**Model 1**

LOGISTIC REGRESSION VARIABLES PFMP

 /METHOD=ENTER GD AG EL MS SM DM

 /CONTRAST (EL)=Indicator

 /CONTRAST (MS)=Indicator

 /CONTRAST (DM)=Indicator

 /CONTRAST (GD)=Indicator

 /CLASSPLOT /ORIGIN

 /PRINT=GOODFIT

 /CRITERIA=PIN(0.05) POUT(0.10) ITERATE(20) CUT(0.5).

**Logistic Regression**

|  |
| --- |
| **Notes** |
| Output Created | 14-MAR-2017 14:29:37 |
| Comments |  |
| Input | Data | C:\Users\setyawati\Documents\Kirim JI\Kirim IRTI\data.sav |
| Active Dataset | DataSet1 |
| Filter | <none> |
| Weight | <none> |
| Split File | <none> |
| N of Rows in Working Data File | 347 |
| Missing Value Handling | Definition of Missing | User-defined missing values are treated as missing |
| Syntax | LOGISTIC REGRESSION VARIABLES PFMP /METHOD=ENTER GD AG EL MS SM DM  /CONTRAST (EL)=Indicator /CONTRAST (MS)=Indicator /CONTRAST (SM)=Indicator /CONTRAST (GD)=Indicator /CLASSPLOT /ORIGIN /PRINT=GOODFIT /CRITERIA=PIN(0.05) POUT(0.10) ITERATE(20) CUT(0.5). |
| Resources | Processor Time | 00:00:00,11 |
| Elapsed Time | 00:00:01,24 |

[DataSet1] C:\Users\setyawati\Documents\Kirim JI\Kirim IRTI\data.sav

|  |
| --- |
| **Case Processing Summary** |
| Unweighted Casesa | N | Percent |
| Selected Cases | Included in Analysis | 347 | 100,0 |
| Missing Cases | 0 | ,0 |
| Total | 347 | 100,0 |
| Unselected Cases | 0 | ,0 |
| Total | 347 | 100,0 |
| a. If weight is in effect, see classification table for the total number of cases. |

|  |
| --- |
| **Dependent Variable Encoding** |
| Original Value | Internal Value |
| PFMP<mean | 0 |
| PFMP>mean | 1 |

|  |
| --- |
| **Categorical Variables Codings** |
|  | Frequency | Parameter coding |
| (1) |
| Domicile | outside Jakarta | 337 | 1,000 |
| In Jakarta | 10 | ,000 |
| Educational level | Master | 212 | 1,000 |
| Doctoral | 135 | ,000 |
| Status | Not yet married | 3 | 1,000 |
| Married | 344 | ,000 |
| Jenis kelamin | Female  | 196 | 1,000 |
| Male | 151 | ,000 |

**Block 0: Beginning Block**

|  |
| --- |
| **Classification Tablea,b,c** |
|  | Observed | Predicted |
|  | Personal Financial Management Practise | Percentage Correct |
|  | PFMP< mean | PFMP> mean |
| Step 0 | Personal Financial Management Practise | PFMP<mean | 0 | 79 | ,0 |
| PFMP> mean | 0 | 268 | 100,0 |
| Overall Percentage |  |  | 77,2 |
| a. No terms in the model. |
| b. Initial Log-likelihood Function: -2 Log Likelihood = 481,044 |
| c. The cut value is ,500 |

|  |
| --- |
| **Variables not in the Equation** |
|  | Score | df | Sig. |
| Step 0 | Variables | GD | 57,327 | 1 | ,000 |
| AG | 85,996 | 1 | ,000 |
| EL | 67,925 | 1 | ,000 |
| MS | 3,000 | 1 | ,083 |
|  SM | 97,666 | 1 | ,000 |
| DM | 105,997 | 1 | ,000 |
| Overall Statistics | 112,064 | 6 | ,000 |

**Block 1: Method = Enter**

|  |
| --- |
| **Omnibus Tests of Model Coefficients** |
|  | Chi-square | df | Sig. |
| Step 1 | Step | 121,473 | 6 | ,000 |
| Block | 121,473 | 6 | ,000 |
| Model | 121,473 | 6 | ,000 |

|  |
| --- |
| **Model Summary** |
| Step | -2 Log likelihood | Cox & Snell R Square | Nagelkerke R Square |
| 1 | 359,571a | ,295 | ,394 |
| a. Estimation terminated at iteration number 20 because maximum iterations has been reached. Final solution cannot be found. |

|  |
| --- |
| **Hosmer and Lemeshow Test** |
| Step | Chi-square | df | Sig. |
| 1 | 8,533 | 7 | ,288 |

|  |
| --- |
| **Contingency Table for Hosmer and Lemeshow Test** |
|  | Personal Financial Management Practise = PFMP<mean | Personal Financial Management Practise = PFMP> mean | Total |
| Observed | Expected | Observed | Expected |
| Step 1 | 1 | 12 | 13,267 | 18 | 16,733 | 30 |
| 2 | 6 | 9,863 | 27 | 23,137 | 33 |
| 3 | 12 | 9,207 | 20 | 22,793 | 32 |
| 4 | 9 | 7,964 | 24 | 25,036 | 33 |
| 5 | 14 | 11,029 | 39 | 41,971 | 53 |
| 6 | 5 | 9,057 | 40 | 35,943 | 45 |
| 7 | 8 | 6,549 | 25 | 26,451 | 33 |
| 8 | 7 | 8,900 | 45 | 43,100 | 52 |
| 9 | 6 | 4,450 | 30 | 31,550 | 36 |

|  |
| --- |
| **Classification Tablea** |
|  | Observed | Predicted |
|  | Personal Financial Management Practise | Percentage Correct |
|  | PFMP< mean | PFMP> mean |
| Step 1 | Personal Financial Management Practise | PFMP< mean | 5 | 74 | 6,3 |
| PFMP> mean | 5 | 263 | 98,1 |
| Overall Percentage |  |  | 77,2 |
| a. The cut value is ,500 |
| **Variables in the Equation** |
|  | B | S.E. | Wald | df | Sig. | Exp(B) |
| Step 1a | GD | -,432 | ,303 | 2,032 | 1 | ,154 | ,649 |
| AG | -,725 | ,274 | 6,992 | 1 | ,008 | ,484 |
| EL | ,492 | ,326 | 2,274 | 1 | ,032 | 1,635 |
| MS | 20,108 | 22969,345 | ,000 | 1 | ,999 | 540297962,244 |
| SM | ,251 | ,214 | 1,366 | 1 | ,243 | 1,285 |
| DM | 2,034 | ,689 | 8,727 | 1 | ,003 | 7,646 |
| a. Variable(s) entered on step 1: GD, AG, EL, MS, SM, DM. |

**Model 2**

LOGISTIC REGRESSION VARIABLES PFMP

 /METHOD=ENTER FK FB FA

 /CRITERIA=PIN(0.05) POUT(0.10) ITERATE(20) CUT(0.5).

**Logistic Regression**

|  |
| --- |
| **Notes** |
| Output Created | 14-MAR-2017 14:33:43 |
| Comments |  |
| Input | Data | C:\Users\setyawati\Documents\Kirim JI\Kirim IRTI\data.sav |
| Active Dataset | DataSet1 |
| Filter | <none> |
| Weight | <none> |
| Split File | <none> |
| N of Rows in Working Data File | 347 |
| Missing Value Handling | Definition of Missing | User-defined missing values are treated as missing |
| Syntax | LOGISTIC REGRESSION VARIABLES PFMP /METHOD=ENTER FK FB FA /CRITERIA=PIN(0.05) POUT(0.10) ITERATE(20) CUT(0.5). |
| Resources | Processor Time | 00:00:00,06 |
| Elapsed Time | 00:00:00,04 |

[DataSet1] C:\Users\setyawati\Documents\Kirim JI\Kirim IRTI\data.sav

|  |
| --- |
| **Case Processing Summary** |
| Unweighted Casesa | N | Percent |
| Selected Cases | Included in Analysis | 347 | 100,0 |
| Missing Cases | 0 | ,0 |
| Total | 347 | 100,0 |
| Unselected Cases | 0 | ,0 |
| Total | 347 | 100,0 |
| a. If weight is in effect, see classification table for the total number of cases. |
|  |
| **Dependent Variable Encoding** |
| Original Value | Internal Value |
| PFMP<rata-rata | 0 |
| PFMP>rata-rata | 1 |

**Block 0: Beginning Block**

|  |
| --- |
| **Classification Tablea,b** |
|  | Observed | Predicted |
|  | Personal Financial Management Practise | Percentage Correct |
|  | PFMP< mean | PFMP> mean |
| Step 0 | Personal Financial Management Practise | PFMP<mean | 0 | 79 | ,0 |
| PFMP> mean | 0 | 268 | 100,0 |
| Overall Percentage |  |  | 77,2 |
| a. Constant is included in the model. |
| b. The cut value is ,500 |

|  |
| --- |
| **Variables in the Equation** |
|  | B | S.E. | Wald | df | Sig. | Exp(B) |
| Step 0 | Constant | 1,222 | ,128 | 91,043 | 1 | ,000 | 3,392 |

|  |
| --- |
| **Variables not in the Equation** |
|  | Score | df | Sig. |
| Step 0 | Variables | FK | ,076 | 1 | ,783 |
| FB | ,011 | 1 | ,916 |
| FA | ,009 | 1 | ,926 |
| Overall Statistics | ,095 | 3 | ,992 |

**Block 1: Method = Enter**

|  |
| --- |
| **Omnibus Tests of Model Coefficients** |
|  | Chi-square | df | Sig. |
| Step 1 | Step | ,095 | 3 | ,992 |
| Block | ,095 | 3 | ,992 |
| Model | ,095 | 3 | ,992 |

|  |
| --- |
| **Model Summary** |
| Step | -2 Log likelihood | Cox & Snell R Square | Nagelkerke R Square |
| 1 | 372,195a | ,000 | ,000 |
| a. Estimation terminated at iteration number 4 because parameter estimates changed by less than ,001. |

|  |
| --- |
| **Classification Tablea** |
|  | Observed | Predicted |
|  | Personal Financial Management Practise | Percentage Correct |
|  | PFMP< mean | PFMP> mean |
| Step 1 | Personal Financial Management Practise | PFMP< mean | 0 | 79 | ,0 |
| PFMP> mean | 0 | 268 | 100,0 |
| Overall Percentage |  |  | 77,2 |
| a. The cut value is ,500 |

|  |
| --- |
| **Variables in the Equation** |
|  | B | S.E. | Wald | df | Sig. | Exp(B) |
| Step 1a | FK | -,043 | ,158 | ,074 | 1 | ,786 | ,958 |
| FB | -,011 | ,097 | ,014 | 1 | ,905 | ,989 |
| FA | -,004 | ,053 | ,006 | 1 | ,937 | ,996 |
| Constant | 1,513 | 1,752 | ,745 | 1 | ,388 | 4,538 |
| a. Variable(s) entered on step 1: FK, FB, FA. |

**Model 3**

LOGISTIC REGRESSION VARIABLES PFMP

 /METHOD=ENTER FK FB FA GD AG EL MS SM DM

 /CONTRAST (GD)=Indicator

 /CONTRAST (EL)=Indicator

 /CONTRAST (MS)=Indicator

 /CONTRAST (DM)=Indicator

 /CLASSPLOT /ORIGIN

 /PRINT=GOODFIT

 /CRITERIA=PIN(0.05) POUT(0.10) ITERATE(20) CUT(0.5).

**Logistic Regression**

|  |
| --- |
| **Notes** |
| Output Created | 14-MAR-2017 14:35:56 |
| Comments |  |
| Input | Data | C:\Users\setyawati\Documents\Kirim JI\Kirim IRTI\data.sav |
| Active Dataset | DataSet1 |
| Filter | <none> |
| Weight | <none> |
| Split File | <none> |
| N of Rows in Working Data File | 347 |
| Missing Value Handling | Definition of Missing | User-defined missing values are treated as missing |
| Syntax | LOGISTIC REGRESSION VARIABLES PFMP /METHOD=ENTER FK FB FA GD AG EL MS SM DM /CONTRAST (GD)=Indicator /CONTRAST (EL)=Indicator /CONTRAST (MS)=Indicator /CONTRAST (DM)=Indicator /CLASSPLOT /ORIGIN /PRINT=GOODFIT /CRITERIA=PIN(0.05) POUT(0.10) ITERATE(20) CUT(0.5). |
| Resources | Processor Time | 00:00:00,11 |
| Elapsed Time | 00:00:00,09 |

[DataSet1] C:\Users\setyawati\Documents\Kirim JI\Kirim IRTI\data.sav

|  |
| --- |
| **Case Processing Summary** |
| Unweighted Casesa | N | Percent |
| Selected Cases | Included in Analysis | 347 | 100,0 |
| Missing Cases | 0 | ,0 |
| Total | 347 | 100,0 |
| Unselected Cases | 0 | ,0 |
| Total | 347 | 100,0 |
| a. If weight is in effect, see classification table for the total number of cases. |

|  |
| --- |
| **Dependent Variable Encoding** |
| Original Value | Internal Value |
| PFMP<mean | 0 |
| PFMP>mean | 1 |

|  |
| --- |
| **Categorical Variables Codings** |
|  | Frequency | Parameter coding |
| (1) |
| Domicile | Outside Jakarta | 337 | 1,000 |
| In Jakarta | 10 | ,000 |
| Educational level | Master | 212 | 1,000 |
| Doctoral | 135 | ,000 |
| Marital Status | Not yet married | 3 | 1,000 |
| Married | 344 | ,000 |
| Gender  | Female | 196 | 1,000 |
| Male | 151 | ,000 |

**Block 0: Beginning Block**

|  |
| --- |
| **Classification Tablea,b,c** |
|  | Observed | Predicted |
|  | Personal Financial Management Practise | Percentage Correct |
|  | PFMP< mean | PFMP> mean |
| Step 0 | Personal Financial Management Practise | PFMP<mean | 0 | 79 | ,0 |
| PFMP> mean | 0 | 268 | 100,0 |
| Overall Percentage |  |  | 77,2 |
| a. No terms in the model. |
| b. Initial Log-likelihood Function: -2 Log Likelihood = 481,044 |
| c. The cut value is ,500 |

|  |
| --- |
| **Variables not in the Equation** |
|  | Score | df | Sig. |
| Step 0 | Variables | FK | 78,868 | 1 | ,000 |
| FB | 102,195 | 1 | ,000 |
| FA | 88,387 | 1 | ,000 |
| GD | 57,327 | 1 | ,000 |
| AG | 85,996 | 1 | ,000 |
| EL | 67,925 | 1 | ,000 |
| MS | 3,000 | 1 | ,083 |
| SM | 97,666 | 1 | ,000 |
| DM | 105,997 | 1 | ,000 |
| Overall Statistics | 112,622 | 9 | ,000 |

**Block 1: Method = Enter**

|  |
| --- |
| **Omnibus Tests of Model Coefficients** |
|  | Chi-square | df | Sig. |
| Step 1 | Step | 122,478 | 9 | ,000 |
| Block | 122,478 | 9 | ,000 |
| Model | 122,478 | 9 | ,000 |

|  |
| --- |
| **Model Summary** |
| Step | -2 Log likelihood | Cox & Snell R Square | Nagelkerke R Square |
| 1 | 358,566a | ,297 | ,397 |
| a. Estimation terminated at iteration number 20 because maximum iterations has been reached. Final solution cannot be found. |

|  |
| --- |
| **Hosmer and Lemeshow Test** |
| Step | Chi-square | df | Sig. |
| 1 | 4,744 | 8 | ,785 |

|  |
| --- |
| **Contingency Table for Hosmer and Lemeshow Test** |
|  | Personal Financial Management Practise = PFMP<mean | Personal Financial Management Practise = PFMP> mean | Total |
| Observed | Expected | Observed | Expected |
| Step 1 | 1 | 12 | 14,291 | 23 | 20,709 | 35 |
| 2 | 8 | 10,430 | 27 | 24,570 | 35 |
| 3 | 12 | 9,384 | 23 | 25,616 | 35 |
| 4 | 11 | 8,440 | 24 | 26,560 | 35 |
| 5 | 7 | 7,779 | 28 | 27,221 | 35 |
| 6 | 8 | 7,349 | 27 | 27,651 | 35 |
| 7 | 6 | 6,889 | 30 | 29,111 | 36 |
| 8 | 5 | 6,025 | 30 | 28,975 | 35 |
| 9 | 5 | 5,341 | 30 | 29,659 | 35 |
| 10 | 5 | 3,482 | 26 | 27,518 | 31 |

|  |
| --- |
| **Classification Tablea** |
|  | Observed | Predicted |
|  | Personal Financial Management Practise | Percentage Correct |
|  | PFMP< mean | PFMP> mean |
| Step 1 | Personal Financial Management Practise | PFMP< mean | 3 | 76 | 3,8 |
| PFMP> mean | 0 | 268 | 100,0 |
| Overall Percentage |  |  | 78,1 |
| a. The cut value is ,500 |

|  |
| --- |
| **Variables in the Equation** |
|  | B | S.E. | Wald | df | Sig. | Exp(B) |
| Step 1a | FK | -,036 | ,161 | ,051 | 1 | ,821 | ,964 |
| FB | ,049 | ,050 | ,948 | 1 | ,330 | 1,050 |
| FA | ,000 | ,053 | ,000 | 1 | 1,000 | 1,000 |
| GD | -,558 | ,328 | 2,885 | 1 | ,089 | ,572 |
| AG | -,827 | ,297 | 7,773 | 1 | ,005 | ,437 |
| EL | ,485 | ,328 | 2,185 | 1 | ,139 | 1,623 |
| MS | 20,148 | 22861,243 | ,000 | 1 | ,999 | 562500669,457 |
| SM | ,128 | ,246 | ,270 | 1 | ,603 | 1,136 |
| DM | 1,791 | ,734 | 5,948 | 1 | ,015 | 5,997 |
| a. Variable(s) entered on step 1: FK, FB, FA, GD, AG, EL, MS, SM, DM. |

**CORRELATION**

|  |
| --- |
| **Correlations** |
| Control Variables | Gender | Age | Educational Level | Marital Status | Spend per month | Domicile | Financial knowledge | Financial behavior | Financial attitude |
| Sharia Personal Financial Management Practise | Gender | Correlation | 1,000 | ,503 | ,075 | ,082 | ,299 | ,093 | ,031 | -,038 | -,018 |
| Significance (2-tailed) | . | ,000 | ,165 | ,126 | ,000 | ,083 | ,565 | ,484 | ,737 |
| df | 0 | 344 | 344 | 344 | 344 | 344 | 344 | 344 | 344 |
| Age | Correlation | ,503 | 1,000 | -,347 | ,081 | ,088 | -,179 | ,054 | -,041 | -,049 |
| Significance (2-tailed) | ,000 | . | ,000 | ,134 | ,104 | ,001 | ,313 | ,452 | ,363 |
| df | 344 | 0 | 344 | 344 | 344 | 344 | 344 | 344 | 344 |
| Edcational evel | Correlation | ,075 | -,347 | 1,000 | -,119 | ,333 | ,214 | -,058 | -,039 | ,103 |
| Significance (2-tailed) | ,165 | ,000 | . | ,027 | ,000 | ,000 | ,280 | ,466 | ,055 |
| df | 344 | 344 | 0 | 344 | 344 | 344 | 344 | 344 | 344 |
| Marital Status | Correlation | ,082 | ,081 | -,119 | 1,000 | ,029 | ,010 | -,014 | ,068 | -,021 |
| Significance (2-tailed) | ,126 | ,134 | ,027 | . | ,594 | ,846 | ,788 | ,210 | ,699 |
| df | 344 | 344 | 344 | 0 | 344 | 344 | 344 | 344 | 344 |
| Spend per month | Correlation | ,299 | ,088 | ,333 | ,029 | 1,000 | -,050 | -,024 | -,025 | -,026 |
| Significance (2-tailed) | ,000 | ,104 | ,000 | ,594 | . | ,352 | ,660 | ,640 | ,624 |
| df | 344 | 344 | 344 | 344 | 0 | 344 | 344 | 344 | 344 |
| Domicil | Correlation | ,093 | -,179 | ,214 | ,010 | -,050 | 1,000 | -,055 | -,014 | -,045 |
| Significance (2-tailed) | ,083 | ,001 | ,000 | ,846 | ,352 | . | ,311 | ,796 | ,400 |
| df | 344 | 344 | 344 | 344 | 344 | 0 | 344 | 344 | 344 |
| Financial knowledge | Correlation | ,031 | ,054 | -,058 | -,014 | -,024 | -,055 | 1,000 | -,031 | ,084 |
| Significance (2-tailed) | ,565 | ,313 | ,280 | ,788 | ,660 | ,311 | . | ,570 | ,120 |
| df | 344 | 344 | 344 | 344 | 344 | 344 | 0 | 344 | 344 |
| Financial behavior | Correlation | -,038 | -,041 | -,039 | ,068 | -,025 | -,014 | -,031 | 1,000 | -,080 |
| Significance (2-tailed) | ,484 | ,452 | ,466 | ,210 | ,640 | ,796 | ,570 | . | ,136 |
| df | 344 | 344 | 344 | 344 | 344 | 344 | 344 | 0 | 344 |
| Financial attitude | Correlation | -,018 | -,049 | ,103 | -,021 | -,026 | -,045 | ,084 | -,080 | 1,000 |
| Significance (2-tailed) | ,737 | ,363 | ,055 | ,699 | ,624 | ,400 | ,120 | ,136 | . |
| df | 344 | 344 | 344 | 344 | 344 | 344 | 344 | 344 | 0 |

**Data**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Lectures** | **Gender** | **Age** | **Educational Level** | **Marital Status** | **Spend per month** | **Domicile** | **Financial knowledge** | **Financial behavior** | **Financial attitude** | **Sharia Personal Financial Management Practise** |
| **1** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **2** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **,00** |
| **3** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **4** | **1,00** | **1,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** |
| **5** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **,00** |
| **6** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **7** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **8** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** |
| **9** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **10** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** |
| **11** | **1,00** | **1,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **,00** |
| **12** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **13** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** |
| **14** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **15** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** |
| **16** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** |
| **17** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **,00** |
| **18** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **19** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **20** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **21** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **22** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **23** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **24** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **25** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **26** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **27** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **,00** |
| **28** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **29** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **30** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **31** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **32** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **33** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **34** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **35** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **36** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **37** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **38** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **39** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **40** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **41** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **42** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **43** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **44** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **45** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **46** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **47** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **,00** |
| **48** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **49** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **50** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **51** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **52** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **53** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **54** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **55** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **56** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **57** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **58** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **59** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **60** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **61** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **62** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **63** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **64** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **65** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **66** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **67** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **68** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **69** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **70** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **71** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **72** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **73** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **74** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **75** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **76** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **77** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **78** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **79** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **80** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **81** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **82** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **83** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **84** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **85** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **86** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **87** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **88** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **89** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **90** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **91** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **92** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **93** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **94** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **95** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **96** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **97** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **98** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **99** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **100** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **101** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **102** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **103** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **104** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **105** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **,00** |
| **106** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **107** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** |
| **108** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **109** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **110** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **111** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **112** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **113** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **114** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **115** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **116** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **117** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **118** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **119** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **120** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **121** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **122** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **123** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **124** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **125** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **126** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **127** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **128** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **129** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **130** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **131** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **132** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **133** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **,00** |
| **134** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **135** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **,00** |
| **136** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **137** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **138** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **139** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **140** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **141** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **142** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **143** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **144** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **145** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** |
| **146** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **147** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **148** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **149** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **150** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **151** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **152** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **153** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **154** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **155** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **156** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **157** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **158** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **159** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **160** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **161** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **162** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **163** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** |
| **164** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **165** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **166** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **167** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **168** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **169** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **170** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **171** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **172** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **173** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **174** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **175** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **176** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **177** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** |
| **178** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **179** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** |
| **180** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **181** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **182** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **183** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **184** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **185** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **186** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **187** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **188** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **189** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **190** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **191** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** |
| **192** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **193** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **194** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** |
| **195** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **196** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **197** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **198** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **199** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **200** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **201** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **202** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **203** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **204** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **205** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** |
| **206** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **207** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **208** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **209** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **210** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **211** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **212** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **213** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **214** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **215** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **216** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **217** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **218** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **219** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **,00** |
| **220** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **221** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** |
| **222** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **223** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** |
| **224** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **225** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **226** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **227** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** |
| **228** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **229** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **230** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **231** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **232** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **233** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **234** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **235** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **,00** |
| **236** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **237** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** |
| **238** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **239** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **240** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **241** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **242** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **243** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **244** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **245** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **246** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **247** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** |
| **248** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **249** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** |
| **250** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **251** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **252** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **253** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** |
| **254** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **255** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **256** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **257** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **258** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **259** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **260** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **261** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** |
| **262** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **263** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** |
| **264** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **265** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **266** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **267** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **268** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **269** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **270** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **271** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **272** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** |
| **273** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **274** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **275** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **276** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **277** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **278** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **279** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **280** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **281** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** |
| **282** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **283** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **284** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **285** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **286** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **287** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **288** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **289** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **290** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** |
| **291** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **292** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **293** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **294** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **295** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **296** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** |
| **297** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** |
| **298** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **299** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **300** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **301** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **302** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **303** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **304** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **305** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **306** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **1,00** |
| **307** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **308** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **309** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** |
| **310** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **311** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **312** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **313** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **314** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** |
| **315** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** |
| **316** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **317** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **318** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **319** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **320** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **321** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **322** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** |
| **323** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **324** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **325** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** |
| **326** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **327** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **,00** | **,00** |
| **328** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **329** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **330** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **331** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **332** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **333** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** |
| **334** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **335** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **336** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **337** | **1,00** | **1,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **338** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |
| **339** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** |
| **340** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **1,00** | **1,00** |
| **341** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** |
| **342** | **,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** |
| **343** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **,00** | **,00** | **1,00** | **,00** |
| **344** | **1,00** | **,00** | **,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **345** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **,00** | **1,00** | **1,00** | **1,00** | **1,00** |
| **346** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **1,00** |
| **347** | **,00** | **,00** | **1,00** | **1,00** | **,00** | **,00** | **,00** | **1,00** | **1,00** | **1,00** |

#### **SHARIA PERSONAL FINANCIAL MANAGEMENT AND SHARIA FINANCIAL LITERACY QUESTIONNAIRE**

#### **Demographic and socio-economic**

#### 1. Gender Mr./Mrs./Miss

#### [ ]  Male

#### [ ]  Female

#### 2. Age Mr./Mrs./Miss today

#### [ ]  < 50 years old

#### [ ]  > 50 years old

#### 3. Tingkat pendidikan terakhir saudara

#### [ ]  Master

#### [ ]  Doctor

#### 4. Domicile Mr./Mrs./Miss

####  [ ]  Jakarta

####  [ ]  Outside Jakarta

#### 5. Marital status

#### [ ]  Married

#### [ ]  Not married

#### 6. Spending per month Mr./Mrs./Miss

#### [ ]  < IDR 10 million

#### [ ]  > IDR 10 million

#### **Information on Financial Knowledge**

#### **Division**

#### **7.** If only five brothers were given a sum of 1 million rupiahs. If they have to share the money with the same amount, how much each will receive the money?

#### [ ]  > IDR 200,000

#### [ ]  = IDR 200,000

#### [ ]  < IDR 200,000

#### ***Purchasing power***

#### If they have to wait a year to get some of the money, after one year they can buy goods in the amount of:

#### [ ]  More than purchased now

#### [ ]  Just a lot with the amount purchased now

#### [ ]  Less than now.

#### ***Profit and loss sharing***

#### You lend money to your friend Rp X on one night and a friend you return the money of Rp X the next day. What is the sharing of your friends give to such financing?

####  [ ]  > 0

####  [ ]  = 0

####  [ ]  < 0

####

#### ***Calculation of profit and loss sharing***

#### If all customer deposits was IDR 100 billion, your deposits is IDR 100 million. You receive a share for a yield of 60 percent, and the bank's profit was IDR 10 billion. You do not make payments and withdrawals on these savings. How much a share for a yield that you receive?

####  [ ]  > IDR 6 million

####  [ ]  = IDR 6 million

####  [ ]  < IDR 6 million

####

#### **Compound of *profit and loss sharing***

#### How much money in the account at the end of the fifth year, if the customer deposits, the share of profit sharing, and bank profits are the same?

#### [ ]  More than IDR 110,000,000

#### [ ]  Exacly IDR 103,000,000

#### [ ]  Smaller than IDR 100,000,000

#### ***Risk and return***

#### An investment that produces high returns will have a high risk

#### [ ]  **True** [ ]  **False**

#### ***Definition of inflation***

#### The high inflation rate means the living costs is increasing rapidly.

#### [ ]  **True** [ ]  **False**

#### ***Diversification***

#### In general, in order to reduce investment risk by buying various assets and combine them in a portfolio.

#### [ ]  **True** [ ]  **False**

#### **Information on Financial Behavior**

#### Before I buy something, I consider carefully whether I can afford it.

#### [ ]  strongly disagree

#### [ ]  disagree

#### [ ]  uncertain

#### [ ]  agree

#### [ ]  strongly agree

#### I pay bills on time.

#### [ ]  strongly disagree

#### [ ]  disagree

#### [ ]  uncertain

#### [ ]  agree

#### [ ]  strongly agree

####  I must look at my financial affairs

#### [ ]  strongly disagree

#### [ ]  disagree

#### [ ]  uncertain

#### [ ]  agree

#### [ ]  strongly agree

#### I set long-term goals and strive to achieve it

#### [ ]  strongly disagree

#### [ ]  disagree

#### [ ]  uncertain

#### [ ]  agree

#### [ ]  strongly agree

#### I am responsible and have a household budget

#### [ ]  strongly disagree

#### [ ]  disagree

#### [ ]  uncertain

#### [ ]  agree

#### [ ]  strongly agree

#### I have been actively saving or purchasing investments in the past year

#### [ ]  strongly disagree

#### [ ]  disagree

#### [ ]  uncertain

#### [ ]  agree

#### [ ]  strongly agree

#### **Information on Financial Attitude**

#### I feel more satisfied to spend money rather than save it for the long term..

#### [ ]  strongly disagree

#### [ ]  disagree

#### [ ]  uncertain

#### [ ]  agree

#### [ ]  strongly agree

#### I tend to live for today and let tomorrow take care of itself..

#### [ ]  strongly disagree

#### [ ]  disagree

#### [ ]  uncertain

#### [ ]  agree

#### [ ]  strongly agree

#### Money is there to be spent

#### [ ]  strongly disagree

#### [ ]  disagree

#### [ ]  uncertain

#### [ ]  agree

#### [ ]  strongly agree

#### **Personal Financial Management Practice**

#### **Cash management**

#### I follow a weekly or monthly budget

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### = I don't / don't have

#### 4 **=** Typical of me

#### I use banking account that pays me interest

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### **=** Typical of me

#### Sometimes I write bad cheques or one with insuffient funds

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I usualy live from current month salary to the following month salary

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

####  I save receipts of major purchases

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I estimate household income and expenses

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### Once a year, I estimate my household net worth (total asset - total liabilities)

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I review and evaluate my spending habits

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I write down where and how my money is spent

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I regularly set aside money for large expected expenses (like insurance or taxes).

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### **Finance Management**

#### Currently I have \_?\_\_ number of sharia credit cards

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I usually do not pay the total balance on my sharia credit card, but instead just make a minimum or partial payment

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I get myself into more debt each year to pay off the previous years finance

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I obtain cash advances in order to pay my sharia credit balances.

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### My use of sharia credit cards increases with each year.

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I rarely pay finance charges

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I pay my bills as due

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I make payments on large finances as on scheduled

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I compare my sharia credit card receipts with my monthly statements

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I sometimes receive overdue notice because of late or missed payments.

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### **Retirement and Estate Planning**

#### I plan out how I want my belogings to be divided up in case something ever happens to me (e.g., use a will)

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I review my will periodically

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I contribute annually to a retirement savings plan (e.g., EPF, Pension)

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### Saya menggunakan jasa perencana keuangan bersertifikat untuk merencanakan masa pensiun saya. I use the services of a certified financial planner to plan my retirement

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I take advantage of compounding interest to start saving for my retirement

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### **Risk Management**

#### I regularly set money aside for possible unexpected expenses.

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I adequately insured my personal property (such as home, furnishings or other personal possessions).

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### Each year I review the adequacy of the insurance coverage I have.

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I have trouble meeting monthly health care expenses, including premiums for health insurance.

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I take advantage of life insurance to create wealth

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### ***General Management***

#### I create financial goals

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I make plans on how to reach my financial goals

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I set specific financial goals for the future (e.g., buy a new car in two years).

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I know roughly how much money I need during retirement

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me

#### I regularly discuss financial goals with my spouse.

#### 1 = Strongly not typical of me

#### 2 = Not typical of me

#### 3 = I don't / don't have

#### 4 **=** Typical of me