the help of others	1	2	3	4	5

5	FT5	I feel it is easier to do transactions with financial technology	1	2	3	4	5
6	FT6	I feel I have benefits if I transact using financial technology products	1	2	3	4	5
7	FT7	Using fintech can speed up my transactions so it doesn't take much time	1	2	3	4	5
8	FT8	I feel that there are many features that I need from the fintech application that I use	1	2	3	4	5
9	FT9	I am interested in the existence of financial technology as a new innovation in the financial industry	1	2	3	4	5
10	FT10	I intend to use fintech for more practical	1	2	3	4	5

11	FT11	I prefer to use financial technology products rather than having to go to a bank or ATM	1	2	3	4	5
12	FT12	Insurance is one of the financial services that can minimize future risks	1	2	3	4	5

E. FINANCIAL INCLUSION

No	Indicator	Statements	Answer Choice				
			SD	D	N	A	SA
1	FI1	The availability/access provided by financial services can make it easier for me to carry out banking transactions	1	2	3	4	5
2	FI2	There are many financial services available that suit my needs	1	2	3	4	5
3	FI3	I can access financial services without a time limit	1	2	3	4	5
4	FI4	I use all financial services	1	2	3	4	5
5	FI5	I use financial services according to my needs	1	2	3	4	5
6	FI6	Using financial services can make it easier for me to carry	1	2	3	4	5

out transaction activities

7	FI7	Convenience in transactions is a good quality in financial services	1	2	3	4	5
8	FI8	I don't feel that banking financial service procedures are complicated	1	2	3	4	5
9	FI9	The quality of services provided by financial institutions must prioritize the best quality in provide financial products	1	2	3	4	5
10	FI10	The availability of complete financial products will help increase the welfare of students	1	2	3	4	5
11	FI11	The availability of financial products that suit their needs will help increase the welfare of students	1	2	3	4	5
12	FI12	Ease of accessing financial services will help families in conducting financial transactions so as to improve the economic welfare of students	1	2	3	4	5

APPENDIX II
(QUESTIONNAIRE DATA)

A. FINANCIAL LITERACY

No.	Name	Gender	Age	Level of Study	FL1	FL2	FL3	FL4	FL5	FL6	FL7	FL8	FL9	FL10	FL11	FL12
1	Tria Indrika Rahma	Female	21	Bachelor	5	5	5	5	5	5	3	5	4	5	5	4
2	NADIA MARINDA	Female	22	Diploma	5	5	5	5	5	4	4	5	5	4	4	5
3	Muhamad Al-Fazri	Male	22	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
4	Rolitania	Female	22	Bachelor	5	5	5	5	5	3	3	4	4	4	4	4
5	Raka Bagaskara	Male	19	Diploma	5	5	5	3	3	3	3	5	4	5	5	3
6	Mutiara Rizki Agustina Harahap	Female	20	Diploma	5	5	5	5	5	5	5	5	5	5	5	4
7	Bela Intan Agustin	Female	21	Bachelor	5	5	4	3	3	3	4	5	4	4	4	4
8	jasmine	Female	22	Bachelor	5	5	5	3	3	4	4	5	5	5	5	5
9	Mitha Dwi Fitri	Female	21	Bachelor	5	5	4	4	4	1	3	5	2	4	5	3
10	Regyna Rachmadilla Anjani	Female	21	Diploma	4	4	4	2	2	3	3	5	3	3	4	4
11	Nabila Fahira	Female	21	Diploma	5	5	4	4	4	3	4	5	4	5	5	5
12	Satria Raganda	Male	18	Diploma	5	5	4	3	4	3	3	4	5	4	4	5
13	Hendri	Male	26	Bachelor	4	5	4	4	3	2	3	3	4	4	5	3
14	Firman Syahbani	Male	22	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
15	Afrillia Novia Dewi	Female	19	Bachelor	4	5	5	3	3	1	2	5	4	3	4	4
16	Adjanka	Male	21	Bachelor	5	4	3	4	5	4	5	5	3	5	5	4
17	Selli Imelia Sari	Female	22	Bachelor	5	5	5	3	3	3	4	5	5	5	5	4
18	Munawirul Akmak	Male	21	Bachelor	4	4	5	4	4	4	4	4	4	4	5	5
19	Muhammad Arif Mulyo	Male	22	Bachelor	5	5	5	3	3	3	4	5	5	3	5	3
20	M ridho faza	Male	21	Bachelor	5	5	5	2	1	2	1	2	2	3	5	4
21	Athala Rania Insyirah	Female	21	Diploma	3	3	3	2	2	1	4	5	3	4	5	5
22	Hendry Imam Sanjaya	Male	22	Bachelor	5	5	4	4	4	4	4	4	4	4	5	5
23	Muhammad Rizky Burton	Male	22	Bachelor	5	5	4	4	5	3	5	5	5	4	5	4
24	kevin hugo	Male	23	Bachelor	5	5	5	5	3	5	3	5	5	5	5	5
25	Dafina Rahmadani	Female	21	Diploma	4	5	5	3	4	2	5	5	4	4	5	4
26	Ra. Dwi Rahma Putri	Female	18	Diploma	4	4	5	4	3	3	5	4	5	4	5	5
27	Muhammad Ando Khoirullah	Male	22	Bachelor	4	4	5	3	2	3	3	4	3	3	4	3
28	Nabila Ananda	Female	22	Bachelor	5	5	4	3	3	3	3	4	3	4	5	3
29	Olivia sianura	Female	22	Bachelor	4	4	5	4	4	4	4	5	5	4	4	4
30	Eresyah Putri	Female	21	Bachelor	5	5	5	4	4	4	4	4	4	4	4	4
31	Wahyuni Rifdahwati	Female	21	Bachelor	4	5	5	4	4	4	4	5	4	4	4	4
32	Desviya Ramadhanti	Female	22	Diploma	4	4	4	4	5	3	4	4	4	4	4	4
33	Mutia Najwa	Female	20	Diploma	5	5	4	3	4	4	3	5	4	4	5	4
34	Aisyah Safira Putri	Female	20	Diploma	5	5	5	3	3	3	4	4	3	4	5	4
35	Oca vania utari	Female	19	Diploma	5	5	5	1	1	4	3	5	5	3	5	5
36	Muhammad Abid Irfani	Male	22	Bachelor	4	4	5	4	4	3	3	4	4	4	5	4
37	Tasya yulia cahyani	Female	21	Diploma	5	5	5	3	2	1	4	5	5	5	5	5
38	Salsa Billa Maghfiro Harti	Female	21	Bachelor	5	5	4	3	3	4	3	4	4	2	4	3
39	Tiara Nur Affah	Female	21	Bachelor	4	4	5	3	3	3	4	5	5	4	4	4
40	Fatma Indah Sari	Female	21	Diploma	5	5	5	4	3	3	3	4	5	5	5	5
41	Kurnia Sariputri	Female	22	Bachelor	5	5	5	3	3	2	4	5	4	5	4	4
42	Fitri Frawina	Female	20	Bachelor	5	5	5	3	2	4	3	4	4	4	4	4
43	Athaya Fairus Thifal	Female	20	Diploma	5	5	5	4	3	2	4	5	3	3	4	5
44	Sheli Apriyani	Female	22	Diploma	5	5	5	4	4	4	5	5	5	4	2	3
45	tari	Female	22	Bachelor	5	5	5	5	5	3	4	4	5	3	3	3
46	Mouly Saphira	Female	22	Bachelor	4	4	5	3	3	3	3	5	3	3	3	3
47	Nigella Myristica	Female	22	Bachelor	4	5	5	4	4	4	4	5	5	4	4	4

48	Firdha Rhazanah	Female	22	Diploma	5	5	5	3	3	1	3	5	3	5	5	5
49	Said ahmad abdullah	Male	22	Bachelor	4	4	4	3	2	3	4	5	4	4	4	4
50	Nabilla Putri Agliene	Female	21	Bachelor	5	5	5	5	5	3	4	5	5	5	5	5
51	Belandina Anita Sere Sihombing	Female	21	Bachelor	5	5	4	3	3	2	3	4	4	4	5	4
52	Chika Sheren Piranti	Female	22	Bachelor	5	5	4	4	3	3	4	4	4	5	4	5
53	Fatimah Nur Aisyah	Female	23	Bachelor	5	5	4	5	4	4	5	4	5	5	5	5
54	Tari Putri Utami	Female	21	Diploma	5	5	5	2	1	1	1	4	5	5	5	3
55	Mutiara	Female	22	Diploma	5	5	5	4	3	5	4	5	4	5	5	4
56	M. Indra Jaya Pratama Kusuma	Male	18	Diploma	5	5	5	4	4	4	3	5	4	4	5	4
57	Asfarina Barira Salma	Female	21	Bachelor	5	5	5	4	3	4	4	5	5	5	5	5
58	Nalla Rinzami	Female	19	Diploma	1	1	2	3	2	1	2	3	5	2	1	1
59	Ardhi pemas aditya	Male	19	Diploma	5	5	5	4	3	4	5	5	5	5	5	5
60	Syaripah Nur Maulina	Female	22	Diploma	5	5	5	5	5	4	4	5	4	4	5	5
61	Nadita Ayu Salsabillah	Female	19	Diploma	5	5	5	4	4	3	4	5	5	4	5	5
62	Kemas Muhammad Farhan	Male	20	Diploma	5	5	5	3	2	3	5	5	5	5	5	5
63	Anisa cahya ramadhani	Female	21	Diploma	5	5	5	5	5	2	4	5	4	4	5	4
64	Arum Mawarni Dwi Putri	Female	19	Diploma	5	5	5	3	2	1	3	5	4	3	3	5
65	Putra Juliansyah	Male	21	Diploma	5	5	4	3	3	3	2	5	4	4	5	5
66	Melinda Diapan Rubby	Female	23	Bachelor	5	5	5	3	3	1	3	5	3	5	5	3
67	maya siti kencana hanum	Female	19	Diploma	5	5	5	3	3	3	3	4	5	3	3	3
68	M Radjab Pratama	Male	22	Bachelor	5	5	4	1	1	1	5	5	4	5	5	5
69	Ryassa Alfina Salsabilla	Female	19	Diploma	5	5	5	1	1	3	2	4	4	4	5	5
70	Adinda Mawarni	Female	22	Bachelor	4	4	5	4	3	3	3	3	4	3	4	4
71	Nadia Kurniati	Male	22	Diploma	5	5	5	4	4	5	5	5	5	5	5	4
72	Muhammad Reza Prayoga	Male	21	Diploma	5	5	5	3	5	1	5	5	1	3	5	5
73	Laurensia Ayu Paramitha	Female	22	Bachelor	4	4	4	3	3	3	3	4	3	3	4	3
74	Nugraha Ikhwanul Muslimin	Male	21	Diploma	5	5	5	3	3	3	4	5	4	5	5	5
75	Andre Oktariano	Male	21	Diploma	5	5	5	4	4	4	4	4	4	4	5	5
76	Raisa Zalsa Quamila	Female	20	Diploma	5	5	5	4	4	4	4	4	5	4	4	4
77	Sekar Putri Maharani	Female	21	Diploma	5	5	4	2	2	2	2	4	3	3	3	3
78	Yossi Tri Adriani	Female	19	Diploma	5	5	5	4	2	3	3	5	4	4	5	3
79	indah savira	Female	21	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
80	Ahmad Rosihan	Male	20	Diploma	5	5	5	5	3	1	5	5	5	5	5	5
81	Muhammad Rizky Akbar	Male	23	Bachelor	5	5	5	2	1	1	4	3	2	5	5	3
82	Syahfira Rauddatul Jannah	Female	21	Bachelor	5	4	4	2	2	3	3	4	4	4	4	4
83	Destya wulandari	Female	21	Diploma	5	5	5	5	5	2	5	4	5	4	1	4
84	Gilang Samudra	Male	20	Diploma	4	4	5	4	4	3	4	4	3	4	4	5
85	Dian Aryani	Female	22	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
86	della tiara	Female	22	Diploma	5	5	5	3	4	3	3	5	5	5	5	5
87	anisa amirah salsabila	Female	21	Bachelor	4	5	4	5	5	5	4	5	5	4	5	5
88	Ahira	Female	20	Diploma	5	5	5	3	3	1	3	5	3	2	5	3
89	Putri Tirana	Female	22	Bachelor	5	5	5	4	4	5	5	5	5	4	5	5
90	Gustira Puspita	Female	18	Bachelor	5	5	5	5	3	1	1	5	4	4	5	5
91	Serafina Nola Anindia Aritonang	Female	22	Bachelor	4	4	3	2	2	4	2	4	5	3	5	4
92	Arahman hidayatullah	Male	22	Diploma	5	4	3	3	3	3	3	4	3	3	3	3
93	Talitha Athira	Female	20	Diploma	5	5	5	4	4	3	3	5	5	5	5	5
94	M.Nanda Rizki	Male	22	Diploma	5	5	3	4	5	1	3	3	4	5	5	5
95	MUHAMMAD IDRUS	Male	23	Diploma	5	5	4	3	3	2	3	5	5	4	4	5

96	Gattan Ibrahim	Male	21	Bachelor	5	5	4	4	3	2	3	5	4	5	5	4	
97	safirah adlina	Female	22	Bachelor	5	5	5	4	4	4	5	5	5	5	5	5	
98	syashfir	Female	23	Bachelor	5	5	5	4	4	2	4	5	4	5	4	4	
99	Ajeng Binar Kirana	Female	22	Diploma	5	5	4	2	4	3	4	5	4	5	5	4	
100	Citra Puteri Utami	Female	21	Bachelor	5	5	5	3	4	4	5	5	5	5	5	5	
101	M. Bima Nugroho	Male	22	Diploma	5	5	5	5	1	1	5	5	5	5	5	5	
102	Hanif Muthawally	Male	21	Bachelor	4	5	4	3	3	4	4	4	4	5	4	4	
103	Putri Azizah	Female	22	Bachelor	5	5	5	5	1	1	5	5	5	2	5	5	
104	Kadek Novia Karismayanthi	Female	22	Bachelor	5	4	5	5	5	5	5	5	4	5	4	4	
105	Rizqiani Meilova Amalia	Female	22	Bachelor	5	5	5	2	2	4	3	5	4	5	5	5	
106	Choirunnisa	Female	20	Diploma	5	5	4	3	3	4	4	5	4	4	4	4	
107	Audrey Valentia	Female	22	Bachelor	5	5	5	4	4	2	5	5	5	5	5	4	
108	Raikhan Putra Perdana	Male	20	Bachelor	5	5	5	2	2	1	1	5	3	4	5	3	
109	Muhammad Ihsan	Male	23	Bachelor	5	5	4	2	2	2	2	5	4	5	4	4	
110	Balan Nugra	Male	23	Bachelor	5	5	5	3	3	2	3	4	4	4	4	2	
111	Salma Afa Nuha	Female	22	Diploma	5	5	5	5	5	5	5	5	5	5	5	5	
112	Muhamad Dandi	Male	20	Bachelor	5	5	5	5	5	1	3	5	5	5	5	5	
113	Muhamad Nabil	Male	21	Diploma	5	5	5	5	5	5	5	5	4	4	4	4	
114	Muhamad Akbar	Male	22	Bachelor	5	5	5	5	5	5	5	5	5	5	5	3	4

B. FINANCIAL TECHNOLOGY

No.	Name	Gender	Age	Level of Study	FT1	FT2	FT3	FT4	FT5	FT6	FT7	FT8	FT9	FT10	FT11	FT12
1	Tria Indrika Rahma	Female	21	Bachelor	3	3	3	4	3	4	4	4	4	5	5	5
2	NADIA MARINDA	Female	22	Diploma	4	3	4	5	4	4	4	5	5	5	5	5
3	Muhamad Al-Fazri	Male	22	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
4	Rolitania	Female	22	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
5	Raka Bagaskara	Male	19	Diploma	4	3	3	3	4	5	4	4	3	5	5	4
6	Mutiara Rizki Agustina Harahap	Female	20	Diploma	5	5	5	4	5	5	4	5	5	5	5	5
7	Bela Intan Agustin	Female	21	Bachelor	4	4	4	4	4	5	4	4	4	4	4	4
8	jasmine	Female	22	Bachelor	5	5	4	5	5	5	5	5	5	5	5	5
9	Mitha Dwi Fitri	Female	21	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
10	Regyna Rachmadilla Anjani	Female	21	Diploma	4	4	4	3	4	5	4	3	4	4	4	4
11	Nabila Fahira	Female	21	Diploma	4	4	3	4	4	4	4	4	4	4	4	4
12	Satria Raganda	Male	18	Diploma	4	3	3	3	4	4	4	5	5	4	5	3
13	Hendri	Male	26	Bachelor	2	4	5	5	5	5	5	5	5	5	5	5
14	Firman Syahbani	Male	22	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
15	Afrillia Novia Dewi	Female	19	Bachelor	3	3	3	3	3	4	3	5	4	4	3	4
16	Adjanka	Male	21	Bachelor	5	5	4	4	4	4	4	4	4	4	4	4
17	Selli Imelia Sari	Female	22	Bachelor	4	5	5	5	3	5	5	5	5	5	5	5
18	Munawirul Akmak	Male	21	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
19	Muhammad Arif Mulyo	Male	22	Bachelor	3	3	3	5	5	5	5	5	5	5	5	5
20	M ridho faza	Male	21	Bachelor	3	4	3	4	4	5	5	5	5	5	5	5
21	Athala Rania Insyirah	Female	21	Diploma	3	4	3	3	5	5	4	3	4	4	5	5
22	Hendry Imam Sanjaya	Male	22	Bachelor	4	4	4	4	4	5	4	4	5	4	4	4
23	Muhammad Rizky Burton	Male	22	Bachelor	4	5	4	5	5	5	5	5	5	5	4	5
24	kevin hugo	Male	23	Bachelor	3	3	3	2	2	2	2	5	2	5	5	4
25	Dafina Rahmadani	Female	21	Diploma	3	4	4	4	4	4	4	5	4	5	5	3
26	Ra. Dwi Rahma Putri	Female	18	Diploma	4	4	4	4	4	4	4	4	4	4	4	5
27	Muhammad Ando Khoirullah	Male	22	Bachelor	3	3	2	2	3	4	3	4	4	4	4	5
28	Nabila Ananda	Female	22	Bachelor	3	3	3	3	2	3	3	4	4	3	4	3
29	Olivia sianura	Female	22	Bachelor	4	3	3	4	3	3	3	4	3	4	4	3
30	Eresyah Putri	Female	21	Bachelor	4	4	4	3	3	3	3	5	5	5	5	3
31	Wahyuni Rofdahwati	Female	21	Bachelor	4	4	3	4	4	4	4	4	4	4	4	4
32	Desviya Ramadhanti	Female	22	Diploma	4	4	4	4	4	4	4	4	4	4	4	4
33	Mutia Najwa	Female	20	Diploma	4	4	4	4	5	5	5	5	5	5	5	5
34	Aisyah Safira Putri	Female	20	Diploma	3	4	4	5	4	5	3	5	5	5	5	5
35	Oca vania utari	Female	19	Diploma	5	5	2	5	4	5	5	5	5	5	5	4
36	Muhammad Abid Irfani	Male	22	Bachelor	3	3	3	3	3	4	4	4	4	4	3	4
37	Tasya yulia cahyani	Female	21	Diploma	4	5	5	4	4	5	5	5	5	5	5	5
38	Salsa Billa Maghfiro Harti	Female	21	Bachelor	5	4	4	5	5	5	5	5	4	4	4	3
39	Tiara Nur Afifah	Female	21	Bachelor	4	4	4	4	4	4	4	4	4	4	4	4
40	Fatma Indah Sari	Female	21	Diploma	5	5	4	4	4	4	4	4	4	4	4	4
41	Kurnia Sariputri	Female	22	Bachelor	4	4	4	5	5	5	4	5	5	5	5	5
42	Fitri Frawina	Female	20	Bachelor	3	2	2	4	4	4	4	4	4	3	4	4
43	Athaya Fairus Thifal	Female	20	Diploma	5	5	4	4	4	5	5	5	5	5	5	5
44	Sheli Apriyani	Female	22	Diploma	5	4	4	5	3	5	4	5	3	5	5	5
45	tari	Female	22	Bachelor	5	3	3	4	4	4	4	4	5	5	5	5
46	Mouly Saphira	Female	22	Bachelor	4	3	4	4	4	4	4	4	4	4	4	4
47	Nigella Myristica	Female	22	Bachelor	4	4	4	4	4	4	4	4	4	4	5	4

48	Firdha Rhazanah	Female	22	Diploma	4	4	3	2	1	5	5	5	5	5	5	5
49	Said ahmad abdullah	Male	22	Bachelor	4	4	3	4	4	5	4	4	4	4	4	5
50	Nabilla Putri Agliene	Female	21	Bachelor	5	4	3	5	4	5	4	5	3	5	5	5
51	Belandina Anita Sere Sihombing	Female	21	Bachelor	4	3	2	3	3	4	4	5	5	5	5	5
52	Chika Sheren Piranti	Female	22	Bachelor	4	4	5	5	4	5	4	5	4	4	5	5
53	Fatimah Nur Aisyah	Female	23	Bachelor	5	5	5	5	4	4	5	5	4	5	5	5
54	Tari Putri Utami	Female	21	Diploma	2	2	1	5	2	2	3	5	5	5	5	5
55	Mutiara	Female	22	Diploma	3	3	3	3	3	3	3	4	4	4	4	4
56	M. Indra Jaya Pratama Kusuma	Male	18	Diploma	4	4	3	4	4	4	5	5	5	4	5	5
57	Asfarina Barira Salma	Female	21	Bachelor	4	3	4	3	4	4	4	5	5	5	4	4
58	Nalla Rinzami	Female	19	Diploma	1	2	3	5	3	2	3	1	4	1	3	2
59	Ardhi pemas aditya	Male	19	Diploma	4	4	4	5	5	5	5	5	5	5	5	5
60	Syaripah Nur Maulina	Female	22	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
61	Nadita Ayu Salsabillah	Female	19	Diploma	5	4	4	4	4	5	4	5	5	5	5	4
62	Kemas Muhammad Farhan	Male	20	Diploma	5	3	4	5	5	5	5	5	5	5	5	5
63	Anisa cahya ramadhani	Female	21	Diploma	4	4	3	3	4	4	4	5	4	5	5	5
64	Arum Mawarni Dwi Putri	Female	19	Diploma	3	2	3	3	3	3	5	5	5	5	5	5
65	Putra Juliansyah	Male	21	Diploma	4	3	3	3	3	4	3	4	4	4	4	5
66	Melinda Diapan Rubby	Female	23	Bachelor	3	3	3	3	3	3	3	3	3	5	5	5
67	maya siti kencana hanum	Female	19	Diploma	3	3	2	3	2	3	3	3	3	3	3	4
68	M Radjab Pratama	Male	22	Bachelor	4	5	4	4	4	5	4	5	5	5	5	5
69	Ryassa Alfina Salsabilla	Female	19	Diploma	2	1	1	3	3	4	3	4	4	4	4	5
70	Adinda Mawarni	Female	22	Bachelor	4	4	4	4	4	4	4	4	4	4	4	4
71	Nadia Kurniati	Male	22	Diploma	5	5	5	5	4	5	5	5	5	5	5	5
72	Muhammad Reza Prayoga	Male	21	Diploma	5	5	5	3	5	5	5	5	5	5	5	5
73	Laurensia Ayu Paramitha	Female	22	Bachelor	4	3	3	3	3	3	3	3	3	3	3	3
74	Nugraha Ikhwanul Muslimin	Male	21	Diploma	3	3	3	5	4	5	5	5	5	5	5	5
75	Andre Oktariono	Male	21	Diploma	5	5	5	5	4	5	4	5	5	4	5	5
76	Raisa Zalsa Quamila	Female	20	Diploma	4	4	4	5	5	5	5	5	5	5	5	5
77	Sekar Putri Maharani	Female	21	Diploma	4	3	3	3	3	4	3	4	3	4	4	5
78	Yossi Tri Adriani	Female	19	Diploma	5	4	3	4	5	4	4	4	4	4	4	5
79	indah savira	Female	21	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
80	Ahmad Rosihan	Male	20	Diploma	5	5	4	3	4	5	5	5	5	5	3	5
81	Muhammad Rizky Akbar	Male	23	Bachelor	2	2	1	2	3	5	5	5	4	4	3	5
82	Syahfira Rauddatul Jannah	Female	21	Bachelor	3	3	2	4	4	4	3	3	4	4	4	4
83	Destya wulandari	Female	21	Diploma	5	5	4	4	4	5	4	5	5	5	5	5
84	Gilang Samudra	Male	20	Diploma	4	4	4	5	4	4	4	5	4	4	4	5
85	Dian Aryani	Female	22	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
86	della tiara	Female	22	Diploma	3	3	3	3	1	5	5	5	5	5	5	5
87	anisa amirah salsabila	Female	21	Bachelor	5	5	5	5	4	5	5	5	5	5	5	5
88	Ahira	Female	20	Diploma	3	3	2	3	3	5	3	5	5	5	5	5
89	Putri Tirana	Female	22	Bachelor	4	4	4	5	5	5	4	5	5	5	5	5
90	Gustira Puspita	Female	18	Bachelor	5	5	3	4	5	5	5	5	5	4	5	4
91	Serafina Nola Anindia Aritonang	Female	22	Bachelor	4	4	3	4	3	4	3	4	4	4	4	4
92	Arahman hidayatullah	Male	22	Diploma	3	3	3	3	3	3	3	5	3	3	3	3
93	Talitha Athira	Female	20	Diploma	4	4	3	5	4	4	4	4	4	4	5	5
94	M.Nanda Rizki	Male	22	Diploma	3	4	2	2	4	5	4	5	5	5	5	5
95	MUHAMMAD IDRUS	Male	23	Diploma	3	2	2	2	4	5	4	4	4	4	5	5

96	Gattan Ibrahim	Male	21	Bachelor	4	3	4	3	3	4	3	4	4	3	3	4
97	safirah adlina	Female	22	Bachelor	5	4	4	4	4	5	5	5	4	4	5	5
98	syashfir	Female	23	Bachelor	5	5	4	5	4	4	5	4	4	5	4	5
99	Ajeng Binar Kirana	Female	22	Diploma	3	5	3	5	5	5	5	5	5	5	5	5
100	Citra Puteri Utami	Female	21	Bachelor	5	5	5	5	5	5	5	5	5	5	5	4
101	M. Bima Nugroho	Male	22	Diploma	1	5	1	5	5	5	5	1	5	5	5	5
102	Hanif Muthawally	Male	21	Bachelor	4	4	4	4	5	5	5	5	4	5	5	5
103	Putri Azizah	Female	22	Bachelor	3	3	5	5	5	5	3	5	5	5	5	5
104	Kadek Novia Karismayanthi	Female	22	Bachelor	4	4	5	5	5	4	4	4	4	5	5	4
105	Rizqiani Meilova Amalia	Female	22	Bachelor	4	3	3	5	4	5	5	5	5	5	5	5
106	Choirunnisa	Female	20	Diploma	4	4	4	4	4	4	4	4	4	4	4	4
107	Audrey Valentia	Female	22	Bachelor	5	5	5	5	5	5	5	5	5	4	4	5
108	Raikhana Putra Perdana	Male	20	Bachelor	3	4	3	4	4	4	4	4	4	4	4	4
109	Muhammad Ihsan	Male	23	Bachelor	4	4	2	4	4	4	4	4	4	4	4	4
110	Balan Nugra	Male	23	Bachelor	5	5	5	5	5	3	4	4	4	4	4	4
111	Salma Afa Nuha	Female	22	Diploma	4	5	3	5	5	5	3	5	5	5	5	5
112	Muhamad Dandi	Male	20	Bachelor	5	3	5	5	3	3	4	4	4	4	4	4
113	Muhamad Nabil	Male	21	Diploma	4	4	4	4	4	4	4	4	4	4	4	4
114	Muhamad Akbar	Male	22	Bachelor	4	4	4	4	3	4	4	4	4	4	3	4

C. FINANCIAL INCLUSION

No.	Name	Gender	Age	Level of Study	F11	F12	F13	F14	F15	F16	F17	F18	F19	F110	F111	F112
1	Triia Indrika Rahma	Female	21	Bachelor	5	5	5	4	5	5	5	5	5	5	5	5
2	NADIA MARINDA	Female	22	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
3	Muhamad Al-Fazri	Male	22	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
4	Rolitania	Female	22	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
5	Raka Bagaskara	Male	19	Diploma	5	5	5	5	5	5	4	5	5	5	5	5
6	Mutiara Rizki Agustina Harahap	Female	20	Diploma	5	5	5	4	5	5	5	4	5	5	5	4
7	Bela Intan Agustin	Female	21	Bachelor	4	4	4	4	4	4	5	4	5	4	4	5
8	jasmine	Female	22	Bachelor	5	5	4	3	5	5	5	4	5	5	5	5
9	Mitha Dwi Fitri	Female	21	Bachelor	5	5	5	3	5	5	5	5	5	4	4	4
10	Regyna Rachmadilla Anjani	Female	21	Diploma	4	4	3	3	4	4	5	4	5	4	4	4
11	Nabila Fahira	Female	21	Diploma	4	4	4	3	5	5	5	4	4	4	4	4
12	Satria Raganda	Male	18	Diploma	4	4	4	2	4	4	4	4	4	4	3	3
13	Hendri	Male	26	Bachelor	5	5	3	5	5	5	5	5	5	5	5	5
14	Firman Syahbani	Male	22	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
15	Afrilia Novia Dewi	Female	19	Bachelor	3	3	3	2	4	3	4	3	4	3	3	3
16	Adjanka	Male	21	Bachelor	3	4	3	4	4	4	3	4	4	3	4	4
17	Selli Imelia Sari	Female	22	Bachelor	5	5	5	3	5	5	5	3	5	5	5	5
18	Munawirul Akmak	Male	21	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
19	Muhammad Arif Mulyo	Male	22	Bachelor	4	3	5	3	5	3	5	3	5	5	5	5
20	M ridho faza	Male	21	Bachelor	5	5	2	2	5	3	5	3	3	4	4	4
21	Athala Rania Insyirah	Female	21	Diploma	3	4	5	5	5	4	5	4	4	3	5	5
22	Hendry Imam Sanjaya	Male	22	Bachelor	4	4	4	4	4	4	4	4	5	4	4	4
23	Muhammad Rizky Burton	Male	22	Bachelor	5	4	4	5	4	4	5	3	5	5	3	3
24	kevin hugo	Male	23	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
25	Dafina Rahmadani	Female	21	Diploma	4	4	4	3	4	4	5	4	4	4	4	4
26	Ra. Dwi Rahma Putri	Female	18	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
27	Muhammad Ando Khoirullah	Male	22	Bachelor	4	4	4	2	4	4	4	4	3	3	3	4
28	Nabila Ananda	Female	22	Bachelor	4	3	4	3	5	3	5	4	4	4	4	5
29	Olivia sianura	Female	22	Bachelor	4	4	4	4	4	4	4	3	4	4	4	4
30	Eresyah Putri	Female	21	Bachelor	5	5	5	4	5	5	5	5	5	5	5	4
31	Wahyuni Rifdahwati	Female	21	Bachelor	5	4	5	3	4	5	4	4	4	4	4	4
32	Desviya Ramadhanti	Female	22	Diploma	4	4	4	4	4	4	4	2	4	4	4	4
33	Mutia Najwa	Female	20	Diploma	5	5	5	3	5	5	5	4	5	5	5	5
34	Aisyah Safira Putri	Female	20	Diploma	5	5	5	5	5	5	5	5	5	4	4	3
35	Oca vania utari	Female	19	Diploma	5	5	5	3	5	5	5	3	5	5	5	5
36	Muhammad Abid Irfani	Male	22	Bachelor	4	4	3	3	4	4	4	3	4	4	4	4
37	Tasya yulia cahyani	Female	21	Diploma	5	5	5	5	5	4	5	4	5	5	4	5
38	Salsa Billa Maghfiro Harti	Female	21	Bachelor	4	4	4	4	4	5	5	3	4	3	3	3
39	Tiara Nur Afifah	Female	21	Bachelor	4	4	4	3	4	4	4	4	4	4	4	4
40	Fatma Indah Sari	Female	21	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
41	Kurnia Sariputri	Female	22	Bachelor	5	5	5	2	5	5	5	5	5	5	5	5
42	Fitri Frawina	Female	20	Bachelor	4	4	4	4	5	4	4	3	4	4	4	4
43	Athaya Fairus Thifal	Female	20	Diploma	5	4	5	3	5	5	5	5	5	5	5	5
44	Sheli Apriyani	Female	22	Diploma	5	5	5	4	4	5	4	3	5	5	5	5
45	tari	Female	22	Bachelor	5	5	4	2	5	4	4	4	4	4	4	4
46	Mouly Saphira	Female	22	Bachelor	3	3	4	3	4	3	3	4	3	3	3	3
47	Nigella Myristica	Female	22	Bachelor	4	4	4	4	4	4	4	4	5	4	4	4

48	Firdha Rhazanah	Female	22	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
49	Said ahmad abdullah	Male	22	Bachelor	4	4	4	4	4	4	5	4	5	4	4	4
50	Nabilla Putri Agliene	Female	21	Bachelor	5	5	5	3	5	5	5	5	5	5	5	5
51	Belandina Anita Sere Sihombing	Female	21	Bachelor	4	5	5	3	5	5	5	3	5	5	5	5
52	Chika Sheren Piranti	Female	22	Bachelor	4	4	5	5	4	5	5	5	4	4	5	5
53	Fatimah Nur Aisyah	Female	23	Bachelor	4	4	5	5	5	5	5	4	4	5	4	4
54	Tari Putri Utami	Female	21	Diploma	3	3	3	3	3	3	3	3	3	3	3	3
55	Mutiara	Female	22	Diploma	5	5	5	5	5	5	5	4	4	4	4	4
56	M. Indra Jaya Pratama Kusuma	Male	18	Diploma	5	5	5	4	4	5	5	3	5	5	5	5
57	Asfarina Barira Salma	Female	21	Bachelor	5	5	5	4	4	5	4	4	5	4	5	5
58	Nalla Rinzami	Female	19	Diploma	2	1	3	1	2	4	3	1	3	2	2	1
59	Ardhi pemas aditya	Male	19	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
60	Syaripah Nur Maulina	Female	22	Diploma	5	5	5	3	5	5	5	5	5	5	5	5
61	Nadita Ayu Salsabillah	Female	19	Diploma	5	5	5	5	5	5	5	4	5	5	5	5
62	Kemas Muhammad Farhan	Male	20	Diploma	5	5	5	5	4	5	5	5	5	5	5	5
63	Anisa cahya ramadhani	Female	21	Diploma	4	4	5	4	5	4	5	4	5	5	5	5
64	Arum Mawarni Dwi Putri	Female	19	Diploma	5	4	5	3	5	5	5	3	5	5	5	5
65	Putra Juliansyah	Male	21	Diploma	5	4	4	3	4	5	5	4	5	4	4	4
66	Melinda Diapan Rubby	Female	23	Bachelor	4	4	4	3	5	5	5	5	5	5	5	5
67	maya siti kencana hanum	Female	19	Diploma	4	4	4	1	4	3	4	3	4	4	3	3
68	M Radjab Pratama	Male	22	Bachelor	5	4	5	4	4	5	5	5	5	5	5	5
69	Ryassa Alfina Salsabilla	Female	19	Diploma	5	5	4	3	4	5	5	3	5	5	5	4
70	Adinda Mawarni	Female	22	Bachelor	4	4	4	4	4	4	4	4	4	4	4	4
71	Nadia Kurniati	Male	22	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
72	Muhammad Reza Prayoga	Male	21	Diploma	3	5	5	3	5	5	5	1	5	5	5	5
73	Laurensia Ayu Paramitha	Female	22	Bachelor	4	4	4	3	4	4	4	3	4	3	4	4
74	Nugraha Ikhwanul Muslimin	Male	21	Diploma	5	5	5	3	5	5	5	5	5	5	5	5
75	Andre Oktariano	Male	21	Diploma	5	4	5	4	5	5	5	5	5	5	5	4
76	Raisa Zalsa Quamila	Female	20	Diploma	5	5	5	4	5	5	5	5	5	5	5	5
77	Sekar Putri Maharani	Female	21	Diploma	4	4	4	3	4	4	5	4	4	3	3	3
78	Yossi Tri Adriani	Female	19	Diploma	4	4	4	2	5	5	5	4	5	4	4	4
79	indah savira	Female	21	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
80	Ahmad Rosihan	Male	20	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
81	Muhammad Rizky Akbar	Male	23	Bachelor	3	2	5	3	5	5	5	5	5	3	4	5
82	Syahfira Rauddatul Jannah	Female	21	Bachelor	4	3	3	2	4	3	4	4	4	4	4	4
83	Destya wulandari	Female	21	Diploma	5	5	5	5	5	5	5	3	4	5	5	4
84	Gilang Samudra	Male	20	Diploma	4	4	5	3	4	4	4	5	4	4	4	4
85	Dian Aryani	Female	22	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
86	della tiara	Female	22	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
87	anisa amirah salsabila	Female	21	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
88	Ahira	Female	20	Diploma	5	5	5	4	5	5	5	2	5	5	5	5
89	Putri Tirana	Female	22	Bachelor	5	5	5	4	5	5	5	5	5	5	5	5
90	Gustira Puspita	Female	18	Bachelor	4	4	4	4	4	4	4	4	4	4	4	4
91	Serafina Nola Anindia Aritonang	Female	22	Bachelor	4	4	4	3	4	4	5	3	4	4	4	3
92	Arahman hidayatullah	Male	22	Diploma	3	3	3	3	3	3	3	3	3	3	3	3
93	Talitha Athira	Female	20	Diploma	5	4	5	4	5	4	5	4	5	4	4	4
94	M.Nanda Rizki	Male	22	Diploma	5	5	3	2	2	3	3	3	5	5	5	5
95	MUHAMMAD IDRUS	Male	23	Diploma	5	5	5	2	5	5	5	5	5	5	5	5

96	Gattan Ibrahim	Male	21	Bachelor	4	4	4	3	4	4	4	3	4	4	4	4
97	safirah adlina	Female	22	Bachelor	5	5	4	5	5	5	4	4	4	4	5	5
98	syashfir	Female	23	Bachelor	5	4	5	3	5	5	4	4	4	5	4	5
99	Ajeng Binar Kirana	Female	22	Diploma	5	5	5	4	5	5	5	5	5	5	5	5
100	Citra Puteri Utami	Female	21	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
101	M. Bima Nugroho	Male	22	Diploma	5	5	5	5	5	5	5	5	5	1	5	5
102	Hanif Muthawally	Male	21	Bachelor	5	4	4	3	4	4	5	5	4	5	5	5
103	Putri Azizah	Female	22	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
104	Kadek Novia Karismayanthi	Female	22	Bachelor	5	4	4	5	5	5	5	5	5	5	5	4
105	Rizqiani Meilova Amalia	Female	22	Bachelor	5	5	5	5	5	5	5	5	5	5	5	5
106	Choirunnisa	Female	20	Diploma	4	5	4	4	4	4	4	4	4	4	4	4
107	Audrey Valentia	Female	22	Bachelor	4	5	5	4	5	5	5	3	4	4	4	4
108	Raikhan Putra Perdana	Male	20	Bachelor	5	5	4	2	4	4	4	4	4	4	4	4
109	Muhammad Ihsan	Male	23	Bachelor	4	4	4	2	4	4	4	4	4	4	4	4
110	Balan Nugra	Male	23	Bachelor	4	4	4	4	4	4	4	4	4	4	4	4
111	Salma Afa Nuha	Female	22	Diploma	5	5	5	5	5	5	5	5	5	5	5	5
112	Muhamad Dandi	Male	20	Bachelor	5	5	5	5	5	5	3	5	3	4	4	4
113	Muhamad Nabil	Male	21	Diploma	4	4	4	4	4	4	4	4	4	4	4	4
114	Muhamad Akbar	Male	22	Bachelor	4	4	4	4	4	4	4	4	4	4	4	4

D. RESULT OF DATA ANALYSIS

Data Cleaning and Screening

Statistics				
		Gender	Age	Level of Study
		(Jenis Kelamin)	(Umur)	(Tingkat Studi)
N	Valid	114	114	114
	Missing	0	0	0

Demographic Respondents' Profile (Age)

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18.0	4	3.5	3.5	3.5
	19.0	10	8.8	8.8	12.3
	20.0	14	12.3	12.3	24.6
	21.0	34	29.8	29.8	54.4
	22.0	43	37.7	37.7	92.1
	23.0	9	7.9	7.9	100.0
	Total	114	100.0	100.0	

Demographic Respondents' Profile (Gender)

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	75	65.8	65.8	65.8
	Male	39	34.2	34.2	100.0
	Total	114	100.0	100.0	

Demographic Respondents' Profile (Level of Study)

		Level of Study			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	61	53.5	53.5	53.5
	Diploma	53	46.5	46.5	100.0
	Total	114	100.0	100.0	

Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
FL1	114	1.0	5.0	4.763	.5534
FL2	114	1.0	5.0	4.789	.5400
FL3	114	2.0	5.0	4.640	.6115
FL4	114	1.0	5.0	3.596	1.0281
FL5	114	1.0	5.0	3.386	1.1713
FL6	114	1.0	5.0	3.018	1.2690
FL7	114	1.0	5.0	3.693	1.0230
FL8	114	2.0	5.0	4.605	.6186
FL9	114	1.0	5.0	4.202	.8433
FL10	114	2.0	5.0	4.193	.8188
FL11	114	1.0	5.0	4.500	.8010
FL12	114	1.0	5.0	4.211	.8252
Valid N (listwise)	114				

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
FT1	114	1.0	5.0	3.956	.9158
FT2	114	1.0	5.0	3.886	.9194
FT3	114	1.0	5.0	3.605	1.0272
FT4	114	2.0	5.0	4.070	.9093
FT5	114	1.0	5.0	3.956	.8963
FT6	114	2.0	5.0	4.377	.7688
FT7	114	2.0	5.0	4.158	.7594
FT8	114	1.0	5.0	4.482	.7553
FT9	114	2.0	5.0	4.404	.6747
FT10	114	1.0	5.0	4.456	.6931
FT11	114	3.0	5.0	4.518	.6412
FT12	114	2.0	5.0	4.526	.6680
Valid N (listwise)	114				

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
FI1	114	2.0	5.0	4.500	.6685
FI2	114	1.0	5.0	4.421	.7274
FI3	114	2.0	5.0	4.465	.6936
FI4	114	1.0	5.0	3.754	1.0690
FI5	114	2.0	5.0	4.544	.6260
FI6	114	3.0	5.0	4.518	.6549
FI7	114	3.0	5.0	4.614	.6025
FI8	114	1.0	5.0	4.105	.9156
FI9	114	3.0	5.0	4.544	.6117
FI10	114	1.0	5.0	4.386	.7701
FI11	114	2.0	5.0	4.430	.6909
FI12	114	1.0	5.0	4.404	.7374
Valid N (listwise)	114				

Normality Test

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	Std. Error	Kurtosis	Std. Error
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic
FL	114	2.00	5.00	4.1330	.48499	-.777	.226	2.164	.449
FT	114	2.50	5.00	4.1996	.54150	-.520	.226	-.156	.449
FI	114	2.08	5.00	4.3904	.54946	-1.095	.226	1.769	.449
Valid N (listwise)	114								

Reliability Test (Financial Literacy)

Reliability Statistics		
Cronbach's Alpha Based on		
Cronbach's Alpha	Standardized Items	N of Items
.796	.811	12

Reliability Test (Financial Technology)

Reliability Statistics		
Cronbach's Alpha Based on		
Cronbach's Alpha	Standardized Items	N of Items
.887	.891	12

Reliability Test (Financial Inclusion)

Reliability Statistics		
Cronbach's Alpha Based on		
Cronbach's Alpha	Standardized Items	N of Items
.925	.934	12

Correlation Analysis

		Correlations		
		FL	FT	FI
FL	Pearson Correlation	1	.583**	.686**
	Sig. (2-tailed)		.000	.000
	N	114	114	114
FT	Pearson Correlation	.583**	1	.659**
	Sig. (2-tailed)	.000		.000
	N	114	114	114
FI	Pearson Correlation	.686**	.659**	1
	Sig. (2-tailed)	.000	.000	
	N	114	114	114

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

Model Summary

Model Summary ^b									
Model	R	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	
					F Change	df1	df2		
1	.757 ^a	.572	.36248	.572	74.321	2	111	.000	

a. Predictors: (Constant), FT, FL

b. Dependent Variable: FI

ANOVA

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1 Regression	19.531	2	9.765	74.321	.000 ^b	
Residual	14.585	111	.131			
Total	34.115	113				

a. Dependent Variable: FI

b. Predictors: (Constant), FT, FL

Coefficients

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics	
	B	Std. Error	Beta	T		Tolerance	VIF
1 (Constant)	.577	.315		1.830	.070		
FL	.518	.087	.457	5.986	.000	.660	1.515
FT	.398	.078	.392	5.137	.000	.660	1.515

a. Dependent Variable: FI