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# LAMPIRAN



# **LAMPIRAN 1**

## **RUMUSAN KUESIONER**



# Survei Perilaku Keuangan Pengurus Organisasi Agama Islam di Indonesia

Assalamualaikum WR.WB.

Perkenalkan, nama saya Djamila Abbas, mahasiswa Program Doktor Ilmu Ekonomi, Universitas Hasanuddin. Izinkan saya meminta kesediaan bapak dan ibu untuk mengisi formulir kuesioner daring ini sebagai syarat untuk tugas akhir di pendidikan saya. Survei ini terdiri dari 33 pertanyaan, yang diperkirakan memerlukan waktu 10-15 menit dalam pengisiannya. Untuk menjaga identitas pengisi, kami tidak akan merekam nama responden di kuesioner ini. Bantuan Bapak dan Ibu sangat kami harapkan bagi penyelesaian pendidikan saya.

Terima kasih

Walaikumsalam WR.WB.

\* Wajib

## Data Pengisi

### 1. Jenis Kelamin \*

*Tandai satu oval saja.*

Pria

Wanita

### 2. Tingkat pendidikan \*

*Tandai satu oval saja.*

SD-SLTP

SMA Atau sederajat

Sarjana

Magister

Doktoral

## 3. Organisasi keagamaan yang diikuti \*

*Tandai satu oval saja.*

- Muhammadiyah
- Nahdlatul Ulama
- Wahdah Islamiyah
- Hidayatullah
- Persis
- lain-lain

## 4. Jumlah anggota keluarga \*

*Tandai satu oval saja.*

- 2 orang
- 3 orang
- 4 orang
- 5 orang
- di atas 6 orang

## 5. Usia \*

*Tandai satu oval saja.*

- di bawah 20 tahun
- 21-30 tahun
- 30-40 tahun
- 40-50 tahun
- di atas 6 orang

## 6. Pendapatan bulanan \*

*Tandai satu oval saja.*

- di bawah 2 juta rupiah
- 2-3 juta rupiah
- 4-5 juta rupiah
- 6-10 juta rupiah
- Di atas 10 juta

## 7. Sumber pendapatan utama keluarga \*

*Tandai satu oval saja.*

- Suami
- Istri
- Suami dan Istri
- Anak
- Semua bekerja

Uang

Bagian ini berisikan 11 pernyataan yang diukur menggunakan skala Likert. Mohon kesediaannya untuk memilih dari 1 (sangat tidak setuju) hingga 5 (sangat setuju).

## 8. Uang adalah faktor terpenting dalam kehidupan kita \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

9. Memiliki banyak uang itu baik \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

10. Memiliki banyak uang itu penting \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

11. Uang adalah akar banyak kejahatan \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

12. Uang pasti hilang bila dibelanjakan \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

13. Memiliki banyak uang merupakan sumber pencapaian \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

14. Memiliki banyak uang adalah tujuan saya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

15. Saya berhati-hati dengan uang saya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

16. Saya mengatur uang dengan hati-hati \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

17. Uang adalah sumber kebebasan dan kemandirian \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

18. Amat penting untuk memiliki banyak uang di bank \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Kontrol  
keuangan  
control

Bagian ini berisikan 8 pernyataan yang diukur menggunakan skala Likert. Mohon kesediaannya untuk memilih dari 1 (sangat tidak setuju) hingga 5 (sangat setuju).

19. Saya mengendalikan sendiri pengelolaan keuangan saya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

20. Saya tidak akan mampu menyelesaikan masalah saya sendiri \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

21. Saya merasa kehidupan sering mempermainkan saya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

22. Saya sulit mengubah hal penting di hidup saya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

23. Saya bisa melakukan segala sesuatu yang saya inginkan \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju



24. Masa depan ada di tangan saya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

25. Saya sering sulit menyelesaikan masalah saya sendiri \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

26. Saya sulit mengontrol hal-hal yang terjadi pada diri saya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Perilaku  
Keuangan

Bagian ini berisikan 5 pernyataan yang diukur menggunakan skala Likert. Mohon kesediaannya untuk memilih dari 1 (sangat tidak setuju) hingga 5 (sangat setuju).

27. Saya mampu mengelola keuangan saya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

28. Saya membayar tagihan tepat waktu \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

29. Saya merencanakan target keuangan ke depan \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

30. Saya menyiapkan seluruh kebutuhan saya, keluarga, ataupun organisasi saya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

31. Saya rajin menyimpan uang \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Sikap  
Keuangan

Bagian ini berisikan 5 pernyataan yang diukur menggunakan skala Likert. Mohon kesediaannya untuk memilih dari 1 (sangat tidak setuju) hingga 5 (sangat setuju).

32. Lebih menyenangkan menghabiskan uang daripada menyimpannya di jangka panjang \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

33. Hidup harus dimaksimalkan di hari ini, dan bukannya hari esok \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

34. Fungsi uang adalah untuk dibelanjakan \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

35. Saya bersedia mengambil risiko untuk meningkatkan jumlah aset saya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

36. Uang penting, karenanya saya rela berkorban untuk mendapatkannya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Perilaku  
Etis

Bagian ini berisikan 6 pernyataan yang diukur menggunakan skala Likert. Mohon kesediaannya untuk memilih dari 1 (sangat tidak setuju) hingga 5 (sangat setuju).

37. Menurut saya, keuntungan dan tanggung jawab sosial organisasi harus beriringan \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

38. Berperilaku etis akan menghasilkan kebaikan bagi organisasi \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

39. Kesuksesan organisasi juga diukur dari pertanggungjawaban sosialnya \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

40. Kepuasan pihak-pihak yang terkait dengan organisasi saya adalah hal utama \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

41. Organisasi agama juga harus mampu menguntungkan dengan segala cara \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

42. Menjadi organisasi agama yang keuangannya sehat lebih penting dibandingkan menjadi organisasi yang beretika \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Agama

Bagian ini berisikan 7 pernyataan yang diukur menggunakan skala Likert. Mohon kesediaannya untuk memilih dari 1 (sangat tidak setuju) hingga 5 (sangat setuju).

43. Agama saya mengontrol apa yang saya konsumsi \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

44. Saya tidak boleh mendapatkan sesuatu secara haram \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

45. Agama saya mengontrol jasa apa yang boleh saya pilih \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju



46. Pilihan hidup saya berdasarkan aturan Islam \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

47. Saya mengalokasikan waktu untuk menyendiri dan berdoa \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

48. Saya percaya bahwa ajaran Islam adalah sumber keamanan hidup \*

*Tandai satu oval saja.*

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

**LAMPIRAN 2**

**TABULASI DATA**

**PENELITIAN**

Waktu	Jenis Kelamin	Tingkat pendidikan	Organisasi keagamaan	Jumlah anggota keluar	Usia	Pendapatan bulanan	Sumber pendapatan ut	Memiliki banyak uang	Memiliki banyak uang	Uang adalaha akar ban	Uang pasia hilang bila	Memiliki banyak uang
3/4/2021	17:10:53 Pria	Magister	Hidayatullah	5 orang	30-40 tahun	2-3 juta rupiah	Suami	Setuju	Setuju	Neiral	Neiral	Tidak Setuju
3/4/2021	17:18:16 Pria	SMA Atau sederajat	Hidayatullah	3 orang	21-30 tahun	6-10 juta rupiah	Suami	Setuju	Setuju	Neiral	Neiral	Neiral
3/4/2021	17:19:25 Pria	Magister	Hidayatullah	4 orang	30-40 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Sangat Setuju	Neiral	Sangat Setuju	Tidak Setuju
3/4/2021	17:30:25 Wanita	Sarjana	Hidayatullah	4 orang	30-40 tahun	2-3 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	17:37:42 Pria	Magister	Hidayatullah	3 orang	40-50 tahun	2-3 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	17:44:45 Pria	Sarjana	Hidayatullah	3 orang	30-40 tahun	2-3 juta rupiah	Semua bekerja	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	17:52:23 Pria	Sarjana	Nahdlatul Ulama	5 orang	21-30 tahun	di bawah 2 juta rupiah	Suami dan istri	Neiral	Sangat tidak setuju	Neiral	Neiral	Sangat tidak setuju
3/4/2021	17:56:26 Pria	Magister	Hidayatullah	5 orang	30-40 tahun	4-5 juta rupiah	Suami dan istri	Neiral	Neiral	Neiral	Neiral	Neiral
3/4/2021	18:10:30 Wanita	Doktor	Muhammadiyah	3 orang	40-50 tahun	Di atas 10 juta	Suami dan istri	Sangat Setuju	Sangat Setuju	Setuju	Tidak Setuju	Setuju
3/4/2021	18:14:20 Pria	SMA Atau sederajat	lain-lain	3 orang	30-40 tahun	Di atas 10 juta	Suami	Sangat Setuju	Sangat Setuju	Setuju	Setuju	Tidak Setuju
3/4/2021	18:17:04 Pria	Sarjana	Hidayatullah	4 orang	30-40 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Setuju	Setuju	Setuju
3/4/2021	18:17:22 Wanita	Sarjana	Muhammadiyah	4 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Neiral	Neiral	Neiral	Neiral	Neiral
3/4/2021	18:21:42 Pria	Magister	Hidayatullah	3 orang	21-30 tahun	di bawah 2 juta rupiah	Suami dan istri	Setuju	Setuju	Setuju	Setuju	Setuju
3/4/2021	18:23:23 Pria	Sarjana	lain-lain	4 orang	30-40 tahun	6-10 juta rupiah	Suami	Sangat Setuju	Sangat Setuju	Sangat Setuju	Sangat Setuju	Sangat Setuju
3/4/2021	18:47:54 Pria	Sarjana	Hidayatullah	4 orang	40-50 tahun	4-5 juta rupiah	Suami dan istri	Sangat Setuju	Sangat Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	18:47:54 Pria	Sarjana	Hidayatullah	4 orang	40-50 tahun	4-5 juta rupiah	Suami dan istri	Sangat Setuju	Sangat Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	18:52:16 Pria	Sarjana	Hidayatullah	5 orang	40-50 tahun	6-10 juta rupiah	Suami	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Setuju
3/4/2021	18:52:16 Pria	Magister	Hidayatullah	5 orang	40-50 tahun	6-10 juta rupiah	Suami	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Setuju
3/4/2021	19:14:01 Pria	Magister	Nahdlatul Ulama	di atas 6 orang	di atas 6 orang	6-10 juta rupiah	Suami	Setuju	Setuju	Setuju	Tidak Setuju	Setuju
3/4/2021	19:14:01 Pria	Magister	Nahdlatul Ulama	di atas 6 orang	di atas 6 orang	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Setuju	Tidak Setuju	Setuju
3/4/2021	19:18:27 Wanita	Sarjana	Muhammadiyah	di atas 6 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Sangat Setuju	Sangat Setuju	Sangat Setuju	Setuju
3/4/2021	19:39:23 Pria	Sarjana	lain-lain	2 orang	30-40 tahun	6-10 juta rupiah	Suami dan istri	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Neiral
3/4/2021	19:39:23 Pria	Sarjana	lain-lain	2 orang	30-40 tahun	6-10 juta rupiah	Suami dan istri	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Neiral
3/4/2021	19:48:30 Wanita	Sarjana	lain-lain	2 orang	30-40 tahun	Di atas 10 juta	Suami	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Neiral
3/4/2021	19:48:30 Wanita	Sarjana	lain-lain	2 orang	30-40 tahun	Di atas 10 juta	Suami	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Neiral
3/4/2021	20:09:09 Wanita	Sarjana	Muhammadiyah	5 orang	40-50 tahun	Di atas 10 juta	Suami dan istri	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	20:09:09 Wanita	Sarjana	Muhammadiyah	5 orang	40-50 tahun	Di atas 10 juta	Suami dan istri	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	20:10:21 Pria	Magister	Hidayatullah	di atas 6 orang	di atas 6 orang	4-5 juta rupiah	Suami	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	20:10:21 Pria	Magister	Hidayatullah	di atas 6 orang	di atas 6 orang	4-5 juta rupiah	Suami	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	20:48:52 Wanita	Sarjana	Muhammadiyah	4 orang	40-50 tahun	2-3 juta rupiah	istri	Sangat tidak setuju	Sangat tidak setuju	Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	20:48:52 Wanita	Sarjana	Muhammadiyah	4 orang	40-50 tahun	2-3 juta rupiah	istri	Sangat tidak setuju	Sangat tidak setuju	Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	20:50:42 Pria	Sarjana	Wahdah Islamiyah	di atas 6 orang	30-40 tahun	6-10 juta rupiah	Suami dan istri	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	20:50:42 Pria	Sarjana	Wahdah Islamiyah	di atas 6 orang	30-40 tahun	6-10 juta rupiah	Suami dan istri	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	20:59:52 Wanita	Magister	Muhammadiyah	di atas 6 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Sangat Setuju	Sangat Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	21:01:51 Wanita	Sarjana	Muhammadiyah	5 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Sangat Setuju	Sangat Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/4/2021	21:11:11 Wanita	Sarjana	Muhammadiyah	5 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Sangat tidak setuju
3/4/2021	22:12:41 Wanita	Magister	Muhammadiyah	2 orang	40-50 tahun	4-5 juta rupiah	Suami dan istri	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Neiral
3/5/2021	02:26:26 Wanita	Magister	Muhammadiyah	4 orang	40-50 tahun	4-5 juta rupiah	Suami dan istri	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Neiral
3/5/2021	02:26:26 Wanita	Magister	Muhammadiyah	4 orang	40-50 tahun	4-5 juta rupiah	Suami dan istri	Neiral	Neiral	Tidak Setuju	Tidak Setuju	Neiral
3/5/2021	1:09:16 Pria	Magister	Muhammadiyah	5 orang	40-50 tahun	Di atas 10 juta	Suami dan istri	Sangat Setuju	Sangat Setuju	Tidak Setuju	Tidak Setuju	Sangat Setuju
3/5/2021	4:54:18 Pria	Doktor	lain-lain	4 orang	30-40 tahun	Di atas 10 juta	Suami dan istri	Setuju	Setuju	Neiral	Neiral	Setuju
3/5/2021	6:21:15 Pria	SMA Atau sederajat	lain-lain	5 orang	40-50 tahun	4-5 juta rupiah	Suami	Setuju	Setuju	Sangat Setuju	Sangat Setuju	Tidak Setuju
3/5/2021	9:21:48 Pria	Sarjana	lain-lain	4 orang	40-50 tahun	Di atas 10 juta	Suami dan istri	Setuju	Setuju	Neiral	Neiral	Tidak Setuju
3/5/2021	10:14:02 Pria	Magister	lain-lain	2 orang	30-40 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Neiral	Neiral	Neiral
3/5/2021	11:44:17 Pria	Doktor	Muhammadiyah	3 orang	40-50 tahun	2-3 juta rupiah	Suami dan istri	Sangat Setuju	Sangat Setuju	Sangat tidak setuju	Tidak Setuju	Setuju
3/5/2021	11:46:38 Pria	Magister	Nahdlatul Ulama	3 orang	30-40 tahun	2-3 juta rupiah	Suami dan istri	Setuju	Setuju	Neiral	Neiral	Setuju
3/5/2021	12:16:45 Pria	Doktor	lain-lain	4 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Setuju
3/5/2021	13:25:25 Wanita	Magister	Nahdlatul Ulama	3 orang	30-40 tahun	2-3 juta rupiah	Suami dan istri	Setuju	Setuju	Sangat tidak setuju	Sangat tidak setuju	Setuju
3/5/2021	13:46:29 Wanita	SMA Atau sederajat	Nahdlatul Ulama	5 orang	30-40 tahun	2-3 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/5/2021	14:41:51 Wanita	SMA Atau sederajat	Muhammadiyah	5 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/5/2021	14:41:51 Wanita	SMA Atau sederajat	Muhammadiyah	5 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/5/2021	15:11:57 Wanita	Magister	lain-lain	2 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Setuju	Tidak Setuju	Tidak Setuju
3/5/2021	15:12:36 Wanita	Magister	lain-lain	2 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Setuju	Tidak Setuju	Tidak Setuju
3/5/2021	15:29:24 Pria	Magister	Nahdlatul Ulama	3 orang	30-40 tahun	Di atas 10 juta	Suami	Setuju	Setuju	Neiral	Neiral	Tidak Setuju
3/5/2021	15:33:10 Wanita	Doktor	lain-lain	di atas 6 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Neiral	Neiral	Tidak Setuju
3/5/2021	15:45:27 Pria	SMA Atau sederajat	Nahdlatul Ulama	5 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Neiral	Neiral	Tidak Setuju
3/5/2021	15:48:12 Wanita	Magister	lain-lain	3 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/5/2021	15:49:09 Wanita	Doktor	lain-lain	3 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/5/2021	16:19:25 Pria	SD-SLTP	Wahdah Islamiyah	4 orang	30-40 tahun	2-3 juta rupiah	Suami dan istri	Setuju	Setuju	Neiral	Neiral	Tidak Setuju
3/5/2021	17:22:49 Pria	Magister	lain-lain	3 orang	30-40 tahun	2-3 juta rupiah	Suami dan istri	Setuju	Setuju	Neiral	Neiral	Tidak Setuju
3/5/2021	19:11:08 Pria	Doktor	Muhammadiyah	4 orang	40-50 tahun	2-3 juta rupiah	Suami dan istri	Sangat Setuju	Sangat Setuju	Setuju	Tidak Setuju	Tidak Setuju
3/5/2021	19:42:16 Wanita	Sarjana	Muhammadiyah	3 orang	30-40 tahun	2-3 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Neiral
3/5/2021	19:42:28 Wanita	Sarjana	Muhammadiyah	5 orang	40-50 tahun	2-3 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Neiral
3/5/2021	19:45:39 Wanita	Magister	Muhammadiyah	5 orang	40-50 tahun	2-3 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Tidak Setuju
3/5/2021	19:52:27 Wanita	Sarjana	Muhammadiyah	4 orang	30-40 tahun	4-5 juta rupiah	Suami dan istri	Setuju	Setuju	Sangat Setuju	Sangat Setuju	Tidak Setuju
3/5/2021	19:52:27 Wanita	Magister	Muhammadiyah	4 orang	30-40 tahun	4-5 juta rupiah	Suami dan istri	Setuju	Setuju	Sangat Setuju	Sangat Setuju	Tidak Setuju
3/5/2021	19:55:24 Wanita	Doktor	Muhammadiyah	5 orang	40-50 tahun	6-10 juta rupiah	Suami dan istri	Setuju	Setuju	Tidak Setuju	Tidak Setuju	Neiral



































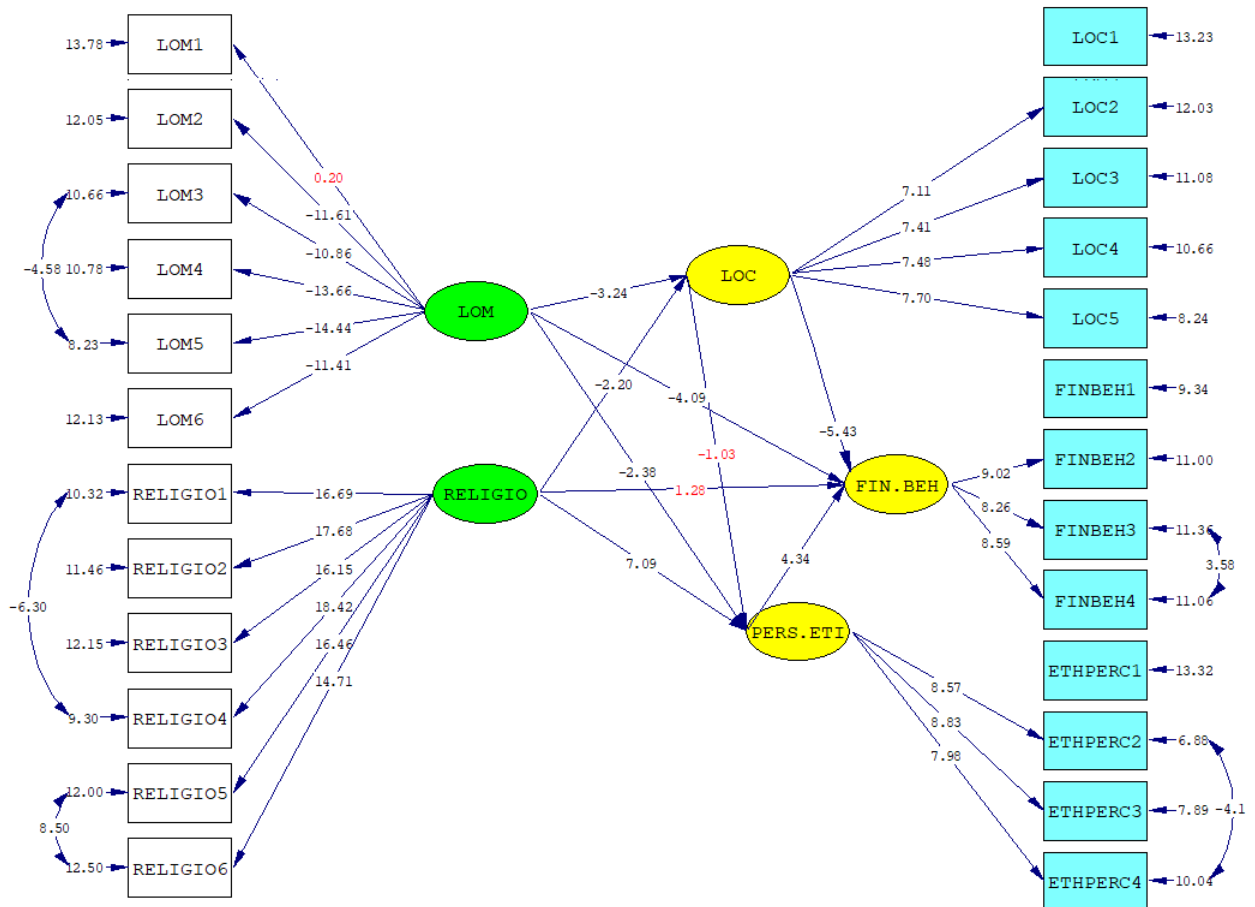
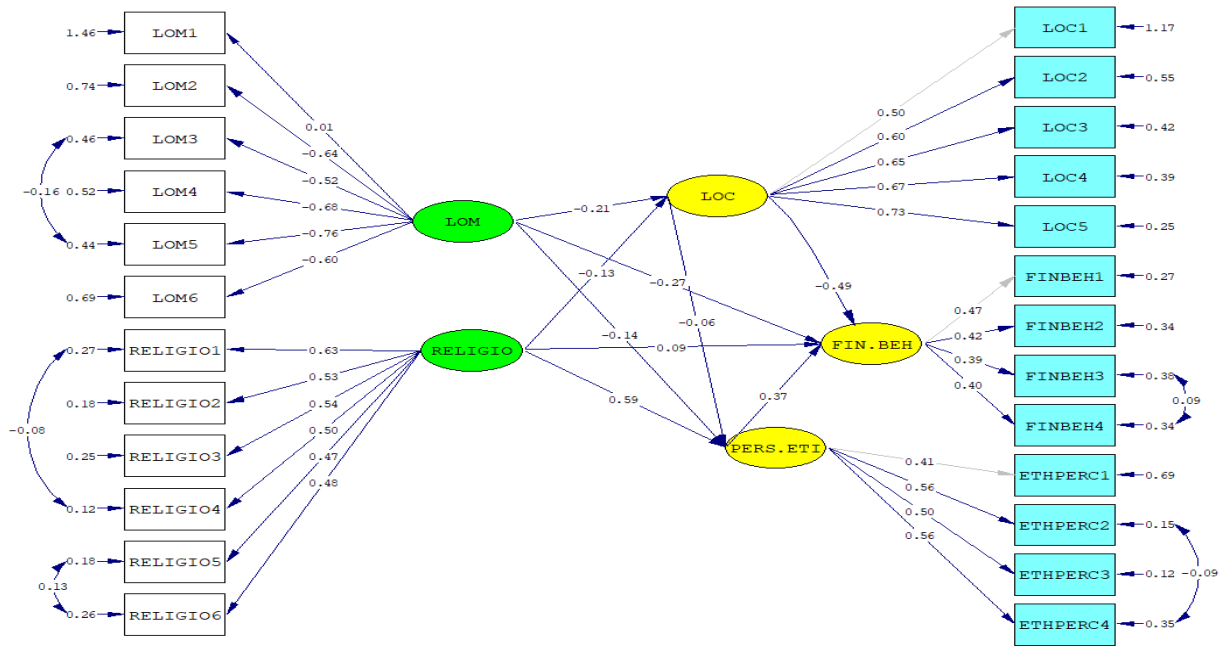








**LAMPIRAN 2**  
**TABULASI DATA**  
**PENELITIAN**





DATE: 8/16/2022  
TIME: 14:17

L I S R E L 10.2 (64 Bit)

BY

Karl G. Jöreskog & Dag Sörbom

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The following lines were read from file D:\Google Drive\tugas dosen lain\Ka  
Mila\disertasi\Lisrel\Lisrel\survei data disertasi final.SPJ:

```
SYSTEM FILE from file 'D:\Google Drive\tugas dosen lain\Ka Mila\disertasi\Lisrel\Lisrel\survei data
disertasi final.dsf'
Sample Size = 380
Latent Variables  LOC PERS.ETI FIN.BEH LOM RELIGIO
Relationships
LOC1 = 0.50*LOC
LOC2 = LOC
LOC3 = LOC
LOC4 = LOC
LOC5 = LOC
FINBEH1 = 0.47*FIN.BEH
FINBEH2 = FIN.BEH
FINBEH3 = FIN.BEH
FINBEH4 = FIN.BEH
ETHPERC1 = 0.41*PERS.ETI
ETHPERC2 = PERS.ETI
ETHPERC3 = PERS.ETI
ETHPERC4 = PERS.ETI
LOM1 = LOM
LOM2 = LOM
LOM3 = LOM
LOM4 = LOM
LOM5 = LOM
LOM6 = LOM
RELIGIO1 = RELIGIO
RELIGIO2 = RELIGIO
RELIGIO3 = RELIGIO
RELIGIO4 = RELIGIO
RELIGIO5 = RELIGIO
RELIGIO6 = RELIGIO
PERS.ETI = LOC
FIN.BEH = LOC PERS.ETI
LOC = LOM RELIGIO
PERS.ETI = LOM RELIGIO
FIN.BEH = LOM RELIGIO
Set the Error Covariance of FINBEH4 and FINBEH3 Free
Set the Error Covariance of ETHPERC4 and ETHPERC2 Free
Set the Error Covariance of LOM5 and LOM3 Free
Set the Error Covariance of RELIGIO4 and RELIGIO1 Free
Set the Error Covariance of RELIGIO6 and RELIGIO5 Free
Path Diagram
LISREL OUTPUT: EF
End of Problem
```

Covariance Matrix

LOC1	LOC2	LOC3	LOC4	LOC5	FINBEH1
-----	-----	-----	-----	-----	-----

LOC1	1.425					
LOC2	0.310	0.910				
LOC3	0.266	0.432	0.852			
LOC4	0.411	0.371	0.427	0.839		
LOC5	0.343	0.437	0.466	0.504	0.782	
FINBEH1	-0.175	-0.137	-0.159	-0.146	-0.198	0.511
FINBEH2	-0.114	-0.163	-0.162	-0.170	-0.181	0.217
FINBEH3	-0.075	-0.085	-0.143	-0.035	-0.104	0.197
FINBEH4	-0.104	-0.065	-0.094	-0.053	-0.115	0.210
ETHPERC1	0.079	-0.001	0.073	0.060	0.065	0.116
ETHPERC2	0.032	-0.114	-0.072	-0.039	-0.096	0.148
ETHPERC3	0.091	-0.019	-0.035	-0.010	-0.062	0.105
ETHPERC4	0.053	-0.044	-0.002	0.049	-0.016	0.130
LOM1	-0.075	-0.074	-0.208	-0.055	-0.095	0.077
LOM2	0.012	0.100	0.112	0.121	0.040	0.085
LOM3	-0.011	-0.050	0.067	-0.029	-0.026	0.148
LOM4	0.016	0.063	0.139	0.138	0.056	0.055
LOM5	0.008	0.221	0.222	0.136	0.148	0.020
LOM6	0.139	0.166	0.146	0.120	0.136	0.029
RELIGIO1	-0.048	-0.108	-0.030	0.009	-0.090	0.124
RELIGIO2	0.019	-0.009	-0.019	0.030	-0.034	0.102
RELIGIO3	-0.015	-0.054	-0.062	0.000	-0.040	0.094
RELIGIO4	-0.023	-0.049	-0.066	-0.044	-0.084	0.072
RELIGIO5	-0.012	-0.005	-0.038	-0.016	-0.070	0.097
RELIGIO6	0.048	0.021	-0.040	0.003	-0.053	0.088

Covariance Matrix

	FINBEH2	FINBEH3	FINBEH4	ETHPERC1	ETHPERC2	ETHPERC3
FINBEH2	0.543					
FINBEH3	0.195	0.556				
FINBEH4	0.194	0.263	0.520			
ETHPERC1	0.048	0.147	0.185	0.877		
ETHPERC2	0.137	0.154	0.129	0.246	0.493	
ETHPERC3	0.105	0.126	0.108	0.198	0.304	0.392
ETHPERC4	0.063	0.154	0.136	0.287	0.257	0.308
LOM1	0.016	0.120	0.000	-0.030	0.032	0.056
LOM2	0.069	0.094	0.113	0.048	0.021	-0.006
LOM3	0.122	0.073	0.106	0.110	0.134	0.103
LOM4	0.009	0.115	0.061	0.146	-0.015	0.019
LOM5	-0.040	0.009	0.042	0.082	-0.041	-0.021
LOM6	0.001	0.077	0.129	0.172	0.022	0.067
RELIGIO1	0.088	0.111	0.110	0.201	0.267	0.244
RELIGIO2	0.074	0.097	0.087	0.115	0.194	0.171
RELIGIO3	0.107	0.097	0.111	0.075	0.210	0.199
RELIGIO4	0.059	0.087	0.088	0.093	0.142	0.132
RELIGIO5	0.043	0.073	0.078	0.102	0.145	0.154
RELIGIO6	0.027	0.086	0.070	0.115	0.149	0.147

Covariance Matrix

	ETHPERC4	LOM1	LOM2	LOM3	LOM4	LOM5
ETHPERC4	0.692					
LOM1	0.017	1.462				
LOM2	0.087	-0.083	1.142			
LOM3	0.130	0.048	0.370	0.733		
LOM4	0.078	0.059	0.456	0.329	0.985	
LOM5	0.048	-0.069	0.449	0.233	0.532	1.016
LOM6	0.132	0.022	0.342	0.299	0.401	0.478
RELIGIO1	0.220	0.082	0.006	0.081	0.011	-0.010
RELIGIO2	0.152	0.025	0.000	0.049	-0.005	-0.010
RELIGIO3	0.167	0.120	-0.003	0.046	-0.024	-0.017
RELIGIO4	0.105	0.055	-0.021	0.022	-0.023	-0.033
RELIGIO5	0.127	0.014	-0.023	0.002	-0.029	-0.021
RELIGIO6	0.122	0.070	-0.025	-0.003	-0.029	-0.010

Covariance Matrix

	LOM6	RELIGIO1	RELIGIO2	RELIGIO3	RELIGIO4	RELIGIO5
LOM6	1.050					
RELIGIO1	0.061	0.660				
RELIGIO2	0.021	0.335	0.456			
RELIGIO3	0.024	0.361	0.262	0.542		

RELIGIO4	0.018	0.231	0.259	0.271	0.373	
RELIGIO5	0.000	0.257	0.273	0.238	0.257	0.400
RELIGIO6	0.035	0.263	0.293	0.244	0.262	0.354

Covariance Matrix

	RELIGIO6
RELIGIO6	0.498

Total Variance = 18.708 Generalized Variance = 0.446559D-08

Largest Eigenvalue = 3.190 Smallest Eigenvalue = 0.079

Condition Number = 6.357

Parameter Specifications

LAMBDA-Y

	LOC	PERS.ETI	FIN.BEH
	-----	-----	-----
LOC1	0	0	0
LOC2	1	0	0
LOC3	2	0	0
LOC4	3	0	0
LOC5	4	0	0
FINBEH1	0	0	0
FINBEH2	0	0	5
FINBEH3	0	0	6
FINBEH4	0	0	7
ETHPERC1	0	0	0
ETHPERC2	0	8	0
ETHPERC3	0	9	0
ETHPERC4	0	10	0

LAMBDA-X

	LOM	RELIGIO
	-----	-----
LOM1	11	0
LOM2	12	0
LOM3	13	0
LOM4	14	0
LOM5	15	0
LOM6	16	0
RELIGIO1	0	17
RELIGIO2	0	18
RELIGIO3	0	19
RELIGIO4	0	20
RELIGIO5	0	21
RELIGIO6	0	22

BETA

	LOC	PERS.ETI	FIN.BEH
	-----	-----	-----
LOC	0	0	0
PERS.ETI	23	0	0
FIN.BEH	24	25	0

GAMMA

	LOM	RELIGIO
	-----	-----
LOC	26	27
PERS.ETI	28	29
FIN.BEH	30	31

PHI

	LOM	RELIGIO
	-----	-----

LOM 0  
 RELIGIO 32 0

PSI

LOC	PERS.ETI	FIN.BEH
-----	-----	-----
33	34	35

THETA-EPS

	LOC1	LOC2	LOC3	LOC4	LOC5	FINBEH1
	-----	-----	-----	-----	-----	-----
LOC1	36					
LOC2	0	37				
LOC3	0	0	38			
LOC4	0	0	0	39		
LOC5	0	0	0	0	40	
FINBEH1	0	0	0	0	0	41
FINBEH2	0	0	0	0	0	0
FINBEH3	0	0	0	0	0	0
FINBEH4	0	0	0	0	0	0
ETHPERC1	0	0	0	0	0	0
ETHPERC2	0	0	0	0	0	0
ETHPERC3	0	0	0	0	0	0
ETHPERC4	0	0	0	0	0	0

THETA-EPS

	FINBEH2	FINBEH3	FINBEH4	ETHPERC1	ETHPERC2	ETHPERC3
	-----	-----	-----	-----	-----	-----
FINBEH2	42					
FINBEH3	0	43				
FINBEH4	0	44	45			
ETHPERC1	0	0	0	46		
ETHPERC2	0	0	0	0	47	
ETHPERC3	0	0	0	0	0	48
ETHPERC4	0	0	0	0	49	0

THETA-EPS

ETHPERC4	-----
ETHPERC4	50

THETA-DELTA

	LOM1	LOM2	LOM3	LOM4	LOM5	LOM6
	-----	-----	-----	-----	-----	-----
LOM1	51					
LOM2	0	52				
LOM3	0	0	53			
LOM4	0	0	0	54		
LOM5	0	0	55	0	56	
LOM6	0	0	0	0	0	57
RELIGIO1	0	0	0	0	0	0
RELIGIO2	0	0	0	0	0	0
RELIGIO3	0	0	0	0	0	0
RELIGIO4	0	0	0	0	0	0
RELIGIO5	0	0	0	0	0	0
RELIGIO6	0	0	0	0	0	0

THETA-DELTA

	RELIGIO1	RELIGIO2	RELIGIO3	RELIGIO4	RELIGIO5	RELIGIO6
	-----	-----	-----	-----	-----	-----
RELIGIO1	58					
RELIGIO2	0	59				
RELIGIO3	0	0	60			
RELIGIO4	61	0	0	62		
RELIGIO5	0	0	0	0	63	
RELIGIO6	0	0	0	0	64	65

Number of Iterations = 36

LISREL Estimates (Maximum Likelihood)

LAMBDA-Y			
	LOC	PERS.ETI	FIN.BEH
	-----	-----	-----
LOC1	0.500	- -	- -
LOC2	0.603 (0.085) 7.113	- -	- -
LOC3	0.654 (0.088) 7.408	- -	- -
LOC4	0.670 (0.090) 7.483	- -	- -
LOC5	0.726 (0.094) 7.699	- -	- -
FINBEH1	- -	- -	0.470
FINBEH2	- -	- -	0.424 (0.047) 9.019
FINBEH3	- -	- -	0.395 (0.048) 8.260
FINBEH4	- -	- -	0.400 (0.047) 8.590
ETHPERC1	- -	0.410	- -
ETHPERC2	- -	0.563 (0.066) 8.574	- -
ETHPERC3	- -	0.499 (0.057) 8.831	- -
ETHPERC4	- -	0.560 (0.070) 7.982	- -

LAMBDA-X		
	LOM	RELIGIO
	-----	-----
LOM1	0.014 (0.068) 0.205	- -
LOM2	-0.637 (0.055) -11.613	- -
LOM3	-0.519 (0.048) -10.863	- -
LOM4	-0.680 (0.050) -13.663	- -

LOM5	-0.756 (0.052) -14.444	- -
LOM6	-0.602 (0.053) -11.413	- -
RELIGIO1	- -	0.627 (0.038) 16.694
RELIGIO2	- -	0.530 (0.030) 17.679
RELIGIO3	- -	0.541 (0.034) 16.148
RELIGIO4	- -	0.501 (0.027) 18.416
RELIGIO5	- -	0.471 (0.029) 16.455
RELIGIO6	- -	0.484 (0.033) 14.714

BETA

	LOC	PERS.ETI	FIN.BEH
	-----	-----	-----
LOC	- -	- -	- -
PERS.ETI	-0.058 (0.056) -1.029	- -	- -
FIN.BEH	-0.489 (0.090) -5.432	0.368 (0.085) 4.337	- -

GAMMA

	LOM	RELIGIO
	-----	-----
LOC	-0.213 (0.066) -3.240	-0.131 (0.060) -2.195
PERS.ETI	-0.135 (0.057) -2.375	0.588 (0.083) 7.086
FIN.BEH	-0.268 (0.066) -4.091	0.095 (0.074) 1.275

Covariance Matrix of ETA and KSI

	LOC	PERS.ETI	FIN.BEH	LOM	RELIGIO
	-----	-----	-----	-----	-----
LOC	1.000				
PERS.ETI	-0.105	1.087			
FIN.BEH	-0.483	0.542	1.106		
LOM	-0.212	-0.129	-0.213	1.000	
RELIGIO	-0.129	0.597	0.380	-0.010	1.000

PHI



(0.029)  
9.338

FINBEH2	--	--	--	--	--	--
FINBEH3	--	--	--	--	--	--
FINBEH4	--	--	--	--	--	--
ETHPERC1	--	--	--	--	--	--
ETHPERC2	--	--	--	--	--	--
ETHPERC3	--	--	--	--	--	--
ETHPERC4	--	--	--	--	--	--

THETA-EPS

	FINBEH2	FINBEH3	FINBEH4	ETHPERC1	ETHPERC2	ETHPERC3
FINBEH2	0.343 (0.031) 11.004					
FINBEH3	--	0.383 (0.034) 11.360				
FINBEH4	--	0.088 (0.025) 3.580	0.343 (0.031) 11.057			
ETHPERC1	--	--	--	0.694 (0.052) 13.322		
ETHPERC2	--	--	--	--	0.148 (0.021) 6.876	
ETHPERC3	--	--	--	--	--	0.121 (0.015) 7.889
ETHPERC4	--	--	--	--	-0.086 (0.021) -4.189	--

THETA-EPS

	ETHPERC4
ETHPERC4	0.351 (0.035) 10.036

Squared Multiple Correlations for Y - Variables

LOC1	LOC2	LOC3	LOC4	LOC5	FINBEH1
0.176	0.400	0.502	0.536	0.675	0.478

Squared Multiple Correlations for Y - Variables

FINBEH2	FINBEH3	FINBEH4	ETHPERC1	ETHPERC2	ETHPERC3
0.367	0.311	0.341	0.208	0.700	0.692

Squared Multiple Correlations for Y - Variables

ETHPERC4



0.493

THETA-DELTA

	LOM1	LOM2	LOM3	LOM4	LOM5	LOM6
LOM1	1.462 (0.106) 13.784					
LOM2	- -	0.736 (0.061) 12.047				
LOM3	- -	- -	0.464 (0.044) 10.658			
LOM4	- -	- -	- -	0.523 (0.048) 10.779		
LOM5	- -	- -	-0.160 (0.035) -4.578	- -	0.444 (0.054) 8.233	
LOM6	- -	- -	- -	- -	- -	0.687 (0.057) 12.133
RELIGIO1	- -	- -	- -	- -	- -	- -
RELIGIO2	- -	- -	- -	- -	- -	- -
RELIGIO3	- -	- -	- -	- -	- -	- -
RELIGIO4	- -	- -	- -	- -	- -	- -
RELIGIO5	- -	- -	- -	- -	- -	- -
RELIGIO6	- -	- -	- -	- -	- -	- -

THETA-DELTA

	RELIGIO1	RELIGIO2	RELIGIO3	RELIGIO4	RELIGIO5	RELIGIO6
RELIGIO1	0.267 (0.026) 10.316					
RELIGIO2	- -	0.176 (0.015) 11.465				
RELIGIO3	- -	- -	0.250 (0.021) 12.152			
RELIGIO4	-0.083 (0.013) -6.297	- -	- -	0.121 (0.013) 9.303		
RELIGIO5	- -	- -	- -	- -	0.178 (0.015) 12.002	
RELIGIO6	- -	- -	- -	- -	0.125 (0.015) 8.495	0.263 (0.021) 12.504

Squared Multiple Correlations for X - Variables

LOM1	LOM2	LOM3	LOM4	LOM5	LOM6
------	------	------	------	------	------

0.000      0.356      0.367      0.469      0.563      0.345

Squared Multiple Correlations for X - Variables

RELIGIO1	RELIGIO2	RELIGIO3	RELIGIO4	RELIGIO5	RELIGIO6
0.595	0.614	0.540	0.675	0.555	0.472

Log-likelihood Values

	Estimated Model	Saturated Model
Number of free parameters(t)	65	325
-2ln(L)	2678.170	2193.792
AIC (Akaike, 1974)*	2808.170	2843.792
BIC (Schwarz, 1978)*	3064.281	4124.347

\*LISREL uses AIC= 2t - 2ln(L) and BIC = tln(N)- 2ln(L)

Goodness-of-Fit Statistics

Degrees of Freedom for (C1)-(C2)	260
Maximum Likelihood Ratio Chi-Square (C1)	484.378 (P = 0.0000)
Browne's (1984) ADF Chi-Square (C2_NT)	483.313 (P = 0.0000)
Estimated Non-centrality Parameter (NCP)	224.378
90 Percent Confidence Interval for NCP	(166.321 ; 290.254)
Minimum Fit Function Value	1.275
Population Discrepancy Function Value (F0)	0.590
90 Percent Confidence Interval for F0	(0.438 ; 0.764)
Root Mean Square Error of Approximation (RMSEA)	0.0477
90 Percent Confidence Interval for RMSEA	(0.0410 ; 0.0542)
P-Value for Test of Close Fit (RMSEA < 0.05)	0.715
Expected Cross-Validation Index (ECVI)	1.617
90 Percent Confidence Interval for ECVI	(1.464 ; 1.790)
ECVI for Saturated Model	1.711
ECVI for Independence Model	10.208
Chi-Square for Independence Model (300 df)	3829.060
Normed Fit Index (NFI)	0.873
Non-Normed Fit Index (NNFI)	0.927
Parsimony Normed Fit Index (PNFI)	0.757
Comparative Fit Index (CFI)	0.936
Incremental Fit Index (IFI)	0.937
Relative Fit Index (RFI)	0.854
Critical N (CN)	248.230
Root Mean Square Residual (RMR)	0.0455
Standardized RMR	0.0589
Goodness of Fit Index (GFI)	0.908
Adjusted Goodness of Fit Index (AGFI)	0.885
Parsimony Goodness of Fit Index (PGFI)	0.726

Total and Indirect Effects

Total Effects of KSI on ETA

	LOM	RELIGIO
LOC	-0.213 (0.066) -3.240	-0.131 (0.060) -2.195
PERS.ETI	-0.123 (0.055) -2.235	0.595 (0.083) 7.148
FIN.BEH	-0.209	0.378

(0.069)	(0.069)
-3.050	5.517

Indirect Effects of KSI on ETA

	LOM	RELIGIO
	-----	-----
LOC	- -	- -
PERS.ETI	0.012 (0.012) 0.987	0.008 (0.008) 0.963
FIN.BEH	0.059 (0.041) 1.458	0.283 (0.059) 4.815

Total Effects of ETA on ETA

	LOC	PERS.ETI	FIN.BEH
	-----	-----	-----
LOC	- -	- -	- -
PERS.ETI	-0.058 (0.056) -1.029	- -	- -
FIN.BEH	-0.510 (0.094) -5.445	0.368 (0.085) 4.337	- -

Largest Eigenvalue of B\*B' (Stability Index) is 0.377

Indirect Effects of ETA on ETA

	LOC	PERS.ETI	FIN.BEH
	-----	-----	-----
LOC	- -	- -	- -
PERS.ETI	- -	- -	- -
FIN.BEH	-0.021 (0.021) -1.031	- -	- -

Total Effects of ETA on Y

	LOC	PERS.ETI	FIN.BEH
	-----	-----	-----
LOC1	0.500	- -	- -
LOC2	0.603 (0.085) 7.113	- -	- -
LOC3	0.654 (0.088) 7.408	- -	- -
LOC4	0.670 (0.090) 7.483	- -	- -
LOC5	0.726 (0.094) 7.699	- -	- -
FINBEH1	-0.240 (0.044) -5.445	0.173 (0.040) 4.337	0.470
FINBEH2	-0.216	0.156	0.424

	(0.041)	(0.037)	(0.047)
	-5.262	4.243	9.019
FINBEH3	-0.202	0.145	0.395
	(0.039)	(0.035)	(0.048)
	-5.124	4.169	8.260
FINBEH4	-0.204	0.147	0.400
	(0.039)	(0.035)	(0.047)
	-5.200	4.210	8.590
ETHPERC1	-0.024	0.410	- -
	(0.023)		
	-1.029		
ETHPERC2	-0.032	0.563	- -
	(0.031)	(0.066)	
	-1.034	8.574	
ETHPERC3	-0.029	0.499	- -
	(0.028)	(0.057)	
	-1.034	8.831	
ETHPERC4	-0.032	0.560	- -
	(0.031)	(0.070)	
	-1.033	7.982	

Indirect Effects of ETA on Y

	LOC	PERS.ETI	FIN.BEH
	-----	-----	-----
LOC1	- -	- -	- -
LOC2	- -	- -	- -
LOC3	- -	- -	- -
LOC4	- -	- -	- -
LOC5	- -	- -	- -
FINBEH1	-0.240	0.173	- -
	(0.044)	(0.040)	
	-5.445	4.337	
FINBEH2	-0.216	0.156	- -
	(0.041)	(0.037)	
	-5.262	4.243	
FINBEH3	-0.202	0.145	- -
	(0.039)	(0.035)	
	-5.124	4.169	
FINBEH4	-0.204	0.147	- -
	(0.039)	(0.035)	
	-5.200	4.210	
ETHPERC1	-0.024	- -	- -
	(0.023)		
	-1.029		
ETHPERC2	-0.032	- -	- -
	(0.031)		
	-1.034		
ETHPERC3	-0.029	- -	- -
	(0.028)		
	-1.034		
ETHPERC4	-0.032	- -	- -
	(0.031)		
	-1.033		

Total Effects of KSI on Y

	LOM	RELIGIO
	-----	-----
LOC1	-0.107 (0.033) -3.240	-0.065 (0.030) -2.195
LOC2	-0.129 (0.038) -3.424	-0.079 (0.035) -2.250
LOC3	-0.139 (0.040) -3.456	-0.086 (0.038) -2.259
LOC4	-0.143 (0.041) -3.464	-0.088 (0.039) -2.261
LOC5	-0.155 (0.044) -3.491	-0.095 (0.042) -2.269
FINBEH1	-0.098 (0.032) -3.050	0.178 (0.032) 5.517
FINBEH2	-0.089 (0.029) -3.016	0.160 (0.030) 5.327
FINBEH3	-0.083 (0.028) -2.990	0.149 (0.029) 5.184
FINBEH4	-0.084 (0.028) -3.004	0.151 (0.029) 5.262
ETHPERC1	-0.050 (0.023) -2.235	0.244 (0.034) 7.148
ETHPERC2	-0.069 (0.030) -2.294	0.335 (0.033) 10.253
ETHPERC3	-0.061 (0.027) -2.290	0.297 (0.030) 9.965
ETHPERC4	-0.069 (0.030) -2.281	0.333 (0.036) 9.283

Time used 0.234 seconds