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**MODERATING ROLE OF ISLAMIC CORPORATE GOVERNANCE
BETWEEN PRESSURE, OPPORTUNITY, RATIONALIZATION,
CAPABILITY AND BANKING FRAUD IN KANO STATE NIGERIA**



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UUM
Universiti Utara Malaysia

**DOCTOR OF PHILOSOPHY
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CAPABILITY AND BANKING FRAUD IN KANO STATE NIGERIA**

By

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UUM
Universiti Utara Malaysia

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Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
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ABSTRACT

Past studies revealed that there were complicating result dominated between the headlines of mainstream news between banking factors and bank fraud. Hence, the purpose of this study is to investigate the relationships between pressure, opportunity, rationalization, capability, and bank fraud. Filling the theoretical gap in the literature this study introduce the moderating role of Islamic corporate governance in mitigating bank fraud in selected Islamic banks in Kano, Nigeria. Cross-sectional survey design was adopted on the banks, where bank senior managers were selected as the respondents. The study employed systematic random sampling technique for data collection, with a sample size of 351 senior managers. Both descriptive and inferential statistics were used to analyze the data collected. To test the relationship, both multiple regressions and hierarchical regression techniques were used. The findings revealed that pressure and capability have significant, direct and positive relationships with bank fraud, while opportunity and rationalization are not found to be significant predictors of bank fraud in Kano Nigeria. The result of hierarchical regression, establishes that some Islamic corporate governance principles, such as *Adl* and transparency, moderate the relationship between the independent variables in mitigating bank fraud. The findings of this study provide important Islamic background information and fraud logistics to owner/managers of banks, policy makers, and researchers to further understand the effects of opportunity, rationalization, and capability on bank fraud. The result suggests important theoretical, practical and policy implications such as fraud diamond theory, syariah compliance and managerial support in which the inclusion of Islamic corporate governance principles could enhance the resilience of the Islamic banking system in Kano, Nigeria.

Keywords:

Fraud, Islamic Corporate Governance Principles, Bank fraud

ABSTRAK

Kajian terdahulu mendapati bahawa berlaku keadaan yang rumit dengan tersebar sebagai topik utama di saluran berita di antara faktor-faktor dalam perbankan dan penipuan bank. Maka, kajian ini bertujuan untuk mengkaji hubungan di antara tekanan, peluang, kerasionalan, keupayaan dan penipuan bank. Bagi mengisi jurang teoritikal dalam sorotan literature, kajian ini memperkenalkan peranan tadbir urus korporat Islam sebagai pengantara di bank-bank Islam terpilih di wilayah Kano, Nigeria. Kajian rekabentuk temubual seksyen-silang telah diadaptasi kepada bank di mana pengurus senior bank dipilih sebagai responden. Kajian ini menggunakan teknik sampling sistematik secara rawak bagi menganalisis data yang diperolehi, dimana saiz sampling adalah 351 pengurus senior. Kedua-dua statistik secara deskriptif dan inferential digunakan bagi menganalisa data yang diperolehi. Bagi menguji perhubungan tersebut, kedua-dua analisis secara regresi pelbagai dan regresi hierarki digunakan. Dapatan keseluruhan kajian ini menunjukkan bahawa tekanan dan keupayaan mempunyai hubungan signifikan, berhubung langsung dan positif terhadap penipuan (fraud) di bank, sementara peluang dan kerasionalan adalah didapati bukan penentu secara signifikan kepada penipuan (fraud) bank di Kano, Nigeria. Keputusan secara regresi hierarki dan ujian pengantara dibina dengan sebahagian prinsip urus tadbir korporat Islam, seperti keadilan dan ketelusan menjadi pengantara hubungan di antara angkubah bersandar dalam mengukur penipuan (fraud) di bank. Dapatan daripada kajian ini memberikan maklumat dasar islam, penipuan logistik kepada pemilik/pengurus bank, pembuat polisi dan penyelidik untuk melanjutkan kefahaman terhadap kesan kepada angkubah peluang, rasional dan keupayaan ke atas penipuan di bank. Dapatan juga mencadangkan kepentingan teori, praktikal dan implikasi polisi seperti teori penipuan berlian, pematuhan syariah di perbankan dan sokongan pengurusan di mana dengan kemasukan prinsip urus tadbir korporat Islam dapat meningkatkan daya tahan sistem Perbankan Islam di wilayah Kano, Nigeria.

Kata Kunci:

Penipuan, prinsip urus tadbir korporat Islam, penipuan bank

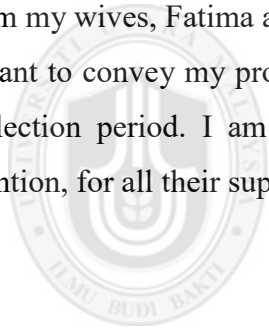
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LIST OF ABBREVIATIONS

ABU	Ahmadu Bello University
ACFE	Association of Certified Fraud Examiners
ANAN	Association of National Accountants of Nigeria
ATM	Automobile Teller Machine
BIMB	Bank Islam Malaysia
BUK	Bayero University Kano
CAP	Capability
CBN	Central Bank of Nigeria
CCB	Code of Conduct Bureau
CEO	Chief Executive Officer
CPA	Certified Public Accountant
EFA	Explanatory Factor Analysis
EFCC	Economic and Financial Crime Commission Act
FATF	Financial Action Tax force
FDI	Foreign Direct Investment
FRD	Bank Fraud
GTB	Guaranty Trust Bank
HND	Higher National Diploma
ICAN	Institute of Chartered Accountants of Nigeria
ICG	Islamic Corporate Governance
IDB	International Development Bank
IFSB	Islamic Financial Service Board
IMF	International Monetary Fund
KMO	Kaiser – Meyer –Olkin
KPMG	Klynveld Peat Marwick Geordeler
MSA	Measure of Sampling Adequacy
NDIC	Nigeria Deposit Insurance Corporation
OP	Opportunity
P	Pressure
PCA	Principal Component Analysis
PCA	Principal Component Analysis
PLS	Partial Least Square
RT	Rationalization
SPSS	Statistical Packages for Social Science
SSB	<i>Shari'ah</i> Supervisory Board
SSCE	Secondary School Certificate Examination
TI	Transparency International
UBA	United Bank of Africa
UK	United Kingdom
US	United State
UUM	Universiti Utara Malaysia
VIF	Variance Inflated Factor

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

There is little doubt that Nigeria today is faced with economic woes and abject poverty. The population of Nigerians living in unprecedented affluence is not up to 10%, while a large number of Nigerians are living under abject poverty, undue exploitation, deprivation and oppression (Akinyomi, 2012; Odulele, 2006). This, as a matter of serious necessity, has compelled all parts of the society to make attempts to put in place, different measures for survival. Consequently, various attempts have been made to curb the frequent occurrence of fraud devastating the country by different administrations in Nigeria.

Fraud is identified as one of the major problems confronting global businesses (Adewumi, 2006; Idah, 2004). The incessant and frequent occurrence of fraud in the banking sector has become a global issue that requires a solution (Nigeria Deposit Insurance Corporation (NDIC), 2003). This is as a result of the negative economic impact that fraud has on nations around the globe, where large amounts of money are involved. At any level, fraud leads to reduction in assets and negatively to an increase in the liability of any entity (NDIC, 2012). In the banking sector, fraud may lead to loss of potential customers or affect the reputation of the banks involved. Furthermore, the public will try to question the confidentiality of the bank and this may ultimately lead to the bank's failure. Different mechanisms have been employed to reduce the occurrence of fraud; notwithstanding, the situation continues at an increasing rate. This is mainly because the fraudsters are continuously devising

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Appendix A

ACADEMIC RESEARCH QUESTIONNAIRE

Dear Respondents

I am currently a PhD student in the School of Islamic and Business Finance, University Utara Malaysia (UUM) and conducting a research work titled “**Moderating Role of Islamic Corporate Governance between Pressure, Opportunity, Rationalization, Capability and Banking Fraud in Selected Banks in Nigeria**”, I would appreciate it so much if you will assist by providing **objective** and sincere answers to all the questions. Please, note that there is no right or wrong answer. Be assured that all the information given will be treated as confidential and it will be used only for the purpose of this study. Please, accept my appreciation while anticipating your positive response.

Thank you very much for your time and cooperation.

Yours faithfully,

Ali D Yusuf

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SECTION A:

Demographic Characteristic of the respondent

(Please *tick* as appropriate)

Gender: (a) Male (b) Female

Age: (a) Below 25 years (b) Above 25 -35 years

(c) 35-45 years 5-55 years

(e) 56 yrs and above

Religion: (a) Islam (b) Christianity

(c) Others (Please specify).....

Highest Educational Qualification:

(a) SSCE (b) Diploma/NCE (c) Degree/HND

(d) Postgraduate Studies (e) Others (Please specify).....

Working Experience:

(a) Less than 1 year (b) 1-5 years (c) 6 – 10 years \

(d) 11 – 15 years

(e) 16 and above

Marital Status:

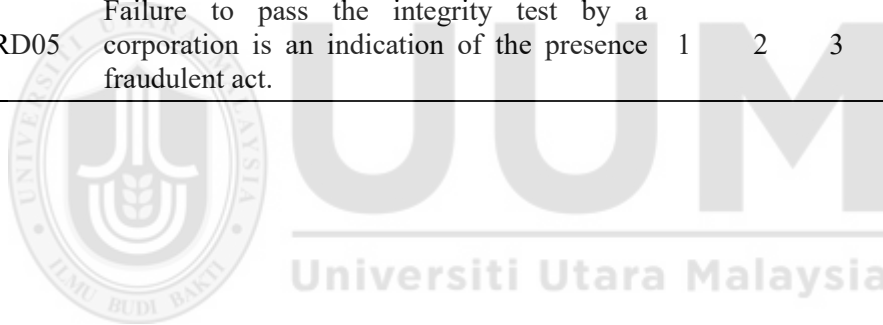
(a) Single (b) Married (c) Divorced

(d) Widowed (f) Separated

SECTION B

Please indicate your own perception on the Bank Fraud in banks on the below statement from strongly Disagree to strongly Agree.

		Strongly Disagree			Strongly Agree	
		1	2	3	4	5
FRD01	Fraud is an intentional deception made for personal gain	1	2	3	4	5
FRD02	Bank fraud covers fraudulent means to obtain illegal money, assets, or other property	1	2	3	4	5
FRD03	Failure on the part of bank to strictly implement laid down rules pave way to fraud	1	2	3	4	5
FRD04	Collision between bank staffs and outside parties is made to defraud the banks		2	3	4	5
FRD05	Failure to pass the integrity test by a corporation is an indication of the presence fraudulent act.	1	2	3	4	5



SECTION C

Please indicate your own perception on the pressure as an element that cause fraud in banks on the below statement from 1=strongly Disagree, 2= Disagree, 3= Undecided, 4=Agree, 5= strongly Agree.

		Strongly Disagree			Strongly Agree	
P01	Perception of being treated unfairly by organization leads to fraud.	1	2	3	4	5
P02	High personal debts and significant person losses lead to commit fraud	1	2	3	4	5
P03	Inadequate income and living beyond one's means lead to commit fraud	1	2	3	4	5
P04	Close association with suppliers and other key people can trigger fraud	1	2	3	4	5
P05	Peer-group pressures within the company leads to fraud	1	2	3	4	5
P06	Resentment of superiors can lead to fraud.	1	2	3	4	5
P07	Familiarity with operations can cause fraud	1	2	3	4	5
P08	Extreme family or social expectations to succeed lead to fraud	1	2	3	4	5
P09	High family responsibilities can trigger someone to commit fraud	1	2	3	4	5
P10	Failure to meet family expectations can lead to fraud	1	2	3	4	5
P11	Family ownership can influence fraud	1	2	3	4	5
P12	Insatiable desire for self-enrichment or personal gain can trigger fraud.	1	2	3	4	5
P13	Fear of financial losses and progressive deterioration in quality of earnings can lead	1	2	3	4	5

	to fraud.					
P14	Heavy investment losses and high amount of debt can lead to fraud.	1	2	3	4	5
P15	The need to gloss over temporarily bad situations can in some cases lead to fraud.	1	2	3	4	5
P16	Existence of revocable or imperilled licenses can lead to fraud	1	2	3	4	5
P17	Political instability can result to fraud in the banking sector.	1	2	3	4	5

SECTION D

Please indicate your own perception on the issues of Opportunity (Weakness in the Internal Control System)

		Strongly Disagree			Strongly Agree	
		1	2	3	4	5
OP01	Rapid turnover of key employees can trigger fraud	1	2	3	4	5
OP02	Weak remunerations package of employee can trigger fraud	1	2	3	4	5
OP03	Inadequate check and balances results to fraud.	1	2	3	4	5
OP04	Failure to maintain accurate personnel records for disciplinary actions can lead to fraud.	1	2	3	4	5
OP05	Lack of adequate executive disclosures can lead to fraud.	1	2	3	4	5
OP06	Dishonest or unethical management can lead to fraud.	1	2	3	4	5
OP07	Inadequate staffing in the accounting department can trigger fraud.	1	2	3	4	5
OP08	Inadequate disclosure of questionable or unusual accounting practices harbors fraud.	1	2	3	4	5
OP09	Ineffective or non-existent internal auditing staffs can lead to fraud.	1	2	3	4	5

OP10	Absence of mandatory vacations can lead to fraud.	1	2	3	4	5
OP11	Absence of periodic rotations or transfers of employees can lead to fraud.	1	2	3	4	5

SECTION E

Please indicate your own perception on the issues of Rationalization of fraud by some staffs.

		Strongly Disagree			Strongly Agree	
RT01	Greediness and lack of contentment among the profile executives can lead to fraud.	1	2	3	4	5
RT02	Failure to inform employees about rules and disciplines breed's fraud perpetrators can engender fraud.	1	2	3	4	5
RT03	Lack of fraud prevention training and knowledge sharing can lead to fraud.	1	2	3	4	5
RT04	Cultural influence in the system can lead to fraud	1	2	3	4	5
RT05	Moral decadence in the society encourages fraud.	1	2	3	4	5

SECTION F

Please indicate your own perception on capability as a factor that causes Fraud.

		Strongly Disagree			Strongly Agree	
CAP01	Incapability of doing the right things or in the office causes fraud.	1	2	3	4	5
CAP02	I can turn any opportunity to my personal advantage	1	2	3	4	5
CAP03	A deep understanding of the internal control system can trigger fraud	1	2	3	4	5
CAP04	An identification of the weaknesses of internal control system can trigger fraud.	1	2	3	4	5
CAP05	Seeking and exploiting opportunities to ones advantage can lead to fraud.	1	2	3	4	5

SECTION G

Please indicate your own perception of these elements on Islamic Corporate Governance towards mitigating banking fraud in Nigeria Banks.

		Strongly Disagree			Strongly Agree	
ICG01	A well-governed Islamic Corporation should have a balance policies that would ensure financial gains to the corporation and social benefits.	1	2	3	4	5
ICG02	The concept of “ <i>Adl</i> ” (fairness and justice) in Islam interacts with modern corporate principles and promote the corporate governance thesis.	1	2	3	4	5
ICG03	Integrity as one of the elements of Islamic Corporate principles will promote sound and ethical banking corporation.	1	2	3	4	5
ICG04	Trustworthiness and honesty are values inherent in Islamic Corporate Governance that will greatly promote modern corporate governance ideologies and practice in the banking industries.	1	2	3	4	5
ICG05	Consultation (<i>Shura</i>) leads to efficient and optimal decision that will enhance transparent corporate governance in the banking industry.	1	2	3	4	5
ICG06	“Accountability” is one of the principles of Islamic Corporate Governance that limits chances of fraudulent activities in banking operation.	1	2	3	4	5
ICG07	Shari’ah compliance can significantly promote adherence to the modern corporate governance.	1	2	3	4	5
ICG08	Higher sense of morality as a principle being preached in Islamic Corporate Governance can induce ethical consideration in the banking operation	1	2	3	4	5
ICG09	Higher presence of “ <i>taqwa</i> ” among the staffs can reduce the possibility of fraudulent and unethical activities in the banking industry.	1	2	3	4	5
ICG10	Transparency in said to be more importance, then accountability in islamic corporate governance in the banking industry.	1	2	3	4	5

Appendix B

FACTOR ANALYSIS

FREQUENCIES VARIABLES=Gender Age Religion Education Experience Status
 /STATISTICS=MINIMUM MAXIMUM SKEWNESS SESKEW KURTOSIS
 SEKURT /ORDER=ANALYSIS.

Frequencies

Notes

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Statistics

		Gender	Age	Religion	Education	Working Experience	Marital Status
N	Valid	226	226	226	226	226	226
	Missing	0	0	0	0	0	0
Skewness		1.664	.405	1.424	-.390	1.953	.071
Std. Error of Skewness		.162	.162	.162	.162	.162	.162
Kurtosis		.777	.234	.498	-.080	5.572	-1.594
Std. Error of Kurtosis		.322	.322	.322	.322	.322	.322
Minimum		1	1	1	1	1	1
Maximum		2	5	3	5	5	5

Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	185	81.9	81.9	81.9
	female	41	18.1	18.1	100.0
Total		226	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 25 yrs	17	7.5	7.5	7.5
	Above 25-35 years	116	51.3	51.3	58.8
	35-45 years	77	34.1	34.1	92.9
	45-55 years	15	6.6	6.6	99.6
	56 years and above	1	.4	.4	100.0
	Total	226	100.0	100.0	

Religion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islam	174	77.0	77.0	77.0
	Christianity	51	22.6	22.6	99.6
	Others	1	.4	.4	100.0
	Total	226	100.0	100.0	

Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SSCE	2	.9	.9	.9
Diploma/NCE	28	12.4	12.4	13.3
Degree/HND	117	51.8	51.8	65.0
Postgraduate Studies	78	34.5	34.5	99.6
Others	1	.4	.4	100.0
Total	226	100.0	100.0	

Working Experience

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than 1 year	106	46.9	46.9	46.9
1-5 years	106	46.9	46.9	93.8
6-10 years	5	2.2	2.2	96.0
11-15 years	4	1.8	1.8	97.8
16 and above	5	2.2	2.2	100.0
Total	226	100.0	100.0	

Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Single	75	33.2	33.2	33.2
Married	24	10.6	10.6	43.8
Divorced	36	15.9	15.9	59.7
Widowed	30	13.3	13.3	73.0
Separated	61	27.0	27.0	100.0
Total	226	100.0	100.0	

MVA VARIABLES=P01 P02 P03 P04 P05 P06 P07 P08 P09 P10 P11 P12 P13 P14 P15 P16 P17 OP01 OP02 OP03 OP04 OP05 OP06 OP07 OP08 OP09 OP10 OP11 RT01 RT02 RT03 RT04 RT05 CAP01 CAP02 CAP03 CAP04 CAP05 ICG01 ICG02 ICG03 ICG04 ICG05 ICG06 ICG07 ICG08 ICG09 ICG10 FRD01 FRD02 FRD03 FRD04 FRD05.

MVA

DESCRIPTIVES VARIABLES=P01 P02 P03 P04 P05 P06 P07 P08 P09 P10 P11 P12 P13 P14 P15 P16 P17 OP01 OP02 OP03 OP04 OP05 OP06 OP07 OP08 OP09 OP10 OP11 RT01 RT02 RT03 RT04 RT05 CAP01 CAP02 CAP03 CAP04 CAP05 ICG01 ICG02 ICG03 ICG04 ICG05 ICG06 ICG07 ICG08 ICG09 ICG10 FRD01 FRD02 FRD03 FRD04 FRD05 /SAVE /STATISTICS=MEAN STDDEV MIN MAX /SORT=MEAN (D).

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
FRD01	226	1	5	4.25	1.051
ICG08	226	1	5	4.19	.951
ICG01	226	1	5	4.19	1.026
FRD02	226	1	5	4.18	.991
ICG07	226	1	5	4.14	.881
ICG02	226	1	5	4.13	.975
ICG05	226	1	5	4.12	.942
ICG10	226	1.00	5.00	4.1106	.95274
OP03	226	1	5	4.10	1.066
OP06	226	1	5	4.08	1.082
RT01	226	1	5	4.08	1.076
OP09	226	1	5	4.01	1.097
FRD03	226	1	5	4.00	1.004
FRD04	226	1	5	3.97	1.054
P12	226	1	5	3.95	1.205
ICG03	226	1	5	3.94	.957
ICG09	226	1.00	5.00	3.9336	1.01106
ICG04	226	1	5	3.90	.977
FRD05	226	1	5	3.87	1.139
RT03	226	1	5	3.86	1.021
P03	226	1	5	3.86	1.199
ICG06	226	1	5	3.82	.950
OP08	226	1	5	3.80	1.020
OP11	226	1	5	3.78	1.120
OP04	226	1	5	3.77	1.091
RT05	226	1	5	3.74	1.118
RT02	226	1	5	3.72	1.099
OP02	226	1	5	3.67	1.131
CAP03	226	1	5	3.62	1.099

OP10	226	1	5	3.60	1.072
OP05	226	1	5	3.58	1.082
OP07	226	1	5	3.52	1.178
P09	226	1	5	3.48	1.230
P02	226	1	5	3.46	1.189
CAP01	226	1	5	3.46	1.226
P14	226	1	5	3.42	1.213
P05	226	1	5	3.36	1.132
CAP04	226	1	5	3.36	1.170
P08	226	1	5	3.32	1.267
P10	226	1	5	3.28	1.233
P13	226	1	5	3.20	1.174
RT04	226	1	5	3.19	1.187
P07	226	1	5	3.19	1.291
P04	226	1	5	3.18	1.158
OP01	226	1	5	3.14	1.238
CAP02	225	1	5	3.11	1.319
P01	226	1	5	3.10	1.301
CAP05	226	1	5	3.10	1.379
P15	226	1	5	3.10	1.177
P17	226	1	5	3.06	1.315
P16	226	1	5	2.98	1.172
P11	226	1	5	2.96	1.232
P06	226	1	5	2.90	1.117
Valid N (listwise)	225				

```

RELIABILITY  /VARIABLES=P01 P02 P03 P04 P05 P06 P07 P08 P09 P10 P11
P12 P13 P14 P15 P16 P17  /SCALE('Pressure (P)') ALL  /MODEL=ALPHA
/STATISTICS=DESCRIPTIVE  SCALE  CORR  COV  ANOVA
/SUMMARY=TOTAL  MEANS  VARIANCE  COV  CORR
/ICC=MODEL(MIXED) TYPE(CONSISTENCY) CIN=95 TESTVAL=0.

```

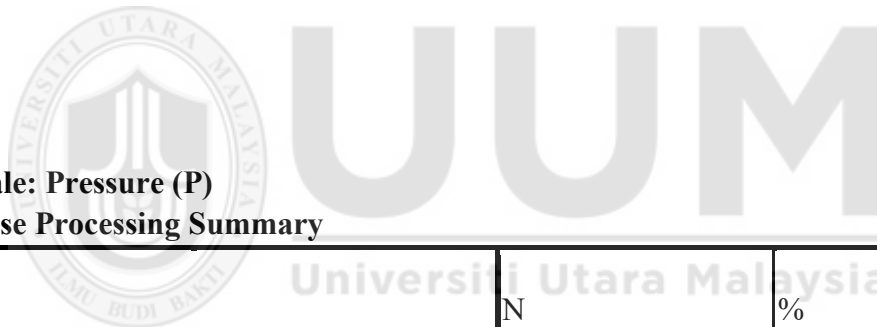
Reliability

Notes

Output Created		25-Aug-2017 00:01:40
Comments		
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		GO\Documents\Ali Kano 3 SPSS
		Data Updated.sav
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	Weight	<none>
	Split File	<none>
	N of Rows in Working	226
	Data File	
	Matrix Input	
Missing Handling	Value Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.

Syntax		RELIABILITY /VARIABLES=P01 P02 P03 P04 P05 P06 P07 P08 P09 P10 P11 P12 P13 P14 P15 P16 P17 /SCALE('Pressure (P)') ALL /MODEL=ALPHA /STATISTICS=DESCRIPTIVE SCALE CORR COV ANOVA /SUMMARY=TOTAL MEANS VARIANCE COV CORR /ICC=MODEL(MIXED) TYPE(CONSISTENCY) CIN=95 TESTVAL=0.
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	Elapsed Time	0:00:00.015

[DataSet1] C:\Users\Omole GO\Documents\Ali Kano 3 SPSS Data Updated.sav



Scale: Pressure (P)
Case Processing Summary

		N	%
Cases	Valid	226	100.0
	Excluded ^a	0	.0
	Total	226	100.0

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

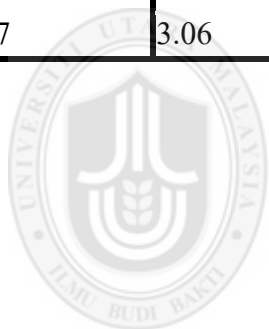
Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.850	.850	17

Item Statistics

	Mean	Std. Deviation	N

P01	3.10	1.301	226
P02	3.46	1.189	226
P03	3.86	1.199	226
P04	3.18	1.158	226
P05	3.36	1.132	226
P06	2.90	1.117	226
P07	3.19	1.291	226
P08	3.32	1.267	226
P09	3.48	1.230	226
P10	3.28	1.233	226
P11	2.96	1.232	226
P12	3.95	1.205	226
P13	3.20	1.174	226
P14	3.42	1.213	226
P15	3.10	1.177	226
P16	2.98	1.172	226
P17	3.06	1.315	226



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Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.282	2.898	3.951	1.053	1.363	.085	17
Item Variances	1.472	1.247	1.729	.482	1.386	.019	17
Inter-Item Covariances	.367	.083	1.069	.985	12.827	.028	17
Inter-Item Correlations	.250	.056	.705	.649	12.667	.013	17

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
P01	52.70	112.389	.390	.275	.845
P02	52.34	113.790	.380	.312	.845
P03	51.94	112.606	.424	.388	.843
P04	52.62	112.797	.435	.314	.843
P05	52.44	112.638	.454	.323	.842
P06	52.90	113.519	.423	.395	.843
P07	52.61	112.817	.378	.293	.846
P08	52.48	106.997	.619	.522	.833
P09	52.32	108.984	.558	.585	.837
P10	52.52	108.224	.588	.624	.835
P11	52.85	110.549	.493	.363	.840
P12	51.85	111.897	.451	.390	.842
P13	52.60	111.103	.499	.402	.840
P14	52.38	111.365	.469	.359	.841
P15	52.70	112.476	.439	.426	.843
P16	52.82	111.853	.468	.374	.841
P17	52.74	113.554	.341	.289	.848

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
55.80	124.836	11.173	17

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between People	1652.238	225	7.343		
Within People					
Between Items	308.542	16	19.284	17.452	.000
Residual	3977.811	3600	1.105		
Total	4286.353	3616	1.185		
Total	5938.591	3841	1.546		

Grand Mean = 3.28

Intraclass Correlation Coefficient

	Intraclass Correlation ^a	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig.
Single Measures	.249 ^b	.211	.295	6.646	225	3600	.000
Average Measures	.850 ^c	.819	.877	6.646	225	3600	.000

Two-way mixed effects model where people effects are random and measures effects are fixed.

- Type C intraclass correlation coefficients using a consistency definition-the between-measure variance is excluded from the denominator variance.
- The estimator is the same, whether the interaction effect is present or not.
- This estimate is computed assuming the interaction effect is absent, because it is not estimable otherwise.

**Scale: Opportunity (OP)
Case Processing Summary**

		N	%
Cases	Valid	226	100.0
	Excluded ^a	0	.0
	Total	226	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.867	.869	11

Item Statistics

	Mean	Std. Deviation	N
OP01	3.14	1.238	226
OP02	3.67	1.131	226
OP03	4.10	1.066	226
OP04	3.77	1.091	226
OP05	3.58	1.082	226
OP06	4.08	1.082	226
OP07	3.52	1.178	226
OP08	3.80	1.020	226
OP09	4.01	1.097	226
OP10	3.60	1.072	226
OP11	3.78	1.120	226

Inter-Item Correlation Matrix

	OP01	OP02	OP03	OP04	OP05	OP06	OP07	OP08	OP09	OP10	OP11
OP01	1.000	.483	.215	.208	.319	.303	.198	.377	.224	.310	.204
OP02	.483	1.000	.432	.284	.318	.466	.309	.425	.340	.338	.337
OP03	.215	.432	1.000	.458	.448	.567	.338	.525	.591	.260	.379
OP04	.208	.284	.458	1.000	.444	.483	.422	.410	.485	.217	.264
OP05	.319	.318	.448	.444	1.000	.448	.339	.467	.402	.258	.434
OP06	.303	.466	.567	.483	.448	1.000	.363	.507	.557	.294	.371
OP07	.198	.309	.338	.422	.339	.363	1.000	.401	.421	.217	.329
OP08	.377	.425	.525	.410	.467	.507	.401	1.000	.590	.414	.402
OP09	.224	.340	.591	.485	.402	.557	.421	.590	1.000	.337	.357
OP10	.310	.338	.260	.217	.258	.294	.217	.414	.337	1.000	.456
OP11	.204	.337	.379	.264	.434	.371	.329	.402	.357	.456	1.000

Inter-Item Covariance Matrix

	OP01	OP02	OP03	OP04	OP05	OP06	OP07	OP08	OP09	OP10	OP11
OP01	1.532	.676	.284	.281	.427	.406	.288	.476	.305	.411	.283
OP02	.676	1.279	.521	.351	.389	.570	.412	.490	.422	.410	.426
OP03	.284	.521	1.137	.534	.517	.654	.425	.571	.692	.297	.452
OP04	.281	.351	.534	1.191	.524	.571	.543	.456	.581	.254	.323
OP05	.427	.389	.517	.524	1.170	.525	.432	.515	.477	.299	.525
OP06	.406	.570	.654	.571	.525	1.171	.463	.559	.661	.341	.449
OP07	.288	.412	.425	.543	.432	.463	1.388	.482	.544	.273	.434
OP08	.476	.490	.571	.456	.515	.559	.482	1.040	.660	.453	.459
OP09	.305	.422	.692	.581	.477	.661	.544	.660	1.204	.396	.438
OP10	.411	.410	.297	.254	.299	.341	.273	.453	.396	1.148	.548
OP11	.283	.426	.452	.323	.525	.449	.434	.459	.438	.548	1.255

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.732	3.137	4.097	.960	1.306	.079	11
Item Variances	1.229	1.040	1.532	.492	1.473	.018	11
Inter-Item Covariances	.457	.254	.692	.438	2.729	.012	11
Inter-Item Correlations	.377	.198	.591	.394	2.994	.011	11

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
OP01	37.92	54.620	.420	.309	.867
OP02	37.38	53.215	.566	.405	.856
OP03	36.96	52.798	.638	.498	.851
OP04	37.28	53.804	.552	.382	.857
OP05	37.48	53.397	.586	.390	.854
OP06	36.97	52.261	.665	.486	.849
OP07	37.53	53.850	.497	.289	.861

OP08	37.25	52.545	.693	.507	.847
OP09	37.04	52.270	.653	.523	.849
OP10	37.46	55.316	.462	.309	.863
OP11	37.27	53.896	.528	.363	.858

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
41.05	63.828	7.989	11

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between People	1305.578	225	5.803		
Within People					
Between Items	178.419	10	17.842	23.130	.000
Residual	1735.581	2250	.771		
Total	1914.000	2260	.847		
Total	3219.578	2485	1.296		

Grand Mean = 3.73

Intraclass Correlation Coefficient

	Intraclass Correlation ^a	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig.
Single Measures	.372 ^b	.323	.427	7.522	225	2250	.000
Average Measures	.867 ^c	.840	.891	7.522	225	2250	.000

Two-way mixed effects model where people effects are random and measures effects are fixed.

a. Type C intraclass correlation coefficients using a consistency definition-the between-measure variance is excluded from the denominator variance.

b. The estimator is the same, whether the interaction effect is present or not.

c. This estimate is computed assuming the interaction effect is absent, because it is not estimable otherwise.

```
RELIABILITY /VARIABLES=RT01 RT02 RT03 RT04 RT05
/SCALE('Rationalization (OP)') ALL /MODEL=ALPHA
/STATISTICS=DESCRIPTIVE SCALE CORR COV ANOVA
```

/SUMMARY=TOTAL MEANS VARIANCE COV CORR
 /ICC=MODEL(MIXED) TYPE(CONSISTENCY) CIN=95 TESTVAL=0.

Scale: Rationalization (OP)

Case Processing Summary

		N	%
Cases	Valid	226	100.0
	Excluded ^a	0	.0
	Total	226	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.760	.762	5

Item Statistics

	Mean	Std. Deviation	N
RT01	4.08	1.076	226
RT02	3.72	1.099	226
RT03	3.86	1.021	226
RT04	3.19	1.187	226
RT05	3.74	1.118	226

Inter-Item Correlation Matrix

	RT01	RT02	RT03	RT04	RT05
RT01	1.000	.391	.487	.256	.313
RT02	.391	1.000	.413	.403	.371
RT03	.487	.413	1.000	.337	.448
RT04	.256	.403	.337	1.000	.479
RT05	.313	.371	.448	.479	1.000

Inter-Item Covariance Matrix

	RT01	RT02	RT03	RT04	RT05
RT01	1.158	.463	.535	.327	.376

RT02	.463	1.208	.463	.525	.456
RT03	.535	.463	1.043	.408	.511
RT04	.327	.525	.408	1.408	.636
RT05	.376	.456	.511	.636	1.249

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.719	3.190	4.080	.889	1.279	.108	5
Item Variances	1.213	1.043	1.408	.365	1.350	.018	5
Inter-Item Covariances	.470	.327	.636	.309	1.944	.007	5
Inter-Item Correlations	.390	.256	.487	.231	1.902	.005	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
RT01	14.51	10.909	.479	.285	.733
RT02	14.88	10.447	.537	.292	.713
RT03	14.73	10.589	.577	.363	.701
RT04	15.40	10.268	.499	.293	.728
RT05	14.85	10.262	.553	.335	.707

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18.59	15.469	3.933	5

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between People	696.110	225	3.094		
Within People					
Between Items	97.386	4	24.346	32.752	.000
Residual	669.014	900	.743		

Total	766.400	904	.848		
Total	1462.510	1129	1.295		

Grand Mean = 3.72

Intraclass Correlation Coefficient

	Intraclass Correlation ^a	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig
Single Measures	.387 ^b	.325	.454	4.162	225	900	.000
Average Measures	.760 ^c	.706	.806	4.162	225	900	.000

Two-way mixed effects model where people effects are random and measures effects are fixed.

- Type C intraclass correlation coefficients using a consistency definition-the between-measure variance is excluded from the denominator variance.
- The estimator is the same, whether the interaction effect is present or not.
- This estimate is computed assuming the interaction effect is absent, because it is not estimable otherwise.

Scale: Capability (CAP)

Case Processing Summary

		N	%
Cases	Valid	225	99.6
	Excluded ^a	1	.4
	Total	226	100.0

- Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.720	.719	5

Item Statistics

	Mean	Std. Deviation	N
CAP01	3.45	1.224	225
CAP02	3.11	1.319	225
CAP03	3.61	1.097	225
CAP04	3.37	1.162	225

Item Statistics

	Mean	Std. Deviation	N
CAP01	3.45	1.224	225
CAP02	3.11	1.319	225
CAP03	3.61	1.097	225
CAP04	3.37	1.162	225
CAP05	3.10	1.380	225

Inter-Item Correlation Matrix

	CAP01	CAP02	CAP03	CAP04	CAP05
CAP01	1.000	.338	.407	.200	.248
CAP02	.338	1.000	.189	.368	.602
CAP03	.407	.189	1.000	.408	.209
CAP04	.200	.368	.408	1.000	.411
CAP05	.248	.602	.209	.411	1.000

Inter-Item Covariance Matrix

	CAP01	CAP02	CAP03	CAP04	CAP05
CAP01	1.498	.546	.547	.285	.418
CAP02	.546	1.739	.274	.563	1.096
CAP03	.547	.274	1.203	.520	.317
CAP04	.285	.563	.520	1.350	.659
CAP05	.418	1.096	.317	.659	1.905

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.327	3.102	3.609	.507	1.163	.049	5
Item Variances	1.539	1.203	1.905	.701	1.583	.081	5
Inter-Item Covariances	.522	.274	1.096	.822	4.000	.055	5
Inter-Item Correlations	.338	.189	.602	.413	3.180	.016	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
CAP01	13.19	13.054	.406	.240	.700
CAP02	13.53	11.447	.556	.416	.639
CAP03	13.03	13.624	.409	.280	.698
CAP04	13.27	12.741	.489	.295	.669
CAP05	13.53	11.259	.538	.405	.648

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.64	18.143	4.260	5

ANOVA

	Sum of Squares	df	Mean Square	F	Sig
Between People	812.823	224	3.629		
Within People					
Between Items	43.908	4	10.977	10.797	.000
Residual	910.892	896	1.017		
Total	954.800	900	1.061		
Total	1767.623	1124	1.573		

Grand Mean = 3.33

Intraclass Correlation Coefficient

	Intraclass Correlation ^a	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig
Single Measures	.339 ^b	.277	.406	3.569	224	896	.000
Average Measures	.720 ^c	.657	.774	3.569	224	896	.000

Two-way mixed effects model where people effects are random and measures effects are fixed.

a. Type C intraclass correlation coefficients using a consistency definition-the between-measure variance is excluded from the denominator variance.

b. The estimator is the same, whether the interaction effect is present or not.

Intraclass Correlation Coefficient

	Intraclass Correlation ^a	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig
Single Measures	.339 ^b	.277	.406	3.569	224	896	.000
Average Measures	.720 ^c	.657	.774	3.569	224	896	.000

Two-way mixed effects model where people effects are random and measures effects are fixed.

- a. Type C intraclass correlation coefficients using a consistency definition-the between-measure variance is excluded from the denominator variance.
- b. The estimator is the same, whether the interaction effect is present or not.
- c. This estimate is computed assuming the interaction effect is absent, because it is not estimable otherwise.



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Scale: Islamic Corporate Governance (ICG)

Case Processing Summary

		N	%
Cases	Valid	226	100.0
	Excluded ^a	0	.0
	Total	226	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.882	.881	10

Item Statistics

	Mean	Std. Deviation	N
ICG01	4.1903	1.02593	226
ICG02	4.1327	.97529	226
ICG03	3.9425	.95743	226
ICG04	3.8982	.97675	226
ICG05	4.1195	.94228	226
ICG06	3.8230	.94967	226
ICG07	4.1372	.88128	226
ICG08	4.1947	.95087	226
ICG09	3.9336	1.01106	226
ICG10	4.1106	.95274	226

Inter-Item Correlation Matrix

	ICG01	ICG02	ICG03	ICG04	ICG05	ICG06	ICG07	ICG08	ICG09	ICG10
ICG01	1.000	.734	.518	.534	.597	.395	.531	.545	.569	-.072
ICG02	.734	1.000	.560	.495	.568	.477	.485	.643	.563	-.121
ICG03	.518	.560	1.000	.564	.584	.541	.426	.520	.786	-.037
ICG04	.534	.495	.564	1.000	.515	.575	.429	.462	.677	-.017
ICG05	.597	.568	.584	.515	1.000	.476	.628	.539	.540	-.005
ICG06	.395	.477	.541	.575	.476	1.000	.475	.452	.529	.012
ICG07	.531	.485	.426	.429	.628	.475	1.000	.583	.419	-.008
ICG08	.545	.643	.520	.462	.539	.452	.583	1.000	.527	-.024

ICG09	.569	.563	.786	.677	.540	.529	.419	.527	1.000	-.029
ICG10	-.072	-.121	-.037	-.017	-.005	.012	-.008	-.024	-.029	1.000

Inter-Item Covariance Matrix

	ICG01	ICG02	ICG03	ICG04	ICG05	ICG06	ICG07	ICG08	ICG09	ICG10
ICG01	1.053	.735	.509	.535	.577	.385	.480	.532	.590	-.070
ICG02	.735	.951	.523	.471	.522	.441	.417	.596	.556	-.113
ICG03	.509	.523	.917	.527	.527	.492	.359	.473	.761	-.034
ICG04	.535	.471	.527	.954	.474	.533	.370	.429	.669	-.015
ICG05	.577	.522	.527	.474	.888	.426	.521	.483	.515	-.004
ICG06	.385	.441	.492	.533	.426	.902	.398	.408	.508	.011
ICG07	.480	.417	.359	.370	.521	.398	.777	.489	.374	-.006
ICG08	.532	.596	.473	.429	.483	.408	.489	.904	.506	-.022
ICG09	.590	.556	.761	.669	.515	.508	.374	.506	1.022	-.028
ICG10	-.070	-.113	-.034	-.015	-.004	.011	-.006	-.022	-.028	.908

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.048	3.823	4.195	.372	1.097	.018	10
Item Variances	.927	.777	1.053	.276	1.355	.006	10
Inter-Item Covariances	.396	-.113	.761	.873	-6.759	.053	10
Inter-Item Correlations	.426	-.121	.786	.907	-6.488	.059	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ICG01	36.2920	35.337	.701	.628	.863
ICG02	36.3496	35.686	.712	.654	.863
ICG03	36.5398	35.743	.723	.671	.862
ICG04	36.5841	35.995	.681	.551	.865
ICG05	36.3628	35.966	.715	.565	.863
ICG06	36.6593	36.830	.625	.456	.869

ICG07	36.3451	37.356	.631	.514	.869
ICG08	36.2876	36.241	.680	.534	.865
ICG09	36.5487	35.013	.744	.711	.860
ICG10	36.3717	44.590	-.044	.026	.914

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
40.4823	44.935	6.70338	10

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between People	1011.043	225	4.494		
Within People					
Between Items	36.880	9	4.098	7.713	.000
Residual	1075.820	2025	.531		
Total	1112.700	2034	.547		
Total	2123.743	2259	.940		

Grand Mean = 4.0482

Intraclass Correlation Coefficient

	Intraclass Correlation ^a	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig.
Single Measures	.427 ^b	.375	.483	8.458	225	2025	.000
Average Measures	.882 ^c	.857	.903	8.458	225	2025	.000

Two-way mixed effects model where people effects are random and measures effects are fixed.

a. Type C intraclass correlation coefficients using a consistency definition-the between-measure variance is excluded from the denominator variance.

b. The estimator is the same, whether the interaction effect is present or not.

c. This estimate is computed assuming the interaction effect is absent, because it is not estimable otherwise.

Scale: Fraud (FRD)

Case Processing Summary

		N	%
Cases	Valid	226	100.0
	Excluded ^a	0	.0
	Total	226	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.756	.760	5

Item Statistics

	Mean	Std. Deviation	N
FRD01	4.25	1.051	226
FRD02	4.18	.991	226
FRD03	4.00	1.004	226
FRD04	3.97	1.054	226
FRD05	3.87	1.139	226

Inter-Item Correlation Matrix

	FRD01	FRD02	FRD03	FRD04	FRD05
FRD01	1.000	.623	.401	.343	.351
FRD02	.623	1.000	.461	.392	.328
FRD03	.401	.461	1.000	.277	.419
FRD04	.343	.392	.277	1.000	.278
FRD05	.351	.328	.419	.278	1.000

Inter-Item Covariance Matrix

	FRD01	FRD02	FRD03	FRD04	FRD05
FRD01	1.105	.648	.423	.380	.420
FRD02	.648	.982	.459	.409	.370
FRD03	.423	.459	1.009	.293	.479
FRD04	.380	.409	.293	1.110	.334
FRD05	.420	.370	.479	.334	1.298

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.053	3.867	4.252	.385	1.100	.025	5
Item Variances	1.101	.982	1.298	.316	1.322	.015	5
Inter-Item Covariances	.422	.293	.648	.355	2.212	.009	5
Inter-Item Correlations	.387	.277	.623	.346	2.247	.010	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FRD01	16.01	9.089	.591	.425	.688
FRD02	16.09	9.183	.628	.465	.677
FRD03	16.27	9.620	.531	.303	.710
FRD04	16.29	9.994	.425	.191	.747
FRD05	16.40	9.432	.459	.231	.739

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.27	13.938	3.733	5

ANOVA

	Sum of Squares	df	Mean Square	F	Sig
Between People	627.214	225	2.788		
Within People					
Between Items	22.416	4	5.604	8.252	.000
Residual	611.184	900	.679		
Total	633.600	904	.701		
Total	1260.814	1129	1.117		

Grand Mean = 4.05

Intraclass Correlation Coefficient

Intraclass Correlation ^a	95% Confidence Interval	F Test with True Value 0
-------------------------------------	-------------------------	--------------------------

		Lower Bound	Upper Bound	Value	df1	df2	Sig
Single Measures	.383 ^b	.321	.449	4.105	225	900	.000
Average Measures	.756 ^c	.702	.803	4.105	225	900	.000

Two-way mixed effects model where people effects are random and measures effects are fixed.

- a. Type C intraclass correlation coefficients using a consistency definition-the between-measure variance is excluded from the denominator variance.
- b. The estimator is the same, whether the interaction effect is present or not.
- c. This estimate is computed assuming the interaction effect is absent, because it is not estimable otherwise.



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----- FACTOR ANALYSIS -----

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.768
Bartlett's Test of Sphericity	Approx. Chi-Square	270.161
	df	10
	Sig.	.000

Anti-image Matrices

		FRD01	FRD02	FRD03	FRD04	FRD05
Anti-image Covariance	FRD01	.575	-.271	-.065	-.069	-.094
	FRD02	-.271	.535	-.150	-.132	-.021
	FRD03	-.065	-.150	.697	-.042	-.210
	FRD04	-.069	-.132	-.042	.809	-.100
	FRD05	-.094	-.021	-.210	-.100	.769
Anti-image Correlation	FRD01	.739 ^a	-.488	-.102	-.101	-.141
	FRD02	-.488	.717 ^a	-.246	-.201	-.033
	FRD03	-.102	-.246	.800 ^a	-.057	-.287
	FRD04	-.101	-.201	-.057	.859 ^a	-.127
	FRD05	-.141	-.033	-.287	-.127	.802 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
FRD01	1.000	.611
FRD02	1.000	.653
FRD03	1.000	.514
FRD04	1.000	.376
FRD05	1.000	.415

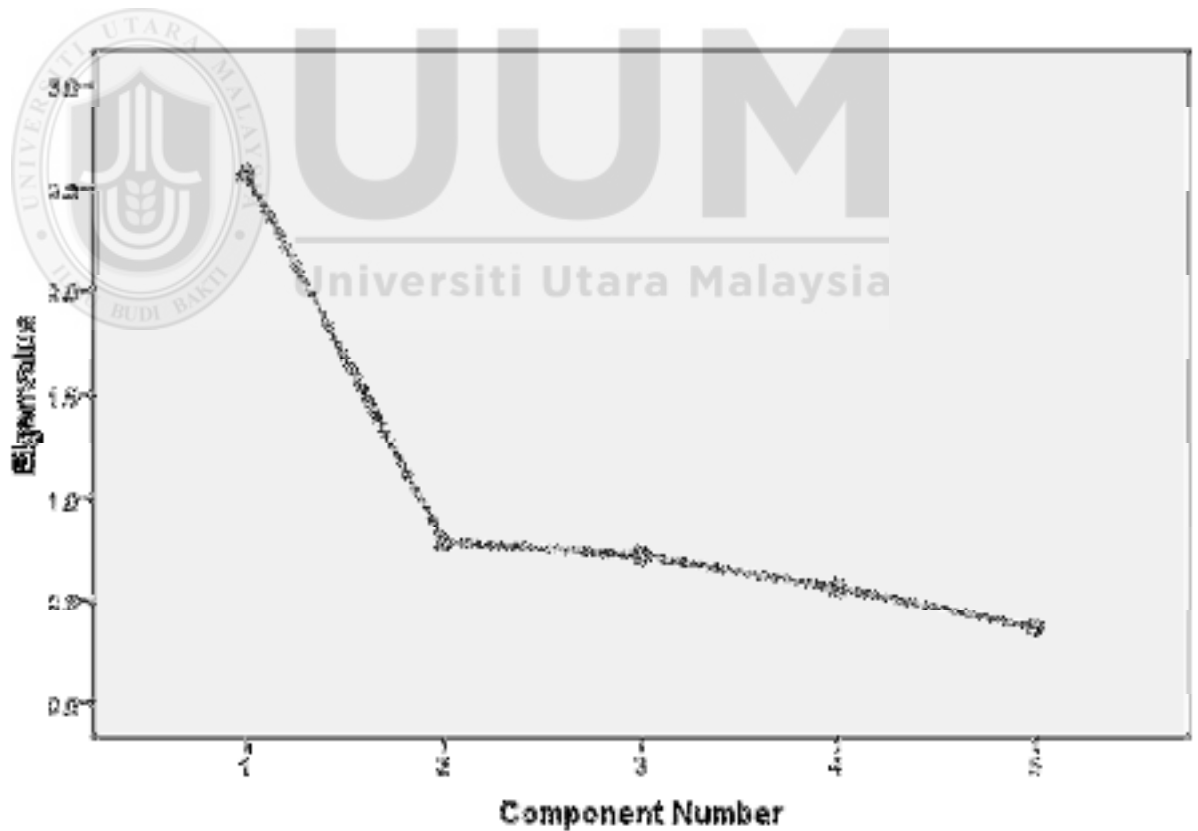
Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.570	51.394	51.394	2.570	51.394	51.394
2	.786	15.718	67.111			
3	.717	14.346	81.458			
4	.563	11.261	92.719			
5	.364	7.281	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot



Component Matrix^a

	Component
	1
FRD01	.782
FRD02	.808
FRD03	.717
FRD04	.613
FRD05	.644

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Component Score Coefficient Matrix

	Component
	1
FRD01	.304
FRD02	.315
FRD03	.279
FRD04	.239
FRD05	.251

Extraction Method: Principal Component Analysis.

Component Score Covariance Matrix

Component	1
1	1.000

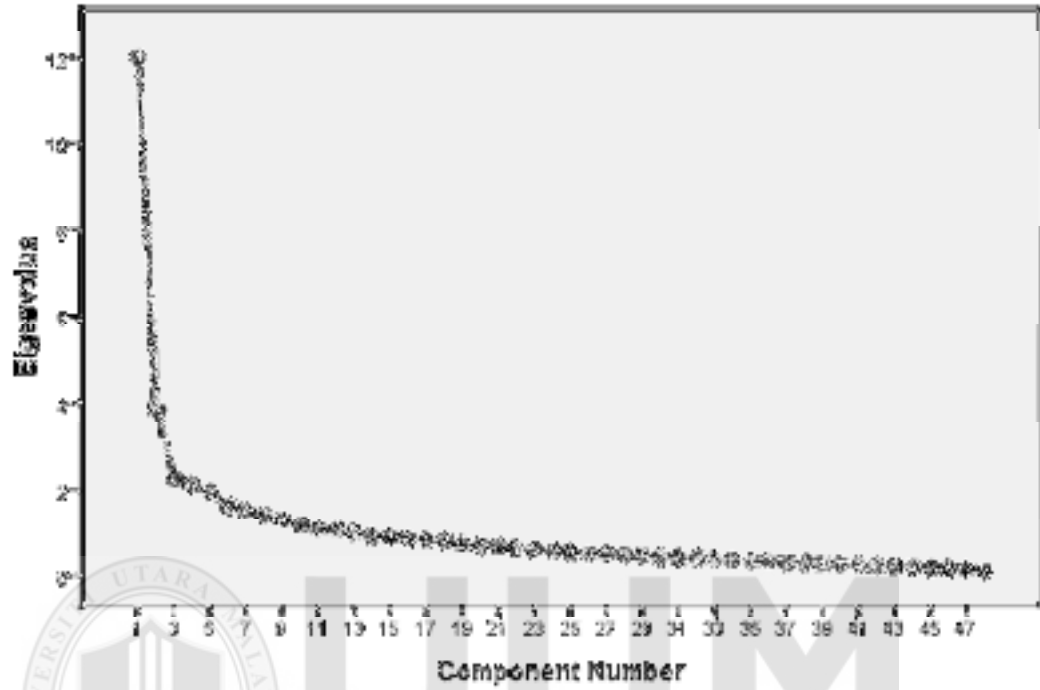
Extraction Method: Principal Component Analysis.

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P14 P15 P16 P17 OP01 OP02 OP03 OP04 OP05 OP06 OP07 OP08 OP09 OP10 O
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ICG02 ICG03 ICG04 ICG05 ICG06 ICG07 ICG08 ICG09 ICG10 /MISSING
LISTWISE /ANALYSIS P01 P02 P03 P04 P05 P06 P07 P08 P09 P10 P11 P12 P13
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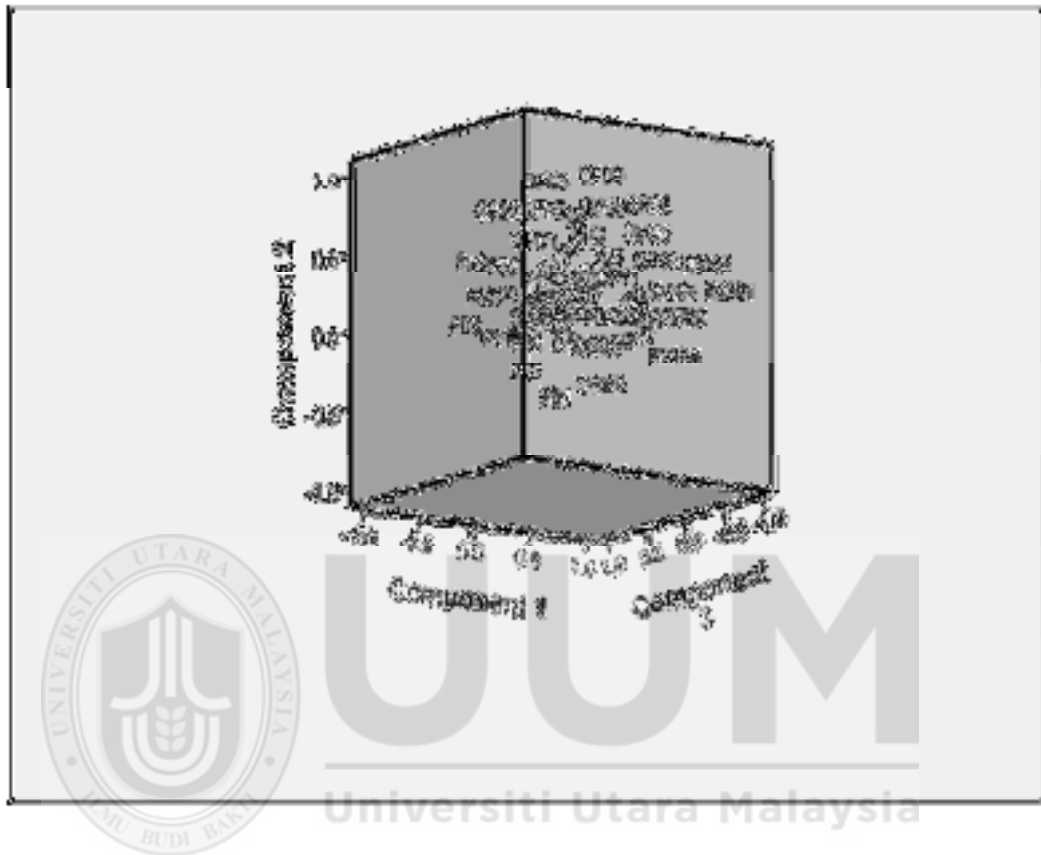
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Scree Plot

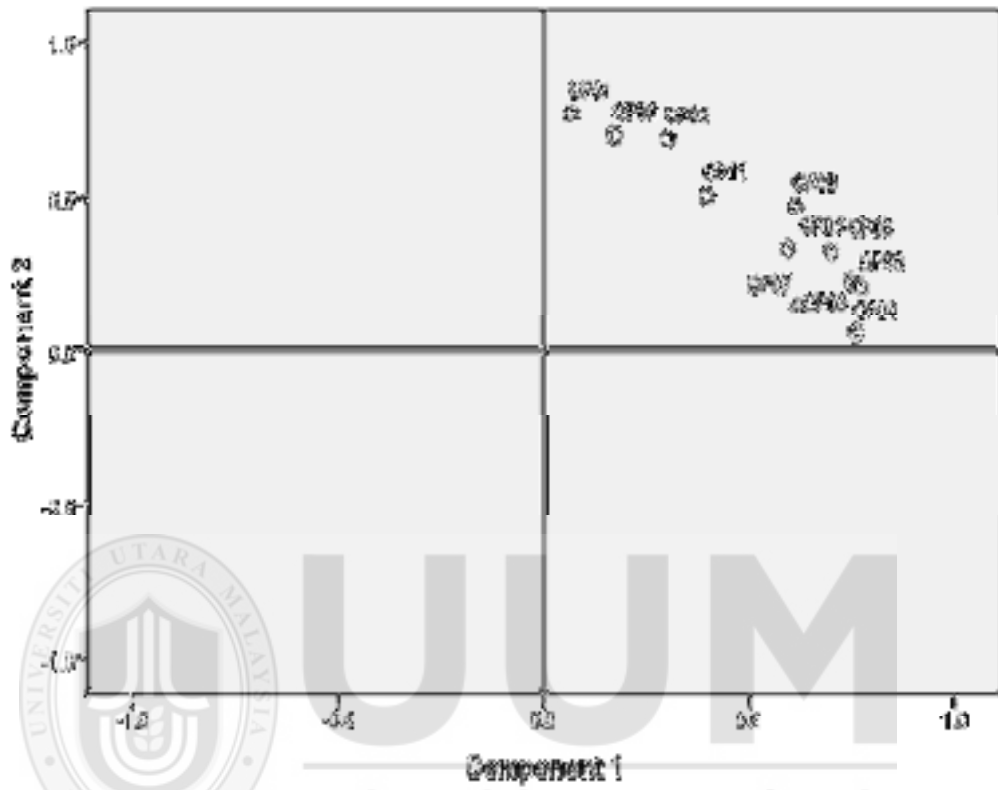


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Component Plot in Rotated Space

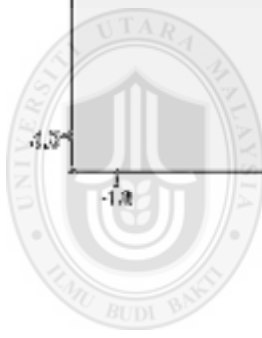
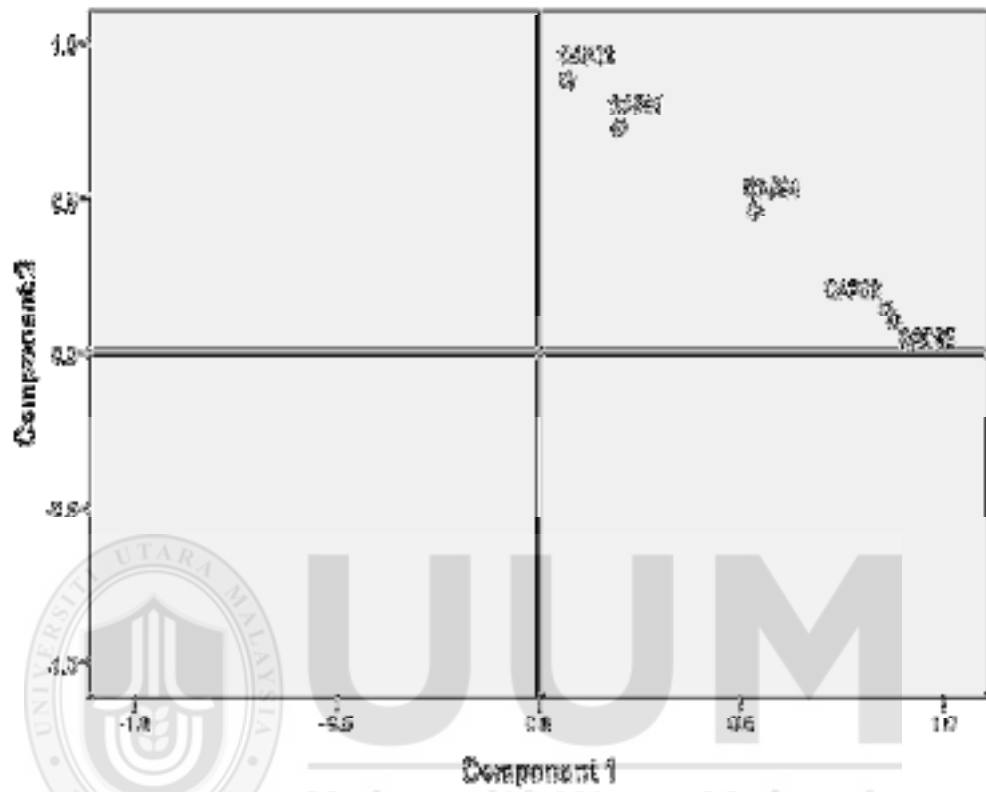


Component Plot in Rotated Space



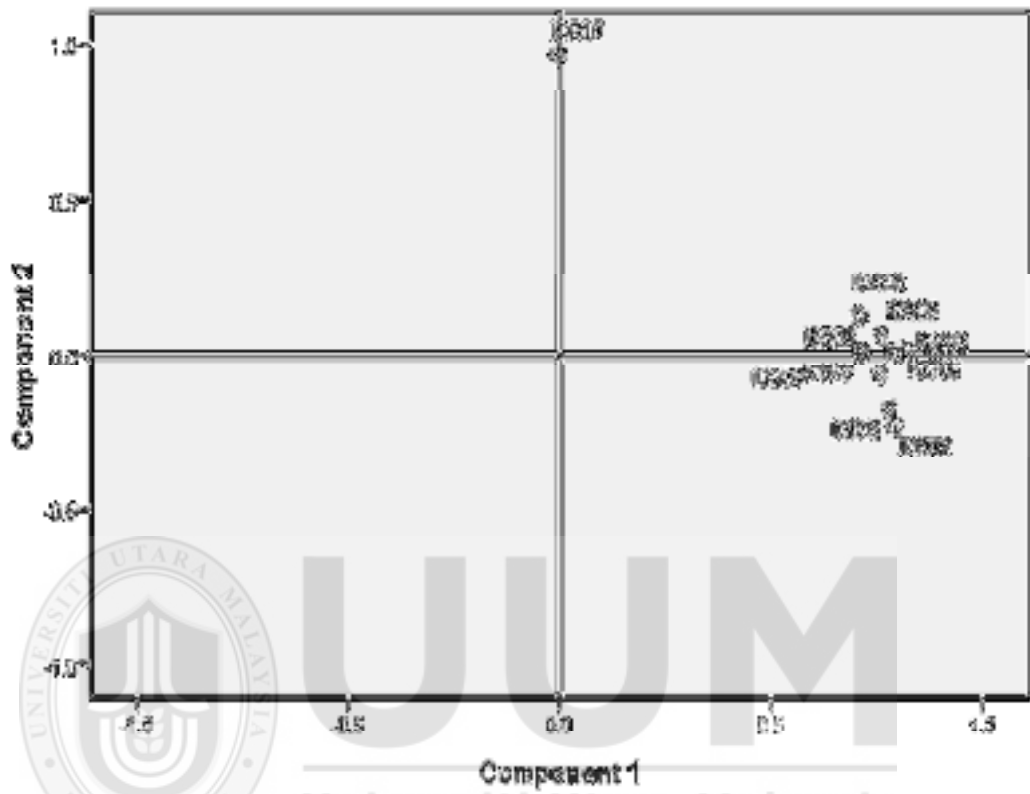
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Component Plot in Rotated Space



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Component Plot in Rotated Space



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Appendix C

REGRESSION /DESCRIPTIVES

REGRESSION /DESCRIPTIVES MEAN STDDEV CORR SIG N /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA COLLIN TOL CHANGE /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT FRD02 /METHOD=ENTER P10 P09 P15 P06 OP09 OP03 RT03 CAP03 CAP05 ICG10 ICG02 /RESIDUALS HIST(ZRESID) NORM(ZRESID) /SAVE PRED COOK LEVER SRESID SDRESID.

Regression

Descriptive Statistics

	Mean	Std. Deviation	N
FRD02	4.18	.991	226
P10	3.28	1.233	226
P09	3.48	1.230	226
P15	3.10	1.177	226
P06	2.89	1.126	226
OP09	4.01	1.097	226
OP03	4.10	1.066	226
RT03	3.86	1.021	226
CAP03	3.62	1.099	226
CAP05	3.10	1.379	226
ICG10	4.1106	.95274	226
ICG02	4.13	.975	226

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	ICG02, CAP05, ICG10, P06, P10, OP09, CAP03, P15, RT03, OP03, P09 ^a		Enter

a. All requested variables entered.

Model Summary^b

Model	R	R	Adjusted	Std.	Change Statistics
-------	---	---	----------	------	-------------------

		Square	R Square	Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.556 ^a	.309	.274	.844	.309	8.712	11	214	.000

a. Predictors: (Constant), ICG02, CAP05, ICG10, P06, P10, OP09, CAP03, P15, RT03, OP03, P09

b. Dependent Variable: FRD02

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	68.330	11	6.212	8.712	.000 ^a
	Residual	152.591	214	.713		
	Total	220.920	225			

a. Predictors: (Constant), ICG02, CAP05, ICG10, P06, P10, OP09, CAP03, P15, RT03, OP03, P09

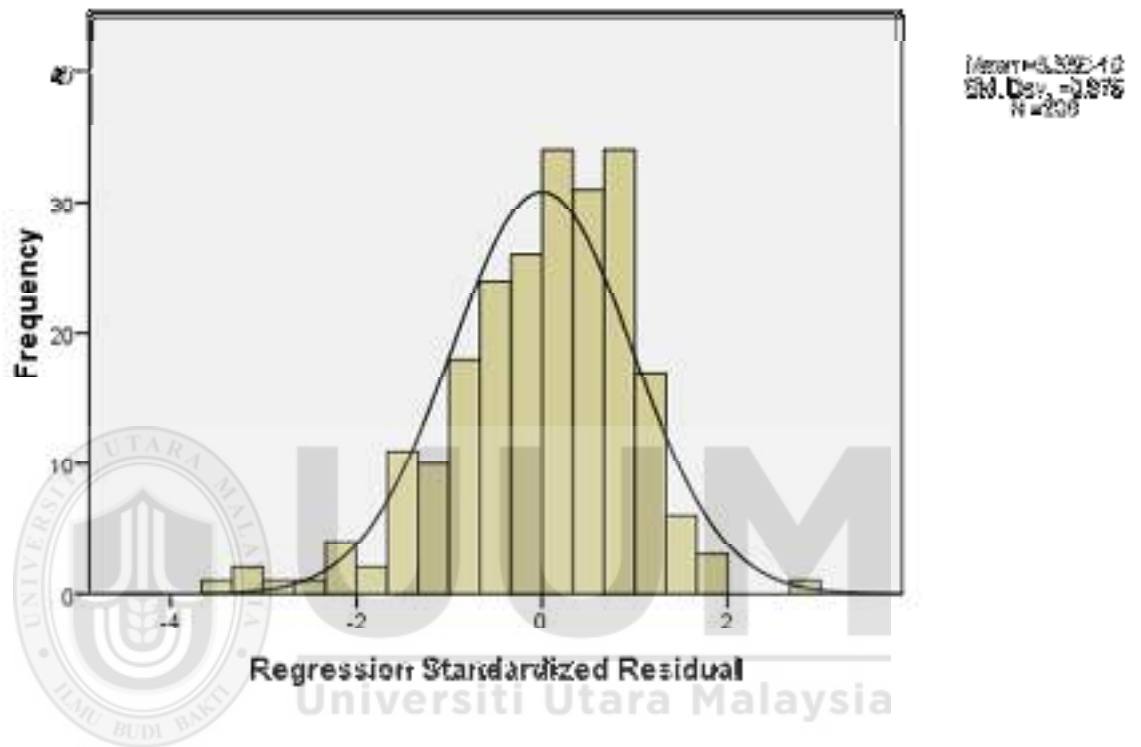
b. Dependent Variable: FRD02



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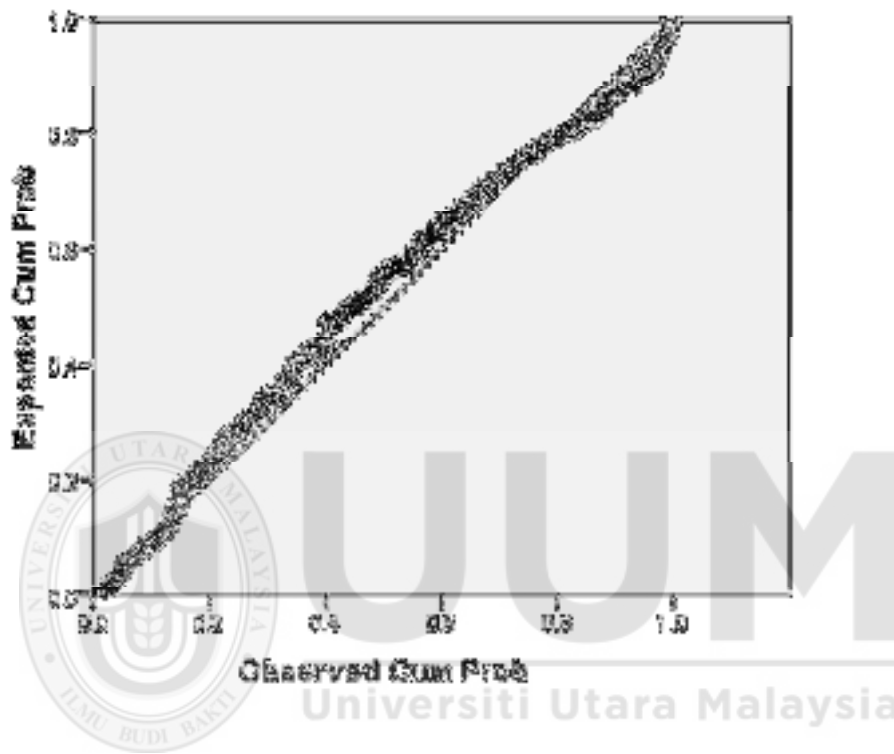
Histogram

Dependent Variable: FRD02



Normal P-P Plot of Regression Standardized Residual

Dependent Variable: FROG2



Model Summary^f

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.237 ^a	.056	.039	.971	.056	3.297	4	221	.012
2	.431 ^b	.186	.163	.906	.129	17.378	2	219	.000
3	.467 ^c	.218	.193	.890	.032	8.936	1	218	.003
4	.483 ^d	.233	.201	.886	.015	2.163	2	216	.117
5	.556 ^e	.309	.274	.844	.076	11.820	2	214	.000

a. Predictors: (Constant), P06, P09, P15, P10

b. Predictors: (Constant), P06, P09, P15, P10, OP09, OP03

c. Predictors: (Constant), P06, P09, P15, P10, OP09, OP03, RT03

d. Predictors: (Constant), P06, P09, P15, P10, OP09, OP03, RT03, CAP05, CAP03

e. Predictors: (Constant), P06, P09, P15, P10, OP09, OP03, RT03, CAP05, CAP03, ICG10, ICG02

f. Dependent Variable: FRD02

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	P06, P09, P15, P10 ^a	.	Enter
2	OP09, OP03 ^a	.	Enter
3	RT03 ^a	.	Enter
4	CAP05, CAP03 ^a	.	Enter
5	ICG10, ICG02 ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: FRD02

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	RT03	ICG10	ICG02
1	1	1.967	1.000	.02	.02		
	2	.033	7.710	.98	.98		
2	1	3.883	1.000	.00	.00	.00	.00
	2	.061	7.952	.00	.11	.46	.21
	3	.040	9.821	.03	.87	.00	.37
	4	.015	15.868	.97	.01	.53	.42

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	RT03	ICG10	ICG02
1	1	1.967	1.000	.02	.02		
	2	.033	7.710	.98	.98		
2	1	3.883	1.000	.00	.00	.00	.00
	2	.061	7.952	.00	.11	.46	.21
	3	.040	9.821	.03	.87	.00	.37
	4	.015	15.868	.97	.01	.53	.42

a. Dependent Variable: FRD02

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.44	4.77	4.18	.466	226
Std. Predicted Value	-3.725	1.282	.000	1.000	226
Standard Error of Predicted Value	.061	.230	.110	.039	226
Adjusted Predicted Value	2.47	4.78	4.18	.463	226
Residual	-2.969	2.185	.000	.875	226
Std. Residual	-3.372	2.482	.000	.993	226
Stud. Residual	-3.394	2.543	.000	1.004	226
Deleted Residual	-3.008	2.294	-.001	.893	226
Stud. Deleted Residual	-3.478	2.575	-.002	1.011	226
Mahal. Distance	.082	14.395	2.987	3.124	226
Cook's Distance	.000	.080	.005	.011	226
Centered Leverage Value	.000	.064	.013	.014	226

a. Dependent Variable: FRD02

REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS CI(95) R
ANOVA COLLIN TOL CHANGE /CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN /DEPENDENT FRD02 /METHOD=ENTER CAP03 CAP05
/METHOD=ENTER ICG10 ICG02 /SAVE PRED COOK LEVER SRESID
SDRESID.

**Regression
Notes**

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	SRE_5	Studentized Residual
	SDR_5	Studentized Deleted Residual

COO_5	Cook's Distance
LEV_5	Centered Leverage Value

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Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	CAP05, CAP03 ^a	.	Enter
2	ICG10, ICG02 ^a	.	Enter

a. All requested variables entered.

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.271 ^a	.073	.065	.958	.073	8.831	2	223	.000
2	.461 ^b	.212	.198	.887	.139	19.484	2	221	.000

a. Predictors: (Constant), CAP05, CAP03

b. Predictors: (Constant), CAP05, CAP03, ICG10, ICG02

c. Dependent Variable: FRD02

ANOVA^c

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.214	2	8.107	8.831	.000 ^a
	Residual	204.706	223	.918		
	Total	220.920	225			
2	Regression	46.899	4	11.725	14.890	.000 ^b
	Residual	174.022	221	.787		
	Total	220.920	225			

a. Predictors: (Constant), CAP05, CAP03

b. Predictors: (Constant), CAP05, CAP03, ICG10, ICG02

c. Dependent Variable: FRD02

Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	Collinearity Statistics

	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1(Constant)	3.216	.243		13.260	.000	2.738	3.693		
CAP03	.225	.059	.249	3.787	.000	.108	.342	.958	1.043
CAP05	.048	.047	.067	1.012	.313	-.045	.141	.958	1.043
2(Constant)	1.941	.411		4.726	.000	1.132	2.750		
CAP03	.148	.057	.164	2.596	.010	.036	.260	.897	1.115
CAP05	.051	.044	.071	1.159	.248	-.036	.137	.958	1.044
ICG10	-.013	.063	-.012	-.203	.840	-.137	.112	.969	1.032
ICG02	.387	.063	.381	6.141	.000	.263	.511	.928	1.077

a. Dependent Variable: FRD02

Excluded Variables^b

Model	Beta	In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
1	ICG10	-.067 ^a	-1.036	.301	-.069	.990	1.010	.951
	ICG02	.382 ^a	6.253	.000	.387	.949	1.054	.911

a. Predictors in the Model: (Constant), CAP05, CAP03

b. Dependent Variable: FRD02

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	CAP03	CAP05	ICG10	ICG02
1	1	2.847	1.000	.01	.01	.02		
	2	.112	5.050	.06	.17	.94		
	3	.042	8.247	.93	.82	.04		
2	1	4.734	1.000	.00	.00	.01	.00	.00
	2	.133	5.964	.01	.01	.95	.02	.03

3	.064	8.576	.01	.56	.00	.34	.03
4	.054	9.376	.01	.42	.01	.13	.49
5	.015	17.806	.98	.01	.03	.51	.45

a. Dependent Variable: FRD02

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.46	4.84	4.18	.457	226
Std. Predicted Value	-3.757	1.453	.000	1.000	226
Standard Error of Predicted Value	.065	.243	.127	.036	226
Adjusted Predicted Value	2.57	4.85	4.18	.454	226
Residual	-3.212	1.806	.000	.879	226
Std. Residual	-3.620	2.035	.000	.991	226
Stud. Residual	-3.675	2.066	.000	1.004	226
Deleted Residual	-3.311	1.862	.000	.902	226
Stud. Deleted Residual	-3.784	2.082	-.002	1.010	226
Mahal. Distance	.226	15.816	3.982	2.986	226
Cook's Distance	.000	.083	.005	.010	226
Centered Leverage Value	.001	.070	.018	.013	226

a. Dependent Variable: FRD02

```
REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS CI(95) R
ANOVA COLLIN TOL CHANGE /CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN /DEPENDENT FRD02 /METHOD=ENTER P10 P09 P15 P06
/METHOD=ENTER OP09 OP03 /METHOD=ENTER RT03 /METHOD=ENTER
CAP03 CAP05 /METHOD=ENTER ICG10 ICG02 /SCATTERPLOT=(FRD02
,*ZPRED) /RESIDUALS HIST(ZRESID) NORM(ZRESID) /SAVE PRED
COOK LEVER SRESID SDRESID.
```

Regression

Notes

Output Created	02-Sep-2017 17:37:57
Comments	
Input	Data
	C:\Users\Omole GO\Documents\Ali Kano 3 SPSS Data Updated.sav

	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	226
Missing Value Handling	Definition of Missing Cases Used	User-defined missing values are treated as missing. Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS CI(95) R ANOVA COLLIN TOL CHANGE /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT FRD02 /METHOD=ENTER P10 P09 P15 P06 /METHOD=ENTER OP09 OP03 /METHOD=ENTER RT03 /METHOD=ENTER CAP03 CAP05 /METHOD=ENTER ICG10 ICG02 /SCATTERPLOT=(FRD02,*ZPRED) /RESIDUALS HIST(ZRESID) NORM(ZRESID) /SAVE PRED COOK LEVER SRESID SDRESID.
Resources	Processor Time Elapsed Time Memory Required Additional Memory Required for Residual Plots	0:00:01.311 0:00:01.343 6820 bytes 832 bytes
Variables Modified	Created or Modified PRE_1 SRE_1	Unstandardized Predicted Value Studentized Residual



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SDR_1	Studentized Deleted Residual
COO_1	Cook's Distance
LEV_1	Centered Leverage Value

[DataSet1] C:\Users\Omole GO\Documents\Ali Kano 3 SPSS Data Updated.sav

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	P06, P09, P15, P10 ^a	.	Enter
2	OP09, OP03 ^a	.	Enter
3	RT03 ^a	.	Enter
4	CAP05, CAP03 ^a	.	Enter
5	ICG10, ICG02 ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: FRD02

Model Summary^f

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. Change
1	.237 ^a	.056	.039	.971	.056	3.297	4	221	.012
2	.431 ^b	.186	.163	.906	.129	17.378	2	219	.000
3	.467 ^c	.218	.193	.890	.032	8.936	1	218	.003
4	.483 ^d	.233	.201	.886	.015	2.163	2	216	.117
5	.556 ^e	.309	.274	.844	.076	11.820	2	214	.000

a. Predictors: (Constant), P06, P09, P15, P10

b. Predictors: (Constant), P06, P09, P15, P10, OP09, OP03

c. Predictors: (Constant), P06, P09, P15, P10, OP09, OP03, RT03

d. Predictors: (Constant), P06, P09, P15, P10, OP09, OP03, RT03, CAP05, CAP03

e. Predictors: (Constant), P06, P09, P15, P10, OP09, OP03, RT03, CAP05, CAP03, ICG10, ICG02

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
--	---------	---------	------	----------------	---

Predicted Value	2.13	5.39	4.18	.551	226
Std. Predicted Value	-3.707	2.207	.000	1.000	226
Standard Error of Predicted Value	.091	.360	.188	.050	226
Adjusted Predicted Value	2.25	5.42	4.18	.551	226
Residual	-2.873	2.407	.000	.824	226
Std. Residual	-3.402	2.851	.000	.975	226
Stud. Residual	-3.493	2.985	.000	1.006	226
Deleted Residual	-3.027	2.640	.000	.877	226
Stud. Deleted Residual	-3.588	3.042	-.002	1.013	226
Mahal. Distance	1.596	39.933	10.951	6.381	226
Cook's Distance	.000	.072	.005	.010	226
Centered Leverage Value	.007	.177	.049	.028	226

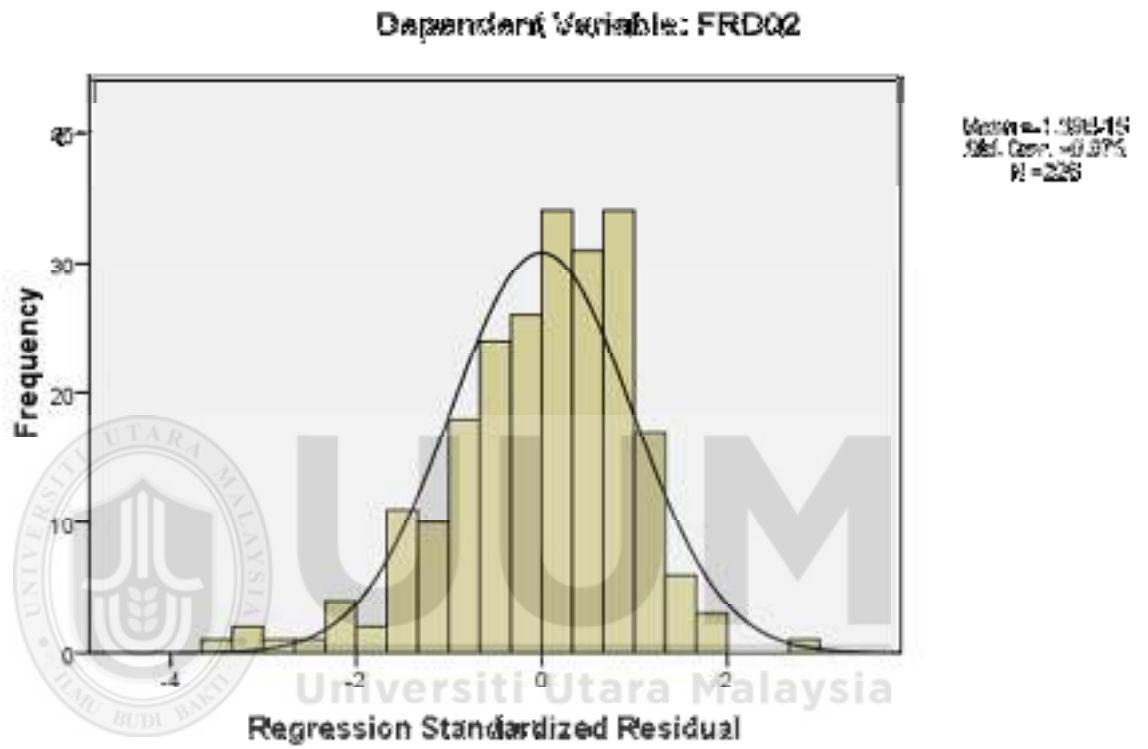
a. Dependent Variable: FRD02



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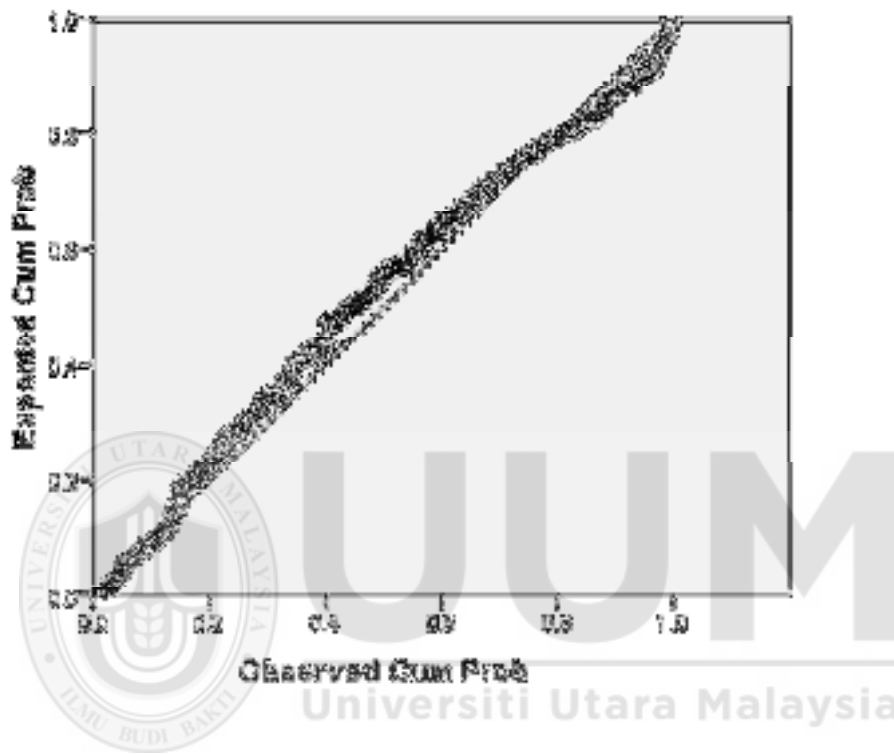
Charts

Histogram



Normal P-P Plot of Regression Standardized Residual

Dependent Variable: FROG2





Scatterplot

Dependent Variable: FRD02



Appendix D
RECOMMENDATION LETTERS FOR DATA COLLECTION
FROM THE BANKS


Sterling Bank
The one customer bank.


15th September, 2016

The Dear,
Othman Yeop Abdullah,
Graduate School of Business,
Universiti Utara Malaysia,
Kedah Darul Aman,
Malaysia.

Dear Sir,


Re: LETTER OF RECOMMENDATION FOR DATA COLLECTION AND RESEARCH WORK


We refer to your letter ref UUM/07ACSS/IR-474/T dated 20th July, 2016, in respect of your PhD candidate **Ali D. Yusof (Matric No.: 95620)**. He has conducted his survey in our Bank and questionnaires were distributed to staff of the Islamic Banking window (North West Region) and were all filled as requested and return back to him.

Please note, that all the data gathered herein should be treated as strictly confidential and without any responsibility on the part of the Bank or its employees.

Thank you.

Yours faithfully,


Nazir Aliyu
NIB BRANCH MANAGER


Bashir Shehu
NIB REGIONAL MANAGER

Executive Director
Chairman
Dr. Anwar Ibrahim
Managing Director
Dr. Ibrahim Ismail

Executive Director
Dr. Yusoff Adam
Dr. Yusoff Adam
Dr. Abdul Razak Ali Haji
Dr. Dato' Saifuddin
Dr. Ahmad Odiah

Non-Executive Director
Dr. Yusoff Adam
Dr. Dato' Saifuddin
Dr. Yusoff Adam
Dr. Yusoff Adam

Independent Director
Dr. Yusoff Adam
Dr. Yusoff Adam
Dr. Yusoff Adam
Dr. Yusoff Adam

Sterling Bank Plc. (Incorporated in England and Wales)
Registered Office: 20, Market Street, London EC3R 7DF, UK
Tel: +44 (0)20 7414 6000
Fax: +44 (0)20 7414 6001
Website: www.sterlingbank.com

Appendix E

OYA LETTER OF INTRODUCTION FOR DATA COLLECTION

 OTMAN YEOP ABDULLAH
GRADUATE SCHOOL OF BUSINESS
UNIVERSITI UTARA MALAYSIA
50100 UTM SINTOK
KEDAH DARUL AMAN
MALAYSIA

 **UUM**
UNIVERSITI UTARA MALAYSIA

Tel: 04-6227-0171/0172
Faks: 04-622-7168
Laman Web: www.uum.edu.my

KEDAH AMAN MAKMUR • BERSAMA MEMACU TRANSFORMASI

UUM/OYAGSB/R 4/4/T
20 July 2016

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

LETTER OF RECOMMENDATION FOR DATA COLLECTION AND RESEARCH WORK

This is to certify that Ali, D. Yusuf (Matric No: 95620) is a student of Otman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia pursuing his Doctor of Philosophy (PhD). He is conducting a research entitled "The Moderating Role of Islamic Corporate Governance Between Pressure, Opportunity, Rationalization, Capacity and Banking Fraud" under the supervision of Dr. Umar Ahmad and Dr. Mohd Shahril Bin Ahmad Rezaei.

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

Your cooperation and assistance is very much appreciated.

Thank you.

"KNOWLEDGE, VIRTUE, SERVICE"

Your faithfully,

NOOR BINTI HAMID
Assistant Registrar

To: Dear
Otman Yeop Abdullah Graduate School of Business

cc - Supervisor
Student's file (95620)

Universiti Utara Malaysia
The Student Management Authority



Appendix F
DESCRIPTIVE ANALYSIS

General Perception of Banks staffs and Stakeholders on pressure (P), Opportunity (OP), Rationalization (RT), Capability (CAP), Islamic Corporate Governance (ICG) and Fraud (FRD)

Pressure (P)

S/N	Items	SD %	D %	N %	A %	SA %	Mean	Std. D
1.	P01	15	19	22.1	28.3	15.5	3.10	1.301
2.	P02	9.3	11.5	21.7	38.9	18.6	3.46	1.189
3.	P03	6.2	8.4	17.3	29.6	38.5	3.86	1.199
4.	P04	9.3	21.2	21.7	37.6	10.2	3.18	1.158
5.	P05	8.0	13.7	27.0	36.7	14.6	3.36	1.132
6.	P06	15.0	17.7	34.5	27.9	4.9	2.90	1.117
7.	P07	14.2	15.5	24.8	28.3	17.3	3.19	1.291
8.	P08	13.7	11.5	20.4	38.1	16.4	3.32	1.267
9.	P09	11.1	10.6	16.8	42.5	19.0	3.48	1.230
10.	P10	11.9	15.0	20.4	38.1	14.6	3.28	1.233
11.	P11	15.0	21.7	27.0	25.2	11.1	2.96	1.232
12.	P12	6.2	8.0	13.7	28.8	43.4	3.95	1.205
13.	P13	9.3	19.5	26.5	31.4	13.3	3.20	1.174
14.	P14	8.4	16.8	17.7	38.1	19.0	3.42	1.213
15.	P15	10.6	21.7	26.1	30.5	11.1	3.10	1.177
16.	P16	11.9	22.6	32.3	22.1	11.1	2.98	1.172
17.	P17	16.8	18.1	21.7	28.8	14.6	3.06	1.315

Opportunity (OP)

S/N	Items	SD %	D %	N %	A %	SA %	Mean	Std. D
1.	OP01	11.1	23.5	19.9	31.9	13.7	3.14	1.238
2.	OP02	5.8	11.5	16.4	42.5	23.9	3.67	1.131
3.	OP03	4.9	4.0	11.1	36.7	43.4	4.10	1.066

4.	OP04	3.5	11.5	17.7	38.9	28.3	3.77	1.091
5.	OP05	4.0	12.8	26.1	35.8	21.2	3.58	1.082
6.	OP06	4.0	5.8	13.3	31.9	45.1	4.08	1.082
7.	OP07	7.1	12.8	23.5	34.1	22.6	3.52	1.178
8.	OP08	3.1	8.8	18.6	43.8	25.7	3.80	1.020
9.	OP09	5.3	5.3	11.5	38.5	39.4	4.01	1.097
10	OP10	2.7	15.5	23.0	37.2	21.7	3.60	1.072
11	OP11	5.3	7.5	21.2	35.4	30.5	3.78	1.120

Rationlization (RT)

S/N	Items	SD %	D %	N %	A %	SA %	Mean	Std. D
1.	RT01	5.8	3.1	10.2	39.4	41.6	4.08	1.076
2.	RT02	3.5	13.7	15.9	41.2	25.7	3.72	1.099
3.	RT03	3.5	7.1	17.3	43.8	28.3	3.86	1.021
4.	RT04	11.1	16.4	27.9	31.9	12.8	3.19	1.187
5.	RT05	5.3	8.8	19.9	38.1	27.9	3.74	1.118

Capability (CAP)

S/N	Items	SD %	D %	N %	A %	SA %	Mean	Std. D
1.	CAP01	9.3	12.4	23.9	32.3	22.1	3.46	1.226
2.	CAP02	15.9	16.8	24.3	25.7	16.8	3.11	1.319
3.	CAP03	5.3	9.7	25.7	36.7	22.6	3.62	1.099
4.	CAP04	8.8	11.5	33.2	27.9	18.6	3.36	1.170
5.	CAP05	19.0	15.0	21.2	26.5	18.1	3.10	1.379

Islamic Corporate Governance (ICG)

S/N	Items	SD %	D %	N %	A %	SA %	Mean	Std. D
1.	ICG01	4.0	4.0	8.8	35.4	47.8	4.19	1.026
2.	ICG02	1.8	7.1	9.7	38.9	42.5	4.13	.975
3.	ICG03	2.7	5.3	16.8	45.6	29.6	3.94	.957
4.	ICG04	3.5	4.0	19.9	44.2	28.3	3.90	.977
5.	ICG05	1.8	4.9	13.7	38.9	40.7	4.12	.942
6.	ICG06	2.2	5.8	24.8	42.0	25.2	3.82	.950
7.	ICG07	0.9	4.0	15.5	39.8	39.8	4.14	.881
8.	ICG08	2.2	4.4	10.6	37.2	45.6	4.19	.951
9.	ICG09	3.1	5.8	18.6	39.8	32.7	3.9336	1.01106
10	ICG10	1.8	5.3	13.7	38.5	40.7	4.1106	.95274

Fraud (FRD)

S/N	Items	SD %	D %	N %	A %	SA %	Mean	Std. D
1.	FRD01	2.7	7.5	7.1	27.4	55.5	4.25	1.051
2.	FRD02	1.8	6.2	12.4	31.9	47.8	4.18	.991
3.	FRD03	2.2	6.2	18.6	35.8	37.2	4.00	1.004
4.	FRD04	3.5	7.5	12.8	40.3	35.8	3.97	1.054
5.	FRD05	4.4	8.8	19.0	31.0	36.7	3.87	1.139