

APPENDICES

APPENDIX A: QUESTIONNAIRE



UNIVERSITY OF MALAYA
Master of Business Administration
Graduate School of Business
Faculty of Business and Accountancy

“From Online Perceived Value to e-Loyalty: A Study of Malaysian Low Cost Carriers”

Dear Sir/ Madam,

This questionnaire is conducted as part of a research project, which shall be submitted in part completion of the Master of Business Administration from University of Malaya.

The objective of this research is to examine the relationship between the perceived value of purchasing a low cost carrier (LCC) ticket online and its impact upon e-satisfaction, e-trust and e-loyalty from consumers' perspectives. This study is limited to consideration of the online purchase of a ticket from AirAsia and/or Firefly. Should you choose to participate, you will be asked to comment on your last experience purchasing a ticket at www.airasia.com.my or www.fireflyz.com.my.

I would like to extend my appreciation for your participation in this survey. However, you are no way compelled to be part of this study. This questionnaire is constructed in a straight forward manner and is easy to answer. Please be assured that all information will be treated with the **strictest confidentiality** and only the aggregated data will be presented.

Once again thank you for your valuable assistance in participating in this survey.

Yours sincerely,

Lim Pey Chyi

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Supervised by,

Dr Brian C. Imrie

PhD(Otago), BCA Honours (Victoria), BCM (Lincoln)

Senior Lecturer

Faculty of Business & Accountancy

University of Malaya

Pre-requisite of respondents:

You must have purchased online air ticket(s) from the official website of any of the Malaysia low cost carriers at least once in the last 12 months.

PART A: Respondent's demographic

This section will collect your personal particulars and background information for demographic profiling. Please choose only one answer for each question and cross (x) the answer.

1. Gender

Male

Female

2. Age

Below 21 years

21 - 30 years

31 - 40 years

41 - 50 years

51 - 60 years

Above 60 years

3. Ethnic group

Malay

Chinese

Indian

Others (please specify) _____

4. Marital status

Single

Married

Divorced / Widow

5. Highest level of education

<input type="checkbox"/>	PMR/LCE or below	<input type="checkbox"/>	Degree/Professional
<input type="checkbox"/>	SPM/STPM/MCE/HSC	<input type="checkbox"/>	Postgraduate/Doctorate
<input type="checkbox"/>	Certificate/Diploma	<input type="checkbox"/>	Others

6. Occupation

<input type="checkbox"/>	Top management (CEO, CFO, VP, GM)	<input type="checkbox"/>	Homemaker
<input type="checkbox"/>	Middle management (Senior manager, professional)	<input type="checkbox"/>	Student
<input type="checkbox"/>	Asst. Manager/Senior executive/Executive	<input type="checkbox"/>	Retired
<input type="checkbox"/>	Owner/Self-employed	<input type="checkbox"/>	Unemployed

7. Monthly income

<input type="checkbox"/>	Below RM2,000	<input type="checkbox"/>	RM2,000 – RM5,000	<input type="checkbox"/>	RM5,001 – RM8,000
<input type="checkbox"/>	RM8,001 – RM10,000	<input type="checkbox"/>	RM10,001 & above		

Instructions: Please complete the following questions to reflect your opinions as accurately as possible and to answer factual questions to the best of your knowledge.

Your information will be kept strictly confidential.

PART B: Recall your most recent online airline ticket purchasing experience with either Air Asia and/or Fireflyz web site to answer the following questions: (1 denoting STRONGLY DISAGREE and 5 denoting STRONGLY AGREE)

Please cross (x) your answer.

		Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree
		1	2	3	4	5
BE1	This site makes it easy to find what I need.					
BE2	This site is easy to navigate.					
BE3	This site enables me to complete a transaction quickly.					
BE4	Information at this site is well-organized.					
BE5	This site loads its pages fast.					
BE6	This site is simple to use.					
BE7	This site enables me to access it quickly.					
BE8	This site is well organized.					
BS1	This site is always available for business.					
BS2	This site launches and runs right away.					
BS3	This site does not crash.					
BS4	Pages at this site do not freeze after I enter my purchase information.					

		Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree
		1	2	3	4	5
BF1	This site delivers my e-ticket itinerary and receipt as promised.					
BF2	This site makes the delivery of e-ticket itinerary and receipt within a suitable time frame.					
BF3	This site quickly delivers what I purchase.					
BF4	This site is truthful about its offerings.					
BF5	This site makes accurate promises about delivery of its products and services.					
BF6	This site protects information about my online purchase behaviour.					
BP1	This site does not share my personal information with any other party.					
BP2	This site protects my credit card or bank account information.					
BL1	I always compare online prices with different airlines before buying ticket.					
BL2	I save a lot of money by comparing prices online.					
BL3	I use the advertised online price to decide the value of the ticket.					
BL4	I use the published online price to decide the value of the ticket.					
BL5	I always compare online prices with different airlines to decide the value of the ticket.					
BL6	I can get very good promotional price offers by buying online.					

PART C: Recalling your most recent online airline ticketing purchasing experience, how would you rate the following statements, on a scale of 1 to 5.

(1 denoting VERY POOR and 5 denoting EXCELLENT)

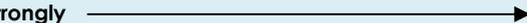
Please circle your answer.

		Poor  Excellent				
CP1	The price of the products and services available at this site.	1	2	3	4	5
CP2	The overall convenience of using this site.	1	2	3	4	5
CP3	The extent to which the site gives you a feeling of being in control.	1	2	3	4	5
CP4	The overall value you get from this site for your money and effort.	1	2	3	4	5

PART D: Recalling your most recent online airline ticketing purchasing experience, to what extent you agree to the following statements, on a scale of 1 to 5.

(1 = STRONGLY DISAGREE, 5 = STRONGLY AGREE)

Please circle your answer.

		Strongly Disagree  Strongly Agree				
DS1	I am satisfied with my decision to purchase from this web site.	1	2	3	4	5
DS2	If I had to purchase again, I would feel confident buying from this web site.	1	2	3	4	5
DS3	My choice to purchase from this web site was a wise one.	1	2	3	4	5
DS4	I feel badly regarding my decision to buy from this web site.	1	2	3	4	5
DS5	I think I did the right thing by buying from this web site.	1	2	3	4	5

		Strongly Disagree → Strongly Agree				
DS6	I am unhappy that I purchased from this web site.	1	2	3	4	5
DS7	The performance of this web site meets my expectations.	1	2	3	4	5
DR1	It is easy for me to trust a person or a company.	1	2	3	4	5
DR2	My tendency to trust a person or a company is high.	1	2	3	4	5
DR3	I tend to trust a person or a company even though I have little knowledge of it.	1	2	3	4	5
DR4	Trusting someone or some company is not difficult.	1	2	3	4	5
DT1	The LCCs have the ability to handle online sales transactions.	1	2	3	4	5
DT2	The LCCs have sufficient expertise and resources to do business online.	1	2	3	4	5
DT3	The LCCs have adequate knowledge to manage their business online.	1	2	3	4	5
DT4	This web site is trustworthy and honest.	1	2	3	4	5
DT5	The information on this web site is plentiful and of sufficient quality.	1	2	3	4	5
DT6	The web site offers secure personal privacy.	1	2	3	4	5
DT7	Compared to other web sites, this web site is secure and reliable.	1	2	3	4	5

PART E: Recalling your most recent online ticketing purchasing experience, how likely are you going to

(1 = VERY UNLIKELY, 5 = VERY LIKELY)

Please circle your answer.

		Very Unlikely  Very Likely				
EL1	Say positive things about this site to other people?	1	2	3	4	5
EL2	Recommend this site to someone who seeks your advice?	1	2	3	4	5
EL3	Encourage friends and others to do business with this site?	1	2	3	4	5
EL4	Consider this site to be your first choice for future transactions?	1	2	3	4	5
EL5	Do more business with this site in the near future?	1	2	3	4	5

THANK YOU VERY MUCH FOR COMPLETING THIS QUESTIONNAIRE

APPENDIX B: FREQUENCIES

GENDER

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid MALE	94	40.9	40.9	40.9
FEMALE	136	59.1	59.1	100.0
Total	230	100.0	100.0	

AGE

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid BELOW 21 YRS	11	4.8	4.8	4.8
21-30 YRS	75	32.6	32.6	37.4
31-40 YRS	91	39.6	39.6	77.0
41-50 YRS	27	11.7	11.7	88.7
51-60 YRS	22	9.6	9.6	98.3
ABOVE 60 YRS	4	1.7	1.7	100.0
Total	230	100.0	100.0	

ETHNIC

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid MALAY	45	19.6	19.6	19.6
CHINESE	161	70.0	70.0	89.6
INDIAN	16	7.0	7.0	96.5
OTHERS	8	3.5	3.5	100.0
Total	230	100.0	100.0	

MARITAL

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SINGLE	108	47.0	47.0	47.0
MARRIED	119	51.7	51.7	98.7
DIVORSED/WIDOW	3	1.3	1.3	100.0
Total	230	100.0	100.0	

EDUCATION

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid PMR/LCE OR BELOW	28	12.2	12.2	12.2
SPM/STPM/MCE/HSC	56	24.3	24.3	36.5
CERTIFICATE/DIPLOMA	50	21.7	21.7	58.3
DEGREE/PROFESSIONAL	78	33.9	33.9	92.2
POSTGRADUATE/DOCTORATE	13	5.7	5.7	97.8
OTHERS	5	2.2	2.2	100.0
Total	230	100.0	100.0	

OCCUPATION

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid TOP MANAGEMENT	14	6.1	6.1	6.1
MIDDLE MANAGEMENT	58	25.2	25.2	31.3
ASST MGR/SENIOR EXEC/EXEC	112	48.7	48.7	80.0
OWNER/SELF-EMPLOYED	22	9.6	9.6	89.6
HOMEMAKER	3	1.3	1.3	90.9
STUDENT	14	6.1	6.1	97.0
RETIRED	3	1.3	1.3	98.3
UNEMPLOYED	4	1.7	1.7	100.0
Total	230	100.0	100.0	

INCOME

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid BELOW RM2000	38	16.5	16.5	16.5
RM2001-RM5000	130	56.5	56.5	73.0
RM5001-RM8000	33	14.3	14.3	87.4
RM8001-RM10000	18	7.8	7.8	95.2
RM10001 AND ABOVE	11	4.8	4.8	100.0
Total	230	100.0	100.0	

APPENDIX C: RELIABILITY

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.835	10

Item Statistics

	Mean	Std. Deviation	N
Efficiency	28.8435	3.83410	230
System Availability	12.4913	1.39475	230
Fulfillment	21.5739	2.82089	230
Privacy	6.1913	.85033	230
Price	22.6478	3.21600	230
PerceivedValue	13.8043	2.22157	230
Satisfaction	25.1609	3.96218	230
TrustPropensity	11.0870	3.44784	230
Trust	23.2478	3.94552	230
Loyalty	17.3739	3.46274	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Efficiency	153.5783	289.319	.628	.810
SystemAvailability	169.9304	380.126	.071	.847
Fulfillment	160.8478	310.121	.683	.807
Privacy	176.2304	389.541	-.130	.851
Price	159.7739	314.761	.533	.820
PerceivedValue	168.6174	321.521	.746	.807
Satisfaction	157.2609	279.696	.683	.803
TrustPropensity	171.3348	332.879	.327	.842
Trust	159.1739	274.232	.736	.796
Loyalty	165.0478	290.858	.703	.801

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
1.8242E2	385.913	19.64467	10

APPENDIX D: RESULTS OF H1- H5

Descriptive Statistics

	Mean	Std. Deviation	N
PerceivedValue	13.8043	2.22157	230
Efficiency	28.8435	3.83410	230
SystemAvailability	12.4913	1.39475	230
Fulfillment	21.5739	2.82089	230
Privacy	6.1913	.85033	230
Price	22.6478	3.21600	230

Correlations

		PerceivedValue	Efficiency	SystemAvailability	Fulfillment	Privacy	Price
Pearson Correlation	PerceivedValue	1.000	.632	.062	.614	-.137	.487
	Efficiency	.632	1.000	-.010	.619	-.130	.458
	SystemAvailability	.062	-.010	1.000	.006	.060	.150
	Fulfillment	.614	.619	.006	1.000	-.117	.391
	Privacy	-.137	-.130	.060	-.117	1.000	-.100
	Price	.487	.458	.150	.391	-.100	1.000
Sig. (1-tailed)	PerceivedValue	.	.000	.174	.000	.019	.000
	Efficiency	.000	.	.440	.000	.024	.000
	SystemAvailability	.174	.440	.	.466	.181	.012
	Fulfillment	.000	.000	.466	.	.038	.000
	Privacy	.019	.024	.181	.038	.	.066
	Price	.000	.000	.012	.000	.066	.
N	PerceivedValue	230	230	230	230	230	230
	Efficiency	230	230	230	230	230	230
	SystemAvailability	230	230	230	230	230	230
	Fulfillment	230	230	230	230	230	230
	Privacy	230	230	230	230	230	230
	Price	230	230	230	230	230	230

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.717 ^a	.514	.504	1.56513

- a. Predictors: (Constant), Price, Privacy, SystemAvailability, Fulfillment, Efficiency
- b. Dependent Variable: PerceivedValue

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	581.478	5	116.296	47.475	.000 ^a
	Residual	548.718	224	2.450		
	Total	1130.196	229			

- a. Predictors: (Constant), Price, Privacy, SystemAvailability, Fulfillment, Efficiency
- b. Dependent Variable: PerceivedValue

Coefficients^a

Model	Unstandardised Coefficients		Standardised Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-.507	1.542		-.329	.743	-3.545	2.531					
Efficiency	.195	.036	.336	5.395	.000	.124	.266	.632	.339	.251	.557	1.794
SystemAvailability	.058	.075	.037	.771	.441	-.091	.207	.062	.051	.036	.965	1.036
Fulfillment	.255	.047	.324	5.392	.000	.162	.348	.614	.339	.251	.601	1.664
Privacy	-.100	.123	-.038	-.811	.418	-.343	.143	-.137	-.054	-.038	.975	1.026
Price	.136	.037	.197	3.651	.000	.063	.209	.487	.237	.170	.747	1.339

a. Dependent Variable: PerceivedValue

Collinearity Diagnostics^a

Model Dimension	Eigenvalue	Condition Index	Variance Proportions						
			(Constant)	Efficiency	SystemAvailability	Fulfillment	Privacy	Price	
1 1	5.937	1.000	.00	.00	.00	.00	.00	.00	.00
2	.028	14.613	.00	.06	.03	.05	.32	.06	
3	.014	20.617	.00	.07	.37	.09	.23	.16	
4	.011	23.232	.01	.01	.23	.10	.15	.74	
5	.006	30.548	.00	.81	.01	.71	.00	.04	
6	.004	40.680	.99	.05	.36	.06	.29	.01	

a. Dependent Variable: PerceivedValue

Casewise Diagnostics^a

Case Number	Std. Residual	PerceivedValue	Predicted Value	Residual
78	-4.316	4.00	10.7554	-6.75541

a. Dependent Variable: PerceivedValue

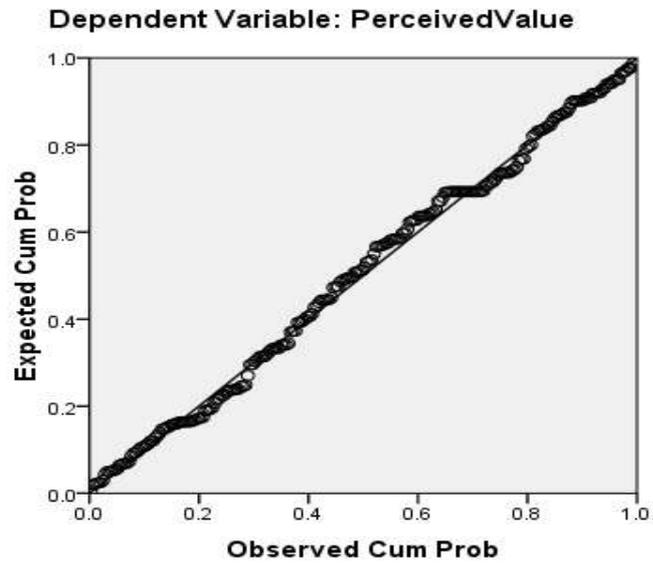
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	9.1304	18.5742	13.8043	1.59349	230
Std. Predicted Value	-2.933	2.993	.000	1.000	230
Standard Error of Predicted Value	.120	.660	.236	.092	230
Adjusted Predicted Value	9.2976	18.7187	13.8087	1.58934	230
Residual	-6.75541	3.92786	.00000	1.54795	230
Std. Residual	-4.316	2.510	.000	.989	230
Stud. Residual	-4.405	2.543	-.001	1.004	230
Deleted Residual	-7.03621	4.03154	-.00437	1.59529	230
Stud. Deleted Residual	-4.599	2.574	-.002	1.010	230
Mahal. Distance	.341	39.757	4.978	5.353	230
Cook's Distance	.000	.134	.005	.013	230
Centered Leverage Value	.001	.174	.022	.023	230

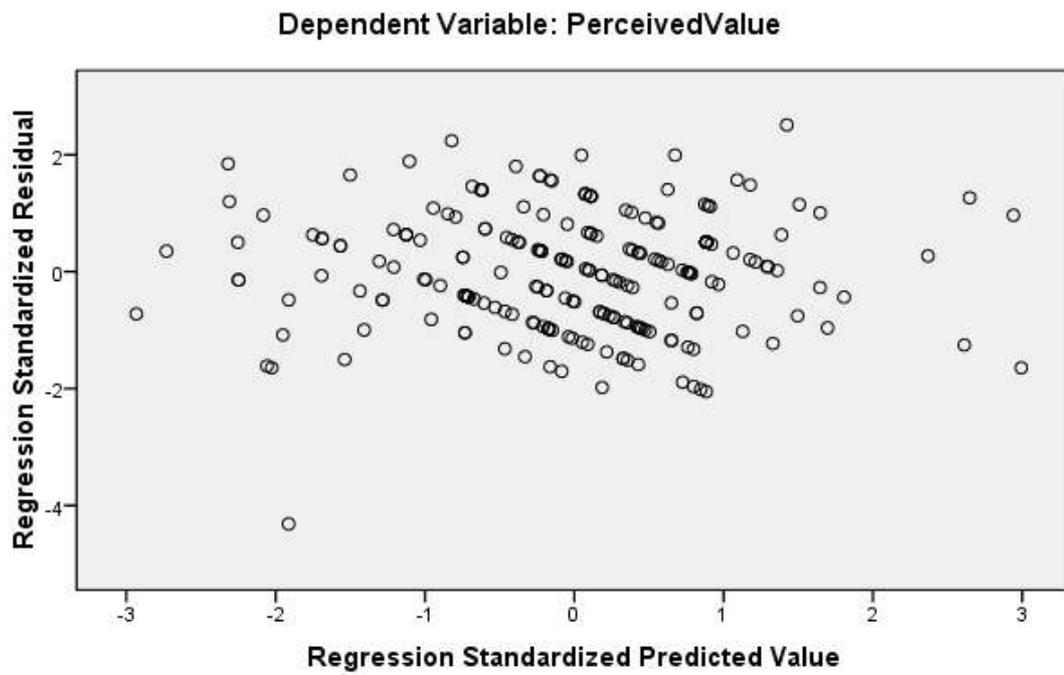
a. Dependent Variable: PerceivedValue

CHARTS

Normal P-P Plot of Regression Standardized Residual



Scatterplot



APPENDIX E: RESULTS OF H6-H8

RESULTS OF SOBEL TEST:

First Equation: Perceived Value → e-Satisfaction → e-Trust

Run MATRIX procedure:

VARIABLES IN SIMPLE MEDIATION MODEL

Y	Trust
X	PerceivedValue
M	Satisfaction

DESCRIPTIVES STATISTICS AND PEARSON CORRELATIONS

	Mean	SD	Trust	PerceivedValue	Satisfaction
Trust	23.2478	3.9455	1.0000	.5919	.5413
PerceivedValue	13.8043	2.2216	.5919	1.0000	.6232
Satisfaction	25.1609	3.9622	.5413	.6232	1.0000

SAMPLE SIZE
230

DIRECT AND TOTAL EFFECTS

	Coefficient	Standard error	t	Sig. (two-tailed)
b(YX)	1.0513	.0948	11.0895	.0000
b(MX)	1.1115	.0924	12.0331	.0000
b(YM.X)	.2807	.0655	4.2842	.0000
b(YX.M)	.7393	.1169	6.3265	.0000

INDIRECT EFFECT AND SIGNIFICANCE USING NORMAL DISTRIBUTION

	Value	Standard error	LL 95 CI	UL 95 CI	Z	Sig(two)
Sobel	.3120	.0775	.1600	.4640	4.0237	.0001

BOOTSTRAP RESULTS FOR INDIRECT EFFECT

	Data	Mean	Standard error	LL 95 CI	UL 95 CI	LL 99 CI	UL 99 CI
Effect	.3120	.3082	.0807	.1626	.4727	.0989	.5499

NUMBER OF BOOTSTRAP RESAMPLES

1000

FAIRCHILD ET AL. (2009) VARIANCE IN Y ACCOUNTED FOR BY INDIRECT EFFECT:

.2444

----- END MATRIX -----

Second Equation: e-Satisfaction→e-Trust→e-Loyalty

Run MATRIX procedure:

VARIABLES IN SIMPLE MEDIATION MODEL

Y	Loyalty
X	Satisfaction
M	Trust

DESCRIPTIVES STATISTICS AND PEARSON CORRELATIONS

	Mean	SD	Loyalty	Satisfaction	Trust
Loyalty	17.3739	3.4627	1.000	.6598	.6554
Satisfaction	25.1609	3.9622	.6598	1.0000	.5413
Trust	23.2478	3.9455	.6554	.5413	1.0000

SAMPLE SIZE
230

DIRECT AND TOTAL EFFECTS

	Coefficient	Standard Error	t	Sig. (two)
b(YX)	.5767	.0435	13.2599	.0000
b(MX)	.5390	.0555	9.7208	.0000
b(YM.X)	.3703	.0459	8.0687	.0000
b(YX.M)	.3771	.0457	8.2521	.0000

INDIRECT EFFECT AND SIGNIFICANCE USING NORMAL DISTRIBUTION

	Value	Standard Error	LL 95 CI	UL 95 CI	Z	Sig. (two)
Sobel	.1996	.0322	.1364	.2628	6.1892	.0000

BOOTSTRAP RESULTS FOR INDIRECT EFFECT

	Data	Mean	Standard Error	LL 95 CI	UL 95 CI	LL 99 CI	UL 99 CI
Effect	.1996	.2002	.0328	.1428	.2659	.1307	.2958

NUMBER OF BOOTSTRAP RESAMPLES
1000

FAIRCHILD ET AL. (2009) VARIANCE IN Y ACCOUNTED FOR BY INDIRECT EFFECT:
.3038

----- END MATRIX -----

APPENDIX F: RESULTS OF THE TESTING OF MODERATOR (TRUST PROPENSITY)

A) Stage 1:

Regression Analysis : e-Satisfaction → e-Trust

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.541 ^a	.293	.290	3.32477

a. Predictors: (Constant), Satisfaction

b. Dependent Variable: Trust

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1044.544	1	1044.544	94.494	.000 ^a
	Residual	2520.330	228	11.054		
	Total	3564.874	229			

a. Predictors: (Constant), Satisfaction

b. Dependent Variable: Trust

Coefficients^a

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.685	1.412		6.858	.000
	Satisfaction	.539	.055	.541	9.721	.000

a. Dependent Variable: Trust

Casewise Diagnostics^a

Case Number	Std. Residual	Trust	Predicted Value	Residual
7	-4.212	7.00	21.0050	-1.40050E1
44	-3.543	13.00	24.7782	-1.17782E1
50	-3.056	13.00	23.1611	-1.01611E1
136	3.237	35.00	24.2392	1.07608E1

a. Dependent Variable: Trust

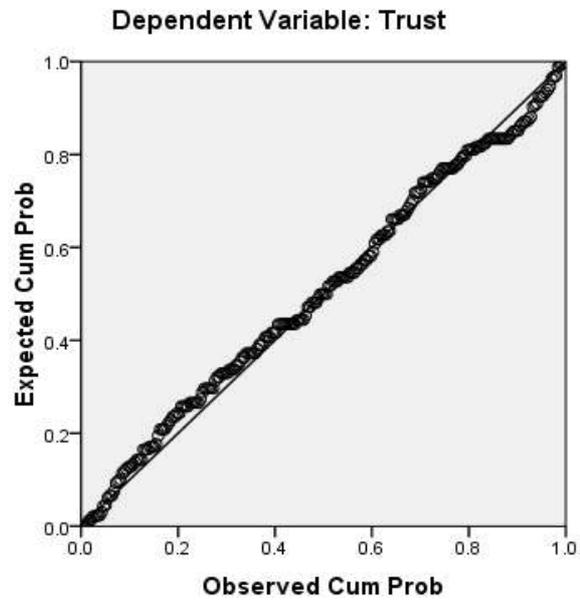
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	14.5367	28.5514	23.2478	2.13573	230
Std. Predicted Value	-4.079	2.483	.000	1.000	230
Standard Error of Predicted Value	.219	.923	.298	.086	230
Adjusted Predicted Value	14.4146	28.5692	23.2463	2.13794	230
Residual	-1.40050E1	10.76083	.00000	3.31750	230
Std. Residual	-4.212	3.237	.000	.998	230
Stud. Residual	-4.232	3.245	.000	1.002	230
Deleted Residual	-1.41345E1	10.81804	.00149	3.34399	230
Stud. Deleted Residual	-4.399	3.316	.000	1.011	230
Mahal. Distance	.002	16.636	.996	1.520	230
Cook's Distance	.000	.083	.004	.009	230
Centered Leverage Value	.000	.073	.004	.007	230

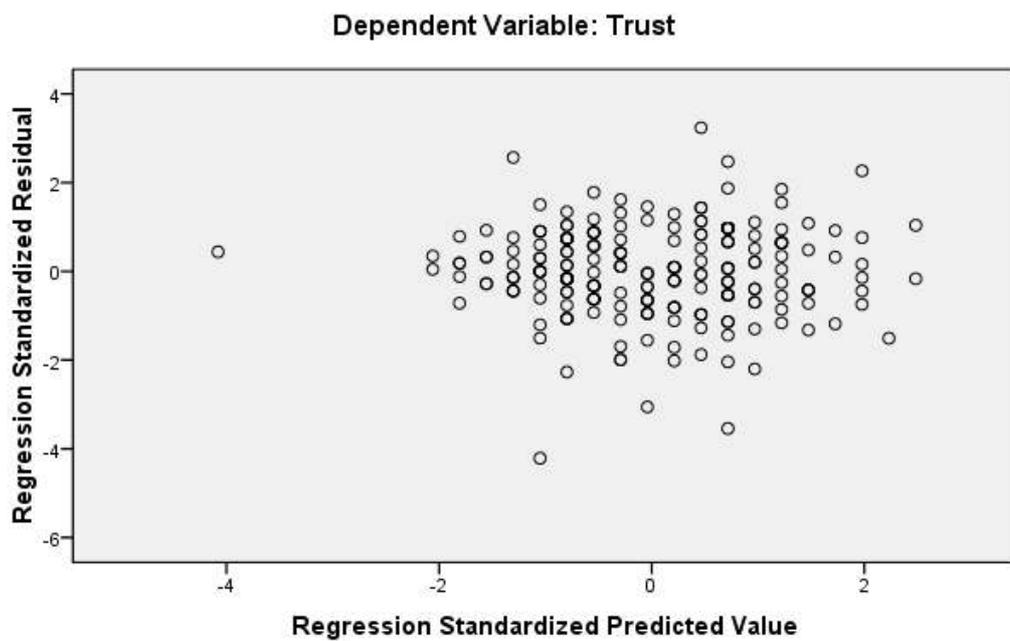
a. Dependent Variable: Trust

CHARTS

Normal P-P Plot of Regression Standardized Residual



Scatterplot



B) Stage 2

Regression: Trust Propensity → e-Trust

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.518 ^a	.268	.265	3.38203

a. Predictors: (Constant), TrustPropensity,

b. Dependent Variable: Trust

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	956.975	1	956.975	83.665	.000 ^a
	Residual	2607.899	228	11.438		
	Total	3564.874	229			

a. Predictors: (Constant), TrustPropensity

b. Dependent Variable: Trust

Coefficients^a

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.674	.752		22.159	.000
	TrustPropensity	.593	.065	.518	9.147	.000

a. Dependent Variable: Trust

Casewise Diagnostics^a

Case Number	Std. Residual	Loyalty	Predicted Value	Residual
7	-3.562	7.00	19.0459	-1.2045E1
14	3.830	32.00	19.0459	1.2954E1

a. Dependent Variable: Trust

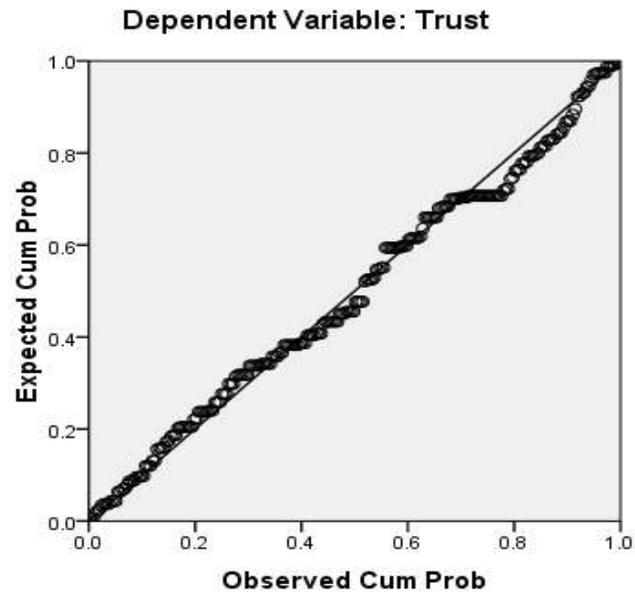
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	19.0459	28.5324	23.2478	2.04424	230
Std. Predicted Value	-2.055	2.585	.000	1.000	230
Standard Error of Predicted Value	.223	.619	.305	.081	230
Adjusted Predicted Value	18.7437	28.3080	23.2443	2.04230	230
Residual	-1.2045E1	12.95407	.00000	3.37464	230
Std. Residual	-3.562	3.830	.000	.998	230
Stud. Residual	-3.603	3.875	.001	1.004	230
Deleted Residual	-1.2327E1	13.25628	.00351	3.41435	230
Stud. Deleted Residual	-3.702	4.000	.001	1.011	230
Mahal. Distance	.001	6.683	.996	1.138	230
Cook's Distance	.000	.175	.006	.018	230
Centered Leverage Value	.000	.029	.004	.005	230

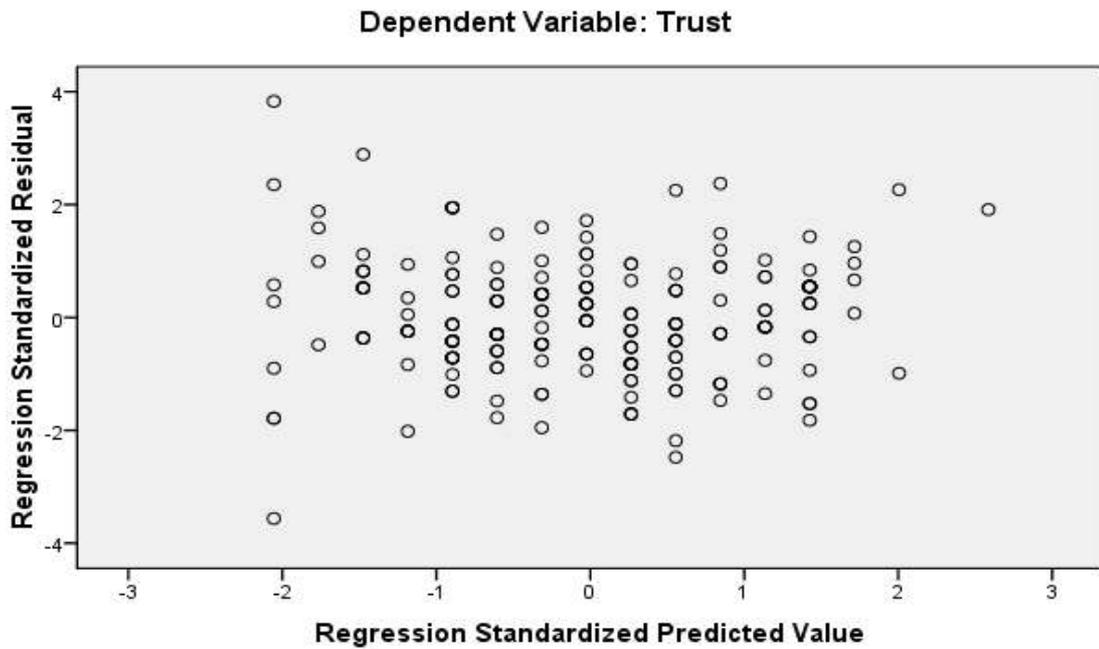
a. Dependent Variable: Loyalty

CHARTS

Normal P-P Plot of Regression Standardized Residual



Scatterplot



C) Stage 3

Regressions: E-Trust → E-Satisfaction X Trust Propensity

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.656 ^a	.430	.428	2.98511

a. Predictors: (Constant), SatisfactionXTrustPropensity

b. Dependent Variable: Trust

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1533.196	1	1533.196	172.059	.000 ^a
	Residual	2031.678	228	8.911		
	Total	3564.874	229			

a. Predictors: (Constant), SatisfactionxTrustPropensity

b. Dependent Variable: Trust

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.383	.559		29.299	.000
	Satisfaction X TrustPropensity	.024	.002	.656	13.117	.000

a. Dependent Variable: Trust

Casewise Diagnostics^a

Case Number	Std. Residual	Trust	Predicted Value	Residual
7	-3.832	7.00	18.4376	-1.14376E1
14	4.084	32.00	19.8075	1.21925E1

a. Dependent Variable: Trust

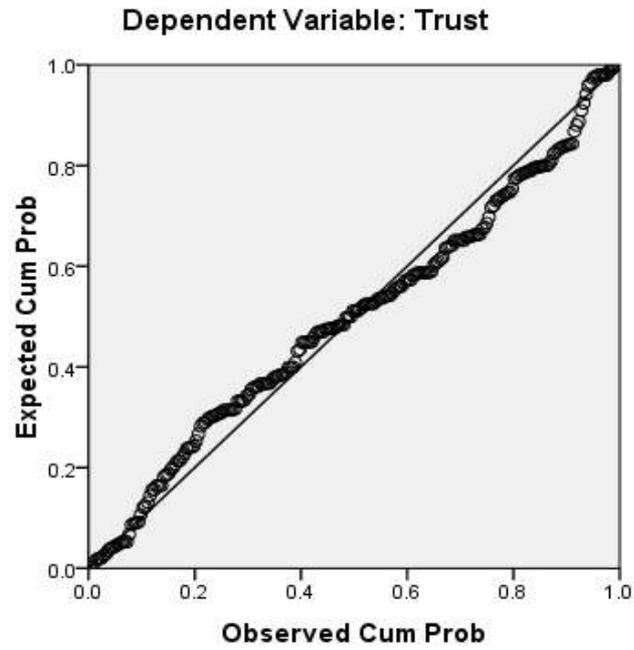
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	18.3642	32.5281	23.2478	2.58750	230
Std. Predicted Value	-1.887	3.587	.000	1.000	230
Standard Error of Predicted Value	.197	.734	.267	.080	230
Adjusted Predicted Value	18.4122	32.3689	23.2474	2.58514	230
Residual	-1.14376E1	12.19248	.00000	2.97858	230
Std. Residual	-3.832	4.084	.000	.998	230
Stud. Residual	-3.869	4.109	.000	1.003	230
Deleted Residual	-1.16644E1	12.34141	.00045	3.00810	230
Stud. Deleted Residual	-3.994	4.261	.000	1.012	230
Mahal. Distance	.000	12.864	.996	1.448	230
Cook's Distance	.000	.148	.005	.014	230
Centered Leverage Value	.000	.056	.004	.006	230

a. Dependent Variable: Trust

CHARTS

Normal P-P Plot of Regression Standardized Residual



Scatterplot

