FACTORS OF CUSTOMER'S INTENTION TO USE AR-RAHNU

AT POST OFFICE: A CASE STUDY IN KEDAH

By

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ABSTRACT

Nowadays, the cost of living is increasing and most of the banking system has a strict procedure of financing. Both of these factors lead to the introduction of *Ar-Rahnu* in the financing field in Malaysia as one of the alternative ways for lower income group to borrow money quickly and easily without bear any higher cost of profit rate. This study aims to inspect the customer's intention to use *Ar-Rahnu @ POS* in the state of Kedah since it is a new service provided by Malaysia Post Office. A survey comprised of 200 respondents was carried out. In addition, the use of syariah view, attitude, pricing and customer service as the factors will helps the researcher to find out the most factors that influence factor customer's intention to use *Ar-Rahnu @ POS*. A structured question was designed where the data was analyzed by using t-test, ANOVA, correlation and multi regression analysis. Results show that syariah view, attitude, pricing and customer service are significantly important determinants to predict customer's intention to use *Ar-Rahnu @ POS*. The result from multiple regression shows that the most influencing factor is a customer service. Recommendation for the future research is security and confidentiality can be used as one of the determinants to predict customer's intention to use *Ar-Rahnu @ POS*. In conclusion, this study is useful for the Post Office to planning better *Ar-Rahnu* service for their customers in order to attract more customers to use their service.

Keywords: *Ar-Rahnu @* POS, syariah view, attitude, pricing, customer service, intention to use

ABSTRAK

Kini, kos sara hidup yang semakin tinggi dan akta perbankan yang ketat mengenai prosedur pembiayaan menyebabkan *Ar -Rahnu* adalah salah satu cara alternatif bagi mereka yang berpendapatan rendah untuk meminjam wang dengan mudah dan cepat tanpa menanggung apa-apa kadar keuntungan yang tinggi. Kajian ini bertujuan untuk mengetahui niat pelanggan untuk menggunakan *Ar -Rahnu* @ POS di negeri Kedah memandangkan ianya perkhidmatan baru yang disediakan oleh Pejabat Pos Malaysia. Satu tinjauan terdiri daripada 200 responden telah dijalankan. Di samping itu, penggunaan pandangan syariah, sikap, harga dan perkhidmatan pelanggan sebagai faktor akan membantu penyelidik untuk mengetahui faktor-faktor yang paling mempengaruhi pelanggan untuk menggunakan *Ar-Rahnu* @ POS. Soalan yang berstruktur telah direka di mana data telah dianalisis melalui ujian-t, ANOVA, korelasi dan multi analisis regresi. Keputusan menunjukkan bahawa pandangan syariah, sikap , harga dan perkhidmatan pelanggan merupakan faktor penentu yang penting untuk meramalkan niat pelanggan untuk menggunakan *Ar -Rahnu* @ POS. Hasil daripada regresi menunjukkan bahawa perkhidmatan pelanggan merupakan pengaruh yang paling signifikan. Cadangan untuk penyelidikan masa depan adalah dengan menambah aspek keselamatan dan kerahsiaan bagi meramalkan niat pelanggan untuk menggunakan *Ar-Rahnu* @ POS. Akhir sekali, ini adalah berguna untuk Pejabat Pos bagi membaiki perkhidmatan *Ar-Rahnu* agar dapat menarik lebih ramai pelanggan untuk menggunakan perkhidmatan mereka.

Kata kunci: *Ar -Rahnu* @ POS, pandangan syariah, sikap, harga, perkhidmatan pelanggan, niat untuk menggunakan

ACKNOWLEDGEMENT

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LIST OF ABBREVIATIONS

ARSAM	Ar-Rahnu Shop Acceptance Model
BNM	Bank Negara Malaysia
BKRM	Bank Kerjasama Rakyat Malaysia
CARTER	Compliance, Assurance, Reliability, Tangibles, Empathy And Responsiveness
EPS	Earning per Share
GPO	General Post Office
MAIDAM	Terengganu Islamic Religious and Malay Customs Council
MGIT	Muassasah Gadaian Islam Terengganu
PKB	Permodalan Kelantan Berhad
PKINK	Perbadanan Kemajuan Iktisad Kelantan
SERVQUAL	Service Quality
TRA	Theory of Reasoned Action
YaPEIM	Yayasan Pembangunan Ekonomi Islam Malaysia

CHAPTER ONE

INTRODUCTION

1.1   Introduction

Islamic banking is a banking activity that complies with Islamic law also known as Syariah law. The main principles that govern Islamic banking are mutual risk and profit sharing between parties, the assurance of fairness for all and that transactions are based on an underlying business activity or asset (info by Bank Negara Malaysia). The term use is syariah compliance which means it prohibits any payment and acceptance of usury or interest for financing. Activities that involve interest (riba), gambling (*maisir*) and speculative trading (*gharar*) are sinful and prohibited.

One of the familiar Islamic banking and finance products used for short-term collateralized borrowing is Islamic pawn broking or also known as *Ar-Rahnu* (info by Bank Kerjasama Rakyat Malaysia). The development of *Ar-Rahnu* in Malaysia provides an alternative pawn broking service for borrowers, which is in accordance to syariah principles. As been said by Amin, Chong, Dahlan and Supinah (2007) Islamic pawn broking should be one stop center for men and women to obtain quick cash and be one of the convenient ways to borrow money.

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APPENDIX A

QUESTIONNAIRE

"Penerimaan Pelanggan Terhadap Ar-Rahnu@POS: Kajian Kes Di Kedah"

Kepada respoden,

Soal selidik ini bertujuan untuk menentukan apakah faktor penerimaan pelanggan terhadap Ar-Rahnu@Pos di sekitar Kedah. Maklumat yang diperolehi daripada soal selidik ini adalah sangat penting bagi penyelidik untuk memenuhi objektif kajian dalam memenuhi keperluan pengajian bagi Sarjana Kewangan dan Perbankan Islam di Universiti Utara Malaysia.

Semua maklumat dan identiti responden adalah SULIT dan akan digunakan untuk TUJUAN AKADEMIK sahaja. Terima kasih atas kerjasama anda.

Yang benar,

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BAHAGIAN A: LATAR BELAKANG PELANGGAN

Arahan: Sila tanda (/) jawapan tuan/puan pada kotak yang sesuai.

1. **Jantina:**

   ☐ Lelaki   ☐ Perempuan

2. **Umur:** _____ tahun

3. **Status perkahwinan:**

   ☐ Bujang   ☐ Berkahwin

4. **Bangsa:**

   ☐ Melayu   ☐ Bukan Melayu

5. **Tahap pendidikan:**

   ☐ Sekolah rendah   ☐ Diploma

   ☐ Sekolah menengah   ☐ Ijazah

6. **Pekerjaan utama:**

   ☐ Sektor kerajaan   ☐ Berniaga

   ☐ Sektor swasta   ☐ Pelajar

   Surirumah

7. **Pendapatan bulanan:** RM _____

8. **Tempat pilihan Ar-Rahnu**

   Bank Kerjasama Rakyat

   Agrobank

   Pejabat Pos

   YaPEIM

BAHAGIAN B: MAKLUMAT TENTANG AR RAHNU @ POS

Sila bulatkan jawapan anda berdasarkan skala di bawah :

Sangat tidak setuju	Tidak setuju	Neutral	Setuju	Sangat setuju
1	2	3	4	5

1.	Ar-Rahnu @ POS adalah selaras dengan falsafah Islam dalam menjalankan perniagaan perbankan.	1	2	3	4	5
2.	Ar-Rahnu @ POS adalah berdasarkan kepada pelaksanaan prinsip perniagaan Islam.	1	2	3	4	5
3.	Pengenalan Ar-Rahnu @ POS adalah berdasarkan kepada al-Quran dan hadis.	1	2	3	4	5
4.	Ar-Rahnu @ POS adalah bebas daripada penipuan.	1	2	3	4	5
5.	Memilih Ar-Rahnu @ POS adalah idea yang baik.	1	2	3	4	5
6.	Memilih Ar-Rahnu @ POS adalah berguna.	1	2	3	4	5
7.	Memilih Ar-Rahnu @ POS adalah berfaedah.	1	2	3	4	5
8.	Saya menghargai Ar-Rahnu @ POS.	1	2	3	4	5
9.	Ar-Rahnu @ POS adalah salah satu produk terbaik perbankan Islam.	1	2	3	4	5
10.	Ar-Rahnu @ POS adalah positif.	1	2	3	4	5
11.	Ar-Rahnu @ POS menetapkan harga yang adil bagi mereka yang berpendapatan rendah.	1	2	3	4	5
12.	Ar-Rahnu @ POS mengamalkan ibra atau diskaun untuk penebusan awal.	1	2	3	4	5
13.	Proses kelulusan Ar-Rahnu @ POS lebih baik dan cekap.	1	2	3	4	5
14.	Ar-Rahnu @ POS mengeluarkan suatu resit bagi semua urus niaga yang dilakukan.	1	2	3	4	5
15.	Ar-Rahnu @ POS menetapkan caj perkhidmatan (upah simpan) yang berdaya saing.	1	2	3	4	5
16.	Ar-Rahnu @ POS menawarkan amaun pinjaman yang sesuai dengan keperluan.	1	2	3	4	5
17.	Ar-Rahnu @ POS menawarkan nasihat mengenai sistem pajak gadai Islam kepada pelanggan.	1	2	3	4	5

18.	Ar-Rahnu @ POS melayan secara adil pelanggan lslam dan bukan Islam.	1	2	3	4	5
19.	Proses menilai cagaran serta lelongan Ar-Rahnu @ POS adalah lebih telus (contohnya menilai cagaran, lelongan).	1	2	3	4	5
20.	Ar-Rahnu @ POS menawarkan jaminan insurans bagi setiap barang yang digadai.	1	2	3	4	5
21.	Saya berminat untuk menggunakan Ar-Rahnu @ POS.	1	2	3	4	5
22.	Saya berminat untuk menggunakan Ar-Rahnu @ POS di masa depan.	1	2	3	4	5
23.	Saya akan menggunakan Ar-Rahnu @ POS pada suatu hari nanti.	1	2	3	4	5
24.	Saya suka menggunakan Ar-Rahnu @ POS.	1	2	3	4	5
25.	Saya pasti akan mengesyorkan Ar-Rahnu @ POS kepada orang lain.	1	2	3	4	5

BAHAGIAN C: CADANGAN BERKAITAN AR-RAHNU @ POS

Saya cadangkan,

_____

_____

_____

TERIMA KASIH DI ATAS KERJASAMA ANDA

APPENDIX B

- NORMALITY TEST-

APPENDIX C

-RELIABILITY TEST-

APPENDIX D

-DESCRIPTIVE TEST-

APPENDIX E

-CORRELATION TEST-

APPENDIX F

-MULTI REGRESSION TEST-

APPENDIX G

-INFERENTIAL TEST-

APPENDIX B

-NORMALITY TEST-

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanDV	200	100.0%	0	.0%	200	100.0%
meanSH	200	100.0%	0	.0%	200	100.0%
meanATT	200	100.0%	0	.0%	200	100.0%
meanSF	200	100.0%	0	.0%	200	100.0%
meanCS	200	100.0%	0	.0%	200	100.0%

Tests of Normality

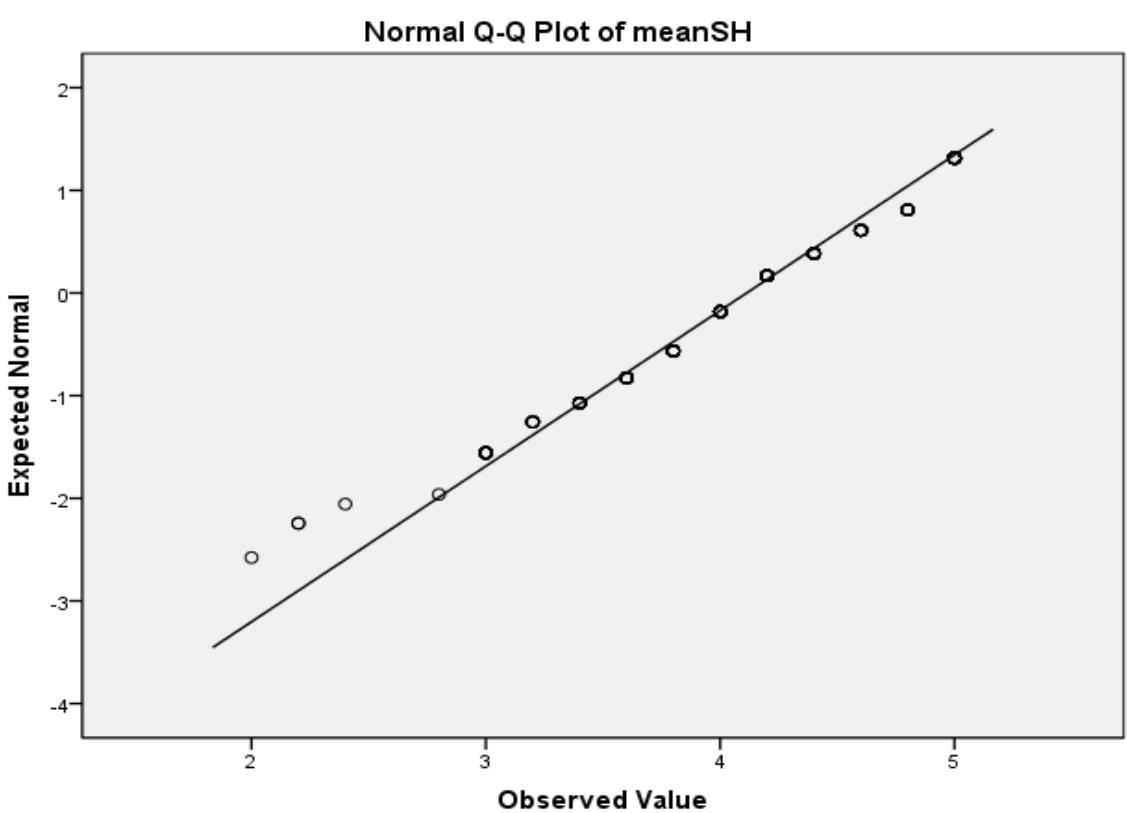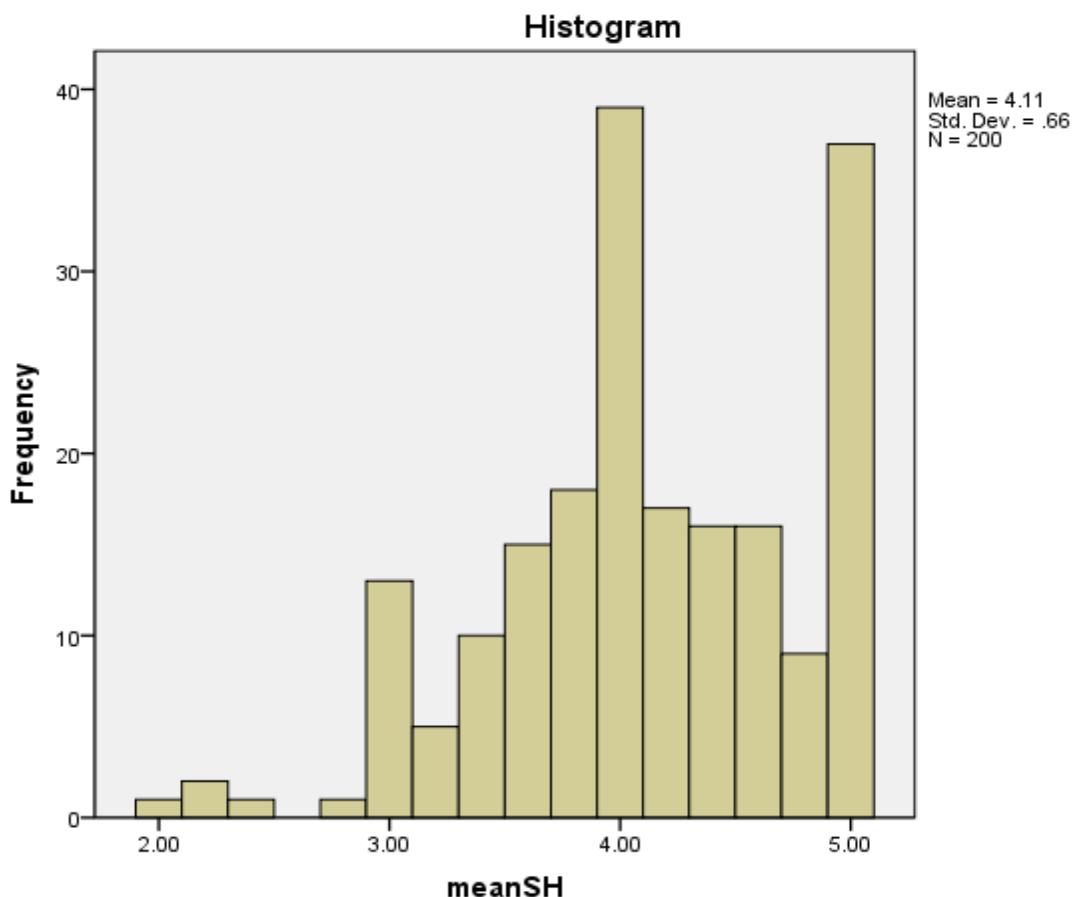|	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanDV	.141	200	.000	.930	200	.000
meanSH	.102	200	.000	.941	200	.000
meanATT	.144	200	.000	.940	200	.000
meanSF	.138	200	.000	.956	200	.000
meanCS	.110	200	.000	.967	200	.000

a. Lilliefors Significance Correction

Descriptives

			Statistic	Std. Error
meanDV	Mean		4.0110	.05132
	95% Confidence Interval for Mean	Lower Bound	3.9098	
		Upper Bound	4.1122	
	5% Trimmed Mean		4.0378	
	Median		4.0000	
	Variance		.527	
	Std. Deviation		.72575	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		1.30	
	Skewness		-.277	.172
	Kurtosis		-.521	.342
meanSH	Mean		4.1130	.04665
	95% Confidence Interval for Mean	Lower Bound	4.0210	
		Upper Bound	4.2050	
	5% Trimmed Mean		4.1444	
	Median		4.0000	
	Variance		.435	
	Std. Deviation		.65970	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		.80	
	Skewness		-.490	.172
	Kurtosis		.001	.342
meanATT	Mean		4.0350	.04800
	95% Confidence Interval for Mean	Lower Bound	3.9403	
		Upper Bound	4.1297	
	5% Trimmed Mean		4.0533	
	Median		4.0000	
	Variance		.461	
	Std. Deviation		.67888	
	Minimum		2.20	
	Maximum		5.00	
	Range		2.80	
	Interquartile Range		1.00	
	Skewness		-.305	.172

	Kurtosis		-.685	.342
meanSF	Mean		3.9538	.04709
	95% Confidence Interval for Mean	Lower Bound	3.8609	
		Upper Bound	4.0466	
	5% Trimmed Mean		3.9694	
	Median		4.0000	
	Variance		.444	
	Std. Deviation		.66597	
	Minimum		2.50	
	Maximum		5.00	
	Range		2.50	
	Interquartile Range		1.00	
	Skewness		-.224	.172
	Kurtosis		-.750	.342
meanCS	Mean		3.9608	.04357
	95% Confidence Interval for Mean	Lower Bound	3.8749	
		Upper Bound	4.0468	
	5% Trimmed Mean		3.9694	
	Median		4.0000	
	Variance		.380	
	Std. Deviation		.61617	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		.83	
	Skewness		-.213	.172
	Kurtosis		-.236	.342

Histogram

Mean = 4.01
Std. Dev. = .726
N = 200

Normal Q-Q Plot of meanDV

Histogram

Mean = 4.11
Std. Dev. = .66
N = 200

Normal Q-Q Plot of meanSH

Histogram

Mean = 4.03
Std. Dev. = .679
N = 200

Normal Q-Q Plot of meanATT

Histogram

Mean = 3.95
Std. Dev. = .666
N = 200

Normal Q-Q Plot of meanSF

Histogram

Mean = 3.96
Std. Dev. = .616
N = 200

Normal Q-Q Plot of meanCS
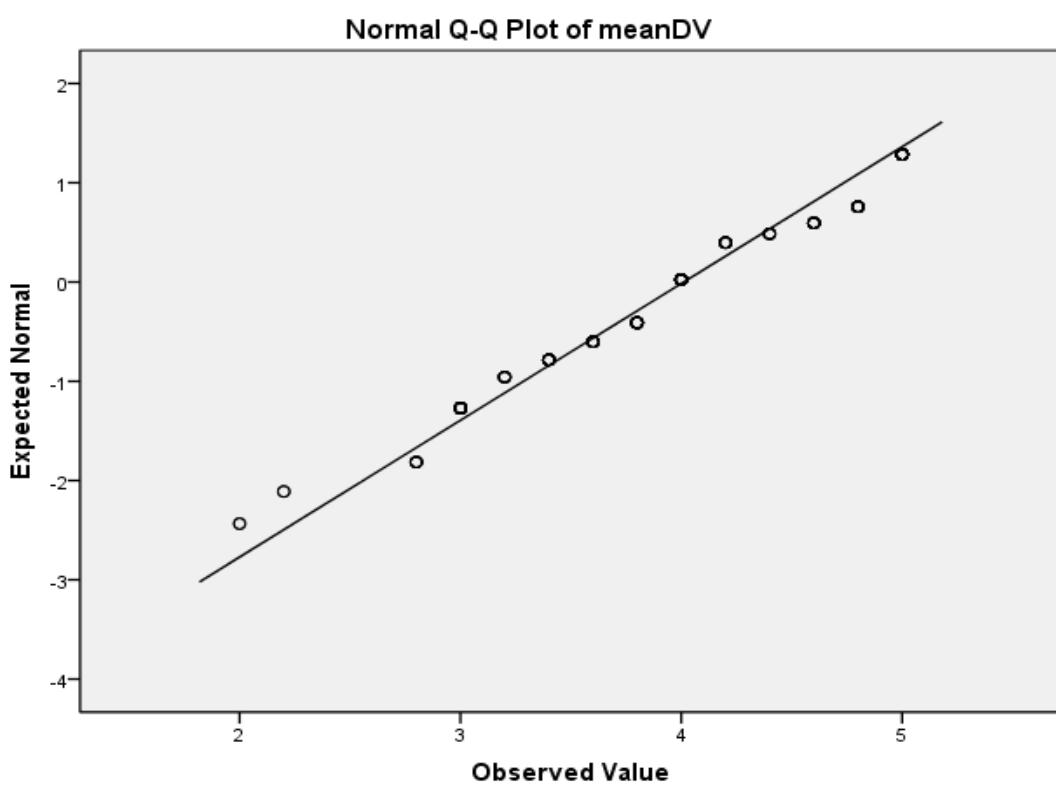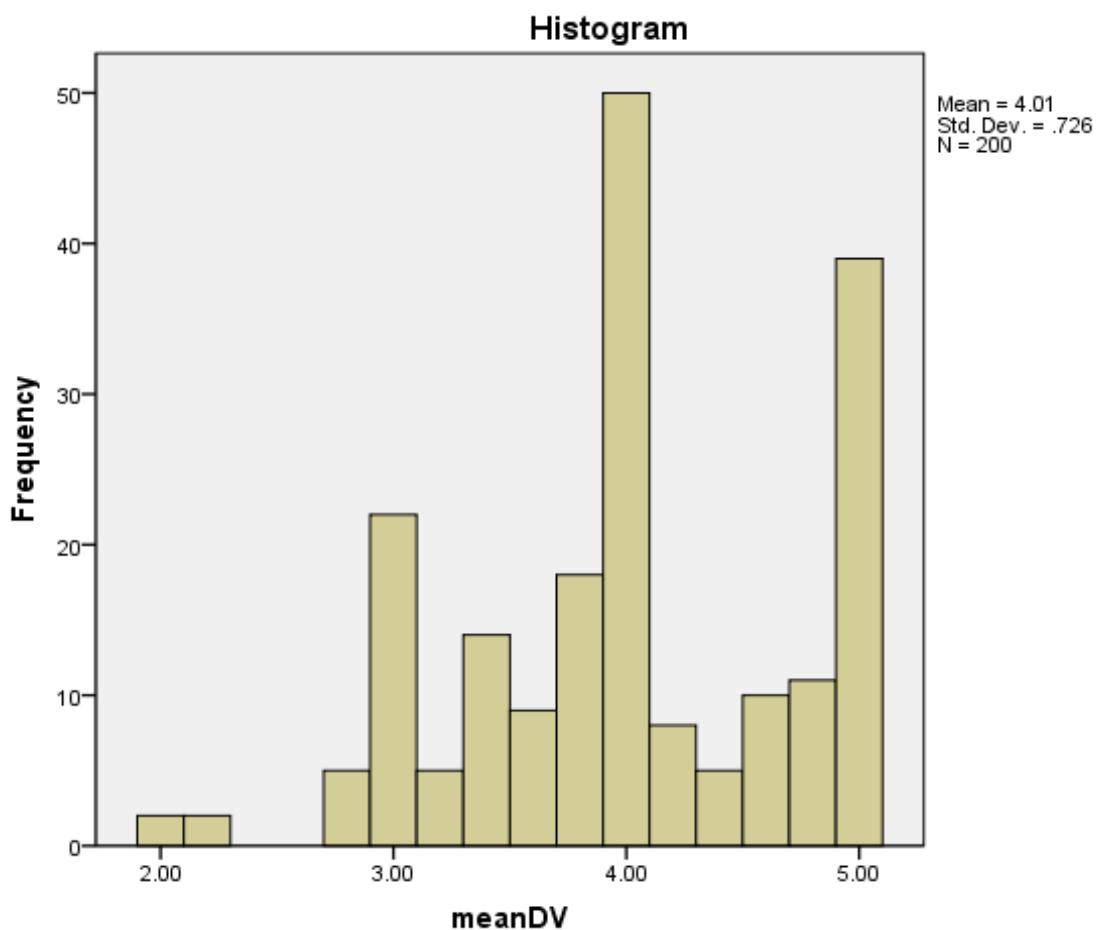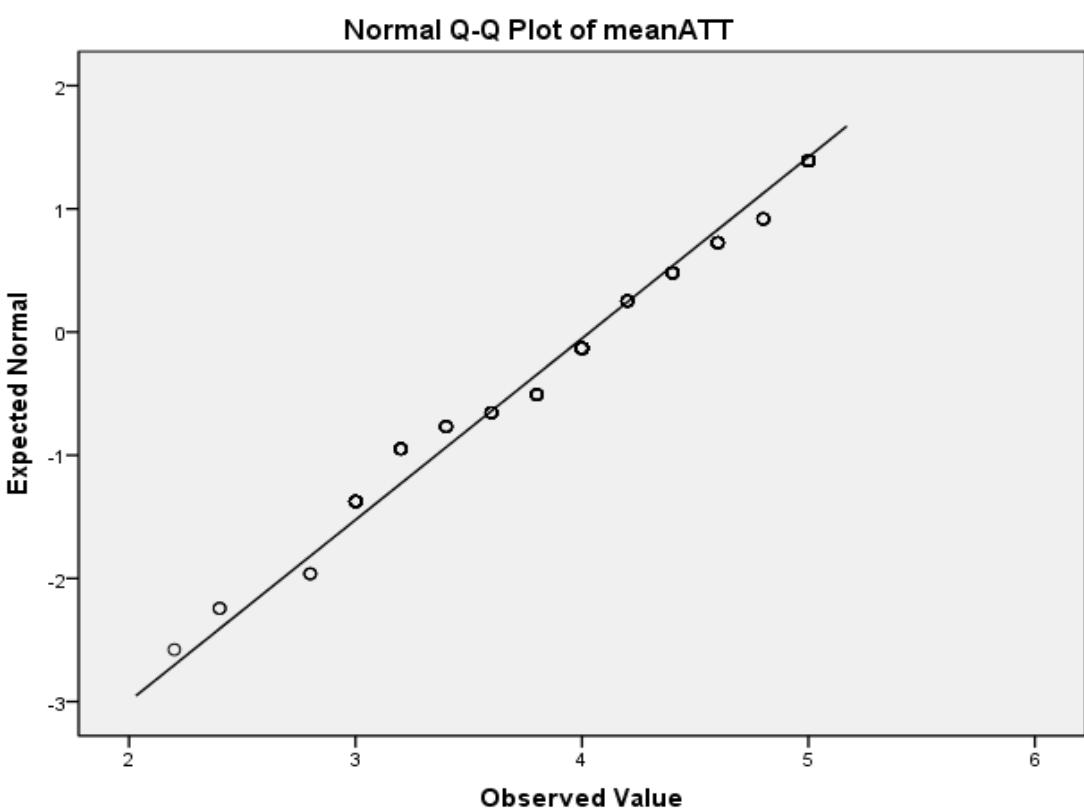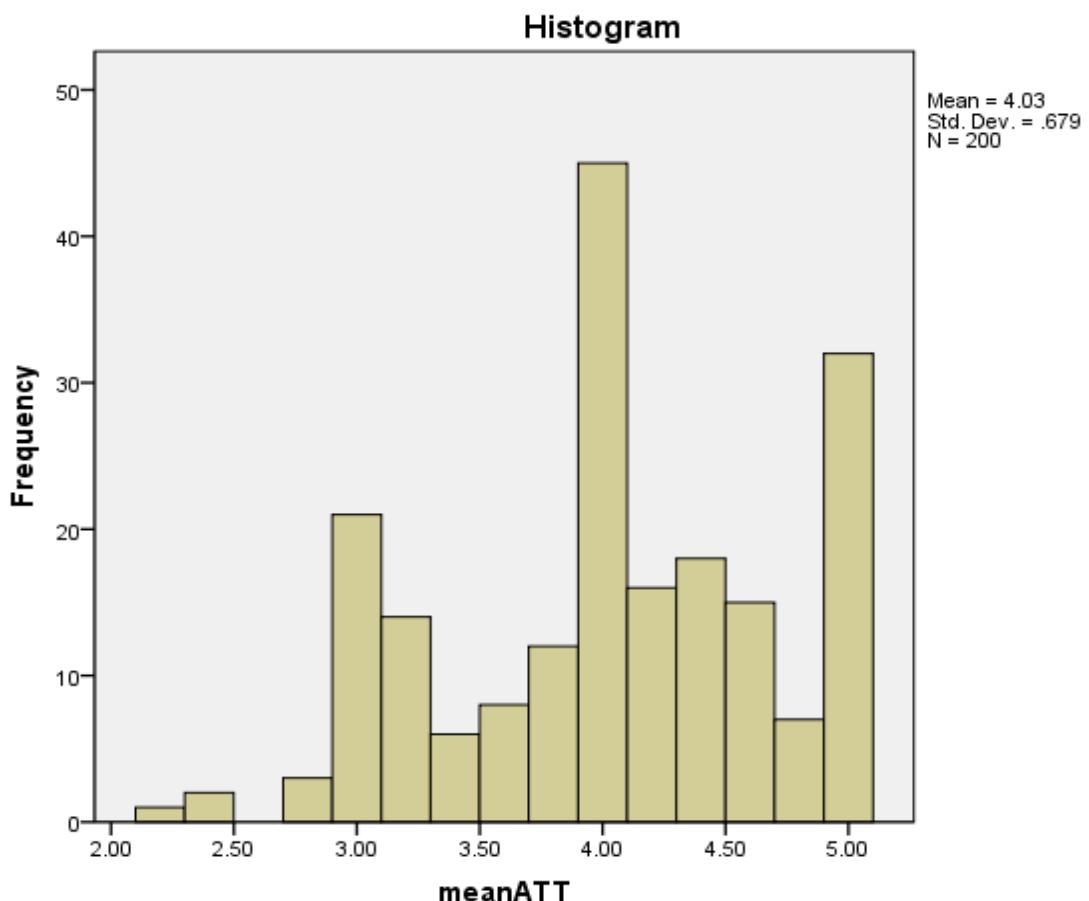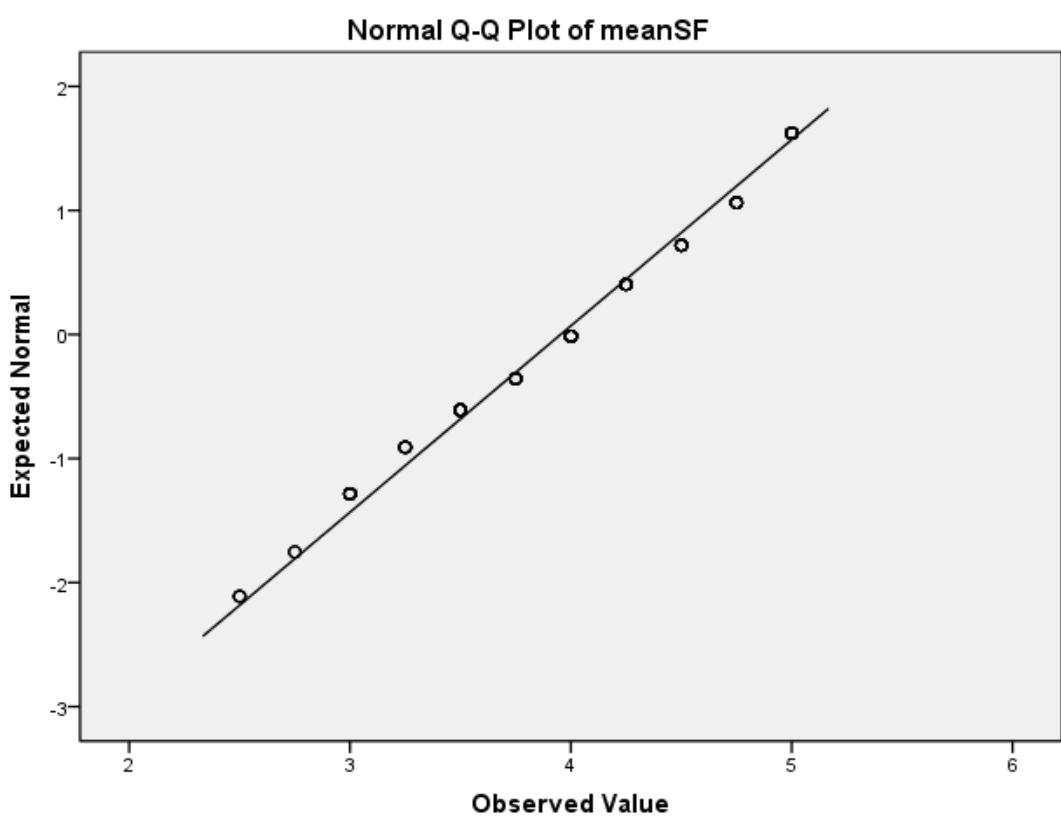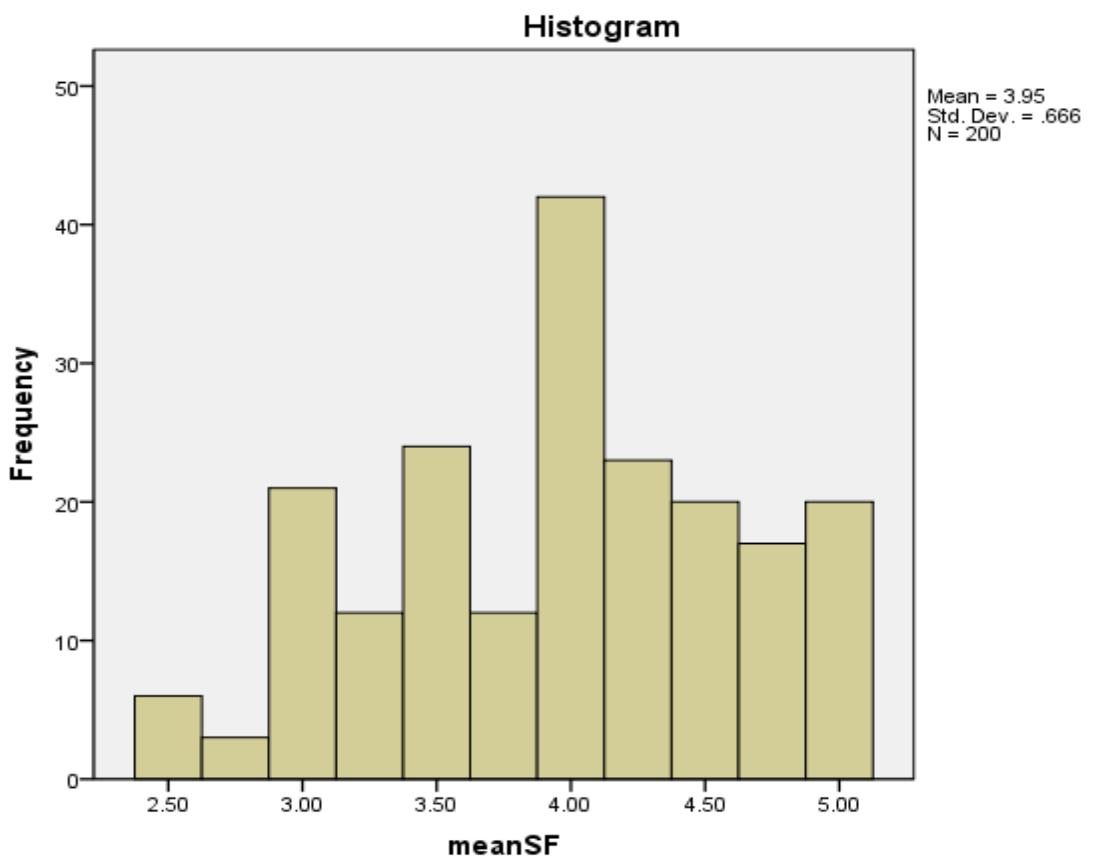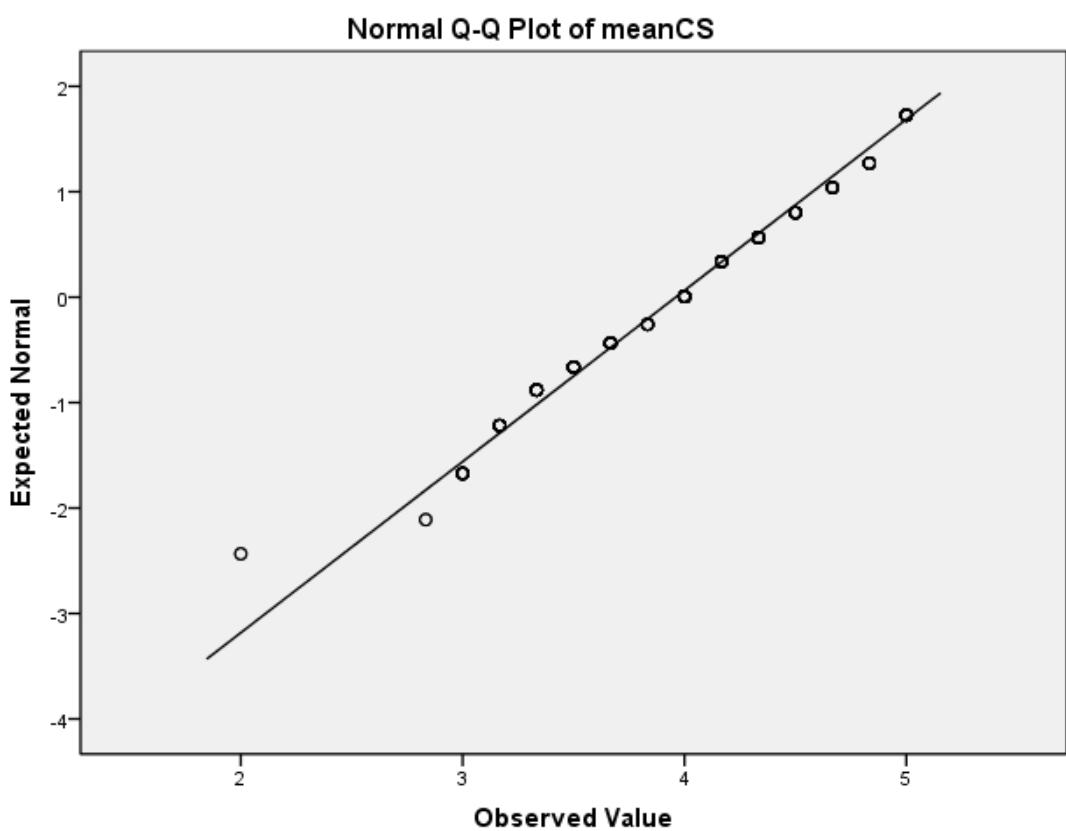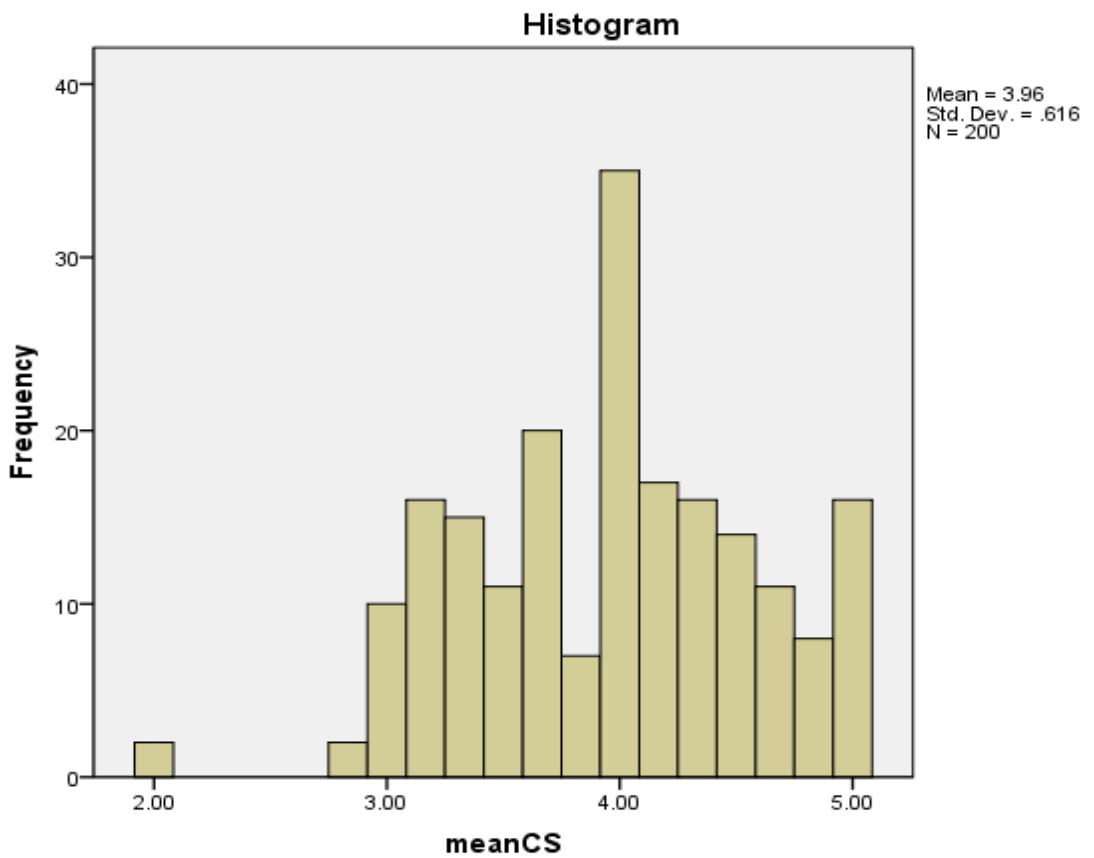
APPENDIX C

-RELIABILITY TEST-

1. Intention to Use

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.906	.908	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
b27	16.0950	8.348	.827	.742	.872
b28	15.9900	8.834	.790	.733	.881
b29	15.9400	9.413	.692	.546	.901
b30	16.1700	8.393	.719	.597	.897
b31	16.0250	8.135	.813	.693	.875

2. Shariah View

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.895	.896	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
sh1	16.4350	7.242	.732	.575	.874
sh2	16.4250	6.989	.791	.661	.861
sh3	16.5300	7.064	.784	.638	.863
sh4	16.5050	7.156	.683	.490	.886
sh5	16.3650	7.278	.724	.567	.876

3. Attitude

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.898	.899	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
att1	16.1850	7.649	.728	.591	.879
att2	16.1550	7.539	.851	.739	.855
att3	16.1400	6.955	.807	.674	.862
att4	16.0700	7.673	.726	.560	.880
att5	16.1500	7.997	.639	.437	.898

4. Pricing

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.820	.820	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
sf1	11.8550	4.104	.690	.560	.752
sf2	12.0550	3.942	.718	.585	.738
sf3	11.8200	4.420	.592	.364	.797
sf4	11.7150	4.456	.575	.339	.805

5. Customer Service

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.883	.886	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
cs1	19.9400	9.504	.732	.565	.857
cs2	19.9350	9.468	.626	.442	.877
cs3	19.7750	9.582	.725	.541	.858
cs4	19.7050	10.098	.684	.521	.865
cs5	19.7350	9.844	.738	.591	.857
cs6	19.7350	9.784	.684	.501	.865

APPENDIX D

-DESCRIPTIVE TEST-

Statistics

		gender	age	mstatus	race	edulevel	jobs	income	place
N	Valid	200	200	200	200	200	200	200	200
	Missing	0	0	0	0	0	0	0	0
Mean		1.4950	30.7550	1.5600	1.1700	2.9700	3.4750	1402.9657	2.2050
Median		1.0000	28.0000	2.0000	1.0000	3.0000	2.0000	1000.0000	3.0000
Mode		1.00	23.00	1.00	1.00	4.00	2.00	.00	3.00
Std. Deviation		.50123	9.97560	.59003	.48193	.93996	1.92298	1678.07195	1.13553
Skewness		.020	1.161	.506	2.877	-.343	.349	1.715	.276
Std. Error of Skewness		.172	.172	.172	.172	.172	.172	.172	.172
Kurtosis		-2.020	.521	-.649	7.388	-1.053	-1.583	3.549	-.944
Std. Error of Kurtosis		.342	.342	.342	.342	.342	.342	.342	.342
Minimum		1.00	19.00	1.00	1.00	1.00	1.00	.00	1.00
Maximum		2.00	61.00	3.00	3.00	4.00	6.00	9000.00	5.00

newAge

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	104	52.0	52.0	52.0
	2.00	59	29.5	29.5	81.5
	3.00	22	11.0	11.0	92.5
	4.00	15	7.5	7.5	100.0
	Total	200	100.0	100.0	

gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	101	50.5	50.5	50.5
	FEMALE	99	49.5	49.5	100.0
	Total	200	100.0	100.0	

race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALAY	175	87.5	87.5	87.5
	INDIA	16	8.0	8.0	95.5
	CHINESE	9	4.5	4.5	100.0
	Total	200	100.0	100.0	

mstatus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SINGLE	98	49.0	49.0	49.0
	MARRIED	92	46.0	46.0	95.0
	WIDOW/WIDOWER	10	5.0	5.0	100.0
	Total	200	100.0	100.0	

edulevel

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PRIMARY SCHOOL	11	5.5	5.5	5.5
	SECONDARY SCHOOL	58	29.0	29.0	34.5
	DIPLOMA	57	28.5	28.5	63.0
	DEGREE	74	37.0	37.0	100.0
	Total	200	100.0	100.0	

jobs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	GOVERNMENT SECTOR	21	10.5	10.5	10.5
	PRIVATE SECTOR	81	40.5	40.5	51.0
	HOUSEWIFE	13	6.5	6.5	57.5
	PENSIONERS	18	9.0	9.0	66.5
	UNEMPLOYED	1	.5	.5	67.0
	STUDENT	66	33.0	33.0	100.0
	Total	200	100.0	100.0	

newINCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	176	88.0	88.0	88.0
	2.00	20	10.0	10.0	98.0
	3.00	4	2.0	2.0	100.0
	Total	200	100.0	100.0	

place

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	B.RAKYAT	85	42.5	42.5	42.5
	AGROBANK	10	5.0	5.0	47.5
	POST OFFICE	90	45.0	45.0	92.5
	YaPEIM	9	4.5	4.5	97.0
	OTHERS	6	3.0	3.0	100.0
	Total	200	100.0	100.0	

APPENDIX E

- CORRELATION-

Correlations

		meanSH	meanATT	meanSF	meanCS	meanDV
meanSH	Pearson Correlation	1	.733[**]	.572[**]	.667[**]	.689[**]
	Sig. (2-tailed)		.000	.000	.000	.000
	N	200	200	200	200	200
meanATT	Pearson Correlation	.733[**]	1	.511[**]	.723[**]	.698[**]
	Sig. (2-tailed)	.000		.000	.000	.000
	N	200	200	200	200	200
meanSF	Pearson Correlation	.572[**]	.511[**]	1	.647[**]	.633[**]
	Sig. (2-tailed)	.000	.000		.000	.000
	N	200	200	200	200	200
meanCS	Pearson Correlation	.667[**]	.723[**]	.647[**]	1	.755[**]
	Sig. (2-tailed)	.000	.000	.000		.000
	N	200	200	200	200	200
meanDV	Pearson Correlation	.689[**]	.698[**]	.633[**]	.755[**]	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	200	200	200	200	200

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

APPENDIX F

-MULTIPLE REGRESSION TEST-

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.816[a]	.665	.655	.42645	1.860

a. Predictors: (Constant), meanCS, income, age, meanSF, meanSH, meanATT

b. Dependent Variable: meanDV

ANOVAb

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	69.716	6	11.619	63.891	.000[a]
	Residual	35.099	193	.182		
	Total	104.816	199			

a. Predictors: (Constant), meanCS, income, age, meanSF, meanSH, meanATT

b. Dependent Variable: meanDV

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.289	.232		-1.246	.214
	age	.004	.004	.049	.986	.325
	income	-9.599E-6	.000	-.022	-.445	.656
	meanSH	.213	.073	.193	2.921	.004
	meanATT	.213	.074	.199	2.882	.004
	meanSF	.209	.062	.192	3.387	.001
	meanCS	.414	.082	.352	5.042	.000

a. Dependent Variable: meanDV

APPENDIX G

INFERENTIAL TEST

Group Statistics

	gender	N	Mean	Std. Deviation	Std. Error Mean
meanDV	MALE	101	4.11	.737	.073
	FEMALE	99	3.91	.705	.071

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
meanDV	Equal variances assumed	.169	.681	1.900	198	.059	.194	.102	-.007	.395
	Equal variances not assumed			1.901	197.881	.059	.194	.102	-.007	.395

Group Statistics

	age	N	Mean	Std. Deviation	Std. Error Mean
meanDV	0-29	113	3.91	.746	.070
	30 and above	87	4.14	.682	.073

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
meanDV	Equal variances assumed	.072	.789	-2.191	198	.030	-.225	.103		-.427	-.022
	Equal variances not assumed			-2.217	192.269	.028	-.225	.101		-.425	-.025

Group Statistics

	mstatus	N	Mean	Std. Deviation	Std. Error Mean
meanDV	SINGLE	108	3.85	.735	.071
	MARRIED	92	4.20	.669	.070

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
meanDV	Equal variances assumed	.002	.962	-3.579	198	.000	-.358	.100		-.555	-.161
	Equal variances not assumed			-3.606	197.098	.000	-.358	.099		-.554	-.162

Group Statistics

	race	N	Mean	Std. Deviation	Std. Error Mean
meanDV	MALAY	175	4.04	.707	.053
	NON-MALAY	25	3.81	.832	.166

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
meanDV	Equal variances assumed	2.269	.134	1.500	198	.135	.232	.155	-.073	.537
	Equal variances not assumed			1.328	29.173	.194	.232	.175	-.125	.589

Group Statistics

	income	N	Mean	Std. Deviation	Std. Error Mean
meanDV	0.00 - 3000.00	177	4.01	.713	.054
	3001.00 and above	23	3.99	.837	.174

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
meanDV	Equal variances assumed	2.482	.117	.138	198	.890	.022	.161	-.296	.340
	Equal variances not assumed			.122	26.316	.904	.022	.182	-.353	.397

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.816[a]	.665	.655	.42645	1.860

a. Predictors: (Constant), meanCS, income, age, meanSF, meanSH, meanATT

b. Dependent Variable: meanDV

ANOVAb

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	69.716	6	11.619	63.891	.000[a]
	Residual	35.099	193	.182		
	Total	104.816	199			

a. Predictors: (Constant), meanCS, income, age, meanSF, meanSH, meanATT
b. Dependent Variable: meanDV

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.289	.232		-1.246	.214
	age	.004	.004	.049	.986	.325
	income	-9.599E-6	.000	-.022	-.445	.656
	meanSH	.213	.073	.193	2.921	.004
	meanATT	.213	.074	.199	2.882	.004
	meanSF	.209	.062	.192	3.387	.001
	meanCS	.414	.082	.352	5.042	.000

a. Dependent Variable: meanDV

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
edulevel	Between Groups	24.640	13	1.895	2.332	.007
	Within Groups	151.180	186	.813		
	Total	175.820	199			
jobs	Between Groups	74.867	13	5.759	2.901	.001
	Within Groups	369.213	186	1.985		
	Total	444.080	199			
place	Between Groups	15.151	13	1.165	1.014	.439
	Within Groups	213.724	186	1.149		
	Total	228.875	199			

Descriptives

		N	Mean	Std. Deviation	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
edulevel	2	2	4.00	.000	4.00	4.00	4	4
	2	2	3.00	1.414	-9.71	15.71	2	4
	3	5	3.40	1.342	1.73	5.07	1	4
	3	22	2.82	1.053	2.35	3.28	1	4
	3	5	4.00	.000	4.00	4.00	4	4
	3	14	3.07	.917	2.54	3.60	2	4
	4	9	2.56	.527	2.15	2.96	2	3
	4	18	3.67	.686	3.33	4.01	2	4
	4	50	2.82	.941	2.55	3.09	1	4
	4	8	3.13	.835	2.43	3.82	2	4
	4	5	2.60	.548	1.92	3.28	2	3
	5	10	2.60	1.075	1.83	3.37	1	4
	5	11	2.55	.934	1.92	3.17	1	4
	5	39	2.97	.873	2.69	3.26	1	4
	Total	200	2.97	.940	2.84	3.10	1	4
jobs	2	2	5.00	.000	5.00	5.00	5	5
	2	2	4.00	1.414	-8.71	16.71	3	5
	3	5	5.00	.000	5.00	5.00	5	5
	3	22	3.50	1.439	2.86	4.14	2	5
	3	5	2.80	2.049	.26	5.34	1	5
	3	14	3.29	1.437	2.46	4.12	2	5
	4	9	2.89	1.269	1.91	3.86	2	5
	4	18	4.00	1.572	3.22	4.78	1	5
	4	50	2.94	1.391	2.54	3.34	1	5
	4	8	3.88	1.553	2.58	5.17	1	5
	4	5	2.40	.548	1.72	3.08	2	3
	5	10	3.50	1.841	2.18	4.82	1	5
	5	11	2.73	1.555	1.68	3.77	1	5
	5	39	2.44	1.231	2.04	2.83	1	5
	Total	200	3.14	1.494	2.93	3.35	1	5

place	2	2	1.00	.000	1.00	1.00	1	1
	2	2	3.00	.000	3.00	3.00	3	3
	3	5	2.80	1.095	1.44	4.16	1	4
	3	22	1.91	1.109	1.42	2.40	1	4
	3	5	2.00	1.414	.24	3.76	1	4
	3	14	2.07	1.207	1.37	2.77	1	4
	4	9	2.56	1.333	1.53	3.58	1	4
	4	18	2.28	.958	1.80	2.75	1	3
	4	50	2.06	1.058	1.76	2.36	1	4
	4	8	2.63	1.061	1.74	3.51	1	4
	4	5	2.40	.894	1.29	3.51	1	3
	5	10	2.20	1.033	1.46	2.94	1	3
	5	11	1.73	1.104	.99	2.47	1	4
	5	39	2.33	1.009	2.01	2.66	1	4
	Total	200	2.17	1.072	2.03	2.32	1	4