

Lampiran

KUESIONER PENELITIAN

PENGARUH *IMPULSIVE BUYING* DAN REGULASI DIRI TERHADAP PERILAKU BERHUTANG PADA MAHASISWA PENGGUNA *SHOPEEPAYLATER* DI UIN ANTASARI

Kriteria responden untuk penelitian ini yaitu :

1. Mahasiswa/i aktif UIN Antasari Banjarmasin Angkatan 2022
2. Berusia 18-23 Tahun
3. Pernah berbelanja online di *Shopee*
4. Mengaktifkan fitur *shopeepaylater* dan pernah berbelanja menggunakan *Shopeepaylater* selama 6 bulan terakhir

Identitas Responden

Nama/Inisial : _____
(Boleh tidak diisi)

Jenis Kelamin : Laki-Laki Perempuan

Usia : ____ Tahun

Fakultas : _____

No. Handphone/WhatsApp : _____

Pernyataan

Apakah anda bersedia menjadi responden : Ya Tidak

Apakah anda pengguna *Shopee* : Ya Tidak

Apakah anda menggunakan *Shopeepaylater* : Ya Tidak

Kapan terakhir anda menggunakan *Shopeepaylater* : _____

No. *Shopeepay* : _____

Petunjuk Pengisian

1. Setiap pernyataan hanya diisi dengan satu jawaban.
2. Bacalah kolom pernyataan dengan teliti dan beri tanda Check List (\checkmark) pada kolom jawaban yang sesuai dengan jawaban anda.
3. Jika ingin mengubah jawaban beri tanda silang (X) pada jawaban yang salah.
4. Setiap pernyataan mempunyai 4 alternatif jawaban yaitu:
Sangat Setuju (SS), Setuju(S), Tidak Setuju(TS), Sangat Tidak Setuju(STS).

A. Skala *Impulsive Buying* (X₁)

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
1.	Ketika melihat barang yang saya sukai di aplikasi belanja online, maka bagaimanapun caranya saya harus segera mendapatkannya				
2.	Saya suka menabungkan uang saya dari pada membeli barang secara online sekalipun menawarkan harga murah				
3.	Saya lebih menyukai berbelanja secara online sesuai dengan kebutuhan yang diperlukan, sekalipun banyak produk lain yang ditawarkan dengan harga murah				
4.	Saya dapat menahan diri untuk tidak membeli barang yang ditawarkan pada aplikasi belanja online				
5.	Saya tidak memikirkan dampak apa yang akan saya terima apabila melakukan transaksi belanja pada aplikasi belanja online secara berlebihan				
6.	Saya akan membeli barang secara online sesuai dengan kemampuan finansial yang saya miliki				
7.	Ketika berbelanja secara online, saya dapat berpikir secara matang sebelum membeli barang				
8.	Saya tidak mudah menyukai barang yang ditawarkan oleh aplikasi belanja online				
9.	Saya tertarik terhadap produk dengan kemasan menarik yang dijual secara online				
10.	Saya tidak mudah tergiur terhadap produk yang dijual di aplikasi belanja online				

11.	Saya membeli produk secara online tanpa berpikir apakah saya membutuhkannya				
12.	Saya dapat membuat rencana belanja terlebih dahulu, agar tidak merasakan penyesalan setelah melakukan transaksi belanja secara online				
13.	Setelah membeli barang secara online muncul rasa senang dalam diri saya				
14.	Saya melakukan pembelian barang melalui aplikasi belanja online dengan tanpa adanya perencanaan terlebih dahulu				
15.	Apabila saya belum bisa membeli produk yang disukai pada aplikasi belanja online, maka saya akan merencanakan pembelian di lain waktu				
16.	Saya senang jika dapat berbelanja online sesuai kebutuhan				
17.	Saya akan tetap membeli barang secara online walaupun keadaan finansial sedang tidak stabil				
18.	Saya tertarik untuk membeli produk lain secara online walaupun produk yang dibutuhkan sudah terbeli				
19.	Ketika melakukan pembelian pada produk secara online, saya melakukannya dengan spontan				

B. Skala Regulasi Diri (X₂)

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
1.	Saya memiliki standar hidup yang harus dicapai				
2.	Saya menjalani hidup mengalir apa adanya				
3.	Saya kesulitan membuat rencana untuk membantu saya dalam mencapai tujuan				
4.	Saya memiliki gambaran masa depan yang ingin dicapai				
5.	Saya membutuhkan bantuan orang lain untuk menentukan tujuan				
6.	Saya menyusun jadwal pribadi agar tetap produktif				
7.	Saya membuat anggaran belanja setiap bulan agar hemat				

8.	Saya menggunakan dana diluar anggaran yang telah ditetapkan				
9.	Saya rutin memeriksa kemajuan daftar tugas yang telah dibuat				
10.	Saya selalu mencermati setiap tindakan saya ketika ada perubahan dalam rencana sebelumnya				
11.	Saya menyadari konsekuensi dari tindakan yang telah direncanakan				
12.	Saya mudah teralihkan saat melakukan sesuatu				
13.	Saya suka menunda melaksanakan rencana yang dibuat				
14.	Saya menerima masukan dan saran yang diberikan orang lain				
15.	Saya senang ketika orang lain memberikan pendapat tentang saya				
16.	Saya menyukai orang yang memberikan saran untuk pekerjaan saya				
17.	Saya berterima kasih jika ada yang mengajarkan hal baru kepada saya				
18.	Saya mengabaikan kritik yang diberikan oleh orang lain terhadap apa yang sedang saya kerjakan				
19.	Saya mengetahui setiap kesalahan yang saya buat				
20.	Saya selalu mencapai target yang sudah ditetapkan dengan tepat waktu				
21.	Saya biasanya membeli hadiah untuk diri sendiri karena suatu pencapaian				
22.	Saya yakin dapat berhasil mengerjakan setiap tugas yang dimiliki				
23.	Membeli kado untuk diri sendiri adalah pemborosan apapun alasannya				
24.	Saya berusaha memperbaiki kelemahan diri saya				
25.	Saya ingin mengubah penampilan sesuai harapan orang lain				
26.	Saya membutuhkan solusi dari orang lain ketika menemui permasalahan				
27.	Saya menjalani hari sebagaimana mestinya tanpa memikirkan yang telah terjadi sebelumnya				
28.	Saya membuat target untuk dicapai setiap tahun				

29.	Rencana yang saya buat dari awal sudah sempurna dan tidak perlu diubah				
30.	Saya kembali bersemangat ketika mengingat kembali target yang dibuat				
31.	Saya mengintropeksi diri ketika berbuat kesalahan				
32.	Saya menulis catatan harian mengenai diri saya				
33.	Saya ingin melupakan masalah saya dengan cepat				

C. Skala Perilaku Berhutang (Y)

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
1.	Pendapatan atau kiriman orang tua saya belum cukup untuk memenuhi kebutuhan hidup				
2.	Ketika pendapatan atau kiriman orang tua saya bertambah, pengeluaran saya juga ikut meningkat				
3.	Saya kesulitan menabung dengan konsisten				
4.	Saya membeli barang yang viral di media sosial				
5.	Saya membeli barang yang lucu walaupun tidak terlalu dibutuhkan				
6.	Saya kesulitan untuk mengatur pengeluaran sehari-hari				
7.	Setelah menerima gaji atau kiriman orang tua saya langsung membagi menjadi beberapa kelompok sesuai kebutuhan				
8.	Saya membuat daftar untuk kebutuhan belanja bulanan				
9.	Saya menggunakan shopeepaylater agar dapat mencicil keperluan				
10.	Saya menggunakan shopeepaylater untuk keadaan darurat				
11.	Saya menggunakan shopeepaylater karena harga-harga kebutuhan sedang naik				
12.	Saya memilih shopeepaylater agar tabungan tetap utuh				
13.	Saya menggunakan shopeepaylater ketika mengalami keterbatasan keuangan				
14.	Ketika saldo di marketplace kurang, saya memakai shopeepaylater untuk membayarnya				

15.	Saya menggunakan shopeepaylater ketika tabungan menipis				
16.	Saya memilih shopeepaylater agar pendapatan atau kiriman orang tua dapat digunakan untuk keadaan darurat				
17.	Saya membeli barang mahal menggunakan shopeepaylater				
18.	Saya menggunakan shopeepaylater untuk membeli barang elektronik				
19.	Saya menggunakan shopeepaylater untuk mendapatkan promo				

D. Tabulasi Data Penelitian

1. *Impulsive Buying*

n	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	Total
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3	2	2	3	3	2	1	2	2	2	1	1	3	4	1	2	1	2	2	2	38
4	2	3	3	3	2	2	2	3	2	3	4	2	2	3	3	2	3	3	2	49
5	2	2	2	3	2	2	2	3	2	3	2	3	3	2	4	2	2	3	3	47
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322	4	1	2	2	3	2	2	2	3	1	2	2	3	2	2	3	1	2	2	41

2. Regulasi Diri

n	1	2	3	4	5	6	7	8	9	0	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	3	3	3	3	Tot al
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3. Perilaku Berhutang

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191	3	3	3	2	2	2	3	3	3	3	3	3	3	3	3	3	2	3	3	53
192	3	4	3	2	2	3	2	2	4	2	3	2	2	3	3	3	4	4	4	55
193	4	4	3	3	2	2	4	3	4	4	4	4	4	4	4	4	2	4	4	67
194	3	3	4	3	2	3	3	3	4	3	3	2	3	3	3	3	3	3	3	57
195	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	57
196	3	3	2	2	1	2	4	2	1	1	1	1	1	1	1	1	1	1	1	30
197	3	2	2	2	2	2	3	3	3	3	3	3	3	2	2	3	2	2	3	48
198	4	2	2	2	2	2	2	3	1	1	1	1	1	1	1	1	1	1	1	30
199	3	3	3	4	3	3	2	2	3	3	3	3	3	3	3	3	3	3	3	56
200	4	4	4	2	4	4	4	3	4	2	2	2	2	4	2	2	4	4	4	61
201	2	3	2	3	2	3	2	2	3	2	2	2	2	2	2	2	2	3	4	45
202	4	2	1	1	1	2	1	3	1	2	1	2	2	1	1	1	1	2	2	31
203	2	2	2	2	2	2	1	1	2	2	2	2	2	1	2	2	2	2	2	35
204	2	2	2	2	2	2	3	3	2	2	2	3	2	2	2	3	3	3	3	45
205	2	2	2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	37
206	2	4	2	2	2	2	3	3	4	2	2	2	2	2	2	2	4	4	4	50
207	1	2	2	2	2	2	1	2	3	3	3	1	2	3	3	3	2	3	3	43
208	2	1	2	2	1	2	1	3	2	2	2	3	4	3	2	2	3	3	3	43
209	4	3	4	4	3	4	3	3	4	4	4	3	3	3	3	4	3	3	3	65
210	2	2	2	2	2	2	1	1	2	2	1	1	2	2	2	2	2	2	2	34
211	3	3	3	3	3	4	3	3	2	2	2	2	2	2	3	3	2	3	3	51
212	3	3	2	3	2	3	2	2	3	2	2	2	2	2	2	3	2	3	2	45
213	2	2	2	2	4	4	3	3	2	4	2	2	2	4	2	2	4	4	4	54

214	2	2	2	2	2	2	1	1	2	2	2	2	2	2	2	2	2	2	2	36
215	3	2	3	2	2	3	2	2	2	2	3	2	2	2	3	2	3	2	3	45
216	4	4	4	4	4	4	2	2	4	4	4	3	4	4	3	4	4	4	4	70
217	2	2	2	2	2	2	3	1	4	3	3	3	3	3	3	2	2	3	2	47
218	4	4	2	1	2	2	3	3	4	4	1	2	4	1	2	4	2	2	4	51
219	2	2	2	2	2	2	2	2	1	4	1	1	1	4	1	1	1	1	2	34
220	2	2	1	2	2	2	1	2	2	2	2	2	2	2	1	2	1	2	2	34
221	1	1	1	1	1	1	2	1	2	2	1	2	1	2	2	2	2	2	2	29
222	2	2	2	1	2	2	1	1	1	2	2	2	2	2	2	2	2	2	2	34
223	2	2	2	2	2	2	3	3	2	2	2	4	4	2	4	4	2	2	2	48
224	2	2	2	4	4	3	1	1	2	4	2	2	4	2	4	4	2	2	2	49
225	2	2	2	2	1	2	1	1	2	2	3	2	2	2	2	2	1	1	2	34
226	2	4	2	2	4	3	2	1	4	4	2	2	4	2	2	2	2	2	2	48
227	4	4	3	4	4	4	3	3	3	3	3	3	2	3	3	2	3	2	3	59
228	4	3	4	4	4	2	3	2	4	4	4	4	4	3	3	3	3	3	4	65
229	2	2	2	2	2	2	3	3	2	2	2	2	2	2	2	2	2	2	2	40
230	2	4	2	4	4	2	1	1	4	4	2	4	4	2	2	4	2	4	4	56
231	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	4	40
232	4	1	2	1	1	1	1	1	4	1	1	1	1	4	1	1	1	1	4	32
233	2	2	2	2	1	2	2	2	1	1	2	1	1	1	1	1	1	1	2	28
234	2	2	2	1	1	2	3	3	2	1	1	2	1	2	1	1	2	2	2	33
235	2	2	2	2	2	2	3	3	2	2	2	2	2	3	3	2	3	3	3	45
236	2	2	2	2	2	2	4	2	3	4	2	3	2	2	2	3	3	3	4	49
237	4	4	4	2	2	2	2	3	2	2	2	2	2	2	2	2	2	2	4	47

238	2	2	2	2	2	2	3	3	2	2	2	2	2	2	2	2	2	2	4	42
239	2	4	2	1	2	2	1	3	2	2	2	2	2	2	2	4	2	1	4	42
240	4	4	4	2	2	2	3	3	2	4	2	2	2	4	2	2	2	2	2	50
241	2	2	2	1	2	2	2	3	2	4	2	2	4	2	2	4	4	2	2	46
242	2	2	2	2	2	2	2	2	2	2	2	2	2	3	2	2	2	2	3	40
243	1	2	2	2	2	1	1	1	1	2	2	2	2	2	2	2	2	2	2	33
244	2	2	2	2	3	2	2	2	2	2	2	2	3	2	2	2	2	2	2	40
245	4	2	2	2	2	4	2	3	4	3	3	4	4	3	3	3	4	4	2	58
246	3	3	3	3	3	3	2	2	3	3	3	3	3	3	3	3	3	3	3	55
247	4	4	4	2	4	4	3	3	4	2	2	2	2	4	2	2	4	4	4	60
248	3	3	3	3	3	3	2	2	4	3	3	2	2	2	2	2	2	2	4	50
249	4	2	1	1	1	2	1	3	1	2	3	2	2	3	3	3	3	2	2	41
250	3	3	3	3	3	2	3	4	2	2	4	3	3	2	2	2	2	3	3	52
251	4	2	2	3	3	4	2	3	4	3	3	3	3	4	2	3	3	4	3	58
252	2	2	2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	37
253	2	2	2	2	4	4	3	3	2	2	2	2	2	4	2	2	4	4	4	52
254	3	3	3	3	3	4	1	1	3	3	3	3	3	3	3	4	3	3	3	55
255	2	2	2	2	2	3	2	2	3	2	2	2	2	2	2	2	2	2	2	40
256	2	2	2	1	1	2	3	3	2	4	1	1	2	2	2	1	2	2	2	37
257	2	3	2	2	3	2	3	3	2	2	3	3	3	3	3	3	3	3	4	52
258	4	4	4	4	4	4	2	2	4	4	4	2	4	4	3	4	4	4	4	69
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260	2	2	2	2	2	2	3	3	2	4	1	4	4	4	4	4	2	2	4	53
261	3	2	2	3	3	4	1	2	3	4	3	3	3	3	3	3	3	3	3	54

262	2	2	2	2	2	4	2	4	2	2	2	3	2	2	3	3	3	3	4	49
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264	3	2	2	2	2	2	3	3	2	2	3	3	3	3	3	3	3	4	51	
265	2	4	2	1	2	2	1	3	2	2	2	2	2	2	2	4	2	1	4	42
266	4	4	4	2	2	2	3	3	2	4	2	2	2	4	2	2	2	2	2	50
267	2	2	2	2	2	3	2	3	2	4	3	2	4	2	2	4	4	2	2	49
268	2	4	2	2	2	2	2	2	2	4	2	2	2	2	2	2	2	2	4	44
269	3	2	3	3	3	2	3	3	3	4	2	2	3	3	3	3	3	3	3	54
270	3	3	2	2	2	2	3	2	3	3	2	3	2	2	2	3	3	3	4	49
271	3	4	3	2	2	3	4	3	4	4	4	4	4	4	3	3	4	4	4	66
272	4	3	3	2	3	4	3	3	4	3	3	4	3	3	3	3	3	3	3	60
273	2	2	2	1	2	2	3	3	2	2	1	3	2	2	2	3	2	2	3	41
274	4	4	4	2	4	4	1	2	4	3	2	3	3	4	3	3	4	4	4	62
275	2	3	3	2	2	2	3	3	2	2	2	2	2	2	2	2	2	2	2	42
276	4	2	1	1	1	3	4	2	1	3	1	2	2	1	1	1	1	3	3	37
277	3	3	3	2	3	3	2	3	2	3	3	3	3	3	3	3	3	3	3	54
278	2	3	2	2	2	3	2	2	3	3	3	3	2	3	2	3	3	3	3	49
279	2	2	2	2	1	2	3	3	3	3	2	3	2	2	2	3	2	2	2	43
280	2	3	2	2	2	3	4	2	3	3	2	3	3	3	3	2	3	3	3	51
281	2	3	2	1	2	2	2	2	4	4	2	3	4	3	3	3	3	4	3	52
282	3	3	3	2	1	2	2	2	2	4	2	2	3	3	3	3	1	1	2	44
283	3	4	2	4	4	2	4	4	4	4	2	4	4	3	2	4	2	4	4	64
284	3	3	2	3	2	2	3	3	3	3	3	3	3	3	2	3	3	3	2	52
285	4	1	3	1	1	1	4	4	4	1	1	1	1	4	1	1	1	1	4	39

286	3	3	3	1	1	2	2	2	2	1	1	3	2	2	2	1	3	2	3	39
287	2	4	2	2	2	2	3	3	3	4	2	2	2	3	3	3	3	2	4	51
288	2	3	2	1	2	2	3	2	3	4	2	3	4	3	3	4	4	3	3	53
289	2	4	2	1	2	1	2	1	2	1	2	1	1	4	3	3	1	2	4	39
290	4	2	4	1	1	3	2	3	3	4	1	1	4	2	3	2	2	3	4	49
291	4	1	3	1	1	1	4	4	4	1	1	1	1	4	1	1	1	1	4	39
292	4	4	4	4	4	4	3	3	4	2	2	4	4	3	4	4	4	3	4	68
293	2	3	3	1	1	2	2	2	3	4	1	1	3	2	2	1	3	3	2	41
294	3	2	2	2	2	3	2	3	3	2	2	3	2	2	2	3	3	3	3	47
295	4	4	4	4	3	3	2	2	3	3	3	3	3	3	3	3	3	3	3	59
296	2	2	2	3	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	52
297	4	4	3	1	2	3	2	2	4	4	1	2	4	1	3	4	3	3	4	54
298	2	3	2	2	3	2	3	3	1	4	1	1	1	4	1	1	2	2	2	40
299	2	3	2	2	3	2	4	3	3	4	3	3	3	3	3	3	2	2	3	53
300	2	1	2	1	1	1	3	2	3	3	2	2	3	3	2	3	3	3	3	43
301	3	2	3	2	2	3	3	2	3	3	2	3	3	3	3	3	3	3	3	52
302	3	3	3	2	2	3	2	2	3	3	2	4	4	3	4	4	3	3	2	55
303	2	3	2	3	2	2	3	3	3	3	3	2	3	3	3	3	2	2	3	50
304	3	3	3	3	4	3	2	2	3	2	2	2	3	4	3	2	4	4	4	56
305	4	3	3	3	3	2	4	2	4	3	3	3	3	3	3	3	3	3	3	58
306	3	3	3	2	2	2	3	3	3	3	3	3	3	3	3	3	2	3	3	53
307	3	4	3	2	2	3	2	2	4	2	3	2	2	3	3	3	4	4	4	55
308	4	4	3	3	2	2	4	3	4	4	4	4	4	4	4	4	2	4	4	67
309	3	3	4	3	2	3	3	3	4	3	3	2	3	3	3	3	3	3	3	57

310	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	57
311	3	3	2	2	1	2	4	2	1	1	1	1	1	1	1	1	1	1	1	30
312	3	2	2	2	2	2	3	3	3	3	3	3	3	2	2	3	2	2	3	48
313	4	4	4	2	4	4	4	3	4	2	2	2	3	4	3	2	4	4	4	63
314	3	3	3	2	3	3	2	2	3	3	3	2	3	3	3	3	3	3	3	53
315	4	2	1	1	1	2	1	3	1	2	1	2	2	2	3	3	3	3	3	41
316	3	3	2	3	3	2	3	2	3	3	3	3	3	3	3	3	3	3	3	54
317	3	3	3	4	4	2	3	3	2	4	4	2	3	3	3	3	3	3	4	59
318	2	2	2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	37
319	2	4	2	2	2	2	3	3	4	2	2	2	2	2	2	2	4	4	4	50
320	4	4	2	2	2	2	3	4	4	4	4	4	4	4	4	4	2	4	4	65
321	2	2	4	2	2	2	2	2	4	2	2	2	2	2	2	2	2	2	2	42
322	2	2	3	3	3	3	2	2	3	3	3	3	3	3	3	3	3	3	3	53

E. Hasil Uji Validitas

Impulsive Buying

Correlations

		X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11	X12	X13	X14
X1	Pearson Correlation	1	.167**	.222**	.263**	.398**	.233**	.213**	.356**	.366**	.266**	.279**	.209**	.137*	.457**
	Sig. (2-tailed)		.003	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.014	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X2	Pearson Correlation	.167**	1	.317**	.275**	.160**	.304**	.433**	.189**	.184**	.145**	.274**	.265**	.264**	.277**
	Sig. (2-tailed)	.003		.000	.000	.004	.000	.000	.001	.001	.009	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X3	Pearson Correlation	.222**	.317**	1	.279**	.327**	.165**	.296**	.365**	.360**	.219**	.330**	.365**	.257**	.383**
	Sig. (2-tailed)	.000	.000		.000	.000	.003	.000	.000	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322

X4	Pearson Correlation	.263**	.275**	.279**	1	.238**	.476**	.292**	.263**	.261**	.220**	.321**	.301**	.236**	.355**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X5	Pearson Correlation	.398**	.160**	.327**	.238**	1	.144**	.158**	.367**	.518**	.223**	.523**	.255**	.425**	.548**
	Sig. (2-tailed)	.000	.004	.000	.000		.010	.005	.000	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X6	Pearson Correlation	.233**	.304**	.165**	.476**	.144**	1	.484**	.261**	.120*	.380**	.179**	.337**	.244**	.246**
	Sig. (2-tailed)	.000	.000	.003	.000	.010		.000	.000	.031	.000	.001	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X7	Pearson Correlation	.213**	.433**	.296**	.292**	.158**	.484**	1	.237**	.139*	.373**	.208**	.348**	.196**	.202**
	Sig. (2-tailed)	.000	.000	.000	.000	.005	.000		.000	.012	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322

X8	Pearson Correlation	.356**	.189**	.365**	.263**	.367**	.261**	.237**	1	.377**	.332**	.360**	.255**	.334**	.360**
	Sig. (2-tailed)	.000	.001	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X9	Pearson Correlation	.366**	.184**	.360**	.261**	.518**	.120*	.139*	.377**	1	.249**	.510**	.189**	.322**	.492**
	Sig. (2-tailed)	.000	.001	.000	.000	.000	.031	.012	.000		.000	.000	.001	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X10	Pearson Correlation	.266**	.145**	.219**	.220**	.223**	.380**	.373**	.332**	.249**	1	.100	.329**	.210**	.195**
	Sig. (2-tailed)	.000	.009	.000	.000	.000	.000	.000	.000	.000		.074	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X11	Pearson Correlation	.279**	.274**	.330**	.321**	.523**	.179**	.208**	.360**	.510**	.100	1	.121*	.454**	.616**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.001	.000	.000	.000	.074		.030	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322

X12	Pearson Correlation	.209**	.265**	.365**	.301**	.255**	.337**	.348**	.255**	.189**	.329**	.121*	1	.284**	.247**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.001	.000	.030		.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X13	Pearson Correlation	.137*	.264**	.257**	.236**	.425**	.244**	.196**	.334**	.322**	.210**	.454**	.284**	1	.386**
	Sig. (2-tailed)	.014	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X14	Pearson Correlation	.457**	.277**	.383**	.355**	.548**	.246**	.202**	.360**	.492**	.195**	.616**	.247**	.386**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X15	Pearson Correlation	.307**	.248**	.267**	.390**	.463**	.314**	.275**	.574**	.406**	.319**	.475**	.350**	.419**	.407**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322

X16	Pearson Correlation	.265**	.310**	.277**	.263**	.254**	.398**	.412**	.256**	.269**	.288**	.198**	.506**	.205**	.279**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X17	Pearson Correlation	.203**	.322**	.328**	.271**	.355**	.295**	.297**	.268**	.348**	.237**	.552**	.271**	.548**	.511**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X18	Pearson Correlation	.454**	.304**	.382**	.376**	.504**	.343**	.293**	.446**	.494**	.398**	.492**	.350**	.327**	.595**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X19	Pearson Correlation	.477**	.232**	.318**	.344**	.330**	.296**	.332**	.408**	.402**	.315**	.308**	.331**	.184**	.405**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.001	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322

TOTAL	Pearson Correlation	.551**	.499**	.569**	.556**	.637**	.535**	.537**	.610**	.623**	.505**	.659**	.546**	.568**	.710**
L	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322

Correlations

		X15	X16	X17	X18	X19	TOTAL
X1	Pearson Correlation	.307**	.265**	.203**	.454**	.477**	.551**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X2	Pearson Correlation	.248**	.310**	.322**	.304**	.232**	.499**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X3	Pearson Correlation	.267**	.277**	.328**	.382**	.318**	.569**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322

X4	Pearson Correlation	.390**	.263**	.271**	.376**	.344**	.556**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X5	Pearson Correlation	.463**	.254**	.355**	.504**	.330**	.637**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X6	Pearson Correlation	.314**	.398**	.295**	.343**	.296**	.535**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X7	Pearson Correlation	.275**	.412**	.297**	.293**	.332**	.537**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X8	Pearson Correlation	.574**	.256**	.268**	.446**	.408**	.610**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322

X9	Pearson Correlation	.406**	.269**	.348**	.494**	.402**	.623**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X10	Pearson Correlation	.319**	.288**	.237**	.398**	.315**	.505**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X11	Pearson Correlation	.475**	.198**	.552**	.492**	.308**	.659**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X12	Pearson Correlation	.350**	.506**	.271**	.350**	.331**	.546**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X13	Pearson Correlation	.419**	.205**	.548**	.327**	.184**	.568**
	Sig. (2-tailed)	.000	.000	.000	.000	.001	.000
	N	322	322	322	322	322	322

X14	Pearson Correlation	.407**	.279**	.511**	.595**	.405**	.710**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X15	Pearson Correlation	1	.258**	.409**	.533**	.425**	.685**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
X16	Pearson Correlation	.258**	1	.124*	.237**	.215**	.525**
	Sig. (2-tailed)	.000		.026	.000	.000	.000
	N	322	322	322	322	322	322
X17	Pearson Correlation	.409**	.124*	1	.551**	.385**	.648**
	Sig. (2-tailed)	.000	.026		.000	.000	.000
	N	322	322	322	322	322	322
X18	Pearson Correlation	.533**	.237**	.551**	1	.569**	.764**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	322	322	322	322	322	322

X19	Pearson Correlation	.425**	.215**	.385**	.569**	1	.639**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	322	322	322	322	322	322
TOTAL	Pearson Correlation	.685**	.525**	.648**	.764**	.639**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	322	322	322	322	322	322

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Correlations

		X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11	X12	X13	X14	X15	X16	X17	X18	X19	X20	X21	X22	X23	X24	X25
X1	Pearson Correlation	1	.019	.082	.357**	-.005	.305**	.158**	.109	.200**	.379**	.317**	.092	.141*	.013	.245**	.041	.032	.100	-.036	.089	.099	.071	.078	.122*	-.044
	Sig. (2-tailed)		.740	.142	.000	.924	.000	.004	.050	.000	.000	.000	.098	.012	.810	.000	.461	.564	.074	.523	.112	.075	.207	.165	.028	.435
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X2	Pearson Correlation	.019	1	.347**	.150**	.255**	.058	.099	.277**	.133*	.026	.064	.175**	.235**	.120*	.225**	.192**	.102	.269**	.109	.162**	.091	.116*	.149**	.033	.178**
	Sig. (2-tailed)	.740		.000	.007	.000	.298	.075	.000	.017	.638	.252	.002	.000	.031	.000	.001	.068	.000	.052	.003	.104	.038	.007	.561	.001
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X3	Pearson Correlation	.082	.347**	1	.224**	.318**	.045	.308**	.191**	-.021	.032	.142*	.313**	.338**	.017	.172**	.192**	.098	.341**	-.013	.008	.079	.070	.186**	.022	.362**
	Sig. (2-tailed)	.740	.142		.000	.000	.298	.004	.000	.021	.638	.252	.000	.000	.031	.000	.001	.068	.000	.052	.003	.104	.038	.007	.561	.001
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322

	Sig. (2-tailed)	.142	.000		.000	.000	.416	.000	.001	.713	.562	.011	.000	.000	.759	.002	.001	.079	.000	.815	.890	.157	.213	.001	.694	.000	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X4	Pearson Correlation	.357**	.150**	.224**	.107	.242**	.333**	-.119*	.098	.042	.328**	.163**	.271**	-.021	.089	-.078	.187**	.001	.195**	.071	.130*	.235**	-.049	.157**	.108		
	Sig. (2-tailed)	.000	.007	.000	.304	.000	.000	.032	.079	.451	.000	.003	.000	.713	.112	.163	.001	.986	.000	.202	.020	.000	.381	.005	.053		
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	
X5	Pearson Correlation	-.005	.255**	.318**	.057	.013	.011	.263**	.083	-.049	.141*	.264**	.243**	.085	.153**	.080	.106	.199**	.113*	.113*	-.015	.127*	.060	.030	.272**		
	Sig. (2-tailed)	.924	.000	.000	.304	.814	.840	.000	.136	.384	.011	.000	.000	.127	.006	.150	.057	.000	.044	.042	.784	.023	.281	.589	.000		
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	
X6	Pearson Correlation	.305**	.058	.045	.242**	.013	.480**	.163**	.542**	.512**	.258**	.114*	.212**	.107	.315**	.163**	.205**	.173**	.314**	.301**	.246**	.159**	.049	.323**	-.011		

	Sig. (2-tailed)	.000	.298	.416	.000	.814		.000	.003	.000	.000	.000	.000	.040	.000	.055	.000	.003	.000	.002	.000	.000	.000	.374	.007	.849	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X7	Pearson Correlation	.158**	.099	.308**	.333**	.011	.480**	1	.025	.281**	.167**	.027	.361**	.312**	.074	.204**	.134	.089	.025	.300**	.268**	.206**	.078	-	.159**	.177**	
	Sig. (2-tailed)	.004	.075	.000	.000	.840	.000		.654	.000	.003	.635	.000	.000	.186	.000	.016	.109	.659	.000	.000	.000	.163	.675	.004	.001	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X8	Pearson Correlation	.109	.277**	.191**	-.119*	.263**	.163**	.025	1	.131*	.096	.136*	.339**	.341**	.081	.095	.166**	.120*	.285**	.031	.169**	-	-.067	.173**	-	.103	
	Sig. (2-tailed)	.050	.000	.001	.032	.000	.003	.654		.019	.086	.015	.000	.000	.145	.089	.003	.032	.000	.575	.002	.915	.233	.002	.980	.064	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X9	Pearson Correlation	.200**	.133*	-.021	.098	.083	.542**	.281**	.131*	1	.467**	.174**	.120*	.197**	.031	.218**	.213**	.097	.134	.308**	.426**	.418**	.155**	.061	.140*	-.008	

	Sig. (2-tailed)	.000	.017	.713	.079	.136	.000	.000	.019		.000	.002	.032	.000	.582	.000	.000	.083	.016	.000	.000	.000	.005	.273	.012	.880	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X10	Pearson Correlation	.379**	.026	.032	.042	-.049	.512**	.167**	.096	.467**	1	.327**	.051	.223**	.115*	.339**	.173**	.157**	.113*	.158**	.191**	.329**	.110*	.208**	.219**	.034	
	Sig. (2-tailed)	.000	.638	.562	.451	.384	.000	.003	.086	.000		.000	.363	.000	.039	.000	.002	.005	.043	.005	.001	.000	.048	.000	.000	.539	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X11	Pearson Correlation	.317**	.064	.142*	.328**	.141*	.258**	.027	.136*	.174**	.327**	1	.024	.204**	.233**	.312**	.229**	.250**	.296**	.149**	.139*	.179**	.167**	.152**	.206**	.186**	
	Sig. (2-tailed)	.000	.252	.011	.000	.011	.000	.635	.015	.002	.000		.670	.000	.000	.000	.000	.000	.000	.008	.012	.002	.003	.006	.000	.001	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X12	Pearson Correlation	.092	.175**	.313**	.163**	.264**	.114*	.361**	.339**	.120*	.051	.024	1	.550**	-.013	.128*	.042	-.006	.152**	.107	.286**	.114*	.078	.055	.033	.268**	

	Sig. (2-tailed)	.098	.002	.000	.003	.000	.040	.000	.000	.032	.363	.670		.000	.814	.021	.454	.914	.006	.055	.000	.041	.162	.323	.552	.000	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X13	Pearson Correlation	.141	.235**	.338**	.271**	.243**	.212**	.312**	.341**	.197**	.223**	.204**	.550**	1	-.129*	.011	-.039	.104	.087	.128*	.113*	.084	.012	.016	.048	.317**	
	Sig. (2-tailed)	.012	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000			.020	.838	.491	.063	.121	.022	.043	.131	.830	.768	.391	.000	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X14	Pearson Correlation	.013	.120*	.017	-.021	.085	.107	.074	.081	.031	.115*	.233**	-.013	-.129*	1	.467**	.524**	.267**	.049	.165**	.127*	-.022	.115*	-.050	.257**	-.007	
	Sig. (2-tailed)	.810	.031	.759	.713	.127	.055	.186	.145	.582	.039	.000	.814	.020		.000	.000	.000	.384	.003	.023	.692	.039	.369	.000	.905	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X15	Pearson Correlation	.245**	.225**	.172**	.089	.153**	.315**	.204**	.095	.218**	.339**	.312**	.128*	.017	.467**	1	.609**	.261**	.388**	.180**	.259**	.117*	.181**	.100	.373**	-.004	

	Sig. (2-tailed)	.000	.000	.002	.112	.006	.000	.000	.089	.000	.000	.000	.021	.838	.000	.000	.000	.000	.001	.000	.035	.001	.073	.000	.944	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	
X16	Pearson Correlation	.041	.192**	.192**	-.078	.080	.163**	.134*	.166**	.213**	.173**	.229**	.042	-.039	.524**	.609**	1	.229**	.391**	.185**	.232**	.190**	.068	.162**	.276**	-.028
	Sig. (2-tailed)	.461	.001	.001	.163	.150	.003	.016	.003	.000	.002	.000	.454	.491	.000	.000		.000	.000	.001	.000	.001	.225	.004	.000	.617
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X17	Pearson Correlation	.032	.102	.098	.187**	.106	.205**	.089	.120*	.097	.157**	.250**	-.006	.104	.267**	.261**	.229**	1	.125*	.243**	.025	.132*	.220**	.110*	.270**	.104
	Sig. (2-tailed)	.564	.068	.079	.001	.057	.000	.109	.032	.083	.000	.000	.914	.063	.000	.000	.000		.025	.000	.661	.018	.000	.048	.000	.061
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X18	Pearson Correlation	.100	.269**	.341**	.001	.199**	.173**	.025	.285**	.134*	.113*	.296**	.152**	.087	.049	.388**	.391**	.125*	1	-.050	.159**	.148**	.115*	.274**	.183**	.199**

	Sig. (2-tailed)	.074	.000	.000	.986	.000	.002	.659	.000	.016	.043	.000	.006	.121	.384	.000	.000	.025		.375	.004	.008	.038	.000	.001	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X19	Pearson Correlation	-.036	.109	-.013	.195**	.113*	.314**	.300**	.031	.308**	.158**	.149**	.107	.128*	.165**	.180**	.185**	.243**	-.050	1	.357**	.299**	.235**	.108	.135*	.090
	Sig. (2-tailed)	.523	.052	.815	.000	.044	.000	.000	.575	.000	.005	.008	.055	.022	.003	.001	.001	.000	.375		.000	.000	.000	.053	.015	.108
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X20	Pearson Correlation	.089	.162**	.008	.071	.113*	.301**	.268**	.169**	.426**	.191**	.139*	.286**	.113*	.127*	.259**	.232**	.025	.159**	.357**	1	.446**	.266**	.068	.225**	.037
	Sig. (2-tailed)	.112	.003	.890	.202	.042	.000	.000	.002	.000	.001	.002	.000	.043	.023	.000	.000	.661	.004	.000		.000	.000	.220	.000	.509
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X21	Pearson Correlation	.099	.091	.079	.130*	-.015	.246**	.206**	-.006	.418**	.329**	.170**	.114*	.084	-.022	.117*	.190**	.132*	.148**	.299**	.446**	1	.332**	.179**	.179**	.089

	Sig. (2-tailed)	.075	.104	.157	.020	.784	.000	.000	.915	.000	.000	.002	.041	.131	.692	.035	.001	.008	.008	.000	.000		.000	.001	.001	.111	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	
X2 2	Pearson Correlation	.071	.116*	.070	.235**	.127*	.159**	.078	-.067	.155**	.110*	.167**	.078	.012	.115*	.181**	.068	.220**	.115*	.235**	.266**	.332**	1.000	-.140*	.365**	.116*	
	Sig. (2-tailed)	.207	.038	.213	.000	.023	.004	.163	.233	.005	.048	.003	.162	.830	.039	.001	.225	.000	.038	.000	.000	.000		.012	.000	.037	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X2 3	Pearson Correlation	.078	.149**	.186**	-.049	.060	.049	-.023	.173**	.061	.208**	.152**	.055	.016	-.050	.100	.162**	.110*	.274**	.108	.068	.179**	-.140*	1.000	-.041	.292**	
	Sig. (2-tailed)	.165	.007	.001	.381	.281	.377	.675	.002	.273	.000	.006	.323	.768	.369	.073	.004	.000	.058	.220	.000	.011		.468	.000		
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X2 4	Pearson Correlation	.122*	.033	.022	.157**	.030	.323**	.159**	-.001	.140*	.219**	.206**	.033	.048	.257**	.373**	.276**	.270**	.183**	.135*	.225**	.179**	.365**	-.041	1.000	-.132*	
	Sig. (2-tailed)																										
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322

	Sig. (2-tailed)	.028	.561	.694	.005	.589	.000	.004	.980	.012	.000	.000	.552	.391	.000	.000	.000	.000	.001	.005	.000	.001	.000	.468		.018	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X25	Pearson Correlation	-.044	.178**	.362**	.108	.272**	-.011	.177**	.103	-.008	.034	.186**	.268**	.317**	-.007	-.004	-.008	.104	.199**	.090	.037	.089	.116*	.292**	-.132*	1	
	Sig. (2-tailed)	.435	.001	.000	.053	.000	.849	.001	.064	.880	.539	.001	.000	.000	.905	.944	.617	.061	.000	.108	.509	.111	.037	.000	.018		
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X26	Pearson Correlation	.100	.180**	.232**	.133*	.304**	.144**	.178**	.160**	.138*	.149**	.224**	.191**	.319**	.036	.126*	.107	.192**	.185**	.171**	.263**	.181**	.196**	.167**	.064	.395**	
	Sig. (2-tailed)	.074	.001	.000	.017	.000	.010	.001	.004	.014	.007	.000	.001	.000	.519	.024	.056	.001	.001	.002	.000	.001	.000	.003	.251	.000	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X27	Pearson Correlation	.094	.182**	.291**	.023	.219**	.006	.078	.165**	.010	.057	.134*	.132*	.165**	.120*	.213**	.191**	.158**	.259**	.018	.057	.087	-.004	.365**	-.031	.339**	

	Sig. (2-tailed)	.093	.001	.000	.675	.000	.913	.160	.003	.861	.307	.016	.017	.003	.032	.000	.001	.004	.000	.751	.307	.120	.938	.000	.579	.000	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	
X28	Pearson Correlation	.157**	.047	-.030	.128*	.100	.369**	.146**	.171**	.377**	.351**	.116*	.122*	.139*	.135*	.158**	.096	.178**	.073	.205**	.320**	.266**	.321**	-.093	.361**	-.058	
	Sig. (2-tailed)	.005	.396	.594	.022	.074	.000	.009	.002	.000	.000	.037	.028	.013	.015	.004	.085	.001	.192	.000	.000	.000	.000	.096	.000	.296	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X29	Pearson Correlation	.005	.206**	.203**	-.005	.263**	-.050	-.055	.125*	-.050	.038	.211**	.073	.203**	.070	.116*	.127*	.143*	.203**	-.058	.004	-.029	-.012	.344**	-.029	.343**	
	Sig. (2-tailed)	.927	.000	.000	.924	.000	.367	.324	.025	.368	.497	.000	.189	.000	.210	.037	.023	.010	.000	.297	.946	.609	.835	.000	.598	.000	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X30	Pearson Correlation	.082	.022	.024	.003	-.004	.230**	.131*	.023	.173**	.108	-.017	.114*	-.007	.064	.057	.030	.053	.054	.173**	.250**	.194**	.260**	-.008	.249**	.095	

	Sig. (2-tailed)	.140	.691	.668	.956	.945	.000	.018	.679	.002	.052	.764	.040	.904	.256	.308	.591	.342	.336	.002	.000	.000	.000	.889	.000	.088	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X3 1	Pearson Correlation	.118*	.019	.005	.052	-.053	.246**	.145**	-.025	.129*	.139*	.106	-.015	-.041	.259**	.153**	.182**	.116*	.089	.142*	.212**	.174**	.235**	-.006	.306**	.145**	
	Sig. (2-tailed)	.034	.733	.928	.348	.341	.009	.009	.657	.025	.012	.059	.787	.468	.000	.006	.001	.037	.111	.011	.000	.002	.000	.913	.000	.009	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X3 2	Pearson Correlation	.072	-.017	-.039	.052	.031	.243**	.125*	-.003	.257**	.177**	.041	.020	.015	.057	.113*	.109	.073	-.053	.182**	.308**	.218**	.223**	.023	.296**	.013	
	Sig. (2-tailed)	.198	.756	.481	.349	.583	.005	.024	.964	.000	.001	.464	.715	.787	.309	.043	.050	.189	.342	.001	.000	.000	.000	.685	.000	.822	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
X3 3	Pearson Correlation	.145**	.310**	.290**	.109	.326**	.017	.076	.287**	.053	.105	.204**	.303**	.425**	.019	.143*	.013	.128*	.198**	.036	.136*	.049	.026	.105	-.041	.314**	

Sig. (2-tailed)	.009	.000	.000	.050	.000	.764	.173	.000	.346	.059	.000	.000	.000	.735	.010	.822	.022	.000	.516	.015	.381	.646	.061	.459	.000
N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
TO TA Pearson Correlation	.325**	.400**	.434**	.330**	.381**	.536**	.446**	.367**	.481**	.460**	.460**	.434**	.460**	.286**	.519**	.430**	.394**	.452**	.402**	.519**	.456**	.389**	.306**	.413**	.409**
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
N	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322

Correlations

		X26	X27	X28	X29	X30	X31	X32	X33	TOTAL
X1	Pearson Correlation	.100	.094	.157**	.005	.082	.118*	.072	.145**	.325**
	Sig. (2-tailed)	.074	.093	.005	.927	.140	.034	.198	.009	.000
	N	322	322	322	322	322	322	322	322	322
X2	Pearson Correlation	.180**	.182**	.047	.206**	.022	.019	-.017	.310**	.400**
	Sig. (2-tailed)	.001	.001	.396	.000	.691	.733	.756	.000	.000

	N	322	322	322	322	322	322	322	322	322
X3	Pearson Correlation	.232**	.291**	-.030	.203**	.024	.005	-.039	.290**	.434**
	Sig. (2-tailed)	.000	.000	.594	.000	.668	.928	.481	.000	.000
	N	322	322	322	322	322	322	322	322	322
X4	Pearson Correlation	.133*	.023	.128*	-.005	.003	.052	.052	.109	.330**
	Sig. (2-tailed)	.017	.675	.022	.924	.956	.348	.349	.050	.000
	N	322	322	322	322	322	322	322	322	322
X5	Pearson Correlation	.304**	.219**	.100	.263**	-.004	-.053	.031	.326**	.381**
	Sig. (2-tailed)	.000	.000	.074	.000	.945	.341	.583	.000	.000
	N	322	322	322	322	322	322	322	322	322
X6	Pearson Correlation	.144**	.006	.369**	-.050	.230**	.246**	.243**	.017	.536**
	Sig. (2-tailed)	.010	.913	.000	.367	.000	.000	.000	.764	.000
	N	322	322	322	322	322	322	322	322	322
X7	Pearson Correlation	.178**	.078	.146**	-.055	.131*	.145**	.125*	.076	.446**
	Sig. (2-tailed)	.001	.160	.009	.324	.018	.009	.025	.173	.000

	N	322	322	322	322	322	322	322	322	322
X8	Pearson Correlation	.160**	.165**	.171**	.125*	.023	-.025	-.003	.287**	.367**
	Sig. (2-tailed)	.004	.003	.002	.025	.679	.657	.964	.000	.000
	N	322	322	322	322	322	322	322	322	322
X9	Pearson Correlation	.138*	.010	.377**	-.050	.172**	.125*	.252**	.053	.481**
	Sig. (2-tailed)	.014	.861	.000	.368	.002	.025	.000	.346	.000
	N	322	322	322	322	322	322	322	322	322
X10	Pearson Correlation	.149**	.057	.351**	.038	.108	.139*	.177**	.105	.460**
	Sig. (2-tailed)	.007	.307	.000	.497	.052	.012	.001	.059	.000
	N	322	322	322	322	322	322	322	322	322
X11	Pearson Correlation	.224**	.134*	.116*	.211**	-.017	.106	.041	.204**	.460**
	Sig. (2-tailed)	.000	.016	.037	.000	.764	.059	.464	.000	.000
	N	322	322	322	322	322	322	322	322	322
X12	Pearson Correlation	.191**	.132*	.122*	.073	.114*	-.015	.020	.303**	.434**
	Sig. (2-tailed)	.001	.017	.028	.189	.040	.787	.715	.000	.000

	N	322	322	322	322	322	322	322	322	322
X13	Pearson Correlation	.319**	.165**	.139*	.203**	-.007	-.041	.015	.425**	.469**
	Sig. (2-tailed)	.000	.003	.013	.000	.904	.468	.787	.000	.000
	N	322	322	322	322	322	322	322	322	322
X14	Pearson Correlation	.036	.120*	.135*	.070	.064	.259**	.057	.019	.286**
	Sig. (2-tailed)	.519	.032	.015	.210	.256	.000	.309	.735	.000
	N	322	322	322	322	322	322	322	322	322
X15	Pearson Correlation	.126*	.213**	.158**	.116*	.057	.153**	.113*	.143*	.519**
	Sig. (2-tailed)	.024	.000	.004	.037	.308	.006	.043	.010	.000
	N	322	322	322	322	322	322	322	322	322
X16	Pearson Correlation	.107	.191**	.096	.127*	.030	.182**	.109	.013	.430**
	Sig. (2-tailed)	.056	.001	.085	.023	.591	.001	.050	.822	.000
	N	322	322	322	322	322	322	322	322	322
X17	Pearson Correlation	.192**	.158**	.178**	.143*	.053	.116*	.073	.128*	.394**
	Sig. (2-tailed)	.001	.004	.001	.010	.342	.037	.189	.022	.000

	N	322	322	322	322	322	322	322	322	322
X18	Pearson Correlation	.185**	.259**	.073	.203**	.054	.089	-.053	.198**	.452**
	Sig. (2-tailed)	.001	.000	.192	.000	.336	.111	.342	.000	.000
	N	322	322	322	322	322	322	322	322	322
X19	Pearson Correlation	.171**	.018	.205**	-.058	.173**	.142*	.182**	.036	.402**
	Sig. (2-tailed)	.002	.751	.000	.297	.002	.011	.001	.516	.000
	N	322	322	322	322	322	322	322	322	322
X20	Pearson Correlation	.263**	.057	.320**	.004	.250**	.212**	.308**	.136*	.519**
	Sig. (2-tailed)	.000	.307	.000	.946	.000	.000	.000	.015	.000
	N	322	322	322	322	322	322	322	322	322
X21	Pearson Correlation	.181**	.087	.266**	-.029	.194**	.174**	.218**	.049	.456**
	Sig. (2-tailed)	.001	.120	.000	.609	.000	.002	.000	.381	.000
	N	322	322	322	322	322	322	322	322	322
X22	Pearson Correlation	.196**	-.004	.321**	-.012	.260**	.235**	.223**	.026	.389**
	Sig. (2-tailed)	.000	.938	.000	.835	.000	.000	.000	.646	.000

	N	322	322	322	322	322	322	322	322	322
X23	Pearson Correlation	.167**	.365**	-.093	.344**	-.008	-.006	.023	.105	.306**
	Sig. (2-tailed)	.003	.000	.096	.000	.889	.913	.685	.061	.000
	N	322	322	322	322	322	322	322	322	322
X24	Pearson Correlation	.064	-.031	.361**	-.029	.249**	.306**	.296**	-.041	.413**
	Sig. (2-tailed)	.251	.579	.000	.598	.000	.000	.000	.459	.000
	N	322	322	322	322	322	322	322	322	322
X25	Pearson Correlation	.395**	.339**	-.058	.343**	.095	.145**	.013	.314**	.409**
	Sig. (2-tailed)	.000	.000	.296	.000	.088	.009	.822	.000	.000
	N	322	322	322	322	322	322	322	322	322
X26	Pearson Correlation	1	.483**	.143*	.271**	.123*	.064	.147**	.423**	.544**
	Sig. (2-tailed)		.000	.010	.000	.027	.251	.008	.000	.000
	N	322	322	322	322	322	322	322	322	322
X27	Pearson Correlation	.483**	1	-.169**	.352**	-.005	.025	.032	.280**	.401**
	Sig. (2-tailed)	.000		.002	.000	.932	.658	.570	.000	.000

	N	322	322	322	322	322	322	322	322	322
X28	Pearson Correlation	.143*	-.169**	1	-.215**	.441**	.395**	.386**	.069	.458**
	Sig. (2-tailed)	.010	.002		.000	.000	.000	.000	.218	.000
	N	322	322	322	322	322	322	322	322	322
X29	Pearson Correlation	.271**	.352**	-.215**	1	-.245**	-.124*	-.023	.275**	.269**
	Sig. (2-tailed)	.000	.000	.000		.000	.026	.680	.000	.000
	N	322	322	322	322	322	322	322	322	322
X30	Pearson Correlation	.123*	-.005	.441**	-.245**	1	.565**	.351**	-.001	.349**
	Sig. (2-tailed)	.027	.932	.000	.000		.000	.000	.980	.000
	N	322	322	322	322	322	322	322	322	322
X31	Pearson Correlation	.064	.025	.395**	-.124*	.565**	1	.436**	-.041	.382**
	Sig. (2-tailed)	.251	.658	.000	.026	.000		.000	.462	.000
	N	322	322	322	322	322	322	322	322	322
X32	Pearson Correlation	.147**	.032	.386**	-.023	.351**	.436**	1	-.206**	.358**
	Sig. (2-tailed)	.008	.570	.000	.680	.000	.000		.000	.000

	N	322	322	322	322	322	322	322	322	322
X33	Pearson Correlation	.423**	.280**	.069	.275**	-.001	-.041	-.206**	1	.422**
	Sig. (2-tailed)	.000	.000	.218	.000	.980	.462	.000		.000
	N	322	322	322	322	322	322	322	322	322
TOTAL	Pearson Correlation	.544**	.401**	.458**	.269**	.349**	.382**	.358**	.422**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	322	322	322	322	322	322	322	322	322

Perilaku Berhutang

Correlations

		Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14
Y1	Pearson Correlation	1	.283**	.429**	.203**	.177**	.262**	.113*	.157**	.187**	.088	.136*	.073	.158**	.258**
	Sig. (2-tailed)		.000	.000	.000	.001	.000	.042	.005	.001	.115	.015	.194	.005	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y2	Pearson Correlation	.283**	1	.403**	.362**	.389**	.239**	.094	.023	.299**	.297**	.278**	.266**	.291**	.229**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.090	.682	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y3	Pearson Correlation	.429**	.403**	1	.364**	.345**	.308**	.190**	.092	.284**	.136*	.201**	.054	.220**	.304**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.001	.099	.000	.015	.000	.336	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y4	Pearson Correlation	.203**	.362**	.364**	1	.628**	.376**	.112*	.030	.302**	.169**	.452**	.339**	.218**	.185**
	Sig. (2-tailed)														
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322

	Sig. (2-tailed)	.000	.000	.000		.000	.000	.044	.587	.000	.002	.000	.000	.000	.001
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y5	Pearson Correlation	.177**	.389**	.345**	.628**	1	.495**	.082	.008	.364**	.236**	.408**	.310**	.254**	.341**
	Sig. (2-tailed)	.001	.000	.000	.000		.000	.144	.891	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y6	Pearson Correlation	.262**	.239**	.308**	.376**	.495**	1	-.016	.048	.355**	.193**	.325**	.279**	.192**	.185**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.775	.392	.000	.000	.000	.000	.001	.001
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y7	Pearson Correlation	.113*	.094	.190**	.112*	.082	-.016	1	.560**	.057	.040	.007	.119*	.031	.106
	Sig. (2-tailed)	.042	.090	.001	.044	.144	.775		.000	.311	.472	.899	.033	.576	.057
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y8	Pearson Correlation	.157**	.023	.092	.030	.008	.048	.560**	1	-.079	-.057	.011	.155**	.037	.059
	Sig. (2-tailed)	.005	.682	.099	.587	.891	.392	.000		.159	.307	.845	.005	.508	.289

	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y9	Pearson Correlation	.187**	.299**	.284**	.302**	.364**	.355**	.057	-.079	1	.334**	.380**	.391**	.387**	.354**
	Sig. (2-tailed)	.001	.000	.000	.000	.000	.000	.311	.159		.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y10	Pearson Correlation	.088	.297**	.136*	.169**	.236**	.193**	.040	-.057	.334**	1	.342**	.326**	.619**	.317**
	Sig. (2-tailed)	.115	.000	.015	.002	.000	.000	.472	.307	.000		.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y11	Pearson Correlation	.136*	.278**	.201**	.452**	.408**	.325**	.007	.011	.380**	.342**	1	.526**	.428**	.412**
	Sig. (2-tailed)	.015	.000	.000	.000	.000	.000	.899	.845	.000	.000		.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y12	Pearson Correlation	.073	.266**	.054	.339**	.310**	.279**	.119*	.155**	.391**	.326**	.526**	1	.554**	.292**
	Sig. (2-tailed)	.194	.000	.336	.000	.000	.000	.033	.005	.000	.000	.000		.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322

Y13	Pearson Correlation	.158**	.291**	.220**	.218**	.254**	.192**	.031	.037	.387**	.619**	.428**	.554**	1	.317**
	Sig. (2-tailed)	.005	.000	.000	.000	.000	.001	.576	.508	.000	.000	.000	.000		.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y14	Pearson Correlation	.258**	.229**	.304**	.185**	.341**	.185**	.106	.059	.354**	.317**	.412**	.292**	.317**	1
	Sig. (2-tailed)	.000	.000	.000	.001	.000	.001	.057	.289	.000	.000	.000	.000	.000	
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y15	Pearson Correlation	.084	.270**	.211**	.209**	.259**	.193**	.041	.043	.303**	.383**	.535**	.547**	.658**	.484**
	Sig. (2-tailed)	.131	.000	.000	.000	.000	.000	.468	.443	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y16	Pearson Correlation	.080	.376**	.095	.238**	.283**	.175**	-.013	.090	.296**	.402**	.473**	.553**	.635**	.257**
	Sig. (2-tailed)	.154	.000	.089	.000	.000	.002	.814	.105	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322

Y17	Pearson Correlation	.090	.262**	.285**	.225**	.469**	.394**	.114'	.105	.369**	.237**	.393**	.373**	.350**	.396**
	Sig. (2-tailed)	.107	.000	.000	.000	.000	.000	.042	.059	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y18	Pearson Correlation	.198**	.369**	.219**	.312**	.499**	.340**	.148**	.072	.445**	.278**	.439**	.468**	.434**	.420**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.008	.199	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
Y19	Pearson Correlation	.148**	.401**	.229**	.171**	.301**	.087	.082	.045	.355**	.133'	.205**	.251**	.232**	.406**
	Sig. (2-tailed)	.008	.000	.000	.002	.000	.119	.144	.416	.000	.017	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322
TOTAL	Pearson Correlation	.388**	.581**	.500**	.554**	.648**	.512**	.274**	.225**	.612**	.527**	.653**	.649**	.666**	.596**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322	322	322	322	322	322	322	322	322

Correlations

		Y15	Y16	Y17	Y18	Y19	TOTAL
Y1	Pearson Correlation	.084	.080	.090	.198**	.148**	.388**
	Sig. (2-tailed)	.131	.154	.107	.000	.008	.000
	N	322	322	322	322	322	322
Y2	Pearson Correlation	.270**	.376**	.262**	.369**	.401**	.581**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
Y3	Pearson Correlation	.211**	.095	.285**	.219**	.229**	.500**
	Sig. (2-tailed)	.000	.089	.000	.000	.000	.000
	N	322	322	322	322	322	322
Y4	Pearson Correlation	.209**	.238**	.225**	.312**	.171**	.554**
	Sig. (2-tailed)	.000	.000	.000	.000	.002	.000
	N	322	322	322	322	322	322
Y5	Pearson Correlation	.259**	.283**	.469**	.499**	.301**	.648**

	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
Y6	Pearson Correlation	.193**	.175**	.394**	.340**	.087	.512**
	Sig. (2-tailed)	.000	.002	.000	.000	.119	.000
	N	322	322	322	322	322	322
Y7	Pearson Correlation	.041	-.013	.114'	.148**	.082	.274**
	Sig. (2-tailed)	.468	.814	.042	.008	.144	.000
	N	322	322	322	322	322	322
Y8	Pearson Correlation	.043	.090	.105	.072	.045	.225**
	Sig. (2-tailed)	.443	.105	.059	.199	.416	.000
	N	322	322	322	322	322	322
Y9	Pearson Correlation	.303**	.296**	.369**	.445**	.355**	.612**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
Y10	Pearson Correlation	.383**	.402**	.237**	.278**	.133*	.527**

	Sig. (2-tailed)	.000	.000	.000	.000	.017	.000
	N	322	322	322	322	322	322
Y11	Pearson Correlation	.535**	.473**	.393**	.439**	.205**	.653**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
Y12	Pearson Correlation	.547**	.553**	.373**	.468**	.251**	.649**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
Y13	Pearson Correlation	.658**	.635**	.350**	.434**	.232**	.666**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
Y14	Pearson Correlation	.484**	.257**	.396**	.420**	.406**	.596**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
Y15	Pearson Correlation	1	.635**	.399**	.423**	.284**	.652**

	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	322	322	322	322	322	322
Y16	Pearson Correlation	.635**	1	.387**	.400**	.316**	.632**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	322	322	322	322	322	322
Y17	Pearson Correlation	.399**	.387**	1	.738**	.354**	.657**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	322	322	322	322	322	322
Y18	Pearson Correlation	.423**	.400**	.738**	1	.451**	.727**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	322	322	322	322	322	322
Y19	Pearson Correlation	.284**	.316**	.354**	.451**	1	.518**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	322	322	322	322	322	322
TOTAL	Pearson Correlation	.652**	.632**	.657**	.727**	.518**	1

Sig. (2-tailed)	.000	.000	.000	.000	.000	
N	322	322	322	322	322	322

F. Hasil Uji Reliabilitas

Impulsive Buying

Case Processing Summary

		N	%
Cases	Valid	322	100.0
	Excluded ^a	0	.0
	Total	322	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.900	19

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1	44.1863	82.152	.486	.897
X2	44.5559	82.721	.427	.898
X3	44.1522	81.619	.504	.896
X4	44.0124	82.748	.498	.896
X5	43.8292	80.859	.582	.894
X6	44.7112	82.991	.475	.897
X7	44.4876	82.656	.474	.897
X8	43.6553	82.046	.557	.895

X9	44.0373	80.865	.564	.894
X10	44.2733	82.448	.432	.898
X11	44.2143	77.901	.589	.894
X12	43.8851	82.551	.484	.897
X13	43.7174	81.836	.505	.896
X14	44.0714	78.883	.659	.891
X15	43.5373	80.648	.638	.892
X16	44.5466	82.193	.455	.898
X17	44.0932	80.160	.590	.894
X18	43.9845	78.389	.722	.890
X19	44.1677	80.408	.581	.894

Regulasi Diri

Case Processing Summary

		N	%
Cases	Valid	322	100.0
	Excluded ^a	0	.0
	Total	322	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.847	33

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
X1	88.8696	86.724	.272	.845
X2	89.8230	85.417	.343	.843
X3	89.3851	84.599	.372	.842
X4	88.7391	86.181	.268	.845
X5	89.5342	85.128	.314	.844
X6	89.0683	83.005	.479	.839
X7	89.0870	84.217	.382	.842
X8	89.6615	85.776	.307	.844
X9	89.1553	84.119	.424	.841
X10	88.9068	85.194	.412	.842
X11	88.8261	85.465	.414	.842
X12	89.5714	84.314	.369	.842
X13	89.5901	83.657	.404	.841
X14	88.8292	87.151	.233	.846
X15	88.8075	84.667	.475	.840
X16	88.8665	84.932	.372	.842
X17	88.5714	85.274	.333	.843
X18	89.2143	83.739	.383	.842
X19	89.1056	85.789	.350	.843
X20	89.1615	83.531	.464	.840
X21	88.9658	83.715	.388	.842
X22	89.0217	85.710	.333	.843

X23	89.2919	85.921	.230	.847
X24	88.8478	84.478	.344	.843
X25	89.4658	84.131	.334	.844
X26	89.6211	82.348	.483	.839
X27	89.5373	84.573	.330	.844
X28	89.2019	83.707	.390	.842
X29	89.4317	87.037	.207	.846
X30	89.1801	85.575	.280	.845
X31	89.0559	85.143	.315	.844
X32	89.3261	84.339	.268	.846
X33	89.7826	83.423	.340	.844

Perilaku Berhutang

Case Processing Summary

		N	%
Cases	Valid	322	100.0
	Excluded ^a	0	.0
	Total	322	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.875	19

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Y1	44.9689	77.538	.303	.876
Y2	44.9969	74.458	.512	.868
Y3	45.2050	76.537	.433	.871
Y4	45.4969	75.129	.485	.869
Y5	45.3944	73.236	.587	.865
Y6	45.2205	75.662	.438	.871
Y7	45.2826	79.182	.178	.880
Y8	45.2329	80.154	.135	.881
Y9	44.9627	73.139	.539	.867
Y10	44.9161	74.656	.444	.871
Y11	45.3913	73.865	.597	.865
Y12	45.2733	73.863	.592	.865
Y13	45.0807	72.922	.606	.865
Y14	45.0497	74.365	.531	.867
Y15	45.2702	74.416	.600	.866
Y16	45.0932	73.493	.568	.866
Y17	45.2112	73.220	.597	.865
Y18	45.0963	72.044	.676	.862
Y19	44.7081	75.348	.442	.871



KEMENTERIAN AGAMA REPUBLIK INDONESIA
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Telepon 0511-3257627 Faksimili 0511-3254344
e-mail: mikwa@uin-antasari.ac.id || website: www.uin.antasari.ac.id

Nomor : B.39/Un.14/II.1/TL.00/06/2024 10 Juni 2024
Sifat : -
Hal : Pemberian Izin Riset

Yth. Dekan Fakultas Ushuluddin dan Humaniora
UIN Antasari Banjarmasin

Assalamu'alaikum Wr. Wb.

Sesuai surat Dekan nomor : 1203/Un.14/III.3/PP.00.9/06/2024 tanggal 4 Juni 2024 hal Riset Dalam Rangka Penyusunan Skripsi, pada prinsipnya kami dapat memberikan izin untuk melakukan penelitian kepada :

Nama : Ma'arif Abbas
NIM : 170104040019
Jurusan : Psikologi Islam
Fakultas : Ushuluddin dan Humaniora
Judul : Pengaruh Impulsive Buying dan Regulasi Diri terhadap Perilaku Berhutang pada Mahasiswa Pengguna Shopeepaylater di UIN Antasari.

Terhitung mulai tanggal 20 Mei 2024 sampai dengan 20 Juni 2024, kepada pihak terkait diminta untuk memberikan data dan informasi yang diperlukan dalam penelitian tersebut, selanjutnya kepada yang bersangkutan agar memberitahu kembali bila penelitian telah selesai.

Demikian surat izin penelitian ini diberikan, untuk dipergunakan sebagaimana mestinya.

A.n. Rektor,
Kepala Biro AAKK,
u.b. Kabag Akademik dan Kemahasiswaan



H. Haris Fadilah, S.Ag, M.Pd.I
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Tembusan :

1. Rektor UIN Antasari Banjarmasin;
2. Dekan Fakultas di lingkungan UIN Antasari Banjarmasin;

SURAT KETERANGAN

Nomor : B.47/Un.14/II.1/TL.00/06/2024

Rektor Universitas Islam Negeri Antasari Banjarmasin dengan ini menerangkan bahwa mahasiswa tersebut di bawah ini :

N a m a : Ma'arif Abbas
NIM : 170104040019
Fakultas : Ushuluddin dan Humaniora
Prodi : Psikologi Islam

telah selesai melaksanakan riset/penelitian dalam rangka penyusunan skripsi yang berjudul : **“Pengaruh Impulsive Buying dan Regulasi Diri terhadap Perilaku Berhutang pada Mahasiswa Pengguna Shopeepaylater di UIN Antasari”** terhitung mulai tanggal tanggal 20 Mei 2024 sampai dengan 20 Juni 2023. Keterangan ini dikeluarkan sesuai dengan izin yang diberikan kepada yang bersangkutan sebagaimana yang tertuang dalam surat Rektor Nomor : B.39/Un.14/II.1/TL.00/06/2024 tanggal 10 Juni 2024.

Demikian surat keterangan ini diberikan, untuk dipergunakan sebagaimana mestinya.

Banjarmasin, 24 Juni 2024
a.n. Rektor
Kepala Biro AAKK
u.b. Kabag Akademik dan
Kemahasiswaan,



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KARTU KONSULTASI SKRIPSI

Nama : Ma'arif Abbas
NIM : 170104040019
Judul : Pengaruh Impulsive Buying Dan Regulasi Diri
Terhadap Perilaku Berhutang Pada Mahasiswa
Pengguna Shopeepaylater Di UIN Antasari

Dosen Pembimbing
1. Dra. Hj. Siti Faridah, M.Ag
2.

No.	Tanggal	Topik Bahasan (Diisi Mahasiswa ybs.)	Tanda Tangan
1	18 April 2024	Konsultasi Perubahan Judul	
2	7 Mei 2024	Konsultasi BAB I	
3	14 Mei 2024	Konsultasi Revisi BAB 1	
4	21 Mei 2024	Konsultasi Revisi BAB 1	
5	28 Mei 2024	Konsultasi Revisi BAB 1	
6	3 Juni 2024	Konsultasi BAB 2 dan 3	
7	6 Juni 2024	Konsultasi Revisi BAB 2 dan 3	
8	11 Juni 2024	Konsultasi Revisi BAB 2 dan 3	
9	13 Juni 2024	Konsultasi Revisi BAB 2 dan 3	
10	20 Juni 20224	Konsultasi BAB 4 dan 5	
11	21 Juni 2024	Konsultasi Full Skripsi	
12	24 Juni 2024	Konsultasi Revisi Full Skripsi	

Banjarmasin, 24 Juni 2024
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Dra. Mulyani, M.Ag



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SURAT KETERANGAN

Nomor: PS-SJ.0177/Un.14/III.3/PP.00.9/06/2024

Dengan ini menerangkan bahwa:

Judul Karya Ilmiah : ***“PENGARUH IMPULSIVE BUYING DAN
REGULASI DIRI TERHADAP PERILAKU
BERUTANG PADA MAHASISWA PENGUNA
SHOPEEPAYLETER DI UIN ANTASARI”***

Nama Penulis : **Ma'arif Abbas**

NIM : **170104040019**

Program Studi : **Psikologi Islam**

telah *submitted* dan akan diterbitkan oleh Studi Insania
(<https://jurnal.uin-antasari.ac.id/>)

Demikian Surat ini disampaikan untuk dipergunakan sebagaimana mestinya.

Banjarmasin, 26 Juni 2024

.....n. Ketua Prodi Psikologi Islam,

.....retaris,

.....
Muslichin, M.A

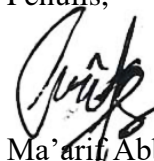


DAFTAR RIWAYAT HIDUP

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4. MAN 3 BANJAR
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Pengalaman Organisasi : 1. Sanggar Legenda
2. SEMA UIN ANTASARI
3. PD Baitul Muslimin Indonesia Kalsel

Banjarmasin, 24 Juni 2024

Penulis,



Ma'arif Abbas

NIM. 170104040019