

APPENDIX I - Elicitation Study Questionnaire

Survey on Customer Acceptance of Online Banking - Elicitation Study Questionnaire

We are conducting a study on consumers of banking services in Kerala. We are interested in the reasons why consumers do or do not use new technological advancements available in banking services. We would appreciate your responses to some questions about this. There are no right or wrong answers. Please tell us what you really think. Please mail the filled questionnaire to caobsurvey@gmail.com

Please take a few minutes to list your thoughts about the following questions.

When consumers use Internet (Online) Banking services,

I a) What do you believe are the **advantages** of using Internet Banking services?

I b) What do you believe are the **disadvantages** of using Internet Banking services?

I c) Is there anything else you associate with your own views about using Internet Banking services?

II a) Are there any individual or groups who would **recommend/approve** of your use of Internet Banking services?

II b) Are there any individual or groups who would **discourage/disapprove** of your use of Internet Banking services?

II c) Is there anything else you associate with other people's views about use of Internet Banking services?

III a) What factors or circumstances would **enable** you to use Internet Banking services?

III b) What factors or circumstances would make it **difficult or impossible** for you to use Internet Banking services?

III c) Are there any other issues that come to mind when you think about the use Internet of Banking services?

APPENDIX II – Survey Questionnaire

Customer Acceptance of Online Banking Survey (CAOB Survey)

The objective of the CAOB Survey is to identify and analyze the factors influencing customer's adoption/usage of technology in banking services in India. The COAB Survey is conducted by Mr. Sudeep S (Research Scholar, DAE,CUSAT) under the guidance of Prof. Dr. K C Sankaranarayanan (Former Dean, Faculty of Social Sciences, CUSAT). Please be assured that your responses will be strictly confidential. If you have any queries, please do not hesitate to contact me by email at caobsurvey@gmail.com. Please put a [✓] mark to indicate your preference. Thank you very much for your kind assistance.

Section 1: General Section

- 1 What is your gender? Male Female

- 2 What is your age ? Below 20 years 21-25 26-30 31-3
 36-40 41 – 45 46-50 51 or above

- 3 What is your marital status ? Rather not say Married Single
 Separated Divorced Widowed

- 4 What is the highest educational qualification you have completed ?
 Primary School Secondary School
 Bachelor's Degree Master's Degree
 PhD ACA,ACWA,ACS
 Others _____

5 What is your current profession?

- | | |
|---|---|
| <input type="checkbox"/> Student | <input type="checkbox"/> Professional |
| <input type="checkbox"/> Academic | <input type="checkbox"/> Self-employed |
| <input type="checkbox"/> Executive - Junior | <input type="checkbox"/> Executive - Senior |
| <input type="checkbox"/> Manager | <input type="checkbox"/> Housewife |
| <input type="checkbox"/> Retiree | <input type="checkbox"/> Other |

6 Which of the following categories best describes the industry you primarily work in (regardless of your actual position)?

- | | |
|--|---|
| <input type="checkbox"/> Banking/Finance/Insurance | <input type="checkbox"/> Business services |
| <input type="checkbox"/> Communications | <input type="checkbox"/> Utility/Transport |
| <input type="checkbox"/> Computer related | <input type="checkbox"/> Consulting |
| <input type="checkbox"/> Education | <input type="checkbox"/> Engineering/R&D |
| <input type="checkbox"/> Government | <input type="checkbox"/> Health care/medical |
| <input type="checkbox"/> Manufacturing | <input type="checkbox"/> Outsourcing/Services |
| <input type="checkbox"/> Retail/wholesale | <input type="checkbox"/> Other |

7 The organization you work for is in which of the following:

- | | |
|--|---|
| <input type="checkbox"/> Public sector | <input type="checkbox"/> Private sector |
| <input type="checkbox"/> Not-for-profit sector | <input type="checkbox"/> Other |

8 Please indicate your current household monthly income (Rs)

- Rather not say Under 5000
 5000-10000 10000-15000
 15000-20000 20000-25000
 25000 and above

Section 2 : Computer and Internet Usage

1. How long have you been using the Internet ?

- Less than 6 months 4 to 6 years 6 to 12 months
 7 years or more 1 to 3 years

2. I access Internet from the following places (*Check any that apply*)

- Home Work School Cybercafe Mobile Other

3. How frequently do you access the web ?

- Daily Weekly Monthly Less than once a month

4. How many hours do you normally spend on the Internet a week ?

- 0-5 hrs 5-15 hrs 15-25 hrs 25-35 hrs 35-45 hrs
 45 hrs and above

5. What is the modem speed of the PC when you usually access Internet ?
- 28.8 Kbps 33.6 Kbps 56 Kbps 128 Kbps Broadband
- Not aware of the speed
6. Which operating system do you use usually when you are accessing Internet ?
- Windows – XP, 2000, 98, 95 etc Macintosh Unix/Linux Other
7. Which browser do you use usually when you are accessing Internet ?
- Internet Explorer Netscape Navigator FireFox Opera Other
8. Which all services do you normally use? *(Check any that apply)*
- WWW E-mail FTP IRC Instant Messenger Voice Chat
- Video Conferencing Telnet P2P Network
9. How comfortable do you feel using computers, in general?
- Very uncomfortable
- Somewhat uncomfortable
- Neither comfortable nor uncomfortable
- Somewhat comfortable
- Very comfortable

10. How comfortable do you feel using the Internet?

- Very uncomfortable
- Somewhat uncomfortable
- Neither comfortable nor uncomfortable
- Somewhat comfortable
- Very comfortable

11. How satisfied are you with your current skills for using the Internet?

- Very unsatisfied - I can't do most things I would like to do
- Somewhat unsatisfied - I can't do many things I would like to do
- Neither satisfied nor unsatisfied
- Somewhat satisfied - I can do most things I want to do
- Very satisfied - I can do everything that I want to do

12. Which of the following have you done? *(Check any that apply)*

- ordered a product/service from a business, government or educational entity
by filling out a form on the web
- made a purchase online for more than Rs 1000
- created a web page
- customized a webpage for yourself (e.g. MyYahoo, CNN Custom News)
- changed your browser's "startup" or "home" page
- changed your "cookie" preferences
- participated in an online chat or discussion (not including email)

- listened to a radio broadcast online
- made a telephone call online
- used a nationwide online directory to find an address or telephone number
- taken a seminar or class about the Web or Internet

13. Please select the products and services bought online *(Check any that apply)*

- Books Apparel Accessories Computers & Peripherals Movies
- Home Tools & Products Jewelry Sporting Goods
- Electronic Gadgets Apparel Airline Tickets Hotel Booking
- Home Appliances Movie Tickets Railway Tickets Gifts Music
- Magazines Toys

Section 3: General Banking

1. How many banks are you a client of ?

- 1 2 3 4 5 6 7 8+

2. Which of the following banks do you patronise? *(Check any that apply)*

- State Bank of India State Bank of Travancore Federal Bank
- ICICI Bank HDFC Bank IDBI Bank Vijaya Bank
- ING Vysya Catholic Sryan Bank South Indian Bank
- Punjab National Bank Centurion Bank Oriental Bank of Commerce
- Citibank Standard Chartered Bank Other

3. How frequently do you use the following banking services per month ?

	Nil	1 to 3 times	3 to 8 times	8 to 12 times	Over 12 times
Branch Counter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ATM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Internet Banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Phone (Tele) Banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 4: Online Banking

(For the following questions, please put down the number which best describes your choice)

1. Your reactions on usefulness of Online Banking

Disagree 1 2 3 4 5 6 7 **Agree**
 Strongly Quite Slightly Neutral Slightly Quite Strongly

Online banking makes it easier for me to conduct my banking transactions	
Online Banking gives me greater control over my finances.	
Online banking allows me to manage my finances more efficiently.	
Online banking is a convenient way to manage my finances	
Online Banking is more user-friendly than other existing channels, including	

Bank Branches, ATMs, and Phone Banking.	
Online Banking gives me access to banking services at any time (24x7)	
Online banking is reliable	
Using online banking facilities allows me to save time	
Online banking gives me upto-date information of my account	
Using an online banking allows me to conduct banking transactions quickly	

2 . Your reactions on using Online Banking services

Disagree 1 2 3 4 5 6 7 **Agree**

 Strongly Quite Slightly Neutral Slightly Quite Strongly

Online banking is easy-to-use.	
Online banking is an easy way to conduct banking transactions.	
Learning to operate online banking would be easy for me.	
It is easy for me to remember how to perform tasks with online banking.	
I believe it would be easy to get online banking to do what I want it to do.	
Using online banking does not require a lot of mental effort.	
Lack of clarity in procedures related to online banking worries me	
Lack of personal relations while using online banking worries me	

3. Your reaction on the facilities used for accessing bank site

Disagree ___1___ ___2___ ___3___ ___4___ ___5___ ___6___ ___7___ **Agree**

Strongly Quite Slightly Neutral Slightly Quite Strongly

I am happy with the quality of facilities available for accessing online banking services.	
I am satisfied with the speed of internet connection available for accessing online banking facilities	
I feel slow penetration of internet in India is hampering online banking usage.	
I am happy with the server response from my online bank while accessing it.	

4. What does others say about online banking services ?

Disagree ___1___ ___2___ ___3___ ___4___ ___5___ ___6___ ___7___ **Agree**

Strongly Quite Slightly Neutral Slightly Quite Strongly

There are individual/groups recommending online banking adoption	
My bank encourages me to use online banking	
Officials working in my bank encourage me to use online banking.	
My friends or colleagues encourage me to use online banking.	
There are individual/groups discouraging online banking adoption.	

5. Your reactions on Trust and Privacy of online banking

Disagree 1 2 3 4 5 6 7 **Agree**

Strongly Quite Slightly Neutral Slightly Quite Strongly

I trust online bank as a bank.	
I trust in the technology used by my bank.	
I have confidence in the security of the computer used for accessing online bank.	
I trust my internet service provider.	
I trust in the ability of my bank to protect my privacy.	
I believe bank may use confidential information about me to its advantage.	
I believe bank may take advantage of my weakness/problems.	

6. Your reactions on online banking security issues

Disagree 1 2 3 4 5 6 7 **Agree**

Strongly Quite Slightly Neutral Slightly Quite Strongly

I am not confident over the security aspects of online banking in India.	
Others will know information concerning my online banking transactions.	
Others can tamper with information concerning my online banking transactions.	
Advances in internet security technology provide for safer Internet Banking.	

It is very easy for my money to be stolen if using online banking.	
If I sign up for online banking, a hacker will be more likely to access my account.	
Most identity theft is caused by fraudsters who steal information from an online bank account.	
When it comes to money, you're always safer using traditional paper statements and mail.	
If a thief wants to access my accounts (online bank) there is not much I can do about it.	
If fraudsters get access to my online bank accounts, I could lose all my money.	
<p>7. Your reactions on precautions to be taken while using online banking services</p> <p>Disagree <u> 1 </u> <u> 2 </u> <u> 3 </u> <u> 4 </u> <u> 5 </u> <u> 6 </u> <u> 7 </u> Agree</p> <p> Strongly Quite Slightly Neutral Slightly Quite Strongly</p>	
Monitoring my accounts and statements frequently and thoroughly, ensures that all activity is accurate.	
I should always thoroughly tear or shred documents with personal information.	
I should protect my account information like personal identification number (PIN), Username , Password etc.	
I should ensure that my computer(s) are equipped with a security toolkit (software) to help keep trespassers out.	

I should change my passwords periodically, using strong passwords that could not be easily guessed.	
I should always log off from my bank site after an online banking session.	
I should shut off/disconnect my computer from the Internet when not in use.	
I should be suspicious of requests for personal information from unknown sources.	
During phishing attack, a fraudster sends an e-mail to consumers, falsely claiming to be from a legitimate company, in hopes of luring consumers to a "spoofed" website.	
Any software that covertly gathers user information through the user's Internet connection without his or her knowledge is called as a Spy ware	

If you are interested in receiving a copy of the research report, please give your personal details.

Your name : _____

Your e-mail: _____

-END-

⌘ *Thank you very much for your valuable time and information.* ⌘

APPENDIX III - SPSS Results of Factor Analysis

Factor Analysis

Notes

Output Created		26-SEP-2007 11:55:02
Comments		
Input	Data	CAOB-1309.sav
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	266
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax		<pre> FACTOR /VARIABLES PU1 PU2 PU3 PU4 PU5 PU6 PU7 PU8 PU9 PU10 PEOU1 PEOU2 PEOU3 PEOU4 PEOU5 PEOU6 CA1 CA2 CA3 CA4 CA5 CA6 CA7 CA8 CA9 CA10 SC1 SC2 SC3 SC4 SC5 SC6 SC7 SC8 SC9 SC10 QF1 QF2 QF4 SN1 SN2 SN3 SN4 TP1 TP2 TP3 TP4 TP5 TP6 /MISSING LISTWISE /ANALYSIS PU1 PU2 PU3 PU4 PU5 PU6 PU7 PU8 PU9 PU10 PEOU1 PEOU2 PEOU3 PEOU4 PEOU5 PEOU6 CA1 CA2 CA3 CA4 CA5 CA6 CA7 CA8 CA9 CA10 SC1 SC2 SC3 SC4 SC5 SC6 SC7 SC8 SC9 SC10 QF1 QF2 QF4 SN1 SN2 SN3 SN4 TP1 TP2 TP3 TP4 TP5 TP6 /PRINT INITIAL KMO EXTRACTION ROTATION /PLOT EIGEN /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /CRITERIA ITERATE(25) /ROTATION VARIMAX /METHOD=CORRELATION . </pre>

KMO and Bartlett's Test

Internet Banking and Customer Acceptance: The Indian Scenario

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.915
Bartlett's Test of Sphericity	Approx. Chi-Square	9199.407
	df	1176
	Sig.	.000

Communalities

	Initial	Extraction
PU1	1.000	.678
PU2	1.000	.783
PU3	1.000	.821
PU4	1.000	.771
PU5	1.000	.560
PU6	1.000	.616
PU7	1.000	.609
PU8	1.000	.676
PU9	1.000	.708
PU10	1.000	.744
PEOU1	1.000	.720
PEOU2	1.000	.781
PEOU3	1.000	.783
PEOU4	1.000	.729
PEOU5	1.000	.759
PEOU6	1.000	.604
CA1	1.000	.624
CA2	1.000	.483
CA3	1.000	.746
CA4	1.000	.695
CA5	1.000	.763
CA6	1.000	.767
CA7	1.000	.402
CA8	1.000	.694
CA9	1.000	.616
CA10	1.000	.520
SC1	1.000	.674
SC2	1.000	.761
SC3	1.000	.753
SC4	1.000	.594
SC5	1.000	.668
SC6	1.000	.631
SC7	1.000	.631
SC8	1.000	.550
SC9	1.000	.483
SC10	1.000	.563

Internet Banking and Customer Acceptance: The Indian Scenario

QF1	1.000	.684
QF2	1.000	.697
QF4	1.000	.746
SN1	1.000	.631
SN2	1.000	.770
SN3	1.000	.725
SN4	1.000	.677
TP1	1.000	.680
TP2	1.000	.774
TP3	1.000	.677
TP4	1.000	.657
TP5	1.000	.760
TP6	1.000	.495

Extraction Method: Principal Component Analysis.

Total Variance Explained

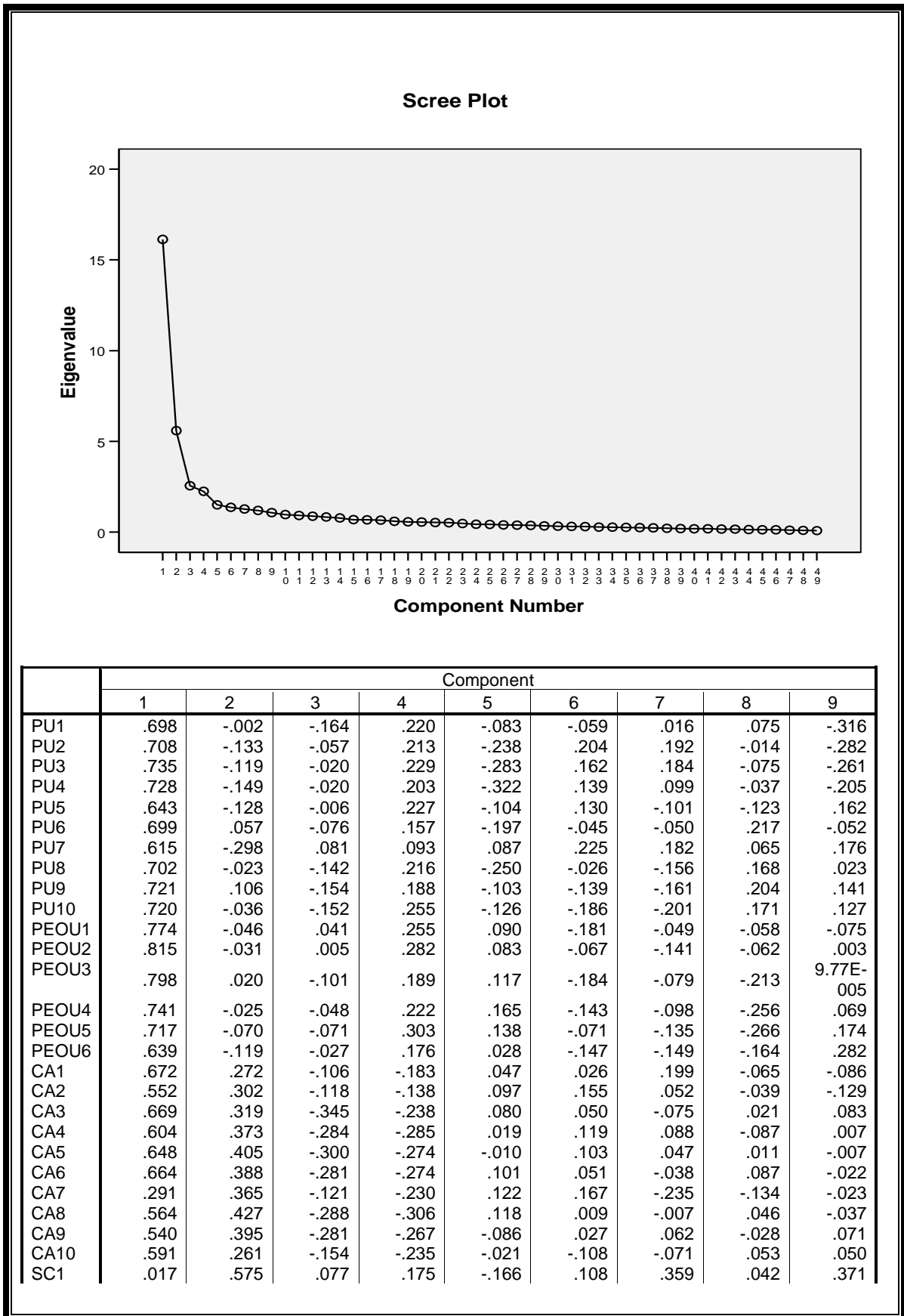
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	16.126	32.910	32.910	16.126	32.910	32.910	7.039	14.365	14.365
2	5.591	11.409	44.320	5.591	11.409	44.320	6.652	13.575	27.941
3	2.557	5.218	49.538	2.557	5.218	49.538	4.130	8.428	36.368
4	2.246	4.584	54.122	2.246	4.584	54.122	3.668	7.486	43.854
5	1.505	3.071	57.193	1.505	3.071	57.193	3.054	6.232	50.086
6	1.366	2.788	59.982	1.366	2.788	59.982	2.775	5.664	55.750
7	1.272	2.595	62.577	1.272	2.595	62.577	2.307	4.707	60.457
8	1.194	2.438	65.015	1.194	2.438	65.015	2.040	4.163	64.620
9	1.077	2.197	67.212	1.077	2.197	67.212	1.270	2.592	67.212
10	.967	1.974	69.186						
11	.919	1.875	71.060						
12	.879	1.794	72.855						
13	.832	1.699	74.553						
14	.775	1.581	76.135						
15	.689	1.406	77.541						
16	.678	1.384	78.924						
17	.662	1.352	80.276						
18	.601	1.226	81.502						
19	.566	1.154	82.656						
20	.555	1.133	83.789						
21	.530	1.082	84.871						

Internet Banking and Customer Acceptance: The Indian Scenario

22	.522	1.065	85.937					
23	.477	.973	86.910					
24	.434	.886	87.796					
25	.426	.869	88.665					
26	.400	.817	89.482					
27	.387	.790	90.272					
28	.372	.760	91.032					
29	.348	.710	91.742					
30	.324	.662	92.404					
31	.313	.639	93.043					
32	.307	.626	93.669					
33	.281	.573	94.241					
34	.274	.558	94.800					
35	.259	.529	95.329					
36	.248	.507	95.835					
37	.235	.481	96.316					
38	.216	.442	96.758					
39	.195	.398	97.156					
40	.189	.385	97.541					
41	.184	.376	97.917					
42	.169	.344	98.261					
43	.163	.333	98.594					
44	.139	.283	98.877					
45	.132	.270	99.147					
46	.130	.266	99.412					
47	.110	.224	99.637					
48	.096	.196	99.833					
49	.082	.167	100.000					

Extraction Method: Principal Component Analysis.

Component Matrix(a)



Internet Banking and Customer Acceptance: The Indian Scenario

SC2	-.057	.680	.243	.116	-.164	.061	.247	-.252	.260
SC3	-.041	.739	.214	.253	-.155	.056	.134	-.130	.182
SC4	.401	.061	.021	.020	.146	.229	-.058	.521	.286
SC5	-.089	.709	.349	.126	.079	-.029	-.029	.094	-.059
SC6	-.109	.650	.334	.144	.001	.035	-.121	.218	.023
SC7	.074	.610	.352	.264	-.062	.170	-.020	.106	-.123
SC8	-.125	.603	.151	.201	.181	.005	-.158	.068	-.214
SC9	-.152	.432	.161	.254	.372	-.030	-.164	-.028	-.126
SC10	.238	.518	.203	.039	.182	-.204	.018	.181	-.295
QF1	.613	-.219	.101	.001	.259	-.274	.314	.091	-.038
QF2	.582	-.008	.159	-.082	.112	-.373	.414	.022	-.052
QF4	.591	-.161	.210	-.087	.282	-.347	.318	.057	.123
SN1	.493	.072	.400	-.334	-.235	-.182	.115	-.069	-.063
SN2	.560	.081	.435	-.366	-.308	-.119	-.121	-.055	.015
SN3	.487	-.018	.463	-.352	-.197	-.155	-.283	-.038	.067
SN4	.430	-.086	.438	-.354	-.270	-.099	-.274	-.097	-.034
TP1	.674	-.307	.245	-5.14E-005	.029	.260	.045	-.032	.008
TP2	.686	-.334	.305	-.078	.144	.241	.014	.116	-.008
TP3	.595	-.430	.200	-.059	.025	.256	.074	.127	.083
TP4	.598	-.256	.308	-.040	.286	.235	-.003	.002	.016
TP5	.622	-.320	.349	-.139	.252	.197	-.094	.130	.005
TP6	.238	.142	.172	-.015	.261	.304	-.056	-.467	-.081

Extraction Method: Principal Component Analysis.
a 9 components extracted.

Rotated Component Matrix(a)

	Component								
	1	2	3	4	5	6	7	8	9
PU1	.482	.314	.100	.063	.024	.513	.176	-.181	-.073
PU2	.372	.225	.273	-.097	.064	.702	.107	.001	.032
PU3	.422	.208	.236	-.097	.124	.707	.117	.043	.060
PU4	.449	.195	.235	-.127	.178	.651	.060	.022	-.005
PU5	.589	.156	.303	-.131	.120	.220	-.049	.103	.063
PU6	.490	.321	.183	.058	.153	.366	.080	-.009	-.271
PU7	.346	.118	.585	-.226	.020	.202	.183	.086	.006
PU8	.598	.281	.165	-.033	.143	.340	-.037	-.019	-.271
PU9	.642	.371	.150	.055	.109	.151	.063	.019	-.306
PU10	.720	.257	.139	-.021	.116	.174	.062	-.049	-.298
PEOU1	.669	.209	.209	.082	.132	.248	.294	-.103	.049
PEOU2	.733	.253	.279	.074	.112	.223	.158	-.072	.055
PEOU3	.719	.351	.117	.003	.101	.163	.254	-.063	.156
PEOU4	.721	.267	.166	-.010	.082	.092	.222	-.034	.213
PEOU5	.780	.208	.206	-.060	.030	.065	.122	.027	.201
PEOU6	.693	.165	.184	-.145	.154	-.026	.114	.057	.044
CA1	.208	.623	.150	.045	.126	.241	.277	.093	.095
CA2	.159	.585	.171	.137	.051	.202	.092	.019	.124
CA3	.315	.792	.115	-.008	.055	.026	.041	.011	-.039
CA4	.163	.782	.078	-.009	.075	.134	.082	.120	.082
CA5	.191	.819	.086	.036	.089	.157	.065	.094	-.016
CA6	.226	.815	.129	.101	.081	.076	.092	-.020	-.055
CA7	.085	.530	.042	.170	.101	-.081	-.168	-.030	.193
CA8	.151	.798	.044	.112	.063	.033	.117	-.009	-.021
CA9	.171	.727	-.013	-.010	.119	.099	.059	.170	-.041
CA10	.279	.600	.052	.030	.224	.032	.124	.004	-.105
SC1	-.020	.159	-.029	.263	-.100	.006	.035	.744	-.118
SC2	-.049	.112	-.176	.380	.084	-.036	.000	.730	.175
SC3	.034	.100	-.185	.527	.019	.013	-.071	.647	.076
SC4	.177	.264	.552	.117	-.059	-.075	-.033	.066	-.401
SC5	-.101	.079	-.092	.744	.082	-.078	.012	.278	.007

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SC6	-.086	.041	-.027	.704	.090	-.098	-.120	.276	-.133
SC7	.005	.059	.056	.693	.077	.183	-.103	.305	.010
SC8	-.046	.085	-.143	.705	-.092	-.042	-.082	.036	.067
SC9	.035	-.033	-.070	.611	-.181	-.187	-.007	-.027	.185
SC10	.039	.258	-.042	.625	.099	.086	.284	-.048	-.051
QF1	.320	.146	.313	-.091	.073	.130	.647	-.110	-.034
QF2	.231	.218	.134	-.013	.206	.167	.710	.058	-.029
QF4	.305	.143	.318	-.083	.181	-.040	.700	.001	-.028
SN1	.060	.208	.118	.018	.651	.185	.316	.107	.025
SN2	.157	.245	.173	.033	.787	.121	.118	.077	-.010
SN3	.203	.144	.208	.033	.781	-.043	.062	-.049	-.008
SN4	.143	.096	.166	-.027	.777	.061	.003	-.092	.050
TP1	.323	.110	.603	-.154	.246	.284	.119	-.032	.140
TP2	.266	.125	.714	-.098	.265	.206	.178	-.139	.059
TP3	.238	.062	.660	-.266	.203	.223	.122	-.067	-.023
TP4	.264	.109	.668	-.022	.181	.088	.184	-.121	.198
TP5	.238	.113	.717	-.037	.294	.058	.168	-.227	.075
TP6	.106	.174	.211	.144	.056	.021	-.051	.052	.616

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 9 iterations.

Component Transformation Matrix

Component	1	2	3	4	5	6	7	8	9
1	.604	.506	.388	-.037	.267	.308	.247	-.019	.003
2	-.086	.490	-.302	.692	-.012	-.077	-.075	.414	.011
3	-.126	-.482	.382	.414	.591	-.039	.178	.168	.156
4	.562	-.492	-.036	.312	-.478	.277	-.077	.176	-.030
5	.008	.101	.347	.254	-.449	-.502	.353	-.341	.332
6	-.278	.137	.584	-.024	-.232	.262	-.586	.175	.256
7	-.345	.002	.060	-.203	-.283	.331	.645	.479	.021
8	-.188	.022	.327	.229	-.123	.023	.036	-.178	-.870
9	.253	-.020	.198	-.304	-.007	-.625	-.100	.601	-.204

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.

APPENDIX IV - SPSS Results of Linear Regression Analysis

Regression

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	PU(a)	.	Enter

a All requested variables entered.

b Dependent Variable: IBU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.422(a)	.178	.175	1.408	.178	57.152	1	264	.000

a Predictors: (Constant), PU

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	113.367	1	113.367	57.152	.000(a)
	Residual	523.670	264	1.984		
	Total	637.038	265			

a Predictors: (Constant), PU

b Dependent Variable: IBU

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.145	.433		-4.958	.000
	PU	.586	.077	.422	7.560	.000

a Dependent Variable: IBU

Regression

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	PEOU(a)	.	Enter

a All requested variables entered.

b Dependent Variable: IBU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.371(a)	.138	.135	1.442	.138	42.209	1	264	.000

a Predictors: (Constant), PEOU

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	87.812	1	87.812	42.209	.000(a)
	Residual	549.226	264	2.080		
	Total	637.038	265			

a Predictors: (Constant), PEOU

b Dependent Variable: IBU

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.566	.414		-3.784	.000
	PEOU	.476	.073	.371	6.497	.000

a Dependent Variable: IBU

Regression

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	PEOU(a)	.	Enter

a All requested variables entered.

b Dependent Variable: PU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.698(a)	.487	.485	.8018	.487	250.302	1	264	.000

a Predictors: (Constant), PEOU

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	160.920	1	160.920	250.302	.000(a)
	Residual	169.726	264	.643		
	Total	330.646	265			

a Predictors: (Constant), PEOU

b Dependent Variable: PU

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.291	.269		4.800	.000
	PEOU	.812	.051	.698	15.821	.000

a Dependent Variable: PU

Regression

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	CA(a)	.	Enter

a All requested variables entered.

b Dependent Variable: IBU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.246(a)	.061	.057	1.506	.061	17.004	1	264	.000

a Predictors: (Constant), CA

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38.549	1	38.549	17.004	.000(a)
	Residual	598.489	264	2.267		
	Total	637.038	265			

a Predictors: (Constant), CA

b Dependent Variable: IBU

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.844	.471		-1.792	.074
	CA	.331	.080	.246	4.124	.000

a Dependent Variable: IBU

Regression

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	SC(a)	.	Enter

a All requested variables entered.

b Dependent Variable: IBU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.186(a)	.035	.031	1.526	.035	9.507	1	264	.002

a Predictors: (Constant), SC

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.144	1	22.144	9.507	.002(a)
	Residual	614.893	264	2.329		
	Total	637.038	265			

a Predictors: (Constant), SC

b Dependent Variable: IBU

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.221	.388		5.725	.000
	SC	-.277	.090	-.186	-3.083	.002

a Dependent Variable: IBU

Regression

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	QF(a)	.	Enter

a All requested variables entered.

b Dependent Variable: IBU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.286(a)	.082	.078	1.488	.082	23.571	1	264	.000

a Predictors: (Constant), QF

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.215	1	52.215	23.571	.000(a)
	Residual	584.822	264	2.215		
	Total	637.038	265			

a Predictors: (Constant), QF

b Dependent Variable: IBU

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.648	.363		-1.782	.076
	QF	.354	.073	.286	4.855	.000

a Dependent Variable: IBU

Regression

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	SN(a)	.	Enter

a All requested variables entered.

b Dependent Variable: IBU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.231(a)	.053	.050	1.511	.053	14.911	1	264	.000

a Predictors: (Constant), SN

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34.057	1	34.057	14.911	.000(a)
	Residual	602.981	264	2.284		
	Total	637.038	265			

a Predictors: (Constant), SN

b Dependent Variable: IBU

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.228	.346		-.659	.510
	SN	.273	.071	.231	3.861	.000

a Dependent Variable: IBU

Regression

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	TP(a)	.	Enter

a All requested variables entered.

b Dependent Variable: IBU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.303(a)	.092	.089	1.480	.092	26.751	1	264	.000

a Predictors: (Constant), TP

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	58.612	1	58.612	26.751	.000(a)
	Residual	578.426	264	2.191		
	Total	637.038	265			

a Predictors: (Constant), TP

b Dependent Variable: IBU

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.775	.366		-2.116	.035
	TP	.390	.075	.303	5.172	.000

a Dependent Variable: IBU