

**EXAMINING THE IMPACT OF FACTORS THAT INFLUENCE UUM
STUDENTS' INTENTION TO ENROLL IN MASTER IN ISLAMIC FINANCE
AND BANKING PROGRAM**

By

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Research paper submitted to
Othman Yeob Abdullah Graduate School of Business
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In partial fulfilling of requirement for Master in Islamic Finance and Banking

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ABSTRACT

As nowadays the development of Islamic finance and banking continue to get much attention from the government, higher learning institution starts to offer more Islamic finance and banking course related in order to produce a quality human resource in the field. This study aims to inspect the student's intention to enroll in Master in Islamic Finance and Banking (MIFB) program offered by Universiti Utara Malaysia (UUM). A survey comprised of 200 respondents was carried out. In addition, the use of personal factors, parental influence, financial aids, job opportunities, program quality, cost and religious motivation as the factors will help the researcher to find out the most factors that influence student's intention to enroll in MIFB program. A structured question was designed where the data were analyzed by means of t-test, ANOVA, correlation and multi regression analysis. Results show that personal factors, parental influence, financial aids, job opportunities, program quality, cost and religious motivation are significantly important determinants to predict student's intention to enroll in MIFB program. The result in multiple regression shows that the most influencing factors are personal factors, program quality and religious motivation. Therefore, the program provider should focus on the quality of the program by improving the quality of teaching and course provision. Lastly, they should also show the application of religious value provided by enrolling in MIFB program

Keywords: MIFB program, personal factor, parental support, financial aids, job opportunities, program quality, cost, religious motivation, intention to enroll

ABSTRAK

Oleh kerana pembangunan kewangan dan perbankan Islam terus mendapat perhatian daripada kerajaan, institusi pengajian tinggi mula menawarkan kursus yang berkaitan kewangan dan perbankan Islam bagi menghasilkan tenaga kerja yang berkualiti dalam bidang tersebut. Kajian ini bertujuan untuk mengenalpasti niat pelajar untuk mendaftar dalam program Sarjana dalam Kewangan Islam dan Perbankan (MIFB) yang ditawarkan oleh Universiti Utara Malaysia (UUM) . Satu tinjauan terdiri daripada 200 responden telah dijalankan. Di samping itu, penggunaan faktor peribadi , pengaruh ibu bapa, bantuan kewangan , peluang pekerjaan , kualiti program , kos dan motivasi agama sebagai faktor yang akan membantu penyelidik untuk mengetahui faktor-faktor yang paling yang mempengaruhi niat pelajar untuk mendaftar dalam program MIFB . Data telah dianalisis melalui ujian-t, ANOVA , korelasi dan analisis berbilang regresi berdasarkan soal selidik yang telah diedarkan. Keputusan menunjukkan bahawa faktor-faktor peribadi , pengaruh ibu bapa, bantuan kewangan , peluang pekerjaan , kualiti program , kos dan motivasi agama merupakan faktor penentu ketara penting untuk meramalkan niat pelajar untuk mendaftar dalam program MIFB . Hasil daripada regresi menunjukkan bahawa faktor yang paling mempengaruhi ialah faktor-faktor peribadi, kualiti program dan motivasi agama. Oleh itu, penyedia program ini perlu memberi fokus kepada kualiti program dengan meningkatkan kualiti penyediaan pengajaran dan kursus. Akhir sekali, mereka juga perlu menunjukkan unsur - unsur nilai agama yang disediakan dengan mendaftar dalam program MIFB

Kata kunci : Program MIFB, faktor peribadi, sokongan ibu bapa, bantuan kewangan, peluang pekerjaan, kualiti program, kos, motivasi agama, niat untuk mendaftar

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LIST OF ABBREVIATIONS

BIFB	Bachelor of Islamic Finance and Banking
CQIF	Certificate Qualification in Islamic Finance
IBFIM	<u>Islamic Banking and Finance Institute Malaysia</u>
IBS	Islamic Business School
IIUM	<u>International Islamic University Malaysia</u>
INCEIF	International Centre for Education in Islamic Finance
INT	Intention
MIFB	Master in Islamic Finance and Banking
MIS	Management Information System
TPB	Theory of Planned Behaviour
UUM	Universiti Utara Malaysia

CHAPTER 1

INTRODUCTION

1.1 Background of Research

Education means personal development and intrinsic growth. In a capitalistic world, education is also considered to be the common denominator of economic success for individuals, their family members and the economy at large. Consequently, the importance of education has been emphasized to students of all cultures and at all levels. It is said that education is a vital tool in achieving the “good life,” and children are taught from the earliest levels of their educational hierarchy to be determined in their studies (Teowkul et al, 2009).

Education is referred to be the only consistent and time-tested path to success as it helps students develop their highest potential for the long-term (Mujtaba and Scharff, 2007; Mujtaba and Preziosi, 2006; Bruner, 1983). In a world of competitive job market, meeting and exceeding job requirements in an ever-changing marketplace is essential (Williams and Mujtaba, 2008).

The decision to pursue a master's degree is one of the most significant commitments a student will make in his or her lifetime. It is predicated on the cultivation of high academic aspirations, a process of influence that, begins well before high school graduation. This critically important decision for students is influenced by numerous internal and external factors (Bangser, 2008).

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“Intention to Enroll in Master in Islamic Finance and Banking Program in UUM”

Dear respondents,

This questionnaire is designed to measure your intention to enrol in Master in Islamic Finance and Banking program offered by UUM. Information obtained through this questionnaire is important for researcher to achieve the research goals.

This questionnaire is divided into three parts, namely:

- i) Part A: Student Profile
- ii) Part B: Student opinion toward Master in Islamic Finance and Banking
- iii) Part C: Recommendations and views on Master in Islamic Finance and Banking

Information about MIFB program can be referred at Appendix I.

Any information provided will be keep confidential and only for academic research.

Thank you for your cooperation.

Sincerely,

Nur Atikah Binti Mohmad Jumat
Master in Islamic Finance and Banking
Email : atikah_jumat@yahoo.com

APPENDIX I

Master in Islamic Finance and Banking (MIFB)

1. Introduction

Master in Islamic Finance and Banking (MIFB) program are offered starting September 2012 by Islamic Business School (UUM IBS). This program is a course work based program, developed to produce highly ethical and knowledgeable graduates who are responsive and efficient in Islamic finance and banking to fulfill national higher education aspirations and contribute to the industry and society. At the end of this course, students are required to complete a dissertation in their field of study that will further enhance their analytical, writing and communication skills.

2. Program Aims

The program aims to produce highly ethical and knowledgeable graduates whoa are responsive and efficient in Islamic finance and banking to fulfill national higher education aspirations and contribute to the industry and society.

3. Program Learning Outcome

- 1) Elaborate concepts and theories related to finance and banking
- 2) Adapt Islamic concepts, principles and techniques in solving financial problem faced by companies in realizing the profit as well as fulfilling social responsibility
- 3) Critically evaluate issues related to Islamic finance
- 4) Manage human resource in carry out responsibilities through effective communication skill
- 5) Work effectively in group and demonstrate interpersonal skills
- 6) Apply Shariah professional code of ethics in the field of Islamic finance
- 7) Continuously integrate knowledge of Islamic finance and banking for career development
- 8) Identify current and future challenges in managing innovation and developing entrepreneur skill in the field of Islamic finance and banking
- 9) Build and strengthen Islamic finance and banking through effective leadership

4. Program Structure

Core Course (24 credit hours)

BWFF5013 Corporate Financial Management
BSEE5013 Islamic Economics
BSSS5023 Islamic Financial Contracts & Maxim
BSSS5033 Deduction Method and Maqasid Shariah for Business
BSFF5063 Islamic Financial Market, Instruments and Institutions
BWSB5053 Contemporary Islamic Banking
BPMN6023 Strategic Management
BPMN6073 Research Methodology

Field Project (Compulsory) (12 credit hours)

BPMZ6912 Dissertation

Elective Course (6 credit hours)

Choose any TWO (2) courses from the following

BSBB5043 Management and Governance of Islamic Banking

BWRR5043 Islamic Risk Management

BSFF5053 Islamic Wealth Planning and Management

BWBB5023 Treasury Management in Financial Institutions

5. Program Fee

PROGRAM	STRUCTURE	NUMBER OF CREDITS				TOTAL FEES			
		CORE	ELECTIVE	RESEARCH PAPER	TOTAL CREDITS	MALAYSIAN FULL TIME MASTER = 4 SEM)	MALAYSIAN PART TIME MASTER = 6 SEM)	ASEAN MASTER = 4 SEM)	NON ASEAN (PHD = 8 SEM; MASTER = 4 SEM)
Master in Islamic Finance and Banking	Coursework	24	6	12	42	RM 7,360.00	RM 7,058.00	RM 13,770.00	RM15,170.00

6. Entry Requirement

Candidates who possess the following qualifications are eligible to apply for this program:

- A Bachelor's degree from any other institutions of higher learning recognized by the University Senate with a CGPA of at least 3.00; and
- Fulfill English Language requirement

OR

- Bachelor's degree from Universiti Utara Malaysia or any other institutions of higher learning recognized by the University Senate with CGPA of at least 2.75; and
- At least two (2) years of relevant working experience or a good score on the Graduate Management Admission Test (GMAT)/Graduate Record Examination (GRE); and
- Fulfill English Language requirement

7. Financial Assistant

Universiti Utara Malaysia Assistantship Scheme

- Postgraduate Scholarship Scheme (CAS/ COB/ COLGIS/ CEDI/ IMBRE/IPDM/NCRC)
- Graduate Teaching Assistantship (GTA) Scheme
- Doctoral Research Officer Scheme
- UUM Vice Chancellor Scholarship Scheme

Others

- MyBRAIN15 (MyPh.D/ MyMASTER/ Ph.D Industry) under the Ministry of Higher Education Malaysia (MOHE).
- PTPTN.

PART A

Please tick (✓) that best describing you

1. Gender

- ☐ Male
☐ Female

2. Race

- ☐ Malay
☐ Chinese
☐ Indian
☐ Siamese
☐ Others: _____

3. Religion

- ☐ Islam
☐ Buddhist
☐ Hindu
☐ Christian
☐ Others: _____

4. Age

--	--

5. Entry Qualification

- ☐ STPM
☐ Matriculation
☐ Diploma
☐ Bachelor's Degree
☐ Others: _____

6. Program

7. Semester

8. Do you have any scholarship

- ☐ Yes ☐ No

If yes, please specify

9. Categories of student

- ☐ Local ☐ International, specify: _____

PART B

Rate your opinion according to the level of importance in influencing your intention to enrol in Master in Islamic Finance and Banking (MIFB) program. Please circle the appropriate answer.

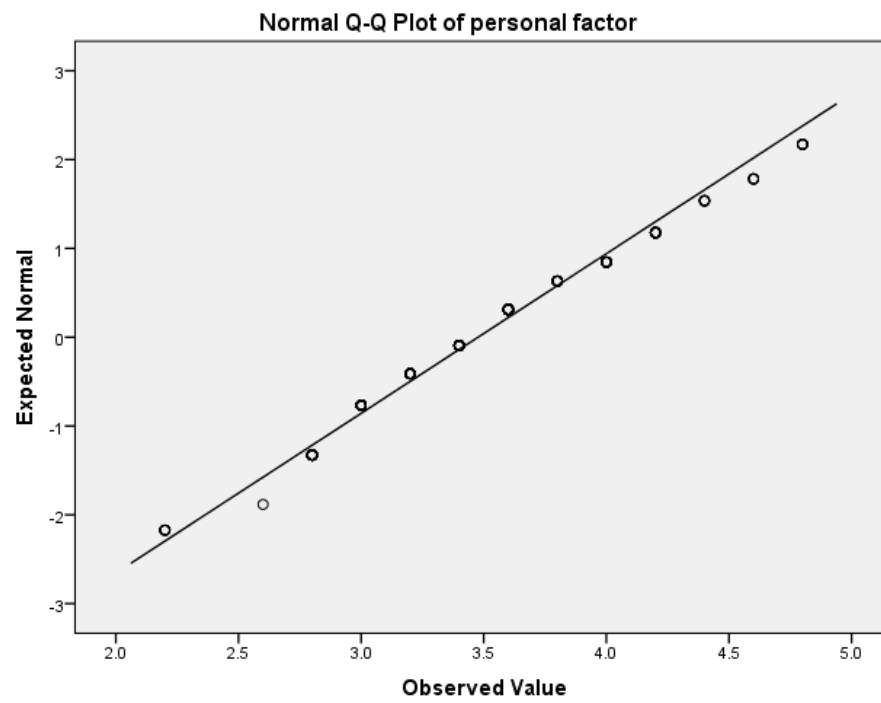
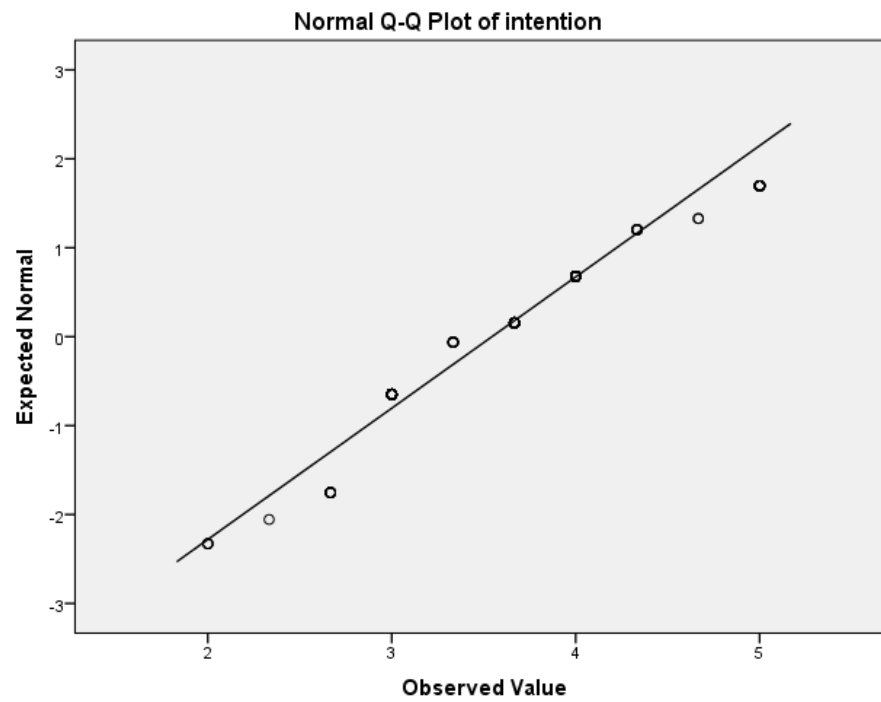
Strongly disagree  strongly agree

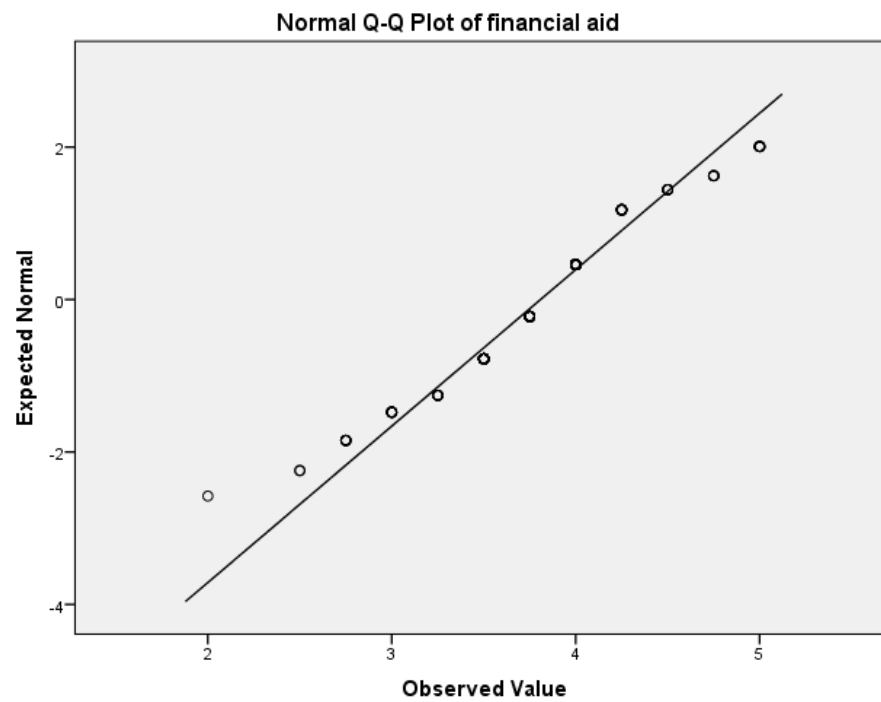
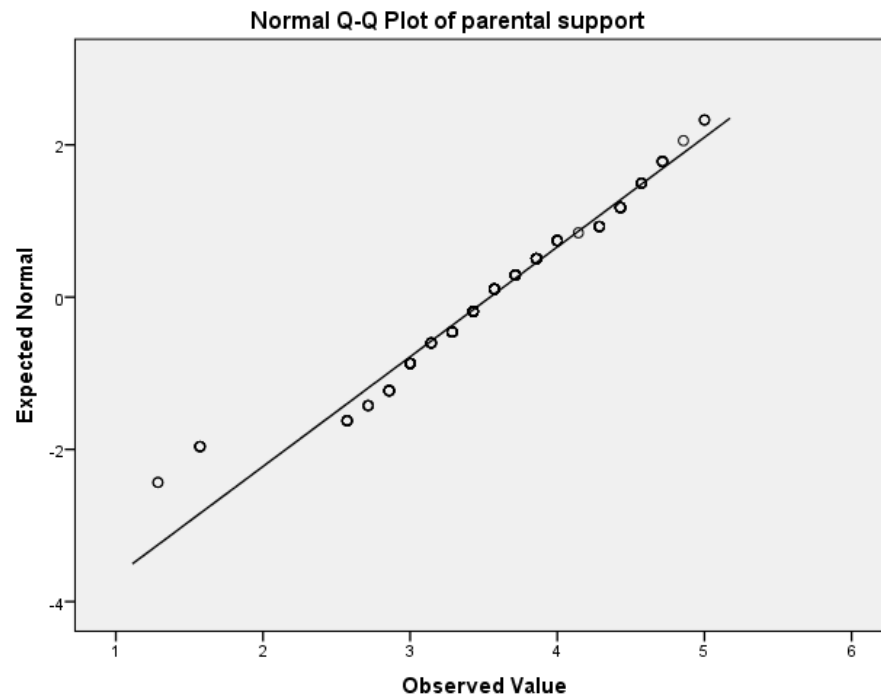
Factor attributes to program enrolment intention						
1	Getting a master degree in Islamic banking and finance is important for my future job opportunities	1	2	3	4	5
2	I have enough information about the availability and structure of MIFB program	1	2	3	4	5
3	I think the time required for the completion of MIFB program is adequate	1	2	3	4	5
4	I think I afford to pay the tuition fees for this program	1	2	3	4	5
5	I think my qualification meet the entry requirements for MIFB program	1	2	3	4	5
6	I will choose part time studies in MIFB program because it is available	1	2	3	4	5
7	I think MIFB program provide me the marketability in Islamic finance and banking industry	1	2	3	4	5
8	My parents support me to choose a program in Islamic finance and banking	1	2	3	4	5
9	My parents have a positive attitude towards the Islamic finance and banking industry	1	2	3	4	5
10	My parents believe that I can be successful working in the Islamic finance and banking industry	1	2	3	4	5
11	My parents think it is good for me to find a job which is related to Islamic finance and banking	1	2	3	4	5
12	My parents often discuss with me about a career in the Islamic finance and banking industry	1	2	3	4	5
13	I think my parents have got some accurate information about a program in Islamic finance and banking	1	2	3	4	5
14	My parents can refer me to work in the Islamic finance and banking industry	1	2	3	4	5
15	The availability of financial aid was an important factor in my decision to enroll in MIFB program	1	2	3	4	5

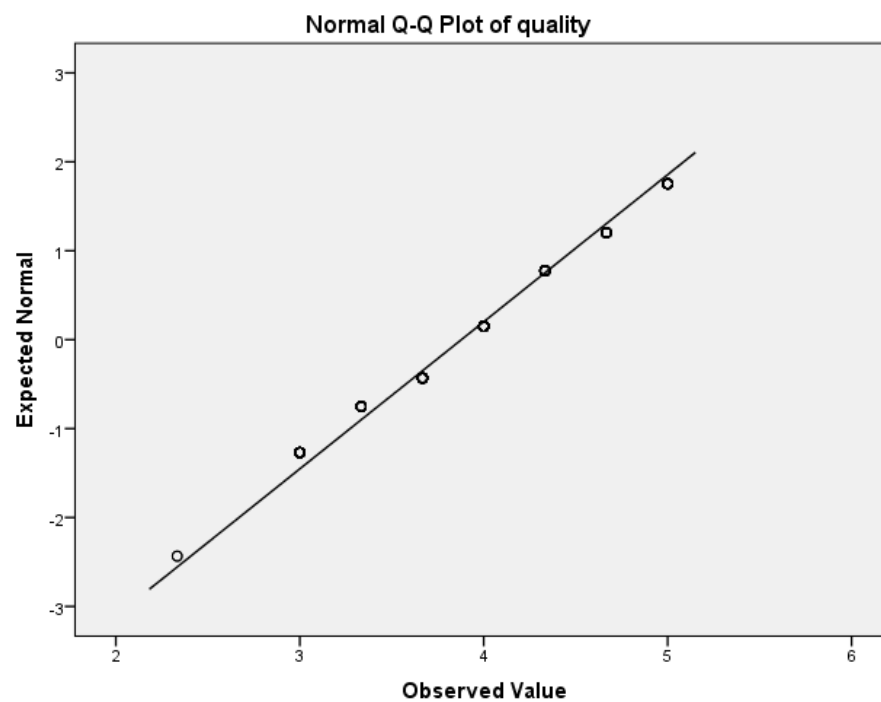
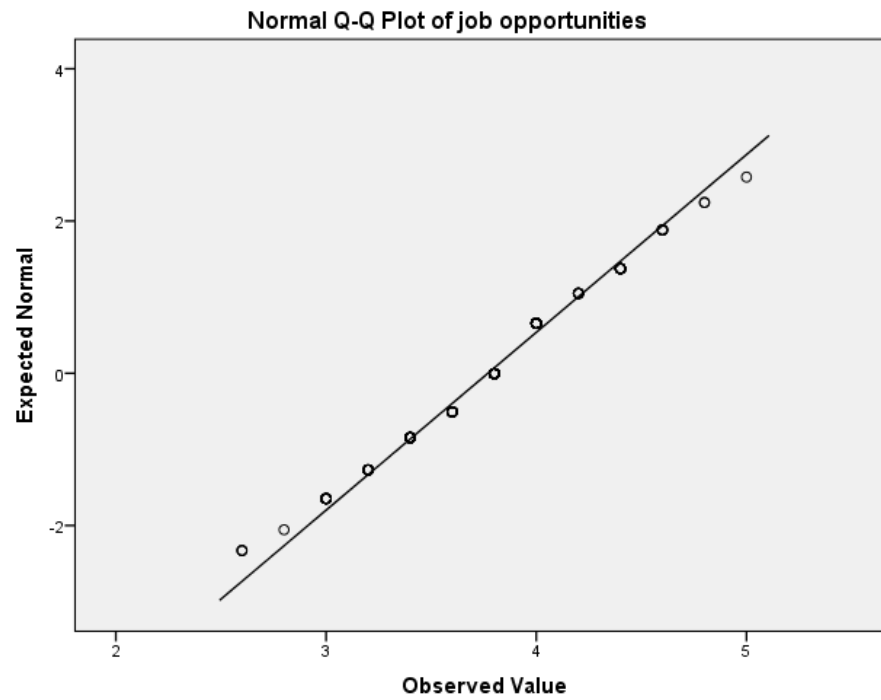
16	I am knowledgeable of the various types of Financial Aid Programs offered by UUM	1	2	3	4	5
17	The availability of scholarship was an important factor in my decision to enroll in MIFB program.	1	2	3	4	5
18	I am not likely to need financial aid in the future	1	2	3	4	5
19	I sometimes worry about paying my tuition fees	1	2	3	4	5
20	By learning MIFB, it provide me the opportunity to work in the Islamic finance and banking industry	1	2	3	4	5
21	Islamic finance and banking offered me with a diverse position in the industry	1	2	3	4	5
22	I know that UUM have good academic reputation	1	2	3	4	5
23	Islamic finance and banking provide me an opportunity to have a well paying job expectation of high salary	1	2	3	4	5
24	MIFB program matches with my personal philosophy	1	2	3	4	5
25	I believe that the quality of teaching in MIFB program is high	1	2	3	4	5
26	I think UUM provide a good quality of academic facilities	1	2	3	4	5
27	I have a positive attitude towards the image of UUM	1	2	3	4	5
28	The cost of living in UUM are high	1	2	3	4	5
29	The tuition cost of this program is affordable	1	2	3	4	5
30	The amount of debt in loans I will have when I graduate is high	1	2	3	4	5
31	I believe learning is commanded by Allah, thus when I am studying MIFB, I am fulfilling the obligation	1	2	3	4	5
32	By learning MIFB, I will prepare myself for high-level academic standards that Islam requires of me	1	2	3	4	5
33	As a Muslim, I view learning as compulsory regardless of whether I can get a job or not	1	2	3	4	5
34	I would like to further my studies even after I have completed my first degree because Islam requires me to seek knowledge	1	2	3	4	5
35	As a Muslim, I believe I should seek knowledge continuously	1	2	3	4	5
36	I intend to enroll in MIFB program	1	2	3	4	5
37	I will enroll in MIFB program	1	2	3	4	5
38	I plan to enroll in MIFB program	1	2	3	4	5

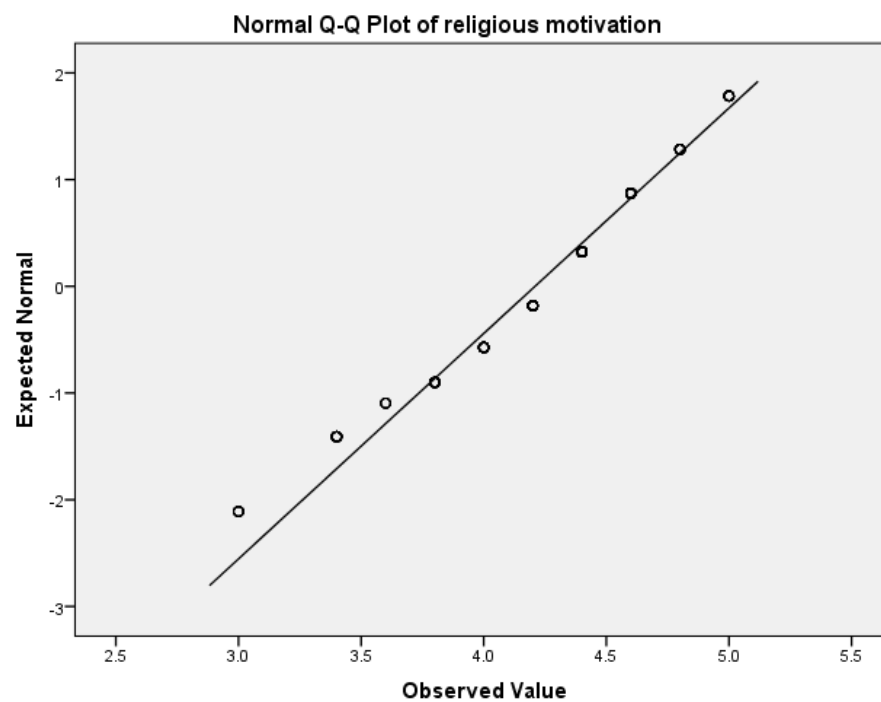
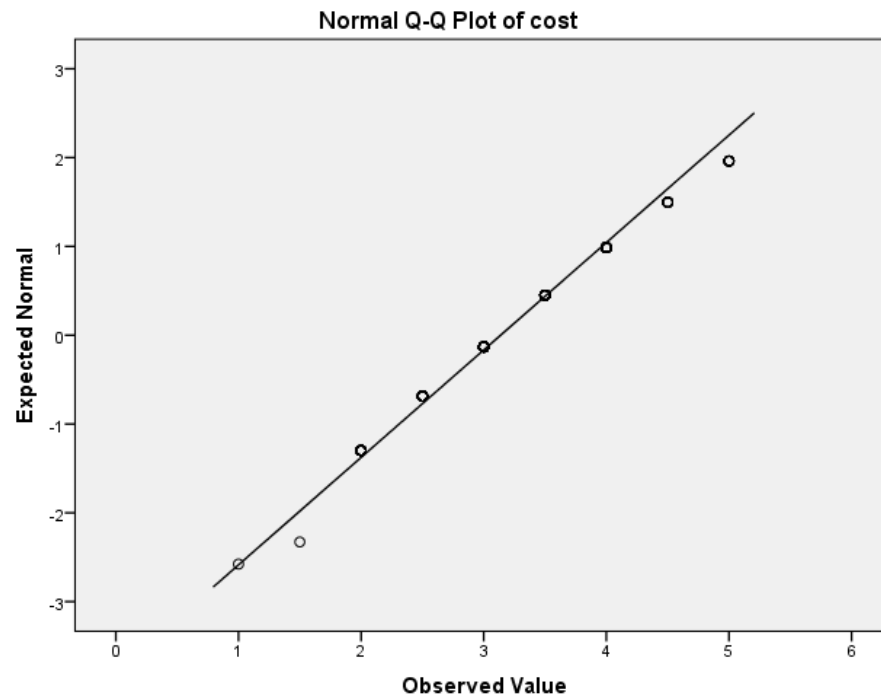
PART C : RECOMMENDATION AND VIEWS TOWARDS MIFB PROGRAM

THANK YOU FOR YOU COOPERATION









Personal factor

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.652	.689	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PF1	20.15	10.329	.474	.363	.589
PF2	20.77	9.894	.370	.448	.614
PF3	20.49	10.784	.401	.257	.610
PF4	21.29	10.058	.377	.247	.611
PF5	20.55	10.138	.395	.238	.606
PF6	21.30	10.291	.173	.219	.700
PF7	20.21	10.381	.511	.345	.584

Parental support

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.874	.876	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PS1	21.04	16.315	.681	.520	.855
PS2	21.03	17.386	.728	.617	.847
PS3	21.00	17.739	.708	.658	.850
PS4	20.95	17.475	.732	.706	.847
PS5	21.46	17.918	.642	.528	.858
PS6	21.67	19.187	.526	.485	.872
PS7	21.65	17.776	.589	.418	.866

Financial aids

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.636	.667	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FA1	15.04	3.094	.469	.	.539
FA2	14.95	3.450	.554	.	.513
FA3	15.24	3.799	.172	.	.708
FA4	14.69	3.932	.308	.	.619
FA5	14.95	3.450	.554	.	.513

Job opportunities

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.620	.636	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
JO1	14.90	3.377	.228	.218	.648
JO2	15.23	2.969	.486	.268	.507
JO3	14.83	3.200	.447	.210	.533
JO4	15.09	3.053	.543	.309	.488
JO5	15.37	3.449	.233	.214	.639

Program quality

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.825	.827	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Q1	7.83	1.720	.677	.459	.768
Q2	7.65	1.577	.679	.461	.762
Q3	7.80	1.470	.696	.485	.747

Cost/pricing

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.582	.573	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
C1	6.54	1.657	.493	.258	.306
C2	6.28	2.733	.267	.077	.640
C3	6.05	2.018	.436	.227	.411

Religious motivation

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.754	.754	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
RF1	16.85	4.061	.401	.231	.752
RF2	16.90	3.960	.487	.359	.722
RF3	16.94	3.458	.605	.435	.677
RF4	16.87	3.896	.502	.373	.716
RF5	16.63	3.650	.614	.412	.676

Intention

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.890	.891	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
INT1	7.01	2.080	.728	.553	.890
INT2	7.26	1.829	.781	.655	.849
INT3	7.01	1.904	.851	.728	.786

Descriptive statistics

Descriptive Statistics							
	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
meanpersonal factor	200	3.5500	.53467	.195	.172	-.304	.342
meanparental support	200	3.5429	.69367	-.506	.172	1.115	.342
meanfinancial aids	200	3.8738	.49240	-.174	.172	.725	.342
meanjob opportunities	200	3.6600	.50440	-.414	.172	.583	.342
meanquality	200	3.8783	.60445	-.072	.172	-.531	.342
meancost	200	2.8567	.66458	-.352	.172	.087	.342
meanreligious motivation	200	4.2090	.47333	-.562	.172	-.005	.342
mean intention	200	3.5450	.67761	.528	.172	-.229	.342
Valid N (listwise)	200						

t-test

Gender

Group Statistics

	gender	N	Mean	Std. Deviation	Std. Error Mean
mean intention	male	91	3.5861	.70508	.07391
	female	109	3.5107	.65510	.06275

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
mean intention	Equal variances assumed	.039	.844	.783	198	.435	.07538	.09631	-.11455	.26531
	Equal variances not assumed			.777	185.975	.438	.07538	.09695	-.11590	.26665

ANOVA

Age

ANOVA

mean intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.873	3	.291	.630	.596
Within Groups	90.500	196	.462		
Total	91.373	199			

Multiple Comparisons

Dependent Variable: mean intention

LSD

(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
19-20	21-22	-.00111	.13349	.993	-.2644	.2621
	23-24	-.06576	.13799	.634	-.3379	.2064
	>25	-.16298	.13799	.239	-.4351	.1092
21-22	19-20	.00111	.13349	.993	-.2621	.2644
	23-24	-.06465	.13422	.631	-.3293	.2001
	>25	-.16187	.13422	.229	-.4266	.1028
23-24	19-20	.06576	.13799	.634	-.2064	.3379
	21-22	.06465	.13422	.631	-.2001	.3293
	>25	-.09722	.13870	.484	-.3708	.1763
>25	19-20	.16298	.13799	.239	-.1092	.4351
	21-22	.16187	.13422	.229	-.1028	.4266
	23-24	.09722	.13870	.484	-.1763	.3708

Entry qualification

ANOVA

mean intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.069	3	.690	1.514	.212
Within Groups	89.304	196	.456		
Total	91.373	199			

Multiple Comparisons

Dependent Variable: mean intention

LSD

(I)	(J)	Mean Difference (I- J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
entryqualification	matriculation	-.04169	.10636	.696	-.2514	.1681
	diploma	-.23111	.15589	.140	-.5385	.0763
	STAM	-.34496	.20279	.091	-.7449	.0550
stpm	matriculation	.04169	.10636	.696	-.1681	.2514
	diploma	-.18943	.15317	.218	-.4915	.1127
	STAM	-.30327	.20071	.132	-.6991	.0926
matriculation	stpm	.23111	.15589	.140	-.0763	.5385
	diploma	.18943	.15317	.218	-.1127	.4915
	STAM	-.11385	.23081	.622	-.5690	.3413
diploma	stpm	.34496	.20279	.091	-.0550	.7449
	matriculation	.30327	.20071	.132	-.0926	.6991
	STAM	.11385	.23081	.622	-.3413	.5690

Current program

Descriptives

mean intention

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
islamic business school	97	3.8351	.70567	.07165	3.6928	3.9773	2.00	5.00
school of economic, finance and banking	53	3.3899	.55368	.07605	3.2373	3.5426	2.00	5.00
school of business management	30	3.2444	.53199	.09713	3.0458	3.4431	2.00	4.67
school of accounting	20	3.0000	.26491	.05923	2.8760	3.1240	2.67	4.00
Total	200	3.5450	.67761	.04791	3.4505	3.6395	2.00	5.00

ANOVA

mean intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	18.085	3	6.028	16.123	.000
Within Groups	73.287	196	.374		
Total	91.373	199			

Post hoc test

Multiple Comparisons

Dependent Variable: mean intention

LSD

(I) program	(J) program	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
islamic business school	school of economic, finance and banking	.44511 [*]	.10445	.000	.2391	.6511
	school of business management	.59061 [*]	.12774	.000	.3387	.8425
	school of accounting	.83505 [*]	.15017	.000	.5389	1.1312
school of economic, finance and banking	islamic business school	-.44511 [*]	.10445	.000	-.6511	-.2391
	school of business management	.14549	.13971	.299	-.1300	.4210
	school of accounting	.38994 [*]	.16047	.016	.0735	.7064
school of business management	islamic business school	-.59061 [*]	.12774	.000	-.8425	-.3387
	school of economic, finance and banking	-.14549	.13971	.299	-.4210	.1300
	school of accounting	.24444	.17652	.168	-.1037	.5926
school of accounting	islamic business school	-.83505 [*]	.15017	.000	-1.1312	-.5389
	school of economic, finance and banking	-.38994 [*]	.16047	.016	-.7064	-.0735
	school of business management	-.24444	.17652	.168	-.5926	.1037

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

Semester

ANOVA

mean intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.018	2	.009	.020	.980
Within Groups	91.354	197	.464		
Total	91.373	199			

Multiple Comparisons

Dependent Variable: mean intention

LSD

(I) semester	(J) semester	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1-2	3-4	.02322	.11810	.844	-.2097	.2561
	5-6	.00829	.11810	.944	-.2246	.2412
3-4	1-2	-.02322	.11810	.844	-.2561	.2097
	5-6	-.01493	.11765	.899	-.2469	.2171
5-6	1-2	-.00829	.11810	.944	-.2412	.2246
	3-4	.01493	.11765	.899	-.2171	.2469

Correlation

Correlations										
		no_bilangan	meanpersonal factor	meanparental support	meanfinancial aids	meanjob opportunities	meanquality	meancost	meanreligious motivation	mean intention
no_bilangan	r	1	.093	.039	-.059	.071	-.053	.027	.005	.019
	Sig.		.191	.580	.405	.315	.460	.700	.939	.792
meanpersonal factor	r	200	200	200	200	200	200	200	200	200
	Sig.	.093	1	.525**	.374**	.270**	.427**	-.205**	.197**	.505**
meanparental support	r	200	200	200	200	200	200	200	200	200
	Sig.)	.039	.525**	1	.522**	.602**	.325**	-.293**	.168*	.452**
meanfinancial aids	r	200	200	200	200	200	200	200	200	200
	Sig.	-.059	.374**	.522**	1	.636**	.567**	-.114	.296**	.416**
meanjob opportunities	r	200	200	200	200	200	200	200	200	200
	Sig.	.071	.270**	.602**	.636**	1	.309**	-.216**	.012	.323**
meanquality	r	200	200	200	200	200	200	200	200	200
	Sig.	-.053	.427**	.325**	.567**	.309**	1	-.230**	.506**	.517**
meancost	r	200	200	200	200	200	200	200	200	200
	Sig.	.027	-.205**	-.293**	-.114	-.216**	-.230**	1	-.212**	-.282**
meanreligious motivation	r	200	200	200	200	200	200	200	200	200
	Sig.	.005	.197**	.168*	.296**	.012	.506**	-.212**	1	.446**
mean intention	r	200	200	200	200	200	200	200	200	200
	Sig.	.019	.505**	.452**	.416**	.323**	.517**	-.282**	.446**	1
		200	200	200	200	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).

Multiple regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.676 ^a	.457	.437	.50851	1.856

a. Predictors: (Constant), meanreligious motivation, meanjob opportunities, meancost, meanpersonal factor, meanquality, meanparental support, meanfinancial aids

b. Dependent Variable: mean intention

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	41.724	7	5.961	23.051	.000 ^b
Residual	49.649	192	.259		
Total	91.373	199			

a. Dependent Variable: mean intention

b. Predictors: (Constant), meanreligious motivation, meanjob opportunities, meancost, meanpersonal factor, meanquality, meanparental support, meanfinancial aids

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.768	.531		-1.445	.150
meanpersonal factor	.340	.084	.268	4.022	.000
meanparental support	.126	.076	.129	1.660	.099
meanfinancial aids	-.011	.114	-.008	-.100	.921
meanjob opportunities	.139	.108	.104	1.293	.198
meanquality	.205	.084	.183	2.442	.016
meancost	-.071	.059	-.069	-1.196	.233
meanreligious motivation	.380	.092	.265	4.110	.000

a. Dependent Variable: mean intention