THE EFFECT OF FINANCIAL LITERACY ON CONSUMPTIVE BEHAVIOR WITH SELF-CONTROL AS INTERVENING VARIABLE
(Case Study at Accounting Students of Faculty of Economics Yogyakarta State University)

UNDERGRADUATE THESIS

This undergraduate thesis proposal is submitted to fulfill a part of the requirement
to obtain the degree of Bachelor of Economics in Faculty of Economics
Yogyakarta State University

By:
RENA TRI WENINGSIH
14812141035

ACCOUNTING PROGRAM
ACCOUNTING EDUCATION DEPARTMENT
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Had been approved and validated on July 18th, 2018
To be defended in the front of Board of Examiners
Accounting Study Program
Faculty of Economics
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VALIDATION

The undergraduate thesis entlited :

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And had been successfully passed

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Hereby I declare that this undergraduate thesis is my own original work. According to my knowledge, there is no work or opinion written or published by others, except as reference or citation by following the prevalent procedure of scientific writing.

Yogyakarta, July 18th 2018

author,

Rena Tri Weningsih

14812141035

MOTTO

Glorious characteris the top of science
While knowledge is the beginning to achieve it
-Paulo Friere-

Life is like a bicycle,
To stay balanced,
You have to keep moving
- Albert Einstein-

DEDICATION

By praising and thanksgiving of Allah SWT, I dedicate this undergraduate thesis to:

1. My father, Baskara and my mother Wiwik Ertanti, thank you for your prayer, support, and motivation that always be given.
2. My brothers, Landung Baskoro and Ganjar Bramoro, thank you for your support and motivation.

PENGARUH LITERASI KEUANGAN TERHADAP PERILAKU KONSUMTIF PADA DENGAN PENGENDALIAN DIRI (SELF-CONTROL) SEBAGAI VARIABEL INTERVENING
(*Studi Kasus Pada Mahasiswa Akuntansi Fakultas Ekonomi Universitas Negeri Yogyakarta*)

Oleh:
Rena Tri Weningsih
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ABSTRAK

Penelitian ini bertujuan untuk mengetahui: (1) pengaruh literasi keuangan terhadap perilaku konsumtif; (2) pengaruh literasi keuangan terhadap pengendalian diri (self-control) dan (3) pengaruh literasi keuangan terhadap perilaku konsumtif melalui pengendalian diri (self-control).

Penelitian ini merupakan jenis penelitian kausal komparatif dengan pendekatan kuantitatif.Subjek penelitian ini adalah Mahasiswa Akuntansi Fakultas Ekonomi Universitas Negeri Yogyakarta.Penelitian ini bersifat purposive sampling dengan jumlah responden 171 orang.Metode pengumpulan data melalui survei dengan menggunakan kuesioner.Teknik analisis data yang digunakan adalah analisis deskriptif, analisis inferensial, dan analisis jalur.

Hasil penelitian menunjukkan bahwa (1) literasi keuangan berpengaruh negatif terhadap perilaku konsumtif sebesar 30%; (2) literasi keuangan berpengaruh positif terhadap pengendalian diri (self-control) sebesar 40,9% dan (3) pengendalian diri (self-control) tidak mampu memediasi literasi keuangan terhadap perilaku konsumtif.

Kata Kunci **: *Literasi Keuangan, Self-Control, Perilaku Konsumtif***

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ABSTRACT

The purposes of this research are to examine: (1) the effect of financial literacy on consumptive behavior; (2) the effect of financial literacy on self-controlandand (3) the effect of financial literacy on consumptive behavior through self-control as intervening variable.

It was comparative causal study with quantitative approach.The subject of this research wasthe Accounting Students of Faculty of Economics Yogyakarta State University. It was purposive sampling research and involved 171 respondents. This research was conducted through a survey with questionnaire distribution The data were analyzed by using descriptive analysis, inferential analysis and path analysis.

The results of this research showed that: (1) financial literacy negatively affects on consumptive behavior; (2) financial literacy positively affects on self-control by and (3) self-control is not able to mediate financial literacy on consumptive behavior.

Keyword :financial literacy, self-control, consumptive behavior.

FOREWORD

First of all, I would like to thank Allah SWT for all blessand guidance, thus the Undergraduate Thesis entlited "The Effect of Financial Literacy On Consumptive Behavior at Accounting Students of Faculty of Economics Yogyakarta State University With Self-Control as Intervening Variable (Case Study at Accounting Students Faculty of Economics Yogyakarta State University)" can be finished. One this occasion, I would like to thank all people below who have given me helps and guidance so that this undergraduate thesis can be finished.

1. Prof. Dr. Sutrisna Wibawa, M.Pd., Rector of Yogyakarta State University.
2. Dr. Sugiharsono, M.Si., Dean of Faculty of Economics Yogyakarta State University.
3. Rr. Indah Mustikawati, M.Si., Ak., CA., Head of Accounting Education, Faculty of Economics Yogyakarta State University
4. Dr. Denies Priantinah, M.Si., Ak., CA., Head of Accounting Program Faculty of Economics Yogyakarta State University.
5. Mimin Nur Aisyah, M.Sc., Ak., my undergraduate thesis supervisor who had guidanced, suggesstion, and motivation so this undergraduate thesis could be finished.
6. Dr. Siswanto, M.Pd., my examiner who had given correction and suggesstion so this so this undergraduate thesis could be finished.
7. All my beloved friends in Excellent Accounting Class 2014, who had given me motivation.

Finally, the author say thank you so much for all who i can not mention the names one by one. I relized that ini this undergraduate thesis is still far from perfect. Therefore, suggesstions and constructive criticism. I hope this undergraduate thesis would be useful for readers.

Yogyakarta, July 18th 2018

The author

Rena Tri Weningsih

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CHAPTER I
INTRODUCTION

A. Problem Background

Adolescene is the age where an individual integrateinto an adult society. The adolescentcan be divided into three ranges namely 12-15 years (early adolescence), 15-18 years (middle adolescence), and 18-21 years (late adolescence). Adolescents is one of the community groups that becomes a potential target of various products of the company.

Consumtivism is a consumptive way of life where consumptive people can no longer be required to buy things, but merely as luxurious values attached to them. Teenagers want to follow the ever-changing fashion trend,they are never satisfied with what they have.Unstable emotional conditions makes them hard to consume goods and services rationally.

Consumptive behavior is caused by socioeconomic realities in the era of a growing post-modernism society and the extraordinary growth of information makes consumption behavior in society reach an uncontrollable level of acceleration. This is evidenced by the existence of online shopping and shopping centers everywhere showing how easy to access the product. As a result, adolescent tends to behave consumptive and make impulsive purchases. Mai et al (2016) revealed that someone has more than one smartphone with a famous brand, but used only 1 unit and others as a complement to the appearance.

In general there are two factors that influence consumptive behavior, namely external factors and internal factors. External factors include culture, social class, and family while internal factors include motivation, learning process, and self-concept. One of the important internal factors is learning process. In term of finance, the learning process can be interpreted as individual knowledge to understand a knowledge related to finance called financial literacy.

In the Regulation of the *Otoritas Jasa Keuangan* Number 76 of 2016 explained that,

> financial literacy is knowledge, confidence, and skill, which influence attitudes and behaviors to improve the quality of decision making and financial management in order to achieve prosperity.

The results of research conducted by Ulfatun, Udhma, and Dewi (2016) showed that the level of financial literacy of Student Faculty of Economics, Yogyakarta State University reached 57%. It can be categorized as low level of financial literacy as it's below 60%.

In addition, this low level of financial literacy lack of calls in education in Indonesia. Whereas other countries such as Australia, Canada, Singapore, UK, and USA have educated the community,including the students increase financial literacy.

From the above information we can conclude that the financial literacy of Indonesian society is still low. Even-though the low financial literacy will lead to improper financial planning in the achievement of welfare at the age of no longer productive, thus indirectly affect the national financial stability. The application of knowledge about financial literacy can be combined with self-control to be more selective in consuming.

Self-control is the ability to guide one's own behavior, meaning that one is to suppress impulsive behavior. Self-control is also defined as the ability to control oneself to organize, guide, organize, and direct the form of behavior that leads the individual to positive consequences. Self-control abilities are related to how one controls emotions and encouragement within.

There were found three levels of adolescent self-control are strong, moderate, and weak. Adolescents who have weak self-control will make decisions based on emotion, such as buying goods by brand and attract attention without consideration of the benefits first. Adolescents who have moderate control are students who get an unpleasant stimulus, but can deal with the problem. Furthermore, adolescents who are at a strong level are adolescents who can manage situations, emotions, behaviors, and act rationally, meaning they will buy goods as needed.

In the current era of globalization, self-control is a challenge for every individual, especially students including late adolescents. Students are one component of society that acts as an agent of change of the nation. The students as younger generation will not only face the increasing complexity in financial products, services and markets, but are more likely to bear the greater financial risk of their parents in the future.

In addition, students are mostly unemployed and have no income. Even today, many students are wrong in managing the money sent from parents that is out of time. The tendency of consumptive behavior is influenced by lifestyle, for the sake of an image that is directed and shaped by way of thinking. Students need to control themselves with a growing consumer culture.

Previous research by Septi Anugrah Heni (2013) has a negative relationship between self-control and consumptive behavior. The negative sign indicates high speed, the lower the consumptive behavior. The lower the sense of self, the higher the consumptive behavior.

The results of the pre-survey interview with 10 students of Accounting Students, Faculty of EconomicsYogyakarta State University of year 2014-2016 with details of 4 students of year 2014, 3 students of year 2015, and 3 students of year 2016 seen that 6 out of 10 students tend to behave consumptive. Even 2 out of 10 students say that by the end of the month they have a deficit (spending more than income). This shows the low ability to manage money, which is an indicator that students have not understood about financial literacy. Low financial literacy supported by the weakness of self-control can lead to consumptive behavior among Accounting Students Economics FacultyYogyakarta State University.

Based on the background of the above problems, then the authors will examine the influence of financial literacy on consumptive behavior with self-control as intervening variable. This study entitled "The Effect of Financial Literacy on ConsumptiveBehavior at Accounting Students of

Economics Faculty Yogyakarta State University with Self-Control as Intervening Variable".

B. Problem Identification

Based on the above background, then the problem identification is as follows.

1. The teenager's emotional state drives them to consume goods and services irrationally.
2. The existence of online shopping and shopping centers scattered everywhere provide easiness in choosing the products. Thus,theadolescents tend to behave consumptive and make impulsive purchases.
3. The results of the pre-survey show that 6 out of 10 Accounting Students class of 2014-2016 tend to behave consumptively.
4. Students of Economics Faculty of Yogyakarta State University have a low level of financial literacy that is 57% in 2016.
5. The universities have not been able to organize education on financial literacy so that it indicates a low level of financial literacy.
6. Student self-control is still low because most have not worked and have income, butof yearfollows the lifestyle so often experience deficit.

C. Problem Limitation

Based on the background and identification of the above problems, the researchers limit the problem only on the influence of financial literacy on consumptive behavior with self-control as an intervening variable. In addition, the subject of the study is limited to, Accounting Students Strata 1 of Yogyakarta State University.

D. Problem Formulation

Based on the background of the problem, problem identification, and problem limitation that has been described above, then the formulation of this research problem as follows:

1. How does the Effectof Financial Literacy on Consumptive Behavior?
2. How does the Effect of Financial Literacy on Self-Control?
3. How does the Effect of Financial Literacy on Consumptive Behavior with Self-Control as Intervening Variable?

E. Research Objectives

Based on the formulation of the above problems, the objectives to be achieved from the implementation of this study are to:

1. Knowing the effect of Financial Literacy on Consumptive Behavior.
2. Knowing the effect of Financial Literacy on Self-Control.
3. Knowing the effect of Financial Literacy on Consumptive Behavior with Self-Control as Intervening Variable.

F. Research Benefits

This research is expected to provide the following benefits:

1. Theoretical benefits
    a. Provides insight into consumptive behavior influenced by financial literacy with self-control as intervening variable.

b. This research is expected to be a reference for research in the field of accounting, especially behavioral accounting in the future.

2. Practical Benefits

   a. For Yogyakarta State University (YSU)

      The results of this study are expected to be used as inputs in the making of policies and programs to improve student financial literacy.

   b. For Students

      The results of this study are expected to provide insight to students about financial literacy and self-control so avoid consumptive behavior.

CHAPTER II
THEORETICAL BACKGROUND

A. Theoretical Review

1. Consumptive Behavior

a. Definition of Consumptive Behavior

Consumptive behavior is an individual effort in an environment in economic activity by buying something outside of rational need because the payment is not based on necessity, but excessive desire (Lina & Rosyid, 1997: 6; KBBI, 2008: 1056; Suyanto, 2013: 128). Consumptive behavior is also defined as an individual factor to buy and take the necessary goods and driven by the desire to meet the needs of life (Sari, 2009: 22; Selanno, 2016: 5).

It can be concluded that consumptive behavior is an individual response to the environment in a series of economic activities to meet the needs of life, by consuming goods and services excessively without rational considerations because it is more concerned with the factors of desire that cause the waste.

b. Factors Affecting Consumptive Behavior

Factors behind the emergence of consumptive society, according to (Abercrombie et al, 2010: 109-110) are as follows.

1) Increased community prosperity and performance economic conditions.

2) Decrease of working hours of society in various sectors of the economy.
3) The public need to show its social identity.
4) Aestheticization of everyday life displayed by the community.
5) The development of lifestyle and the purchase of certain goods, is understood as a marker of social position in society.
6) The consumer's economic position, in many ways has replaced the social position of citizens.
7) In the era of consumer societies, what is traded is not just about goods and services that are increasing in number, but human experience and everyday aspects of human life have also been commodified and offered like other goods and services.

Lina dan Rosyid (1997: 7-9) states that the factors that influence ofconsumptive behavior are as follows.

1) Internal factors
    a) Motivation

        Motivation is a driver of consumer behavior to buy goods and services in the market so that consumer involvement occurs in consumptive behavior.
    b) Learning Process

        The learning process can be defined as an individual's knowledge to understand a financial-related knowledge.

c) Self-concept

Self-concept of how the views and attitudes of individuals to themselves to consume goods and services.

2) External factors

a) Culture

Culture can be used as a study of consumptive behavior that refers to values, ideas, and other symbols that help individuals to communicate, interpret, and evaluate as members of the community.

b) Social class

Social class is a division within a society of individuals who share the same values, interests, and behaviors. Social status results in different forms of consumptive behavior.

c) Family

The family is a major decision-making unit so that its role is complex and varied in consumer behavior.

c. Consumptive Behavior Indicators

Assauri (2011) said that there are four indicators that affect consumptive behavior as follows:

1) The buyer wants to look different from others

The buyer engages in buying goods in order to show himself to be different from others. Teenagers from using an item always want more than others have.

2) Pride of self

Buyers will feel proud if they have goods that are different from others, especially those goods are better than others.

3) Following others

Buyers typically make excessive purchases whose sole purpose are to imitate others and follow the prevailing fashion trends.

4) Attract other people's attention

The purchase of a good is done to attract other people by using goods that were popular at that time because teens tend to like to be the attention of others.

2. Financial Literacy

a. Definition of Financial Literacy

Financial literacy is a basic need for everyone to avoid financial problems. Problems about financial difficulties are not only due to low income, but can occur in the event of miss-management, such as lack of financial planning (Krishna et al, 2010: 553). If applied in student life, financial problems may arise due to mismanagement of parent's meal money, such as purchasing unnecessary items without making financial planning in advance so that before the time the shipment is exhausted (Dikria & Mintarti, 2016: 145).

Organization for Economic Co-operation and Development (OECD), 2011 defines financial literacy as a combination of awareness, knowledge, skills, attitudes, and behaviors necessary to make sound financial decisions and ultimately achieve individual financial well-being.

According to Ulfatun et al (2016: 4), financial literacy is a process that measures how well each individual's ability to understand and apply financial concepts aimed at realizing better financial management. Kusumaningtyas and Sakti (2017: 3) also state that financial literacy is a series of processes aimed at improving the ability to manage finances and participate in economic life.

Huston (2010: 306-307) explains that financial literacy measures how well an individual can understand and use information related to personal finance. Financial literacy can also be referred to as a component of human capital that can be used in financing activities to increase the lifetime utility expected from consumption, is behavior that improves financial welfare.

Based on the above definitions, it can be concluded that financial literacy is the knowledge and ability of a person to manage its finances in order to avoid miss-management in hopes to improve economic welfare.

b. Purpose of Financial Literacy

Otoritas Jasa Keuangan (OJK), 2017 states that financial literacy has two long-term goals for all community groups is as follows.

a. Increasing the literacy of someone who previously less literate into a well literate.

   Increasing the literacy of a person who has only knowledge of financial services institutions, products, and financial services into a community that has knowledge and confidence about financial institutions and financial services products, including features, benefits and risks, rights and obligations related to financial products and services and skills using financial products and services.

b. Increase the number of users of financial products and services.

   Financial institutions and communities need each other, the higher the level of public financial literacy, the more people who use financial products and services.

c. Factors Affecting Financial Literacy

According Braunstein and Welch, (2002: 445-447) there are several factors that cause the differences in financial literacy of each individual is as follows.

1) Technological changes and market innovation

   Such changes will increase competition once there is a sophisticated industry with consumers offered services from multiple providers.

2) Rise in questionable mortgage lending practices

   In the 1990s, there were concerns about the effects of unscrupulous crediting arrangements or so-called predatory loans so that many cases related to contracts are detrimental to consumers.

3) Changes in personal finances

   This change is influenced by three aspects, consist of the rise in consumer debt levels, the decline in already-low personal savings rates, and the increase in the individual's bankruptcyfilings.

The results of the National Literacy and Financial Inclusion Survey of Financial Service Authority(2016), the factors affecting the level of financial literacy are as follows.

1) Level of education

   The higher a person's education level the higher the level of financial literacy of the person.

2) Social Strata

The higher the social strata class the higher the level of financial literacy. Social strata groups are grouped by monthly per capita expenditure.

3) Age group

The older the age of the community the higher the level of financial literacy. This is influenced by the mindset of the community.

d. Financial Literacy Indicators

According to Chen & Volpe (1998: 123-126), the financial literacy indicator is divided into five as follows:

1) General Knowledge of Financial

According to Wagland and Taylor (2009: 16) knowledge of personal finance is how one manages the income and expenditure and understand the basic concepts of finance. The concepts include, simple interest rate calculation, compound interest, inflation effect, opportunity cost, time value of money, asset liquidity, and so on.

2) Savings and borrowing

Savings are part of a given year's income that is not spent or consumed (Nopirin 1992: 51). Six factors are considered in the selection of savings (Kapoor et al, 2001: 147), consist of rate of return, inflation, tax considerations, liquidity, security, and restrictions and fees. In addition, lending is also an indicator of financial literacy. To meet consumption and investment needs, not infrequently, someone to lend to a bank or other institutions (Rohmah, 2014: 15).

3) Insurances

Insurance is one of the safeguards to reduce future risk which is full of uncertainty (Kasmir, 260: 2013).

4) Investment

Investment is a commitment of the current resources as an explanation for the acquisition of greater resources in the future (Bodie et al, 347: 2014). According to Kapoor, et.al., (2001: 414) there are five factors that influence the choice of investment that is, security and risk, risk factor components, investment income, investment growth, and liquidity.

3. Self-Control

a. Definition of Self-Control

Self-control is the ability to guide one's own behavior; ability to deal with or impede impulse or impulse behavior (Chaplin, 2011: 451). Similarly, according to Schultz and Schultz, (2013: 317) self-control is the ability to exert control over the variables that determine our behavior, namely the control of the variables that determine our behavior.

Ghufron and Risnawita (2014: 25-26) users of self-control are behavior control measures. Behavioral controls that involve consideration the extent before the decision about something to act.The higher the person's self-control, the more intense the behavior.

Based on some sense of self-control above, it can be concluded that self-control is a person's ability to control and manage his behavior with considerations before doing something.

b. Factors Affecting Self-Control

Factors that affect one's self-control are caused by many factors. But basically, the control of the outline is influenced by internal factors and external factors.

1) Internal factors

a) Age

The more one's age the better the person's self-control ability. This is influenced by the increase of one's social experience (Ghufron & Risnawita, 2011: 32; Mischel, 2014).

b) Emotional control

Healthy emotional control is obtained when a teen has an ego power, is the ability to refrain from emotional action (Mischel, 2014).

c) Psychological well-being

Individuals with high levels of wellbeing feel to have control over life, deal effectively with the stress of life, and establish themselves in life that refers to self-control (Veenhoven, 1991: 7; Baumeister et al, 2007: 354).

d) Religiosity

Religiosity has a positive relationship with self-control. If a person has a high religious level, then every behavior they do is always monitored by God, so tend to have a high self-monitoring as well, and eventually appear self-control in him or her (Carter et al, 2012).

2) External factors

a) Family environment

The family environment, especially the parents, determines how the ability to control a person. If parents apply discipline to children consistently, it becomes self-control for them (Hurlock, 1973, Ghufron & Risnawita, 2011: 32).

b) Peer groups

If peer groups are conducive to mutual trust, respect, and full responsibility, adolescents tend to have good self-control (Yusuf & Syamsu, 2015: 71).

c. Types of Self-Control

According to Block and Block (1952) there are three types of self-control are as follows.

1) Over control, that is the self-control of a person excessively causing the individual is much restraint against the stimulus.
2) Under control, that is the tendency of individuals to release impulsivity freely without calculation in advance.
3) Appropriate control, thatis the control of the individual to control the impulse appropriately.

Furthermore, De Ridder et al (2011: 1007) suggests there are two types of self-control are as follows.

1) Inhibitory is an individual attempt to limit oneself or refrain from bad behavior.
2) Initiatory is the initiator or the intention of the individual to perform good behavior.

d. Techniques Used to Train Self-Control

According to Skinner and Margaret Vaughan (1983) there are several techniques that one can use to exercise self-control are as follows.

1) The person may use physical assistance, such as tools, machinery, and financial resources to change his environment.
2) The person can change his environment, thereby increasing the probability of the desired behavior.

3) Man can set his environment to escape from the opposite stimulus and produce the right response.

4) Humans can do something to avoid undesirable behavior.

In addition, Alwisol (2008: 329-330) revealed there are four techniques of self-control are as follows.

1) Removing or avoiding

   Avoid or away from the influence situation, so it is no longer accepted as a stimulus. For example, the bad influence of the evil peers is eliminated by dodging or away from their interactions.

2) Satiation

   Make yourself saturated with the behavior, so no longer willing to do it. For example, a smoker excessively smoking a cigarette until he becomes saturated.

3) Aversive stimuli

   Creating an unpleasant stimulus is generated simultaneously with the stimulus you want to control. For example, a person who wants to go on a diet announces to a friend around him. Every time he eats he will bear the risk of environmental criticism and shame for his failure.

4) Reinforce oneself

   Gives reinof yearment to self-achievement. For example, watch a movie with its own savings. The opposite of strengthening oneself is self punishment can manifest themselves lock in the room.

e. Self-Control Indicators

Averill (1973) mentions that there are three self-control indicators as follows:

1) Behavior control

Behavior control is an individual's ability to modify an unpleasant state. The ability to control this behavior is broken down into two components, regulated administration and stimulus modifiability. The regulated administration is the ability of the individual to determine who controls the situation while the stimulus modifiability is the ability to deal with unwanted stimuli by preventing or moving away from the stimulus.

2) Cognitive control

Cognitive control is an individual's ability to process undesirable information by interpreting, assessing, or linking an event in a cognitive framework as a psychological adaptation or reducing stress. This aspect consists of two components,consist of information gain and appraisal. Information gain means an unpleasant circumstance, but the individual can anticipate it by various considerations while appraisal means the individual seeks to judge and interpret a situation by observing the positive side subjectively.

3) Decisional control

Decision control is the ability of a person to choose a result or action based on something that is believed or approved. Self-control in determining choice will work well with an opportunity, freedom as well as the possibility for the individual to choose various actions.

B. Relevant Research

Researches that have been done previously useful for writers to conduct further research.This study was made with reference to some previous research.

1. The Effect of Financial Literacy and Self-Control on Consumptive Behavior of Faculty of Economics Malang State University of year 2013 (Okky Dikria and Sri Umi Mintarti W, 2016)

Dikria and Mintarti research's was conducted at the Faculty of Economics, State University of Malang with the respondents of Economics Students Class of 2013. The results showed three results. First, financial literacy negatively affects consumptive behavior, meaning that students have good financial literacy will be more rational in consuming so that the level of consumptive is low. Second, self-control negatively affects consumptive behavior, meaning that students who can control themselves will be lower consumptive behavior. Third, financial literacy and self-control have a negative effect on consumptive behavior, meaning that if students have financial literacy and good self-control then the level of consumptive is low.

Dikria and Mintarti research’s did not use intervening variable, whereas this research as intervening variable is self-control variable. The research equation of Dikria and Mintarti with this research is to know the correlation between the variable of financial literacy, consumptive behavior, and self-control.

2. Analysis of the Level of Financial Literacy, Faculty of Economics, Yogyakarta State University of year 2012-2014 (Titik Ulfatun, Umi Syafa'tul Udhma, and Rina Sari Dewi, 2016)

Ulfatun, Udhma, and Dewi’s research was conducted at Yogyakarta State University with student of Faculty of Economics class of 2012-2014. The results showed that the level of financial literacy by 57%. If the percentage is interpreted into the criteria of the financial literacy level according to Chen and Volpe than 57% are in the low category (<60%).

Ulfatun, Udhma, and Dewi research is a descriptive research by analyzing the level of student's financial literacy, while this research is a comparative causal research by connecting the financial literacy variable with consumption behavior variable. The equation research of Ulfatun, Udhma, and Dewi with this research is where the research conducted at the Faculty of Economics Yogyakarta State University.

3. The Effect of Family Environment, Peer Friends, Self-Control, and Financial Literacy on Consumptive Behavior of Students (Nurita Dewi, Rusdarti and St. Sunarto, 2017)

Dewi, Rusdarti and Sunarto's research was conducted at Semarang Stikubank University with respondents from the Faculty of Economics and Business. The results showed that: (a) the family environment negatively affects on consumptive behavior by 25.6%; (b) the peer friends positively affectson consumptive behavior by 34.7%; (c) the self-control negatively affects consumptive behavior by 16.1%; (d) the total effect of the family environment on consumptive behavior by 0.85%; (e) the total effect of peer friends on consumptive behavior by 17.94%; (f) the total effect of self-control on consumptive behavior by 11.21% and (g) the financial literacy negatively affects consumptive behavior by 31.3%.

Dewi, Rusdarti, and Sunarto's research use two types of variables, namely dependent and independent, while this research uses three types: dependent, independent, and intervening (self-control). The research equation of Dewi, Rusdarti, and Sunarto with this research is to know the relationship of financial literacy and consumptive behavior with student respondents.

C. Theoretical Framework

1. The Effect of Financial Literacy on Consumptive Behavior

If students have good financial literacy will be selective and prioritize the purchase of goods or services needed so that students avoid the consumptive behavior. However, if the financial literacy of the students is low, then the students tend to behave consumptively because of difficulties in managing their finances.

Imawati et al (2013) conducted research on the relationship between financial literacy and consumptive behavior. The results showed that financial literacy negatively affects consumptive behavior. The study of Dikria & Mintarti (2016) also explains that financial literacy negatively affects consumptive behavior. Based on the above description, it can be formulated hypothesis as follows.

H1: There is a negative effect between financial literacy on consumptive behavior.

2. The Effect of Financial Literacy on Self-Control

Organization for Economic Co-operation and Development (2011) states that financial literacy is a combination of awareness, knowledge, skills, attitudes, and behaviors necessary to make sound financial decisions and ultimately achieve individual financial well-being. Dikria and Mintarti (2016) revealed that the application of knowledge about financial literacy can be combined with self-control. Students who have good financial literacy will be careful in using the money so as to control themselves and avoid the deficit. Conversely, students who have low financial literacy are not able to control themselves so that deficit. Based on the above description, it can be formulated hypothesis as follows.

H2: There is a positive effect between financial literacy on self-control.

3. The Effect of Financial Literacy on Consumptive Behavior with Self-Control as intervening variable.

Financial literacy is the knowledge, ability of a person in making financial decisions and help a person avoid financial problems mainly due to mismanagement of finance. Dikria and Mintarti (2016) concluded that students who have good financial literacy will be careful in using the money, so as to control themselves and avoid consumptive behavior. Conversely, students who have poor financial literacy tend not to be careful in using the money, so can not control themselves and make it behave consumptive. Based on the above description, it can be formulated hypothesis as follows.

H3: There is a negative effect between financial literacy and consumptive behavior through self-control.

Based on the above description, the schema of the theoretical framework is structured as follows.

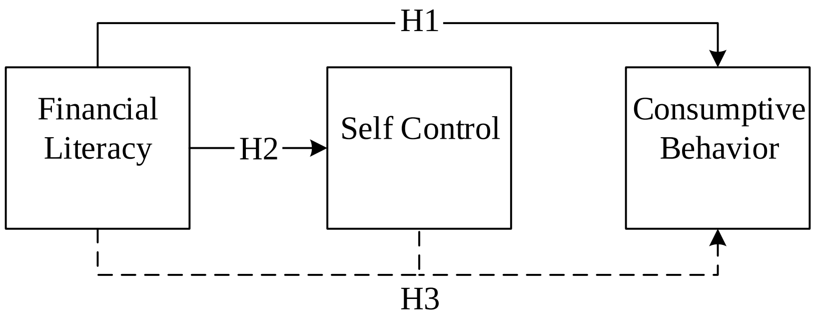

Figure 1. Schematic of the Theoretical Thinking Framework

Information:

Financial literacy allegedly affects consumptive behavior directly or indirectly. In this case, there is a mediation variable that is self-control.

D. Research Hypothesis

Hypotheses in qualitative research are an answer to a problem or research question developed based on theories that need to be tested through the process of selection, collection, and data analysis. Based on the literature review and the above frame of mind, it can be proposed hypotheses in this study are as follows.

1. H1: There is a negative effect between financial literacy on consumptive behavior at Accounting Students of Faculty of Economics Yogyakarta State University.
2. H2: There is a positiveeffect between financial literacy on self-control at Accounting Students of Faculty of Economics Yogyakarta State University.
3. H3: There is a effect between financial literacy on consumptive behavior with self-control as intervening variable at Accounting Students of Faculty of Economics Yogyakarta State University.

CHAPTER III
RESEARCH METHOD

A. Research Types

Based on the characteristics of the problem, this study is a type of comparative causal research. Comparative causal research is a type of research with problem characteristics of causality between two or more variables (Indriantoro & Supomo, 1999: 27). Comparative causal research is an ex post facto type of research, that is type of research on data collected after the occurrence of a fact or event (Hedrick et al, 1993: 6).

This research includes the type of quantitative research. According to Indriantoro and Supomo, (1999: 12) quantitative research is a research with emphasis on testing theories through the measurement of research variables with numbers and perform data analysis with statistical procedures, so that in solving problems by involving the calculation of numbers and data obtained will transformed in the form of numbers then analyzed to obtain the conclusion of the object under study.

Sources of data used in this study werethe primary data sources.The primary data sourcesarethe data sources of research obtained directly from the original source (not through intermediary media) (Indriantoro & Supomo, 1999: 146), so that the primary data source information obtained from the first hand of the subject or of study respondents.

B. Place and Time of Research

This research was conducted at the Faculty of Economics, Yogyakarta State Universitywith respondents Strata-1of Accounting Students of year 2014-2016. The timing of this research wasJanuary-June 2018.

C. Population and Sample of Research

1. Population

According Sugiyono (2016: 80) population is a generalization region consisting of objects or subjects that have certain qualities and characteristics set by researchers to be studied and drawn conclusions. The population is also the whole object or subject that resides in an area and meets certain conditions relating to the research problem, or the whole unit or individual within the scope to be researched (Martono, 2010: 66).

The population in this research was all Accounting Students Strata-1 Faculty of Economics Yogyakarta State University of year 2014 until 2016.

Table 1. The Population of Accounting Students Strata-1 of year 2014-2016

Program Studi	2014	2015	2016	Jumlah
Akuntansi	80	75	114	269

Source: Admin of Accounting Study Program Strata-1

2. Sample

According Sugiyono (2016: 81) sample is part of the number and characteristics possessed by the population. The sample is also part of the population that has certain characteristics or circumstances to be studied

(Martono, 2010: 66). Technique of sampling this research used purposive sampling that is sampling technique based on the existence of certain purpose. This technique is done because of several considerations, such as limited time, energy, and funds so as not to take large and distant samples (Arikunto, 2009: 183). Sample criteria of this research are: (a) Active Student Accounting Strata-1, (b) Students who have taken Accounting Course Introduction or are taking Financial Management Course 1. Apparently the result is a student from the 3rd semester and above, the student of year 2016-2014 (Sitompul, 2013: 70; Sari, 2015: 177; Sukroni, 2017: 5).

Next, determined the size of the sample using Slovin formula is as follows.

$$\boxed{n = \frac{N}{1+N.e^2}}$$

Notes:
n = Number of Samples
N = Population
e^2 = Error Level is 5%

(Suharsaputra, 2014: 119)

The calculation of research sample is as follows

$$n = \frac{N}{1 + N.e^2}$$

$$n = \frac{269}{1 + 269.0{,}0025}$$

$$n = \frac{269}{1{,}6725}$$

n = 160,83 (rounded 161 students)

Furthermore, the size of the sample is divided proportionally with the following calculations.

a. Sample of Accounting Students Strata-1 of year 2016

$$= \frac{114}{269} \text{x} 161$$

= 68,23 (rounded 69students)

b. Sample of Accounting Students Strata-1 of year 2015

$$= \frac{75}{269} \text{x} 161$$

= 44,88 (rounded 45 students)

c. Sample of Accounting Students Strata-1of year 2014

$$= \frac{80}{269} \text{x} 161$$

= 47,88 (rounded 48 students)

D. Operational Variable Definition

The operational definition shows the indicators, the variable aspects, and the data collection tools (instrument) used in this study. The variables used in this study are independent variable (financial literacy), dependent variable (consumptive behavior), and intervening variable (self-control).

1. Financial Literacy

The independent variable is the variable that influences or becomes the cause of the emergence or change of the dependent variable. The independent variable in this research is financial literacy. Financial literacy is the knowledge and ability of a person to manage his finances in order to miss-management in the hope to improve economic welfare. Financial literacy is measured using four indicators proposed by Chen and Volpe (1998) consist of knowledge of personal finance in general, savings and loans, insurance, and investment. In this variable consists of two dimensions, the dimension of knowledge and dimensions of ability.

2. Consumptive Behavior

The dependent variable is a variable that influenced or becomes a result due to an independent variable. Dependent variable in this research is consumptive behavior. Consumptive behavior is an individual response to the environment in a series of economic activities to meet the needs of life by consuming goods and services excessively, without rational considerations because it is more concerned with the factors of desire that cause wastage.

Consumptive behavior is measured using 4 indicators presented by Assauri (2011) consist of buying or consuming goods because it looks different from others, buying or consuming goods due to pride, buying or consuming goods because of the bandwagon, and buying or consuming goods because they want attracting the attention of others.

3. Self-Control

The intervening variable is a variable that theoretical influences the relationship between independent variables and dependent to indirect and cannot be observed and measured. This variable is an interrupt variable or between which lies between independent and dependent variables, so the independent variable does not directly affect the change or the incidence of the dependent variable (Sugiyono, 2013: 39). Intervening variable in this research is self-control.

Self-control is the ability of a person to control and regulate his behavior with considerations before doing something. Self-control is measured using four indicators proposed by Averill (1973) consist of behavior control, cognitive control, and decision-making (decisionalcontrol).

E. Technique and Instrument Collection

1. Data Collection Technique

Data collection techniques in this study used questionnaires. The questionnaire is one of the data collection techniques done by giving a set of questions or written statement to the respondent to answer (Sugiyono, 2016: 142). In this study, the questionnaire consisted of two parts, namely multiple choice and a statement. Multiple choices are used to collect financial literacy data of knowledge dimension. While statements are used to collect financial literacy data dimensions of ability, consumptive behavior, and self-control.

The scale of the questionnaire measurement of multiple choice section using scoring or assessment based on the number of questions answered correctly by the respondent. The questions are in the form of letters with four choices of answers, namely A, B, C, and D. If the respondent answers the question correctly given a score of 1 but if the wrong answer is given a score of 0 (zero).

Furthermore, the measurement scale of the questionnaire section of the statement using the Likert scale, which is the scale used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena (Sugiyono, 2016: 93-94). The Likert scale has a gradation from very positive to very negative, which can be worded with the scoring of each for the purposes of quantitative analysis. Respondents were asked to fill in questions on an ordinal scale in verbal form with the following categories.

Table 2. Scores of Likert Scale

Answers	**Scores**	
	Positive	**Negative**
Strongly Agree	4	1
Agree	3	2
Disagree	2	3
Strongly Disagree	1	4

Source: Imam Ghozali (2013: 47)

The preparation of thequestionnaires consists of three parts are as follows.

a. The first part contains the identity of the respondents consisting of gender, of year, prerequisite courses, monthly income, residence, and the last education of parents.

b. The second section consists of 10 knowledge questions and 12 statements about financial ability. These questions were adapted from Chen and Volpe (1998: 123-126) and Anik Nur Rohmah (2014: 44). The following tableis the instrument grid of financial literacy variables of knowledge dimension and ability dimension.

Table 3. The Instrument Grid of Financial Literacy Variable of Knowledge Dimension

No	Indicators	Items Number	Total
1	General Knowledge	1,2,3	3
2	Savings and Borrowing	4,5	2
3	Insurance	6,7	2
4	Invesment	8,9,10	3
Total			**10**

Table 4. The Instrument Grid of Financial Literacy Variable of Ability Dimension

No	Indicators	Items Number	Total
1	General Knowledge	1,2*,3,4	4
2	Savings and Borrowing	5,6,7*	3
3	Insurance	8,9	2
4	Invesment	10,11,12	3
Total			**12**

Note: (*) Negative Statements

c. The third section consists of 24 questions about consumptive behavior. Here's a table of the instrument grid of consumptive behavior variable.

Table 5. The Instrument Grid of Consumptive Behavior Variable

No	Indicators	Items Number	Total
1	Buy or consume goods because it looks different from others	1,2*,3, 4*,5,6*	6
2	Buy or consume goods because of pride themselves	7,8*,9, 10*,11,12*	6
3	Buy or consume goods because of following the others	13,14*,15, 16*,17,18*	6
4	Buy or consume items because they want to attract the attention of others	19*,20*,21, 22,23,24*	6
Total			**24**

Note: (*) Negative Statements

d. The fourth section consists of 16 statements about Self-Control. Here's a table of the instrument grid of self-control variable.

Table 6. The Instrument Grid of Self-Control Variable

No	Aspects	Indicators	Items Number	Total
1	Behavior Control	a. Regulated administration b. Stimulus modifiability	1,2,3*,4* 5,6*,7,8*	4 4
2	Cognitive Control	Ability to process unwanted information	9*,10*, 11,12	4
3	Decisional Control	Ability to take action based on what is not believed or approved	13*,14, 15*,16	4
Total				**16**

Note: (*) Negative Statements

F. Validity and Reability Test of Instrument

1. Validity

Validity comes from the word validity, which means how far the accuracy of a test or scale in performing its measurement function (Azwar, 2016: 8). Measurement instruments can be said to have a high validity when producing data that accurately and accurately provide an overview of the variables measured according to the purpose of measurement.

Test validity is the test used to measure the question in the questionnaire used can really measure what you want to measure (Ghozali, 2011: 52). A measurement used in this research, using a Likert scale while the method used is the Pearson correlation (person, productmoment correlation) and correlation is denoted by r. The formula of correlation person known by product moment correlation formula is as follows.

$$r_{xy} \frac{N\sum(x\,y-)\sum(y)}{\sqrt{\{N\sum x^2-\sum x^2\}\{N\sum x^2-(\sum y)^2\}}}$$

Notes:

r	= Product Moment Correlation
N	= Total of Respondents
$\sum x$	= Total ofGrain Score (x)
$\sum y$	= Total of Variable Score (y)
$\sum x^2$	= Total ofQuadratic Grain Score (x)
$\sum y^2$	= Total ofQuadratic Variable Score (y)
$\sum xy$	= Total ofGrain Score Multiple (x) dan Variable Score (y)

(Arikunto, 2013: 213)

Criterias for determining whether or not a valid questionnaire is in the instrument are as follows.

a. If the relation coefficient r arithmetic ≥ r table with a significance level of 5%, then the statement contained in the instrument (item score) is significantly correlated to the total score so that the statement in the instrument is declared valid.

b. If the relation coefficient r arithmetic ≤ r table with a significance level of 5%, then the statement contained in the instrument (item score) is not significantly correlated with the total score so the statement in the instrument is not valid.

2. Reliability

Reliability is derived from the word reliability which means that the results of a measurement can be trusted and can give relatively the same result if measured several times against the same subject (Azwar, 2016: 7). A questionnaire is said to be reliable when one's response to a statement is consistent over time (Ghozali, 2011: 47). In this study using Cronbach Alpha statistical test to measure reliability. A construct or variable is said to be reliable if it gives a Cronbach Alpha value>0.70. However, if the construct or variable gives a value of Cronbach Alpha 0.70 then it is said to be unreliable (Nunally, 1994). Here is the formula Cronbach Alpha:

$$\boxed{r_{11} = \frac{(k)}{(k-1)}\left(1 - \frac{\sum \sigma_b^2}{\sigma_t^2}\right)}$$

Notes:

r_{11}	=Instrument Reability
k	= Total of Questions
$\sum \sigma_b^2$	= Total of Grain Variance
σ_t^2	= Total of Varians

(Arikunto, 2013: 239)

G. Data Analysis Technique

A data analysis technique directed to answer problem formulation and research hypothesis. Data analysis techniques used in the study are as follows.

1. Descriptive Statistics Analysis

Descriptive statistical analysis is used to analyze data by way of describing the data collected without making conclusions generally accepted (Sugiyono, 2013: 147). Descriptive statistical analysis also aims to know the description of research variables. The variables measured and analyzed in this study are Consumptive Behavior (Y), Financial Literacy (X), and Self-Control (X). Descriptive analysis includes the maximum value, the minimum value, and the mean of the research variables (Ghozali, 2011: 19). The way to make the frequency distribution is as follows.

a. Determining Total of Interval Classes (K)

$$\boxed{K = 1 + 3{,}3 \log n}$$

Notes:
K = Total of Interval Classes
n = Total of Data
log = Logarithm

b. Determining of the Range of Data (R)

$$\boxed{R = \text{Maximun Value} - \text{Minimum Value}}$$

c. Determining of the Length of Classes (P)

$$\boxed{P = \text{Range of Data } (R)/\text{Total of Classes } (K)}$$

d. Calculates the Distribution of Variable Trends

$$\boxed{\text{Ideal of Mean } (Mi) = ½ \, (X \max – X \min)}$$

$$\boxed{\text{Idealof Standard Deviation}(Sdi) = 1/6 \, (X \max – X \min)}$$

Category indicators can be searched with the following calculations.

Table 7. Indicator Categories

Interval	Categories
<{Mi – 1(Sdi)}	High
{Mi – 1)Sdi)} s/d {Mi + 1(Sdi)}	Medium
>{Mi + 1(Sdi)}	Low

Source: Sugiyono (2007: 34)

2. Inferential Analysis

a. Model Feasibility Test

This research uses one of the Structural Equation Modeling (SEM) technique that is Partial Least Squares (PLS). Evaluation of the

PLS model is done by evaluating the model of measurement (outer model) and structural model (inner model) as follows.

1) Outer Model (Test Indicators)

Outer model is used to test the validity of the construct and construct reliability. The outer model process consists of convergent validity, discriminant validity, and composite reliability (Jogiyanto & Abdillah, 2014: 57) as follows.

a) Convergent validity

Convergent validity is used as a measure of the magnitude of the correlation of the constants with latent variables. (Yamin & Kurniawan, 2011: 18). A correlation satisfies the convergent validity if it has a standardized loading factor value >0.5 (Chin, 1998: 674). If there is an indicator that the standardized load factor is not >0.5 then it cannot be used in further analysis.

b) Discriminant validity

Discriminant validity is measured by cross loading by comparing the correlation of indicators with their constructs. The indicator is valid if the correlation value of the indicator with its construct is higher than the value of another construct block correlation. Discriminant validity is used to ensure that each concept of each latent variable is different from other variables (Jogiyanto & Abdillah, 2014: 61).

c) Composite Reliability

The reliability test in PLS uses two methods: Cronbach's Alpha and Composite reliability. Cronbach's Alpha measures the lower limit of constructive reliability values while composite reliability measures the true value of constructing reliability (Chin & Gopal, 1995 in Salisbury et al 2002). However, composite reliability is judged to be better at estimating the internal consistency of a construct (Werts et al, 1974 in Salisbury et al 2002). The construct is considered reliable if the value of composite reliability >0.6 (Hair et al, 2006).

2) Inner Model (Structural Model)

Inner model is a structural model to predict the causality relationship between latent variables. The inner model process consists of bootstraping and T-statistic test parameters (Jogiyanto & Abdillah, 2014: 57). The structural model in the PLS is evaluated using R-squares (R^2) for the dependent construct, the path or t-values coefficient value of each path for the between constructs significance test. The value of R^2 is used to measure the level of variation of the independent variable changes to the dependent variable. The higher the value of R^2 means the better the prediction model of the proposed research model. Chin (1998) explains the criterion of the boundary value of R^2 to be classified into three, that is R^2 value 0.67, 0.33, and 0.19 as substantial, moderate, and weak.

3. Path Analysis

Path analysis aims to analyze the path model of a diagram that links between independent variables (exogenous), intervening (exogenous/endogenous), and dependent (endogenous). Pattern relationships are shown by using the arrows from exogenous variables to endogenous variables. According to Sarwono (2011), path analysis can be done by calculating the direct effect, indirect effect, and the total effect with of formula as follows:

a. Direct Effect

$X_n \rightarrow Y_1$ = bycoefficient corresponding output parameter....... (a)

$X_n \rightarrow Y_2$ = by coefficient corresponding output parameter....... (b)

$Y_1 \rightarrow Y_2$ = by coefficient corresponding output parameter....... (c)

b. Indirect Influence

$X_n \rightarrow Y_1 \rightarrow Y_2$ = amount of(a) x (c)....................................... (d)

c. Total Influence

$X_n \rightarrow Y_1 \rightarrow Y_2$ = amount of (a) + (d)

Path analysis is part of the regression analysis used to analyze the dependent variable relationship with independent variables directly or indirectly through one or more intermediaries (Sarwono, 2011: 147). Path analysis is used for conditions including all interval scale variables, relationship patterns between variables are linear and the model is only in the same direction (Sarwono, 2011: 289).

The path calculation describes the influence of Financial Literacy (X) directly and indirectly to Consumptive Behavior (Y_2) through intervening Self-Control variable (Y_1). Before testing the presence or absence of direct and indirect influence of each path. But each path is tested first significance. If there is an insignificant path, then applied trimming theory by eliminating the non-significant path. Furthermore, the new structural results are recalculated for each path coefficient. From this step will know the amount of direct and indirect influence of Financial Literacy as the dependent variable to Consumptive Behavior as the independent variable through Self-Control as the intermediate variable.

CHAPTER IV
RESEARCH RESULT AND DISCUSSION

A. Description of Research Result

Accounting is one of the study programs at the Faculty of Economics, Yogyakarta State University, having its address at Jalan Colombo No. 1, Karang Malang, Caturtunggal, Depok, Sleman, Yogyakarta. The respondents of this research are active students Accounting Study Program S1 Faculty of Economics, the State University of Yogyakarta who has taken the Introductory Accounting course or are taking the course of Financial Management 1 that is a student of the class of 2014, 2015, and 2016. Taking of research data conducted on January 2-14 2018. Researchers distributed 177 questionnaires using the Google Forms app and returned a questionnaire of 171 copies. Questionnaire return rate of 96.61%. Here are the details of the submission and return of the research questionnaire.

Table 8. Distribution of Questionnaires

Information	Total
Numberof questionnaires distributed	177
Number a non-return questionnaire	(6)
Number of questionnaire processed	171
Response rate	96.61%
Usable response rate	96.61%

Source: The results of primary data processing

Furthermore, the data in the questionnaire were identified by sex, year of class, prerequisite courses, monthly income, residence, and the last education of the parents. This identification aims to determine the general characteristics of the study respondents.

1. Identification of respondents by sex

Based on the identification by sex with the distribution of men and women are as follows.

Table 9. Distribution of Respondent Characteristics by Sex

Sex	Total	Percentage
Male	51	29.82%
Female	120	70.18%
Total	171	100%

Source: The results of primary data processing

Based on the data, thenumber of female respondents are 120 respondents (70.18%) and male respondents are 51 respondents (29.82%).

2. Identification of respondents by year

Based on identification by year of the of year with the distribution of year 2014, 2015, and 2016 are as follows.

Table 10. Distribution of Respondent Characteristics by Year

Year	Total	Percentage
2016	69	40.35%
2015	49	28.65%
2014	53	31%
Total	171	100%

Source: The results of primary data processing

Based on the data, it shows that the number of respondents of the participating of year 2016 are 69 respondents (40.35%) if compared of year 2015 and 2014, respectively 49 respondents (28.65%) and 53 respondents (31%).

3. Identification of respondents based on prerequisite courses

Based on the identification according to the prerequisite course with the distribution of Introductory Accounting courses and Financial Management 1 as follows.

Table 11. Distribution of Respondent Characteristics by Subject Prerequisites

Courses	Total	Percentage
Introductory Accounting	2	1.17%
Financial Management 1	1	0.58%
Introductory Accounting and Financial Management 1	168	98.25%
Total	171	100%

Source: The results of primary data processing

Based on these data indicate that the number of respondents who participated in most of the respondents who have taken Accounting Introduction and is taking Financial Management 1 is 168 respondents (98.25%). Furthermore, respondents who have taken Accounting Introduction that are2 respondents (1.17%) and is taking Financial Management 1 is 1 respondent (0.58%).

4. Identification of respondents by monthly income

Based on identification by monthly income with a distribution as follows.

Table 12. Distribution of Respondent Characteristics by Monthly Income

Monthly Income	Total	Percentage
≤ Rp 500.000,00	40	23.40%
Rp 500.001,00-Rp 750.000,00	63	36.84%
Rp 750.001,00 - Rp 1.000.000,00	46	26.90%
>Rp 1.000.000,00	22	12.86%
Total	171	100%

Source: The results of primary data processing

Based on these data shows that the respondents who participated the most with income per month, amounting to Rp 500.001, 00-Rp 750.000,00 are 63 respondents (36.84%). Furthermore, the number of respondents with income per month ≤Rp 500,000.00 are 40 respondents (23.40%), Rp750.001, 00 - Rp 1,000,000.00 are 46 respondents (26.90%), and>Rp 1,000,000, 00 are 22 respondents (12.86%).

5. Identification of respondents by residence

   Based on identification by residence with distribution as follows.

Table 13. Distribution of Respondent Characteristics by Residential

Residence	Total	Percentage
Kos/contract	74	43.27%
Home of Parents/*Wali*	97	56.73%
Total	171	

Source: The results of primary data processing

   Based on these data indicate that the number of respondents who live in the house of parents/*wali* participated are 97 respondents (56.73%) if compared with respondents living in *kos*/contract are 74 respondents (43.27%).

6. Identification of respondents based on the last education of parents

   Based on the identification according to the parents' last education with the following distribution.

Table 14. Distribution of Respondent Characteristics Based on Parents' Latest Education.

Parents' Latest Education	Total	Percentage
SD	16	9.36%
SMP	9	5.27%
SMA/SMK	82	47.96%
D3	16	9.36%
S1	35	20.46%
S2	8	4.67%
S3	5	2.92%
Total	171	100%

Source: The results of primary data processing

   Based on these data indicate that the respondents who participated at most the last education of his parents are SMA/SMK are 82 respondents

(47.96%). Furthermore, the respondents whose parents' education are SD, SMP, D3, S1, S2 and S3 respectively, are 16 respondents (9.36%), 9 respondents (5.27%), 16 respondents (9.36%), 35 respondents 20.46%), 8 respondents (4.67%), and 5 respondents (2.92%).

B. The Results of Data Analysis

1. Instrument test

The instrument test is performed on the indicators of each variable to determine the level of validity and reliability of the indicator as a variable measuring instrument. The test instrument consists of a validity test and reliability test.

a. Validity test

Validity test is done to measure the question in the questionnaire on each variable. Testing is done by comparing r arithmetic and r table. The value of arithmetic is derived from the correlation of respondent's answer on each question in each variable and then analyzed and its output is called corrected item correlation. Next to know r table is done using table r product moment by determining $\alpha = 0.05$ and $n = 171$ so obtained r table one side equal to 0.296 (Usman & Akbar, 2009: 357). The level of validity indicator in the questionnaire can be determined if r count>r table = Valid or r count<r table = Invalid. The results of the data validity test are as follows.

b. Reliability test

Reliability test is used to determine whether the indicator used as a reliable measure of variability. Reliability of the indicator can be seen from the value of Cronbach's Alpha (α) more than 0.60 then the indicator is reliable while if the value of Cronbach's Alpha is smaller than 0.60 then the indicator is not reliable. Results of reliability test are as follows.

Cronbach's Alpha value of all variables greater than 0.60 so that it can be concluded that the indicators used financial literacy variables, dimensions of knowledge, financial literacy dimensions ability, consumptive behavior, and self-control is declared as a reliable measure of variability.

2. Descriptive Statistics

Statistical analysis in this study consists of mean, median, and frequency table of respondents by category of variables. Description of data of each variable graphically can be seen in the following table.

Table 15. Descriptive Statistics Results

Variabel	N	Min	Max	Mean	Std. Deviation
Financial Literacy	171	28	49	34.69	3.59
Financial Literacy Knowledge Dimension	171	0	8	3.88	1.48
Financial Literacy Ability Dimension	171	24	43	30.81	3.34
Consumptive Behavior	171	16	44	29.56	4.84
Self-Control	171	23	39	29.47	2.60
N Valid	171				

Source: The results of primary data processing

Description of the data of each variable by using the calculation of the frequency distribution and the tendency of variables in detail can be seen as follows.

a. Financial Literacy

The Financial Literacy variable comprises 19 of the questions. The highest score is 49 and the lowest score is 28. Mean 34.69 and deviation, standard 3.59. From the data can be obtained Table Distribution Frequency Data of Financial Literacy through the calculation as follows.

Table 16. Frequency Variable Distribution of Financial Literacy

No	Scores Interval	The Number of Student Frequency
1	26-28	19
2	29-31	13
3	32-34	51
4	35-37	57
5	38-40	18
6	41-43	11
7	44-46	2
8	47-49	0
9	50-52	0
	Total	**171**

Source: The results of primary data processing

Having obtained the frequency distribution of the next variable determines the tendency of the variables in several categories. The calculation above consists of determining the minimum value (X_{min}) and the maximum value (X_{max}) obtained by the ideal mean value (Mi) of 32 and the standard deviation (Sdi) of 7. Therefore it can be categorized into three classes as follows.

Table 17. TheCategories of Data Literacy Variable Trend Data

No	Categories	Interval	Frequency	Relative Frequency
1	High	> 39	18	10.53%
2	Medium	25-39	153	89.47%
3	Low	< 25	0	0.00%
Total			171	100%

Source: The results of primary data processing

Based on the data in table 17 above can be seen that the data of respondents the most have medium category of 89.47% while in the high category of 10.53% of respondents. In the low category of 0% of respondents. Therefore it can be concluded that the Financial Literacy in Accounting Strata1 is in the middle category.

Furthermore, Financial Literacy is divided into two dimensions of Knowledge Dimension and AbilityDimension. Here's a description of each of these dimensions.

1) Knowledge Dimension

Financial Literacy Variables of The Knowledge Dimension consists of 8 question items. The highest score is 8 while the lowest score is 0 (zero). Mean 3.88 and standard deviation of 1.48. From these data can be obtained by table frequency distribution offinancial literacy dimension knowledge through the calculation as follows.

Table 18. Frequency Distribution of Financial Literacy Variable of Knowledge Dimension

No.	Scores	The Number of Student Frequency
1	0	1
2	1	9
3	2	18
4	3	44
5	4	39
6	5	34
7	6	22
8	7	3
9	8	1
	Total	**171**

Source: The results of primary data processing

Having obtained the frequency distribution of the next variable determines the tendency of the variables in several categories. The above calculation consists of determining the minimum value (Xmin) and the maximum value (Xmax) obtained from the ideal mean value (Mi) of 4 and the standard deviation (Sdi) of 2. Therefore can be categorized into three classes as follows.

Table 19. Categories of Data Literacy Trend of Variable Financial Literacy Knowledge Dimension

No.	Categories	Interval	Frequency	Relative Frequency
1	High	> 6	4	2.34%
2	Medium	2-6	157	91.81%
3	Low	< 2	10	5.85%
Total			171	100%

Source: The results of primary data processing

Based on the data in table 19 above it can be seen that the data of respondents has the highest category of 91.81% while in the high category of 2.34% of respondents. In the low category of 5.85% of respondents. Therefore it can be concluded that the Financial Literacy of Knowledge Dimension in Accounting Strata 1 is in the medium category.

2) Ability Dimension

Financial Literacy of Ability Dimension consists of 11 items of questions. The highest score is 43 while the lowest score is 24. Mean 30.81 and standard deviation 3.34. From the data can be obtained Table Distribution Frequency Data of Financial Literacy of Dimension Ability as follows.

Table 20. Frequency Distribution of Financial Literacyof Ability Dimension

No.	Scores Interval	The Number of Student Frequency
1	24-26	12
2	27-29	49
3	30-32	64
4	33-35	31
5	36-38	11
6	39-41	3
7	42-44	1
8	45-47	0
9	48-50	0
	Total	**171**

Source: The results of primary data processing

Having obtained the frequency distribution of the next variable determines the tendency of the variables in several categories. The above calculation consists of determining the value of the minimum (xmin) and maximum value (Xmax) obtained by the average value of the ideal (Mi) of 28 and a standard deviation (Sdi) of 6. Therefore it can be categorized into three classes as follows.

Table 21. Categories of Data Tendency Financial Literacy ofAbility Dimension

No.	Categories	Interval	Frequency	Relative Frequency
1	High	> 34	23	13.45%
2	Medium	22-34	148	86.55%
3	Low	< 22	0	0,00%
Total			171	100%

Source: The results of primary data processing

Based on the data in table 21 above, it can be seen that the data of most respondents have medium category of 86.55%, while in the high category of 13.45% of respondents. In the low category of 0.00% of respondents.Therefore, it can be concluded that the Financial Literacy Ability Dimension in Accounting Strata 1 is in the medium category.

b. Consumptive behaviour

Consumptive Behavioral Variables consist of 15 questions. The highest score was 44 and the lowest score was 16. Mean 29.56 and standard deviation 4.84. From the data can be obtained Table Distribution Frequency Data Consumptive Behavior as follows.

Table 22. Frequency Distribution of Consumptive Behavior Variable

No.	Scores Interval	The Number of Student Frequency
1	16-19	6
2	20-23	16
3	24-27	24
4	28-31	65
5	32-35	51
6	36-39	6
7	40-43	2
8	44-47	1
9	48-51	0
	Total	**171**

Source: The results of primary data processing

Having obtained the frequency distribution of the next variable determines the tendency of the variables in several categories. The above calculation consists of determining the minimum value (Xmin) and maximum value (Xmax) obtained by the ideal average value (Mi) of 38 and the standard deviation (Sdi) of 9. Therefore it can be categorized into three classes as follows.

Table 23. Categories of Data Tendency of Consumptive Behavior Variable

No.	Categories	Interval	Frequency	Relative Frequency
1	High	> 46	0	0.00%
2	Medium	30-46	104	60,82%
3	Low	< 30	67	39,18%
Total			171	100%

Source: The results of primary data processing

Based on the data in table 23 above it can be seen that the most respondent data has a moderate category of 60.82% while in the low category of 39.18% of respondents. In the low category of 0% of respondents. Therefore it can be concluded that Consumptive Behavior in Accounting Strata1 is in themedium category.

c. Self-control

The self-control variable consists of 10 questions. The highest score is 39 while the lowest score is 23. Mean 29.47 and standard deviation 2.60. From the data can be obtained DataFrequency Distribution Table of self-control through the calculation as follows.

Table 24. Frequency Distribution of Self-Control Variable

No.	Scores Interval	The Number of Student Frequency
1	23-24	5
2	25-26	12
3	27-28	34
4	29-30	76
5	31-32	25
6	33-34	12
7	35-36	4
8	37-38	2
9	39-40	1
	Total	**171**

Source: The results of primary data processing

Having obtained the frequency distribution of the next variable determines the tendency of the variables in several categories. The above calculation consists of determining the minimum value (Xmin) and the maxima value (Xmax) obtained by the ideal mean value (Mi) of 25 and the standard deviation (Sdi) of 5. Therefore it can be categorized into three classes as follows.

Table 25. Categories of Data Tendencyof Self-ControlVariable

No.	Categories	Interval	Frequency	Relative Frequency
1	High	> 30	44	25,73%
2	Medium	20-30	127	74,27%
3	Low	< 20	0	0.00%
Total			171	100%

Source: The results of primary data processing

Based on the data in table 25 above it can be seen that the data of respondents most have medium category equal to 74.27% while in the high category of 25.73% of respondents. In the low category of 0.00% of respondents. Therefore it can be concluded that self-control in Accounting Strata-1 is in the medium category.

3. Inferential Analysis

   a. Outer Model / Measurement Model (Indicator Test)

   Outer model is used to test the validity of the construct and construct reliability. The outer model process consists of convergent validity, discriminant validity, and composite reliability. Here are the indicators with PLS algorithm procedure.

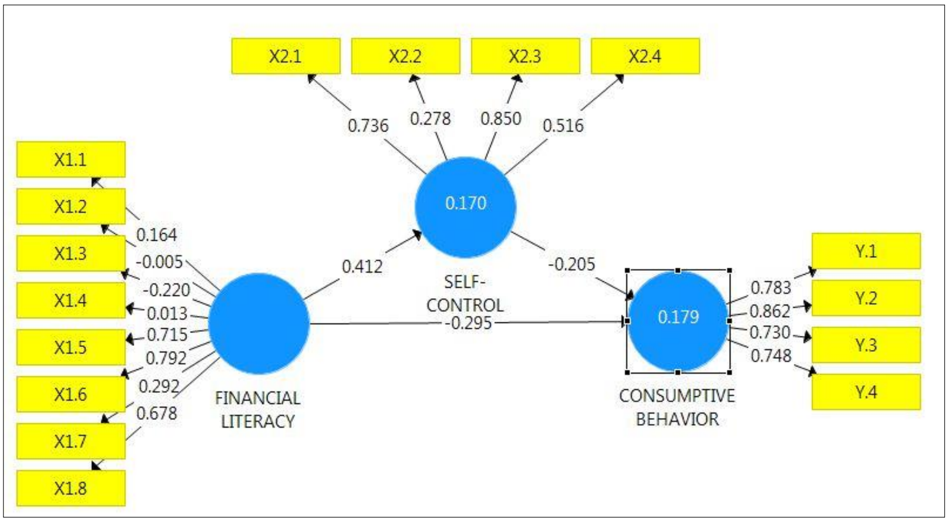

Figure 2. Preliminary Model of Indicator Test

1) Convergent validity

Convergent validity is used to measure the correlation of the constants with latent variables. The indicator is considered valid if the value of a standardized loading factor>0.5 while the value when the standardized loading factor <0.5 then must be eliminated. Therefore, based on the test of convergent validity there are 10 valid indicators while there are 6 invalid indicators so that the indicators are omitted.

2) Discriminant validity

Discriminant validity is measured using cross loading that compares the correlation of indicators with their constructs. The indicator is valid if the correlation value of the indicator with its construct is higher than the value of another construct blockcorrelation. Based on the above table after the discriminant validity test then the indicator is declared all valid because the correlation value of each construct block is higher than the value of correlation of other construct blocks.

3) Composite Reliability

Composite reliability is used to actually assess the reliability of the construct. The construct is valid if the composite reliability value>0.6. Based on the above table after composite validity test stated that all variables are declared reliable because the value of composite reliability>0.60.

b. Inner Model / Structural Model

Inner model is tested with R square (R^2), following output R square sobased on the test results coefficient of determination that:

1) Financial literacy variable has the positive effect on self-control is 17.7% while the rest of the other is 82.7% is influenced by other variables.
2) Variable of financial literacy through self-control has the positive effect on the consumptive behavior of 16.2% while the rest equal to 83.8% influenced by other variables.

c. Hypothesis test

This research is in hypothesis testing using an inner model which describes the relationship and influence between latent variables. The first and second hypothesis use path coefficient analysis while the third hypothesis useindirecteffect analysis. These analyzers are to find out the answer to the hypothesis. The results obtained from both analyzes explain the influence between variables directly and indirectly.

1. The First Hypothesis Test

The first hypothesis states that "There is a Negative Effect Financial Literacy on Consumptive Behavior of Accounting Students of Faculty of Economics Yogyakarta State University of year2014-2016". The first hypothesis testing uses a path coefficient analysis with the help of statistical applications

(Appendix 15: page 155). The summary of the first hypothesis test can be seen in the table as follows.

Table 26. Summary of Path Coefficient Analysis (The Effect of Financial Literacy on Consumptive Behavior)

Original Sample (O)	P Values	Information
-0.300	0.000	Negative

Source: The results of primary data processing

Based on the table path coefficient seen that the original sample and p values of Financial Literacy (X) has a negative and significant effect on Consumptive Behavior (Y2).Furthermore, p values by 0.000 (<0.05) indicate significant effect. In addition, the original sample of -0.300 indicates that the Financial Literacy (X) is able to negatively affects the Consumptive Behavior (Y2) by 30%. Based on the results of the research, the first hypothesis (H1) is acceptable that Financial Literacy negatively affects on Consumptive Behavior.

2. The Second Hypothesis Test

The second hypothesis states that "There is a Positive Effect Financial Literacy on Consumptive Behavior of Accounting Students of Faculty of Economics Yogyakarta State University of year 2014-2016". The first hypothesis testing uses a path coefficient analysis with the help of statistical applications (Appendix 15: page 155). The summary of the first hypothesis test can be seen in the table as follows.

Table 27. Summary of Path Coefficient Analysis (The Effect of Financial Literacy on Self-Control)

Original Sample (O)	**P Values**	**Information**
0.409	0.000	Positive

Source: The results of primary data processing

Based on the table path coefficient shows that the original sample and p values of Financial Literacy (X) have a positive and significant effect on Self-Control (Y1).Furthermore, p values by 0.000 (<0.05) indicate significant influence. In addition, the original sample of 0.409 indicates that the Financial Literacy (X) is able to give a positivelyaffects on Self-Control (Y1) of 40.9%. Based on the results of the research, the second hypothesis (H2) is acceptable that Financial Literacy has a positive effect on Self-control.

3. The Third Hypothesis Test

The third hypothesis states that "There is a Effect Financial Literacy on Consumptive Behavior with Self-Control as Intervening Variable at Accounting Students of Faculty of Economics Yogyakarta State University of year 2014-2016". The first hypothesis testing uses ainderect effect analysis with the help of statistical applications (Appendix 16: page 155). The summary of the first hypothesis test can be seen in the table as follows.

Table 28. Summary of Inderect Effect Analysis (The Effect of Financial Literacy on Consumptive Behavior with Self-Control as Intervening Variable)

Original Sample (O)	**P Values**	**Information**
-0.086	0.060	Intervening does not contribute and not significant

Source: The results of primary data processing

Based on the table path coefficient seen that the original sample and p values of Financial Literacy (X) has a negative and significant effect on Consumptive Behavior (Y2).Furthermore, p values by 0.060 (> 0.05) shows significant influence. In addition, the original sample of -0.086 indicates that the Financial Literacy (X) is able to negatively affect Consumptive Behavior (Y2) only by 8.6%. Based on the result of the research, the third hypothesis (H3) is unacceptable that Financial Literacy has no affects to Consumptive Behavior through self-control so that in this research self-control cannot be as a mediator.

d. Path analysis

Path analysis is used to analyze the path model of a diagram connecting independent, intervening, and dependent between variables. Path analysis is done by calculating Direct effect, Indirect effect, and Total effect.

Table 29. Path Coefficient

Variable	Variables					Conclusion
	Direct Effect		Inderect Effect	Total Effect		
	Self-Control	Consumptive Behavior	Consumptive Behavior	Consumptive Behavior	Sig.	
(1)	(2)	(3)	(4)	(5) = (3)+(4)	(6)	
Financial Literacy	0.409	-0.300	-0.086	-0.386	0.000	There is a mediating effect

Source: The results of primary data processing

Based on the path coefficient in table 29 above with the following details.

1) Direct effect

a) Financial Literacy (X) → Consumptive Behavior (Y2) = -0.300 means the direct effectof Financial Literacy on Consumptiver Behavior.

b) Financial Literacy (X) → Self-Control (Y1) = 0.409 means the direct effect of Financial Literacy on Self-Control.

2) Indirect Effect

The indirect effect is the influence of the independent variable on the dependent variable that is moderated by the intervening variable. In this research consist of 1 hypothesis that effectFinancial Literacy (X) to Consumptive Behavior (Y2) with Self-Control (Y1) as an Intervening Variable. The test results indicate that the magnitude of the indirect effect is -0.086.

3) Total Effect

The total effect is the sum of the direct and indirect effects. The amount of effect of total variable of Financial Literacy to Consumptive Behavior with Self-Control intervening is -0.387.

C. Discussion

The research on the effect of Financial Literacy on Consumptive Behavior through Self-Control at Accounting Students Faculty of Economics, Yogyakarta State University of year 2014-2016 can be made the following discussion.

1. The Effect of Financial Literacy on Consumer Behavior

Based on the result of hypothesis analysis one shows that the parameter coefficient of the influence of financial literacy on consumptive behavior is 0,000 or less than 0.05 and the value of the parameter coefficient is -0.300. This means that financial literacy has a negative and significant effect on Consumptive Behavior of Accounting Students of Faculty of Economics Yogyakarta State University of year 2014-2016. This means that the higher the level of student financial literacy, the lower the student's consumptive behavior.

The results of this study are reinforced by the opinions in the theoretical studies proposed by Lina and Rosyid (1997: 7-9) that one of the individual internal factors that influence consumptive behavior is the learning process. The learning process can be interpreted as individual knowledge to understand a knowledge related to finance called financial literacy. Krisna et al (2010: 553) revealed that one of the goals of financial literacy is as a basic need for each individual to avoid financial problems. These financial problems can arise due to errors in financial management such as making impulsive purchases of goods. This causes individuals to tend to behave consumptively. Thus, financial literacy can help from financial problems and ultimately can prevent someone from consumer behavior.

The first hypothesis in this study was proposed based on the theoretical foundation that has been mentioned above and then the researchers formulated a hypothesis that there was a negative influence on Financial Literacy on Consumptive Behavior of Accounting Students of the Faculty of Economics, Yogyakarta State University, 2014-2016 of year. Students who have high financial literacy will have low consumption behavior.

The results of this study are in line with research Okky Dikria and Sri Umi Mintarti (2016) which explains that financial literacy negatively affects consumptive behavior. Students who have good financial literacy will be rational in consuming so that the level of consumption is low. In addition, the results of this study corroborate research from Indah Imawati, Susilaningsih, and Elvia Ivada (2013) which explains that financial literacy affects consumptive behavior with negative significance, as financial literacy increases then consumptive behavior decreases.

Furthermore, the highest item in the financial literacy variable of the knowledge dimension lies in the number 4 that if the student signs the loan for his / her friend then the student will be responsible for the payment of the loan if his / her friend cannot pay it off, while the lowest item lies at number 10 on the return on investment formula. Then for the financial literacy, the dimension of the highest item capability lies at number 1 about general knowledge of finance ie the student always carefully compare the price of the product before buying, while the lowest item lies at number 3 that is about the student does not always make the financial budget and record every expenditure.

In this study, the highest item of consumptive behavior variable lies at number 16 about the student feeling elated if his friends praise his performance, while the lowest item lies at number 12 about the student not always buying the advertised product of his favorite artist.

The student's knowledge about the loan is good because the student will be responsible if his friend cannot pay the loan payment because of the signing he did. This means that students understand the rules of the loan. In addition, students always carefully compare the price of the product before buying. This means that they tend to be sensitive to the price of a product because it is always careful in considering the price. But the products they buy are not always the products advertised by their favorite artists.

In addition, the behavior of students who want to be praised by his friends for looking attractive will encourage them to buy the items needed to maintain his appearance. This makes them buy things that tend to be impulsive. Unfortunately, they do not always make a financial budget and record any expenses. Though both of these are able to avoid from impulsive purchases because when buying an item we can adjust to the budget that has been made.

In addition, knowledge about student return on investment is still low. Though the material about the investment has been taught during lectures. Investment is also an important thing that should be done early because it is useful as a potential long-term income. Thus, the implementation of financial knowledge has not been able to encourage students to manage their finances embodied in budgeting and recording expenditures. Whereas budget and financial recording is an important component that is able to avoid the consumptive behavior.

2. The Effect of Financial Literacy on Self-Control

Based on the results of hypothesis analysis two shows that the coefficient the parameters of the influence of financial literacy on self-control are 0.000 or smaller than 0.05 and the value of parameter coefficient of 0409. This means that financial literacy has a positive and significant impact on self-control Accounting Student Faculty of Economics Yogyakarta State University of year 2014-2016. This means that the higher the level of student's financial literacy the higher the self-control of the student.

The results of this study are reinforcedby the opinion in the theoretical study proposed by Mischel (2014) that one of the factors that influence individuals is emotional control. Emotional control can be interpreted as the ability to refrain from emotional actions. A person who can refrain from emotion is able to control himself. Self-control can be related to financial management or called financial literacy. A person who has the knowledge and ability in financial management can of course control himself in consuming. Thus, students who have good financial literacy will be careful in using their money so they can control themselves and avoid deficits.

The second hypothesis in this study was proposed based on the theoretical foundation that has been mentioned above and then the researchers formulated a hypothesis that there was a positive influence on Financial Literacy on Self-Control of Accounting Students of Faculty of Economics Yogyakarta State University of year 2014-2016. The students who have high financial literacy will control themselves high.

The results of this study in line with research Okky Dikria and Sri Umi Mintarti (2016) which explains that financial literacy has a positive effect on self-control.Students who have knowledge and skills about financial literacy can be combined with self-control to be more selective in consuming so that when high financial literacy then self-control will be high also. Students who have the knowledge and financial skills will become smart consumers so they can use or buy something by looking at the benefits and their function so as to create self-control among the students.

The results showed that the self-control variables are in the medium category with the highest item lies in item number 7 concerning behavior control that is the students always take the lesson of the incident, while the lowest question item lies at number 9 that the students often complain if you're having trouble.

This shows that they are quite capable of reflecting on the incident. One of the events is related to financial management. A person who is able to reflect on financial events will make himself careful enough to control his finances. But they still often complain when they are having problems so there is a need for guidance in order to survive the problem. Thus, the implementation of financial literacy can encourage students to control themselves so as to create a smart consumer.

3. The Effect of Financial Literacy on Consumptive Behavior with Self-Control as Intervening Variable.

Based on the result of analysis of hypothesis three show that the coefficient of the parameter from the influence of financial literacy to consumptive behavior through self-control is 0.060 or greater than 0.05 and parameter coefficient value equal to -0.086. This means that financial literacy has a negative and insignificant effect on consumptive behavior through self-control. Furthermore, based on path analysis test results, self-control as intervening variable not able to mediate. This is indicated by the moderate coefficient is -0.210.

The results of this study are not in line with the opinions in the theoretical studies proposed by Lina and Rosyid (1997: 7-9) that one of the individual internal factors that influence consumptive behavior is the learning process. The learning process is individual knowledge to understand a knowledge related to finance called financial literacy. One of the objectives of financial literacy is as a basic need for each individual to avoid financial problems (Krisna et al., 2010: 553). These financial problems can arise due to errors in financial management such as impulsively buying goods. This causes individuals to tend to behave consumptively.

Even though the application of knowledge about financial literacy can be combined with self-control to be more selective in consuming. Individuals who have self-control will be careful and careful in managing their finances so as to create smart consumers. In this study self-control as a variable mediating between financial literacy variables with consumptive behavior. However, the intervening variables of self-control are not able to be moderators between the two variables.

In this study, the financial literacy effect on self-control is indicated by the highest item of self-control variable that the students always take the lessons of the event. This shows that they are quite capable of reflecting on the incident. One of the events is related to financial management. A person who is able to reflect on financial events will make himself careful enough to control his finances. However, its financial control has not been matched by the frequent creation of financial budgets and recording of expenditures as well as low knowledge of investment that is still low so that both of these make the self-control is not effective enough.

D. Research Limitation

Some limitations that may affect the results of the study. Limitations of this study are as follows.

1. This research uses only one-course at Yogyakarta State University that is Accounting Strata 1 and focused on Student class of 2014-2016, so the reader should be careful in generalizing the results of this research.
2. In collecting this research data using questionnaires with Google Forms media. Therefore, the data collected only describes the opinion of Accounting Students of year 2014-2016 Faculty of Economics, Yogyakarta State University on their consumptive behavior. The researcher can not control the respondent's answer so as to enable the resultant data to have bias chance.
3. In financial literacy variable using test questions on the dimension of knowledge so that there needs to be standardization with the basis: (a)

curriculum, procedures/steps and analysis of items consisting of distinguishing power and difficulty level.

4. In this research has not used normality test which aim to assess the distribution of variable data that is normally distributed or not.
5. The researcher have not used fitness test before hypothesis test which aim to match between the results of observations (observation frequency) obtained based on the value of expectations (theoretical frequency).

CHAPTER V
CONCLUSIONS AND SUGGESTIONS

A. Conclusions

The conclusions from the research about The Effect of Financial Literacy on Consumptive Behavior at Accounting Students Faculty of Economics Yogyakarta State University of year 2014-2016 with Self-Control as an intervening variable are as follows:

1. Financial Literacy has a negatively affects on Consumer Behavior. This is shown on the result of the coefficient path that has the original sample value of -0.300 and P Values 0.000. This means that the Financial Literacy has a negatively affects of 30% on Consumptive Behavior.
2. Financial Literacy has a positively affects on Self-Control. It shows the result of the coefficient path which has the original sample value of 0409 and P Values 0.000. This means that Financial Literacy has a positively affects of 40.9% on Self-Control.
3. Financial Literacy through Self-Control has no affects on Consumptive Behavior. This shows the result of the coefficient path that has the original value of the sample -0.086 and the value of P Values of 0.060. This means that the Financial Literacy negatively affects only 8.6% of Self-Control so it can be concluded that the Financial Literacy does not affect the Consumptive Behavior that is mediated by Self-Control.

B. Implications

Financial literacy is the knowledge and ability of a person in making financial decisions and help a person avoid financial problems mainly due to mismanagement of finance. The results of this study indicate that financial literacy affects self-control. Thus, the implication is that students improve their financial literacy so as to control themselves and avoid the consumptive behavior.

C. Suggestions

Suggestions based on the results of this study are as follows.

1. For Yogyakarta State University
    a. Institutions are expected to make policies to improve the financial literacy of students, especially Accounting Students. This can be realized by incorporating financial literacy materials in the curriculum of introductory accounting courses and financial management.
    b. The existence of socialization of financial budget making and recording of income & expenditure so as to create self-control in student to realize improvement of student's financial literacy so avoid the consumptive behavior.
    c. Organizing extracurricular financial literacy as a consultative and selective place for students.

2. For Students
    a. Students are expected to apply the knowledge gained during their education, especially introductory accounting courses and financial management into everyday life, so as to avoid the consumptive behavior. For example, apply the subject of financial management by creating a monthly budget and for applying introductory accounting courses by recording income and expenses.
    b. Students are expected early to invest. This is useful as a long-term earning potential. For example, the budget for appearance is partially diverted to buy stocks or mutual funds.
3. For Next Research
    a. Researchers are expected to use more than one subject or compare the students of one study program with other courses such as Accounting students and Non-Accounting students so that research data is more varied and better generalization.
    b. In the next research should researchers pay more attention to the questions posed so as not to cause bias by providing questions to the parents of students who know the level of consumer respondent.
    c. The next researcher should consider the instruments used, such as making a questionnaire that appeals to the respondent or color, rewards, and so on.

d. The further research should use standardization with the basis of the curriculum, procedures/steps, and anlysis of items in the test questions on the financial literacy of ability dimension.
e. In the next research should use normality test which aim to assess the distribution of variable data that is normally distributed or not.
f. The next researcher should use fitness test before hypothesis test which aim to match between the results of observations (observation frequency) obtained based on the value of expectations (theoretical frequency).

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APPENDICES

Appendix 1. The Research Permit

KEMENTERIAN RISET, TEKNOLOGI, DAN PENDIDIKAN TINGGI
UNIVERSITAS NEGERI YOGYAKARTA
FAKULTAS EKONOMI
Alamat Jalan Colombo Nomor 1 Yogyakarta 55281
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Laman fe uny ac id E-mail fe@uny ac id

Nomor : 57/UN34.18/LT/2018 5 Januari 2018
Lamp. : 1 Bendel Proposal
Hal : **Ijin Penelitian**

Yth . Dekan Fakultas Ekonomi UNY
Kampus Karangmalang, Jl.Colombo No. 1, Caturtunggal, Depok, Caturtunggal, Sleman, Kabupaten Sleman, Daerah Istimewa Yogyakarta 55281

Kami sampaikan dengan hormat, bahwa mahasiswa tersebut di bawah ini:

Nama	:	Rena Tri Weningsih
NIM	:	14812141035
Program Studi	:	Akuntansi - S1
Judul Tugas Akhir	:	PENGARUH LITERASI KEUANGAN TERHADAP PERILAKU KONSUMTIF DENGAN PENGENDALIAN DIRI (SELF-CONTROL) SEBAGAI VARIABEL INTERVENING
Tujuan	:	Memohon ijin mencari data untuk penulisan Tugas Akhir Skripsi
Waktu Penelitian	:	Kamis - Jumat, 4 - 19 Januari 2018

Untuk dapat terlaksananya maksud tersebut, kami mohon dengan hormat Bapak Ibu berkenan memberi izin dan bantuan seperlunya.

Demikian atas perhatian dan kerjasamanya kami sampaikan terima kasih.

Wakil Dekan I

Prof. Sukirno, S.Pd., M.Si., Ph.D.
NIP. 196904141994031002

Tembusan :
1. Sub. Bagian Pendidikan dan Kemahasiswaan ;
2. Mahasiswa yang bersangkutan.

Appendix 2. The Research Questionnaires

Kuesioner Penelitian

A. Kata Pengantar

Dengan hormat,

Puji syukur kehadirat Allah SWT atas segala limpaham rahmat-Nya.Sehubungan dengan penyelesaian tugas akhir skripsi saya yang berjudul "**Pengaruh Literasi Keuangan Terhadap Perilaku Konsumtif dengan Pengendalian Diri (Self-control) Sebagai Variabel Intervening**".

Oleh karena itu, saya mengharap kesediaan Saudara/i untuk mengisi kuesioner ini.Data dalam penelitian ini diperoleh hanya untuk kepentingan ilmiah dan data tentang responden akan dijaga kerahasiannya. Atas kerjasama Saudara/i, saya mengucapkan terima kasih.

Yogyakarta, November 2017

(Rena Tri Weningsih)

B. Petunjuk Pengisian

1. Tulislah identitas Anda dengan memberikan tanda centang (✓) pada kolom yang telah disediakan di bawah ini.
2. Bacalah terlebih dahulu setiap butir pertanyaan dan pernyataan dengan cermat.
3. Satu pertanyaan dan pernyataan hanya boleh dijawab dengan satu pilihan jawaban.

KUESIONER PENELITIAN

PENGARUH LITERASI KEUANGAN TERHADAP PERILAKU KONSUMTIF
DENGAN PENGENDALIAN DIRI (SELF-CONTROL)
SEBAGAI VARIABEL INTERVENING

A. Identitas Responden

1. Jenis Kelamin : ☐ Laki-laki ☐ Perempuan
2. Angkatan : ☐ 2014 ☐ 2015 ☐ 2016
3. Telah Menempuh Mata Kuliah
   - ☐ Akuntansi Pengantar
   - ☐ Manajemen Keuangan 1
4. Pemasukan/Bulan

   (Uang Saku, Beasiswa, dll)

   ☐ ≤ Rp 500.000,00 ☐ Rp 750.001,00 - Rp 1.000.000,00

   ☐ Rp 500.001,00-Rp 750.000,00 ☐ >Rp 1.000.000,00
5. Tempat Tinggal
   - ☐ Kost/Kontrak
   - ☐ Rumah Orangtua/Wali
6. Pendidikan Terakhir Orangtua

   ☐ SD ☐ SMA/SMK ☐ S1 ☐ S3

   ☐ SMP ☐ D3 ☐ S2

B. Pertanyaan

Bagian I: Pilihan Ganda

Pertanyaan di bawah ini mencerminkan pengetahuan Anda dalam mengelola keuangan.

Pilihlah salah satu jawaban yang menurut Anda benar dengan memberikan tanda silang (X) pada jawaban yang Anda pilih.

1. Di bawah ini manfaat melek keuangan pribadi (*personal financial literacy*) <u>kecuali</u>.....
   a. Menjalani kehidupan yang aman secara keuangan melalui pembentukan kebiasaan belanja yang konsumtif.
   b. Menghindari penipuan keuangan

c. Membeli asuransi dengan tepat untuk melindungi Anda dari risiko bencana.
d. Mempelajari pendekatan yang tepat dalam berinvestasi untuk kebutuhan masa depan Anda.

2. Kekayaan bersih Anda adalah.....
   a. Perbedaan antara pengeluaran dan pendapatan Anda
   b. Perbedaan antara kewajiban dan aset Anda
   c. Perbedaan antara arus kas masuk dan arus kas keluar Anda
   d. Perbedaan antara pinjaman bank dan tabungan Anda

3. Selama 6 bulan terakhir, *Gross National Product* menurun 3%, pengangguran meningkat 7%, dan indeks konsumen turun 1,3%. Kondisi ekonomi semacam ini disebut.....
   a. Resesi b. Inflasi c. Depresi d. Stagflasi

4. Apabila Anda menandatangani pinjaman untuk teman, maka.....
   a. Anda tidak bertanggungjawab atas pembayaran pinjaman apabila teman Anda tidak dapat melunasinya.
   b. Teman Anda dapat menerima pinjaman atas nama dirinya
   c. Anda berhak untuk menerima sebagian dari pinjaman
   d. Anda bertanggungjawab atas pembayaran pinjaman apabila teman Anda tidak dapat melunasinya.

5. Banyak orang menyisihkan uang untuk mengurus biaya yang tidak terduga. Apabila Ani dan Budi menyisihkan uang untuk keadaan darurat, manakah dari bentuk-bentuk simpanan di bawah ini yang memberikan manfaat terkecil ketika mereka membutuhkannya?
   a. Disimpan dalam rekening giro
   b. Diinvestasikan dalam bentuk saham
   c. Diinvestasikan dalam bentuk obligasi
   d. Diinvestasikan dalam bentuk uang muka rumah

6. Alasan utama Anda mengikuti Asuransi adalah untuk.....
   a. Melindungi Anda dari kerugian yang telah terjadi
   b. Memberikan Anda pengembalian investasi yang sangat baik
   c. Melindungi Anda dari kerugian bencana
   d. Melindungi Anda dari kerugian insidental kecil

7. Apabila orang-orang di bawah ini mempunyai pendapatan yang sama, siapakah yang lebih membutuhkan Asuransi Jiwa?
   a. Pasangan lansia
   b. Pasangan suami istri muda tanpa anak
   c. Wanita muda dengan dua anak
   d. Suami dengan satu anak

8. Sebuah strategi investasi berisiko tinggi dan *return*yang tinggi paling cocok untuk.....
   a. Pasangan pensiunan lansia yang tinggal dengan pendapatan tetap
   b. Pasangan yang tengah membutuhkan dana anak
   c. Sepasang suami istri muda tanpa anak-anak
   d. Wanita muda yang memiliki dua anak

9. Pilihlah yang benar dari pernyataan-pernyataan berikut ini.....
   a. Jangan menjual saham pada saat harga saham mulai cenderung turun
   b. Membeli saham pada saat harga cenderung turun
   c. Membeli saham pada saat harga mulai cenderung naik
   d. Menjual saham pada saat harga saham mula cenderung naik

10. *Return on Investment* dihitung dengan cara.....
    a. Laba bersih dibagi ekuitas
    b. Laba bersih dibagi total aktiva
    c. Laba bersih dibagi utang jangka panjang ditambah ekuitas
    d. Laba operasional dibagi total aktiva

Bagian II

Pertanyaan di bawah ini mencerminkan kemampuan Anda dalam mengelola keuangan.

Berilah tanda centang (✓) pada kolom yang tersedia sesuai keadaan yang Anda alami.

Keterangan:

SS : Sangat Setuju
S : Setuju
TS : Tidak Setuju
STS : Sangat Tidak Setuju

No	Pertanyaan	SS	S	TS	STS
1	Saya selalu membandingkan dengan cermat harga produk sebelum membeli.				
2	Saya selalu kesulitan membedakan keinginan dan kebutuhan.				
3	Saya selalu membuat anggaran keuangan dan mencatat setiap pengeluaran.				
4	Pengeluaran saya setiap bulan di bawah pendapatan saya.				
5	Saya merasa dapat mengendalikan situasi keuangan dengan baik.				
6	Saya memiliki tabungan yang cukup untuk membiayai pengeluaran tidak terduga.				
7	Saya tidak mengetahui dengan pasti kemana uang saya habiskan setiap bulannya.				
8	Saya merasa perlu untuk memiliki Asuransi Jiwa untuk melindungi diri.				
9	Saya berkontribusi dalam mendapatkan asuransi di lembaga pendidikan, seperti asuransi kecelakaaan.				
10	Saya merencanakan program investasi secara teratur setiap bulan untuk mencapai tujuan tertentu.				
11	Saya selalu melihat peluang bisnis yang ada di sekitar saya.				
12	Saya merasa mampu mencapai tujuan keuangan di masa depan.				

Bagian III

Pertanyaan di bawah ini mencerminkan sikap Anda dalam mengatur pengeluaran.

No	Pertanyaan	SS	S	TS	STS
1	Saya selalu membeli sepatu model terbaru karena ingin tampil menarik.				
2	Saya selalu menghabiskan banyak uang untuk membeli barang-barang baru yang membuat penampilan saya lebih baik.				
3	Skala prioritas selalu saya terapkan dalam menjalankan rencana pembelian.				
4	Jika saya merasa mempunyai banyak uang, maka saya selalu menghabiskannya untuk berbelanja.				
5	Saya merasa diri saya hebat jika saya dapat membeli barang yang sedang *up to date*.				

No	Pertanyaan	SS	S	TS	STS
6	Saya lebih suka membeli makanan siap saji di restoran daripada di warung makan atau kantin kampus.				
7	Saya selalu melampiaskan amarah saya dengan membeli makanan yang banyak.				
8	Saya lebih suka menghemat uang dan memakainya untuk membeli barang yang saya butuhkan.				
9	Saat ada barang promo diskon 70% di mall, maka saya langsung membelinya.				
10	Saya rela membeli tiket dengan harga mahal untuk menonton film yang sedang *booming* di bioskop.				
11	Saya tidak pernah terpengaruh untuk membeli barang diskon besar.				
12	Saya selalu membeli produk yang diiklankan artis favorit saya.				
13	Saya selalu menggunakan barang-barang *branded* untuk menjaga penampilan.				
14	Setiap diundang ke pesta, saya selalu membeli pakaian baru.				
15	Saya tidak perlu menggunakan barang-barang *branded* untuk menjaga penampilan.				
16	Saya merasa gembira jika teman-teman saya memuji penampilan saya.				

Bagian IV

Pernyataan di bawah ini mencerminkan pengendalian diri Anda dalam menghadapi kejadian sehari-hari.

No	Pertanyaan	SS	S	TS	STS
1	Saya berusaha berpikir positif terhadap orang lain.				
2	Dalam bertindak saya cenderung menaati norma-norma yang berlaku dalam masyarakat.				
3	Saya sering berpikiran negatif terhadap orang lain.				
4	Ketika merasa capek, saya langsung meninggalkan tanggungjawab saya.				
5	Ketika saya kecewa, saya selalu mengekspresikannya dengan menangis.				
6	Meskipun saya capek, saya tetap melaksanakan tanggungjawab saya.				

No	Pertanyaan	SS	S	TS	STS
7	Saya selalu mengambil hikmah dari kejadian yang saya alami.				
8	Saya tidak akan memusuhi teman saya yang memusuhi saya.				
9	Saya sering mengeluh jika sedang mengalami masalah.				
10	Dalam mengambil keputusan saya selalu memikirkan akibatnya.				
11	Saya tidak yakin dengan belajar baik untuk masa depan.				
12	Saya belajar dengan rajin karena saya yakin ini baik untuk masa depan saya.				

Mohon koreksi kembali jawaban Anda, jangan sampai ada yang terlewat

Terima Kasih.

Appendix 3. The Answer Key of Financial Literacy of Knowledge Dimension

1. A
2. B
3. A
4. D
5. D
6. C
7. C
8. C
9. A
10. B

Appendix 4. Data of Respondents

Respondent	Sex	Of year		Income/month	Residence	Last Education of Parents
1	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Rumah Orangtua/Wali	S3
2	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SD
3	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	S1
4	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SD
5	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	D3
6	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
7	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Kost/Kontrak	S2
8	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	D3
9	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	S1
10	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SD
11	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	S2
12	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SMA/SMK
13	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
14	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	S2
15	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SMP
16	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SMA/SMK
17	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
18	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SMP
19	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
20	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	D3
21	Perempuan	2016	Akuntansi Pengantar	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SD
22	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	S1

23	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	S1
24	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMP
25	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
26	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
27	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	D3
28	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	D3
29	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	S3
30	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	S1
31	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
32	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMP
33	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	S1
34	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Kost/Kontrak	SMA/SMK
35	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	S1
36	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	S1
37	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Rumah Orangtua/Wali	S1
38	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	S2
39	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	S1
40	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
41	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
42	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
43	Perempuan	2016	Akuntansi Pengantar	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	D3
44	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	S1
45	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	S1
46	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Kost/Kontrak	SMA/SMK
47	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
48	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Kost/Kontrak	D3

49	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SMA/SMK
50	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
51	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SD
52	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
53	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
54	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	S1
55	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
56	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
57	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
58	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SMA/SMK
59	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	S1
60	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	S1
61	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	S2
62	Laki-laki	2016	Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	S1
63	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	S1
64	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
65	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SD
66	Laki-laki	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
67	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
68	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
69	Perempuan	2016	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Kost/Kontrak	SMA/SMK
70	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	S1
71	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
72	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	D3
73	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
74	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	D3

75	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SMA/SMK
76	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
77	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Kost/Kontrak	SD
78	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	D3
79	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
80	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
81	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
82	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
83	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
84	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	S1
85	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SD
86	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SD
87	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
88	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
89	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
90	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SMA/SMK
91	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	S1
92	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Kost/Kontrak	SMA/SMK
93	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
94	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMP
95	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	D3
96	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
97	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
98	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
99	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
100	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK

101	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
102	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
103	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Kost/Kontrak	S1
104	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SMA/SMK
105	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMP
106	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	S3
107	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	S1
108	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SD
109	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SD
110	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	S1
111	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	S1
112	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	S3
113	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	D3
114	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
115	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	S3
116	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	D3
117	Laki-laki	2015	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	S1
118	Perempuan	2015	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
119	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SD
120	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SMA/SMK
121	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
122	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SMA/SMK
123	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	S1
124	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	S2
125	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	D3
126	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	SMA/SMK

127	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
128	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
129	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	S1
130	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SMA/SMK
131	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SD
132	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
133	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMP
134	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	S2
135	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
136	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	S1
137	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
138	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	S2
139	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
140	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SMA/SMK
141	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	SD
142	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
143	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	S1
144	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
145	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
146	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Rumah Orangtua/Wali	S1
147	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	D3
148	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SD
149	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
150	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	S1
151	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMA/SMK
152	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SD

153	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SMA/SMK
154	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	S1
155	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Kost/Kontrak	S1
156	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Kost/Kontrak	SMA/SMK
157	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	S1
158	Laki-laki	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
159	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
160	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	> Rp 1.000.000,00	Kost/Kontrak	SMP
161	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SMA/SMK
162	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
163	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	SMA/SMK
164	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 500.001,00-Rp 750.000,00	Rumah Orangtua/Wali	SMA/SMK
165	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	SMP
166	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Rumah Orangtua/Wali	S1
167	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SMA/SMK
168	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SMA/SMK
169	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Kost/Kontrak	D3
170	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	≤ Rp 500.000,00	Kost/Kontrak	SMA/SMK
171	Perempuan	2014	Akuntansi Pengantar, Manajemen Keuangan 1	Rp 750.001,00 - Rp 1.000.000,00	Rumah Orangtua/Wali	SMA/SMK

Appendix 5. Consumptive Behavior Data Summary

Respondent	Question															Total
	1	2	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	2	2	2	2	2	2	1	4	2	3	2	2	2	3	2	33
2	1	1	2	2	2	4	3	2	1	3	1	1	2	1	3	29
3	2	2	3	2	2	2	2	3	2	3	2	2	2	3	2	34
4	1	2	2	1	1	2	1	2	1	3	1	1	1	1	2	22
5	2	2	2	2	2	3	1	2	2	3	2	2	2	1	3	31
6	2	4	3	2	2	2	3	3	2	3	2	2	3	2	3	38
7	1	3	1	1	1	2	2	2	1	3	1	1	1	3	3	26
8	2	2	2	2	2	2	2	3	2	3	2	2	2	2	3	33
9	2	2	2	3	2	2	2	2	2	2	2	2	2	2	3	32
10	2	2	2	2	2	3	2	2	2	3	2	2	2	2	2	32
11	1	1	1	1	2	2	1	1	2	1	2	1	2	1	2	21
12	2	2	1	1	1	2	3	1	2	2	1	2	1	2	2	25
13	2	2	2	2	2	4	2	2	4	2	3	2	3	2	3	37
14	2	2	2	2	2	3	3	4	3	3	2	4	3	3	2	40
15	1	1	2	1	2	1	1	3	2	3	2	2	2	2	2	27
16	2	2	2	2	2	1	2	3	2	3	2	2	2	3	4	34
17	2	2	2	1	1	2	2	2	2	2	1	1	2	1	3	26
18	2	3	2	2	2	3	1	2	1	1	1	1	2	1	4	28
19	2	2	2	2	2	2	2	2	2	3	2	2	1	2	3	31
20	2	2	3	2	2	4	2	3	1	2	2	2	1	1	2	31
21	1	1	2	1	1	2	2	3	2	3	1	1	1	2	3	26

22	2	2	1	2	2	2	1	2	1	3	1	1	1	2	1	24
23	2	2	2	2	2	3	2	2	3	2	2	3	2	2	2	33
24	1	2	2	2	2	3	2	1	3	2	2	2	2	2	3	31
25	1	2	1	2	2	3	2	2	2	2	1	2	2	2	3	29
26	2	2	2	2	2	3	2	2	2	2	2	2	2	2	3	32
27	2	3	2	1	1	1	2	3	1	2	1	2	1	2	4	28
28	2	2	2	2	2	2	1	2	1	2	1	1	2	1	3	26
29	2	2	2	1	2	3	2	3	2	2	2	2	2	1	2	30
30	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
31	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
32	2	2	3	2	2	2	2	2	2	2	3	2	2	2	3	33
33	2	2	1	2	2	3	1	2	2	3	2	2	2	1	3	30
34	2	2	2	2	2	3	2	2	2	3	2	2	2	2	3	33
35	2	2	2	2	2	2	2	2	2	3	1	2	2	2	3	31
36	1	1	2	1	1	3	2	1	1	2	1	2	2	1	3	24
37	2	2	2	2	2	2	2	2	2	3	2	2	2	3	3	33
38	2	2	2	2	3	2	1	3	3	4	1	2	3	2	3	35
39	2	2	2	2	2	2	1	2	2	3	2	2	2	3	2	31
40	1	1	1	1	1	2	1	2	1	2	1	1	1	2	2	20
41	2	2	2	2	2	2	2	3	1	3	2	2	2	2	3	32
42	1	1	1	1	1	1	2	1	1	2	1	1	1	2	1	18
43	2	2	2	2	2	2	2	2	2	2	2	2	2	3	2	31
44	1	1	1	1	2	2	2	4	2	4	2	1	1	3	2	29
45	1	1	1	1	3	4	2	2	1	2	1	1	2	2	3	27

46	2	2	2	2	2	2	3	2	2	1	2	2	2	1	3	30
47	2	2	2	2	2	2	1	2	2	2	2	2	2	2	3	30
48	2	2	2	2	2	3	2	2	2	2	2	2	2	2	2	31
49	1	2	2	2	2	3	2	2	2	3	2	2	2	2	2	31
50	2	2	2	2	3	3	2	2	2	3	1	2	1	3	1	31
51	2	2	2	1	2	3	2	2	2	3	2	2	2	2	2	31
52	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
53	2	2	2	2	3	1	2	1	1	1	1	1	1	2	3	25
54	2	2	1	1	2	2	2	2	2	2	2	2	2	3	2	29
55	1	2	2	2	2	4	2	4	2	3	2	2	2	2	3	35
56	2	1	2	2	2	2	2	2	2	2	2	1	2	2	3	29
57	2	2	2	2	2	2	2	2	2	2	2	2	2	2	4	32
58	2	2	2	2	2	2	2	3	2	3	2	2	2	2	3	33
59	2	2	2	2	2	2	2	3	2	3	2	2	2	2	3	33
60	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	31
61	2	2	2	2	2	3	2	2	3	2	2	2	2	2	3	33
62	3	2	2	2	2	2	2	2	2	2	2	2	2	2	3	32
63	2	2	2	2	2	3	2	1	3	1	1	2	1	2	3	29
64	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	31
65	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	16
66	2	2	2	1	2	2	2	2	2	3	2	2	2	3	2	31
67	1	2	2	1	1	4	3	2	1	3	1	2	1	4	3	31
68	2	2	1	2	2	1	1	2	2	2	2	2	2	2	3	28
69	2	2	2	2	2	2	1	4	2	3	1	3	2	2	3	33

70	2	2	2	2	2	2	2	2	2	3	2	2	2	2	3	32
71	2	1	1	1	1	1	1	2	1	3	2	1	2	1	2	22
72	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
73	3	4	4	4	3	2	2	4	3	3	2	2	3	2	3	44
74	3	3	3	1	2	4	2	2	2	2	2	2	2	2	3	35
75	2	2	2	1	1	2	2	2	1	3	1	1	1	1	1	23
76	2	2	3	2	2	1	2	2	2	2	2	2	2	3	3	32
77	1	1	1	1	1	2	2	2	1	3	1	1	1	1	1	20
78	2	2	2	2	3	2	1	2	2	2	2	2	2	2	3	31
79	2	2	2	2	2	2	1	2	2	1	2	2	2	1	2	27
80	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
81	2	2	3	2	2	2	1	2	1	1	2	3	1	3	3	30
82	2	2	2	2	2	3	2	2	2	2	2	2	2	3	3	33
83	2	2	2	1	2	1	2	3	1	3	2	2	2	2	3	30
84	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	31
85	2	2	3	2	2	2	2	2	1	3	1	1	2	1	3	29
86	1	2	3	1	2	3	2	3	2	2	2	1	1	2	2	29
87	2	2	2	2	2	2	2	3	2	3	2	3	2	2	2	33
88	2	2	3	2	2	3	3	2	2	3	2	2	2	2	3	35
89	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	29
90	1	1	3	1	1	3	2	1	1	1	1	2	2	1	3	24
91	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	31
92	1	1	1	1	1	1	1	2	1	2	1	1	1	1	2	18
93	3	2	3	1	1	3	2	1	1	2	2	2	1	2	3	29

94	2	3	2	2	2	3	2	3	2	3	2	2	2	2	3	35
95	2	4	3	2	3	2	1	3	2	3	2	2	2	2	3	36
96	1	3	2	1	1	2	1	1	1	1	2	1	1	1	3	22
97	2	2	2	2	2	2	2	2	2	3	2	2	2	3	2	32
98	1	1	2	2	2	2	2	2	2	2	1	1	2	2	2	26
99	2	2	2	2	2	2	2	2	3	2	2	2	2	2	3	32
100	2	2	2	1	2	2	2	2	2	3	3	1	2	2	2	30
101	2	2	2	2	2	3	2	3	2	3	2	2	2	3	3	35
102	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	31
103	2	2	1	1	1	1	3	1	1	2	2	2	2	4	2	27
104	2	2	2	1	2	3	3	3	1	3	1	2	2	2	3	32
105	1	1	2	1	1	2	2	2	1	1	1	1	1	2	2	21
106	2	4	3	1	2	1	2	4	1	3	2	3	2	3	1	34
107	1	2	2	2	2	2	2	2	2	2	1	2	1	1	3	27
108	1	1	1	1	2	4	2	2	2	3	2	2	1	2	3	29
109	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	31
110	1	2	1	2	1	2	1	2	1	2	2	1	2	2	3	25
111	2	2	3	2	2	2	2	2	3	3	2	2	2	2	3	34
112	1	2	2	1	1	3	1	1	1	3	3	2	1	2	2	26
113	1	1	2	2	2	2	1	2	2	2	2	2	2	2	4	29
114	1	1	3	1	2	2	3	2	1	2	1	3	1	3	4	30
115	2	2	3	2	2	3	2	3	3	3	2	2	2	2	2	35
116	2	2	2	2	2	1	1	2	1	2	2	2	2	2	2	27
117	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30

118	2	1	2	2	2	2	2	2	2	3	2	1	2	1	3	29
119	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	31
120	3	3	3	3	3	3	2	2	3	3	2	2	3	2	3	40
121	2	2	3	2	2	2	2	2	2	2	2	2	2	2	2	31
122	1	1	3	3	1	1	3	2	1	4	1	1	1	1	4	28
123	1	1	1	1	2	1	2	1	2	1	1	1	1	1	3	20
124	2	2	2	2	3	3	2	3	2	3	2	2	2	2	3	35
125	1	1	1	1	1	3	1	2	1	3	1	1	1	1	1	20
126	2	2	2	2	3	3	3	3	2	2	2	2	2	2	3	35
127	1	1	1	1	2	2	2	1	1	2	1	1	2	2	3	23
128	1	3	2	1	2	2	1	2	2	3	2	2	2	2	1	28
129	2	1	1	1	1	1	1	1	1	4	1	1	1	1	3	21
130	2	3	2	2	2	2	3	3	3	3	2	3	3	3	2	38
131	2	2	2	2	2	2	1	2	2	2	2	2	2	2	2	29
132	1	1	1	1	1	4	2	1	1	3	1	1	1	1	2	22
133	2	1	2	3	2	4	1	2	3	3	2	2	1	3	3	34
134	2	2	1	2	2	2	1	2	2	3	2	2	2	2	3	30
135	2	2	1	1	2	1	2	2	3	3	1	1	1	1	2	25
136	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	31
137	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	31
138	2	2	2	2	2	3	2	2	2	3	2	2	3	3	3	35
139	2	2	2	2	2	2	2	2	3	2	2	2	2	2	3	32
140	2	2	2	2	2	2	2	2	2	3	2	3	3	3	3	35
141	1	1	1	1	1	2	3	1	1	1	1	1	1	1	1	18

142	1	1	1	1	1	2	1	2	1	2	1	1	1	2	2	20
143	2	3	2	3	2	2	2	2	3	3	2	2	2	3	3	36
144	2	2	2	2	2	3	2	2	4	2	1	1	2	1	2	30
145	2	2	2	1	2	1	2	1	1	4	1	1	1	2	3	26
146	2	3	2	2	2	3	2	3	1	3	1	3	1	3	2	33
147	2	2	2	1	1	1	1	1	1	1	1	1	1	2	3	21
148	1	2	2	2	1	2	2	2	1	2	1	2	2	2	3	27
149	2	2	3	2	2	2	2	2	2	2	2	2	2	3	2	32
150	1	2	2	1	1	2	2	2	1	2	2	2	1	2	2	25
151	2	2	2	2	2	2	2	3	2	3	2	2	2	2	2	32
152	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	16
153	2	2	1	1	2	2	2	2	2	2	2	2	1	2	2	27
154	2	2	2	2	2	2	1	2	2	2	2	2	1	2	3	29
155	2	2	2	3	2	2	2	2	2	3	2	2	2	2	3	33
156	1	1	1	1	1	1	1	1	1	3	1	1	1	1	1	17
157	2	2	2	2	2	2	1	2	2	2	2	2	2	2	2	29
158	2	1	2	2	2	2	1	2	1	1	2	2	2	2	2	26
159	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	31
160	1	1	1	1	1	1	2	2	2	3	1	1	2	1	2	22
161	3	3	3	3	2	2	3	2	2	3	2	2	2	2	3	37
162	2	2	2	2	2	1	2	2	3	3	2	2	3	2	3	33
163	1	2	2	2	2	2	2	2	2	3	2	2	2	2	3	31
164	2	2	2	2	2	2	2	3	2	3	1	2	2	2	3	32
165	2	2	2	2	2	2	1	2	1	3	2	2	2	2	3	30

166	2	2	2	2	3	3	2	2	2	2	2	2	2	2	3	33
167	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
168	2	3	2	2	2	2	2	2	2	2	1	3	2	3	4	34
169	2	2	3	3	2	2	2	2	2	2	2	2	2	2	3	33
170	2	2	2	2	2	3	2	2	2	2	2	2	2	3	2	32
171	2	2	2	2	2	2	2	2	3	3	2	2	2	2	3	33
Total	303	329	335	299	319	375	316	361	314	410	294	311	307	340	442	5055
Average	1,77	1,92	1,96	1,75	1,87	2,19	1,85	2,11	1,84	2,4	1,72	1,82	1,8	1,99	2,58	29,561
Max	3	4	4	4	3	4	3	4	4	4	3	4	3	4	4	55
Min	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
Std	0,5	0,6	0,59	0,56	0,5	0,75	0,55	0,66	0,65	0,7	0,5	0,55	0,53	0,64	0,68	8,9575

Appendix 6. Financial Literacy Data Summary

Knowledge Dimension

Responden	**Question**							
	1	**2**	**4**	**5**	**6**	**7**	**8**	**10**
1	A	C	B	A	C	A	C	D
2	A	B	D	D	A	A	C	A
3	D	A	D	A	A	C	C	C
4	A	B	D	C	C	C	C	B
5	A	A	B	D	B	D	D	C
6	D	A	D	D	D	C	C	A
7	A	A	D	B	B	C	C	A
8	D	A	D	D	B	C	C	B
9	D	B	D	D	D	C	C	B
10	B	C	D	B	A	C	C	A
11	D	A	D	D	C	C	C	C
12	C	B	B	D	C	C	C	B
13	A	C	D	B	A	C	C	C
14	D	A	D	D	C	A	C	C
15	A	A	D	D	C	A	C	A
16	A	A	D	D	A	C	D	C
17	D	A	D	D	A	C	D	D
18	A	A	D	D	C	C	C	A
19	A	C	D	D	A	A	C	A
20	C	A	C	D	A	C	C	C

21	B	B	D	D	D	C	C	C
22	D	B	D	D	A	A	B	C
23	A	C	D	D	C	C	D	B
24	A	A	D	A	A	A	C	A
25	A	B	D	D	C	A	B	C
26	A	A	D	A	A	A	C	B
27	D	D	D	B	C	B	B	C
28	D	A	D	A	C	B	B	A
29	D	C	D	B	C	A	C	C
30	A	B	D	B	A	A	D	A
31	A	B	D	B	A	C	A	C
32	B	A	D	C	C	A	C	C
33	A	B	D	D	A	A	C	A
34	B	B	D	D	D	C	C	B
35	B	A	D	B	A	A	A	C
36	C	B	D	D	C	D	A	C
37	D	A	D	D	A	A	C	C
38	A	B	D	A	A	C	A	A
39	D	C	D	D	C	A	B	C
40	A	B	D	A	C	A	C	A
41	B	C	D	D	C	A	C	D
42	D	B	D	A	D	A	C	A
43	A	A	A	A	A	A	C	D
44	A	C	D	A	A	A	C	A
45	B	A	D	A	A	B	B	A
46	D	B	D	A	C	C	C	C

47	A	B	D	A	A	D	C	B
48	C	A	D	C	A	A	C	A
49	A	B	D	D	D	C	C	C
50	A	A	D	D	A	C	C	B
51	A	B	D	C	C	C	C	C
52	D	A	D	A	B	C	C	A
53	A	A	D	A	A	A	C	C
54	B	A	B	D	A	A	C	D
55	D	B	D	B	A	A	C	A
56	A	B	D	A	D	A	A	C
57	A	B	D	A	B	B	B	A
58	A	B	D	B	C	C	C	A
59	A	C	D	D	C	A	C	A
60	D	C	D	B	C	C	C	A
61	A	B	D	A	C	C	C	A
62	C	A	D	C	A	A	B	C
63	A	B	D	D	C	A	C	A
64	A	A	D	D	C	C	C	A
65	A	B	D	D	A	A	C	D
66	B	C	D	D	C	A	C	A
67	C	A	D	B	C	A	A	B
68	A	B	D	D	C	A	C	A
69	A	A	B	B	D	A	A	A
70	B	A	D	A	A	C	B	C
71	A	A	D	D	B	C	C	D
72	A	B	D	A	A	A	C	A

73	A	B	D	D	C	C	C	C
74	A	A	D	A	C	A	C	A
75	A	A	D	A	A	C	C	B
76	C	A	D	A	C	C	C	A
77	B	B	D	D	C	A	C	C
78	D	A	D	D	A	A	B	A
79	A	A	D	D	D	C	C	A
80	A	B	D	A	C	A	C	D
81	A	B	D	D	C	C	B	A
82	D	B	D	A	C	A	C	A
83	D	A	D	A	C	C	C	C
84	A	B	D	D	B	A	C	B
85	A	B	D	A	B	A	C	A
86	D	B	A	D	D	A	C	D
87	D	B	D	A	C	C	D	A
88	A	A	D	D	C	B	C	D
89	C	B	D	B	B	C	B	C
90	A	B	D	B	B	C	B	C
91	D	B	A	C	A	C	A	A
92	C	B	D	A	A	A	C	D
93	D	A	B	D	D	C	B	B
94	A	A	D	B	A	C	D	A
95	B	A	B	C	A	C	A	C
96	D	A	D	A	A	A	C	B
97	C	B	D	D	A	D	B	B
98	A	B	D	D	A	A	C	B

99	A	A	A	A	A	C	C	B
100	A	A	D	A	C	C	C	A
101	A	A	D	B	A	C	C	A
102	B	A	D	B	C	A	B	A
103	C	B	D	B	C	C	C	C
104	B	A	D	B	C	D	D	C
105	A	A	D	D	A	B	C	A
106	B	A	D	B	A	A	B	C
107	C	B	D	D	A	A	D	C
108	A	A	D	B	A	A	C	C
109	A	B	D	D	C	C	C	B
110	D	A	D	A	C	A	D	B
111	B	A	D	C	D	A	C	A
112	A	B	D	D	C	C	C	D
113	A	A	B	D	C	B	B	B
114	D	A	D	B	C	C	C	C
115	A	C	D	B	C	A	B	A
116	A	B	D	B	A	C	C	A
117	B	D	D	B	C	A	D	A
118	A	B	D	D	D	C	C	D
119	A	A	C	A	C	A	C	A
120	A	C	D	A	B	A	D	A
121	A	C	D	B	A	A	C	B
122	B	B	D	D	D	C	A	A
123	C	A	D	A	C	C	D	D
124	B	B	D	D	B	A	A	C

125	A	A	D	D	A	A	C	C
126	A	C	D	A	C	A	C	A
127	D	B	D	A	B	A	C	A
128	A	B	D	A	C	A	C	C
129	A	A	D	D	D	C	C	C
130	A	A	D	B	C	B	C	A
131	A	B	B	D	C	A	A	A
132	C	B	D	D	D	A	C	B
133	C	B	D	D	C	A	C	A
134	A	A	D	A	A	A	C	B
135	D	C	B	A	A	A	C	A
136	A	B	D	A	D	C	C	A
137	A	A	D	D	A	C	D	D
138	A	C	D	D	A	A	C	B
139	A	C	D	D	C	C	C	C
140	A	A	D	C	A	C	D	A
141	A	C	D	A	A	C	C	B
142	C	A	A	B	A	A	B	B
143	A	B	D	D	A	C	A	C
144	D	B	D	A	A	A	B	C
145	A	A	B	A	A	A	B	C
146	C	C	D	A	C	A	C	B
147	C	A	D	D	A	C	D	A
148	D	B	D	A	B	C	A	A
149	D	B	A	B	A	C	C	A
150	B	A	D	A	B	B	A	B

151	A	B	D	D	C	A	A	C
152	D	A	D	B	B	C	C	C
153	C	A	D	A	D	C	C	A
154	D	B	D	A	A	A	B	C
155	A	A	D	D	C	C	C	A
156	A	A	D	A	C	A	B	C
157	C	B	D	D	D	B	B	A
158	D	B	D	A	A	C	C	A
159	D	B	D	D	C	A	C	A
160	A	B	D	D	C	A	C	C
161	C	A	D	D	C	C	C	B
162	B	A	D	A	C	C	C	B
163	A	B	D	A	C	D	A	B
164	A	B	D	B	B	C	B	A
165	B	C	D	D	C	C	C	B
166	A	A	D	A	A	A	A	A
167	B	B	D	D	B	B	C	C
168	D	D	D	A	A	A	C	B
169	B	B	D	D	A	C	C	C
170	C	A	A	B	A	A	A	A
171	A	A	D	B	A	A	C	C

Scores of Financial Literacy Knowledge Dimension

Responden	Question								Total
	1	2	4	5	6	7	8	10	
1	1	0	0	0	1	0	1	0	3
2	1	1	1	1	0	0	1	0	5
3	0	0	1	0	0	1	1	0	3
4	1	1	1	0	1	1	1	1	7
5	1	0	0	1	0	0	0	0	2
6	0	0	1	1	0	1	1	0	4
7	1	0	1	0	0	1	1	0	4
8	0	0	1	1	0	1	1	1	5
9	0	1	1	1	0	1	1	1	6
10	0	0	1	0	0	1	1	0	3
11	0	0	1	1	1	1	1	0	5
12	0	1	0	1	1	1	1	1	6
13	1	0	1	0	0	1	1	0	4
14	0	0	1	1	1	0	1	0	4
15	1	0	1	1	1	0	1	0	5
16	1	0	1	1	0	1	0	0	4
17	0	0	1	1	0	1	0	0	3
18	1	0	1	1	1	1	1	0	6
19	1	0	1	1	0	0	1	0	4
20	0	0	0	1	0	1	1	0	3
21	0	1	1	1	0	1	1	0	5

22	0	1	1	1	0	0	0	0	3
23	1	0	1	1	1	1	0	1	6
24	1	0	1	0	0	0	1	0	3
25	1	1	1	1	1	0	0	0	5
26	1	0	1	0	0	0	1	1	4
27	0	0	1	0	1	0	0	0	2
28	0	0	1	0	1	0	0	0	2
29	0	0	1	0	1	0	1	0	3
30	1	1	1	0	0	0	0	0	3
31	1	1	1	0	0	1	0	0	4
32	0	0	1	0	1	0	1	0	3
33	1	1	1	1	0	0	1	0	5
34	0	1	1	1	0	1	1	1	6
35	0	0	1	0	0	0	0	0	1
36	0	1	1	1	1	0	0	0	4
37	0	0	1	1	0	0	1	0	3
38	1	1	1	0	0	1	0	0	4
39	0	0	1	1	1	0	0	0	3
40	1	1	1	0	1	0	1	0	5
41	0	0	1	1	1	0	1	0	4
42	0	1	1	0	0	0	1	0	3
43	1	0	0	0	0	0	1	0	2
44	1	0	1	0	0	0	1	0	3
45	0	0	1	0	0	0	0	0	1

46	0	1	1	0	1	1	1	0	5
47	1	1	1	0	0	0	1	1	5
48	0	0	1	0	0	0	1	0	2
49	1	1	1	1	0	1	1	0	6
50	1	0	1	1	0	1	1	1	6
51	1	1	1	0	1	1	1	0	6
52	0	0	1	0	0	1	1	0	3
53	1	0	1	0	0	0	1	0	3
54	0	0	0	1	0	0	1	0	2
55	0	1	1	0	0	0	1	0	3
56	1	1	1	0	0	0	0	0	3
57	1	1	1	0	0	0	0	0	3
58	1	1	1	0	1	1	1	0	6
59	1	0	1	1	1	0	1	0	5
60	0	0	1	0	1	1	1	0	4
61	1	1	1	0	1	1	1	0	6
62	0	0	1	0	0	0	0	0	1
63	1	1	1	1	1	0	1	0	6
64	1	0	1	1	1	1	1	0	6
65	1	1	1	1	0	0	1	0	5
66	0	0	1	1	1	0	1	0	4
67	0	0	1	0	1	0	0	1	3
68	1	1	1	1	1	0	1	0	6
69	1	0	0	0	0	0	0	0	1

70	0	0	1	0	0	1	0	0	2
71	1	0	1	1	0	1	1	0	5
72	1	1	1	0	0	0	1	0	4
73	1	1	1	1	1	1	1	0	7
74	1	0	1	0	1	0	1	0	4
75	1	0	1	0	0	1	1	1	5
76	0	0	1	0	1	1	1	0	4
77	0	1	1	1	1	0	1	0	5
78	0	0	1	1	0	0	0	0	2
79	1	0	1	1	0	1	1	0	5
80	1	1	1	0	1	0	1	0	5
81	1	1	1	1	1	1	0	0	6
82	0	1	1	0	1	0	1	0	4
83	0	0	1	0	1	1	1	0	4
84	1	1	1	1	0	0	1	1	6
85	1	1	1	0	0	0	1	0	4
86	0	1	0	1	0	0	1	0	3
87	0	1	1	0	1	1	0	0	4
88	1	0	1	1	1	0	1	0	5
89	0	1	1	0	0	1	0	0	3
90	1	1	1	0	0	1	0	0	4
91	0	1	0	0	0	1	0	0	2
92	0	1	1	0	0	0	1	0	3
93	0	0	0	1	0	1	0	1	3

94	1	0	1	0	0	1	0	0	3
95	0	0	0	0	0	1	0	0	1
96	0	0	1	0	0	0	1	1	3
97	0	1	1	1	0	0	0	1	4
98	1	1	1	1	0	0	1	1	6
99	1	0	0	0	0	1	1	1	4
100	1	0	1	0	1	1	1	0	5
101	1	0	1	0	0	1	1	0	4
102	0	0	1	0	1	0	0	0	2
103	0	1	1	0	1	1	1	0	5
104	0	0	1	0	1	0	0	0	2
105	1	0	1	1	0	0	1	0	4
106	0	0	1	0	0	0	0	0	1
107	0	1	1	1	0	0	0	0	3
108	1	0	1	0	0	0	1	0	3
109	1	1	1	1	1	1	1	1	8
110	0	0	1	0	1	0	0	1	3
111	0	0	1	0	0	0	1	0	2
112	1	1	1	1	1	1	1	0	7
113	1	0	0	1	1	0	0	1	4
114	0	0	1	0	1	1	1	0	4
115	1	0	1	0	1	0	0	0	3
116	1	1	1	0	0	1	1	0	5
117	0	0	1	0	1	0	0	0	2

118	1	1	1	1	0	1	1	0	6
119	1	0	0	0	1	0	1	0	3
120	1	0	1	0	0	0	0	0	2
121	1	0	1	0	0	0	1	1	4
122	0	1	1	1	0	1	0	0	4
123	0	0	1	0	1	1	0	0	3
124	0	1	1	1	0	0	0	0	3
125	1	0	1	1	0	0	1	0	4
126	1	0	1	0	1	0	1	0	4
127	0	1	1	0	0	0	1	0	3
128	1	1	1	0	1	0	1	0	5
129	1	0	1	1	0	1	1	0	5
130	1	0	1	0	1	0	1	0	4
131	1	1	0	1	1	0	0	0	4
132	0	1	1	1	0	0	1	1	5
133	0	1	1	1	1	0	1	0	5
134	1	0	1	0	0	0	1	1	4
135	0	0	0	0	0	0	1	0	1
136	1	1	1	0	0	1	1	0	5
137	1	0	1	1	0	1	0	0	4
138	1	0	1	1	0	0	1	1	5
139	1	0	1	1	1	1	1	0	6
140	1	0	1	0	0	1	0	0	3
141	1	0	1	0	0	1	1	1	5

142	0	0	0	0	0	0	0	1	1
143	1	1	1	1	0	1	0	0	5
144	0	1	1	0	0	0	0	0	2
145	1	0	0	0	0	0	0	0	1
146	0	0	1	0	1	0	1	1	4
147	0	0	1	1	0	1	0	0	3
148	0	1	1	0	0	1	0	0	3
149	0	1	0	0	0	1	1	0	3
150	0	0	1	0	0	0	0	1	2
151	1	1	1	1	1	0	0	0	5
152	0	0	1	0	0	1	1	0	3
153	0	0	1	0	0	1	1	0	3
154	0	1	1	0	0	0	0	0	2
155	1	0	1	1	1	1	1	0	6
156	1	0	1	0	1	0	0	0	3
157	0	1	1	1	0	0	0	0	3
158	0	1	1	0	0	1	1	0	4
159	0	1	1	1	1	0	1	0	5
160	1	1	1	1	1	0	1	0	6
161	0	0	1	1	1	1	1	1	6
162	0	0	1	0	1	1	1	1	5
163	1	1	1	0	1	0	0	1	5
164	1	1	1	0	0	1	0	0	4
165	0	0	1	1	1	1	1	1	6

166	1	0	1	0	0	0	0	0	2
167	0	1	1	1	0	0	1	0	4
168	0	0	1	0	0	0	1	1	3
169	0	1	1	1	0	1	1	0	5
170	0	0	0	0	0	0	0	0	0
171	1	0	1	0	0	0	1	0	3
Total	87	71	151	72	67	73	110	33	664
Mean	0,51	0,42	0,88	0,42	0,39	0,43	0,64	0,19	3,88
Max	1	1	1	1	1	1	1	1	8
Min	0	0	0	0	0	0	0	0	0
Std	0,50	0,49	0,32	0,50	0,49	0,50	0,48	0,40	3,67

Ability Dimension

Responden	Quesion											Total
	1	**2**	**3**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	
1	4	2	4	4	4	3	4	4	4	4	4	41
2	3	3	2	3	3	3	2	2	1	2	3	27
3	4	1	4	4	3	2	2	3	3	3	3	32
4	4	3	2	2	3	3	3	3	3	3	3	32
5	4	3	3	3	3	3	3	2	3	4	3	34
6	4	2	2	2	2	1	4	2	2	3	3	27
7	4	2	2	4	3	3	4	4	4	3	3	36
8	3	3	3	2	2	2	3	2	3	2	3	28
9	4	3	3	3	3	3	3	3	3	3	3	34
10	3	2	3	3	3	3	3	3	3	3	3	32
11	4	4	2	3	4	3	4	2	2	3	3	34
12	3	2	3	3	3	3	2	1	2	3	3	28
13	4	1	2	2	2	1	3	3	3	3	3	27
14	4	2	2	3	3	3	3	3	2	3	3	31
15	4	3	2	3	3	2	3	2	4	2	3	31
16	4	2	2	2	2	3	2	3	3	3	4	30
17	4	2	2	3	2	2	4	2	2	3	3	29
18	3	2	3	3	4	3	1	2	4	3	3	31
19	3	2	2	2	3	3	3	2	3	3	3	29
20	4	2	2	2	3	2	4	3	3	2	3	30
21	3	2	2	2	3	4	3	3	2	3	3	30

22	4	3	2	3	4	3	2	2	2	3	3	31
23	4	3	3	3	3	4	3	2	3	3	4	35
24	3	2	3	3	2	3	3	2	2	3	3	29
25	4	4	3	3	3	4	4	2	3	4	3	37
26	4	3	4	3	3	4	3	3	3	3	3	36
27	4	3	4	3	3	4	4	3	3	3	3	37
28	4	3	2	2	2	2	2	2	2	3	2	26
29	3	2	2	3	3	3	1	1	3	3	3	27
30	3	2	2	2	2	2	3	3	3	3	3	28
31	3	2	3	3	2	2	3	3	3	3	2	29
32	4	3	3	3	3	3	2	2	3	3	3	32
33	3	1	4	2	3	3	4	3	3	3	3	32
34	4	3	2	2	3	2	3	2	2	2	3	28
35	4	2	3	3	3	2	3	3	3	3	3	32
36	4	3	2	3	3	3	3	2	2	3	3	31
37	4	3	3	3	3	3	3	3	2	3	3	33
38	4	3	3	3	4	3	3	3	2	2	3	33
39	3	3	2	3	3	3	3	3	3	3	3	32
40	4	3	3	3	3	4	3	3	3	4	4	37
41	3	3	2	3	3	3	2	2	2	2	3	28
42	4	4	4	4	3	3	3	4	3	4	3	39
43	3	2	3	4	3	3	4	4	3	3	3	35
44	4	2	4	3	4	3	3	3	3	3	3	35
45	4	3	2	3	3	2	3	2	2	3	2	29

46	4	2	1	2	2	3	4	4	3	3	2	30
47	4	3	4	3	4	3	3	3	3	3	4	37
48	4	3	2	3	3	3	3	3	3	2	2	31
49	4	2	2	3	3	3	2	3	2	2	3	29
50	4	2	4	3	3	3	4	3	3	3	3	35
51	3	2	3	2	3	3	3	2	3	3	3	30
52	4	2	3	2	3	3	3	2	2	2	3	29
53	3	2	2	2	2	3	3	3	3	2	3	28
54	3	2	3	3	3	3	3	3	3	3	3	32
55	4	1	3	2	2	2	3	2	3	3	3	28
56	3	3	3	3	3	3	3	3	4	3	3	34
57	4	3	3	3	3	3	3	3	3	3	3	34
58	4	3	3	2	2	3	3	3	3	2	3	31
59	3	2	2	3	3	2	2	2	3	3	3	28
60	3	3	2	3	3	3	2	3	3	3	2	30
61	3	3	3	3	3	2	3	2	3	2	3	30
62	3	2	4	3	3	3	3	3	3	3	3	33
63	3	2	2	2	3	2	2	3	3	2	3	27
64	4	3	3	3	3	3	3	3	2	3	3	33
65	4	3	3	4	3	4	4	3	2	3	3	36
66	3	3	3	3	3	3	2	2	3	3	3	31
67	3	3	3	2	1	3	2	2	2	3	1	25
68	3	3	4	3	4	3	3	3	3	4	3	36
69	4	2	4	3	3	3	4	4	3	4	4	38

70	3	3	3	3	3	3	3	2	3	3	3	32
71	3	3	2	3	3	3	2	2	3	3	3	30
72	3	3	2	3	2	3	2	2	2	2	3	27
73	4	1	2	3	3	2	3	2	2	2	3	27
74	4	2	2	2	3	2	3	3	2	3	3	29
75	4	1	2	2	3	2	3	3	3	4	3	30
76	4	2	2	3	3	3	3	3	2	2	3	30
77	4	3	2	2	3	4	3	2	2	3	3	31
78	3	2	2	3	4	3	3	2	3	3	3	31
79	4	3	2	2	2	2	2	2	2	2	2	25
80	3	3	2	3	3	3	3	3	2	2	3	30
81	4	4	4	3	4	4	3	3	2	3	3	37
82	3	3	3	3	3	3	3	3	3	3	3	33
83	3	2	2	2	2	2	3	2	3	2	3	26
84	3	3	2	3	3	3	3	2	2	3	3	30
85	3	2	2	3	3	2	4	2	3	3	3	30
86	4	3	3	2	2	2	3	2	4	2	3	30
87	4	2	3	2	3	3	3	3	3	3	4	33
88	4	2	2	2	3	2	3	3	2	3	3	29
89	3	2	3	3	2	3	3	2	2	3	3	29
90	3	2	1	2	3	2	4	1	3	3	3	27
91	3	2	2	2	2	2	3	2	3	2	2	25
92	4	3	3	3	3	3	1	1	3	3	3	30
93	3	2	3	2	2	2	3	3	2	3	2	27

94	3	1	3	2	3	3	3	3	3	2	3	29
95	3	1	4	2	2	1	3	3	3	4	4	30
96	4	3	3	3	3	4	4	4	4	4	4	40
97	3	1	2	3	3	3	3	2	3	3	3	29
98	3	3	3	3	2	3	3	3	3	3	3	32
99	4	2	2	2	3	3	3	3	2	3	3	30
100	3	2	2	2	2	2	2	2	2	3	2	24
101	4	3	3	3	3	3	3	3	3	3	3	34
102	3	2	2	2	2	2	3	3	2	3	2	26
103	4	1	2	2	2	3	3	4	3	3	3	30
104	3	3	3	3	3	3	3	3	3	3	3	33
105	4	2	2	2	3	2	3	2	2	3	3	28
106	3	3	3	4	3	3	4	2	3	4	3	35
107	4	2	2	2	3	2	3	2	2	3	3	28
108	4	2	2	2	3	3	3	3	3	3	3	31
109	3	3	2	3	3	3	3	2	2	2	3	29
110	3	3	2	3	3	4	4	3	3	3	3	34
111	3	3	2	3	3	3	3	3	2	2	3	30
112	4	2	3	2	3	3	2	3	4	4	4	34
113	4	2	1	2	3	2	2	2	2	2	3	25
114	3	3	3	3	2	4	1	2	2	3	3	29
115	4	3	2	2	2	2	3	2	2	3	3	28
116	4	2	2	3	3	2	4	4	4	3	4	35
117	3	2	2	2	3	2	2	3	3	2	3	27

118	4	2	2	2	3	4	3	3	4	3	3	33
119	4	3	2	3	2	3	4	2	3	2	3	31
120	3	2	2	2	2	2	3	2	2	2	2	24
121	3	3	2	3	2	3	3	2	3	2	3	29
122	4	3	1	3	2	3	3	3	3	4	2	31
123	3	2	1	4	4	4	2	1	2	2	3	28
124	3	3	2	3	3	3	3	2	2	2	3	29
125	4	3	2	3	4	3	2	3	2	2	3	31
126	3	2	2	2	2	2	3	2	2	2	3	25
127	4	3	2	3	4	3	2	2	3	3	4	33
128	4	4	3	3	2	3	3	3	2	3	3	33
129	2	2	2	3	4	4	3	4	4	2	3	33
130	3	3	3	3	3	3	3	3	3	2	3	32
131	4	4	3	3	3	4	3	3	3	3	3	36
132	3	3	1	3	3	4	3	1	2	3	3	29
133	2	4	2	3	2	2	3	3	2	3	3	29
134	4	3	2	3	4	3	2	2	3	2	3	31
135	4	3	2	3	3	3	3	1	1	2	3	28
136	4	3	2	3	3	3	3	2	2	3	3	31
137	4	3	2	3	3	3	3	3	2	2	3	31
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139	3	3	2	3	3	2	2	2	2	2	3	27
140	3	3	3	3	3	4	3	2	3	3	3	33
141	3	3	3	3	3	3	3	2	3	3	3	32

142	4	3	3	3	3	3	3	2	3	2	2	31
143	3	2	3	3	3	2	3	2	2	2	3	28
144	4	1	3	2	2	3	4	4	4	3	3	33
145	4	3	2	3	2	3	1	1	2	4	3	28
146	3	2	2	2	3	2	3	2	4	3	3	29
147	4	3	3	3	4	3	3	3	3	3	3	35
148	4	3	2	3	3	3	3	3	2	3	3	32
149	4	1	3	3	3	2	3	3	3	3	2	30
150	2	3	1	2	4	3	3	3	2	2	3	28
151	3	2	2	2	2	3	2	2	2	3	2	25
152	4	3	4	4	2	2	1	1	3	2	3	29
153	3	3	3	3	3	3	3	2	3	3	3	32
154	3	2	2	3	3	3	2	3	3	3	3	30
155	3	3	2	3	3	3	3	3	3	2	3	31
156	4	4	4	4	3	4	4	4	4	4	4	43
157	4	2	4	3	3	2	3	3	2	2	4	32
158	3	2	2	3	3	4	3	3	3	3	3	32
159	3	3	2	3	2	3	3	3	2	3	3	30
160	4	4	3	3	3	3	1	1	2	3	3	30
161	3	2	2	2	2	2	2	3	2	2	2	24
162	3	2	2	2	3	3	3	3	3	3	3	30
163	3	3	2	3	3	3	3	3	3	2	3	31
164	3	3	3	3	3	3	3	3	3	3	3	33
165	4	3	2	3	2	3	2	3	3	2	3	30

166	4	3	3	3	3	3	2	3	2	3	3	32
167	3	3	3	3	3	3	3	3	3	3	3	33
168	4	4	3	3	3	4	4	2	2	4	2	35
169	3	2	2	2	2	2	3	2	3	3	3	27
170	4	1	3	3	3	3	2	3	3	3	3	31
171	4	2	2	3	2	3	3	2	2	2	3	28
Total	600	431	429	469	485	483	491	438	457	479	507	5269
Mean	3,49	2,52	2,51	2,76	2,85	2,85	2,90	2,60	2,72	2,85	3,02	31,06
Max	4	4	4	5	6	7	8	9	10	11	12	80
Min	1	1	1	2	1	1	1	1	1	2	1	13
Std	0,57	0,72	0,73	0,58	0,64	0,73	0,79	0,86	0,85	0,86	0,83	8,15

Appendix 7. Self-Control Data Summary

Responden	Question										Total
	1	2	3	4	5	6	7	9	11	12	
1	3	3	3	3	3	3	3	3	2	3	29
2	2	3	2	3	3	3	3	2	3	3	27
3	4	4	1	1	4	4	4	1	1	4	28
4	4	3	2	3	2	3	4	2	4	3	30
5	4	3	3	4	3	4	4	3	4	4	36
6	3	4	2	3	3	4	3	2	3	3	30
7	4	4	3	3	3	4	4	2	3	4	34
8	3	3	3	3	3	3	3	3	3	3	30
9	3	3	3	3	2	3	3	3	3	3	29
10	3	3	3	3	3	3	3	2	3	3	29
11	3	3	3	3	3	3	4	3	3	3	31
12	3	3	3	3	1	3	4	3	3	3	29
13	3	4	3	3	3	3	3	2	2	2	28
14	3	4	3	3	3	3	4	2	3	4	32
15	3	3	3	3	2	3	3	3	3	3	29
16	4	4	3	3	2	3	4	2	3	3	31
17	4	3	3	3	2	3	3	3	3	3	30
18	4	4	1	4	3	4	4	2	2	4	32
19	2	3	3	3	2	3	3	3	3	3	28
20	3	3	2	1	2	2	3	1	2	4	23

21	3	3	2	3	3	3	3	2	3	3	28
22	4	3	3	3	2	3	4	2	3	4	31
23	4	3	3	4	3	4	4	3	3	4	35
24	3	3	3	3	3	3	3	2	3	4	30
25	3	3	3	4	2	3	3	3	4	1	29
26	3	3	3	3	3	3	3	2	3	3	29
27	4	4	3	3	2	3	3	3	4	4	33
28	3	3	3	4	2	4	3	2	4	4	32
29	3	3	2	2	2	3	3	2	3	3	26
30	3	3	2	3	2	3	3	2	3	3	27
31	3	3	3	3	2	3	3	2	3	3	28
32	3	3	2	2	2	2	3	2	3	3	25
33	4	4	4	4	4	4	4	2	4	4	38
34	3	3	3	3	2	3	3	2	4	4	30
35	3	3	3	3	3	3	3	3	3	4	31
36	3	3	3	3	2	3	4	2	3	4	30
37	3	2	3	3	2	3	3	3	3	3	28
38	3	3	3	3	2	3	3	2	4	4	30
39	3	3	3	3	2	3	3	3	3	3	29
40	4	4	3	3	1	3	3	4	2	2	29
41	3	3	3	3	2	3	3	3	3	3	29
42	1	2	2	3	2	3	3	3	2	3	24
43	3	3	3	3	3	3	3	2	3	3	29
44	3	3	2	3	4	3	3	1	4	4	30

45	3	3	2	3	3	3	3	2	3	3	28
46	3	3	3	3	2	3	3	2	2	2	26
47	4	4	3	3	1	3	4	1	3	3	29
48	3	3	3	2	2	2	3	3	3	3	27
49	4	3	3	3	2	3	3	2	3	3	29
50	3	3	2	3	4	3	3	3	4	4	32
51	3	3	3	3	3	3	4	2	3	3	30
52	3	3	3	3	2	3	3	3	3	3	29
53	3	3	3	3	1	3	3	2	3	3	27
54	3	3	3	3	3	3	3	2	3	3	29
55	4	3	3	3	3	3	3	2	2	3	29
56	4	3	3	3	2	3	4	2	3	3	30
57	4	4	2	3	4	3	4	2	3	3	32
58	3	3	3	3	3	3	3	2	3	3	29
59	3	3	3	3	2	3	3	2	3	3	28
60	3	3	3	3	2	3	3	3	3	3	29
61	3	3	3	3	2	3	3	2	3	3	28
62	3	3	3	3	2	3	3	3	3	3	29
63	3	3	2	3	1	3	3	2	3	3	26
64	3	3	3	3	3	3	3	3	3	3	30
65	4	4	4	4	3	4	4	4	4	4	39
66	3	3	3	3	2	3	3	3	3	3	29
67	4	3	4	3	3	4	3	3	3	3	33
68	3	4	3	3	2	4	4	3	3	4	33

69	4	4	3	3	3	4	4	2	3	4	34
70	3	3	3	3	2	3	3	3	3	3	29
71	3	3	3	3	2	3	3	2	3	4	29
72	2	2	2	3	1	3	3	3	3	3	25
73	3	3	2	3	4	3	3	2	2	3	28
74	4	4	1	3	3	3	4	2	3	4	31
75	3	3	3	3	4	3	4	2	3	3	31
76	4	3	2	3	4	3	3	2	3	4	31
77	4	3	4	4	3	4	4	2	3	3	34
78	4	4	4	4	1	3	4	3	4	4	35
79	4	3	3	3	4	4	4	1	1	2	29
80	3	3	3	3	2	3	3	3	3	3	29
81	3	3	3	3	2	3	3	2	2	3	27
82	3	3	3	3	3	3	3	3	3	3	30
83	4	3	3	3	4	3	4	1	3	3	31
84	3	3	3	3	2	3	3	3	3	3	29
85	3	3	2	3	2	3	3	2	3	3	27
86	3	3	3	3	2	3	3	2	1	3	26
87	3	3	3	3	1	3	3	2	2	2	25
88	3	3	2	2	3	3	3	2	2	3	26
89	3	3	3	3	3	3	4	3	3	4	32
90	4	4	3	3	3	4	3	3	3	4	34
91	3	3	2	3	2	3	3	3	2	2	26
92	4	4	4	4	1	3	3	2	4	4	33

93	3	3	2	2	4	4	4	2	3	3	30
94	3	3	2	3	2	3	3	2	3	3	27
95	4	3	3	3	1	3	4	2	3	4	30
96	4	3	3	4	2	4	4	3	4	4	35
97	4	3	3	3	3	4	3	2	3	3	31
98	3	3	3	3	2	3	3	3	3	3	29
99	3	3	3	3	3	3	3	3	3	3	30
100	3	3	2	3	3	3	3	1	3	4	28
101	3	3	2	3	4	3	4	2	3	4	31
102	3	3	2	3	4	3	3	2	2	3	28
103	3	3	3	3	2	3	3	2	2	3	27
104	3	3	2	3	3	3	2	2	3	3	27
105	3	3	3	3	2	2	4	2	3	3	28
106	4	3	2	4	2	4	3	3	3	2	30
107	3	4	2	3	3	3	3	2	3	3	29
108	3	3	2	3	2	3	3	3	3	3	28
109	3	3	3	3	3	3	3	2	3	3	29
110	4	3	3	4	2	3	4	3	3	3	32
111	3	3	2	3	2	3	3	2	3	3	27
112	4	3	3	2	1	2	4	4	4	3	30
113	4	4	3	3	2	3	4	2	3	4	32
114	3	3	3	4	2	4	3	3	2	2	29
115	3	3	3	3	4	3	4	2	3	3	31
116	3	3	3	3	2	3	4	3	3	3	30

117	3	3	2	3	2	3	3	2	2	3	26
118	3	3	2	3	3	3	3	3	3	3	29
119	3	3	3	3	3	3	4	2	3	3	30
120	3	3	3	3	2	3	3	3	2	2	27
121	3	3	3	3	2	3	3	3	3	3	29
122	2	4	2	1	3	2	3	1	3	3	24
123	3	3	3	2	1	2	3	2	3	2	24
124	3	3	3	3	3	3	3	2	3	3	29
125	4	4	3	3	2	3	3	2	3	2	29
126	3	3	3	3	3	3	3	2	3	3	29
127	2	3	2	3	1	2	3	2	4	4	26
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129	4	4	2	4	2	4	4	2	4	3	33
130	3	3	3	3	2	3	3	3	3	3	29
131	3	3	3	3	2	3	4	3	3	3	30
132	3	4	2	2	1	2	3	3	2	2	24
133	3	3	3	3	2	3	3	3	4	4	31
134	3	3	3	3	2	3	3	3	3	3	29
135	3	3	3	3	3	2	3	2	4	3	29
136	3	3	3	3	2	3	3	2	3	3	28
137	3	3	3	3	3	3	3	2	3	3	29
138	3	3	3	3	4	3	4	2	3	3	31
139	3	3	3	3	2	3	3	3	3	3	29
140	3	4	3	3	3	3	4	3	3	3	32

141	3	3	3	3	3	3	3	3	3	3	30
142	3	3	3	3	2	3	3	3	3	3	29
143	3	3	2	3	2	3	3	2	3	3	27
144	3	3	3	3	2	3	3	3	4	4	31
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146	3	3	3	3	1	4	4	3	3	3	30
147	3	3	3	3	2	3	3	3	3	3	29
148	4	3	3	3	3	3	4	3	3	4	33
149	3	3	2	2	2	2	3	2	3	3	25
150	3	3	3	3	2	3	3	3	3	3	29
151	3	3	3	3	3	3	3	2	3	3	29
152	4	4	4	3	2	4	3	3	2	2	31
153	3	3	3	3	3	3	3	2	3	3	29
154	3	3	3	3	2	3	4	2	3	4	30
155	3	3	3	3	2	3	3	2	3	3	28
156	4	4	4	4	2	4	4	4	4	4	38
157	3	3	2	3	2	3	3	3	3	3	28
158	3	4	3	3	2	4	4	3	3	3	32
159	3	3	3	3	2	3	3	2	3	3	28
160	3	3	3	3	2	3	4	3	4	1	29
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162	3	3	2	3	2	3	3	2	3	3	27
163	3	3	3	3	2	3	3	3	3	3	29
164	3	3	2	2	3	3	3	2	3	3	27

165	3	3	3	3	3	2	3	2	3	3	28
166	3	3	3	3	3	3	3	3	3	3	30
167	3	3	3	3	3	3	3	3	3	3	30
168	4	4	3	3	3	3	4	3	3	4	34
169	3	3	3	3	2	3	3	3	3	4	30
170	3	3	3	3	3	3	3	2	3	3	29
171	3	3	3	3	2	3	3	2	3	3	28
Total	548	542	474	514	415	526	561	414	510	537	5041
Mean	3,19	3,16	2,77	3,01	2,44	3,09	3,30	2,46	3,03	3,19	29,66
Max	4	4	4	4	4	4	4	4	4	4	40
Min	1	2	1	1	1	2	2	1	1	1	13
Std	0,53	0,43	0,56	0,48	0,80	0,51	0,54	0,80	0,83	0,89	6,38

Appendix 8. The Result of Validity and Reliability Test of Consumptive Behavior

A. Validity Test

Correlations

		Question1	Question2	Question3	Question4	Question5	Question6	Question7	Question8	Question9	Question10	Question11	Question12	Question13	Question14	Question15	Question16	Total
Question1	Pearson Correlation	1	,370*	-,061	,000	,074	,201	,039	,133	,152	,077	,223	,136	,297	,149	,199	-,295	,356*
	Sig. (1-tailed)		,022	,375	,500	,348	,143	,419	,241	,212	,343	,118	,238	,055	,217	,146	,057	,027
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question2	Pearson Correlation	,370*	1	,091	,479**	,287	,240	-,023	,516**	,151	,199	,411*	,139	,033	,153	,079	,039	,553**
	Sig. (1-tailed)	,022		,317	,004	,062	,101	,452	,002	,212	,146	,012	,231	,432	,210	,339	,418	,001
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question3	Pearson Correlation	-,061	,091	1	-,091	-,117	,000	-,174	,150	,061	-,062	,046	-,055	,334*	,030	,224	-,126	,172
	Sig. (1-tailed)	,375	,317		,317	,269	,500	,178	,214	,375	,373	,405	,385	,035	,437	,117	,253	,181
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question4	Pearson Correlation	,000	,479**	-,091	1	,553**	,000	,096	,142	,242	,082	,378*	,184	,117	,101	-,164	,152	,448**
	Sig. (1-tailed)	,500	,004	,317		,001	,500	,306	,227	,099	,334	,020	,166	,270	,298	,193	,212	,006
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question5	Pearson Correlation	,074	,287	-,117	,553**	1	,111	,106	,131	-,074	,075	,195	,271	,236	,074	-,182	,238	,391*
	Sig. (1-tailed)	,348	,062	,269	,001		,280	,288	,245	,348	,346	,150	,074	,104	,348	,168	,103	,016
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question6	Pearson Correlation	,201	,240	,000	,000	,111	1	,192	,568**	,242	,490**	,076	,092	,117	,503**	,247	,228	,598**
	Sig. (1-tailed)	,143	,101	,500	,500	,280		,154	,001	,099	,003	,346	,315	,270	,002	,094	,113	,000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question7	Pearson Correlation	,039	-,023	-,174	,096	,106	,192	1	-,109	,342*	,330*	,015	-,035	-,067	,349*	-,016	,482**	,392*
	Sig. (1-tailed)	,419	,452	,178	,306	,288	,154		,283	,032	,037	,470	,426	,362	,029	,467	,004	,016
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question8	Pearson Correlation	,133	,516**	,150	,142	,131	,568**	-,109	1	-,065	,344*	,157	,096	,127	,390*	,373*	,061	,520**
	Sig. (1-tailed)	,241	,002	,214	,227	,245	,001	,283		,367	,031	,203	,308	,252	,016	,021	,374	,002
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question9	Pearson Correlation	,152	,151	,061	,242	-,074	,242	,342*	-,065	1	,292	,118	,109	,191	,363*	-,106	,222	,493**
	Sig. (1-tailed)	,212	,212	,375	,099	,348	,099	,032	,367		,058	,267	,284	,156	,024	,288	,119	,003
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question10	Pearson Correlation	,077	,199	-,062	,082	,075	,490**	,330*	,344*	,292	1	-,404*	,355*	,263	,636**	,282	,221	,588**
	Sig. (1-tailed)	,343	,146	,373	,334	,346	,003	,037	,031	,058		,013	,027	,080	,000	,065	,120	,000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question11	Pearson Correlation	,223	,411*	,046	,378*	,195	,076	,015	,157	,118	-,404*	1	-,019	-,241	,056	,075	,061	,319*
	Sig. (1-tailed)	,118	,012	,405	,020	,150	,346	,470	,203	,267	,013		,461	,100	,385	,348	,374	,043
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question12	Pearson Correlation	,136	,139	-,055	,184	,271	,092	-,035	,096	,109	,355*	-,019	1	,656**	,450**	,045	-,033	,461**
	Sig. (1-tailed)	,238	,231	,385	,166	,074	,315	,426	,308	,284	,027	,461		,000	,006	,406	,432	,005
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question13	Pearson Correlation	,297	,033	,334*	,117	,236	,117	-,067	,127	,191	,263	-,241	,656**	1	,368*	,134	-,268	,427**
	Sig. (1-tailed)	,055	,432	,035	,270	,104	,270	,362	,252	,156	,080	,100	,000		,023	,240	,076	,009
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question14	Pearson Correlation	,149	,153	,030	,101	,074	,503**	,349*	,390*	,363*	,636**	,056	,450**	,368*	1	,298	,270	,738**
	Sig. (1-tailed)	,217	,210	,437	,298	,348	,002	,029	,016	,024	,000	,385	,006	,023		,055	,075	,000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question15	Pearson Correlation	,199	,079	,224	-,164	-,182	,247	-,016	,373*	-,106	,282	,075	,045	,134	,298	1	-,212	,324*
	Sig. (1-tailed)	,146	,339	,117	,193	,168	,094	,467	,021	,288	,065	,348	,406	,240	,055		,130	,040
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Question16	Pearson Correlation	-,295	,039	-,126	,152	,238	,228	,482**	,061	,222	,221	,061	-,033	-,268	,270	-,212	1	,330*
	Sig. (1-tailed)	,057	,418	,253	,212	,103	,113	,004	,374	,119	,120	,374	,432	,076	,075	,130		,038
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Total	Pearson Correlation	,356*	,553**	,172	,448**	,391*	,598**	,392*	,520**	,493**	,588**	,319*	,461**	,427**	,738**	,324*	,330*	1
	Sig. (1-tailed)	,027	,001	,181	,006	,016	,000	,016	,002	,003	,000	,043	,005	,009	,000	,040	,038	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30

*. Correlation is significant at the 0.05 level (1-tailed).

**. Correlation is significant at the 0.01 level (1-tailed).

B. Reliability Test

Case Processing Summary

		N	%
Cases	Valid	30	100,0
	Excluded[a]	0	,0
	Total	30	100,0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,714	,802	16

Appendix 9. The Result of Validity and Reliability Test of Financial Literacy

A. Validity and Reliability Test of Financial Literacy of Knowledge Dimension

Validity Test

Correlations

		Question1	Question2	Question3	Question4	Question5	Question6	Question7	Question8	Question9	Question10	Total
Question1	Pearson Correlation	1	,144	-,227	,327*	-,144	-,059	,250	,085	-,080	,068	,447**
	Sig. (1-tailed)		,223	,113	,039	,223	,378	,091	,328	,337	,360	,007
	N	30	30	30	30	30	30	30	30	30	30	30
Question2	Pearson Correlation	,144	1	-,131	,189	,400*	,154	,289	-,342*	-,277	,000	,474**
	Sig. (1-tailed)	,223		,245	,159	,014	,208	,061	,032	,069	,500	,004
	N	30	30	30	30	30	30	30	30	30	30	30
Question3	Pearson Correlation	-,227	-,131	1	,050	-,131	-,122	-,152	,141	-,073	-,093	-,112
	Sig. (1-tailed)	,113	,245		,397	,245	,261	,212	,228	,351	,313	,278
	N	30	30	30	30	30	30	30	30	30	30	30
Question4	Pearson Correlation	,327*	,189	,050	1	,189	,175	,218	,074	-,681**	-,200	,341*
	Sig. (1-tailed)	,039	,159	,397		,159	,178	,123	,349	,000	,144	,033
	N	30	30	30	30	30	30	30	30	30	30	30
Question5	Pearson Correlation	-,144	,400*	-,131	,189	1	,154	,289	-,049	-,069	,000	,522**
	Sig. (1-tailed)	,223	,014	,245	,159		,208	,061	,399	,358	,500	,002
	N	30	30	30	30	30	30	30	30	30	30	30
Question6	Pearson Correlation	-,059	,154	-,122	,175	,154	1	-,089	,045	-,043	,218	,434**
	Sig. (1-tailed)	,378	,208	,261	,178	,208		,320	,406	,411	,123	,008
	N	30	30	30	30	30	30	30	30	30	30	30
Question7	Pearson Correlation	,250	,289	-,152	,218	,289	-,089	1	,198	-,320*	-,068	,557**
	Sig. (1-tailed)	,091	,061	,212	,123	,061	,320		,148	,042	,360	,001
	N	30	30	30	30	30	30	30	30	30	30	30
Question8	Pearson Correlation	,085	-,342*	,141	,074	-,049	,045	,198	1	-,109	,035	,320*
	Sig. (1-tailed)	,328	,032	,228	,349	,399	,406	,148		,284	,428	,042
	N	30	30	30	30	30	30	30	30	30	30	30
Question9	Pearson Correlation	-,080	-,277	-,073	-,681**	-,069	-,043	-,320*	-,109	1	,294	-,105
	Sig. (1-tailed)	,337	,069	,351	,000	,358	,411	,042	,284		,057	,290
	N	30	30	30	30	30	30	30	30	30	30	30
Question10	Pearson Correlation	,068	,000	-,093	-,200	,000	,218	-,068	,035	,294	1	,369*
	Sig. (1-tailed)	,360	,500	,313	,144	,500	,123	,360	,428	,057		,022
	N	30	30	30	30	30	30	30	30	30	30	30
Total	Pearson Correlation	,447**	,474**	-,112	,341*	,522**	,434**	,557**	,320*	-,105	,369*	1
	Sig. (1-tailed)	,007	,004	,278	,033	,002	,008	,001	,042	,290	,022	
	N	30	30	30	30	30	30	30	30	30	30	30

*. Correlation is significant at the 0.05 level (1-tailed).

**. Correlation is significant at the 0.01 level (1-tailed).

Reliability Test

Case Processing Summary

		N	%
Cases	Valid	30	100,0
	Excluded[a]	0	,0
	Total	30	100,0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,667	,649	9

B.Validity and Reliability Test of Financial Literacy of Ability Dimension

Validity Test

Correlations

		Question1	Question2	Question3	Question4	Question5	Question6	Question7	Question8	Question9	Question10	Question11	Question12	Total
Question1	Pearson Correlation	1	,169	,088	,035	,036	,128	,213	,544**	,414*	,293	,122	,217	,600**
	Sig. (1-tailed)		,185	,323	,428	,425	,250	,129	,001	,011	,058	,260	,125	,000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question2	Pearson Correlation	,169	1	,105	-,117	,267	,142	,241	,130	,114	,117	,217	,110	,469**
	Sig. (1-tailed)	,185		,291	,268	,077	,228	,100	,247	,274	,270	,125	,282	,004
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question3	Pearson Correlation	,088	,105	1	,011	,362*	,028	-,081	,127	,230	,465**	,499**	,373*	,548**
	Sig. (1-tailed)	,323	,291		,476	,025	,441	,335	,252	,111	,005	,003	,021	,001
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question4	Pearson Correlation	,035	-,117	,011	1	-,048	-,269	,008	-,307*	-,054	-,243	-,004	-,043	-,019
	Sig. (1-tailed)	,428	,268	,476		,401	,075	,483	,050	,388	,098	,492	,411	,461
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question5	Pearson Correlation	,036	,267	,362*	-,048	1	,354*	,210	,150	,114	,269	,337*	,299	,544**
	Sig. (1-tailed)	,425	,077	,025	,401		,028	,133	,215	,274	,075	,034	,054	,001
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question6	Pearson Correlation	,128	,142	,028	-,269	,354*	1	-,178	,212	,000	,190	,089	,423**	,313*
	Sig. (1-tailed)	,250	,228	,441	,075	,028		,173	,130	,500	,157	,319	,010	,046
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question7	Pearson Correlation	,213	,241	-,081	,008	,210	-,178	1	,182	,192	,361*	-,184	-,201	,333*
	Sig. (1-tailed)	,129	,100	,335	,483	,133	,173		,167	,155	,025	,165	,144	,036
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question8	Pearson Correlation	,544**	,130	,127	-,307*	,150	,212	,182	1	,514**	,443**	,430**	,202	,659**
	Sig. (1-tailed)	,001	,247	,252	,050	,215	,130	,167		,002	,007	,009	,142	,000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question9	Pearson Correlation	,414*	,114	,230	-,054	,114	,000	,192	,514**	1	,358*	,434**	-,171	,589**
	Sig. (1-tailed)	,011	,274	,111	,388	,274	,500	,155	,002		,026	,008	,183	,000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question10	Pearson Correlation	,293	,117	,465**	-,243	,269	,190	,361*	,443**	,358*	1	,215	,282	,650**
	Sig. (1-tailed)	,058	,270	,005	,098	,075	,157	,025	,007	,026		,126	,066	,000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question11	Pearson Correlation	,122	,217	,499**	-,004	,337*	,089	-,184	,430**	,434**	,215	1	,164	,586**
	Sig. (1-tailed)	,260	,125	,003	,492	,034	,319	,165	,009	,008	,126		,193	,000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question12	Pearson Correlation	,217	,110	,373*	-,043	,299	,423**	-,201	,202	-,171	,282	,164	1	,415*
	Sig. (1-tailed)	,125	,282	,021	,411	,054	,010	,144	,142	,183	,066	,193		,011
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Total	Pearson Correlation	,600**	,469**	,548**	-,019	,544**	,313*	,333*	,659**	,589**	,650**	,586**	,415*	1
	Sig. (1-tailed)	,000	,004	,001	,461	,001	,046	,036	,000	,000	,000	,000	,011	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30

**. Correlation is significant at the 0.01 level (1-tailed).

*. Correlation is significant at the 0.05 level (1-tailed).

Reliability Test

Case Processing Summary

		N	%
Cases	Valid	30	100,0
	Excluded[a]	0	,0
	Total	30	100,0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,729	,808	12

Appendix 10. The Result of Validity and Reliability Test of Self-Control

A. Validity Test

Correlations

		Question1	Question2	Question3	Question4	Question5	Question6	Question7	Question8	Question9	Question10	Question11	Question12	Total
Question1	Pearson Correlation	1	,586**	,000	,302	-,075	,302	,039	-,138	,110	-,369*	,186	,406*	,528**
	Sig. (1-tailed)		,000	,500	,053	,346	,053	,419	,233	,281	,023	,162	,013	,001
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question2	Pearson Correlation	,586**	1	,048	,275	,005	-,020	-,193	-,261	,029	-,309*	,156	,304	,399*
	Sig. (1-tailed)	,000		,401	,071	,490	,459	,153	,082	,440	,048	,205	,051	,015
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question3	Pearson Correlation	,000	,048	1	-,111	-,055	,055	,287	-,483**	,466**	-,211	,426**	-,019	,366*
	Sig. (1-tailed)	,500	,401		,280	,386	,386	,062	,003	,005	,132	,009	,461	,023
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question4	Pearson Correlation	,302	,275	-,111	1	-,080	,318*	-,224	,167	-,341*	,198	-,006	,237	,327*
	Sig. (1-tailed)	,053	,071	,280		,338	,043	,117	,189	,033	,148	,487	,104	,039
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question5	Pearson Correlation	-,075	,005	-,055	-,080	1	-,080	,100	,115	-,071	,321*	-,115	,027	,389*
	Sig. (1-tailed)	,346	,490	,386	,338		,338	,299	,273	,355	,042	,272	,444	,017
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question6	Pearson Correlation	,302	-,020	,055	,318*	-,080	1	,306*	,010	,158	,012	,087	-,222	,361*
	Sig. (1-tailed)	,053	,459	,386	,043	,338		,050	,478	,202	,474	,323	,120	,025
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question7	Pearson Correlation	,039	-,193	,287	-,224	,100	,306*	1	-,140	,327*	,026	,181	,016	,399*
	Sig. (1-tailed)	,419	,153	,062	,117	,299	,050		,230	,039	,447	,169	,467	,014
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question8	Pearson Correlation	-,138	-,261	-,483**	,167	,115	,010	-,140	1	-,416*	,164	-,469**	-,214	-,227
	Sig. (1-tailed)	,233	,082	,003	,189	,273	,478	,230		,011	,193	,004	,128	,114
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question9	Pearson Correlation	,110	,029	,466**	-,341*	-,071	,158	,327*	-,416*	1	-,086	,283	-,053	,369*
	Sig. (1-tailed)	,281	,440	,005	,033	,355	,202	,039	,011		,326	,065	,390	,022
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question10	Pearson Correlation	-,369*	-,309*	-,211	,198	,321*	,012	,026	,164	-,086	1	-,251	-,129	,060
	Sig. (1-tailed)	,023	,048	,132	,148	,042	,474	,447	,193	,326		,091	,249	,377
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question11	Pearson Correlation	,186	,156	,426**	-,006	-,115	,087	,181	-,469**	,283	-,251	1	,222	,514**
	Sig. (1-tailed)	,162	,205	,009	,487	,272	,323	,169	,004	,065	,091		,119	,002
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Question12	Pearson Correlation	,406*	,304	-,019	,237	,027	-,222	,016	-,214	-,053	-,129	,222	1	,444**
	Sig. (1-tailed)	,013	,051	,461	,104	,444	,120	,467	,128	,390	,249	,119		,007
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
Total	Pearson Correlation	,528**	,399*	,366*	,327*	,389*	,361*	,399*	-,227	,369*	,060	,514**	,444**	1
	Sig. (1-tailed)	,001	,015	,023	,039	,017	,025	,014	,114	,022	,377	,002	,007	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30

**. Correlation is significant at the 0.01 level (1-tailed).

*. Correlation is significant at the 0.05 level (1-tailed).

B. Reliability Test

Case Processing Summary

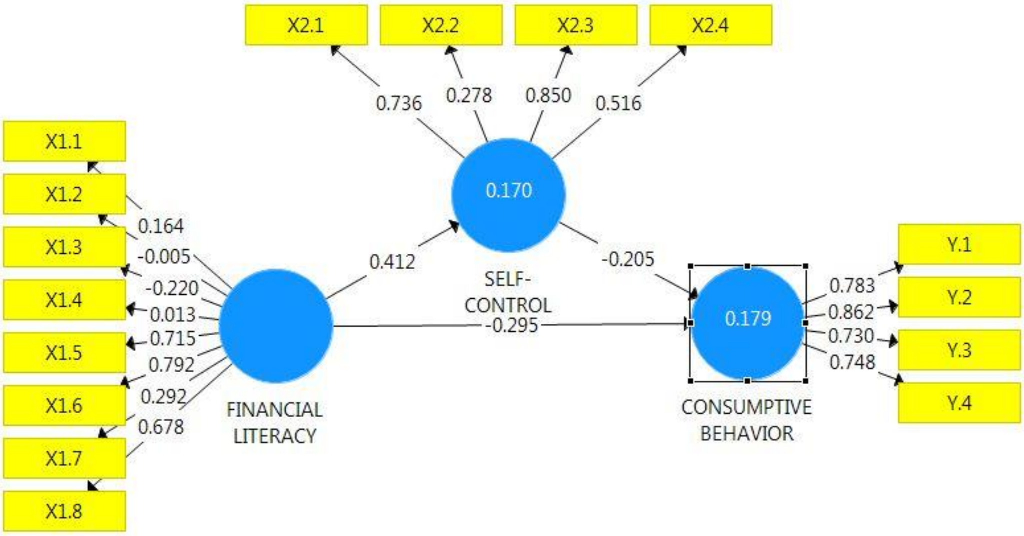
		N	%
Cases	Valid	30	100,0
	Excluded[a]	0	,0
	Total	30	100,0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,664	,679	11

Appendix 11. Preliminary Model Before Indicator Test



Appendix 12. The Result of Discriminant Validity

Outer Loadings

Matrix

	Consumptive Behavior	Financial Literacy_	Self-Control
X1.5		0.725	
X1.6		0.798	
X1.8		0.685	
X2.1			0.741
X2.3			0.854
X2.4			0.502
Y.1	0.776		
Y.2	0.869		

Outer Loadings

Matrix

	Consumptive Behavior	Financial Literacy_	Self-Control
X1.8		0.685	
X2.1			0.741
X2.3			0.854
X2.4			0.502
Y.1	0.776		
Y.2	0.869		
Y.3	0.730		
Y.4	0.740		

Appendix 13. The Result of Composite Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
CONSUMPTIVE BEHAVIOR	0.800	0.899	0.861	0.609
FINANCIAL LITERACY_	0.580	0.588	0.781	0.544
SELF-CONTROL	0.522	0.607	0.749	0.510

Appendix 14. The Result of determination coefficient (R2)

	R Square	R Square Adjusted
CONSUMPTIVE BEHAVIOR	0.186	0.177
SELF-CONTROL	0.167	0.162

Appendix 15. The Result of Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
FINANCIAL ...	-0.300	-0.304	0.079	3.806	0.000
FINANCIAL ...	0.409	0.429	0.072	5.676	0.000
SELF-CONT...	-0.210	-0.220	0.093	2.265	0.024

Appendix 16. The Result of Inderect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
FINANCIAL LITERACY_ -> CONSUMPTIVE BEHAVIOR	-0.086	-0.095	0.046	1.886	0.060
FINANCIAL LITERACY_ -> SELF-CONTROL					
SELF-CONTROL -> CONSUMPTIVE BEHAVIOR					

Appendix 17. The Result of Total Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
FINANCIAL LITERACY_ -> CONSUMPTIVE BEHAVIOR	-0.387	-0.399	0.059	6.588	0.000
FINANCIAL LITERACY_ -> SELF-CONTROL	0.409	0.429	0.072	5.676	0.000
SELF-CONTROL -> CONSUMPTIVE BEHAVIOR	-0.210	-0.220	0.093	2.265	0.024

Appendix 18. The Results of Data Analysis

Table 1. The Results of Data Validity

Variables	Indicator Numbers	r count	r table	Information
Financial Literacy Knowledge Dimension	1	0,447	0.296	Valid
	2	0,474		Valid
	3	-0,112		Invalid
	4	0,341		Valid
	5	0,522		Valid
	6	0,434		Valid
	7	0,557		Valid
	8	0,320		Valid
	9	-0,105		Invalid
	10	0,369		Valid
Financial Literacy Ability Dimension	1	0,600		Valid
	2	0,459		Valid
	3	0,548		Valid
	4	-0,19		Invalid
	5	0,544		Valid
	6	0,313		Valid
	7	0,333		Valid
	8	0,659		Valid
	9	0,589		Valid
	10	0,650		Valid
	11	0,586		Valid
	12	0,415		Valid
Self-Control	1	0,528	0.296	Valid
	2	0,399		Valid
	3	0,366		Valid
	4	0,327		Valid
	5	0,389		Valid
	6	0,361		Valid
	7	0,399		Valid
	8	-0,227		Invalid
	9	0,369		Valid
	10	0,60		Invalid
	11	0,514		Valid
	12	0,444		Valid
Consumptive Behavior	1	0,356	0.296	Valid
	2	0,553		Valid
	3	0,172		Invalid
	4	0,448		Valid
	5	0,391		Valid

Variables	Indicator Numbers	r count	r table	Information
Consumptive Behavior	6	0,598		Valid
	7	0,392		Valid
	8	0,520		Valid
	9	0,493		Valid
	10	0,588		Valid
	11	0,319		Valid
	12	0,461		Valid
	13	0,427		Valid
	14	0,738		Valid
	15	0,324		Valid
	16	0,330		Valid

Source: The results of primary data processing

Table 2. The Results of Data Realibility

Variables	Cronbach's Alpha	Reliability Standard	Information
FinancialLiteracy Knowledge Dimension	0.610	0.60	Reliabel
Financial Literacy Ability Dimension	0.715	0.60	Reliabel
Consumptive Behavior	0.708	0.60	Reliabel
Self-Control	0.606	0.60	Reliabel

Source: The results of primary data processing

1. Determining of Frequency Distribution Table and Categorization ofFinancial Literacy Variable
   a. Determining of Frequency Distribution Table
      1) Determining of the Number of Interval Classes

$$
\begin{aligned}
K &= 1 + 3.3 \text{ Log } 171 \\
&= 1 + 3.3\ (2.23) \\
&= 1 + 7.36 \\
&= 8.36 \\
&\approx 9
\end{aligned}
$$

2) Determining of the Data Range

Data range = Maximum value - Minimum value

= 49 - 28

= 21

3) Determining the Class Length

Class Length Interval = Data Range / The Number of Classes

= 20/9

= 2.22

≈ 3

Table 3. Frequency Distribution of Financial Literacy Variable

No.	Scores Interval	The Number of Student Frequency
1	26-28	19
2	29-31	13
3	32-34	51
4	35-37	57
5	38-40	18
6	41-43	11
7	44-46	2
8	47-49	0
9	50-52	0
	Jumlah	**171**

Source: The results of primary data processing

b. Determining of Categorization

1) Calculate Distribution of Variable Trends

Ideal of Mean (Mi) = ½ (X_{max} + X_{min})

= ½ (52 + 11)

= ½ (63)

≈ 32

Standar of Ideal Deviasi (Sdi) = 1/6 (X_{max} – X_{min})

= 1/6 (52 - 11)

= 1/6 (41)

≈7

2) Determining of Categories

a) High = >{Mi + 1(Sdi)}

= {32 + 1(7)}

= > 39

b) Medium = {Mi – 1(Sdi)} s/d {Mi + 1(Sdi)}

= {32 - 1(7)} s/d {32 + 1(7)}

= 25 s/d 39

c) Low = {Mi – 1(Sdi)}

= {35 – 1(7)}

= < 25

2. Determining of Frequency Distribution Table and Categorization ofFinancial Literacy Knowledge Dimension

a. Determining of Frequency Distribution Table

1) Determining the Number of Interval Classes

K = 1 + 3.3 Log 171

= 1 + 3.3 (2.23)

= 1 + 7.36

= 8.36

≈ 9

2) Determining of the Data Range

Data range = Maximum value - Minimum value

= 8 - 0

= 8

3) Determining Class Length

Class Length Interval = Data Range / Number of Classes

= 8/9

= 0.88

≈ 1

Table 4. Frequency Distribution of Financial Literacy Knowledge Dimension

No.	Scores	The Number of Student Frequency
1	0	1
2	1	9
3	2	18
4	3	44
5	4	39
6	5	34
7	6	22
8	7	3
9	8	1
	Jumlah	**171**

Source: The results of primary data processing

b. Determining of Categorization

1) Calculate Distribution of Variable Trends

Ideal of Mean (Mi) = ½ (X_{max} + X_{min})

= ½ (8 + 0)

= ½ (8)

= 4

Standar of Ideal Deviasi (Sdi) $= 1/6\ (X_{max} – X_{min})$

$= 1/6\ (8 - 0)$

$= 1/6\ (8)$

$= 1,33$

≈ 2

2) Category Determination

a) High $= >\{Mi + 1(Sdi)\}$

$= \{4 + 1(2)\}$

$= > 6$

b) Medium $= \{Mi – 1(Sdi)\}$ s/d $\{Mi + 1(Sdi)\}$

$= \{4 - 1(2)\}$ s/d $\{4 + 1(2)\}$

$= 2$ s/d 6

c) Low $= \{Mi – 1(Sdi)\}$

$= \{4 – 1(2)\}$

$= < 2$

3. Determining of Frequency Distribution Table and Categorization ofFinancial Literacy Ability Dimension

a. Determining of Frequency Distribution Table

1) Determining the Number of Interval Classes

K = 1 + 3,3 Log 171

= 1 + 3,3 (2,23)

= 1 + 7,36

= 8,36

≈ 9

2) Determining of the Data Range

Data range = Maximum value - Minimum value

= 43 - 24

= 19

3) Determining Class Length

Class Length Interval = Data Range / Number of Classes

= 19/9

= 2,1

≈ 3

Table 5. Frequency Distribution of Financial Literacy Ability Dimension

No.	Scores Interval	The Number of Student Frequency
1	24-26	12
2	27-29	49
3	30-32	64
4	33-35	31
5	36-38	11
6	39-41	3
7	42-44	1
8	45-47	0
9	48-50	0
	Jumlah	**171**

Source: The results of primary data processing

b. Determining of Categorization

1) Calculate Distribution of Variable Trends

Ideal of Mean (Mi) = ½ (X_{max} + X_{min})

= ½ (44 + 11)

= ½ (55)

≈28

Standar of Ideal Deviasi (Sdi) = 1/6 (X_{max} – X_{min})

= 1/6 (44 - 11)

≈6

2) Category Determination

a) High = >{Mi + 1(Sdi)}

= {28 + 1(6)}

= > 34

b) Medium = {Mi – 1(Sdi)} s/d {Mi + 1(Sdi)}

= {28 - 1(6)} s/d {28 + 1(6)}

= 22 s/d 34

c) Low = {Mi – 1(Sdi)}

= {28 – 1(6)

= < 22

4. Determining of Frequency Distribution Table and Categorization ofConsumptive Behavior Variable

a. Determining of Frequency Distribution Table

1) Determining the Number of Interval Classes

K = 1 + 3,3 Log 171

= 1 + 3,3 (2,23)

= 1 + 7,36

= 8,36

≈ 9

2) Determining of the Data Range

Data range = Maximum value - Minimum value

= 44 - 16

= 28

3) Determining Class Length

Class Length Interval = Data Range / Number of Classes

= 28/9

= 3,11

≈ 4

Table 6. Frequency Distribution of Consumptive Behavior Variable

No.	Scores Interval	The Number of Student Frequency
1	16-19	6
2	20-23	16
3	24-27	24
4	28-31	65
5	32-35	51
6	36-39	6
7	40-43	2
8	44-47	1
9	48-51	0
	Jumlah	**171**

Source: The results of primary data processing

b. Determining of Categorization

1) Calculate Distribution of Variable Trends

Ideal of Mean (Mi) = ½ (X_{max} + X_{min})

= ½ (60 + 15)

= ½ (75)

≈ 38

Standar of Ideal Deviasi (Sdi) = 1/6 (X_{max} – X_{min})

= 1/6 (60 - 15)

= 1/6 (45)

≈ 8

2) Category Determination

a) High = >{Mi + 1(Sdi)}

= {38 + 1(8)}

= > 46

b) Medium = {Mi – 1(Sdi)} s/d {Mi + 1(Sdi)}

= {38 - 1(8)} s/d {38 + 1(8)}

= 30 s/d 46

c) Low = {Mi – 1(Sdi)}

= {38 – 1(8)}

= < 30

5. Determining of Frequency Distribution Table and Categorization of Self-Control Variable

a. Determining of Frequency Distribution Table

1) Determining the Number of Interval Classes

K = 1 + 3,3 Log 171

= 1 + 3,3 (2,23)

= 1 + 7,36

= 8,36

≈ 9

2) Determining of the Data Range

Data range = Maximum value - Minimum value

= 39 - 23

= 16

3) Determining Class Length

Class Length Interval = Data Range / Number of Classes

= 16/9

= 1,77

≈ 2

Table 6. Frequency Distribution of Self-Control Variable

No.	Scores Interval	The Number of Student Frequency
1	23-24	5
2	25-26	12
3	27-28	34
4	29-30	76
5	31-32	25
6	33-34	12
7	35-36	4
8	37-38	2
9	39-40	1
	Jumlah	**171**

Source: The results of primary data processing

b. Determining of Categorization

1) Calculate Distribution of Variable Trends

Ideal of Mean (Mi) = ½ (X_{max} + X_{min})

= ½ (40 + 10)

= ½ (50)

= 25

Standar of Ideal Deviasi (Sdi) = 1/6 (X_{max} – X_{min})

= 1/6 (40 - 10)

= 1/6 (30)

= 5

2) Category Determination

a) High = >{Mi + 1(Sdi)}

= {25 + 1(5)}

= > 30

b) Medium = {Mi – 1(Sdi)} s/d {Mi + 1(Sdi)}

= {25 - 1(5)} s/d {25 + 1(5)}

= 20 s/d 30

c) Low = {Mi – 1(Sdi)}

= {25 – 1(5)}

= < 20

Table 8. Outer Loading (Convergen Validity)

Indicators	Code	Latent Variables			Information
		Financial Literacy	Self-Control	Consumptive Behavior	
General Knowledge	X1.1	0.164			Invalid
Savings and Borrowing	X1.2	-0.005			Lnvalid
Insurance	X1.3	-0.220			Invalid
Invesment	X1.4	0.013			Invalid
General Knowledge	X1.5	0.715			Valid
Savings and Borrowing	X1.6	0.792			Valid
Insurance	X1.7	0.292			Invalid
Invesment	X1.8	0.678			Valid
Regulated administration	X2.1		0.736		Valid
Stimulus modifiability	X2.2		0.278		Invalid
Ability to process unwanted information	X2.3		0.850		Valid
Ability to take action based on what is not believed or approved	X2.4		0.516		Valid

Buy or consume goods because it looks different from others	Y.1			0.783	Valid
Buy or consume goods because of pride themselves	Y.2			0.862	Valid
Buy or consume goods because of following the others	Y.3			0.730	Valid
Buy or consume items because they want to attract the attention of others	Y.4			0.748	Valid

Source: The results of primary data processing

Table 9. Cross Loading (Discriminant Validity)

Indicators	Code	Variabel laten			Conclusion
		Financial Literacy	Self-Control	Consumptive Behavior	
General Knowledge	X1.5	0.725	0.275	-0.245	Valid
Savings and Borrowing	X1.6	0.798	0.282	-0.381	Valid
Invesment	X1.8	0.685	0.352	-0.213	Valid
Regulated administration	X2.1	0.225	0.741	-0.277	Valid
Ability to process unwanted information	X2.3	0.403	0.854	-0.292	Valid
Ability to take action based on what is not believed or approved	X2.4	0.209	0.502	-0.104	Valid
Buy or consume goods because it looks different from others	Y.1	-0.310	-0.196	0.776	Valid
Buy or consume goods because of pride themselves	Y.2	-0.420	-0.381	0.869	Valid
Buy or consume goods because of following the others	Y.3	-0.191	-0.234	0.730	Valid
Buy or consume items because they want to attract the attention of others	Y.4	-0.147	-0.102	0.740	Valid

Source: The results of primary data processing

Table 10. Composite Reliability

Variables	*Composite Reliability*	Conclusion
Financial Literacy	0.781	Reliable
Self-Control	0.749	Reliable
Consumptive Behavior	0.861	Reliable

Source: The results of primary data processing

Table 11. Coefficient of Determination (R^2)

Variabel	R^2	R^2*Adjusted*
Self-Control	0.186	0.177
Consumptive Behavior	0.167	0.162

Source: The results of primary data processing