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**FAKTOR PENENTU TERHADAP ETIKA TINGKAH LAKU EJEN  
TAKAFUL DISEDERHANAKAN OLEH ORIENTASI PELANGGAN**

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NOR AZIZA ABDUL AZIZ**



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**Universiti Utara Malaysia**

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Othman Yeop Abdullah Graduate School of Business,  
Universiti Utara Malaysia  
sebagai memenuhi keperluan untuk Ijazah Doktor Falsafah**



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## Abstrak

Penyelidikan ini mengkaji faktor penentu etika tingkah laku dalam kalangan ejen takaful keluarga di Malaysia. Penyelidikan ini secara langsung mengkaji hubungan antara idealisme, relativisme, tekanan jualan, iklim etika jualan, tahap daya saing, dan pengaruh rakan sekerja terhadap etika tingkah laku ejen takaful keluarga di Malaysia. Orientasi pelanggan dikaji sebagai faktor penyederhana dalam meramal pemboleh ubah bebas kepada etika tingkah laku ejen. Pengumpulan data melibatkan edaran borang soal selidik. Hanya 169 borang soal selidik diterima pakai untuk dianalisis dengan kadar maklum balas sebanyak 32 peratus. *Defining Issues Test* (DIT) diaplikasi sebagai pengukuran kepada etika tingkah laku ejen. Hasil penyelidikan menunjukkan 55.6 peratus, 39.6 peratus, dan 4.7 peratus responden berada pada tahap prakonvensional, konvensional, dan pascakonvensional. Kesemua pemboleh ubah bebas yang diambil kira dalam penyelidikan ini berkecenderungan mempengaruhi etika tingkah laku secara positif, kecuali ideologi idealisme dan relativisme yang tidak dapat dibuktikan mempunyai hubungan dengan etika tingkah laku. Penyelidikan ini berjaya membuktikan bahawa tekanan jualan, iklim etika jualan, tahap daya saing, dan pengaruh rakan sekerja mempunyai hubungan yang signifikan terhadap etika tingkah laku. Ujian regresi menunjukkan kesemua faktor peramal terhadap etika tingkah laku menghasilkan nilai  $R^2$  sebanyak 63.2 peratus. Penyelidikan ini membuktikan orientasi pelanggan menyederhanakan tekanan jualan dan iklim etika jualan ke atas etika tingkah laku ejen. Hal ini menunjukkan pembentukan kerangka kajian yang didasari oleh Teori Etika Pemasaran dan Teori Perkembangan Moral Kognitif memberikan impak yang sangat baik kepada hasil penyelidikan. Seterusnya, penyelidikan ini menyumbang kepada literatur yang memberi tumpuan kepada perkembangan moral kognitif yang sedia ada. Selain itu, penyelidikan ini memberi implikasi kepada kematangan ejen yang berpotensi menghadapi dilema etika dalam persekitaran jualan. Akhir sekali, implikasi terhadap teori dan amalan secara terperinci serta cadangan penyelidikan pada masa hadapan turut dibincangkan.

**Kata kunci:** Etika tingkahlaku jualan, ejen takaful keluarga, ideologi etika, orientasi pelanggan

## Abstract

This research examined the determinants of ethical behavior among family takaful agents in Malaysia. This study directly investigated the relationship between idealism, relativism, sales pressure, ethical sales climate, competitive intensity, and peer influence on the ethical behavior of family takaful agents in Malaysia. Customer orientation was investigated as the moderator to predict the independent variable of ethical behavior. Data collection involved the distribution of questionnaires. Only 169 questionnaires were considered suitable to be analyzed further, with the response rate of 32 percent. The Defining Issues Test (DIT) was applied to measure ethical behavior. The finding shows that 55.5, 39.6, and 4.7 percent of the respondents are at the level of pre-conventional, conventional, and post-conventional respectively. All the independent variables manipulated in the study have the positive possibility to influence ethical behavior except idealism and relativism which cannot be proven to have relationships with ethical behavior. The study has successfully proven that sales pressure, ethical sales climate, competitive intensity, and peer influence are significantly correlated to ethical behavior. Regression testing shows that prediction facts on ethical behavior produce the value  $R^2$  of 63.2 percent. The study has proven that customer orientation can moderate sales pressure and ethical sales climate towards achieving positive ethical behavior. This indicates the formation of a research framework which is underpinned by the Theory of Marketing Ethics, and the Moral Cognitive Development Theory provides a favorable impact on the outcome of the investigation. Besides, the study also contributes to existing literature which focuses on the development of moral cognitive development. Other than that, it gives some implication to the maturity of the potential agents who confront ethical dilemma in the sales environment. Lastly, detailed implications of the theory and practices as well as suggestions for future study are also discussed.

**Keywords:** Ethical sales behavior, family takaful agent, ethical ideology, customer orientation.

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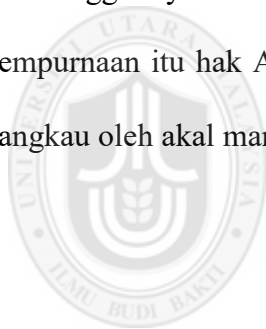
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BNM	Bank Negara Malaysia
<i>ChFC</i>	<i>Chartered Financial Consultant</i>
<i>CLU</i>	<i>Chartered Life Underwriter</i>
CPD	Program Pembangunan Professional Berterusan
DIT	<i>Defining Issues Test</i>
FSA	Agensi Perkhidmatan Kewangan
KDNK	Keluaran Dalam Negara Kasar
IDEAL	Idealisme
IEJ	Iklm Etika Jualan
IPT	Institut Pengajian Tinggi
PRS	Pengaruh Rakan Sekerja
PTM	Persatuan Takaful Malaysia
RELV	Relativisme
SOCO	<i>Selling orientation - Customer orientation</i>
TBE	Peperiksaan Asas Takaful
TJ	Tekanan Jualan
TS	Tahap Daya Saing

# **BAB SATU**

## **Pengenalan**

### **1.1 Pendahuluan**

Bab ini membincangkan berkenaan latar belakang penyelidikan, pernyataan masalah, persoalan, objektif, kepentingan, dan skop penyelidikan. Perbincangan dimulakan dengan menjelaskan tentang senario dan keperluan kepada etika tingkah laku ejen di organisasi takaful. Berdasarkan huraian tersebut, dijelaskan tentang persoalan kepada keperluan penyelidikan yang perlu dijalankan. Kemudian disusuli dengan objektif penyelidikan. Seterusnya, pada bahagian kepentingan dijelaskan berkenaan sumbangan hasil penyelidikan terhadap teori dan praktikal. Bab ini diakhiri dengan penjelasan tentang pengorganisasian dan gambaran keseluruhan tesis.

### **1.2 Latar Belakang Penyelidikan**

Sektor insurans di Malaysia merupakan salah satu daripada sistem perkhidmatan kewangan yang merangkumi dua sistem, iaitu konvensional dan takaful (Arifin, Yazid, & Sulong, 2013; Hamid, Osman, Ariffin, & Nordin, 2009). Kecekapan sistem takaful setanding dengan sistem insurans konvensional yang mengalami lonjakan transformasi ke arah mewujudkan industri berdaya tahan dan kompetitif (Sheila Nu Nu Htay, Nur Shazwani Sadzali, & Hanudin Amin, 2015). Perkembangan pesat dan populariti meluas industri takaful menunjukkan peningkatan selaras dengan perkembangan industri perbankan Islam dalam menyokong agenda pembangunan ekonomi di Malaysia (Mohd Fauzi Abu -Hussin, Nasrul Hisyam Nor Muhamad, & Mohd Yahya Mohd Hussin, 2014; Salman, 2014; Zuriah Abdul Rahman, 2009). Hal ini selaras dengan pertumbuhan dan permintaan terhadap industri takaful yang menyaksikan perkembangan yang memberangsangkan berikutan perubahan iklim dan



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LAMPIRAN



## LAMPIRAN A: Surat Permohonan Melakukan Penyelidikan



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**KEDAH AMAN MAKMUR • BERSAMA MEMACU TRANSFORMASI**

**UUM/OYAGSB/K-14**  
15 October 2014

### TO WHOM IT MAY CONCERN

Dear Sir/Madam

### DATA COLLECTION

**PROGRAMME: DOCTOR OF PHILOSOPHY**  
**SUPERVISOR: PROF. DR. ABDULLAH BIN HJ. ABDUL GHANI**

This is to certify that the following is a postgraduate student from the OYA Graduate School of Business, Universiti Utara Malaysia. She is pursuing the above mentioned course which requires her to undertake an academic study and prepare an assignment. The details are as follows:

NO.	NAME	MATRIC NO.
1.	Nor Aziza Binti Abdul Aziz	94893

In this regard, I hope that you could kindly provide assistance and cooperation for her to successfully complete the assignment given. All the information gathered will be strictly used for academic purposes only.

Your cooperation and assistance is very much appreciated.

Thank you.

**"SCHOLARSHIP, VIRTUE, SERVICE"**

Yours faithfully

**ABDUL SHAKUR BIN ABDULLAH**  
Assistant Registrar  
for Dean  
Othman Yeop Abdullah Graduate School of Business

c.c - Student's File (94893)

Universiti Pengurusan Terkemuka  
The Eminent Management University



## LAMPIRAN B: Set Soal Selidik

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Kepada Responden

Kajian ini berkaitan dengan etika tingkah laku ejen takaful di Malaysia yang menjadi fokus penyelidikan kepada penyelidik di peringkat ijazah Doktor Falsafah (Phd) di Universiti Utara Malaysia (UUM). Kajian ini dapat membantu usaha ke arah memupuk kesedaran dan etika tingkah laku dalam kalangan ejen takaful.

Data-data yang dipungut melalui soal selidik ini untuk digunakan sebagai data penyelidikan semata-mata. Maklum balas yang tuan/puan berikan melalui borang soal-selidik ini adalah **SULIT** dalam erti kata lain identiti tuan/puan tidak akan dapat dikenalpasti melalui borang soal selidik ini. Oleh yang demikian, tuan/puan tidak perlu ragu-ragu untuk memberikan maklumat yang tepat dan pandangan sebenar tuan/puan.

Bagi tujuan ketepatan maksud, versi asal soal selidik dalam Bahasa Inggeris disertakan sebagai rujukan apabila perlu.

Kerjasama dan masa yang tuan/puan luangkan amat saya hargai dan saya iringi dengan jutaan terima kasih

*Dear Respondents,*

*This study concerns the ethical behaviour among Takaful agents in Malaysia, which is the focus of research at doctorate level (PhD) at Universiti Utara Malaysia (UUM). This research shall assist in the efforts to nurture ethical awareness and conduct among Takaful agents.*

*The information gathered from this survey is very important in achieving the intended goal. Therefore, an honest respond from you will give a better understanding of the ethics situation in Takaful industry.*

*The data gathered from this survey questionnaire is solely for the purpose of research data. The respond you make in this survey questionnaire is **STRICTLY CONFIDENTIAL** and in no way will you be identifiable through the respond given. Therefore, please do not hesitate to give and honest respond based on your personal views.*

*For the purpose of clarity, the original survey questionnaire in English is provided for reference.*

*Your cooperation and time is greatly appreciated, and I thank you in advance.*

**NOR AZIZA ABDUL AZIZ**

Pusat Pengajian Pengurusan Perniagaan

Universiti Utara Malaysia

Sintok Kedah

(013-4148311)



Bahagian A (SECTION A)

Arahan. (Instruction.)

Bahagian ini mengandungi tiga kes. Baca kes I, II dan III dengan teliti. Kemudian nyatakan sejauh manakah alasan-alasan yang dicadangkan penting bagi anda. (This section contains three cases. Read case I, II and III carefully. Then state how far those reasons are important to you.)

- 1= Paling penting (*The most important*)
- 2= Penting (*Important*)
- 3= Kurang penting (*Less important*)
- 4= Tidak penting (*Not important*)
- 5= Paling tidak penting (*Least important*)

Contoh untuk menjawab bagi kes I, II dan III (*Example to respond for cases I, II and III*)

Baca kes-kes yang diberikan dengan teliti. (*Read the cases carefully.*)

- a) Letakkan kepentingan alasan-alasan yang dicadangkan seperti berikut: (*Place the reasons given according to its importance :*)

	Paling Penting ( <i>Most important</i> )			Paling tidak penting ( <i>Least important</i> )	
1. Prinsip diri ( <i>Personal principle</i> )	1	2	3	4	5
2. Undang- undang negara ( <i>Law of the country</i> )	1	2	3	4	5
3. Peraturan ( <i>Rules and regulations</i> )	1	2	3	4	5
4. Agama ( <i>Religion</i> )	1	2	3	4	5
5. Nilai ( <i>Values</i> )	1	2	3	4	5
6. Adat ( <i>Customs</i> )	1	2	3	4	5

- b) Kemudian pilih **SATU** di antara alasan-alasan di atas sebagai paling penting dan satu lagi alasan sebagai kedua penting (*Then select one of the reasons given as the most important and another as second in important for you.*)

Paling penting (*Most important*) - kenyataan nombor (*statement no*) ...2....

Kedua penting (*Second important*) - (kenyataan nombor (*statement no*) ...6....

Kes (Case I)

Pada suatu hari anda melakukan kutipan bayaran bulanan daripada pelanggan anda. Pada masa yang sama, anda kehabisan wang untuk perbelanjaan harian keluarga anda. Bagi menjaga reputasi, anda malu untuk meminjam wang dari kawan atau saudara mara anda. Disebabkan wang terkumpul berada ditangan anda hasil daripada kutipan tersebut, anda lantas terfikir untuk menggunakan wang tersebut sementara mendapat gaji. (*One day you make a monthly collection from your customers. At the same time, you run out of money for daily expenses of your family. To maintain reputation, you are embarrassed to borrow money from friends or relatives. Because of the accumulated money in the hands of you as a result of the collection, then you thought of using the money before getting the salaries.*)

- a) Merujuk kepada kes di atas sila bulatkan jawapan yang anda fikir paling tepat bagi menunjukkan **PERTIMBANGAN** anda untuk menggunakan wang tersebut atau tidak apabila dikaitkan dengan perkara-perkara berikut. (*With references to the above case, circle an answer which you feel reflects your JUDGEMENT to use the money or not associated to the following items.*)

		Paling Penting (Most important)		Paling tidak penting (Least important)		
		1	2	3	4	5
1	Kesejahteraan keluarga ( <i>Family happiness</i> )	1	2	3	4	5
2	Prinsip etika yang dipegang ( <i>Ethical principle held</i> )	1	2	3	4	5
3	Sikap orang ramai terhadap anda ( <i>Public attitude towards you</i> )	1	2	3	4	5
4	Nilai-nilai akhlak yang perlu dipertahankan ( <i>Ethical values that must be uphold</i> )	1	2	3	4	5
5	Peraturan dan undang-undang yang diterima pakai pada masa kini ( <i>Laws and regulation currently enforced.</i> )	1	2	3	4	5
6	Sikap masyarakat yang saling bantu membantu ( <i>Attitude of community about helping each other.</i> )	1	2	3	4	5

- b) Pilih **SATU** daripada pernyataan di atas (1-6) sebagai PALING PENTING dan **SATU** pernyataan sebagai KEDUA PENTING. (*Choose **ONE** from the above statements (1-6) as **VERY IMPORTANT** and **ONE** statement as **SECOND IMPORTANT**.*)

Paling penting (*Very important*) – Pernyataan nombor (Statement )  
number)

Kedua Penting (*Second important*) – Pernyataan nombor (Statement )  
number)

Kes II (Case II)

Anda sebagai pengurus jualan di syarikat Z. Anda telah diberitahu bahawa pasukan jualan kumpulan anda telah membuat tuntutan palsu. Walau bagaimanapun tuntutan tersebut tidak dapat dikesan oleh pihak pentadbiran. Bagaimana reaksi anda terhadap laporan tersebut dan apakah alasannya? (*You as a sales manager in the company Z. You have been told that your group sales team has made false claims. However the claim could not be detected by the administration. What is your reaction and its reason?*)

- a) Bagi setiap kenyataan berikut, sila bulatkan **SATU** jawapan yang anda fikir paling tepat mewakili **KEPENTINGAN REAKSI** anda. (*For each of the following statement, please circle **ONE** the answer you think **BEST REFLECTS** your reaction.*)

		Paling Penting (Most important)			Paling tidak penting (Least important)	
1	Saya rasa turut bersalah jika tidak memberitahu rakan pasukan jualan saya tentang tuntutan palsu oleh rakan pasukan jualan saya. ( <i>I feel I'm also wrong if I do not tell my sales team about the false claims submitted by his group sales team</i> )	1	2	3	4	5
2	Biar undang-undang dan peraturan yang menentukan kebenaran dan kesalahan tersebut. ( <i>Let the law and regulations determine the right and wrong.</i> )	1	2	3	4	5
3	Saya memilih untuk berdiam sendiri kerana tidak mahu mengganggu urusan orang lain. ( <i>I choose to keep quiet because I don't want to disturb with his livelihood.</i> )	1	2	3	4	5
4	Saya segera mengambil tindakan disebabkan peraturan mengatakan "sesiapa tidak melaporkan kesalahan yang diketahuinya dia dikira bersubahat". ( <i>I shall take immediate action because the rules says, "one who does not report doing that one knows is considered collaborating".</i> )	1	2	3	4	5
5	Kesalahan yang dilakukan oleh rakan sepasukan menjadi sebahagian tanggungjawab saya. ( <i>Wrongdoing committed by my group sales team is also part of my responsibility</i> )	1	2	3	4	5
6	Saya tidak perlu risau berkenaan tindakan yang diambil oleh rakan jualan pasukan saya. ( <i>I do not worry about the action taken by a friend of my sales team.</i> )	1	2	3	4	5

- b) Pilih **SATU** daripada pernyataan di atas (1-6) sebagai PALING PENTING dan **SATU** pernyataan sebagai KEDUA PENTING. (*Choose **ONE** from the above statements (1-6) as **VERY IMPORTANT** and **ONE** statement as **SECOND IMPORTANT**.*)

Paling penting (*Very important*) – Pernyataan nombor (*Statement number*)

Kedua Penting (*Second important*) – Pernyataan nombor (*Statement number*)

KES III (Case III)

Semasa mengadakan aktiviti jualan polisi takaful di Syarikat X, anda menemui prospek yang berminat dengan penerangan yang anda sampaikan. Anda menyarankan prospek tersebut membuat pemeriksaan kesihatan. Walau bagaimanapun keputusan pemeriksaan prospek ditolak oleh ibu pejabat. (*While conducting sales activities takaful policy in Company X, you find interested prospects with information that you have delivered. You suggest that the prospects of a medical examination. However the results of the inspection prospect rejected by headquarters.*)

- a) Merujuk kepada kes di atas, sila bulatkan jawapan yang anda fikir paling tepat bagi menunjukkan **ALTERNATIF** yang anda perlu lakukan terhadap kenyataan-kenyataan berikut. (*With regards to the above case, please circle the answer that you think most appropriate for showing **ALTERNATIVE** you have to do the following statements.*)

		Paling Penting (Most important)		Paling tidak penting (Least important)		
		1	2	3	4	5
1	Saya mesti dapatkan prospek tersebut, sebab itu adalah peluang saya. ( <i>I must get these prospects, because it is my chance</i> )	1	2	3	4	5
2	Saya akan memberitahu prospek tersebut berkaitan permohonan beliau tidak diterima kerana tidak memenuhi syarat. ( <i>I will notify the prospects related to his application is not accepted because it is not qualified.</i> )	1	2	3	4	5
3	Saya akan melaporkan dengan spesifikasi yang diubahsuai mengikut spesifikasi yang ditetapkan. ( <i>I will report the modified specifications as specified.</i> )	1	2	3	4	5
4	Saya turut merasa bersalah jika tidak melaporkan kedudukan sebenar tahap kesihatan prospek ( <i>I also feel guilty if I do not report the exact position of the prospects health</i> )	1	2	3	4	5
5	Saya mesti mengikut garis panduan yang ditetapkan. ( <i>I must follow the guidelines set.</i> )	1	2	3	4	5
6	Saya tidak akan bertolak ansur untuk mendapatkan prospek tersebut atas sebab rayuan oleh prospek. ( <i>I will not tolerate to get prospects on account of an appeal by the prospect.</i> )	1	2	3	4	5

- b) Pilih **SATU** daripada pernyataan di atas (1-6) sebagai PALING PENTING dan **SATU** pernyataan sebagai KEDUA PENTING. (Choose ONE from the above statements (1-6) as VERY IMPORTANT and **ONE** statement as SECOND IMPORTANT.)

Paling penting (*Very important*) – Pernyataan nombor (*Statement number*)

Kedua Penting (*Second important*) – Pernyataan Nombor (*Statement number*)

Arahan. (Instruction.)

Bahagian B hingga bahagian H, sila jawab setiap soalan dengan jujur terhadap kenyataan-kenyataan yang dikemukakan dengan membulatkan **SATU** daripada lima pilihan jawapan berdasarkan skala di bawah: (Section B through H, please answer each question honestly to the statement presented by circles only **ONE** of the five response categories using the scale below :)

- 1 = Sangat tidak setuju (Strongly disagree)
- 2 = Tidak setuju (Disagree)
- 3 = Kurang setuju (Less agree)
- 4 = Setuju (Agree)
- 5 = Sangat setuju (Strongly agree)

**BAHAGIAN B (SECTION B)**

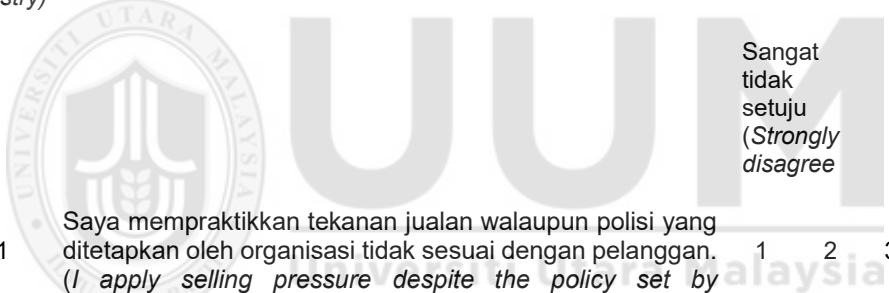
Bagi kenyataan 1 hingga 10, sila bulatkan **SATU** jawapan yang anda fikir paling tepat mewakili pendirian anda berkaitan orientasi pelanggan. (For statement 1 to 10, please circle **ONE** answer that you think most accurately represents your position.)

		Sangat tidak setuju (Strongly disagree)				Sangat setuju (Strongly agree)
		1	2	3	4	5
1	Saya akan berbincang dengan pelanggan tentang keperluan mereka. (I will discuss with the clients about their needs.)	1	2	3	4	5
2	Saya mempunyai pelanggan yang mementingkan kelebihan polisi. (I have customers who prioritize interesting features of the policy.)	1	2	3	4	5
3	Saya cuba untuk memenuhi keperluan pelanggan dengan polisi yang sesuai. (I try to meet the clients need through suitable policy)	1	2	3	4	5
4	Saya akan menawarkan pelan takaful yang paling sesuai dengan keperluan pelanggan. (I will offer the most suitable takaful insurance plan according to the needs of the clients)	1	2	3	4	5
5	Saya cuba untuk mencadangkan pelan takaful yang paling sesuai untuk keperluan pelanggan. (I try to propose the most suitable takaful insurance plan according to the need of the clients)	1	2	3	4	5
6	Saya cuba untuk menjual sebanyak yang mungkin polisi selagi saya mampu untuk memenuhi kepuasan pelanggan. (I try to sell as many policy as I can to gain customers' satisfaction)	1	2	3	4	5

7	Saya perlu menyampaikan sesuatu yang benar ketika menerangkan polisi kepada pelanggan. ( <i>I have to deliver something right when describing the policy to my client</i> )	1	2	3	4	5
8	Saya akan cuba menyakinkan pelanggan untuk membeli polisi walaupun apa yang sebenarnya yang diperlukan. ( <i>I will try to convince my client to buy the policy more than what is actually needed</i> )	1	2	3	4	5
9	Saya akan menerangkan sesuatu yang baik berkaitan produk bagi menunjukkan produk tersebut baik. ( <i>I will explain the goodness of the product to show that the product is good</i> ).	1	2	3	4	5
10	Saya mencadangkan kepada pelanggan apa yang saya rasa boleh dijual, tidak atas dasar memenuhi kepuasan pelanggan untuk jangka panjang. ( <i>I make recommendations to my client based on what I think could be sold, not on the basis of my client's long-term satisfaction</i> )	1	2	3	4	5

BAHAGIAN C (SECTION C)

Bagi kenyataan 1 hingga 5, sila bulatkan SATU jawapan yang anda fikir paling tepat mewakili pendirian anda berkaitan tekanan jualan dalam industri Takaful. (*For statement 1 to 5, please circle one answer that you think most accurately reflects your position in relation to the selling pressure in the Takaful industry*)

						
		Sangat tidak setuju ( <i>Strongly disagree</i> )				Sangat setuju ( <i>Strongly agree</i> )
1	Saya mempraktikkan tekanan jualan walaupun polisi yang ditetapkan oleh organisasi tidak sesuai dengan pelanggan. ( <i>I apply selling pressure despite the policy set by organization is unsuitable for the customers.</i> )	1	2	3	4	5
2	Saya bertindak di luar kawalan disebabkan organisasi meletakkan sasaran jualan ( <i>I acted out of control due to organizational sales targets</i> )	1	2	3	4	5
3	Saya akan cuba mendapatkan prospek bagi memastikan jualan saya meningkat ( <i>I'll try to get a prospect to ensure that my sales increase.</i> )	1	2	3	4	5
4	Saya sentiasa bersetuju dengan pandangan pelanggan bagi meningkatkan jualan saya. ( <i>I always agree with my customers to increase sales.</i> )	1	2	3	4	5
5	Saya akan mengaplikasikan pendekatan yang lebih efektif supaya pelanggan membeli polisi yang saya jual. ( <i>I will use a more effective approach to customers buying a policy that I sell.</i> )	1	2	3	4	5

BAHAGIAN D (SECTION D)

Bagi kenyataan 1 hingga 6, sila bulatkan **SATU** jawapan yang anda fikir paling tepat mewakili pendirian anda tentang iklim etika jualan yang diaplikasikan dalam industri Takaful. (For statement 1 to 6, please circle **ONE** answer that you think most accurately represents your position on sales of ethical climate that is applied in the Takaful industry.)

		Sangat tidak setuju (Strongly disagree)		Sangat setuju (Strongly agree)		
		1	2	3	4	5
1	Semua ejen didesak agar dapat mematuhi setiap undang-undang dan standard profesyen yang diterima pakai. (All agents are urged to comply with all applicable laws and professional standards adopted)	1	2	3	4	5
2	Pertimbangan utama bagi setiap ejen adalah apa yang terbaik untuk semua orang dalam organisasi. (Key consideration for each agent is what is best for everyone in the organization.)	1	2	3	4	5
3	Setiap orang perlu pentingkan peraturan dan prosedur organisasi yang telah ditetapkan (Everyone needs to be concerned with the organization's rules and procedures that have been established)	1	2	3	4	5
4	Setiap orang dalam agensi takaful cuba menjaga kepentingan masing-masing berbanding dari yang lain. (Everyone in the takaful agency is trying to protect the interests of the individual against another.)	1	2	3	4	5
5	Bagi meningkatkan kecekapan dalam penjualan teknik atau cara yang paling berkesan adalah dengan bersedia menerima cadangan dari orang lain. (To increase efficiency in sales techniques or the most effective way is to be willing to accept proposals from others)	1	2	3	4	5
6	Setiap orang dalam organisasi ini membuat keputusan sendiri dalam menentukan sesuatu tindakan keatas perkara yang betul dan salah selagi tidak bercanggah dengan peraturan dan prosedur kerja. (Everyone in this organization makes its own decision in determining any action on the matter of right and wrong as long as not contrary to the rules and procedures)	1	2	3	4	5

## BAHAGIAN E (SECTION E)

### Arahan (Instructions :)

Anda diminta membaca senarai kenyataan umum di bawah. Setiap satu mewakili pandangan – pandangan lazim dan tiada jawapan betul atau salah. Anda mungkin tidak bersetuju dengan sebahagian kenyataan dan bersetuju dengan kenyataan lain. Kami ingin mengetahui tahap anda bersetuju atau tidak bersetuju dengan pandangan-pandangan tersebut. (*You will find a series of general statements listed below. Each represents a commonly held opinion and there are no right or wrong answers. You will probably disagree with some items and agree with others. We are interested in the extent to which you agree or disagree with such matters of opinion.*)

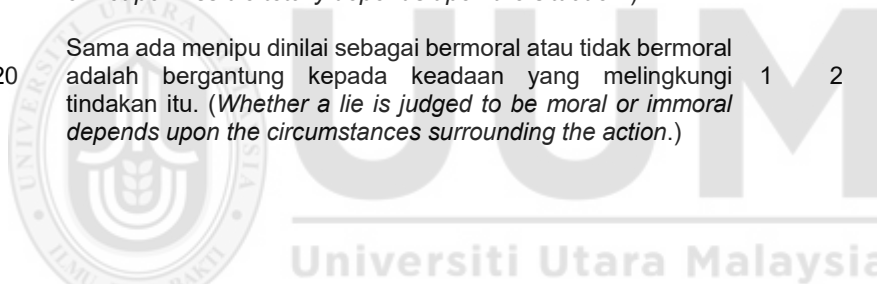
Sila baca setiap pernyataan dengan teliti. Kemudian tandakan tahap anda bersetuju atau tidak bersetuju di hadapan pernyataan tersebut berdasarkan nombor yang menunjukkan perasaan anda, menggunakan skala yang di bawah. (*Please read each statement carefully. Then indicate the extent to which you agree or disagree by placing in front of the statement the number corresponding to your feelings, by using the scale below.*)

		Sangat tidak setuju (Strongly disagree)			Sangat setuju (Strongly agree)
1	Seseorang individu harus memastikan setiap tindakan mereka tidak mempunyai sebarang niat untuk memudaratkan orang lain. ( <i>A person should make certain that their actions never intentionally harm another even to a small degree.</i> )	1	2	3	4 5
2	Tidak harus ada sebarang tolak ansur terhadap apa-apa tindakan yang memberi risiko kepada orang lain, walau sekecil mana pun risiko tersebut. ( <i>Risks to another person should never be tolerated, irrespective of how small the risks might be.</i> )	1	2	3	4 5
3	Melakukan perbuatan yang boleh memudaratkan orang lain adalah salah, tidak kira sebesar mana faedah yang boleh diperoleh daripada tindakan itu. ( <i>The existence of potential harm to others is always wrong, irrespective of the benefits to be gained.</i> )	1	2	3	4 5
4	Seseorang jangan sekali-kali memudaratkan orang lain, sama ada secara psikologi atau fizikal. ( <i>One should never psychologically or physically harm another person.</i> )	1	2	3	4 5
5	Seseorang tidak harus melakukan tindakan yang mungkin menjejaskan maruah dan kebajikan orang lain dengan apa jua cara. ( <i>One should not perform an action which might in any way threaten the dignity and welfare of another individual.</i> )	1	2	3	4 5



6	Jika sesuatu tindakan boleh memudaratkan orang lain yang tidak bersalah, maka ia tidak harus dilakukan. ( <i>If an action could harm an innocent others, then it should not be done.</i> )	1	2	3	4	5
7	Menentukan sama ada akan mengambil atau tidak mengambil sesuatu tindakan dengan cara menimbang akibat positif dan negatif tindakan tersebut adalah tidak bermoral. ( <i>Deciding whether or not to perform an act by balancing the positive consequences of the act against the negative consequences is an immoral act.</i> )	1	2	3	4	5
8	Maruah dan kebajikan manusia harus diletakkan sebagai keutamaan paling penting dalam mana-mana masyarakat. ( <i>The dignity and welfare of people should be the most important concern in any society.</i> )	1	2	3	4	5
9	Sebarang tindakan yang mengorbankan kebajikan orang lain tidak dapat diterima sama sekali. ( <i>It is never necessary to sacrifice the welfare of others.</i> )	1	2	3	4	5
10	Tindakan bermoral adalah sepadan dengan idea tindakan paling "sempurna". (Moral actions are those which closely match ideals of the most "perfect" action).	1	2	3	4	5
11	Tiada prinsip-prinsip yang terlalu penting sehingga harus menjadi sebahagian daripada mana-mana kod etika. (There are no ethical principles that are so important that they should be a part of any code of ethics.)	1	2	3	4	5
12	Apa yang beretika atau tidak beretika adalah berbeza mengikut situasi dan masyarakat. (What is ethical varies from one situation and society to another.)	1	2	3	4	5
13	Standard moral harus dilihat sebagai bersifat individu; apa yang dianggap bermoral oleh seseorang mungkin dinilai sebagai tidak bermoral oleh orang lain. ( <i>Moral standards should be seen as being individualistic; what one person considers to be moral may be judged to be immoral by another person.</i> )	1	2	3	4	5
14	Jenis kemoralan yang berlainan tidak boleh dibuat perbandingan "ketepatan". ( <i>Different types of moralities cannot be compared as to "rightness."</i> )	1	2	3	4	5
15	Persoalan apa yang beretika kepada semua orang tidak akan boleh diselesaikan kerana apa yang bermoral atau tidak bermoral adalah bergantung kepada individu. ( <i>Questions of what is ethical for everyone can never be resolved since what is moral or immoral is up to the individual.</i> )	1	2	3	4	5

- 16 Standard moral hanyalah peraturan peribadi yang menunjukkan bagaimana seseorang itu harus berkelakuan, dan bukan untuk tujuan membuat penilaian terhadap orang lain. (*Moral standards are simply personal rules which indicate how a person should behave, and are not to be applied in making judgments of others.*) 1 2 3 4 5
- 17 Pertimbangan etika dalam hubungan antara perorangan (interpersonal) adalah sangat rumit sehingga ke tahap individu harus dibenarkan untuk membangunkan kod etika individu mereka sendiri. (*Ethical considerations in interpersonal relations are so complex that individuals should be allowed to formulate their own individual codes.*) 1 2 3 4 5
- 18 Menetapkan kedudukan/pegangan etika yang menegah sesuatu tingkah laku secara rigid boleh menghalang usaha mewujudkan perhubungan manusia yang lebih baik. (*Rigidly codifying an ethical position that prevents certain types of actions could stand in the way of better human relations and adjustment.*) 1 2 3 4 5
- 19 Tidak ada peraturan boleh digubal berkaitan penipuan; sama ada penipuan dibenarkan atau tidak dibenarkan/diharuskan adalah bergantung sepenuhnya kepada situasi. (*No rule concerning lying can be formulated; whether a lie is permissible or not permissible totally depends upon the situation.*) 1 2 3 4 5
- 20 Sama ada menipu dinilai sebagai bermoral atau tidak bermoral adalah bergantung kepada keadaan yang melingkungi tindakan itu. (*Whether a lie is judged to be moral or immoral depends upon the circumstances surrounding the action.*) 1 2 3 4 5



#### BAHAGIAN F (SECTION F)

Bagi kenyataan 1 hingga 3, sila bulatkan **SATU** jawapan yang anda fikir paling tepat mewakili pendirian anda berkaitan tahap daya saing dalam industri Takaful. (*For statement 1 to 3, please circle **ONE** answer that you think most accurately represents your position about the level of competitiveness in the Takaful industry.*)

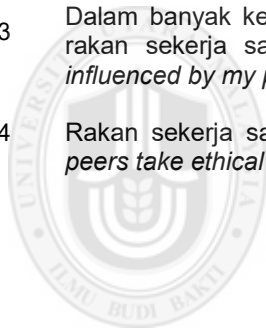
- |   |  | Sangat tidak setuju<br>(Strongly disagree) |   |   | Sangat setuju<br>(Strongly agree) |
|---|--|--|---|---|-----------------------------------|
| 1 | Persaingan adalah sengit berbanding sebelum ini dalam industri Takaful ( <i>Competition is more intense than before in the takaful industry</i> )  | 1  | 2 | 3 | 4 5                               |
| 2 | Dalam industri Takaful, setiap pengendali bersaing dengan agresif untuk mendapatkan pasaran dalam kalangan firma baru. ( <i>The takaful industry, the operators compete aggressively to gain market share among new operators.</i> ) | 1  | 2 | 3 | 4 5                               |

- |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|
| 3 | Dalam industri Takaful, pihak pengurusan memperuntukkan lebih perbelanjaan dalam aspek pemasaran untuk meningkatkan daya saing ( <i>In takaful industry, the management allocates more spending on marketing to improve competitiveness</i> ) | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|

**BAHAGIAN G (SECTION G)**

Bagi kenyataan 1 hingga 4, sila bulatkan **SATU** jawapan yang anda fikir paling tepat mewakili pendirian anda tentang pengaruh rakan sekerja dalam industri Takaful. (*For statement 1 to 4, please circle ONE answer that you think most accurately represents your position on the influence of peers in the Takaful industry*)

- |   |   | Sangat<br>tidak<br>setuju<br>( <i>Strongly<br/>disagree</i> ) |   |   |   | Sangat<br>setuju<br>( <i>Strongly<br/>agree</i> ) |
|---|---|---|---|---|---|---|
| 1 | Rakan sekerja saya sentiasa bertindak secara beretika. ( <i>My peers acting ethically.</i> )  | 1   | 2 | 3 | 4 | 5   |
| 2 | Rakan sekerja saya memahami tentang etika tingkah laku ketika menjalankan aktiviti jualan. ( <i>My peers understand about ethical behavior when conducting sales activities</i> ) | 1   | 2 | 3 | 4 | 5   |
| 3 | Dalam banyak keadaan, tindakan saya dipengaruhi oleh rakan sekerja saya. ( <i>In many cases, my actions are influenced by my peers.</i> )   | 1   | 2 | 3 | 4 | 5   |
| 4 | Rakan sekerja saya amat serius tentang isu etika. ( <i>My peers take ethical issues seriously.</i> )  | 1   | 2 | 3 | 4 | 5   |



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BAHAGIAN H: Latar belakang peribadi (*SECTION H: Personal background*)

Sila tandakan ( / ) pada ruang yang berkenaan. (*Please mark ( / ) at the relevant spaces.*)

1. Jantina (*Gender*)  
 Lelaki (*Male*)  Perempuan (*Female*)
2. Umur (*Age*): ..... tahun(*years*)
3. Status (*Status*)  
 Bujang (*Single*)  Berkahwin (*Married*)  Berpisah (*Separated*)
4. Bangsa(*Race*)  
 Melayu (*Malay*)  Cina/*Chinese*  
 India/*Indian*  Lain/*Others*
5. Tahap Pendidikan (*Educational Background*)  
 SPM  Ijazah  
 Diploma/ STPM  Sarjana  
 PhD
6. Kategori (*Category*)  
 Sepenuh Masa (*Full Time*)  
 Separuh Masa (*Part Time*)
7. Pendapatan Bulanan( Komisen/Gaji) ( *Monthly Income (Commission/ salary*):  
RM.....
8. Tempoh Perkhidmatan Sekarang ( *Current Tenure*): .....tahun (*years*)
9. Pengalaman Bekerja dalam bidang insurans ( *Working Experience in insurance*):  
.....tahun (*years*)
10. Faedah ( *Benefits*)  
Komisen  
Bonus  
 Komisen dan Bonus ( *Commission and Bonus*)  
 Insentif ( *incentive*): Nyatakan.....
11. Pernahkah anda menghadiri sebarang kursus/seminar berkaitan dengan etika/ Have you attended any courses / seminars related to ethical  
 Ya (*Yes*)  Tidak pernah (*Never*)
12. Pernahkah anda mendapatkan sebarang pendedahan terhadap pelajaran etika secara formal? (*Have you ever been expose to any formal courses on ethics?*)
  1. Peringkat Pengajian Tinggi (*Higher education level*)  
 Ya(*Yes*)  Tidak (*No*)
  2. Kursus dalam perkhidmatan ( *In service courses*)  
 Ya(*Yes*)  Tidak (*No*)
  3. Seminar (*Seminar*)  
 Ya(*Yes*)  Tidak (*No*)

13. Sila beri komen / cadangan anda mengenai cara untuk menambahbaik pelaksanaan amalan beretika dalam kalangan ejen takaful di Malaysia (*Please give comments / suggestions on how to improve the implementation of ethical practices among takaful agents in Malaysia*)

.....

.....

.....

.....

.....

.....

Terima Kasih (*Thank You*)



**LAMPIRAN C: Ujian- t Sampel Bebas bagi Maklum Balas Awal dan Lewat**

**Group Statistics**

	RespoN0	N	Mean	Std. Deviation	Std. Error Mean
NEWT_OP	1.00	100	31.0100	2.52461	.25246
	2.00	70	31.1857	2.63913	.31544
NEWT_TJ	1.00	100	11.9800	1.51744	.15174
	2.00	70	11.6286	1.39535	.16678
NEWT_IEJ	1.00	100	19.5800	2.74940	.27494
	2.00	70	20.1286	2.26454	.27066
NEWT_EPQI	1.00	100	33.3900	2.81373	.28137
	2.00	70	33.3571	2.54829	.30458
NEWT_EPQR	1.00	100	26.0000	3.84550	.38455
	2.00	70	24.7286	3.53008	.42193
NEWT_TDS	1.00	100	11.5000	2.92153	.29215
	2.00	70	11.0286	2.73978	.32747
NEWT_PRS	1.00	100	12.5700	1.49919	.14992
	2.00	70	12.7143	1.61643	.19320
NEWGTOT	1.00	100	42.2666	16.61377	1.66138
	2.00	70	41.8095	15.61316	1.86613



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**Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval
								Lower	
NEWT_OP	Equal variances assumed	.025	.874	-.438	168	.662	-.17571	.40086	-.96708
	Equal variances not assumed			-.435	144.411	.664	-.17571	.40403	-.97428
NEWT_TJ	Equal variances assumed	.858	.356	1.536	168	.127	.35143	.22885	-.10037
	Equal variances not assumed			1.559	156.012	.121	.35143	.22548	-.09396
NEWT_IEJ	Equal variances assumed	2.972	.087	-1.374	168	.171	-.54857	.39916	-1.33660
	Equal variances not assumed			-1.422	163.518	.157	-.54857	.38581	-1.31039
NEWT_EPQI	Equal variances assumed	1.311	.254	.078	168	.938	.03286	.42199	-.80023
	Equal variances not assumed			.079	157.219	.937	.03286	.41466	-.78616
NEWT_EPQR	Equal variances assumed	.827	.364	2.194	168	.030	1.27143	.57959	.12720
	Equal variances not assumed			2.227	156.149	.027	1.27143	.57088	.14379
NEWT_TDS	Equal variances assumed	.206	.650	1.062	168	.290	.47143	.44387	-.40486
	Equal variances not assumed			1.074	154.385	.284	.47143	.43885	-.39549
NEWT_PRS	Equal variances assumed	.469	.495	-.598	168	.551	-.14429	.24130	-.62066
	Equal variances not assumed			-.590	141.385	.556	-.14429	.24454	-.62772
NEWGTOT	Equal variances assumed	.438	.509	.181	168	.857	.45715	2.52619	-4.53001
	Equal variances not assumed			.183	154.207	.855	.45715	2.49852	-4.47860

## LAMPIRAN D: Analisis Kebolehpercayaan

### Prakonvensional

**Case Processing Summary**

		N	%
Valid		170	100.0
Cases Excluded <sup>a</sup>		0	.0
Total		170	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.640	6

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
K1A1	15.76	16.524	.301	.623
K1A3	15.68	18.502	.158	.667
K2A3	14.55	16.237	.410	.583
K2A6	14.56	15.621	.419	.577
K3A1	14.88	14.826	.474	.554
K3A3	14.89	14.774	.465	.557

### Konvensional

**Case Processing Summary**

		N	%
Valid		170	100.0
Cases Excluded <sup>a</sup>		0	.0
Total		170	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.818	6

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
K1A5	10.64	16.859	.639	.777
K1A6	10.35	17.849	.539	.799
K2A2	10.58	17.713	.553	.796
K2A4	10.52	18.417	.490	.809
K3A2	10.94	17.843	.574	.791
K3A5	10.97	16.159	.699	.763

Pascakonvensional

**Case Processing Summary**

	N	%
Valid	170	100.0
Cases Excluded <sup>a</sup>	0	.0
Total	170	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.731	6

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
K1A2	10.82	14.691	.591	.659
K1A4	10.82	13.921	.683	.631
K2A1	10.59	14.692	.505	.682
K2A5	10.46	15.066	.559	.669
K3A4	10.59	14.124	.605	.652
K3A6	9.65	18.727	.021	.829



## Idealisme

**Case Processing Summary**

		N	%
Cases	Valid	170	100.0
	Excluded <sup>a</sup>	0	.0
	Total	170	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.935	8

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EPQ1	27.48	46.121	.800	.924
EPQ2	27.96	49.537	.602	.938
EPQ3	27.67	46.554	.761	.927
EPQ4	27.56	46.022	.827	.922
EPQ5	27.59	45.971	.813	.923
EPQ6	27.59	45.960	.810	.923
EPQ8	27.77	47.184	.775	.926
EPQ9	27.65	46.820	.780	.925

## Relativisme

**Case Processing Summary**

		N	%
Cases	Valid	170	100.0
	Excluded <sup>a</sup>	0	.0
	Total	170	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.876	7

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EPQ12	20.73	22.636	.562	.870
EPQ13	20.64	21.498	.691	.853
EPQ14	20.76	22.643	.639	.860
EPQ15	20.86	20.520	.750	.845
EPQ16	20.79	21.040	.708	.851
EPQ17	20.95	21.773	.621	.863
EPQ18	20.88	21.955	.628	.862

## Tekanan Jualan

**Case Processing Summary**

	N	%
Valid	170	100.0
Cases Excluded <sup>a</sup>	0	.0
Total	170	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.750	3

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TJ3	7.20	3.569	.567	.679
TJ4	7.54	3.883	.590	.654
TJ5	7.12	3.655	.577	.666

## Iklm Etika Jualan

**Case Processing Summary**

		N	%
Cases	Valid	170	100.0
	Excluded <sup>a</sup>	0	.0
	Total	170	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.835	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
IEJ1	14.82	12.209	.634	.802
IEJ2	15.12	12.850	.655	.797
IEJ3	14.86	11.305	.774	.760
IEJ5	14.84	12.304	.681	.789
IEJ6	15.26	14.267	.444	.850

## Tahap Daya Saing

**Case Processing Summary**

		N	%
Cases	Valid	170	100.0
	Excluded <sup>a</sup>	0	.0
	Total	170	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.864	3

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TDS1	7.38	3.610	.771	.782
TDS2	7.56	3.834	.775	.779
TDS3	7.67	4.116	.684	.861

Pengaruh Rakan Sekerja

**Case Processing Summary**

		N	%
Cases	Valid	170	100.0
	Excluded <sup>a</sup>	0	.0
	Total	170	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.848	3

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PRS1	7.84	3.369	.737	.773
PRS2	7.75	3.942	.763	.751
PRS4	7.97	3.993	.662	.837

## Orientasi Pelanggan

### Case Processing Summary

		N	%
Cases	Valid	170	100.0
	Excluded <sup>a</sup>	0	.0
	Total	170	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.944	7

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
OP1	24.07	39.853	.880	.929
OP2	24.55	44.154	.701	.945
OP3	24.11	41.338	.858	.931
OP4	24.06	40.392	.898	.928
OP5	24.16	40.848	.838	.933
OP7	24.09	40.886	.875	.930
OP9	24.51	44.464	.645	.949

## LAMPIRAN E: Analisis Faktor

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.663
Approx. Chi-Square	148.160
Bartlett's Test of Sphericity df	15
Sig.	.000

### Anti-image Matrices

		K1A1	K1A3	K2A3	K2A6	K3A1	K3A3
Anti-image Covariance	K1A1	.874	-.123	.002	-.005	-.074	-.192
	K1A3	-.123	.922	.130	-.117	-.113	.000
	K2A3	.002	.130	.650	-.319	-.149	-.082
	K2A6	-.005	-.117	-.319	.692	-.030	-.065
	K3A1	-.074	-.113	-.149	-.030	.748	-.221
	K3A3	-.192	.000	-.082	-.065	-.221	.747
Anti-image Correlation	K1A1	.709 <sup>a</sup>	-.137	.003	-.007	-.091	-.237
	K1A3	-.137	.480 <sup>a</sup>	.168	-.147	-.137	.000
	K2A3	.003	.168	.614 <sup>a</sup>	-.475	-.213	-.118
	K2A6	-.007	-.147	-.475	.634 <sup>a</sup>	-.042	-.090
	K3A1	-.091	-.137	-.213	-.042	.730 <sup>a</sup>	-.296
	K3A3	-.237	.000	-.118	-.090	-.296	.724 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

### Communalities

	Initial	Extraction
K1A1	1.000	.524
K1A3	1.000	.493
K2A3	1.000	.747
K2A6	1.000	.593
K3A1	1.000	.509
K3A3	1.000	.510

Extraction Method: Principal Component Analysis.

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.217	36.958	36.958	2.217	36.958	36.958	1.949	32.480	32.480
2	1.159	19.316	56.274	1.159	19.316	56.274	1.428	23.793	56.274
3	.900	15.005	71.279						
4	.725	12.087	83.365						
5	.568	9.460	92.825						
6	.430	7.175	100.000						

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component	
	1	2
K3A1	.705	
K3A3	.699	
K2A3	.697	-.512
K2A6	.678	
K1A3		.654
K1A1	.472	.549

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

**Rotated Component Matrix<sup>a</sup>**

	Component	
	1	2
K2A3	.860	
K2A6	.770	
K3A1	.556	
K3A3	.529	.480
K1A1		.712
K1A3		.693

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

**Component Transformation Matrix**

Component	1	2
1	.864	.504
2	-.504	.864

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.839
Approx. Chi-Square		308.307
Bartlett's Test of Sphericity	df	15
	Sig.	.000

**Anti-image Matrices**

		K1A5	K1A6	K2A2	K2A4	K3A2	K3A5
Anti-image Covariance	K1A5	.564	-.189	-.094	-.087	-.004	-.154
	K1A6	-.189	.677	-.131	-.028	-.058	-.031
	K2A2	-.094	-.131	.690	-.066	-.066	-.084
	K2A4	-.087	-.028	-.066	.748	-.057	-.116
	K3A2	-.004	-.058	-.066	-.057	.604	-.230
	K3A5	-.154	-.031	-.084	-.116	-.230	.469
Anti-image Correlation	K1A5	.830 <sup>a</sup>	-.305	-.151	-.134	-.006	-.299
	K1A6	-.305	.853 <sup>a</sup>	-.191	-.039	-.091	-.055
	K2A2	-.151	-.191	.894 <sup>a</sup>	-.092	-.103	-.148
	K2A4	-.134	-.039	-.092	.904 <sup>a</sup>	-.085	-.196
	K3A2	-.006	-.091	-.103	-.085	.815 <sup>a</sup>	-.432
	K3A5	-.299	-.055	-.148	-.196	-.432	.791 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
K1A5	1.000	.597
K1A6	1.000	.469
K2A2	1.000	.486
K2A4	1.000	.407
K3A2	1.000	.519
K3A5	1.000	.677

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	3.154	52.570	52.570	3.154	52.570	52.570
2	.760	12.662	65.232			
3	.666	11.093	76.325			
4	.591	9.852	86.177			
5	.493	8.212	94.389			
6	.337	5.611	100.000			

Extraction Method: Principal Component Analysis.



**Component Matrix<sup>a</sup>**

	Component
	1
K3A5	.823
K1A5	.772
K3A2	.721
K2A2	.697
K1A6	.685
K2A4	.638

Extraction Method:  
Principal Component  
Analysis.  
a. 1 components  
extracted.

**Rotated  
Component  
Matrix<sup>a</sup>**

--

a. Only one  
component was  
extracted. The  
solution cannot  
be rotated.

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.815
Approx. Chi-Square	306.579
Bartlett's Test of Sphericity df	15
Sig.	.000

**Anti-image Matrices**

		K1A2	K1A4	K2A1	K2A5	K3A4	K3A6
Anti-image Covariance	K1A2	.513	-.210	-.146	-.066	-.002	.040
	K1A4	-.210	.415	-.042	-.111	-.186	.016
	K2A1	-.146	-.042	.694	-.099	-.083	.006
	K2A5	-.066	-.111	-.099	.638	-.119	.007
	K3A4	-.002	-.186	-.083	-.119	.579	-.097
	K3A6	.040	.016	.006	.007	-.097	.980
Anti-image Correlation	K1A2	.793 <sup>a</sup>	-.454	-.245	-.116	-.003	.056
	K1A4	-.454	.765 <sup>a</sup>	-.077	-.215	-.378	.025
	K2A1	-.245	-.077	.881 <sup>a</sup>	-.149	-.130	.007
	K2A5	-.116	-.215	-.149	.883 <sup>a</sup>	-.196	.009
	K3A4	-.003	-.378	-.130	-.196	.817 <sup>a</sup>	-.129
	K3A6	.056	.025	.007	.009	-.129	.368 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
K1A2	1.000	.650
K1A4	1.000	.737
K2A1	1.000	.492
K2A5	1.000	.558
K3A4	1.000	.610
K3A6	1.000	.971

Extraction Method: Principal Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.993	49.885	49.885	2.993	49.885	49.885	2.992	49.860	49.860
2	1.024	17.062	66.946	1.024	17.062	66.946	1.025	17.086	66.946
3	.634	10.561	77.508						
4	.547	9.114	86.621						
5	.512	8.534	95.155						
6	.291	4.845	100.000						

Extraction Method: Principal Component Analysis.



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**Rotated Component Matrix<sup>a</sup>**

	Component	
	1	2
K1A4	.858	
K1A2	.799	
K3A4	.754	
K2A5	.747	
K2A1	.700	
K3A6		.985

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

**Component Transformation Matrix**

Component	1	2
1	1.000	.027
2	-.027	1.000

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

**Component Matrix<sup>a</sup>**

	Component	
	1	2
K1A4	.858	
K1A2	.796	
K3A4	.759	
K2A5	.747	
K2A1	.699	
K3A6		.985

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.921
	Approx. Chi-Square	1014.760
Bartlett's Test of Sphericity	df	28
	Sig.	.000



**Anti-image Matrices**

		EPQ1	EPQ2	EPQ3	EPQ4	EPQ5	EPQ6	EPQ8	EPQ9
Anti-image Covariance	EPQ1	.339	-.027	-.084	-.027	-.069	-.065	-.051	.003
	EPQ2	-.027	.608	-.021	-.019	.004	-.056	.000	-.114
	EPQ3	-.084	-.021	.378	-.062	-.070	.013	.035	-.099
	EPQ4	-.027	-.019	-.062	.273	-.088	-.112	.011	-.025
	EPQ5	-.069	.004	-.070	-.088	.293	-.022	-.085	.022
	EPQ6	-.065	-.056	.013	-.112	-.022	.310	-.051	-.025
	EPQ8	-.051	.000	.035	.011	-.085	-.051	.335	-.147
	EPQ9	.003	-.114	-.099	-.025	.022	-.025	-.147	.333
	EPQ1	.946 <sup>a</sup>	-.058	-.235	-.088	-.219	-.199	-.152	.008
Anti-image Correlation	EPQ2	-.058	.954 <sup>a</sup>	-.043	-.047	.011	-.128	-.001	-.254
	EPQ3	-.235	-.043	.926 <sup>a</sup>	-.194	-.209	.038	.097	-.278
	EPQ4	-.088	-.047	-.194	.916 <sup>a</sup>	-.311	-.387	.035	-.082
	EPQ5	-.219	.011	-.209	-.311	.922 <sup>a</sup>	-.073	-.272	.072
	EPQ6	-.199	-.128	.038	-.387	-.073	.929 <sup>a</sup>	-.159	-.079
	EPQ8	-.152	-.001	.097	.035	-.272	-.159	.900 <sup>a</sup>	-.441
	EPQ9	.008	-.254	-.278	-.082	.072	-.079	-.441	.893 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
EPQ1	.661	.692
EPQ2	.392	.385
EPQ3	.622	.624
EPQ4	.727	.741
EPQ5	.707	.719
EPQ6	.690	.709
EPQ8	.665	.648
EPQ9	.667	.649

Extraction Method: Principal Axis Factoring.



**Total Variance Explained**

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.507	68.835	68.835	5.168	64.605	64.605
2	.639	7.993	76.827			
3	.464	5.801	82.629			
4	.410	5.127	87.755			
5	.317	3.967	91.722			
6	.278	3.475	95.197			
7	.205	2.558	97.754			
8	.180	2.246	100.000			

Extraction Method: Principal Axis Factoring.

**Factor Matrix<sup>a</sup>**

	Factor
	1
EPQ4	.861
EPQ5	.848
EPQ6	.842
EPQ1	.832
EPQ9	.806
EPQ8	.805
EPQ3	.790
EPQ2	.621

Extraction Method:

Principal Axis

Factoring.

a. 1 factors extracted.

4 iterations required.

**Rotated Factor**

**Matrix<sup>a</sup>**

--

a. Only one factor

was extracted.

The solution

cannot be rotated.

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.872
Approx. Chi-Square	525.858
Bartlett's Test of Sphericity	df
	21
	Sig.
	.000

**Anti-image Matrices**

	EPQ12	EPQ13	EPQ14	EPQ15	EPQ16	EPQ17	EPQ18	
Anti-image Covariance	EPQ12	.623	-.155	-.085	.019	-.104	-.087	.050
	EPQ13	-.155	.462	-.138	-.132	-.055	.037	-.006
	EPQ14	-.085	-.138	.540	-.054	.064	-.103	-.143
	EPQ15	.019	-.132	-.054	.398	-.144	-.065	-.101
	EPQ16	-.104	-.055	.064	-.144	.445	-.122	-.104
	EPQ17	-.087	.037	-.103	-.065	-.122	.587	-.067
	EPQ18	.050	-.006	-.143	-.101	-.104	-.067	.551
Anti-image Correlation	EPQ12	.872 <sup>a</sup>	-.290	-.147	.038	-.197	-.144	.085
	EPQ13	-.290	.860 <sup>a</sup>	-.276	-.309	-.121	.070	-.013
	EPQ14	-.147	-.276	.864 <sup>a</sup>	-.116	.131	-.182	-.262
	EPQ15	.038	-.309	-.116	.868 <sup>a</sup>	-.343	-.135	-.215
	EPQ16	-.197	-.121	.131	-.343	.857 <sup>a</sup>	-.239	-.210
	EPQ17	-.144	.070	-.182	-.135	-.239	.903 <sup>a</sup>	-.118
	EPQ18	.085	-.013	-.262	-.215	-.210	-.118	.889 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Total Variance Explained**

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.023	57.471	57.471	3.544	50.632	50.632
2	.744	10.630	68.101			
3	.634	9.059	77.160			
4	.563	8.038	85.198			
5	.433	6.184	91.382			
6	.317	4.525	95.907			
7	.287	4.093	100.000			

Extraction Method: Principal Axis Factoring.

**Communalities**

	Initial	Extraction
EPQ12	.377	.364
EPQ13	.538	.558
EPQ14	.460	.469
EPQ15	.602	.668
EPQ16	.555	.581
EPQ17	.413	.442
EPQ18	.449	.462

Extraction Method: Principal Axis Factoring.

**Factor Matrix<sup>a</sup>**

	Factor
	1
EPQ15	.817
EPQ16	.762
EPQ13	.747
EPQ14	.685
EPQ18	.679
EPQ17	.665
EPQ12	.603

Extraction Method:  
Principal Axis  
Factoring.

a. 1 factors extracted.  
5 iterations required.

**Rotated Factor  
Matrix<sup>a</sup>**

--

a. Only one factor  
was extracted.  
The solution  
cannot be rotated.



**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.692
Approx. Chi-Square	116.804
Bartlett's Test of Sphericity df	3
Sig.	.000

**Anti-image Matrices**

		TJ3	TJ4	TJ5
Anti-image Covariance	TJ3	.677	-.223	-.206
	TJ4	-.223	.651	-.236
	TJ5	-.206	-.236	.665
Anti-image Correlation	TJ3	.703 <sup>a</sup>	-.336	-.307
	TJ4	-.336	.682 <sup>a</sup>	-.359
	TJ5	-.307	-.359	.692 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
TJ3	.323	.475
TJ4	.349	.531
TJ5	.335	.500

Extraction Method: Principal Axis Factoring.

**Total Variance Explained**

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.003	66.765	66.765	1.505	50.173	50.173
2	.515	17.180	83.945			
3	.482	16.055	100.000			

Extraction Method: Principal Axis Factoring.

**Factor Matrix<sup>a</sup>**

	Factor
	1
TJ4	.728
TJ5	.707
TJ3	.689

Extraction Method:  
Principal Axis  
Factoring.

a. 1 factors

extracted. 7

iterations required.

**Rotated Factor**

**Matrix<sup>a</sup>**

--

a. Only one factor was extracted. The solution cannot be rotated.

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.808
Approx. Chi-Square	340.296
Bartlett's Test of Sphericity df	10
Sig.	.000

**Anti-image Matrices**

		IEJ1	IEJ2	IEJ3	IEJ5	IEJ6
Anti-image Covariance	IEJ1	.534	-.050	-.182	-.059	-.015
	IEJ2	-.050	.533	-.176	-.026	-.117
	IEJ3	-.182	-.176	.346	-.163	.008
	IEJ5	-.059	-.026	-.163	.509	-.170
	IEJ6	-.015	-.117	.008	-.170	.768
Anti-image Correlation	IEJ1	.841 <sup>a</sup>	-.093	-.424	-.114	-.024
	IEJ2	-.093	.837 <sup>a</sup>	-.410	-.050	-.182
	IEJ3	-.424	-.410	.744 <sup>a</sup>	-.389	.016
	IEJ5	-.114	-.050	-.389	.827 <sup>a</sup>	-.272
	IEJ6	-.024	-.182	.016	-.272	.838 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
IEJ1	.466	.504
IEJ2	.467	.522
IEJ3	.654	.795
IEJ5	.491	.557
IEJ6	.232	.229

Extraction Method: Principal Axis Factoring.

**Total Variance Explained**

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.034	60.673	60.673	2.606	52.123	52.123
2	.771	15.427	76.100			
3	.501	10.027	86.128			
4	.446	8.923	95.051			
5	.247	4.949	100.000			

Extraction Method: Principal Axis Factoring.



**Factor Matrix<sup>a</sup>**

	Factor
	1
IEJ3	.892
IEJ5	.746
IEJ2	.722
IEJ1	.710
IEJ6	.479

Extraction Method:

Principal Axis

Factoring.

a. 1 factors

extracted. 8

iterations required.

**Rotated Factor**

**Matrix<sup>a</sup>**

--

a. Only one

factor was

extracted. The

solution cannot

be rotated.

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.722
Approx. Chi-Square		247.866
Bartlett's Test of Sphericity	df	3
	Sig.	.000

**Anti-image Matrices**

		TDS1	TDS2	TDS3
Anti-image Covariance	TDS1	.386	-.227	-.139
	TDS2	-.227	.384	-.142
	TDS3	-.139	-.142	.532
Anti-image Correlation	TDS1	.691 <sup>a</sup>	-.588	-.307
	TDS2	-.588	.689 <sup>a</sup>	-.314
	TDS3	-.307	-.314	.810 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
TDS1	.614	.754
TDS2	.616	.759
TDS3	.468	.544

Extraction Method: Principal Axis

Factoring.

**Total Variance Explained**

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.361	78.706	78.706	2.057	68.560	68.560
2	.396	13.203	91.909			
3	.243	8.091	100.000			

Extraction Method: Principal Axis Factoring.

**Rotated Factor**

**Matrix<sup>a</sup>**

--

a. Only one factor was extracted.

The solution cannot be rotated.

**Factor Matrix<sup>a</sup>**

	Factor
	1
TDS2	.871
TDS1	.868
TDS3	.737

Extraction Method: Principal Axis Factoring.

a. 1 factors extracted. 8 iterations required.

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.716
Approx. Chi-Square		225.320
Bartlett's Test of Sphericity	df	3
	Sig.	.000

**Anti-image Matrices**

		PRS1	PRS2	PRS4
Anti-image Covariance	PRS1	.432	-.238	-.133
	PRS2	-.238	.409	-.166
	PRS4	-.133	-.166	.558
Anti-image Correlation	PRS1	.696 <sup>a</sup>	-.566	-.271
	PRS2	-.566	.679 <sup>a</sup>	-.348
	PRS4	-.271	-.348	.797 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

Communalities		
	Initial	Extraction
PRS1	.568	.702
PRS2	.591	.761
PRS4	.442	.522

Extraction Method: Principal Axis Factoring.

Total Variance Explained						
Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.312	77.081	77.081	1.984	66.150	66.150
2	.420	14.007	91.088			
3	.267	8.912	100.000			

Extraction Method: Principal Axis Factoring.

Factor Matrix <sup>a</sup>	
	Factor
	1
PRS2	.872
PRS1	.838
PRS4	.723

Extraction Method: Principal Axis Factoring.

a. 1 factors extracted.  
9 iterations required.

Rotated Factor Matrix <sup>a</sup>	

a. Only one factor was extracted.  
The solution cannot be rotated.

KMO and Bartlett's Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.925
Approx. Chi-Square	1126.838
Bartlett's Test of Sphericity	df
	21
	Sig.
	.000

**Anti-image Matrices**

		OP1	OP2	OP3	OP4	OP5	OP7	OP9
Anti-image Covariance	OP1	.177	-.064	-.075	-.033	-.011	-.067	.036
	OP2	-.064	.482	.037	-.032	-.021	-.038	-.094
	OP3	-.075	.037	.200	-.059	-.043	-.008	-.020
	OP4	-.033	-.032	-.059	.164	-.073	-.041	-.005
	OP5	-.011	-.021	-.043	-.073	.270	-.020	-.045
	OP7	-.067	-.038	-.008	-.041	-.020	.222	-.101
	OP9	.036	-.094	-.020	-.005	-.045	-.101	.540
	OP1	.904 <sup>a</sup>	-.220	-.397	-.192	-.050	-.336	.116
	OP2	-.220	.948 <sup>a</sup>	.119	-.115	-.058	-.115	-.183
Anti-image Correlation	OP3	-.397	.119	.913 <sup>a</sup>	-.327	-.187	-.040	-.061
	OP4	-.192	-.115	-.327	.918 <sup>a</sup>	-.346	-.212	-.018
	OP5	-.050	-.058	-.187	-.346	.946 <sup>a</sup>	-.081	-.118
	OP7	-.336	-.115	-.040	-.212	-.081	.928 <sup>a</sup>	-.292
	OP9	.116	-.183	-.061	-.018	-.118	-.292	.930 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
OP1	.823	.835
OP2	.518	.513
OP3	.800	.792
OP4	.836	.868
OP5	.730	.749
OP7	.778	.813
OP9	.460	.436

Extraction Method: Principal Axis Factoring.



**Total Variance Explained**

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.261	75.157	75.157	5.007	71.525	71.525
2	.578	8.261	83.417			
3	.456	6.509	89.926			
4	.255	3.641	93.568			
5	.195	2.783	96.351			
6	.135	1.926	98.277			
7	.121	1.723	100.000			

Extraction Method: Principal Axis Factoring.

**Factor Matrix<sup>a</sup>**

	Factor
	1
OP4	.932
OP1	.914
OP7	.902
OP3	.890
OP5	.865
OP2	.716
OP9	.660

Extraction Method:

Principal Axis

Factoring.

a. 1 factors

extracted. 4

iterations required.

**Rotated Factor**

**Matrix<sup>a</sup>**

--

a. Only one factor was extracted.

The solution cannot be rotated.



## LAMPIRAN F: Analisis Deskriptif

### JANTINA

	Frequency	Percent	Valid Percent	Cumulative Percent
Lelaki	102	60.4	60.4	60.4
Valid Perempuan	67	39.6	39.6	100.0
Total	169	100.0	100.0	

### UMUR

	Frequency	Percent	Valid Percent	Cumulative Percent
20 hingga 24	25	14.8	14.8	14.8
25 hingga 29	47	27.8	27.8	42.6
30 hingga 34	45	26.6	26.6	69.2
Valid 35 hingga 40	23	13.6	13.6	82.8
41 hingga 45	20	11.8	11.8	94.7
lebih 45	9	5.3	5.3	100.0
Total	169	100.0	100.0	

### STATUS

	Frequency	Percent	Valid Percent	Cumulative Percent
Bujang	88	52.1	52.1	52.1
Valid Kahwin	77	45.6	45.6	97.6
Berpisah	4	2.4	2.4	100.0
Total	169	100.0	100.0	

### BANGSA

	Frequency	Percent	Valid Percent	Cumulative Percent
Melayu	130	76.9	76.9	76.9
Valid Cina	32	18.9	18.9	95.9
India	7	4.1	4.1	100.0
Total	169	100.0	100.0	

**PENDIDIKAN**

	Frequency	Percent	Valid Percent	Cumulative Percent
SPM	40	23.7	23.7	23.7
Diploma	57	33.7	33.7	57.4
Ijazah	67	39.6	39.6	97.0
Sarjana	4	2.4	2.4	99.4
Phd	1	.6	.6	100.0
Total	169	100.0	100.0	

**PENGLMAN**

	Frequency	Percent	Valid Percent	Cumulative Percent
2 hingga 5 tahun	27	16.0	16.0	16.0
6 hingga 9 tahun	39	23.1	23.1	39.1
10 hingga 13 tahun	64	37.9	37.9	76.9
14 hingga 17 tahun	23	13.6	13.6	90.5
18 hingga 21	11	6.5	6.5	97.0
lebih 21 tahun	5	3.0	3.0	100.0
Total	169	100.0	100.0	

**KURSUS**

	Frequency	Percent	Valid Percent	Cumulative Percent
Ya	148	87.6	87.6	87.6
Tidak	21	12.4	12.4	100.0
Total	169	100.0	100.0	

**TEMPOH**

	Frequency	Percent	Valid Percent	Cumulative Percent
2 hingga 5 tahun	102	60.4	60.4	60.4
6 hingga 9 tahun	41	24.3	24.3	84.6
10 hingga 13 tahun	24	14.2	14.2	98.8
14 hingga 17 tahun	1	.6	.6	99.4
18 hingga 21	1	.6	.6	100.0
Total	169	100.0	100.0	

**PDHAN1**

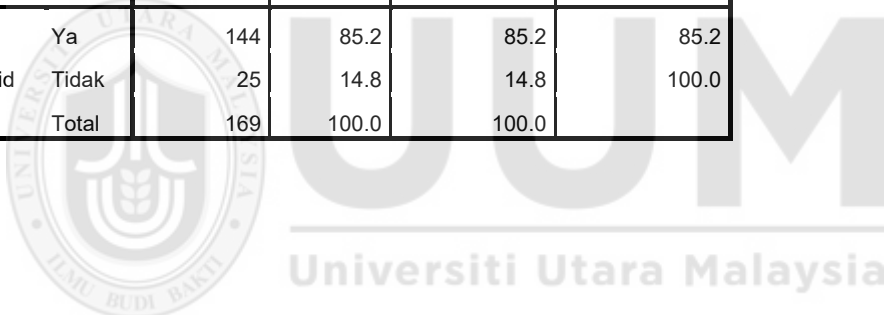
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Ya	122	72.2	72.2	72.2
Tidak	47	27.8	27.8	100.0
Total	169	100.0	100.0	

**PDHAN2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Ya	130	76.9	76.9	76.9
Tidak	39	23.1	23.1	100.0
Total	169	100.0	100.0	

**PDHAN3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Ya	144	85.2	85.2	85.2
Tidak	25	14.8	14.8	100.0
Total	169	100.0	100.0	



**Statistics**

LEVEL

N	Valid	169
	Missing	0

LEVEL

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1.00	94	55.6	55.6	55.6
2.00	67	39.6	39.6	95.3
3.00	8	4.7	4.7	100.0
Total	169	100.0	100.0	

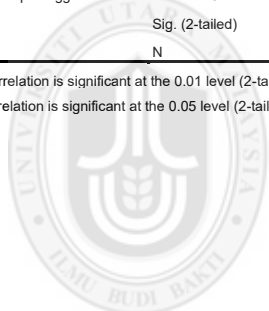


## LAMPIRAN G: Analisis Korelasi

		Correlations							
		Etika Tingkah laku Ejen	idealisme	relativisme	tekanan jualan	iklim etika	daya saing	pengaruh rakan sekerja	orientasi pelanggan
Etika Tingkah laku Ejen	Pearson Correlation	1	.232**	.169'	.538**	.656**	.587**	.644**	.681**
	Sig. (2-tailed)		.002	.028	.000	.000	.000	.000	.000
	N	169	169	169	169	169	169	169	169
idealisme	Pearson Correlation	.232**	1	.302**	.275**	.160'	.078	.132	.150
	Sig. (2-tailed)	.002		.000	.000	.038	.312	.088	.052
	N	169	169	169	169	169	169	169	169
relativisme	Pearson Correlation	.169'	.302**	1	.132	.177'	.189'	.251**	.183'
	Sig. (2-tailed)	.028	.000		.086	.021	.014	.001	.017
	N	169	169	169	169	169	169	169	169
tekanan_jualan	Pearson Correlation	.538**	.275**	.132	1	.440**	.317**	.397**	.497**
	Sig. (2-tailed)	.000	.000	.086		.000	.000	.000	.000
	N	169	169	169	169	169	169	169	169
iklim_etika	Pearson Correlation	.656**	.160'	.177'	.440**	1	.516**	.510**	.709**
	Sig. (2-tailed)	.000	.038	.021	.000		.000	.000	.000
	N	169	169	169	169	169	169	169	169
daya_saing	Pearson Correlation	.587**	.078	.189'	.317**	.516**	1	.518**	.472**
	Sig. (2-tailed)	.000	.312	.014	.000	.000		.000	.000
	N	169	169	169	169	169	169	169	169
pengaruh rakan sekerja	Pearson Correlation	.644**	.132	.251**	.397**	.510**	.518**	1	.490**
	Sig. (2-tailed)	.000	.088	.001	.000	.000	.000		.000
	N	169	169	169	169	169	169	169	169
orientasi pelanggan	Pearson Correlation	.681**	.150	.183'	.497**	.709**	.472**	.490**	1
	Sig. (2-tailed)	.000	.052	.017	.000	.000	.000	.000	
	N	169	169	169	169	169	169	169	169

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

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



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## LAMPIRAN H: Analisis Regresi Berganda

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.798 <sup>a</sup>	.636	.623	.40235	.636	47.220	6	162	.000	2.102

a. Predictors: (Constant), pengaruh rakan sekerja, idealisme, relativisme, tekanan\_jualan, daya\_saing, iklim\_etika

b. Dependent Variable: Etika Tingkah laku Ejen

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	45.867	6	7.644	47.220	.000 <sup>b</sup>
	Residual	26.226	162	.162		
	Total	72.092	168			

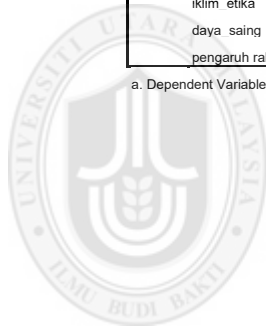
a. Dependent Variable: Etika Tingkah laku Ejen

b. Predictors: (Constant), pengaruh rakan sekerja, idealisme, relativisme, tekanan\_jualan, daya\_saing, iklim\_etika

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.485	.223		2.175	.031
	idealisme	.092	.054	.088	1.719	.088
	relativisme	-.096	.091	-.054	-1.054	.294
	tekanan_jualan	.187	.052	.201	3.614	.000
	iklim_etika	.248	.051	.298	4.882	.000
	daya_saing	.152	.042	.216	3.644	.000
	pengaruh_rakan_sekerja	.243	.049	.302	4.982	.000

a. Dependent Variable: Etika Tingkah laku Ejen



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## LAMPIRAN I: Analisis Regresi Berganda Berhierki

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	45.867	6	7.644	47.220	.000 <sup>b</sup>
	Residual	26.226	162	.162		
	Total	72.092	168			
2	Regression	48.100	7	6.871	46.112	.000 <sup>c</sup>
	Residual	23.992	161	.149		
	Total	72.092	168			
3	Regression	49.692	13	3.822	26.450	.000 <sup>d</sup>
	Residual	22.400	155	.145		
	Total	72.092	168			

a. Dependent Variable: Etika Tingkah laku Ejen

b. Predictors: (Constant), pengaruh rakan sekerja, idealisme, relativisme, tekanan\_jualan, daya\_saing, iklim\_etika

c. Predictors: (Constant), pengaruh rakan sekerja, idealisme, relativisme, tekanan\_jualan, daya\_saing, iklim\_etika, orientasi pelanggan

d. Predictors: (Constant), pengaruh rakan sekerja, idealisme, relativisme, tekanan\_jualan, daya\_saing, iklim\_etika, orientasi pelanggan, TDS\_X\_OP, TJ\_X\_OP, relat\_X\_OP, IEJ\_X\_OP, idea\_X\_OP, PRS\_X\_OP

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.485	.223		2.175	.031
	idealisme	.092	.054	.088	1.719	.088
	relativisme	-.096	.091	-.054	-1.054	.294
	tekanan_jualan	.187	.052	.201	3.614	.000
	iklim_etika	.248	.051	.298	4.882	.000
	daya_saing	.152	.042	.216	3.644	.000
	pengaruh rakan sekerja	.243	.049	.302	4.982	.000
2	(Constant)	.490	.214		2.290	.023
	idealisme	.097	.051	.093	1.886	.061
	relativisme	-.110	.087	-.062	-1.257	.211
	tekanan_jualan	.137	.051	.147	2.667	.008
	iklim_etika	.131	.057	.158	2.293	.023
	daya_saing	.137	.040	.194	3.391	.001
	pengaruh rakan sekerja	.223	.047	.278	4.742	.000
3	orientasi pelanggan	.192	.050	.266	3.872	.000
	(Constant)	.265	1.033		.257	.798
	idealisme	-.037	.318	-.036	-.117	.907
	relativisme	-.179	.354	-.101	-.508	.612
	tekanan_jualan	-.252	.184	-.272	-1.367	.174
	iklim_etika	.478	.183	.576	2.611	.010
	daya_saing	.368	.182	.521	2.023	.045
	pengaruh rakan sekerja	.225	.213	.280	1.057	.292
	orientasi pelanggan	.302	.265	.419	1.138	.257
	idea_X_OP	.027	.078	.143	.343	.732
	relat_X_OP	.025	.092	.089	.268	.789
	TJ_X_OP	.105	.049	.711	2.134	.034
	IEJ_X_OP	-.094	.047	-.730	-1.975	.050
TDS_X_OP	-.061	.046	-.509	-1.343	.181	
PRS_X_OP	-.009	.055	-.068	-.157	.875	

a. Dependent Variable: Etika Tingkah laku Ejen