APPENDIX A

SURVEY QUESTIONNAIRE

Dear Sir/Madam,

An Investigation on the Relationship between Attitude towards Money and Buying Behavior among Urban Consumers

The above study is undertaken to fulfil part of the requirement for completion of my MBA degree. The purpose of this survey is primarily to investigate the extent to which money attitude affects an individual's buying behavior. Money attitude is about how an individual perceives the meaning and significance of money as a motivator, status symbol or reflecting power and security. In this connection, I am conducting a survey and would be most grateful for your participation by answering the questionnaire attached.

The questionnaire consists of three sections.

Section I - Buying Behavior
Section II - Money Attitude
Section III - Demographic Information

This study is entirely an academic exercise and your response to the questions will only be used for the purpose of this research project. Please be assured that all information provided is used for classification purposes only and will be treated with full confidentiality.

I sincerely appreciate your cooperation and assistance in taking time off from your busy schedule (approximately 15 minutes) to participate in this study.

Thank You.

Yours Faithfully,

....
(Carol Teo)
MBA Program
University of Malaya

Section I - Buying Behavior

This section intends to investigate your spending behavior. Please indicate how often you have done each of the following things according to the scale provided. Please **CIRCLE** the number that corresponds to your answer.

Scale	Response	Meaning
1	Very Often	most of the time
2	Often	frequently
3	Sometimes	not all the time
4	Rarely	not so often
5	Never	at no time

	Very Often	Often	Some-times	Rarely	Never
1. If I have any money left at the end of the month, I just have to spend it.	1	2	3	4	5
2. Felt others would be horrified of my spending habits if they knew.	1	2	3	4	5
3. Bought things even though I couldn't afford them.	1	2	3	4	5
4. Signed credit card/s even when I knew I didn't have enough money in the bank to cover it.	1	2	3	4	5
5. Bought myself something in order to make myself feel better.	1	2	3	4	5
6. Felt uncomfortable or anxious on days I didn't go shopping.	1	2	3	4	5
7. Made only the minimum payments on my credit card/s.	1	2	3	4	5

Section II - Money Attitude

This section attempts to examine your reaction, behavior, thoughts and perception of the role of money as an influence on your consumption tendencies. To indicate how often you have done or experienced each of the following things, please **CIRCLE** the number that corresponds to your answer. I appreciate if you could answer the following questions honestly.

Scale	Response	Meaning
1	Always	at all times
2	Very Often	most of the time
3	Often	frequently
4	Sometimes	not all the time
5	Occasionally	now and then
6	Seldom	not so often
7	Never	at no time

	Always	Very Often	Often	Some-times	Occasio-nally	Seldom	Never
1. I tend to judge people by their money rather than their deeds.	1	2	3	4	5	6	7
2. I behave as if money were the ultimate symbol of success.	1	2	3	4	5	6	7
3. I find that I seem to show more respect to those people with more money than I have.	1	2	3	4	5	6	7
4. I own nice things in order to impress others.	1	2	3	4	5	6	7
5. I purchase things because I know they will impress others.	1	2	3	4	5	6	7
6. People who know me tell me that I place too much emphasis on the amount of money people have, as a symbol of their success.	1	2	3	4	5	6	7
7. I enjoy telling people about the money I make.	1	2	3	4	5	6	7

Scale	Response	Meaning
1	Always	at all times
2	Very Often	most of the time
3	Often	frequently
4	Sometimes	not all the time
5	Occasionally	now and then
6	Seldom	not so often
7	Never	at no time

	Always	Very Often	Often	Some-times	Occasio-nally	Seldom	Never
8. I try to find out if other people make more money than I do.	1	2	3	4	5	6	7
9. I put money aside on a regular basis for the future.	1	2	3	4	5	6	7
10. I do financial planning for the future.	1	2	3	4	5	6	7
11. I save now to prepare for my old age.	1	2	3	4	5	6	7
12. I have money available in the event of an economic recession.	1	2	3	4	5	6	7
13. I follow a careful financial budget.	1	2	3	4	5	6	7
14. I am prudent with the money I spend.	1	2	3	4	5	6	7
15. I keep track of my money.	1	2	3	4	5	6	7
16. It bothers me when I discover I could have bought something for less elsewhere.	1	2	3	4	5	6	7
17. I complain about the cost of things I buy.	1	2	3	4	5	6	7

Scale	Response	Meaning
1	Always	at all times
2	Very Often	most of the time
3	Often	frequently
4	Sometimes	not all the time
5	Occasionally	now and then
6	Seldom	not so often
7	Never	at no time

	Always	Very Often	Often	Some-times	Occasio-nally	Seldom	Never
18. I spend money to make myself feel better.	1	2	3	4	5	6	7
19. When I buy something, I complain about the price I paid.	1	2	3	4	5	6	7
20. I show worrisome behavior when it comes to money.	1	2	3	4	5	6	7
21. I worry about not being financially secure.	1	2	3	4	5	6	7
22. I show signs of anxiety when I don't have enough money.	1	2	3	4	5	6	7
23. When I make a purchase, I have suspicions that I have been taken advantage of.	1	2	3	4	5	6	7
24. I hesitate to spend money, even on necessities.	1	2	3	4	5	6	7
25. It is hard for me to resist a bargain.	1	2	3	4	5	6	7
26. I automatically say," I can't afford it," whether I can or not.	1	2	3	4	5	6	7
27. I am bothered and upset when I have to forego a sale.	1	2	3	4	5	6	7

Scale	Response	Meaning
1	Always	at all times
2	Very Often	most of the time
3	Often	frequently
4	Sometimes	not all the time
5	Occasionally	now and then
6	Seldom	not so often
7	Never	at no time

	Always	Very Often	Often	Some-times	Occasio-nally	Seldom	Never
28. I am willing to pay more to get the very best.	1	2	3	4	5	6	7
29. I buy high quality products.	1	2	3	4	5	6	7
30. I buy name brand products.	1	2	3	4	5	6	7
31. I pay more for things because I know I have to, in order to get the best.	1	2	3	4	5	6	7
32. I buy the same expensive items when I shop.	1	2	3	4	5	6	7
33. I contribute money for a worthy cause. (e.g. donations)	1	2	3	4	5	6	7
34. I forgo purchasing unnecessary expensive items and utilize the money for contributions to the less fortunate.	1	2	3	4	5	6	7
35. I buy what I need, not what I want, even though I am exposed to attractive advertisements.	1	2	3	4	5	6	7

Section III - Your Personal Data

Please mark **(X)** in the relevant box and fill in the blanks where necessary.

1. Age:

   ☐ Below 20 years old
   ☐ 20 to 29 years old
   ☐ 30 to 39 years old
   ☐ 40 to 49 years old
   ☐ 50 years old and above

2. Gender:

   ☐ Male
   ☐ Female

3. Racial Origin:

   ☐ Malay
   ☐ Chinese
   ☐ Indian
   Others (please specify) __________

4. Marital Status:

   ☐ Single
   ☐ Married without children
   ☐ Married with children*

   *If married, please indicate number of children ______

5. Religion:

   ☐ Islam
   ☐ Buddhism
   ☐ Christianity
   ☐ Others (please specify) ________

6. Highest Level of Education Achieved:

   ☐ Form 5, SPM or equivalent
   ☐ Pre-U/Diploma
   ☐ College/University
   ☐ Postgraduate degree
   ☐ Professional degree
   Others (please specify) ____________

7. Occupation:

☐ Professional
☐ Senior Management
☐ Administration Executive
☐ Technical Personnel
☐ Sales Personnel
☐ Clerical Staff
☐ Self-employed
☐ Housewife
☐ Unemployed
Others (please specify) ____________

8. Gross Monthly Income (from all sources):

☐ Below RM2000
☐ RM2001 to RM4000
☐ RM4001 to RM6000
☐ RM6001 to RM8000
☐ RM8001 to RM10000
☐ Above RM10000

9. Number of charge/credit cards (principal/supplementary) owned:

☐ None
☐ 1
☐ 2
☐ 3
☐ 4
☐ More than 5

THANK YOU FOR YOUR TIME AND PARTICIPATION

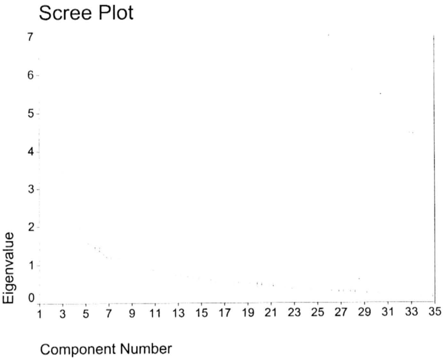
APPENDIX B

STATISTICAL ANALYSIS RESULTS

FACTOR ANALYSIS OF MONEY ATTITUDE SCALE

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.821
Bartlett's Test of Sphericity	Approx. Chi-Square	4530.386
	df	595
	Sig.	.000



Communalities

	Initial	Extraction
judge people by money	1.000	.580
money as symbol of success	1.000	.651
respect people with money	1.000	.652
own to impress otehrs	1.000	.771
buy to impress others	1.000	.728
emphasis on money as symbol	1.000	.603
tell people money I make	1.000	.653
find out people make more money	1.000	.588
put money aside for future	1.000	.672
financial planning for future	1.000	.753
save now for future	1.000	.749
money available if recession	1.000	.721
follow financial budget	1.000	.741
prudent with spending	1.000	.750
keeps track of money	1.000	.651
feel cheated	1.000	.754
complain cost of things	1.000	.749
spend to feel better	1.000	.556
complain price of things	1.000	.711
worry about money	1.000	.601
worry financially insecure	1.000	.701
anxious if no money	1.000	.703
suspicios taken advantage	1.000	.548
hesistate to spend money	1.000	.598
forgo bargain	1.000	.509
cannot afford	1.000	.493
cannot forgo sale	1.000	.549
spend to get the best	1.000	.702
but top quality	1.000	.750
buy branded goods	1.000	.650
pay more to get the best	1.000	.774
pay expensive products	1.000	.668
willing to donate	1.000	.768
forego purchase to donate	1.000	.794
buy necessities	1.000	.621

Extraction Method: Principal Component Analysis.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.470	18.485	18.485	6.470	18.485	18.485	4.643	13.267	13.267
2	5.027	14.364	32.849	5.027	14.364	32.849	3.561	10.175	23.442
3	3.394	9.698	42.547	3.394	9.698	42.547	3.546	10.132	33.573
4	2.235	6.384	48.932	2.235	6.384	48.932	3.191	9.119	42.692
5	1.614	4.611	53.542	1.614	4.611	53.542	2.237	6.391	49.084
6	1.411	4.032	57.575	1.411	4.032	57.575	1.809	5.168	54.252
7	1.156	3.304	60.878	1.156	3.304	60.878	1.722	4.919	59.171
8	1.112	3.176	64.054	1.112	3.176	64.054	1.398	3.993	63.165
9	1.042	2.976	67.030	1.042	2.976	67.030	1.353	3.866	67.030
10	.973	2.781	69.811						
11	.841	2.404	72.215						
12	.786	2.246	74.462						
13	.711	2.032	76.494						
14	.678	1.937	78.431						
15	.633	1.808	80.238						
16	.585	1.673	81.911						
17	.566	1.618	83.529						
18	.534	1.525	85.054						
19	.509	1.455	86.509						
20	.476	1.361	87.870						
21	.439	1.255	89.126						
22	.412	1.178	90.304						
23	.362	1.035	91.339						
24	.357	1.019	92.358						
25	.344	.982	93.340						
26	.311	.889	94.229						
27	.289	.825	95.053						
28	.282	.807	95.860						
29	.263	.752	96.612						
30	.245	.699	97.312						
31	.224	.641	97.953						
32	.207	.592	98.545						
33	.191	.544	99.089						

Extraction Method: Principal Component Analysis.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
34	.175	.501	99.590						
35	.143	.410	100.000						

Extraction Method: Principal Component Analysis.

	Component								
	1	2	3	4	5	6	7	8	9
financial planning for future	.854	2.925E-02	-2.402E-02	-3.565E-02	1.898E-02	2.333E-02	7.959E-02	-8.652E-02	8.164E-02
money available if recession	.831	5.932E-02	-8.080E-02	3.985E-02	-7.255E-02	1.701E-02	-3.724E-02	-4.476E-02	.101
save now for future	.824	5.213E-02	1.381E-02	8.895E-02	1.629E-02	8.024E-02	9.469E-02	-.123	.168
follow financial budget	.817	-2.782E-02	3.687E-03	6.134E-02	9.928E-02	-.113	5.120E-02	.103	-.182
put money aside for future	.793	5.447E-02	-.126	3.722E-02	-7.374E-02	6.463E-02	8.649E-03	-9.504E-02	6.802E-02
prudent with spending	.715	3.560E-02	5.933E-03	5.955E-02	4.410E-02	-.344	5.634E-02	.118	-.311
keeps track of money	.662	8.048E-02	-6.026E-02	3.961E-02	.107	-.134	-9.129E-03	8.550E-02	-.406
pay more to get the best	1.222E-02	.854	5.420E-02	-4.027E-02	-1.418E-02	-2.238E-02	.198	-1.721E-02	2.250E-02
but top quality	.113	.851	5.228E-02	6.975E-02	2.829E-02	-1.013E-02	1.757E-02	-5.201E-02	-3.664E-02
spend to get the best	5.020E-02	.799	8.918E-02	3.514E-02	5.068E-03	9.480E-03	.127	-.175	6.689E-02
buy branded goods	8.153E-02	.760	.162	1.273E-02	-3.835E-02	.119	-5.476E-02	.123	-7.266E-02
pay expensive products	-2.531E-02	.746	3.147E-02	1.296E-02	.110	.138	7.576E-02	.213	.167
money as symbol of success	-8.687E-03	5.597E-02	.784	1.481E-02	.125	8.062E-02	-3.552E-03	-8.089E-02	6.292E-02
respect people with money	-.115	7.596E-02	.758	9.533E-02	.150	6.986E-02	-1.289E-02	7.365E-02	-.127
judge people by money	-1.385E-03	2.336E-02	.742	1.553E-02	1.606E-02	-1.961E-02	-8.102E-02	-1.150E-02	.148
emphasis on money as symbol	-9.426E-03	.100	.721	6.036E-02	5.473E-02	.129	6.220E-02	-1.310E-02	.213
own to impress otehrs	-.198	.221	.576	.145	.172	.206	-1.688E-02	.508	-2.079E-02
find out people make more money	-.131	.242	.414	.382	3.270E-02	-7.199E-02	4.476E-02	.214	.376
complain cost of things	7.153E-02	-1.558E-02	3.131E-03	.832	.169	3.294E-02	1.236E-02	8.875E-02	.117
feel cheated	.167	-1.704E-02	5.324E-02	.800	-.180	8.507E-02	-1.749E-02	-7.732E-02	-.191
complain price of things	.103	3.052E-02	-1.580E-02	.702	.343	.214	-7.211E-02	6.122E-02	.185
suspicios taken advantage	-8.845E-03	1.109E-02	.135	.579	.376	.195	7.761E-02	-5.868E-02	7.310E-02
anxious if no money	-1.000E-02	.130	.314	.559	.354	5.577E-02	3.326E-03	-.367	-.111
hesistate to spend money	5.880E-02	3.347E-03	5.394E-02	.120	.743	2.538E-02	-8.369E-02	.116	7.074E-02
cannot afford	8.917E-02	-1.262E-02	.255	.109	.622	7.839E-02	.111	-3.112E-02	-4.092E-02
worry about money	-.184	7.866E-02	.108	.388	.585	.116	-3.557E-02	-.181	9.491E-02
buy necessities	.265	-1.230E-02	1.737E-02	4.695E-02	.259	-.609	.308	.107	-6.787E-02
forgo bargain	8.410E-02	4.054E-03	8.891E-02	.264	.140	.608	.109	9.032E-02	-.122

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

	Component								
	1	2	3	4	5	6	7	8	9
spend to feel better	-5.546E-02	.241	.275	9.751E-02	.183	.581	.172	-9.007E-04	9.304E-02
cannot forgo sale	-3.870E-02	7.755E-02	.160	.295	.256	.536	-6.623E-02	.183	.196
forego purchase to donate	9.531E-02	9.661E-02	-1.418E-02	-9.037E-03	7.636E-02	1.950E-03	.872	6.450E-02	7.151E-02
willing to donate	6.031E-02	.221	-2.701E-02	-6.078E-04	-.102	2.064E-02	.826	-6.478E-02	-.131
buy to impress others	-.155	.145	.509	8.619E-02	.176	.221	4.236E-02	.576	4.382E-02
worry financially insecure	3.378E-03	.118	.216	.392	.383	5.304E-02	-5.405E-04	-.566	-.130
tell people money I make	1.835E-02	8.913E-02	.315	7.171E-02	.105	6.939E-02	-6.379E-02	7.318E-02	.718

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 12 iterations.

	RACIAL	N	Mean	Std. Deviation	Std. Error Mean
RETENT	1.00	101	32.2376	8.2282	.8187
	2.00	152	34.2763	8.0932	.6564
QUALITY	1.00	101	19.5842	5.9047	.5875
	2.00	152	18.3158	4.2183	.3421
POWER	1.00	100	15.0100	6.6127	.6613
	2.00	152	13.4408	4.6646	.3783
DISTRUST	1.00	101	18.4455	4.6701	.4647
	2.00	152	17.1908	5.3842	.4367
COMPETEN	1.00	100	8.7300	2.7811	.2781
	2.00	152	8.2368	2.7686	.2246
GRATIFY	1.00	101	14.1881	3.0421	.3027
	2.00	152	13.6842	2.8735	.2331
ALTRUIST	1.00	101	7.8218	2.3341	.2322
	2.00	152	7.1250	2.0306	.1647

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
RETENT	Equal variances assumed	.062	.803	-1.949	251	.052	-2.0387	1.0459	-4.0985	2.115E-02
	Equal variances not assumed			-1.943	211.902	.053	-2.0387	1.0494	-4.1073	2.991E-02
QUALITY	Equal variances assumed	10.033	.002	1.992	251	.047	1.2684	.6367	1.451E-02	2.5222
	Equal variances not assumed			1.866	166.633	.064	1.2684	.6799	-7.40E-02	2.6107
POWER	Equal variances assumed	8.989	.003	2.208	250	.028	1.5692	.7106	.1697	2.9687
	Equal variances not assumed			2.060	162.976	.041	1.5692	.7619	6.484E-02	3.0736
DISTRUST	Equal variances assumed	1.845	.176	1.912	251	.057	1.2548	.6562	-3.76E-02	2.5471
	Equal variances not assumed			1.968	233.847	.050	1.2548	.6377	-1.61E-03	2.5111
COMPETEN	Equal variances assumed	.048	.828	1.381	250	.169	.4932	.3571	-.2102	1.1965
	Equal variances not assumed			1.380	211.294	.169	.4932	.3575	-.2115	1.1978
GRATIFY	Equal variances assumed	.175	.676	1.334	251	.183	.5039	.3777	-.2399	1.2477
	Equal variances not assumed			1.319	205.816	.189	.5039	.3820	-.2493	1.2571
ALTRUIST	Equal variances assumed	2.622	.107	2.517	251	.012	.6968	.2769	.1515	1.2420
	Equal variances not assumed			2.447	193.470	.015	.6968	.2847	.1352	1.2583

	sex of responents	N	Mean	Std. Deviation	Std. Error Mean
RETENT	male	107	33.9907	8.7453	.8454
	female	163	33.3129	7.6952	.6027
QUALITY	male	107	19.9813	4.6924	.4536
	female	163	18.0184	4.9584	.3884
POWER	male	106	15.0377	5.9744	.5803
	female	163	13.3374	5.1150	.4006
DISTRUST	male	107	17.5140	5.5718	.5386
	female	163	17.9387	4.8224	.3777
COMPETEN	male	106	8.5377	2.7883	.2708
	female	163	8.4540	2.8070	.2199
GRATIFY	male	107	13.4673	3.0104	.2910
	female	163	14.1472	2.8593	.2240
ALTRUIST	male	107	7.4579	2.2118	.2138
	female	163	7.4110	2.1423	.1678

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
RETENT	Equal variances assumed	1.602	.207	.670	268	.503	.6778	1.0112	-1.3130	2.6686
	Equal variances not assumed			.653	206.268	.515	.6778	1.0383	-1.3693	2.7248
QUALITY	Equal variances assumed	.245	.621	3.250	268	.001	1.9629	.6041	.7736	3.1522
	Equal variances not assumed			3.287	235.541	.001	1.9629	.5972	.7864	3.1394
POWER	Equal variances assumed	1.003	.318	2.492	267	.013	1.7003	.6824	.3567	3.0439
	Equal variances not assumed			2.411	199.568	.017	1.7003	.7052	.3098	3.0908
DISTRUST	Equal variances assumed	2.352	.126	-.665	268	.507	-.4246	.6385	-1.6818	.8325
	Equal variances not assumed			-.645	203.658	.519	-.4246	.6579	-1.7218	.8725
COMPETEN	Equal variances assumed	.261	.610	.240	267	.811	8.375E-02	.3493	-.6040	.7715
	Equal variances not assumed			.240	225.516	.810	8.375E-02	.3488	-.6036	.7711
GRATIFY	Equal variances assumed	.698	.404	-1.872	268	.062	-.6799	.3633	-1.3953	3.536E-02
	Equal variances not assumed			-1.852	218.566	.065	-.6799	.3672	-1.4037	4.381E-02
ALTRUIST	Equal variances assumed	.003	.957	.174	268	.862	4.690E-02	.2700	-.4847	.5785
	Equal variances not assumed			.173	221.730	.863	4.690E-02	.2718	-.4887	.5825

Correlations

		TOTALCB	RETENT	QUALITY	POWER	DISTRUST	COMPETEN	GRATIFY	ALTRUIST
TOTALCB	Pearson Correlation	1.000	-.369**	.234**	.402**	.166**	.183**	.266**	.052
	Sig. (2-tailed)	.	.000	.000	.000	.006	.003	.000	.391
	N	270	270	270	269	270	269	270	270
RETENT	Pearson Correlation	-.369**	1.000	.108	-.145*	.125*	.000	.088	.154*
	Sig. (2-tailed)	.000	.	.078	.017	.041	.998	.148	.011
	N	270	270	270	269	270	269	270	270
QUALITY	Pearson Correlation	.234**	.108	1.000	.266**	.105	.088	.247**	.270**
	Sig. (2-tailed)	.000	.078	.	.000	.086	.150	.000	.000
	N	270	270	270	269	270	269	270	270
POWER	Pearson Correlation	.402**	-.145*	.266**	1.000	.298**	.359**	.388**	-.010
	Sig. (2-tailed)	.000	.017	.000	.	.000	.000	.000	.865
	N	269	269	269	269	269	268	269	269
DISTRUST	Pearson Correlation	.166**	.125*	.105	.298**	1.000	.529**	.442**	.008
	Sig. (2-tailed)	.006	.041	.086	.000	.	.000	.000	.893
	N	270	270	270	269	270	269	270	270
COMPETEN	Pearson Correlation	.183**	.000	.088	.359**	.529**	1.000	.419**	.011
	Sig. (2-tailed)	.003	.998	.150	.000	.000	.	.000	.860
	N	269	269	269	268	269	269	269	269
GRATIFY	Pearson Correlation	.266**	.088	.247**	.388**	.442**	.419**	1.000	.166**
	Sig. (2-tailed)	.000	.148	.000	.000	.000	.000	.	.006
	N	270	270	270	269	270	269	270	270
ALTRUIST	Pearson Correlation	.052	.154*	.270**	-.010	.008	.011	.166**	1.000
	Sig. (2-tailed)	.391	.011	.000	.865	.893	.860	.006	.
	N	270	270	270	269	270	269	270	270

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Descriptive Statistics

	Mean	Std. Deviation	N
NONCOM	27.8358	4.0246	268
RETENT	33.5448	8.1181	268
QUALITY	18.7836	4.8727	268
POWER	14.0336	5.5156	268
DISTRUST	17.7724	5.1368	268
COMPETEN	8.4813	2.7984	268
GRATIFY	13.8806	2.9287	268
ALTRUIST	7.3918	2.1252	268

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	ALTRUIST, POWER, RETENT, DISTRUST, QUALITY, GRATIFY, COMPETEN[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: NONCOM

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.568[a]	.323	.305	3.3564

a. Predictors: (Constant), ALTRUIST, POWER, RETENT, DISTRUST, QUALITY, GRATIFY, COMPETEN

b. Dependent Variable: NONCOM

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	30.647	1.459		21.001	.000
	RETENT	.187	.026	.377	7.057	.000
	QUALITY	-.137	.046	-.166	-2.978	.003
	POWER	-.172	.044	-.236	-3.938	.000
	DISTRUST	-5.817E-02	.050	-.074	-1.169	.244
	COMPETEN	1.730E-02	.091	.012	.190	.850
	GRATIFY	-.186	.086	-.135	-2.172	.031
	ALTRUIST	-8.532E-02	.102	-.045	-.834	.405

a. Dependent Variable: NONCOM

INFLUENCE OF MONEY ATTITUDE ON NON-COMPULSIVE BUYING USING TWO-STAGE REGRESSION ANALYSIS

Descriptive Statistics

	Mean	Std. Deviation	N
NONCOM	27.8352	4.0322	267
age of respondents	3.09	.80	267
sex of responents	1.61	.49	267
highest education achieved	3.14	1.09	267
occupation	3.46	2.71	267
gross monthly income	2.82	1.38	267
RACIAL	1.7154	.6383	267
RETENT	33.5506	8.1328	267
QUALITY	18.7715	4.8779	267
POWER	14.0337	5.5260	267
DISTRUST	17.7528	5.1364	267
COMPETEN	8.4682	2.7953	267
GRATIFY	13.8727	2.9313	267
ALTRUIST	7.3858	2.1269	267

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	RACIAL, age of respondents, sex of responents, highest education achieved, occupation, gross monthly income[a]	.	Enter
2	COMPETEN, ALTRUIST, RETENT, QUALITY, POWER, GRATIFY, DISTRUST[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: NONCOM

Model Summary[c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.326[a]	.106	.085	3.8562
2	.611[b]	.373	.341	3.2728

a. Predictors: (Constant), RACIAL, age of respondents, sex of responents, highest education achieved, occupation, gross monthly income

b. Predictors: (Constant), RACIAL, age of respondents, sex of responents, highest education achieved, occupation, gross monthly income, COMPETEN, ALTRUIST, RETENT, QUALITY, POWER, GRATIFY, DISTRUST

c. Dependent Variable: NONCOM

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.593	1.748		12.923	.000
	age of respondents	.265	.315	.052	.841	.401
	sex of responents	-.143	.512	-.017	-.279	.781
	highest education achieved	.263	.227	.071	1.162	.246
	occupation	7.083E-02	.091	.048	.781	.436
	gross monthly income	4.041E-02	.191	.014	.211	.833
	RACIAL	2.021	.381	.320	5.299	.000
2	(Constant)	28.252	2.081		13.576	.000
	age of respondents	4.796E-03	.273	.001	.018	.986
	sex of responents	-.525	.454	-.064	-1.157	.248
	highest education achieved	.166	.199	.045	.833	.405
	occupation	4.985E-02	.078	.034	.638	.524
	gross monthly income	8.376E-02	.165	.029	.507	.613
	RACIAL	1.321	.333	.209	3.970	.000
	RETENT	.169	.026	.341	6.429	.000
	QUALITY	-.139	.047	-.169	-2.982	.003
	POWER	-.170	.044	-.232	-3.856	.000
	DISTRUST	-5.702E-02	.050	-.073	-1.137	.257
	COMPETEN	-6.162E-04	.089	.000	-.007	.995
	GRATIFY	-.143	.086	-.104	-1.663	.098
	ALTRUIST	-6.135E-02	.101	-.032	-.609	.543

a. Dependent Variable: NONCOM