

APPENDICES

APPENDIX A

THE QUESTIONNAIRE

Faculty of Economics and Muamalat Administration

Please respond to the following statements by **ticking (✓)** in the appropriate column. Indicate the response that best describes your **AGREEMENT** or **DISAGREEMENT** on the 4-point scale.

SECTION B: PUSH FACTORS				
A) SERVICE QUALITY				
Your opinion about the quality of your current bank	Strongly Disagree	Disagree	Agree	Strongly Agree
1. Staff do not listen to me carefully	☐	☐	☐	☐
2. Staff is not polite	☐	☐	☐	☐
3. Staff do not have complete knowledge of my need	☐	☐	☐	☐
4. Staff do not provide correct information about the product/service during dealing	☐	☐	☐	☐
5. An appropriate person is not available at the branch with time to answer my question	☐	☐	☐	☐
6. A long queue of people in front of me in branch	☐	☐	☐	☐
7. Parking space is not available normally	☐	☐	☐	☐
8. I face issue finding CDM of my bank	☐	☐	☐	☐
9. I face issue finding ATM of my bank	☐	☐	☐	☐
10. ATM does not have enough cash	☐	☐	☐	☐
11. The application process for a new product takes a long time	☐	☐	☐	☐
12. The process of replacement of Debit/credit card is long	☐	☐	☐	☐
13. I face errors in billing and statements	☐	☐	☐	☐
14. Overall, the service quality of my bank is poor	☐	☐	☐	☐
B) CUSTOMER SATISFACTION				
How satisfied are you with your current bank?	Extremely Dissatisfied	Dissatisfied	Satisfied	Extremely Satisfied
How satisfied are you with the				
1. Behavior of the staff at the branch	☐	☐	☐	☐
2. Privacy to discuss personal finance matters	☐	☐	☐	☐
3. The attitude of the bank when lending money	☐	☐	☐	☐
4. Customer services	☐	☐	☐	☐
5. Online services	☐	☐	☐	☐

6. Security of accounts	☐	☐	☐	☐
7. Bank service charges	☐	☐	☐	☐
8. Products of your bank	☐	☐	☐	☐
9. Rate of interest for taking on a loan	☐	☐	☐	☐
10. Overall, how satisfied are you with your bank?	☐	☐	☐	☐

C) TRUST

Your opinion about the service quality of your current bank I think,	Strongly Disagree	Disagree	Agree	Strongly Agree
1. My bank provides me with a sincere and honest response during dealing and interaction	☐	☐	☐	☐
2. My bank provides me with openness and transparency for its services	☐	☐	☐	☐
3. My bank gives me advice about offers, which are for mutual benefits	☐	☐	☐	☐
4. My bank implements security measurements to protect its users	☐	☐	☐	☐
5. My bank does not use my money for 'Haram' purposes	☐	☐	☐	☐
6. I trust my bank more than Islamic banks	☐	☐	☐	☐
7. Overall, I trust my bank	☐	☐	☐	☐

SECTION C: MOORING FACTORS/SWITCHING BARRIERS

A) Switching Cost I think	Strongly Disagree	Disagree	Agree	Strongly Agree
1. Switching my bank to Islamic bank needs a long procedure	☐	☐	☐	☐
2. Switching from my bank to Islamic bank will cost me more time	☐	☐	☐	☐
3. Switching from my bank to Islamic bank will cost more money	☐	☐	☐	☐
B) Complexity I feel	Strongly Disagree	Disagree	Agree	Strongly Agree
1. More knowledge and experience are required to understand Islamic banking	☐	☐	☐	☐
2. Islamic banking products and services are difficult to understand	☐	☐	☐	☐
3. Islamic banking products and services are more complex to use	☐	☐	☐	☐
4. It is difficult to understand the religious terms in Islamic banking	☐	☐	☐	☐
5. I will have more knowledge about Islamic banking and I will switch my account to the Islamic bank	☐	☐	☐	☐
C) Apathy	Strongly Disagree	Disagree	Agree	Strongly Agree
1. Islamic banks and commercial banks are the same	☐	☐	☐	☐
2. I am not sure about the financial benefit I will get from an Islamic bank	☐	☐	☐	☐

3. This is not real Islamic banking in Oman	☐	☐	☐	☐
D) Locked-in	Strongly Disagree	Disagree	Agree	Strongly Agree
1. I feel locked-in because of the loans I have with the bank	☐	☐	☐	☐
2. I feel I am tied into my current bank and cannot switch	☐	☐	☐	☐
3. I have worries over losing money if I switched to the Islamic bank	☐	☐	☐	☐
4. There is no Islamic bank in my area	☐	☐	☐	☐
SECTION D: PULL FACTORS				
Perceived Relative Advantage				
Please TICK (✓) based on your opinion why people prefer Islamic banking	Strongly Disagree	Disagree	Agree	Strongly Agree
1. Dealing with Islamic banking is easier than conventional bank	☐	☐	☐	☐
2. Islamic banks offer better products	☐	☐	☐	☐
3. People trust more Islamic banks than commercial banks	☐	☐	☐	☐
4. Islamic bank has a safe investment	☐	☐	☐	☐
5. Islamic bank staff is more professional	☐	☐	☐	☐
6. Islamic bank provides a better rate of profit	☐	☐	☐	☐
7. Islamic bank offers better online services	☐	☐	☐	☐
8. Islamic banks do not deal with interest (<i>riba</i>)	☐	☐	☐	☐
9. Islamic banking in Oman is real Islamic banking	☐	☐	☐	☐
10. Islamic banking is only for Muslims	☐	☐	☐	☐
11. People who use Islamic banking are considered as better Muslims	☐	☐	☐	☐
12. Muslim customers feel social pride when they use Islamic banking	☐	☐	☐	☐
13. Islamic banking gives religiously more satisfaction to the customers	☐	☐	☐	☐
Decision to Switch	Strongly disagree	Disagree	Agree	Strongly Agree
I would like to switch to the Islamic bank				
If they offer a better profit	☐	☐	☐	☐
If they offer a variety of products and services.	☐	☐	☐	☐
If I have more knowledge about their operations	☐	☐	☐	☐

If I do not have any prior commitment with my current bank	☐	☐	☐	☐
If the switching procedure is easy and fast	☐	☐	☐	☒
If they offer a better quality of service	☐	☐	☐	☐
If they are more reliable	☐	☐	☒	☐
I would like to switch to Islamic banking because I am a Muslim and I do not want to deal with interest (<i>riba</i>)	☐	☐	☐	☐

SECTION E: DEMOGRAPHIC PROFILE

Please **TICK** (✓) in the boxes to indicate your responses.

Gender	a. Male b. Female
Age	☐ 18 – 25 years old ☐ 26 – 35 years old ☐ 36 – 45 years old ☐ More than 45 years old
Marital Status	☐ Single ☐ Married ☐ Divorced/Widowed/Separated ☐ Others
Education Level	☐ High Secondary School ☐ Diploma or equivalent ☐ Bachelor Degree ☐ Master ☐ PhD
Income	☐ 400-800 OMR ☐ 801-1200 OMR ☐ 1201-1600 OMR ☐ 1601-2000 OMR ☐ 2001-2400 OMR ☐ More than 2400 OMR
Job Status	☐ Government sector ☐ Private Company ☒ Personal Business ☐ Agriculturist ☐ Student
City	☐ Muscat ☐ Sohar ☒ Salalah

Name of your current bank _____

THANK YOU FOR YOUR TIME AND COOPERATION

DESCRIPTIVE ANALYSIS



Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	Std. Error	Kurtosis	Std. Error
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Error	Statistic	Error
GENDER	400	1.00	2.00	1.3125	.46409	.812	.122	-1.347	.243
MARITLSTATUS	400	1.00	4.00	1.5825	.55132	.391	.122	.267	.243
SECTOR	400	1.00	7.00	2.0550	1.40603	2.022	.122	3.443	.243
EDUCATION	400	1.00	4.00	2.4400	.66521	.196	.122	-.142	.243
AGE	400	1.00	5.00	2.6050	.80036	.627	.122	.068	.243
INCOME	400	1.00	6.00	1.7300	1.23933	2.104	.122	3.954	.243
CITY	400	1.00	3.00	1.7500	.83019	.495	.122	-1.374	.243
IQ1	400	2.00	4.00	3.3075	.57338	-.129	.122	-.601	.243
IQ2	400	1.00	4.00	3.4000	.62928	-.801	.122	.787	.243
IQ3	400	1.00	4.00	3.2100	.73297	-.696	.122	.273	.243
IQ4	400	1.00	4.00	3.1175	.80018	-.628	.122	-.120	.243
IQ5	400	1.00	5.00	3.0375	.79225	-.523	.122	.002	.243
PQ1	400	1.00	4.00	2.5375	.94648	.043	.122	-.915	.243
PQ2	400	1.00	4.00	2.4000	.95775	.227	.122	-.877	.243
PQ3	400	1.00	4.00	2.6300	.95151	-.043	.122	-.956	.243
OQ1	400	1.00	4.00	2.8650	.89093	-.394	.122	-.594	.243
OQ2	400	1.00	4.00	2.7700	.85083	-.228	.122	-.586	.243
OQ3	400	1.00	4.00	2.8300	.86195	-.373	.122	-.479	.243
OQ4	400	1.00	4.00	3.0925	.81277	-.734	.122	.192	.243
OQ5	400	1.00	4.00	3.1525	.78472	-.713	.122	.144	.243
CS2	400	1.00	4.00	1.9875	.67712	.502	.122	.680	.243
CS3	400	1.00	4.00	2.0550	.66187	.461	.122	.705	.243
CS5	400	1.00	4.00	1.9700	.70735	.640	.122	.816	.243
CS6	400	1.00	4.00	1.9800	.77853	.707	.122	.468	.243
CS7	400	1.00	4.00	1.9225	.75692	.862	.122	1.014	.243
CS8	400	1.00	4.00	2.2975	.84307	.199	.122	-.540	.243
CS9	400	1.00	4.00	2.2050	.76776	.434	.122	.024	.243
TST1	400	1.00	4.00	2.0375	.71229	1.117	.122	2.050	.243
TST2	400	1.00	4.00	2.3575	.67143	.381	.122	.095	.243
TST3	400	1.00	4.00	2.4625	.72104	-.150	.122	-.294	.243
TST4	400	1.00	4.00	2.2025	.71258	.352	.122	.130	.243
TST5	400	1.00	4.00	2.1950	.69150	.818	.122	1.051	.243

TST6	400	1.00	4.00	2.0025	.70266	.476	.122	.404	.243
TST7	400	1.00	4.00	2.5400	.65534	-.632	.122	-.062	.243
PRA_PRC1	400	1.00	4.00	2.7500	.78040	-.358	.122	-.143	.243
PRA_PRC2	400	1.00	4.00	2.7475	.76499	-.280	.122	-.186	.243
PRA_PRC3	400	1.00	4.00	2.5875	.85097	-.030	.122	-.625	.243
PRA_PRC4	400	1.00	4.00	2.5650	.80772	.118	.122	-.530	.243
PRA_PRC5	400	1.00	4.00	2.7675	.77132	-.266	.122	-.235	.243
PRA_PRC6	400	1.00	4.00	2.7200	.80512	-.289	.122	-.318	.243
PRA_RLG1	400	1.00	4.00	2.8975	.80225	-.427	.122	-.192	.243
PRA_RLG2	400	1.00	4.00	2.7150	.91426	-.276	.122	-.716	.243
PRA_RLG3	400	1.00	4.00	2.7975	.85635	-.297	.122	-.541	.243
PRA_SP1	400	1.00	4.00	2.8875	.93113	-.355	.122	-.838	.243
PRA_SP2	400	1.00	4.00	2.8500	.91903	-.380	.122	-.704	.243
PRA_SP3	400	1.00	4.00	2.4950	.93389	.052	.122	-.864	.243
PRA_SP4	400	1.00	4.00	2.6900	.98046	-.100	.122	-1.055	.243
SCST1	400	1.00	4.00	2.1325	.94984	.579	.122	-.520	.243
SCST2	400	1.00	4.00	2.1975	.92229	.446	.122	-.585	.243
SCST3	400	1.00	4.00	2.4875	.82556	.255	.122	-.516	.243
CMP1	400	1.00	4.00	1.9650	.91972	.847	.122	.007	.243
CMP2	400	1.00	4.00	2.2150	.91151	.460	.122	-.523	.243
CMP3	400	1.00	4.00	2.2875	.91210	.256	.122	-.726	.243
CMP4	400	1.00	4.00	2.2825	.94865	.259	.122	-.844	.243
CMP5	400	1.00	4.00	2.1750	.91459	.516	.122	-.468	.243
APT1	400	1.00	4.00	2.1825	1.01576	.464	.122	-.878	.243
APT2	400	1.00	4.00	2.0200	.83447	.769	.122	.310	.243
APT3	400	1.00	4.00	2.1950	.97948	.389	.122	-.853	.243
LCKD1	400	1.00	4.00	2.0300	1.03284	.708	.122	-.656	.243
LCKD2	400	1.00	4.00	2.1650	.99006	.427	.122	-.859	.243
LCKD3	400	1.00	4.00	2.3825	1.06255	.058	.122	-1.245	.243
DTS1	400	3.00	4.00	3.5250	.50000	-.101	.122	-2.000	.243
DTS2	400	3.00	4.00	3.5225	.50012	-.090	.122	-2.002	.243
DTS3	400	3.00	4.00	3.5200	.50023	-.080	.122	-2.004	.243
DTS4	400	3.00	4.00	3.4925	.50057	.030	.122	-2.009	.243
DTS5	400	3.00	4.00	3.4725	.49987	.111	.122	-1.998	.243
DTS6	400	3.00	4.00	3.5300	.49972	-.121	.122	-1.995	.243
DTS7	400	3.00	4.00	3.5075	.50057	-.030	.122	-2.009	.243
DTS8	400	3.00	4.00	3.5325	.49957	-.131	.122	-1.993	.243
IQ_Mean	400	1.00	4.00	2.9103	.88773	-.752	.122	-.329	.243
PQ_Mean	400	1.00	4.00	2.3834	.85121	.303	.122	-.564	.243
OQ_Mean	400	1.00	4.00	2.7451	.79676	-.451	.122	-.290	.243

QU_Mean	400	1.00	4.00	2.6794	.69473	-.132	.122	-.307	.243
CS_Mean	400	1.00	4.00	2.4714	.93015	.288	.122	-.980	.243
TST_Mean	400	1.00	4.00	2.5331	.80335	.091	.122	-.830	.243
PRA_EB_M	400	1.00	4.00	3.0498	.68811	-.216	.122	-.495	.243
PRA_RLG_M	400	1.00	4.00	3.0636	.64415	-.169	.122	-.048	.243
PRA_SP_M	400	1.00	4.00	3.0419	.71150	-.272	.122	-.691	.243
PRA_M	400	1.00	4.00	3.0520	.54003	-.348	.122	-.043	.243
SWCOST_M	400	1.00	4.00	2.2717	.78956	.651	.122	.095	.243
CMP_M	400	1.00	4.00	2.0577	.83250	.667	.122	.085	.243
APTY_M	400	1.00	4.00	2.0247	.85976	.688	.122	-.116	.243
LCKDIN_M	400	1.00	4.00	2.0909	.92824	.599	.122	-.443	.243
DTS_M	400	3.00	4.00	3.5153	.46115	-.040	.122	-1.896	.243
Valid N (listwise)	400								

APPENDIX C

DIRECT IMPACT

Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
DTS <--- CS	.123	.061	2.026	.043	par_65
DTS <--- TRUST	.089	.043	2.092	.036	par_66
DTS <--- SCST	-.141	.029	-4.939	***	par_67
DTS <--- OQ_R	.037	.067	.550	.583	par_68
DTS <--- PQ_R	-.015	.034	-.449	.653	par_69
DTS <--- IQ_R	.200	.108	1.844	.015	par_70
DTS <--- RLG	.118	.049	2.392	.017	par_71
DTS <--- PRC	-.049	.059	-.821	.411	par_72
DTS <--- SP	-.036	.044	-.835	.403	par_73
DTS <--- LCKD	-.072	.027	-2.654	.008	par_74
DTS <--- CMP	-.123	.035	-3.492	***	par_75
DTS <--- APTY	-.066	.035	-1.882	.060	par_76

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
DTS <--- CS	.122
DTS <--- TRUST	.113
DTS <--- SCST	-.242
DTS <--- OQ_R	.045
DTS <--- PQ_R	-.026
DTS <--- IQ_R	.117
DTS <--- RLG	.150
DTS <--- PRC	-.060
DTS <--- SP	-.051
DTS <--- LCKD	-.140
DTS <--- CMP	-.161
DTS <--- APTY	-.102

Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
OQ_R <--- QU	1.000				
IQ_R <--- QU	1.000				
PQ_R <--- QU	1.000				
RLG <--- PRA	1.000				
PRC <--- PRA	1.000				
SP <--- PRA	1.000				
DTS <--- QU	.642	.092	6.967	***	par_37
DTS <--- PRA	.216	.056	3.886	***	par_38

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
OQ_R <--- QU	.715
IQ_R <--- QU	.868
PQ_R <--- QU	.408
RLG <--- PRA	.748
PRC <--- PRA	.836
SP <--- PRA	.699
DTS <--- QU	.436
DTS <--- PRA	.212

APPENDIX D

MEASUREMENT MODEL (FIRST ORDER)

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	217	2610.145	1736	.000	1.504
Saturated model	1953	.000	0		
Independence model	62	19558.876	1891	.000	10.343

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.029	.830	.809	.738
Saturated model	.000	1.000		
Independence model	.151	.189	.163	.183

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.867	.855	.951	.946	.951
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.918	.796	.873
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	874.145	740.774	1015.454
Saturated model	.000	.000	.000
Independence model	17667.876	17222.312	18119.934

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	6.542	2.191	1.857	2.545
Saturated model	.000	.000	.000	.000
Independence model	49.020	44.280	43.164	45.413

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.036	.033	.038	1.000
Independence model	.153	.151	.155	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	3044.145	3125.520	3910.293	4127.293
Saturated model	3906.000	4638.375	11701.330	13654.330
Independence model	19682.876	19706.126	19930.347	19992.347

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	7.629	7.295	7.984	7.833
Saturated model	9.789	9.789	9.789	11.625
Independence model	49.331	48.214	50.463	49.389

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	281	287
Independence model	41	42

Minimization: .143

Miscellaneous: 1.548

Bootstrap: .000

Total: 1.691

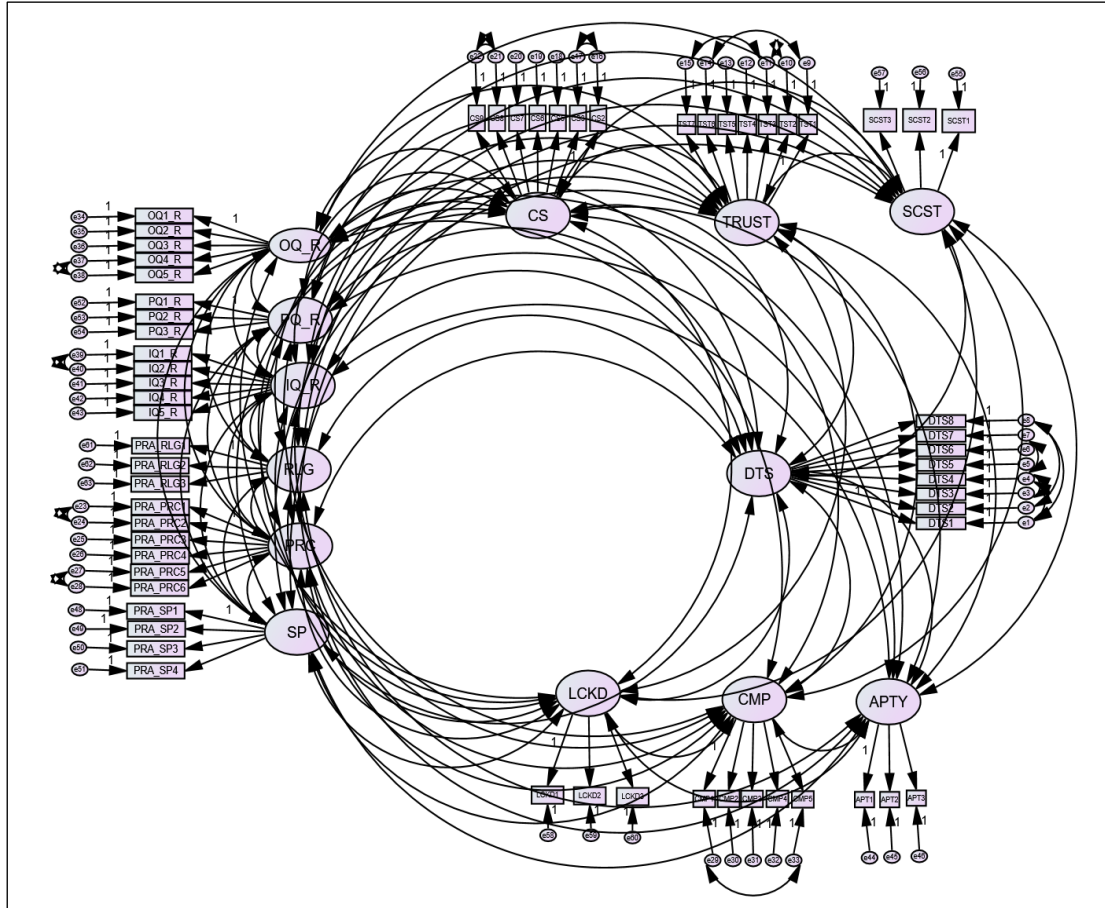


Figure: Measurement Model (First Order)

Model Fit	Criteria	Values	Sources	Remarks
X^2/DF	≤ 3.0	1.504	(Bagozzi & Yi, 1988)	Achieved
RMSEA	≤ 0.80	0.036	Brown and Cudeck (1993)	Achieved
RMR	≤ 0.80	.029	Brown and Cudeck (1993)	Achieved
GFI	≥ 0.90	0.830	Chau & Hu (2001)	Closer to threshold
CFI	≥ 0.90	.951	(Bagozzi & Yi, 1988)	Achieved
TLI	≥ 0.90	.946	Bentler and Bonett (1980)	Achieved
IFI	≥ 0.90	.951	Bentler and Bonett (1980)	Achieved
NFI	≥ 0.90	.867	Bentler and Bonett (1980)	Closer to threshold
PClose	>0.05	1.000	Hu and Bentler (1999)	Achieved
AGFI	≥ 0.80	.809	Chau & Hu (2001)	Achieved

APPENDIX E

MEASUREMENT MODEL (SECOND ORDER)

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	82	924.005	513	.000	1.801
Saturated model	595	.000	0		
Independence model	34	9950.627	561	.000	17.737

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.042	.878	.859	.757
Saturated model	.000	1.000		
Independence model	.160	.245	.200	.231

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.907	.898	.956	.952	.956
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.914	.830	.874
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	411.005	329.896	499.945
Saturated model	.000	.000	.000
Independence model	9389.627	9069.337	9716.318

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	2.316	1.030	.827	1.253
Saturated model	.000	.000	.000	.000
Independence model	24.939	23.533	22.730	24.352

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.045	.040	.049	.968
Independence model	.205	.201	.208	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	1088.005	1103.774	1415.305	1497.305
Saturated model	1190.000	1304.423	3564.921	4159.921
Independence model	10018.627	10025.165	10154.336	10188.336

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	2.727	2.524	2.950	2.766
Saturated model	2.982	2.982	2.982	3.269
Independence model	25.109	24.307	25.928	25.126

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	245	255
Independence model	25	26

Minimization: .031

Miscellaneous: .426

Bootstrap: .000

Total: .457

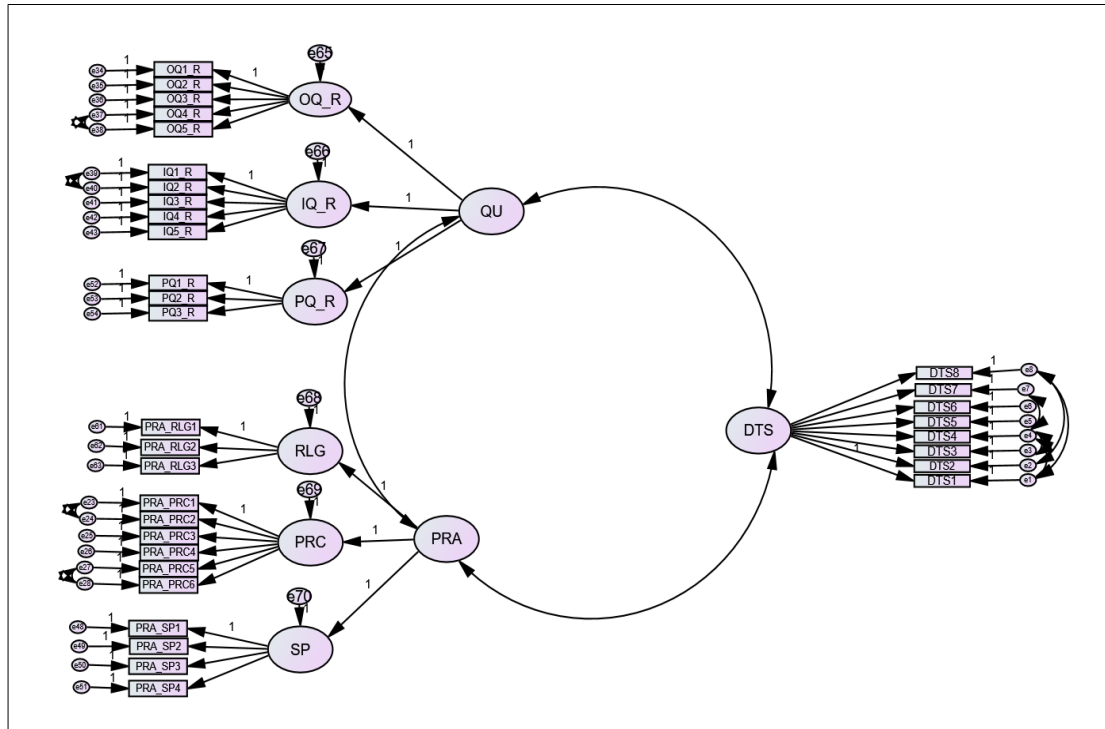


Figure: Measurement Model: Second-Order CFA

Model Fit	Criteria	Values	Sources	Remarks
X^2/DF	≤ 3.0	1.801	(Bagozzi & Yi, 1988)	Achieved
RMSEA	≤ 0.80	0.045	Brown and Cudeck (1993)	Achieved
RMR	≤ 0.80	.042	Brown and Cudeck (1993)	Achieved
GFI	≥ 0.90	.0878	Chau & Hu (2001)	Close to threshold
NFI	≥ 0.90	.907	Bentler and Bonett (1980)	Achieved
TLI	≥ 0.90	.952	Bentler and Bonett t (1980)	Achieved
IFI	≥ 0.90	.956	Bentler and Bonett (1980)	Achieved
CFI	≥ 0.90	.956	(Bagozzi & Yi, 1988)	Achieved
PClose	>0.05	.968	Hu and Bentler (1999)	Achieved
AGFI	≥ 0.80	.859	Chau & Hu (2001)	Achieved

APPENDIX F

STRUCTURAL MODEL (FIRST ORDER DIRECT IMPACT)

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	217	2610.145	1736	.000	1.504
Saturated model	1953	.000	0		
Independence model	62	19558.876	1891	.000	10.343

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.029	.830	.809	.738
Saturated model	.000	1.000		
Independence model	.151	.189	.163	.183

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.867	.855	.951	.946	.951
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.918	.796	.873
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	874.145	740.774	1015.454
Saturated model	.000	.000	.000
Independence model	17667.876	17222.312	18119.934

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	6.542	2.191	1.857	2.545
Saturated model	.000	.000	.000	.000
Independence model	49.020	44.280	43.164	45.413

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.036	.033	.038	1.000
Independence model	.153	.151	.155	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	3044.145	3125.520	3910.293	4127.293
Saturated model	3906.000	4638.375	11701.330	13654.330
Independence model	19682.876	19706.126	19930.347	19992.347

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	7.629	7.295	7.984	7.833
Saturated model	9.789	9.789	9.789	11.625
Independence model	49.331	48.214	50.463	49.389

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	281	287
Independence model	41	42

Minimization: .144

Miscellaneous: 1.813

Bootstrap: 160.524

Total: 162.481

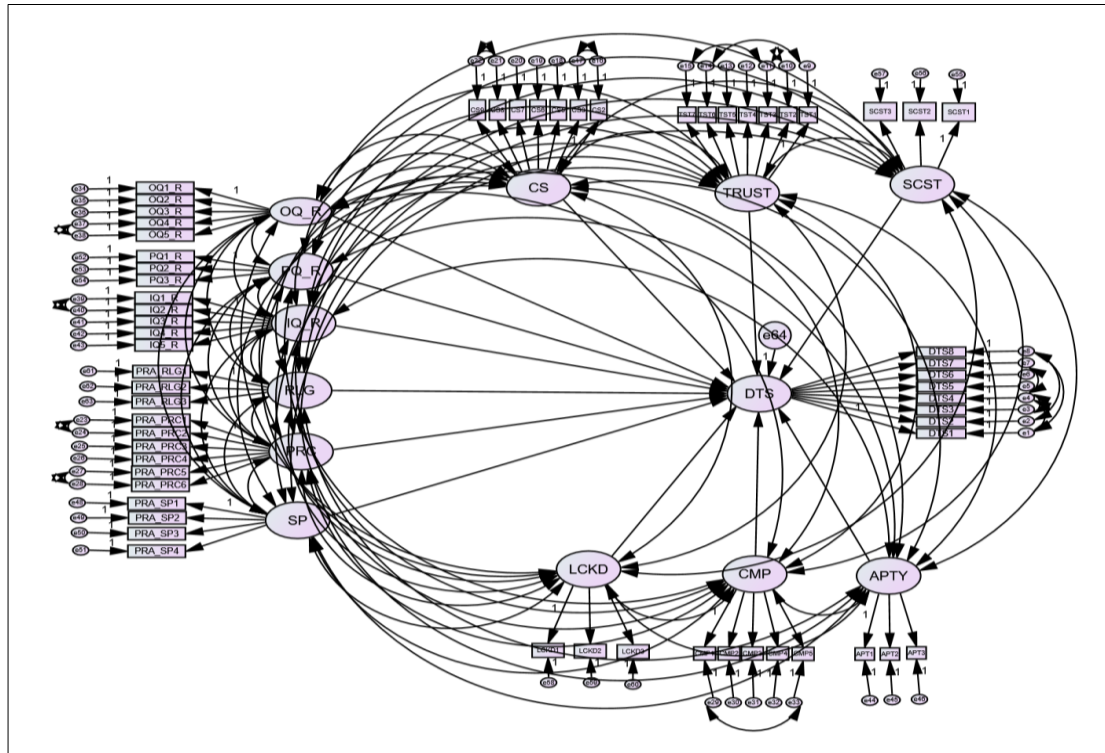


Figure: Structural Model (First Order Direct Impact)

Model Fit	Criteria	Values	Sources	Remarks
X^2/DF	≤ 3.0	1.504	(Bagozzi & Yi, 1988)	Achieved
RMSEA	≤ 0.80	0.036	Brown and Cudeck (1993)	Achieved
RMR	≤ 0.80	.029	Brown and Cudeck (1993)	Achieved
GFI	≥ 0.90	0.830	Chau & Hu (2001)	Closer to threshold
CFI	≥ 0.90	.951	(Bagozzi & Yi, 1988)	Achieved
TLI	≥ 0.90	.946	Bentler and Bonett (1980)	Achieved
IFI	≥ 0.90	.951	Bentler and Bonett (1980)	Achieved
NFI	≥ 0.90	.867	Bentler and Bonett (1980)	Closer to threshold
PClose	>0.05	1.000	Hu and Bentler (1999)	Achieved
AGFI	≥ 0.80	.809	Chau & Hu (2001)	Achieved

APPENDIX G

STRUCTURAL MODEL (SECOND ORDER DIRECT IMPACT)

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	82	924.005	513	.000	1.801
Saturated model	595	.000	0		
Independence model	34	9950.627	561	.000	17.737

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.042	.878	.859	.757
Saturated model	.000	1.000		
Independence model	.160	.245	.200	.231

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.907	.898	.956	.952	.956
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.914	.830	.874
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	411.005	329.896	499.945
Saturated model	.000	.000	.000
Independence model	9389.627	9069.337	9716.318

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	2.316	1.030	.827	1.253
Saturated model	.000	.000	.000	.000
Independence model	24.939	23.533	22.730	24.352

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.045	.040	.049	.968
Independence model	.205	.201	.208	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	1088.005	1103.774	1415.305	1497.305
Saturated model	1190.000	1304.423	3564.921	4159.921
Independence model	10018.627	10025.165	10154.336	10188.336

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	2.727	2.524	2.950	2.766
Saturated model	2.982	2.982	2.982	3.269
Independence model	25.109	24.307	25.928	25.126

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	245	255
Independence model	25	26

Minimization: .017

Miscellaneous: .640

Bootstrap: .000

Total: .657

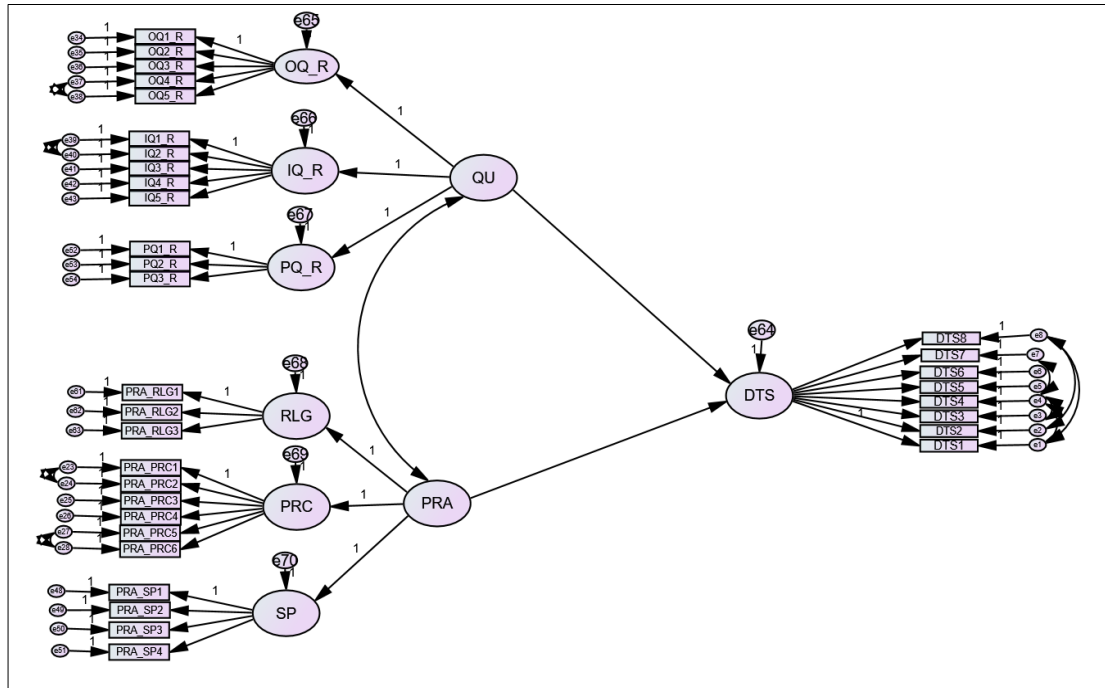


Figure: Structural Model (Second-Order Direct Impact)

Model Fit	Criteria	Values	Sources	Remarks
X²/DF	≤ 3.0	1.801	(Bagozzi & Yi, 1988)	Achieved
RMSEA	≤ 0.80	0.045	Brown and Cudeck (1993)	Achieved
RMR	≤ 0.80	.042	Brown and Cudeck (1993)	Achieved
GFI	≥ 0.90	.0878	Chau & Hu (2001)	Close to threshold
NFI	≥ 0.90	.907	Bentler and Bonett (1980)	Achieved
TLI	≥ 0.90	.952	Bentler and Bonett (1980)	Achieved
IFI	≥ 0.90	.956	Bentler and Bonett (1980)	Achieved
CFI	≥ 0.90	.956	(Bagozzi & Yi, 1988)	Achieved
PClose	>0.05	.968	Hu and Bentler (1999)	Achieved
AGFI	≥ 0.80	.859	Chau & Hu (2001)	Achieved