

Table 3: Standardized and Significance Levels for Structural Equation Model

<i>Parameter Estimate</i>	β (<i>SE</i> β)	<i>p</i>
Structural Model		
Income → Achievement	.73(.13)	<.001
Self-employment → Achievement	.05(.05)	0.319
Education → Achievement	.45(.08)	<.001
Achievement → Risk tolerance	.13(.03)	<.001
Risk tolerance → Cryptocurrency holding	.31(.04)	<.001
Note: $\chi^2(5) = 32.834, p < .05$; TLI = .78; CFI = .89; RMSEA = .05; SRMR = .05		