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**THE DETRMINANTS OF INTENTION TO ACCEPT ISLAMIC
FINANCE PRODUCTS IN NIGERIA: THE MODERATING
EFFECTS OF FINANCIAL INCLUSION**



**DOCTOR OF PHILOSOPHY
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THE DETERMINANTS OF INTENTION TO ACCEPT ISLAMIC FINANCE PRODUCTS IN NIGERIA: THE MODERATING EFFECTS OF FINANCIAL INCLUSION

**By
NURUDEEN ABUBAKAR ZAURO**



**Thesis Submitted to
Tunku Puteri Intan Safinaz School of Accountancy,
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In Fulfilment of the Requirement for the Degree of Doctor of Philosophy**



TUNKU PUTERI INTAN SAFINAZ
SCHOOL OF ACCOUNTANCY
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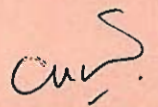
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ABSTRACT

This study examined the level of intention to accept Islamic Finance Products (IFPs) in Nigeria and the moderating effects of financial inclusion on the relationship between attitude towards IFPs, subjective norms, perceived behavioural control, knowledge of IFPs, perceived benefit, perceived government support, religious obligation, service quality, gender, ethnicity and intention to accept IFPs. The quantitative study used the cross-sectional method to collect 357 samples using closed ended questionnaires. The data was analysed using the Partial Least Squares Structural Equation Modelling (PLS-SEM). The Theory of Planned Behaviour (TPB) was adopted as the underlying theory to test 21 postulated hypotheses. The results show a high intention towards accepting IFPs. Similarly, 14 hypotheses (67%) are supported, out of which attitude towards IFPs, perceived behavioural control, knowledge of IFPs, perceived government support, religious obligation, gender, and ethnicity show significant direct relationships with intention to accept IFPs while subjective norms, perceived benefit and service quality are not significant. The results show that financial inclusion can moderate the relationship between attitude towards IFPs, subjective norms, perceived government support, religious obligation, service quality, gender and intention to accept IFPs, compared to perceived behavioural control, knowledge of IFPs, perceived benefit and ethnicity which are not significant. The results also show that the variables in the study address 74.5% of the needed determinants ($R\text{-Squared}=74.5\%$) with a large effect size and predictive relevance of 38.04% and 42.57% respectively. Consequently, the study recommends that the government and its development partners should institutionalise the low cost IFPs such as Qardhul Hassan for the less privileged Muslims and strengthen Islamic Microfinance (IsMF) institutions. The government's emphasis should be on those regions suffering from high rates of financial exclusion in order to achieve its target of reducing the current financial exclusion rate of 41.6% to 20% by 2020.

Keywords: islamic finance products, financial inclusion, islamic finance, intention, Nigeria

ABSTRAK

Kajian ini mengkaji tahap niat untuk menerima Produk Kewangan Islam (IFPs) di Nigeria dan kesan pengantara rangkuman kewangan ke atas hubungan di antara sikap terhadap IFPS, norma subjektif, tanggapan kawalan tingkah laku, pengetahuan tentang IFPs, manfaat ditanggap, sokongan kerajaan ditanggap, kewajipan agama, kualiti perkhidmatan, jantina, etnik, serta niat untuk menerima IFPs. Kajian kuantitatif ini menggunakan kaedah keratan rentas bagi mengumpulkan 357 sampel menggunakan borang soal selidik berstruktur dan dianalisa menggunakan *Partial Least Squares Structural Equation Modelling (PLS-SEM)*. Teori Gelagat Terancang telah diadaptasi sebagai teori utama untuk menguji 21 hipotesis yang dibentuk. Dapatan kajian menunjukkan niat yang tinggi untuk menerima IFPs. Dapatan yang sama apabila terdapat 14 hipotesis mewakili 67% telah disokong merangkumi sikap ke atas IFPs, tanggapan kawalan tingkah laku, pengetahuan tentang IFPs, tanggapan sokongan kerajaan, kewajipan agama, jantina, dan etnik menunjukkan hubungan langsung yang signifikan dengan niat untuk menerima IFPs. Sementara itu, norma subjektif, tanggapan manfaat, dan kualiti perkhidmatan adalah tidak signifikan. Dapatan menunjukkan bahawa rangkuman kewangan boleh mengantara hubungan di antara sikap terhadap IFPs, norma subjektif, tanggapan sokongan kerajaan, kewajipan agama, kualiti perkhidmatan, jantina, dan niat untuk menerima IFPs berbanding tanggapan kawalan tingkah laku, pengetahuan tentang IFPs, tanggapan manfaat, dan etnik yang tidak signifikan. Dapatan juga menunjukkan bahawa pemboleh ubah-pemboleh ubah dalam kajian ini telah mencapai 74.5% daripada penentu yang diperlukan ($R\text{-Squared}=74.5\%$) dengan saiz kesan yang besar dan kerelevanan jangkaan sebanyak 38.04% serta masing-masing sebanyak 42.57%. Oleh itu, kajian ini mencadangkan kerajaan dan rakan kongsi pembangunannya agar menginstitusikan IPFs yang berkos rendah seperti Qardhul Hassan untuk orang Islam yang kurang berkemampuan dan mengukuhkan institusi-institusi Pinjaman Mikro Islam. Penekanan kerajaan perlu diberi kepada wilayah-wilayah yang mengalami kadar pengecualian kewangan yang tinggi bagi mencapai sasarannya untuk mengurangkan kadar pengecualian kewangan semasa daripada 41.6% kepada 20% pada tahun 2020.

Kata kunci: produk Kewangan islam, rangkuman kewangan, kewangan islam, niat, Nigeria

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LIST OF ABBREVIATIONS

AAOIFI:	Accounting and Auditing Organization for Islamic Financial Institutions
ABP:	Agricultural Anchor Borrower Programme
ACE:	Advisory Committees of Experts
ACGS:	Agricultural Credit Guarantee Scheme
AfDB:	African Development Bank
AFI:	Alliance for Financial Inclusion
AML:	Anti-Money Laundering
ATT:	Attitude towards Islamic Finance Products
AVE:	Average Variance Extracted
BOFIA:	Banks and Other Financial Institution
BOFID:	Banks and Other Financial Institutions Decrees
BPSD:	Banking and Payment Systems Department
BSD:	Banking Supervision Department
CACS:	Commercial Agricultural Credit Scheme
CAMA:	Companies and Allied Matters Act
CAR:	Capital Adequacy Ratio
CBN:	Central Bank of Nigeria
CPC:	Consumer Protection Council
DFD:	Development Finance Department
DFID:	Department for International Development
DFSP:	Digital Financial Services Project
DFSPSC:	Digital Financial Services Project Steering Committee
DMO:	Debt Management Office
EDCs:	Enterprise Development Centres
EFlnA:	Enhancing Financial Innovation and Access
ETN:	Ethnicity
F ²	Effect Size
FCT:	Federal Capital Territory
FICWG:	Financial Inclusion Channels Working Group
FIRS:	Federal Inland Revenue Service
FIS:	Financial Inclusion Secretariat
FISC:	Financial Inclusion Steering Committee
FISI:	Financial Inclusion Special Interventions
FITC:	Financial Inclusion Technical Committee
FLWG:	Financial Literacy Working Group,
FRACE:	Financial Regulation Advisory Council of Experts
FRCN:	Financial Reporting Council of Nigeria
FSS:	Financial System Stability
GAAP:	Generally Accepted Accounting Principles
GCC:	Gulf Cooperation Council
GND:	Gender
GoF	Goodness-of-Fit
IASB:	International Accounting Standards Board

IDT:	Innovation Diffusion Theory
InFC:	International Financial Centre
IFC:	International Finance Corporation
IFPs:	Islamic Financial Products
IFRS:	International Financial Reporting Standards
IFSB:	Islamic Financial Services Board
IIFM:	International Islamic Financial Market
IILM:	International Islamic Liquidity Management Corporation
ILO:	International Labour Organization
IMF:	International Monetary Fund
IRR:	Investment Risk Reserve
IsDB:	Islamic Development Bank
IsMF:	Islamic Microfinance
IsMFBS:	Islamic Microfinance Banks
KNOW:	Knowledge of Islamic Finance Products
KYC:	Know Your Customer
LoU:	Letter of Understanding
MDAs:	Ministries, Departments, and Agencies
MDGs:	United Nations Millennium Development Goals
MFBs:	Microfinance Banks
MFI:	Microfinance Institutions
MMOs:	Mobile Money Operation
MSMEDF:	Micro, Small and Medium Enterprises Development Fund
NAICOM:	National Insurance Commission
NAPEP:	National Poverty Eradication Programme
NASB:	Nigerian Accounting Standards Board
NCC:	Nigerian Communications Commission (NCC)
NDIC:	Nigeria Deposit Insurance Corporation
NFIS:	National Financial Inclusion Strategy
NIFIs:	Non-Interest (Islamic) Financial Institutions
NIFS:	Non-Interest Financial Services
NIMC:	National Identity Management Commission
NIPOST:	Nigerian Postal Services
NIRSAL:	Nigeria Incentive-Based Risk Sharing System for Agricultural Lending
NOA:	National Orientation Agency
NPC:	National Population Commission
NSE:	Nigeria Stock Exchange
NTA:	Nigerian Television Authority
OFI:	Other Financial Institution
OFISD:	Other Financial Institutions Supervision Department
OLA:	Operations Level Agreement
OYAGSB	Othman Yeop Abdullah Graduate School of Business
PB:	Perceived Benefits
PBC:	Perceived Behavioural Control
PBUH	Peace Be Upon Him
PenCom:	National Pension Commission
PFC:	Pilgrims Fund Corporation
PGS:	Perceived Government Support
PhD	Doctor of Philosophy
PLS:	Partial Least Squares

PMU:	Program Management Unit
Q ²	Construct Cross-validated Redundancy
QHF:	Qardhul Hassan Financing
R ²	R-squared values
SAW:	Sallallahu Alaihi Wasallam
SCO:	Strategy Coordination Office
SEC:	Securities and Exchange Commission
SEC:	Securities and Exchange Commission
SEM:	Structural Equation Modelling
SLA:	Service Level Agreement
SMECGS:	Small and Medium Enterprise Credit Guarantee Scheme
SMEDAN:	Small and Medium Enterprises Development Agency of Nigeria
SMEs:	Subject Matter Experts
SN:	Subjective Norms
SPD:	Strategy and Performance Department
SPSS	Statistical Package for the Social Sciences
SQ:	Service Quality
SWT	Subhanahu Wa Ta'ala
TAM:	Technology Acceptance Model
TPB:	Theory of Planned Behaviour
TRA:	Theory of Reasoned Action
UB:	Universal Banking
UN:	United Nations
UUM:	Universiti Utara Malaysia
VIF:	Variance Inflated Factor
WEDGE:	Women's entrepreneurship development and gender equality
WINBiz:	Women in Business
pc:	Composite Reliability



CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

The modern Islamic Banking is believed to have emerged since the establishment of the Mit Ghamr Savings Bank in Egypt in the year 1963 (Chong and Liu, 2007; Ringim, 2014). Subsequently, the foreign ministers from various Muslim countries held an international conference in 1973 to establish the Islamic Development Bank (IsDB). The aim of establishing the Bank was to among other things foster socio-economic development and improve the progress of Muslim member countries based on Islamic values (Ringim, 2014; Saeed and Akbarzadeh, 2001). It was noted that the Islamic financial system had displayed its ability to withstand the shock of the global economic meltdown in 2008 (Gelbard, Hussain, Maino, Mu and Yehoue, 2014). In the last five decades, Islamic finance has grown promptly in size and number of players in the industry. Its assets has grown up in which its value had reached US\$2 trillion with about 350 institutional players worldwide as at the end of 2014, with an average of 16% annual growth rate since 2006 (Hussain, Shahmoradi and Turk, 2015). Although the current value was still less than 1% of the world's financial assets, it was projected to reach \$3.7 trillion by the year 2020. The majority of the Islamic finance practitioners concentrated in Gulf Cooperation Council (GCC) countries and Malaysia in the past. Basically, they are spread across the Middle East, North Africa, Indonesia, United Kingdom, and some Sub-Saharan African countries have started. For example Nigeria had commenced in 2011 (Gelbard, Hussain, Maino, Mu and Yehoue, 2014; Kammer, Norat, Piñón, Prasad and Towe, 2015; Mohseni-Cheraghrou, Mohieldin, Iqbal, Rostom and Fu, 2012).

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Appendix 1: Questionnaire (English)



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Dear Prof/Assoc. Prof/Dr/Mr/Mrs/Ms/Alh/Mal

ACADEMIC REASERCH QUESTIONNAIRE

I am currently a doctoral research student of Universiti Utara Malaysia, (UUM) conducting research titled “*The determinants of intention to Accept Islamic finance products in Nigeria: The moderating effects of financial inclusion*” in order to fulfil the requirements for the award of Doctor of Philosophy (Ph.D.). The study is on development finance and Islamic finance sector aim at determining the level of intention to accept IFPs in Nigeria and requires your input please.

Kindly assist by providing objective and sincere answer to all questions as there is no right or wrong answer. The numbers represent your agreement with the statements ranging from 1 to mean Strongly Disagree (SD), to 5 meaning Strongly Agree (SA). Please be assured, that all information provided in your responses will be treated with higher level of confidentiality; and that the information will only be used for academic purposes.

Thank you,
Yours sincerely,

Nurudeen Abubakar Zauro
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SECTION A: The statements in this section are related to *intention to accept Islamic Finance Products (IFPs)*. Kindly, state the extent to which you do agree with each of the statement by circling the appropriate scale number.

No	Statement	SD					SA
		1	2	3	4	5	
1.	I plan to adopt IFPs in business in the forthcoming month	1	2	3	4	5	
2.	I am likely to adopt IFPs in business in the future	1	2	3	4	5	
3.	I intends to use IFP for my banking needs	1	2	3	4	5	
4.	Using IFPs for my banking transactions is something I would do	1	2	3	4	5	

SECTION B: The statements in this section are related to *financial inclusion*. Kindly, state the extent to which you do agree with each of the statement by circling the appropriate scale number.

No	Statement	SD					SA
		1	2	3	4	5	
1.	I have quick access to loan facilities with my bank	1	2	3	4	5	
2.	There is easy availability of ATM for money usage	1	2	3	4	5	
3.	My bank charges reasonable administrative cost of deposit	1	2	3	4	5	
4.	Islamic bank services are easily available	1	2	3	4	5	
5.	Islamic financial services institutions are available at the near-by residence	1	2	3	4	5	
6.	Attitude of Islamic bank staff is all right for me	1	2	3	4	5	
7.	Money transaction and handling process is easy for me	1	2	3	4	5	
8.	I have a small savings monthly	1	2	3	4	5	
9.	There is Priority attention for Regular Repaying Customer	1	2	3	4	5	
10.	I enjoy high confidentiality about customers account information	1	2	3	4	5	
11.	I enjoy satisfactory reply for my queries	1	2	3	4	5	

SECTION C: The statements in this section are related to *attitude towards Islamic Finance Products (IFPs)*. Kindly, state the extent to which you do agree with each of the statement by circling the appropriate scale number.

No	Statement	SD					SA
		1	2	3	4	5	
1.	Choosing IFPs is a good idea.	1	2	3	4	5	
2.	Choosing IFPs is beneficial.	1	2	3	4	5	
3.	IFPs are the best banking and finance products.	1	2	3	4	5	
4.	IFPs are positive.	1	2	3	4	5	

SECTION D: The statements in this section are related to subjective norms. Kindly, state the extent to which you do agree with each of the statement by circling the appropriate scale number.

No	Statement	SD					SA
		1	2	3	4	5	
1.	Most of the people who are important to me would think that I should use IFPs	1	2	3	4	5	
2.	The people who influence me would think that I should use IFPs	1	2	3	4	5	
3.	People whose opinion I valued would prefer that I should use IFPs	1	2	3	4	5	

SECTION E: The statements in this section are related to perceived behavioural control. Kindly, state the extent to which you do agree with each of the statement by circling the appropriate scale number.

No	Statement	SD					SA
		1	2	3	4	5	
1.	I think that I would be able to use IFPs for banking transactions	1	2	3	4	5	
2.	To use or not to use IFPs is entirely up to me	1	2	3	4	5	
3.	I think that I have the resources, knowledge and ability to use IFPs	1	2	3	4	5	

SECTION F: The statements in this section are related to knowledge of IFPs. Kindly, state the extent to which you do agree with each of the statement by circling the appropriate scale number.

No	Statement	SD					SA
		1	2	3	4	5	
1.	I know the existence of IFPs for Micro and SMEs	1	2	3	4	5	
2.	I understand the differences between Islamic finance and conventional financing	1	2	3	4	5	

3.	IFPs and conventional banking products only defers in their name	1	2	3	4	5
4.	I know the underlying principles applied in Islamic financing	1	2	3	4	5

SECTION G: The statements in this section are related to perceived benefits. Kindly, state the extent to which you do agree with each of the statement by circling the appropriate scale number.

No	Statement	SD					SA
1.	IFPs are more profitable than conventional financing	1	2	3	4	5	
2.	IFPs offer credit at favourable terms and conditions	1	2	3	4	5	
3.	IFPs offer lower service charge and lower monthly repayment	1	2	3	4	5	
4.	IFPs costs of borrowing funds is free as against conventional financing	1	2	3	4	5	

SECTION H: The statements in this section are related to perceived government support. Kindly, state the extent to which you do agree with each of the statement by circling the appropriate scale number.

No	Statement	SD					SA
1.	CBN encourages the use of IFPs.	1	2	3	4	5	
2.	Nigerian Gov't provides incentives to the users of IFPs.	1	2	3	4	5	
3.	Nigerian Gov't guarantees the stability of IFPs.	1	2	3	4	5	
4.	CBN always scrutinizes the move of IFPs in the banking operations.	1	2	3	4	5	
5.	CBN encourages new innovations in IFPs in the banking operations.	1	2	3	4	5	

SECTION I: The statements in this section are related to religious obligation. Kindly, state the extent to which you do agree with each of the statement by circling the appropriate scale number.

No	Statement	SD					SA
1.	I always participate in the mosque activities as an act of obedience to Allah,	1	2	3	4	5	
2.	I ways perform my optional prayers on time in accordance with Islamic shari'ah,	1	2	3	4	5	
3.	I recites al-Quran regularly as part of remembrance to Allah	1	2	3	4	5	
4.	I attend Islamic religious classes to improve my Islamic knowledge.	1	2	3	4	5	

SECTION J: The statements in this section are related to service quality. Kindly, state the extent to which you do agree with each of the statement by circling the appropriate scale number.

No	Statement	SD					SA
		1	2	3	4	5	
1.	I can count on the Islamic banks staff as being accommodative	1	2	3	4	5	
2.	The attitude of Islamic banks staff demonstrates their willingness to help me.	1	2	3	4	5	
3.	I can count on Islamic banks employees knowing their job well.	1	2	3	4	5	
4.	I noted that Islamic bank customers always leave the banks with a good impression of its service.	1	2	3	4	5	
5.	I would rate Islamic bank office's physical environment highly	1	2	3	4	5	
6.	I like Islamic banks because they have modern equipment to provide banking service	1	2	3	4	5	
7.	Islamic banks staff respond quickly to my financing needs	1	2	3	4	5	
8.	The behaviour of Islamic banks employees indicates to me that they do not understand my needs.	1	2	3	4	5	
9.	Islamic bank's environments have an ambiance that I am looking for in any office.	1	2	3	4	5	
10.	Islamic bank understands that the other user's patronage affect my perception of its service.	1	2	3	4	5	
11.	Islamic bank tries to keep my waiting time to a minimum	1	2	3	4	5	
12.	Islamic banks know the kind of the service that the customers are looking for	1	2	3	4	5	

SECTION K: This section deals with your profile please. Kindly tick the appropriate box

1 Gender

Male

Female

2 Marital status

Married

Single

Divorced

Widowed

3 Age

Between 15 – 45

--

Between 46 – 60
Above – 60

4 Source of Income

Employed
Self employed

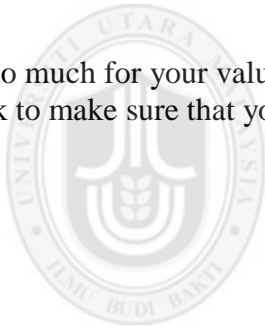
5 Ethnicity

Hausa/Fulani
Yoruba
Igbo
Others:

6 Level of Education

Primary
Secondary
Tertiary Institution

Thank you so much for your valuable time and patience for completing this questionnaire.
Please check to make sure that you have not skipped any questions inadvertently.



UUM
Universiti Utara Malaysia

Appendix 2: Questionnaire (Hausa)



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TAKARDAR NEMAN BAYANAN GUDANAR DA BINCIKEN KUNDIN DIGIRI NA UKU A FANNIN AIKIN AKAWU, A TSANGAYAR NAZARI DA KOYAR DA AIKIN AKAWU TA JAMA'AR UTARA, DAKE QASAR MALESHIYA

Farfesa/Dakta/Malam/Malama/Alhaji/Hajiya

Assalamu alaikum, sunana **Nurudeen Abubakar Zauro**, ni dalibi ne a Tsangayar Aikin Akawu ta Jami'ar Utara dake Kasar Maleshiya. Ina gudanar binciken Kudin Digiri na Uku (PhD) mai taken “**Dalilan da Kansa Tsare-tsaren Harkokin Kudi bisa Tafarfin Addinin Musulunci Samun Karvuwa a Nijeria**”. Ina fatan za ka/ki amsa duk tambayoyin dake wannan takarda tsakaninka/ki da Allah. Duk amsar da aka zava dai-dai ce. Lambobin da aka jera na wakiltar zabinka/ki, lambar tambaya ta daya (1) na nufin (ban amince ba kwarai) zuwa ta biyar (5) dake nufin (kwarai na amince). Ina mai tabbatar maka/ki da cewa za'a asirta am-soshin da ka/ki ka bayar kuma za a yi amfani da su wajen rubuta wannan Kundin Digiri na Uku (PhD) ne kawai.

Na gode,

Nurudeen Abubakar Zauro
Dalibin Digiri na Uku (PhD)
Tsangayar Nazari da Koyar da Aikin Akawu
Jami'ar Utara dake Qasar Maleshiya
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SASHE NA A: Bayanan dake wannan sashe sun shafi niyyar rungumar Tsare-tsaren Harkokin Kudi bisa Tafarkin Addinin Musulunci. Ana so ka/ki bayyana ra'ayinka/ki kan kowanne bayani ta hanyar zagaye lambar da ta dace.

NB: BAK = Ban Amince ba Kwarai
NAK = Na Amince Kwarai

LMB	BAYANI	BAK	NAK
1.	Na shirya fara amfani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci a wata mai zuwa	1 2 3 4 5	
2.	Wataqila zan fara amfani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci a kasuwancin da nake a nan gaba	1 2 3 4 5	
3.	Na yi niyar fara amfani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci wajen cimma buqatuna na banki	1 2 3 4 5	
4.	Zan yi amfani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci a harkokina na banki	1 2 3 4 5	

SASHE NA B: Bayanan dake wannan sashe sun danganci harkokin kudi bisa tafarkin addinin musulunci. Ana so ka/ki bayyana ra'ayinka/ki kan kowanne bayani ta hanyar zagaye lambar da ta dace.

LMB	BAYANI	BAK	NAK
1.	Ina samun bashi da sauran abuwani da bankina suke ba yarwa akan lokaci	1 2 3 4 5	
2.	Da akwai wadatuwar injunan fitar da kudi	1 2 3 4 5	
3.	Bankina na yankar kalilan din kudi idan na yi ajiya	1 2 3 4 5	
4.	Bankin musulunci na ba da damammaki masu yawa da sauqi	1 2 3 4 5	
5.	Da akwai guraren da suke gudanar da harkokin su na kudi bisa tafarkin addinin musulunci a kusa da gida-jenmu	1 2 3 4 5	
6.	Ma'aikatan bankin musulunci suna da halaye masu kyau	1 2 3 4 5	
7.	Gudanar da harkokin banki basa bani wahala	1 2 3 4 5	
8.	Ina ajiye wasu 'yankudade a duk wata	1 2 3 4 5	
9.	Ana ba da kulawa ta musamman ga abokan hulda na kullum	1 2 3 4 5	
10.	Ina jin dadin yadda ake sirrinta bayanan asusun ajiyar abokan hulda	1 2 3 4 5	
11.	Ina jin dadin yadda ake bani amsa idan na yi tambaya	1 2 3 4 5	

SASHE NA C: Bayanan dake wannan sashe sun shafi zaɓi'u kan harkokin kudi bisa tafarkin addinin musulunci. Ana so ka/ki bayyana ra'ayinka/ki akan kowanne bayani ta hanyar zagaye lambar da ta dace.

LMB	BAYANI	BAK	NAK		
1.	Zavin Tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci abu ne mai kyau	1	2	3	4 5
2.	Zabin tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci abu ne mai amfani	1	2	3	4 5
3.	Tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci shi ne tsarin da yafi kyau	1	2	3	4 5
4.	Tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci abu ne na cigaba	1	2	3	4 5

SASHE NA D: Bayanan dake wannan sashe sun shafi bayyana ra'ayin qashin kai kan tsarin harkokin kudi bisa tafarkin addinin musulunci. Ana so ka/ki bayyana ra'ayinka/ki akan kowanne bayani ta hanyar zagaye lambar da ta dace.

LMB	BAYANI	BAK	NAK		
1.	Mafi yawan mutanan da suke da muhimmanci a gare ni suna ganin ya dace na yi amfani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci	1	2	3	4 5
2.	Mutanan da suke da iko a kaina za su yi tunanin ya dace na yi amfani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci	1	2	3	4 5
3.	Mutanan da nake yadda da ra'ayoyinsu za su so na yi amafani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci	1	2	3	4 5

SASHE NA E: Bayanan dake wannan sashe sun shafi yanke huunci bisa ra'ayin qashin kai. Ana so ka/ki bayyana ra'ayinka/ki akan kowanne bayani ta hanyar zagaye lambar da ta dace.

LMB	BAYANI	BAK	NAK		
1.	Ina jin zan iya amfani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci a harkokin bankina	1	2	3	4 5
2.	Yin amfani ko qin yin amfani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci ra'ayina ne	1	2	3	4 5
3.	Ina jin ina da hali da ilimi da kuma damar amfani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci	1	2	3	4 5

SASHE NA F: Bayanan dake wannan sashe sun shafi masaniya kan tsarin harkokin kudi bisa tafarkin addinin musulunci. Ana so ka/ki bayyana ra'ayinka/ki akan kowanne bayani ta hanyar zagaye lambar da ta dace.

LMB	BAYANI	BAK	NAK		
1.	Ina sane da samuwar shirin tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci ga qanana da kuma matsakaitan masu sana'o'i	1	2	3	4 5
2.	Ina sane da bambance-bambancen dake tsakanin tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci da sauran hanyoyi harkokin kudi na zamani	1	2	3	4 5
3.	Suna ne kwai ya bambanta tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci da na zamani	1	2	3	4 5
4.	Na san qa'idodin dake cikin tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci	1	2	3	4 5

SASHE NA G: Bayanan dake wannan sashe sun shafi alfanun da ake samu daga amfani da harkokin kudi bisa tafarkin addinin musulunci. Ana so ka/ki bayyana ra'ayinka/ki akan kowanne bayani ta hanyar zagaye lambar da ta dace.

LMB	BAYANI	BAK	NAK
	Tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci sun fi kawo riba a kan na zamani	1	2 3 4 5
2.	Tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci su na ba da rance kan qa'idoji da sharuda masu saukqi	1	2 3 4 5
3.	Tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci sun fi saukin caji da yankar kudi a kowanne wata	1	2 3 4 5
4.	Cajin kudin ba da rance kyauta ne a tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci ba kamar nazamani ba da ake biya	1	2 3 4 5

SASHE NA H: Bayanan dake wannan sashe sun shafi tallafin hukuma ga Harkokin Kudi bisa Tafarkin Addinin Musulunci. Ana so ka/ki bayyana ra'ayinka/ki akan kowanne bayani ta hanyar zagaye lambar da ta dace.

LMB	BAYANI	BAK	NAK
1.	Babban bankin Nijeriya na qarfafa qwiwar yin amfani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci	1	2 3 4 5
2.	Gwamnatin Tarayyar Nijeriya na ba da tallafi ga masu amfani da tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci	1	2 3 4 5
3.	Gwamnatin Tarayyar Nijeriya ta tabbatar da ingancin tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci	1	2 3 4 5
4.	Gwamnatin Tarayyar Nijeriya na lura da matsayin tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci a fannin bankuna	1	2 3 4 5
5.	Babban bankin Nijeriya na qarfafa gwiwa wajen inganta tsare-tsaren harkokin kudi bisa tafarkin addinin musulunci a fannin bankuna	1	2 3 4 5

SASHE NA I: Bayanan dake wannan sashe sun shafi Sharuddan addini kan Harkokin Kudi bisa Tafarkin Addinin Musulunci. Ana so ka/ki bayyana ra'ayinka/ki akan kowanne bayani ta hanyar zagaye lambar da ta dace.

LMB	BAYANI	BAK	NAK
1.	Koda yaushe naka yi fafataka acikin alamurran mallaci saboda bautar Allah	1	2 3 4 5
2.	Koda yaushe nakanyi sallolin nafila bias ga tsarin shariar Musulunci	1	2 3 4 5
3.	Nakan karanta Al-Quran domin tuna Allah	1	2 3 4 5
4.	Nakan je makaranta domin in kara illimin addinin Musulunci	1	2 3 4 5

SASHE NA J: Bayanan dake wannan sashe sun shafi ingancin ayyukan harkokin kudi bisa tafarkin addinin musulunci. Ana so ka/ki bayyana ra'ayinka/ki akan kowanne bayani ta hanyar zagaye lambar da ta dace.

LMB	BAYANI	BAK	NAK
1.	Na tabbata ma'aikatan bankin musulunci mutane ne da suka iya hulda da jama'a	1	2 3 4 5
2.	Halayyar ma'aikatan bankin musulunci na fayyace aniyar su ta san taimakawa abokan huldar su	1	2 3 4 5
3.	Na tabbata ma'aikatan bankin musulunci sun san ayyukan su sosai	1	2 3 4 5
4.	Na lura abokan huldar bankunan musulunci na barin bankunan cikin farin ciki saboda ingancin ayyukan banku nan	1	2 3 4 5
5.	Zan bai wa bankin musulunci maki mai yawa saboda kyawun muhallinsa	1	2 3 4 5
6.	Ina son bankunan musulunci saboda amfani da kayayyakin zamani a harkokin su	1	2 3 4 5
7.	Ma'aikatan bankin musulunci na biya mini buqatuna na banki	1	2 3 4 5
8.	Yanayin zabi'un ma'aikatan bankin musulunci ya nuna ba su fahimci buqatuna ba	1	2 3 4 5
9.	Yanayin tsarin harabar bankin musulunci ya yi dai-dai da irin yadda nake son ofis ya kasance	1	2 3 4 5
10.	Yawan abokan huldar bankin musulunci ya canza tunanina kan ayyukansa	1	2 3 4 5
11.	Bankin musulunci na qoqari wajen rage yawan lokacin da nake vatawa ina jira	1	2 3 4 5
12.	Bankunan musulunci na da masaniya kan irin ayyukan da abokan huldar su ke bukata	1	2 3 4 5

SASHE NA K: Bayanan dake wannan sashe sun shafi bayani akan mai cikewa. Ana so ka/ki ya zabi bayanin da ya dace ta hanyar (√)

1 Jinsi

Na miji

Mace

2 Matsayin Aure

Mai aure

Marar aure

Gwauro

Bazawara

3 Shekara

Tsakanin shakaru 15 – 45

Tsakanin shakaru 46 – 60

Sama da shekaru – 60

4 Hanyar Samun Kudaden Shiga

Ma'aikacin gwamnati/kamfani

Mai zaman kansa

5 Qabila

Hausa/Fulani

Yoruba

Igbo

Sauran Qabilu

6 Matakin Karatu

Firamare

Sakandire

Gaba da sakandire

Na gode sosai saboda haquri da ka yi da kuma lokacin da ka dauka wajen cike wannan takardar neman bayanai. Da fatan za a amsa dukkan tambayoyin da ke cikin wannan takarda. Allah saka da alheri. Amin



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Appendix 3: Kano State Population Census

2006 CENSUS POPULATION DISTRIBUTION BY LGA

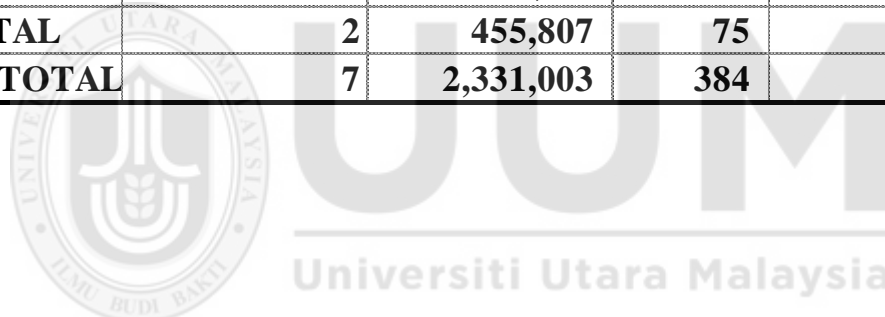
KANO STATE

S/No.	Local Government AREA	Senatorial District	Land Size Km ²	Male	Female	Both Sexes
1	ATTINGI	C	746.28	86605	86005	172610
2	ALBASU	C	415.203	94862	92777	187639
3	BAGWAT	B	423.676	83511	78022	161533
4	BEFETI	C	746.777	97351	94565	191916
5	BIGHI	B	640.898	139346	138263	278309
6	BINKURF	C	508.183	87185	87282	174467
7	DALA	A	19.926	237943	180816	418759
8	DAMBATTA	B	767.495	105538	104236	210474
9	DAWAKIN KUDU	A	401.149	116109	109388	225497
10	DAWAKIN TOFA	B	501.377	126390	119807	246197
11	DOGUWA	C	1527.783	77849	72796	150645
12	FAGGE	A	21.657	111859	88236	200095
13	GARASAWA	B	633.516	107869	103335	211204
14	GARKO	C	469.212	82025	79941	161966
15	GARUM MALLAM	A	223.388	71515	47107	118622
16	GAYA	C	640.026	105199	102220	207419
17	GEZAWA	A	355.481	143380	138248	282328
18	GWALE	A	19.119	219201	138626	357827
19	GWABZO	B	410.55	24669	88295	163624
20	KABO	B	325.932	83156	70002	153158
21	KANO MUNICIPAL	A	18.176	219636	151607	371243
22	KARAYE	C	499.562	71727	72318	144045
23	KIBIYA	C	420.494	70942	67676	138618
24	KIRU	C	966.63	140565	126603	267168
25	KUMBOTSO	A	164.704	166171	128220	294391
26	KUNCHI	B	703.802	55221	54249	110170
27	KURA	A	215.526	76921	66173	143094
28	MADURI	A	285.544	71025	66590	137615
29	MAKODA	B	462.918	110014	110080	220094
30	MINIIBIR	A	435.582	108218	111393	219611
31	NASARAWA	A	35.653	323740	272671	596411
32	RANO	C	542.104	75997	72279	148276
33	RIMTN GADO	B	235.389	53245	50126	103371
34	ROGO	C	835.222	113104	114503	227607
35	SHANONO	B	728.671	68466	70662	139128
36	SUMAILA	C	1300.907	125162	125217	250379
37	TAKAI	C	622.779	100269	102370	202639
38	TARUNI	A	29.676	122069	99775	221844
39	TOFA	B	210.817	49870	48733	98603
40	TSANYAWA	B	515.281	80638	77092	157730
41	TUDUN WADA	C	1252.345	113791	114867	228658
42	UNGOGO	A	213.831	192372	173365	365737
43	WARAWA	A	376.152	66800	65058	131858
44	WUDIL	C	377.559	100357	88282	188639
	KANO STATE		21,276,872	4,947,952	4,453,336	9,401,288

A = Kano Central. B = Kano North. C = Kano South

Appendix 4: Computation of Sample

SAMPLING SELECTION				
KANO STATE				
ZONE	LGA	POPULATION	SAMPLE	CUMM
CENTRAL	DALA	418,759	69	69
CENTRAL	KMC	371,243	61	130
CENTRAL	NASSARAWA	596,411	98	228
SUB TOTAL	3	1,386,413	228	
			-	
NORTH	BICHI	278,309	46	274
NORTH	DAMBATTA	210,474	35	309
SUB TOTAL	2	488,783	81	
			-	
SOUTH	WUDIL	188,639	31	340
SOUTH	KIRU	267,168	44	384
SUB TOTAL	2	455,807	75	
GRAND TOTAL	7	2,331,003	384	384



Appendix 5: Identification and Replacement of Missing Values

Univariate Statistics

	N	Mean	Std. Deviation	Missing		No. of Extremes ^a	
				Count	Percent	Low	High
INT1	357	3.63	1.381	0	.0	0	0
INT2	357	4.17	1.234	1	1.6	41	0
INT3	357	3.80	1.414	0	.0	0	0
INT4	357	3.83	1.311	0	.0	0	0
FI1	357	2.76	1.515	0	.0	0	0
FI2	357	3.75	1.276	0	.0	0	0
FI3	357	3.38	1.476	0	.0	0	0
FI4	357	3.32	1.437	1	1.6	0	0
FI5	357	3.18	1.444	0	.0	0	0
FI6	357	3.82	1.381	0	.0	0	0
FI7	357	3.66	1.164	2	3.1	0	0
FI8	357	3.36	1.421	0	.0	0	0
FI9	357	3.41	1.446	0	.0	0	0
FI10	357	3.69	1.248	0	.0	0	0
FI11	357	3.68	1.249	1	1.6	0	0
ATT1	357	4.41	1.105	0	.0	30	0
ATT2	357	4.14	1.198	0	.0	47	0
ATT3	357	4.22	1.212	0	.0	41	0
ATT4	357	4.19	1.267	0	.0	47	0
SN1	357	3.95	1.236	0	.0	46	0
SN2	357	3.90	1.226	0	.0	0	0
SN3	357	3.78	1.342	0	.0	0	0
PBC1	357	3.94	1.248	0	.0	48	0
PBC2	357	3.04	1.613	0	.0	0	0
PBC3	357	3.96	1.174	0	.0	0	0
KNOW1	357	2.90	1.275	0	.0	0	0
KNOW2	357	2.46	1.352	1	1.6	0	0
KNOW3	357	3.77	1.358	0	.0	0	0
KNOW4	357	2.26	1.224	0	.0	0	0
KNOW5	357	2.08	1.328	0	.0	0	0
PB1	357	3.43	1.398	0	.0	0	0
PB2	357	3.78	1.217	0	.0	0	0
PB3	357	3.54	1.358	0	.0	0	0
PB4	357	3.59	1.463	1	1.6	0	0
PGS1	357	3.72	1.349	0	.0	0	0
PGS2	357	3.35	1.325	0	.0	0	0
PGS3	357	3.55	1.326	0	.0	0	0
PGS4	357	3.37	1.269	0	.0	0	0

PGS5	357	3.35	1.310	1	1.6	0	0
RO1	357	4.31	1.151	1	1.6	41	0
RO2	357	4.13	1.223	0	.0	52	0
RO3	357	4.18	1.137	0	.0	42	0
RO4	357	4.14	1.226	0	.0	41	0
SQ1	357	3.17	1.554	0	.0	0	0
SQ2	357	4.00	1.219	0	.0	53	0
SQ3	357	3.88	1.303	2	3.1	0	0
SQ4	357	4.05	1.154	0	.0	0	0
SQ5	357	3.96	1.070	0	.0	0	0
SQ6	357	3.71	1.241	0	.0	0	0
SQ7	357	3.87	1.198	0	.0	0	0
SQ8	357	2.60	1.499	0	.0	0	0
SQ9	357	3.13	1.160	1	1.6	0	0
SQ10	357	3.26	1.224	0	.0	0	0
SQ11	357	3.68	1.161	1	1.6	0	0
SQ12	357	4.05	1.089	2	3.1	0	0
Gender	357	1.10	.302	0	.0	.	.
Marital Status	357	1.68	.467	0	.0	0	0
Age	357	1.78	.845	0	.0	0	12
Source Income	357	1.73	.443	0	.0	0	0
Ethnicity	357	1.30	.500	0	.0	0	2
Level of Educa- tion	357	2.18	.764	0	.0	0	0

a. Number of cases outside the range (Q1 - 1.5*IQR, Q3 + 1.5*IQR).

Appendix 6: Skewness and Kurtosis for Normality

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Devia- tion	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Er- ror	Statistic	Std. Er- ror
ID	357	1	375	186.73	107.724	.016	.129	-1.193	.257
INT1	357	1	5	3.63	1.381	-.588	.129	-.987	.257
INT2	357	1	5	4.17	1.234	-1.480	.129	1.111	.257
INT3	357	1	5	3.80	1.414	-.865	.129	-.652	.257
INT4	357	1	5	3.83	1.311	-.905	.129	-.418	.257
FI1	357	1	5	2.76	1.515	.221	.129	-1.388	.257
FI2	357	1	5	3.75	1.276	-.736	.129	-.502	.257
FI3	357	1	5	3.38	1.476	-.510	.129	-1.171	.257
FI4	357	1	5	3.32	1.437	-.352	.129	-1.284	.257
FI5	357	1	5	3.18	1.444	-.124	.129	-1.350	.257
FI6	357	1	5	3.82	1.381	-.802	.129	-.700	.257
FI7	357	1	5	3.66	1.164	-.504	.129	-.594	.257
FI8	357	1	5	3.36	1.421	-.326	.129	-1.206	.257
FI9	357	1	5	3.41	1.446	-.409	.129	-1.217	.257
FI10	357	1	5	3.69	1.248	-.667	.129	-.537	.257
FI11	357	1	5	3.68	1.249	-.716	.129	-.350	.257
ATT1	357	1	5	4.41	1.105	-1.925	.129	2.720	.257
ATT2	357	1	5	4.14	1.198	-1.415	.129	.974	.257
ATT3	357	1	5	4.22	1.212	-1.502	.129	1.143	.257
ATT4	357	1	5	4.19	1.267	-1.631	.129	1.434	.257
SN1	357	1	5	3.95	1.236	-1.226	.129	.588	.257
SN2	357	1	5	3.90	1.226	-1.107	.129	.419	.257
SN3	357	1	5	3.78	1.342	-.775	.129	-.732	.257
PBC1	357	1	5	3.94	1.248	-1.252	.129	.606	.257
PBC2	357	1	5	3.04	1.613	-.108	.129	-1.545	.257
PBC3	357	1	5	3.96	1.174	-.998	.129	.074	.257
KNOW1	357	1	5	2.90	1.275	.067	.129	-1.048	.257
KNOW2	357	1	5	2.46	1.352	.597	.129	-.789	.257
KNOW3	357	1	5	3.77	1.358	-.801	.129	-.631	.257
KNOW4	357	1	5	2.26	1.224	.586	.129	-.558	.257
KNOW5	357	1	5	2.08	1.328	.902	.129	-.451	.257
PB1	357	1	5	3.43	1.398	-.454	.129	-1.046	.257
PB2	357	1	5	3.78	1.217	-.798	.129	-.371	.257
PB3	357	1	5	3.54	1.358	-.518	.129	-.927	.257
PB4	357	1	5	3.59	1.463	-.602	.129	-1.042	.257
PGS1	357	1	5	3.72	1.349	-.775	.129	-.563	.257

PGS2	357	1	5	3.35	1.325	-.577	.129	-.909	.257
PGS3	357	1	5	3.55	1.326	-.465	.129	-.946	.257
PGS4	357	1	5	3.37	1.269	-.074	.129	-1.270	.257
PGS5	357	1	5	3.35	1.310	-.293	.129	-1.125	.257
RO1	357	1	5	4.31	1.151	-1.639	.129	1.581	.257
RO2	357	1	5	4.13	1.223	-1.343	.129	.653	.257
RO3	357	1	5	4.18	1.137	-1.459	.129	1.261	.257
RO4	357	1	5	4.14	1.226	-1.613	.129	1.604	.257
SQ1	357	1	5	3.17	1.554	-.242	.129	-1.420	.257
SQ2	357	1	5	4.00	1.219	-1.147	.129	.278	.257
SQ3	357	1	5	3.88	1.303	-1.018	.129	-.096	.257
SQ4	357	1	5	4.05	1.154	-1.119	.129	.372	.257
SQ5	357	1	5	3.96	1.070	-.894	.129	.191	.257
SQ6	357	1	5	3.71	1.241	-.740	.129	-.375	.257
SQ7	357	1	5	3.87	1.198	-.711	.129	-.700	.257
SQ8	357	1	5	2.60	1.499	.336	.129	-1.380	.257
SQ9	357	1	5	3.13	1.160	-.227	.129	-.699	.257
SQ10	357	1	5	3.26	1.224	-.102	.129	-.989	.257
SQ11	357	1	5	3.68	1.161	-.580	.129	-.512	.257
SQ12	357	1	5	4.05	1.089	-.961	.129	.186	.257
Gender	357	1	2	1.10	.302	2.662	.129	5.117	.257
Marital Status	357	1	2	1.68	.467	-.778	.129	-1.402	.257
Age	357	1	4	1.78	.845	.782	.129	-.288	.257
Source Income	357	1	2	1.73	.443	-1.063	.129	-.875	.257
Ethnicity	357	1	4	1.30	.500	1.616	.129	3.409	.257
Level of Education	357	1	3	2.18	.764	-.326	.129	-1.222	.257
Valid N (listwise)	357								

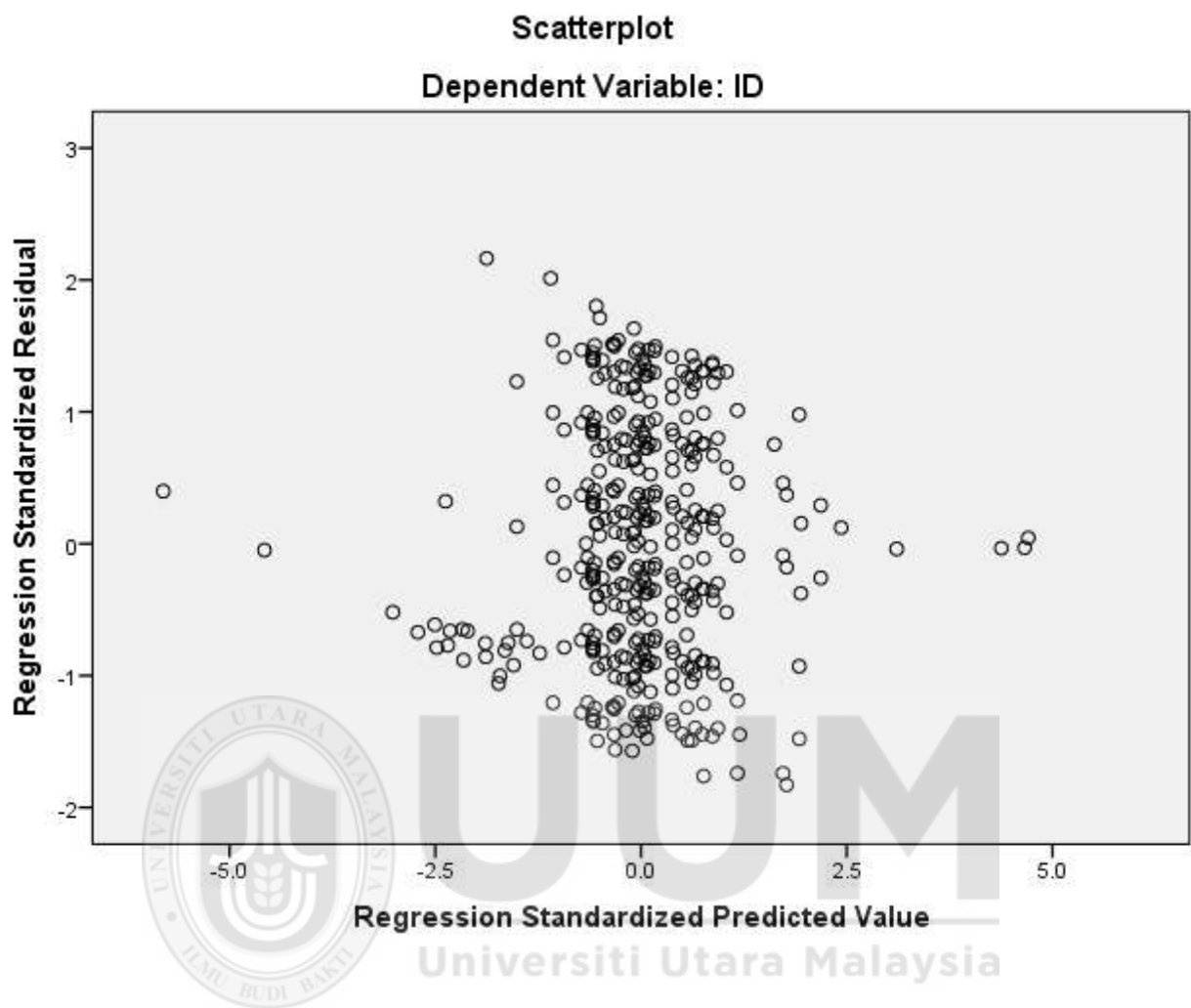
Appendix 7: Descriptive Statistics

	Mean	Std. Deviation	N
ID	186.73	107.724	357
INT1	3.63	1.381	357
INT2	4.17	1.234	357
INT3	3.80	1.414	357
INT4	3.83	1.311	357
FI1	2.76	1.515	357
FI2	3.75	1.276	357
FI3	3.38	1.476	357
FI4	3.32	1.437	357
FI5	3.18	1.444	357
FI6	3.82	1.381	357
FI7	3.66	1.164	357
FI8	3.36	1.421	357
FI9	3.41	1.446	357
FI10	3.69	1.248	357
FI11	3.68	1.249	357
ATT1	4.41	1.105	357
ATT2	4.14	1.198	357
ATT3	4.22	1.212	357
ATT4	4.19	1.267	357
SN1	3.95	1.236	357
SN2	3.90	1.226	357
SN3	3.78	1.342	357
PBC1	3.94	1.248	357
PBC2	3.04	1.613	357
PBC3	3.96	1.174	357
KNOW1	2.90	1.275	357
KNOW2	2.46	1.352	357
KNOW3	3.77	1.358	357
KNOW4	2.26	1.224	357
KNOW5	2.08	1.328	357
PB1	3.43	1.398	357
PB2	3.78	1.217	357
PB3	3.54	1.358	357
PB4	3.59	1.463	357
PGS1	3.72	1.349	357
PGS2	3.35	1.325	357
PGS3	3.55	1.326	357
PGS4	3.37	1.269	357
PGS5	3.35	1.310	357

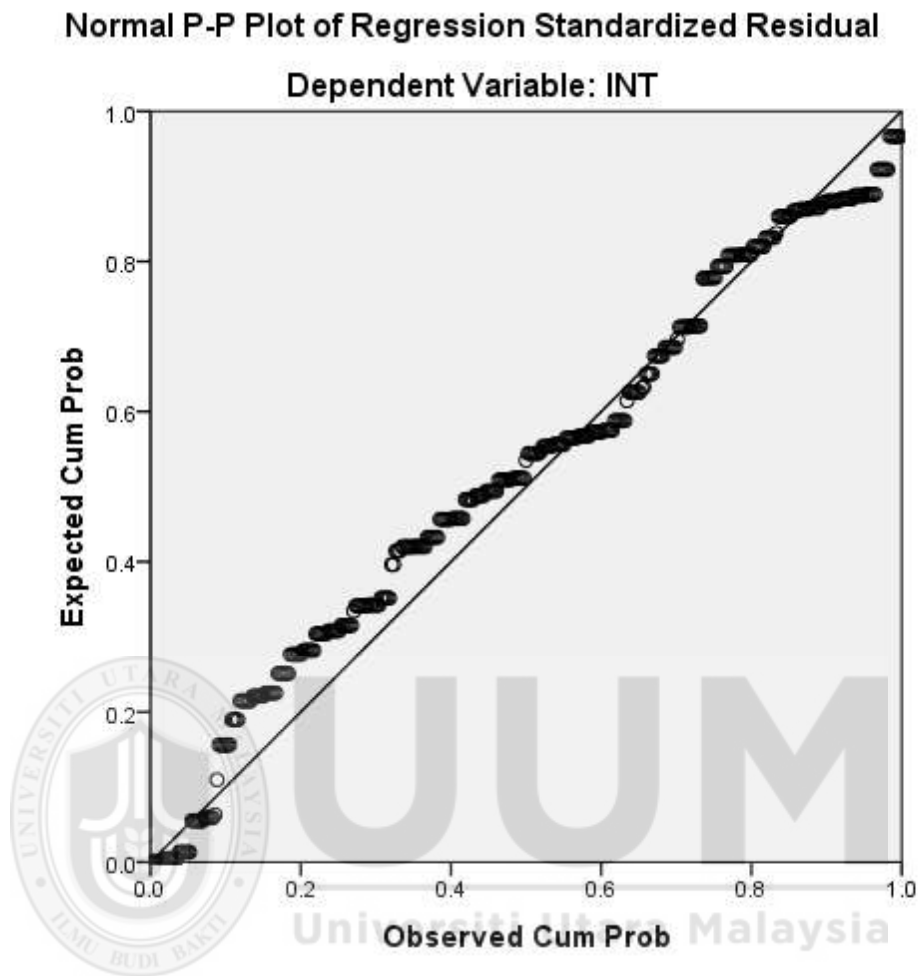
RO1	4.31	1.151	357
RO2	4.13	1.223	357
RO3	4.18	1.137	357
RO4	4.14	1.226	357
SQ1	3.17	1.554	357
SQ2	4.00	1.219	357
SQ3	3.88	1.303	357
SQ4	4.05	1.154	357
SQ5	3.96	1.070	357
SQ6	3.71	1.241	357
SQ7	3.87	1.198	357
SQ8	2.60	1.499	357
SQ9	3.13	1.160	357
SQ10	3.26	1.224	357
SQ11	3.68	1.161	357
SQ12	4.05	1.089	357
Gender	1.10	.302	357
Marital Status	1.68	.467	357
Age	1.78	.845	357
Source Income	1.73	.443	357
Ethnicity	1.30	.500	357
Level of Education	2.18	.764	357

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Appendix 8: Scatterplot



Appendix 9: Standardized Regression Plot



Appendix 10: Reliability Analysis for all Variables

		N	%
Cases	Valid	357	100.0
	Excluded ^a	0	.0
	Total	357	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
.909	.908	62

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.373	1.101	4.412	3.311	4.008	.673	62
Item Variances	1.533	.091	2.603	2.512	28.623	.293	62
Inter-Item Covariance's	.213	-.977	1.311	2.287	-1.342	.134	62
Inter-Item Correlations	.137	-.695	.874	1.569	-1.259	.054	62

Hotelling's T-Squared Test

Hotelling's T-Squared	F	df1	df2	Sig
452823.511	6172.212	61	296	.000

Intraclass Correlation Coefficient

	Intraclass Correlation ^b	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig
Single Measures	.139 ^a	.121	.160	11.012	356	21716	.000
Average Measures	.909 ^c	.895	.922	11.012	356	21716	.000

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

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

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

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

Appendix 11: Structural Model Specification

PLS Quality Criteria Overview

	AVE	Composite Reliability	R Square	Cronbach's Alpha	Communality	Redundancy
ATT	0.799354	0.940868		0.915847	0.799354	
ATT * FI	0.606836	0.960468		0.956123	0.606836	
ETN	1.000000	1.000000		1.000000	1.000000	
ETN * FI	0.519117	0.793021		0.672316	0.519118	
FI	0.511487	0.806279		0.680018	0.511487	
GND	1.000000	1.000000		1.000000	1.000000	
GND * FI	0.356653	0.680563		0.394126	0.356654	
INT	0.611235	0.860917	0.745168	0.780283	0.611235	0.113275
KNO	0.533048	0.818763		0.704182	0.533048	
KNO * FI	0.227099	0.738437		0.808489	0.227098	
PB	0.526491	0.815409		0.70256	0.526491	
PB * FI	0.316596	0.869591		0.849192	0.316595	
PBC	0.527188	0.742206		0.570502	0.527188	
PBC * FI	0.282803	0.785893		0.764045	0.282803	
PGS	0.56372	0.83757		0.746315	0.56372	
PGS * FI	0.190323	0.723414		0.811384	0.190322	
RO	0.829518	0.95109		0.931226	0.829518	
RO * FI	0.552662	0.951161		0.946622	0.552662	
SN	0.676023	0.861695		0.758904	0.676023	
SN * FI	0.29646	0.805069		0.795197	0.29646	
SQ	0.547635	0.826938		0.722683	0.547635	
SQ * FI	0.343433	0.886946		0.867975	0.343433	