

APPENDIX

Appendix A: Indicator

Pol1	Part II Question 1
Pol2	Part II Question 2
Pol3	Part II Question 3
Pol4a	Part II Question 4a
Pol4b	Part II Question 4b
Pol4c	Part II Question 4c
Pol4d	Part II Question 4d
Pol4e	Part II Question 4e
Pol4f	Part II Question 4f
Pol4g	Part II Question 4g
Pol4h	Part II Question 4h
Pol4i	Part II Question 4i
Pol5	Part II Question 5
Pol6	Part II Question 6
Pol7	Part II Question 7
Pol8	Part II Question 8
Pol9	Part II Question 9
Pol10	Part II Question 10
Pro1	Part III Question 1
Pro2a	Part III Question 2a
Pro2b	Part III Question 2b
Pro2c	Part III Question 2c
Pro2d	Part III Question 2d
Pro2e	Part III Question 2e
Pro2f	Part III Question 2f
Pro3	Part III Question 3
Pro4	Part III Question 4
Pro5	Part III Question 5
Pro6	Part III Question 6
Pro7	Part III Question 7
Pro8	Part III Question 8
Pro9a	Part III Question 9a
Pro9b	Part III Question 9b
Pro9c	Part III Question 9c
Pro9d	Part III Question 9d
Pro9e	Part III Question 9e
Pro9f	Part III Question 9f
Pro10	Part III Question 10
Pro11	Part III Question 11
Pro12	Part III Question 12
Pro13	Part III Question 13
Pro14	Part III Question 14
Pro15	Part III Question 15
Pro16	Part III Question 16
Pro17a	Part III Question 17a
Pro17b	Part III Question 17b
Pro17c	Part III Question 17c
Pro17d	Part III Question 17d

Pro17e	Part III Question 17e
Pro17f	Part III Question 17f
Pro17g	Part III Question 17g
Gov1	Part IV Question 1
Gov2	Part IV Question 2
Gov3	Part IV Question 3
Gov4a	Part IV Question 4a
Gov4b	Part IV Question 4b
Gov4c	Part IV Question 4c
Gov5	Part IV Question 5
Gov6a	Part IV Question 6a
Gov6b	Part IV Question 6b
Gov6c	Part IV Question 6c
Gov6d	Part IV Question 6d
LT1a	Part V Question 1a
LT1b	Part V Question 1b
LT1c	Part V Question 1c
LT2	Part V Question 2
LT3a	Part V Question 3a
LT3b	Part V Question 3b
LT3c	Part V Question 3c
LT3d	Part V Question 3d
LT3e	Part V Question 3e
LT3f	Part V Question 3f
LT3g	Part V Question 3g
LT4a	Part V Question 4a
LT4b	Part V Question 4b
LT4c	Part V Question 4c
LT4d	Part V Question 4d
LT5a	Part V Question 5a
LT5b	Part V Question 5b
LT5c	Part V Question 5c
LT5d	Part V Question 5d
LT5e	Part V Question 5e

Appendix B: Descriptive Analysis of all results

PART II:

Your company's policies and regulation in relation to SME lending

	N	Minimum	Maximum	Mean	Std. Deviation
Pol1	50	3.00	5.00	4.2000	.67006
Pol2	50	3.00	5.00	4.3400	.62629
Pol3	50	2.00	5.00	4.2000	.69985
Pol4a	50	2.00	5.00	4.1400	.83324
Pol4b	50	1.00	5.00	2.4400	.78662
Pol4c	50	3.00	5.00	3.7200	.64015
Pol4d	50	2.00	5.00	3.5600	.61146
Pol4e	49	2.00	5.00	4.0000	.73598
Pol4f	50	3.00	5.00	4.2800	.70102
Pol4g	50	3.00	5.00	3.9600	.75485
Pol4h	50	2.00	5.00	3.7200	.75701
Pol4i	50	2.00	5.00	3.3800	.69664
Pol9	50	1.00	5.00	2.7400	.94351
Pol10	50	1.00	5.00	2.1200	1.23949
Valid N (listwise)	49				

Pol1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Neither Agree Nor Disagree	7	14.0	14.0	14.0
generally agree	26	52.0	52.0	66.0
strongly agree	17	34.0	34.0	100.0
Total	50	100.0	100.0	

Pol2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Neither Agree Nor Disagree	4	8.0	8.0	8.0
generally agree	25	50.0	50.0	58.0
strongly agree	21	42.0	42.0	100.0
Total	50	100.0	100.0	

Pol3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	5	10.0	10.0	12.0
	generally agree	27	54.0	54.0	66.0
	strongly agree	17	34.0	34.0	100.0
	Total	50	100.0	100.0	

Pol4a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	11	22.0	22.0	24.0
	generally agree	18	36.0	36.0	60.0
	strongly agree	20	40.0	40.0	100.0
	Total	50	100.0	100.0	

Pol4b

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	4.0	4.0	4.0
	generally disagree	30	60.0	60.0	64.0
	Neither Agree Nor Disagree	13	26.0	26.0	90.0
	generally agree	4	8.0	8.0	98.0
	strongly agree	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

Pol4c

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	19	38.0	38.0	38.0
	generally agree	26	52.0	52.0	90.0
	strongly agree	5	10.0	10.0	100.0
	Total	50	100.0	100.0	

Pol4d

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	2	4.0	4.0	4.0
	Neither Agree Nor Disagree	19	38.0	38.0	42.0
	generally agree	28	56.0	56.0	98.0
	strongly agree	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

Pol4e

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	10	20.0	20.4	22.4
	generally agree	26	52.0	53.1	75.5
	strongly agree	12	24.0	24.5	100.0
	Total	49	98.0	100.0	
Missing	NAP	1	2.0		
	Total	50	100.0		

Pol4f

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	7	14.0	14.0	14.0
	generally agree	22	44.0	44.0	58.0
	strongly agree	21	42.0	42.0	100.0
	Total	50	100.0	100.0	

Pol4g

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	15	30.0	30.0	30.0
	generally agree	22	44.0	44.0	74.0
	strongly agree	13	26.0	26.0	100.0
	Total	50	100.0	100.0	

Pol4h

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	20	40.0	40.0	42.0
	generally agree	21	42.0	42.0	84.0
	strongly agree	8	16.0	16.0	100.0
	Total	50	100.0	100.0	

Pol4i

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	2	4.0	4.0	4.0
	Neither Agree Nor Disagree	31	62.0	62.0	66.0
	generally agree	13	26.0	26.0	92.0
	strongly agree	4	8.0	8.0	100.0
	Total	50	100.0	100.0	

Pol4j

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	5	10.0	62.5	62.5
	generally agree	2	4.0	25.0	87.5
	strongly agree	1	2.0	12.5	100.0
	Total	8	16.0	100.0	
Missing	NAP	42	84.0		
Total		50	100.0		

Pol5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	generally disagree	3	6.0	6.0	8.0
	Neither Agree Nor Disagree	8	16.0	16.0	24.0
	generally agree	19	38.0	38.0	62.0
	strongly agree	19	38.0	38.0	100.0
	Total	50	100.0	100.0	

Pol6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	generally disagree	10	20.0	20.0	22.0
	Neither Agree Nor Disagree	16	32.0	32.0	54.0
	generally agree	19	38.0	38.0	92.0
	strongly agree	4	8.0	8.0	100.0
	Total	50	100.0	100.0	

Pol7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	17	34.0	34.0	36.0
	generally agree	23	46.0	46.0	82.0
	strongly agree	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

Pol8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	7	14.0	14.0	14.0
	Neither Agree Nor Disagree	13	26.0	26.0	40.0
	generally agree	30	60.0	60.0	100.0
	Total	50	100.0	100.0	

Pol9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	4	8.0	8.0	8.0
	generally disagree	17	34.0	34.0	42.0
	Neither Agree Nor Disagree	18	36.0	36.0	78.0
	generally agree	10	20.0	20.0	98.0
	strongly agree	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

Pol10

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	23	46.0	46.0	46.0
generally disagree	8	16.0	16.0	62.0
Neither Agree Nor Disagree	11	22.0	22.0	84.0
generally agree	6	12.0	12.0	96.0
strongly agree	2	4.0	4.0	100.0
Total	50	100.0	100.0	

PART III:

Your company's process and consideration in SME lending

	N	Minimum	Maximum	Mean	Std. Deviation
Pro1	50	4.00	5.00	4.6400	.48487
Pro2a	50	3.00	5.00	4.8600	.40457
Pro2b	50	3.00	5.00	4.2200	.91003
Pro2c	50	3.00	5.00	4.6400	.63116
Pro2d	50	4.00	5.00	4.7800	.41845
Pro2e	50	2.00	5.00	4.4800	.73512
Pro2f	50	3.00	5.00	4.1800	.84973
Pro2g	9	3.00	5.00	3.8889	1.05409
Pro3	50	2.00	5.00	3.7000	.67763
Pro4	50	3.00	5.00	4.1800	.48192
Pro5	50	1.00	5.00	3.1600	.81716
Pro6	50	2.00	5.00	3.2600	.56460
Pro7	50	2.00	5.00	3.4400	.83690
Pro8	50	2.00	5.00	3.5600	.81215
Pro9a	50	2.00	5.00	4.1400	.75620
Pro9b	50	4.00	5.00	4.4600	.50346
Pro9c	49	1.00	5.00	4.0612	.96627
Pro9d	49	1.00	5.00	3.2449	.96890
Pro9e	50	2.00	5.00	3.2800	.70102
Pro9f	50	2.00	5.00	4.1400	.75620
Pro10	50	1.00	5.00	3.8200	.91896
Pro11	50	1.00	5.00	3.4000	.94761
Pro12	50	2.00	5.00	3.8800	.43519
Pro13	50	3.00	5.00	3.8800	.47980
Pro14	50	3.00	5.00	3.9800	.42809
Pro15	50	2.00	5.00	3.6400	1.06445
Pro16	49	2.00	5.00	3.3469	.90257
Pro17a	50	1.00	5.00	4.3600	.80204
Pro17b	50	1.00	5.00	3.9600	.78142
Pro17c	50	2.00	5.00	4.0400	.66884
Pro17d	50	1.00	5.00	4.2000	.75593
Pro17e	50	1.00	5.00	4.4800	.81416
Pro17f	49	2.00	5.00	4.2245	.62133
Pro17g	50	3.00	5.00	4.2200	.58169
Pro17h	8	3.00	5.00	3.8750	.83452
Valid N (listwise)	4				

Pro1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally agree	18	36.0	36.0	36.0
	strongly agree	32	64.0	64.0	100.0
	Total	50	100.0	100.0	

Pro2a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	1	2.0	2.0	2.0
	generally agree	5	10.0	10.0	12.0
	strongly agree	44	88.0	88.0	100.0
	Total	50	100.0	100.0	

Pro2b

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	16	32.0	32.0	32.0
	generally agree	7	14.0	14.0	46.0
	strongly agree	27	54.0	54.0	100.0
	Total	50	100.0	100.0	

Pro2c

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	4	8.0	8.0	8.0
	generally agree	10	20.0	20.0	28.0
	strongly agree	36	72.0	72.0	100.0
	Total	50	100.0	100.0	

Pro2d

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally agree	11	22.0	22.0	22.0
	strongly agree	39	78.0	78.0	100.0
	Total	50	100.0	100.0	

Pro2e

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	4	8.0	8.0	10.0
	generally agree	15	30.0	30.0	40.0
	strongly agree	30	60.0	60.0	100.0
	Total	50	100.0	100.0	

Pro2f

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	14	28.0	28.0	28.0
	generally agree	13	26.0	26.0	54.0
	strongly agree	23	46.0	46.0	100.0
	Total	50	100.0	100.0	

Pro2g

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	5	10.0	55.6	55.6
	strongly agree	4	8.0	44.4	100.0
	Total	9	18.0	100.0	
Missing	NAP	41	82.0		
Total		50	100.0		

Pro3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	3	6.0	6.0	6.0
	Neither Agree Nor Disagree	12	24.0	24.0	30.0
	generally agree	32	64.0	64.0	94.0
	strongly agree	3	6.0	6.0	100.0
	Total	50	100.0	100.0	

Pro4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	2	4.0	4.0	4.0
	generally agree	37	74.0	74.0	78.0
	strongly agree	11	22.0	22.0	100.0
	Total	50	100.0	100.0	

Pro5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	generally disagree	9	18.0	18.0	20.0
	Neither Agree Nor Disagree	22	44.0	44.0	64.0
	generally agree	17	34.0	34.0	98.0
	strongly agree	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

Pro6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	37	74.0	74.0	76.0
	generally agree	10	20.0	20.0	96.0
	strongly agree	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

Pro7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	9	18.0	18.0	18.0
	Neither Agree Nor Disagree	12	24.0	24.0	42.0
	generally agree	27	54.0	54.0	96.0
	strongly agree	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

Pro8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	8	16.0	16.0	16.0
	Neither Agree Nor Disagree	8	16.0	16.0	32.0
	generally agree	32	64.0	64.0	96.0
	strongly agree	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

Pro9a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	2	4.0	4.0	4.0
	Neither Agree Nor Disagree	5	10.0	10.0	14.0
	generally agree	27	54.0	54.0	68.0
	strongly agree	16	32.0	32.0	100.0
	Total	50	100.0	100.0	

Pro9b

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally agree	27	54.0	54.0	54.0
	strongly agree	23	46.0	46.0	100.0
	Total	50	100.0	100.0	

Pro9c

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	4.0	4.1	4.1
	Neither Agree Nor Disagree	9	18.0	18.4	22.4
	generally agree	20	40.0	40.8	63.3
	strongly agree	18	36.0	36.7	100.0
	Total	49	98.0	100.0	
Missing	NAP	1	2.0		
Total		50	100.0		

Pro9d

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	generally disagree	7	14.0	14.3	16.3
	Neither Agree Nor Disagree	28	56.0	57.1	73.5
	generally agree	5	10.0	10.2	83.7
	strongly agree	8	16.0	16.3	100.0
	Total	49	98.0	100.0	
Missing	NAP	1	2.0		
Total		50	100.0		

Pro9e

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	5	10.0	10.0	10.0
	Neither Agree Nor Disagree	28	56.0	56.0	66.0
	generally agree	15	30.0	30.0	96.0
	strongly agree	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

Pro9f

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	2	4.0	4.0	4.0
	Neither Agree Nor Disagree	5	10.0	10.0	14.0
	generally agree	27	54.0	54.0	68.0
	strongly agree	16	32.0	32.0	100.0
	Total	50	100.0	100.0	

Pro10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	4.0	4.0	4.0
	generally disagree	2	4.0	4.0	8.0
	Neither Agree Nor Disagree	8	16.0	16.0	24.0
	generally agree	29	58.0	58.0	82.0
	strongly agree	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

Pro11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	4.0	4.0	4.0
	generally disagree	7	14.0	14.0	18.0
	Neither Agree Nor Disagree	13	26.0	26.0	44.0
	generally agree	25	50.0	50.0	94.0
	strongly agree	3	6.0	6.0	100.0
	Total	50	100.0	100.0	

Pro12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	5	10.0	10.0	12.0
	generally agree	43	86.0	86.0	98.0
	strongly agree	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

Pro13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	9	18.0	18.0	18.0
	generally agree	38	76.0	76.0	94.0
	strongly agree	3	6.0	6.0	100.0
	Total	50	100.0	100.0	

Pro14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	5	10.0	10.0	10.0
	generally agree	41	82.0	82.0	92.0
	strongly agree	4	8.0	8.0	100.0
	Total	50	100.0	100.0	

Pro15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	11	22.0	22.0	22.0
	Neither Agree Nor Disagree	7	14.0	14.0	36.0
	generally agree	21	42.0	42.0	78.0
	strongly agree	11	22.0	22.0	100.0
	Total	50	100.0	100.0	

Pro16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	12	24.0	24.5	24.5
	Neither Agree Nor Disagree	10	20.0	20.4	44.9
	generally agree	25	50.0	51.0	95.9
	strongly agree	2	4.0	4.1	100.0
	Total	49	98.0	100.0	
Missing	NAP	1	2.0		
Total		50	100.0		

Pro17a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	generally disagree	1	2.0	2.0	4.0
	Neither Agree Nor Disagree	1	2.0	2.0	6.0
	generally agree	23	46.0	46.0	52.0
	strongly agree	24	48.0	48.0	100.0
	Total	50	100.0	100.0	

Pro17b

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	10	20.0	20.0	22.0
	generally agree	28	56.0	56.0	78.0
	strongly agree	11	22.0	22.0	100.0
	Total	50	100.0	100.0	

Pro17c

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	7	14.0	14.0	16.0
	generally agree	31	62.0	62.0	78.0
	strongly agree	11	22.0	22.0	100.0
	Total	50	100.0	100.0	

Pro17d

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	generally disagree	1	2.0	2.0	4.0
	Neither Agree Nor Disagree	1	2.0	2.0	6.0
	generally agree	31	62.0	62.0	68.0
	strongly agree	16	32.0	32.0	100.0
	Total	50	100.0	100.0	

Pro17e

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	generally disagree	1	2.0	2.0	4.0
	Neither Agree Nor Disagree	1	2.0	2.0	6.0
	generally agree	17	34.0	34.0	40.0
	strongly agree	30	60.0	60.0	100.0
	Total	50	100.0	100.0	

Pro17f

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	2	4.0	4.1	6.1
	generally agree	31	62.0	63.3	69.4
	strongly agree	15	30.0	30.6	100.0
	Total	49	98.0	100.0	
Missing	NAP	1	2.0		
Total		50	100.0		

Pro17g

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	4	8.0	8.0	8.0
	generally agree	31	62.0	62.0	70.0
	strongly agree	15	30.0	30.0	100.0
	Total	50	100.0	100.0	

Pro17h

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	3	6.0	37.5	37.5
	generally agree	3	6.0	37.5	75.0
	strongly agree	2	4.0	25.0	100.0
	Total	8	16.0	100.0	
Missing	NAP	42	84.0		
Total		50	100.0		

PART IV:
Government Initiatives and Support

	N	Minimum	Maximum	Mean	Std. Deviation
Gov1	50	3.00	5.00	4.0600	.51150
Gov2	50	3.00	5.00	4.1400	.53490
Gov3	50	3.00	5.00	3.9000	.54398
Gov4a	49	1.00	5.00	3.5714	.67700
Gov4b	49	1.00	5.00	3.1837	.63487
Gov4c	50	3.00	5.00	3.8200	.56025
Gov5	50	2.00	5.00	3.8600	.60643
Gov6a	50	1.00	3.00	2.0400	.60474
Gov6b	50	1.00	4.00	2.3000	1.03510
Gov6c	50	1.00	4.00	2.3400	1.04217
Gov6d	50	1.00	5.00	2.6600	.91718
Valid N (listwise)	49				

Gov1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Neither Agree Nor Disagree	5	10.0	10.0	10.0
generally agree	37	74.0	74.0	84.0
strongly agree	8	16.0	16.0	100.0
Total	50	100.0	100.0	

Gov2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Neither Agree Nor Disagree	4	8.0	8.0	8.0
generally agree	35	70.0	70.0	78.0
strongly agree	11	22.0	22.0	100.0
Total	50	100.0	100.0	

Gov3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Neither Agree Nor Disagree	10	20.0	20.0	20.0
generally agree	35	70.0	70.0	90.0
strongly agree	5	10.0	10.0	100.0
Total	50	100.0	100.0	

Gov4a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	20	40.0	40.8	42.9
	generally agree	26	52.0	53.1	95.9
	strongly agree	2	4.0	4.1	100.0
	Total	49	98.0	100.0	
Missing	NAP	1	2.0		
Total		50	100.0		

Gov4b

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	generally disagree	2	4.0	4.1	6.1
	Neither Agree Nor Disagree	34	68.0	69.4	75.5
	generally agree	11	22.0	22.4	98.0
	strongly agree	1	2.0	2.0	100.0
	Total	49	98.0	100.0	
Missing	NAP	1	2.0		
Total		50	100.0		

Gov4c

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	13	26.0	26.0	26.0
	generally agree	33	66.0	66.0	92.0
	strongly agree	4	8.0	8.0	100.0
	Total	50	100.0	100.0	

Gov5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	10	20.0	20.0	22.0
	generally agree	34	68.0	68.0	90.0
	strongly agree	5	10.0	10.0	100.0
	Total	50	100.0	100.0	

Gov6a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	8	16.0	16.0	16.0
	generally disagree	32	64.0	64.0	80.0
	Neither Agree Nor Disagree	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

Gov6b

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	11	22.0	22.0	22.0
	generally disagree	23	46.0	46.0	68.0
	Neither Agree Nor Disagree	6	12.0	12.0	80.0
	generally agree	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

Gov6c

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	10	20.0	20.0	20.0
	generally disagree	24	48.0	48.0	68.0
	Neither Agree Nor Disagree	5	10.0	10.0	78.0
	generally agree	11	22.0	22.0	100.0
	Total	50	100.0	100.0	

Gov6d

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	4.0	4.0	4.0
	generally disagree	24	48.0	48.0	52.0
	Neither Agree Nor Disagree	15	30.0	30.0	82.0
	generally agree	7	14.0	14.0	96.0
	strongly agree	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

PART V:
Lending Technologies

	N	Minimum	Maximum	Mean	Std. Deviation
LT1a	50	1.00	5.00	3.2600	.80331
LT1b	50	2.00	5.00	3.7800	.67883
LT1c	50	1.00	5.00	3.8400	.61809
LT2	49	1.00	5.00	2.2041	.91241
LT3a	50	1.00	5.00	4.1200	.89534
LT3b	50	1.00	5.00	3.8000	1.14286
LT3c	50	1.00	5.00	2.6800	1.03884
LT3d	50	2.00	5.00	4.3800	.66670
LT3e	50	2.00	5.00	3.7400	.87622
LT3f	50	1.00	5.00	2.8600	1.10675
LT3g	50	1.00	5.00	3.9000	.78895
LT3h	4	3.00	5.00	3.7500	.95743
LT4a	50	1.00	5.00	3.8800	.55842
LT4b	50	1.00	5.00	3.9000	.61445
LT4c	50	3.00	5.00	3.9400	.54995
LT4d	50	2.00	5.00	3.9400	.61974
LT5a	50	3.00	5.00	4.5800	.53795
LT5b	50	1.00	5.00	2.4400	.92934
LT5c	50	3.00	5.00	4.5800	.53795
LT5d	50	1.00	4.00	2.5600	.76024
LT5e	50	1.00	4.00	2.1000	.86307
Valid N (listwise)	4				

LT1a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	4.0	4.0	4.0
	generally disagree	4	8.0	8.0	12.0
	Neither Agree Nor Disagree	24	48.0	48.0	60.0
	generally agree	19	38.0	38.0	98.0
	strongly agree	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

LT1b

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	3	6.0	6.0	6.0
	Neither Agree Nor Disagree	9	18.0	18.0	24.0
	generally agree	34	68.0	68.0	92.0
	strongly agree	4	8.0	8.0	100.0
	Total	50	100.0	100.0	

LT1c

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	8	16.0	16.0	18.0
	generally agree	38	76.0	76.0	94.0
	strongly agree	3	6.0	6.0	100.0
	Total	50	100.0	100.0	

LT2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	10	20.0	20.4	20.4
	generally disagree	24	48.0	49.0	69.4
	Neither Agree Nor Disagree	11	22.0	22.4	91.8
	generally agree	3	6.0	6.1	98.0
	strongly agree	1	2.0	2.0	100.0
	Total	49	98.0	100.0	
Missing	NAP	1	2.0		
Total		50	100.0		

LT3a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	generally disagree	1	2.0	2.0	4.0
	Neither Agree Nor Disagree	8	16.0	16.0	20.0
	generally agree	21	42.0	42.0	62.0
	strongly agree	19	38.0	38.0	100.0
	Total	50	100.0	100.0	

LT3b

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	5	10.0	10.0	10.0
	generally disagree	1	2.0	2.0	12.0
	Neither Agree Nor Disagree	5	10.0	10.0	22.0
	generally agree	27	54.0	54.0	76.0
	strongly agree	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

LT3c

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	5	10.0	10.0	10.0
	generally disagree	20	40.0	40.0	50.0
	Neither Agree Nor Disagree	13	26.0	26.0	76.0
	generally agree	10	20.0	20.0	96.0
	strongly agree	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

LT3d

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	2	4.0	4.0	6.0
	generally agree	24	48.0	48.0	54.0
	strongly agree	23	46.0	46.0	100.0
	Total	50	100.0	100.0	

LT3e

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	4	8.0	8.0	8.0
	Neither Agree Nor Disagree	15	30.0	30.0	38.0
	generally agree	21	42.0	42.0	80.0
	strongly agree	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

LT3f

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	5	10.0	10.0	10.0
	generally disagree	15	30.0	30.0	40.0
	Neither Agree Nor Disagree	16	32.0	32.0	72.0
	generally agree	10	20.0	20.0	92.0
	strongly agree	4	8.0	8.0	100.0
	Total	50	100.0	100.0	

LT3g

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	generally disagree	3	6.0	6.0	8.0
	Neither Agree Nor Disagree	3	6.0	6.0	14.0
	generally agree	36	72.0	72.0	86.0
	strongly agree	7	14.0	14.0	100.0
	Total	50	100.0	100.0	

LT3h

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	2	4.0	50.0	50.0
	generally agree	1	2.0	25.0	75.0
	strongly agree	1	2.0	25.0	100.0
	Total	4	8.0	100.0	
Missing	NAP	46	92.0		
Total		50	100.0		

LT4a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	5	10.0	10.0	12.0
	generally agree	42	84.0	84.0	96.0
	strongly agree	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

LT4b

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	Neither Agree Nor Disagree	6	12.0	12.0	14.0
	generally agree	39	78.0	78.0	92.0
	strongly agree	4	8.0	8.0	100.0
	Total	50	100.0	100.0	

LT4c

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	9	18.0	18.0	18.0
	generally agree	35	70.0	70.0	88.0
	strongly agree	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

LT4d

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	generally disagree	2	4.0	4.0	4.0
	Neither Agree Nor Disagree	5	10.0	10.0	14.0
	generally agree	37	74.0	74.0	88.0
	strongly agree	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

LT5a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neither Agree Nor Disagree	1	2.0	2.0	2.0
	generally agree	19	38.0	38.0	40.0
	strongly agree	30	60.0	60.0	100.0
	Total	50	100.0	100.0	

LT5b

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	9	18.0	18.0	18.0
	generally disagree	15	30.0	30.0	48.0
	Neither Agree Nor Disagree	22	44.0	44.0	92.0
	generally agree	3	6.0	6.0	98.0
	strongly agree	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

LT5d

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	4.0	4.0	4.0
	generally disagree	24	48.0	48.0	52.0
	Neither Agree Nor Disagree	18	36.0	36.0	88.0
	generally agree	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

LT5e

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	12	24.0	24.0	24.0
	generally disagree	25	50.0	50.0	74.0
	Neither Agree Nor Disagree	9	18.0	18.0	92.0
	generally agree	4	8.0	8.0	100.0
	Total	50	100.0	100.0	

LIST OF ABBREVIATION

ATM	Automated Teller Machines
CCRIS	Central Credit Reference Information System
CGC	Credit Guarantee Corporation
CTOS	Convergent Technologies Operating System
DOSM	Department of Statistics Malaysia
NSDC	National SME Development Council
PEMUDAH	Pasukan Petugas Khas Pemudahcara Perniagaan
RAM	Rating Agency Malaysia
SMEs	Small and Medium Enterprises