DETERMINANTS OF BEHAVIORAL INTENTION TO USE TAX E-LEJAR SERVICE AMONG SALARIED GROUP OF TAXPAYER IN KUALA LUMPUR

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DETERMINANTS OF BEHAVIORAL INTENTION TO USE TAX E-LEJAR SERVICE AMONG SALARIED GROUP OF TAXPAYER IN KUALA LUMPUR

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ABSTRACT

This study is an attempt to investigate taxpayer's perception and intention to use Inland Revenue Board of Malaysia's online service known as tax e-LEJAR. Tax e-LEJAR is an online system where taxpayers can check their tax transaction records via internet. The data are collected from a sample of 198 individual salaried group of taxpayers from IRBM, Kuala Lumpur Bandar Branch using a well-structured questionnnaire. Analysis of data was using multiple regression. Technology Acceptance Model (TAM) is used for this study in determining taxpayers' acceptance of tax e-LEJAR service. This study revealed that overall perception towards this system is positive with perceived usefulness is the most significant determinant of the behavioral intention to use tax e-LEJAR service. Perceived ease of use although not directly influenced behavioral intention to use but it is the most significant variable that influenced taxpayer's attitude towards usage of tax e-LEJAR. The effect of perceived ease of use is also significant in perceived usefulness of tax e-LEJAR.

Keywords: Tax e-LEJAR, Technology Acceptance Model (TAM), Behavioral intention

ABSTRAK

Kajian ini dilakukan untuk mengenal pasti persepsi dan kecenderungan perilaku pembayar cukai terhadap penggunaan perkhidmatan atas talian yang diperkenalkan oleh Lembaga Hasil Dalam Negeri Malaysia (LHDM) yang dikenali sebagai e-LEJAR percukaian. E-LEJAR percukaian adalah satu perkidmatan atas talian yang membolehkan pembayar cukai untuk menyemak transaksi percukaiannya melalui internet. Data dikumpulkan daripada 198 orang pembayar cukai penggajian dari cawangan LHDNM, Kuala Lumpur Bandar dengan menggunakan instrumen soal selidik berstruktur. Data dianalisis dengan menggunakan regresi berperingkat. *Technology Acceptance Model* (TAM) digunakan di dalam kajian untuk menentukan tahap penerimaan pembayar cukai terhadap perkhidmatan e-LEJAR percukaian. Keputusan terhadap kajian yang dilakukan mendapati secara keseluruhannya persepsi terhadap sistem ini adalah positif dengan persepsi kebolehgunaan adalah faktor penentu yang paling signifikan terhadap kecenderungan perilaku untuk menggunakaan perkhidmatan e-LEJAR percukaian. Walaupun persepsi kemudahgunaan tidak mempengaruhi secara terus kecenderungan perilaku untuk menggunakan, ia masih lagi satu pemboleh ubah signifikan yang boleh mempengaruhi sikap pembayar cukai terhadap perkhidmatan e-LEJAR percukaian. Persepsi kemudahgunaan juga turut memberikan kesan yang signifikan terhadap persepsi kebolehgunaan terhadap e-LEJAR percukaian.

Kata kunci: e-LEJAR percukaian, *Technology Acceptance Model* (TAM), kecenderungan perilaku

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LIST OF ABBREVIATIONS

ATT	Attitude
BI	Behavioral Intention
IRBM	Inland Revenue Board of Malaysia
PEOU	Perceived Ease of Use
PU	Perceived Usefulness
TAM	Technology Acceptance Model
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

E-Government application has been implemented by the Malaysian government for the last couple of years in its effort to improve the effectiveness and increase the efficiency of public sector service. Ahmad and Othman (2007) has defined E-government as the strategic application of information and communication technology to provide citizens and organization with more convenient access to government information and services. They further mentioned that the goals of e-government implementation in Malaysia are: to improve the convenience; accessibility and quality of interactions with citizens and businesses; improve the speed and quality of policy development; improve coordination and enforcement and enable the government to be more responsive to the needs of its citizens.

One of the e-government applications that delivers services and attends to the needs of its citizens is ezHasil. ezHasil is an Internet based service system introduced by Inland Revenue Board of Malaysia (IRBM). IRBM is one of the main revenue collecting agencies of the Ministry of Finance. IRBM was established in accordance with the Inland Revenue Board of Malaysia Act 1995 to give it more autonomy especially in financial and personnel management as well as to improve the quality and effectiveness of tax administration. According to the official portal of IRBM (www.hasil.gov.my), one of the functions of the board is to act as an agent of the Government and to provide service in administering, assessing, collecting and enforcing payment of direct taxes.

The contents of the thesis is for internal user only

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COLLEGE OF BUSINESS
QUESTIONNAIRE

Determinant of Behavioral Intention to Use Tax e-LEJAR Service among Salaried Group of Taxpayers in Kuala Lumpur

Dear participant,

Tax e-LEJAR is a facility provided by Lembaga Hasil Dalam Negeri Malaysia (LHDNM) to the taxpayer to check personal details, ledger transactions and the current tax position online.

This questionnaire is designed to study about the usage of tax e-LEJAR service among salaried group of taxpayers in LHDNM, Kuala Lumpur Bandar Branch. Your participant is highly appreciated.

Please note: it is NOT necessary for you to have used tax e-Lejar service to complete this survey. This study examines attitudes and intention to use tax e-Lejar service.

This study is conducted as a partial fulfillment for my Master of Science in International Accounting. The information you provide for the purpose of this study will be kept STRICTLY CONFIDENTIAL and for the academic purpose only.

Your input is highly valued. Thank you very much for your time and cooperation.

Yours sincerely,

Mohd Azuan bin Ahmad Bani
Candidate of Master of Science (International Accounting)
Universiti Utara Malaysia

Section A: Demographic Data
Bahagian A: Profil Responden

Please Tick (/) in the box provided.
Sila tandakan (/) di dalam kotak yang disediakan.

1. Gender / *Jantina*

	Male / *Lelaki*
	Female / *Perempuan*

2. Age / *Umur*

	Below 18 years old / *bawah 18 tahun*
	18 – 29 years old / *tahun*
	30 – 59 years old / *tahun*
	Above 60 years old / *tahun dan ke atas*

3. Education Level / *Tahap Pendidikan*

	Secondary or lower / *Menengah atau lebih rendah*
	STPM/Diploma / *STPM/Diploma*
	Bachelor's Degree / *Sarjana Muda*
	Master & above / *Sarjana & ke atas*
	Professional Qualification / *Kelayakan Professional*

4. Sector of present occupation / *Sektor pekerjaan sekarang*

	Government sector / Public sector *Sektor Awam*
	Non-government sector / Private sector *(including self-employment and free-lance work)* *Sektor Bukan Kerajaan / Sektor Swasta (termasuk bekerja sendiri atau free-lance)*
	Not applicable *(eg. Unemployed, student or housewife)* *Tidak berkenaan (contoh: tidak bekerja, pelajar atau suri rumah)*

5. Type of income tax file / *Jenis fail cukai pendapatan*

	SG (Salaried Group)
	OG (Own Business Group)
	Others (please state) / *Lain-lain (sila nyatakan)*:_____

6. Do you submit your tax return through e-filing?
Adakan anda menghantar borang nyata cukai pendapatan melalui e-filing?

	Yes / *Ya*
	No / *Tidak*

7. Have you heard about the tax e-LEJAR service?
   Pernahkan anda mendengar mengenai perkhidmatan e-LEJAR percukaian?

	Yes / *Ya*
	No / *Tidak*

8. Have you used the tax e-LEJAR service?
   Pernahkah anda menggunakan perkhidmatan e-LEJAR percukaian?

	Yes / *Ya*
	No / *Tidak*

Section B: Perceived Usefulness
Bahagian B: Persepsi Kebolehgunaan

Using the scale below, please indicate your level of agreement with each of the following statements by circling the number that best reflects your opinion:

Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan anda:

1	2	3	4	5
Strongly Disagree				Strongly Agree
Sangat Tidak Setuju				*Sangat Setuju*

Using tax e-LEJAR service would enhance my effectiveness in checking and verifying my income tax details. *Penggunaan perkhidmatan e-LEJAR percukaian boleh meningkatkan keberkesanan saya dalam menyemak dan mengesahkan butiran percukaian saya.*	1	2	3	4	5
Using tax e-LEJAR service would improve my performance in checking and verifying my income tax details. *Penggunaan perkhidmatan e-LEJAR percukaian boleh meningkatkan prestasi saya dalam menyemak dan mengesahkan butiran percukaian saya.*	1	2	3	4	5
Using tax e-LEJAR service allows me to accomplish more task than what I have expected. *Penggunaan perkhidmatan e-LEJAR percukaian membolehkan saya untuk menyelesaikan lebih banyak tugasan berbanding yang saya harapkan.*	1	2	3	4	5
Using tax e-LEJAR service makes it easier for me to check and verify my income tax details. *Penggunaan perkhidmatan e-LEJAR percukaian boleh memudahkan saya untuk menyemak dan mengesahkan butiran percukaian saya.*	1	2	3	4	5
Using tax e-LEJAR service would increase my productivity. *Penggunaan perkhidmatan e-LEJAR percukaian boleh meningkatan produktiviti saya.*	1	2	3	4	5
I would find tax e-LEJAR service is useful when dealing with my tax matters. *Saya dapati perkhidmatan e-LEJAR percukaian bermanfaat di dalam urusan percukaian saya.*	1	2	3	4	5

Section C: Perceived Ease of Use
Bahagian C: Persepsi Kemudahgunaan

Using the scale below, please indicate your level of agreement with each of the following statements by circling the number that best reflects your opinion:

Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan anda:

1	2	3	4	5
Strongly Disagree				Strongly Agree
Sangat Tidak Setuju				*Sangat Setuju*

I found tax e-LEJAR service easy to use. *Saya dapati perkhidmatan e-LEJAR percukaian mudah digunakan.*	1	2	3	4	5
Learning to use tax e-LEJAR service is easy for me. *Belajar untuk menggunakan perkhidmatan e-LEJAR percukaian adalah mudah bagi saya.*	1	2	3	4	5
Tax e-LEJAR service is easy to access. *Perkhidmatan e-LEJAR percukaian adalah mudah untuk dicapai.*	1	2	3	4	5
The tax e-LEJAR service is convenience to check and verify my income tax details. *Perkhidmatan e-LEJAR percukaian adalah memudahkan untuk menyemak dan mengesahkan butiran percukaian saya.*	1	2	3	4	5
I would find tax e-LEJAR service to be flexible to interact with. *Saya dapati perkhidmatan e-LEJAR percukaian adalah fleksibel untuk digunakan/dihubungkan.*	1	2	3	4	5
My interaction with tax e-LEJAR service is clear and understandable. *Interaksi saya dengan perkhidmatan e-LEJAR percukaian adalah jelas dan mudah difahami.*	1	2	3	4	5

Section D: Attitude
Bahagian D: Sikap

Using the scale below, please indicate your level of agreement with each of the following statements by circling the number that best reflects your opinion:

Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan anda:

1	2	3	4	5
Strongly Disagree				Strongly Agree
Sangat Tidak Setuju				*Sangat Setuju*

Using tax e-LEJAR service is a good idea. *Penggunaan perkhidmatan e-LEJAR percukaian adalah idea yang bagus.*	1	2	3	4	5
I would feel that using tax e-LEJAR service is pleasant. *Saya merasakan penggunaan perkhidmatan e-LEJAR percukaian adalah baik.*	1	2	3	4	5
I find using tax e-LEJAR service to be enjoyable. *Saya dapati penggunaan perkhidmatan e-LEJAR percukaian sangat menyeronokkan.*	1	2	3	4	5
In my opinion, it would be desirable to use tax e-LEJAR service. *Pada pendapat saya, perkhidmatani e-LEJAR percukaian wajar digunakan.*	1	2	3	4	5
In my view, using tax e-LEJAR service is wise idea. *Pada pandangan saya, penggunaan perkhidmatan e-LEJAR percukaian adalah idea yang bijak.*	1	2	3	4	5
I disliked the idea of using tax e-LEJAR service. *Saya tidak suka dengan idea untuk menggunakan perkhidmatan e-LEJAR percukaian.*	1	2	3	4	5

Section E: Behavior Intention
Bahagian E: Kecenderungan Perilaku

Using the scale below, please indicate your level of agreement with each of the following statements by circling the number that best reflects your opinion:

Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan anda:

1	2	3	4	5
Strongly Disagree				Strongly Agree
Sangat Tidak Setuju				*Sangat Setuju*

Assuming that I have access to the tax e-LEJAR service, I intend to use it. *Seandainya saya mempunyai capaian terhadap perkhidmatan e-LEJAR percukaian, saya bertekad untuk menggunakannya.*	1	2	3	4	5
I intend to increase my use of the tax e-LEJAR service in the future. *Saya bertekad untuk meningkatkan penggunaan perkhidmatan e-LEJAR percukaian di masa hadapan.*	1	2	3	4	5
I intend to use tax e-LEJAR service as often as needed. *Saya bertekad untuk menggunakan perkhidmatan e-LEJAR percukaian sekerap mungkin.*	1	2	3	4	5

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Gender	198	1	2	1.52	.501
Age	198	1	3	1.77	.469
Education	198	1	5	2.95	.823
Sector	198	1	3	1.58	.525
File	198	1	1	1.00	.000
Efiling	198	1	2	1.13	.333
Elejar	198	1	2	1.51	.501
Usage	198	1	2	1.62	.488
Valid N (listwise)	198				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
BI	198	3	15	11.57	2.370
PU	198	6	30	21.56	5.091
PEOU	198	6	30	20.78	5.209
ATT	197	6	30	21.85	4.654
Valid N (listwise)	197				

Frequencies

Statistics

		Gender	Age	Education	Sector	File	Efiling	Elejar	Usage
N	Valid	198	198	198	198	198	198	198	198
	Missing	0	0	0	0	0	0	0	0
Mean		1.52	1.77	2.95	1.58	1.00	1.13	1.51	1.62
Median		2.00	2.00	3.00	2.00	1.00	1.00	2.00	2.00
Mode		2	2	3	2	1	1	2	2
Std. Deviation		.501	.469	.823	.525	.000	.333	.501	.488
Sum		301	350	584	313	198	223	299	320

Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	95	48.0	48.0	48.0
	Female	103	52.0	52.0	100.0
	Total	198	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 29 years old	50	25.3	25.3	25.3
	30 - 59 years old	144	72.7	72.7	98.0
	> 60 years old	4	2.0	2.0	100.0
	Total	198	100.0	100.0	

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary or lower	11	5.6	5.6	5.6
	STPM/Diploma	29	14.6	14.6	20.2
	Bachelor's Degree	127	64.1	64.1	84.3
	Master & above	21	10.6	10.6	94.9
	Professional Qualification	10	5.1	5.1	100.0
	Total	198	100.0	100.0	

Sector

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government sector	86	43.4	43.4	43.4
	Non-Government/Private sector	109	55.1	55.1	98.5
	Not applicable	3	1.5	1.5	100.0
	Total	198	100.0	100.0	

File

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SG	198	100.0	100.0	100.0

Efiling

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	173	87.4	87.4	87.4
	No	25	12.6	12.6	100.0
	Total	198	100.0	100.0	

Elejar

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	97	49.0	49.0	49.0
	No	101	51.0	51.0	100.0
	Total	198	100.0	100.0	

Usage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	76	38.4	38.4	38.4
	No	122	61.6	61.6	100.0
	Total	198	100.0	100.0	

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PU1	198	1	5	3.67	.917
PU2	198	1	5	3.63	.913
PU3	198	1	5	3.51	.911
PU4	198	1	5	3.64	.883
PU5	198	1	5	3.54	.932
PU6	198	1	5	3.57	.908
PEOU1	198	1	5	3.46	.899
PEOU2	198	1	5	3.46	.921
PEOU3	198	1	5	3.48	.933
PEOU4	198	1	5	3.48	.916
PEOU5	198	1	5	3.46	.916
PEOU6	198	1	5	3.42	.908
ATT1	198	1	5	3.76	.918
ATT2	197	1	5	3.66	.893
ATT3	198	1	5	3.52	.944
ATT4	198	1	5	3.65	.876
ATT5	198	1	5	3.70	.911
ATT6	198	1	5	3.54	1.097
BI1	198	1	5	3.93	.822
BI2	198	1	5	3.85	.821
BI3	198	1	5	3.79	.852
Valid N (listwise)	197				

Factor Analysis

Correlation Matrix

		PU1	PU2	PU3	PU4	PU5	PU6
Correlation	PU1	1.000	.928	.852	.863	.782	.799
	PU2	.928	1.000	.856	.894	.782	.825
	PU3	.852	.856	1.000	.853	.890	.818
	PU4	.863	.894	.853	1.000	.820	.839
	PU5	.782	.782	.890	.820	1.000	.830
	PU6	.799	.825	.818	.839	.830	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.903
Bartlett's Test of Sphericity	Approx. Chi-Square	1616.121
	df	15
	Sig.	.000

Anti-image Matrices

		PU1	PU2	PU3	PU4	PU5	PU6
Anti-image Covariance	PU1	.125	-.068	-.022	-.012	-.004	-.002
	PU2	-.068	.099	-.020	-.044	.019	-.026
	PU3	-.022	-.020	.135	-.015	-.086	-.001
	PU4	-.012	-.044	-.015	.152	-.025	-.041
	PU5	-.004	.019	-.086	-.025	.170	-.066
	PU6	-.002	-.026	-.001	-.041	-.066	.220
Anti-image Correlation	PU1	.896[a]	-.616	-.170	-.086	-.029	-.011
	PU2	-.616	.862[a]	-.172	-.357	.145	-.176
	PU3	-.170	-.172	.903[a]	-.105	-.570	-.007
	PU4	-.086	-.357	-.105	.943[a]	-.156	-.222
	PU5	-.029	.145	-.570	-.156	.874[a]	-.340
	PU6	-.011	-.176	-.007	-.222	-.340	.945[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

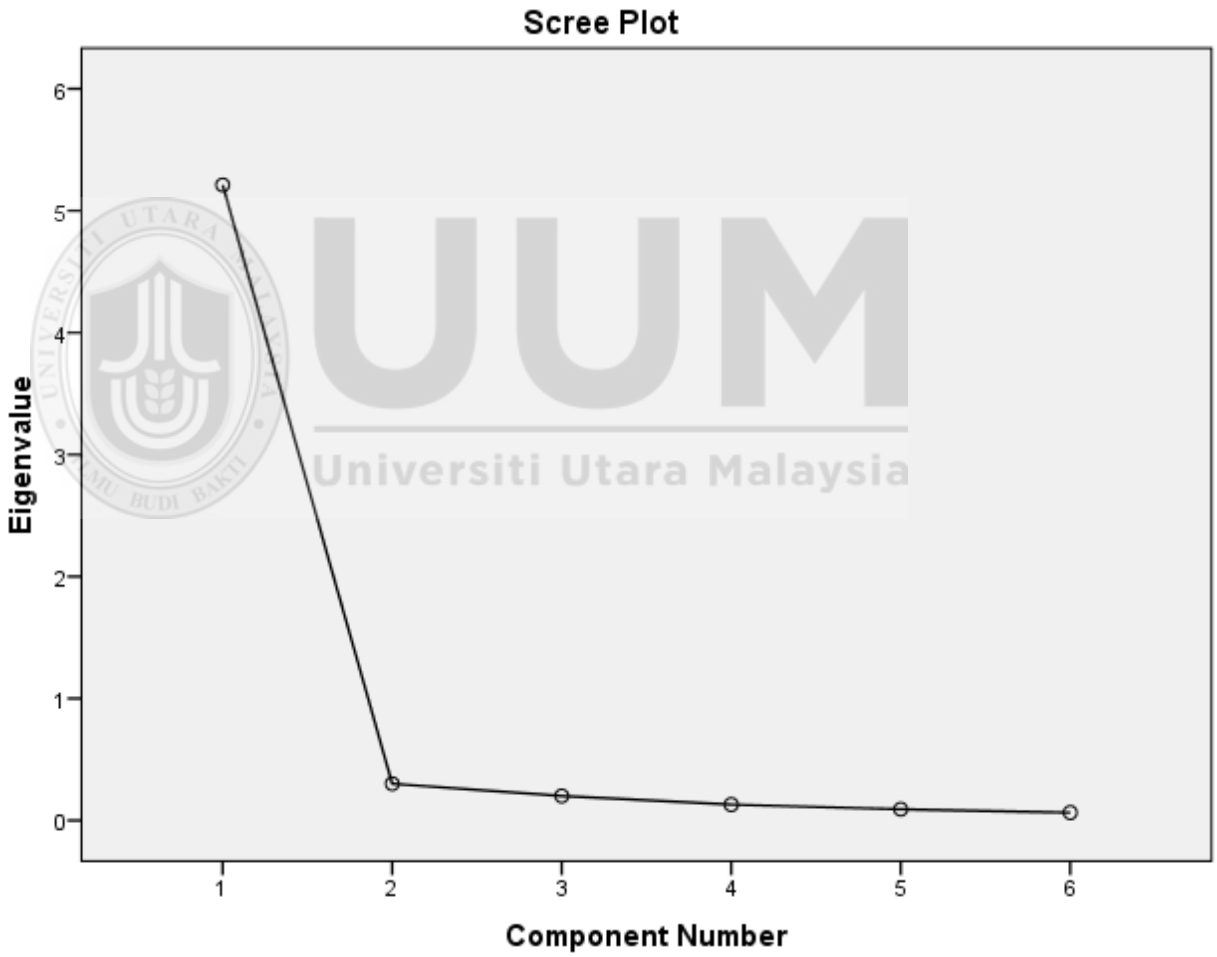
	Initial	Extraction
PU1	1.000	.874
PU2	1.000	.895
PU3	1.000	.888
PU4	1.000	.889
PU5	1.000	.832
PU6	1.000	.834

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.212	86.865	86.865	5.212	86.865	86.865
2	.301	5.016	91.881			
3	.201	3.346	95.226			
4	.130	2.169	97.395			
5	.092	1.527	98.922			
6	.065	1.078	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix[a]

	Component
	1
PU2	.946
PU4	.943
PU3	.943
PU1	.935
PU6	.913
PU5	.912

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	198	100.0
	Excluded[a]	0	.0
	Total	198	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.970	.970	6

Item Statistics

	Mean	Std. Deviation	N
PU1	3.67	.917	198
PU2	3.63	.913	198
PU3	3.51	.911	198
PU4	3.64	.883	198
PU5	3.54	.932	198
PU6	3.57	.908	198

Inter-Item Correlation Matrix

	PU1	PU2	PU3	PU4	PU5	PU6
PU1	1.000	.928	.852	.863	.782	.799
PU2	.928	1.000	.856	.894	.782	.825
PU3	.852	.856	1.000	.853	.890	.818
PU4	.863	.894	.853	1.000	.820	.839
PU5	.782	.782	.890	.820	1.000	.830
PU6	.799	.825	.818	.839	.830	1.000

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
PU1	17.89	18.038	.904	.875	.963
PU2	17.93	17.975	.919	.901	.962
PU3	18.05	18.008	.916	.865	.962
PU4	17.92	18.237	.916	.848	.962
PU5	18.03	18.116	.874	.830	.967
PU6	17.99	18.294	.876	.780	.966

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
21.56	25.923	5.091	6

Factor Analysis

Correlation Matrix

		PEOU1	PEOU2	PEOU3	PEOU4	PEOU5	PEOU6
Correlation	PEOU1	1.000	.927	.889	.880	.846	.870
	PEOU2	.927	1.000	.903	.901	.850	.898
	PEOU3	.889	.903	1.000	.899	.879	.855
	PEOU4	.880	.901	.899	1.000	.858	.846
	PEOU5	.846	.850	.879	.858	1.000	.885
	PEOU6	.870	.898	.855	.846	.885	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.920
Bartlett's Test of Sphericity	Approx. Chi-Square	1804.607
	df	15
	Sig.	.000

Anti-image Matrices

		PEOU1	PEOU2	PEOU3	PEOU4	PEOU5	PEOU6
Anti-image Covariance	PEOU1	.120	-.046	-.020	-.016	-.010	-.013
	PEOU2	-.046	.086	-.024	-.030	.016	-.041
	PEOU3	-.020	-.024	.122	-.039	-.044	.005
	PEOU4	-.016	-.030	-.039	.138	-.029	.004
	PEOU5	-.010	.016	-.044	-.029	.154	-.068
	PEOU6	-.013	-.041	.005	.004	-.068	.138
Anti-image Correlation	PEOU1	.937[a]	-.451	-.169	-.122	-.072	-.104
	PEOU2	-.451	.889[a]	-.237	-.279	.136	-.380
	PEOU3	-.169	-.237	.933[a]	-.300	-.324	.041
	PEOU4	-.122	-.279	-.300	.945[a]	-.198	.026
	PEOU5	-.072	.136	-.324	-.198	.907[a]	-.465
	PEOU6	-.104	-.380	.041	.026	-.465	.910[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

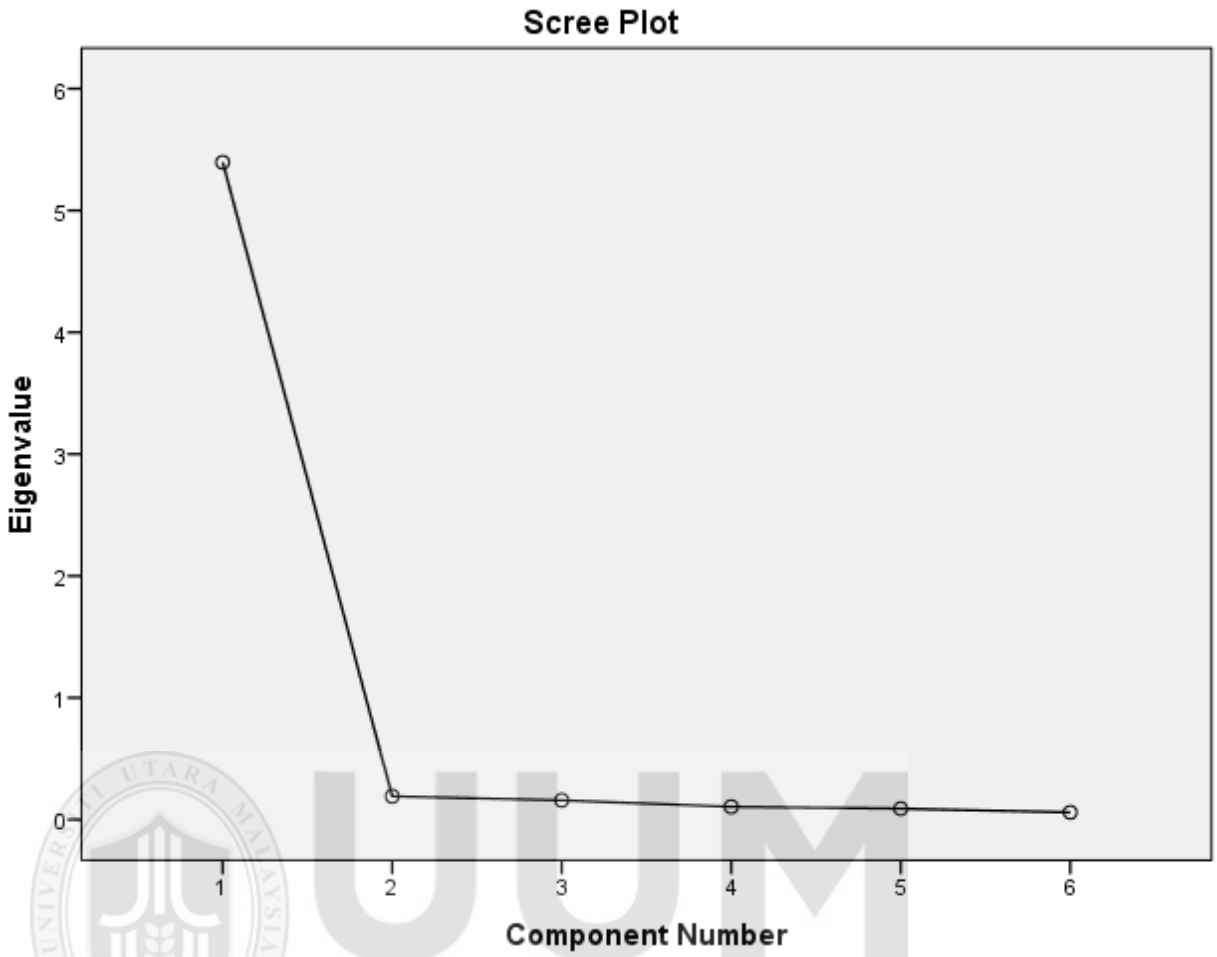
	Initial	Extraction
PEOU1	1.000	.905
PEOU2	1.000	.928
PEOU3	1.000	.909
PEOU4	1.000	.896
PEOU5	1.000	.872
PEOU6	1.000	.885

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.396	89.931	89.931	5.396	89.931	89.931
2	.191	3.188	93.118			
3	.158	2.639	95.757			
4	.105	1.752	97.509			
5	.090	1.498	99.007			
6	.060	.993	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix[a]

	Component
	1
PEOU2	.963
PEOU3	.954
PEOU1	.951
PEOU4	.946
PEOU6	.941
PEOU5	.934

Extraction Method: Principal Component Analysis.

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	198	100.0
	Excluded[a]	0	.0
	Total	198	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.978	.978	6

Item Statistics

	Mean	Std. Deviation	N
PEOU1	3.46	.899	198
PEOU2	3.46	.921	198
PEOU3	3.48	.933	198
PEOU4	3.48	.916	198
PEOU5	3.46	.916	198
PEOU6	3.42	.908	198

Inter-Item Correlation Matrix

	PEOU1	PEOU2	PEOU3	PEOU4	PEOU5	PEOU6
PEOU1	1.000	.927	.889	.880	.846	.870
PEOU2	.927	1.000	.903	.901	.850	.898
PEOU3	.889	.903	1.000	.899	.879	.855
PEOU4	.880	.901	.899	1.000	.858	.846
PEOU5	.846	.850	.879	.858	1.000	.885
PEOU6	.870	.898	.855	.846	.885	1.000

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
PEOU1	17.31	19.039	.929	.880	.973
PEOU2	17.31	18.744	.946	.914	.971
PEOU3	17.30	18.738	.932	.878	.972
PEOU4	17.30	18.941	.922	.862	.973
PEOU5	17.31	19.059	.905	.846	.975
PEOU6	17.35	19.062	.915	.862	.974

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.78	27.138	5.209	6

Factor Analysis

Correlation Matrix

		ATT1	ATT2	ATT3	ATT4	ATT5	ATT6
Correlation	ATT1	1.000	.892	.706	.848	.917	.374
	ATT2	.892	1.000	.726	.831	.867	.304
	ATT3	.706	.726	1.000	.757	.724	.187
	ATT4	.848	.831	.757	1.000	.859	.267
	ATT5	.917	.867	.724	.859	1.000	.328
	ATT6	.374	.304	.187	.267	.328	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.898
Bartlett's Test of Sphericity	Approx. Chi-Square	1177.098
	df	15
	Sig.	.000

Anti-image Matrices

		ATT1	ATT2	ATT3	ATT4	ATT5	ATT6
Anti-image Covariance	ATT1	.113	-.060	.005	-.026	-.064	-.064
	ATT2	-.060	.173	-.046	-.029	-.023	.011
	ATT3	.005	-.046	.390	-.088	-.023	.044
	ATT4	-.026	-.029	-.088	.203	-.045	.022
	ATT5	-.064	-.023	-.023	-.045	.130	-.005
	ATT6	-.064	.011	.044	.022	-.005	.845
Anti-image Correlation	ATT1	.848[a]	-.430	.022	-.169	-.528	-.207
	ATT2	-.430	.915[a]	-.175	-.157	-.150	.029
	ATT3	.022	-.175	.937[a]	-.314	-.102	.077
	ATT4	-.169	-.157	-.314	.923[a]	-.279	.053
	ATT5	-.528	-.150	-.102	-.279	.884[a]	-.015
	ATT6	-.207	.029	.077	.053	-.015	.894[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

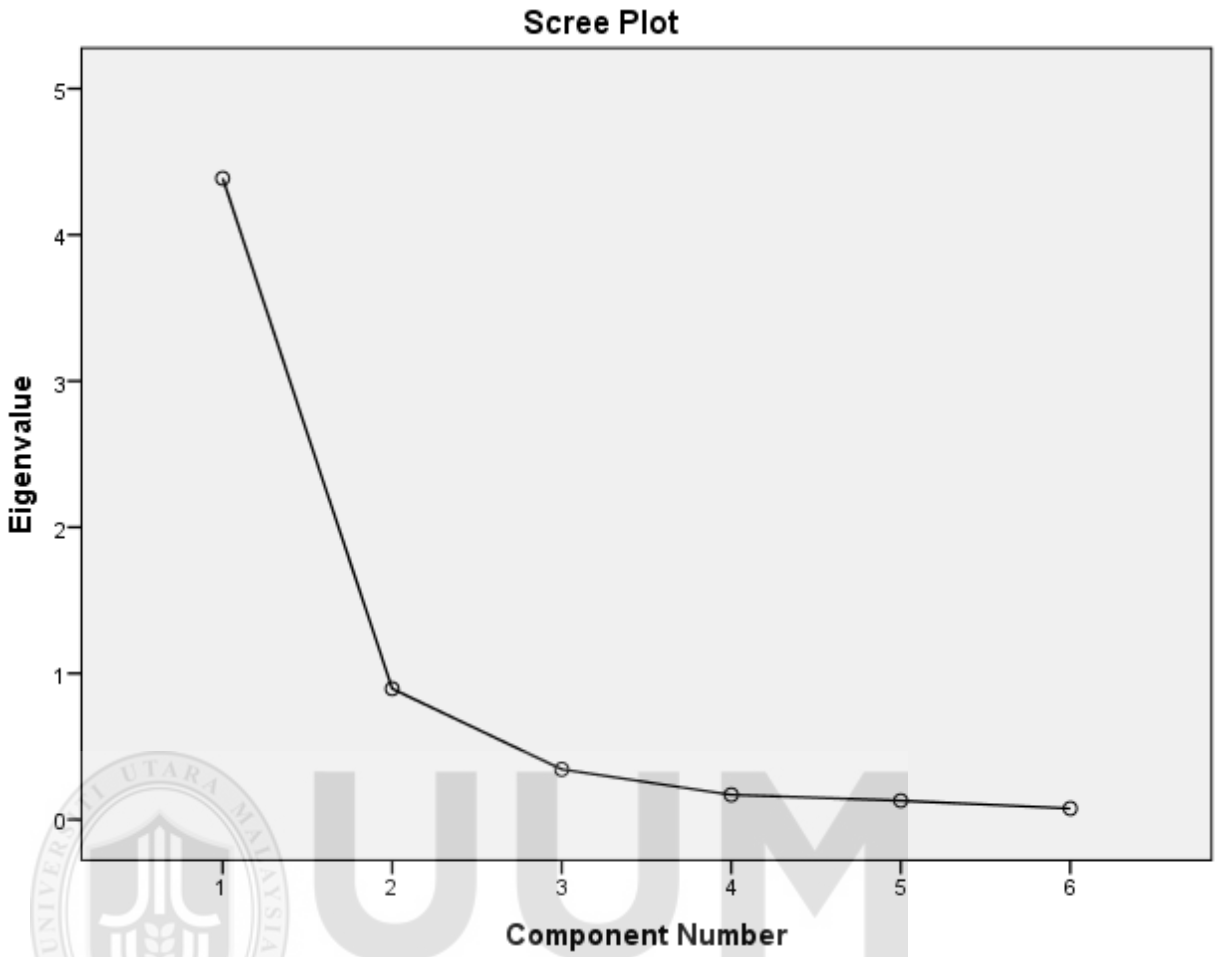
	Initial	Extraction
ATT1	1.000	.907
ATT2	1.000	.874
ATT3	1.000	.690
ATT4	1.000	.857
ATT5	1.000	.899
ATT6	1.000	.160

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.386	73.101	73.101	4.386	73.101	73.101
2	.895	14.915	88.016			
3	.344	5.727	93.743			
4	.170	2.827	96.570			
5	.130	2.162	98.733			
6	.076	1.267	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix[a]

	Component
	1
ATT1	.952
ATT5	.948
ATT2	.935
ATT4	.926
ATT3	.831
ATT6	.400

Extraction Method:
Principal Component
Analysis.

Factor Analysis

Correlation Matrix

		ATT1	ATT2	ATT3	ATT4	ATT5
Correlation	ATT1	1.000	.892	.706	.848	.917
	ATT2	.892	1.000	.726	.831	.867
	ATT3	.706	.726	1.000	.757	.724
	ATT4	.848	.831	.757	1.000	.859
	ATT5	.917	.867	.724	.859	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.895
Bartlett's Test of Sphericity	Approx. Chi-Square	1146.468
	df	10
	Sig.	.000

Anti-image Matrices

		ATT1	ATT2	ATT3	ATT4	ATT5
Anti-image Covariance	ATT1	.118	-.062	.008	-.025	-.067
	ATT2	-.062	.173	-.046	-.030	-.022
	ATT3	.008	-.046	.392	-.090	-.023
	ATT4	-.025	-.030	-.090	.203	-.045
	ATT5	-.067	-.022	-.023	-.045	.130
Anti-image Correlation	ATT1	.848[a]	-.433	.039	-.162	-.543
	ATT2	-.433	.912[a]	-.178	-.159	-.150
	ATT3	.039	-.178	.936[a]	-.319	-.101
	ATT4	-.162	-.159	-.319	.922[a]	-.279
	ATT5	-.543	-.150	-.101	-.279	.876[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

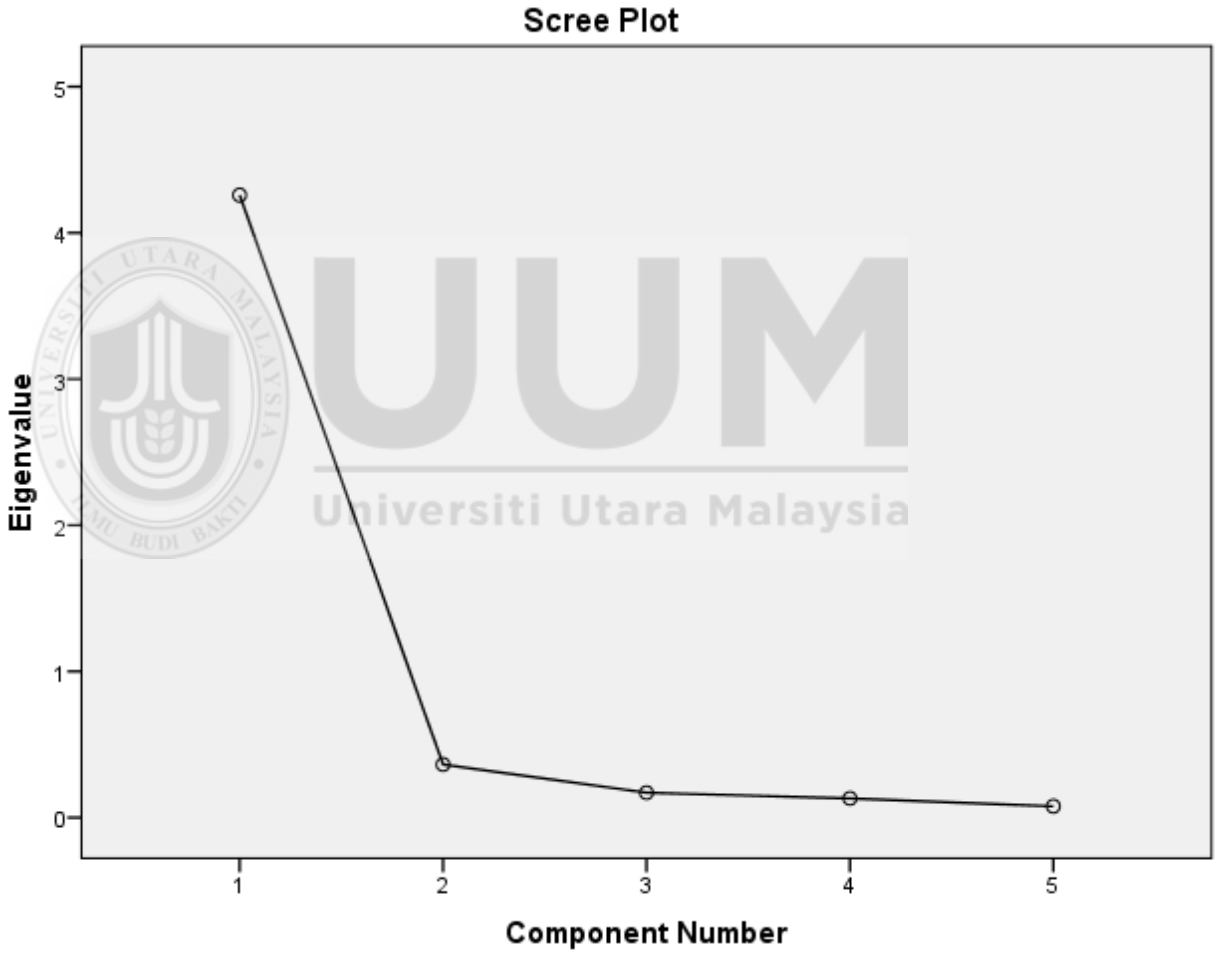
	Initial	Extraction
ATT1	1.000	.900
ATT2	1.000	.879
ATT3	1.000	.709
ATT4	1.000	.869
ATT5	1.000	.901

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.258	85.163	85.163	4.258	85.163	85.163
2	.363	7.258	92.421			
3	.170	3.409	95.830			
4	.131	2.623	98.453			
5	.077	1.547	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix[a]

	Component
	1
ATT5	.949
ATT1	.949
ATT2	.938
ATT4	.932
ATT3	.842

Extraction Method: Principal Component Analysis.

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	197	99.5
	Excluded[a]	1	.5
	Total	198	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.955	.956	5

Item Statistics

	Mean	Std. Deviation	N
ATT1	3.77	.918	197
ATT2	3.66	.893	197
ATT3	3.52	.945	197
ATT4	3.65	.877	197
ATT5	3.71	.912	197

Inter-Item Correlation Matrix

	ATT1	ATT2	ATT3	ATT4	ATT5
ATT1	1.000	.892	.706	.848	.917
ATT2	.892	1.000	.726	.831	.867
ATT3	.706	.726	1.000	.757	.724
ATT4	.848	.831	.757	1.000	.859
ATT5	.917	.867	.724	.859	1.000

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
ATT1	14.54	11.107	.913	.882	.938
ATT2	14.64	11.342	.898	.827	.941
ATT3	14.78	11.692	.766	.608	.964
ATT4	14.65	11.472	.892	.797	.942
ATT5	14.60	11.139	.915	.870	.938

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18.30	17.539	4.188	5

Factor Analysis

Correlation Matrix

		BI1	BI2	BI3
Correlation	BI1	1.000	.835	.834
	BI2	.835	1.000	.891
	BI3	.834	.891	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.764
Bartlett's Test of Sphericity	Approx. Chi-Square	568.863
	df	3
	Sig.	.000

Anti-image Matrices

		BI1	BI2	BI3
Anti-image Covariance	BI1	.264	-.079	-.078
	BI2	-.079	.178	-.115
	BI3	-.078	-.115	.179
Anti-image Correlation	BI1	.841[a]	-.367	-.359
	BI2	-.367	.732[a]	-.642
	BI3	-.359	-.642	.733[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

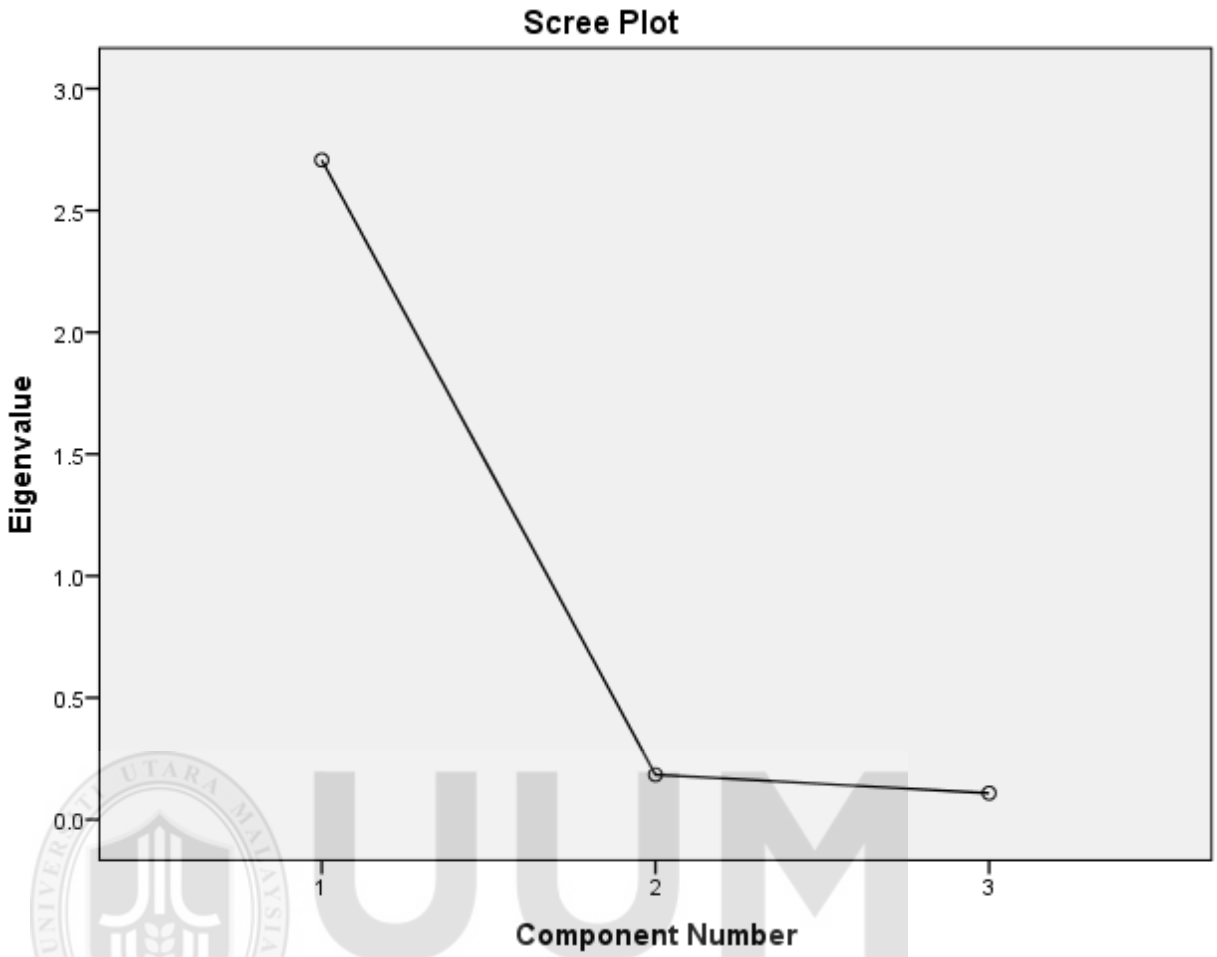
	Initial	Extraction
BI1	1.000	.875
BI2	1.000	.916
BI3	1.000	.915

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.707	90.234	90.234	2.707	90.234	90.234
2	.184	6.144	96.378			
3	.109	3.622	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix[a]

	Component
	1
BI2	.957
BI3	.957
BI1	.936

Extraction Method:
Principal Component
Analysis.

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	198	100.0
	Excluded[a]	0	.0
	Total	198	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.946	.946	3

Item Statistics

	Mean	Std. Deviation	N
BI1	3.93	.822	198
BI2	3.85	.821	198
BI3	3.79	.852	198

Inter-Item Correlation Matrix

	BI1	BI2	BI3
BI1	1.000	.835	.834
BI2	.835	1.000	.891
BI3	.834	.891	1.000

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
BI1	7.64	2.647	.858	.736	.942
BI2	7.72	2.569	.902	.822	.909
BI3	7.78	2.475	.901	.821	.910

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
11.57	5.617	2.370	3

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
BI	198	3	15	11.57	2.370
PU	198	6	30	21.56	5.091
PEOU	198	6	30	20.78	5.209
ATT	197	6	30	21.85	4.654
Valid N (listwise)	197				

Frequencies

Statistics

ATT

N	Valid	197
	Missing	1
Mean		21.85
Median		22.00
Std. Deviation		4.654
Range		24
Minimum		6
Maximum		30

ATT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	6	2	1.0	1.0	1.0
	10	3	1.5	1.5	2.5
	11	1	.5	.5	3.0
	12	2	1.0	1.0	4.1
	13	2	1.0	1.0	5.1
	14	1	.5	.5	5.6
	15	1	.5	.5	6.1
	16	1	.5	.5	6.6
	17	2	1.0	1.0	7.6
	18	45	22.7	22.8	30.5
	19	8	4.0	4.1	34.5
	20	3	1.5	1.5	36.0
	21	10	5.1	5.1	41.1
	22	24	12.1	12.2	53.3
	23	10	5.1	5.1	58.4
	24	39	19.7	19.8	78.2
	25	9	4.5	4.6	82.7
	26	8	4.0	4.1	86.8
	27	4	2.0	2.0	88.8
	28	1	.5	.5	89.3
	29	3	1.5	1.5	90.9
	30	18	9.1	9.1	100.0
	Total	197	99.5	100.0	
Missing	System	1	.5		
Total		198	100.0		

Descriptives

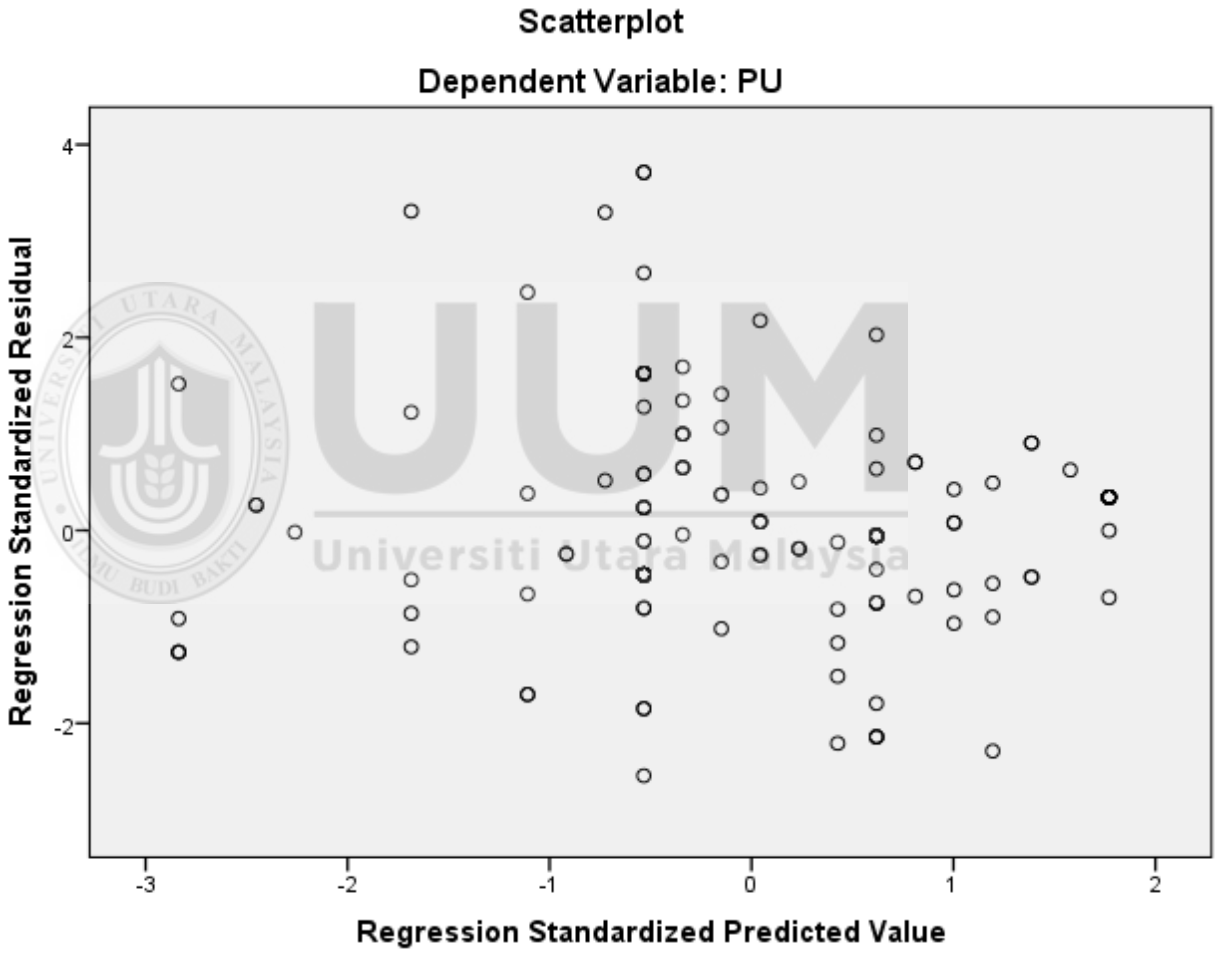
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
BI	198	3	15	11.57	2.370
PU	198	6	30	21.56	5.091
PEOU	198	6	30	20.78	5.209
ATT	197	5	25	18.30	4.188
Valid N (listwise)	197				

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
BI	198	3	15	11.57	2.370
PU	198	6	30	21.56	5.091
PEOU	198	6	30	20.78	5.209
ATT	197	5	25	18.30	4.188
Valid N (listwise)	197				



Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	ATT, PU[b]	.	Enter

a. Dependent Variable: BI

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.812[a]	.659	.656	1.394

a. Predictors: (Constant), ATT, PU

b. Dependent Variable: BI

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	729.501	2	364.751	187.784	.000[b]
	Residual	376.824	194	1.942		
	Total	1106.325	196			

a. Dependent Variable: BI

b. Predictors: (Constant), ATT, PU

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.959	.459		6.447	.000
	PU	.075	.035	.162	2.144	.033
	ATT	.381	.043	.672	8.904	.000

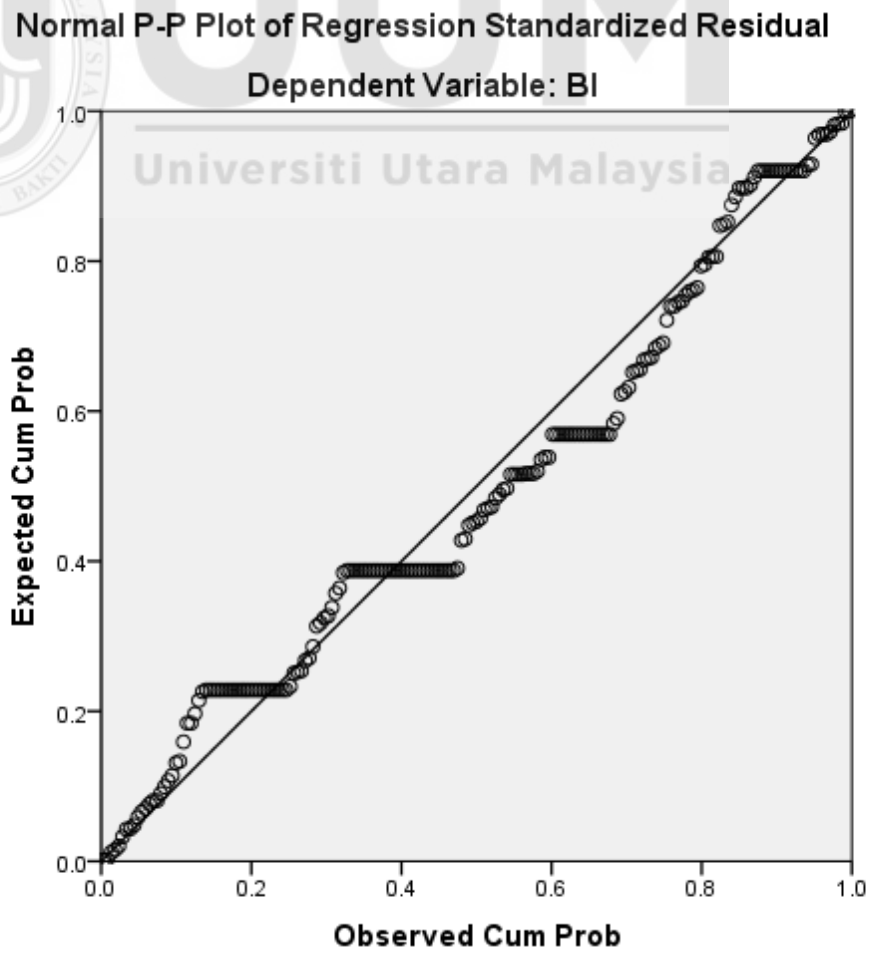
a. Dependent Variable: BI

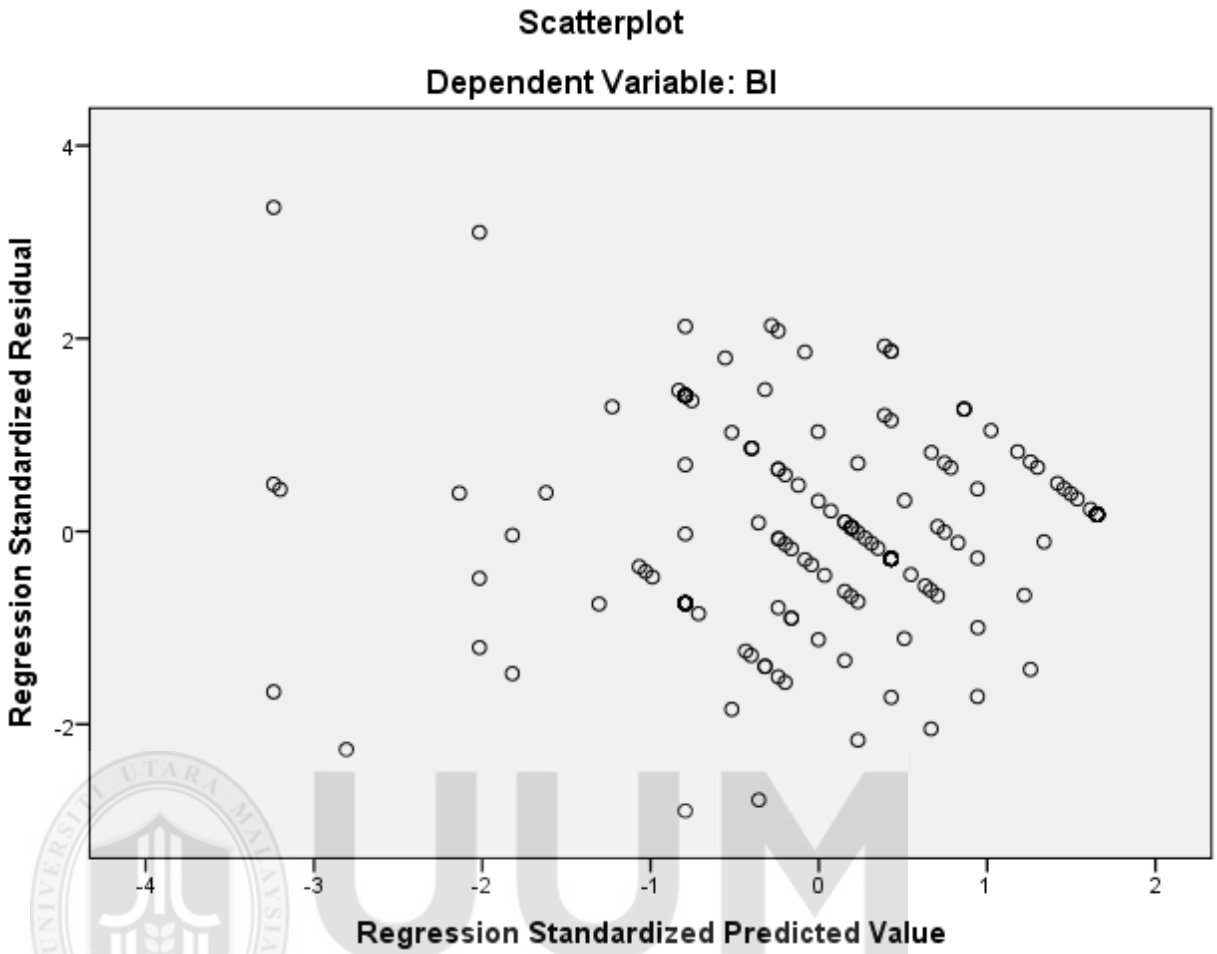
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	5.32	14.76	11.57	1.929	197
Std. Predicted Value	-3.240	1.653	.000	1.000	197
Standard Error of Predicted Value	.100	.459	.160	.064	197
Adjusted Predicted Value	5.02	14.75	11.57	1.929	197
Residual	-4.038	4.682	.000	1.387	197
Std. Residual	-2.897	3.359	.000	.995	197
Stud. Residual	-2.909	3.464	-.001	1.004	197
Deleted Residual	-4.072	4.977	-.001	1.413	197
Stud. Deleted Residual	-2.967	3.567	.000	1.012	197
Mahal. Distance	.014	20.264	1.990	2.889	197
Cook's Distance	.000	.252	.006	.022	197
Centered Leverage Value	.000	.103	.010	.015	197

a. Dependent Variable: BI

Charts





Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	PEOU, PU[b]	.	Enter

a. Dependent Variable: ATT

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.878[a]	.771	.769	2.012

a. Predictors: (Constant), PEOU, PU

b. Dependent Variable: ATT

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2652.022	2	1326.011	327.408	.000[b]
	Residual	785.704	194	4.050		
	Total	3437.726	196			

a. Dependent Variable: ATT

b. Predictors: (Constant), PEOU, PU

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.535	.637		3.976	.000
	PU	.345	.050	.420	6.896	.000
	PEOU	.401	.049	.499	8.209	.000

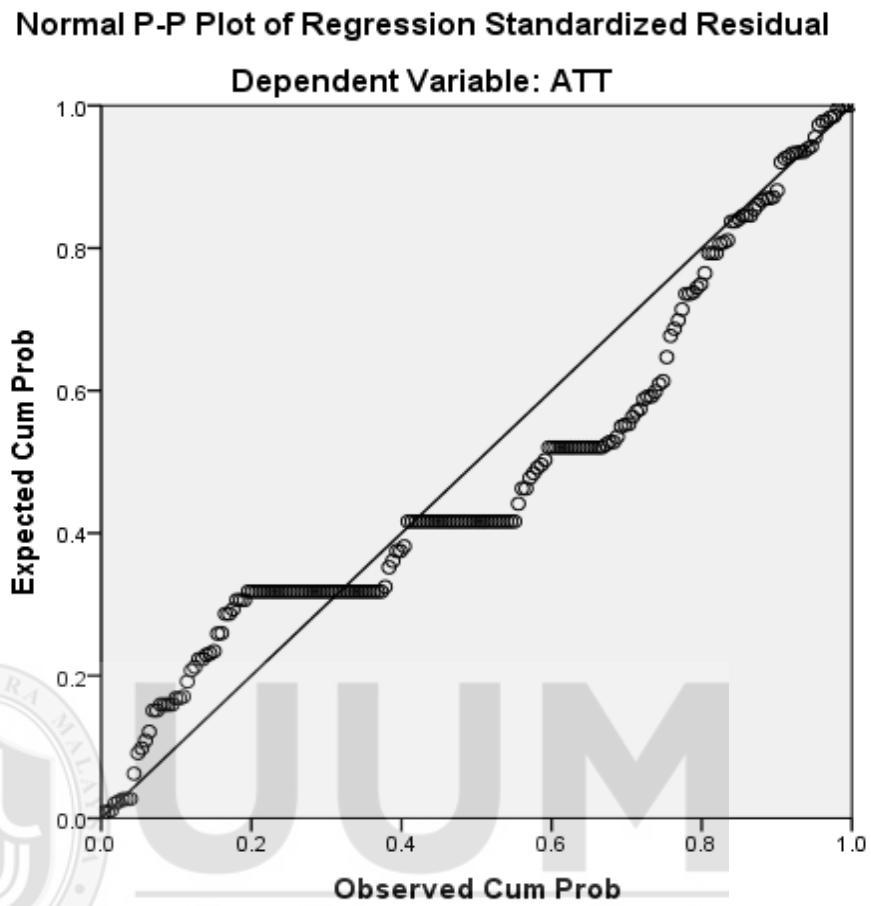
a. Dependent Variable: ATT

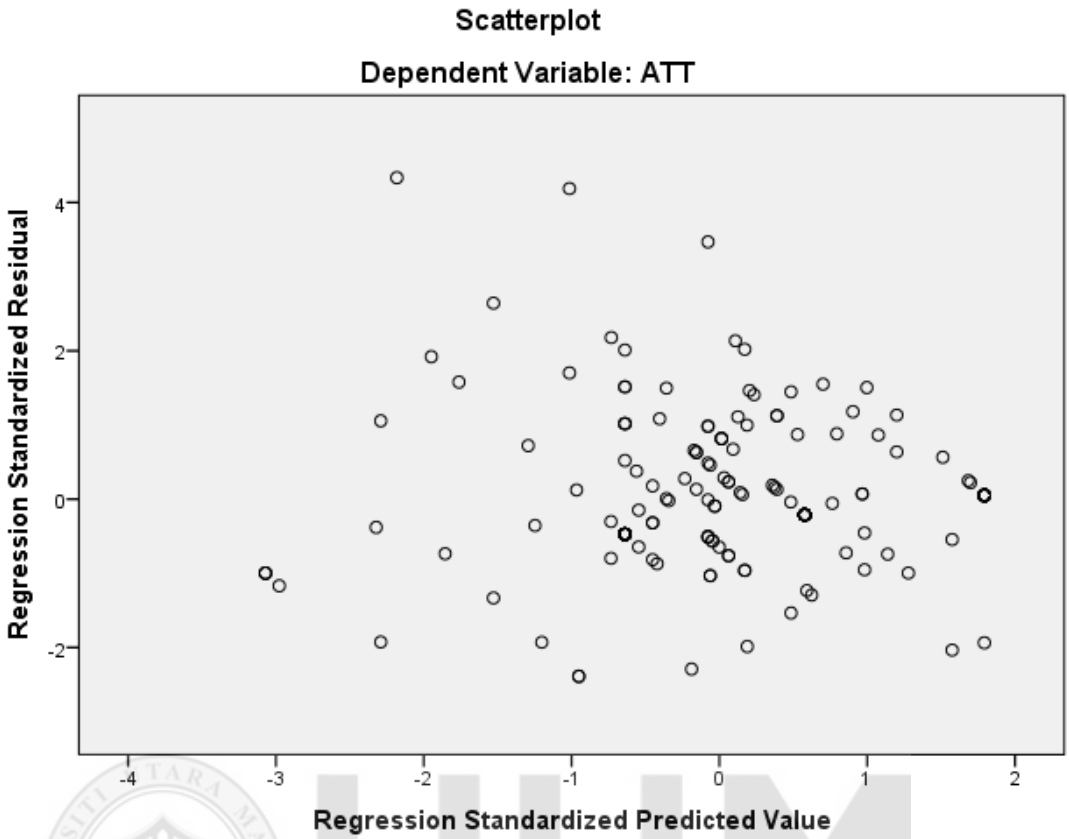
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	7.01	24.90	18.30	3.678	197
Std. Predicted Value	-3.071	1.792	.000	1.000	197
Standard Error of Predicted Value	.144	.558	.232	.088	197
Adjusted Predicted Value	7.12	24.98	18.30	3.677	197
Residual	-4.806	8.723	.000	2.002	197
Std. Residual	-2.388	4.334	.000	.995	197
Stud. Residual	-2.400	4.403	.001	1.007	197
Deleted Residual	-4.853	9.003	.002	2.053	197
Stud. Deleted Residual	-2.430	4.629	.004	1.023	197
Mahal. Distance	.009	14.058	1.990	2.631	197
Cook's Distance	.000	.208	.009	.025	197
Centered Leverage Value	.000	.072	.010	.013	197

a. Dependent Variable: ATT

Charts





Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	PEOU[b]	.	Enter

a. Dependent Variable: PU

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.826[a]	.682	.681	2.878

a. Predictors: (Constant), PEOU

b. Dependent Variable: PU

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3483.764	1	3483.764	420.711	.000[b]
	Residual	1623.008	196	8.281		
	Total	5106.773	197			

a. Dependent Variable: PU

b. Predictors: (Constant), PEOU

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.788	.843		5.680	.000
	PEOU	.807	.039	.826	20.511	.000

a. Dependent Variable: PU

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	9.63	29.01	21.56	4.205	198
Std. Predicted Value	-2.837	1.770	.000	1.000	198
Standard Error of Predicted Value	.205	.616	.275	.089	198
Adjusted Predicted Value	9.42	29.05	21.56	4.199	198
Residual	-7.318	10.682	.000	2.870	198
Std. Residual	-2.543	3.712	.000	.997	198
Stud. Residual	-2.551	3.724	.000	1.002	198
Deleted Residual	-7.366	10.752	-.001	2.899	198
Stud. Deleted Residual	-2.588	3.853	.002	1.015	198
Mahal. Distance	.002	8.047	.995	1.593	198
Cook's Distance	.000	.111	.005	.012	198
Centered Leverage Value	.000	.041	.005	.008	198

a. Dependent Variable: PU

Charts