CHAPTER 6

SURVEY RESULTS & ANALYSIS

6.1 Overview

The purpose of this chapter is to presents findings and analysis of the relevant data collected from the field survey conducted in Malaysia. This chapter is presented in different distinct sections. The brief introductory section is followed by section two and three, which describes and analyses survey responses analysis and categorical background information about the respondents in terms of their gender, age, marital status, education level, formal religious education level, monthly income and occupation. Next, section four and five shows the descriptive analysis responses and factor analysis as well as measurement models respectively. Section six presents the reliability and validity test. Section seven describes the structural model followed by hypotheses testing summary in section eight. Lastly, section nine explains the chapter summary.

6.2 Survey Response Analysis

In order to conduct research, scholars have to depend on the willingness of people to respond to questionnaires. A maximum response is not expected in studies where participation in a survey is voluntary. Survey methods using questionnaires should aim for the maximum response rate possible. Higher response rates lead to larger data samples and statistical power.

The overall response rate of the survey was very positive, a total of 1200 respondents participating. The response rate was... However, 56 respondents were non-muslim and were therefore screened out. In addition, 144 respondents were deleted because they were already satisfied with their current financing and therefore screened out. The total number of usable respondents was therefore 1000 respondents (500 user of financing and 500 is non-user). The minimum requirement of sample size depends on the function of the ratio of indicator variables to latent variables.

According to Westland (2010), the rule of thumb requires choosing 10 observations per indicator in setting a minimum number of sample sizes. Several studies have concluded that the rule of 10 is a poor guide to the fit and explanatory power of the model or the adequacy of the sample size. On the other hand, minimum sample size also depends on the function of minimum effect, power and significance level. This is required to confirm or reject the existence of the smallest correlation between latent variables in an SEM model at given significance and power levels.

While testing various hypotheses for model fit, it is important to have adequate power to identify when a hypothesis about model fit is false. Structural equation modelling (SEM) was used to analyze the data and the recommended sample size for SEM proposed a sample size above 200 for statistical power for data analysis (Hoe, 2008; Hoelter, 1983; Sharma & Singh, 2012).

Though large samples have many advantages, they may create potential problems when interpreting statistical significance. Researchers using statistical implication should be aware of the p-value problem related to large samples. P-values can quickly reach zero when a very large sample is used. There is no commonly

accepted definition of large but, in general, samples sizes of 50 as viewed as very poor, 100 as poor, 200 as fair, 300 as good, 500 as very good and 1000 as excellent.

6.3 Respondents and Demographic Profiles

Before analyzing the data provided by the samples, it is important to obtain some insights into the screening questions provided in questionnaire. The first question was asked about usability of products (user or non-user) of financing. A total of 500 are users and 500 are non-users.

Table 6.1: Financing Products (User=500)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Home Financing	250	50.0	50.0	50.0
	Car Financing	109	21.8	21.8	71.8
	Personal Financing	50	10.0	10.0	81.8
	Business Financing	91	18.2	18.2	100.0
	Total	500	100.0	100.0	

As shown in table 6.1, for users, the respondents were asked for financing products that they currently or previously used. Half of them are using home financing with accounted 50.0%, car financing 21.8%, business financing 18.2% and personal financing is accumulated 10.0%.

Table 6.2: Financing Contracts (User=500)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	*Musharakah*	25	5.0	5.0	5.0
	Mudharabah	109	21.8	21.8	26.8
	Ijarah	111	22.2	22.2	49.0
	Tawarruq	119	23.8	23.8	72.8
	Bai Bithaman Ajil (BBA)	136	27.2	27.2	100.0
	Total	500	100.0	100.0	

In terms of types of contracts financing as shown in table 6.2, 27.2% are using contracts of BBA, 23.8% are using *Tawarruq*. The remaining 22.2%, 21.8% and 5.0% are using *Ijarah*, *Mudharabah* and *Musharakah* financing.

Table 6.3: Financing Products (Non-user=500)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Home Financing	116	23.2	23.2	23.2
	Car Financing	89	17.8	17.8	41.0
	Personal Financing	55	11.0	11.0	52.0
	Business Financing	240	48.0	48.0	100.0
	Total	500	100.0	100.0	

As shown in table 6.3, for non-users, the respondents were asked for financing products preference. It is about approximately 48.0% is preference with business accounted 48.0%, home financing 23.2%, car financing 17.8% and personal financing is accumulated 11.0%.

Table 6.4: Financing Contracts (Non-user=500)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	*Musharakah*	185	37.0	37.0	37.0
	Mudharabah	231	46.2	46.2	83.2
	Ijarah	18	3.6	3.6	86.8
	Tawarruq	61	12.2	12.2	99.0
	Bai Bithaman Ajil	5	1.0	1.0	100.0
	Total	500	100.0	100.0	

In terms of types of contracts financing in table 6.4, 46.2% is preference to apply contracts for *Mudharabah*, 37.0% is preference to apply for *Musharakah*. The remaining 12.2%, 3.6% and 1.0% is preference for *Tawarruq*, *Ijarah* and *BBA* financing.

Next, the profiles of respondents based on characteristics who took part in this study, with respect to their demographic and socioeconomic profiles. This is a standard practice that provides a background for the analysis that follows. The characteristics that are discussed here include coming of gender, age, marital status, education (highest level of education and formal religious education), monthly income and occupation which are expected to be significant in the interpretation of the results.

From this section onwards, the descriptive statistics of the respondents is presented. It starts with a survey of the overall characteristics of respondents, followed by the specific characteristics of the groups of users and non-users of financing.

Table 6.5: Demographic Profiles for All respondents (N=1000)

No.	Category	Profiles	All		User		Non-User	
			N	%	*N*	%	*N*	%
1	Gender	Male	259	25.9	198	39.6	61	12.2
		Female	741	74.1	302	60.4	439	87.8
		Total	1000	100	500	100	500	100
2	Age	Below 20	49	4.9	7	1.4	42	8.4
		21-30 years	532	53.2	110	22.0	422	84.4
		31-40 years	251	25.1	215	43.0	36	7.2
		41-50 years	129	12.9	129	25.8	0	0
		51-60 years	28	2.8	28	5.6	0	0
		Above 61 years	11	1.1	11	2.2	0	0
		Total	1000	100	500	100	500	100
3	Marital	Single	671	67.1	200	40.0	471	94.2
		Married	314	31.4	285	57.0	29	5.8
		Separated/ Divorced	15	1.5	15	3.0	0	0
		Total	1000	100	500	100	500	100
4	Level of Education	Primary	2	0.2	2	0.4	0	0
		Secondary	10	1.0	10	2.0	0	0
		Certificate/Diploma	133	13.3	91	18.2	42	8.4
		Degree	715	71.5	271	54.2	444	88.8

		Master	75	7.5	61	12.2	14	2.8
		PhD	65	6.5	65	13.0	0	0
		Total	1000	100	500	100	500	100
5	Religious Education	No formal Religious Education	49	4.9	22	4.4	27	5.4
		Primary	23	2.3	8	1.6	15	3.0
		Secondary	96	9.6	96	19.2	0	0
		University	758	75.8	316	63.2	442	88.4
		Islamic Education (*Ma'ahad Tahfiz*)	74	7.4	58	11.6	16	3.2
		Total	1000	100	500	100	500	100
6	Monthly Income	≤ RM3860	532	53.2	81	16.2	451	90.2
		RM3861-RM8319	203	20.3	169	33.8	34	6.8
		≥ RM8320	265	26.5	250	50.0	15	3.0
		Total	1000	100	500	100	500	100
7	Occupation	Government	222	22.2	188	37.6	34	6.8
		Private	350	35.0	309	61.8	41	8.2
		Housewife/Retired/ Unemployed	42	4.2	3	0.6	39	7.8
		Student	386	38.6	0	0	386	77.2
		Total	1000	100	500	100	500	100

Table 6.5 showed the profile of the respondents of the survey. In short, the response to this survey was very positive taking into consideration the four month duration of the survey.

A total of 500 (50.0%) of the respondents were users of financing and 500 (500%) were non-user of financing. 25.9% of the respondents were male and 74.1% were female. Of the initial cohort of respondents, approximately 49% of the respondents are below age 20 years, 21-39 years are 53.2%, 31-40 years are 25.1%, 41-50 years are 12.9%, 51-60 years are 2.8%, and followed by the smallest numbers of respondents are above 61 years old at 1.1%.

In terms of marital status, the highest numbers of respondents was single with accumulated 67.1%, followed by married was 31.4% and least was under separated or divorced only 1.5%.

Approximately the majority of respondents have Degree 71.5%, followed by 13.3% with Certificate or diploma. 7.5% and 6.5% of the respondents have a Master degree and PhD. The least are secondary and primary school with accounted 1.0 and 0.2 respectively.

In terms the formal religious education, the majority of the respondents, approximately 75.8% was from university, followed by approximately 9.6% and 7.4% was from secondary school and *Maahad Tahfiz*. The remaining can be categorized as no formal religious education was 4.9% and 2.3% are from primary education.

Turning to the monthly income, many of those surveyed, approximately 53.2%, indicated that they have income less than RM3860 per month. Other respondents indicated that they have income more than RM8320 per month with accounting for 26.5%. The remaining 20.3% have income RM3861-RM8319.

Lastly, in terms of occupation, 38.6% of the respondents were students. Approximately a total of 35.0% and 22.2% are working in private and government sectors respectively. Only 4.2% are housewife/ retired/ unemployed.

6.3.1 User's Background

Approximately 60.4% and 39.6% of the respondents are female and male respectively. A total of 43.0% and 25.8% are 31-40 years old and 41-50 years respectively. Respondents under the range age 51-60 years old have percentage of 5.6%. The rest are above 61 and below 20 years old 2.2 and 1.4 respectively.

In terms of marital status, the highest numbers of respondents was married with accumulated 57.0%, followed by single was 40.0% and least was under separated or divorced only 3.0%.

Approximately the majority of respondents have Degree 54.2%, followed by 18.2% with Certificate or diploma. 13.0% and 12.2% of the respondents have a PhD and Master. The least are secondary and primary school with accounted 2.0 and 0.4 respectively.

If we now turn to the formal religious education, the majority of the respondents, approximately 63.2% was from university, followed by approximately 19.2% and 11.6% was from secondary school and *Maahad Tahfiz*. The remaining can be categorized as no formal religious education was 4.4% and 5.4% are from primary education.

Turning to the monthly income, many of those surveyed, approximately 50.0%, indicated that they have income more than RM8320 per month. Other respondents indicated that they have income RM3861-RM8319 per month with accounting for 33.8%. The remaining 16.2% have income less than RM3860.

Lastly, in terms of occupation, 61.8% of the respondents were working in private sectors. Approximately a total of 37.6% and 0.6% are working in government sectors and as housewife/ retired/ unemployed respectively. There is no respondent found as student.

6.3.2 Non-user's Background

Approximately 87.8% and 12.2% of the respondents are female and male respectively. A total of 84.4% and 8.4% are 21-30 years old and below 20 years respectively. Respondents under the range age 31-40 years old have percentage of 7.2%.

In terms of marital status, the highest numbers of respondents was single with accumulated 94.2%, followed by single was 5.8%.

Approximately the majority of respondents have Degree 88.8%, followed by 8.4% with Certificate or diploma. 2.8% of the respondents have Master.

If we now turn to the formal religious education, the majority of the respondents, approximately 88.4% was from university, followed by approximately 5.4% and 3.2% was from no formal religious education and *Maahad Tahfiz*. The remaining was 3.0% from primary school and 0.0% are from secondary.

Turning to the monthly income, many of those surveyed, approximately 90.2%, indicated that they have income less than RM3860 per month. Other respondents indicated that they have income RM3861-RM8319 per month with accounting for 6.8%. The remaining 3.0% have income more than RM8320.

Lastly, in terms of occupation, 77.2% of the respondents are students. Approximately a total of 8.2% and 7.8% are working in private sectors and as housewife/ retired/ unemployed respectively. Only 6.8% accounted from governments sectors employees.

6.4 Descriptive Analysis Responses

After identifying the demographic characteristics of the survey respondents, attention turns to how they answered the survey questions related to the 9 latent dimensions in the conceptual model towards attitudes and their intention.

The reports in tables below show the percentage frequencies for all the items and their central tendency (mean) and dispersion (standard deviation). The findings represent all respondents' responses, including the users and non-users.

6.4.1 Descriptive Analysis of Attitudes towards Current Financing (ATT1)

Table 6.6: Descriptive Analysis of ATT1

Item	Study Response Scale (%)										User	
	(1)		(2)		(3)		(4)		(5)			
	User		User		User		User		User		Mean	SD
AT1	0		9.8		44.4		27.2		18.6		3.55	.904
AT2	0		7.8		44.8		29.8		17.6		3.57	.869
AT3	0		8.2		38.4		32.4		21.0		3.66	.900
AT4	0		7.6		44.8		30.0		17.6		3.58	.866

Indicators:
(1)= Strongly disagree, (2) = Disagree, (3) = Neutral, (4)= Agree, (5)= Strongly agree

6.4.2 Descriptive Analysis of Normative Beliefs

Table 6.7: Descriptive Analysis of NB

Item	Study Response Scale (%)										User		Non-user	
	(1)		(2)		(3)		(4)		(5)					
	User	Non-user	User	Non-user	User	Non-user	User	Non-user	User	Non-user	Mean	SD	Mean	SD
NB1	0	0	10.0	10.2	39.8	41.4	30.6	27.2	19.6	21.2	3.60	.913	3.59	.933
NB2	0	0	10.2	8.0	35.2	43.6	33.2	28.8	21.4	19.6	3.66	.935	3.60	.891
NB3	0	0	8.0	6.8	47.0	40.6	27.8	28.8	17.2	23.8	3.54	.873	3.70	.908
NB4	0	0	8.6	7.2	44.2	41.0	29.8	28.2	17.4	23.6	3.56	.876	3.68	.914

Indicators:
(1)= Strongly disagree, (2) = Disagree, (3) = Neutral, (4)= Agree, (5)= Strongly agree

6.4.3 Descriptive Analysis of Efficacy Beliefs

Table 6.8: Descriptive Analysis of EB

Item	Study Response Scale (%)										User		Non-user	
	(1)		(2)		(3)		(4)		(5)					
	User	Non-user	User	Non-user	User	Non-user	User	Non-user	User	Non-user	Mean	SD	Mean	SD
EB1	0.2	0	8.0	10.8	43.2	43.6	32.8	27.6	15.8	18.0	3.56	.858	3.53	.909
EB2	0	0	8.0	7.4	44.6	44.8	25.0	29.8	22.4	18.0	3.62	.920	3.58	.867
EB3	0	0	7.4	8.6	44.4	37.6	31.0	31.6	17.2	22.2	3.58	.859	3.67	.915
EB4	1.2	0	11.2	9.6	31.0	42.6	31.6	30.6	25.0	17.2	3.68	1.01	3.55	.886

Indicators:
(1)= Strongly disagree, (2) = Disagree, (3) = Neutral, (4)= Agree, (5)= Strongly agree

6.4.4 Descriptive Analysis of Attitudes towards EBF (ATT2)

Table 6.9: Descriptive Analysis of ATT2

Item	Study Response Scale (%)										User		Non-user	
	(1)		(2)		(3)		(4)		(5)					
	User	Non-user	User	Non-user	User	Non-user	User	Non-user	User	Non-user	Mean	SD	Mean	SD
AT1	0.2	0	3.8	9.8	51.2	41.8	30.4	27.0	14.4	21.4	3.55	.790	3.60	.930
AT2	0.4	0	5.4	7.2	42.4	42.2	34.8	30.6	17.0	20.0	3.63	.841	3.63	.882
AT3	2.0	0	6.0	8.4	50.6	40.0	26.8	30.0	14.6	21.6	3.46	.884	3.65	.911
AT4	0	0	3.2	8.8	40.4	39.6	34.0	28.8	22.4	22.8	3.76	.835	3.66	.927

Indicators:
(1)= Not important at all, (2) = Not so important, (3) = Neutral, (4)= Important, (5)= Very Important

6.4.5 Descriptive Analysis of Religiosity Beliefs

Table 6.10: Descriptive Analysis of Religiosity

Item	Study Response Scale (%)										User		Non-user	
	(1)		(2)		(3)		(4)		(5)					
	User	Non-user	User	Non-user	User	Non-user	User	Non-user	User	Non-user	Mean	SD	Mean	SD
RB1	0	0	5.4	7.6	42.2	41.6	24.6	26.4	27.8	24.4	3.75	.924	3.68	.928
RB2	0	0	6.8	7.8	43.8	43.2	29.6	30.8	29.6	18.2	3.62	.876	3.59	.873
RB3	0	0	6.6	5.8	38.4	39.2	32.4	32.4	22.6	22.6	3.71	.890	3.72	.879
RB4	0	0	7.4	7.6	42.2	43.2	31.0	30.0	19.4	19.2	3.62	.879	3.61	.881
RB5	0	0	8.8	7.2	41.8	39.6	27.6	30.0	21.8	23.2	3.62	.921	3.69	.907
RB6	0	0	5.0	6.0	46.2	44.0	30.8	29.6	18.0	20.4	3.62	.835	3.64	.871

Indicators:
(1)= Never, (2) = Rarely, (3) = Sometimes, (4) = Very Often, (5) = Always

6.4.6 Descriptive Analysis of Knowledge

Table 6.11: Descriptive Analysis of KW

Item	Study Response Scale (%)										User		Non-user	
	(1)		(2)		(3)		(4)		(5)					
	User	Non-user	User	Non-user	User	Non-user	User	Non-user	User	Non-user	Mean	SD	Mean	SD
KW1	0	0	6.8	4.2	38.8	50.0	30.8	30.8	23.6	15.0	3.71	.903	3.57	.794
KW2	0	0	5.6	6.8	39.4	40.4	31.2	33.8	23.8	19.0	3.73	.886	3.65	.863
KW3	0	0.4	6.6	5.4	38.2	50.0	34.8	26.2	20.4	18.0	3.69	.869	3.56	.860
KW4	0.2	0	5.8	2.8	41.4	40.2	27.6	34.0	25.0	23.0	3.71	.913	3.77	.833

Indicators:
(1)= I know nothing about it, (2) = Unfamiliar, (3) = Not Sure/Neutral, (4) = Familiar, (5) = Very Familiar

6.4.7 Descriptive Analysis of Awareness

Table 6.12: Descriptive Analysis of AW

Item	Study Response Scale (%)										User		Non-user	
	(1)		(2)		(3)		(4)		(5)					
	User	Non-user	User	Non-user	User	Non-user	User	Non-user	User	Non-user	Mean	SD	Mean	SD
AW1	0.2	0	6.6	6.4	42.6	40.2	27.0	31.6	23.6	21.8	3.67	.915	3.69	.883
AW2	0	0.2	7.4	10.4	40.6	39.0	29.0	30.2	23.0	20.2	3.68	.910	3.60	.931
AW3	0	0	6.8	10.6	38.0	35.0	30.8	32.6	24.4	21.0	3.73	.908	3.66	.951
AW4	0	0	5.6	9.6	41.0	44.8	34.4	28.2	19.0	17.2	3.67	.846	3.54	.893
AW5	0	0	13.4	9.0	39.4	41.8	28.4	30.2	18.8	19.0	3.53	.946	3.59	.896

Indicators:
(1)= I know nothing about it, (2) = Unfamiliar, (3) = Not Sure/Neutral, (4) = Familiar, (5) = Very Familiar

6.4.8 Descriptive Analysis of Understanding

Table 6.13: Descriptive Analysis of UD

Item	Study Response Scale (%)										User		Non-user	
	(1)		(2)		(3)		(4)		(5)					
	User	Non-user	User	Non-user	User	Non-user	User	Non-user	User	Non-user	Mean	SD	Mean	SD
UD1	0	0	7.6	8.6	43.8	42.0	27.2	28.0	21.4	21.4	3.62	.903	3.62	.915
UD2	0	0	8.2	7.2	43.4	44.6	26.8	27.2	21.6	21.0	3.62	.913	3.62	.895
UD3	0	0	7.2	6.4	38.8	41.8	30.4	27.4	23.6	24.4	3.70	.909	3.70	.910
UD4	0	0	8.0	8.2	41.2	39.8	30.4	28.0	20.4	24.0	3.63	.896	3.68	.930
UD5	0	0	8.0	11.0	43.0	37.2	29.4	28.0	19.6	23.8	3.61	.890	3.65	.963
UD6	0	0	7.0	9.8	42.8	41.4	28.0	26.8	22.2	22.0	3.65	.901	3.61	.936
UD7	0	0	7.2	9.6	43.6	41.0	32.2	31.0	17.0	18.4	3.59	.853	3.58	.897
UD8	0	0	4.2	4.2	43.8	43.8	31.0	30.8	21.0	21.2	3.69	.849	3.69	.850

Indicators:
(1)= I know nothing about it, (2) = Unfamiliar, (3) = Not Sure/Neutral, (4) = Familiar, (5) = Very Familiar

6.4.9 Descriptive Analysis of Intention

Table 6.14: Descriptive Analysis of INT

Item	Study Response Scale (%)										User		Non-user	
	(1)		(2)		(3)		(4)		(5)					
	User	Non-user	User	Non-user	User	Non-user	User	Non-user	User	Non-user	Mean	SD	Mean	SD
INT1	0	0	13.4	12.0	40.0	40.0	24.2	23.6	22.4	24.4	3.56	.982	3.60	.984
INT2	0	0	15.6	7.2	36.0	35.8	23.0	25.8	22.6	22.8	3.50	1.03	3.56	1.01
INT3	0	0	9.4	11.8	38.2	36.2	24.6	25.0	27.8	27.0	3.71	.976	3.67	.999
INT4	0	0	15.0	11.2	38.0	42.0	25.2	24.0	21.8	22.8	3.54	.993	3.58	.962
INT5	0	0	14.6	13.8	36.0	37.4	24.6	24.6	24.8	24.2	3.60	1.01	3.59	1.00
INT6	0	0	13.2	11.8	36.2	40.4	25.6	22.0	25.0	25.8	3.62	1.00	3.62	.995

Indicators:
(1)= Strongly disagree, (2) = Disagree, (3) = Neutral, (4)= Agree, (5)= Strongly agree

6.5 Factor Analysis and Measurement Model

This study constructs two standard confirmatory factor analysis (CFA) models, the original and final measurement model. In creating two CFA models, the first step needed to include the scale items as the "measured variables" and the item groups as the "latent variables". If there is adequate fit, then the next step proceeds to create the second model, in which the item groups are the "measured variables" and the sub-scales are the "latent variables".

A confirmatory factor analysis (CFA) approach was used to test the factorial validity of the hypothesized measurement model before evaluating the structural (theoretical) model (Anderson & Gerbing, 1988; Arbuckle, 2010; Bagozzi, 1994; Falk & Miller, 1992; Fornell & Yi, 1992; Jöreskog, 1993). Figure 6.1 and 6.3 shows the original measurement model, including all items related to each construct. The full-scale model, including all 45 items divided into the 9 subscales, was tested in the whole sample. Based on examination of the fit of this model by inspecting standardized residuals and the modification indices (MI), the study specified the model by removing items with cross-loadings on more than one factor, and re-estimated the fit.

A maximum-likelihood method has been used to examine the covariance matrix of the items. In large samples, the chi-square statistic, used as an overall index of model fit, is very powerful and may produce significant differences, even when the model fit is quite good (Byrne, 2001). Based on the rule of thumb, the root mean square of error approximation (RMSEA) should be less than 0.08 (Browne & Cudeck, 1993), goodness of fit index (GFI) and comparative fit index (CFI) should be more than 0.9 (Joreskog & Surbom, 1984; Bentler, 1990) and chi-square/degrees of freedom

(Chisq/df) should be less than 3.0 (Marsh and Hocevar, 1985). According to Wheaton et al. (1977), since the P-value should be more than 0.05, the discrepancy chi-square, however, not applicable for large sample size which more than 200.

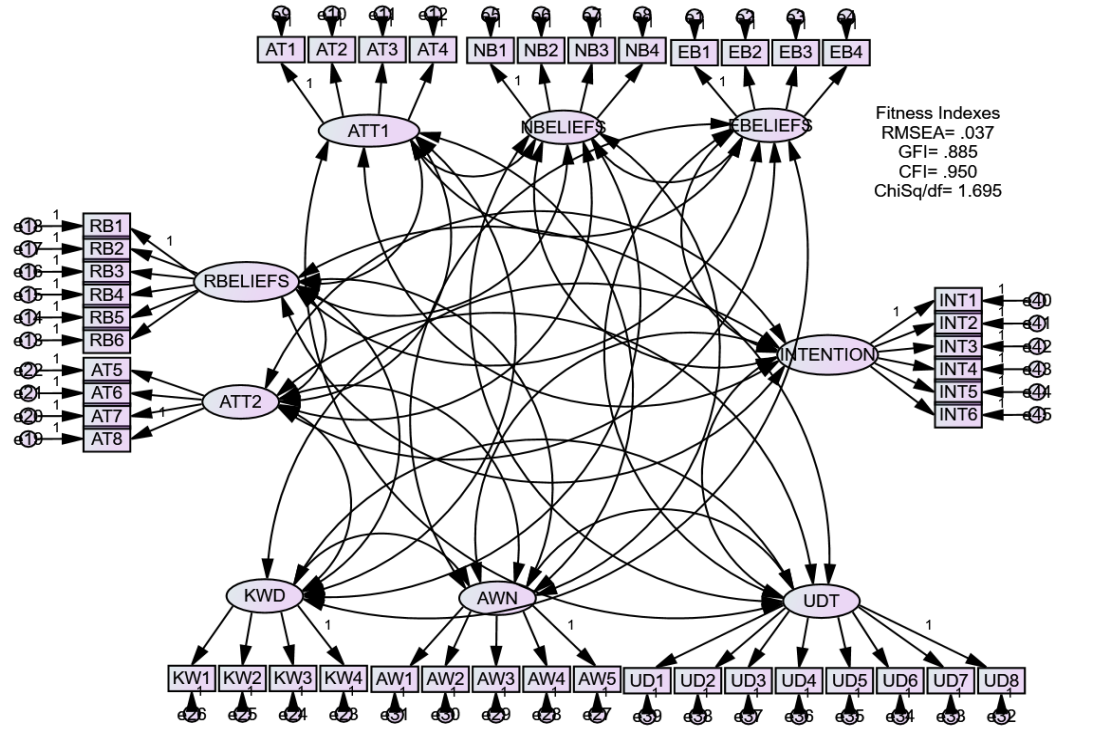

Figure 6.1: Original Measurement Model for Confirmatory Factor Analysis (Users)

Figure 6.1 above showed the original measurement for users of financing and the fitness indexes was not achieved. Then, this study conduct final measurment test as shown in following:

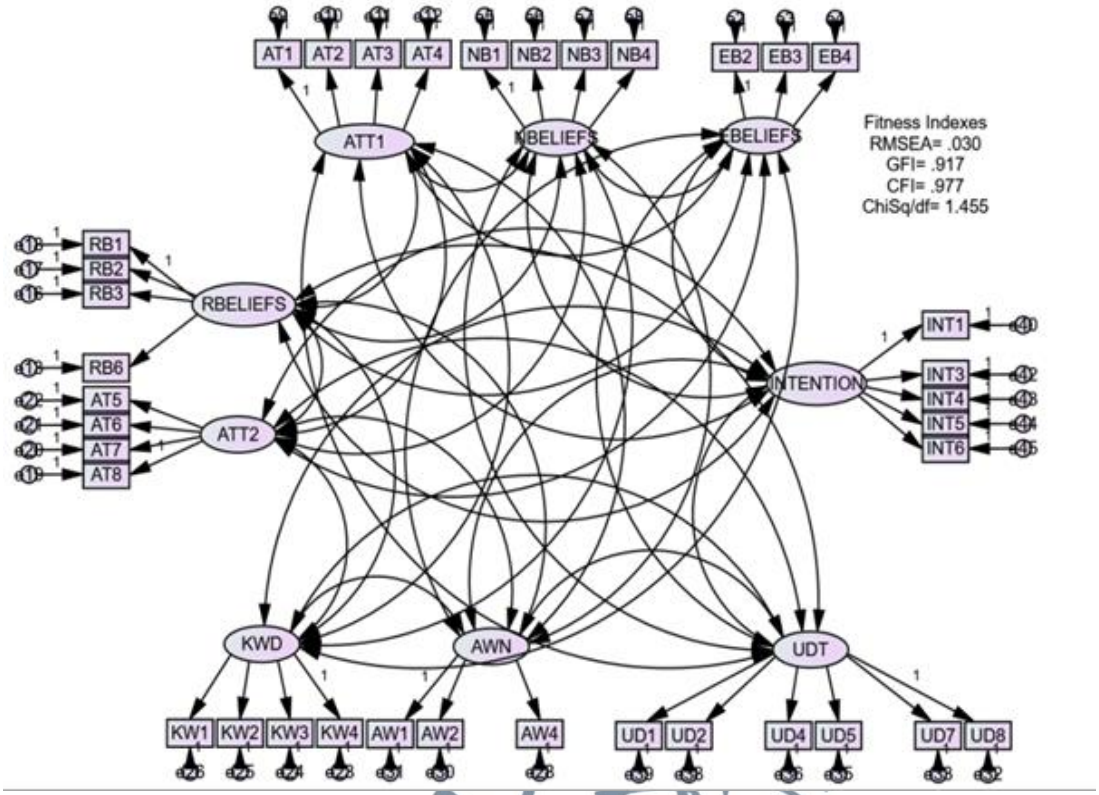

Figure 6.2: Final Measurement Model for Confirmatory Factor Analysis (Users)

As shown in figure 6.2, 8 items was deleted (EB1, RB4, RB5, AW3, AW5, UD3, UD6 and INT2). The fitness indexes was achieved then based on the rules of thumb (RMSEA=.030, GFI=.917, CFI=.977, ChiSq/df=1.455).

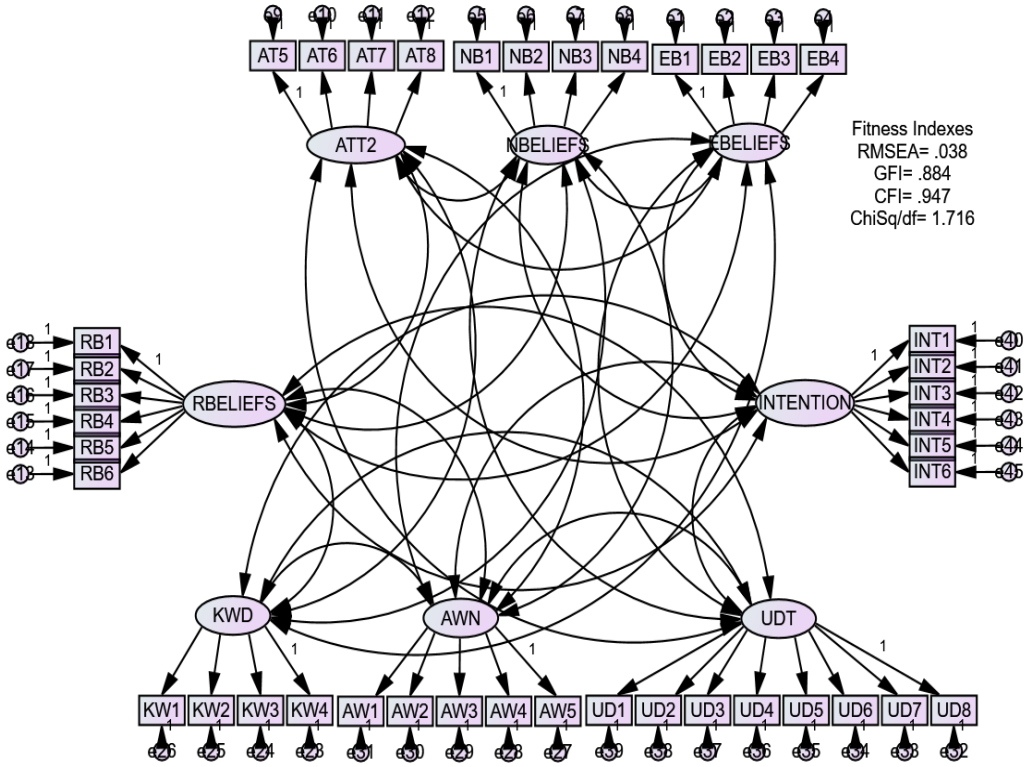

Figure 6.3: Original Measurement Model for Confirmatory Factor Analysis (Non-Users)

Figure 6.3 above showed the original measurement for users of financing and the fitness indexes was not achieved. Then, this study conduct final measurment test as shown in following:

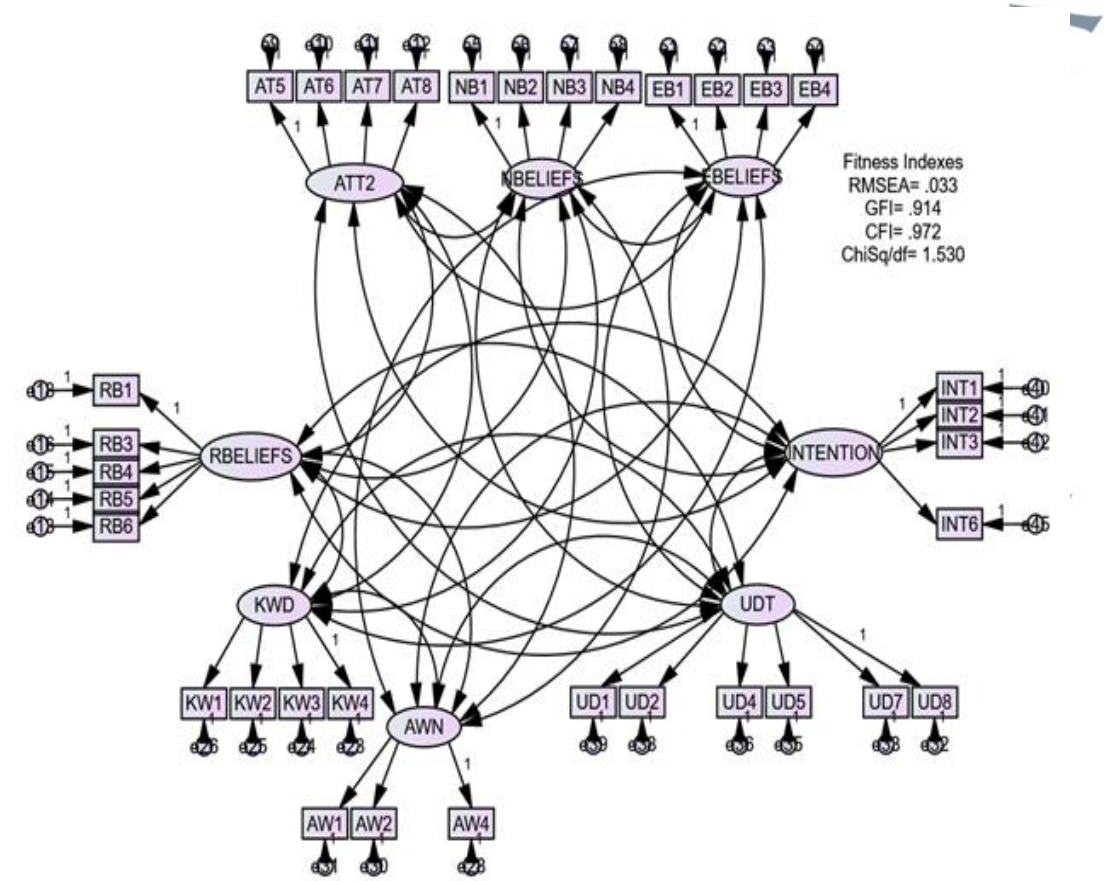

Figure 6.4: Final Measurement Model for Confirmatory Factor Analysis (Non-Users)

As shown in figure 6.4 then, 7 items also was deleted (RB2, AW3, AW5, UD3, UD6, INT4 and INT5). The fitness indexes was achieved then based on the rules of thumb (RMSEA=.033, GFI=.914, CFI=.972, ChiSq/df=1.530).

6.6 Reliability and Validity Test

It is essential to test reliability and validity to standardize the measurement scales, and to establish whether they truly measure what they are supposed to measure. In SEM, some statistical outputs can be used to measure the construct validity and reliability (Al-Hawari, Hartley, & Ward, 2005). Both validity and reliability tests were conducted using CFA (Confirmatory Factor Analysis). In construct validity, four categories of validity have been used i.e. Convergent Validity, Variance Extracted, Construct Reliability, and Discriminant Validity (Arbuckle, 2010; Dimitrov, 2003; Hair, et al., 1998; Hwang, Chang, & dan Chen, 2004; Lawson-Body, Willoughby, & Logossah, 2010).

6.6.1 Convergent and Discriminant Validity

Convergent Validity refers to how much an indicator converges or shares in a single construct. An indicator is said to converge if it has a standardized factor loading value estimate greater than 0.5 and significant. As shown in Table 5.5, the standardized loadings for all the items are above 0.6 .

In the next step, reliability and validity of the measures were tested calculating the composite reliability (CR) of the constructs and the average variance extracted (AVE) (Fornell & Larcker, 1981). The construct validity is determined by the average value AVE (Average Variance Extracted). The AVE by a construct is a measure that reflects the overall amount of variance in the indicators accounted for by the latent construct (Hair et. al., 1998, p. 612). Guidelines suggest that the AVE value should exceed .50 for a construct. The average variance extracted for the different measures used in this study are greater than 0.5 for most constructs, except 0.4 and 0.46 for

Knowledge and Experience, respectively (see Table 5.2). Although the Variance Extracted statistic for these two constructs falls slightly short of the .50 benchmark, the other test (such as convergent validity, construct reliability and discriminant validity) presented provide enough evidence to suggest that this questionnaire exhibits adequate reliability. AVE values got hold of the formula :

$$AVE = \frac{Sum\ of\ Standardized\ Loading\ Square}{Sum\ of\ Standardized\ Loading\ Square\ + Measurement\ Error}$$

Where,

$$Measurement\ Error = 1 - (Standardized\ Loading)^2$$

Construct Reliability (CR) is intended to determine the consistency of the construct validity indicator. Construct reliability (shown in Table 5.2), being above or close to the generally used threshold of .6 (Matzler & Waiguny, 2005), is satisfactory. Construct Reliability was calculated by the formula:

$$CR = \frac{Square\ of\ Standardized\ Loading}{Square\ of\ Total\ Standardized\ Loading\ + Measurement\ Error}$$

Table 6.15: Internal Consistency and Discriminant Validity between the Latent Constructs (Users)

Latent Variables	Convergent Validity		Discriminant Validity		ATT1	NB	EB	ATT2	RB	KWD	AWN	UDT	INT
	CR (>.7)	AVE (>.5)	MSV	ASV									
ATT1	.85	.59	.53	.11	**.847**								
NB	.86	.62	.66	.20	.728	**.857**							
EB	.77	.50	.51	.09	.277	.814	**.752**						
ATT2	.93	.77	.50	.17	.265	.414	.052	**.905**					
RB	.78	.54	.01	.004	.185	.31	.043	.709	**.811**				
KWD	.90	.71	.30	.05	.111	.122	.211	.112	.023	**.899**			
AWN	.86	.67	.13	.06	.445	.324	.712	.131	.127	.16	**.834**		
UDT	.91	.63	.71	.71	-.012	-.06	.092	-.048	.019	-.051	.097	**.904**	
INT	.91	.66	.50	.08	.276	.204	.123	.044	.082	.025	.249	.71	**.903**

Table 6.16: Internal Consistency and Discriminant Validity between the Latent Constructs (Non-Users)

Latent Variables	Convergent Validity		Discriminant Validity		ATT2	NB	EB	RB	KWD	AWN	UDT	INT
	CR (>.7)	AVE (>.5)	MSV	ASV								
ATT2	.85	.59	.53	.11	**.837**							
NB	.84	.58	.008	.05	.731	**.839**						
EB	.91	.72	.50	.08	.412	.261	**.906**					
RB	.91	.66	.01	.006	.208	.283	.046	**.902**				
KWD	.90	.69	.23	.05	.139	.128	.112	.027	**.892**			
AWN	.84	.65	.50	.15	.321	.455	.135	.251	.165	**.831**		
UDT	.90	.61	.50	.08	-.011	-.004	-.049	.073	-.047	.089	**.899**	
INT	.82	.53	.50	.07	.305	.185	.706	.08	.027	.137	.021	**.811**

To assess discriminant validity, AVE and shared variance estimates should be compared (Fornell & Larcker, 1981). Discriminant validity information should be reported to show that constructs adequately discriminate from each other. According to Fornell and Larcker (1981), average variance extracted (AVE) should be more than the correlation squared of two constructs to support discriminant validity. All variance

extracted (AVE) estimates in table 6.14 and table 6.15 are larger than the corresponding squared inter construct correlation estimates (SIC).

To assess the discriminant validity between constructs, it is necessary to follow the chi square difference test (Segars, 1997). This test assesses the discriminant validity of constructs by estimating the standard measurement model in which all factors are allowed to covary, creating a new measurement model identical to the previous one, except that the correlation between the two factors of interest is fixed at 1 and computing the chi-square statistics for the two models.

The model created as a result of this modification is called a unidimensional model and the model in which correlation among variables is a free parameter that is estimated, referred to as the standard measurement model.

Table 6.17: Chi-Square Test (User)

Model 1	Model 2
Chi-Square= 1540.943 Degree of Freedom= 909 Probability level= .000	Chi-Square= 862.613 Degree of Freedom= 593 Probability level= .000
Chi-Square Difference= 678.33	
Df Differences= 316	

Table 6.18: Chi-Square Test (Non-User)

Model 1	Model 2
Chi-Square= 1559.609 Degree of Freedom= 909 Probability level= .000	Chi-Square= 907.417 Degree of Freedom= 593 Probability level= .000
Chi-Square Difference= 652.192	
Df Differences= 316	

To determine whether this value is statistically significant (see table 6.17 and table 6.18), the study must find the critical value of the chi-square for the degrees of freedom associated with the test. The observed chi-square difference, the difference between the two models, was clearly significant at p= .000. On the other words, the standard measurement model in which the factors were viewed as distinct but correlated constructs provided a fit that was significantly better than the fit provided by the unidimensional model. In short, this test supports the discriminant validity of variables.

Discriminant validity is confirmed if chi-square is significantly lower for the first model, as this recommends that that the better model was the one in which the two constructs were viewed as distinct (but correlated) factors (Anderson & Gerbing, 1988; Bagozzi & Phillips, 1982).

6.6.2 Final Measurement Model

Table 6.19: Final Measurement Model Items, Loadings and Significance Values

User			Estimate	Non-user			Estimate
EB2	<---	EBELIEFS	.660	EB1	<---	EBELIEFS	.964
EB3	<---	EBELIEFS	.649	EB2	<---	EBELIEFS	.797
EB4	<---	EBELIEFS	.886	EB3	<---	EBELIEFS	.876
NB1	<---	NBELIEFS	.985	EB4	<---	EBELIEFS	.729
NB2	<---	NBELIEFS	.826	NB1	<---	NBELIEFS	.791
NB3	<---	NBELIEFS	.661	NB2	<---	NBELIEFS	.855

User			Estimate	Non-user			Estimate
NB4	<---	NBELIEFS	.621	NB3	<---	NBELIEFS	.639
AT1	<---	ATT1	.801	NB4	<---	NBELIEFS	.734
AT2	<---	ATT1	.868	AT5	<---	ATT2	.969
AT3	<---	ATT1	.651	AT6	<---	ATT2	.785
AT4	<---	ATT1	.740	AT7	<---	ATT2	.650
RB3	<---	RBELIEFS	.654	AT8	<---	ATT2	.602
RB2	<---	RBELIEFS	.676	RB5	<---	RBELIEFS	.698
AT8	<---	ATT2	.720	RB4	<---	RBELIEFS	.875
AT7	<---	ATT2	.872	RB3	<---	RBELIEFS	.718
AT6	<---	ATT2	.801	KW4	<---	KWD	.826
AT5	<---	ATT2	.966	KW3	<---	KWD	.850
KW4	<---	KWD	.839	KW2	<---	KWD	.641
KW3	<---	KWD	.843	KW1	<---	KWD	.980
KW2	<---	KWD	.664	AW4	<---	AWN	.914
KW1	<---	KWD	.987	AW2	<---	AWN	.613
AW4	<---	AWN	.920	UD5	<---	UDT	.689
AW2	<---	AWN	.629	UD4	<---	UDT	.787
UD5	<---	UDT	.701	INT1	<---	INTENTION	.631
UD4	<---	UDT	.802	INT2	<---	INTENTION	.669
INT1	<---	INTENTION	.873	INT3	<---	INTENTION	.658
INT3	<---	INTENTION	.718	INT6	<---	INTENTION	.925
INT4	<---	INTENTION	.876	RB1	<---	RBELIEFS	.873
INT5	<---	INTENTION	.698	RB6	<---	RBELIEFS	.876
INT6	<---	INTENTION	.875	AW1	<---	AWN	.860

User			Estimate	Non-user			Estimate
RB1	<---	RBELIEFS	.628	UD1	<---	UDT	.995
RB6	<---	RBELIEFS	.932	UD2	<---	UDT	.614
AW1	<---	AWN	.869	UD8	<---	UDT	.774
UD1	<---	UDT	.997	UD7	<---	UDT	.779
UD2	<---	UDT	.629				
UD8	<---	UDT	.786				
UD7	<---	UDT	.780				

The loadings for the fully assessed measurement model are shown in Table 6.19. All item loadings are greater than 0.50 (with the majority of items exceeding 0.70), are significant at the p<.001 level, and demonstrate adequate convergent and discriminant validity. This measurement model has been assessed to move into the structural model (theoretical) and test the research hypotheses.

6.7 Structural Model

The structural model evaluation may begin once an acceptable measurement model is available. The initial structural model was constructed based on the extant literature, conceptualization and theory. Each linked path between the constructs represents a specific research hypothesis to be tested. In this case there are 25 hypotheses to be examined

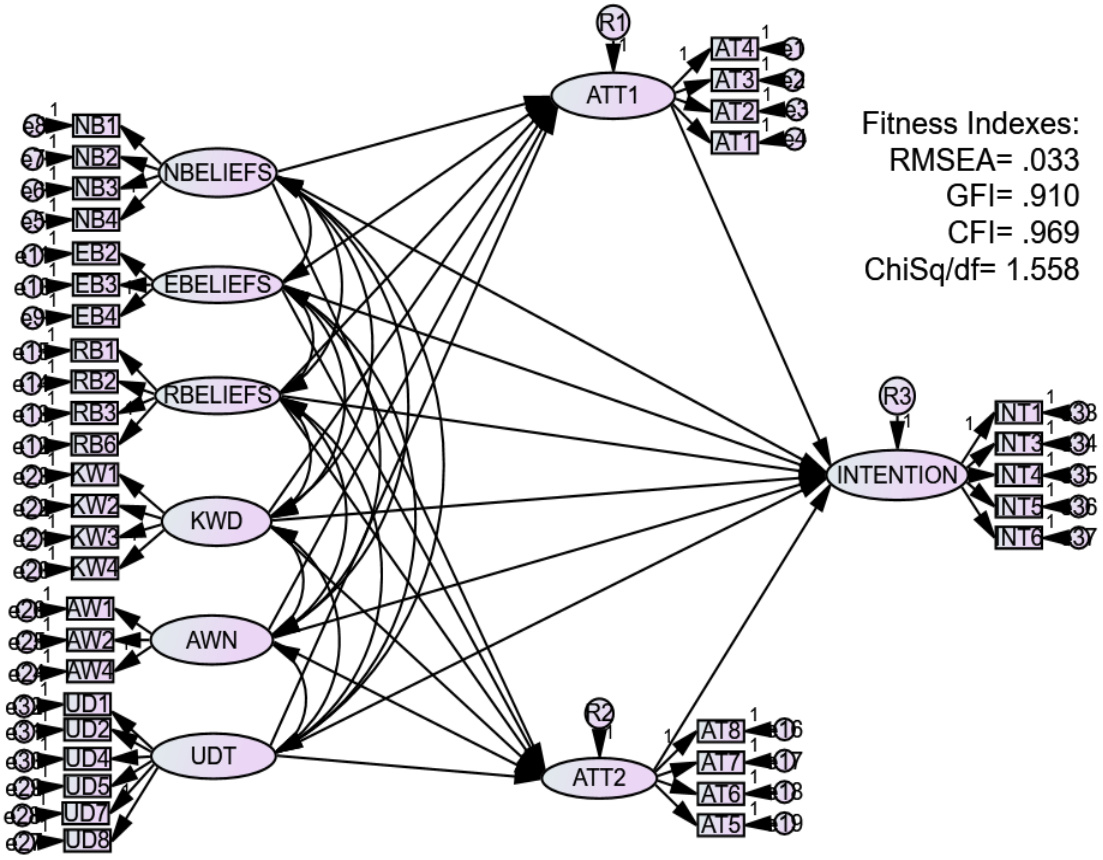

Figure 6.5: Structural Model for Users

Table 6.20: Path Analysis of Structural Model for Users

(Direct Effect)

Hypothesis	Path			Estimate	P	Supported
1 (a)	ATT1	←	NB	.581	***	Yes
2 (a)	ATT1	←	EB	.521	***	Yes
3 (a)	ATT1	←	RB	.351	***	Yes
4 (a)	ATT1	←	KW	.351	***	Yes
5 (a)	ATT1	←	AW	.182	.002	No
6 (a)	ATT1	←	UD	-.022	.716	No
1 (b)	ATT2	←	NB	.632	***	Yes
2 (b)	ATT2	←	EB	.636	***	Yes
3 (b)	ATT2	←	RB	.449	***	Yes
4 (b)	ATT2	←	KW	.003	.957	No
5(b)	ATT2	←	AW	.275	***	Yes
6 (b)	ATT2	←	UD	.369	***	Yes
7 (a)	INT	←	NB	.228	***	Yes
8 (a)	INT	←	EB	.190	***	Yes
9 (a)	INT	←	RB	.274	***	Yes
10 (a)	INT	←	KW	.143	***	Yes
11 (a)	INT	←	AW	.191	***	Yes
12 (a)	INT	←	UD	.250	***	Yes
13 (a)	INT	←	ATT1	.701	***	Yes
13 (b)	INT	←	ATT2	.695	***	Yes

Table 6.21: Mediating Effects for Users (Indirect Effect)

Hypothesis	Path					Estimate	Supported
14 (a)	INT	←	ATT1	←	NB	.407	Yes
15 (a)	INT	←	ATT1	←	EB	.365	Yes
16 (a)	INT	←	ATT1	←	RB	.246	Yes
17 (a)	INT	←	ATT1	←	KW	.246	Yes
18 (a)	INT	←	ATT1	←	AW	.128	No
19 (a)	INT	←	ATT1	←	UD	-.015	No
14 (b)	INT	←	ATT2	←	NB	.439	Yes
15 (b)	INT	←	ATT2	←	EB	.442	Yes
16 (b)	INT	←	ATT2	←	RB	.312	Yes
17 (b)	INT	←	ATT2	←	KW	.002	No
18 (b)	INT	←	ATT2	←	AW	.191	Yes
19 (b)	INT	←	ATT2	←	UD	.256	Yes

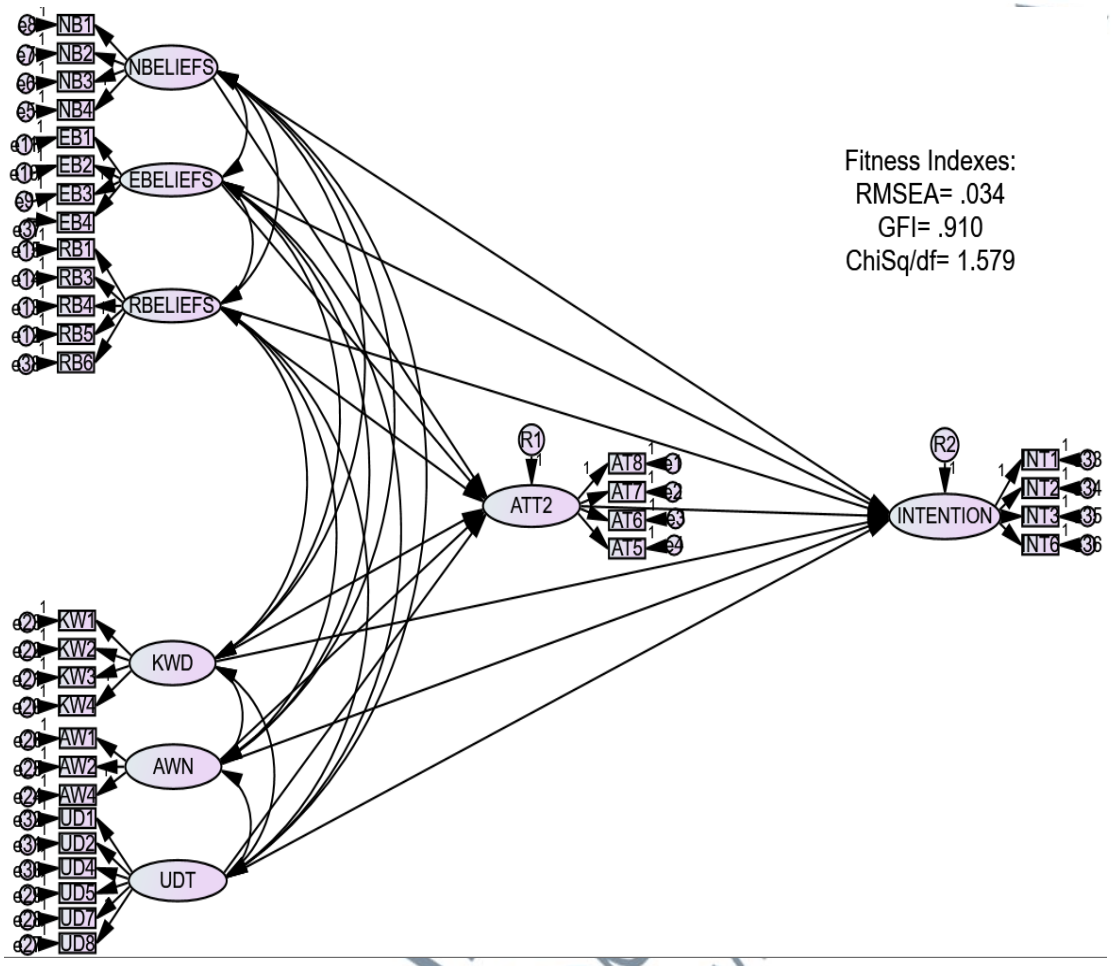

Figure 6.6: Structural Model for Non-Users

Table 6.22: Path Analysis of Structural Model for Non-User

(Direct Effect)

Hypothesis	Path			Estimate	P	Supported
1 (c)	ATT2	←	NB	.398	***	Yes
2 (c)	ATT2	←	EB	.832	***	Yes
3 (c)	ATT2	←	RB	.457	***	Yes
4 (c)	ATT2	←	KW	.678	***	Yes
5 (c)	ATT2	←	AW	.251	***	Yes
6 (c)	ATT2	←	UD	.291	***	Yes
7 (b)	INT	←	NB	.173	***	Yes
8 (b)	INT	←	EB	.274	***	Yes

9 (b)	INT	←	RB	.049	.315	No
10 (b)	INT	←	KW	.223	***	Yes
11 (b)	INT	←	AW	.091	.030	No
12 (b)	INT	←	UD	-.010	.815	No
13 (c)	INT	←	ATT2	.722	***	Yes

Table 6.23: Mediating Effects for Non-User (Indirect Effect)

Hypothesis	Path					Estimate	Supported
14 (c)	INT	←	ATT2	←	NB	.287	Yes
15 (c)	INT	←	ATT2	←	EB	.600	Yes
16 (c)	INT	←	ATT2	←	RB	.330	Yes
17 (c)	INT	←	ATT2	←	KW	.490	Yes
18 (c)	INT	←	ATT2	←	AW	.181	Yes
19 (c)	INT	←	ATT2	←	UD	.210	Yes

In the structural model presented in figure 6.5 and 6.6, attitudes are treated as the mediating factor and the NB, EB, RB, KW, AW and UD are exogenous variables and the endogenous variables include intention. The terms “exogenous variables” and “endogenous variables” are synonymous with independent and dependent variables, respectively .

The exogenous variable is located on the left side of Figure 6.5 and 6.6. Structural equation parameters represent paths from exogenous, mediates to endogenous variables (Koufteros, 1999). The initial structural model including path coefficients, p-values, and variance explained for each endogenous (dependent variable) construct.

The results of fitting the structural model to the data indicate that the models had a good fit as indicated by RMSEA= .033, CFI= .969, GFI= .910 and CMIN/ df=

1.558 for figure 6.5. Figure 6.6 then also showed the results of fitting the structural model to the data indicate that the models had a good fit as indicated by RMSEA= .034, CFI= .968, GFI= .910 and CMIN/ df= 1.579. Some of the paths show a significant relationship between the constructs (see table 6.20, 6.21, 6.22 and 6.23).

The causal paths can be estimated in terms of statistical significance and strength using a standardized path coefficient that ranges between -1 and +1 (Hoe, 2008). Cohen (1988) provided rules of thumb for interpreting the effect sizes, suggesting that a correlation of |.1| represents a 'small' effect size, |.3| represents a 'medium' effect size and |.5| represents a 'large' effect size.

6.8 Hypotheses Testing Summary

Hypothesis testing is appropriate when the purpose is to test the probability of assumption about population parameters based on samples from such populations. Hypotheses cannot be proved precisely, but statistically can be accepted or rejected based on levels of significance and confidence intervals. Therefore, to “accept” or “reject” the hypothesis represents that there is enough statistical evidence to actually accept or reject the hypotheses.

The hypotheses in this study focus on the relationship between NB, EB, RB, KW, AW and UD (exogenous variables), ATT dimensions (moderating variable) and their INT (endogenous variable).

All these variables were measured by the Malaysian Muslim customers’ responses. Each structural path in the model represents a possible relationship between the variables and can be analyzed for significance. The path coefficient may be

considered equivalent to a regression coefficient (β) and measures the unidirectional relationship between constructs (Fornell, 1982; Pedhazur, 1982).

Table 6.24: Summary of Hypotheses Testing for User (Direct Effect) – Model 1

Hypothesis	Statement	Supported
1 (a)	Normative Beliefs (NB) positively affects attitudes towards current financing among users.	Yes
2 (a)	Efficacy Beliefs (EB) positively affects attitudes towards current financing among users.	Yes
3 (a)	Religiosity Beliefs (RB) positively affects attitudes towards current financing among users.	Yes
4 (a)	Knowledge (KW) on basic principles and objectives of IB positively affects attitudes towards current financing among users.	Yes
5 (a)	Awareness (AW) on financial instruments of IB positively affects attitudes towards current financing among users.	No
6 (a)	Understanding (UD) on EBF positively affects attitudes towards EBF among users.	No
1 (b)	Normative Beliefs (NB) positively affects attitudes towards EBF among users.	Yes
2 (b)	Efficacy Beliefs (EB) positively affects attitudes towards EBF among users.	Yes
3 (b)	Religiosity Beliefs (RB) positively affects attitudes towards EBF among users.	Yes
4 (b)	Knowledge (KW) on basic principles and objectives of IB positively affects attitudes towards EBF among users.	No
5 (b)	Awareness (AW) on financial instruments of IB positively affects attitudes towards EBF among users.	Yes
6 (b)	Understanding (UD) on EBF positively affects attitudes towards EBF among users.	Yes
7 (a)	Normative Beliefs (NB) positively affects Intention (INT) to purchase EBF among users.	Yes
8 (a)	Efficacy Beliefs (EB) positively affects Intention (INT) to purchase EBF among users.	Yes
9 (a)	Religiosity Beliefs (RB) positively affects Intention (INT) to purchase EBF among users.	Yes
10 (a)	Knowledge (KW) on basic principles and objectives of IB positively affects Intention (INT) to purchase EBF among users.	Yes
11 (a)	Awareness (AW) on financial instruments of IB positively affects Intention (INT) to purchase EBF among users.	Yes

12 (a)	Understanding (UD) on EBF positively affects Intention (INT) to purchase EBF among users.	Yes
13 (a)	Attitudes towards current financing (ATT1) positively affect Intention (INT) to purchase EBF among users.	Yes
13 (b)	Attitudes towards EBF (ATT2) positively affect Intention (INT) to purchase EBF among users.	Yes

As shown in Table 6.24, all the hypotheses are accepted except hypothesis 5 (a), 6 (a) and 4 (b). These results mean that the users' NB, EB, RB and KW has positive and significantly affects the attitudes towards their current financing. Meanwhile, users' NB, EB, RB, AW and UD has positive and significantly affects their attitudes towards EBF. Then, all independent variables (NB, EB, RB, KW, AW and UD) has positive and significantly affects their intention to purchase EBF. Based on the analysis of the influence of users' attitudes (ATT1 and ATT2), it is obtained significant of t .000 <.05 as the H13 (a) and (b) all is accepted.

Table 6.25: Summary of Hypotheses Testing for User (Indirect Effect) – Model 1

Hypothesis	Statement	Estimate	Supported
14 (a)	Attitudes towards current financing (ATT1) mediates the relationship between Normative Beliefs (NB) and Intention (INT) to purchase EBF among users.	.407	Yes
15 (a)	Attitudes towards current financing (ATT1) mediates the relationship between Efficacy Beliefs (EB) and Intention (INT) to purchase EBF among users.	.365	Yes
16 (a)	Attitudes towards current financing (ATT1) mediates the relationship between Religiosity Beliefs (RB) and Intention (INT) to purchase EBF among users.	.246	Yes
17 (a)	Attitudes towards current financing (ATT1) mediates the relationship between Knowledge (KW) on basic principles and objectives of IB and Intention (INT) to purchase EBF among users.	.246	Yes
18 (a)	Attitudes towards current financing (ATT1) mediates the relationship between Awareness (AW) on financial	.128	No

	instruments of IB and Intention (INT) to purchase EBF among users.		
19 (a)	Attitudes towards current financing (ATT1) mediates the relationship between Understanding (UD) on EBF and Intention (INT) to purchase EBF among users.	-.015	No
14 (b)	Attitudes towards EBF (ATT2) mediate the relationship between Normative Beliefs (NB) and Intention (INT) to purchase EBF among users.	.439	Yes
15 (b)	Attitudes towards EBF (ATT2) mediate the relationship between Efficacy Beliefs (EB) and Intention (INT) to purchase EBF among users.	.442	Yes
16 (b)	Attitudes towards EBF (ATT2) mediate the relationship between Religiosity Beliefs (RB) and Intention (INT) to purchase EBF among users.	.312	Yes
17 (b)	Attitudes towards EBF (ATT2) mediate the relationship between Knowledge (KW) on basic principles and objectives of IB and Intention (INT) to purchase EBF among users.	.002	No
18 (b)	Attitudes towards EBF (ATT2) mediate the relationship between Awareness (AW) on financial instruments of IB and Intention (INT) to purchase EBF among users.	.191	Yes
19 (b)	Attitudes towards EBF (ATT2) mediate the relationship between Understanding (UD) on EBF and Intention (INT) to purchase EBF among users.	.256	Yes

As shown in Table 6.25, hypotheses 18 (a), 19 (a) and 17 (b) are rejected. Hence, the results of hypotheses testing indicated that users' attitudes towards current financing (ATT1) does mediate the relationship between NB, EB, RB and KW and their INT to purchase EBF. Also, the results of hypotheses testing specified that users' attitudes towards EBF (ATT2) do mediate the relationship between NB, EB, RB, AW and UD and INT to purchase EBF. Thus the types of mediation here is partial mediation since the direct effect is still significant after the mediator enters the model.

Table 6.26: Summary of Hypotheses Testing for Non-User (Direct Effect) - Model 2

Hypothesis	Statement	Estimate	Supported
1 (c)	Normative Beliefs (NB) positively affects attitudes towards EBF among non-users.	.398	Yes
2 (c)	Efficacy Beliefs (EB) positively affects attitudes towards EBF among non-users.	.832	Yes
3 (c)	Religiosity Beliefs (RB) positively affects attitudes towards EBF among non-users.	.457	Yes
4 (c)	Knowledge (KW) on basic principles and objectives of IB positively affects attitudes towards EBF among non-users.	.678	Yes
5 (c)	Awareness (AW) on financial instruments on IB positively affects attitudes towards EBF among non-users.	.251	Yes
6 (c)	Understanding (UD) on EBF positively affects attitudes towards EBF among non-users.	.291	Yes
7 (b)	Normative Beliefs (NB) positively affects Intention (INT) to purchase EBF among non-users.	.173	Yes
8 (b)	Efficacy Beliefs (EB) positively affects Intention (INT) to purchase EBF among non-users.	.274	Yes
9 (b)	Religiosity Beliefs (RB) positively affects Intention (INT) to purchase EBF among non-users.	.049	No
10 (b)	Knowledge (KW) on basic principles and objectives of IB positively affects Intention (INT) to purchase EBF among non-users.	.223	Yes
11 (b)	Awareness (AW) on financial instrument of IB positively affects Intention (INT) to purchase EBF among non-users.	.091	No
12 (b)	Understanding (UD) on EBF positively affects Intention (INT) to purchase EBF among non-users.	-.010	No
13 (c)	Attitudes (ATT2) towards EBF positively affect Intention (INT) to purchase EBF among non-users.	.722	Yes

As shown in Table 6.26, all the hypotheses are accepted except hypothesis 9 (b), 11 (b), and 12 (b). These results mean that the all independent variables (NB, EB, RB, KW, AW and UD) has positive and significantly affects the attitudes towards EBF (ATT2). Meanwhile, non-users' NB, EB and KW has positive and significantly affects their INT to purchase EBF. Based on the analysis of the influence of non-

users' attitudes towards EBF (ATT2) it is obtained significant of t .000 <.05 as the H13 (c) is accepted.

Table 6.27: Summary of Hypotheses Testing for Non-User (Indirect Effect) – Model 2

Hypothesis	Statement	Estimate	Supported
14 (c)	Attitudes towards EBF (ATT2) mediate the relationship between Normative Beliefs (NB) and Intention (INT) to purchase EBF among non-users.	.287	Yes
15 (c)	Attitudes towards EBF (ATT2) mediate the relationship between Efficacy Beliefs (EB) and Intention (INT) to purchase EBF among non-users.	.600	Yes
16 (c)	Attitudes towards EBF (ATT2) mediate the relationship between Religiosity Beliefs (RB) and Intention (INT) to purchase EBF among non-users.	.330	Yes
17 (c)	Attitudes towards EBF (ATT2) mediate the relationship between Knowledge (KW) on basic principles and objectives of IB and Intention (INT) to purchase EBF among non-users.	.490	Yes
18 (c)	Attitudes towards EBF (ATT2) mediate the relationship between Awareness (AW) on financial instruments of IB and Intention (INT) to purchase EBF among non-users.	.181	Yes
19 (c)	Attitudes towards EBF (ATT2) mediate the relationship between Understanding (UD) on EBF and Intention (INT) to purchase EBF among non-users.	.210	Yes

As shown in Table 6.27, all hypotheses are accepted. Hence, the results of hypotheses testing indicated that non-users' attitudes towards current financing (ATT1) does mediate the relationship between all independent variables (NB, EB, RB, KW, AW and UD) and their intention to purchase EBF. However, all hypotheses as shown in table resulted in partial mediation since the direct effect is still significant after the mediator enters the model, except for RB, AW and UD are complete mediation since the direct effect is not significant after the mediator enters the model.

6.9 Chapter Summary

This chapter is achieved the aim as to presented findings and analysis of the relevant data collected from the field survey conducted in Malaysia. This chapter is presented in different distinct sections. The brief introductory section is followed by section two and three, which described and analyzed survey responses analysis and categorical background information about the respondents in terms of their gender, age, marital status, education level, formal religious education level, monthly income and occupation. Next, section four and five showed the descriptive analysis responses and factor analysis as well as measurement models respectively. Section six presented the reliability and validity test. Section seven described the structural model followed by hypotheses testing summary in section eight.