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**FACTORS INFLUENCING A CUSTOMER INTENTION
TO PARTICIPATE IN FAMILY TAKAFUL
AMONG TEACHERS IN KUAH, LANGKAWI**

BY:

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**Research Paper Submitted to the
Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
In Partial of the Requirement for the
Master in Islamic Finance and Banking**

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ABSTRACT

Family Takaful is one of the protection for financial urgent in event of accident. Family Takaful was introduced in Malaysia in year 1984. The development of the Family Takaful products in Malaysia are more than 20 products, that give opportunity to create awareness to among public people and encourage potential customers to participate in Family Takaful products. Therefore, the purpose of this research is to explore the Factors that Influence Customers Intention to Participate in Family Takaful among Teachers in Kuah, Langkawi. The first objective is to identify the differences between selected demographic factors influencing customers' intention to participate in the Family Takaful. The second objective is to analyze the relationship between selected factors toward customers' intention to participate in the Family Takaful. The third objective is to determine the most influencing customers' intention to participate in the Family Takaful. The methodology used in this study is the quantitative method with questionnaires development in assessing the Intention of Customers to Participate in Family Takaful among Teachers. The underpinning theory is using Theory of planned behavior (TPB) and the supported theory is Technology Acceptance Model Theory (TAM model). The unit of analysis for respondents is teachers in Kuah, Malaysia. The correlation analysis was analyzed using Pearson Correlation coefficient analysis. After that, the causal relationship was analyzed using multiple regression analysis. The finding in this study indicates that Cronbach's alpha statistical test for measuring internal reliability is larger than 0.8 for all four variables. Therefore, four constructs exhibit good reliability that indicates the suitability of internal consistency. The outcome of the correlation between all independent variables with dependent variables are higher than 0.6 and above. Next, The coefficient of determination or R-squared value of 0.661 indicates 66.1% of the variation in customer intention. Moreover, it is clear that there is a strong and positive relationship between all independent variables towards the dependent variable. In regression test presented has only three of four factors that are significant on the intention of customer to participate in Family Takaful, that are a Subjective Norm, Perceived Ease of Use, and Attitude. Meanwhile, Perceived Behavioral Control that is not significant with the dependent variable. The implication of this study is to contribute to the theoretical, giving idea to marketer in Takaful industry and future academician as a reference to develop new idea and new research give impact to Takaful industry.

Keyword: Intention, Family Takaful, Teacher, Perceived Ease of Use,

ABSTRAK

Takaful Keluarga adalah sebuah institusi yang memberi perlindungan kewangan kepada para peserta yang menyertai skim Takaful Keluarga. Di Malaysia, Takaful Keluarga mula diperkenalkan pada tahun 1984. Pembangunan produk Takaful Keluarga di Malaysia pada masa kini telah melebihi 20 produk. Oleh yang demikian, terdapat pelbagai produk dipasaran yang membolehkan pelanggan membuat pilihan dan pelanggan dapat memilih produk yang sesuai dengan kehendak mereka. Pada setiap tahun peningkatan peserta yang menyertai skim Takaful meningkat. Oleh itu, tujuan kajian ini adalah untuk mengetahui Faktor-Faktor Yang Mempengaruhi Niat Pelanggan Menyertai Keluarga Takaful dalam Kalangan Guru di Kuah, Langkawi. Objektif pertama dalam kajian ini adalah bagi mengenal pasti perbezaan antara faktor demografi terpilih yang dapat mempengaruhi niat pelanggan untuk menyertai Takaful Keluarga. Objektif kedua adalah untuk menganalisis hubungan antara faktor terpilih terhadap keinginan menyertai Takaful Keluarga. Objektif ketiga adalah untuk mengetahui apakah faktor-faktor yang mempengaruhi pelanggan untuk menyertai Takaful Keluarga. Metodologi dalam kajian ini menggunakan kaedah kuantitatif dengan pembangunan soal selidik dalam menilai Hasrat Pelanggan Menyertai Keluarga Takaful dalam Kalangan Guru. Teori asas yang digunakan adalah Teori tingkah laku terancang (TPB) dan teori sokongan ialah teori model penerimaan teknologi (Model TAM). Unit analisis bagi responden ialah guru di Kuah, Malaysia, dan borang soal selidik diberikan kepada 140 guru Kuah Langkawi menggunakan Google Form via "Email" dan "Whatapp". Disamping itu, bagi menganalisis korelasi pengkaji menggunakan pekali Korelasi Pearson. Selepas itu, bagi mengetahui hubungan yang paling mempengaruhi Pemboleh ubah bersandar adalah menggunakan kaedah regresi berganda. Dapatan kajian ini mendapati bahawa ujian nilai terhadap faktor demografik hanya terdapat satu pemboleh ubah yang signifikan iaitu penyertaan pelanggan dalam Takaful Keluarga, manakala yang faktor-faktor lain menolak hipotesis nol. Nilai ujian statistik alpha Cronbach untuk mengukur kebolehpercayaan dalaman adalah melebihi 0.8 untuk keempat-empat pemboleh ubah. Oleh itu, empat konstruk mempamerkan kebolehpercayaan yang baik yang menunjukkan kesesuaian ketekalan dalaman. Hasil korelasi antara semua pemboleh ubah bebas dengan pemboleh ubah bersandar adalah lebih tinggi iaitu semua pemboleh ubah bersandar telah melebihi daripada 0.60 dan ke atas. Seterusnya, Pekali penentuan atau nilai kuasa dua R sebanyak 0.661 menunjukkan 66.1% daripada variasi dalam niat pelanggan. Selain itu, jelas menunjukkan bahawa terdapat hubungan yang kuat dan positif antara semua pemboleh ubah bebas terhadap pemboleh ubah bersandar. Dalam ujian regresi berganda menunjukkan tiga daripada empat faktor adalah signifikan terhadap niat pelanggan untuk menyertai Takaful Keluarga, ia terdiri daripada Norma Subjektif, Dirasakan Mudah Digunakan, dan Sikap, Sementara itu, Kawalan Tingkah Laku yang Dipersepsikan menunjukkan tidak signifikan dengan pemboleh ubah bersandar. Sumbangan kajian ini adalah untuk 'menyumbang kepada teori', disamping memberi idea kepada pemasar industri Takaful dan memberi manfaat kepada ahli akademik masa depan sebagai rujukan untuk membangunkan idea baharu dan penyelidikan baharu memberi impak kepada industri Takaful.

Kata kunci: Niat, Takaful Keluarga, Guru, Dirasakan Mudah Digunakan, Sikap.

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LIST OF ABBREVIATION

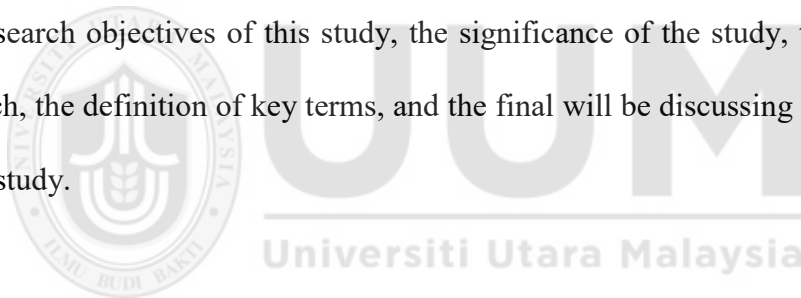
ANOVA	Analysis of Variance
MTA	Malaysian Takaful Association
SPSS	Statistical Package for the Social Sciences
TAM	Technology Acceptance Model
FTS	Family Takaful Scheme



CHAPTER 1 INTRODUCTION

1.0 INTRODUCTION

The first chapter is a quick review of Takaful in both the global and Malaysian contexts. It also mentions the product of Takaful offered to the customer. This part of the study will be a story about the background of research, these are included Takaful progression in global and Malaysia part, after that, research will be discussing the development of Family Takaful like Family Takaful product and Service. Furthermore, the background of this study is focusing on the Family Takaful product. This section has also stressed a study about the issue of a statement, research questions and research objectives of this study, the significance of the study, the scope of the research, the definition of key terms, and the final will be discussing the organization of the study.



1.1 BACKGROUND OF STUDY

Globally, Takaful is one of the sectors in the Islamic financial system. It is also vital to drive and growing segment in increase Islamic financial market. In information, Takaful is one alternative from conventional insurance to make the emergence of shariah complaint. Muslims cannot involve insurance because the element of insurance uses an approach to risk mitigation which is a buying and selling policy. The insurance company receives risk from insured transfer to them and exchange for premium then a company will be indemnifying the insured case the risk insured for material as return payback policy in premium (Muhammad et al., 2016).

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Appendix A: Questionnaires





Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

**SURVEY QUESTIONNAIRE RESEARCH ON FACTORS
INFLUENCING CUSTOMERS INTENTION TO PARTICIPATE
IN FAMILY TAKAFUL AMONG TEACHERS IN KUAH,
LANGKAWI.**

Dear Respondents,

This survey form is entitled: **FACTORS INFLUENCING CUSTOMERS INTENTION TO PARTICIPANT IN FAMILY TAKAFUL AMONG TEACHERS IN KUAH, LANGKAWI.** All data and information obtained from you are confidential and will only be used for research purposes.

Kepada Responden dihormati,

*Borang kaji selidik ini adalah bertajuk: **FAKTOR-FAKTOR YANG MEMPENGARUHI NIAT PELANGGAN UNTUK MENYERTAI TAKAFUL KELUARGA DALAM KALANGAN GURU DI KUAH, LANGKAWI.** Segala data dan maklumat yang diperoleh daripada anda adalah rahsia dan hanya akan digunakan untuk tujuan kajian sahaja.*

Sincerely,

Affatul Afiffah binti Abdul Rahman

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No Tel: +6014-7414527

Postgraduate Students in School of Islamic Business at University Utara Malaysia

Section A: Demographic Information

Please tick and indicate the appropriate answer/ Tandakan dan nyatakan jawapan yang sewajarnya.

Gender / Jantina		Marital Status / Tahap Perkhawinan	
<input type="checkbox"/>	Male/ Lelaki	<input type="checkbox"/>	Single/ Bujang
<input type="checkbox"/>	Female/ Perempuan	<input type="checkbox"/>	Married / Kahwin
Age / Umur		Income / Pendapatan	
<input type="checkbox"/>	21-30 Year Old / <i>21-30 Tahun</i>	<input type="checkbox"/>	RM2000 and below
<input type="checkbox"/>	31-40 Year Old / <i>31-40 Tahun</i>	<input type="checkbox"/>	RM 2001- RM 4000
<input type="checkbox"/>	41-50 Year Old / <i>41-50 Tahun</i>	<input type="checkbox"/>	RM 4001- RM 6000
<input type="checkbox"/>	51-60 Year Old / <i>51-60 Tahun</i>	<input type="checkbox"/>	RM 6001 and above
Level of Education/ Tahap Belajar			
<input type="checkbox"/>	Diploma		
<input type="checkbox"/>	Degree		
<input type="checkbox"/>	Master and Above		
Do you participate with Family Takaful packages? / <i>Adakah anda menyertai pakej Takaful Keluarga?</i>			
<input type="checkbox"/>	Yes/ Ya		
<input type="checkbox"/>	No/ Tidak		

Please tick (✓) the appropriate number according to your view. / Sila tandakan (✓) mengikutesuaian pandangan anda.

Scale / Skala:-

1	2	3	4	5
Strongly disagree	Disagree	Moderate	Agree	Strongly Agree
Sangat Tidak Setuju	Tidak Setuju	Sederhana	Setuju	Sangat Setuju

Section B : Customer Intention / Niat Pelanggan

CUSTOMER INTENTION / NIAT PELANGGAN	STRONGLY DISAGREE/ SANGAT TIDAK SETUJU	DISAGREE/ TIDAK SETUJU	MODERAT/ SEDERHANA	AGREE/ SETUJU	STRONGLY AGREE/ SANGAT SETUJU
B1) I like to choose the Family Takaful scheme in the future / <i>Saya suka memilih skim Takaful Keluarga pada masa akan datang.</i>					
B2) I expect to choose the Family Takaful scheme / <i>Saya berharap dapat memilih skim Takaful Keluarga.</i>					
B3) I want to participate the Family Takaful scheme / <i>Saya mahu menyertai skim Takaful Keluarga.</i>					
B4) I intend to participate with the Family Takaful scheme in the future / <i>Saya berhasrat untuk menyertai skim Takaful Keluarga pada masa akan datang.</i>					
B5) I have a positive perception of the Family Takaful Scheme / <i>Saya mempunyai persepsi yang positif mengenai Skim Takaful Keluarga.</i>					

Section C: Family Takaful is influenced by the Attitude / Bahagian D: Takaful Keluarga dipengaruhi oleh Kelakuan

<u>ATTITUDE</u>	STRONGLY DISAGREE/ SANGAT TIDAK SETUJU	DISAGREE/ TIDAK SETUJU	MODERAT/ SEDERHANA	AGREE/ SETUJU	STRONGLY AGREE/ SANGAT SETUJU
C1) For me, participate in Family Takaful scheme is a good decision to do / <i>Bagi saya, menyertai dalam skim takaful keluarga adalah keputusan yang baik.</i>					
C2) For me, Family Takaful scheme is beneficial / <i>Bagi saya, skim takaful keluarga bermanfaat.</i>					
C3) For me, Family Takaful scheme is valuable / <i>Bagi saya, skim takaful keluarga sangat berharga.</i>					
C4) For me, participate in Family Takaful scheme is wise idea / <i>Bagi saya, meryertai skim takaful keluarga adalah idea yang bijak.</i>					
C5) For me, Family Takaful scheme is acceptable / <i>Bagi saya skim takaful keluarga boleh diterima.</i>					

**Section D: Family Takaful is influenced by the Subjective Norm / Bahagian D:
Takaful Keluarga dipengaruhi oleh Norma Subjektif**

<u>SUBJECTIVE NORM</u>	STRONGLY DISAGREE/ SANGAT TIDAK SETUJU	DISAGREE/ TIDAK SETUJU	MODERAT/ SEDERHANA	AGREE/ SETUJU	STRONGLY AGREE/ SANGAT SETUJU
D1) My relative who influences my decision, suggested that I should participate a Family Takaful scheme / <i>Saudara mara mempengaruhi keputusan saya untuk menyertai skim takaful keluarga.</i>					
D2) People who are important to me suggested that I should to participate in Family Takaful scheme / <i>Orang yang penting bagi saya mencadangkan agar saya mengambil bahagian dalam skim takaful keluarga.</i>					
D3) My parents think that I should participate Family Takaful scheme / <i>Ibu bapa saya berpendapat bahawa saya harus mengambil bahagian dalam skim Takaful Keluarga.</i>					
D4) My friend suggested that I should participate with a Family Takaful scheme / <i>Rakan saya mencadangkan agar saya menyertai skim takaful keluarga.</i>					
D5) My colleague who influences my decision suggested that I should participate with a Family Takaful scheme/ <i>Rakan sekerja saya mempengaruhi keputusan saya untuk mengambil bahagian dalam skim takaful keluarga.</i>					

**Section E: Family Takaful is influenced by the Perceived Behaviour Control /
Bahagian E: Takaful Keluarga dipengaruhi oleh kawalan tingkah laku yang dirasakan.**

<u>PERCEIVED BEHAVIOUR CONTROL</u>	STRONGLY DISAGREE/ SANGAT TIDAK SETUJU	DISAGREE/ TIDAK SETUJU	MODERAT/ SEDERHANA	AGREE/ SETUJU	STRONGLY AGREE/ SANGAT SETUJU
E1) I am very confident that I will be able to participate a Family Takaful scheme in the future / <i>Saya sangat yakin bahawa saya dapat menyertai skim takaful keluarga pada masa akan datang.</i>					
E2) I have fully autonomous power to participate in a Family Takaful scheme. / <i>Saya mempunyai kuasa autonomi sepenuhnya untuk menyertai skim takaful keluarga.</i>					
E3) I will make an effort to participate a Family Takaful scheme in the future/ <i>Saya akan berusaha untuk menyertai skim takaful keluarga pada masa akan datang.</i>					
E4) It easy for me to participate a Family Takaful scheme in future / <i>Saya rasa mudah untuk saya menyertai skim Takaful Keluarga pada masa akan datang.</i>					
E5) It is mostly up to me, whether or not to participate a Family Takaful scheme / <i>Bergantung kepada keputusan saya, sama ada mahu menyertai skim Takaful Keluarga atau tidak.</i>					

Section F: Family Takaful is influenced by the Perceived Easy of Use / Bahagian F: Takaful Keluarga dipengaruhi oleh Teknologi Penggunaan yang Mudah.

<u>PERCEIVED EASE TO USE</u>	STRONGLY DISAGREE/ SANGAT TIDAK SETUJU	DISAGREE/ TIDAK SETUJU	MODERAT/ SEDERHANA	AGREE/ SETUJU	STRONGLY AGREE/ SANGAT SETUJU
F1) I think it is perceived ease to use the internet to get Family Takaful information / <i>Saya rasa senang menggunakan internet untuk mendapatkan maklumat tentang Takaful Keluarga.</i>					
F2) I think it is perceived ease to use an internet to make a claim / <i>Saya rasa mudah menggunakan internet untuk membuat tuntutan.</i>					
F3) I think it is perceived ease to use an internet to ask a question regarding Family Takaful / <i>Saya rasa mudah menggunakan internet untuk bertanya soalan tentang Takaful Keluarga.</i>					
F4) I think, it is perceived ease to use an internet to find a panel clinic / <i>Saya rasa mudah menggunakan internet untuk mencari klinik panel.</i>					
F5) I think it is perceived ease to use an internet to register the Family Takaful scheme / <i>Saya rasa mudah menggunakan internet untuk mendaftarkan skim Takaful Keluarga.</i>					

Terima kasih / Thank you



Appendix B: Descriptive Analysis



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Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
aC1	140	2.80	5.00	4.2829	.58420
AvATT	140	2.60	5.00	4.3600	.56068
AvSN	140	2.00	5.00	4.2314	.62710
AvPBC	140	2.80	5.00	4.2871	.57136
AvEOU	140	3.00	5.00	4.3300	.56259
Valid N (listwise)	140				





Result of Reliability Customer Intention

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.883	.889	5

Result of Reliability Attitude

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.896	.907	5

Result of Reliability Subjective Norm

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.929	.929	5

Result of Reliability Perceived Behavioural Control

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.874	.876	5

Result of Reliability Perceived Ease of Use

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.951	.952	5





Appendix D: T-test and ANNOVA

Appendix D: T-test and ANNOVA

Result of T-test (Gender, Marital Status, Participation)

Gender

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
aC1	Male	62	4.3742	.56625	.07191
	Female	78	4.2103	.59163	.06699

Independent Samples Test											
		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
										Lower	Upper
aC1	Equal variances assumed	1.218	.272	1.660	138	.099	.16394	.09878	-.03138	-.35925	
	Equal variances not assumed			1.668	133.288	.098	.16394	.09828	-.03045	-.35833	

Marital Status

Group Statistics					
	Marital_Status	N	Mean	Std. Deviation	Std. Error Mean
aC1	Single	63	4.2762	.59506	.07497
	Married	77	4.2883	.57901	.06598

Independent Samples Test											
		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
										Lower	Upper
aC1	Equal variances assumed										
	Equal variances not assumed										

aC1	Equal variances assumed	.295	.588	- .122	138	.903	-.01212	.09960	- .20906	.18482
	Equal variances not assumed			- .121	131.088	.904	-.01212	.09987	- .20969	.18545

Participant

Group Statistics					
	Participant	N	Mean	Std. Deviation	Std. Error Mean
aC1	Yes	85	4.5012	.41245	.04474
	No	55	3.9455	.65030	.08769

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
aC1	Equal variances assumed	17.108	.000	6.191	138	.000	.55572	.08976	.37824	.73320
	Equal variances not assumed			5.645	82.190	.000	.55572	.09844	.35990	.75154

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error

Gender	140	1	2	1.56	.499	-.233	.205	-1.974	.407
Age	140	1	4	2.02	.978	.659	.205	-.558	.407
Marital_Status	140	1	2	1.55	.499	-.203	.205	-1.987	.407
Education	140	1	4	2.10	.876	.455	.205	-.450	.407
Income	140	1	4	2.21	.844	.464	.205	-.229	.407
Participant	140	1	2	1.39	.490	.444	.205	-1.830	.407
Valid N (listwise)	140								

Result Of Annova (Age, Education, and Income)

Descriptives

Age

	N	Mean	Std. Deviation	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
				Lower Bound	Upper Bound			
21-30 Year Old	50	4.2360	.59753	4.0662	4.4058	3.00	5.00	
31-40 Year Old	52	4.2808	.58244	4.1186	4.4429	2.80	5.00	
41-50 Year Old	23	4.2696	.65674	3.9856	4.5536	2.80	5.00	
51 Year Old and Above	15	4.4667	.42538	4.2311	4.7022	3.40	5.00	
Total	140	4.2829	.58420	4.1852	4.3805	2.80	5.00	
Model			.58673	4.1848	4.3809			
Fixed Effects								
Random Effects			.04959 ^a	4.1250 ^a	4.4407 ^a			-.00423

a. Warning: Between-component variance is negative. It was replaced by 0.0 in computing this random effects measure.

ANOVA

aC1

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.621	3	.207	.601	.615
Within Groups	46.818	136	.344		
Total	47.439	139			

Descriptives

Level of education

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
					Lower Bound	Upper Bound			
Diploma	37	4.3135	.66088	.10865	4.0932	4.5339	3.00	5.00	
Degree	62	4.2613	.58572	.07439	4.1125	4.4100	2.80	5.00	
Master Degree	31	4.2710	.50477	.09066	4.0858	4.4561	3.20	5.00	
Phd and above	10	4.3400	.58157	.18391	3.9240	4.7560	2.80	5.00	
Total	140	4.2829	.58420	.04937	4.1852	4.3805	2.80	5.00	
Model			.58998	.04986	4.1843	4.3815			
Fixed Effects									
Random Effects				.04986 ^a	4.1242 ^a	4.4415 ^a			-.00991

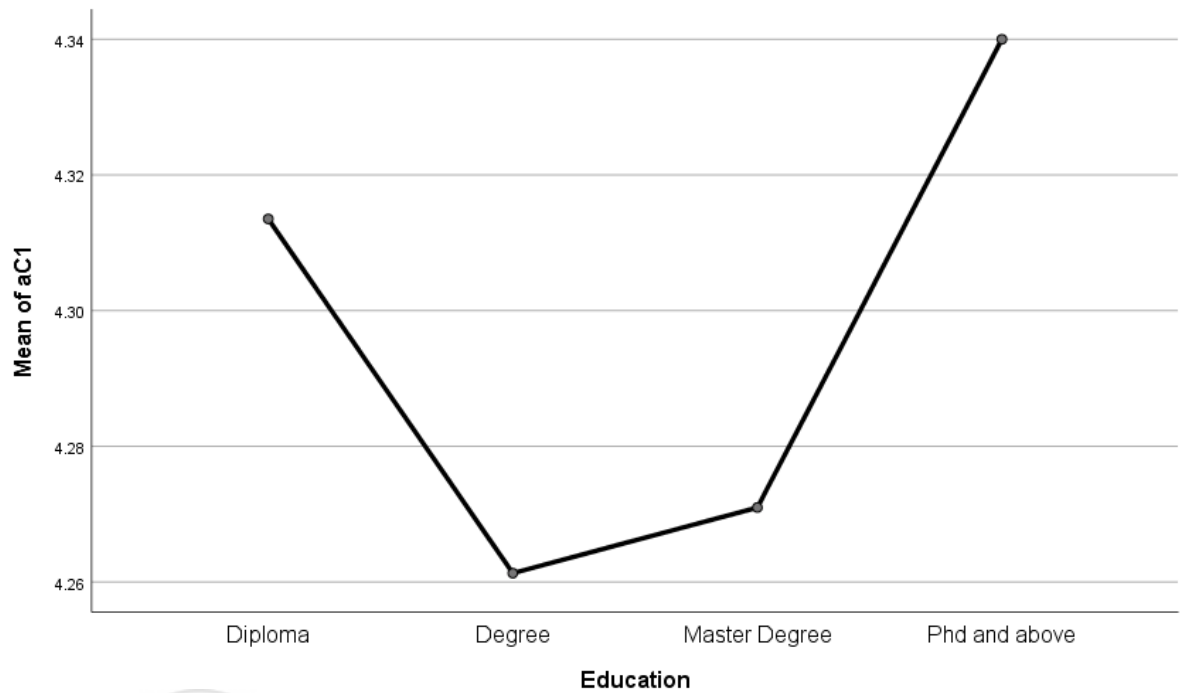
a. Warning: Between-component variance is negative. It was replaced by 0.0 in computing this random effects measure.

ANOVA

aC1

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.101	3	.034	.096	.962
Within Groups	47.338	136	.348		

Total	47.439	139		
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UUM

Descriptives

Level of income

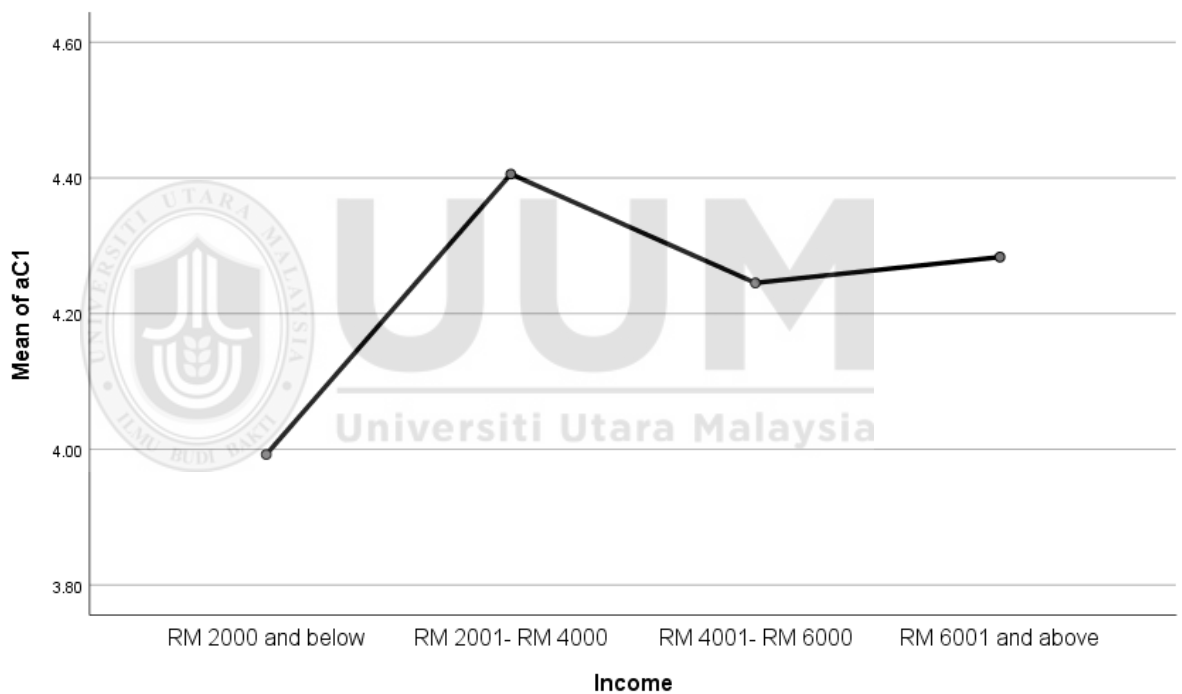
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
					Lower Bound	Upper Bound			
RM 2000 and below	26	3.9923	.68464	.13427	3.7158	4.2688	2.80	5.00	
RM 2001- RM 4000	71	4.4056	.53663	.06369	4.2786	4.5327	3.20	5.00	
RM 4001- RM 6000	31	4.2452	.57436	.10316	4.0345	4.4558	2.80	5.00	
RM 6001 and above	12	4.2833	.46286	.13362	3.9892	4.5774	3.40	5.00	
Total	140	4.2829	.58420	.04937	4.1852	4.3805	2.80	5.00	
Mode Fixed Effects			.56963	.04814	4.1877	4.3781			

Rando m Effects			.1059	3.945	4.620			.02559
			5	7	0			

ANOVA

aC1

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.309	3	1.103	3.399	.020
Within Groups	44.130	136	.324		
Total	47.439	139			







DEPENDENT VARIABLE

CUSTOMER INTENTION

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.790
Bartlett's Test of Sphericity	Approx. Chi-Square	96.117
	Df	10
	Sig.	.000

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.508	70.155	70.155	3.508	70.155	70.155
2	.766	15.330	85.484			
3	.382	7.636	93.120			
4	.177	3.532	96.652			
5	.167	3.348	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a	
	Component
	1
CI1	.919
CI2	.855
CI3	.826
CI4	.915
CI5	.643

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

INDEPENDENT VARIABLE

ATTITUDE

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.809
Bartlett's Test of Sphericity	Approx. Chi-Square	106.632
	Df	10
	Sig.	.000

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.662	73.235	73.235	3.662	73.235	73.235
2	.701	14.016	87.251			
3	.316	6.322	93.573			
4	.178	3.558	97.131			
5	.143	2.869	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a	
	Component
	1
ATT1	.889
ATT2	.745
ATT3	.914
ATT4	.840
ATT5	.880

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

SUBJECTIVE NORM

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.844
Bartlett's Test of Sphericity	Approx. Chi-Square	119.979
	Df	10
	Sig.	.000

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.896	77.923	77.923	3.896	77.923	77.923
2	.503	10.058	87.981			
3	.287	5.747	93.728			
4	.201	4.021	97.748			
5	.113	2.252	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a	
	Component
	1
SN1	.910
SN2	.935
SN3	.825
SN4	.889
SN5	.850
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

PERCEIVED BEHAVIOURAL CONTROL

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.810
Bartlett's Test of Sphericity	Approx. Chi-Square	70.569
	Df	10
	Sig.	.000

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.341	66.820	66.820	3.341	66.820	66.820
2	.643	12.858	79.679			
3	.427	8.541	88.220			
4	.349	6.982	95.201			
5	.240	4.799	100.000			
Extraction Method: Principal Component Analysis.						

Component Matrix^a	
	Component
	1
PBC1	.835
PBC2	.809
PBC3	.802

PBC4	.820
PCB5	.821
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

PERCEIVED EASE OF USE

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.892
Bartlett's Test of Sphericity	Approx. Chi-Square	147.745
	Df	10
	Sig.	.000

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.199	83.988	83.988	4.199	83.988	83.988
2	.326	6.524	90.512			
3	.231	4.628	95.140			
4	.132	2.648	97.787			
5	.111	2.213	100.000			
Extraction Method: Principal Component Analysis.						

Component Matrix^a	
	Component
	1
EOU1	.899
EOU2	.869
EOU3	.925
EOU4	.934
EOU5	.952
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Appendix F: Normality Test



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Appendix F: Normality Test

CUSTOMER INTENTION

Descriptives				
			Statistic	Std. Error
AvCI	Mean		3.9935	.11378
	95% Confidence Interval for Mean	Lower Bound	3.7612	
		Upper Bound	4.2259	
	5% Trimmed Mean		4.0000	
	Median		4.0000	
	Variance		.401	
	Std. Deviation		.63347	
	Minimum		2.80	
	Maximum		5.00	
	Range		2.20	
	Interquartile Range		.80	
	Skewness		-.251	.421
	Kurtosis		-.691	.821

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
AvCI	.149	31	.077	.943	31	.101

a. Lilliefors Significance Correction

ATTITUDE

Descriptives				
			Statistic	Std. Error
AvA T	Mean		4.1161	.11426
	95% Confidence Interval for Mean	Lower Bound	3.8828	
		Upper Bound	4.3495	
	5% Trimmed Mean		4.1434	
	Median		4.0000	
	Variance		.405	
	Std. Deviation		.63618	
	Minimum		2.60	
	Maximum		5.00	
	Range		2.40	
	Interquartile Range		.80	
	Skewness		-.227	.421
	Kurtosis		-.192	.821

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
AvA T	.170	31	.024	.918	31	.020

a. Lilliefors Significance Correction

SUBJECTIVE NORM

Descriptives				
			Statistic	Std. Error
AvS	Mean		3.7935	.13230
N	95% Confidence Interval for Mean		Lower Bound	3.5234
			Upper Bound	4.0637
	5% Trimmed Mean		3.8065	
	Median		3.8000	
	Variance		.543	
	Std. Deviation		.73663	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		1.20	
	Skewness		-.062	.421
	Kurtosis		-.304	.821

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
AvSN	.145	31	.097	.947	31	.132

a. Lilliefors Significance Correction

PERCEIVED BEHAVIOUR CONTROL

Descriptives				
			Statistic	Std. Error
AvPB	Mean		3.9548	.11041
C	95% Confidence Interval for Mean		Lower Bound	3.7294
			Upper Bound	4.1803
	5% Trimmed Mean		3.9570	
	Median		4.0000	
	Variance		.378	

	Std. Deviation	.61473	
	Minimum	2.80	
	Maximum	5.00	
	Range	2.20	
	Interquartile Range	.80	
	Skewness	.213	.421
	Kurtosis	-.645	.821

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
AvPBC	.116	31	.200*	.956	31	.223

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

PERCEIVED EASE OF USE

Descriptives			
		Statistic	Std. Error
AvEO	Mean	4.0774	.12467
U	95% Confidence Interval for Mean	Lower Bound	3.8228
		Upper Bound	4.3320
	5% Trimmed Mean	4.0860	
	Median	4.0000	
	Variance	.482	
	Std. Deviation	.69412	
	Minimum	3.00	
	Maximum	5.00	
	Range	2.00	
	Interquartile Range	1.00	
	Skewness	-.104	.421
	Kurtosis	-1.112	.821

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
AvEOU	.157	31	.049	.901	31	.007

a. Lilliefors Significance Correction

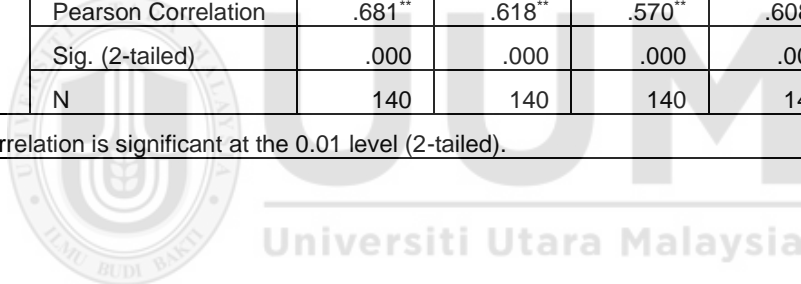
Appendix G: Pearson Correlation



Appendix G: Pearson Correlation

Correlations						
		aC1	avATT	avSN	AvPBC	avEOU
aC1	Pearson Correlation	1	.711**	.668**	.634**	.681**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	140	140	140	140	140
AvAT T	Pearson Correlation	.711**	1	.535**	.677**	.618**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	140	140	140	140	140
AvSN	Pearson Correlation	.668**	.535**	1	.695**	.570**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	140	140	140	140	140
AvPB C	Pearson Correlation	.634**	.677**	.695**	1	.608**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	140	140	140	140	140
AvEO U	Pearson Correlation	.681**	.618**	.570**	.608**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	140	140	140	140	140

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





Appendix H: Multiple Regression

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Appendix H: Multiple Regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	.813 ^a	.661	.651	.34493	.661	65.928	4	135	.000	1.965

a. Predictors: (Constant), avEOU, avSN, avATT, avPBC

b. Dependent Variable: aC1

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.377	4	7.844	65.928	.000 ^b
	Residual	16.062	135	.119		
	Total	47.439	139			

a. Dependent Variable: aC1

b. Predictors: (Constant), avEOU, avSN, avATT, avPBC

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error				Beta	Lower Bound	Upper Bound	Z	Partial	Part	Tolerance	VIF
1	(Constant)	.125	.262		.477	.634	-.392	.642						
	avATT	.395	.076	.380	5.188	.000	.246	.545	.711	.410	.206	.474	2.109	

avS	.2	.0	.316	4.	.0	.1	.4	.6	.3	.2	.482	2.
N	9	67		37	0	61	27	6	52	1		07
	4			4	0			8		9		5
avPB	-	.0	-.007	-	.9	-	.1	.6	-	-	.375	2.
C	.0	84		.0	3	.1	58	3	.0	.0		66
	0			83	4	72		4	07	0		5
	7									4		
avE	.2	.0	.271	3.	.0	.1	.4	.6	.3	.1	.522	1.
OU	8	72		91	0	39	24	8	19	9		91
	2			4	0			1		6		5

a. Dependent Variable: aC1



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