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## Lampiran

### Koefisien Jalur

Variabel	X1 (Literasi Keuangan)	X2 (Budaya)	Y1 (Perilaku Keuangan)	Y2 (Keputusan Investasi)	Y3 (KInerja Wirausaha)
X1 (Literasi Keuangan)			0.623	0.621	0.469
X2 (Budaya)			0.111	0.040	0.126
Y1 (Perilaku Keuangan)				0.003	0.185
Y2 (Keputusan Investasi)					0.097
Y3 (KInerja Wirausaha)					

### Outer Loading

Item	X1 (Literasi Keuangan)	X2 (Budaya)	Y1 (Perilaku Keuangan)	Y2 (Keputusan Investasi)	Y3 (Kinerja Wirausaha)
X1.1	0.764				
X1.2	0.774				
X1.3	0.790				
X1.4	0.792				
X1.5	0.796				
X1.6	0.753				
X1.7	0.770				
X2.1		0.761			
X2.2		0.748			
X2.3		0.772			
X2.4		0.743			
X2.5		0.767			
X2.6		0.760			
X2.7		0.749			
Y1.1			0.738		
Y1.2			0.736		
Y1.3			0.711		
Y1.4			0.774		
Y1.5			0.771		
Y1.6			0.739		
Y1.7			0.737		
Y2.1				0.720	

Y2.2				0.724	
Y2.3				0.704	
Y2.4				0.728	
Y2.5				0.712	
Y2.6				0.749	
Y2.7				0.769	
Y3.1					0.761
Y3.2					0.749
Y3.3					0.764
Y3.4					0.764
Y3.5					0.758
Y3.6					0.799
Y3.7					0.819

### Outer Weight

Item	X1 (Literasi Keuangan)	X2 (Budaya)	Y1 (Perilaku Keuangan)	Y2 (Keputusan Investasi)	Y3 (KInerja Wirausaha)
X1.1	0.181				
X1.2	0.194				
X1.3	0.186				
X1.4	0.187				
X1.5	0.185				
X1.6	0.171				
X1.7	0.183				
X2.1		0.169			
X2.2		0.183			
X2.3		0.206			
X2.4		0.201			
X2.5		0.173			
X2.6		0.174			
X2.7		0.215			
Y1.1			0.193		
Y1.2			0.181		
Y1.3			0.192		
Y1.4			0.211		
Y1.5			0.194		
Y1.6			0.189		
Y1.7			0.183		

Y2.1				0.174	
Y2.2				0.191	
Y2.3				0.200	
Y2.4				0.206	
Y2.5				0.205	
Y2.6				0.193	
Y2.7				0.202	
Y3.1					0.182
Y3.2					0.172
Y3.3					0.178
Y3.4					0.184
Y3.5					0.180
Y3.6					0.198
Y3.7					0.197

### Variabel Laten

ID Kasus	X1 (Literasi Keuangan)	X2 (Budaya)	Y1 (Perilaku Keuangan)	Y2 (Keputusan Investasi)	Y3 (Kinerja Wirausaha)
1	1.033	1.493	0.224	0.892	1.001
2	0.677	0.409	0.016	0.236	0.890
3	-2.068	-1.796	-1.405	-2.385	-1.751
4	0.367	0.436	0.027	0.006	0.040
5	0.858	0.459	0.847	1.143	-2.082
6	-0.009	-1.065	1.062	-0.420	0.513
7	1.451	1.281	0.618	1.127	0.887
8	-1.871	1.234	-2.029	-2.141	-2.124
9	0.420	-1.965	1.245	0.233	0.514
10	-0.209	1.274	0.409	0.012	1.053
11	-0.396	1.279	-0.587	-0.003	0.444
12	-1.469	-1.348	-1.809	-2.167	-1.583
13	0.396	0.413	0.825	0.049	0.916
14	0.218	0.407	1.027	-0.391	0.242
15	0.391	-0.167	1.069	0.477	1.224
16	-1.874	-1.420	-1.416	-1.490	-1.297
17	0.377	0.814	0.858	-0.654	0.246
18	1.226	1.234	1.066	1.143	1.045
19	-0.021	1.439	0.676	0.233	0.048
20	-1.868	1.277	1.238	-1.966	-1.381

21	-0.236	0.853	0.833	0.234	0.407
22	-0.022	0.640	0.663	0.206	0.200
23	0.367	0.244	0.036	-0.019	-0.002
24	0.620	-1.625	0.654	0.857	1.048
25	0.398	0.894	-0.357	-0.003	0.434
26	-0.408	1.274	0.001	-0.394	0.200
27	-1.877	-1.551	-1.842	-1.522	-1.717
28	0.641	0.646	0.829	0.701	0.665
29	0.614	-0.766	0.229	0.287	0.819
30	0.194	-0.152	0.639	0.434	0.226
31	-0.047	0.428	0.617	0.682	0.011
32	-1.663	-1.784	-2.236	-2.183	-1.917
33	0.838	0.609	0.409	-0.212	0.236
34	0.625	0.450	0.198	0.014	0.454
35	0.224	0.894	0.442	0.225	0.095
36	1.041	0.813	1.040	0.704	1.269
37	1.042	0.624	0.628	0.035	0.869
38	-1.861	-1.599	-2.032	-2.386	-1.323
39	0.408	0.684	-0.188	0.282	1.074
40	0.211	0.255	0.022	-0.443	0.428
41	0.840	1.075	0.620	1.138	0.911
42	0.002	0.452	1.066	-0.003	-0.113
43	1.451	0.871	1.037	0.885	1.421
44	0.414	0.848	0.459	-0.645	0.656
45	-2.303	1.439	-1.816	-1.968	-2.119
46	0.618	1.646	1.062	0.903	0.825
47	-0.207	0.897	0.833	0.458	-0.026
48	-0.395	0.228	0.433	0.718	-0.338
49	0.414	-0.017	0.650	-0.010	0.436
50	1.062	1.211	0.843	1.111	1.444
51	-0.231	0.243	-0.171	-0.443	0.441
52	-2.087	-1.648	-2.032	-1.966	-1.554
53	0.008	0.231	0.234	-0.195	0.215
54	1.241	0.910	0.841	0.721	1.265
55	1.250	0.053	0.074	0.224	-0.131
56	-0.424	0.477	0.200	0.227	0.076
57	-1.847	1.470	-2.035	-2.358	1.256
58	-0.024	-0.367	0.603	0.474	-1.890
59	0.414	0.678	0.850	0.461	0.410



60	0.414	-0.493	0.260	-0.177	1.048
61	0.202	-0.354	-0.609	0.006	0.081
62	1.648	0.856	1.051	1.092	1.471
63	-1.854	-1.800	-2.649	1.328	-1.717
64	-0.009	-0.170	-0.382	0.024	0.042
65	0.002	-0.356	-0.591	-0.412	0.618
66	0.844	1.480	1.051	1.370	1.471
67	0.630	0.052	0.435	0.036	0.411
68	-1.864	-1.801	-2.025	1.303	-1.704
69	0.616	0.025	0.822	-0.244	0.266
70	1.067	1.264	0.428	1.138	1.106
71	-0.005	0.191	-0.160	0.457	-0.331
72	0.635	0.220	0.008	-0.837	0.247
73	0.437	-0.138	0.055	-0.010	0.449
74	-1.245	-1.595	-1.849	-1.974	-1.134
75	0.198	0.528	-0.205	0.894	0.820
76	0.211	0.447	0.237	0.193	0.639
77	0.861	-1.824	1.045	0.876	1.027
78	-1.469	-1.389	-2.036	1.536	-1.522
79	0.191	-0.343	0.836	0.460	-0.562
80	-0.422	-0.968	0.274	0.693	0.594
81	1.041	1.058	0.829	0.891	1.040
82	0.414	0.663	0.420	0.672	0.089
83	-0.416	-0.138	0.621	0.678	-0.346
84	-1.875	-1.596	-1.405	-1.950	-1.155
85	0.414	0.704	0.009	-0.418	0.635
86	0.838	0.880	1.048	0.876	1.639
87	0.203	0.257	-0.387	-0.010	-1.914
88	-1.265	-1.962	-1.416	1.354	-1.333
89	0.203	0.025	-0.020	-0.411	0.244
90	0.203	0.657	-0.185	0.041	0.262
91	1.024	-1.539	0.442	0.902	1.618
92	1.218	0.718	0.216	0.040	0.027
93	-2.305	-2.012	-1.630	-2.151	-1.505
94	0.614	0.404	-0.182	0.058	0.284
95	0.641	-0.146	-0.153	-0.170	0.021
96	0.220	0.474	0.621	0.020	-0.344
97	0.026	0.015	-0.196	-0.011	0.635
98	-1.669	1.238	-1.835	-1.289	-2.143

99	1.013	1.669	0.424	0.921	0.678
100	0.612	0.643	-0.171	0.653	0.279
101	0.393	-0.531	0.417	0.188	-1.919
102	0.201	0.422	-0.185	-0.638	0.991
103	-2.083	-1.408	-2.029	1.538	-1.675
104	0.203	0.252	0.226	0.007	0.026
105	0.405	0.434	-0.164	-0.141	0.634
106	1.251	1.496	0.819	0.937	1.444
107	-0.044	0.265	1.033	0.921	0.667
108	0.635	0.246	-0.149	-0.176	-0.196
109	-1.660	-1.377	-2.233	-1.724	-1.520
110	1.663	0.843	1.048	1.322	1.253
111	0.045	-0.124	0.832	0.692	0.053
112	0.614	0.228	-0.401	0.043	0.231
113	-2.503	1.450	-2.024	-2.597	-1.717
114	0.840	0.228	1.048	0.035	-0.087
115	0.818	0.080	0.848	-0.393	-0.158
116	1.049	-0.400	1.022	-0.209	0.202
117	1.237	0.228	0.651	0.710	0.006
118	0.616	0.240	0.625	0.477	0.202
119	0.243	-0.544	0.215	0.693	-0.180
120	0.829	1.073	1.259	0.885	1.232
121	-1.686	1.496	-1.835	1.536	-1.710
122	-0.035	0.038	0.454	0.239	0.857
123	1.061	1.104	1.461	1.309	1.421
124	-0.217	0.297	0.851	-0.002	0.387
125	-0.222	0.040	0.460	0.248	0.436
126	0.835	-0.317	0.026	0.243	0.271
127	0.192	-0.314	0.439	-0.221	0.600
128	1.269	1.061	0.840	1.555	0.856
129	0.170	0.637	-1.011	0.000	0.429
130	-1.653	-2.002	-1.802	-1.522	1.427
131	0.013	-0.130	0.869	0.442	0.610
132	-0.013	-0.186	0.004	0.444	0.662
133	0.419	-0.155	-0.200	0.242	0.643
134	1.038	0.684	0.468	1.127	1.032
135	0.578	-0.153	-0.024	0.435	0.022
136	0.414	0.317	0.030	0.230	0.838
137	-1.475	-2.195	-2.649	1.536	-1.491

138	0.412	0.638	0.632	0.057	-0.130
139	0.011	0.062	-0.401	0.461	0.038
140	1.065	0.828	0.822	0.894	0.694
141	0.211	0.638	0.427	1.120	-0.567
142	-1.906	1.035	-2.248	-1.907	-1.681
143	0.408	-0.382	0.005	-0.638	0.484
144	0.830	0.765	0.223	0.642	0.218
145	1.461	-1.786	1.051	1.102	1.061
146	0.464	0.447	0.249	0.693	0.608
147	0.425	1.462	0.652	0.292	0.014
148	1.039	1.661	0.654	0.870	0.643
149	-1.242	1.004	-1.608	-2.402	-1.746
150	-0.396	0.857	0.853	1.122	0.022
151	0.854	1.279	1.067	0.887	1.045
152	0.239	-0.331	0.428	0.878	0.631
153	0.427	-0.905	0.232	0.458	-0.372
154	0.633	0.627	0.843	0.182	0.247
155	-1.906	-1.570	-1.825	-1.741	1.263
156	0.408	0.857	0.631	0.670	0.247
157	1.670	1.261	0.431	1.122	0.657
158	0.604	0.156	0.037	0.233	-0.307
159	0.182	0.816	0.656	0.423	0.432
160	1.049	0.563	0.065	0.008	0.472
161	-1.467	-1.366	0.625	1.320	1.253
162	1.046	1.468	-1.825	0.876	-1.510
163	-0.644	0.852	0.614	-0.439	0.836
164	-1.045	1.034	0.676	0.010	0.496
165	0.188	1.072	0.675	0.482	0.643
166	-0.644	0.462	0.672	-0.183	0.791
167	-1.460	-2.022	-1.433	-2.182	-1.554
168	-0.038	0.215	0.019	-1.073	-0.087
169	1.043	0.459	0.807	0.014	0.709
170	-0.237	-0.126	-0.019	-0.208	0.432
171	0.208	1.493	1.266	-0.226	0.224
172	-1.888	-2.046	-1.827	1.319	-1.569
173	0.032	0.252	0.448	-0.855	1.221
174	1.233	-1.539	1.023	1.538	1.092
175	0.199	0.420	0.676	-0.623	0.253
176	-1.271	1.470	-2.251	-1.724	-1.302

177	0.392	-0.037	0.235	-0.435	-0.530
178	0.818	1.279	0.843	0.702	1.048
179	-0.012	0.450	0.409	-0.222	0.071
180	-2.103	-1.837	-1.854	-2.140	-0.932
181	0.414	-0.193	-0.181	0.685	0.916
182	0.188	-0.533	-0.379	-0.419	0.594
183	1.452	1.083	1.271	0.885	1.190
184	-1.861	-1.815	-2.258	-1.992	-1.349
185	0.408	0.422	0.405	-0.191	0.076
186	0.414	0.036	-0.197	-0.202	0.437
187	0.621	1.687	0.658	1.138	0.677
188	0.191	0.444	0.643	0.262	-0.535
189	-0.618	0.299	0.825	-0.670	0.040
190	0.192	0.472	0.452	-0.020	-2.300
191	-1.644	-2.003	-1.802	1.538	-1.297
192	1.239	1.070	1.461	0.894	0.833
193	0.612	0.594	0.445	0.450	0.420
194	0.816	0.054	0.639	-0.007	0.467
195	0.632	0.257	0.427	-0.221	-0.209
196	0.818	0.055	0.022	0.214	0.216
197	0.414	0.447	0.445	0.062	0.745
198	-2.294	-1.799	1.461	-2.351	-1.536
199	0.009	0.038	0.028	0.878	1.009
200	1.240	-1.593	1.449	1.309	0.825
201	-0.191	0.024	-0.194	-0.221	0.292
202	0.217	-0.189	-0.214	0.209	1.045
203	-2.104	1.223	-2.250	-1.706	-1.901
204	0.387	-0.331	-0.131	-0.175	-0.087
205	0.827	0.490	0.431	0.721	0.045
206	0.433	0.034	0.241	0.040	0.819
207	-1.674	-2.028	-2.258	-2.202	-1.667
208	0.829	1.279	1.267	0.666	0.862
209	0.635	0.189	0.219	0.407	-0.351
210	0.829	0.227	0.259	-0.005	0.182
211	0.385	-0.138	-0.143	-0.839	0.258
212	-2.081	-1.801	-1.416	-1.706	-1.557
213	1.475	1.484	1.047	0.893	1.048
214	0.410	0.072	0.210	-0.209	-0.092
215	-1.492	-1.417	-2.051	1.538	-1.523

216	0.818	-0.402	-0.142	-0.195	-0.130
217	1.217	0.205	0.224	0.025	0.258
218	0.813	0.663	0.249	0.239	0.578
219	0.612	0.260	0.449	0.456	0.405
220	0.627	1.019	0.861	0.442	0.657
221	-1.265	-1.648	-2.011	-2.202	-2.148
222	0.011	-0.114	-0.207	0.205	-0.339
223	-0.232	-0.521	1.264	0.442	0.182
224	-2.094	-1.812	-2.029	-1.522	-1.381
225	1.058	1.439	1.267	1.105	1.224
226	0.036	0.283	0.226	0.715	0.237
227	0.633	-0.585	-0.182	-0.224	0.281
228	-0.009	0.228	0.023	0.265	0.452
229	-1.442	-1.812	1.263	-1.733	-1.534
230	-0.032	-0.615	-1.011	0.501	-0.756
231	0.625	1.251	1.044	1.128	1.392
232	0.412	0.240	0.237	0.878	0.168
233	-1.686	-1.608	-2.455	-1.732	-1.940
234	0.219	0.217	0.241	-0.289	-0.365
235	1.022	0.867	1.023	1.128	0.825
236	-0.227	0.447	0.841	-0.221	0.027
237	0.616	0.450	0.665	0.040	-0.196
238	-1.663	-1.579	-2.049	-1.952	-1.134
239	0.017	-0.565	0.206	0.652	0.168
240	1.258	0.992	1.032	0.623	1.004
241	0.003	0.505	0.209	0.209	0.568
242	-1.874	-1.988	-2.248	-1.906	-2.143
243	0.834	0.854	1.665	1.143	1.424
244	0.211	-0.019	0.229	0.060	0.040
245	0.002	0.407	0.252	1.555	1.615
246	-0.844	0.459	0.829	0.659	0.240
247	-2.505	-1.417	-1.817	1.538	-1.745
248	0.191	0.044	0.206	0.231	-2.306
249	-0.001	0.016	-0.410	0.249	-0.580
250	1.046	1.085	0.643	0.902	0.649
251	-0.035	0.663	0.665	0.009	-0.165
252	1.030	0.714	0.667	1.303	1.027
253	-1.673	-2.006	-2.247	-2.166	-1.546
254	0.848	1.085	1.045	0.494	1.080

255	0.029	0.897	0.657	0.225	0.206
256	-2.054	-1.784	-1.831	-2.556	-1.535
257	0.392	0.546	0.431	-0.428	0.663
258	-0.031	0.316	0.454	0.501	0.284
259	1.452	0.655	1.041	0.658	1.227
260	-1.883	-1.809	1.238	-2.185	-1.331
261	0.441	0.650	0.213	-0.186	-0.336
262	-0.408	0.664	0.001	0.414	0.442
263	-0.011	-0.399	-0.602	0.248	0.246
264	-0.009	0.204	-0.193	0.193	0.312
265	0.414	0.240	-0.003	0.024	0.176
266	-1.045	-1.417	-1.630	-1.968	-1.575
267	0.213	0.385	0.233	0.024	0.869
268	0.000	-0.129	-0.189	0.023	0.804
269	-1.877	-1.579	-2.459	1.303	-1.731
270	-0.197	0.448	0.205	0.222	0.454
271	1.241	1.468	1.037	0.674	1.269
272	0.387	0.067	0.010	0.472	0.063
273	0.627	0.272	-0.382	0.448	-0.533
274	0.421	0.481	0.420	-0.220	0.644
275	1.253	1.234	0.212	0.692	1.050
276	0.608	0.666	0.237	-0.206	-0.113
277	0.426	1.260	0.862	-0.205	0.024
278	-0.208	0.024	-0.169	0.006	0.245
279	0.630	0.919	1.266	0.033	-0.154
280	-1.684	-1.830	0.796	-2.618	-1.777
281	0.618	0.035	0.013	-0.178	0.846
282	0.419	-0.536	0.023	0.001	0.589
283	0.401	0.297	0.027	0.693	0.636
284	0.414	0.228	-0.160	1.081	-0.118
285	-1.877	-1.826	-2.240	-2.367	-1.523
286	0.415	0.217	0.625	0.041	0.426
287	0.213	-0.127	0.037	0.456	-1.904
288	-2.279	-1.962	-1.610	1.322	-2.138
289	0.213	0.026	0.204	0.459	0.455
290	0.385	0.447	-0.164	0.206	-0.123
291	-0.211	-0.126	0.018	-1.073	0.056
292	0.635	-0.763	1.058	-0.021	0.801
293	0.648	0.027	0.052	0.652	0.239

294	-1.689	-1.774	-1.817	-1.757	-1.310
295	0.616	0.075	0.410	-0.007	0.644
296	0.639	0.038	0.217	0.451	0.455
297	-2.104	-1.976	-2.051	-1.740	-1.940
298	1.226	1.076	1.468	1.111	1.251
299	0.813	0.024	0.041	0.658	0.070
300	0.396	0.273	0.028	0.703	0.278
301	-2.100	-2.013	1.238	-1.722	-1.297
302	0.421	-0.543	0.052	0.674	-0.113
303	0.390	-0.556	0.237	0.068	-0.078
304	0.412	0.016	0.197	0.903	0.234
305	-1.870	-2.005	-2.018	-2.166	-1.303
306	0.847	0.888	0.660	0.903	1.413
307	-1.469	-1.582	-2.029	1.319	-1.557
308	0.185	0.408	0.409	0.458	0.866
309	0.414	0.459	0.610	0.437	0.413
310	0.601	0.280	0.252	0.215	0.807
311	-0.231	-0.368	0.018	0.201	0.441
312	1.058	0.433	1.066	0.661	0.247
313	-1.045	-1.349	-1.416	-1.952	-1.552
314	-0.169	0.257	0.621	0.659	0.657
315	-0.435	0.064	0.030	0.248	0.459
316	1.049	1.059	0.818	0.920	1.056
317	0.407	-0.371	-0.385	0.257	-0.170
318	-2.097	-1.198	-1.649	-2.402	-1.948
319	-0.003	-0.562	-0.200	-0.209	0.072
320	0.000	0.450	0.005	0.440	-0.113
321	0.174	0.663	0.240	-0.010	0.072
322	0.188	-0.136	0.442	0.448	0.258
323	-1.883	-1.389	1.037	-2.218	-1.777
324	0.612	0.221	-0.408	0.656	0.613
325	-0.231	0.009	-0.187	-0.604	0.224
326	-1.675	-1.596	-2.250	1.087	-1.675
327	0.414	0.182	0.220	-0.203	-2.463
328	0.210	0.621	0.226	0.198	-0.183
329	1.452	0.831	0.629	1.319	0.916
330	0.659	-0.775	-0.153	-0.011	0.424
331	-0.021	0.064	0.040	0.207	0.446
332	0.433	0.490	-0.404	0.631	0.833

333	-1.471	-2.221	-1.411	-1.922	-1.333
334	0.819	0.229	0.636	-0.226	0.234
335	0.623	-0.345	-0.382	0.854	-0.246
336	0.642	0.228	0.646	0.448	0.878
337	0.839	1.686	0.417	0.509	0.680
338	-2.265	-1.837	1.464	-2.357	-1.743
339	0.207	-0.368	0.231	0.672	0.011
340	0.403	-0.002	0.075	-0.410	0.437
341	1.271	0.677	0.424	0.719	1.665
342	0.441	0.217	0.220	-0.185	-0.365
343	-1.256	-1.837	1.442	-1.923	-1.552
344	0.825	-0.164	-0.378	0.225	-0.338
345	0.183	-0.126	0.625	0.459	-0.118
346	-0.001	0.228	0.445	-0.637	0.547
347	0.418	0.240	0.252	-0.416	0.437
348	-1.657	-1.585	-1.817	-1.705	-1.730
349	-0.031	-0.167	0.417	-0.197	-0.483
350	-0.217	0.217	-0.215	1.092	0.450
351	0.214	0.258	0.023	0.658	0.345
352	-1.870	-2.412	-2.649	-2.169	-1.507
353	1.038	0.444	0.234	-0.629	0.460
354	-0.200	0.259	-1.017	0.239	0.614
355	0.614	0.487	1.037	0.904	0.820
356	-1.895	-2.053	-1.849	-2.600	-1.919
357	0.617	0.853	0.027	0.417	0.011
358	0.827	0.419	-0.200	0.240	0.423
359	1.252	0.663	0.840	0.670	1.463
360	-2.081	-1.389	1.442	-1.922	-1.297
361	0.818	0.629	0.037	0.201	-2.305
362	0.208	0.678	-0.394	0.853	-0.004
363	-1.657	-2.006	-2.029	-1.941	-1.583
364	1.027	0.258	-0.189	0.274	0.504
365	0.826	0.261	0.639	0.252	0.670
366	-0.012	0.199	0.638	0.213	0.097
367	-0.180	0.651	-0.178	-0.227	0.208
368	0.817	-0.630	-0.160	-0.037	1.022
369	1.013	-1.539	0.413	0.241	0.621
370	-1.880	-1.403	1.249	-1.941	-2.116
371	0.605	1.052	0.848	1.093	1.237



372	0.214	0.171	0.242	-0.028	0.437
373	-0.198	-0.384	-0.602	-0.221	-0.121
374	-1.863	-1.585	-1.637	1.303	-2.137
375	-0.031	-0.399	0.230	0.474	0.602
376	0.608	0.648	0.005	0.464	-1.699
377	-2.301	-1.984	-1.832	-2.175	-1.722
378	0.177	0.061	-0.201	0.058	0.011
379	1.030	1.496	1.033	0.894	1.440
380	0.221	0.447	0.828	0.031	0.299
381	-1.684	-1.374	-2.011	-1.722	-1.728
382	1.027	-0.033	-0.404	-0.420	1.001
383	1.015	1.117	0.840	1.335	1.436
384	0.191	-0.359	-0.346	-0.169	0.405
385	0.216	-0.192	0.258	0.198	0.463
386	-0.645	0.418	-0.369	0.426	0.219
387	-0.001	1.317	0.658	-0.454	0.778
388	0.412	-0.342	-0.182	0.220	0.857
389	-2.081	1.223	-2.017	-2.366	-1.733
390	-0.434	0.690	0.836	0.442	0.499
391	-0.002	-1.769	0.443	0.442	0.314
392	1.030	0.845	-2.029	0.870	1.245
393	0.168	-1.595	0.237	-0.220	-1.510
394	-1.904	-1.976	-1.820	-1.289	-1.940
395	0.003	0.644	0.647	-0.211	0.439
396	-0.012	0.841	-0.188	-0.254	0.278
397	1.272	-1.758	1.023	0.503	0.869
398	-0.209	0.219	-0.193	0.025	-0.365
399	-0.628	0.598	0.052	-0.204	-0.118
400	0.206	-1.979	0.865	0.451	-2.079

### Korelasi Variabel Laten

Variabel	X1 (Literasi Keuangan)	X2 (Budaya)	Y1 (Perilaku Keuangan)	Y2 (Keputusan Investasi)	Y3 (KInerja Wirausaha)
X1 (Literasi Keuangan)	1.000	0.600	0.690	0.647	0.735
X2 (Budaya)	0.600	1.000	0.485	0.414	0.537
Y1 (Perilaku Keuangan)	0.690	0.485	1.000	0.451	0.613
Y2 (Keputusan Investasi)	0.647	0.414	0.451	1.000	0.536

Y3 (KInerja Wirausaha)	0.735	0.537	0.613	0.536	1.000
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### Kovarians Variabel Laten

Variabel	X1 (Literasi Keuangan)	X2 (Budaya)	Y1 (Perilaku Keuangan)	Y2 (Keputusan Investasi)	Y3 (KInerja Wirausaha)
X1 (Literasi Keuangan)	1.000	0.600	0.690	0.647	0.735
X2 (Budaya)	0.600	1.000	0.485	0.414	0.537
Y1 (Perilaku Keuangan)	0.690	0.485	1.000	0.451	0.613
Y2 (Keputusan Investasi)	0.647	0.414	0.451	1.000	0.536
Y3 (KInerja Wirausaha)	0.735	0.537	0.613	0.536	1.000

### Deskripsi Residual Inner Model

Variabel	Rata-Rata	Median	Minimum	Maksimum	Standar Deviasi	Kelebihan Kurtosis	Skewness
Y1 (Perilaku Keuangan)	0.000	-0.038	-2.765	3.091	0.718	4.124	0.992
Y2 (Keputusan Investasi)	0.000	-0.054	-1.665	3.156	0.762	3.504	1.373
Y3 (KInerja Wirausaha)	0.000	0.042	-2.810	2.935	0.650	5.723	-0.687

### Kriteria Kualitas

#### R Square

Uraian	R Square	Adjusted R Square
Y1 (Perilaku Keuangan)	0.484	0.482
Y2 (Keputusan Investasi)	0.420	0.416
Y3 (KInerja Wirausaha)	0.578	0.573

#### f Square

Variabel	X1 (Literasi Keuangan)	X2 (Budaya)	Y1 (Perilaku Keuangan)	Y2 (Keputusan Investasi)	Y3 (KInerja Wirausaha)
X1 (Literasi Keuangan)			0.482	0.287	0.175
X2 (Budaya)			0.015	0.002	0.024
Y1 (Perilaku Keuangan)				0.000	0.042

Y2 (Keputusan Investasi)					<b>0.013</b>
Y3 (KInerja Wirausaha)					

### Validitas dan Reliabilitas Konstruk

Variabel	Cronbach's Alpha	rho_A	Reliabilitas Komposit	Rata-rata Varians Diekstrak (AVE)
X1 (Literasi Keuangan)	<b>0.891</b>	<b>0.891</b>	<b>0.914</b>	<b>0.604</b>
X2 (Budaya)	<b>0.876</b>	<b>0.878</b>	<b>0.904</b>	<b>0.573</b>
Y1 (Perilaku Keuangan)	<b>0.866</b>	<b>0.867</b>	<b>0.897</b>	<b>0.554</b>
Y2 (Keputusan Investasi)	<b>0.854</b>	<b>0.854</b>	<b>0.889</b>	<b>0.533</b>
Y3 (KInerja Wirausaha)	<b>0.888</b>	<b>0.890</b>	<b>0.913</b>	<b>0.599</b>

### Kriteria Fornell-Larcker

Variabel	X1 (Literasi Keuangan)	X2 (Budaya)	Y1 (Perilaku Keuangan)	Y2 (Keputusan Investasi)	Y3 (KInerja Wirausaha)
X1 (Literasi Keuangan)	0.777				
X2 (Budaya)	0.600	0.757			
Y1 (Perilaku Keuangan)	0.690	0.485	0.744		
Y2 (Keputusan Investasi)	0.647	0.414	0.451	0.730	
Y3 (KInerja Wirausaha)	0.735	0.537	0.613	0.536	0.774

### Cross Loadings

Item	X1 (Literasi Keuangan)	X2 (Budaya)	Y1 (Perilaku Keuangan)	Y2 (Keputusan Investasi)	Y3 (KInerja Wirausaha)
X1.1	0.764	0.415	0.535	0.495	0.556
X1.2	0.774	0.454	0.564	0.540	0.597
X1.3	0.790	0.475	0.553	0.511	0.562
X1.4	0.792	0.494	0.525	0.497	0.614
X1.5	0.796	0.494	0.578	0.485	0.556

X1.6	0.753	0.456	0.490	0.464	0.543
X1.7	0.770	0.475	0.508	0.525	0.568
X2.1	0.419	0.761	0.339	0.241	0.375
X2.2	0.466	0.748	0.346	0.297	0.403
X2.3	0.488	0.772	0.397	0.336	0.444
X2.4	0.440	0.743	0.404	0.332	0.415
X2.5	0.425	0.767	0.336	0.290	0.362
X2.6	0.433	0.760	0.334	0.278	0.379
X2.7	0.493	0.749	0.397	0.393	0.447
Y1.1	0.499	0.374	0.738	0.325	0.484
Y1.2	0.482	0.355	0.736	0.307	0.434
Y1.3	0.505	0.359	0.711	0.349	0.453
Y1.4	0.575	0.408	0.774	0.374	0.486
Y1.5	0.540	0.338	0.771	0.318	0.458
Y1.6	0.483	0.348	0.739	0.344	0.463
Y1.7	0.504	0.340	0.737	0.330	0.412
Y2.1	0.417	0.259	0.293	0.720	0.349
Y2.2	0.466	0.301	0.321	0.724	0.374
Y2.3	0.505	0.276	0.318	0.704	0.374
Y2.4	0.488	0.378	0.353	0.728	0.416
Y2.5	0.483	0.345	0.377	0.712	0.416
Y2.6	0.458	0.293	0.320	0.749	0.389
Y2.7	0.480	0.254	0.317	0.769	0.413
Y3.1	0.563	0.385	0.465	0.440	0.761
Y3.2	0.521	0.434	0.438	0.363	0.749
Y3.3	0.543	0.393	0.490	0.370	0.764
Y3.4	0.566	0.417	0.482	0.402	0.764
Y3.5	0.562	0.372	0.453	0.430	0.758
Y3.6	0.605	0.473	0.514	0.423	0.799
Y3.7	0.614	0.431	0.478	0.471	0.819

### Rasio Heterotrait-Monotrait (HTMT)

Variabel	X1 (Literasi Keuangan)	X2 (Budaya)	Y1 (Perilaku Keuangan)	Y2 (Keputusan Investasi)	Y3 (KInerja Wirausaha)
X1 (Literasi Keuangan)					
X2 (Budaya)	0.675				

Y1 (Perilaku Keuangan)	0.784	0.552			
Y2 (Keputusan Investasi)	0.740	0.471	0.522		
Y3 (Klnerja Wirausaha)	0.825	0.604	0.698	0.613	

### Collinearity Statistik (VIF)

#### Nilai Outer VIF

Item	VIF
X1.1	1.825
X1.2	1.868
X1.3	2.010
X1.4	2.035
X1.5	2.066
X1.6	1.817
X1.7	1.864
X2.1	1.865
X2.2	1.762
X2.3	1.812
X2.4	1.667
X2.5	1.892
X2.6	1.845
X2.7	1.668
Y1.1	1.684
Y1.2	1.714
Y1.3	1.584
Y1.4	1.801
Y1.5	1.855
Y1.6	1.694
Y1.7	1.690
Y2.1	1.633
Y2.2	1.614
Y2.3	1.529
Y2.4	1.595
Y2.5	1.531
Y2.6	1.714
Y2.7	1.804
Y3.1	1.812
Y3.2	1.768

Y3.3	1.830
Y3.4	1.823
Y3.5	1.804
Y3.6	2.057
Y3.7	2.210

### Nilai Inner VIF

Variabel	X1 (Literasi Keuangan)	X2 (Budaya)	Y1 (Perilaku Keuangan)	Y2 (Keputusan Investasi)	Y3 (KInerja Wirausaha)
X1 (Literasi Keuangan)			1.562	2.315	2.980
X2 (Budaya)			1.562	1.586	1.589
Y1 (Perilaku Keuangan)				1.939	1.939
Y2 (Keputusan Investasi)					1.724
Y3 (KInerja Wirausaha)					

### Fit\_Model

#### Ringkasan Fit

Uraian	Model Saturated	Model Estimasi
SRMR	0.046	0.046
d_ ULS	1.323	1.323
d_ G	0.390	0.390
Chi-Square	882.827	882.827
NFI	0.879	0.879

### rms Theta

rms Theta	0.090
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### Kriteria Seleksi Model

Variabel	AIC (Akaike's Informasi Kriteria)	AICu (Kriteria Informasi Akaike's tidak bias)	AICc (Kriteria Informasi Akaike's Dikoreksi)	BIC (Bayesian Informasi Kriteria)	HQ (Hannan Quinn Kriteria)	HQc (Kriteria Hannan-Quinn Dikoreksi)

Y1 (Perilaku Keuangan)	-259.802	-256.791	142.299	-247.828	-255.060	-254.924
Y2 (Keputusan Investasi)	-210.950	-206.929	191.203	-194.984	-204.627	-204.409
Y3 (KInerja Wirausaha)	-335.833	-330.801	66.381	-315.876	-327.930	-327.611

## Hasil Akhir

### Koefisien Jalur

Pengaruh Antar Variabel	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik (  O/STDEV  )	P Values
X1 (Literasi Keuangan) -> Y1 (Perilaku Keuangan)	0.623	0.622	0.056	11.105	<b>0.000</b>
X1 (Literasi Keuangan) -> Y2 (Keputusan Investasi)	0.621	0.613	0.064	9.696	<b>0.000</b>
X1 (Literasi Keuangan) -> Y3 (KInerja Wirausaha)	0.469	0.458	0.065	7.160	<b>0.000</b>
X2 (Budaya) -> Y1 (Perilaku Keuangan)	0.111	0.112	0.055	2.023	<b>0.044</b>
X2 (Budaya) -> Y2 (Keputusan Investasi)	0.040	0.043	0.056	0.718	<b>0.473</b>
X2 (Budaya) -> Y3 (KInerja Wirausaha)	0.126	0.131	0.051	2.479	<b>0.014</b>
Y1 (Perilaku Keuangan) -> Y2 (Keputusan Investasi)	0.003	0.007	0.066	0.050	<b>0.960</b>
Y1 (Perilaku Keuangan) -> Y3 (KInerja Wirausaha)	0.185	0.187	0.053	3.459	<b>0.001</b>
Y2 (Keputusan Investasi) -> Y3 (KInerja Wirausaha)	0.097	0.100	0.045	2.153	<b>0.032</b>

### Keyakinan Interval

Variabel	Sampel Asli (O)	Rata-rata Sampel (M)	2.5%	97.5%
X1 (Literasi Keuangan) -> Y1 (Perilaku Keuangan)	0.623	0.622	0.489	0.723
X1 (Literasi Keuangan) -> Y2 (Keputusan Investasi)	0.621	0.613	0.479	0.729

X1 (Literasi Keuangan) -> Y3 (KInerja Wirausaha)	0.469	0.458	0.324	0.580
X2 (Budaya) -> Y1 (Perilaku Keuangan)	0.111	0.112	0.004	0.233
X2 (Budaya) -> Y2 (Keputusan Investasi)	0.040	0.043	-0.070	0.159
X2 (Budaya) -> Y3 (KInerja Wirausaha)	0.126	0.131	0.030	0.227
Y1 (Perilaku Keuangan) -> Y2 (Keputusan Investasi)	0.003	0.007	-0.111	0.146
Y1 (Perilaku Keuangan) -> Y3 (KInerja Wirausaha)	0.185	0.187	0.084	0.298
Y2 (Keputusan Investasi) -> Y3 (KInerja Wirausaha)	0.097	0.100	0.013	0.182

### Pengaruh Tidak Langsung

Pengaruh Antar Variabel	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik ( O/STDEV )	P Values
X1 (Literasi Keuangan) -> Y1 (Perilaku Keuangan)					
X1 (Literasi Keuangan) -> Y2 (Keputusan Investasi)	0.002	0.005	0.042	0.049	<b>0.961</b>
X1 (Literasi Keuangan) -> Y3 (KInerja Wirausaha)	0.176	0.179	0.049	3.549	<b>0.000</b>
X2 (Budaya) -> Y1 (Perilaku Keuangan)					
X2 (Budaya) -> Y2 (Keputusan Investasi)	0.000	0.001	0.008	0.044	<b>0.965</b>
X2 (Budaya) -> Y3 (KInerja Wirausaha)	0.025	0.026	0.015	1.651	<b>0.099</b>
Y1 (Perilaku Keuangan) -> Y2 (Keputusan Investasi)					
Y1 (Perilaku Keuangan) -> Y3 (KInerja Wirausaha)	0.000	0.002	0.008	0.042	<b>0.967</b>
Y2 (Keputusan Investasi) -> Y3 (KInerja Wirausaha)					



### Keyakinan Interval

Variabel	Sampel Asli (O)	Rata-rata Sampel (M)	2.5%	97.5%
X1 (Literasi Keuangan) -> Y1 (Perilaku Keuangan)				
X1 (Literasi Keuangan) -> Y2 (Keputusan Investasi)	0.002	0.005	-0.069	0.096
X1 (Literasi Keuangan) -> Y3 (Klnerja Wirausaha)	0.176	0.179	0.088	0.280
X2 (Budaya) -> Y1 (Perilaku Keuangan)				
X2 (Budaya) -> Y2 (Keputusan Investasi)	0.000	0.001	-0.014	0.022
X2 (Budaya) -> Y3 (Klnerja Wirausaha)	0.025	0.026	0.002	0.059
Y1 (Perilaku Keuangan) -> Y2 (Keputusan Investasi)				
Y1 (Perilaku Keuangan) -> Y3 (Klnerja Wirausaha)	0.000	0.002	-0.010	0.020
Y2 (Keputusan Investasi) -> Y3 (Klnerja Wirausaha)				

### Pengaruh Total

Pengaruh Antar Variabel	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik (  O/STDEV  )	P Values
X1 (Literasi Keuangan) -> Y1 (Perilaku Keuangan)	0.623	0.622	0.056	11.105	<b>0.000</b>
X1 (Literasi Keuangan) -> Y2 (Keputusan Investasi)	0.623	0.618	0.056	11.112	<b>0.000</b>
X1 (Literasi Keuangan) -> Y3 (Klnerja Wirausaha)	0.645	0.637	0.053	12.194	<b>0.000</b>
X2 (Budaya) -> Y1 (Perilaku Keuangan)	0.111	0.112	0.055	2.023	<b>0.044</b>
X2 (Budaya) -> Y2 (Keputusan Investasi)	0.041	0.045	0.056	0.720	<b>0.472</b>
X2 (Budaya) -> Y3 (Klnerja Wirausaha)	0.151	0.157	0.050	2.993	<b>0.003</b>

Y1 (Perilaku Keuangan) -> Y2 (Keputusan Investasi)	0.003	0.007	0.066	0.050	<b>0.960</b>
Y1 (Perilaku Keuangan) -> Y3 (KInerja Wirausaha)	0.185	0.189	0.056	3.310	<b>0.001</b>
Y2 (Keputusan Investasi) -> Y3 (KInerja Wirausaha)	0.097	0.100	0.045	2.153	<b>0.032</b>

### Keyakinan Interval

Variabel	Sampel Asli (O)	Rata-rata Sampel (M)	2.5%	97.5%
X1 (Literasi Keuangan) -> Y1 (Perilaku Keuangan)	0.623	0.622	0.489	0.723
X1 (Literasi Keuangan) -> Y2 (Keputusan Investasi)	0.623	0.618	0.493	0.714
X1 (Literasi Keuangan) -> Y3 (KInerja Wirausaha)	0.645	0.637	0.527	0.729
X2 (Budaya) -> Y1 (Perilaku Keuangan)	0.111	0.112	0.004	0.233
X2 (Budaya) -> Y2 (Keputusan Investasi)	0.041	0.045	-0.067	0.167
X2 (Budaya) -> Y3 (KInerja Wirausaha)	0.151	0.157	0.065	0.260
Y1 (Perilaku Keuangan) -> Y2 (Keputusan Investasi)	0.003	0.007	-0.111	0.146
Y1 (Perilaku Keuangan) -> Y3 (KInerja Wirausaha)	0.185	0.189	0.077	0.306
Y2 (Keputusan Investasi) -> Y3 (KInerja Wirausaha)	0.097	0.100	0.013	0.182