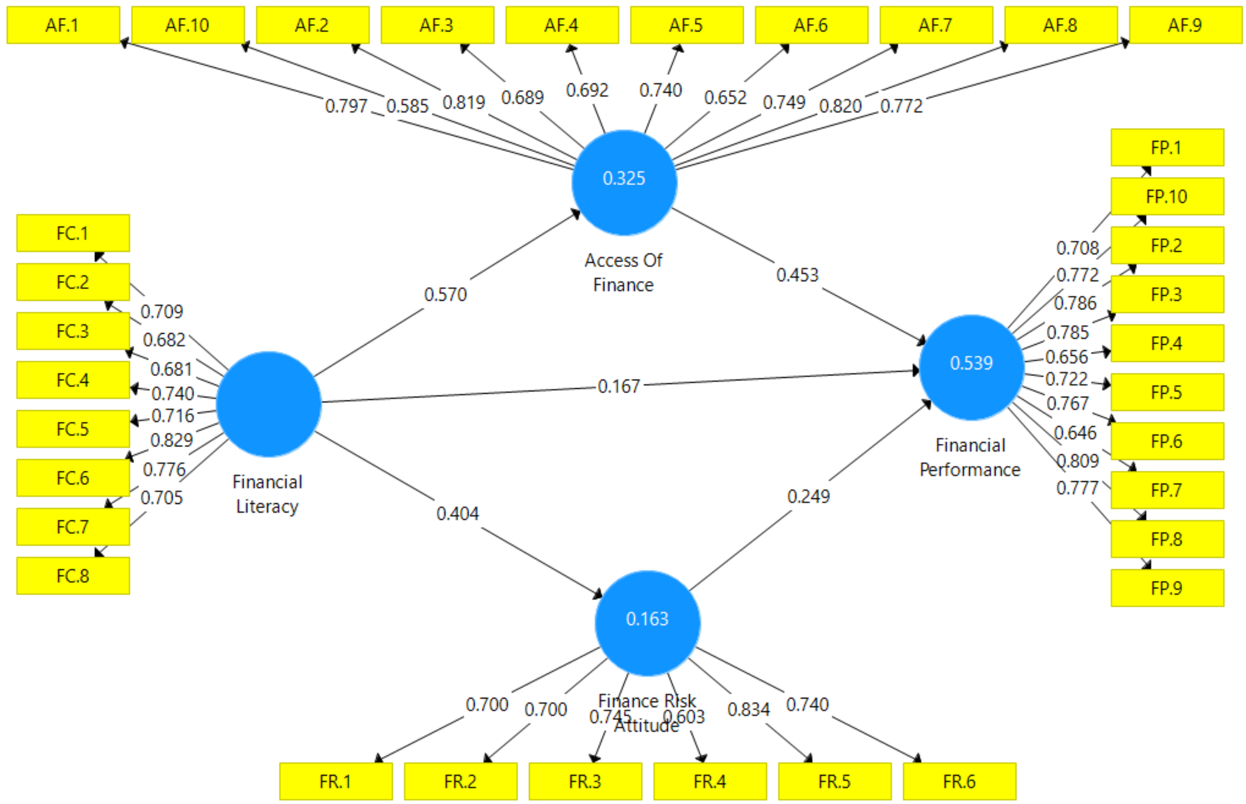
	No.	Missing	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
FC.1	1	0	0.281	0	-2	2	0.907	-0.312	-0.143
FC.2	2	0	0.391	0	-2	2	0.822	0.242	-0.319
FC.3	3	0	0.536	1	-2	2	0.876	0.121	-0.325
FC.4	4	0	0.577	1	-2	2	0.717	0.025	0.117
FC.5	5	0	0.679	1	-1	2	0.845	-0.247	-0.537
FC.6	6	0	0.474	0	-2	2	0.77	1.092	-0.469
FC.7	7	0	0.423	1	-2	2	0.776	0.583	-0.615
FC.8	8	0	0.876	1	-2	2	0.754	0.785	-0.509
AF.1	9	0	0.887	1	-2	2	0.981	1.195	-1.125
AF.2	10	0	0.712	1	-2	2	0.948	0.437	-0.816
AF.3	11	0	0.361	1	-2	2	1.093	-0.056	-0.857
AF.4	12	0	0.332	1	-2	2	1.197	-0.674	-0.625
AF.5	13	0	0.693	1	-2	2	0.876	0.413	-0.539
AF.6	14	0	0.584	1	-2	2	1.095	-0.408	-0.576
AF.7	15	0	0.96	1	-2	2	0.925	-0.205	-0.671
AF.8	16	0	1.004	1	-2	2	0.804	0.265	-0.6
AF.9	17	0	1.022	1	-2	2	0.714	1.27	-0.696
AF.10	18	0	0.314	0	-2	2	0.906	-0.124	-0.485
FR.1	19	0	1.142	1	-1	2	0.666	-0.181	-0.319
FR.2	20	0	0.318	0	-2	2	0.809	-0.253	0.148
FR.3	21	0	1.015	1	-2	2	0.819	0.918	-0.828
FR.4	22	0	0.212	0	-2	2	0.912	-0.205	0.004
FR.5	23	0	0.686	1	-2	2	0.835	0.125	-0.49
FR.6	24	0	0.387	0	-2	2	0.835	-0.097	-0.413
FP.1	25	0	1.022	1	-2	2	0.966	1.12	-1.069
FP.2	26	0	0.639	1	-2	2	0.822	0.049	-0.075
FP.3	27	0	1.022	1	-2	2	0.828	-0.069	-0.545
FP.4	28	0	0.536	1	-2	2	1.025	-0.61	-0.283
FP.5	29	0	0.427	0	-2	2	0.799	-0.146	0.283
FP.6	30	0	0.609	1	-2	2	1.013	-0.442	-0.237
FP.7	31	0	0.945	1	-2	2	0.783	-0.393	-0.224
FP.8	32	0	0.92	1	-2	2	0.888	-0.356	-0.407
FP.9	33	0	0.818	1	-2	2	0.865	-0.605	-0.183
FP.10	34	0	0.551	0	-2	2	0.832	-0.005	0.009

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	274	-1.75	2.00	.5297	.59095
Access of Finance	274	-1.80	2.00	.6869	.69812
Finance Risk Attitude	274	-1.67	2.00	.6265	.59541
Financial Performance	274	-1.40	2.00	.7489	.65657
Valid N (listwise)	274				



Outer Loadings

- Mean, STDEV, T-Values, P-Values
- Confidence Intervals
- Confidence Intervals Bias Corrected
- Samples

•	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
AF.1 <- Access Of Finance	0.797	0.797	0.022	36.234	**0.000**
AF.10 <- Access Of Finance	0.585	0.578	0.062	9.407	**0.000**
AF.2 <- Access Of Finance	0.819	0.819	0.022	36.998	**0.000**
AF.3 <- Access Of Finance	0.689	0.685	0.053	13.024	**0.000**
AF.4 <- Access Of Finance	0.692	0.692	0.042	16.324	**0.000**
AF.5 <- Access Of Finance	0.740	0.740	0.033	22.217	**0.000**
AF.6 <- Access Of Finance	0.652	0.648	0.049	13.358	**0.000**
AF.7 <- Access Of Finance	0.749	0.750	0.032	23.746	**0.000**
AF.8 <- Access Of Finance	0.820	0.817	0.030	27.314	**0.000**

•	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
AF.9 <- Access Of Finance	0.772	0.767	0.036	21.362	**0.000**
FC.1 <- Financial Literacy	0.709	0.704	0.045	15.657	**0.000**
FC.2 <- Financial Literacy	0.682	0.679	0.044	15.411	**0.000**
FC.3 <- Financial Literacy	0.681	0.675	0.047	14.486	**0.000**
FC.4 <- Financial Literacy	0.740	0.737	0.043	17.166	**0.000**
FC.5 <- Financial Literacy	0.716	0.715	0.039	18.404	**0.000**
FC.6 <- Financial Literacy	0.829	0.828	0.022	38.444	**0.000**
FC.7 <- Financial Literacy	0.776	0.772	0.036	21.285	**0.000**
FC.8 <- Financial Literacy	0.705	0.700	0.043	16.375	**0.000**
FP.1 <- Financial Performance	0.708	0.707	0.033	21.415	**0.000**
FP.10 <- Financial Performance	0.772	0.769	0.032	24.490	**0.000**
FP.2 <- Financial Performance	0.786	0.783	0.027	28.935	**0.000**
FP.3 <- Financial Performance	0.785	0.784	0.027	28.777	**0.000**
FP.4 <- Financial Performance	0.656	0.654	0.043	15.361	**0.000**
FP.5 <- Financial Performance	0.722	0.719	0.044	16.249	**0.000**
FP.6 <- Financial Performance	0.767	0.766	0.029	26.580	**0.000**
FP.7 <- Financial Performance	0.646	0.642	0.049	13.265	**0.000**
FP.8 <- Financial Performance	0.809	0.804	0.032	25.007	**0.000**
FP.9 <- Financial Performance	0.777	0.776	0.032	24.084	**0.000**
FR.1 <- Finance Risk Attitude	0.700	0.703	0.036	19.495	**0.000**
FR.2 <- Finance Risk Attitude	0.700	0.698	0.055	12.849	**0.000**
FR.3 <- Finance Risk Attitude	0.745	0.743	0.036	20.596	**0.000**
FR.4 <- Finance Risk Attitude	0.603	0.597	0.072	8.349	**0.000**
FR.5 <- Finance Risk Attitude	0.834	0.834	0.019	43.840	**0.000**
FR.6 <- Finance Risk Attitude	0.740	0.740	0.036	20.660	**0.000**

Discriminant Validity

- Fornell-Larcker Criterion
- Cross Loadings
- Heterotrait-Monotrait Ratio (HTMT)

	Access Of Finance	Finance Risk Attitude	Financial Literacy	Financial Performance
Access Of Finance	0.735			
Finance Risk Attitude	0.548	0.724		
Financial Literacy	0.570	0.404	0.731	
Financial Performance	0.685	0.565	0.526	0.745

Discriminant Validity

- Fornell-Larcker Criterion
- Cross Loadings
- Heterotrait-Monotrait Ratio (HTMT)

	Access Of Finance	Finance Risk Attitude	Financial Literacy	Financial Performance
AF.1	**0.797**	0.511	0.551	0.652
AF.10	**0.585**	0.325	0.324	0.380
AF.2	**0.819**	0.388	0.476	0.620
AF.3	**0.689**	0.343	0.358	0.369
AF.4	**0.692**	0.360	0.369	0.475
AF.5	**0.740**	0.505	0.492	0.563
AF.6	**0.652**	0.380	0.437	0.450
AF.7	**0.749**	0.423	0.383	0.465
AF.8	**0.820**	0.377	0.387	0.498
AF.9	**0.772**	0.355	0.314	0.436
FC.1	0.390	0.250	**0.709**	0.256
FC.2	0.343	0.293	**0.682**	0.285
FC.3	0.397	0.273	**0.681**	0.333
FC.4	0.388	0.350	**0.740**	0.472
FC.5	0.373	0.258	**0.716**	0.365
FC.6	0.488	0.345	**0.829**	0.510

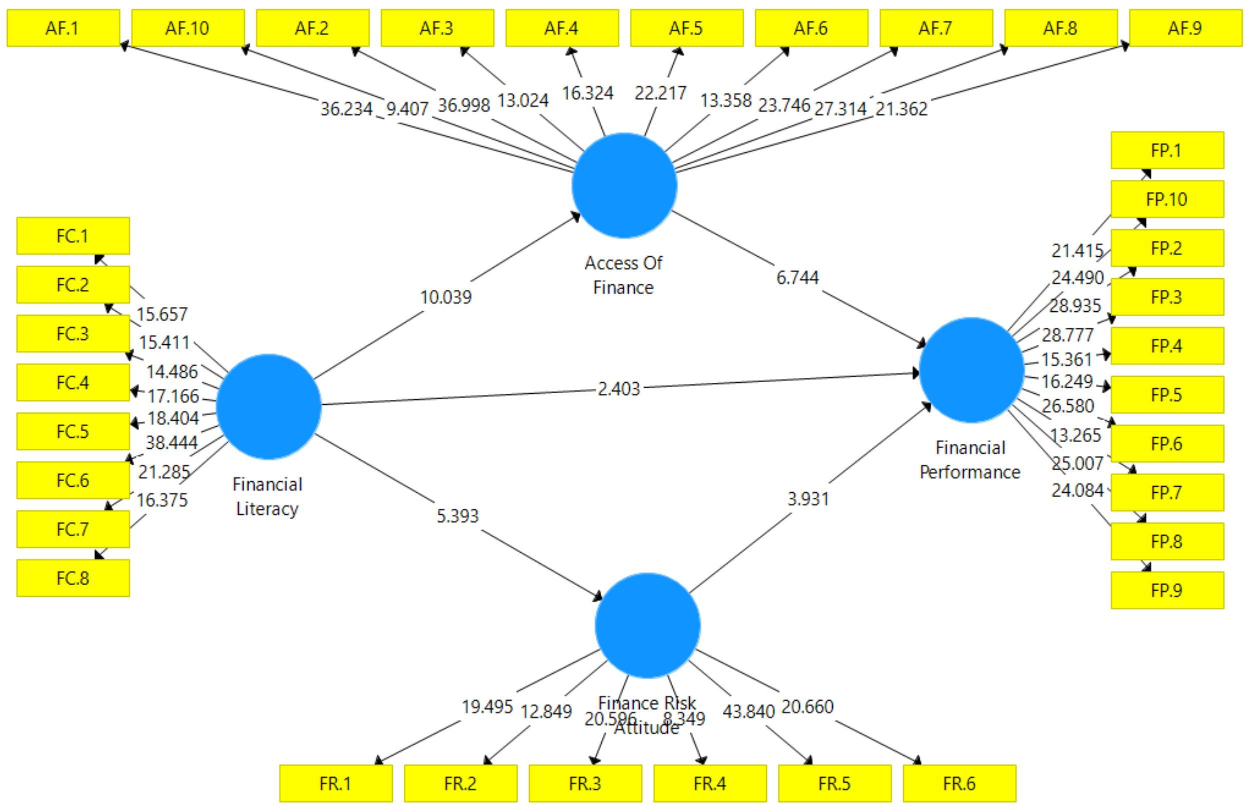
•	Access Of Finance	Finance Risk Attitude	Financial Literacy	Financial Performance
FC.7	0.411	0.259	**0.776**	0.376
FC.8	0.510	0.310	**0.705**	0.405
FP.1	0.635	0.423	0.482	**0.708**
FP.10	0.389	0.445	0.380	**0.772**
FP.2	0.499	0.441	0.518	**0.786**
FP.3	0.602	0.447	0.501	**0.785**
FP.4	0.466	0.397	0.259	**0.656**
FP.5	0.447	0.408	0.360	**0.722**
FP.6	0.462	0.406	0.396	**0.767**
FP.7	0.455	0.322	0.253	**0.646**
FP.8	0.542	0.469	0.413	**0.809**
FP.9	0.535	0.429	0.270	**0.777**
FR.1	0.501	**0.700**	0.321	0.494
FR.2	0.341	**0.700**	0.197	0.323
FR.3	0.383	**0.745**	0.289	0.421
FR.4	0.157	**0.603**	0.116	0.197
FR.5	0.484	**0.834**	0.352	0.507
FR.6	0.376	**0.740**	0.367	0.382

Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Access Of Finance	**0.904**	**0.915**	**0.921**	**0.540**
Finance Risk Attitude	**0.823**	**0.839**	**0.868**	**0.524**
Financial Literacy	**0.875**	**0.883**	**0.902**	**0.535**
Financial Performance	**0.910**	**0.915**	**0.925**	**0.555**

R Square

	R Square	R Square Adjusted
Access Of Finance	0.325	0.323
Finance Risk Attitude	0.163	0.160
Financial Performance	0.539	0.534



Path Coefficients

- Mean, STDEV, T-Values, P-Values
- Confidence Intervals
- Confidence Intervals Bias Corrected
- Samples

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Access Of Finance -> Financial Performance	0.453	0.451	0.067	6.744	0.000
Finance Risk Attitude -> Financial Performance	0.249	0.250	0.063	3.931	0.000
Financial Literacy -> Access of Finance	0.570	0.572	0.057	10.039	0.000
Financial Literacy -> Finance Risk Attitude	0.404	0.410	0.075	5.393	0.000
Financial Literacy -> Financial Performance	0.167	0.171	0.069	2.403	0.017

Specific Indirect Effects

- Mean, STDEV, T-Values, P-Values
- Confidence Intervals
- Confidence Intervals Bias Corrected
- Samples

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Financial Literacy -> Access of Finance -> Financial Performance	0.258	0.257	0.041	6.255	**0.000**
Financial Literacy -> Finance Risk Attitude -> Financial Performance	0.101	0.103	0.034	3.002	**0.003**