**INKLUSI KEUANGAN**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | |
|  | | X1\_1 | X1\_2 | X1\_3 | X1\_4 | X1\_5 | X1\_6 | X1\_7 | X1\_8 | X1\_9 | X1\_10 |
| X1\_1 | Pearson Correlation | 1 | .648\*\* | .763\*\* | .575\*\* | .620\*\* | .524\*\* | .563\*\* | .500\*\* | .593\*\* | .398\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1\_2 | Pearson Correlation | .648\*\* | 1 | .851\*\* | .878\*\* | .612\*\* | .589\*\* | .588\*\* | .712\*\* | .658\*\* | .354\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1\_3 | Pearson Correlation | .763\*\* | .851\*\* | 1 | .785\*\* | .684\*\* | .596\*\* | .658\*\* | .624\*\* | .650\*\* | .489\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1\_4 | Pearson Correlation | .575\*\* | .878\*\* | .785\*\* | 1 | .553\*\* | .514\*\* | .689\*\* | .765\*\* | .762\*\* | .431\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1\_5 | Pearson Correlation | .620\*\* | .612\*\* | .684\*\* | .553\*\* | 1 | .807\*\* | .580\*\* | .621\*\* | .459\*\* | .586\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1\_6 | Pearson Correlation | .524\*\* | .589\*\* | .596\*\* | .514\*\* | .807\*\* | 1 | .496\*\* | .679\*\* | .450\*\* | .574\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .001 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1\_7 | Pearson Correlation | .563\*\* | .588\*\* | .658\*\* | .689\*\* | .580\*\* | .496\*\* | 1 | .627\*\* | .711\*\* | .588\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1\_8 | Pearson Correlation | .500\*\* | .712\*\* | .624\*\* | .765\*\* | .621\*\* | .679\*\* | .627\*\* | 1 | .719\*\* | .510\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1\_9 | Pearson Correlation | .593\*\* | .658\*\* | .650\*\* | .762\*\* | .459\*\* | .450\*\* | .711\*\* | .719\*\* | 1 | .614\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1\_10 | Pearson Correlation | .502\*\* | .638\*\* | .634\*\* | .746\*\* | .436\*\* | .328\*\* | .651\*\* | .683\*\* | .806\*\* | .637 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .001 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | |

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| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .945 | 10 |

**TRANSFORMASI DIGITAL**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | X2\_1 | X2\_2 | X2\_3 | X2\_4 | X2\_5 | X2\_6 | X2\_7 | X2\_8 | TOTAL\_X2 |
| X2\_1 | Pearson Correlation | 1 | .762\*\* | .846\*\* | .745\*\* | .836\*\* | .821\*\* | .633\*\* | .603\*\* | .836\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2\_2 | Pearson Correlation | .762\*\* | 1 | .842\*\* | .632\*\* | .734\*\* | .741\*\* | .744\*\* | .681\*\* | .823\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2\_3 | Pearson Correlation | .846\*\* | .842\*\* | 1 | .703\*\* | .845\*\* | .766\*\* | .706\*\* | .641\*\* | .808\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2\_4 | Pearson Correlation | .745\*\* | .632\*\* | .703\*\* | 1 | .868\*\* | .775\*\* | .708\*\* | .622\*\* | .861\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2\_5 | Pearson Correlation | .836\*\* | .734\*\* | .845\*\* | .868\*\* | 1 | .812\*\* | .641\*\* | .551\*\* | .815\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2\_6 | Pearson Correlation | .821\*\* | .741\*\* | .766\*\* | .775\*\* | .812\*\* | 1 | .793\*\* | .660\*\* | .873\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2\_7 | Pearson Correlation | .633\*\* | .744\*\* | .706\*\* | .708\*\* | .641\*\* | .793\*\* | 1 | .886\*\* | .815\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2\_8 | Pearson Correlation | .603\*\* | .681\*\* | .641\*\* | .622\*\* | .551\*\* | .660\*\* | .886\*\* | 1 | .851\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL\_X2 | Pearson Correlation | .884\*\* | .868\*\* | .898\*\* | .868\*\* | .893\*\* | .908\*\* | .879\*\* | .814\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | |

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| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .955 | 8 |

**TRI KAYA PARISUDA**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | Z1\_1 | Z1\_2 | Z1\_3 | Z1\_4 | Z1\_5 | Z1\_6 | Z1\_7 | Z1\_8 | TOTAL\_Z |
| M1\_1 | Pearson Correlation | 1 | .784\*\* | .442\*\* | .669\*\* | .851\*\* | .828\*\* | .733\*\* | .736\*\* | .445\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| M1\_2 | Pearson Correlation | .784\*\* | 1 | .595\*\* | .775\*\* | .814\*\* | .802\*\* | .783\*\* | .740\*\* | .547\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| M1\_3 | Pearson Correlation | .442\*\* | .595\*\* | 1 | .816\*\* | .564\*\* | .628\*\* | .804\*\* | .831\*\* | .560\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| M1\_4 | Pearson Correlation | .669\*\* | .775\*\* | .816\*\* | 1 | .759\*\* | .785\*\* | .924\*\* | .917\*\* | .449\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| M1\_5 | Pearson Correlation | .851\*\* | .814\*\* | .564\*\* | .759\*\* | 1 | .929\*\* | .840\*\* | .853\*\* | .395\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| M1\_6 | Pearson Correlation | .828\*\* | .802\*\* | .628\*\* | .785\*\* | .929\*\* | 1 | .919\*\* | .891\*\* | .511\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| M1\_7 | Pearson Correlation | .733\*\* | .783\*\* | .804\*\* | .924\*\* | .840\*\* | .919\*\* | 1 | .967\*\* | .720\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| M1\_8 | Pearson Correlation | .736\*\* | .740\*\* | .831\*\* | .917\*\* | .853\*\* | .891\*\* | .967\*\* | 1 | .491\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL\_M | Pearson Correlation | .829\*\* | .870\*\* | .803\*\* | .927\*\* | .909\*\* | .935\*\* | .969\*\* | .965\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | |

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| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .964 | 8 |

**KINERJA KEUANGAN UMKM**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | |
|  | | Y1\_1 | Y1\_2 | Y1\_3 | Y1\_4 | Y1\_5 | Y1\_6 | Y1\_7 | TOTAL\_Y |
| Y1\_1 | Pearson Correlation | 1 | .665\*\* | .800\*\* | .639\*\* | .337\*\* | .501\*\* | .531\*\* | .395\*\* |
| Sig. (2-tailed) |  | .000 | .000 | .000 | .001 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y1\_2 | Pearson Correlation | .665\*\* | 1 | .589\*\* | .551\*\* | .258\*\* | .177 | .321\*\* | .554\*\* |
| Sig. (2-tailed) | .000 |  | .000 | .000 | .010 | .078 | .001 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y1\_3 | Pearson Correlation | .800\*\* | .589\*\* | 1 | .793\*\* | .501\*\* | .551\*\* | .604\*\* | .536\*\* |
| Sig. (2-tailed) | .000 | .000 |  | .000 | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y1\_4 | Pearson Correlation | .639\*\* | .551\*\* | .793\*\* | 1 | .459\*\* | .473\*\* | .537\*\* | .401\*\* |
| Sig. (2-tailed) | .000 | .000 | .000 |  | .000 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y1\_5 | Pearson Correlation | .337\*\* | .258\*\* | .501\*\* | .459\*\* | 1 | .485\*\* | .404\*\* | .426\*\* |
| Sig. (2-tailed) | .001 | .010 | .000 | .000 |  | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y1\_6 | Pearson Correlation | .501\*\* | .177 | .551\*\* | .473\*\* | .485\*\* | 1 | .713\*\* | .662\*\* |
| Sig. (2-tailed) | .000 | .078 | .000 | .000 | .000 |  | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y1\_7 | Pearson Correlation | .531\*\* | .321\*\* | .604\*\* | .537\*\* | .404\*\* | .713\*\* | 1 | .666\*\* |
| Sig. (2-tailed) | .000 | .001 | .000 | .000 | .000 | .000 |  | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL\_Y | Pearson Correlation | .826\*\* | .648\*\* | .895\*\* | .822\*\* | .662\*\* | .738\*\* | .771\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .879 | 7 |

**Uji MULTIKOLINIERITAS**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | 1.769 | 1.693 |  | 1.045 | .299 |  |  |
| Inklusi Keuangan | .079 | .044 | .134 | 1.787 | .077 | .507 | 1.973 |
| Transformasi Digital | .572 | .089 | .677 | 6.420 | .000 | .257 | 3.898 |
| Tri Kaya Parisuda | .077 | .085 | .088 | .901 | .370 | .298 | 3.358 |
| a. Dependent Variable: Kinerja UMKM | | | | | | | | |

**Uji Normalitas**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 100 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | 3.35926190 |
| Most Extreme Differences | Absolute | .109 |
| Positive | .109 |
| Negative | -.066 |
| Test Statistic | | .109 |
| Asymp. Sig. (2-tailed) | | .605c |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

**HETEROSKEDASTISITAS**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | .790 | 1.033 |  | .765 | .446 |  |  |
| Inklusi Keuangan | -.036 | .027 | -.188 | -1.344 | .182 | .507 | 1.973 |
| Transformasi Digital | .057 | .054 | .205 | 1.046 | .298 | .257 | 3.898 |
| Tri Kaya Parisuda | .035 | .052 | .123 | .673 | .503 | .298 | 3.358 |
| a. Dependent Variable: ABS\_RES | | | | | | | | |

**Statistic descriptive**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| Inklusi Keuangan | 100 | 10 | 50 | 36.03 | 10.885 |
| Transformasi Digital | 100 | 8 | 40 | 33.16 | 7.597 |
| Tri Kaya Parisuda | 100 | 8 | 40 | 35.42 | 7.393 |
| Kinerja UMKM | 100 | 7 | 35 | 26.30 | 6.416 |
| Valid N (listwise) | 100 |  |  |  |  |

**Uji regresi linier berganda**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .851a | .724 | .718 | 3.408 |
| a. Predictors: (Constant), Transformasi Digital, Inklusi Keuangan | | | | |
| b. Dependent Variable: Kinerja UMKM | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2.403 | 1.539 |  | 1.561 | .122 |
| Inklusi Keuangan | .084 | .044 | .143 | 1.926 | .050 |
| Transformasi Digital | .629 | .063 | .745 | 10.020 | .000 |

. Dependent Variable: Kinerja UMKM

**UJI MRA**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .859a | .738 | .724 | 3.368 |
| a. Predictors: (Constant), X2M, Inklusi Keuangan, Tri Kaya Parisuda, Transformasi Digital, X1xM | | | | |
| b. Dependent Variable: Kinerja UMKM | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2.166 | 3.003 |  | .721 | .473 |
| Inklusi Keuangan (X1) | -.997 | .544 | -1.692 | -1.833 | .070 |
| Transformasi Digital (X2) | 1.760 | .570 | 2.083 | 3.089 | .003 |
| Tri Kaya Parisuda (M) | .104 | .111 | .119 | .931 | .354 |
| X1\*M | .029 | .014 | 2.244 | 1.991 | .049 |
| X2\*M | -.033 | .015 | -1.924 | -2.113 | .037 |