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REGRESSION
/DESCRIPTIVES MEAN STDDEV CORR SIG N
/MISSING LISTWISE
/STATISTICS COEFF OUTS CI(95) R ANOVA COLLIN TOL CHANGE ZPP
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT SCO_Intention_Composite
/METHOD=ENTER B_Nationality B_Gender B_StudySubject B_FinEducation B_SMP_Experience EduGuardian_3
SCO_Q5_2_Trust SCO_Q5_3_Sociality SCO_Q5_4_Optimism SCO_Q5_5_Money_Preferences Living_3_Living_4
RiskAversion_4 RiskAversion_3 RiskAversion_2 RiskAversion_1 Living_1 SCO_SemDiff_WEALTHCREATING
SCO_PBC_Sum_of_MEAN SCO_PassiveNorm_SUM
AC_TOK_SCO
/RESIDUALS DURBIN
/CAEWISKE PLOT(RESID) OUTLIERS(2).
    
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**Regression**

Output Created		Notes	18-MAY-2020 11:10:00
Comments			
Input	Data	C:\Users\Hugo\OneDrive\Documents\1 - DBAUD - SPSS 25\Output\FreqSurvey - Master Data_Anonymised_2020.05.14_MASTER.sav	
	Active Dataset	DataSet1	
	Filter	<none>	
	Weight	<none>	
	Split File	<none>	
	N of Rows in Working Data File		315
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.	
	Cases Used	Statistics are based on cases with no missing values for any variable used.	
Syntax		REGRESSION DESCRIPTIVES MEAN STDDEV CORR SIG N MISSING LISTWISE STATISTICS COEFF OUTS CI(95) R ANOVA COLLIN TOL CHANGE ZPP CRITERIA=PIN(.05) POUT(.10) NOORIGIN DEPENDENT SCO_Intention_Composite METHOD=ENTER B_Nationality B_Gender B_StudySubject B_FinEducation B_SMP_Experience EduGuardian_3 SCO_Q5_2_Trust SCO_Q5_3_Sociality SCO_Q5_4_Optimism SCO_Q5_5_Money_Preferences Living_3_Living_4 RiskAversion_4 RiskAversion_3 RiskAversion_2 RiskAversion_1 Living_1 SCO_SemDiff_WEALTHCREATING NO SCO_PBC_Sum_of_MEAN SCO_PassiveNorm_SUM AC_TOK_SCO RESIDUALS DURBIN CAEWISKE PLOT(RESID) OUTLIERS(2).	
Resources	Processor Time		00:00:00.09
	Elapsed Time		00:00:00.07
	Memory Required	86720 bytes	
	Additional Memory Required for Residual Plot	0 bytes	

	Descriptive Statistics		
	Mean	Std. Deviation	N
Intention to Behaviour - Composite Score	1.1058	1.61844	315
Nationality	0.8444	0.36301	315
Sex	1.46	0.499	315
Study Subject (Business vs. Non-Business)	0.3968	0.49002	315
Personal Finance Education received prior to university studies	0.29	0.452	315
Practical Experience SMP	0.30	0.458	315
B_Edu_Guardian_ALL=Academic	0.4540	0.49867	315
Score - Disposition to Trust	4.0974	1.23483	315
Score - Sociality	3.9487	0.91524	315
Score - Level of Optimism	4.8365	0.84649	315
Score - Money Preferences	3.5164	1.31193	315
Q2.20=I live in my parents' home	0.3238	0.46867	315
Q2.20=I live with other family, friends, or roommates	0.3556	0.47944	315
B_RiskAversion=Group 4 - Most Risk Averse	0.2381	0.42660	315
B_RiskAversion=Group 3 - Risk Averse	0.2159	0.41208	315
B_RiskAversion=Group 2 - Medium Risk Averse	0.2825	0.42095	315
B_RiskAversion=Group 1 - Least Risk Averse	0.1556	0.36301	315
Q2.20=I live alone (only adult in household)	0.2127	0.40987	315
Score Q.11.1 Wealth Creating Capacity / Semantic Differential (SUM(Q11_1_BIPOLAR,Q11_2_5_BIPOLAR,Q11_3_2_BIPOLAR) / 3)	0.7545	1.11210	315
Composite Perceived Behavioural Control Score	14.3183	4.06692	315
Composite Perceived Norm Score	9.8984	14.32435	315
Total Objective Financial Knowledge - SCORE	11.0825	4.15636	315



Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	Total Objective Financial Knowledge - SCORE, B_RiskAversionGroup 1 - Least Risk Averse, Q2.20=I live alone (only adult in household), Personal Finance Education received prior to university studies, Score - Disposition to Trust, Score - Money Preferences, B_RiskAversionGroup 3 - Risk Averse, Sex, Score - Sociability, Study Subject (Business vs. Non-Business), B_Edu_Guardian_ALL-Academic, Nationality, Composite Perceived Norm Score, B_RiskAversionGroup 4 - Most Risk Averse, Q2.20=I live in my parents' home, Score - Level of Optimism, Practical Experience SMP, Score Q.11.1 Wealth Creating Capacity / "Semantic Differential" (SUM(Q11.1_1_BIPOLAR.Q11.2_5_BIPO LAR.Q11.3_2_BIPOLAR) / 3), Composite Perceived Behavioural Control Score, B_RiskAversionGroup 2 - Medium Risk Averse, Q2.20=I live with other family, friends, or roommates. <sup>b</sup>		Enter

a. Dependent Variable: Intention to Behaviour - Composite Score  
 b. All requested variables entered.

**Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.803 <sup>b</sup>	.645	.620	0.98777	.645	25.389	21	293	.000	2.084

a. Predictors: (Constant), Total Objective Financial Knowledge - SCORE, B\_RiskAversionGroup 1 - Least Risk Averse, Q2.20=I live alone (only adult in household), Personal Finance Education received prior to university studies, Score - Disposition to Trust, Score - Money Preferences, B\_RiskAversionGroup 3 - Risk Averse, Sex, Score - Sociability, Study Subject (Business vs. Non-Business), B\_Edu\_Guardian\_ALL-Academic, Nationality, Composite Perceived Norm Score, B\_RiskAversionGroup 4 - Most Risk Averse, Q2.20=I live in my parents' home, Score - Level of Optimism, Practical Experience SMP, Score Q.11.1 Wealth Creating Capacity / "Semantic Differential" (SUM(Q11.1\_1\_BIPOLAR.Q11.2\_5\_BIPO LAR.Q11.3\_2\_BIPOLAR) / 3), Composite Perceived Behavioural Control Score, B\_RiskAversionGroup 2 - Medium Risk Averse, Q2.20=I live with other family, friends, or roommates.  
 b. Dependent Variable: Intention to Behaviour - Composite Score

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	530.780	21	25.278	.000 <sup>b</sup>
	Residual	291.692	293	0.996	
	Total	822.473	314		

a. Dependent Variable: Intention to Behaviour - Composite Score  
 b. Predictors: (Constant), Total Objective Financial Knowledge - SCORE, B\_RiskAversionGroup 1 - Least Risk Averse, Q2.20=I live alone (only adult in household), Personal Finance Education received prior to university studies, Score - Disposition to Trust, Score - Money Preferences, B\_RiskAversionGroup 3 - Risk Averse, Sex, Score - Sociability, Study Subject (Business vs. Non-Business), B\_Edu\_Guardian\_ALL-Academic, Nationality, Composite Perceived Norm Score, B\_RiskAversionGroup 4 - Most Risk Averse, Q2.20=I live in my parents' home, Score - Level of Optimism, Practical Experience SMP, Score Q.11.1 Wealth Creating Capacity / "Semantic Differential" (SUM(Q11.1\_1\_BIPOLAR.Q11.2\_5\_BIPO LAR.Q11.3\_2\_BIPOLAR) / 3), Composite Perceived Behavioural Control Score, B\_RiskAversionGroup 2 - Medium Risk Averse, Q2.20=I live with other family, friends, or roommates.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		95.0% Confidence Interval for B		Zero-order		Correlations		Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound		Partial	Part	Tolerance	VIF
1	(Constant)	0.672	0.757		0.887	0.376	-0.818	2.162					
	Nationality	0.162	0.110	0.043	1.129	0.260	-0.143	0.527	0.155	0.066	-0.039	0.832	1.202
	Sex	-0.361	0.133	-0.111	-2.724	0.007	-0.622	-0.100	-0.302	-0.157	-0.095	0.725	1.380
	Study Subject (Business vs. Non-Business)	0.198	0.130	0.060	1.523	0.129	-0.058	0.455	0.199	0.089	0.053	0.779	1.284
	Personal Finance Education received prior to university studies	0.288	0.135	0.080	2.123	0.035	0.021	0.554	0.243	0.123	0.074	0.845	1.184
	Practical Experience SMP	0.366	0.163	0.104	2.246	0.025	0.045	0.686	0.474	0.130	0.078	0.569	1.757
	B_Edu_Guardian_ALL-Academic	-0.140	0.125	-0.043	-1.126	0.261	-0.386	0.105	0.151	-0.066	-0.039	0.821	1.219
	Score - Disposition to Trust	-0.007	0.053	-0.005	-0.135	0.893	-0.111	0.097	-0.038	-0.008	-0.005	0.748	1.336
	Score - Sociability	-0.013	0.069	-0.007	-0.183	0.855	-0.148	0.123	0.067	-0.011	-0.006	0.800	1.250
	Score - Level of Optimism	-0.175	0.080	-0.091	-2.197	0.029	-0.331	-0.018	0.135	-0.127	-0.076	0.699	1.430
	Score - Money Preferences	0.017	0.045	0.013	0.366	0.714	-0.072	0.105	-0.036	0.021	0.013	0.905	1.105
	Q2.20=I live in my parents' home	0.057	0.206	0.016	0.276	0.783	-0.349	0.462	0.024	0.016	0.010	0.340	2.359
	Q2.20=I live with other family, friends, or roommates	0.118	0.207	0.035	0.568	0.570	-0.290	0.525	0.125	0.033	0.020	0.322	3.109
	B_RiskAversionGroup 4 - Most Risk Averse	-0.662	0.210	-0.174	-3.148	0.002	-1.075	-0.248	-0.235	-0.161	-0.110	0.394	2.537
	B_RiskAversionGroup 3 - Risk Averse	-0.280	0.216	-0.071	-1.296	0.196	-0.706	0.145	-0.012	-0.075	-0.045	0.399	2.604
	B_RiskAversionGroup 2 - Medium Risk Averse	-0.378	0.212	-0.105	-1.784	0.075	-0.794	0.039	0.138	-0.104	-0.062	0.348	2.876
	B_RiskAversionGroup 1 - Least Risk Averse	-0.149	0.241	-0.033	-0.619	0.536	-0.623	0.325	0.136	-0.036	-0.022	0.415	2.409
	Q2.20=I live alone (only adult in household)	-0.388	0.221	-0.098	-1.753	0.081	-0.823	0.048	-0.112	-0.102	-0.061	0.385	2.595
	Score Q.11.1 Wealth Creating Capacity / "Semantic Differential" (SUM(Q11.1_1_BIPOLAR.Q11.2_5_BIPO LAR.Q11.3_2_BIPOLAR) / 3)	0.638	0.075	0.438	8.479	0.000	0.490	0.786	0.710	0.444	0.295	0.453	2.207
	Composite Perceived Behavioural Control Score	0.053	0.021	0.133	2.514	0.012	0.011	0.094	0.601	0.145	0.087	0.434	2.305
	Composite Perceived Norm Score	0.017	0.005	0.149	3.270	0.001	0.007	0.027	0.494	0.188	0.114	0.583	1.714
	Total Objective Financial Knowledge - SCORE	0.038	0.017	0.098	2.303	0.022	0.006	0.071	0.425	0.133	0.080	0.667	1.499

a. Dependent Variable: Intention to Behaviour - Composite Score

