

Outcome: Investment advice use (T2)	<i>b</i> ^a	SE	<i>t</i>	LLCI 95%	ULCI 95%
Investment literacy (T1)	0.20**	0.08	3.21	0.07	0.32
<i>R</i> ²	0.04*				
<i>F</i> _(1,272)	10.32*				
Outcome: Financial management behavior (T3)	<i>b</i> ^a	SE	<i>t</i>	LLCI 95%	ULCI 95%
Total effect investment literacy (T1) on financial management behavior (T3)	0.17**	0.03	4.4	0.08	0.23
Direct effect: investment literacy (T1)→ financial management behavior (T3)	0.16**	0.03	4.3	0.09	0.23
Direct effect: investment advice use (T2)→ financial management behavior (T3)	0.23**	0.03	6.40	0.16	0.30
Indirect effect: investment literacy (T1)→ investment advice use (T2)→ financial management behavior (T3)	0.05	0.01		0.01	0.09
<i>R</i> ²	0.22*				
<i>F</i> _(2,269)	37.54*				

N = 272. ^a Unstandardized *b* coefficients; SE, standard error; CI, confidence interval. Bootstrap = 5,000 samples. **p* < 0.01, ***p* < 0.001.

Frontiers Of Financial Management

Wenbin Ji



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