DETERMINANTS OF CUSTOMER'S INTENTION TO USE ISLAMIC PERSONAL FINANCING

By

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ABSTRACT

This study investigates the determinants of customer's intention to use Islamic personal financing by measuring the following factors: attitude; social influence; religious obligation and pricing, on the intention to use Islamic personal financing. This research also examines the relationships between the customer's intention and its determinants. The sample comprised of 250 customers of full-fledged Islamic bank in Kedah which is Bank Islam Malaysia Berhad (BIMB) Alor Setar. Data were obtained through a face-to-face survey using structured questionnaire. Out of a total of 250 responses, only 200 responses were usable for further analysis. The study used correlation and regression to analyze the collected data. The study found three determinants to be significant in influencing the intention to use Islamic personal financing, namely, attitude, social influence and religious obligation. Apart from that, pricing of Islamic personal financing was found to be insignificant predictors. The findings of this study provide invaluable insights into factors affecting the bank customers' intention to use Islamic personal financing, especially in the case of Malaysian Islamic banks. This empirical study on the determinants of Islamic financing using the survey method contributes towards a better understanding of the customers' expectations for Islamic financial products. Managers of Islamic banks can now comprehend better the factors that influence bank customers' decision in patronizing Islamic personal financing. On the other hand, the findings of this study should be of value to Islamic banks in terms of expanding their customer base.

Keywords: Islamic personal financing, attitude, social influence, religious obligation and Pricing of Islamic personal financing

ABSTRAK

Kajian ini menyiasat faktor-faktor niat pelanggan untuk menggunakan pembiayaan peribadi Islam yang diukur dengan faktor-faktor berikut : sikap ; pengaruh sosial ; kewajipan agama; dan harga, pada niat untuk menggunakan pembiayaan peribadi Islam. Kajian ini juga mengkaji hubungan antara niat pelanggan dan faktor-faktornya . Sampel kajian terdiri daripada 250 pelanggan bank Islam yang beroperasi sepenuhnya di Kedah iaitu Bank Islam Malaysia Berhad (BIMB) Alor Setar. Data telah diperolehi melalui kajian muka-ke- muka dengan menggunakan soal selidik berstruktur. Daripada sejumlah 250 jawapan ,hanya 200 jawapan boleh digunakan untuk analisis lanjut. Kajian ini menggunakan korelasi dan regresi untuk menganalisis data yang dikumpul . Kajian mendapati tiga faktor yang signifikan dalam mempengaruhi niat untuk menggunakan pembiayaan Islam peribadi iaitu , sikap, pengaruh sosial dan kewajipan agama. Selain itu , harga pembiayaan peribadi Islam didapati peramal tidak penting. Hasil kajian ini memberi maklumat yang tidak ternilai ke dalam faktor yang mempengaruhi niat pelanggan bank untuk menggunakan pembiayaan peribadi Islam, terutamanya dalam kes bank Islam Malaysia. Kajian empirikal mengenai penentu pembiayaan Islam dengan menggunakan kaedah tinjauan menyumbang ke arah pemahaman yang lebih baik daripada jangkaan pelanggan bagi produk kewangan Islam . Pengurus bank Islam kini dapat memahami lebih baik faktor-faktor yang mempengaruhi keputusan pelanggan bank dalam pembiayaan peribadi Islam merendah-rendahkan . Sebaliknya , hasil kajian ini perlu mempunyai nilai kepada bank-bank Islam dari segi mengembangkan asas pelanggan mereka.

Kata kekunci: Pembiayaan peribadi Islam, sikap, pengaruh sosial, kewajipan agama dan Harga pembiayaan peribadi Islam.

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In the name of Allah, the Most Gracious, the Most Merciful.
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LIST OF ABBREVIATIONS

AITAB   Al-Ijarah Thumma Al-Bay'
BFR   Base Financing Rate
BIMB   Bank Islam Malaysia Berhad
BMMB   Bank Muamalat Malaysia Berhad
BNM   Bank Negara Malaysia
DV   Dependent Variable
DP   Diminishing Partnership
DTPB   Decompose Theory of Planned Behavior
i.e.   Example
IV   Independent Variables
PU   Perceived Usefulness
PEU   Perceived Ease of Use
SPSS   Statistical Package for the Social Sciences
TRA   Theory of Reasoned Action
TPB   Theory of Planned Behavior
TAM   Technology Acceptance Model
UUM   Universiti Utara Malaysia

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This section briefly gives the overview of determinants of customer's intention to use Islamic personal financing in Bank Islam Malaysia Berhad (BIMB) Alor Setar branch. Specifically, this section will highlight the background of the study, problem statement of the study, research questions, research objectives, research significance, scope and limitations of the study. The organization of this chapter and a conclusion ends the first chapter.

1.2 Background of The Study

This study focuses on the customer's intention to use Islamic personal financing. It is designed to determine the factors that influence the customer's intention such as attitude, social influence, religious obligation and pricing. This study will be conducted by questionnaires which will be distributed to customers of Islamic banks in Kedah, the northern part of Malaysia.

Islamic banking is a growing industry worldwide, which operates in over 75 countries, mostly in the Middle East and Southeast Asia, with Bahrain and Malaysia as the biggest hubs. Islamic banking has established itself as a choice of banking alongside the conventional interest-based banking, and it has been expanding rapidly

The contents of the thesis is for internal user only

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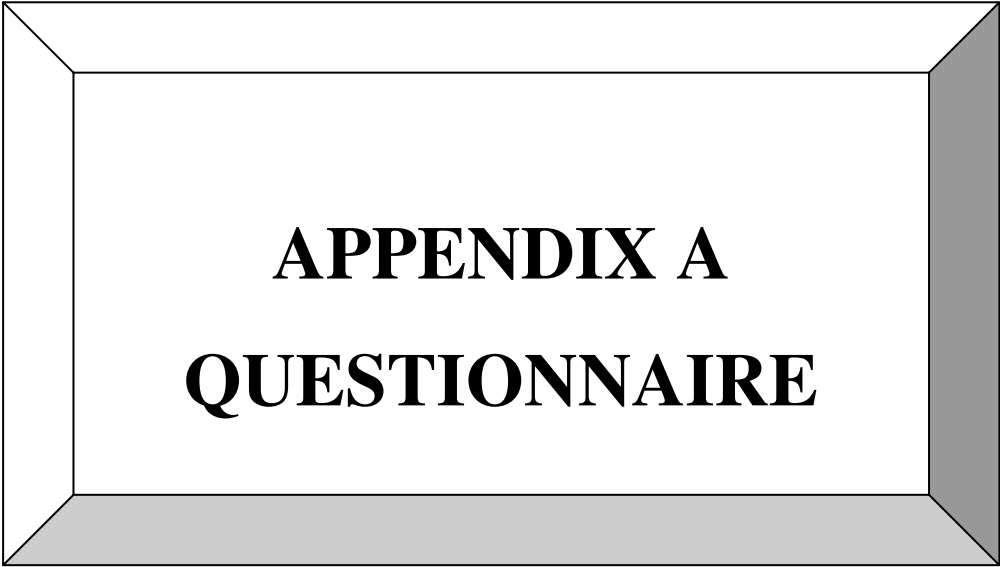
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APPENDIX A

QUESTIONNAIRE

Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

"DETERMINANTS OF CUSTOMER'S INTENTION TO USE ISLAMIC PERSONAL FINANCING"

Dear Sir/Madam,

This study seeks to explore the determinants of customer's intention to use Islamic personal financing. The information obtained from this survey is very important for researcher to meet the objective of this research in fulfilling the requirement for Master Degree in Islamic Finance and Banking at Universiti Utara Malaysia. This survey is meant to customers of Bank Islam Malaysia Berhad (BIMB) only.

Kindly answer all the questions. This questionnaire might take about 5-10 minutes to complete. All information will be treated in strict confidence and your responses will only be analysed in aggregate forms. Your kind participation in this study is highly valued and appreciated. Should you have any enquiries regarding this study, please do not hesitate to contact Nurul Harisah Ahmad at nurulharisah_88@yahoo.com or 019 - 5982668.

Yours sincerely,
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DETERMINANTS OF CUSTOMER'S INTENTION TO USE ISLAMIC PERSONAL FINANCING.

PART A

The following questions refer to the demographic profile of the respondents. Please provide the appropriate information by placing a (√) in the bracket provided to represent your answer.

1. Gender :
i. Male   (   )
ii. Female   (   )

2. Status
i.   Single   (   )
ii. Married   (   )
iii. Divorce   (   )

3. Age :
i.   less than 25 years   (   )
ii. 25 – 35 years   (   )
iii. 36 – 50 year   (   )
iv. 51 and above   (   )

4. Highest Educational Level :
i.   SPM   (   )
ii. STPM & equivalent   (   )
iii. Diploma & equivalent   (   )
iv. Bachelor   (   )
v.   Master   (   )
vi. Others   (   ) :……………

5. Occupation :
i.   Government Sector   (   )
ii. Private Sector   (   )
iii. Self Employed   (   )

6. Monthly Income :
i.   Below RM1500   (   )
ii. RM1500 – RM2999   (   )
iii. RM3000 – RM 4999   (   )
iv. RM5000 – RM6999   (   )

PART B

Factors of influencing the customer's intention to use Islamic personal financing.
Please indicate your degree of strength agreement/disagreement on the following
statement.

NO		Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
1.	Choosing Islamic personal financing is a good idea.					
2.	Choosing Islamic personal financing is useful.					
3.	Choosing Islamic personal financing is beneficial.					
4.	I appreciate Islamic personal financing.					
5.	Islamic personal financing is one of the best Islamic banking products.					
6.	Islamic personal financing is positive.					
7.	Most people who are close to me think that I have to choose Islamic personal financing.					
8.	It is expected by others that I should choose Islamic personal financing.					
9.	Most people who are important to me think that Islamic personal financing is useful.					
10.	Most of people who are important to me think that Islamic personal financing is beneficial.					

11.	Most people are assumed me familiar with the need of Shariah.					
12.	Islamic personal financing is in line with an Islamic philosophy of doing banking business.					
13.	Islamic personal financing is based on Islamic principle business implementation.					
14.	An introduction of Islamic personal financing is based on al-Quran and Hadith.					
15.	Islamic personal financing is free from riba.					
16.	Islamic personal financing is free from fraud.					
17.	Service charges are higher.					
18.	Penalty for Islamic personal financing is higher.					
19.	Fees obtained from Islamic personal financing are higher.					
20.	Islamic personal financing offers unjust pricing.					
21.	Monthly payments for Islamic personal financing are higher.					
22.	Overall, Islamic personal financing is higher.					

PART C

Customer's intention to use Islamic personal financing.

NO		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
23.	I am interested to use Islamic personal financing.					
24.	I am interested to use Islamic personal financing in the future.					
25.	I will use Islamic personal financing someday.					
26.	I like to use Islamic personal financing.					
27.	I will definitely recommend Islamic personal financing to others.					

PART D

Recommendations and views towards Islamic personal financing in Islamic banks

_____

_____

_____

_____

APPENDIX B
RELIABILITY TEST

(i)   ATTITUDE

Reliability Statistics

Cronbach's Alpha	N of Items
.936	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ATTITUDE1	21.28	10.547	.800	.926
ATTITUDE2	21.35	10.270	.879	.917
ATTITUDE3	21.41	9.901	.834	.921
ATTITUDE4	21.37	9.933	.808	.925
ATTITUDE5	21.42	9.994	.798	.926
ATTITUDE6	21.41	10.545	.757	.931

(ii)   SOCIAL INFLUENCE

Reliability Statistics

Cronbach's Alpha	N of Items
.909	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SI1	16.02	8.100	.781	.887
SI2	16.06	7.946	.821	.878
SI3	15.94	8.272	.840	.876
SI4	15.97	8.547	.744	.895
SI5	16.16	8.326	.681	.909

(iii)   RELGIOUS OBLIGATION

Reliability Statistics

Cronbach's Alpha	N of Items
.899	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RO1	16.69	7.542	.681	.891
RO2	16.61	7.285	.821	.864
RO3	16.62	7.292	.746	.877
RO4	16.71	6.719	.813	.862
RO5	16.86	6.818	.710	.888

(iv)   PRICING

Reliability Statistics

Cronbach's Alpha	N of Items
.920	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
pricing 1	14.81	21.102	.727	.911
pricing 2	14.91	20.187	.836	.897
pricing 3	14.94	20.338	.789	.903
pricing 4	15.35	21.013	.642	.924
pricing 5	14.96	20.059	.828	.898
pricing 6	14.89	19.917	.821	.898

(V)   INTENTION

Reliability Statistics

Cronbach's Alpha	N of Items
.948	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
INTENTION1	17.03	7.371	.863	.934
INTENTION2	17.00	7.332	.880	.931
INTENTION3	17.05	7.314	.874	.932
INTENTION4	17.03	7.582	.861	.935
INTENTION5	16.95	7.781	.804	.944

APPENDIX C
NORMALITY TEST

(i)   ATTITUDE

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
mean_attitude	200	100.0%	0	.0%	200	100.0%

Descriptives

			Statistic	Std. Error
mean_attitude	Mean		4.2750	.04488
	95% Confidence Interval for Mean	Lower Bound	4.1865	
		Upper Bound	4.3635	
	5% Trimmed Mean		4.3278	
	Median		4.1667	
	Variance		.403	
	Std. Deviation		.63465	
	Minimum		2.33	
	Maximum		5.00	
	Range		2.67	
	Interquartile Range		1.00	
	Skewness		-.795	.172
	Kurtosis		.571	.342

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
mean_attitude	.172	200	.000	.879	200	.000

a. Lilliefors Significance Correction

Normal Q-Q Plot of mean_attitude

Detrended Normal Q-Q Plot of mean_attitude
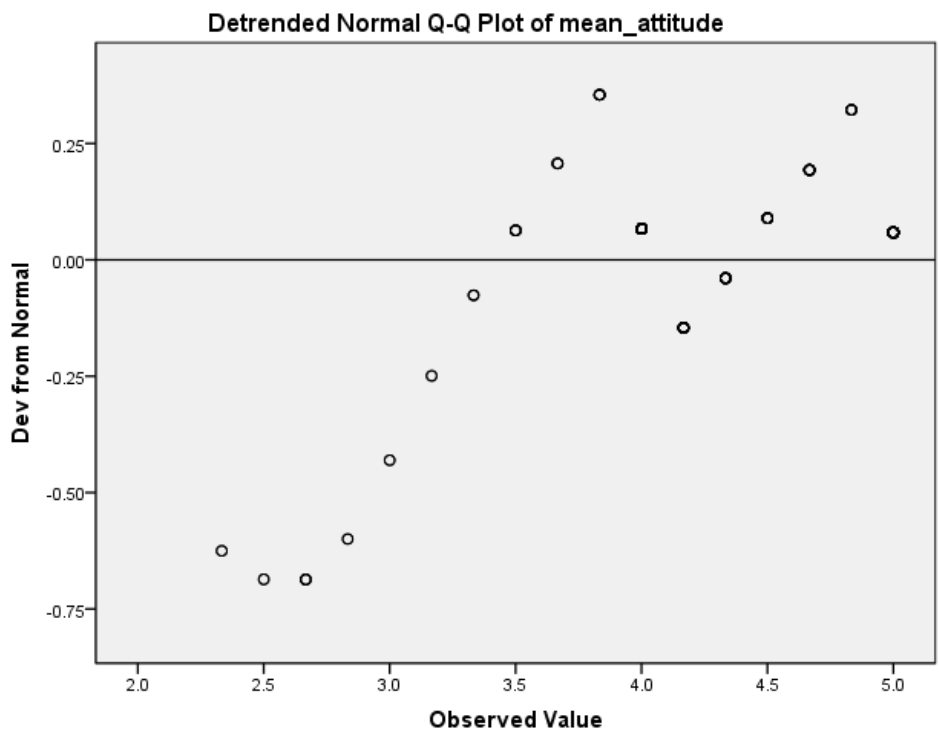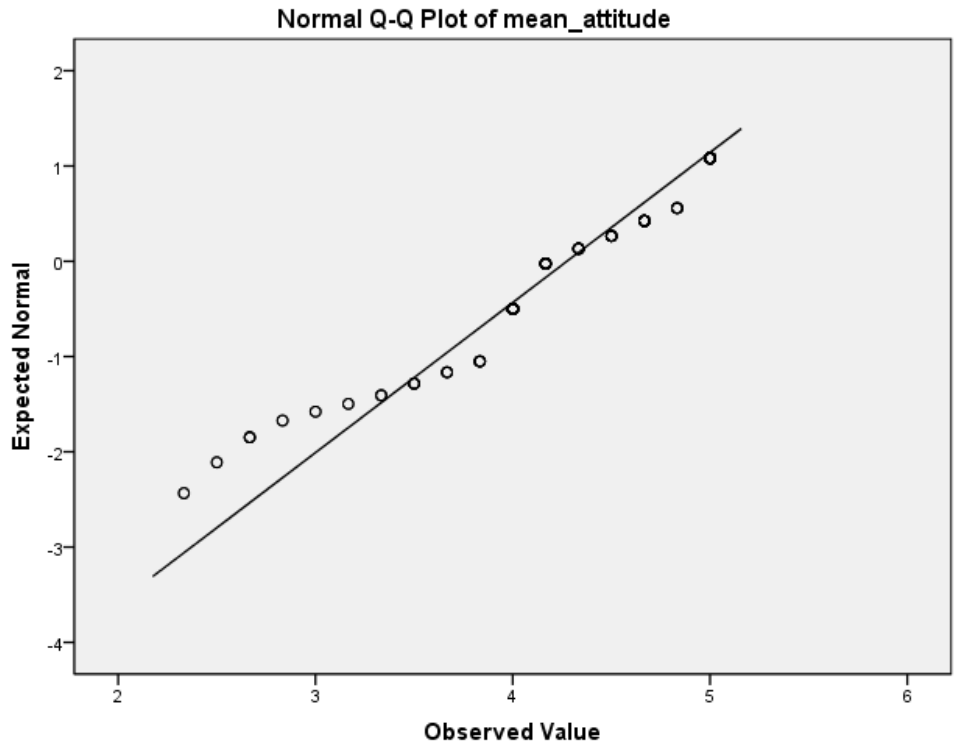
(ii)   SOCIAL INFLUENCE

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Mean_SI	200	100.0%	0	.0%	200	100.0%

Descriptives

			Statistic	Std. Error
Mean_SI	Mean		4.0070	.05017
	95% Confidence Interval for Mean	Lower Bound	3.9081	
		Upper Bound	4.1059	
	5% Trimmed Mean		4.0467	
	Median		4.0000	
	Variance		.503	
	Std. Deviation		.70956	
	Minimum		1.80	
	Maximum		5.00	
	Range		3.20	
	Interquartile Range		1.00	
	Skewness		-.528	.172
	Kurtosis		.110	.342

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean_SI	.141	200	.000	.943	200	.000

a. Lilliefors Significance Correction

Normal Q-Q Plot of Mean_SI
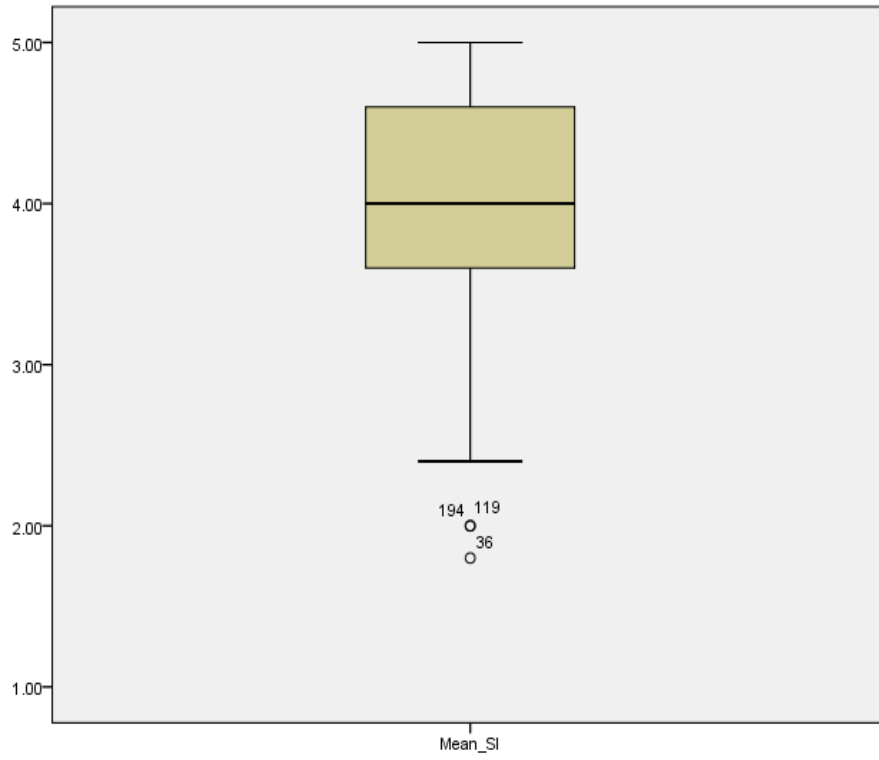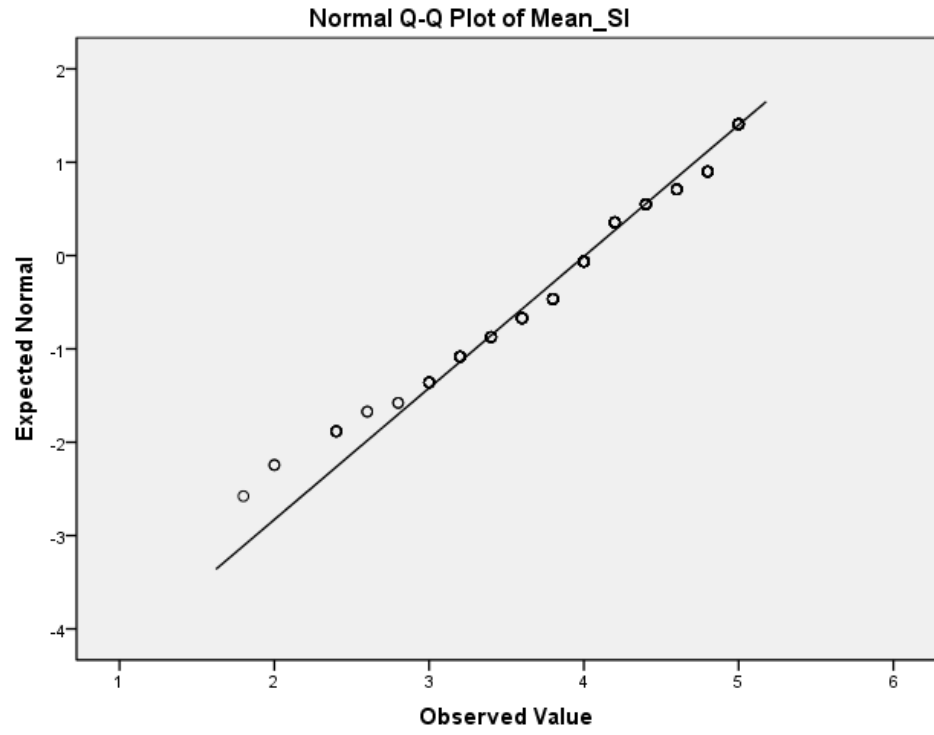
(iii)   RELIGIOUS OBLIGATION

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Mean_RO	200	100.0%	0	.0%	200	100.0%

Descriptives

			Statistic	Std. Error
Mean_RO	Mean		4.1740	.04662
	95% Confidence Interval for Mean	Lower Bound	4.0821	
		Upper Bound	4.2659	
	5% Trimmed Mean		4.2067	
	Median		4.0000	
	Variance		.435	
	Std. Deviation		.65932	
	Minimum		1.20	
	Maximum		5.00	
	Range		3.80	
	Interquartile Range		1.00	
	Skewness		-.652	.172
	Kurtosis		.845	.342

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean_RO	.116	200	.000	.920	200	.000

a. Lilliefors Significance Correction

Normal Q-Q Plot of Mean_RO
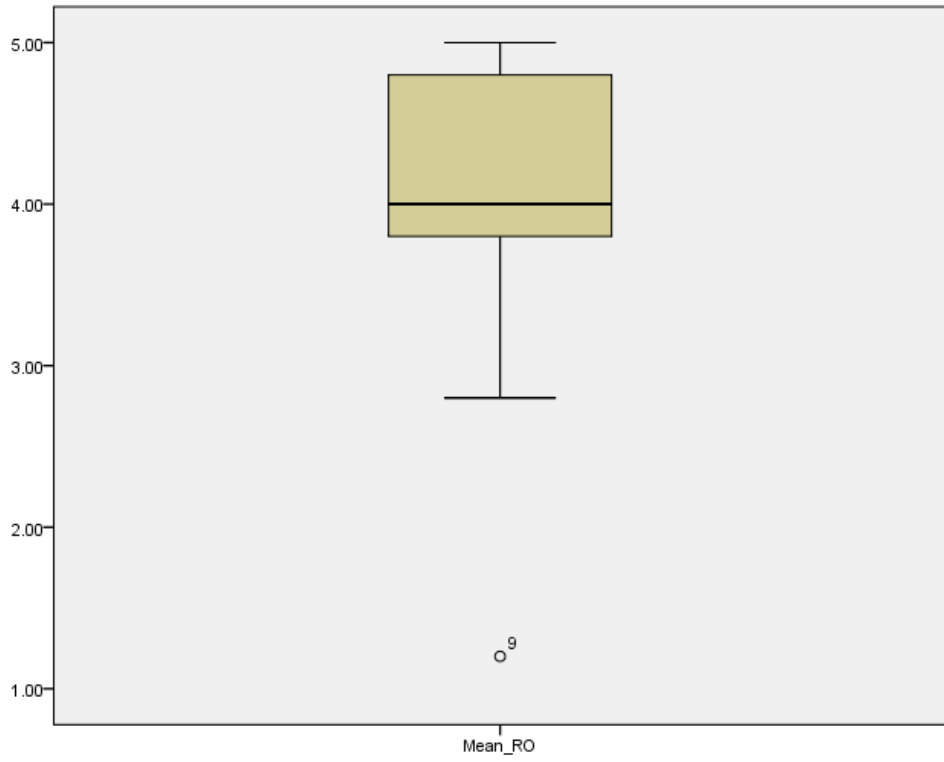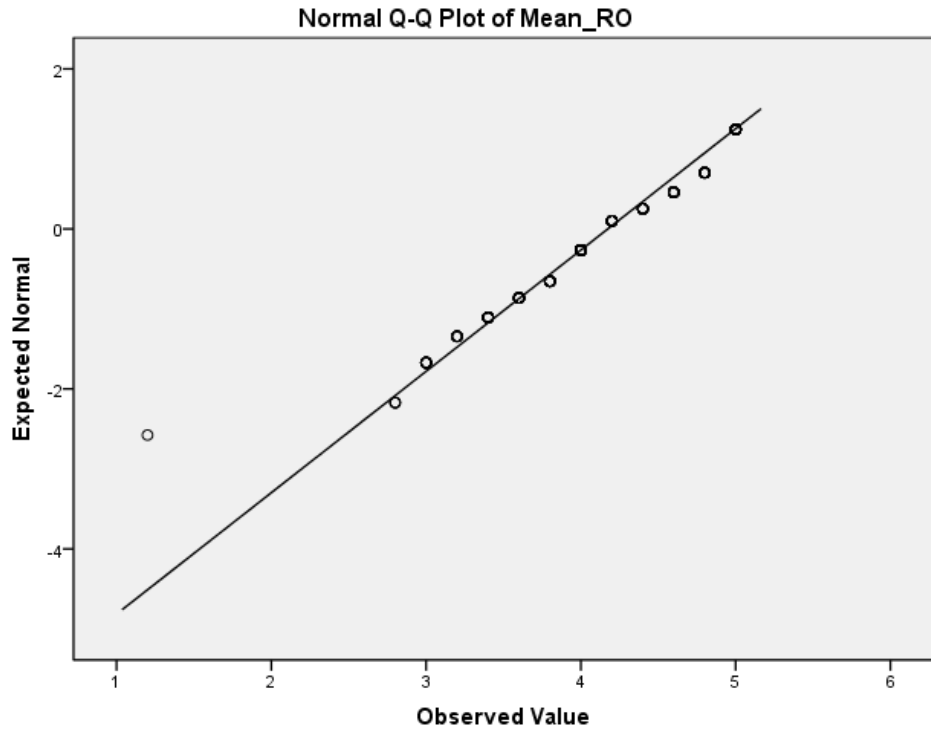
(iv) PRICING

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Mean_pricing	200	100.0%	0	.0%	200	100.0%

Descriptives

			Statistic	Std. Error
Mean_pricing	Mean		2.9950	.06343
	95% Confidence Interval for Mean	Lower Bound	2.8699	
		Upper Bound	3.1201	
	5% Trimmed Mean		2.9926	
	Median		3.0000	
	Variance		.805	
	Std. Deviation		.89697	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.33	
	Skewness		.061	.172
	Kurtosis		-.384	.342

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean_pricing	.098	200	.000	.980	200	.006

a. Lilliefors Significance Correction

Normal Q-Q Plot of Mean_pricing
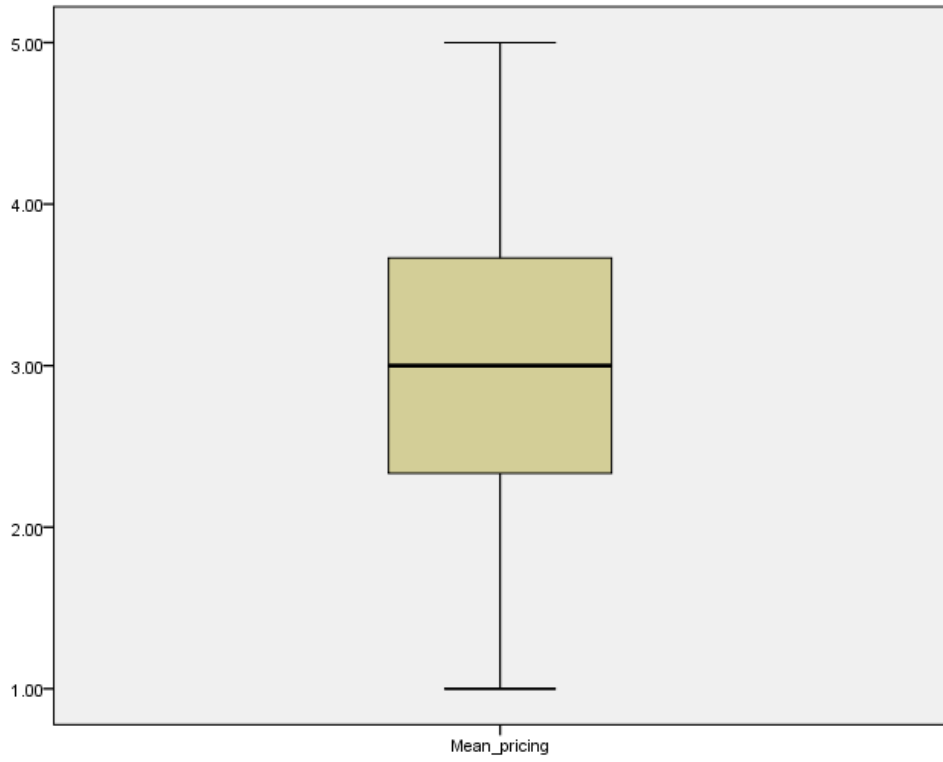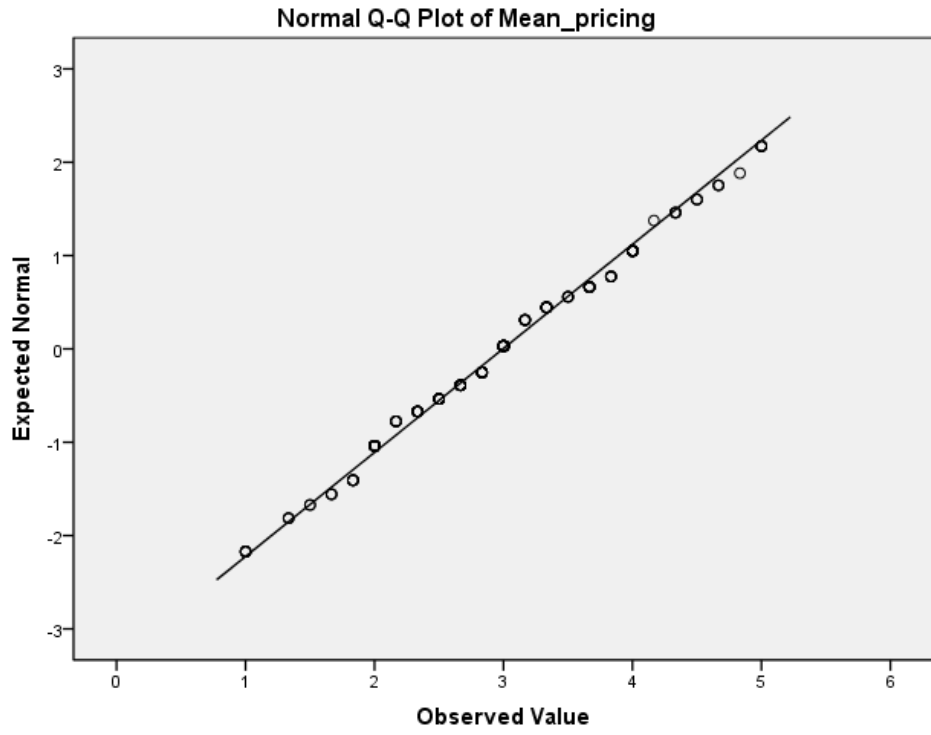
(v) INTENTION TO USE

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Mean_intention	200	100.0%	0	.0%	200	100.0%

Descriptives

		Statistic	Std. Error
Mean_intention	Mean	4.2520	.04802
	95% Confidence Interval for Mean Lower Bound	4.1573	
	Upper Bound	4.3467	
	5% Trimmed Mean	4.3000	
	Median	4.0000	
	Variance	.461	
	Std. Deviation	.67912	
	Minimum	2.00	
	Maximum	5.00	
	Range	3.00	
	Interquartile Range	1.00	
	Skewness	-.677	.172
	Kurtosis	.096	.342

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean_intention	.190	200	.000	.871	200	.000

a. Lilliefors Significance Correction

Normal Q-Q Plot of Mean_intention
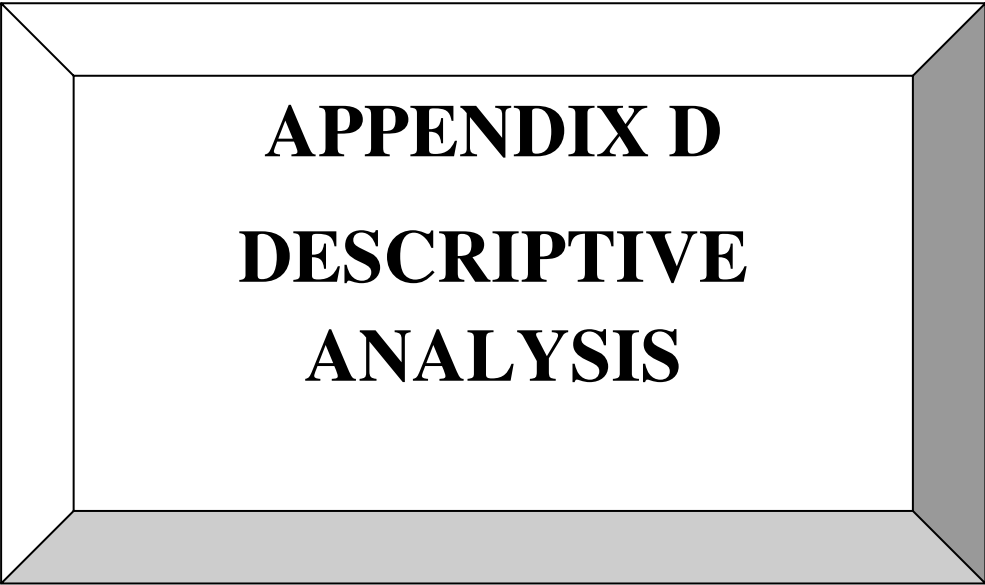
Detrended Normal Q-Q Plot of Mean_intention
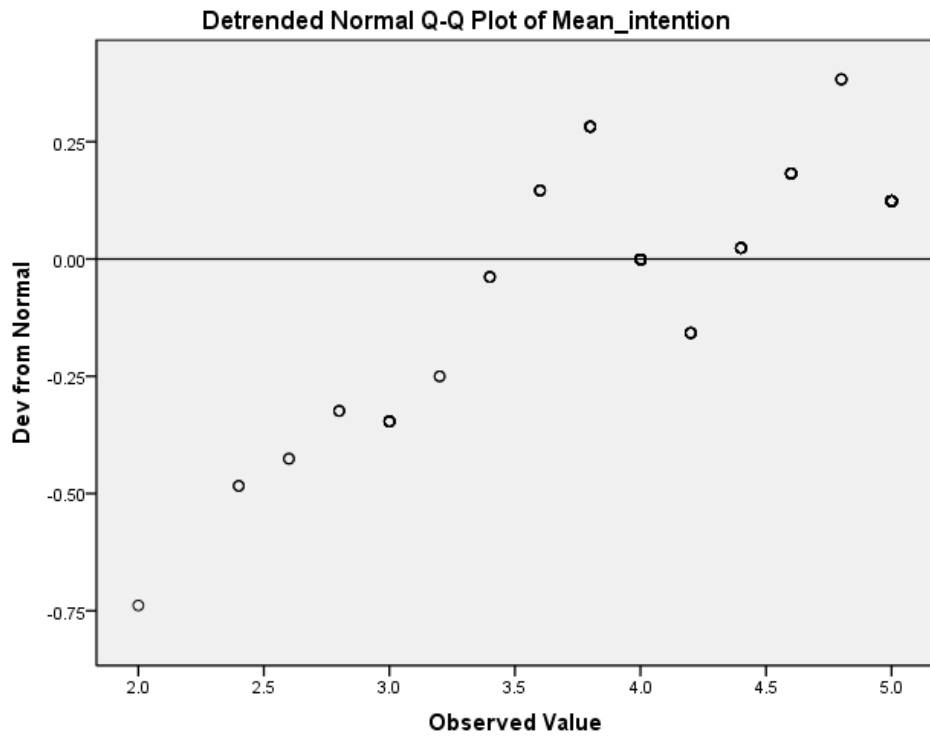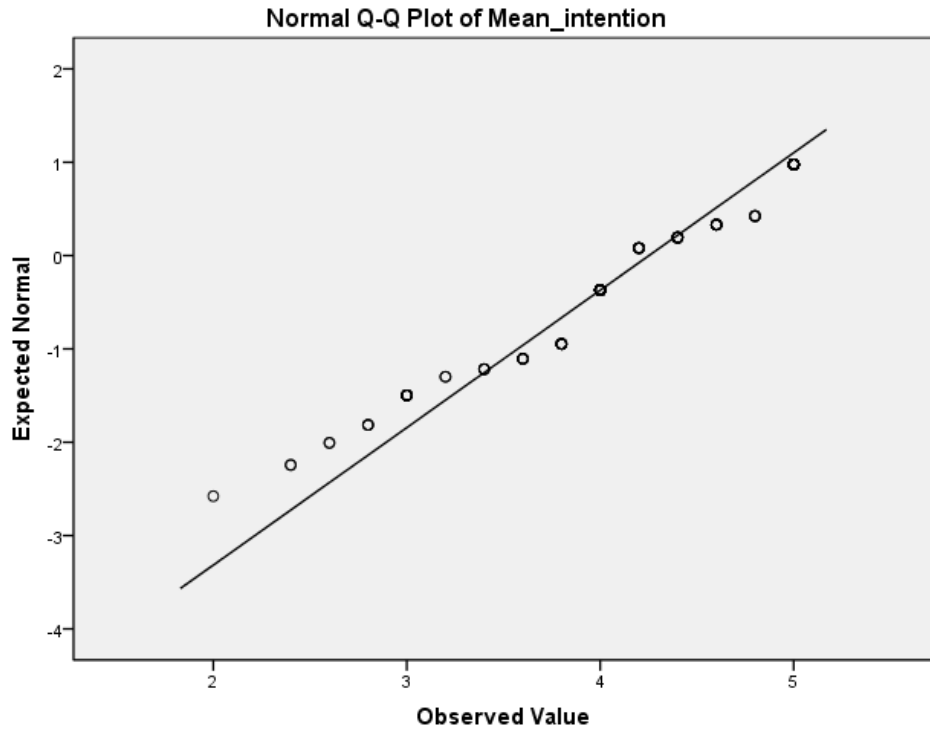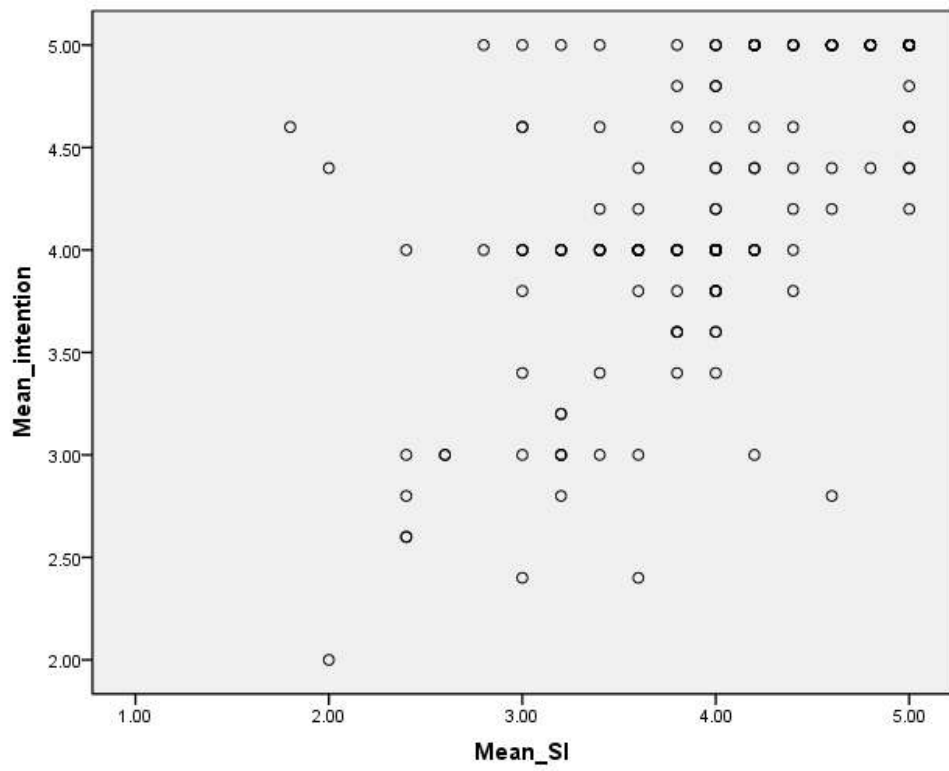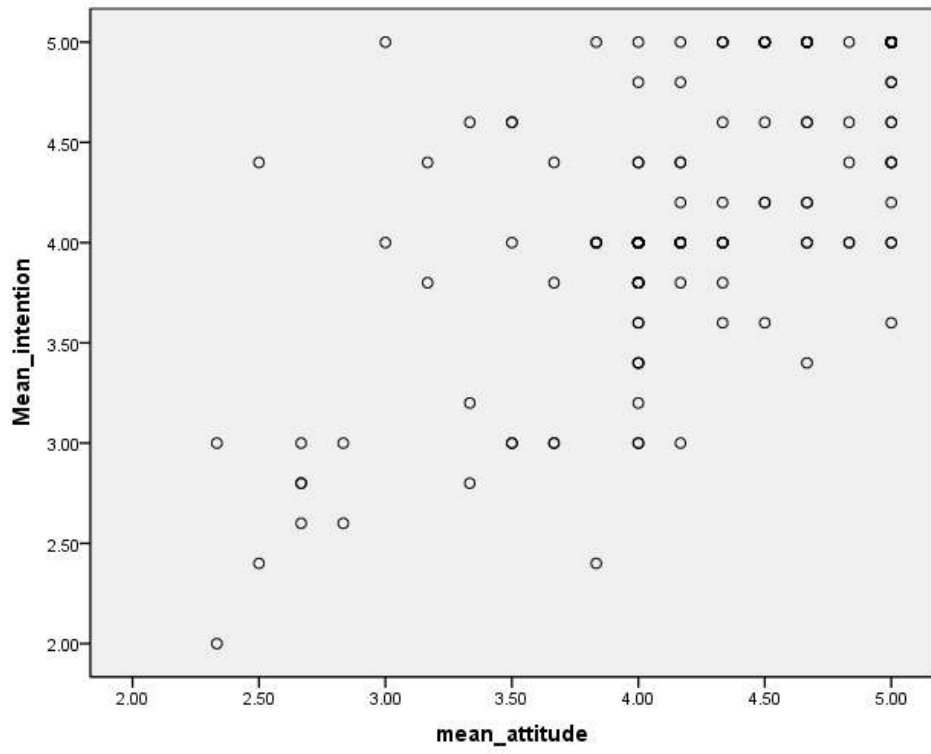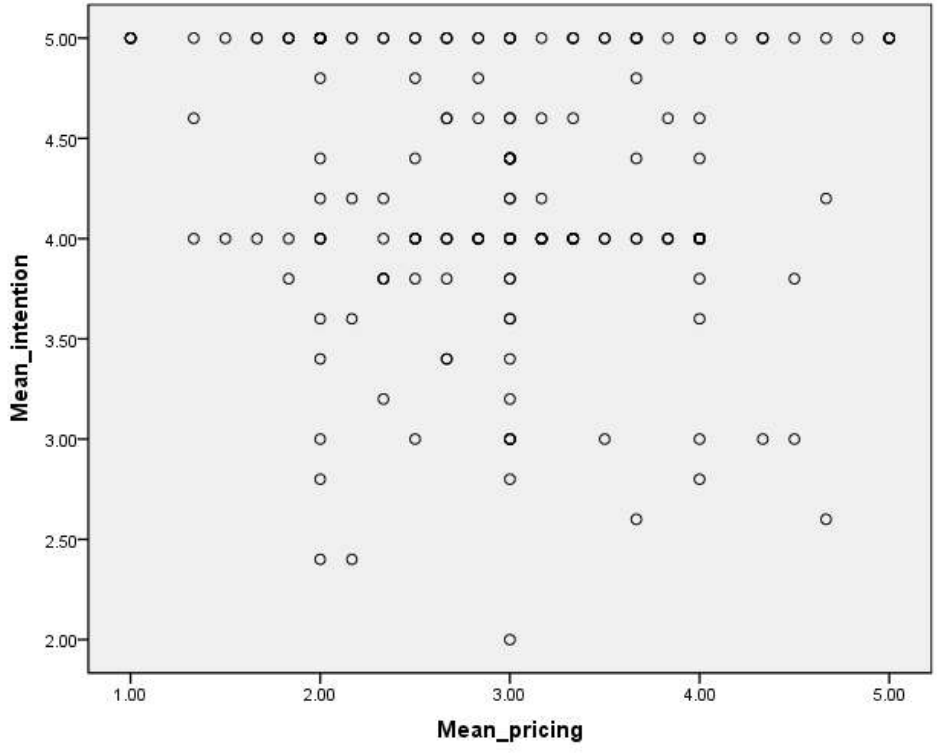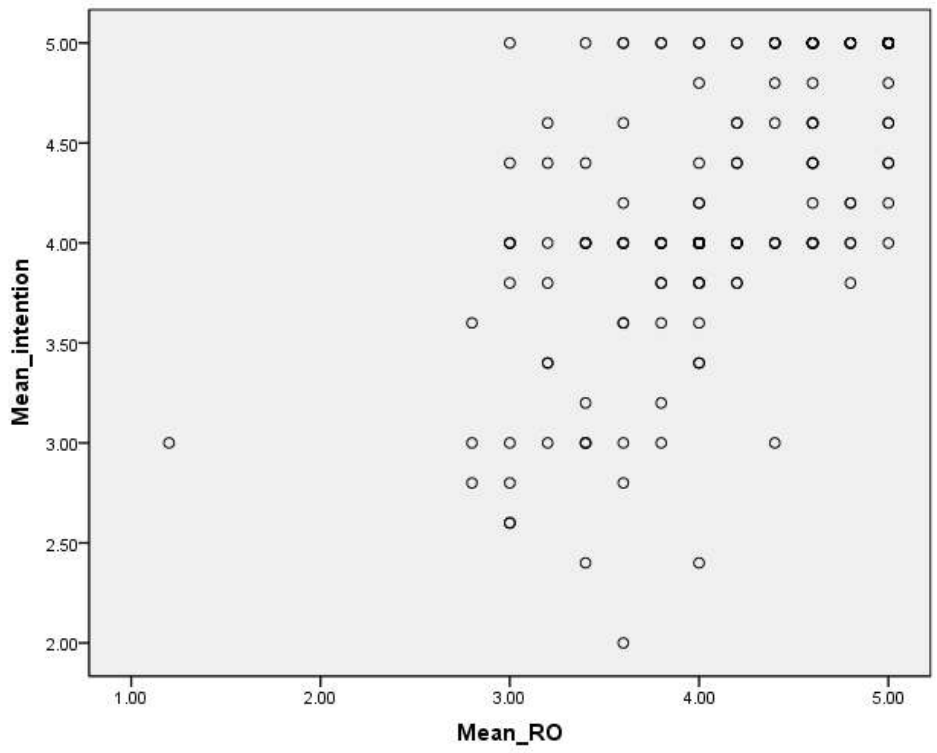
GRAPH

APPENDIX D

DESCRIPTIVE ANALYSIS

(i) DEMOGRAPHIC PROFILE

Statistics

	GENDER	STATUS	AGE	EDUCATION	OCCUPATION	INCOME
Valid	200	200	200	200	200	200
Missing	0	0	0	0	0	0
Mean	1.56	1.83	2.40	2.91	1.81	2.34
Std. Error of Mean	.036	.044	.070	.100	.053	.069
Median	2.00	2.00	2.00	3.00	2.00	2.00
Mode	2	2	2	4	2	2^a
Std. Deviation	.508	.622	.997	1.416	.748	.973
Variance	.258	.386	.994	2.006	.560	.948
Range	2	2	3	5	2	3
Minimum	1	1	1	1	1	1
Maximum	3	3	4	6	3	4
Sum	312	365	479	581	361	467

Statistics

GENDER

N	Valid	200
	Missing	0
	Mode	2

GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	89	44.5	44.5	44.5
	female	110	55.0	55.0	99.5
	3	1	.5	.5	100.0
	Total	200	100.0	100.0	

130

Histogram

Mean = 1.56
Std. Dev. = .508
N = 200

GENDER
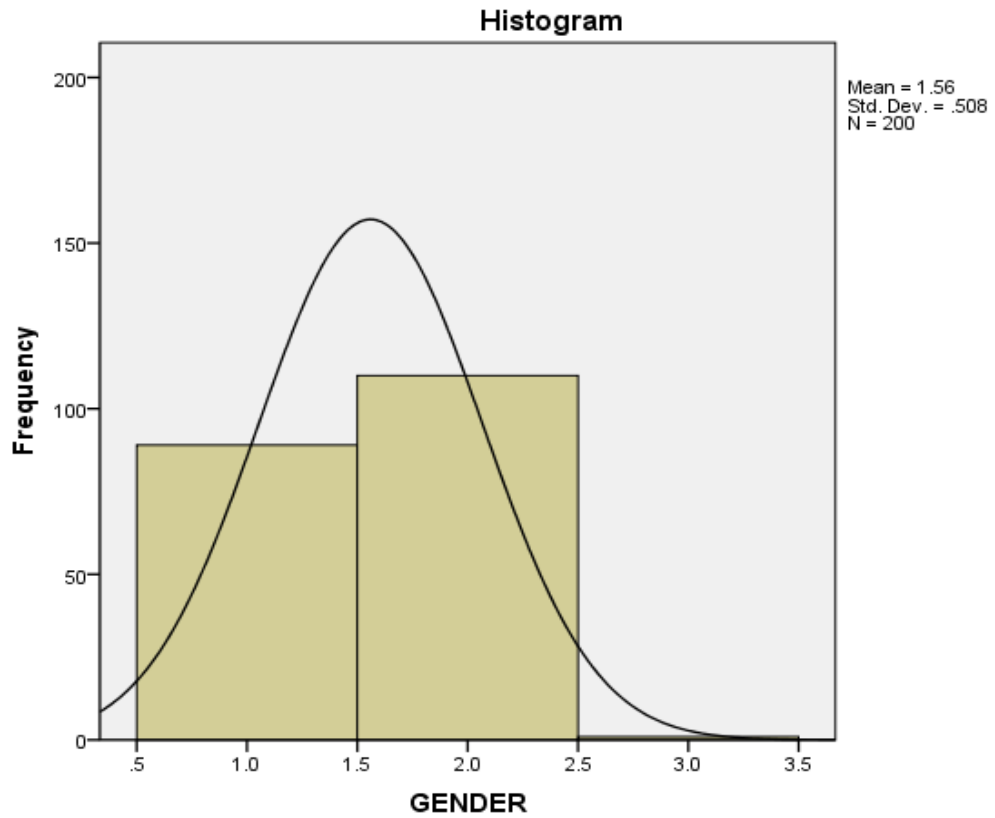
Statistics

STATUS

N	Valid	200
	Missing	0
Mode		2

STATUS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	59	29.5	29.5	29.5
	married	117	58.5	58.5	88.0
	Divorce	24	12.0	12.0	100.0
	Total	200	100.0	100.0	

131

Histogram

Mean = 1.83
Std. Dev. = .622
N = 200
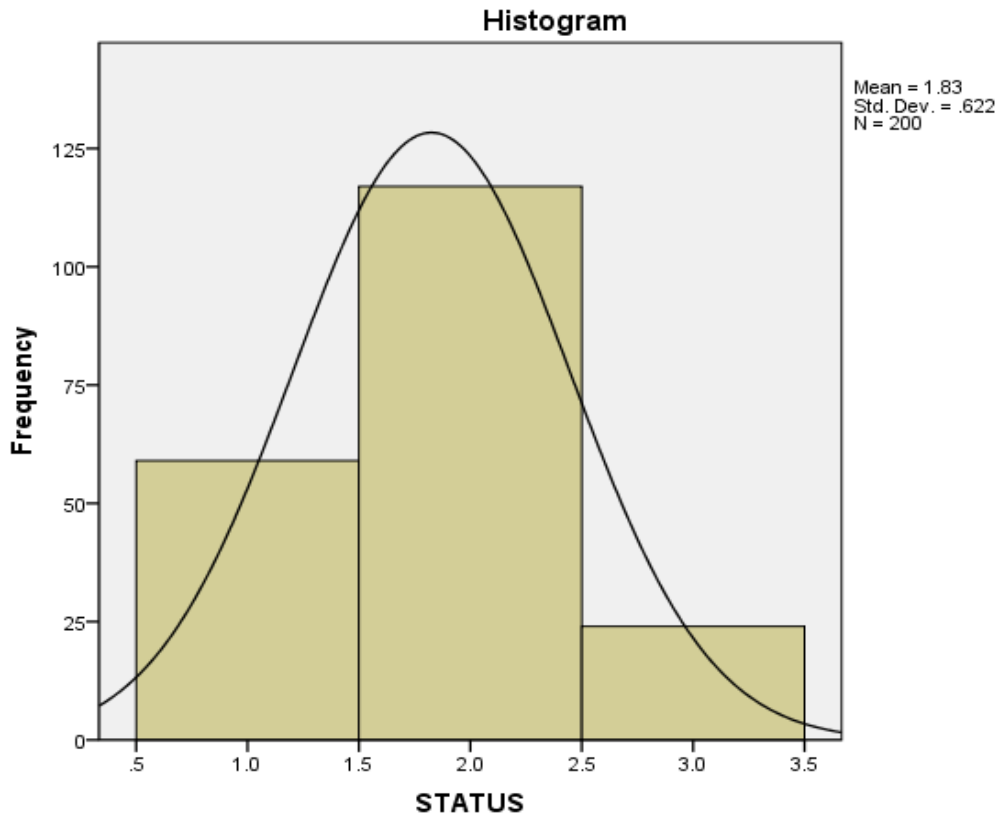
Statistics

AGE

N	Valid	200
	Missing	0
	Mode	2

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 25 years	43	21.5	21.5	21.5
	25-35 years	67	33.5	33.5	55.0
	36-50 years	58	29.0	29.0	84.0
	51 and above	32	16.0	16.0	100.0
	Total	200	100.0	100.0	

Histogram

Mean = 2.4
Std. Dev. = .997
N = 200
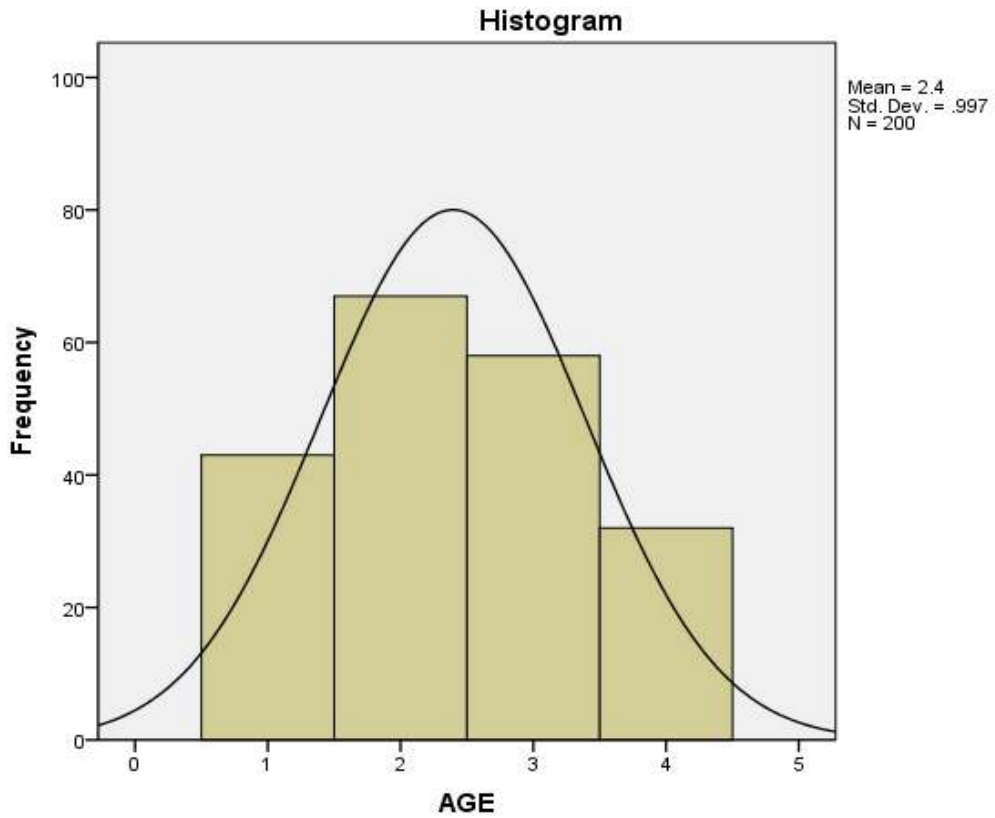
Statistics

EDUCATION

N	Valid	200
	Missing	0
Mode		4

EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	49	24.5	24.5	24.5
	STPM	27	13.5	13.5	38.0
	Diploma	45	22.5	22.5	60.5
	Degree	61	30.5	30.5	91.0
	Master	9	4.5	4.5	95.5
	others	9	4.5	4.5	100.0
	Total	200	100.0	100.0	

133

Histogram

Mean = 2.91
Std. Dev. = 1.416
N = 200
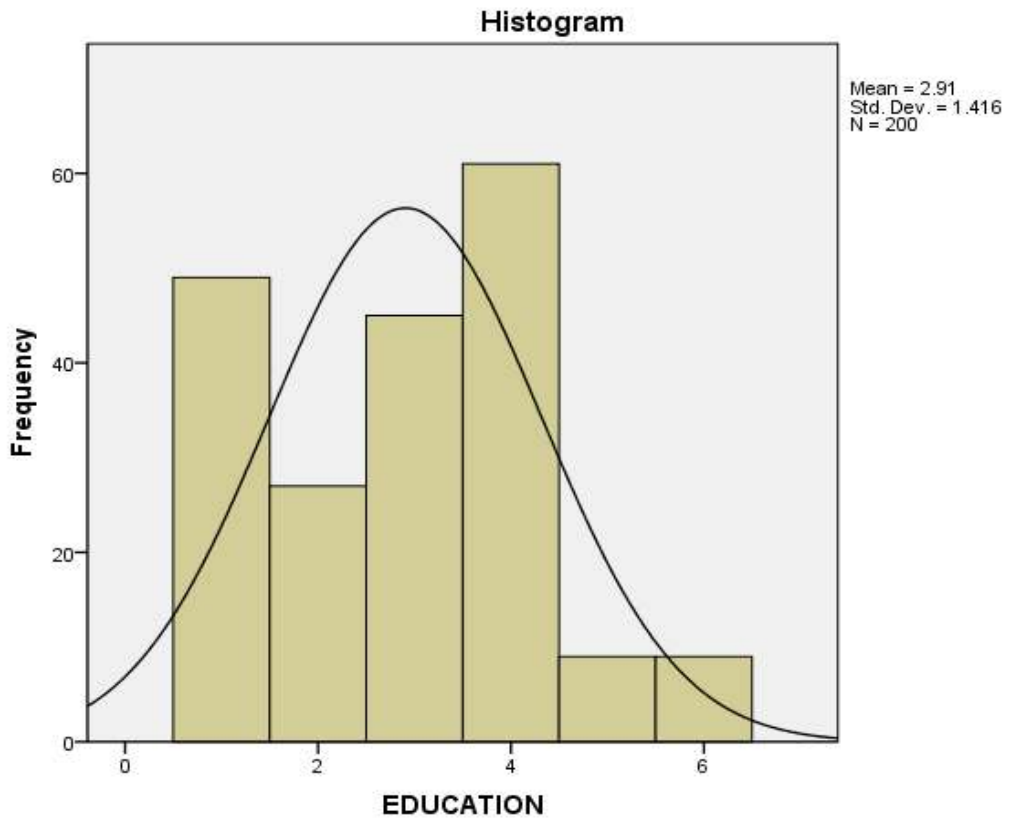
Statistics

OCCUPATION

N	Valid	200
	Missing	0
Mode		2

OCCUPATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government	79	39.5	39.5	39.5
	Private	81	40.5	40.5	80.0
	Self employed	40	20.0	20.0	100.0
	Total	200	100.0	100.0	

134

Histogram

Mean = 1.81
Std. Dev. = .748
N = 200

OCCUPATION
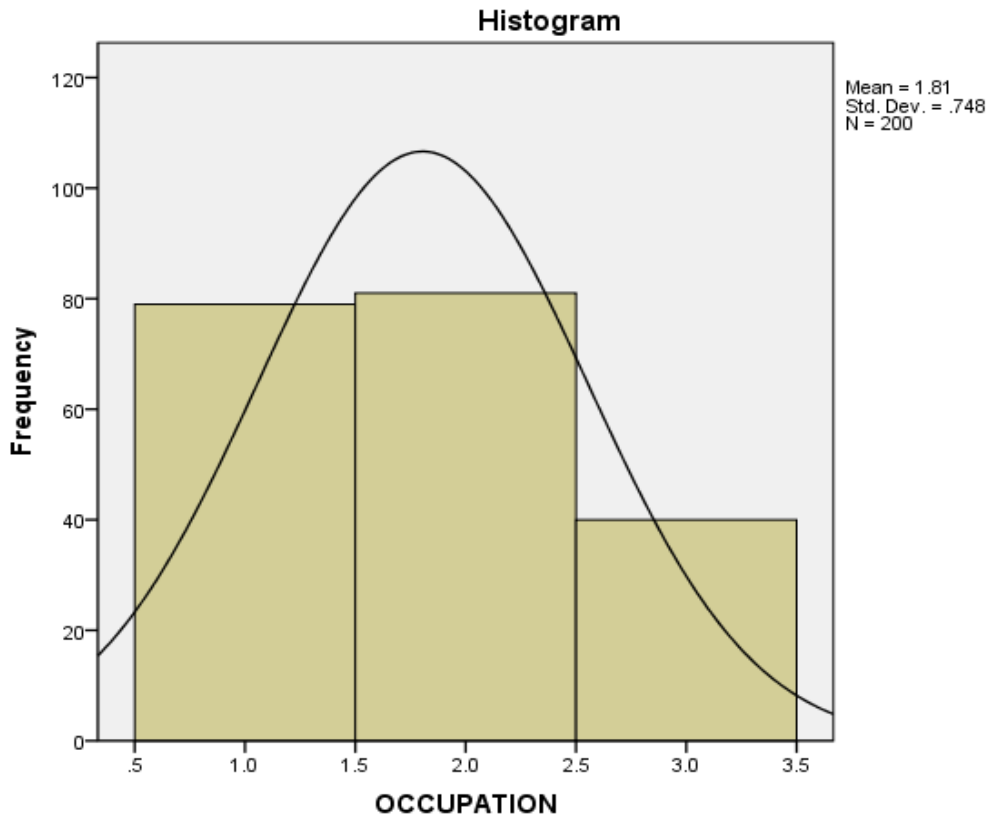
Stastics

INCOME

N	Valid	200
	Missing	0
	Mode	2ᵃ
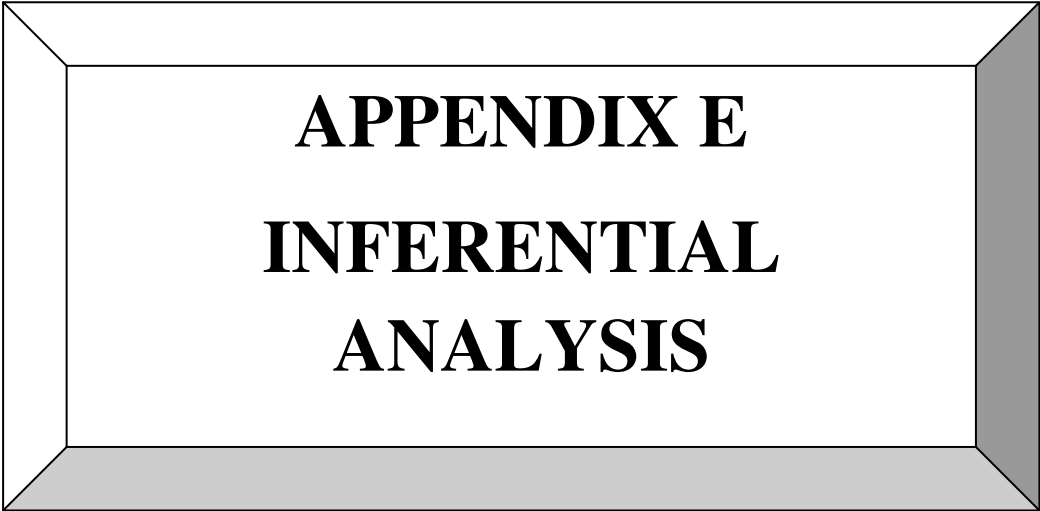
INCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 1500	47	23.5	23.5	23.5
	1500-2999	64	32.0	32.0	55.5
	3000-4999	64	32.0	32.0	87.5
	5000-6999	25	12.5	12.5	100.0
	Total	200	100.0	100.0	

135

Histogram

Mean = 2.34
Std. Dev. = .973
N = 200
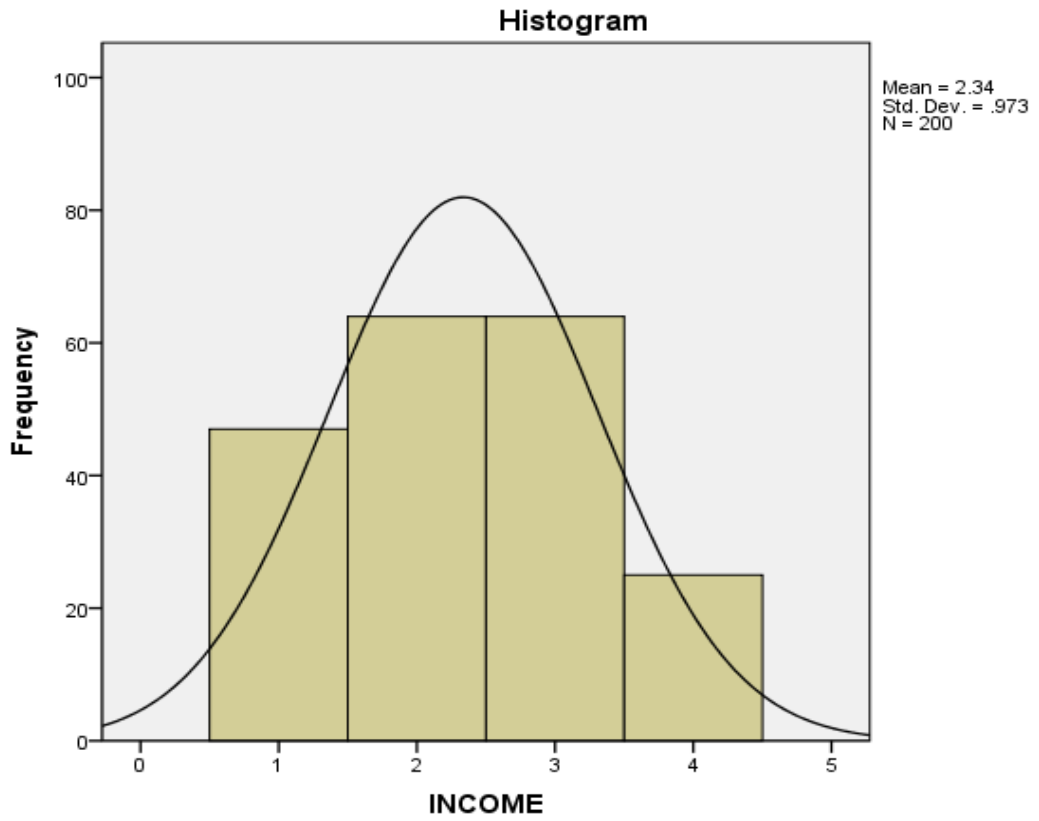
Descriptive Statistics

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Mean_SI	200	3.20	1.80	5.00	4.0070	.70956	.503
mean_attitude	200	2.67	2.33	5.00	4.2750	.63465	.403
Mean_RO	200	3.80	1.20	5.00	4.1740	.65932	.435
Mean_pricing	200	4.00	1.00	5.00	2.9950	.89697	.805
Mean_intention	200	3.00	2.00	5.00	4.2520	.67912	.461
Valid N (listwise)	200						

APPENDIX E

INFERENTIAL ANALYSIS

(i)   T-TEST

Group Statistics

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
Mean_intention	male	89	4.2674	.71028	.07529
	female	110	4.2327	.65499	.06245

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Mean_intention	Equal variances assumed	.182	.670	.358	197	.721	.03469	.09698	-.15657	.22595
	Equal variances not assumed			.355	181.417	.723	.03469	.09782	-.15832	.22770

(ii)   ONE WAY ANOVA – EDUCATION LEVEL

Descriptives

Mean_intention

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
spm	58	4.1414	.62127	.08158	3.9780	4.3047	2.00	5.00
stpmdip	72	4.2111	.76094	.08968	4.0323	4.3899	2.40	5.00
degrreu	70	4.3857	.62073	.07419	4.2377	4.5337	2.40	5.00
Total	200	4.2520	.67912	.04802	4.1573	4.3467	2.00	5.00

Test of Homogeneity of Variances

Mean_intention

Levene Statistic	df1	df2	Sig.
3.904	2	197	.022

ANOVA

Mean_intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.082	2	1.041	2.286	.104
Within Groups	89.698	197	.455		
Total	91.779	199			

Multiple Comparisons

Dependent Variable:Mean_intention

	(I) EDUthree	(J) EDUthree	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LSD	spm	stpmdip	-.06973	.11906	.559	-.3045	.1651
		degrreu	-.24433[*]	.11981	.043	-.4806	-.0081
	stpmdip	spm	.06973	.11906	.559	-.1651	.3045
		degrreu	-.17460	.11326	.125	-.3980	.0488
	degrreu	spm	.24433[*]	.11981	.043	.0081	.4806
		stpmdip	.17460	.11326	.125	-.0488	.3980

*. The mean difference is significant at the 0.05 level.

(iii) ONE WAY ANOVA – MONTHLY INCOME

Descriptives

Mean_intention

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
less than 1500	47	4.0298	.59121	.08624	3.8562	4.2034	2.00	5.00
1500-2999	64	4.4469	.57320	.07165	4.3037	4.5901	3.00	5.00
3000-4999	64	4.2656	.69470	.08684	4.0921	4.4392	2.60	5.00
5000-6999	25	4.1360	.90133	.18027	3.7639	4.5081	2.40	5.00
Total	200	4.2520	.67912	.04802	4.1573	4.3467	2.00	5.00

Test of Homogeneity of Variances

Mean_intention

Levene Statistic	df1	df2	Sig.
7.233	3	196	.000

ANOVA

Mean_intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.100	3	1.700	3.844	.011
Within Groups	86.680	196	.442		
Total	91.779	199			

Multiple Comparisons

Dependent Variable:Mean_intention

	(I) INCOME	(J) INCOME	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LSD	less than 1500	1500-2999	-.41709*	.12775	.001	-.6690	-.1652
		3000-4999	-.23584	.12775	.066	-.4878	.0161
		5000-6999	-.10621	.16462	.520	-.4309	.2184
	1500-2999	less than 1500	.41709*	.12775	.001	.1652	.6690
		3000-4999	.18125	.11756	.125	-.0506	.4131
		5000-6999	.31087*	.15684	.049	.0016	.6202
	3000-4999	less than 1500	.23584	.12775	.066	-.0161	.4878
		1500-2999	-.18125	.11756	.125	-.4131	.0506
		5000-6999	.12962	.15684	.410	-.1797	.4389
	5000-6999	less than 1500	.10621	.16462	.520	-.2184	.4309
		1500-2999	-.31087*	.15684	.049	-.6202	-.0016
		3000-4999	-.12962	.15684	.410	-.4389	.1797

*. The mean difference is significant at the 0.05 level.

(iv)   CORRELATION

Correlations

		mean_attitude	Mean_SI	Mean_RO	Mean_pricing	Mean_intention
mean_attitude	Pearson Correlation	1	.749**	.665**	-.089	.728**
	Sig. (2-tailed)		.000	.000	.212	.000
	N	200	200	200	200	200
Mean_SI	Pearson Correlation	.749**	1	.624**	-.040	.645**
	Sig. (2-tailed)	.000		.000	.577	.000
	N	200	200	200	200	200
Mean_RO	Pearson Correlation	.665**	.624**	1	-.165*	.668**
	Sig. (2-tailed)	.000	.000		.020	.000
	N	200	200	200	200	200
Mean_pricing	Pearson Correlation	-.089	-.040	-.165*	1	-.079
	Sig. (2-tailed)	.212	.577	.020		.268
	N	200	200	200	200	200
Mean_intention	Pearson Correlation	.728**	.645**	.668**	-.079	1
	Sig. (2-tailed)	.000	.000	.000	.268	
	N	200	200	200	200	200

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

(v)   MUTIPLE REGRESSION

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.774[a]	.599	.591	.43444	.599	72.821	4	195	.000

a. Predictors: (Constant), Mean_pricing, Mean_SI, Mean_RO, mean_attitude

b. Dependent Variable: Mean_intention

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.976	4	13.744	72.821	.000[a]
	Residual	36.804	195	.189		
	Total	91.779	199			

a. Predictors: (Constant), Mean_pricing, Mean_SI, Mean_RO, mean_attitude

b. Dependent Variable: Mean_intention

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.450	.260		1.729	.085		
	mean_attitude	.454	.079	.424	5.723	.000	.375	2.668
	Mean_SI	.135	.068	.141	1.988	.048	.408	2.451
	Mean_RO	.309	.066	.300	4.717	.000	.508	1.968
	Mean_pricing	.011	.035	.014	.301	.764	.966	1.036

a. Dependent Variable: Mean_intention

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	mean_attitude	Mean_SI	Mean_RO	Mean_pricing
1	1	4.889	1.000	.00	.00	.00	.00	.00
	2	.083	7.668	.00	.01	.01	.01	.74
	3	.014	18.932	.54	.01	.36	.03	.12
	4	.009	23.462	.35	.02	.13	.90	.13
	5	.006	29.068	.11	.96	.50	.06	.01

a. Dependent Variable: Mean_intention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.8071	4.9914	4.2520	.52560	200
Residual	-1.45313	1.71804	.00000	.43005	200
Std. Predicted Value	-2.749	1.407	.000	1.000	200
Std. Residual	-3.345	3.955	.000	.990	200

a. Dependent Variable: Mean_intention

Histogram
Dependent Variable: Mean_intention

Mean = 1.23E-15
Std. Dev. = 0.990
N = 200

(vi)   **REGRESSION PLOT**

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Mean_intention

(vii)   SCATTER PLOT

Scatterplot

Dependent Variable: Mean_intention