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**THE MODERATING ROLE OF KEY FACTORS IN
SHAPING E-WALLET ACCEPTANCE AMONG BANK
ISLAM MALAYSIA BERHAD (BIMB) EMPLOYEES**



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**MASTER OF ISLAMIC FINANCE AND BANKING
UNIVERSITI UTARA MALAYSIA
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E-WALLET ACCEPTANCE AMONG BANK ISLAM
MALAYSIA BERHAD (BIMB) EMPLOYEES**



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**Research Paper Submitted to
Othman Yeop Abdullah Graduate School of Business,
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Master of Islamic Finance and Banking (MIFB)**



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Abstract

This study investigates the factors influencing the acceptance of e-wallet applications among staff at Bank Islam Malaysia Berhad (BIMB), with a specific focus on the moderating effect of social influence. Grounded in the Technology Acceptance Model (TAM) and supported by Maqasid Shariah and the Unified Theory of Acceptance and Use of Technology (UTAUT), the study evaluates the effects of perceived ease of use (PEOU), perceived usefulness (PU), and religiosity (R) on e-wallet acceptance. Additionally, it explores how social influence (SI) moderates these relationships. Employing a quantitative approach, data were collected from 169 BIMB employees across 13 branches in Northern Malaysia through structured questionnaires. The data were analyzed using SPSS and SmartPLS. The results revealed that PU and religiosity significantly influence the acceptance of e-wallet applications, whereas PEOU does not. Furthermore, social influence does not significantly moderate the relationships between PEOU, PU, religiosity, and e-wallet acceptance. These findings suggest that while functional benefits and Shariah compliance are critical to adoption, ease of use and social influence play a lesser role within this Islamic banking context. The study contributes to the existing literature by integrating religious perspectives into established technology acceptance models and provides practical implications for Islamic financial institutions seeking to promote digital financial solutions aligned with Islamic values.

Keywords: e-wallet acceptance, perceived usefulness, religiosity, Islamic banking, Bank Islam Malaysia Berhad (BIMB), TAM, UTAUT, Maqasid Shariah, social influence.

Abstrak

Kajian ini meneliti faktor-faktor yang mempengaruhi penerimaan aplikasi e-dompet dalam kalangan kakitangan Bank Islam Malaysia Berhad (BIMB), dengan tumpuan khusus terhadap kesan penyederhanaan pengaruh sosial. Kajian ini berteraskan Model Penerimaan Teknologi (TAM) serta disokong oleh prinsip Maqasid Shariah dan Teori Penyatuan Penerimaan dan Penggunaan Teknologi (UTAUT), dengan menilai kesan persepsi kemudahan penggunaan (PEOU), persepsi kegunaan (PU), dan faktor agama (R) terhadap penerimaan e-dompet. Selain itu, ia meneroka cara pengaruh sosial (SI) menyederhanakan hubungan tersebut. Menggunakan pendekatan kuantitatif, data dikumpulkan daripada 169 orang kakitangan BIMB di 13 cawangan di kawasan Utara Malaysia melalui soal selidik berstruktur. Analisis data dijalankan menggunakan perisian SPSS dan SmartPLS. Dapatan kajian menunjukkan bahawa persepsi kegunaan (PU) dan agama (R) mempunyai pengaruh signifikan terhadap penerimaan aplikasi e-dompet, manakala persepsi kemudahan penggunaan (PEOU) tidak memberi kesan yang signifikan. Tambahan pula, pengaruh sosial tidak menyederhanakan secara signifikan perhubungan antara persepsi kemudahan penggunaan (PEOU), persepsi kegunaan (PU), agama (R) dengan penerimaan aplikasi e-dompet. Penemuan ini mencadangkan bahawa manfaat fungsi dan pematuhan Syariah merupakan faktor utama dalam penerimaan, manakala kemudahan penggunaan dan pengaruh sosial memainkan peranan yang lebih kecil dalam konteks perbankan Islam. Kajian ini menyumbang kepada literatur sedia ada dengan menggabungkan perspektif keagamaan ke dalam model penerimaan teknologi sedia ada, serta memberikan implikasi praktikal kepada institusi kewangan Islam dalam mempromosikan penyelesaian kewangan digital yang selaras dengan nilai-nilai Islam.

Kata kunci: penerimaan e-dompet, persepsi kegunaan, perbankan Islam, Bank Islam Malaysia Berhad (BIMB), TAM, UTAUT, Maqasid Shariah, pengaruh sosial.

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CHAPTER 1

INTRODUCTION

1.0 Introduction

This chapter give a summary of the fundamental elements for this study. It starts by providing the background and context, setting the stage for the research. It then presents a well-defined problem statement, along with the goals and research questions that direct the study. These elements establish the purpose and direction of the study. The contribution of the study is outlined in this section, underscoring its potential impact on both academic research and practical applications. Key terms are clearly defined to ensure a consistent understanding throughout the study. The scope is clarified by identifying the study's boundaries and limitations. Finally, concluded with a summary of the structure of the research, explaining how the study is organized to effectively address its aims.

1.1 Background of the study

The global financial landscape has been profoundly reshaped by digital transformation. Central to this transformation is the emergence and evolution of fintech. Fintech encompasses a broad array of innovations that integrate technology with financial services, aiming to enhance financial processes, improve accessibility, and offer more user-centric financial products (Arner et al., 2015; Gomber et al., 2017). This sector includes developments including mobile banking, electronic wallets (e-wallets), blockchain, robotic advisors, and peer to peer (P2P) lending. (Taghizadeh-Hesary, F. et al., 2024). The fintech industry's explosive rise has not only reshaped how financial services are delivered but also instrumental in advancing financial inclusion in developing and developed economies (World Bank, 2022 Zetzsch et. al., 2017).

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APPENDIX A: QUESTIONNAIRE



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

“THE MODERATING EFFECT OF CUSTOMERS ACCEPTANCE TOWARD E-WALLET APPLICATION AMONG BANK ISLAM MALAYSIA BERHAD (BIMB) STAFFS”

Dear respected respondents,

I am a postgraduate student of Master in Islamic Finance and Banking (MIFB) from Islamic Business School (IBS), Universiti Utara Malaysia (UUM). I am doing my research titled “The Moderating Effect of Customers Acceptance Toward e-wallet Application Among Bank Islam Malaysia Berhad (BIMB) Staffs”.

This questionnaire consists of two parts. Part A consists the demographic profile, while Part B consists of questions related to the variable’s factors use in this study.

All information provided will be preserved as **PRIVATE AND CONFIDENTIAL** and used merely for academic purposes.

Your participation is highly appreciated. If you need further clarification, I would be pleased to assist you, or you may reach me through my contact number or email as shown below.

Thank you for your cooperation and support towards this study.

Yours sincerely,

Nurul Izzati Binti Asmadi
Master in Islamic Finance and Banking (MIFB)
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Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

**“KESAN PENYEDERHANA PENERIMAAN PELANGGAN TERHADAP
APLIKASI E-DOMPET DALAM KALANGAN KAKITANGAN BANK
ISLAM MALAYSIA BERHAD (BIMB)”**

Kepada responden yang dihormati,

Saya merupakan pelajar pascasiswazah Sarjana dalam Kewangan dan Perbankan Islam (MIFB) dari Pusat Pengajian Perniagaan Islam (IBS), Universiti Utara Malaysia. Saya sedang menjalankan projek penyelidikan bertajuk “Kesan Penyederhana Penerimaan Pelanggan Terhadap Aplikasi E-dompet Dalam Kalangan Kakitangan Bank Islam Malaysia Berhad (BIMB)”.

Soalan kaji selidik ini terbahagi kepada dua bahagian. Bahagian A terdiri daripada profil demografi responden, manakala Bahagian B terdiri daripada soalan berkaitan faktor pemboleh ubah yang akan digunakan di dalam kajian ini.

Semua maklumat yang diberikan akan disimpan secara **PRIVASI DAN SULIT** dan digunakan untuk tujuan akademik sahaja.

Penyertaan anda amat dihargai. Untuk penjelasan lanjut, anda boleh menghubungi saya melalui nombor telefon atau e-mel saya seperti yang ditunjukkan di bawah.

Terima kasih atas kerjasama dan sokongan anda terhadap kajian ini.

Yang benar,

Nurul Izzati Binti Asmadi
Master in Islamic Finance and Banking (MIFB)
Universiti Utara Malaysia
mrsmicowww@gmail.com
0135063230

SECTION A : BACKGROUND / BAHAGIAN A : LATAR BELAKANG

Please tick (/) in the boxes below that closely described your background.
Sila tandakan (/) pada pilihan yang tepat mengenai latar belakang anda di kotak yang disediakan.

1. Gender / Jantina :

i. Male / Lelaki

☐

ii. Female / Perempuan

☐

2. Age / Umur:

i. Less than 24 years / Kurang 24 tahun

☐

ii. 25-34 years / 25-34 tahun

☐

iii. 35-44 years / 35-44 tahun

☐

iv. 45 years and above / 45 tahun keatas

☐

3. Highest Educational Level / Tahap Pendidikan Tertinggi:

i. Diploma

☐

ii. Degree / Ijazah Sarjana Muda

☐

iii. Master and above / Ijazah Sarjana/Doktor Falsafah

☐

4. Monthly Income / Pendapatan Bulanan:

i. RM 2,000 - RM 3,999

☐

ii. RM 4,000 - RM 5,999

☐

iii. RM 6,000 and above / RM 6,000 dan keatas

☐

5. Marital Status / Status Perkahwinan:

i. Single / Bujang

☐

ii. Married / Berkahwin

☐

SECTION B: THE MODERATING EFFECT OF CUSTOMERS ACCEPTANCE TOWARD E-WALLET APPLICATION AMONG BANK ISLAM MALAYSIA BERHAD (BIMB) STAFFS /

BAHAGIAN B: KESAN PENYEDERHANA PENERIMAAN PELANGGAN TERHADAP APLIKASI E-DOMPET DALAM KALANGAN KAKITANGAN BANK ISLAM MALAYSIA BERHAD (BIMB)

1	2	3	4	5
Strongly disagree / <i>Sangat tidak setuju</i>	Disagree / <i>Tidak setuju</i>	Neutral/Neutral	Agree / <i>Setuju</i>	Strongly Agree / <i>Sangat setuju</i>

1	Social media have influence my behavior that I should use the e-wallet. <i>Media sosial telah mempengaruhi tingkah laku saya bahawa saya harus menggunakan e-dompot.</i>	1	2	3	4	5
2	My Friend have influence my behavior that I should use the e-wallet. <i>Rakan saya telah mempengaruhi tingkah laku saya bahawa saya harus menggunakan e-dompot.</i>	1	2	3	4	5
3	My spouse have influence my behavior that I should use the e-wallet. <i>Pasangan saya telah mempengaruhi tingkah laku saya bahawa saya harus menggunakan e-dompot.</i>	1	2	3	4	5
4	My co-worker have influence my behavior that I should use the e-wallet. <i>Rakan sekerja saya telah mempengaruhi tingkah laku saya bahawa saya harus menggunakan e-dompot.</i>	1	2	3	4	5
5	I find e-wallets easy to use. <i>Saya dapati e-dompot mudah digunakan.</i>	1	2	3	4	5
6	Interaction with e-wallet does not require a lot of mental effort. <i>Interaksi dengan e-dompot tidak memerlukan banyak usaha mental.</i>	1	2	3	4	5
7	My interaction with e-wallet is clear and under standable. <i>Interaksi saya dengan e-dompot adalah jelas dan boleh difahami.</i>	1	2	3	4	5
8	I find it easy to use e-wallet to do what I want. <i>Saya rasa mudah menggunakan e-dompot untuk melakukan apa yang saya mahu.</i>	1	2	3	4	5

9	e-wallet enables me to accomplish payments/transactions more quickly. <i>e-dompet membolehkan saya menyelesaikan pembayaran/urus niaga dengan lebih cepat.</i>	1	2	3	4	5
10	e-wallet increase my efficiency /transaction payment speed. <i>e-dompet meningkatkan kecekapan /kelajuan pembayaran transaksi saya.</i>	1	2	3	4	5
11	e-wallet very useful for transferring money. <i>e-dompet sangat berguna untuk memindahkan wang</i>	1	2	3	4	5
12	e-wallet improve my performance. <i>e-dompet meningkatkan prestasi saya.</i>	1	2	3	4	5
13	I believe e-wallet transaction is Shariah compliance. <i>Saya percaya transaksi e-dompet adalah pematuhan Syariah.</i>	1	2	3	4	5
14	e-wallet not involve Riba elements. <i>e-dompet tidak melibatkan unsur Riba.</i>	1	2	3	4	5
15	e-wallet not involve Gharar elements. <i>e-dompet tidak melibatkan unsur Gharar.</i>	1	2	3	4	5
16	I believe aqad use in e-wallet is clear and transparent. <i>Saya percaya penggunaan aqad dalam e-dompet adalah jelas dan telus.</i>	1	2	3	4	5
17	Almost all my transaction are using e-wallet. <i>Hampir semua transaksi saya menggunakan e-dompet</i>	1	2	3	4	5
18	I usually use my e-wallet repetitively over a month. <i>Saya biasanya menggunakan e-dompet saya secara berulang-ulang sepanjang bulan.</i>	1	2	3	4	5
19	I use my e-wallet for a large portion of my financial transactions in a month. <i>Saya menggunakan e-dompet saya untuk sebahagian besar transaksi kewangan saya dalam sebulan</i>	1	2	3	4	5
20	I take advantage of most of the available uses of my e-wallet (bill payments, cash withdraws, local transfers, point of sale purchases, and online shopping). <i>Saya memanfaatkan kebanyakan penggunaan e-dompet saya (pembayaran bil, pengeluaran tunai, pemindahan tempatan, pembelian tempat jualan dan beli-belah dalam talian).</i>	1	2	3	4	5

THANK YOU FOR YOUR COOPERATION
TERIMA KASIH ATAS KERJASAMA ANDA

APPENDIX B: FACTOR ANALYSIS (PILOT STUDY)

i) Social Influence (SI)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.570
Bartlett's Test of Sphericity	Approx. Chi-Square	43.970
	df	6
	Sig.	<.001

Communalities

	Initial	Extraction
SI01	1.000	.551
SI02	1.000	.752
SI03	1.000	.378
SI04	1.000	.743

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	2.423	60.586	60.586	2.423	60.586	60.586
2	.825	20.636	81.222			
3	.585	14.629	95.852			
4	.166	4.148	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component 1
SI01	.742
SI02	.867
SI03	.615
SI04	.862

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

ii) Perceive ease of use (PEOU)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.824
Bartlett's Test of Sphericity	Approx. Chi-Square	75.514
	df	6
	Sig.	<.001

Communalities

	Initial	Extraction
PEOU01	1.000	.795
PEOU02	1.000	.825
PEOU03	1.000	.760
PEOU04	1.000	.792

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.172	79.298	79.298	3.172	79.298	79.298
2	.375	9.385	88.683			
3	.256	6.400	95.083			
4	.197	4.917	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component 1
PEOU01	.892
PEOU02	.908
PEOU03	.872
PEOU04	.890

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.

iii) Perceive Usefulness (PU)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.833
Bartlett's Test of Sphericity	Approx. Chi-Square	86.732
	df	6
	Sig.	<.001

Communalities

	Initial	Extraction
PU01	1.000	.850
PU02	1.000	.808
PU03	1.000	.876
PU04	1.000	.719

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.254	81.342	81.342	3.254	81.342	81.342
2	.388	9.704	91.046			
3	.208	5.191	96.237			
4	.151	3.763	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component 1
PU01	.922
PU02	.899
PU03	.936
PU04	.848

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

iv) Religious (R)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.697
Bartlett's Test of Sphericity	Approx. Chi-Square	72.021
	df	6
	Sig.	<.001

Communalities

	Initial	Extraction
R01	1.000	.756
R02	1.000	.762
R03	1.000	.788
R04	1.000	.660

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	2.965	74.127	74.127	2.965	74.127	74.127
2	.631	15.774	89.901			
3	.268	6.688	96.589			
4	.136	3.411	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component 1
R01	.869
R02	.873
R03	.888
R04	.812

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

v) Acceptance (A)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.760
Bartlett's Test of Sphericity	Approx. Chi-Square	149.782
	df	6
	Sig.	<.001

Communalities

	Initial	Extraction
A01	1.000	.895
A02	1.000	.904
A03	1.000	.935
A04	1.000	.904

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.639	90.968	90.968	3.639	90.968	90.968
2	.205	5.129	96.097			
3	.110	2.762	98.859			
4	.046	1.141	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component 1
A01	.946
A02	.951
A03	.967
A04	.951

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

APPENDIX C: RELIABILITY ANALYSIS (PILOT STUDY)

i) Social Influence

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.777	4

ii) Perceive ease of use

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.913	4

iii) Perceive Usefulness

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.920	4

iv) Religious

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.882	4

v) Acceptance

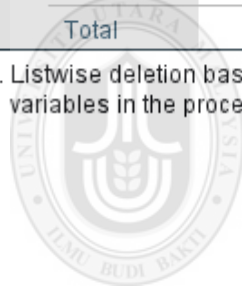
Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.967	4



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APPENDIX D: NORMALITY ANALYSIS (PILOT STUDY)

i) Social Influence

Descriptive Statistics									
	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
SI01	30	2.00	5.00	4.0333	.85029	-.427	.427	-.594	.833
SI02	30	1.00	5.00	3.6000	.93218	-.449	.427	.780	.833
SI03	30	1.00	5.00	3.4333	.93526	-.200	.427	.489	.833
SI04	30	1.00	5.00	3.5667	.97143	-.443	.427	.382	.833
Valid N (listwise)	30								

ii) Perceive ease of use

Descriptive Statistics									
	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
PEOU01	30	2.00	5.00	3.9333	.82768	-.262	.427	-.590	.833
PEOU02	30	2.00	5.00	3.9333	.82768	-.653	.427	.350	.833
PEOU03	30	2.00	5.00	4.1333	.77608	-.716	.427	.517	.833
PEOU04	30	2.00	5.00	3.9000	.80301	-.240	.427	-.427	.833
Valid N (listwise)	30								

iii) Perceive Usefulness

Descriptive Statistics									
	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
PU01	30	2.00	5.00	4.0000	.74278	-.541	.427	.565	.833
PU02	30	2.00	5.00	3.8000	.84690	-.321	.427	-.308	.833
PU03	30	2.00	5.00	3.9333	.90719	-.753	.427	.126	.833
PU04	30	2.00	5.00	3.8000	.88668	-.216	.427	-.646	.833
Valid N (listwise)	30								

iv) Religious

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
R01	30	2.00	5.00	3.8333	.83391	-.050	.427	-.785	.833
R02	30	2.00	5.00	3.8667	.86037	-.078	.427	-.939	.833
R03	30	2.00	5.00	3.7667	.85836	.137	.427	-.984	.833
R04	30	2.00	5.00	3.9000	.92289	-.355	.427	-.736	.833
Valid N (listwise)	30								

v) Acceptance

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
A01	30	1.00	5.00	3.6667	1.06134	-.934	.427	.994	.833
A02	30	1.00	5.00	3.8000	1.06350	-1.231	.427	1.637	.833
A03	30	1.00	5.00	3.7667	1.07265	-1.115	.427	1.316	.833
A04	30	1.00	5.00	3.8000	1.06350	-1.231	.427	1.637	.833
Valid N (listwise)	30								



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APPENDIX E: T-TEST ANALYSIS

i. Gender

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Avg	1	95	3.8447	.90299	.09265
	2	74	3.6622	1.00889	.11728

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference		Lower	Upper
Avg	Equal variances assumed	.143	.705	1.239	167	.217	.18257	.14741		-.10845	.47360
	Equal variances not assumed			1.222	147.828	.224	.18257	.14946		-.11278	.47793

ii) Marital

Group Statistics

	Marital	N	Mean	Std. Deviation	Std. Error Mean
Avg	1	18	4.2500	.63013	.14852
	2	151	3.7070	.96900	.07886

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Avg	Equal variances assumed	2.335	.128	2.317	167	.022	.54305	.23442	.08024	1.00586
	Equal variances not assumed			3.229	27.686	.003	.54305	.16816	.19841	.88768

APPENDIX F: ONE-WAY ANOVA ANALYSIS

i) Age

Oneway

ANOVA

Avg

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.673	2	2.836	3.210	.043
Within Groups	146.665	166	.884		
Total	152.338	168			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Avg

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Tamhane	2 3	-.08007	.17361	.956	-.5037	.3436
	4	.37521	.22735	.278	-.1795	.9300
	3 2	.08007	.17361	.956	-.3436	.5037
	4	.45528	.19525	.068	-.0243	.9349
	4 2	-.37521	.22735	.278	-.9300	.1795
	3	-.45528	.19525	.068	-.9349	.0243

Homogeneous Subsets

Avg

			Subset for alpha = 0.05	
			1	2
Tukey B ^{a,b}	4	39	3.4359	
	2	45	3.8111	3.8111
	3	85		3.8912

ii) Education Level

Oneway

ANOVA

Avg

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.958	2	.479	.526	.592
Within Groups	151.380	166	.912		
Total	152.338	168			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Avg

					95% Confidence Interval		
(I)	(J)	Mean			Interval		
Education	Education	Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound	
Tamhane	1	2	-.10681	.16144	.882	-.4979	.2843
		3	-.29285	.28354	.681	-1.0480	.4623
	2	1	.10681	.16144	.882	-.2843	.4979
		3	-.18604	.26776	.875	-.9196	.5475
	3	1	.29285	.28354	.681	-.4623	1.0480
		2	.18604	.26776	.875	-.5475	.9196

Homogeneous Subsets

Avg

		Subset for alpha = 0.05	
Education	N	1	
Tukey B ^{a,b}	1	61	
	2	97	
	3	11	

iii) Income Level

Oneway

ANOVA

Avg

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.721	2	.361	.395	.674
Within Groups	151.617	166	.913		
Total	152.338	168			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Avg

	(I)	(J)	Mean	Std.	Sig.	95% Confidence Interval	
			Differenc			Lower	Upper
	Income	Income	e (I-J)	Error		Bound	Bound
Tamhane	1	2	.23333	.33992	.873	-.6276	1.0943
		3	.08239	.28550	.989	-.6755	.8402
	2	1	-.23333	.33992	.873	-1.0943	.6276
		3	-.15094	.21729	.868	-.6930	.3912
	3	1	-.08239	.28550	.989	-.8402	.6755
		2	.15094	.21729	.868	-.3912	.6930

Homogeneous Subsets

Avg

			Subset for alpha = 0.05	
	Income	N	1	
Tukey B ^{a,b}	2	30	3.6333	
	3	124	3.7843	
	1	15	3.8667	

PEOU2	0.659	0.897	0.785	0.655
PEOU3	0.659	0.930	0.840	0.657
PEOU4	0.685	0.941	0.886	0.687
PU1	0.673	0.910	0.917	0.700
PU2	0.683	0.901	0.930	0.690
PU3	0.737	0.795	0.925	0.697
PU4	0.743	0.748	0.883	0.697
R01	0.684	0.690	0.762	0.937
R02	0.651	0.672	0.716	0.945
R03	0.610	0.662	0.686	0.943
R04	0.601	0.622	0.645	0.868

Heterotrait-monotrait ratio (HTMT)

	A	PEOU	PU	R
A				
PEOU	0.769			
PU	0.824	0.979		
R	0.730	0.762	0.810	

Outer Loading

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
A01 <- A	0.906	0.904	0.022	41.077	0.000
A02 <- A	0.922	0.920	0.022	42.353	0.000
A03 <- A	0.947	0.946	0.011	88.490	0.000
A04 <- A	0.925	0.924	0.015	61.761	0.000
PEOU1 <- PEOU	0.913	0.911	0.017	52.249	0.000
PEOU2 <- PEOU	0.897	0.894	0.022	40.040	0.000
PEOU3 <- PEOU	0.930	0.928	0.017	53.893	0.000
PEOU4 <- PEOU	0.941	0.940	0.012	77.052	0.000
PU1 <- PU	0.917	0.915	0.021	42.755	0.000
PU2 <- PU	0.930	0.928	0.017	53.512	0.000
PU3 <- PU	0.925	0.924	0.016	59.379	0.000
PU4 <- PU	0.883	0.881	0.026	33.951	0.000
R01 <- R	0.937	0.937	0.012	75.001	0.000
R02 <- R	0.945	0.945	0.010	90.554	0.000
R03 <- R	0.943	0.943	0.012	79.686	0.000
R04 <- R	0.868	0.867	0.027	31.858	0.000

R-Square

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
A	0.629	0.637	0.062	10.131	0.000

	Original sample (O)	Sample mean (M)	2.5%	97.5%
A	0.629	0.637	0.510	0.748

R-Square Adjusted

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
A	0.622	0.631	0.063	9.843	0.000

	Original sample (O)	Sample mean (M)	2.5%	97.5%
A	0.622	0.631	0.502	0.744

F-Square

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
PEOU -> A	0.002	0.018	0.023	0.103	0.918
PU -> A	0.108	0.121	0.082	1.328	0.184
R -> A	0.059	0.075	0.054	1.095	0.274

	Original sample (O)	Sample mean (M)	2.5%	97.5%
PEOU -> A	0.002	0.018	0.000	0.084
PU -> A	0.108	0.121	0.016	0.326
R -> A	0.059	0.075	0.005	0.212

Average variance extracted (AVE)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
A	0.855	0.854	0.025	34.017	0.000
PEOU	0.846	0.844	0.026	32.887	0.000
PU	0.836	0.833	0.029	28.570	0.000
R	0.854	0.853	0.022	37.994	0.000

	Original sample (O)	Sample mean (M)	2.5%	97.5%
A	0.855	0.854	0.800	0.898
PEOU	0.846	0.844	0.787	0.888
PU	0.836	0.833	0.769	0.882
R	0.854	0.853	0.806	0.894

Composite reliability (rho_c)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
A	0.959	0.959	0.008	119.467	0.000
PEOU	0.957	0.955	0.008	114.155	0.000

PU	0.953	0.952	0.010	98.067	0.000
R	0.959	0.959	0.007	133.479	0.000

	Original sample (O)	Sample mean (M)	2.5%	97.5%
A	0.959	0.959	0.941	0.972
PEOU	0.957	0.955	0.936	0.969
PU	0.953	0.952	0.930	0.968
R	0.959	0.959	0.943	0.971

Composite reliability (rho_a)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
A	0.946	0.946	0.011	88.407	0.000
PEOU	0.940	0.939	0.012	79.535	0.000
PU	0.935	0.935	0.014	68.591	0.000
R	0.945	0.947	0.009	101.881	0.000

	Original sample (O)	Sample mean (M)	2.5%	97.5%
A	0.946	0.946	0.922	0.964
PEOU	0.940	0.939	0.913	0.959
PU	0.935	0.935	0.904	0.958
R	0.945	0.947	0.927	0.963

Outer model collinearity statistics (VIF)

	Original sample (O)	Sample mean (M)	2.5%	97.5%
A01	3.574	3.811	2.537	5.838
A02	3.697	4.023	2.430	6.700
A03	5.532	5.904	4.047	8.516

A04	4.103	4.367	2.945	6.305
PEOU1	3.699	3.824	2.656	5.433
PEOU2	3.103	3.206	2.213	4.564
PEOU3	4.444	4.635	3.033	6.896
PEOU4	5.155	5.369	3.606	7.826
PU1	4.539	4.781	3.039	7.390
PU2	4.881	5.118	3.353	7.621
PU3	3.862	4.043	2.745	5.910
PU4	2.725	2.827	1.975	4.000
R01	4.530	4.817	3.224	7.098
R02	8.072	8.707	5.796	13.733
R03	7.487	8.168	5.232	13.507
R04	2.688	2.824	2.059	3.965

Inner model collinearity statistics (VIF)

	Original sample (O)	Sample mean (M)	2.5%	97.5%
PEOU -> A	6.146	6.347	4.068	9.558
PU -> A	7.126	7.343	4.721	10.974
R -> A	2.401	2.459	1.847	3.307