

# The Impact of Behavioral Consequences on E-Banking in Pakistan. A Business Perspective Study

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## Abstract

This study is conducted to see whether behavioral practices can play an imperative role in the modern life. The aim of this paper is to provide advanced level networking where people can connect with own bank without waiting. Now day's organizations are playing an important role in customer dealing and providing advance facilities. The organizational culture has played a leading role in business progress in private/public banking organizations in the twenty-first century. The organizational culture can improve and promote the employee performance. This research is designed to inspect the effects of positive mouth word, repurchase intentions, propensity to complain, switching barriers, price sensitivity, and customer satisfaction with E-Banking variables such as Perceived usefulness in Pakistan. Result of study shows that the effect of these factors influences the behavior of customers and employees in banking sector. Many other factors contribute in behavioral with e-banking but the study including Perceived usefulness. The six behavioral consequences variable jointly measures the output by using technology. The conclusion focuses on the growing technology in banks of Pakistan which produces easiness for the public.

**Index terms**— behavioral consequences, E-banking, PU.

The Impact of Behavioral Consequences on E-Banking in Pakistan. A Business Perspective Study M.Yousaf Raza ? , Khalid Latif ? , Tariq Rafiq ? , Touqeer Sultan Shah ? & Shakeel Ahmed ¥ Abstract-This study is conducted to see whether behavioral practices can play an imperative role in the modern life. The aim of this paper is to provide advanced level networking where people can connect with own bank without waiting. Now day's organizations are playing an important role in customer dealing and providing advance facilities. The organizational culture has played a leading role in business progress in private/public banking organizations in the twenty-first century.

The organizational culture can improve and promote the employee performance. This research is designed to inspect the effects of positive mouth word, repurchase intentions, propensity to complain, switching barriers, price sensitivity, and customer satisfaction with E-Banking variables such as Perceived usefulness in Pakistan. Result of study shows that the effect of these factors influences the behavior of customers and employees in banking sector. Many other factors contribute in behavioral with e-banking but the study including Perceived usefulness. The six behavioral consequences variable jointly measures the output by using technology. The conclusion focuses on the growing technology in banks of Pakistan which produces easiness for the public.

a) Research Questions RQ 1: What are the impacts of behavioral consequences on the electronic banking? RQ 2: What is the new framework for E-Banking and output of the electronic banking in Pakistan? RQ 3: How we can understand the behavior of banking employees?

## 1 b) Research Methodology

Data is collected from the customers and bank employees in Rawalpindi and Islamabad. The survey is completed by 110 employees, 95% response was observed. Results are made using Correlation, regression and ANOVA

## 1 B) RESEARCH METHODOLOGY

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44 with the available data. Findings: Results of the study indicated that behavioral Consequences and E-banking  
45 can receive commitment and performance, with the cooperation of workers and environment provided by the  
46 organizations.

47 Research limitations/implications: The survey was conducted in the randomly selected private banks of  
48 Rawalpindi and Islamabad. Significance of the study: This paper shows the banks and their electronic effects  
49 on the customers and Introduction his is the behavioral study of banks that can provide good environment,  
50 time saving, good behavior, burden less and more informative for all the customers and employees. The purpose  
51 of this study is to provide electronic and quick facilities in the big city like Islamabad and Rawalpindi. Some  
52 behavioral factors that completely influence the E-banking system such as perceived usefulness. These variables  
53 measure the output by using these techniques. This study measures the behavior, living standard of people  
54 and educational background. It can be improved by organizational culture and improving those variables that  
55 can satisfy this societal environment. The substances redirect the numerous dimensions of behavioral results  
56 recognized in this study, Customer loyalty, comprising repurchase purposes and word-of-mouth intentions (Brady  
57 & J. Joseph Cronin, Jr, 2001). The impact of readers' motives on their behavioral variations to other consumers  
58 online remarks, we first tested a full structural frame work containing path vectors from each of the five motive  
59 factors to both consequences variables ??Thurau & Walsh, 2003-2004). Prescribed relations are those where the  
60 manners between persons is mostly based upon the roles of individuals engage in the meeting .

61 In a study of national culture as a descriptive variable in the buying behavior of industrial services, it is  
62 important to account for other descriptions (Bruce Money, Gilly, & Graham, 1988). Trustworthy customer's  
63 hearth bonds with the corporation and perform inversely from non-loyal clients. Faithfulness of customers  
64 influences behavioral outcomes and eventually, the income of a company (Srinivasana, Anderson, & Ponnavolub,  
65 2002). The observation of consistency and guarantee are very important facets that affect favorable faithfulness  
66 aspects such as re-purchase intentions, communicating positive word of mouth and loyalty under enlarged pricing.  
67 . Customer satisfaction has been linked to brand loyalty, repeat sales, and positive word of mouth behaviors  
68 (Bolkan, 2007). Negative word-of-mouth" means telling others about one's frustration. For example grievances  
69 about the library and/or the service to friends or relatives (Oh, 2003).

70 High perception of service quality generates a satisfying feeling which in turn effects repurchase intentions.  
71 Similarly, high perception of service value leads to larger satisfaction, and in turn, affects repurchase intentions  
72 . Satisfaction is set up with the most significant construct and attracting customers directly, which enter the  
73 dimensions such as word-of-mouth, customer goals and price increase tolerance ( He & Song, 2007).In addition,  
74 alleged value may be a superior predictor of repurchase intents than either satisfaction (Chen & Tsai, 2007).  
75 Supposed value, Service quality and satisfaction all seem to have good forecast of repurchase intentions while  
76 the association between them still remains uncertain (Chen C. F., 2008). Behavior was measured with three  
77 items which were industrialized based on proposition that such service results as repurchase intentions, word of  
78 mouth, and price premiums are the likely outcome of a service encounter (MichBradya & Robertson, 2001).  
79 Price sensitivity is a critical market subdivision variable, and services involve heightened contact between  
80 members of buying and selling organizations, in which price observations frequently differ significantly across  
81 market segments ??Bolton & Matthew B. Myers, 2003). Opposing complaints with non-complainers on outlook  
82 toward argumentative, tendency to complain and key behavior distinctiveness homological seem" marketing and  
83 psychology (Rizwan, et al., 2004).Factors of complaints in the banks in Goa have been researched by Hedge, who  
84 found that the customers' proclivity to complain depends on the situational characteristics in banks, rather than  
85 customer demographics. Given these findings, the present research is an attempt to uncover the factors that  
86 would affect the branch managers' inclination to redress the complaints with efficiency (DesaiI, 2004). When  
87 customer's satisfaction is high, as is frequently true in services, there is additional learning, namely service-  
88 provider learning, obligatory to enable customer fulfillment (Jonesa, Mothersbaugh & Beatty, 2002). During  
89 post purchases phases, marketing activities should be designed to increase customer satisfaction, involvement,  
90 and service usage, in that way reducing the likelihood of customer switching . Ultimate goal for organizations  
91 is to develop performance in the market place; it is often measured in terms of productivity, profits. For service  
92 companies, one of the solutions to making profits is fulfilling one's customers (Nishii, Lepak, & Schneider, 2008).  
93 The direction of causality between approval and service excellence. Unanswered issue in the research of quality  
94 is whether customer contentment leads to service quality (Lee, Lee, & Yoo, 2000). Customer trust and pleasure  
95 have a wonderful impact on customer preservation and customer loyalty, and the result of that is that you keep  
96 customers around longer, and you also get a superior share of their folder (Cooil, Keiningham, Aksoy, & Hsu,  
97 2007).

98 With friendliness to businesses that are facing customer discontent, they could create switching blockade to  
99 avoid dissatisfied customers from switching to another bank (Rober, 2012). There are three types of switching  
100 barriers: strong interpersonal associations (the strength of the personal bonds that may develop between the  
101 employees of a supplier and the customer), high switching costs (the customers perception of the time, money  
102 and effort associated with changing supplier) and attractiveness of alternatives, which refers to whether viable  
103 alternatives exist in the market .

104 Competition is, just a move away in the Internet market, and other anti switching barriers have been covered  
105 by online firms ). Product switching is linked with both firm and firm product qualities and that product adding  
106 and dipping and persuades large changes in firm scope. The behavior we monitor is reliable with a natural

107 simplification of existing theories of industry dynamics that includes endogenous product selection within firms  
108 (Bernard, Redding, & Schott, 2010). Switching barriers and the aggressive industrial situations in the contrast  
109 between industries also exposed changes in behavior in an industrial monopoly in which switching to alternative  
110 outside service providers was not an option .

## 111 **2 II.**

### 112 **3 Literature Review**

113 The study emphasis on individual observations, future research might also take into mind the existence of multiple  
114 comments and their possible behavioral significances (Walsh & Thurau, 2004). Banking makes it possible for PC  
115 knowledgeable customers who hold a PC with an advance system of bank from their homes. With the use of  
116 individual machines, they can get up to date balance information on deposit and loan balance sheet, funds transfer  
117 between accounts and intersect with the bank by e-mail (Mols, 1998). Even if the study explored the relation  
118 value of e-service quality on customer loyalty, the loyalty variable was a unidimensional build that focused only  
119 on auspicious behavioral consequences, as comes first to mind, doing more business, preparedness to proposed  
120 and heartening to do business with the provider . We define as a supported relationship between the measured  
121 concealed construct and its behavioral consequences. Thus, self-generated validity

### 122 **4 Global Journal of Management and Business Research**

123 Volume XV Issue V Version I Year ( ) A effects increase the prospect that consumers will follow their purposes  
124 (Chandon, Morwitz, & Reinartz, 2005). The quick change in both dealings may be ascribed to the public  
125 responsiveness of the importance of using e-banking and the disadvantages of conventional banking system. It  
126 can also be accredited to better safety services provided by cards industries or dealers (Nyangosi, Nyang'au, &  
127 Magusa, 2007).

128 The e-banking is altering the financial industry and banking in provisions of the Nature of essential products  
129 /services and the way these are collected, projected, transported and inspired. It is an invaluable and prevailing  
130 tool driving development, supporting growth, promoting revolution and improving competitiveness (Auta, 2010).  
131 Researchers have found that application of e-banking has been more successful in other parts of the world than  
132 in Africa (Narteh, 2012). The E-banking favors banks to build speed, reduce processing periods and improve the  
133 elasticity of business dealings and reduce costs connected with having employees give our customers physically  
134 ( K, O, & A, 2010). E-banking is a kind of banking that includes electronic form of money communication.  
135 Banking services are fully computerized such that transactions are concluded in a second. He further states that,  
136 ebanking involves the use of computer network in providing cash and transfer of funds (I, 2011). The secure  
137 E-Banking is equalizing by the security challenges linked with the disintermediation of data access (Shittu, 2010).  
138 "Any use of material and communication technology and electronic means by a bank to mien transactions and  
139 have communication with the stakeholders". Electronic banking provides ease and facilities to their customer.  
140 Electronic banking provides accessibility to their customer to use bank website for all kind of transactions in  
141 protected environment. Customers can interact with bank website hours a day and seven days a week (Oye,  
142 Shakil, & Iahad, 2006). Besides automation, measures such as diversification of portfolios like e-banking and  
143 immense Voluntary Retirement Schemes looked to orient the banks towards facing the challenges, posed by  
144 the competitive consequence (Hegde Desai, 2004). Specially, from the viewpoint of customers, being customer  
145 oriented improves the remarks of the quality of an organization's overall market approaches, that increases  
146 customer loyalty, repurchase, and the inclination to offer positive word-of-mouth approvals .

147 We postulate and empirically test the proposition that interpersonal bonds, or interaction between employees  
148 and customers, can expressively influence positive word-of-mouth communication . One of the behavioral outputs  
149 expected to result from e-loyalty is positive word of mouth the extent to which personality says positive things  
150 about the e-retailer to others (Srinivasan, Anderson, & Ponnavolu, 2002). Positive word of mouth not only  
151 helps to call new customers but also supports in the creation of positive image about the firm afraid . Encounter  
152 satisfaction has been connected with outcomes such as customer loyalty, purposes to return, and positive word-of-  
153 mouth intentions (Grandey, Fisk, Mattila, Jansen, & Sideman, 2005). The insight of consistency and guarantee  
154 are the very important factors that affect favorable reliability facets such as re-purchase intentions, communicating  
155 positive word-of-mouth and loyalty under increased pricing . Customer satisfaction is a major element of customer  
156 preservation, positive word-of-mouth, improved profits, and lower marketing outlays (Yoshida & James, 2010).  
157 Most of the clients are persuaded to let off customer service disasters, exhibit lessening the sympathy to price,  
158 and disseminate positive word of mouth about the business to others . Although some studies have resolved  
159 that satisfaction is a necessary but not sufficient ailment for positive word-of-mouth, it is arranged that positive  
160 reaction is always driven by satisfaction (Saha & Theingi, 2009).

161 Repurchase intentions could be inclined by "structural factors such as switching costs, availability of  
162 alternatives or promised agreements . The awareness of reliability and declaration are the most important factors  
163 that affect auspicious loyalty aspects such as re-purchase intentions, communicating positive word-of-mouth and  
164 loyalty under amplified pricing . The use of attribution theory in consumer behavior has been found useful  
165 in clarifying issues such as consumer satisfaction/dissatisfaction; objection behavior, word-of-mouth behavior,  
166 reparation seeking, and future repurchase intentions (Donoghue & de ). Higher levels of customer usage are

## 8 TABLE 7

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167 associated with lower occurrences of disconfirmation, somewhat higher levels of satisfaction, and higher repurchase  
168 intentions . Consumer observations of trust, price equality and repurchase objectives were more favorable to the  
169 firm when the firm used a purchase timing method rather than a buyer documentation policy (Bolton & Saxena  
170 Iyer, 2009). High perception of service quality triggers a satisfying feeling which in turn influences repurchase  
171 intentions . Studies in the marketing field have found a strong positive connotation between customer satisfactions  
172 and repurchase intentions in the environment of both consumer goods and services (Song & He, 2008).

173 Reliability of the seller signals guarantee and reduces customers" price sensitivity .Buyers' price sensitivity for  
174 service agreements depends on service type ,service quality and level of service support . Price sensitivity is a  
175 serious market segmentation variable and services involve discriminating contact between members of buying and  
176 selling organizations, in which price observations often differ significantly across market Year 2015 ( ) A segments  
177 (Bolton & Myers, 2003). Operational zed customer observances to consist of repurchase objective, positive and  
178 negative word of mouth, and price compassion (Ranaweera & Neely, 2003).

179 Findings have been honestly reliable with respect to age, income, education and profession as possible  
180 determinants of consumer's feeling to complain . Seller may increase the proclivity to complain through inspiring  
181 the complaint to be expressed and resounding the consumer that the objection will be taken care of (Isabelle &  
182 Bernard, 1999).

183 Customer satisfaction and behavioral intention over and above their mediated effect through the concept of  
184 customer value (Sajeev Varki & Colgate, 2001). Purchase intention is a very important inspection for marketers.  
185 Purchase intentions are directly influenced by customer satisfaction (Maxham, 2001). Individual technologies  
186 improve customer satisfaction that will guide to customer loyalty . Satisfaction with recovery and overall firm  
187 satisfaction. Satisfaction with salvage as customer satisfaction with a particular transaction involving a failure  
188 and recovery (Netemeyer & Maxham, 2002). A particular attitude for measuring satisfaction is proposed and  
189 numerous propositions are on warded concerning systematic differences in customer pleasure crossways individuals  
190 and product groups (Johnson & Fornell, 1991). The search of backgrounds of customer retention to both industries  
191 and national borders. Asubonteng, McLeay, and customer satisfaction and socio demographic characteristics of  
192 customers (Athanassopoulos, 2000). Service excellence and customer satisfaction could be inspecting from both  
193 a transaction specific as well as a global viewpoint (Lee, Yoo, & Lee, 2000).

194 Competition is, of course, just a click away in the Internet market and various anti switching barricades have  
195 been incorporated by online firms . Both from a theoretical and a managerial viewpoint it is of interest to explore  
196 how switching barriers affect satisfaction, repurchase intentions and attitudinal loyalty (Julander & Soderlund,  
197 2003). Some used the concept to show that customers do not switch due to a lack of attractive alternatives, high  
198 switching cost or other switching barriers (Valenzuela, 2012). Reliable with these arguments, many studies found  
199 switching barriers that can support the customer loyalty in telecommunication industry . Online consumers  
200 are relatively well educated and have been using computers for years; they may be able to handle many of the  
201 marketing bothers involving the issues related to switching barriers ). In such conditions of high struggle, the  
202 situational make active and also caused total switching when perceived switching barriers were high and the price  
203 focus was heavy in an insurance company ). H2: There is a positive relationship between Repurchase intentions  
204 and E-Banking. H3: There is a +ve relationship between price sensitivity and E-Banking. H4: There is an  
205 association between propensity to complain and E-Banking. H5: The relationship between customer satisfaction  
206 and E-Banking is positive. H6: There is a positive relationship between switching Barriers and E-Banking.

### 207 5 c) Methodology

208 The methodology of this paper is based on the different variables. The variables use the model as previous study  
209 of fama and schewert ??1977). The regression equation is used in it. Where ith are the consequences of banks  
210 with time period of t, ? it is the intercept (constant). ? is the change in dependent variables with respect to  
211 change in independent variable. Where ? 1 , ? 2, ? 3, ? 4, ? 5 are the Y it = ? it +

### 212 6 d) Sampling size

213 It is difficult to explore the impact of six Vs, i.e. Positive word of Mouth, Repurchase intentions, Price sensitivity,  
214 Propensity to complain, Customer satisfaction, switching barriers on E-Banking. Total employees surveyed are  
215 n=130 but the responses were 110.

### 216 7 i) Coefficients

217 This can be expected whether if there is a small change in (X1) then there may be a large change in Y'. These  
218 are the regression coefficient which shows the unstandardized and standardized beta.

### 219 8 Table 7

220 Y pu = 1.939-0.006X1-0.309X2 +0.077X3-0.207X4+ 0.492X5+0.117X6 III.

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## 221 9 Results and Discussion

222 This study consists of four demographics variables age, experience, education and gender. The total sample size  
223 of the study is 110. The frequency, validity of the data and cumulative frequency is good. This is behavioral  
224 study shows interest of number of women and men. The comments were very strong and interrelated with this  
225 study. Table1 shows the percentage of gender; Table 1 IV.

## 226 10 Explanatory Statistics Quantifying

227 Mean and Standard deviation Variables represent average values that satisfy our study. It is also expressive  
228 statistics such as mean and standard deviation was examined for the time scaled dependent and independent  
229 variables (given in the table). Therefore, this research clears that data are more dependable and reliable and  
230 arranged by respondents in an average. S.D is near to 1.0.

231 So it shows sturdy impact on E-Banking. Last column shows the population N = 110. Presents the variable  
232 values and their impact with respect to their minimum and maximum values. It also finds the middle value  
233 and risk that may be beneficial for this study. Table 4 shows the Pearson correlation mild is attained for the  
234 five intervals scaled variables. From the results, we find out that The behavioral consequences on E-Banking is  
235 positively correlated. The relationship 'r' lies between -1 to +1.

236 V.

## 237 11 Conclusion

238 The behavioral consequences of the customers and employees working in banks show a direct causal relationship  
239 with the e-banks. This can be taken as a significant finding in the banking organizations, especially in the  
240 Pakistani context. It can be considered that behavioral elements are very important for the organization which  
241 ultimately reduce their problems and increase interaction among customers and banks technology. This study  
242 produced very good results which were obtained from the SPSS statistical analysis software; theoretically,  
243 behavior influences the organizations' and their environment. Attitude, technologies and behavioral practices  
244 must be reviewed time to time for getting the better results. ? The sample size may be on the lower side, it is  
245 possible that if there is large sample size, results would be clearer and specified.

## 246 12 b) Future Work

247 This research is limited to Pakistan only; leaders working in Pakistani environment can make their organization  
248 well by using international methods. We can make our study more efficient if we judge and contrast with other  
environmental factors.



Figure 1: Figure 1 The

## 12 B) FUTURE WORK

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Figure 2:

1

	Frequency	%age	Valid%	Cumulative%
Valid Male	67	60.9	60.9	60.9
Female	43	39.1	39.1	100.0
Total	110	100.0	100.0	
Table 1.2 : Age				
	Frequency	%age	Valid%	Cumulative%
Valid 20-25	22	20.0	20.0	20.0
25-30	50	45.5	45.5	65.5
30-35	35	31.8	31.8	97.3
35-40	3	2.7	2.7	100.0
Total	110	100.0	100.0	
Table 1.3 : Education				
	Frequency	%age	Valid%	Cumulative %
Valid B.A	33	30.0	30.0	30.0
M.A	75	68.2	68.2	98.2
MS	2	1.8	1.8	100.0
Total	110	100.0	100.0	
Table 1.4 : Experience				
	Frequency	%age	Valid%	Cumulative%
Valid 1-5	35	31.8	31.8	31.8
5-10	63	57.3	57.3	89.1
10-15	7	6.4	6.4	95.5
15-20	5	4.5	4.5	100.0
Total	110	100.0	100.0	

Figure 3: Table 1 :

2

## The Impact of Behavioral Consequences on E-Banking in Pakistan. A Business

Year						
22						
Volume XV Issue V Version I						
( )						
Global Journal of Management and Business Research	Coefficients PWM RI PS PC CS SB					
	0.748 0.753 0.775					
	0.746 0.681 0.773					
	N of 6 Items					
	0.746					

[Note: A e) Sampling procedure]

Figure 4: Table 2 :

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3

	Mean	Std. Deviation	N
PU	4.4436	.29724	110
PW	4.2908	.34121	110
M			
RI	4.2818	.34737	110
PS	4.2984	.34245	110
PC	4.3136	.51961	110
CS	4.3075	.32963	110
SB	4.3257	.32117	110

g) Correlation

Figure 5: Table 3 :

4

		PU	PWM	RI	PS	PC	CS	S
Pearson Correlation	PU	1.000	.603	.602	.610	.600	.636	.636
	PWM	.603	1.000	.988	.973	.662	.960	.960
	RI	.602	.988	1.000	.979	.675	.959	.959
	PS	.610	.973	.979	1.000	.634	.979	.979
	PC	.600	.662	.675	.634	1.000	.642	.642
	CS	.636	.960	.959	.979	.642	1.000	.999
	SB	.631	.918	.910	.927	.624	.973	1.000
Sig. (1- tailed)	PU	.	.000	.000	.000	.000	.000	.000
	PWM	.000	.	.000	.000	.000	.000	.000
	RI	.000	.000	.	.000	.000	.000	.000
	PS	.000	.000	.000	.	.000	.000	.000
	PC	.000	.000	.000	.000	.	.000	.000
	CS	.000	.000	.000	.000	.000	.	.000
	SB	.000	.000	.000	.000	.000	.000	.
N	PU	110	110	110	110	110	110	110
	PWM	110	110	110	110	110	110	110
	RI	110	110	110	110	110	110	110
	PS	110	110	110	110	110	110	110
	PC	110	110	110	110	110	110	110
	CS	110	110	110	110	110	110	110
	SB	110	110	110	110	110	110	110

h) Multiple Regression Analysis

sModel	R	R Square	Adjusted R Square	Table 5				
				of the Estimate	Std. Error R Square	R Square Change	F Change	df1
1	.691	.477	.446	.22117	.477	.477	15.648	6
	a							103

Figure 6: Table 4 :

## 12 B) FUTURE WORK

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**6**

Model		SS	df	MS	F	Sig.
1	Regression	4.592	6	.765	15.648.000	b
	Residual	5.038	103	.049		
	Total	9.631	109			

a. Dependent Variable: PU

b. Predictors: (Constant), SB, PC, RI, PS, PWM, CS

Figure 7: Table 6 :

**2**

data. According to Glien (2003) Range of Cronbach's alpha is between 0 and 1. In reliability test .70 is acceptable value of alpha but .8 is expected to be a required target which shows a good consistency of internal scale of the items (Gliem, 2003). Table1 shows the percentage of gender; shows Cronbach's alpha reliability coefficients of one independent variable i.e. E-Banking (Perceived Usefulness) and six independent variables were obtained which are as follow:-

- ? Positive word of Mouth
- ? Repurchase intentions
- ? Price sensitivity
- ? Propensity to complain
- ? Customer satisfaction
- ? Switching barriers

Reliability test of all the variables shows the rate of Cronbach's Alpha used for maximum variables is 0.773, considered to be excellent for internal reliability of

Figure 8: Table 2

**1**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1	(Constant) .939	.287		6.746	.000
	PWM -.006	.419	-.006	-.013	.989
	RI -.309	.472	-.361	-.655	.514
	PS .077	.474	.089	.162	.871
	PC .207	.057	.362	3.653	.000
	CS .492	.604	.546	.815	.417
	SB .117	.341	.127	.344	.732

[Note: A]

Figure 9: Table 1 .





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