

## APPENDIX

### Statistic Descriptive

#### literasi

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid rendah	12	7.8	7.8	7.8
sedang	101	65.6	65.6	73.4
tinggi	41	26.6	26.6	100.0
Total	154	100.0	100.0	

#### pendapatan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid <1.000.000	60	39.0	39.0	39.0
1.000.000 - 5.000.000	87	56.5	56.5	95.5
5.000.000 - 10.000.000	7	4.5	4.5	100.0
Total	154	100.0	100.0	

#### pendidikan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid tidak sekolah	3	1.9	1.9	1.9
SD	25	16.2	16.2	18.2
SMP	28	18.2	18.2	36.4
SMA	63	40.9	40.9	77.3
Diploma	3	1.9	1.9	79.2
S1	31	20.1	20.1	99.4
S2	1	.6	.6	100.0
Total	154	100.0	100.0	

**pekerjaan**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pelajar / Mahasiswa	4	2.6	2.6	2.6
	IRT	16	10.4	10.4	13.0
	Buruh Tani	18	11.7	11.7	24.7
	Perangkat Desa	47	30.5	30.5	55.2
	Swasta	55	35.7	35.7	90.9
	Guru	14	9.1	9.1	100.0
	Total	154	100.0	100.0	

**hubungan**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	tidak memiliki hubungan	64	41.6	41.6	41.6
	Syariah	14	9.1	9.1	50.6
	Non Syariah	76	49.4	49.4	100.0
	Total	154	100.0	100.0	

**lokasi**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	20	13.0	13.0	13.0
	2	19	12.3	12.3	25.3
	3	12	7.8	7.8	33.1
	4	18	11.7	11.7	44.8
	5	10	6.5	6.5	51.3
	6	15	9.7	9.7	61.0
	7	20	13.0	13.0	74.0
	8	10	6.5	6.5	80.5
	9	22	14.3	14.3	94.8
	10	8	5.2	5.2	100.0
	Total	154	100.0	100.0	

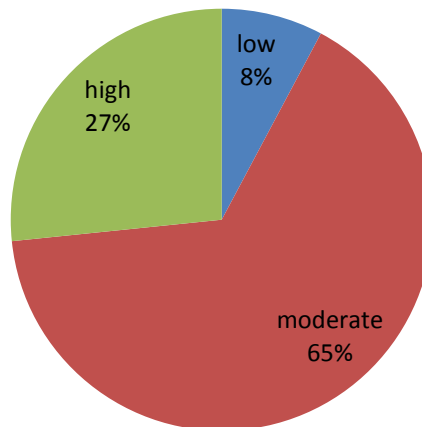
### umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	14 th - 24 th	12	7.8	7.8	7.8
	25 th - 35 th	40	26.0	26.0	33.8
	36 th - 46 th	59	38.3	38.3	72.1
	47 th - 57 th	36	23.4	23.4	95.5
	58 th - 68 th	7	4.5	4.5	100.0
	Total	154	100.0	100.0	

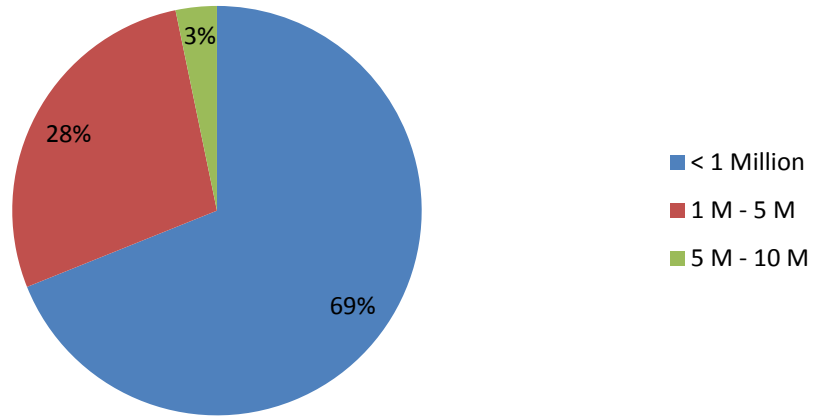
### gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-laki	77	50.0	50.0	50.0
	Perempuan	77	50.0	50.0	100.0
	Total	154	100.0	100.0	

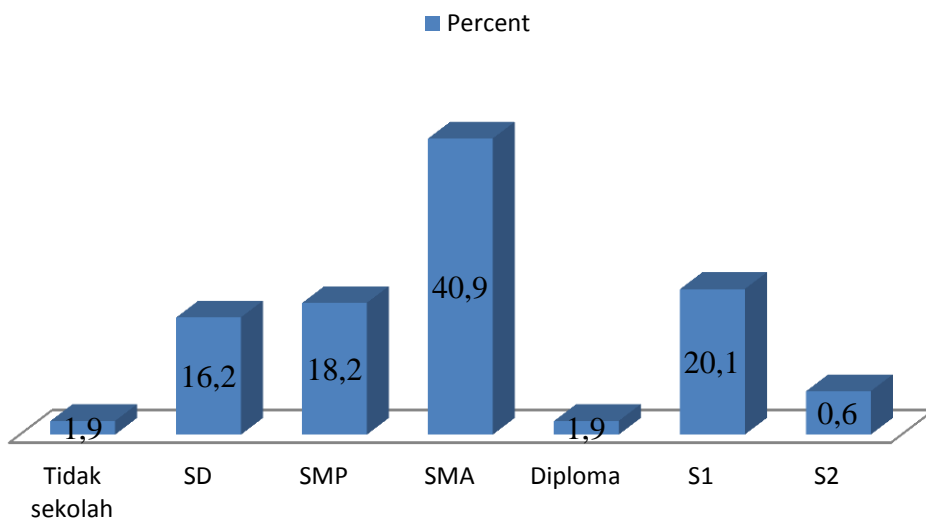
### Literacy

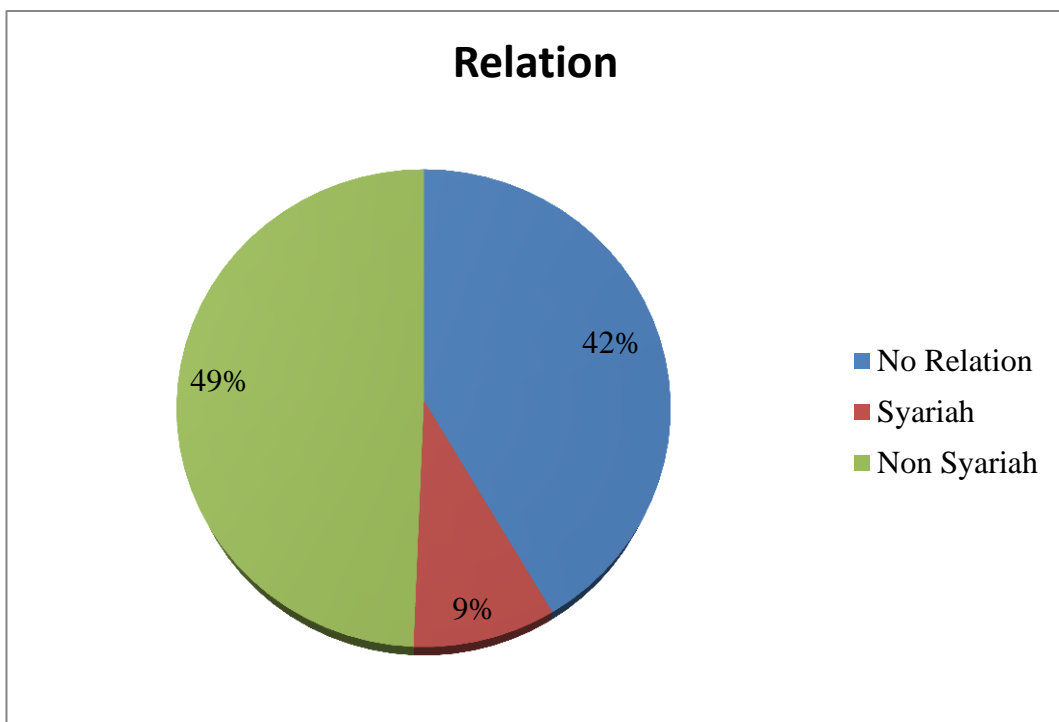
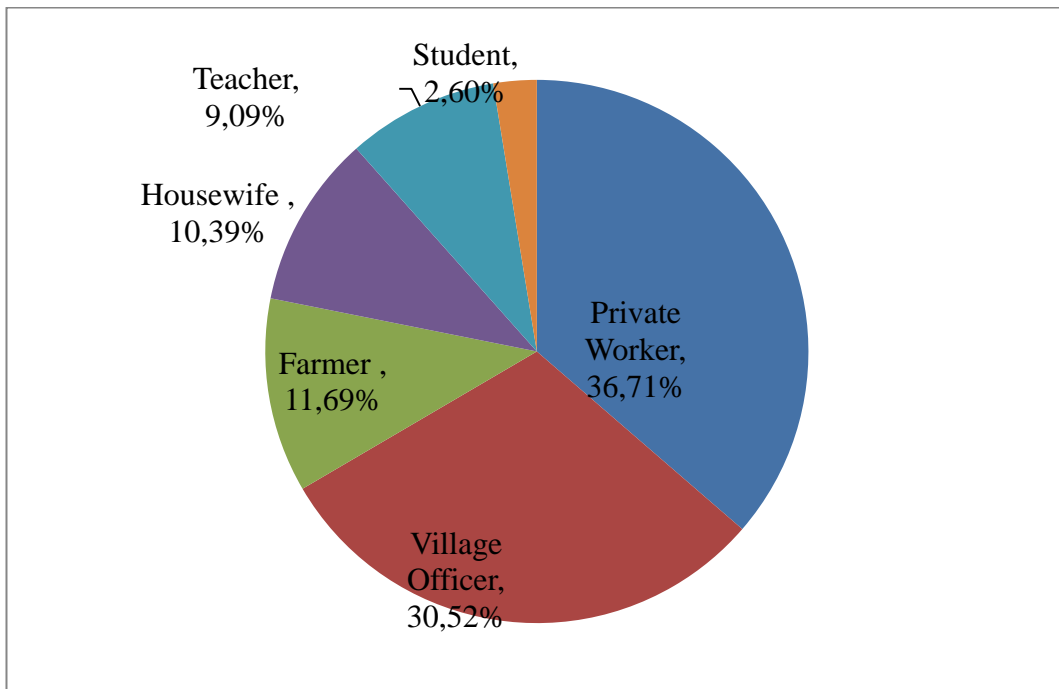


## Income

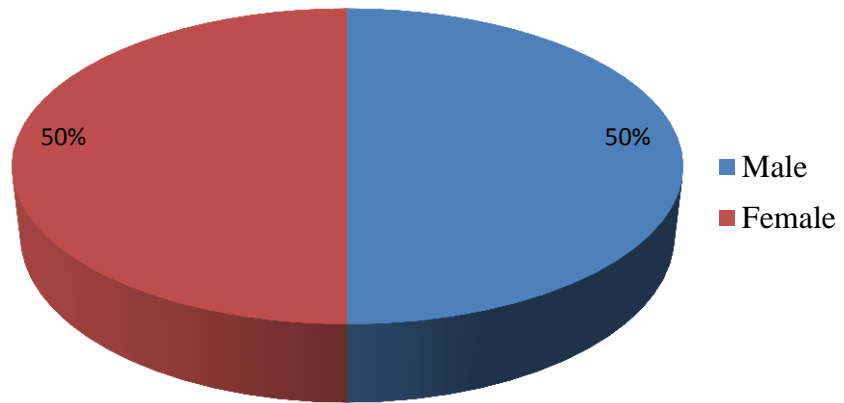


## Respondent Education





## Gender



## RESEARCH QUESTIONNAIRE

### I. IDENTITAS RESPONDEN

Respondent Name :  
Age : ..... Years old  
Address :

Gender :  Male  Female  
Education :  Elementary  Diploma  
 Junior High  Undergraduate Student  
 Senior High/in equal  Master/Doctoral\*  
*\*Conteng salah satu*

Income (@month) (Rp) :  < 1.000.000  1.000.000 – 5.000.000  
 5.000.000 – 10.000.000  > 10.000.000

Bank :  
Phone Number :  
Job :

### II. GUIDANCE

1. Please mark on which is mostly suitable with your current condition related to the questions, no categorized as a wrong answer all answers is correct.
2. Answer alternative:  
VA = Very Agree  
A = Agree  
D = Disagree  
VD = Very Disagree

NO.	QUESTIONS	VA	A	D	VD
<b>SYARI'AH FINANCE BASIC KNOWLEDGE</b>					
1.	I know the differences between fake investment and real investment				
2.	I often read for increasing my financial knowledge				
3.	I attend to follow the improvement of economic condition and syari'ah finance				
4.	Before spending I have to be careful and conscious that I able to purchase				
5.	The family financial management/business management is important				
<b>SAVING AND INVESTMENT (INCOME)</b>					
6.	For safety I save my money at syari'ah financial institution				
7.	I set aside my money for saving at the syari'ah financial institution				
8.	I invest my money to get more benefit				
9.	I know the syari'ah investment product				
10.	I know the differences between syari'ah and non-syari'ah investment				
<b>SHARI'AH FINANCIAL LITERACY KNOWLEDGE (EDUCATION)</b>					
11.	I ever heard about the syari'ah financial institution				
12.	I heard syari'ah financial literacy from mass media				



13.	I understand related to syari'ah financial institution and their financial product				
14.	I agree with the existence of syari'ah financial institution because their product is no riba and hallal				
15.	In any occasion, I want to be the syari'ah financial institution consumer for saving nor financing				
<b>INSURANCE (WORK FIELD)</b>					
16.	Insurance isn't needed, it is enough with saving to guarantee my family welfare				
17.	It is pricy for joining the insurance				
18.	I have been registering my family for joining BPJS to decrease health expenses				
19.	Accident insurance doesn't needed at my work place				
20.	I think it doesn't needed for securing home/vehicle from fire				
<b>FINANCING (RELATIONSHIP)</b>					
21.	I prefer syari'ah financing rather than conventional because more justice				
22.	I have a contract at syari'ah bank				
23.	I realize today people have to face the syari'ah bank				
24.	Mudharabah and Musyarakah is the syari'ah financing contract				
25.	I knew the syriah financing from syari'ah financial institution socialization				

1-5

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.786	.787	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Q1	12.20	3.250	.635	.499	.722
Q2	11.88	4.443	.431	.244	.784
Q3	11.96	3.623	.660	.512	.714
Q4	11.60	3.667	.523	.315	.761
Q5	11.56	3.840	.592	.372	.737

6-10

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.888	.891	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Q6	11.44	4.923	.609	.569	.889
Q7	11.76	4.690	.758	.693	.859
Q8	11.92	4.243	.714	.560	.870
Q9	11.72	4.210	.921	.865	.819
Q10	11.88	4.610	.673	.590	.876

**11-15**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.775	.763	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Q11	11.36	3.407	.660	.558	.694
Q12	11.48	3.843	.530	.502	.740
Q13	11.28	3.043	.657	.951	.694
Q14	11.76	4.690	.193	.182	.826
Q15	11.24	3.190	.717	.949	.670

**16-20**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.788	.794	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Q16	9.28	2.793	.846	.	.652
Q17	9.28	2.793	.846	.	.652
Q18	9.28	2.793	.846	.	.652
Q19	9.08	3.493	.352	.	.821
Q20	9.00	4.167	.105	.	.880

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.880	.889	4

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Q16	6.80	2.250	.914	.	.778
Q17	6.80	2.250	.914	.	.778
Q18	6.80	2.250	.914	.	.778
Q19	6.60	3.000	.335	.	1.000

**21-25**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.637	.679	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Q21	10.52	2.177	.597	.776	.478
Q22	10.40	2.500	.160	.080	.745
Q23	10.32	2.977	.174	.069	.670
Q24	10.64	2.323	.607	.431	.490
Q25	10.60	2.333	.599	.802	.493

**Ordinal Test**

**Case Processing Summary**

	N	Marginal Percentage
literacy	0	7.8%
	1	65.6%
	2	26.6%
Valid	154	100.0%
Missing	0	
Total	154	

### Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	169.150			
Final	148.638	20.512	4	.000

Link function: Logit.

### Goodness-of-Fit

	Chi-Square	df	Sig.
Pearson	120.754	122	.515
Deviance	117.048	122	.610

Link function: Logit.

### Pseudo R-Square

Cox and Snell	.125
Nagelkerke	.154
McFadden	.080

Link function: Logit.

### Parameter Estimates

	Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
Threshold	[literacy = 0]	-.805	.707	1.298	1	.255	-2.191	.580
	[literacy = 1]	3.112	.763	16.653	1	.000	1.617	4.607
Location	income	.782	.374	4.365	1	.037	.048	1.516
	education	.331	.161	4.239	1	.040	.016	.647
	workfield relation	-.148	.175	.710	1	.399	-.491	.196
		.277	.206	1.805	1	.179	-.127	.682

Link function: Logit.

**Test of Parallel Lines<sup>a</sup>**

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	148.638			
General	145.091	3.547	4	.471

The null hypothesis states that the location parameters (slope coefficients) are the same across response categories.

a. Link function: Logit.

### Respondent List

No	Name	Age
1	Isa Mugino	38
2	Muroqib	30
3	H. Islah	51
4	Ferial Devany	39
5	Hidayat	38
6	Nur Dian Febrianti	28
7	Bayu Putranto	37
8	M. Yusuf	37
9	Septi	29
10	Dasmuki	32
11	Zayuk Yusnita	42
12	Wiwin Purwanti	38
13	Nur Khurofah	40
14	Yanuar L	38
15	M Darul	44
16	Chilwaddinis Z	16
17	Amiroh	45
18	Sugi	50
19	Subarokah	36
20	Nisaul Mufida	22
21	Dumyati	30
22	Umaroh	31
23	Derri Patmalisa	35
24	Mimin Azminah	29
25	Eko Widiyawati	30
26	Ida Mufidah	38
27	Ruswati	33
28	Etik Widoyati	32
29	Ristichaningsih	34
30	Junaedi	49
31	Wiri	47
32	Eko Nasurun	29
33	Amat Nyoto	36
34	Erni Risqiwati	31
35	Nur Ainul Ibtiyah	21
36	Turiyah	52
37	Tonariyah	50
38	Wastari	50

39	Sudibyoy	45
40	Okto Arofah	40
41	Diyono	63
42	Muh. Yoni	36
43	Bambang Priyono	38
44	Kusniati	40
45	Sumyati	47
46	Ning Pujiati	61
47	Anjar Wiwid Wijayanto	26
48	Hestiana Pujiati	26
49	Riana	28
50	Emi Noviani	26
51	Harman Bayu Aji	26
52	Kastiah	45
53	Taryono	30
54	Karman	35
55	Endang	36
56	Retno	32
57	Harti	45
58	Rini	27
59	Nani	26
60	Kendar	54
61	M. Nur Islam	39
62	Kusnin	52
63	Raadi	43
64	Sukarjo	53
65	Casdi	51
66	Waidi	48
67	Herlianah	52
68	Toto Risman Suwaji	40
69	Kusni Mardiati	42
70	Ruswanto	47
71	Kunaenah	48
72	Kuswiarto	38
73	Roheni	44
74	Soja	41
75	Casdi	38
76	Kemad	54

77	Ratini	43
78	Derum	36
79	Karimansah	30
80	Rahayu	43
81	Riswanta	34
82	Siti Mariani	45
83	Rozali	47
84	Sucipto	48
85	Subiyah	36
86	Trimo	41
87	Mustajirin	44
88	Siti Sriningsih	45
89	Iskandar	46
90	Ahmad Fauzan	30
91	Ika Muryati	34
92	Tri Adi Hartanto	46
93	Nur Azin	41
94	Kartono	52
95	Musdalifah	24
96	Daiyah	41
97	Nur Rizqiyah	21
98	Friska Fatikasari	19
99	Suyitno	48
100	Husni Tamrin	33
101	Yumaeroh	24
102	Kinayah	23
103	Nurudin	24
104	Musyarofah	29
105	Palali	50
106	Mufrodah	24
107	Titik Sulanti	28
108	Lisa Rahmasari	14
109	Yuli Kurniawati	14
110	Sulimah	54
111	Sopari	56
112	Lisnawati	24
113	Mukhlis	45
114	Maryati	34
115	Tri Setiowati	41
116	Ahmad Mahroji	39
117	Dudi Harjo	44

118	Hadi Purnomo	46
119	Naryo	60
120	Ajunis Setyo Nugroho	48
121	Irwan Kuncoro	29
122	Mahkroji	42
123	Mahmud	40
124	Abdul Syukur	47
125	Suwaryo	52
126	Eningsih	43
127	Suharyo	53
128	Turah Slamet	61
129	Suwintri	36
130	Wurtiningsih	62
131	Nadiroh	55
132	Tubi Hartoyo	62
133	Wiyatu	50
134	Suharjo	40
135	Makmur	39
136	Mujono	53
137	Sri Suwarni	55
138	Listina Nur Triyulianti	54
139	Tarodiyah	55
140	Nurdiyanah	28
141	Dhaumi	61
142	Sartiyah	32
143	Purnomo	48
144	Dwi Ani Susiwi	34
145	Muharjo	37
146	Yuni Kurniasih	30
147	Muslimin	34
148	Diyono	53
149	Sabari	64
150	Heni	33
151	Suroji	36
152	Khuzairi	48
153	Ratna K. P	29
154	Mulya Nur Hikma	30



