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THE MEDIATING ROLE OF RELIGIOUS ORIENTATION ON THE RELATIONSHIP BETWEEN LUXURY VALUE, ETHICAL VALUE AND BUYING BEHAVIOR

MOHAMED ABDALLATIF ABU AUF ABDELKARIM (94377)

DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
2016
THE MEDIATING ROLE OF RELIGIOUS ORIENTATION ON THE RELATIONSHIP BETWEEN LUXURY VALUE, ETHICAL VALUE AND BUYING BEHAVIOR

By

Mohamed Abdallatif Abu Auf Abdelkarim

Thesis Submitted to
College of Business,
Universiti Utara Malaysia,
in Fulfillment of the Requirement for the Degree of Doctor of Philosophy
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ABSTRACT

Consumer behavior issues have become more heterogeneous because of cultural differences. This phenomenon makes it progressively important to understand factors impacting it. As such, this study examined the determinants of consumer buying behavior among Saudis and expatriates living in Riyadh, the capital city of the Kingdom of Saudi Arabia. Initially, this study discovered the role of religious orientation as a mediator between the relationships of luxury values, ethical value, media, word of mouth, price, motivation, and perceived cultural importance taken with consumer buying behavior. Partial Least Squares Method algorithm and bootstrap techniques were used to test the study hypotheses. The results provided support for most of the hypothesized relationships of the study. Specifically, ethical value, luxury values, motivation, price, and religious orientation were found significantly/positively related to consumer buying behavior which benefits the consumers. Also, creating value for the community was significantly/positively related to forms of consumer buying behavior. Additionally, religious orientation mediated between the relationships of ethical values, and perceived cultural importance taken with consumer buying behavior which showed consumers’ strong inclinations towards their ethical values and cultural perceptions. However, while creating value for the word of mouth, and price, a lack of significant relationship with religious orientation was found. As a whole, the results of mediation and other variables indicated that most of them were significant. The outcomes of this research seek to support industry and business practitioners in understanding the behavior of Saudis and expatriate consumers, and in using the findings to formulate strategies that enhance their competitiveness in the market. Finally, this research attempts to enrich marketing literature by providing empirical evidence on Saudis’ consumption behavior from the perspective of the Muslim population.

Keywords: Luxury Values, Ethical Value, Religious Orientation, Consumer Buying Behavior.
ABSTRAK


Kata kunci: Nilai Mewah, Nilai Etika, Orientasi Agama, Tingkah laku pembelian pengguna.
Dedication

I dedicate this work to my dear Parents, Brothers and Sisters for making every efforts asking ALLAH Subhanahu wa ta'ala for me day and night (performing Duaa) to successfully complete my Ph.D. journey, and also for supporting me not only by money but by everything they can to encourage me to finish my Ph.D. I would love to pray to ALLAH Subhanahu wa ta'ala to forgive my dad because he just pass away couple of months ago. Moreover I would like to dedicate this work my lovely Wife for being patient and give up many things to stand next to me and encouraging me to achieve this utmost dream, magnificently. Finally I dedicate this work to all my friends who were next to me all the time by their feeling, money and time really I am so proud of you friends, especially Dr. Albadri Ali, Dr. Syed Radiuddin, brother Saud Al-jarallah, Hesham Al-haj, Mahmoud Hammad, Saad al-haqbani, Abbas Ramdani, Oussama Saoula and brother Abdul Karim Ghemari, for them and others I am saying, really I am so thankful and I appreciate your help.
ACKNOWLEDGEMENT

“In the Name of Allah, the Most Gracious, the Most Merciful”

All praise is due to ALLAH Subhanahu wa ta'ala, the Lord of the worlds who gave me the strength and courage to complete this gigantic work. May the peace and blessings of ALLAH Subhanahu wa ta'ala be upon our beloved prophet Muhammad peace be upon him, his household, companions and those who follow him in the righteousness till the Day of Judgment, I believe that anyone who is not thankful for people he will not be thankful for ALLAH Subhanahu wa ta'ala. Therefore I would love to thank my Supervisors Associate Prof Dr. Salniza bt Mohamed Salleh and Prof Dr. Rushami Zien bin Yusoff for assisting and helping me to complete my Ph.D. successfully. Also I would like to thank my internal and external examiner for their time which they cut it from their valid time to assist and help me.

I also would like to be appreciative to Prince Talal bin Abdul-Aziz Al Saud for the kindness and assistance to all of my family especially me during my Ph.D. journey, also I am thankful for Prince Abdulrahman bin Talal for his support and encouragement. Finally, I would like to be grateful to all of University Utara Malaysia (UUM) staff and to any one helped or assisted me during my Ph.D. journey to all of them I present my successful to them trying to show them how much I’m thankful & grateful. Moreover, promising them I will never forget their help all my life.

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<td>Description</td>
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</tr>
<tr>
<td>AMOS</td>
<td>Analysis of Moment Structures</td>
</tr>
<tr>
<td>ASUU</td>
<td>Academic Staff Union of Universities</td>
</tr>
<tr>
<td>AVE</td>
<td>Average Variance Extracted</td>
</tr>
<tr>
<td>CDSI</td>
<td>Central Department of Statistics &amp; Information</td>
</tr>
<tr>
<td>CLEEN</td>
<td>Centre for Law Enforcement Education</td>
</tr>
<tr>
<td>CMV</td>
<td>Common Method Variance</td>
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<tr>
<td>CWB</td>
<td>Counterproductive Work Behaviour</td>
</tr>
<tr>
<td>EFCC</td>
<td>Economic and Financial Crimes Commission</td>
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<tr>
<td>G-20</td>
<td>Group of Twenty</td>
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<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>PhD</td>
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<td>PIN</td>
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<td>PLS</td>
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<td>SPSS</td>
<td>Statistical Package for the Social Sciences</td>
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<tr>
<td>SRE</td>
<td>Self Regulatory Efficacy</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
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<td>---------</td>
<td>---------------------------------------</td>
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<tr>
<td>SWT</td>
<td><em>Subhanahu Wa Ta'ala</em></td>
</tr>
<tr>
<td>KSA</td>
<td>Kingdom of Saudi Arabia</td>
</tr>
<tr>
<td>ρc</td>
<td>Composite Reliability</td>
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<td>MoHE</td>
<td>Ministry of higher education</td>
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CHAPTER ONE

INTRODUCTION

1.1 Background of Study

Scholars worldwide consider consumer buying behavior as a science of individuals wherein different environmental and cultural aspects of people play significant roles in shaping consumer’s decisions about buying products or services (Teimourpour & Hanzae, 2011). In that regard, it is useful to notice that the transportation sector is one of the services whose overall performance has been visibly affected by the people’s culture worldwide, especially in the Kingdom of Saudi Arabia (KSA).

According to the Saudi ministry of higher education (MoHE, 2010), the transportation sector in KSA is a significant and critical channel that provides a satisfactory environment to venture capitalists for investing into different areas.

Nowadays, understanding significant nuances of marketing and its sub stream like consumer behavior has become a very important component for the success of any company, organization or business (Kaplan & Haenlein, 2009). Due to the fact that it contributes greatly to the success of an organization, it basically enables the creation of business awareness and enhances the levels of consumer relationship (Verhoef, 2003). In addition, production and distribution functions are also seen to depend largely on marketing. Nonetheless, deficiency of effective marketing strategies can definitely lead to losing consumers, hence, marketers know that consumer buying
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*Development and Learning in Organizations, 26*(4), 13-16.


Appendix A

Research Questionnaire English version

Dear Respondents

I am Mohamed Abu Auf, Ph.D. candidate at UUM under supervision of Assoc. Prof Dr. Salniza M. Salleh (sal1029@uum.edu.my). The researcher would appreciate your help, in this survey which is created to provide an understanding of Religious Orientation on the relationship between luxury value and buying behavior and knowing their purchase intention and Actual Behavior of private cars. Therefore, the precision and impartiality of your responses carefully reflect the extent of your interest and concern to our access to accurate and precise results that will benefit everyone.

The present survey is a part of my study for Ph.D. degree that tries to determine the factors that affect using private cars in the Kingdom of Saudi Arabia.

Please be assured that your response will be treated confidentially and will be used for the purpose of the research only. Please read the questions carefully, then reply to them.

Thanking you in advance

Best Regards

Sincerely

PhD Candidate

Email: mabuauf@gmail.com
## PART A: Dear Respondents

In your rating please don’t forget the following points.

1- Please put (O) alongside the cell that describe your answer.
2- Some of the questions may appear to be similar, please read each question carefully.
3- Please answer all questions.
4- Please don't circle more than one answer.

<table>
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<th>Luxury Value (LV)</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
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<tbody>
<tr>
<td>1 I believe cars are a luxury for everyone.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2 I think cars are a luxury for almost all people.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>3 I consider cars are a luxury for the majority of people.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>4 I believe cars are a necessity for the majority of people.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>5 I think cars are a necessity for almost all people.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>6 I consider cars are a necessity for everyone.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
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<th>2</th>
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<th>5</th>
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<td>7 I believe it is never necessary to sacrifice the welfare of others.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>8 I think using car should never psychologically or physically harm another person.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>9 I think if using private car harm an others, then we should not use it.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>10 I consider moral behaviors are actions that closely match ideals of the most “perfect” action.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>11 I believe should not perform an action which might in any way threaten the dignity and welfare of another individual.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>XX</td>
<td>Media (Ads)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>----</td>
<td>---------------------------------------------------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>I think news shared in media influence people to have private cars</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>I believe people like to visit car show rooms to get new news about cars</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>I believe I like to rate and contribute to car advertisement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>I think when I want to buy car, I’d like to find out all car advertisement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>I consider car advertisement are attractive</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>I think when I want to buy car, I tend to car showrooms advertisement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>XX</th>
<th>Word of Mouth (WOM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>I spoke about car advertisements much more frequently than about any other advertisements.</td>
</tr>
<tr>
<td>19</td>
<td>I recommended car advertisements</td>
</tr>
<tr>
<td>20</td>
<td>I strongly recommend people to buy cars.</td>
</tr>
<tr>
<td>21</td>
<td>I mostly say negative things about car advertisements to others.</td>
</tr>
<tr>
<td>22</td>
<td>I discuss the prices of products offered.</td>
</tr>
<tr>
<td>23</td>
<td>I speak about some car companies notoriety</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>XX</th>
<th>Religious Orientation</th>
</tr>
</thead>
<tbody>
<tr>
<td>24</td>
<td>I pray mainly because I have been taught to pray.</td>
</tr>
<tr>
<td>25</td>
<td>I think the primary purpose of prayer is to secure a happy and peaceful life.</td>
</tr>
<tr>
<td>26</td>
<td>It is important for me to spend periods of time in private religious thought and meditation.</td>
</tr>
<tr>
<td>27</td>
<td>If not prevented by unavoidable circumstances, I attend mosque.</td>
</tr>
<tr>
<td>28</td>
<td>I try hard to carry my religious into all my other dealings in life.</td>
</tr>
</tbody>
</table>
The whole religious approach is creating my religious beliefs. Religious is very important to me because it answers many questions about the meaning of my life.

**Motivation (MOT)**

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>31</td>
<td>The car showroom offers me the possibility for promotion.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>32</td>
<td>The car showrooms has stability for car services</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>33</td>
<td>I consider car showrooms honest and coherent with their mission.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>34</td>
<td>I feel myself as a car showrooms member, loyal to them.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>35</td>
<td>I think am learning new things about cars that only car showrooms know</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>36</td>
<td>In general, I think all the decisions that affect my car choice are taken by consensus.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

**Price (PRC)**

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<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>37</td>
<td>I think am happy with the price offered by car showrooms.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>38</td>
<td>Overall, I am satisfied from the private car prices.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>39</td>
<td>I appreciate prices offered by car showrooms.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>40</td>
<td>I am contented by the prices I pay for car showrooms</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>41</td>
<td>I am satisfied with the Offered Price for private cars.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

**Consumer Buying Behavior (CBB)**

<p>| | | | | | |</p>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>42</td>
<td>Often I visit car showrooms, just to look around or get information rather than to make a specific purchase.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>43</td>
<td>Usually each month, I look to car catalogs</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>44</td>
<td>Often I talk to friends and acquaintances to get information or advice concerning car styles</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>
Often I use internet browser to find out new information about cars.

Am subscribe with many car magazine.

Private cars fits the individual personal requirements

<table>
<thead>
<tr>
<th>Enjoying life</th>
<th>Nugatory</th>
<th>Unimportant</th>
<th>Neutral</th>
<th>Relatively important</th>
<th>Very important</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Successful.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Family security.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>True friendship.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Healthy.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Mature love.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Social recognition.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Self-respect.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

**Part B: Demographic profile of the Respondent’s**

Please tick (✓) in the boxes where appropriate or fill in the details in the spaces provided.

<table>
<thead>
<tr>
<th>Age</th>
<th>18 - 25</th>
<th>26 - 30</th>
</tr>
</thead>
<tbody>
<tr>
<td>31 - 35</td>
<td></td>
<td></td>
</tr>
<tr>
<td>41 - 45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>51 - 55</td>
<td></td>
<td></td>
</tr>
<tr>
<td>more than 56</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Saudi</td>
<td>Non Saudi</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nationality</th>
<th>Elementary</th>
<th>Secondary school</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Educational level</th>
<th>High school</th>
<th>Diploma</th>
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</thead>
<tbody>
<tr>
<td>Graduate</td>
<td>Postgraduate</td>
<td></td>
</tr>
<tr>
<td>less than 3000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3001 - 10000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>monthly income in SAR</th>
<th>10001 - 15000</th>
<th>15001 - 20000</th>
</tr>
</thead>
<tbody>
<tr>
<td>20001 - 25000</td>
<td></td>
<td>more than 25000</td>
</tr>
</tbody>
</table>

**THANK YOU**
Appendix B

Research Questionnaire Arabic version

أخي الفاضل، أختي الفاضلة

لديكم ورحمة

أنا طالب دكتوراة في جامعة شمال ماليزيا (UUM) تحت إشراف الدكتور Salniza M. Salleh (sal1029@uum.edu.my) (المشارك). هذه الدراسة رسمت نتائجها في عالم الأعمال. البحث يهدف إلى تحديد العوامل التي تؤثر على استخدام السيارات الخاصة في المملكة العربية السعودية. الباحث يأمل الحصول على ردودكم.

يرجى تعبيركم حسن تجاوبكم. آشاكر.

مع أطيب الاحترام

الباحث

mabuauf@gmail.com

School of Business Management
Universiti Utara Malaysia
06010 UUM Sintok
Kedah Darul Aman, Malaysia
Tel: (+604) 928 3930 | Fax: (+604) 928 5220
في تعبيرات مفضلتك وراحلات خلالها:
1. أرجو منك جعل اختيارك إيجابي في المربعات المناسبة لخيارك المفضل.
2. على الرسالة ضع في نظر الرسالة ملاحظات قليلة.
3. إلى الرسالة ضع الرسالة في المربع.
4. لاحظ جعل خيارك إيجابي في المربعات المناسبة.

<table>
<thead>
<tr>
<th>الرسالة (يفتات)</th>
<th>رد فعل</th>
<th>ملاحظات</th>
<th>خيارك المفضل</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
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<td>3</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>4</td>
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<td>2</td>
</tr>
<tr>
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<td>3</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

خلي الغالي يرجى بيان رأيكم على العبارات التالية وفقا للجدول أدناه.

تم إثراع السيبالادن في ليلة قليلة مبكرة، ينادي قراءة أفعال سراليستية.

1. أرجو منك أن تؤتي الرسالة في المربعات المناسبة.
2. أرجو منك أن تؤتي الرسالة في المربعات المناسبة.
3. أرد على الرسالة في المربعات المناسبة.
4. أرد على الرسالة في المربعات المناسبة.
5. أرد على الرسالة في المربعات المناسبة.
6. أرد على الرسالة في المربعات المناسبة.
7. أرد على الرسالة في المربعات المناسبة.
8. أرد على الرسالة في المربعات المناسبة.
9. أرد على الرسالة في المربعات المناسبة.
10. أرد على الرسالة في المربعات المناسبة.

أرد على الرسالة في المربعات المناسبة.

لا تودع ركوب سيارتك في أضواء الديك، وضمان السوقة من معارض للسيارات.
لا يوجد نص يمكن قراءته بشكل طبيعي من الصورة المقدمة.
في كثير من الأحيان، الحرص على رؤية كيفيات قيادة السيارات والمعارف للحصول على معلومات وتقدير مهاراته. أتحدث إلى أصدقائي في كثير من الأحيان لمعرفة معلومات محدثة، أو استخدام الإنترنت لمعرفة معلومات جديدة عن السيارات. أنا مشترك في العديد من المجلات الخاصة والحالات التي تناسب المتطلبات الشخصية الفردية من خلال قارئي. في التالية القيم من كل أهمية مدى ما يتحمله الشخص. في التالية القيم من كل أهمية مدى ما يتحمله الشخص. في التالية القيم من كل أهمية مدى ما يتحمله الشخص. في التالية القيم من كل أهمية مدى ما يتحمله الشيء.

<table>
<thead>
<tr>
<th>سالب</th>
<th>متوسط</th>
<th>إيجابي</th>
<th>نمط متوسط</th>
<th>نمط إيجابي</th>
<th>نمط سلبي</th>
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<tr>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>0</td>
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</tbody>
</table>

مقدمية بحثية

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<tr>
<th>العمر</th>
<th>مستويات دخل بالسعودي</th>
<th>الجنسية</th>
<th>المستوى التعليمي</th>
<th>النوع</th>
<th>المرحلة</th>
<th>العمر</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 25</td>
<td>3001 - 10000</td>
<td>سعودي</td>
<td>دبلوم</td>
<td>ذكر</td>
<td>ثانوي</td>
<td>31 - 35</td>
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<tr>
<td>26 - 30</td>
<td>10001 - 20000</td>
<td>سعودي</td>
<td>جامعي</td>
<td>أنثى</td>
<td>متوسط</td>
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<tr>
<td>31 - 40</td>
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<td>جامعي</td>
<td>ذكر</td>
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<td>41 - 45</td>
<td>30001 - 40000</td>
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<td>جامعي</td>
<td>أنثى</td>
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<th>المستوى التعليمي</th>
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<th>النوع</th>
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<td>ثانوي</td>
<td>31 - 35</td>
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<td>مستويات دبلومية</td>
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<td>أنثى</td>
<td>متوسط</td>
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<tr>
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<td>دبلوم</td>
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<tr>
<td>مستويات سريعة</td>
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<td>30001 - 40000</td>
<td>سعودي</td>
<td>أنثى</td>
<td>متوسط</td>
<td>50 - 55</td>
</tr>
</tbody>
</table>

ملاحظات: 
- في البداية، أشكر الله على كل فريق.
- في البداية، أشكر الله على كل فريق.
- في البداية، أشكر الله على كل فريق.
- في البداية، أشكر الله على كل فريق.

245
Appendix C

Measurement Model

Composite Reliability

Average Variance Extracted (AVE)
Appendix D

Structural Model