

The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.



**THE INFLUENCE OF LIFESTYLE, FINANCIAL LITERACY
AND RELIGIOSITY ON THE LEVEL OF INDEBTEDNESS
AMONG CIVIL SERVANTS IN PUTRAJAYA**

MOHAMED FARHAN BIN MOHAMED AINUDDIN



UUM
Universiti Utara Malaysia

**MASTER IN ISLAMIC FINANCE BANKING
UNIVERSITI UTARA MALAYSIA
April 2021**

**THE INFLUENCE OF LIFESTYLE, FINANCIAL LITERACY AND RELIGIOSITY ON
THE LEVEL OF INDEBTEDNESS AMONG CIVIL SERVANTS IN PUTRAJAYA**

By

MOHAMED FARHAN BIN MOHAMED AINUDDIN



**Research Paper Submitted to
College of Business
Universiti Utara Malaysia
In Partial Fulfillment of the Requirement for the
Master in Islamic Finance and Banking**



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

PERAKUAN KERJA KERTAS PENYELIDIKAN
(Certification of Research Paper)

Saya, mengaku bertandatangan, memperakukan bahawa
(I, the undersigned, certified that)

MOHAMED FARHAN BIN MOHAMED AINUDDIN (822908)

Calon untuk Ijazah Sarjana
(Candidate for the degree of)

MASTER IN ISLAMIC FINANCE AND BANKING (MIFB)

telah mengemukakan kertas penyelidikan yang bertajuk
(has presented his/her research paper of the following title)

**THE INFLUENCE OF LIFESTYLE, FINANCIAL LITERACY AND RELIGIOSITY ON THE LEVEL OF
INDEBTEDNESS AMONG CIVIL SERVANTS IN PUTRAJAYA**

Seperti yang tercatat di muka surat tajuk dan kulit kertas penyelidikan
(as it appears on the title page and front cover of the research paper)

Bahawa kertas penyelidikan tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu
dengan memuaskan.
(that the research paper acceptable in the form and content and that a satisfactory knowledge of the field is covered
by the research paper).

Nama Penyelia : PROF. MADYA DR. ZAIRANI ZAINOL
(Name of Supervisor)

Tandatangan :
(Signature)

Tarikh : 11 APRIL 2021
(Date)

PERMISSION TO USE

In presenting this research paper in partial fulfillment of the requirements for a Post Graduate Degree from Universiti Utara Malaysia (UUM), I agree that the library of this university may make it freely available for inspection. I further agree that permission for copying of this project paper in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor or, in their absence, by the Director of Postgraduate Studies Unit, College of Business. It is understood that any copying or publication or use of this research paper or parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition given to me and to the Universiti Utara Malaysia in any scholarly use which may be made of any material for my research paper.

Request for permission to copy or to make other use of materials in this research paper, in whole or in part should be addressed to:

Director of Postgraduate Studies Unit, College of Business
Universiti Utara Malaysia

06010 UUM Sintok
Kedah Darul Aman



UUM
Universiti Utara Malaysia

ABSTRACT

Debt has become an important instrument to leave a decent life in this current era because of limited resources of an individuals or households. Certain study has found that lifestyle is one of the factors that influence the level of debt among household and individuals. While, lack financial literacy among individuals could also be factor that leads to high level of indebtedness where most studies have found that high level of financial literacy correlate with lower level of debt. Looking from the view of religion, Islam does not prohibit Muslim from venturing into debt. Nonetheless, Islam does not allow the follower to indulge in over indebtedness. One segment of the society that interest many researchers is the civil servants. Civil servants are the back bone of Malaysia Government and they represent 10.5 percent of the Malaysia's total work force. In terms of indebtedness, Bank Negara Malaysia (BNM) reported that the expansion civil servant's debt is more than national average while their debt payment commitment consumes half of their monthly income. Therefore, this paper aims to examine factors of lifestyle, financial literacy and religiosity on the level of indebtedness among civil servants. Data was collected through questionnaire distributed to civil servants of various scheme and position level in ministries operated in Putrajaya. SPSS Version 23 was used to analyze the data by employing correlation dan regression analysis to find the relationship and influence between the independent variable and the dependent variables. the findings of this study show that there are no significant relation and influence of the factors of lifestyle, financial literacy and religiosity on the level of indebtedness. This finding rejects the generalize perception that civil servants are highly dependent on debt to maintain certain level of lifestyle and their lack of financial literacy. There is other factor not discovered in this study might influence the level of debt among civil servants in Putrajaya. Thus, other factors should be explored so that targeted policy response can be drafted to tackle the issue of indebtedness among civil servants.

Keywords: Civil Servants debt, Individual Indebtedness, Lifestyle, Financial Literacy, Religiosity

ABSTRAK

Hutang telah menjadi instrumen penting dalam mendapatkan kehidupan yang selesa dalam era ini memandangkan sumber yang terhad di kalangan individu dan isi rumah. Sesetengah kajian menemui faktor gaya hidup adalah salah satu faktor yang mempengaruhi tahap keberhutangan di kalangan isi rumah dan individu. Tahap literasi kewangan yang rendah di kalangan individu mungkin menjadi faktor yang mempengaruhi tahap keberhutangan yang tinggi di mana penemuan banyak kajian mendapati tahap literasi kewangan yang tinggi mempunyai hubung kait ke atas kadar keberhutangan yang rendah. Melihat dari sudut keagamaan, Islam tidak melarang penganutnya untuk terlibat dalam transaksi hutang. Namun begitu, Islam tidak membenarkan penganutnya terlibat dalam keberhutangan yang tinggi. Satu segmen masyarakat yang menarik minat ramai penyelidik adalah penjawat awam. Penjawat Awam merupakan tulang belakang kepada Kerajaan Malaysia dan mewakili 10.5 peratus daripada jumlah tenaga buruh Malaysia. Dari sudut keberhutangan, Bank Negara Malaysia (BNM) melaporkan pengembangan hutang penjawat awam adalah melebihi nilai purata kebangsaan selain komitmen bayaran hutang bulanan mencecah separuh daripada pendapatan. Oleh itu, kertas kajian ini bertujuan melihat faktor gaya hidup, literasi kewangan dan keagamaan ke atas tahap keberhutangan penjawat awam. Data di peroleh melalui soal selidik yang di edarkan kepada penjawat awam pelbagai skim dan peringkat di Kementerian yang beroperasi di Putrajaya. SPSS versi 23 telah digunakan untuk menganalisis data dengan menggunakan ujian korelasi dan regresi dalam mencari hubung kait dan pengaruh di antara pemboleh ubah bebas dengan pemboleh ubah tidak bebas. Hasil penemuan mendapati tiada hubung kait dan pengaruh yang signifikan di antara faktor gaya hidup, literasi kewangan dan keagamaan dengan tahap keberhutangan. Penemuan juga menolak persepsi umum yang mengatakan penjawat awam bergantung kepada instrumen hutang untuk mengekalkan gaya hidup tertentu selain kurangnya literasi kewangan di kalangan mereka. Oleh itu, faktor-faktor lain perlu diteroka agar dasar yang tepat dapat dirangka untuk menangani isu keberhutangan di kalangan penjawat awam.

Kata Kunci: Keberhutangan Penjawat Awam, Keberhutangan Individu, Gaya Hidup, Literasi Kewangan, Pengaruh Keagamaan

ACKNOWLEDGMENT

First and foremost, thank to Allah SWT for His blessing and love that enable me to complete this research paper successfully and giving me a good health physically and spiritually. Although there were many challenges that I have faced during this period of time, but it gave me a great opportunity to learn about many aspects of life through it.

My sincere appreciation goes to my supervisor Assoc. Prof. Dr. Zairani binti Zainol, whose guidance, careful reading and constructive comments was valuable. Her timely and efficient contribution helped me shape this into its final form and I express my sincerest appreciation for her assistance in any way that I may have asked. My special appreciation goes Puan Ainur Hajar Binti Khairol Nizam who assist and guide me on the research methodology which turn myself from zero to finishing this research. I would like to thanks Dr. Mohamad Yazid bin Isa and Assoc. Prof. Dr. Rosemaliza binti Abd. Rashid for reviewing and gave good input in improving the questionnaire.

Sincere thanks to Othman Yeop Abdullah Graduate School of Business, its leadership and the staff for providing me with an academic base, which has enabled me to take up this study. I am particularly grateful to my former lecturers for their worthy contribution.

I would like to express my appreciation to my fellow friends at UUM Kuala Lumpur particularly Master in Islamic Finance and Banking group. Special thanks, tribute and appreciation to all those their names do not appear here who have contributed to the successful completion of this study.

Last but not least, my deepest gratitude goes to my beloved parents and also to my wife for her sacrifice endless love, prayers, and encouragement to her husband to complete this journey until end. It is tough one to juggle with children and study given classes during the weekend and effort to complete this research. To those who indirectly contributed to this research, your kindness means a lot to me. Thank you very much.

May Allah SWT shower the above-cited personalities with success and honor in their life journey.

Mohamed Farhan Bin Mohamed Ainuddin
Master of Islamic Finance and Banking
Universiti Utara Malaysia

TABLE OF CONTENTS

PERMISSION TO USE.....	ii
ABSTRACT.....	Iii
ABSTRAK.....	iv
ACKNOWLEDGMENT.....	V
LIST OF TABLES.....	ix
LIST OF FIGURES.....	x
LIST OF ABBREVIATIONS.....	xi

CHAPTER ONE

1.0	Introduction.....	1
1.1	Background of study.....	2
1.2	Problem Statement.....	4
1.3	Research Question.....	9
1.4	Research Objective.....	9
1.5	Significance of the Study.....	10
1.6	Scope of the Study.....	10
1.7	Definition of Key Terms.....	11
1.8	Organization of the Study.....	12

CHAPTER TWO

2.1	Introduction.....	14
2.2	Level of Individual Indebtedness.....	14
	2.2.1 Indebtedness in Islam.....	14
	2.2.2 Identifying the Level of Indebtedness.....	17

2.3	Lifestyle.....	19
2.4	Financial Literacy.....	21
2.5	Religiosity.....	24
2.6	Conclusion.....	26

CHAPTER THREE

3.1	Introduction.....	27
3.2	Research Framework.....	27
3.3	Hypotheses.....	28
3.4	Research Design.....	30
3.5	Population and Sampling Technique of the Study.....	31
	3.5.1 Population.....	31
	3.5.2 Sampling Techniques.....	32
	3.5.3 Sampling Size.....	34
3.6	Data Collection Method.....	35
3.7	Questionnaire Design.....	36
3.8	Research Instrument.....	37
	3.8.1 Instrument for Dependent Variable.....	37
	3.8.2 Instrument for Independent Variable.....	37
3.9	Validity Test.....	39
3.10	Pilot Test.....	39
3.11	Data Screening.....	41
3.12	Factor Analysis.....	41
3.13	Assumption in Conducting Factor Analysis.....	41
3.14	Data Analysis and Interpretation.....	42
3.15	Correlation Test Between Variables.....	42
3.16	Multicollinearity.....	43
3.17	Regression Analysis.....	43
3.18	Conclusion.....	44

CHAPTER FOUR

4.1	Introduction.....	45
4.2	Responds Rate.....	45
4.3	Profile of the Respondents.....	46
4.4	Descriptive Analysis.....	47
4.5	Data Screening.....	49
	4.5.1 Missing Data.....	49
	4.5.2 Normality Test.....	49
4.6	Factor Analysis.....	50
	4.6.1 Pre-requisite Test for PCA.....	50
	4.6.2 PCA Results and analysis.....	51
	4.6.3 Reliability Test.....	56
4.7	Restatement of Hypotheses.....	57
4.8	Correlation Analysis.....	59
4.9	Regression Analysis.....	60
	4.9.1 Pre-requisite During Regression Analysis.....	60
	4.9.2 Regression Analysis Results.....	61
	4.9.3 Testing Regression Analysis Results on Hypothesis.....	62
4.10	Conclusion.....	63

CHAPTER FIVE

5.1	Introduction.....	64
5.2	Recapitulation of the Study.....	64
5.3	Discussion on the Findings.....	65
	5.3.1 The Impact of Lifestyle on Individual Indebtedness.....	65
	5.3.2 The Impact of Financial Literacy on Individual Indebtedness.....	66
	5.3.3 The Impact of Religiosity on Individual Indebtedness.....	67
5.4	Implication of Research Findings.....	68
5.5	Limitation of Study.....	71

5.6 Suggestion for Future Research..... 72

5.7 Conclusion..... 73

REFERENCES..... 74

APPENDIX A..... 82

APPENDIX B..... 90

APPENDIX C..... 94

APPENDIX D..... 103

APPENDIX E..... 114

APPENDIX F..... 122

APPENDIX G..... 125



LIST OF TABLES

Table 3.1	Distribution of registered public employees according to the states in Malaysia for 2013	31
Table 3.2	List of Ministries operated in Putrajaya and number of samples required for each ministry.	32
Table 3.3	The Sample Size for a Given Population Size.	34
Table 3.4	The Cronbach Alpha for pilot test (n= 30)	40
Table 4.1	Profile of the respondents	46
Table 4.2	Descriptive statistic for each variable	48
Table 4.3	Skewness and Kurtosis Value (n=182)	50
Table 4.4	PCA result of Factor Lifestyle	52
Table 4.5	PCA result of Factor Financial Literacy	53
Table 4.6	PCA result of Factor Religiosity	55
Table 4.7	The Cronbach Alpha after Factor Analysis	56
Table 4.8	Correlation between Determining Factors and the Level of Debt	60
Table 4.9	Result of Linear Regression	61

LIST OF FIGURES

Figure 3.1 Theoretical research framework

27



LIST OF ABBREVIATIONS

AIF	Asian Institute of Finance
AKPK	<i>Agensi Kaunseling dan Pengurusan Kredit</i>
ANOVA	Analysis of Variance
ASLI	Asian Strategy and Leadership Institute
BNM	Bank Negara Malaysia
CAGR	Compound Annual Growth Rate
COVID-19	Coronavirus Disease 2019
DOSM	Department of Statistics Malaysia
FEN	Malaysia National Strategy for Financial Literacy
GDP	Gross Domestic Products
IMF	International Monetary Fund
JAKIM	<i>Jabatan Kemajuan Islam Malaysia</i>
JPA	<i>Jabatan Perkhidmatan Awam</i>
KMO	Kaiser-Meyer-Olkin Value
MCO	Movement Control Order
NBFI	Non-Bank Financial Institution
PBUH	Peace be upon Him
PCA	Principle Component Analysis
PPAM	<i>Perumahan Penjawat Awam Malaysia</i>
PTD	<i>Pegawai Tadbir dan Diplomatik</i>
VIF	Variance Inflation Factor

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Debt instrument has evolved to become an important tool for people to leave a decent life in this new era where resources are limited and price of goods and services are increasing in-line with inflation. Previously, debt is an instrument normally used to obtain a high value necessity goods such as house, motor vehicle and even education (Sabri, 2014). However, as times passed by, there is a change in the way people perceived of their lifestyles which includes obtaining a certain level of social recognition together with being at par with the current trend of that period (Barba & Pivetti, 2009).

Hodari, Sarmidi and Salleh (2014) founds that lifestyle is one of the contributing factors to the increasing trend of indebtedness among household where they prioritize buying non-essential and luxury goods instead of necessities. This finding seems to conform with a survey done by Bank Negara Malaysia (BNM, 2010) which founds that there is a change in spending pattern among Malaysian. Spending on discretionary¹ items has increased as compared to spending on basic necessities. Given this shift of spending pattern which then increase the need for debt instrument to finance the spending, financial institutions have come out with different kind debt/financing products that potentially enticed more people to acquire those products offered without assessing the affordability to pay (Raj, Zakaria & Yusof, 2013). Advancement of the communication technology also increased the accessibility of financing and debt where certain segment that

¹ “non-essential goods and services, which typically can be delayed and often consists of luxury items”

REFERENCES

- Abdul Adzis, A., Abu Bakar, J. & Shahar, H. K. (2017). Factors influencing young adults' debt in Malaysia, *Journal of Business and Retail Management Research (JBRMR)*, Vol. 12 Issue 1.
- Abidin, A.Z., Sarmidi, T. & Nor, A.H.S. (2013). *Jurang pendapatan dan hutang isi Rumah. Persidangan Kebangsaan Ekonomi Malaysia Ke-13*, 1(1), 445-459.
- Adamu, I. Y., Abdul Rahim, A. K. & Hamed, A. B. (2017). Access to Credits and Indebtedness: Islamic Perspective, *International Journal of Accounting, Finance and Risk Management* 2016, 1(1): 46-52. Retrieved from <https://10.11648/j.ijafrm.20160101.17>.
- Agensi Kaunseling dan Pengurusan Kredit, (2018). *Financial Behaviour and State of Financial Well-being of Malaysian Working Adults*, AKPK Financial Behaviour Survey 2018.
- Ahmad Khan, H. H., Abdullah, H. & Samsudin, S. (2016). The Linkages between Household Consumption and Household Debt Composition in Malaysia. *International Journal of Economics and Financial Issues*, 2016, Vol. 6 No. 4, pp. 1354-1359.
- Ahmad, R. & Omar, N. (2012). Credit Card debt Management: A Profile Study of young Professionals, *Asia-Pacific Management Accounting Journal*, Vol. 8 Issue 1.
- Al-Mushlih, A. and Ash-Shawi, S. (2008). *Akhlaq Usahawan Muslim*. Retrieved March 25, 2020, from <https://www.alsowah.or.id/cetakekonomi.php?id=160&idjudul=1>.
- Al-Qurtubi, A. A. (2006), *Tafsir Al-Qurtubi*. Beirut: Mu'assasat al-Risalah.
- Ali, E., & Hadimi, M. (2001). *Ethics of Islam* (3rd edition). Istanbul: Waqf Ikhlas Publication.
- Anderloni, L. & Vandone, D. (2010). *Risk of Over indebtedness And Behavioral Factors*. Working Paper n. 2010-25. Department of Economics, Business and Statistics, Università degli Studi di Milano. Retrieved from http://wp.demm.unimi.it/files/wp/2010/DEMM-2010_025wp.pdf.
- Artino, A. R., La Rochelle, J. S., Dezee, K. J. & Gehlbach, H. (2014). *Developing questionnaires for educational research*, AMEE Guide No. 87, Medical Teacher, 36:6, 463-474. Retrieved from <https://doi.org/10.3109/0142159X.2014.889814>.
- Asian Finance Institute, AIF (2017). *Making Prudent Financial Management a Way of Life: The Aspiration of Credit Counselling and Debt Management Agency (AKPK)*. Retrieved from <https://10.13140/RG.2.2.10911.97440>.
- Asian Strategy & Leadership Institute, ASLI (2006). *Towards a More Representative and World-Class Civil Service*. Centre for Public Policy Studies. Retrieve from <http://cpps.org.my/wp-content/uploads/2017/10/Malaysian-Civil-Service-9MP-Recommendations.pdf>.

- Bahovec, V., Barbic, D. & Palic, I. (2015). Testing the effects of financial literacy on debt behavior of financial consumers using multivariate analysis methods, *Croatian Operational Research Review* 6, 361–371, <https://10.17535/corr.2015.0028>.
- Bakri, Z. M. (2011). *Kewangan Islam Dalam Fiqh Syafi’I*, Kuala Lumpur: IBFIM.
- Bank Negara Malaysia (2010). *The Growth and Evolution of Consumer Spending in Malaysia*, Bank Negara Malaysia, Retrieved from http://www.bnm.gov.my/files/publication/ar/en/2010/cp01_001_whitebox.pdf
- Bank Negara Malaysia (2016). *The Financial Stability and Payment Systems Report 2016*, Retrieved from <https://www.bnm.gov.my/-/fspr2016>.
- Bank Negara Malaysia (2018). Box Article: Civil Servants’ Debt: Risks and Policy Considerations, *The Financial Stability and Payment Systems Report 2018*, Retrieved from https://www.bnm.gov.my/index.php?ch=en_publication&pg=en_fspr&ac=27&lang=en&uc=2
- Bank Negara Malaysia, (2020). *The Financial Stability Review - First Half 2020*, Retrieved from https://www.bnm.gov.my/documents/20124/1395181/en_fs_01.pdf.
- Barba, A. & Pivetti, M. (2008). Rising household debt: Its causes and macroeconomic implications—a long-period analysis, *Cambridge Journal of Economics*, Vol.33, pp. 113–137.
- Baum, S. & Schwartz, S. (2006). *How Much Debt is Too Much? Defining Benchmark for Manageable Student Debt*, The College Board, New York.
- Bensaid, B., Grine, F., Mohd Nor. M. R., & Mohd Yusoff. M. Y. Z. (2013). Enduring Financial Debt: An Islamic Perspective, *Middle-East Journal of Scientific Research*, 13(2), 162-170, Retrieved from <https://10.5829/idosi.mejsr.2013.13.2.1790>
- Berntal, M. J., Crockett, D., & Rose, R. L. (2005). Credit Cards as Lifestyle Facilitators Credit Cards as Lifestyle Facilitators. *The Journal of Consumer Research*, 32(1), 130–145.
- Berthoud, R. & Kempson, E. (1992). *Credit and debt: PSI Research Report 728*. London: Policy Studies Institute, Retrieved from <http://www.bris.ac.uk/geography/research/pfrc/themes/credit-debt/credit-debt.html>.
- Brennan, L. & Alexiades, S. (2005). ‘Vulnerable consumers and debt: can social marketing assist?’ *Second Australasian Non-profit and Social Marketing Conference*, 22–23.
- Brown, S., Garino, G., Taylor, K., & Price, S.W. (2005). *Debt and Financial Expectations: An Individual and Household Level Analysis*, Department of Economic, University of

Leicester, Working Paper No. 03/05.

- Chaney, D. (1996). *Lifestyles*, Routledge 11 New Fetter Lane, London. ISBN 0-415-11718-6 (hbk).
- Chen, H., & Volpe, R.P. (1998). *An analysis of personal financial literacy among college students*, *Financial Services Review*, Vol. 7(2), 107-128.
- Coakes, S.J. & Steed, L.G. (2003). *SPSS: analysis without anguish: version 11.0 for Windows*, Brisbane: Jacaranda Wiley.
- Coakes, S.J. (2013). *SPSS Version 20.0 for Windows: Analysis without anguish*, Australia: John Wiley & Sons Australia Ltd.
- Cohen, M. J. (2005), "Consumer Credit, Household Financial Management, and Sustainable Consumption", *International Journal of Consumer Studies*, Vol. 31, Issue 1, pp. 57–65.
- Coolican, H. (1990). *Research methods and statistics in psychology*, London, England: Hodder & Stoughton Educational.
- Cuesta, M. B., & Budria, S. (2015). *The Effects of Over-Indebtedness on Individual Health*, The Institute for the Study of Labor (IZA) Discussion Paper No. 8912.
- D'Alessio, G., & Lezzi, S. (2013). Household Over-Indebtedness: Definition and Measurement with Italian Data, Proceedings of the Sixth IFC Conference on "Statistical issues and activities in a changing environment", Basel, 28-29 August 2012, vol. 36, pp 496-517. *Bank of International Settlement*. Retrieved from <https://www.bis.org/ifc/publ/ifcb36ag.pdf>.
- Davies, E. & Lea, S. E. G. (1995). Student Attitudes to Student Debt, *Journal of Economic Psychology*, Vol. 16, Issue 4, December 1995, Pages 663-679. Retrieved from [https://doi.org/10.1016/0167-4870\(96\)80014-6](https://doi.org/10.1016/0167-4870(96)80014-6).
- Department of Statistics Malaysia (2019). Key Statistics of Labour Force in Malaysia, December 2019, retrieved from <https://www.dosm.gov.my>.
- Federal Constitution of Malaysia (2010). The Commissioner of Law revision, Malaysia 2010.
- Financial Education Network, FEN (2019). *Malaysia National Strategy for Financial Literacy 2019-2023*, Kuala Lumpur.
- FMT Reporters, 2017. Malaysia has most bloated civil service in the world, *Free Malaysia Today*, 1st February. <https://www.freemalaysiatoday.com/category/nation/2017/02/01>.
- Gay, L. R. & Diehl, P. L. (1996). *Research Methods for Business and Management*, Singapore: Prentice Hall, Simon and Schuster (Asia) Pte Ltd.

- Hair, J.F., Black, W.C., Babin, B.J., Anderson, R.E. & Tatham, R.L. (2014), *Multivariate Data Analysis*, 7th ed. USA: Prentice Hall International.
- Haq, M. J. (2015). Deen in Islam: A conceptual analysis, *International Journal of Islamic Thoughts*, 4 (2), 2015: 39-49.
- Harari, D. (2018). Household debt: statistics and impact on economy, *Briefing Paper Number 7584*. U.K Parliament. Retrieved from <https://commonslibrary.parliament.uk/research-briefings/cbp-7584/>.
- Harrison, N., Agnew, S. & Serido, J. (2015). Attitudes to Debt Among Indebted Undergraduates: A cross-national exploratory factor analysis, *Journal of Economic Psychology*, 46, 62–73. Retrieved from <http://doi.org/10.1016/j.joep.2014.11.005>.
- Herispon, H. (2018). *Financial Literacy, Debt and Its Benefits In Household Life*. Proceeding 1st International Conference of Economic Studies (ICOES) 2018. Retrieved from <https://www.researchgate.net/publication/326344243>.
- Hilary, G. & Hui, K. W. (2010). Do Religion Matter in Corporate Decision Making in America?. *Journal of Financial Economics*, Vol.93 No.3, pp. 455-473. <https://10.1016/j.jfineco.2008.10.001>.
- Hodari, A.B., Sarmidi, T., & Salleh, N.H.M. (2014). *Hutang dan golongan muda di Malaysia: Satu kajian Awal*. Prosiding Persidangan Kemajuan Ekonomi Malaysia Ke-9, 9, 833-844. <https://doi:10.1093/cje/ben030>.
- Hogarth, J. M., & Hilgert, M. A. (2002). *Financial Knowledge, Experience and Learning Preferences: Preliminary Results from a New Survey on Financial Literacy*, Consumer Interest Annual Volume 48, 2002. Retrieved from https://www.consumerinterests.org/assets/docs/CIA/CIA2002/hogarth-hilgert_financial%20knowledge.pdf.
- Ibn Ashur, M. al-T. (2001). *Tafsir al-Tahrir wa'l-Tanwir*. Dar Ihya' al-Turath al-'Arabi.
- Ibn Hajar Al-Asqalani. (1997). *Fath Al-Bari Bi Sharah Sahih Al-Bukhari*. Riyadh, Damascus: Dar Al-Salam & Dar Al-Fahya'.
- International Monetary Fund (2017). *The IMF's Fall 2017 Global Financial Stability Report (GFSR)*. Retrieved from <https://www.imf.org/en/Publications/GFSR/Issues/2017/09/27/global-financial-stability-report-october-2017>.
- Ismail, S. (2019). *Rethinking Housing: Between State, Market and Society Between State, A Special Report for the Formulation of National Housing Policy (2018 - 2025)*. Khazanah Research Institute. Retrieved from <http://www.krinstitute.org>.

- Japelli, T., Pagano, M., & Di Maggio, M. (2013). Households' indebtedness and financial fragility, *Journal of Financial Management, Markets and Institutions* (ISSN 2282-717X). Retrieved from <https://10.12831/73631>.
- Krauss, S. E., Hamzah, A., Juhari, R. & Abd. Hamid, J. (2005). The Muslim Religiosity-Personality Measurement Inventory (MRPI)'s Religiosity Measurement Model: Towards Filling the Gaps in Religiosity Research on Muslims", *Pertanika Journal of Social Science and Humanities*, Vol. 13, no. 2, pp. 131–145.
- Krejcie, R. V. & Morgan, D. W. (1970). *Determining Sample Size for Research Activities*, Educational and Psychological Measurement, 30, 607-610.
- Lawson, R., & Todd, S. (2002). *Consumer lifestyles: a social stratification perspective*, Marketing Theory Article, Volume 2(3): 295–307.
- Li, Zhou, 2018. *Household Debt Rinsing Across South East Asia*, Asia News Network, Retrieved from <https://asianews.network/2018/10/11/household-debt-rising-across-southeast-asia/>
- Littwin, A. K. (2008). *Beyond Usury: A Study of Credit Card Use and Preference Among Low-Income Consumers*, Harvard Law School Faculty Scholarship Series. 86.
- Livingstone, S. M. & Lunt, P. K. (1992). Predicting Personal Debt and Debt Repayment: Psychological, social and economic determinants, *Journal of Economic Psychology*, Vol.13(1), pp. 111–134. [http://doi.org/10.1016/0167-4870\(92\)90055-C](http://doi.org/10.1016/0167-4870(92)90055-C)
- Lombardi, M., Mohanty, M. & Shim, I. (2017). *The real effects of household debt in the short and long run*, BIS Working Papers No 607. Bank of International Settlements. Retrieved from <https://www.bis.org>.
- Lusardi, A., & Mitchell, O.S. (2011). *Financial Literacy Around The World: An Overview*, NBER Working Paper No. 17107.
- Lusardi, A., & Tufano, P., (2008). *Debt Literacy, Financial Experience, and Over indebtedness*, CFS Working Paper, Center for Financial Studies (CFS), Goethe University Frankfurt.
- Malaysiakini, 2020. Cuepacs: Civil servants, too, pay taxes. Malaysiakini, April 30. <https://www.malaysiakini.com/news/523271>.
- Su-Lyn, B. & Zurairi, A.R, 2013. Easy loan access plunges civil servants into greater debt rut. Malay Mail, July 2nd. <https://www.malaymail.com/news/malaysia/2013/07/02/easy-loan-access-plunges-civil-servants-into-greater-debt-rut/489439>.
- Maududi, S. A. A. (1972). *The Meaning of the Quran (1st ed.)*, Pakistan: Islamic Publications Pvt. Ltd.

- McDaniel S. W., & Burnett, J. J. (1990). Consumer Religiosity and Retail Store Evaluative Criteria. *Journal of the Academy of Marketing Science*, Vol.18, no. 2: 101.
- Meyers, L. S., Gamst, G. & Guarino, A. J. (2006). *Applied multivariate research: Design and interpretation*, Thousand Oaks, CA: Sage Publications.
- Miller, A. S. & Hoffman, J. P. (1995). Risk and religion: An explanation of gender differences in religiosity, *Journal for the Scientific Study of Religion*, 34(1), 63–75. <https://doi.org/10.2307/1386523>.
- Mokhtar, N., Abdul Rahim, H., Sabri, M. F. & Abu Talib, M. (2015). *Financial Well-Being among Public Employees in Malaysia: A Preliminary Study*, Asian Social Science; Vol. 11, No. 18. Canadian Center of Science and Education. Retrieved from <http://dx.doi.org/10.5539/ass.v11n18p49>.
- Moraru, M. (2012). *Debt and Religion: Are Religious People More Debt Averse and have High Willingness to pay their Debts off*, Dissertation, University of Stavanger, Norway. Retrieved from <https://uis.brage.unit.no/uis-xmlui/handle/11250/183950>.
- Morgan, P. & Lawton, Cl. (1996). *Ethical Issues in Six Religious Traditions*, Edinburgh University Press.
- Nair, Y., Paim, L., Sabri, M. F., & Abdul Rahim, H. (2016). Predictors of Bankruptcy Probability among Malaysian Civil Servants: Examining the Subjective Measurement, *Journal of Emerging Economies and Islamic Research*, Vol .4, No.1.
- Norvilitis, J. M., Merwin, M. M., Osberg, T. M., Roehling, P. V., Young, P., & Kamas, M. M. (2006). Personality Factors, Money Attitudes, Financial Knowledge, and Credit-Card Debt in College Students, *Journal of Applied Social Psychology*, Vol.36, 6, pp. 1395–1413.
- Nulty, D. D. (2008). *The adequacy of response rates to online and paper surveys: what can be done?* Assessment and Evaluation in Higher Education Vol. 33, No. 3, 301–314. Retrieved from <https://10.1080/02602930701293231>.
- Pallant, J. (2011). *SPSS Survival Manual, A step by step guide to data analysis using SPSS*, 4th edition, New South Wales (NSW), Australia, Allen & Unwin.
- Ponchio, M. C., & Aranha, F. J. E. (2008). Materialism as a predictor variable of low-income consumer behavior when entering into instalment plan agreements. *Journal of Consumer Behaviour*, Vol.7(1), pp. 21 – 34. <https://10.1002/cb.234>.
- Raj, P. S., Zakaria, S. R., & Yusof, N. H. M. (2013). *Memperkukuh Amalan Pembiayaan yang Bertanggungjawab. Pusat Penyelidikan Dan Sumber Pengguna (CRRC)*, 2–3. Retrieved from <http://www.bnm.gov.my/index.php?ch=109&pg=824&ac=60&bb=file>

- Saad, A. A., & Syed Jaafar Alhabshi, S. M. (2019). Debt Theories in Islamic Commercial Transactions and Their Implications for the Islamic Capital Market, *International Journal of Management and Applied Research*, Vol. 6, No. 4, pp. 296-306. <https://doi.org/10.18646/2056.64.19-022>.
- Sabri, M. F. (2014). *Beban Hutang Isi Rumah: Isu Dan Penyelesaian*, Anjuran Institusi Kefahaman Islam Malaysia, Dewan Besar IKIM, Kuala Lumpur.
- Sabri, M. F., Abdullah, N., Abdul Rahim, H., Yusof, R., Othman, M. A. & Hashim, H. (2019). Predicting debt burden status among Malaysia civil servants, *Journal of Emerging Economies and Islamic Research*, Vol. 7, No. 3, pp. 1-11. <https://10.24191/jeeir.v7i3.6243>
- Sekaran, U. (2019). *Research Method for Business: A Skill Building Approach* (8th Edition), New York: Wiley and Sons, Inc.
- Sekaran, U. & Bougie, R. (2016). *Research Methods for Business: A skill building approach* seventh edition, United Kingdom: John Wiley & Sons Ltd.
- Shen, K.N., & Khalifa, M. (2012), *System design effects on online impulse buying*, *Internet Research*, 22(4), 396-425.
- Sipon, S., Othman, K., Ghani, Z. A. & Radzi, H. M. (2014). *The Impact of Religiosity on Financial Debt and Debt Stress*, *Procedia Social and Behavioural Sciences*, 140(2014), 300–306. <http://doi.org/10.1016/j.sbspro.2014.04.424>.
- Sobel, M. (1981). *Lifestyle and Social Structure: Concepts, definitions and analyses*, New York: Academic Press.
- Stevens, J. (1996). *Applied multivariate statistics for the social sciences* (3rd edition), Mahwah, NJ: Lawrence Erlbaum.
- Stone, B. & Maury, R. V. (2006). Indicators of personal financial debt using a multi-disciplinary behavioral model, *Journal of Economic Psychology*, Vol. 27 Issue. 4, pp. 543-556. <http://doi.org/10/1016/j.joep.2005.11.002>.
- Sulaiman, S. (2009). *Konsep pinjaman menurut perspektif Islam*, *Jurnal Penyelidikan Islam*, Vol. 22, 167–188.
- Tan, S. & Singaravelloo, K. (2020). Financial Literacy and Retirement Planning among Government Officers in Malaysia, *International Journal of Public Administration*, Vol. 43:6, 486-498. <https://10.1080/01900692.2019.1672078>
- Tabachnick, B.G. & Fidell, L.S. (2007). *Using multivariate statistics* (5th edition), Boston: Pearson Education.

- Teoh, W. M. Y., Chong, S. C. & Yong, S. M. (2013). Exploring the Factors Influencing Credit Card Spending Behaviour Among Malaysians, *International Journal of Bank Marketing*, Vol. 31(6), pp. 481–500. <http://doi.org/10.1108/IJBM-04-2013-0037>
- Tiliouine, H. & Belgoumidi, A. (2009), An exploratory study of religiosity, meaning in life and subjective wellbeing in Muslim students from Algeria. *Applied Research in Quality of Life*, Vol. 4(1), 109-127. <http://doi.org/10.1007/s11482-009-9076-8>.
- Tokunaga, H. (1993). The use and abuse of consumer credit: application of psychological theory and research, *Journal of Economic Psychology*, Vol.14, pp. 285-316.
- Walker, C.M., Lea S. E. G. & Webley, P. (1995). Psychological factors in consumer debt: Money management, economic socialization, and credit use, *Journal of Economic Psychology*, Vol. 16, Issue 4, Pages 681-701. [https://doi.org/10.1016/0167-4870\(95\)00013-4](https://doi.org/10.1016/0167-4870(95)00013-4).
- Watson, J. J. (2003). The Relationship of Materialism to Spending Tendencies, Saving, and Debt, *Journal of Economic Psychology*, Vo. 24 No.6, 723–739. <http://doi.org/10.1016/j.joep.2003.06.001>.
- World Bank (2020). *Aspirations Unfulfilled: Malaysia's Cost of Living Challenges*, *The Malaysia Development Experience Series*, Global Knowledge and Research Hub in Malaysia, World Bank Group.
- Wright, K. B. (2017). Researching Internet-Based Populations: Advantages and Disadvantages of Online Survey Research, Online Questionnaire Authoring Software Packages, and WebSurvey Services, *Journal of Computer-Mediated Communication*, Vol. 10, Issue 3, 1 April 2005, JCMC1034. <https://doi.org/10.1111/j.1083-6101.2005.tb00259.x>.
- Yusuf Ali. (n.d). The Glorious Quran. Retrieved from http://www.islamicbulletin.org/free_downloads/quran/quran_yusuf_ali2.pdf
- Zainol, Z., Daud, Z., Khairol Nizam, A. N. H., Abdul Rashid, R. & Alias, N. (2016). Exploring Factors that Contribute to Individual Indebtedness among Young Muslims, *International Journal of Economics and Financial Issues*, Vol. 6(S7), pp. 320-328.
- Zikmund, W.G., Barry J. Babin, B. J., Carr, J. C. & Griffin, M. (2012). *Business Research Method 9th Edition*. CENGAGE Learning.
- Zuhaily, W. (2002). *Financial Transactions in Islamic Jurisprudence* (1st edition). Damascus: Darul Fikr.

APPENDIX A
(QUESTIONNAIRE)





UUM
Universiti Utara Malaysia

CODE			
------	--	--	--

**KAJIAN MENGENAI PENGURUSAN KEWANGAN PERIBADI
MENGIKUT PERSPEKTIF ISLAM DALAM KALANGAN PENJAWAT AWAM**

Assalamualaikum Warahmatullahi Wabarakatuh / Salam Sejahtera

Tuan/Puan yang dihormati,

Soal selidik ini bertujuan untuk mengumpul maklumat mengenai pengurusan kewangan peribadi berdasarkan perspektif Islam dikalangan Penjawat Awam bagi memenuhi keperluan kertas projek Sarjana Kewangan dan Perbankan Islam. Kerjasama tuan/puan dalam memberikan maklum balas dengan menjawab soal selidik ini adalah sangat dihargai. Tanpa kerjasama daripada pihak tuan/puan, objektif kajian ini tidak akan tercapai.

Segala maklum balas tuan/puan adalah DIRAHSIAKAN dan hanya akan digunakan untuk tujuan penyelidikan ini sahaja. Sekiranya tuan/puan memerlukan maklumat lanjut dan bantuan untuk menjawab soal selidik ini, sila hubungi saya 017-313 6346 atau email farhan.ainuddin@gmail.com.

Segala kerjasama tuan/puan didahului dengan ucapan terima kasih.

Yang benar,
Mohamed Farhan Bin Mohamed Ainuddin
Sarjana Kewangan Dan Perbankan Islam
Universiti Utara Malaysia,
Kampus Kuala Lumpur

BAHAGIAN A: Profil Responden

Soalan berikut merujuk kepada profil demografi responden. Sila berikan maklumat yang sesuai dengan meletakkan () pada petak yang disediakan untuk menunjukkan jawapan anda.

1. Umur	a. bawah 20 tahun	(<input type="checkbox"/>)	4. Tahap Pendidikan:	a. SPM	(<input type="checkbox"/>)
	b. 21 tahun – 30 tahun	(<input type="checkbox"/>)		b. STPM/STAM	(<input type="checkbox"/>)
	c. 31 tahun – 40 tahun	(<input type="checkbox"/>)		c. Diploma	(<input type="checkbox"/>)
	d. 41 tahun – 50 tahun	(<input type="checkbox"/>)		d. Ijazah Sarjana Muda	(<input type="checkbox"/>)
	e. 51 tahun – 60 tahun	(<input type="checkbox"/>)		e. Ijazah Sarjana	(<input type="checkbox"/>)
				f. Doktor Falsafah	(<input type="checkbox"/>)
2. Jantina	a. Lelaki	(<input type="checkbox"/>)	5. Gred Perjawatan:	a. Gred 1 – 26	(<input type="checkbox"/>)
	b. Perempuan	(<input type="checkbox"/>)		b. Gred 27 - 40	(<input type="checkbox"/>)
				c. Gred 41 – 44	(<input type="checkbox"/>)
				d. Gred 48 – 52	(<input type="checkbox"/>)
				e. Gred 54 - JUSA	(<input type="checkbox"/>)
3. Status Perkahwinan:	a. Bujang	(<input type="checkbox"/>)	4. Pendapatan Bulanan:	a. RM1,000 – RM2,999	(<input type="checkbox"/>)
	b. Berkahwin	(<input type="checkbox"/>)		b. RM3,000 – RM4,999	(<input type="checkbox"/>)
	c. Duda/Janda	(<input type="checkbox"/>)		c. RM5,000 – RM6,999	(<input type="checkbox"/>)
				d. RM7,000 – RM8,999	(<input type="checkbox"/>)
				e. RM9,000 – RM10,999	(<input type="checkbox"/>)
				f. RM11,000 ke atas	(<input type="checkbox"/>)

Bahagian B: Profil Pinjaman/Hutang Responden

Soalan berikut merujuk kepada profil pinjaman/hutang responden. Sila berikan maklumat yang sesuai dengan meletakkan () pada petak yang disediakan untuk menunjukkan jawapan anda.

1. Adakah anda mempunyai KAD KREDIT?	Ya	(<input type="checkbox"/>)			
	Tidak	(<input type="checkbox"/>)			
(i) Jumlah baki hutang Kad Kredit:	a. Kurang RM3,000	(<input type="checkbox"/>)	(ii) Bayaran bulanan Kad Kredit:	a. Kurang RM100	(<input type="checkbox"/>)
	b. RM4,000 – RM5,999	(<input type="checkbox"/>)		b. RM100 – RM299	(<input type="checkbox"/>)
	c. RM6,000 – RM7,999	(<input type="checkbox"/>)		c. RM300 – RM499	(<input type="checkbox"/>)
	d. RM8,000 – RM9,999	(<input type="checkbox"/>)		d. RM500 – RM699	(<input type="checkbox"/>)
	e. RM10,000 – RM11,999	(<input type="checkbox"/>)		e. RM700 – RM899	(<input type="checkbox"/>)
	f. RM12,000 – RM13,999	(<input type="checkbox"/>)		f. RM900 – RM1,099	(<input type="checkbox"/>)
	g. Lebih RM14,000	(<input type="checkbox"/>)		g. Lebih RM1,100	(<input type="checkbox"/>)
2. Adakah anda mempunyai pinjaman/pembiayaan KENDERAAN?	Ya	(<input type="checkbox"/>)			
	Tidak	(<input type="checkbox"/>)			
(i) Jumlah baki pinjaman/pembiayaan kenderaan	a. Kurang RM50,000	(<input type="checkbox"/>)	(ii) Bayaran bulanan pinjaman/pembiayaan kenderaan	a. Kurang RM500	(<input type="checkbox"/>)
	b. RM50,000 – RM69,999	(<input type="checkbox"/>)		b. RM500 – RM699	(<input type="checkbox"/>)
	c. RM70,000 – RM89,999	(<input type="checkbox"/>)		c. RM700 – RM899	(<input type="checkbox"/>)
	d. RM90,000 – RM109,999	(<input type="checkbox"/>)		d. RM900 – RM1,099	(<input type="checkbox"/>)
	e. RM110,000 – RM129,999	(<input type="checkbox"/>)		e. RM1,100 – RM1,299	(<input type="checkbox"/>)
	f. RM130,000 – RM149,999	(<input type="checkbox"/>)		f. RM1,300 – RM1,499	(<input type="checkbox"/>)
	g. RM150,000 ke atas	(<input type="checkbox"/>)		g. Lebih RM1,500	(<input type="checkbox"/>)

3. **Adakah anda mempunyai pinjaman/pembiayaan PERUMAHAN?** Ya ()
Tidak ()
- (i) Jumlah baki pinjaman/pembiayaan perumahan
- | | |
|--------------------------|-----|
| a. Kurang RM100,000 | () |
| b. RM100,000 – RM199,999 | () |
| c. RM200,000 – RM299,999 | () |
| d. RM300,000 – RM399,999 | () |
| e. RM400,000 – RM499,999 | () |
| f. RM500,000 – RM599,999 | () |
| g. RM600,000 ke atas | () |
- (ii) Bayaran bulanan pinjaman/pembiayaan perumahan
- | | |
|----------------------|-----|
| a. Kurang RM500 | () |
| b. RM500 – RM799 | () |
| c. RM800 – RM1,099 | () |
| d. RM1,100 – RM1,399 | () |
| e. RM1,400 – RM1,799 | () |
| f. RM1,800 – RM2,099 | () |
| g. Lebih RM2,100 | () |
4. **Adakah anda mempunyai pinjaman/pembiayaan PERIBADI?** Ya ()
Tidak ()
- (i) Jumlah baki pinjaman/pembiayaan peribadi
- | | |
|-------------------------|-----|
| a. Kurang RM10,000 | () |
| b. RM10,000 – RM29,999 | () |
| c. RM30,000 – RM49,999 | () |
| d. RM50,000 – RM69,999 | () |
| e. RM70,000 – RM89,999 | () |
| f. RM90,000 – RM109,999 | () |
| g. Lebih RM110,000 | () |
- (ii) Bayaran bulanan pinjaman/pembiayaan peribadi
- | | |
|----------------------|-----|
| a. Kurang RM500 | () |
| b. RM500 – RM699 | () |
| c. RM700 – RM899 | () |
| d. RM900 – RM1,099 | () |
| e. RM1,100 – RM1,299 | () |
| f. RM1,300 – RM1,499 | () |
| g. Lebih RM1,500 | () |
5. **Adakah anda mempunyai pinjaman/pembiayaan PENDIDIKAN?** Ya ()
Tidak ()
- (i) Jumlah baki pinjaman/pembiayaan pendidikan
- | | |
|-------------------------|-----|
| a. Kurang RM10,000 | () |
| b. RM10,000 – RM29,999 | () |
| c. RM30,000 – RM49,999 | () |
| d. RM50,000 – RM69,999 | () |
| e. RM70,000 – RM89,999 | () |
| f. RM90,000 – RM109,999 | () |
| g. Lebih RM110,000 | () |
- (ii) Bayaran bulanan pinjaman/pembiayaan pendidikan
- | | |
|----------------------|-----|
| a. Kurang RM500 | () |
| b. RM500 – RM699 | () |
| c. RM700 – RM899 | () |
| d. RM900 – RM1,099 | () |
| e. RM1,100 – RM1,299 | () |
| f. RM1,300 – RM1,499 | () |
| g. Lebih RM1,500 | () |
6. **Adakah anda mempunyai pinjaman/pembiayaan LAIN?** Ya ()
Tidak ()
- (i) Jumlah baki pinjaman/pembiayaan lain
- | | |
|-------------------------|-----|
| a. Kurang RM10,000 | () |
| b. RM10,000 – RM29,999 | () |
| c. RM30,000 – RM49,999 | () |
| d. RM50,000 – RM69,999 | () |
| e. RM70,000 – RM89,999 | () |
| f. RM90,000 – RM109,999 | () |
| g. Lebih RM110,000 | () |
- (ii) Bayaran bulanan pinjaman/pembiayaan lain
- | | |
|----------------------|-----|
| a. Kurang RM500 | () |
| b. RM500 – RM699 | () |
| c. RM700 – RM899 | () |
| d. RM900 – RM1,099 | () |
| e. RM1,100 – RM1,299 | () |
| f. RM1,300 – RM1,499 | () |
| g. Lebih RM1,500 | () |
7. **Adakah komitmen pembayaran pinjaman bulanan anda melebihi 60% daripada pendapatan bulanan anda?** Ya ()
Tidak ()

BAHAGIAN C

Bahagian ini merupakan soalan-soalan yang berteraskan **persepsi terhadap gaya hidup** dalam kalangan responden. Sila bulatkan jawapan anda mengenai pernyataan di bawah pada penanda skala yang diberikan.

No.	Item	Sangat Tidak Setuju	Tidak Setuju	Tidak Pasti	Setuju	Sangat Setuju
1.	Saya cenderung untuk mendapat kehidupan sosial yang baik.	1	2	3	4	5
2.	Saya berhutang supaya saya tidak ketinggalan dengan kehidupan masa kini	1	2	3	4	5
3.	Saya sering membeli secara atas talian walaupun barangan tersebut bukan merupakan barang keperluan.	1	2	3	4	5
4.	Apabila saya melihat sesuatu barangan saya akan membeli barangan tersebut walaupun bukan dalam perancangan.	1	2	3	4	5
5.	Saya sering membeli barangan secara spontan.	1	2	3	4	5
6.	Saya sering membeli barang tanpa berfikir.	1	2	3	4	5
7.	'Beli sekarang, fikir kemudian' menerangkan tentang diri saya.	1	2	3	4	5
8.	Saya membeli sesuatu berdasarkan perasaan saya pada ketika itu.	1	2	3	4	5
9.	Kadang-kadang saya agak cuai (tidak memikirkan akibat) tentang apa yang saya beli.	1	2	3	4	5
10.	Saya suka membeli barangan mewah	1	2	3	4	5
11.	Saya mengurangkan perbelanjaan untuk mengurangkan hutang.	1	2	3	4	5
12.	Saya tidak akan membeli barang tanpa melihat barangan tersebut terlebih dahulu.	1	2	3	4	5
13.	Keinginan saya terhadap pembelian atas talian cukup kuat.	1	2	3	4	5
14.	'Beli sahajalah' merupakan kaedah saya membeli barang.	1	2	3	4	5
15.	'Bila saya nampak, saya beli' menerangkan tentang diri saya.	1	2	3	4	5
16.	Kadang-kadang saya rasa ingin membeli sesuatu secara tiba-tiba.	1	2	3	4	5
17.	Kebanyakan pembelian saya adalah tidak terancang.	1	2	3	4	5

BAHAGIAN D

Bahagian ini merupakan soalan-soalan yang berteraskan **persepsi terhadap Literasi Kewangan** dalam kalangan responden. Sila bulatkan jawapan anda mengenai pernyataan di bawah pada penanda skala yang diberikan.

No.	Item	Sangat Tidak Setuju	Tidak Setuju	Tidak Pasti	Setuju	Sangat Setuju
1.	Saya berasa tidak selesa apabila meminjam wang daripada bank.	1	2	3	4	5
2.	Saya meminjam wang untuk kegunaan peribadi.	1	2	3	4	5
3.	Literasi kewangan membantu saya membuat pinjaman yang boleh menyusahkan diri saya.	1	2	3	4	5
4.	Literasi kewangan membantu saya berbelanja secara berhemah.	1	2	3	4	5
5.	Saya tidak akan berbelanja besar jika jumlah hutang saya telah mencapai tahap kritikal.	1	2	3	4	5
6.	Perancangan kewangan melibatkan pengwujudan sistem simpanan rekod kewangan yang sewajarnya.	1	2	3	4	5
7.	Perancangan kewangan meminimakan perbelanjaan cukai dan insurans.	1	2	3	4	5
8.	Perancangan kewangan melibatkan penilaian jenis-jenis pelaburan (seperti saham, hartanah, bon) untuk memaksimumkan keuntungan.	1	2	3	4	5
9.	Meminjam wang daripada bank adalah satu kebiasaan.	1	2	3	4	5
10.	Saya lebih rela meminjam wang daripada bank berbanding meminjam daripada orang lain.	1	2	3	4	5
11.	Saya meminjam bagi membeli keperluan asas. (rumah, kereta)	1	2	3	4	5
12.	Saya membuat pinjaman peribadi untuk tujuan melancong.	1	2	3	4	5
13.	Literasi kewangan membantu saya mengelak dari menjadi mangsa penipuan kewangan	1	2	3	4	5
14.	Literasi kewangan membantu saya membuat pelaburan yang betul untuk masa hadapan.	1	2	3	4	5
15.	Saya tidak akan berbelanja besar jika harga barang tersebut di luar kemampuan saya.	1	2	3	4	5
16.	Saya tidak akan berbelanja besar jika jumlah hutang saya telah melebihi 40 peratus daripada pendapatan saya.	1	2	3	4	5
17.	Perancangan kewangan melibatkan pengwujudan belanjawan tahunan untuk perbelanjaan dan pendapatan yang lengkap.	1	2	3	4	5

No.	Item	Sangat Tidak Setuju	Tidak Setuju	Tidak Pasti	Setuju	Sangat Setuju
18.	Perancangan kewangan melibatkan penyediaan perancangan untuk keperluan dan matlamat masa hadapan.	1	2	3	4	5

BAHAGIAN E

Bahagian ini merupakan soalan-soalan yang berteraskan **persepsi anda terhadap amalan keagamaan** dalam kalangan responden. Sila bulatkan jawapan anda mengenai pernyataan di bawah pada penanda skala yang diberikan.

No.	Item	Skala				
		Tidak Pernah				Selalu
		1	2	3	4	5
Saya						
1.	...berpakaian mengikut kehendak agama.	1	2	3	4	5
2.	...berpenampilan fizikal (gaya rambut...) seiring mengikut agama.	1	2	3	4	5
3.	...mengucap kalimah 'Syahadah' sebelum tidur.	1	2	3	4	5
4.	...mencontohi 'Sunnah' dalam pengambilan makanan dan minuman.	1	2	3	4	5
5.	...memperoleh semua harta benda secara Halal iaitu dengan cara yang mengikut undang-undang agama.	1	2	3	4	5
6.	...berbelanja secara berhemah.	1	2	3	4	5
7.	...mengambil minuman beralkohol untuk bersenang-lenang.	1	2	3	4	5
8.	...tidak boleh mengambil harta orang lain tanpa kebenaran walaupun mempunyai hubungan rapat.	1	2	3	4	5
9.	...memohon keampunan Tuhan untuk kata-kata yang salah atau pembohongan yang dilakukan.	1	2	3	4	5
10.	...tidak berjudi walaupun untuk suka-suka.	1	2	3	4	5
11.	...berhati-hati apabila berkata-kata agar tidak menjadi kurang berakhlak.	1	2	3	4	5
12.	...membaca beberapa doa harian.	1	2	3	4	5

No.	Item	Skala				
		Tidak Pernah				Selalu
		1	2	3	4	5
Saya						
13.	...mengelakkan hubungan kelamin di luar perkahwinan.	1	2	3	4	5
14.	...memulakan kerja dengan nama Allah.	1	2	3	4	5
15.	...menunaikan solat sunat.	1	2	3	4	5
16.	...menunaikan solat fardhu tepat pada masa.	1	2	3	4	5
17.	...memberi komitmen untuk solat berjemaah atau di masjid.	1	2	3	4	5
18.	...belajar Al-Quran setiap minggu.	1	2	3	4	5
19.	...berpuasa sunat selain dari bulan Ramadhan.	1	2	3	4	5
20.	...menunaikan haji di Mekah pada usia muda.	1	2	3	4	5
21.	...mengelakkan menonton filem lucah walaupun bersendirian.	1	2	3	4	5

Sila nyatakan sekiranya terdapat sebarang cadangan atau pandangan lain.

APPENDIX B
(DESCRIPTIVE RESULT)



FREQUENCY TABLE

Umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 Tahun - 30 Tahun	14	7.4	7.4	7.4
	31 Tahun - 40 Tahun	99	52.7	52.7	60.1
	41 Tahun -50 Tahun	63	33.5	33.5	93.6
	51 Tahun - 60 Tahun	12	6.4	6.4	100.0
	Total	188	100.0	100.0	

Jantina

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lelaki	78	41.5	41.5	41.5
	Perempuan	110	58.5	58.5	100.0
	Total	188	100.0	100.0	

Status_Perkahwinan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bujang	32	17.0	17.0	17.0
	Berkahwin	150	79.8	79.8	96.8
	Duda/Janda	6	3.2	3.2	100.0
	Total	188	100.0	100.0	

Tahap_Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	16	8.5	8.5	8.5
	STPM/STAM	3	1.6	1.6	10.1
	Diploma	15	8.0	8.0	18.1
	Ijazah Sarjana Muda	79	42.0	42.0	60.1
	Ijazah Sarjana	69	36.7	36.7	96.8
	Doktor Falsafah	6	3.2	3.2	100.0
	Total	188	100.0	100.0	

Kategori_Perjawatan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pengurusan Tertinggi	7	3.7	3.7	3.7
	Pengurusan dan Profesional	137	72.9	72.9	76.6
	Kumpulan Pelaksana	44	23.4	23.4	100.0
	Total	188	100.0	100.0	

Pendapatan_Bulanan

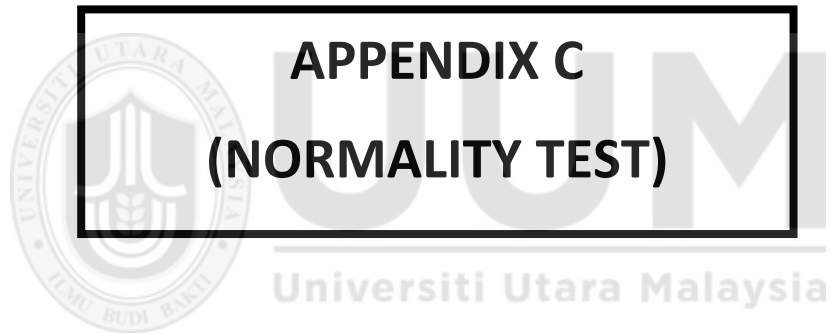
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM 1,000-RM 2,999	21	11.2	11.2	11.2
	RM 3,000-RM 4,999	33	17.6	17.6	28.7
	RM 5,000-RM 6,999	64	34.0	34.0	62.8
	RM 7,000-RM 8,999	32	17.0	17.0	79.8
	RM 9,000-RM 10,999	25	13.3	13.3	93.1
	RM 11,000 ke atas	13	6.9	6.9	100.0
	Total	188	100.0	100.0	

Komitment_Lebih60

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ya	26	13.8	13.8	13.8
	Tidak	162	86.2	86.2	100.0
	Total	188	100.0	100.0	



UUM
Universiti Utara Malaysia



APPENDIX C
(NORMALITY TEST)

NORMALITY TEST

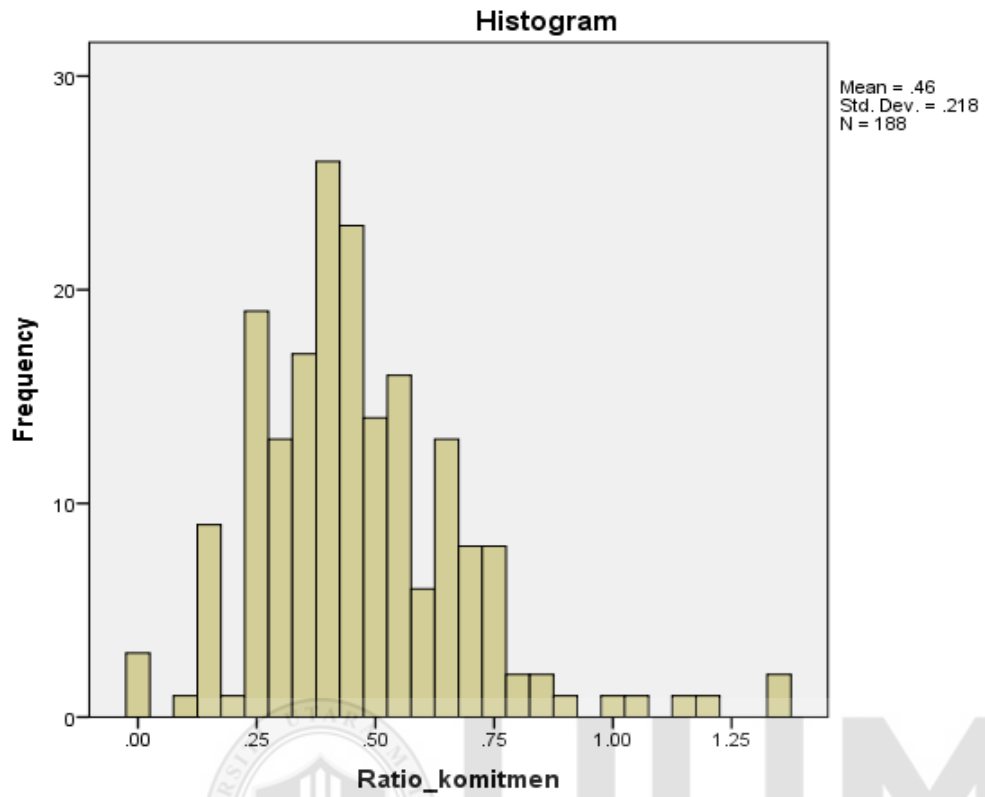
Level of Indebtedness (Debt Commitment Ratio over Income)

Case Processing Summary

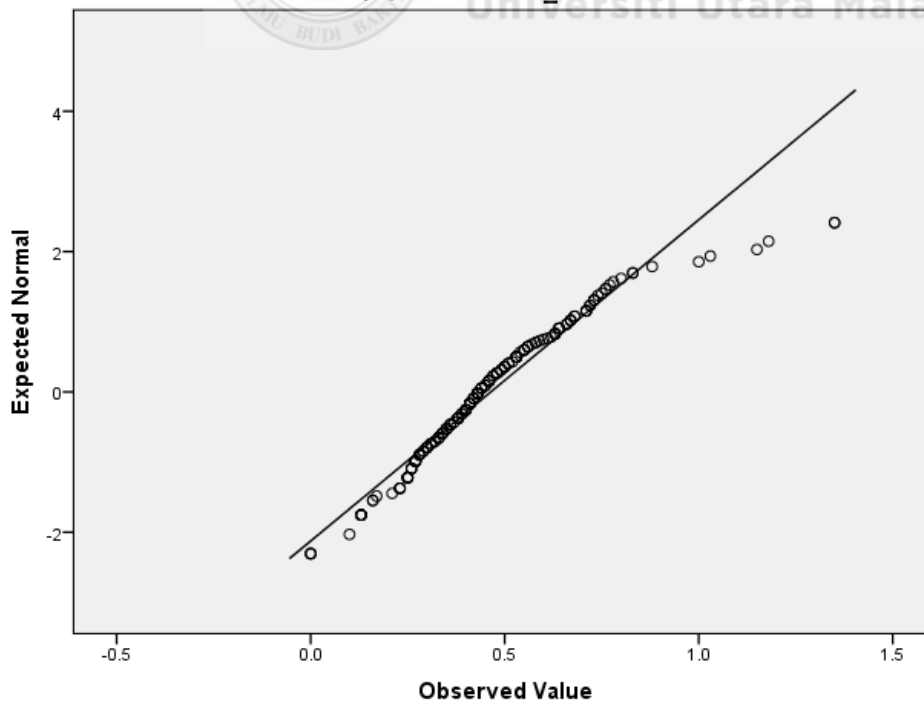
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Ratio_komitmen	188	100.0%	0	0.0%	188	100.0%

Descriptives

		Statistic	Std. Error
Ratio_komitmen	Mean	.4642	.01593
	95% Confidence Interval for Mean		
	Lower Bound	.4328	
	Upper Bound	.4956	
	5% Trimmed Mean	.4524	
	Median	.4300	
	Variance	.048	
	Std. Deviation	.21843	
	Minimum	.00	
	Maximum	1.35	
	Range	1.35	
	Interquartile Range	.24	
	Skewness	1.093	.177
	Kurtosis	2.767	.353



Normal Q-Q Plot of Ratio_komitmen



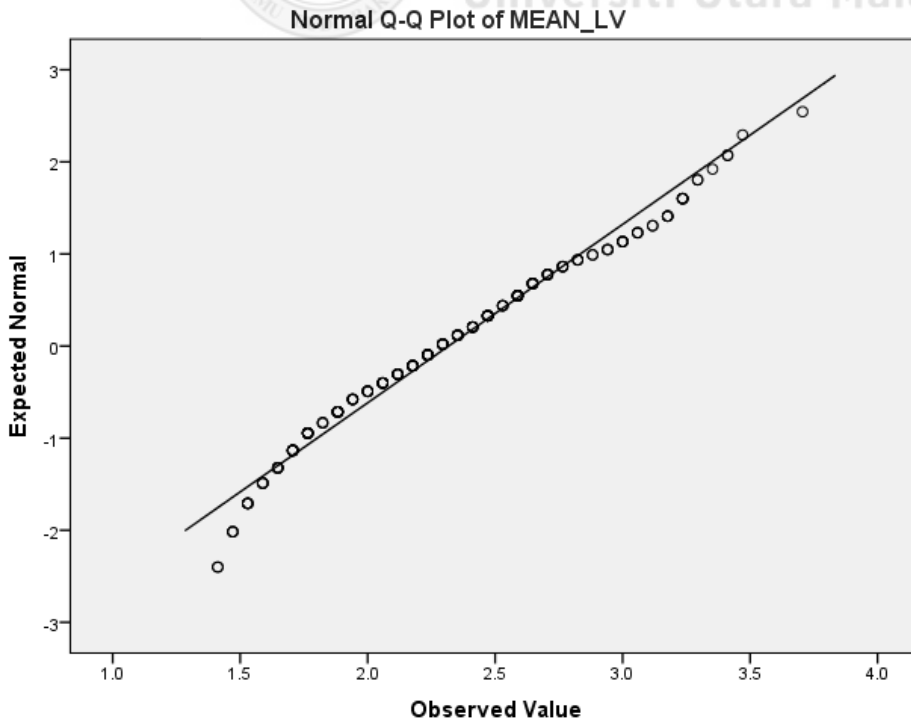
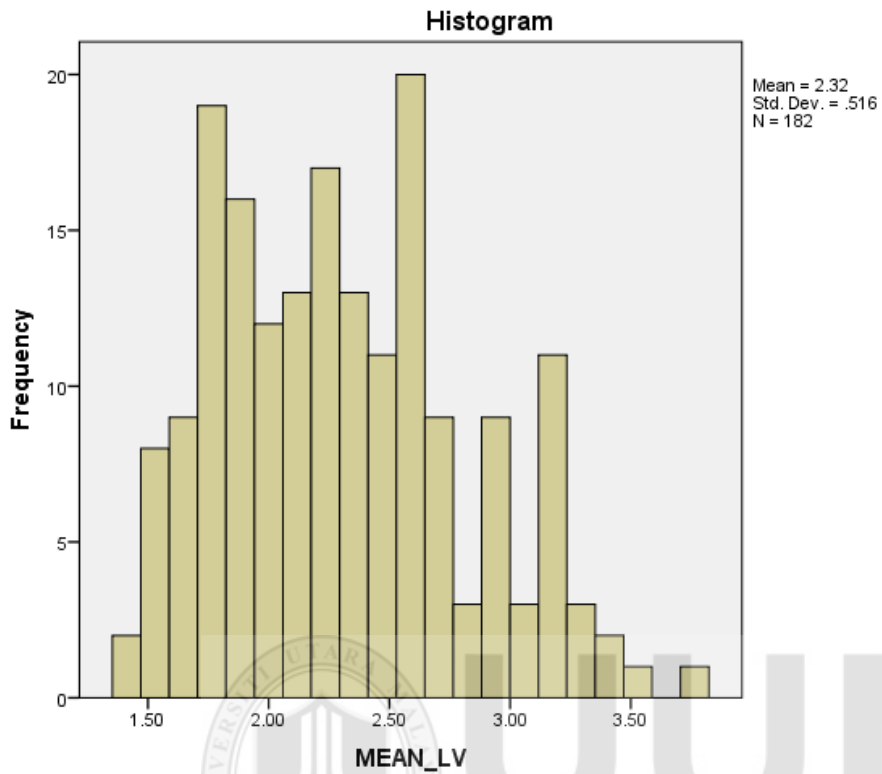
Lifestyle

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
MEAN_LV	182	100.0%	0	0.0%	182	100.0%

Descriptives

		Statistic	Std. Error
MEAN_LV	Mean	2.3177	.03825
	95% Confidence Interval for Mean	Lower Bound 2.2422 Upper Bound 2.3932	
	5% Trimmed Mean	2.3051	
	Median	2.2941	
	Variance	.266	
	Std. Deviation	.51608	
	Minimum	1.41	
	Maximum	3.71	
	Range	2.29	
	Interquartile Range	.76	
	Skewness	.344	.180
	Kurtosis	-.597	.358



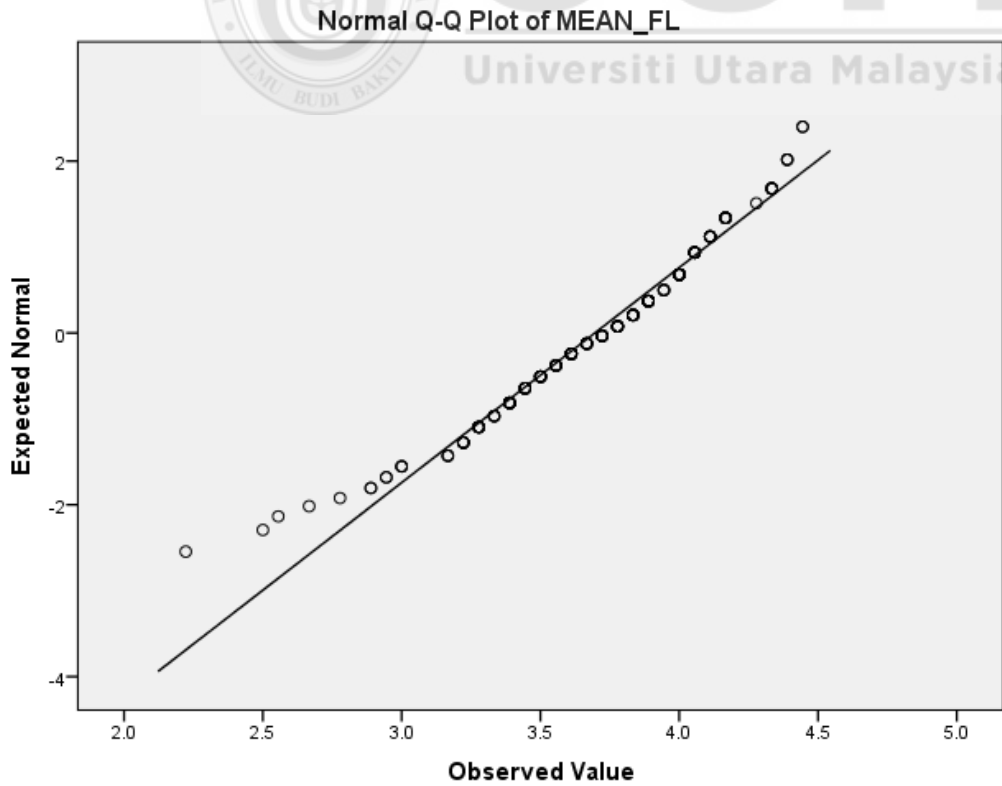
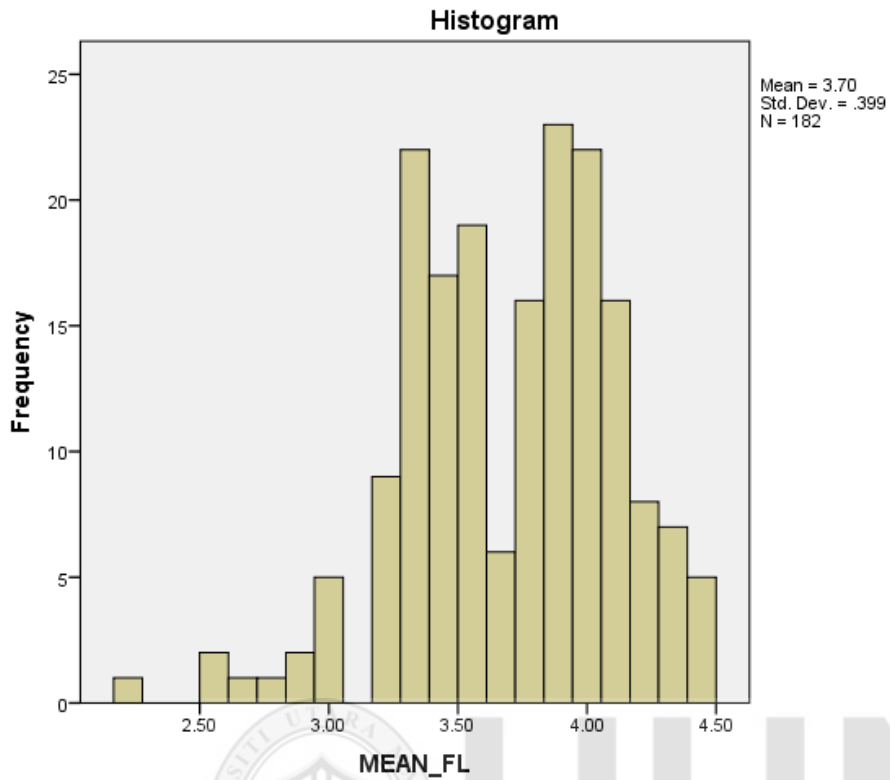
Financial Literacy

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
MEAN_FL	182	100.0%	0	0.0%	182	100.0%

Descriptives

		Statistic	Std. Error
MEAN_FL	Mean	3.6960	.02961
	95% Confidence Interval for Mean	Lower Bound 3.6375 Upper Bound 3.7544	
	5% Trimmed Mean	3.7128	
	Median	3.7222	
	Variance	.160	
	Std. Deviation	.39949	
	Minimum	2.22	
	Maximum	4.44	
	Range	2.22	
	Interquartile Range	.56	
	Skewness	-.654	.180
	Kurtosis	.719	.358



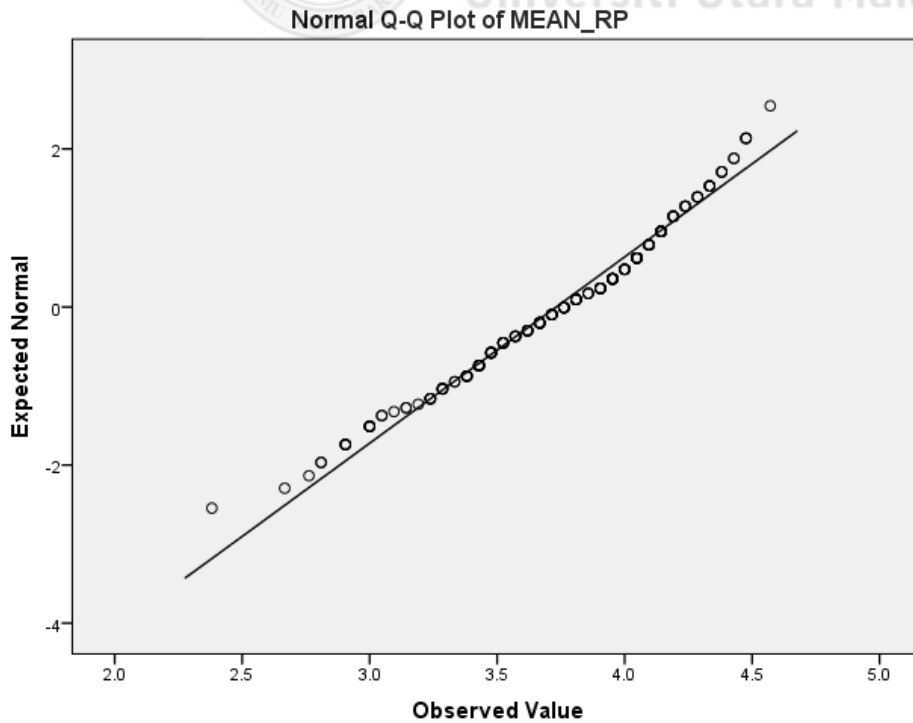
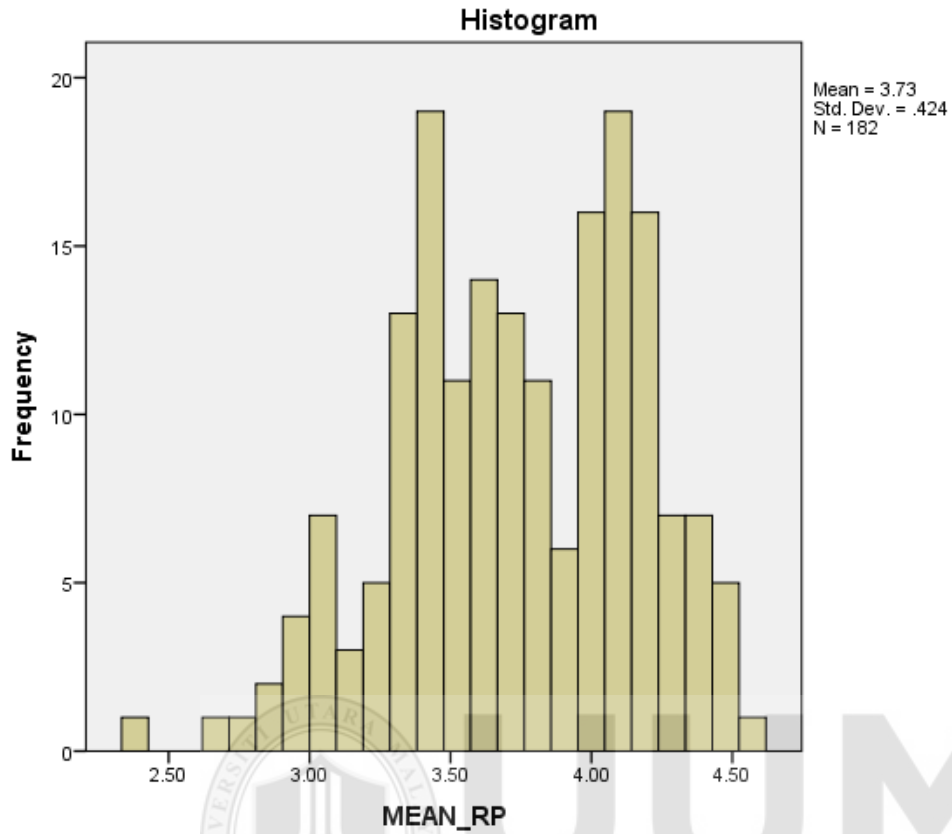
Religiosity

Case Processing Summary

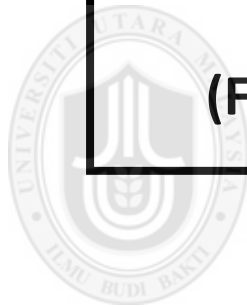
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
MEAN_RP	182	100.0%	0	0.0%	182	100.0%

Descriptives

		Statistic	Std. Error
MEAN_RP	Mean	3.7313	.03145
	95% Confidence Interval for Mean	Lower Bound 3.6692 Upper Bound 3.7934	
	5% Trimmed Mean	3.7443	
	Median	3.7619	
	Variance	.180	
	Std. Deviation	.42432	
	Minimum	2.38	
	Maximum	4.57	
	Range	2.19	
	Interquartile Range	.62	
	Skewness	-.455	.180
	Kurtosis	-.192	.358



APPENDIX D
(FACTOR ANALYSIS)



Universiti Utara Malaysia

FACTOR ANALYSIS

Factor – Lifestyle (LV)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.884
Bartlett's Test of Sphericity	Approx. Chi-Square
	1279.288
	df
	136
	Sig.
	.000

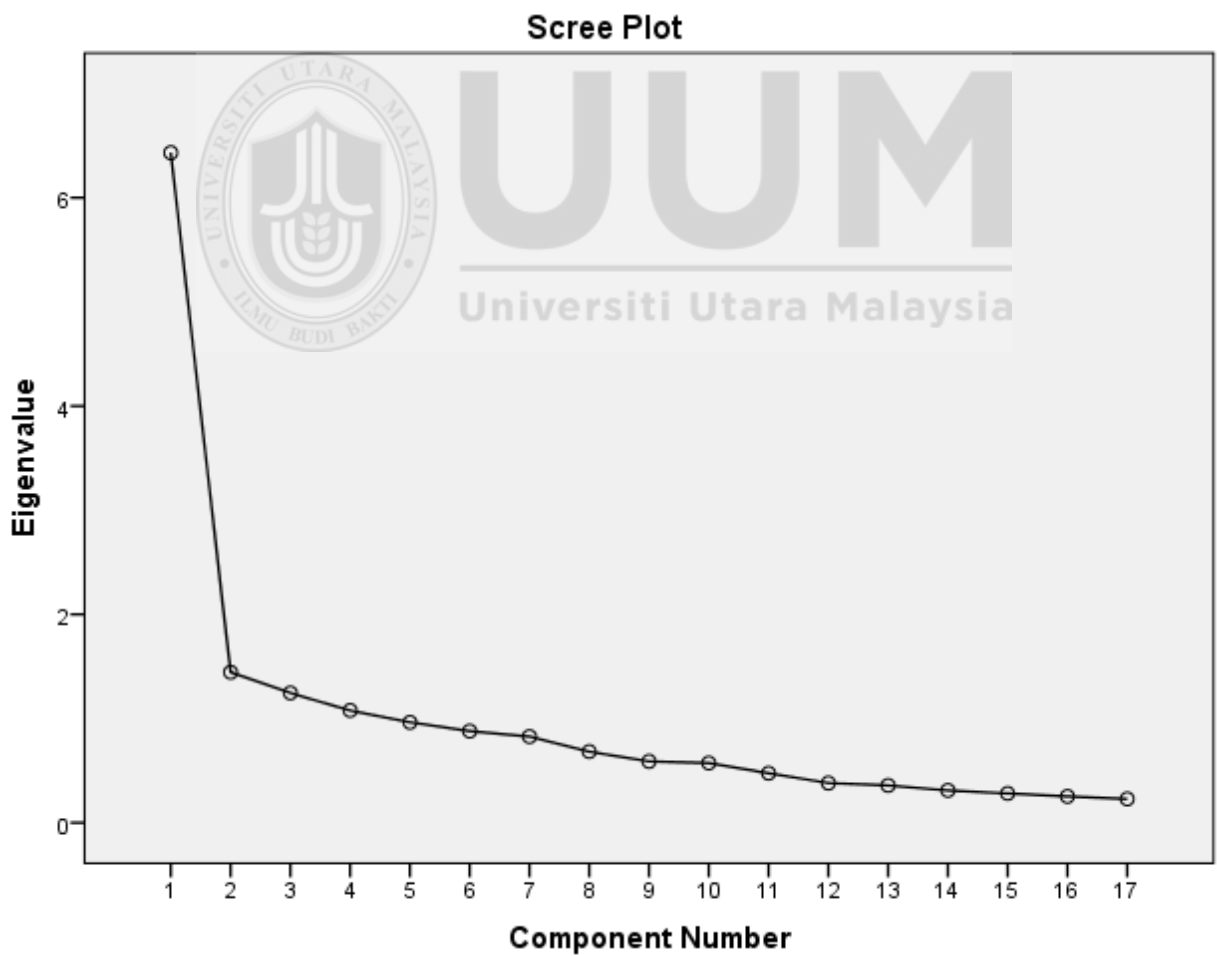
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	6.432	37.836	37.836	6.432	37.836	37.836	6.386
2	1.445	8.497	46.333	1.445	8.497	46.333	1.728
3	1.246	7.327	53.661				
4	1.077	6.337	59.997				
5	.964	5.669	65.667				
6	.879	5.173	70.840				
7	.827	4.866	75.706				
8	.682	4.014	79.720				
9	.588	3.461	83.181				
10	.573	3.372	86.553				

11	.475	2.796	89.349			
12	.381	2.240	91.588			
13	.358	2.108	93.697			
14	.310	1.824	95.521			
15	.280	1.650	97.170			
16	.253	1.487	98.657			
17	.228	1.343	100.000			

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.



Component Matrix^a

	Component	
	1	2
LV6	.805	
LV17	.789	
LV8	.757	
LV7	.756	
LV5	.754	
LV4	.742	
LV9	.690	
LV3	.686	-.332
LV14	.686	
LV16	.619	
LV13	.583	
LV15	.561	
LV10	.467	
LV2	.358	
LV12		.729
LV11		.691
LV1		

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

Pattern Matrix^a

	Component	
	1	2
LV6	.820	
LV17	.809	
LV7	.773	
LV8	.762	
LV5	.739	
LV9	.728	
LV4	.703	
LV14	.673	
LV16	.632	
LV3	.593	-.400
LV15	.580	
LV10	.530	
LV13	.528	
LV2	.315	
LV12		.757
LV11		.714
LV1		

Extraction Method: Principal Component Analysis.

Rotation Method: Oblimin with Kaiser Normalization.^a

a. Rotation converged in 4 iterations.

Factor – Financial Literacy (FL)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.788
Bartlett's Test of Sphericity	Approx. Chi-Square	1216.551
	df	153
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	5.428	30.156	30.156	5.428	30.156	30.156	4.442
2	2.024	11.246	41.403	2.024	11.246	41.403	2.129
3	1.423	7.908	49.310	1.423	7.908	49.310	3.933
4	1.100	6.111	55.422				
5	1.018	5.655	61.077				
6	.907	5.038	66.115				
7	.853	4.741	70.856				
8	.831	4.616	75.472				
9	.721	4.003	79.475				
10	.660	3.666	83.141				
11	.606	3.369	86.510				

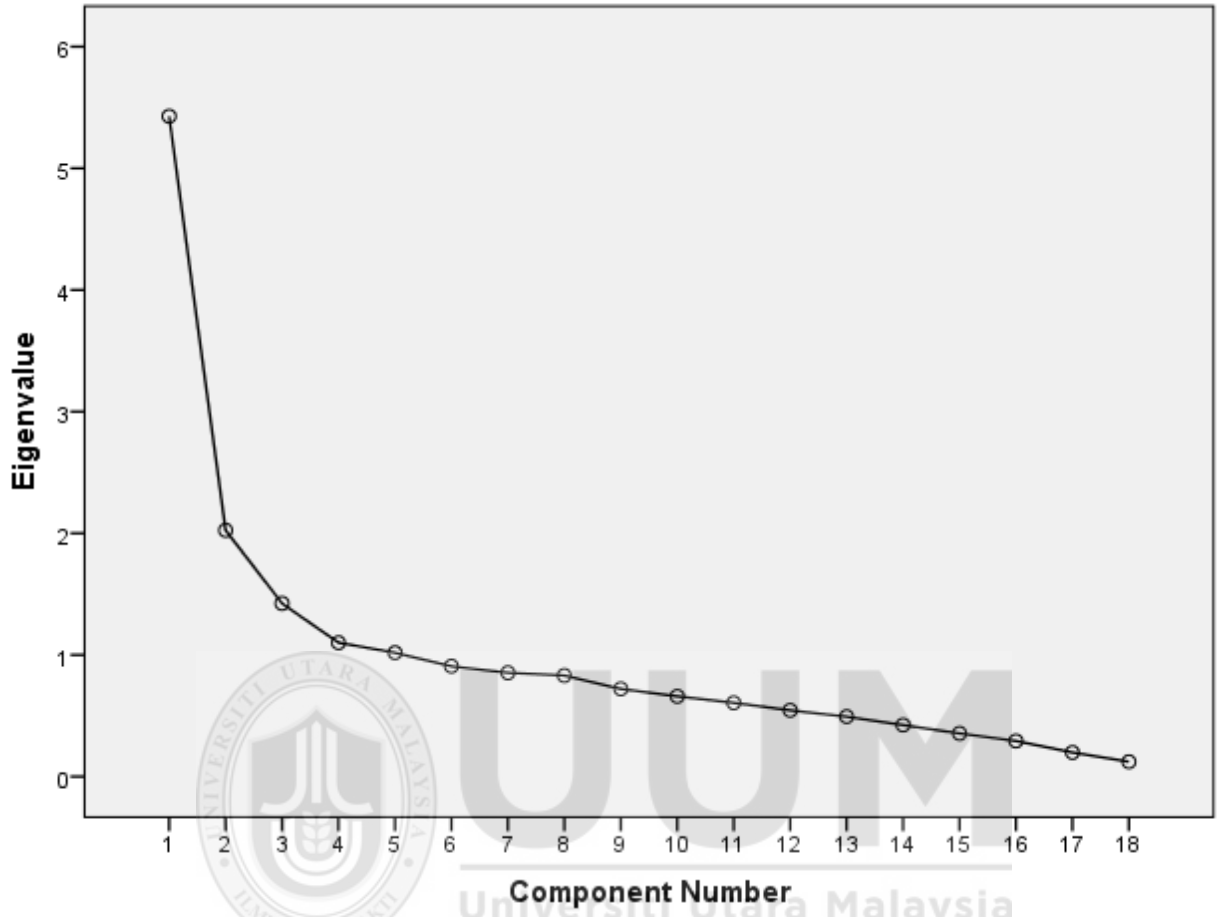
12	.545	3.025	89.535			
13	.493	2.737	92.272			
14	.424	2.354	94.626			
15	.355	1.971	96.596			
16	.292	1.625	98.221			
17	.198	1.101	99.322			
18	.122	.678	100.000			

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.



Scree Plot



Component Matrix^a

	Component		
	1	2	3
FL14	.800		
FL13	.740		-.363
FL18	.738		.356
FL17	.712		.525
FL8	.712		
FL6	.704		

Factor – Religiosity (RP)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.790
Bartlett's Test of Sphericity	Approx. Chi-Square	1336.584
	df	210
	Sig.	.000

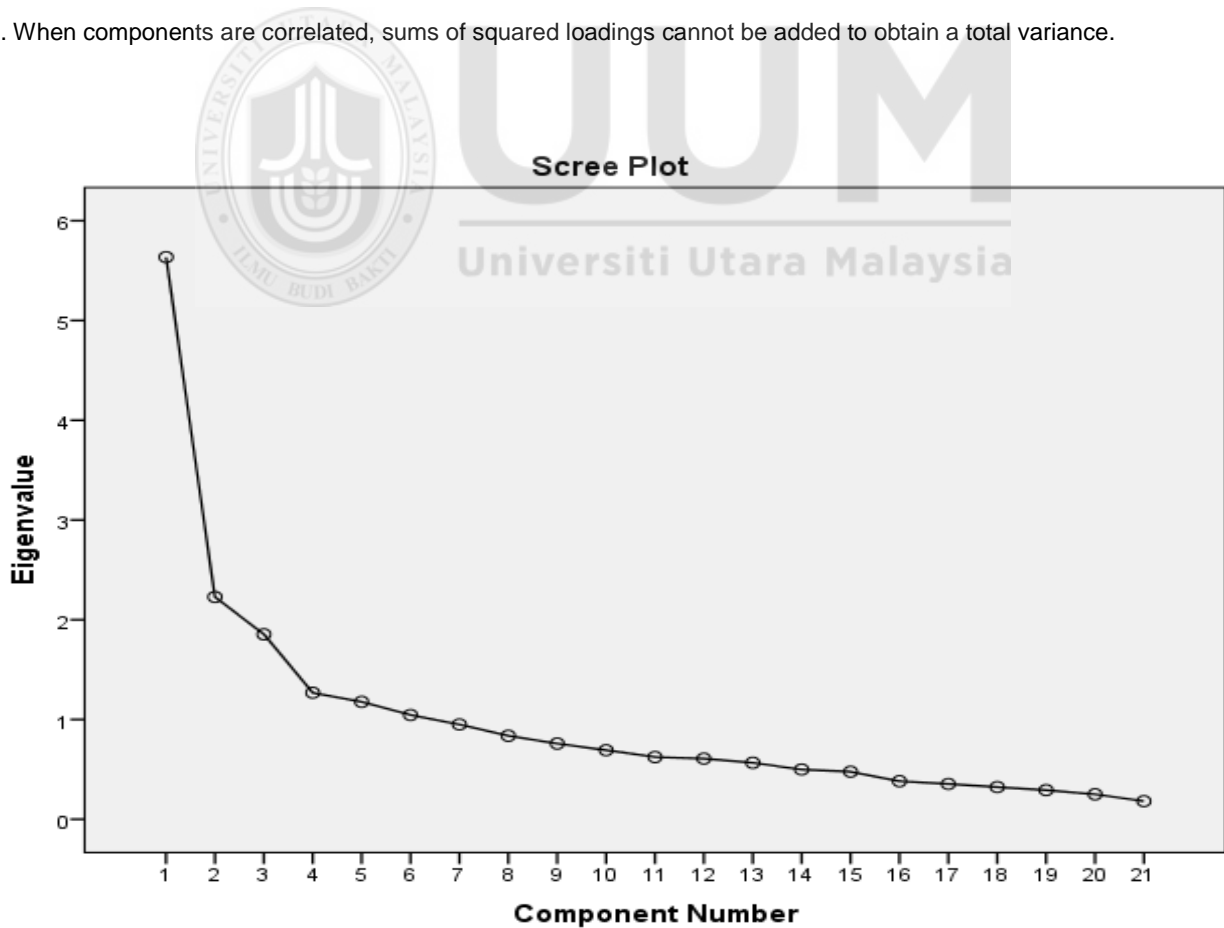
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	5.636	26.836	26.836	5.636	26.836	26.836	5.572
2	2.228	10.612	37.448	2.228	10.612	37.448	2.626
3	1.854	8.830	46.278				
4	1.268	6.037	52.315				
5	1.177	5.606	57.921				
6	1.046	4.979	62.900				
7	.950	4.524	67.424				
8	.837	3.986	71.410				
9	.759	3.615	75.025				
10	.692	3.297	78.322				
11	.624	2.969	81.291				

12	.608	2.894	84.185			
13	.566	2.694	86.879			
14	.499	2.375	89.254			
15	.476	2.268	91.522			
16	.381	1.816	93.338			
17	.353	1.682	95.020			
18	.323	1.537	96.557			
19	.292	1.390	97.947			
20	.250	1.191	99.138			
21	.181	.862	100.000			

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.



Component Matrix^a

	Component	
	1	2
RP16	.737	
RP15	.719	
RP3	.686	
RP4	.663	
RP12	.637	
RP18	.621	
RP17	.610	-.322
RP14	.610	
RP2	.602	
RP19	.601	
RP1	.571	
RP5	.495	
RP6	.481	
RP20	.411	
RP9	.390	
RP8		
RP13		.738
RP21		.696
RP10		.568
RP11	.404	.490
RP7		

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

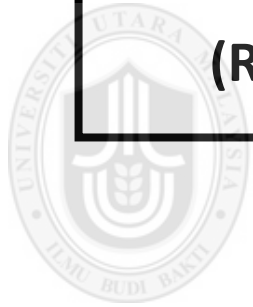
Pattern Matrix^a

	Component	
	1	2
RP16	.797	
RP15	.779	
RP3	.725	
RP4	.720	
RP17	.699	
RP19	.656	
RP18	.616	
RP14	.579	
RP12	.535	.312
RP2	.524	
RP1	.487	
RP5	.414	
RP6	.410	
RP9	.400	
RP20	.342	
RP13		.758
RP21		.728
RP10		.583
RP11		.553
RP7		
RP8		

Extraction Method: Principal Component Analysis.
Rotation Method: Oblimin with Kaiser Normalization.^a

a. Rotation converged in 7 iterations.

APPENDIX E
(RELIABILITY TEST)



UUM
Universiti Utara Malaysia

RELIABILITY TEST

Scale: Lifestyle (LV)

Case Processing Summary

		N	%
Cases	Valid	182	100.0
	Excluded ^a	0	.0
	Total	182	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
.904	.907	13

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
LV3	23.5275	62.637	.617	.523	.896
LV4	23.5714	62.025	.673	.602	.894
LV5	23.5714	61.760	.691	.601	.893
LV6	23.9396	63.206	.736	.677	.892
LV7	24.0495	64.743	.681	.584	.895
LV8	23.5659	60.833	.704	.523	.892
LV9	23.5000	61.710	.626	.506	.896

LV10	23.8132	66.296	.408	.247	.905
LV13	23.4286	63.462	.513	.397	.902
LV14	23.9670	64.341	.619	.457	.897
LV15	23.9670	65.347	.497	.348	.901
LV16	23.2692	62.231	.575	.438	.899
LV17	23.8077	62.035	.729	.603	.892

Scale: Financial Literacy – Financial Planning (FL1)

Case Processing Summary

		N	%
Cases	Valid	182	100.0
	Excluded ^a	0	.0
	Total	182	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
.795	.811	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
FL6	20.4725	9.278	.588	.409	.755
FL7	21.1868	8.617	.459	.246	.797
FL8	20.7418	9.043	.594	.377	.752
FL16	20.5385	10.029	.349	.155	.809
FL17	20.5604	8.568	.747	.660	.717
FL18	20.3736	9.484	.664	.615	.745

Scale: Financial Literacy - Perception toward debt (FL2)\

Case Processing Summary

		N	%
Cases	Valid	182	100.0
	Excluded ^a	0	.0
	Total	182	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
.580	.589	3

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
FL2	6.2582	3.717	.299	.092	.629
FL9	6.0000	3.436	.466	.249	.357
FL10	5.2473	3.988	.419	.221	.445

Scale: Financial Literacy - Financial Literacy (FL3)

Case Processing Summary

		N	%
Cases	Valid	182	100.0
	Excluded ^a	0	.0
	Total	182	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
.811	.817	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
FL4	12.8462	4.363	.606	.457	.778
FL11	12.5824	5.250	.437	.212	.849
FL13	12.5659	4.269	.784	.719	.687
FL14	12.5275	4.704	.731	.651	.721

Scale: Religiosity - Religious Practice (RP1)

Case Processing Summary

		N	%
Cases	Valid	182	100.0
	Excluded ^a	0	.0
	Total	182	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
.862	.865	10

Item Statistics

	Mean	Std. Deviation	N
RP2	4.1044	.73963	182
RP3	4.0934	.96746	182
RP4	3.9121	.73805	182
RP12	4.3736	.73805	182
RP14	4.5055	.68727	182
RP15	3.9121	.94194	182
RP16	3.8187	.75442	182
RP17	3.3681	.97009	182
RP18	3.5385	1.09047	182
RP19	3.5220	.91462	182

Scale: Religiosity - Religious Principle (RP2)

Case Processing Summary

		N	%
Cases	Valid	182	100.0
	Excluded ^a	0	.0
	Total	182	100.0

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

Reliability Statistics

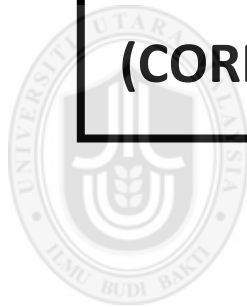
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.675	.677	4

Item Statistics

	Mean	Std. Deviation	N
RP10	2.7912	1.87166	182
RP11	4.2088	1.01390	182
RP13	3.9231	1.64018	182
RP21	3.6593	1.52851	182



APPENDIX F
(CORRELATION ANALYSIS)



Universiti Utara Malaysia

CORRELATIONS

Descriptive Statistics

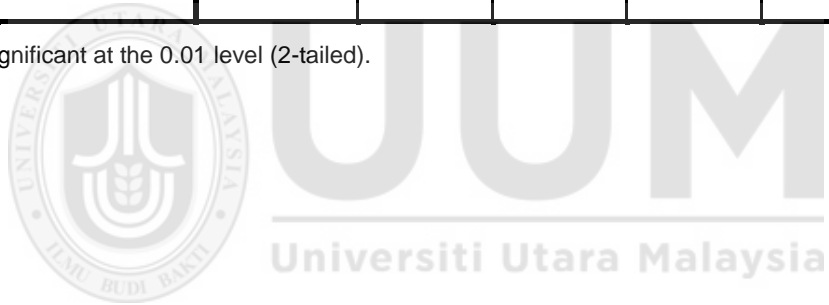
	Mean	Std. Deviation	N
Ratio_komitmen	.4407	.17688	182
MEAN_LV1	1.9742	.65945	182
MEAN_FL1	4.1291	.59357	182
MEAN_FL3	4.2102	.69687	182
MEAN_RP1	3.9148	.57743	182
MEAN_RP2	3.6456	1.10002	182

Correlations

		Ratio_komitmen	MEAN_LV1	MEAN_FL1	MEAN_FL3	MEAN_RP1	MEAN_RP2
Ratio_komitmen	Pearson Correlation	1	.077	-.076	.045	-.033	-.109
	Sig. (2-tailed)		.305	.309	.543	.661	.142
	N	182	182	182	182	182	182
MEAN_LV1	Pearson Correlation	.077	1	-.234**	-.342**	-.139	-.105
	Sig. (2-tailed)	.305		.002	.000	.061	.159
	N	182	182	182	182	182	182
MEAN_FL1	Pearson Correlation	-.076	-.234**	1	.516**	.198**	.141
	Sig. (2-tailed)	.309	.002		.000	.007	.057
	N	182	182	182	182	182	182

MEAN_FL3	Pearson Correlation	.045	-.342**	.516**	1	.063	.214**
	Sig. (2-tailed)	.543	.000	.000		.401	.004
	N	182	182	182	182	182	182
MEAN_RP1	Pearson Correlation	-.033	-.139	.198**	.063	1	.100
	Sig. (2-tailed)	.661	.061	.007	.401		.179
	N	182	182	182	182	182	182
MEAN_RP2	Pearson Correlation	-.109	-.105	.141	.214**	.100	1
	Sig. (2-tailed)	.142	.159	.057	.004	.179	
	N	182	182	182	182	182	182

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



APPENDIX G
(REGRESSION ANALYSIS)



Universiti Utara Malaysia

REGRESSION

Descriptive Statistics

	Mean	Std. Deviation	N
Ratio_komitmen	.4407	.17688	182
MEAN_LV1	1.9742	.65945	182
MEAN_FL1	4.1291	.59357	182
MEAN_FL3	4.2102	.69687	182
MEAN_RP1	3.9148	.57743	182
MEAN_RP2	3.6456	1.10002	182

Correlations

		Ratio_komitmen	MEAN_LV1	MEAN_FL1	MEAN_FL3	MEAN_RP1	MEAN_RP2
Pearson Correlation	Ratio_komitmen	1.000	.077	-.076	.045	-.033	-.109
	MEAN_LV1	.077	1.000	-.234	-.342	-.139	-.105
	MEAN_FL1	-.076	-.234	1.000	.516	.198	.141
	MEAN_FL3	.045	-.342	.516	1.000	.063	.214
	MEAN_RP1	-.033	-.139	.198	.063	1.000	.100
	MEAN_RP2	-.109	-.105	.141	.214	.100	1.000
Sig. (1-tailed)	Ratio_komitmen	.	.152	.155	.271	.331	.071
	MEAN_LV1	.152	.	.001	.000	.031	.079
	MEAN_FL1	.155	.001	.	.000	.004	.029
	MEAN_FL3	.271	.000	.000	.	.201	.002
	MEAN_RP1	.331	.031	.004	.201	.	.089
	MEAN_RP2	.071	.079	.029	.002	.089	.

N	Ratio_komitmen	182	182	182	182	182	182
	MEAN_LV1	182	182	182	182	182	182
	MEAN_FL1	182	182	182	182	182	182
	MEAN_FL3	182	182	182	182	182	182
	MEAN_RP1	182	182	182	182	182	182
	MEAN_RP2	182	182	182	182	182	182

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	MEAN_RP2, MEAN_RP1, MEAN_LV1, MEAN_FL1, MEAN_FL3 ^b		Enter

a. Dependent Variable: Ratio_komitmen

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.192 ^a	.037	.009	.17604

a. Predictors: (Constant), MEAN_RP2, MEAN_RP1, MEAN_LV1, MEAN_FL1, MEAN_FL3

b. Dependent Variable: Ratio_komitmen

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.208	5	.042	1.344	.248 ^b
	Residual	5.455	176	.031		
	Total	5.663	181			

a. Dependent Variable: Ratio_komitmen

b. Predictors: (Constant), MEAN_RP2, MEAN_RP1, MEAN_LV1, MEAN_FL1, MEAN_FL3

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	.429	.151		2.841	.005	.131	.727					
MEAN_LV1	.025	.021	.093	1.168	.244	-.017	.067	.077	.088	.086	.867	1.154
MEAN_FL1	-.037	.026	-.125	-1.412	.160	-.089	.015	-.076	-.106	-.104	.704	1.420
MEAN_FL3	.042	.023	.166	1.827	.069	-.003	.088	.045	.136	.135	.661	1.514
MEAN_RP1	.002	.023	.006	.082	.935	-.044	.048	-.033	.006	.006	.940	1.064
MEAN_RP2	-.019	.012	-.118	-1.552	.122	-.043	.005	-.109	-.116	-.115	.946	1.057

a. Dependent Variable: Ratio_komitmen

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	MEAN_LV 1	MEAN_FL 1	MEAN_FL 3	MEAN_RP 1	MEAN_RP 2
1	1	5.788	1.000	.00	.00	.00	.00	.00	.00
	2	.112	7.185	.00	.59	.00	.01	.00	.10
	3	.061	9.715	.00	.06	.02	.02	.02	.88
	4	.022	16.149	.00	.05	.03	.25	.56	.00
	5	.010	23.686	.00	.00	.88	.54	.06	.01
	6	.006	31.231	.99	.29	.06	.18	.36	.01

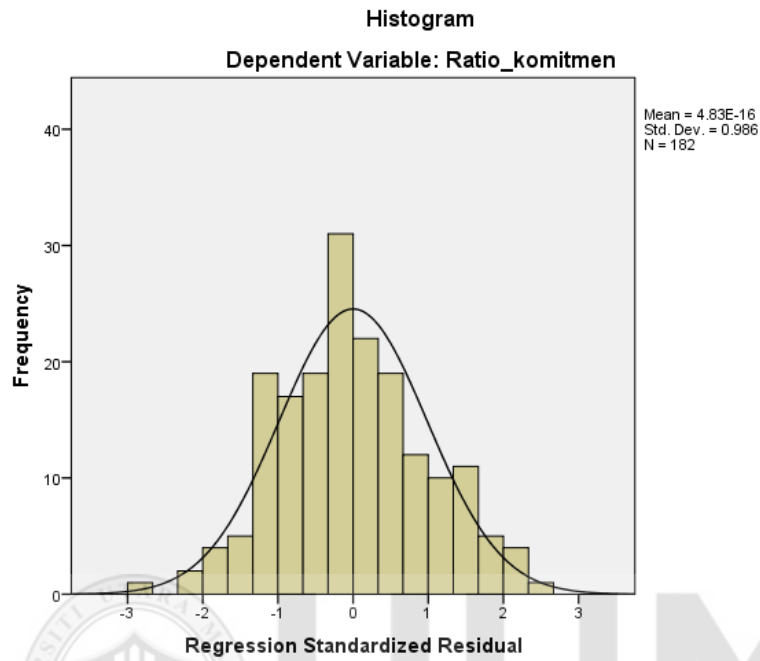
a. Dependent Variable: Ratio_komitmen

Residuals Statistics^a

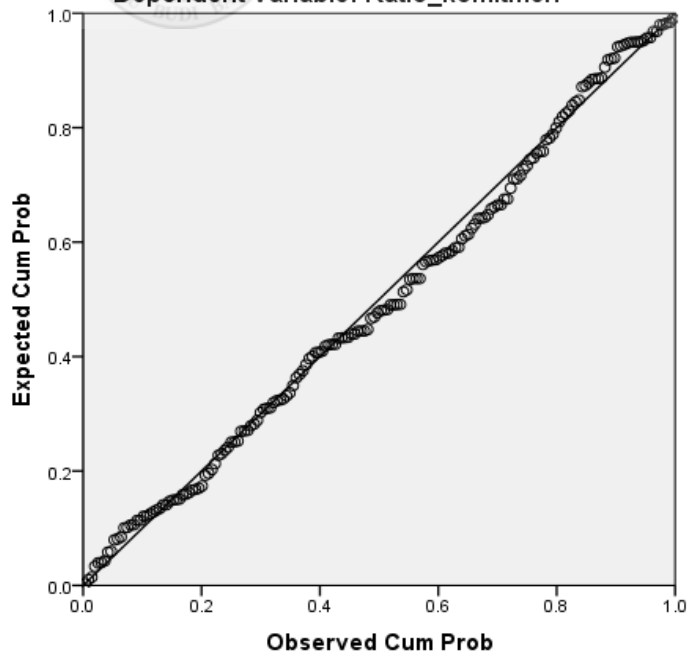
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.3002	.5200	.4407	.03392	182
Std. Predicted Value	-4.142	2.337	.000	1.000	182
Standard Error of Predicted Value	.015	.077	.031	.009	182
Adjusted Predicted Value	.3408	.5331	.4412	.03427	182
Residual	-.48112	.41319	.00000	.17360	182
Std. Residual	-2.733	2.347	.000	.986	182
Stud. Residual	-2.825	2.495	-.001	1.007	182
Deleted Residual	-.51426	.46707	-.00045	.18123	182
Stud. Deleted Residual	-2.884	2.534	-.001	1.013	182
Mahal. Distance	.388	33.943	4.973	3.852	182
Cook's Distance	.000	.135	.007	.016	182
Centered Leverage Value	.002	.188	.027	.021	182

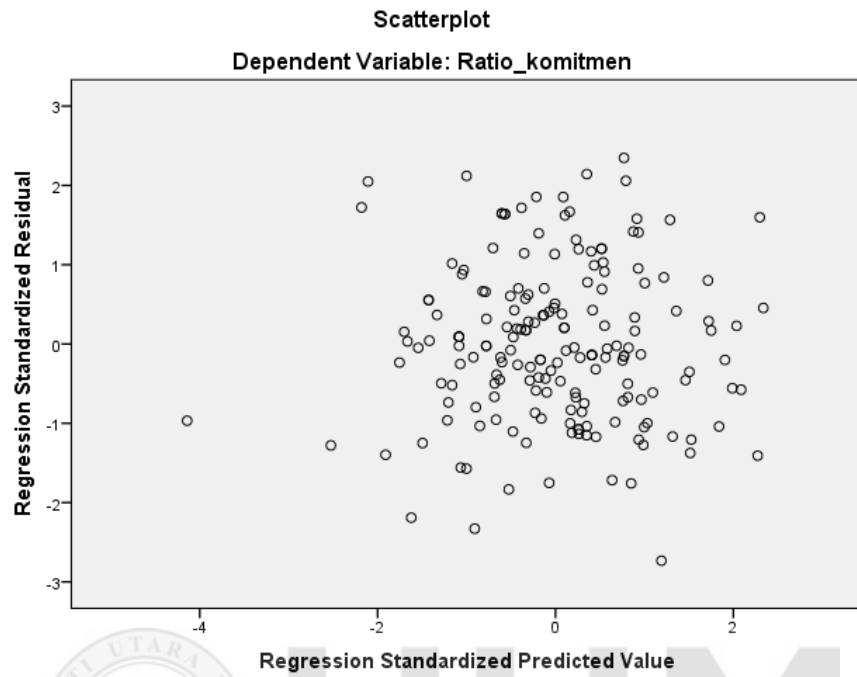
a. Dependent Variable: Ratio_komitmen

Charts



Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Ratio_komitmen





UUM
Universiti Utara Malaysia