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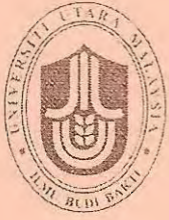# THE INFLUENCE OF BEHAVIORAL FACTORS ON CREDIT CARD DEFAULT AMONG MUSLIM IN KLANG VALLEY

By

ROZAIMI AN

Thesis Submitted to
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Universiti Utara Malaysia

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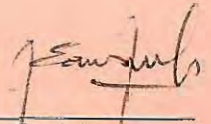|		
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Tarikh: **31 Julai 2017**
(Date)

Nama Pelajar   :   Rozaimi An
(Name of Student)

Tajuk Tesis / Disertasi   :   The Influence of Behavioral Factors on Credit Card Default Among
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ABSTRACT

The increased of expenditure in recent years has led to the increase of credit card users. Unfortunately, due to certain circumstances, there has been a rise in credit card defaults among the users. Hence, this research aims to investigate the influence of behavioral factors on credit card default among Muslim in Klang Valley, mediating effects of attitude and intention to pay. By utilizing a quantitative approach, six variables namely credit card default, intention to pay, perceived behavior control, religiosity, subjective norm and attitude were measured based on previous validated instruments. 700 questionnaires were distributed to Muslim credit card defaulters in the Klang Valley. 323 questionnaires were returned, representing 46 percent response rate. The main statistical analysis used is structural equation modeling (SEM). The findings reveal that subjective norm, perceived behavior control, religiosity are significant predictors of intention to pay. Perceived behavior control, subjective norm and religiosity are also significant in predicting attitude. Additionally, attitude is the significant mediator between the linkage of perceived behavior control and credit card default. The result discovers there are high defaulters even though the credit card holders have positive intention and attitude towards payment. This result implies that credit card holders might have other financial commitments which made them use credit card to sustain living beyond their mean. They could not control their spending urge when credit card is available. Credit counseling body needs to educate credit card holders on financial management and credit control. These outcomes are immensely valuable for practitioners in planning and executing tailor-made strategic plans.

Keywords: credit card default, intention to pay, perceived behavior control, religiosity, subjective norm and attitude.

ABSTRAK

Peningkatan perbelanjaan dalam tahun-tahun kebelakangan ini telah membawa kepada peningkatan jumlah pengguna kad kredit. Malangnya, keadaan ini turut mengakibatkan meningkatnya jumlah kad kredit tertunggak dalam kalangan pengguna. Oleh itu, kajian ini cuba menyelidik faktor yang mempengaruhi tingkah laku kad kredit tertunggak dalam kalangan penganut agama Islam di kawasan Lembah Klang, serta menyelidik kesan pengantara sikap dan hasrat untuk membuat pembayaran. Dengan menggunakan pendekatan kuantitatif, enam pembolehubah iaitu kad kredit tertunggak, hasrat untuk membayar, persepsi kawalan tingkah laku, ketaatan agama, norma subjektif dan sikap, diukur berdasarkan instrumen yang telah disahkan sebelum ini. 700 soal selidik diedarkan kepada peminjam kad kredit Islam di Lembah Klang. Daripada jumlah ini, 323 soal selidik yang mewakili kadar maklum balas sebanyak 46 peratus telah dikembalikan. Permodelan Persamaan Berstruktur (SEM) digunakan untuk menganalisis data secara statistik. Dapatan kajian menunjukkan bahawa norma subjektif, persepsi kawalan tingkah laku, dan ketaatan agama adalah peramal yang signifikan terhadap hasrat untuk membuat bayaran. Persepsi kawalan tingkah laku, norma subjektif, dan ketaatan agama juga signifikan dalam meramalkan sikap pengguna. Selain itu, sikap merupakan pengantara yang signifikan dalam hubungan di antara persepsi kawalan tingkah laku dengan kad kredit tertunggak. Dapatan kajian mendapati jumlah kad kredit tertunggak masih tinggi walaupun pemegang kad kredit mempunyai hasrat dan sikap yang positif dalam membuat pembayaran. Hasil kajian turut menggambarkan bahawa pemegang kad kredit mungkin mempunyai komitmen kewangan lain sehingga terpaksa menggunakan kad kredit untuk menampung perbelanjaan yang melangkaui keperluan. Mereka seolah-olah tidak dapat mengawal perbelanjaan apabila memiliki kad kredit. Badan kaunseling kredit perlu mendidik pemegang kad kredit tentang pengurusan kewangan dan kawalan kredit. Hasil kajian ini sangat berguna kepada pengamal bidang dalam merancang dan melaksanakan pelan strategik yang bersesuaian.

Kata kunci: kad kredit tertunggak, hasrat terhadap pembayaran , persepsi kawalan tingkah laku, ketaatan agama, norma subjektif dan sikap
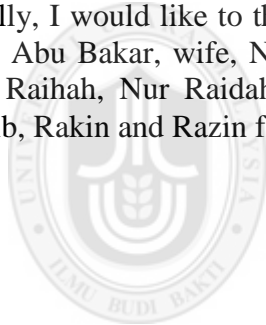
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"The soul of the believer is held hostage by his debt in his grave until it is paid off."

Al-Tirmidhi: 1078

1.1   Chapter overview

The first chapter introduces the main inspiration of the study on credit card default. In Islam, debt should be settled even if either lender or borrower passes away. This chapter begins with the background of the study, problem statement, research questions, research objectives, significance of the study, the scope of the study, key terms' definitions, and finally, the outline of the thesis structure.

1.2   Background

Lately, there is remarkable increased in credit card users in Malaysia. This can be seen from an increased in number of cards in circulation from 8.0 million in 2014 to 8.4 million by July 2015. The number of card in circulation is expected to increase further to an estimated 9 million by December 2015. Furthermore, total overdue balances between three to six months from cardholders by July 2015 recorded RM 351 million which is higher than figure in 2014 which is RM336 million in 2014 (RM or Ringgit Malaysia is the local currency; 3.91 RM is approximately equivalent to 1 USD at the time of this research).

Credit cards such as Visa, Master Card, Diners Club, and others are lines of credit that once established, depending on the terms, allow an individual to spend a certain sum

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Appendix 1: Non Credit Card Default Models
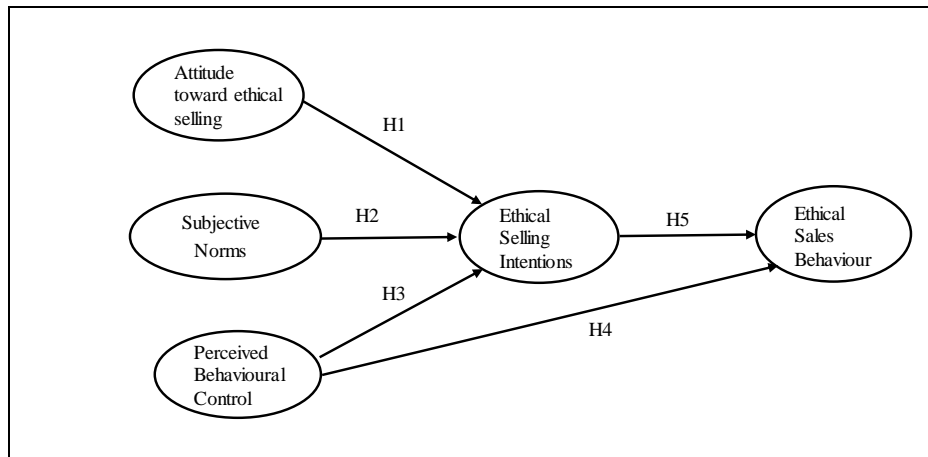
Figure 2.11
Non Credit Card Default Model 1: "Predicting Bangladeshi financial salespeople's ethical intentions and behaviour using the theory of planned behaviour: Implications for developing countries"
Source: Ferdous and Polonsky (2013), Asia Pacific Journal of Marketing and Logistics
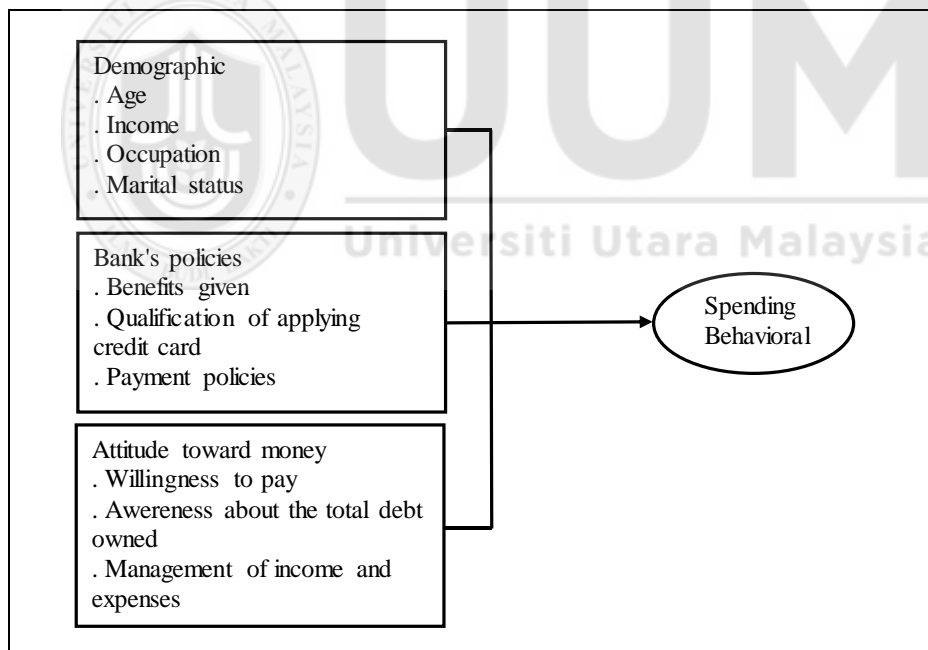
Figure 2.12
Non Credit Card Default Model 2: "Exploring the factors influencing credit card spending behavior among Malaysians"
Source: Teoh, Chong and Yong (2013)
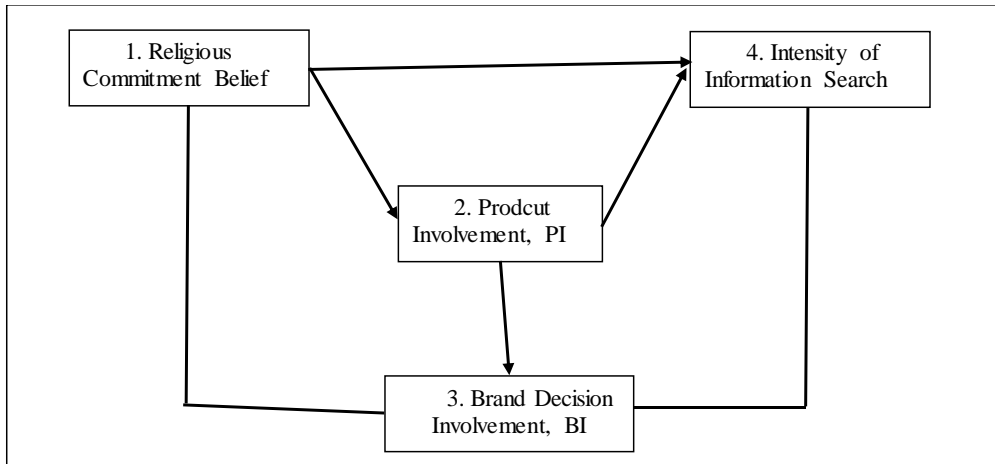
Figure 2.13
Non Credit Card Default Model 3: "Religiosity and Muslim consumers' decision-making process in a non-Muslim society"
Source: Razzaque and Chaudhry (2012)
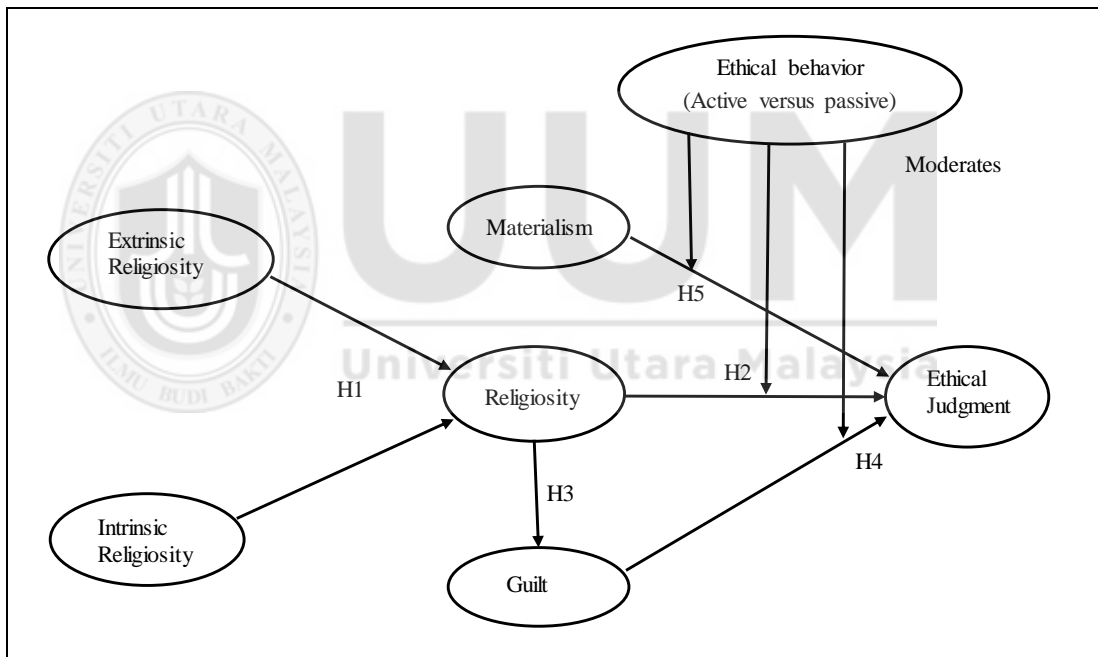
Figure 2.14
Non Credit Card Default Model 4: "Parsing religiosity, guilt and materialism on consumer ethics"
Source: Bakar, Lee and Hashim (2012)
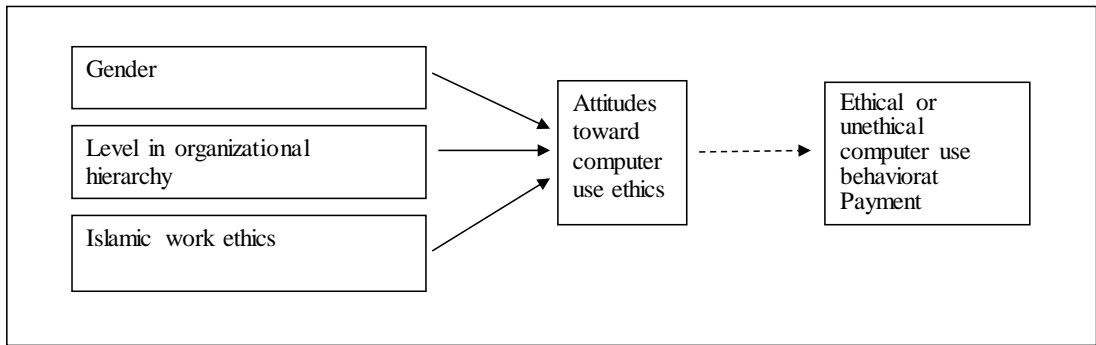
Figure 2.15
Non Credit Card Default Model 5: "Computer use ethics among university students and staffs: The influence of gender, religious work value and organizational level."
Source: Mohamed, Karim and Hussein (2012), Campus-Wide Information Systems.
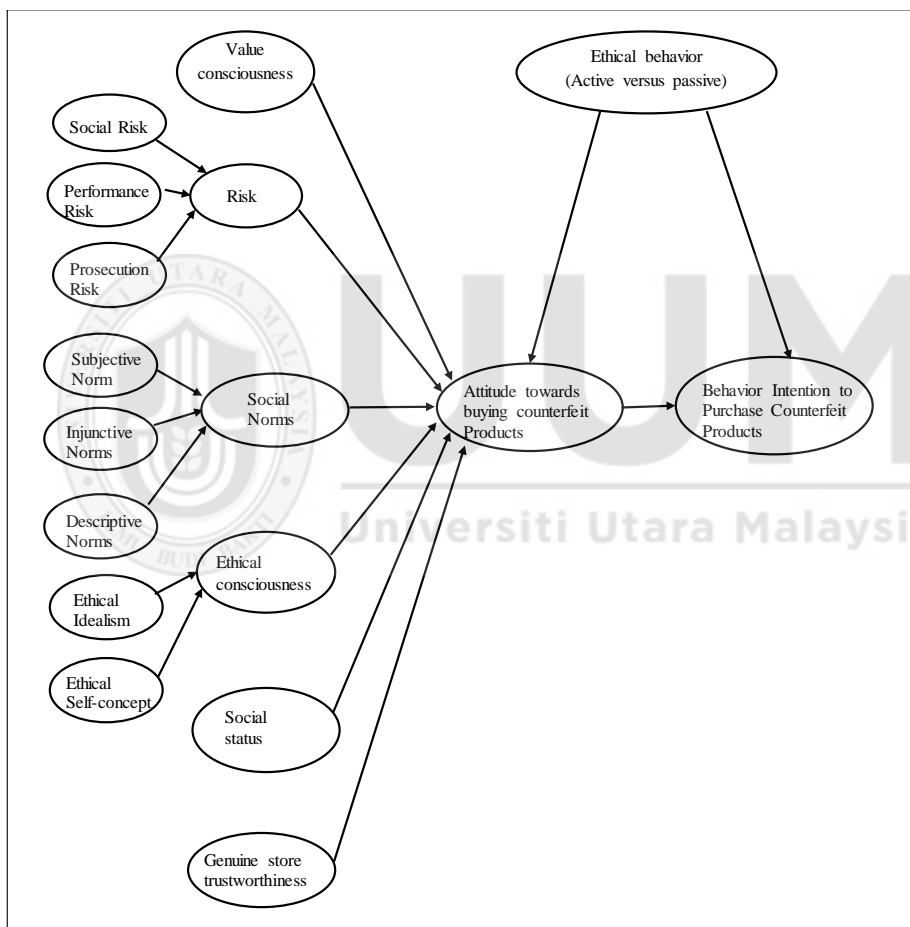
Figure 2.16
Non Credit Card Default Model 6: "Intention to Purchase Fake Products in an Islamic country."
Source: Riquelme, Abbas and Rios (2012), Education, Business and Society: Contemporary, Middle Eastern Issues
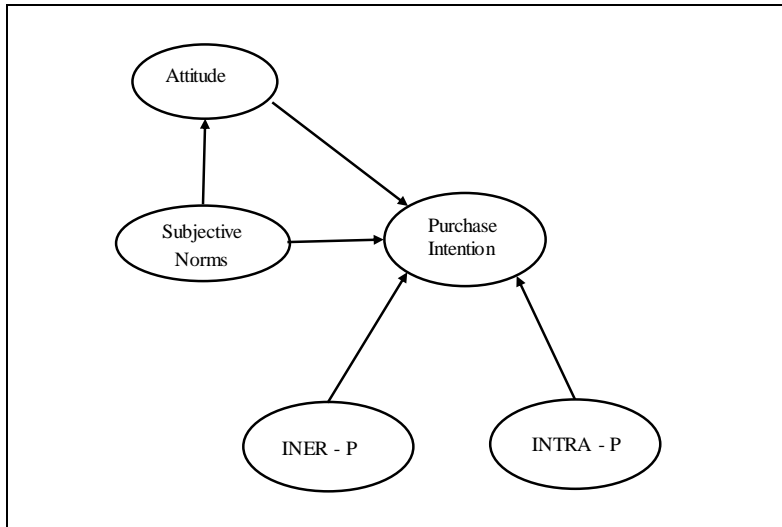
Figure 2.17
Non Credit Card Default Model 7: "Intention to choose Halal products: the role of religiosity"
Source: Mukhtar and Butt (2012), Journal of Islamic Marketing
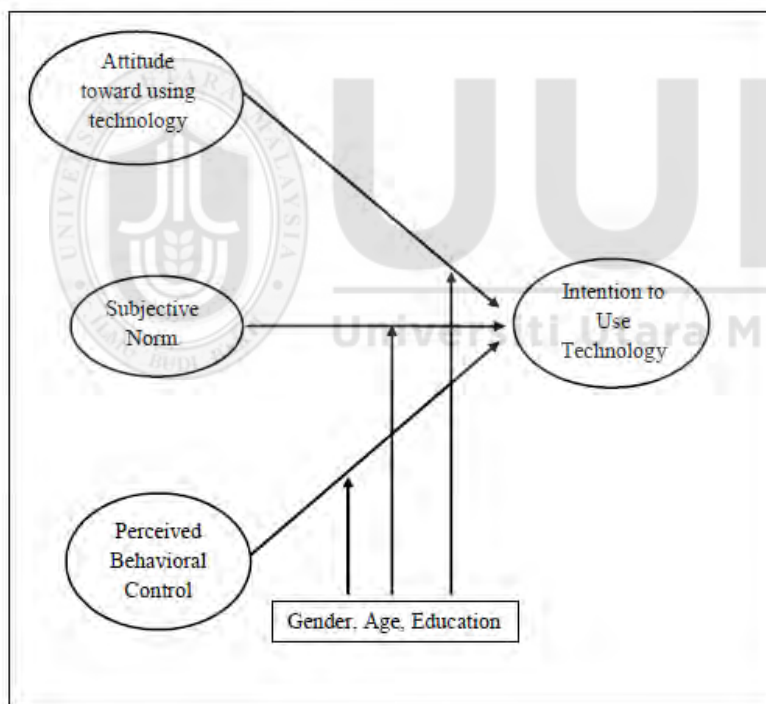
Figure 2.18
Non Credit Card Default Model 8: "The effects of gender and age on new technology implementation in a developing country: Testing the theory of planned behavior (TPB)"
Source: Baker, Al-Gahtani and S.Hubona (2007)
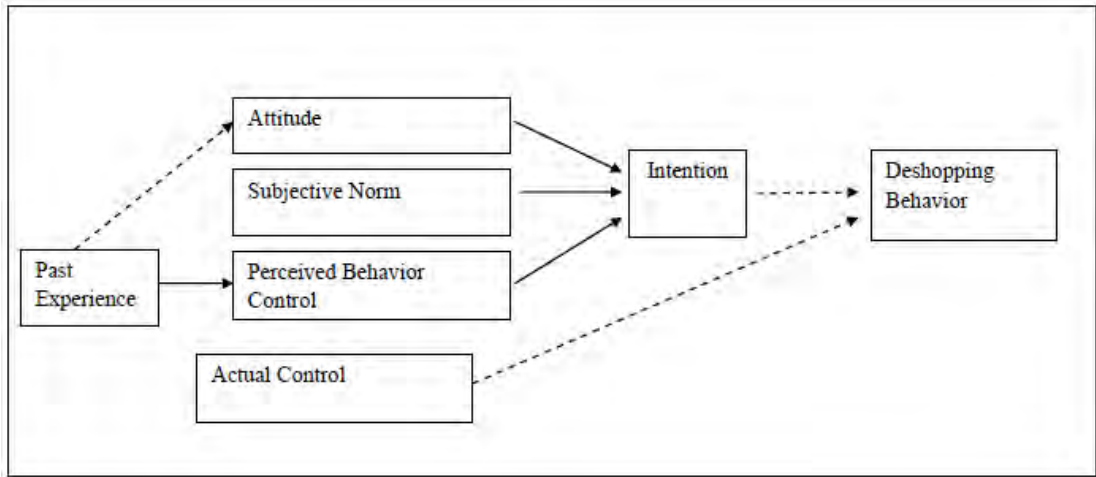
Figure 2.19
Non Credit Card Default Model 9: "Unethical consumers: Deshopping behaviour using the qualitative analysis of theory of planned behaviour and accompanied (de)shopping."
Source: King and Dennis (2006), An International Journal.
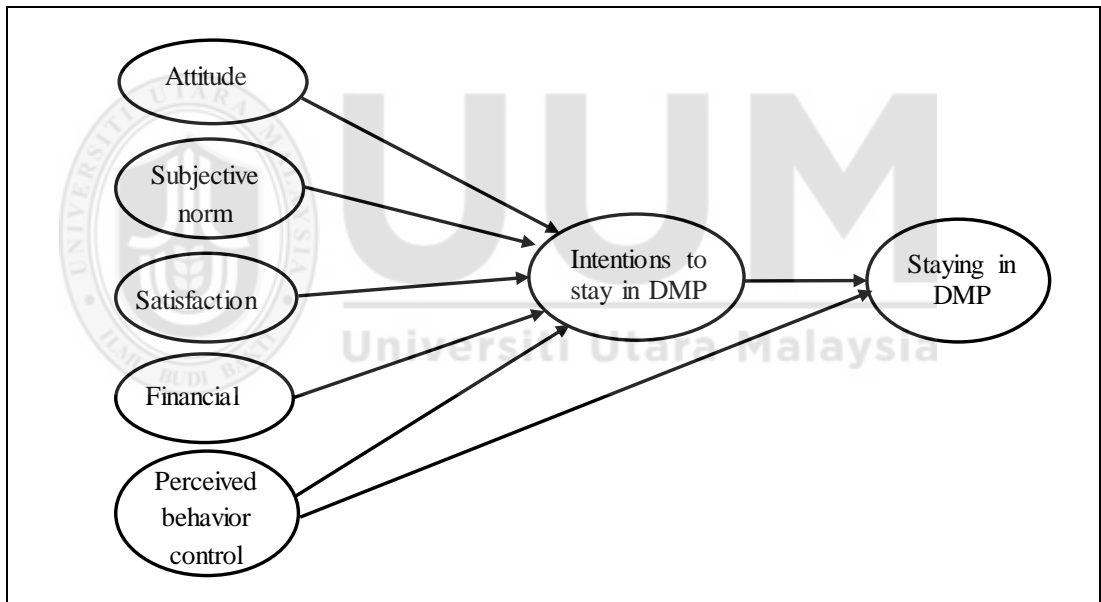
Figure 2.20
Non Credit Card Default Model 10: "Applying the Theory of Planned Behavior to Retain Credit Counseling Clients"
Source: Xiao and Wu (2006), University of Arizona

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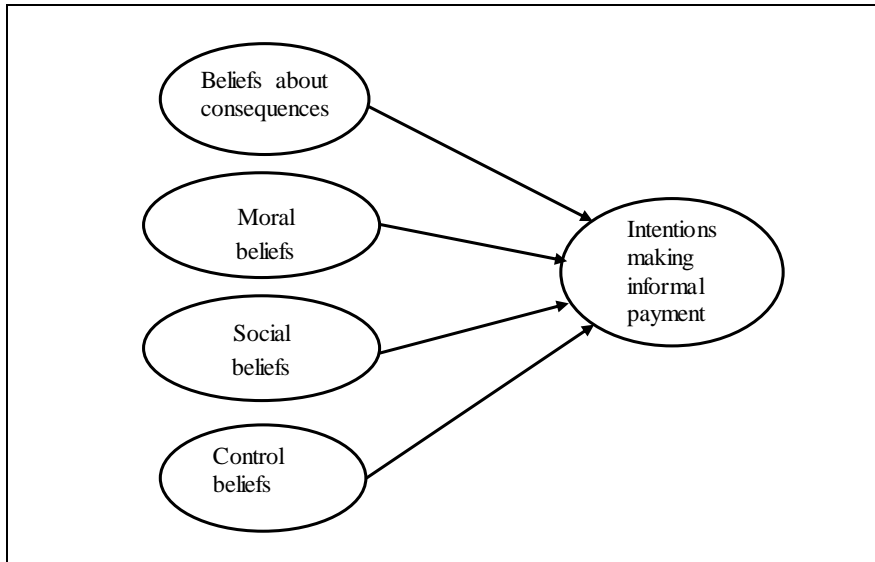
Figure 2.21
Non Credit Card Default Model 11: "Beliefs about informal payments in Albania"
Source: Vian and Burak (2013), Oxford Univesrsity Press
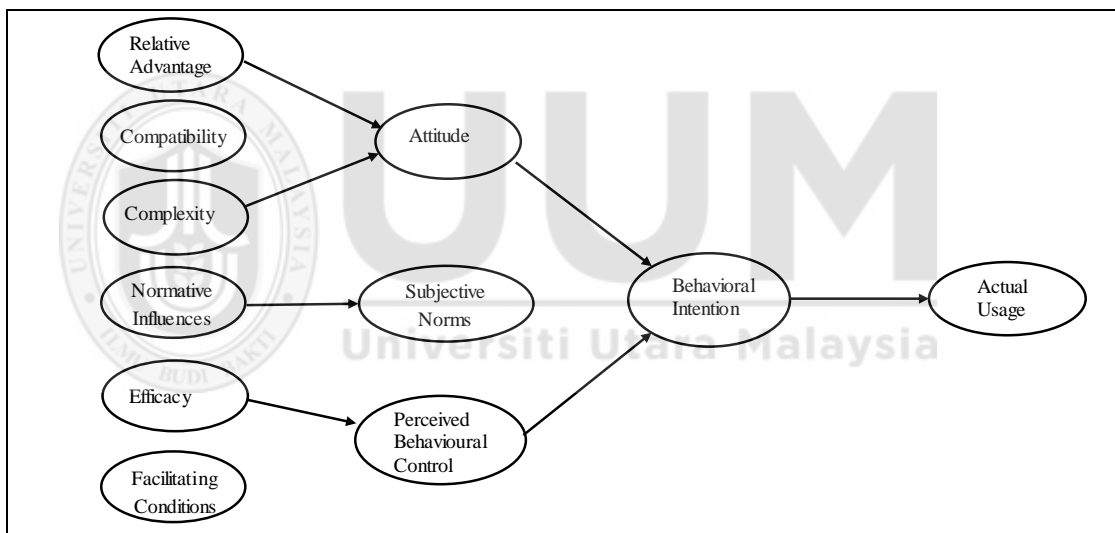
Figure 2.22
Non Credit Card Default Model 12: "The use of a decomposed theory of planned behavior to study Internet banking in Taiwan"
Source: Shih and Fang (2004), Emerald Group Publishing Limited
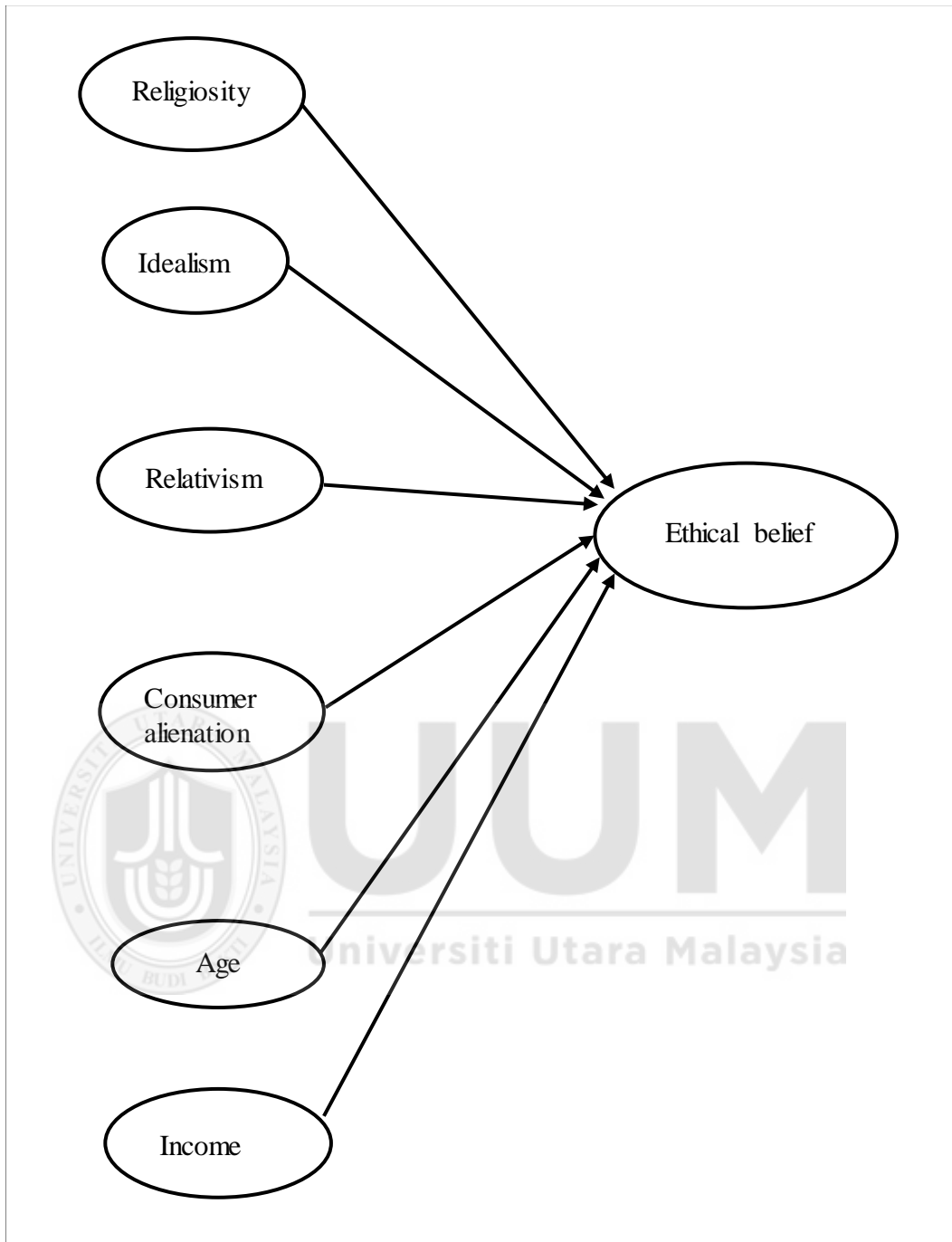
Figure 2.23
Non Credit Card Default Model 13: "Consumer Ethics: The Role of Religiosity."
Source: Vitell and Paolillo (2003), Journal of Business Ethics
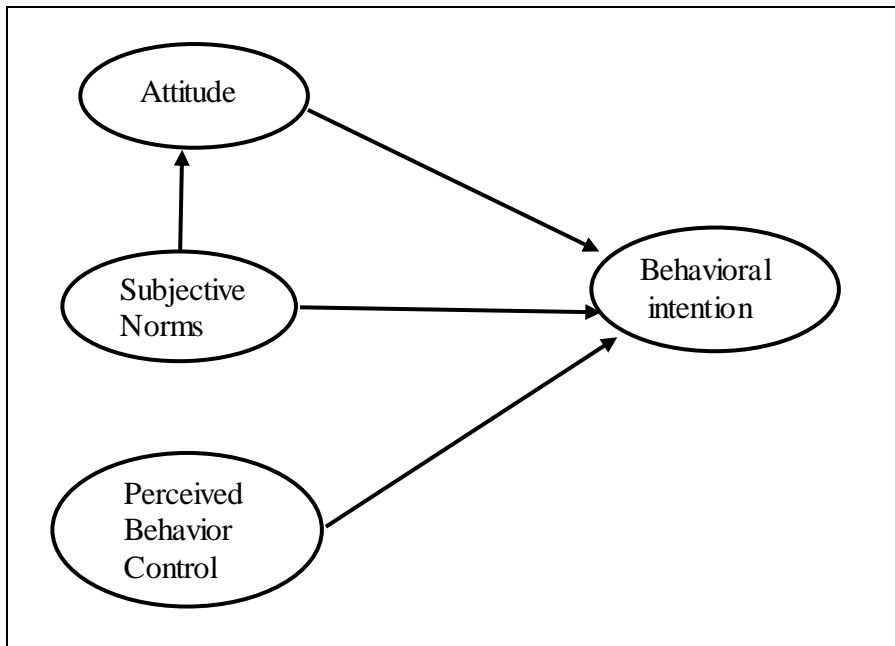
Figure 2.24
Non Credit Card Default Model 14: "Predicting Unethical Consumers: A Comparison of the Theory of Reasoned Action and the Theory of Planned Behavior".
Source: Chang (1998), Journal of Business Ethics

QUESTIONNAIRE

Dear Valued Respondents,

I am a doctoral candidate of Business Administration at Universiti Utara Malaysia, Sintok, Kedah. I am collecting final data for my thesis entitled "The Influence of Behavioral Factors on Credit Card Default Among Muslim in Klang Valley".

The purpose of this study is to investigate factors that may influence credit card default among Muslim credit cardholders in Klang Valley. The results from this study are important and could assist commercial banks and banking industry particularly in Malaysia to strategize their credit card services as one of the most important alternate of credit facilities.

It is much appreciated if you could spare your time and thought in about 15 minutes to complete this questionnaire based on your opinions on factors that may influence credit card default among Muslim in Klang Valley. All information provided by you shall be kept in strictest confidence and shall be used for the purpose of academic research only. There are no right and wrong answers of your responses.

This questionnaire booklet consists of two main sections. Section one will be your background information and section two will be your perceptions on factors that may contribute towards credit card default.

Lastly, thank you very much for your participation in this important study.

Yours sincerely,

_____

Rozaimi bin An
Doctoral Candidate
Othman Yeop Abdullah
Graduate School of Business
Universiti Utara Malaysia
06010 UUM Sintok
Kedah Darul Aman, Malaysia
HP: +6 0122823012
E-mail: rozaimi2012@gmail.com

APPENDIX 2: Questionnaire

Responden Yang Dihargai,

Saya merupakan seorang calon ijazah kedoktoran dalam bidang Pentadbiran Perniagaan di Universiti Utara Malaysia, Sintok, Kedah. Saya sedang mengumpul data terakhir bagi tesis yang bertajuk "Faktor Perilaku Yang Mempengaruhi Kad Kredit Tertunggak dalam Kalangan Penganut Agama Islam di Lembah Klang".

Tujuan kajian ini adalah untuk menyiasat faktor-faktor yang boleh menyumbang kepada bayaran kad kredit tertunggak dalam kalangan penganut agama Islam di Lembah Klang. Hasil kajian ini penting dan boleh membantu pihak bank perdagangan serta industri perbankan terutamanya di Malaysia bagi menyusun strategi kemudahan pembiayaan kad kredit mereka sebagai salah satu perkhidmatan kewangan yang paling penting dalam perbankan.

Saya sangat menghargai jika anda boleh meluangkan masa kira-kira 15 minit untuk melengkapkan soal selidik ini berdasarkan pendapat anda tentang faktor-faktor yang boleh mempengaruhi tunggakan kad kredit dalam kalangan penganut agama Islam di Lembah Klang. Semua maklumat yang diberikan oleh anda akan dirahsiakan dan hanya untuk tujuan penyelidikan akademik sahaja. Tiada jawapan yang betul dan salah untuk jawapan anda.

Borang soal selidik ini terdiri daripada dua bahagian utama. Bahagian satu merupakan soalan yang berkaitan maklumat latar belakang anda dan bahagian dua pula berkaitan persepsi anda terhadap faktor-faktor yang boleh menyumbang ke arah pembayaran kad kredit tertunggak.

Akhir sekali, terima kasih saya ucapkan di atas penyertaan anda dalam kajian yang penting ini.

Yang ikhlas,

_____

Rozaimi bin An
Doctoral Candidate
Othman Yeop Abdullah
Graduate School of Business
Universiti Utara Malaysia
06010 UUM Sintok
Kedah Darul Aman, Malaysia
HP: +6 0122823012
E-mail: rozaimi2012@gmail.com

SECTION 1

Please complete Part A. Tick (✔) in the appropriate boxes and fill in the blanks for written answers.
Sila lengkapkan Bahagian A dengan meletakkan tanda (✔) dalam kotak berkenaan dan mengisi ruang kosong bagi jawapan bertulis

Part A: Background
Maklumat Latar belakang

The purpose of this section is to gather some information about your credit card account(s) and also to collect some basic information about your background.
Tujuan bahagian ini adalah untuk mengumpul beberapa maklumat asas mengenai latar belakang dan mengumpul beberapa maklumat mengenai akaun kad kredit anda.

Code	Statement
S1	Are you a credit card user? *Adakah anda pengguna kad kredit?* ☐ 1.Yes / *Ya* ☐ 2. No / *Tidak* **Important Note:** [If you are a credit card user, please proceed to answer all the questions] ***Nota Penting:*** *[Jika anda adalah pengguna kad kredit, sila jawab soalan berikutnya]*
S2	Please indicates the bank(s) that you have credit card with: *Sila tandakan bank kad kredit anda:* ☐ 1. Citibank ☐ 2. Maybank Berhad ☐ 3. CIMB Bank Berhad ☐ 4. Bank Islam ☐ 5. Others/ *Lain-lain*. Please specify / *Sila nyatakan……………..*

APPENDIX 2: Questionnaire

Code	Statement
S3	Tick your credit card brand *Sila tandakan jenis kad kredit anda* ☐ 1.Master Card ☐ 2.Visa ☐ 3.Dynasty ☐ 4.Others/*Lain-lain*. Please specify/*Sila nyatakan*…………………….
S4	How long have you been a credit card user? *Berapa lama anda telah menjadi pengguna kad kredit?* ☐ 1.Less than one (1) year /*kurang satu tahun* ☐ 2.Two to three years/ *dua hingga tiga tahun* ☐ 3.Three to four years / *tiga hingga empat tahun* ☐ 4.More than four years / *lebih daripada empat tahun*
S5	For the last six (6) months how many times you did not pay at least the minimum payment due? *Untuk enam (6) bulan yang lepas, berapa kali anda tidak membayar walaupun bayaran minima?* ☐ 1. None / *Tidak* ☐ 2. 1 time / *Sekali* ☐ 3. 2 times /*Dua kali* ☐ 4. 3 times / *Tiga kali* ☐ 5. More than 3 times / *Lebih daripada tiga kali*
S6	Please state your gender. *Sila nyatakan jantina anda.* ☐ 1. Male/ *Lelaki* ☐ 2. Female/ *Perempuan*
S7	Please state your age. *Sila nyatakan umur anda.* ☐ 1. Less than 24 / *kurang daripada 24 tahun*

	☐ 2. 25 to 34 / *25 hingga 34 tahun tahun* ☐ 3. 35 to 44 / *35 hingga 44 tahun* ☐ 4. 45 till 54 / *45 hingga 54 tahun* ☐ 5. More than 55 / *lebih daripada 55 tahun*
S8	Please state your religion. *Sila nyatakan agama anda.* ☐ 1. Muslim / *Islam* ☐ 2. Christianity / *Kristian* ☐ 3. Hindu / *Hindu* ☐ 4. Buddha / *Buddha* ☐ 5. Others/ *Lain-lain* (Please specify/ *sila nyatakan*)_____
S9	Please state your education level. *Sila nyatakan tahap pendidikan anda.* ☐ 1. Primary School / *Sekolah Rendah* ☐ 2. Secondary School/SPM/STPM /*Sekolah Menengah* ☐ 3. Diploma ☐ 4. First (Bachelor's) degree / *Ijazah Sarjana Muda* ☐ 5. Masters degree / *Ijazah Sarjana* ☐ 6. Phd/DBA/Doctoral Degree / *Kedoktoran* ☐ 7. Others / Lain-lain (Please specify/Sila nyatakan) _____
S10	Please state your monthly income (in RM). *Sila nyatakan pendapatan bulanan anda (dalam RM).* ☐ 1. Less than RM1,500 / *kurang daripada RM1,500* ☐ 2. RM1,500 to RM2,499 / *RM1,500 hingga RM2,499* ☐ 3. RM2,500 to RM3,499 / *RM2,500 hingga RM3,499* ☐ 4. RM3,500 to RM4,499 / *RM3,500 hingga RM4,499* ☐ 5. More than RM4,500 / *lebih daripada RM4,500*

SECTION 2

Please complete Part B to G. Tick (✔) in the appropriate boxes and fill in the blanks for written answers.
Sila lengkapkan Bahagian B hingga G dengan meletakkan tanda (✔) dalam kotak yang sesuai dan mengisi tempat kosong bagi jawapan bertulis.

Part B: Credit Card Default
Kad Kredit Tertunggak

The purpose of this Part B is to determine your credit card default by using a 7 point scale.
Tujuan Bahagian B ini adalah untuk menentukan tahap kad kredit tertunggak dengan menggunakan skala 7 tahap.

Legend:

1=   Strongly disagree/*Sangat Tidak Bersetuju*
2=   Disagree/*Tidak Bersetuju*
3=   Slightly Disagree/*Agak Tidak Bersetuju*
4=   Neutral
5=   Slightly Agree/*Agak Bersetuju*
6=   Agree/*Setuju*
7=   Strongly Agree/*Sangat Bersetuju*

Code	Statement	Level						
DEF1	I sometimes unintentionally default my credit card bill payment. *Saya kadangkala secara tidak sengaja tertunggak membuat bayaran kad kredit.*	①	②	③	④	⑤	⑥	⑦
DEF2	I sometimes do not pay even the minimum payment due for my credit card bill. *Saya kadangkala tidak membayar walaupun bayaran minima bil kad kredit.*	①	②	③	④	⑤	⑥	⑦
DEF3	I sometimes forget the payment due date on my credit card bill. . *Saya kadangkala terlupa tarikh matang pembayaran kad kredit.*	①	②	③	④	⑤	⑥	⑦
DEF4	I sometimes forget to pay my credit card bill. *Saya kadangkala terlupa membayar bil kad kredit.*	①	②	③	④	⑤	⑥	⑦

DEF5	In the past six months, I did not pay even the minimum amount due on my credit card bill, *Dalam enam bulan yang lepas, saya tidak membayar walaupun bayaran minima bil kad kredit.*	①	②	③	④	⑤	⑥	⑦

DEF6	I do not usually pay the full amount on my credit card bill. *Saya selalunya tidak membayar penuh hutang kad kredit saya.*	①	②	③	④	⑤	⑥	⑦

Part C: Attitude on Credit Card Default.
Sikap Terhadap Kad Kredit Tertunggak

The purpose of this Part C is to determine your attitude on the credit card default by using a 7 point scale.
Tujuan Bahagian C ini adalah untuk menentukan sikap anda terhadap kad kredit tertunggak dengan menggunakan skala 7 tahap.

Legend:

1=   Strongly disagree/*Sangat Tidak Bersetuju*
2=   Disagree/*Tidak Bersetuju*
3=   Slightly Disagree/*Agak Tidak Bersetuju*
4=   Neutral
5=   Slightly Agree/*Agak Bersetuju*
6=   Agree/*Setuju*
7=   Strongly Agree/*Sangat Bersetuju*

Code	Statement	Level						
ATT1	Paying my credit card bill is a wise idea. *Membayar bil kad kredit adalah idea yang bijak.*	①	②	③	④	⑤	⑥	⑦
ATT2	Paying my credit card bill on time is a good idea. *Membayar kad kredit tepat pada waktunya adalah idea yang bagus.*	①	②	③	④	⑤	⑥	⑦
ATT3	I like the idea of paying my credit card bill. *Saya menyukai idea membayar bil kad kredit.*	①	②	③	④	⑤	⑥	⑦
ATT4	Paying credit card bill on time is my priority. *Membayar bil kad kredit tepat pada masanya adalah keutamaan saya.*	①	②	③	④	⑤	⑥	⑦
ATT5	I believe that paying credit card bill is not my responsibility (-) *Saya percaya membayar kad kredit bukan merupakan tanggungjawab saya.*	①	②	③	④	⑤	⑥	⑦

APPENDIX 2: Questionnaire

Part D: Subjective Norm on Credit Card Default.
  Norm Subjektif TerhadapKad Kredit Tertunggak

The purpose of this Part D is to determine the influence of your family, friends, colleague etc. on credit card default by using a 7 point scale.
Tujuan Bahagian D ini adalah untuk menentukan pengaruh keluarga anda, kawan-kawan, rakan sekerja dan lain-lain terhadap kad kredit tertunggak dengan menggunakan skala 7 tahap.

Legend:

1= Strongly disagree/*Sangat Tidak Bersetuju*
2= Disagree/*Tidak Bersetuju*
3= Slightly Disagree/*Agak Tidak Bersetuju*
4= Neutral
5= Slightly Agree/*Agak Bersetuju*
6= Agree/*Setuju*
7= Strongly Agree/*Sangat Bersetuju*

Code	Statement	Level						
SN1	My family members would think that paying my credit card bill is a wise idea. *Ahli keluarga saya berpendapat membayar bil kad kredit adalah tindakan yang bijak.*	①	②	③	④	⑤	⑥	⑦
SN2	My friends would think that paying my credit card bill is a wise idea. *Rakan-rakan saya berpendapat membayar bil kad kredit adalah tindakan yang bijak.*	①	②	③	④	⑤	⑥	⑦
SN3	My colleagues would think that paying my credit card bill is a wise idea. *Rakan sekerja saya berpendapat membayar bil kad kredit adalah tindakan yang bijak.*	①	②	③	④	⑤	⑥	⑦
SN4	My family members would think I should pay my credit card bill on time. *Ahli keluarga saya berpendapat saya harus membayar bil kad kredit tepat pada masanya.*	①	②	③	④	⑤	⑥	⑦

Code	Statement	Level						
SN5	People who are important to me would think that I should pay my credit card bill on time. *Mereka yang penting dalam hidup saya berpendapat saya seharusnya membayar bil kad kredit tepat pada masanya.*	①	②	③	④	⑤	⑥	⑦
SN6	People who are influential to me would think I should pay my credit card bill on time. *Mereka yang berpengaruh kepada saya berpendapat saya seharusnya membayar bil kad kredit tepat pada masanya.*	①	②	③	④	⑤	⑥	⑦
SN7	People whose opinions are valued to me would prefer that I should not pay my credit card bill on time (-). *Mereka yang pendapatnya berharga kepada saya akan berpendapat saya tidak seharusnya membayar kad kredit tepat pada masanya (-).*	①	②	③	④	⑤	⑥	⑦

Part E: Perceived Behavior Control on Credit Card Default.
Persepsi Kawalan Perilaku Terhadap Kad Kredit Tertunggak

The purpose of this Part E is to determine your Perceived Behavior Control on the Credit Card Default by using a 7 point scale.
Tujuan Bahagian E ini adalah untuk menentukan persepsi kawalan perilaku anda terhadap kad kredit tertunggak dengan menggunakan skala 7 tahap.

Legend:

1= Strongly disagree/*Sangat Tidak Bersetuju*
2= Disagree/*Tidak Bersetuju*
3= Slightly Disagree/*Agak Tidak Bersetuju*
4= Neutral
5= Slightly Agree/*Agak Bersetuju*
6= Agree/*Setuju*
7= Strongly Agree/*Sangat Bersetuju*

Code	Statement	Level						
PER1	I would be able to pay my credit card bill on time. *Saya berasa yakin untuk membayar kad kredit tepat pada masanya.*	①	②	③	④	⑤	⑥	⑦
PER2	I have the resource to pay my credit card bill on time. *Saya mempunyai keupayaan untuk membayar kad kredit tepat pada masanya.*	①	②	③	④	⑤	⑥	⑦

Code	Statement	Level						
PER3	I have the ability to pay my credit card bill on time. *Saya mempunyai kemampuan untuk membayar kad kredit tepat pada masanya.*	①	②	③	④	⑤	⑥	⑦
PER4	Paying credit card bill in full would not be entirely within my control (-) *Membayar kad kredit secara penuh bukan keseluruhannya di dalam kawalan saya (-).*	①	②	③	④	⑤	⑥	⑦
PER5	I have the knowledge to pay my credit card bill. *Saya mempunyai pengetahuan untuk membayar kad kredit saya.*	①	②	③	④	⑤	⑥	⑦

Part F: Intention on Credit Card Default.
HasratTerhadap Kad Kredit Tertunggak.

The purpose of this Part F is to determine the intention on credit card default by using a 7 point scale.
Tujuan Bahagian F ini adalah untuk menentukan hasrat anda terhadap kad kredit tertunggak dengan menggunakan skala 7 tahap.

Legend:

1=   Strongly disagree/*Sangat Tidak Bersetuju*
2=   Disagree/*Tidak Bersetuju*
3=   Slightly Disagree/*Agak Tidak Bersetuju*
4=   Neutral
5=   Slightly Agree/*Agak Bersetuju*
6=   Agree/*Setuju*
7=   Strongly Agree/*Sangat Bersetuju*

Code	Statement	Level						
INT1	I plan to pay my credit card bill on time. *Saya bercadang membayar kad kredit saya tepat pada masanya.*	①	②	③	④	⑤	⑥	⑦
INT2	I intend to pay my credit card bill on time. *Saya berhasrat membayar kad kredit saya tepat pada masanya.*	①	②	③	④	⑤	⑥	⑦
INT3	I will pay my credit card bill this month. *Saya akan membayar kad kredit saya bulan ini.*	①	②	③	④	⑤	⑥	⑦
INT4	I will continue paying my credit card bill in the future.	①	②	③	④	⑤	⑥	⑦

Code	Statement							
	Saya akan berterusan membayar kad kredit saya pada masa hadapan.							
INT5	Paying my credit card bill is something not important to me (-). *Membayar kad kredit bukanlah sesuatu yang penting kepada saya(-).*	①	②	③	④	⑤	⑥	⑦
INT6	I would pay my credit card bill as my responsibility. *Saya membayar kad kredit sebagai tanggungjawab.*	①	②	③	④	⑤	⑥	⑦

Part G: Religiosity towards Credit Card Default.
Ketaatan Agama Terhadap Kad Kredit Tertunggak

The purpose of this Part G is to determine your religiosity towards credit card default by using a 7 point scale.
Tujuan Bahagian G ini adalah untuk menentukan ketaatan agama anda terhadap kad kredit tertunggak dengan menggunakan skala 7 tahap.

Legend:

1= Strongly disagree/*Sangat Tidak Bersetuju*
2= Disagree/*Tidak Bersetuju*
3= Slightly Disagree/*Agak Tidak Bersetuju*
4= Neutral
5= Slightly Agree/*Agak Bersetuju*
6= Agree/*Setuju*
7= Strongly Agree/*Sangat Bersetuju*

Code	Statement	Level						
REL1	It is important for me to have only syariah compliance credit card *Penting untuk saya untuk hanya memiliki kad kredit yang memenuhi syariah.*	①	②	③	④	⑤	⑥	⑦
REL2	It is important for me to engage only on Islamic hire purchase financing. *Penting untuk saya hanya menggunakan kaedah sewa beli secara Islam.*	①	②	③	④	⑤	⑥	⑦
REL3	It is important for me to purchase only a takaful family insurance. *Penting untuk saya hanya membeli insuran takaful keluarga.*	①	②	③	④	⑤	⑥	⑦
REL4	It is important for me to purchase only a takaful educational insurance. *Penting untuk saya hanya membeli insuran takaful pelajaran.*	①	②	③	④	⑤	⑥	⑦

REL5	I enjoy attending religious talks at mosque. *Saya gemar menghadiri ceramah agama di masjid.*	①	②	③	④	⑤	⑥	⑦
REL6	I usually read religious books and magazines individually. *Saya suka membaca buku serta majalah agama atas usaha sendiri.*	①	②	③	④	⑤	⑥	⑦
REL7	I always listen to religious programs broadcasted by local radio station. *Saya kerap mendengar program agama melalui siaran radio.*	①	②	③	④	⑤	⑥	⑦
REL8	I sometimes join usrah groups. *Kadangkala saya menyertai kumpulan usrah.*	①	②	③	④	⑤	⑥	⑦
REL9	I often watch religious programs on TV. *Saya sering menonton program agama di TV.*	①	②	③	④	⑤	⑥	⑦
REL10	I always cautious on the validity of HALAL mark used by non-Muslim food operators. *Saya sering berhati-hati dengan kesahihan logo HALAL yang digunakan oleh pengendali makanan bukan Islam*	①	②	③	④	⑤	⑥	⑦
REL11	I always against cheating on weighing scales. *Saya sentiasa tidak bersetuju dengan penipuan timbangan.*	①	②	③	④	⑤	⑥	⑦
REL12	I support punishment on those who are eligible but reluctant to pay zakat. *Saya menyokong hukuman kepada individu yang layak membayar zakat tetapi enggan berbuat demikian.*	①	②	③	④	⑤	⑥	⑦
REL13	I support the implementation of Syariah Law. *Saya menyokong pelaksanaan perundangan Syariah.*	①	②	③	④	⑤	⑥	⑦
REL14	I support the plan to forbid liquor sales. *Saya menyokong perancangan menghalang penjualan arak.*	①	②	③	④	⑤	⑥	⑦
REL15	I always suspicious on imported halal meat. *Saya sentiasa sangsi terhadap daging halal yang diimport*	①	②	③	④	⑤	⑥	⑦
REL16	I always be careful with local	①	②	③	④	⑤	⑥	⑦

	canned/boxed food even though they have HALAL mark. *Saya sentiasa berhati-hati dengan makanan bertin tempatan walaupun mempunyai logo HALAL*							
REL17	I only used toiletries(tooth paste/soap/hair shampoo) that are produced by Muslims. *Saya hanya menggunakan bahan mendandan diri (ubat gigi/sabun/syampu) yang dikeluarkan oleh Muslim.*	①	②	③	④	⑤	⑥	⑦
REL18	I am always cautious with mixed flour (for baking, bread, pastry, pudding) that are not produced by Muslim operators. *Saya sentiasa berhati-hati dengan tepung (untuk membuat roti, pastri, puding) yang tidak dikeluarkan oleh pengusaha Muslim.*	①	②	③	④	⑤	⑥	⑦
REL19	I prefer only perfume/deodorant that does not contain alcohol. *Saya hanya menggunakan minyak wangi yang tidak mengandungi alkohol.*	①	②	③	④	⑤	⑥	⑦

End of Survey
Tamat Kajian

Thank you very much for your time and support.
Your participation in this study is truly appreciated.
Terima kasih untuk masa dan sokongan anda.
Penyertaan anda dalam kajian ini amat dihargai

Appendix 3: Outlier, Mahalanobis Distance

Table of Chi-squares statistics

df	P = 0.05	P = 0.01	P = 0.001	df	P = 0.05	P = 0.01	P = 0.001	df	P = 0.05	P = 0.01	P = 0.001
1	3.84	6.64	10.83	35	49.8	57.34	66.62	69	89.39	99.23	111.06
2	5.99	9.21	13.82	36	51	58.62	67.99	70	90.53	100.42	112.31
3	7.82	11.35	16.27	37	52.19	59.89	69.35	71	91.67	101.62	113.56
4	9.49	13.28	18.47	38	53.38	61.16	70.71	72	92.81	102.82	114.84
5	11.07	15.09	20.52	39	54.57	62.43	72.06	73	93.95	104.01	116.08
6	12.59	16.81	22.46	40	55.76	63.69	73.41	74	95.08	105.2	117.35
7	14.07	18.48	24.32	41	56.94	64.95	74.75	75	96.22	106.39	118.6
8	15.51	20.09	26.13	42	58.12	66.21	76.09	76	97.35	107.58	119.85
9	16.92	21.67	27.88	43	59.3	67.46	77.42	77	98.49	108.77	121.11
10	18.31	23.21	29.59	44	60.48	68.71	78.75	78	99.62	109.96	122.36
11	19.68	24.73	31.26	45	61.66	69.96	80.08	79	100.75	111.15	123.6
12	21.03	26.22	32.91	46	62.83	71.2	81.4	80	101.88	112.33	124.84
13	22.36	27.69	34.53	47	64	72.44	82.72	81	103.01	113.51	126.09
14	23.69	29.14	36.12	48	65.17	73.68	84.03	82	104.14	114.7	127.33
15	25	30.58	37.7	49	66.34	74.92	85.35	83	105.27	115.88	128.57
16	26.3	32	39.25	50	67.51	76.15	86.66	84	106.4	117.06	129.8
17	27.59	33.41	40.79	51	68.67	77.39	87.97	85	107.52	118.24	131.04
18	28.87	34.81	42.31	52	69.83	78.62	89.27	86	108.65	119.41	132.28
19	30.14	36.19	43.82	53	70.99	79.84	90.57	87	109.77	120.59	133.51
20	31.41	37.57	45.32	54	72.15	81.07	91.88	88	110.9	121.77	134.74
21	32.67	38.93	46.8	55	73.31	82.29	93.17	89	112.02	122.94	135.96
22	33.92	40.29	48.27	56	74.47	83.52	94.47	90	113.15	124.12	137.19
23	35.17	41.64	49.73	57	75.62	84.73	95.75	91	114.27	125.29	138.45
24	36.42	42.98	51.18	58	76.78	85.95	97.03	92	115.39	126.46	139.66
25	37.65	44.31	52.62	59	77.93	87.17	98.34	93	116.51	127.63	140.9
26	38.89	45.64	54.05	60	79.08	88.38	99.62	94	117.63	128.8	142.12
27	40.11	46.96	55.48	61	80.23	89.59	100.88	95	118.75	129.97	143.32
28	41.34	48.28	56.89	62	81.38	90.8	102.15	96	119.87	131.14	144.55
29	42.56	49.59	58.3	63	82.53	92.01	103.46	97	120.99	132.31	145.78
30	43.77	50.89	59.7	64	83.68	93.22	104.72	98	122.11	133.47	146.99
31	44.99	52.19	61.1	65	84.82	94.42	105.97	99	123.23	134.64	148.21
32	46.19	53.49	62.49	66	85.97	95.63	107.26	100	124.34	135.81	149.48
33	47.4	54.78	63.87	67	87.11	96.83	108.54				
34	48.6	56.06	65.25	68	88.25	98.03	109.79				

Respondent	Mahalanobis	Respondent	Mahalanobis	Respondent	Mahalanobis
1	4.20696	26	6.19589	51	5.22965
2	2.36255	27	7.34334	52	10.19987
3	3.17687	28	5.51983	53	8.59869
4	0.91206	29	5.07461	54	3.69552
5	2.7717	30	0.68213	55	2.41314
6	18.91307	31	1.80078	56	12.71613
7	2.93817	32	2.47121	57	4.24656
8	2.21542	33	2.45185	58	2.41766
9	5.22355	34	5.3735	59	3.9223
10	2.19657	35	4.46584	60	5.14857
11	4.91071	36	1.55848	61	5.77097
12	4.57934	37	9.49263	62	3.46177
13	26.77898	38	3.92894	63	1.89043
14	12.8755	39	1.94873	64	4.85395
15	11.71964	40	2.25001	65	2.84084
16	3.13766	41	39.39246	66	5.19507
17	1.83838	42	4.14065	67	1.28791
18	1.79245	43	14.98727	68	1.15541
19	1.12754	44	2.38049	69	2.60742
20	4.5092	45	12.88049	70	2.12713
21	1.85351	46	14.17598	71	7.24719
22	6.87747	47	5.83566	72	7.24719
23	3.67259	48	0.51594	73	12.23607
24	9.28061	49	3.44593	74	3.43861
25	1.49817	50	5.83902	75	1.19341

Respondent	Mahalanobis	Respondent	Mahalanobis	Respondent	Mahalanobis
76	1.75254	101	2.76601	126	1.66127
77	0.71359	102	8.65869	127	4.43813
78	2.60742	103	4.79334	128	2.52109
79	5.14703	104	6.46839	129	2.78694
80	4.89838	105	7.76075	130	2.60742
81	3.14755	106	3.46067	131	2.77008
82	2.49994	107	1.60322	132	3.03714
83	2.60742	108	1.51603	133	2.57612
84	1.87446	109	3.99961	134	10.08985
85	3.2321	110	3.38573	135	3.51965
86	5.23805	111	7.27485	136	4.82427
87	2.65849	112	18.21642	137	1.67502
88	3.08356	113	3.47559	138	0.76736
89	47.82944	114	3.71204	139	7.32115
90	21.56928	115	1.75031	140	1.43083
91	2.8736	116	1.83541	141	3.79477
92	1.41722	117	2.76091	142	3.50196
93	0.1526	118	1.69934	143	3.15898
94	1.00664	119	0.06991	144	2.26264
95	3.16799	120	10.12107	145	1.77663
96	3.98743	121	18.64271	146	1.9838
97	3.98743	122	4.13858	147	2.25146
98	27.75042	123	2.27758	148	7.01452
99	6.06284	124	2.05509	149	1.65535
100	7.03819	125	0.6074	150	3.43742

Respondent	Mahalanobis	Respondent	Mahalanobis	Respondent	Mahalanobis
151	1.69947	176	2.43534	201	1.61055
152	0.93199	177	1.45254	202	5.40238
153	1.21859	178	1.45254	203	1.06455
154	2.73359	179	9.22948	204	3.38111
155	0.958	180	2.06445	205	2.39736
156	1.15466	181	2.55678	206	1.13699
157	3.72136	182	12.57329	207	3.92209
158	3.75378	183	2.82441	208	1.87476
159	21.89786	184	4.10038	209	1.25481
160	0.93651	185	6.59727	210	7.60862
161	1.67426	186	13.24642	211	2.47443
162	3.52479	187	12.62287	212	1.55441
163	4.10826	188	12.57329	213	5.24033
164	3.06544	189	5.59972	214	1.27794
165	6.87387	190	1.40481	215	2.60742
166	0.38204	191	1.11079	216	5.74925
167	5.82072	192	3.34853	217	3.69424
168	1.94222	193	1.41415	218	1.73214
169	5.84809	194	4.39626	219	0.34128
170	2.81116	195	3.67539	220	2.26858
171	0.34569	196	3.27915	221	1.79037
172	2.63638	197	1.19328	222	1.0625
173	2.60742	198	4.99059	223	13.02464
174	3.9406	199	0.86769	224	11.71964
175	5.65106	200	3.99096	225	4.82328

Respondent	Mahalanobis	Respondent	Mahalanobis	Respondent	Mahalanobis
226	1.83838	251	14.98727	276	3.98743
227	1.79366	252	2.38049	277	27.75042
228	0.43253	253	12.88049	278	6.06284
229	3.57623	254	14.17598	279	6.48027
230	5.01185	255	5.83566	280	4.18502
231	3.85228	256	0.51594	281	2.38883
232	4.37033	257	3.44593	282	1.43549
233	2.89584	258	5.83902	283	4.13644
234	4.0047	259	5.66894	284	6.01434
235	4.84341	260	10.19987	285	1.14728
236	3.66903	261	8.59869	286	1.61659
237	0.63317	262	3.69552	287	8.16423
238	4.5092	263	2.41314	288	3.54502
239	1.88919	264	12.61844	289	2.76601
240	6.87747	265	4.24656	290	0.71359
241	3.67259	266	2.41766	291	2.60742
242	9.28061	267	3.9223	292	5.14703
243	1.72092	268	2.84084	293	4.89838
244	6.19589	269	5.19507	294	3.14755
245	7.34334	270	1.28791	295	2.49994
246	5.51983	271	1.15541	296	2.60742
247	5.07461	272	2.60742	297	1.87446
248	2.25001	273	3.43861	298	3.2321
249	39.39246	274	1.19341	299	5.23805
250	4.14065	275	1.75254	300	2.65849

Respondent	Mahalanobis	Respondent	Mahalanobis	Respondent	Mahalanobis
301	3.08356				
302	32.74114				
303	21.56928				
304	2.8736				
305	1.41722				
306	0.1526				
307	1.00664				
308	3.16799				
309	3.46067				
310	1.60322				
311	1.51603				
312	2.46242				
313	6.16157				
314	2.11856				
315	5.80363				
316	3.5944				
317	4.82427				
318	4.82427				
319	4.82427				
320	4.82427				
321	10.08985				
322	3.51965				
323	4.82427				

Appendix 4: Assessment of Normality

			Attitude: Initial						Attitude: Transformed		
Item	**min**	**max**	**skew**	**c.r.**	**kurtosis**	**c.r.**	**Item**	**skew**	**c.r.**	**kurtosis**	**c.r.**
ATT1	1	7	-1.078	-7.909	0.671	2.461	TTATT1	-0.328	-2.409	-1.471	-5.395
ATT2	1	7	-1.511	-11.086	2.085	7.65	TTATT2	-0.373	-2.734	-1.411	-5.177
ATT3	1	7	-0.959	-7.037	0.392	1.437	TTATT3	-0.228	-1.674	-1.532	-5.619
ATT4	1	7	-1.138	-8.348	0.975	3.576	TTATT4	-0.302	-2.216	-1.473	-5.403
RATT5	1	7	-0.494	-3.627	-1.281	-4.7	TTRATT5	-0.266	-1.95	-1.695	-6.217
			Subjective Norm: Initial						Subjective Norm: Transformed		
Item	**min**	**max**	**skew**	**c.r.**	**kurtosis**	**c.r.**	**Item**	**skew**	**c.r.**	**kurtosis**	**c.r.**
SN1	1	7	-0.69	-5.063	-0.285	-1.05	TTSN1	-0.181	-1.331	-1.615	-5.924
SN2	1	7	-0.763	-5.597	0.114	0.417	TSN2	-0.239	-1.756	-1.267	-4.646
SN3	1	7	-0.714	-5.238	0.082	0.299	TSN3	-0.214	-1.569	-1.286	-4.717
SN4	1	7	-1.034	-7.589	0.662	2.429	TTSN4	-0.286	-2.1	-1.503	-5.515
SN5	1	7	-0.991	-7.269	0.226	0.831	TTSN5	-0.329	-2.417	-1.482	-5.438
SN6	1	7	-0.986	-7.235	0.424	1.555	TTSN6	-0.251	-1.842	-1.477	-5.418
RSN7	1	7	-0.256	-1.876	-1.239	-4.54	RSN7	-0.256	-1.876	-1.239	-4.544
			Perceived Behavior Control: Initial						Perceived Behavior Control: Transformed		
Item	**min**	**max**	**skew**	**c.r.**	**kurtosis**	**c.r.**	**Item**	**skew**	**c.r.**	**kurtosis**	**c.r.**
PER1	1	7	-1.033	-7.578	0.768	2.817	TTPER1	-0.251	-1.844	-1.519	-5.574
PER2	1	7	-0.858	-6.294	0.193	0.708	TTPER2	-0.229	-1.683	-1.56	-5.723
PER3	1	7	-0.992	-7.282	0.547	2.006	TTPER3	-0.273	-2.006	-1.529	-5.611
RPER4	1	7	0.413	3.03	-0.79	-2.9	TRPER4	0.232	1.706	-1.249	-4.582
PER5	1	7	-1.049	-7.693	1.028	3.771	TTPER5	-0.213	-1.564	-1.514	-5.553
			Religiosity: Initial						Religiosity: Transformed		
Item	**min**	**max**	**skew**	**c.r.**	**kurtosis**	**c.r.**	**Item**	**skew**	**c.r.**	**kurtosis**	**c.r.**
REL1	1	7	-1.022	-7.497	0.294	1.08	TTREL1	-0.356	-2.608	-1.608	-5.899
REL2	1	7	-1.073	-7.874	0.298	1.093	TTREL2	-0.412	-3.024	-1.506	-5.526
REL3	1	7	-0.937	-6.877	0.239	0.876	TTREL3	-0.289	-2.121	-1.559	-5.719
REL4	1	7	-0.541	-3.97	-0.476	-1.75	TREL4	-0.156	-1.147	-1.373	-5.037
REL5	1	7	-0.891	-6.537	1.057	3.879	TREL5	-0.192	-1.411	-1.375	-5.043
REL6	1	7	-0.771	-5.654	0.675	2.475	TREL6	-0.222	-1.63	-1.344	-4.93
REL7	1	7	-0.612	-4.494	0.091	0.333	TREL7	-0.155	-1.139	-1.457	-5.346
REL8	1	7	-0.202	-1.484	-0.339	-1.25	REL8	-0.202	-1.484	-0.339	-1.245
REL9	1	7	-0.723	-5.302	0.56	2.054	TREL9	-0.139	-1.019	-1.357	-4.977
REL10	1	7	-1.815	-13.316	4.077	14.96	TREL10	-0.34	-2.497	-1.337	-4.903
REL11	1	7	-0.775	-5.688	0.276	1.014	TREL11	-0.191	-1.405	-1.43	-5.245
REL12	1	7	-1.165	-8.546	1.173	4.303	TTREL12	-0.297	-2.183	-1.502	-5.51
REL13	1	7	-0.941	-6.908	0.319	1.171	TTREL13	-0.309	-2.269	-1.588	-5.824
REL14	1	7	-1.754	-12.868	2.851	10.46	TTREL14	-0.526	-3.856	-1.281	-4.7
REL15	1	7	-1.444	-10.598	1.907	6.995	TTREL15	-0.396	-2.906	-1.365	-5.006
REL16	1	7	-1.721	-12.625	3.146	11.54	TTREL16	-0.455	-3.336	-1.314	-4.819
REL17	1	7	-1.345	-9.871	1.317	4.832	TTREL17	-0.474	-3.48	-1.425	-5.228
REL18	1	7	-0.871	-6.391	0.311	1.143	TTREL18	-0.234	-1.714	-1.543	-5.661
REL19	1	7	-0.978	-7.175	0.449	1.648	TTREL19	-0.325	-2.383	-1.541	-5.652
			Intention: Initial						Intention: Transformed		
Item	**min**	**max**	**skew**	**c.r.**	**kurtosis**	**c.r.**	**Item**	**skew**	**c.r.**	**kurtosis**	**c.r.**
INT1	1	7	-1.26	-9.242	1.311	4.811	TTINT1	-0.35	-2.567	-1.384	-5.076
INT2	1	7	-1.205	-8.845	1.361	4.995	TTINT2	-0.324	-2.381	-1.415	-5.189
INT3	1	7	-1.226	-8.996	1.247	4.574	TTINT3	-0.369	-2.709	-1.397	-5.125
INT4	1	7	-0.919	-6.744	-0.048	-0.18	TTINT4	-0.314	-2.303	-1.472	-5.4
RINT5	1	7	-0.637	-4.672	-0.93	-3.41	TTRINT5	-0.303	-2.221	-1.627	-5.968
INT6	1	7	-1.248	-9.155	0.899	3.297	TTINT6	-0.448	-3.287	-1.353	-4.962
			Default: Initial						Default: Transformed		
Item	**min**	**max**	**skew**	**c.r.**	**kurtosis**	**c.r.**	**Item**	**skew**	**c.r.**	**kurtosis**	**c.r.**
DEF1	1	7	0.095	0.70	-1.5	-5.5	DEF1	0.095	0.7	-1.5	-5.504
DEF2	1	7	0.719	5.272	-0.866	-3.18	TTDEF2	0.384	2.815	-1.597	-5.857
DEF3	1	7	0.141	1.035	-1.323	-4.85	DEF3	0.141	1.035	-1.323	-4.854
DEF4	1	7	0.487	3.576	-1.196	-4.39	TTDEF4	0.248	1.818	-1.714	-6.29
DEF5	1	7	1.126	8.26	-0.084	-0.31	TTDEF5	0.65	4.772	-1.298	-4.762
DEF6	1	7	-0.068	-0.501	-1.363	-5	DEF6	-0.068	-0.501	-1.363	-5

Appendix 5: Confirmatory analysis for individual constructs

Initial Model	Fit Model
Attitude	Attitude

Model Specification
Chi-Square: 54.441
DF: 5
Ratio: 10.888
GFI: .942
AGFI: .827
CFI: .940
TLI: .881
RMSEA: .175
P value: .000

Model Specification
Chi-Square: 4.586
DF: 2
Ratio: 2.293
GFI: .993
AGFI: .965
CFI: .996
TLI: .987
RMSEA: .063
P value: .101
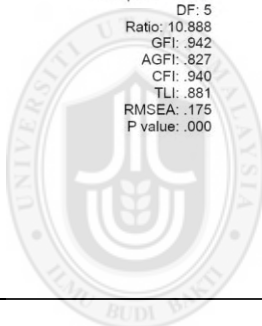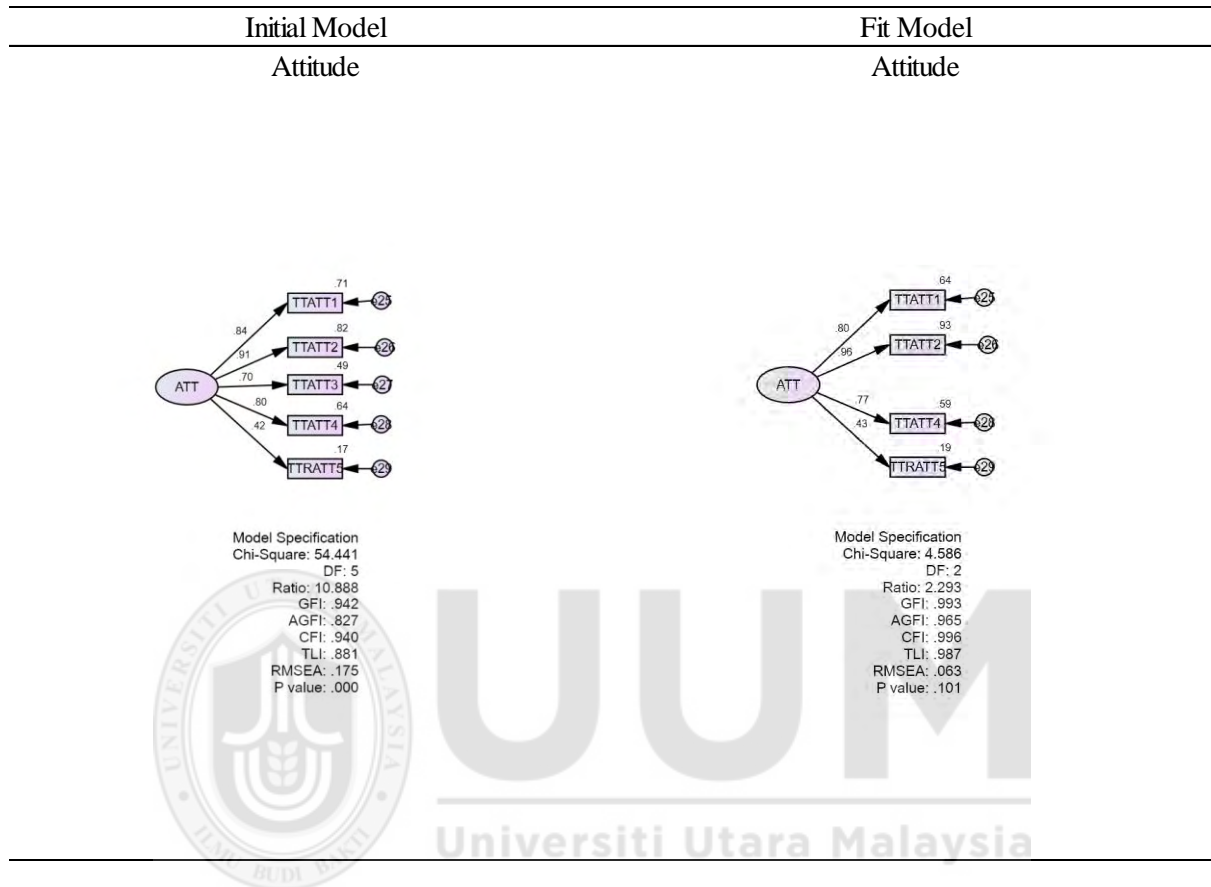
Initial Model	Fit Model
Subjective Norm	Subjective Norm
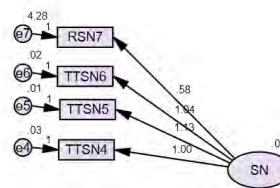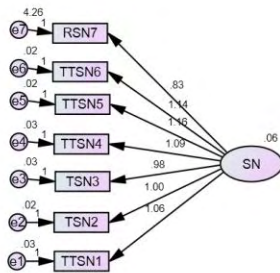
Model Specification
Chi-Square: 294.803
DF: 14
Ratio: 21.057
GFI: .773
AGFI: .546
CFI: .858
TLI: .786
RMSEA: .250
P value: .000

Model Specification
Chi-Square: 1.157
DF: 2
Ratio: .579
GFI: .998
AGFI: .991
CFI: 1.000
TLI: 1.003
RMSEA: .000
P value: .561

Initial Model	Fit Model
Perceived Behavior Control	Perceived Behavior Control

Model Specification
Chi-Square: 24.899
DF: 5
Ratio: 4.980
GFI: .969
AGFI: .907
CFI: .984
TLI: .969
RMSEA: .111
P value: .000

Model Specification
Chi-Square: 2.853
DF: 2
Ratio: 1.427
GFI: .996
AGFI: .978
CFI: .999
TLI: .997
RMSEA: .036
P value: .240
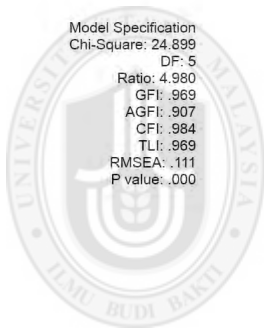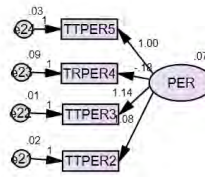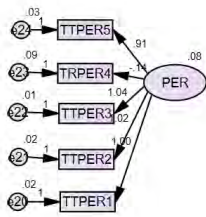
Initial Model	Fit Model
Religiosity	Religiosity

Initial Model
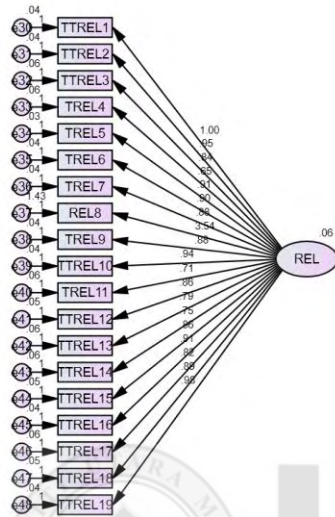
Model Specification
Chi-Square: 1550.096
DF: 152
Ratio: 10.198
GFI: .601
AGFI: .501
CFI: .685
TLI: .646
RMSEA: .169
P value: .000

Fit Model
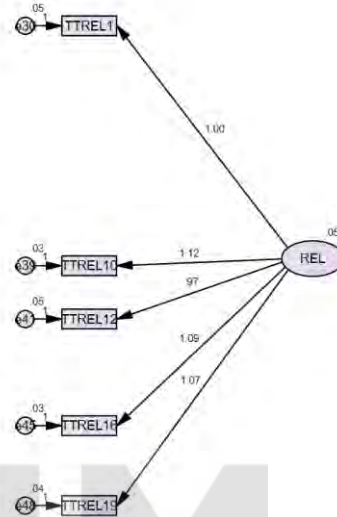
Model Specification
Chi-Square: 7.316
DF: 5
Ratio: 1.463
GFI: .991
AGFI: .974
CFI: .997
TLI: .993
RMSEA: .038
P value: .198
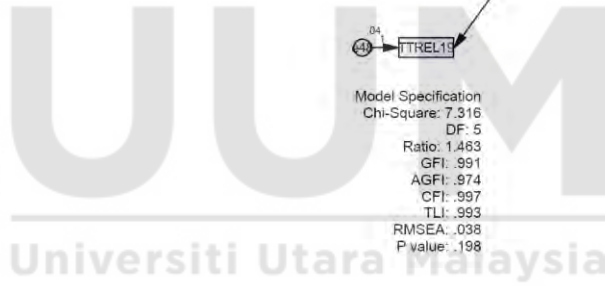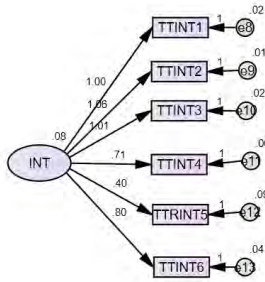
Initial Model	Fit Model
Intention	Intention
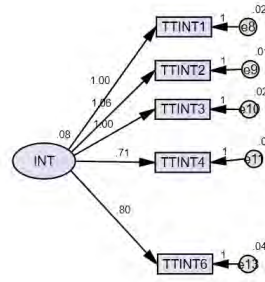
Model Specification
Chi-Square: 19.505
DF: 9
Ratio: 2.167
GFI: .981
AGFI: .956
CFI: .993
TLI: .988
RMSEA: .060
P value: .021

Model Specification
Chi-Square: 1.925
DF: 5
Ratio: .385
GFI: .998
AGFI: .993
CFI: 1.000
TLI: 1.005
RMSEA: .000
P value: .859
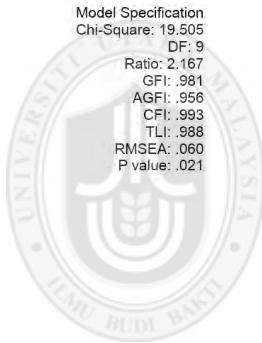
Initial Model	Fit Model
Default	Default
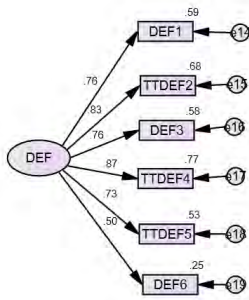
Model Specification
Chi-Square: 99.897
DF: 9
Ratio: 11.100
GFI: .910
AGFI: .791
CFI: .914
TLI: .857
RMSEA: .177
P value: .000
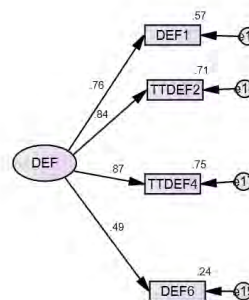
Model Specification
Chi-Square: 2.496
DF: 2
Ratio: 1.248
GFI: .996
AGFI: .981
CFI: .999
TLI: .997
RMSEA: .028
P value: .287
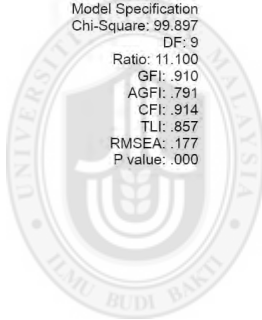
Appendix 6: Confirmatory analysis for exogenous constructs

Initial Model	Fit Model
Exogenous	Exogenous
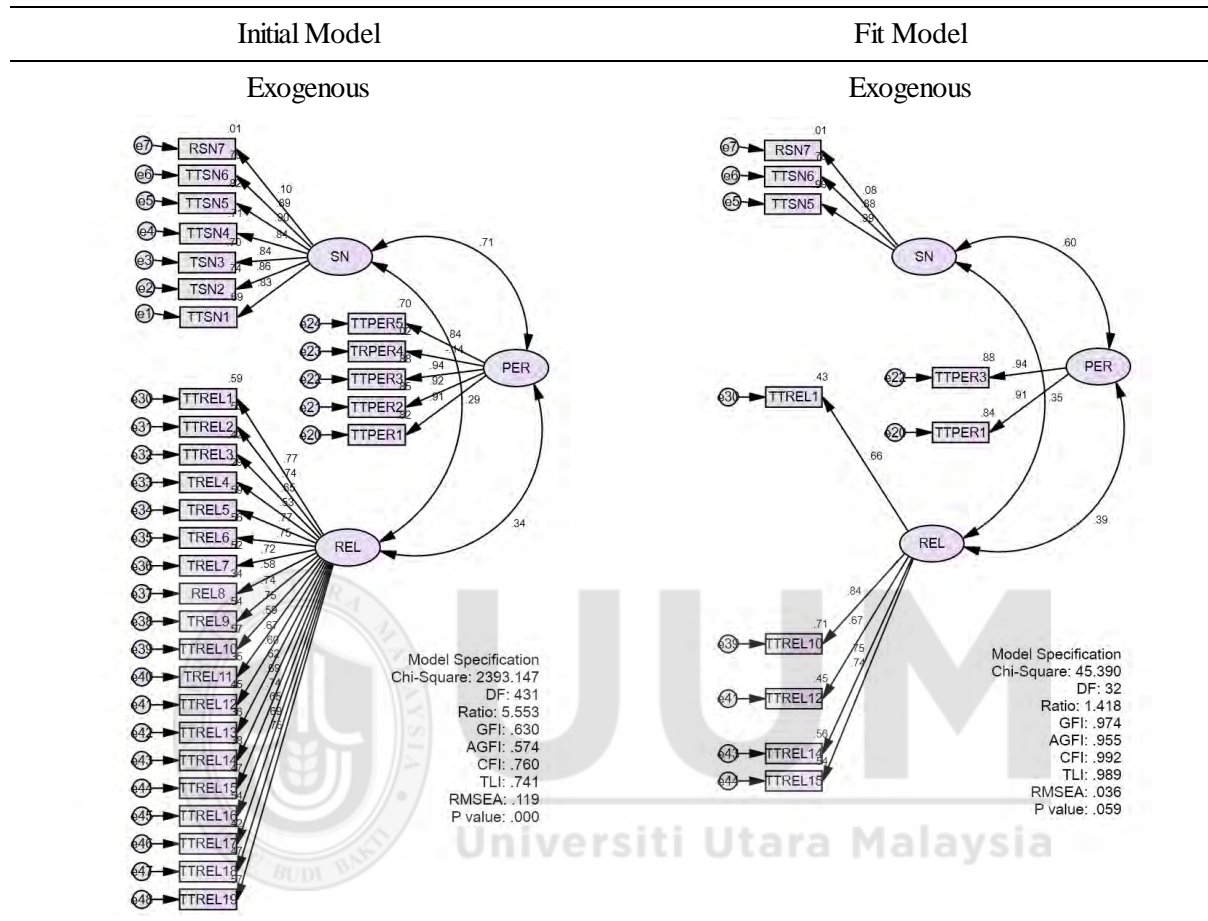
Appendix 7: Confirmatory analysis for endogenous constructs

Initial Model	Fit Model
Endogenous	Endogenous

Model Specification
Chi-Square: 539.247
DF: 116
Ratio: 4.649
GFI: .851
AGFI: .804
CFI: .889
TLI: .870
RMSEA: .106
P value: .000

Model Specification
Chi-Square: 44.921
DF: 32
Ratio: 1.404
GFI: .972
AGFI: .951
CFI: .994
TLI: .991
RMSEA: .035
P value: .064
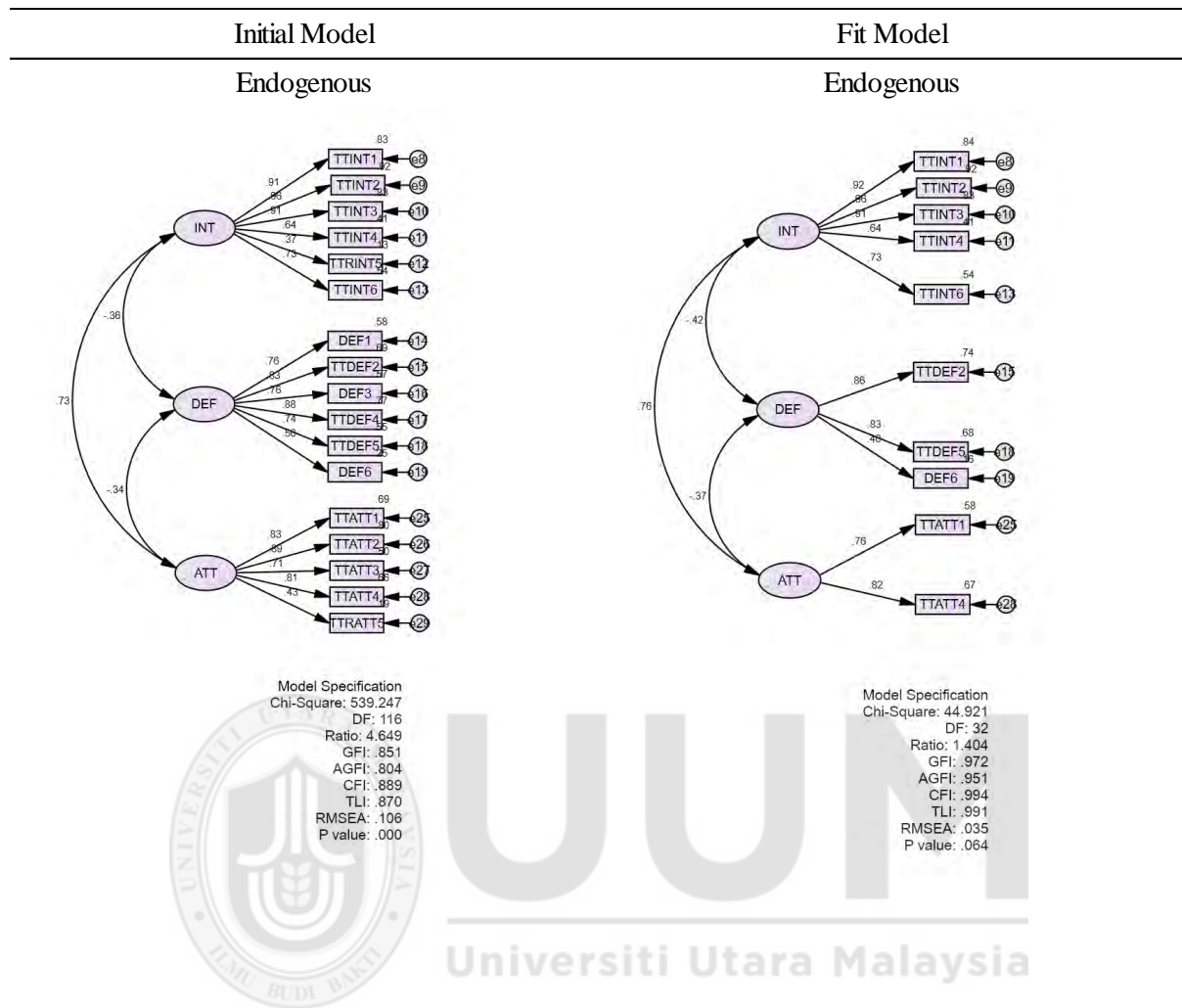
Appendix 8: Amos Output

1. Actual test

Demographic output

Statistics

		S1	S2	S3	S4	S5	S6	S7	S8	S9	S10
N	Valid	323	323	323	323	323	323	323	323	323	323
	Missing	0	0	0	0	0	0	0	0	0	0

S1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	323	100.0	100.0	100.0

S2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Citibank	55	17.0	17.0	17.0
	Maybank Berhad	90	27.9	27.9	44.9
	CIMB Bank Berhad	46	14.2	14.2	59.1
	Bank Islam	72	22.3	22.3	81.4
	Others	60	18.6	18.6	100.0
	Total	323	100.0	100.0	

S3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Master Card	185	57.3	57.3	57.3
	Visa	134	41.5	41.5	98.8
	Dynasty	2	.6	.6	99.4
	Others	2	.6	.6	100.0
	Total	323	100.0	100.0	

S4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than one(1) year	37	11.5	11.5	11.5
	Two to three year	96	29.7	29.7	41.2
	Three to four years	57	17.6	17.6	58.8
	More than four years	133	41.2	41.2	100.0
	Total	323	100.0	100.0	

243

S5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 time	117	36.2	36.2	36.2
	2 times	115	35.6	35.6	71.8
	3 times	57	17.6	17.6	89.5
	More than 3 times	34	10.5	10.5	100.0
	Total	323	100.0	100.0	

S6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	179	55.4	55.4	55.4
	Female	144	44.6	44.6	100.0
	Total	323	100.0	100.0	

S7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 24	15	4.6	4.6	4.6
	25-34	123	38.1	38.1	42.7
	35-44	121	37.5	37.5	80.2
	45-54	52	16.1	16.1	96.3
	More than 55	12	3.7	3.7	100.0
	Total	323	100.0	100.0	

S8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Muslim	323	100.0	100.0	100.0

S9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary School	50	15.5	15.5	15.5
	Diploma	119	36.8	36.8	52.3
	Bachelor's Degree	115	35.6	35.6	87.9
	Master Degree	24	7.4	7.4	95.4
	Phd/DBA	13	4.0	4.0	99.4
	Other	2	.6	.6	100.0
	Total	323	100.0	100.0	

S10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM1,500 till RM2,499	69	21.4	21.4	21.4
	RM2,500 till RM3,499	89	27.6	27.6	48.9
	RM3,500 till RM4,499	52	16.1	16.1	65.0
	More than RM4,500	113	35.0	35.0	100.0
	Total	323	100.0	100.0	

Descriptive statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MDEF	323	1.00	7.00	3.1383	1.55344
MATT	323	1.00	7.00	5.3573	1.28132
MSN	323	1.00	7.00	5.0801	1.28417
MPER	323	1.00	7.00	5.0390	1.12569
MINT	323	1.00	7.00	5.0387	1.08234
MREL	323	1.00	7.00	5.4994	1.04286
Valid N (listwise)	323				

Response Bias

		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
MATT	Equal variances assumed	1.057	.305	.626	423	.532	.07677	.12267	-.16434	.31788
	Equal variances not assumed			.626	421.914	.532	.07677	.12265	-.16431	.31785

Attitude

Response Bias

Attitude

		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
MATT	Equal variances assumed	1.057	.305	.626	423	.532	.07677	.12267	-.16434	.31788
	Equal variances not assumed			.626	421.914	.532	.07677	.12265	-.16431	.31785

Subjective Norm

		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
MSN	Equal variances assumed	.005	.942	.248	423	.804	.03086	.12439	-.21363	.27535
	Equal variances not assumed			.248	422.994	.804	.03086	.12438	-.21363	.27535

Perceived Behavior Control

		Levene's Test for Equality of Variances		t-test for Equality of Means						
						Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
		F	Sig.	t	df				Lower	Upper
MPER	Equal variances assumed	.001	.973	-.069	423	.945	-.00744	.10840	-.22051	.20562
	Equal variances not assumed			-.069	422.884	.945	-.00744	.10839	-.22049	.20561

Religiosity

		Levene's Test for Equality of Variances		t-test for Equality of Means						
						Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
		F	Sig.	t	df				Lower	Upper
MREL	Equal variances assumed	.020	.888	-.289	423	.773	-.02909	.10059	-.22682	.16864
	Equal variances not assumed			-.289	422.349	.773	-.02909	.10058	-.22680	.16862

Intention

		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
MINT	Equal variances assumed	.729	.394	.453	423	.650	.05400	.11909	-.18008	.28808
	Equal variances not assumed			.454	421.452	.650	.05400	.11907	-.18005	.28805

Default

		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
MDEF	Equal variances assumed	.684	.409	-.702	423	.483	-.10149	.14461	-.38574	.18276
	Equal variances not assumed			-.702	420.460	.483	-.10149	.14464	-.38580	.18281

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Assessment of normality
Normality before transformed

Assessment of normality (Group number 1) – ori

Variable	min	max	skew	c.r.	kurtosis	c.r.
SN1	1	7	-0.69	-5.063	-0.285	-1.045
REL19	1	7	-0.978	-7.175	0.449	1.648
REL18	1	7	-0.871	-6.391	0.311	1.143
REL17	1	7	-1.345	-9.871	1.317	4.832
REL16	1	7	-1.721	-12.625	3.146	11.54
REL15	1	7	-1.444	-10.598	1.907	6.995
REL14	1	7	-1.754	-12.868	2.851	10.458
REL13	1	7	-0.941	-6.908	0.319	1.171
REL12	1	7	-1.165	-8.546	1.173	4.303
REL11	1	7	-0.775	-5.688	0.276	1.014
REL10	1	7	-1.815	-13.316	4.077	14.956
REL9	1	7	-0.723	-5.302	0.56	2.054
REL8	1	7	-0.202	-1.484	-0.339	-1.245
REL7	1	7	-0.612	-4.494	0.091	0.333
REL6	1	7	-0.771	-5.654	0.675	2.475
REL5	1	7	-0.891	-6.537	1.057	3.879
REL1	1	7	-1.022	-7.497	0.294	1.08
REL2	1	7	-1.073	-7.874	0.298	1.093
REL3	1	7	-0.937	-6.877	0.239	0.876
REL4	1	7	-0.541	-3.97	-0.476	-1.747
RATT5	1	7	-0.494	-3.627	-1.281	-4.7
ATT4	1	7	-1.138	-8.348	0.975	3.576
ATT3	1	7	-0.959	-7.037	0.392	1.437
ATT2	1	7	-1.511	-11.086	2.085	7.65
ATT1	1	7	-1.078	-7.909	0.671	2.461
PER5	1	7	-1.049	-7.693	1.028	3.771
RPER4	1	7	0.413	3.03	-0.79	-2.898
PER3	1	7	-0.992	-7.282	0.547	2.006
PER2	1	7	-0.858	-6.294	0.193	0.708
PER1	1	7	-1.033	-7.578	0.768	2.817
DEF6	1	7	-0.068	-0.501	-1.363	-5
DEF5	1	7	1.126	8.26	-0.084	-0.309
DEF4	1	7	0.487	3.576	-1.196	-4.389
DEF3	1	7	0.141	1.035	-1.323	-4.854
DEF2	1	7	0.719	5.272	-0.866	-3.178
DEF1	1	7	0.095	0.7	-1.5	-5.504
INT6	1	7	-1.248	-9.155	0.899	3.297
RINT5	1	7	-0.637	-4.672	-0.93	-3.414
INT4	1	7	-0.919	-6.744	-0.048	-0.176
INT3	1	7	-1.226	-8.996	1.247	4.574
INT2	1	7	-1.205	-8.845	1.361	4.995
INT1	1	7	-1.26	-9.242	1.311	4.811
RSN7	1	7	-0.256	-1.876	-1.239	-4.544
SN6	1	7	-0.986	-7.235	0.424	1.555
SN5	1	7	-0.991	-7.269	0.226	0.831
SN4	1	7	-1.034	-7.589	0.662	2.429
SN3	1	7	-0.714	-5.238	0.082	0.299
SN2	1	7	-0.763	-5.597	0.114	0.417
Multivariate					660.107	85.618

Assessment of normality (Group number 1) – ori
Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
SN1	1	7	-0.69	-5.063	-0.285	-1.045
REL19	1	7	-0.978	-7.175	0.449	1.648
REL18	1	7	-0.871	-6.391	0.311	1.143
REL17	1	7	-1.345	-9.871	1.317	4.832
REL16	1	7	-1.721	-12.625	3.146	11.54
REL15	1	7	-1.444	-10.598	1.907	6.995
REL14	1	7	-1.754	-12.868	2.851	10.458
REL13	1	7	-0.941	-6.908	0.319	1.171
REL12	1	7	-1.165	-8.546	1.173	4.303
REL11	1	7	-0.775	-5.688	0.276	1.014
REL10	1	7	-1.815	-13.316	4.077	14.956
REL9	1	7	-0.723	-5.302	0.56	2.054
REL8	1	7	-0.202	-1.484	-0.339	-1.245
REL7	1	7	-0.612	-4.494	0.091	0.333
REL6	1	7	-0.771	-5.654	0.675	2.475
REL5	1	7	-0.891	-6.537	1.057	3.879
REL1	1	7	-1.022	-7.497	0.294	1.08
REL2	1	7	-1.073	-7.874	0.298	1.093
REL3	1	7	-0.937	-6.877	0.239	0.876
REL4	1	7	-0.541	-3.97	-0.476	-1.747
RATT5	1	7	-0.494	-3.627	-1.281	-4.7
ATT4	1	7	-1.138	-8.348	0.975	3.576
ATT3	1	7	-0.959	-7.037	0.392	1.437
ATT2	1	7	-1.511	-11.086	2.085	7.65
ATT1	1	7	-1.078	-7.909	0.671	2.461
PER5	1	7	-1.049	-7.693	1.028	3.771
RPER4	1	7	0.413	3.03	-0.79	-2.898
PER3	1	7	-0.992	-7.282	0.547	2.006
PER2	1	7	-0.858	-6.294	0.193	0.708
PER1	1	7	-1.033	-7.578	0.768	2.817
DEF6	1	7	-0.068	-0.501	-1.363	-5
DEF5	1	7	1.126	8.26	-0.084	-0.309
DEF4	1	7	0.487	3.576	-1.196	-4.389
DEF3	1	7	0.141	1.035	-1.323	-4.854
DEF2	1	7	0.719	5.272	-0.866	-3.178
DEF1	1	7	0.095	0.7	-1.5	-5.504
INT6	1	7	-1.248	-9.155	0.899	3.297
RINT5	1	7	-0.637	-4.672	-0.93	-3.414
INT4	1	7	-0.919	-6.744	-0.048	-0.176
INT3	1	7	-1.226	-8.996	1.247	4.574
INT2	1	7	-1.205	-8.845	1.361	4.995
INT1	1	7	-1.26	-9.242	1.311	4.811
RSN7	1	7	-0.256	-1.876	-1.239	-4.544
SN6	1	7	-0.986	-7.235	0.424	1.555
SN5	1	7	-0.991	-7.269	0.226	0.831
SN4	1	7	-1.034	-7.589	0.662	2.429
SN3	1	7	-0.714	-5.238	0.082	0.299
SN2	1	7	-0.763	-5.597	0.114	0.417
Multivariate					660.107	85.618

Assessment of normality (Group number 1) – x1

Variable	min	max	skew	c.r.	kurtosis	c.r.
TSN1	0.008	0.878	-0.277	-2.036	-1.347	-4.94
TREL19	0.001	0.834	-0.411	-3.013	-1.355	-4.969
TREL18	0.001	0.859	-0.328	-2.404	-1.303	-4.779
TREL17	0.001	0.788	-0.637	-4.671	-1.124	-4.124
TREL16	0	0.779	-0.699	-5.129	-0.882	-3.237
TREL15	0	0.803	-0.597	-4.382	-0.991	-3.635
TREL14	0	0.766	-0.793	-5.821	-0.747	-2.74
TREL13	0.002	0.833	-0.388	-2.847	-1.409	-5.168
TREL12	0.001	0.828	-0.429	-3.15	-1.237	-4.538
TREL11	0.002	0.865	-0.191	-1.405	-1.43	-5.245
TREL10	0	0.79	-0.601	-4.408	-0.909	-3.335
TREL9	0	0.887	-0.139	-1.019	-1.357	-4.977
REL8	1	7	-0.202	-1.484	-0.339	-1.245
TREL7	0.001	0.898	-0.155	-1.139	-1.457	-5.346
TREL6	0	0.892	-0.222	-1.63	-1.344	-4.93
TREL5	0	0.878	-0.192	-1.411	-1.375	-5.043
TREL1	0.004	0.811	-0.46	-3.379	-1.39	-5.1
TREL2	0.005	0.813	-0.541	-3.973	-1.232	-4.518
TREL3	0.003	0.844	-0.395	-2.898	-1.305	-4.788
TREL4	0.01	0.885	-0.156	-1.147	-1.373	-5.037
TRATT5	0.038	0.834	-0.341	-2.505	-1.568	-5.752
TATT4	0.002	0.844	-0.435	-3.19	-1.154	-4.233
TATT3	0.005	0.856	-0.364	-2.671	-1.21	-4.438
TATT2	0.001	0.802	-0.587	-4.309	-0.974	-3.574
TATT1	0.001	0.836	-0.46	-3.378	-1.186	-4.349
TPER5	0.001	0.864	-0.326	-2.39	-1.211	-4.443
TRPER4	0.071	0.97	0.232	1.706	-1.249	-4.582
TPER3	0.002	0.849	-0.383	-2.81	-1.261	-4.628
TPER2	0.003	0.86	-0.329	-2.417	-1.308	-4.798
TPER1	0.001	0.849	-0.37	-2.717	-1.238	-4.543
DEF6	1	7	-0.068	-0.501	-1.363	-5
TDEF5	0.226	0.994	0.794	5.829	-1.016	-3.727
TDEF4	0.157	0.982	0.311	2.282	-1.583	-5.807
DEF3	1	7	0.141	1.035	-1.323	-4.854
TDEF2	0.181	0.988	0.479	3.511	-1.419	-5.206
DEF1	1	7	0.095	0.7	-1.5	-5.504
TINT6	0.003	0.822	-0.612	-4.489	-0.992	-3.637
TRINT5	0.023	0.837	-0.399	-2.927	-1.442	-5.291
TINT4	0.012	0.855	-0.474	-3.481	-1.109	-4.07
TINT3	0.001	0.832	-0.508	-3.728	-1.1	-4.037
TINT2	0.001	0.843	-0.457	-3.35	-1.109	-4.07
TINT1	0.001	0.835	-0.514	-3.769	-1.02	-3.74
RSN7	1	7	-0.256	-1.876	-1.239	-4.544
TSN6	0.004	0.855	-0.405	-2.968	-1.138	-4.175
TSN5	0.005	0.838	-0.473	-3.474	-1.18	-4.328
TSN4	0.002	0.848	-0.405	-2.97	-1.218	-4.468
TSN3	0.006	0.9	-0.214	-1.569	-1.286	-4.717
TSN2	0.006	0.888	-0.239	-1.756	-1.267	-4.646
Multivariate					454.52	58.953

Assessment of normality (Group number 1) –x2

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
TTSN1	0.042	0.887	-0.181	-1.331	-1.615	-5.924
TTREL19	0.036	0.853	-0.325	-2.383	-1.541	-5.652
TTREL18	0.037	0.875	-0.234	-1.714	-1.543	-5.661
TTREL17	0.028	0.816	-0.474	-3.48	-1.425	-5.228
TTREL16	0.021	0.817	-0.455	-3.336	-1.314	-4.819
TTREL15	0.025	0.837	-0.396	-2.906	-1.365	-5.006
TTREL14	0.019	0.805	-0.526	-3.856	-1.281	-4.7
TTREL13	0.038	0.852	-0.309	-2.269	-1.588	-5.824
TTREL12	0.031	0.854	-0.297	-2.183	-1.502	-5.51
TREL11	0.002	0.865	-0.191	-1.405	-1.43	-5.245
TTREL10	0.021	0.833	-0.34	-2.497	-1.337	-4.903
TREL9	0	0.887	-0.139	-1.019	-1.357	-4.977
REL8	1	7	-0.202	-1.484	-0.339	-1.245
TREL7	0.001	0.898	-0.155	-1.139	-1.457	-5.346
TREL6	0	0.892	-0.222	-1.63	-1.344	-4.93
TREL5	0	0.878	-0.192	-1.411	-1.375	-5.043
TTREL1	0.036	0.832	-0.356	-2.608	-1.608	-5.899
TTREL2	0.034	0.835	-0.412	-3.024	-1.506	-5.526
TTREL3	0.036	0.862	-0.289	-2.121	-1.559	-5.719
TREL4	0.01	0.885	-0.156	-1.147	-1.373	-5.037
TTRATT5	0.064	0.84	-0.266	-1.95	-1.695	-6.217
TTATT4	0.03	0.869	-0.302	-2.216	-1.473	-5.403
TTATT3	0.034	0.876	-0.228	-1.674	-1.532	-5.619
TTATT2	0.023	0.839	-0.373	-2.734	-1.411	-5.177
TTATT1	0.032	0.859	-0.328	-2.409	-1.471	-5.395
TTPER5	0.032	0.885	-0.213	-1.564	-1.514	-5.553
TRPER4	0.071	0.97	0.232	1.706	-1.249	-4.582
TTPER3	0.034	0.87	-0.273	-2.006	-1.529	-5.611
TTPER2	0.037	0.876	-0.229	-1.683	-1.56	-5.723
TTPER1	0.033	0.871	-0.251	-1.844	-1.519	-5.574
DEF6	1	7	-0.068	-0.501	-1.363	-5
TTDEF5	0.209	0.967	0.65	4.772	-1.298	-4.762
TTDEF4	0.152	0.944	0.248	1.818	-1.714	-6.29
DEF3	1	7	0.141	1.035	-1.323	-4.854
TTDEF2	0.17	0.953	0.384	2.815	-1.597	-5.857
DEF1	1	7	0.095	0.7	-1.5	-5.504
TTINT6	0.027	0.849	-0.448	-3.287	-1.353	-4.962
TTRINT5	0.052	0.846	-0.303	-2.221	-1.627	-5.968
TTINT4	0.036	0.872	-0.314	-2.303	-1.472	-5.4
TTINT3	0.029	0.859	-0.369	-2.709	-1.397	-5.125
TTINT2	0.029	0.869	-0.324	-2.381	-1.415	-5.189
TTINT1	0.027	0.864	-0.35	-2.567	-1.384	-5.076
RSN7	1	7	-0.256	-1.876	-1.239	-4.544
TTSN6	0.033	0.875	-0.251	-1.842	-1.477	-5.418
TTSN5	0.034	0.858	-0.329	-2.417	-1.482	-5.438
TTSN4	0.033	0.87	-0.286	-2.1	-1.503	-5.515
TSN3	0.006	0.9	-0.214	-1.569	-1.286	-4.717
TSN2	0.006	0.888	-0.239	-1.756	-1.267	-4.646
Multivariate					433.819	56.268

Reliability

Attitude

Cronbach's Alpha	N of Items
.837	5

Subjective Norm

Cronbach's Alpha	N of Items
.893	7

Perceived Behavior Control

Cronbach's Alpha	N of Items
.788	5

Intention

Cronbach's Alpha	N of Items
.850	6

Religiosity

Cronbach's Alpha	N of Items
.946	19

Default

Cronbach's Alpha	N of Items
.883	6

Composite Reliability

$$CR= \frac{(\sum fL)^2}{(\sum fL)^2 + \sum e}$$

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
INT	<---	SN	0.268
INT	<---	PER	0.609
ATT	<---	PER	0.305
ATT	<---	SN	0.575
ATT	<---	REL	0.05
INT	<---	REL	0.19
DEF	<---	SN	-0.504
DEF	<---	PER	-0.258
DEF	<---	ATT	0.489
DEF	<---	INT	-0.098
DEF	<---	REL	-0.106
TTSN4	<---	SN	0.868
RSN7	<---	SN	0.085
TTTINT3	<---	INT	0.93
TTINT4	<---	INT	0.589
TTDEF2	<---	DEF	0.898
TDEF4	<---	DEF	0.761
TTTDEF5	<---	DEF	0.797
TTPER1	<---	PER	0.915
TPER2	<---	PER	0.909
TTPER3	<---	PER	0.943
TTATT1	<---	ATT	0.838
TATT3	<---	ATT	0.764
TTTREL10	<---	REL	0.859
TTTREL14	<---	REL	0.723
TTTREL17	<---	REL	0.65

Standard error - Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
INT	<---	SN	0.291	0.095	3.077	0.002	par_7
INT	<---	PER	0.629	0.068	9.279	***	par_10
ATT	<---	PER	0.278	0.11	2.522	0.012	par_12
ATT	<---	SN		0.175	3.151	0.002	par_13
ATT	<---	REL	0.05	0.065	0.771	0.441	par_20
INT	<---	REL	0.216	0.051	4.254	***	par_21
DEF	<---	SN	-0.534	0.321	-1.663	0.096	par_8
DEF	<---	PER	-0.259	0.148	-1.754	0.08	par_9
DEF	<---	ATT	0.539	0.235	2.289	0.022	par_14
DEF	<---	INT	-0.096	0.197	-0.487	0.626	par_15
DEF	<---	REL	-0.117	0.087	-1.345	0.179	par_19
TTSN4	<---	SN	1				
RSN7	<---	SN	0.649	0.476	1.364	0.172	par_1
TTTINT3	<---	INT	1				
TTINT4	<---	INT	0.62	0.053	11.634	***	par_2
TTDEF2	<---	DEF	1				
TDEF4	<---	DEF	0.833	0.052	16.056	***	par_3
TTTDEF5	<---	DEF	0.882	0.054	16.195	***	par_4
TTPER1	<---	PER	1				
TPER2	<---	PER	0.926	0.033	28.422	***	par_5
TTPER3	<---	PER	1.033	0.033	30.897	***	par_6
TTATT1	<---	ATT	1				
TATT3	<---	ATT	0.837	0.06	14.054	***	par_11
TTTREL10	<---	REL	1				
TTTREL14	<---	REL	0.838	0.069	12.117	***	par_22
TTTREL17	<---	REL	0.777	0.067	11.616	***	par_23

256

Factor loading (individual construct before fit)

Attitude

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
TTATT1	<---	ATT	0.841
TTATT2	<---	ATT	0.905
TTATT3	<---	ATT	0.699
TTATT4	<---	ATT	0.802
TTRATT5	<---	ATT	0.418

Subjective Norm

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
TSN2	<---	SN	0.847
TSN3	<---	SN	0.826
TTSN4	<---	SN	0.849
TTSN5	<---	SN	0.912
TTSN6	<---	SN	0.900
RSN7	<---	SN	0.098
TTSN1	<---	SN	0.817

Perceived Behavior Control

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
TTPER1	<---	PER	0.908
TTPER2	<---	PER	0.920
TTPER3	<---	PER	0.944
TRPER4	<---	PER	-0.134
TTPER5	<---	PER	0.827

Intention

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
TTINT1	<---	INT	0.914
TTINT2	<---	INT	0.959
TTINT3	<---	INT	0.914
TTINT4	<---	INT	0.643
TTRINT5	<---	INT	0.352
TTINT6	<---	INT	0.731

Religiosity

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
TREL4	<---	REL	0.535
TTREL3	<---	REL	0.650
TTREL2	<---	REL	0.742
TTREL1	<---	REL	0.766
TREL5	<---	REL	0.767
TREL6	<---	REL	0.748
TREL7	<---	REL	0.723
REL8	<---	REL	0.587
TREL9	<---	REL	0.737
TTREL10	<---	REL	0.753
TREL11	<---	REL	0.594
TTREL12	<---	REL	0.670
TTREL13	<---	REL	0.604
TTREL14	<---	REL	0.612
TTREL15	<---	REL	0.686
TTREL16	<---	REL	0.733
TTREL17	<---	REL	0.649
TTREL18	<---	REL	0.690
TTREL19	<---	REL	0.753

Default

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
DEF1	<---	DEF	0.765
TTDEF2	<---	DEF	0.826
DEF3	<---	DEF	0.764
TTDEF4	<---	DEF	0.875
TTDEF5	<---	DEF	0.730
DEF6	<---	DEF	0.501

Factor loading (individual construct after fit)

Attitude

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
TTATT1	<---	ATT	0.799
TTATT2	<---	ATT	0.965
TTATT4	<---	ATT	0.767
TTRATT5	<---	ATT	0.434

Subjective norm

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
TTSN4	<---	SN	0.857
TTSN5	<---	SN	0.973
TTSN6	<---	SN	0.900
RSN7	<---	SN	0.075

Perceived Behavior Control

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
TTPER2	<---	PER	0.902
TTPER3	<---	PER	0.953
TRPER4	<---	PER	-0.155
TTPER5	<---	PER	0.839

Intention

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
TTINT1	<---	INT	0.914
TTINT2	<---	INT	0.960
TTINT3	<---	INT	0.913
TTINT4	<---	INT	0.646
TTINT6	<---	INT	0.730

Religiosity

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
TTREL1	<---	REL	0.697
TTREL10	<---	REL	0.819
TTREL12	<---	REL	0.690
TTREL16	<---	REL	0.801
TTREL19	<---	REL	0.752

Default

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
DEF1	<---	DEF	0.757
TTDEF2	<---	DEF	0.840
TTDEF4	<---	DEF	0.865
DEF6	<---	DEF	0.488

1.22 Sistem Perbankan: Pinjaman Tak Berbayar/Pinjaman Terjejas Mengikut Tujuan
Banking System: Non-Performing/Impaired Loans by Purpose

RM juta / RM million

Tujuan / Purpose	Pembelian sekuriti / Purchase of securities	Pembelian kenderaan pengangkutan / Purchase of transport vehicle	yang mana: Pembelian kereta penumpang / of which: Purchase of passenger cars	Pembelian harta kediaman / Purchase of residential property	Pembelian harta bukan kediaman / Purchase of non-residential property	Pembelian aset tetap selain tanah dan bangunan / Purchase of fixed assets other than land and building	Kegunaan persendirian / Personal uses	Kad kredit / Credit cards [1]	Pembelian barangan pengguna / Purchase of consumer durable goods	Pembinaan / Construction	Modal kerja / Working capital	Tujuan lain / Other purpose	Jumlah pinjaman tak berbayar/ pinjaman terjejas / Total non-performing/ impaired loans
2015 [2]													
1	254.4	2,011.2	1,819.8	4,949.4	1,580.8	182.8	1,036.0	434.5	8.4	2,252.8	8,448.2	1,143.8	22,309.4
2	380.9	2,076.4	1,882.1	5,100.4	1,581.5	182.8	1,054.1	455.0	10.2	2,259.3	8,217.0	1,148.1	22,557.9
3	460.0	1,902.0	1,719.2	5,059.4	1,554.2	180.6	1,038.3	442.0	11.0	2,060.5	8,165.8	1,148.6	22,220.3
4	229.0	1,896.8	1,714.9	4,953.9	1,525.0	101.7	979.0	437.3	11.7	2,088.5	7,500.9	1,304.7	21,320.2
5	216.5	1,903.3	1,700.7	4,900.7	1,548.0	170.0	1,095.2	448.4	2.4	2,371.0	7,745.1	1,439.9	21,925.5
6	376.0	1,787.1	1,601.6	5,056.2	1,625.2	162.3	1,050.2	447.5	2.1	2,434.0	8,162.6	1,401.7	22,524.9
7	326.7	1,805.3	1,582.0	5,060.1	1,710.2	103.5	1,094.2	452.5	1.7	3,105.4	7,501.9	1,396.0	22,603.5
8	323.3	1,870.2	1,744.0	5,079.0	1,733.0	108.2	1,117.8	405.0	1.9	2,440.5	8,008.3	1,408.7	22,509.5
9	341.0	1,751.1	1,633.4	5,150.0	1,577.0	166.8	1,128.6	406.1	2.0	2,482.4	8,327.3	1,402.7	23,105.8
10	327.4	1,748.4	1,543.9	5,046.2	1,803.3	187.8	1,159.9	474.3	1.8	2,490.0	8,120.1	1,407.4	22,866.4
11	329.5	1,789.2	1,567.7	5,004.8	1,831.6	174.3	1,187.3	470.4	1.8	2,521.5	8,198.3	1,412.2	23,017.0
12	372.9	1,916.0	1,512.8	5,030.2	1,786.5	174.7	1,191.7	470.8	1.4	2,464.4	8,432.0	1,522.3	23,102.5
2016													
1	333.7	1,786.8	1,543.4	5,087.5	1,913.6	182.2	1,206.5	489.2	1.5	2,957.2	7,803.7	1,507.3	23,270.2
2	345.4	1,817.8	1,586.2	5,264.2	1,950.0	192.5	1,280.2	520.7	1.3	2,978.9	8,112.5	1,391.4	23,771.7
3	308.9	1,658.0	1,411.4	5,045.3	1,955.6	165.9	1,210.7	492.1	1.9	3,088.8	8,036.6	1,391.9	23,195.7
4	418.5	1,696.0	1,448.0	5,066.8	1,903.7	118.2	1,288.0	490.2	1.3	3,005.1	7,893.1	1,288.0	23,236.4
5	416.8	1,778.0	1,525.1	5,143.6	2,045.2	123.9	1,270.6	487.2	1.7	3,306.0	8,174.0	1,250.7	24,003.4
6	409.9	1,547.4	1,404.3	5,107.3	2,023.0	105.6	1,228.9	483.9	2.2	3,367.9	8,034.4	1,011.1	24,201.5
7	427.5	1,737.5	1,482.0	5,211.2	2,057.5	103.2	1,366.7	487.2	1.6	3,277.7	8,039.9	1,091.0	24,711.0
8	300.7	1,738.0	1,480.4	5,219.6	2,026.9	98.9	1,375.2	488.0	1.6	3,258.5	8,792.0	1,105.3	24,404.5

Nota: Angka-angka tidak semestinya sama dengan jumlah besar disebabkan oleh pembundaran angka. Berkuatkuasa April 2006, berikutan daripada pengenaian rangka kerja Sistem Statik Institusi Kewangan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pemegang akaun bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman tidak berbayar kepada bukan isirumah telah dicerminkan dalam sektor ekonomi/industri dan tujuan.
[1] Termasuk transaksi kad kredit dan caj institusi-institusi perbankan.
[2] Mulai bulan Januari 2010, pinjaman dilaporkan berdasarkan Financial Reporting Standard (FRS) 139. Pengunaan FRS139 adalah berdasarkan tahun kewangan bank. i.d.d. tidak diklasifikasikan di tempat lain.

Note: Numbers may not necessarily add up due to rounding. Beginning April 2006, following the implementation under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to non-household customer will be reflected in both economic sector/industry and purpose.
[1] Includes credit and charge card transaction of the banking institutions.
[2] Beginning January 2010, loans are reported based on Financial Reporting Standard (FRS) 139. The adoption of FRS139 requirement is based on the financial year of the banks.
d.n.c. not elsewhere classified

1.30 Operasi Kad Kredit Di Malaysia
Credit Card Operations in Malaysia