

Surat Permohonan Izin Penelitian



MAJELIS PENDIDIKAN TINGGI PIMPINAN PUSAT MUHAMMADIYAH
UNIVERSITAS MUHAMMADIYAH MAKASSAR

LEMBAGA PENELITIAN PENGEMBANGAN DAN PENGABDIAN KEPADA MASYARAKAT

Jl. Sultan Alauddin No. 259 Telp.866972 Fax (0411)865588 Makassar 90221 e-mail :lp3m@unismuh.ac.id

Nomor : 3914/05/C.4-VIII/III/1445/2024

18 March 2024 M

Lamp : 1 (satu) Rangkap Proposal

08 Ramadhan 1445

Hal : Permohonan Izin Penelitian

Kepada Yth,

Ketua Lembaga Perpustakaan dan Penerbitan

Universitas Muhamamdiyah Makassar

di -

Makassar

السلامة عليكم ورحمة الله وبركاته

Berdasarkan surat Dekan Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar, nomor: 211/05/A.2-II/III/45/2024 tanggal 15 Maret 2024, menerangkan bahwa mahasiswa tersebut di bawah ini :

Nama : **RABIATUL ADAWIAH**

No. Stambuk : **10574 1102820**

Fakultas : **Fakultas Ekonomi dan Bisnis**

Jurusan : **Ekonomi Islam**

Pekerjaan : **Mahasiswa**

Bermaksud melaksanakan penelitian/pengumpulan data dalam rangka penulisan Skripsi dengan judul :

"Pengaruh Literasi Keuangan Syariah dan Product Knowledge terhadap Keputusan Menggunakan Produk Perbankan Syariah pada Mahasiswa Perguruan Tinggi Muhammadiyah di Sulawesi Selatan"

Yang akan dilaksanakan dari tanggal 20 Maret 2024 s/d 20 Mei 2024.

Sehubungan dengan maksud di atas, kiranya Mahasiswa tersebut diberikan izin untuk melakukan penelitian sesuai ketentuan yang berlaku.

Demikian, atas perhatian dan kerjasamanya diucapkan Jazakumullahu khaeran

السلامة عليكم ورحمة الله وبركاته

Ketua LP3M,



Dr. Muh. Arief Muhsin, M.Pd.

NBM 1127761

Tabulasi Data Kuesioner Penelitian

1. Literasi Keuangan Syariah

Responden	LITERASI KEUANGAN SYARIAH									Total
	1	2	3	4	5	6	7	8	9	
1	4	3	4	4	5	3	4	4	4	36
2	5	5	4	5	5	4	5	4	5	44
3	4	5	5	5	5	4	5	5	5	46
4	5	5	4	4	5	5	5	5	4	46
5	5	5	5	4	5	5	5	5	4	48
6	5	5	5	4	5	5	5	5	4	49
7	5	5	5	5	5	5	5	4	5	51
8	5	5	5	4	4	5	5	4	5	50
9	5	5	4	5	4	5	5	5	5	52
10	5	5	5	5	5	5	5	5	5	55
11	5	4	5	5	4	4	4	3	5	50
12	4	4	4	5	4	4	4	4	4	49
13	5	3	5	5	3	3	5	5	4	51
14	4	4	4	4	4	4	4	4	4	50
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16	4	4	5	4	4	4	5	4	4	54
17	5	4	4	4	4	4	4	4	5	55
18	4	4	4	3	2	3	5	4	4	51
19	4	4	3	3	3	4	4	4	4	52
20	4	4	4	4	4	4	4	4	4	56
21	4	4	4	4	4	4	4	4	4	57
22	5	4	4	4	4	3	4	5	3	58
23	4	4	4	5	4	5	4	4	5	62
24	5	4	3	5	5	4	5	4	5	64
25	5	5	5	4	4	4	4	4	4	64
26	5	3	3	3	3	3	5	3	5	59
27	4	5	5	4	4	4	4	4	5	66
28	3	3	2	2	2	2	2	2	2	48
29	4	4	4	4	4	4	4	4	4	65
30	5	5	3	5	2	3	4	5	5	67
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32	3	3	3	3	3	3	3	3	3	59
33	3	3	5	4	3	2	2	3	3	61
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35	3	3	3	3	3	3	3	3	3	62
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41	4	3	3	3	3	3	3	3	4	70
42	3	4	5	4	2	2	2	5	1	70

33	4	2	3	3	3	3	3	4	4	62
34	3	2	2	2	4	1	4	4	3	59
35	3	3	3	3	3	3	3	2	2	60
36	4	4	4	4	4	4	5	5	5	75
37	4	3	3	4	4	4	4	4	4	71
38	4	4	4	5	5	5	5	5	3	78
39	3	3	4	5	5	5	5	5	5	79
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41	4	3	3	4	4	4	3	5	3	74
42	2	3	4	5	5	5	5	5	4	80
43	5	5	5	4	4	4	5	5	5	85
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47	2	3	3	2	2	3	2	2	2	68
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54	2	4	3	3	3	3	1	1	1	75
55	4	4	4	4	4	4	4	4	4	91
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70	2	1	1	1	2	4	2	5	4	92
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81	5	5	4	5	4	5	5	5	5	124

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86	3	4	2	3	2	2	3	2	3	110
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88	5	4	4	3	4	4	4	4	4	124
89	2	2	2	2	2	2	2	2	2	107
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92	3	3	4	3	3	4	4	4	3	123
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96	5	5	5	5	5	5	5	5	5	141
97	5	5	5	5	5	5	5	5	5	142
98	5	5	5	5	5	5	5	5	5	143
99	4	5	5	5	5	5	5	5	5	143
100	5	5	5	5	5	5	5	5	5	145
	Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	

Hasil Analisis Deskriptif, dan Uji Validitas

1. Analisis Deskriptif

Descriptive Statistics

	N	Range	Minimum	Maximum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
Kemampuan Literasi	100	26	19	45	36.36	.665	6.646	44.172
Product Knowledge	100	30	15	45	36.11	.783	7.834	61.372
Keputusan Penggunaan	100	27	18	45	37.36	.766	7.656	58.617
Valid N (listwise)	100							

Descriptive Statistics

	Mean	Std. Deviation	N
Keputusan Penggunaan	37.36	7.656	100
Kemampuan Literasi	36.36	6.646	100
Product Knowledge	36.11	7.834	100

2. Uji Validitas

Correlations

		Keputusan Penggunaan	Kemampuan Literasi	Product Knowledge
Pearson Correlation	Keputusan Penggunaan	1.000	.904	.861
	Kemampuan Literasi	.904	1.000	.884
	Product Knowledge	.861	.884	1.000
Sig. (1-tailed)	Keputusan Penggunaan	.	<.001	<.001
	Kemampuan Literasi	.000	.	.000
	Product Knowledge	.000	.000	.
N	Keputusan Penggunaan	100	100	100
	Kemampuan Literasi	100	100	100
	Product Knowledge	100	100	100

Hasil Uji Asumsi Klasik

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

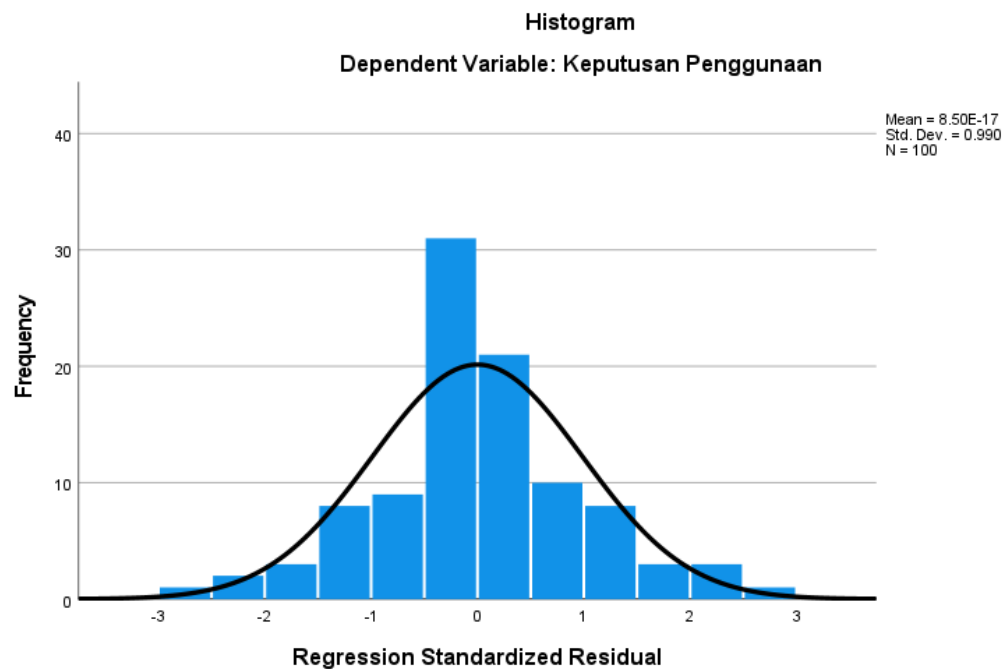
		Standardized Residual	
N		100	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	.98984745	
Most Extreme Differences	Absolute	.102	
	Positive	.098	
	Negative	-.102	
Test Statistic		.102	
Asymp. Sig. (2-tailed) ^c		.013	
Monte Carlo Sig. (2-tailed) ^d	Sig.	.011	
	99% Confidence Interval	Lower Bound	.008
		Upper Bound	.014

a. Test distribution is Normal.

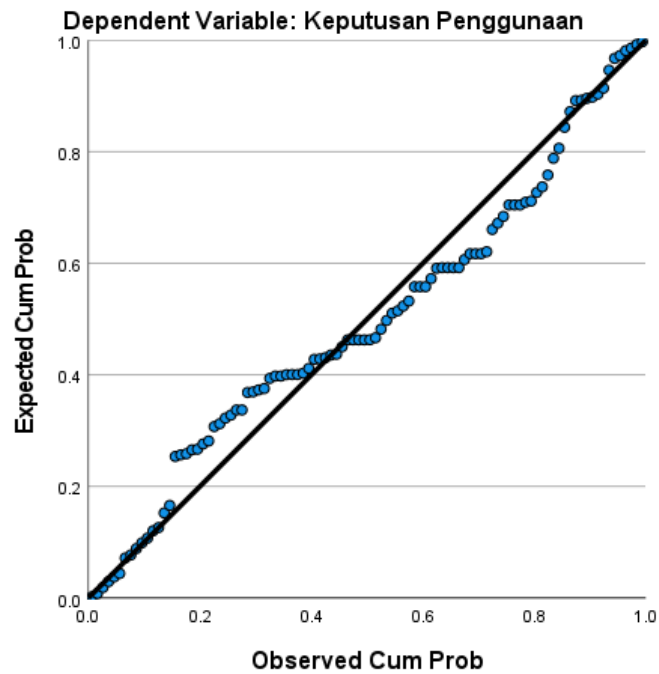
b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.



Normal P-P Plot of Regression Standardized Residual



Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Kemampuan Literasi	Product Knowledge
1	1	2.971	1.000	.00	.00	.00
	2	.025	10.945	.83	.02	.11
	3	.004	26.538	.17	.98	.89

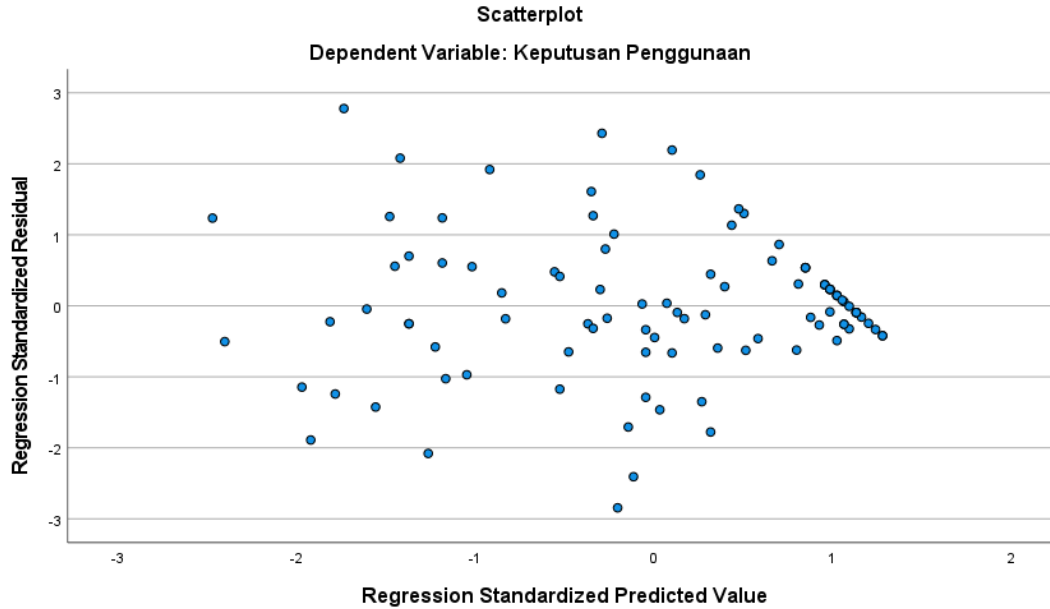
a. Dependent Variable: Keputusan Penggunaan

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	20.11	46.32	37.36	6.993	100
Residual	-8.958	8.753	.000	3.118	100
Std. Predicted Value	-2.467	1.282	.000	1.000	100
Std. Residual	-2.844	2.779	.000	.990	100

a. Dependent Variable: Keputusan Penggunaan

2. Uji Heteroskedastisitas



Modified Breusch-Pagan Test for Heteroskedasticity^{a,b,c}

Chi-Square	df	Sig.
.003	1	.953

a. Dependent variable: Keputusan Penggunaan

b. Tests the null hypothesis that the variance of the errors does not depend on the values of the independent variables.

c. Predicted values from design: Intercept + X1 + X2 + X1 * X2

F Test for Heteroskedasticity^{a,b,c}

F	df1	df2	Sig.
.003	1	98	.954

a. Dependent variable: Keputusan Penggunaan

b. Tests the null hypothesis that the variance of the errors does not depend on the values of the independent variables.

c. Predicted values from design: Intercept + X1 + X2 + X1 * X2

Hasil Uji Regresi Sederhana dan Uji Hipotesis

1. Hasil Uji F Simultan

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4840.664	2	2420.332	243.950	<.001 ^b
	Residual	962.376	97	9.921		
	Total	5803.040	99			

a. Dependent Variable: Keputusan Penggunaan

b. Predictors: (Constant), Product Knowledge, Kemampuan Literasi

2. Hasil Uji T Parsial

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	-.005	1.767		-.003	.998	-3.512	3.502		
	Kemampuan Literasi	.755	.102	.655	7.397	<.001	.552	.957	.218	4.586
	Product Knowledge	.275	.087	.281	3.178	.002	.103	.447	.218	4.586

a. Dependent Variable: Keputusan Penggunaan

3. Hasil Uji R²

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.913 ^a	.834	.831	3.150	1.832

a. Predictors: (Constant), Product Knowledge, Kemampuan Literasi

b. Dependent Variable: Keputusan Penggunaan

Tests of Between-Subjects Effects

Dependent Variable: Keputusan Penggunaan

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	5695.407 ^a	72	79.103	19.843	<.001
Intercept	75341.676	1	75341.676	18899.584	<.001
X1	420.313	23	18.274	4.584	<.001
X2	374.868	25	14.995	3.761	<.001
X1 * X2	218.401	23	9.496	2.382	.016
Error	107.633	27	3.986		
Total	145380.000	100			
Corrected Total	5803.040	99			

a. R Squared = .981 (Adjusted R Squared = .932)

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Product Knowledge, Kemampuan Literasi ^b	.	Enter

a. Dependent Variable: Keputusan Penggunaan

b. All requested variables entered.

IG : rabiatul.adawiah19

Between-Subjects Factors

	N	
Kemampuan Literasi	19	1
	20	1
	23	1
	24	2
	25	1
	26	2
	27	5
	28	7
	29	1
	30	2
	31	1
	32	2
	33	4
	34	6
	35	4
	36	6
	37	3
	38	5
	39	7
	40	5
Product Knowledge	15	1
	20	2
	21	3
	22	1
	23	1
	24	3
	25	3
	26	1
	27	6
	28	1
	29	2
	30	1
	31	1
	32	3
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35	2	
36	8	
37	5	
38	4	
39	5	
40	2	
41	4	
42	3	
43	10	
44	11	
45	11	

