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7. Appendices:

7.1. Descriptive Statistics:

Table 1: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24	119	35.3	35.3	35.3
	25-30	121	35.9	35.9	71.2
	31-35	52	15.4	15.4	86.6
	36-40	24	7.1	7.1	93.8
	41 and above	21	6.2	6.2	100.0
	Total	337	100.0	100.0	

Table 2: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	female	204	60.5	60.5	60.5
	male	133	39.5	39.5	100.0
	Total	337	100.0	100.0	

Table 3: Ethnicity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	malay	122	36.2	36.2	36.2
	chinese	114	33.8	33.8	70.0
	indian	44	13.1	13.1	83.1
	other	57	16.9	16.9	100.0
	Total	337	100.0	100.0	

Table 4: Religion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	muslim	169	50.1	50.1	50.1
	buddist	72	21.4	21.4	71.5
	hindu	35	10.4	10.4	81.9
	christian	42	12.5	12.5	94.4
	other	4	1.2	1.2	95.5
	non-believer	15	4.5	4.5	100.0
	Total	337	100.0	100.0	

Table 5: Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	248	73.6	73.6	73.6
	married	89	26.4	26.4	100.0
	Total	337	100.0	100.0	

Table 6: Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	spm	12	3.6	3.6	3.6
	diploma	12	3.6	3.6	7.1
	bachelor	131	38.9	38.9	46.0
	master/phd	182	54.0	54.0	100.0
	Total	337	100.0	100.0	

Table 7: Monthly Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 2000	148	43.9	43.9	43.9
	2,001-3,000	39	11.6	11.6	55.5
	3,001-5,000	85	25.2	25.2	80.7
	5,001-8,000	36	10.7	10.7	91.4
	above 8,000	29	8.6	8.6	100.0
	Total	337	100.0	100.0	

Table 8: Net Worth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 or less	19	5.6	5.6	5.6
	1-10,000	43	12.8	12.8	18.4
	10,001-30,000	12	3.6	3.6	22.0
	30,001-80,000	14	4.2	4.2	26.1
	80,001-200,000	38	11.3	11.3	37.4
	200,001-400,000	16	4.7	4.7	42.1
	above 400,000	24	7.1	7.1	49.3
	Don't know	171	50.7	50.7	100.0
	Total	337	100.0	100.0	

Table 9: Childhood Socioeconomic Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	poor	20	5.9	5.9	5.9
	lower middle class	78	23.1	23.1	29.1
	middle class	203	60.2	60.2	89.3
	upper middle class	34	10.1	10.1	99.4
	wealthy	2	.6	.6	100.0
	Total	337	100.0	100.0	

Table 10: Nationality

	Frequency	Percent
Malaysian	271	80.4
Others	66	19.6
Total	337	100.0

7.2. One-way ANOVA for three main ethnicities

Table 11: One-way ANOVA for three ethnicities

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
DV	Ethnicity								
DV1	malay	122	2.5787	.59278	.05367	2.4724	2.6849	1.13	4.07
	chinese	114	2.5205	.51715	.04844	2.4245	2.6164	1.20	3.93
	indian	44	2.3955	.67090	.10114	2.1915	2.5994	1.00	3.80
	Total	280	2.5262	.57793	.03454	2.4582	2.5942	1.00	4.07
DV2	malay	122	3.2273	.61014	.05524	3.1179	3.3366	1.91	4.82
	chinese	114	3.2735	.52055	.04875	3.1769	3.3701	1.82	4.45
	indian	44	3.0950	.48342	.07288	2.9481	3.2420	1.73	4.27
	Total	280	3.2253	.55754	.03332	3.1597	3.2909	1.73	4.82
DV3	malay	122	2.5542	.51139	.04630	2.4626	2.6459	1.31	3.69
	chinese	114	2.4595	.48038	.04499	2.3704	2.5487	1.15	3.54
	indian	44	2.4423	.50649	.07636	2.2883	2.5963	1.00	3.46
	Total	280	2.4981	.49890	.02981	2.4394	2.5568	1.00	3.69
DV4	malay	122	3.3948	.44970	.04071	3.3142	3.4754	2.25	4.50
	chinese	114	3.1835	.37876	.03547	3.1132	3.2538	2.08	4.33
	indian	44	3.2045	.47735	.07196	3.0594	3.3497	2.17	4.08
	Total	280	3.2789	.43748	.02614	3.2274	3.3303	2.08	4.50
DV5	malay	122	2.9044	.36598	.03313	2.8388	2.9700	2.12	3.84
	chinese	114	2.8234	.27921	.02615	2.7715	2.8752	1.96	3.49
	indian	44	2.7487	.34681	.05228	2.6432	2.8541	1.88	3.51
	Total	280	2.8469	.33376	.01995	2.8077	2.8862	1.88	3.84
EXR	malay	122	3.4713	.69191	.06264	3.3473	3.5953	1.67	5.00
	chinese	114	3.1681	.56072	.05252	3.0641	3.2722	1.67	5.00
	indian	44	3.3523	.76098	.11472	3.1209	3.5836	2.33	5.00
	Total	280	3.3292	.66613	.03981	3.2508	3.4075	1.67	5.00
INR	malay	122	3.9006	.63023	.05706	3.7877	4.0136	2.00	5.00
	chinese	114	3.0954	.61221	.05734	2.9818	3.2090	1.88	4.75
	indian	44	3.4716	.60212	.09077	3.2885	3.6547	2.00	5.00
	Total	280	3.5054	.71910	.04297	3.4208	3.5900	1.88	5.00

Table 12: Test of Homogeneity of Variances (Ethnicity)

	Levene Statistic	df1	df2	Sig.
DV1	2.887	2	277	.057
DV2	3.116	2	277	.046
DV3	.321	2	277	.726
DV4	2.288	2	277	.103
DV5	5.577	2	277	.004
EXR	3.913	2	277	.021
INR	.623	2	277	.537

Table 13: ANOVA (Ethnicity)

		Sum of Squares	df	Mean Square	F	Sig.
DV1	Between Groups	1.092	2	.546	1.642	.195
	Within Groups	92.094	277	.332		
	Total	93.186	279			
DV2	Between Groups	1.012	2	.506	1.635	.197
	Within Groups	85.714	277	.309		
	Total	86.726	279			
DV3	Between Groups	.691	2	.345	1.392	.250
	Within Groups	68.752	277	.248		
	Total	69.443	279			
DV4	Between Groups	2.920	2	1.460	8.013	.000
	Within Groups	50.478	277	.182		
	Total	53.399	279			
DV5	Between Groups	.891	2	.445	4.087	.018
	Within Groups	30.189	277	.109		
	Total	31.079	279			
EXR	Between Groups	5.445	2	2.722	6.372	.002
	Within Groups	118.356	277	.427		
	Total	123.801	279			
INR	Between Groups	38.270	2	19.135	50.002	.000
	Within Groups	106.003	277	.383		
	Total	144.273	279			

Table 14: Multiple Comparisons (Ethnicity)

Multiple Comparisons

Tukey HSD

Dependent Variable	(I) Ethnicity	(J) Ethnicity	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
DV1	malay	chinese	.05822	.07511	.719	-.1188	.2352
		indian	.18323	.10140	.169	-.0557	.4222
	chinese	malay	-.05822	.07511	.719	-.2352	.1188
		indian	.12501	.10234	.441	-.1161	.3662
	indian	malay	-.18323	.10140	.169	-.4222	.0557
		chinese	-.12501	.10234	.441	-.3662	.1161
DV2	malay	chinese	-.04625	.07246	.799	-.2170	.1245
		indian	.13223	.09782	.368	-.0983	.3627
	chinese	malay	.04625	.07246	.799	-.1245	.2170
		indian	.17848	.09873	.169	-.0542	.4111
	indian	malay	-.13223	.09782	.368	-.3627	.0983
		chinese	-.17848	.09873	.169	-.4111	.0542
DV3	malay	chinese	.09471	.06490	.312	-.0582	.2476
		indian	.11192	.08761	.409	-.0945	.3184
	chinese	malay	-.09471	.06490	.312	-.2476	.0582
		indian	.01721	.08842	.979	-.1911	.2256
	indian	malay	-.11192	.08761	.409	-.3184	.0945
		chinese	-.01721	.08842	.979	-.2256	.1911
DV4	malay	chinese	.21133*	.05561	.001	.0803	.3424
		indian	.19026*	.07507	.032	.0134	.3672
	chinese	malay	-.21133*	.05561	.001	-.3424	-.0803
		indian	-.02107	.07576	.958	-.1996	.1575
	indian	malay	-.19026*	.07507	.032	-.3672	-.0134
		chinese	.02107	.07576	.958	-.1575	.1996
DV5	malay	chinese	.08101	.04300	.145	-.0203	.1823
		indian	.15571*	.05805	.021	.0189	.2925
	chinese	malay	-.08101	.04300	.145	-.1823	.0203
		indian	.07469	.05859	.411	-.0634	.2128
	indian	malay	-.15571*	.05805	.021	-.2925	-.0189
		chinese	-.07469	.05859	.411	-.2128	.0634
EXR	malay	chinese	.30318*	.08515	.001	.1025	.5038
		indian	.11904	.11495	.555	-.1518	.3899
	chinese	malay	-.30318*	.08515	.001	-.5038	-.1025
		indian	-.18414	.11601	.253	-.4575	.0892
	indian	malay	-.11904	.11495	.555	-.3899	.1518
		chinese	.18414	.11601	.253	-.0892	.4575
INR	malay	chinese	.80522*	.08058	.000	.6153	.9951
		indian	.42902*	.10878	.000	.1727	.6854
	chinese	malay	-.80522*	.08058	.000	-.9951	-.6153
		indian	-.37620*	.10979	.002	-.6349	-.1175
	indian	malay	-.42902*	.10878	.000	-.6854	-.1727
		chinese	.37620*	.10979	.002	.1175	.6349

*. The mean difference is significant at the 0.05 level.

7.3. One-way ANOVA for Religions (Table 15)

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
DV1	muslim	169	2.5862	.58018	.04463	2.4981	2.6743	1.13	4.07
	buddist	72	2.4593	.50345	.05933	2.3410	2.5776	1.20	3.73
	hindu	35	2.4171	.65666	.11100	2.1916	2.6427	1.00	3.80
	christian	42	2.5762	.55129	.08507	2.4044	2.7480	1.40	3.93
	Total	318	2.5375	.57024	.03198	2.4746	2.6004	1.00	4.07
DV2	muslim	169	3.1856	.58668	.04513	3.0965	3.2747	1.91	4.82
	buddist	72	3.3699	.54680	.06444	3.2415	3.4984	1.82	4.45
	hindu	35	3.1143	.44061	.07448	2.9629	3.2656	1.73	4.00
	christian	42	3.0952	.55496	.08563	2.9223	3.2682	2.00	4.27
	Total	318	3.2075	.56472	.03167	3.1452	3.2699	1.73	4.82
DV3	muslim	169	2.4934	.51516	.03963	2.4152	2.5716	1.31	3.92
	buddist	72	2.5246	.48105	.05669	2.4115	2.6376	1.15	3.54
	hindu	35	2.4791	.51503	.08706	2.3022	2.6560	1.00	3.46
	christian	42	2.4212	.47699	.07360	2.2726	2.5699	1.46	3.54
	Total	318	2.4894	.50127	.02811	2.4341	2.5447	1.00	3.92
DV4	muslim	169	3.3723	.43701	.03362	3.3059	3.4387	2.25	4.50
	buddist	72	3.2060	.38633	.04553	3.1152	3.2968	2.08	4.33
	hindu	35	3.2024	.44202	.07471	3.0505	3.3542	2.50	4.08
	christian	42	3.1429	.47402	.07314	2.9951	3.2906	2.17	4.17
	Total	318	3.2856	.43996	.02467	3.2371	3.3342	2.08	4.50
DV5	muslim	169	2.8768	.34227	.02633	2.8248	2.9288	2.10	3.84
	buddist	72	2.8480	.28450	.03353	2.7812	2.9149	1.96	3.49
	hindu	35	2.7681	.33281	.05625	2.6537	2.8824	1.88	3.51
	christian	42	2.7820	.34371	.05304	2.6749	2.8891	1.98	3.49
	Total	318	2.8458	.33029	.01852	2.8093	2.8822	1.88	3.84
EXR	muslim	169	3.4231	.74358	.05720	3.3102	3.5360	1.50	5.00
	buddist	72	3.1574	.54161	.06383	3.0301	3.2847	2.17	5.00
	hindu	35	3.4143	.78837	.13326	3.1435	3.6851	2.33	5.00
	christian	42	3.2540	.66079	.10196	3.0481	3.4599	1.83	5.00
	Total	318	3.3396	.70335	.03944	3.2620	3.4172	1.50	5.00
INR	muslim	169	3.8402	.63723	.04902	3.7435	3.9370	2.00	5.00
	buddist	72	2.9028	.42336	.04989	2.8033	3.0023	1.88	4.00
	hindu	35	3.5464	.54493	.09211	3.3592	3.7336	2.50	5.00
	christian	42	3.7054	.58684	.09055	3.5225	3.8882	2.63	4.88
	Total	318	3.5778	.68863	.03862	3.5019	3.6538	1.88	5.00

Table 16: Test of Homogeneity of Variances(Religion)

	Levene Statistic	df1	df2	Sig.
DV1	1.629	3	314	.183
DV2	1.528	3	314	.207
DV3	.317	3	314	.813
DV4	1.489	3	314	.217
DV5	1.890	3	314	.131
EXR	3.905	3	314	.009
INR	6.962	3	314	.000

Table 17: ANOVA (Religion)

		Sum of Squares	df	Mean Square	F	Sig.
DV1	Between Groups	1.411	3	.470	1.453	.227
	Within Groups	101.668	314	.324		
	Total	103.079	317			
DV2	Between Groups	2.815	3	.938	2.998	.031
	Within Groups	98.281	314	.313		
	Total	101.095	317			
DV3	Between Groups	.291	3	.097	.383	.765
	Within Groups	79.363	314	.253		
	Total	79.653	317			
DV4	Between Groups	2.824	3	.941	5.050	.002
	Within Groups	58.536	314	.186		
	Total	61.360	317			
DV5	Between Groups	.545	3	.182	1.676	.172
	Within Groups	34.037	314	.108		
	Total	34.583	317			
EXR	Between Groups	4.071	3	1.357	2.789	.041
	Within Groups	152.750	314	.486		
	Total	156.821	317			
INR	Between Groups	45.165	3	15.055	44.953	.000
	Within Groups	105.159	314	.335		
	Total	150.324	317			

Table 18: Multiple Comparisons (Religion)

Multiple Comparisons

Tukey HSD

Dependent Variable	(I) Religion	(J) Religion	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
DV1	muslim	buddist	.12693	.08008	.389	-.0799	.3338
		hindu	.16905	.10567	.380	-.1039	.4420
		christian	.01000	.09811	1.000	-.2434	.2634
	buddist	muslim	-.12693	.08008	.389	-.3338	.0799
		hindu	.04212	.11725	.984	-.2607	.3450
		christian	-.11693	.11048	.715	-.4023	.1684
	hindu	muslim	-.16905	.10567	.380	-.4420	.1039
		buddist	-.04212	.11725	.984	-.3450	.2607
		christian	-.15905	.13023	.614	-.4954	.1773
	christian	muslim	-.01000	.09811	1.000	-.2634	.2434
		buddist	.11693	.11048	.715	-.1684	.4023
		hindu	.15905	.13023	.614	-.1773	.4954
DV2	muslim	buddist	-.18437	.07874	.091	-.3877	.0190
		hindu	.07130	.10390	.902	-.1971	.3396
		christian	.09035	.09646	.785	-.1588	.3395
	buddist	muslim	.18437	.07874	.091	-.0190	.3877
		hindu	.25566	.11528	.121	-.0421	.5534
		christian	.27471	.10863	.057	-.0059	.5553
	hindu	muslim	-.07130	.10390	.902	-.3396	.1971
		buddist	-.25566	.11528	.121	-.5534	.0421
		christian	.01905	.12804	.999	-.3117	.3498
	christian	muslim	-.09035	.09646	.785	-.3395	.1588
		buddist	-.27471	.10863	.057	-.5553	.0059
		hindu	-.01905	.12804	.999	-.3498	.3117
DV3	muslim	buddist	-.03117	.07075	.971	-.2139	.1516
		hindu	.01428	.09336	.999	-.2269	.2554
		christian	.07215	.08668	.839	-.1517	.2960
	buddist	muslim	.03117	.07075	.971	-.1516	.2139
		hindu	.04545	.10359	.972	-.2221	.3130
		christian	.10333	.09761	.715	-.1488	.3554
	hindu	muslim	-.01428	.09336	.999	-.2554	.2269
		buddist	-.04545	.10359	.972	-.3130	.2221
		christian	.05788	.11506	.958	-.2393	.3551
	christian	muslim	-.07215	.08668	.839	-.2960	.1517
		buddist	-.10333	.09761	.715	-.3554	.1488
		hindu	-.05788	.11506	.958	-.3551	.2393
DV4	muslim	buddist	.16627*	.06076	.033	.0093	.3232
		hindu	.16991	.08018	.149	-.0372	.3770
		christian	.22943*	.07444	.012	.0372	.4217
	buddist	muslim	-.16627*	.06076	.033	-.3232	-.0093
		hindu	.00364	.08897	1.000	-.2262	.2334
		christian	.06316	.09393	.875	-.1534	.2797
	hindu	muslim	-.16991	.08018	.149	-.3770	.0372
		buddist	-.00364	.08897	1.000	-.2334	.2262
		christian	.05952	.09882	.931	-.1957	.3148
	christian	muslim	-.22943*	.07444	.012	-.4217	-.0372
		buddist	-.06316	.08383	.875	-.2797	.1534
		hindu	-.05952	.09882	.931	-.3148	.1957
DV5	muslim	buddist	.02874	.04634	.926	-.0909	.1484
		hindu	.10872	.06114	.286	-.0492	.2666
		christian	.09480	.05677	.341	-.0518	.2414
	buddist	muslim	-.02874	.04634	.926	-.1484	.0909
		hindu	.07997	.06784	.641	-.0953	.2552
		christian	.06606	.06393	.730	-.0990	.2312
	hindu	muslim	-.10872	.06114	.286	-.2666	.0492
		buddist	-.07997	.06784	.641	-.2552	.0953
		christian	-.01391	.07535	.998	-.2085	.1807
	christian	muslim	-.09480	.05677	.341	-.2414	.0518
		buddist	-.06606	.06393	.730	-.2312	.0990
		hindu	.01391	.07535	.998	-.1807	.2085
EXR	muslim	buddist	.26567*	.09816	.036	.0121	.5192
		hindu	.00879	.12953	1.000	-.3258	.3433
		christian	.16911	.12025	.496	-.1415	.4797
	buddist	muslim	-.26567*	.09816	.036	-.5192	-.0121
		hindu	-.25688	.14372	.281	-.6281	.1143
		christian	-.09656	.13542	.892	-.4463	.2532
	hindu	muslim	-.00879	.12953	1.000	-.3433	.3258
		buddist	.25688	.14372	.281	-.1143	.6281
		christian	.16032	.15963	.747	-.2520	.5726
	christian	muslim	-.16911	.12025	.496	-.4797	.1415
		buddist	.09656	.13542	.892	-.2532	.4463
		hindu	-.16032	.15963	.747	-.5726	.2520
INR	muslim	buddist	.93746*	.08144	.000	.7271	1.1478
		hindu	.29381*	.10747	.033	.0162	.5714
		christian	.13488	.09978	.531	-.1228	.3926
	buddist	muslim	-.93746*	.08144	.000	-1.1478	-.7271
		hindu	-.64365*	.11925	.000	-.9516	-.3357
		christian	-.80258*	.11236	.000	-1.0928	-.5124
	hindu	muslim	-.29381*	.10747	.033	-.5714	-.0162
		buddist	.64365*	.11925	.000	.3357	.9516
		christian	-.15893	.13245	.627	-.5010	.1832
	christian	muslim	-.13488	.09978	.531	-.3926	.1228
		buddist	.80258*	.11236	.000	.5124	1.0928
		hindu	.15893	.13245	.627	-.1832	.5010

*. The mean difference is significant at the 0.05 level.

7.4. Independent Groups T-test for Gender (table 19)

	Gender	N	Mean	Std. Deviation	Std. Error Mean
DV1	female	204	2.5124	.57410	.04019
	male	133	2.5554	.55715	.04831
DV2	female	204	3.1332	.53104	.03718
	male	133	3.3110	.58801	.05099
DV3	female	204	2.4427	.49073	.03436
	male	133	2.5309	.51470	.04463
DV4	female	204	3.3088	.42622	.02984
	male	133	3.2350	.44675	.03874
DV5	female	204	2.8159	.32321	.02263
	male	133	2.8720	.33250	.02883
EXR	female	204	3.3995	.70931	.04966
	male	133	3.1855	.65509	.05680
INR	female	204	3.6183	.73823	.05169
	male	133	3.3891	.64415	.05585

Table 20: Independent samples t-test (gender)

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
DV1	Equal variances assumed	.087	.768	-6.79	335	.497	-.04297	.06324	-.16738	.08144
	Equal variances not assumed			-6.84	288.200	.495	-.04297	.06285	-.16667	.08072
DV2	Equal variances assumed	2.416	.121	-2.878	335	.004	-.17776	.06176	-.29925	-.05627
	Equal variances not assumed			-2.817	261.605	.005	-.17776	.06310	-.30202	-.05351
DV3	Equal variances assumed	.352	.554	-1.583	335	.114	-.08826	.05576	-.19794	.02142
	Equal variances not assumed			-1.567	272.572	.118	-.08826	.05632	-.19914	.02263
DV4	Equal variances assumed	.114	.736	1.526	335	.128	.07386	.04842	-.02138	.16910
	Equal variances not assumed			1.510	272.703	.132	.07386	.04890	-.02241	.17013
DV5	Equal variances assumed	.037	.847	-1.540	335	.125	-.05610	.03643	-.12776	.01557
	Equal variances not assumed			-1.531	276.499	.127	-.05610	.03665	-.12825	.01605
EXR	Equal variances assumed	1.781	.183	2.790	335	.006	.21405	.07673	.06312	.36497
	Equal variances not assumed			2.837	297.781	.005	.21405	.07545	.06556	.36253
INR	Equal variances assumed	6.172	.013	2.926	335	.004	.22916	.07831	.07512	.38320
	Equal variances not assumed			3.011	308.001	.003	.22916	.07610	.07942	.37890

7.5. One-way ANOVA for Age (Table 21)

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	
					Lower Bound	Upper Bound			
DV1	18-24	119	2.6207	.53613	.04915	2.5234	2.7181	1.40	3.93
	25-30	121	2.4843	.54723	.04975	2.3858	2.5828	1.13	4.07
	31-35	52	2.5077	.62122	.08615	2.3347	2.6806	1.00	3.80
	36 and above	45	2.4341	.61834	.09218	2.2483	2.6198	1.20	3.73
	Total	337	2.5294	.56703	.03089	2.4686	2.5901	1.00	4.07
DV2	18-24	119	3.1940	.55005	.05042	3.0942	3.2939	2.09	4.82
	25-30	121	3.2735	.55788	.05072	3.1731	3.3739	1.91	4.64
	31-35	52	3.1906	.53836	.07466	3.0407	3.3404	1.73	4.27
	36 and above	45	3.0545	.60284	.08987	2.8734	3.2357	2.00	4.55
	Total	337	3.2034	.56016	.03051	3.1434	3.2634	1.73	4.82
DV3	18-24	119	2.4725	.45434	.04165	2.3901	2.5550	1.54	3.54
	25-30	121	2.4959	.50850	.04623	2.4043	2.5874	1.46	3.92
	31-35	52	2.4926	.56306	.07808	2.3358	2.6494	1.00	3.54
	36 and above	45	2.4239	.53812	.08022	2.2623	2.5856	1.15	3.54
	Total	337	2.4775	.50143	.02731	2.4238	2.5312	1.00	3.92
DV4	18-24	119	3.2990	.42567	.03902	3.2217	3.3763	2.33	4.50
	25-30	121	3.3037	.41035	.03730	3.2299	3.3776	2.42	4.33
	31-35	52	3.3413	.47090	.06530	3.2102	3.4724	2.25	4.33
	36 and above	45	3.0926	.44919	.06696	2.9576	3.2275	2.08	4.08
	Total	337	3.2797	.43528	.02371	3.2330	3.3263	2.08	4.50
DV5	18-24	119	2.8662	.30420	.02789	2.8110	2.9214	2.12	3.69
	25-30	121	2.8503	.33083	.03008	2.7907	2.9098	2.10	3.84
	31-35	52	2.8473	.33606	.04660	2.7537	2.9408	1.88	3.57
	36 and above	45	2.7203	.35352	.05270	2.6141	2.8265	1.96	3.53
	Total	337	2.8381	.32757	.01784	2.8030	2.8732	1.88	3.84
EXR	18-24	119	3.4174	.69464	.06368	3.2913	3.5435	1.67	5.00
	25-30	121	3.2273	.75890	.06899	3.0907	3.3639	1.50	5.00
	31-35	52	3.3686	.58702	.08141	3.2052	3.5320	2.33	4.83
	36 and above	45	3.2185	.60493	.09018	3.0368	3.4003	2.00	4.67
	Total	337	3.3150	.69537	.03788	3.2405	3.3895	1.50	5.00
INR	18-24	119	3.5662	.74483	.08828	3.4310	3.7014	2.00	5.00
	25-30	121	3.4287	.65686	.05971	3.3105	3.5469	1.88	4.75
	31-35	52	3.6034	.67959	.09424	3.4142	3.7926	2.00	4.88
	36 and above	45	3.6056	.78197	.11657	3.3706	3.8405	1.88	4.88
	Total	337	3.5278	.71053	.03870	3.4517	3.6040	1.88	5.00

Table 22: Test of Homogeneity of Variances (age)

	Levene Statistic	df1	df2	Sig.
DV1	.813	3	333	.488
DV2	.578	3	333	.630
DV3	.444	3	333	.722
DV4	.354	3	333	.787
DV5	.470	3	333	.703
EXR	1.179	3	333	.318
INR	1.818	3	333	.144

Table 23: ANOVA (Age)

		Sum of Squares	df	Mean Square	F	Sig.
DV1	Between Groups	1.672	3	.557	1.745	.158
	Within Groups	106.358	333	.319		
	Total	108.030	336			
DV2	Between Groups	1.610	3	.537	1.722	.162
	Within Groups	103.820	333	.312		
	Total	105.430	336			
DV3	Between Groups	.185	3	.062	.243	.866
	Within Groups	84.297	333	.253		
	Total	84.482	336			
DV4	Between Groups	1.887	3	.629	3.391	.018
	Within Groups	61.774	333	.186		
	Total	63.662	336			
DV5	Between Groups	.741	3	.247	2.330	.074
	Within Groups	35.312	333	.106		
	Total	36.053	336			
EXR	Between Groups	2.746	3	.915	1.909	.128
	Within Groups	159.724	333	.480		
	Total	162.470	336			
INR	Between Groups	1.932	3	.644	1.279	.282
	Within Groups	167.698	333	.504		
	Total	169.630	336			

Table 24: Multiple Comparisons (Age)

Multiple Comparisons

Tukey HSD

Dependent Variable	(I) Age4	(J) Age4	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
DV1	18-24	25-30	.13643	.07296	.243	-.0520	.3248
		31-35	.11304	.09395	.625	-.1295	.3556
		36 and above	.18665	.09890	.235	-.0687	.4420
	25-30	18-24	-.13643	.07296	.243	-.3248	.0520
		31-35	-.02339	.09371	.995	-.2654	.2186
		36 and above	.05022	.09868	.957	-.2046	.3050
	31-35	18-24	-.11304	.09395	.625	-.3556	.1295
		25-30	.02339	.09371	.995	-.2186	.2654
		36 and above	.07362	.11506	.919	-.2235	.3707
	36 and above	18-24	-.18665	.09890	.235	-.4420	.0687
		25-30	-.05022	.09868	.957	-.3050	.2046
		31-35	-.07362	.11506	.919	-.3707	.2235
DV2	18-24	25-30	-.07944	.07209	.689	-.2656	.1067
		31-35	.00348	.09282	1.000	-.2362	.2431
		36 and above	.13950	.09771	.483	-.1128	.3918
	25-30	18-24	.07944	.07209	.689	-.1067	.2656
		31-35	.08292	.09259	.807	-.1561	.3220
		36 and above	.21893	.09749	.113	-.0328	.4707
	31-35	18-24	-.00348	.09282	1.000	-.2431	.2362
		25-30	-.08292	.09259	.807	-.3220	.1561
		36 and above	.13601	.11368	.630	-.1575	.4295
	36 and above	18-24	-.13950	.09771	.483	-.3918	.1128
		25-30	-.21893	.09749	.113	-.4707	.0328
		31-35	-.13601	.11368	.630	-.4295	.1575
DV3	18-24	25-30	-.02334	.06496	.984	-.1911	.1444
		31-35	-.02008	.08364	.995	-.2360	.1959
		36 and above	.04860	.08805	.946	-.1798	.2759
	25-30	18-24	.02334	.06496	.984	-.1444	.1911
		31-35	.00326	.08343	1.000	-.2122	.2187
		36 and above	.07194	.08785	.846	-.1549	.2988
	31-35	18-24	.02008	.08364	.995	-.1959	.2360
		25-30	-.00326	.08343	1.000	-.2187	.2122
		36 and above	.06867	.10244	.908	-.1958	.3332
	36 and above	18-24	-.04860	.08805	.946	-.2759	.1788
		25-30	-.07194	.08785	.846	-.2988	.1549
		31-35	-.06867	.10244	.908	-.3332	.1958
DV4	18-24	25-30	-.00470	.05561	1.000	-.1483	.1389
		31-35	-.04233	.07160	.935	-.2272	.1425
		36 and above	.20643*	.07537	.033	.0118	.4010
	25-30	18-24	.00470	.05561	1.000	-.1389	.1483
		31-35	-.03763	.07142	.953	-.2220	.1468
		36 and above	.21113*	.07520	.027	.0169	.4053
	31-35	18-24	.04233	.07160	.935	-.1425	.2272
		25-30	.03763	.07142	.953	-.1468	.2220
		36 and above	.24875*	.08769	.025	.0223	.4752
	36 and above	18-24	-.20643*	.07537	.033	-.4010	-.0118
		25-30	-.21113*	.07520	.027	-.4053	-.0169
		31-35	-.24875*	.08769	.025	-.4752	-.0223
DV5	18-24	25-30	.01594	.04204	.981	-.0926	.1245
		31-35	.01892	.05413	.985	-.1209	.1587
		36 and above	.14594	.05699	.053	-.0012	.2931
	25-30	18-24	-.01594	.04204	.981	-.1245	.0926
		31-35	.00298	.05400	1.000	-.1364	.1424
		36 and above	.13001	.05686	.103	-.0168	.2768
	31-35	18-24	-.01892	.05413	.985	-.1587	.1209
		25-30	-.00298	.05400	1.000	-.1424	.1364
		36 and above	.12702	.06630	.223	-.0442	.2982
	36 and above	18-24	-.14594	.05699	.053	-.2931	.0012
		25-30	-.13001	.05686	.103	-.2768	.0168
		31-35	-.12702	.06630	.223	-.2982	.0442
EXR	18-24	25-30	-.19009	.08941	.147	-.0408	.4210
		31-35	.04878	.11513	.974	-.2485	.3460
		36 and above	.19885	.12120	.357	-.1141	.5118
	25-30	18-24	-.19009	.08941	.147	-.4210	.0408
		31-35	-.14132	.11484	.608	-.4378	.1552
		36 and above	.00875	.12093	1.000	-.3035	.3210
	31-35	18-24	-.04878	.11513	.974	-.3460	.2485
		25-30	.14132	.11484	.608	-.1552	.4378
		36 and above	.15007	.14101	.712	-.2140	.5142
	36 and above	18-24	-.19885	.12120	.357	-.5118	.1141
		25-30	-.00875	.12093	1.000	-.3210	.3035
		31-35	-.15007	.14101	.712	-.5142	.2140
INR	18-24	25-30	.13746	.09162	.438	-.0991	.3740
		31-35	-.03719	.11797	.989	-.3418	.2674
		36 and above	-.03938	.12419	.989	-.3600	.2813
	25-30	18-24	-.13746	.09162	.438	-.3740	.0991
		31-35	-.17465	.11767	.448	-.4785	.1292
		36 and above	-.17684	.12391	.483	-.4968	.1431
	31-35	18-24	.03719	.11797	.989	-.2674	.3418
		25-30	.17465	.11767	.448	-.1292	.4785
		36 and above	-.00219	.14448	1.000	-.3753	.3709
	36 and above	18-24	.03938	.12419	.989	-.2813	.3600
		25-30	.17684	.12391	.483	-.1431	.4968
		31-35	.00219	.14448	1.000	-.3709	.3753

*. The mean difference is significant at the 0.05 level.

7.6. Independent Samples T-test for Marital Status (Table 25)

Group Statistics					
	Marital Status	N	Mean	Std. Deviation	Std. Error Mean
DV1	single	248	2.5626	.56315	.03576
	married	89	2.4367	.57066	.06049
DV2	single	248	3.2397	.54365	.03452
	married	89	3.1021	.59531	.06310
DV3	single	248	2.5093	.50025	.03177
	married	89	2.3889	.49681	.05266
DV4	single	248	3.3054	.42536	.02701
	married	89	3.2079	.45663	.04840
DV5	single	248	2.8699	.32288	.02050
	married	89	2.7495	.32603	.03456
EXR	single	248	3.3575	.70844	.04499
	married	89	3.1966	.64675	.06856
INR	single	248	3.5237	.70064	.04449
	married	89	3.5393	.74133	.07858

Table 26: Independent samples t-test (marital status)

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
DV1	Equal variances assumed	.334	.564	1.803	335	.072	.12593	.06983	-.01143	.26329
	Equal variances not assumed			1.792	153.575	.075	.12593	.07027	-.01289	.26475
DV2	Equal variances assumed	1.759	.186	1.997	335	.047	.13759	.06891	.00204	.27314
	Equal variances not assumed			1.913	143.963	.058	.13759	.07193	-.00458	.27976
DV3	Equal variances assumed	.050	.824	1.951	335	.052	.12037	.06170	-.00100	.24174
	Equal variances not assumed			1.957	156.317	.052	.12037	.06150	-.00111	.24185
DV4	Equal variances assumed	.330	.566	1.820	335	.070	.09758	.05360	-.00786	.20302
	Equal variances not assumed			1.760	146.285	.080	.09758	.05543	-.01197	.20712
DV5	Equal variances assumed	.060	.806	3.009	335	.003	.12036	.04000	.04167	.19904
	Equal variances not assumed			2.995	154.051	.003	.12036	.04018	.04098	.19974
EXR	Equal variances assumed	.332	.565	1.880	335	.061	.16090	.08560	-.00749	.32928
	Equal variances not assumed			1.962	168.942	.051	.16090	.08200	-.00097	.32277
INR	Equal variances assumed	.211	.646	-1.178	335	.859	-.01564	.08792	-.18859	.15731
	Equal variances not assumed			-1.173	148.041	.863	-.01564	.09030	-.19408	.16281

7.7. Independent samples T-test for Education (table 27)

Group Statistics					
education 2		N	Mean	Std. Deviation	Std. Error Mean
DV1	Bachelor and below	155	2.6847	.53042	.04260
	master and above	182	2.3971	.56498	.04188
DV2	Bachelor and below	155	3.2434	.54976	.04416
	master and above	182	3.1693	.56815	.04211
DV3	Bachelor and below	155	2.4978	.47615	.03825
	master and above	182	2.4603	.52269	.03874
DV4	Bachelor and below	155	3.2968	.44291	.03558
	master and above	182	3.2651	.42937	.03183
DV5	Bachelor and below	155	2.9016	.31675	.02544
	master and above	182	2.7840	.32777	.02430
EXR	Bachelor and below	155	3.3247	.67254	.05402
	master and above	182	3.3068	.71599	.05307
INR	Bachelor and below	155	3.5694	.72945	.05859
	master and above	182	3.4924	.69407	.05145

Table 28

		Independent Samples Test									
		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	
DV1	Equal variances assumed	.291	.590	4.791	335	.000	.28766	.06004	.16955	.40577	
	Equal variances not assumed			4.815	331.808	.000	.28766	.05974	.17014	.40518	
DV2	Equal variances assumed	.000	.984	1.211	335	.227	.07407	.06118	-.04628	.19442	
	Equal variances not assumed			1.214	329.570	.226	.07407	.06102	-.04597	.19411	
DV3	Equal variances assumed	.133	.715	.684	335	.495	.03750	.05485	-.07040	.14539	
	Equal variances not assumed			.689	333.464	.491	.03750	.05444	-.06959	.14459	
DV4	Equal variances assumed	.239	.625	.665	335	.507	.03166	.04761	-.06200	.12533	
	Equal variances not assumed			.663	323.077	.508	.03166	.04773	-.06224	.12557	
DV5	Equal variances assumed	.267	.606	3.333	335	.001	.11759	.03528	.04820	.18698	
	Equal variances not assumed			3.343	329.677	.001	.11759	.03518	.04839	.18679	
EXR	Equal variances assumed	.781	.377	.236	335	.814	.01795	.07611	-.13176	.16767	
	Equal variances not assumed			.237	331.775	.813	.01795	.07573	-.13101	.16692	
INR	Equal variances assumed	1.254	.264	.990	335	.323	.07691	.07766	-.07586	.22968	
	Equal variances not assumed			.986	320.778	.325	.07691	.07797	-.07649	.23031	

7.8. One-way ANOVA for INCOME (Four groups) (Table 29)

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
						DV1	below 2000		
	2,001-3,000	39	2.3846	.46326	.07418	2.2344	2.5348	1.40	3.67
	3,001-5,000	85	2.4800	.52893	.05737	2.3659	2.5941	1.40	3.80
	Above 5,000	65	2.3641	.69353	.08602	2.1923	2.5360	1.00	3.80
	Total	337	2.5294	.56703	.03089	2.4686	2.5901	1.00	4.07
DV2	below 2000	148	3.2162	.56544	.04648	3.1244	3.3081	1.91	4.82
	2,001-3,000	39	3.1072	.57226	.09163	2.9217	3.2927	1.91	4.18
	3,001-5,000	85	3.2278	.58085	.06300	3.1025	3.3531	1.73	4.64
	Above 5,000	65	3.2000	.51856	.06432	3.0715	3.3285	2.00	4.27
	Total	337	3.2034	.56016	.03051	3.1434	3.2634	1.73	4.82
DV3	below 2000	148	2.5338	.49416	.04062	2.4535	2.6141	1.54	3.69
	2,001-3,000	39	2.3176	.44019	.07049	2.1749	2.4602	1.38	3.92
	3,001-5,000	85	2.4896	.51722	.05610	2.3780	2.6012	1.00	3.54
	Above 5,000	65	2.4296	.51725	.06416	2.3014	2.5578	1.15	3.54
	Total	337	2.4775	.50143	.02731	2.4238	2.5312	1.00	3.92
DV4	below 2000	148	3.3012	.41383	.03402	3.2340	3.3685	2.33	4.50
	2,001-3,000	39	3.1838	.41278	.06610	3.0500	3.3176	2.33	4.17
	3,001-5,000	85	3.2931	.44832	.04863	3.1964	3.3898	2.25	4.33
	Above 5,000	65	3.2705	.47895	.05941	3.1518	3.3892	2.08	4.33
	Total	337	3.2797	.43528	.02371	3.2330	3.3263	2.08	4.50
DV5	below 2000	148	2.9012	.32473	.02669	2.8484	2.9539	2.10	3.84
	2,001-3,000	39	2.7114	.27937	.04473	2.6209	2.8020	2.20	3.25
	3,001-5,000	85	2.8351	.31100	.03373	2.7680	2.9021	1.88	3.47
	Above 5,000	65	2.7744	.35316	.04380	2.6868	2.8619	1.96	3.57
	Total	337	2.8381	.32757	.01784	2.8030	2.8732	1.88	3.84
EXR	below 2000	148	3.3998	.69355	.05701	3.2871	3.5124	1.67	5.00
	2,001-3,000	39	3.0385	.65835	.10542	2.8250	3.2519	2.00	5.00
	3,001-5,000	85	3.3039	.73561	.07979	3.1453	3.4626	1.50	5.00
	Above 5,000	65	3.3026	.63457	.07871	3.1453	3.4598	1.67	4.67
	Total	337	3.3150	.69537	.03788	3.2405	3.3895	1.50	5.00
INR	below 2000	148	3.5853	.73411	.06034	3.4661	3.7046	2.00	5.00
	2,001-3,000	39	3.4744	.63231	.10125	3.2694	3.6793	2.25	4.88
	3,001-5,000	85	3.3838	.67198	.07289	3.2389	3.5288	1.88	4.88
	Above 5,000	65	3.6173	.73317	.09094	3.4356	3.7990	1.88	4.88
	Total	337	3.5278	.71053	.03870	3.4517	3.6040	1.88	5.00

Table 30: Test of Homogeneity of Variances (income)

	Levene Statistic	df1	df2	Sig.
DV1	4.168	3	333	.006
DV2	.110	3	333	.954
DV3	1.130	3	333	.337
DV4	.979	3	333	.403
DV5	.455	3	333	.714
EXR	.697	3	333	.555
INR	1.069	3	333	.362

Table 31: ANOVA (income)

		Sum of Squares	df	Mean Square	F	Sig.
DV1	Between Groups	5.663	3	1.888	6.141	.000
	Within Groups	102.367	333	.307		
	Total	108.030	336			
DV2	Between Groups	.436	3	.145	.461	.709
	Within Groups	104.993	333	.315		
	Total	105.430	336			
DV3	Between Groups	1.628	3	.543	2.181	.090
	Within Groups	82.854	333	.249		
	Total	84.482	336			
DV4	Between Groups	.448	3	.149	.787	.502
	Within Groups	63.213	333	.190		
	Total	63.662	336			
DV5	Between Groups	1.479	3	.493	4.750	.003
	Within Groups	34.574	333	.104		
	Total	36.053	336			
EXR	Between Groups	4.067	3	1.356	2.850	.038
	Within Groups	158.404	333	.476		
	Total	162.470	336			
INR	Between Groups	2.884	3	.961	1.920	.126
	Within Groups	166.746	333	.501		
	Total	169.630	336			

Table 32: Multiple Comparisons (Income)

Multiple Comparisons

Tukey HSD

Dependent Variable	(I) monthly4	(J) monthly4	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
DV1	below 2000	2,001-3,000	-.28385*	.09980	.024	.0262	.5415
		3,001-5,000	.18847	.07546	.082	-.0064	.3833
		Above 5,000	.30437*	.08250	.001	.0913	.5174
	2,001-3,000	below 2000	-.28385*	.09980	.024	-.5415	-.0262
		3,001-5,000	-.09538	.10723	.810	-.3723	.1815
		Above 5,000	.02051	.11230	.998	-.2695	.3105
	3,001-5,000	below 2000	-.18847	.07546	.062	-.3833	.0064
		2,001-3,000	.09538	.10723	.810	-.1815	.3723
		Above 5,000	.11590	.09136	.584	-.1200	.3518
	Above 5,000	below 2000	-.30437*	.08250	.001	-.5174	-.0913
		2,001-3,000	-.02051	.11230	.998	-.3105	.2695
		3,001-5,000	-.11590	.09136	.584	-.3518	.1200
DV2	below 2000	2,001-3,000	.10899	.10107	.703	-.1520	.3700
		3,001-5,000	-.01159	.07642	.999	-.2089	.1857
		Above 5,000	.01622	.08355	.997	-.1995	.2320
	2,001-3,000	below 2000	-.10899	.10107	.703	-.3700	.1520
		3,001-5,000	-.12058	.10860	.683	-.4010	.1598
		Above 5,000	-.09277	.11373	.847	-.3864	.2009
	3,001-5,000	below 2000	.01159	.07642	.999	-.1857	.2089
		2,001-3,000	.12058	.10860	.683	-.1598	.4010
		Above 5,000	.02781	.09252	.991	-.2111	.2667
	Above 5,000	below 2000	-.01622	.08355	.997	-.2320	.1995
		2,001-3,000	.09277	.11373	.847	-.2009	.3864
		3,001-5,000	-.02781	.09252	.991	-.2667	.2111
DV3	below 2000	2,001-3,000	.21623	.08978	.077	-.0156	.4481
		3,001-5,000	.04419	.06788	.915	-.1311	.2195
		Above 5,000	.10420	.07422	.498	-.0874	.2958
	2,001-3,000	below 2000	-.21623	.08978	.077	-.4481	.0156
		3,001-5,000	-.17204	.09647	.283	-.4211	.0771
		Above 5,000	-.11203	.10103	.684	-.3729	.1488
	3,001-5,000	below 2000	-.04419	.06788	.915	-.2195	.1311
		2,001-3,000	.17204	.09647	.283	-.0771	.4211
		Above 5,000	.06001	.08219	.885	-.1522	.2722
	Above 5,000	below 2000	-.10420	.07422	.498	-.2958	.0874
		2,001-3,000	.11203	.10103	.684	-.1488	.3729
		3,001-5,000	-.06001	.08219	.885	-.2722	.1522
DV4	below 2000	2,001-3,000	.11748	.07842	.440	-.0850	.3200
		3,001-5,000	.00810	.05930	.999	-.1450	.1612
		Above 5,000	.03073	.06483	.965	-.1367	.1981
	2,001-3,000	below 2000	-.11748	.07842	.440	-.3200	.0850
		3,001-5,000	-.10938	.08427	.565	-.3270	.1082
		Above 5,000	-.08675	.08825	.759	-.3146	.1411
	3,001-5,000	below 2000	-.00810	.05930	.999	-.1612	.1450
		2,001-3,000	.10938	.08427	.565	-.1082	.3270
		Above 5,000	.02262	.07179	.989	-.1627	.2080
	Above 5,000	below 2000	-.03073	.06483	.965	-.1981	.1367
		2,001-3,000	.08675	.08825	.759	-.1411	.3146
		3,001-5,000	-.02262	.07179	.989	-.2080	.1627
DV5	below 2000	2,001-3,000	.18975*	.05800	.006	.0400	.3395
		3,001-5,000	.06610	.04385	.434	-.0471	.1793
		Above 5,000	.12681*	.04795	.042	.0030	.2506
	2,001-3,000	below 2000	-.18975*	.05800	.006	-.3395	-.0400
		3,001-5,000	-.12365	.06232	.196	-.2846	.0373
		Above 5,000	-.06295	.06526	.770	-.2315	.1056
	3,001-5,000	below 2000	-.06610	.04385	.434	-.1793	.0471
		2,001-3,000	.12365	.06232	.196	-.0373	.2846
		Above 5,000	.06070	.05309	.663	-.0764	.1978
	Above 5,000	below 2000	-.12681*	.04795	.042	-.2506	-.0030
		2,001-3,000	.06295	.06526	.770	-.1056	.2315
		3,001-5,000	-.06070	.05309	.663	-.1978	.0764
EXR	below 2000	2,001-3,000	.36131*	.12414	.020	.0408	.6819
		3,001-5,000	.09585	.09386	.737	-.1465	.3382
		Above 5,000	.09721	.10263	.779	-.1678	.3622
	2,001-3,000	below 2000	-.36131*	.12414	.020	-.6819	-.0408
		3,001-5,000	-.26546	.13339	.194	-.6099	.0790
		Above 5,000	-.26410	.13970	.234	-.6248	.0966
	3,001-5,000	below 2000	-.09585	.09386	.737	-.3382	.1465
		2,001-3,000	.26546	.13339	.194	-.0790	.6099
		Above 5,000	.00136	.11364	1.000	-.2921	.2948
	Above 5,000	below 2000	-.09721	.10263	.779	-.3622	.1678
		2,001-3,000	.26410	.13970	.234	-.0966	.6248
		3,001-5,000	-.00136	.11364	1.000	-.2948	.2921
INR	below 2000	2,001-3,000	.11095	.12737	.820	-.2179	.4398
		3,001-5,000	.20148	.09630	.158	-.0472	.4501
		Above 5,000	-.03200	.10530	.990	-.3039	.2399
	2,001-3,000	below 2000	-.11095	.12737	.820	-.4398	.2179
		3,001-5,000	.09054	.13686	.911	-.2628	.4439
		Above 5,000	-.14295	.14333	.751	-.5130	.2271
	3,001-5,000	below 2000	-.20148	.09630	.158	-.4501	.0472
		2,001-3,000	-.09054	.13686	.911	-.4439	.2628
		Above 5,000	-.23348	.11660	.189	-.5345	.0676
	Above 5,000	below 2000	.03200	.10530	.990	-.2399	.3039
		2,001-3,000	.14295	.14333	.751	-.2271	.5130
		3,001-5,000	.23348	.11660	.189	-.0676	.5345

*. The mean difference is significant at the 0.05 level.

7.9. Independent samples T-test for comparing those who know their net assets and those who mentioned they don't know. (Table 33)

Asset2	N	Mean	Std. Deviation	Std. Error Mean	
DV1	Don't know	171	2.5957	.53735	.04109
	know	166	2.4610	.58990	.04579
DV2	Don't know	171	3.1308	.53810	.04115
	know	166	3.2782	.57406	.04456
DV3	Don't know	171	2.4953	.46177	.03531
	know	166	2.4592	.54005	.04192
DV4	Don't know	171	3.2593	.40969	.03133
	know	166	3.3007	.46045	.03574
DV5	Don't know	171	2.8416	.30984	.02369
	know	166	2.8344	.34578	.02684
EXR	Don't know	171	3.2437	.69104	.05284
	know	166	3.3886	.69423	.05388
INR	Don't know	171	3.4547	.70824	.05416
	know	166	3.6032	.70710	.05488

Table 34

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
DV1	Equal variances assumed	.696	.405	2.192	335	.029	.13467	.06144	.01382	.25552
	Equal variances not assumed			2.189	330.034	.029	.13467	.06152	.01364	.25569
DV2	Equal variances assumed	.125	.723	-2.433	335	.015	-.14742	.06059	-.26661	-.02823
	Equal variances not assumed			-2.431	332.048	.016	-.14742	.06065	-.26673	-.02811
DV3	Equal variances assumed	2.032	.155	.659	335	.510	.03606	.05468	-.07151	.14362
	Equal variances not assumed			.658	323.946	.511	.03606	.05481	-.07177	.14388
DV4	Equal variances assumed	2.008	.157	-.874	335	.383	-.04144	.04744	-.13477	.05188
	Equal variances not assumed			-.872	328.024	.384	-.04144	.04753	-.13494	.05205
DV5	Equal variances assumed	.478	.490	.203	335	.839	.00725	.03574	-.06306	.07756
	Equal variances not assumed			.203	328.661	.840	.00725	.03580	-.06318	.07768
EXR	Equal variances assumed	.054	.816	-1.920	335	.056	-.14489	.07547	-.29334	.00356
	Equal variances not assumed			-1.920	334.605	.056	-.14489	.07547	-.29335	.00357
INR	Equal variances assumed	.078	.780	-1.926	335	.055	-.14848	.07711	-.30016	.00319
	Equal variances not assumed			-1.926	334.735	.055	-.14848	.07711	-.30016	.00319

7.10. One-way ANOVA test for Net-Worth (net assets) (table 35)

		Descriptives							
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
DV1	Don't know	171	2.5957	.53735	.04109	2.5146	2.6768	1.27	4.07
	0-30,000	74	2.5946	.51872	.06030	2.4744	2.7148	1.67	3.93
	30,001-200,000	52	2.4859	.58972	.08178	2.3217	2.6501	1.40	3.80
	Above 200,000	40	2.1817	.63173	.09989	1.9796	2.3837	1.00	3.67
	Total	337	2.5294	.56703	.03089	2.4686	2.5901	1.00	4.07
DV2	Don't know	171	3.1308	.53810	.04115	3.0496	3.2120	1.82	4.82
	0-30,000	74	3.2985	.58791	.06834	3.1623	3.4347	1.91	4.64
	30,001-200,000	52	3.2850	.53587	.07431	3.1358	3.4342	2.00	4.36
	Above 200,000	40	3.2318	.60721	.09601	3.0376	3.4260	1.73	4.27
	Total	337	3.2034	.56016	.03051	3.1434	3.2634	1.73	4.82
DV3	Don't know	171	2.4953	.46177	.03531	2.4256	2.5650	1.31	3.92
	0-30,000	74	2.4407	.47441	.05515	2.3308	2.5507	1.54	3.54
	30,001-200,000	52	2.5325	.53291	.07390	2.3842	2.6809	1.62	3.69
	Above 200,000	40	2.3981	.65547	.10364	2.1884	2.6077	1.00	3.54
	Total	337	2.4775	.50143	.02731	2.4238	2.5312	1.00	3.92
DV4	Don't know	171	3.2593	.40969	.03133	3.1974	3.3211	2.33	4.33
	0-30,000	74	3.2883	.45938	.05340	3.1819	3.3947	2.33	4.50
	30,001-200,000	52	3.2756	.44174	.06126	3.1527	3.3986	2.08	4.25
	Above 200,000	40	3.3563	.49246	.07786	3.1988	3.5137	2.25	4.33
	Total	337	3.2797	.43528	.02371	3.2330	3.3263	2.08	4.50
DV5	Don't know	171	2.8416	.30984	.02369	2.7949	2.8884	2.22	3.84
	0-30,000	74	2.8704	.32158	.03738	2.7959	2.9449	2.10	3.69
	30,001-200,000	52	2.8560	.35251	.04888	2.7578	2.9541	1.96	3.73
	Above 200,000	40	2.7397	.37081	.05863	2.6211	2.8583	1.88	3.57
	Total	337	2.8381	.32757	.01784	2.8030	2.8732	1.88	3.84
EXR	Don't know	171	3.2437	.69104	.05284	3.1393	3.3480	1.67	5.00
	0-30,000	74	3.3829	.70210	.08162	3.2202	3.5455	1.50	5.00
	30,001-200,000	52	3.4071	.69968	.09703	3.2123	3.6018	1.67	5.00
	Above 200,000	40	3.3750	.68951	.10902	3.1545	3.5955	2.00	5.00
	Total	337	3.3150	.69537	.03788	3.2405	3.3895	1.50	5.00
INR	Don't know	171	3.4547	.70824	.05416	3.3478	3.5616	2.00	4.88
	0-30,000	74	3.5845	.78107	.09080	3.4035	3.7654	1.88	5.00
	30,001-200,000	52	3.5721	.63706	.08834	3.3948	3.7495	2.00	4.75
	Above 200,000	40	3.6781	.65955	.10428	3.4672	3.8891	1.88	4.88
	Total	337	3.5278	.71053	.03870	3.4517	3.6040	1.88	5.00

Table 36: Test of Homogeneity of Variances (net worth)

	Levene Statistic	df1	df2	Sig.
DV1	.622	3	333	.601
DV2	.328	3	333	.805
DV3	2.301	3	333	.077
DV4	.975	3	333	.405
DV5	.710	3	333	.547
EXR	.094	3	333	.963
INR	1.862	3	333	.136

Table 37: ANOVA (net-worth)

		Sum of Squares	df	Mean Square	F	Sig.
DV1	Between Groups	6.002	3	2.001	6.529	.000
	Within Groups	102.029	333	.306		
	Total	108.030	336			
DV2	Between Groups	1.950	3	.650	2.091	.101
	Within Groups	103.480	333	.311		
	Total	105.430	336			
DV3	Between Groups	.564	3	.188	.746	.525
	Within Groups	83.918	333	.252		
	Total	84.482	336			
DV4	Between Groups	.312	3	.104	.547	.651
	Within Groups	63.349	333	.190		
	Total	63.662	336			
DV5	Between Groups	.483	3	.161	1.508	.212
	Within Groups	35.570	333	.107		
	Total	36.053	336			
EXR	Between Groups	1.796	3	.599	1.241	.295
	Within Groups	160.675	333	.483		
	Total	162.470	336			
INR	Between Groups	2.158	3	.719	1.430	.234
	Within Groups	167.472	333	.503		
	Total	169.630	336			

Table 38: Multiple Comparisons (net-worth)

Multiple Comparisons

Tukey HSD

Dependent Variable	(I) Assets4	(J) Assets4	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
DV1	Don't know	0-30,000	.00112	.07702	1.000	-.1978	.2000
		30,001-200,000	.10981	.08766	.594	-.1165	.3362
		Above 200,000	.41404*	.09722	.000	.1630	.6651
	0-30,000	Don't know	-.00112	.07702	1.000	-.2000	.1978
		30,001-200,000	.10870	.10016	.699	-.1499	.3673
		Above 200,000	.41293*	.10863	.001	.1324	.6934
	30,001-200,000	Don't know	-.10981	.08766	.594	-.3362	.1165
		0-30,000	-.10870	.10016	.699	-.3673	.1499
		Above 200,000	.30423*	.11641	.046	.0036	.6048
	Above 200,000	Don't know	.41404*	.09722	.000	-.6651	-.1630
		0-30,000	-.41293*	.10863	.001	-.6934	-.1324
		30,001-200,000	-.30423*	.11641	.046	-.6048	-.0036
DV2	Don't know	0-30,000	-.16774	.07757	.136	-.3680	.0325
		30,001-200,000	-.15418	.08828	.301	-.3821	.0738
		Above 200,000	-.10104	.09791	.731	-.3538	.1518
	0-30,000	Don't know	.16774	.07757	.136	-.0325	.3680
		30,001-200,000	.01356	.10087	.999	-.2469	.2740
		Above 200,000	.06671	.10940	.929	-.2158	.3492
	30,001-200,000	Don't know	.15418	.08828	.301	-.0738	.3821
		0-30,000	-.01356	.10087	.999	-.2740	.2469
		Above 200,000	.05315	.11724	.969	-.2496	.3559
	Above 200,000	Don't know	.10104	.09791	.731	-.1518	.3538
		0-30,000	-.06671	.10940	.929	-.3492	.2158
		30,001-200,000	-.05315	.11724	.969	-.3559	.2496
DV3	Don't know	0-30,000	.05453	.06985	.863	-.1258	.2349
		30,001-200,000	-.03727	.07950	.966	-.2425	.1680
		Above 200,000	.09720	.08817	.688	-.1305	.3249
	0-30,000	Don't know	-.05453	.06985	.863	-.2349	.1258
		30,001-200,000	-.09180	.09084	.743	-.3263	.1428
		Above 200,000	.04267	.09852	.973	-.2117	.2970
	30,001-200,000	Don't know	.03727	.07950	.966	-.1680	.2425
		0-30,000	.09180	.09084	.743	-.1428	.3263
		Above 200,000	.13447	.10558	.580	-.1381	.4071
	Above 200,000	Don't know	-.09720	.08817	.688	-.3249	.1305
		0-30,000	-.04267	.09852	.973	-.2970	.2117
		30,001-200,000	-.13447	.10558	.580	-.4071	.1381
DV4	Don't know	0-30,000	-.02903	.06069	.964	-.1857	.1277
		30,001-200,000	-.01638	.06907	.995	-.1947	.1620
		Above 200,000	-.09699	.07661	.585	-.2948	.1008
	0-30,000	Don't know	.02903	.06069	.964	-.1277	.1857
		30,001-200,000	.01265	.07893	.999	-.1911	.2164
		Above 200,000	-.06796	.08560	.857	-.2890	.1531
	30,001-200,000	Don't know	.01638	.06907	.995	-.1620	.1947
		0-30,000	-.01265	.07893	.999	-.2164	.1911
		Above 200,000	-.08061	.09173	.816	-.3175	.1562
	Above 200,000	Don't know	.09699	.07661	.585	-.1008	.2948
		0-30,000	.06796	.08560	.857	-.1531	.2890
		30,001-200,000	.08061	.09173	.816	-.1562	.3175
DV5	Don't know	0-30,000	-.02878	.04548	.921	-.1462	.0886
		30,001-200,000	-.01431	.05176	.993	-.1480	.1193
		Above 200,000	.10194	.05740	.287	-.0463	.2502
	0-30,000	Don't know	.02878	.04548	.921	-.0886	.1462
		30,001-200,000	.01447	.05914	.995	-.1382	.1672
		Above 200,000	.13072	.06414	.176	-.0349	.2963
	30,001-200,000	Don't know	.01431	.05176	.993	-.1193	.1480
		0-30,000	-.01447	.05914	.995	-.1672	.1382
		Above 200,000	.11625	.06874	.330	-.0612	.2937
	Above 200,000	Don't know	-.10194	.05740	.287	-.2502	.0463
		0-30,000	-.13072	.06414	.176	-.2963	.0349
		30,001-200,000	-.11625	.06874	.330	-.2937	.0612
EXR	Don't know	0-30,000	-.13922	.09665	.475	-.3888	.1103
		30,001-200,000	-.16339	.11000	.448	-.4474	.1206
		Above 200,000	-.13134	.12200	.704	-.4463	.1837
	0-30,000	Don't know	.13922	.09665	.475	-.1103	.3888
		30,001-200,000	-.02417	.12570	.997	-.3487	.3004
		Above 200,000	.00788	.13632	1.000	-.3441	.3599
	30,001-200,000	Don't know	.16339	.11000	.448	-.1206	.4474
		0-30,000	.02417	.12570	.997	-.3004	.3487
		Above 200,000	.03205	.14609	.996	-.3452	.4093
	Above 200,000	Don't know	.13134	.12200	.704	-.1837	.4463
		0-30,000	-.00788	.13632	1.000	-.3599	.3441
		30,001-200,000	-.03205	.14609	.996	-.4093	.3452
INR	Don't know	0-30,000	-.12978	.09868	.554	-.3846	.1250
		30,001-200,000	-.11744	.11231	.723	-.4074	.1725
		Above 200,000	-.22345	.12456	.278	-.5451	.0982
	0-30,000	Don't know	.12978	.09868	.554	-.1250	.3846
		30,001-200,000	.01234	.12833	1.000	-.3190	.3437
		Above 200,000	-.09367	.13917	.907	-.4530	.2657
	30,001-200,000	Don't know	.11744	.11231	.723	-.1725	.4074
		0-30,000	-.01234	.12833	1.000	-.3437	.3190
		Above 200,000	-.10601	.14915	.893	-.4911	.2791
	Above 200,000	Don't know	.22345	.12456	.278	-.0982	.5451
		0-30,000	.09367	.13917	.907	-.2657	.4530
		30,001-200,000	.10601	.14915	.893	-.2791	.4911

*. The mean difference is significant at the 0.05 level.

7.11. One-way ANOVA for Childhood Socioeconomic Status (table 39)

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
DV1 Lower middle class	98	2.6864	.53412	.05395	2.5793	2.7935	1.13	4.07
middle class	203	2.4979	.54320	.03812	2.4227	2.5730	1.27	3.93
Upper middle class	36	2.2796	.67383	.11231	2.0516	2.5076	1.00	3.67
Total	337	2.5294	.56703	.03089	2.4686	2.5901	1.00	4.07
DV2 Lower middle class	98	3.1883	.57854	.05844	3.0723	3.3043	2.00	4.45
middle class	203	3.1948	.54579	.03831	3.1193	3.2703	1.73	4.64
Upper middle class	36	3.2929	.59677	.09946	3.0910	3.4948	2.00	4.82
Total	337	3.2034	.56016	.03051	3.1434	3.2634	1.73	4.82
DV3 Lower middle class	98	2.5518	.50557	.05107	2.4504	2.6532	1.31	3.54
middle class	203	2.4301	.49014	.03440	2.3623	2.4979	1.00	3.92
Upper middle class	36	2.5427	.53482	.08914	2.3618	2.7237	1.31	3.69
Total	337	2.4775	.50143	.02731	2.4238	2.5312	1.00	3.92
DV4 Lower middle class	98	3.2560	.46069	.04654	3.1636	3.3483	2.08	4.50
middle class	203	3.3005	.42348	.02972	3.2419	3.3591	2.25	4.33
Upper middle class	36	3.2269	.43444	.07241	3.0799	3.3738	2.17	4.17
Total	337	3.2797	.43528	.02371	3.2330	3.3263	2.08	4.50
DV5 Lower middle class	98	2.8944	.34811	.03516	2.8246	2.9641	1.96	3.84
middle class	203	2.8198	.30546	.02144	2.7775	2.8620	1.88	3.53
Upper middle class	36	2.7881	.37733	.06289	2.6605	2.9158	1.98	3.73
Total	337	2.8381	.32757	.01784	2.8030	2.8732	1.88	3.84
EXR Lower middle class	98	3.2279	.67026	.06771	3.0935	3.3623	1.67	5.00
middle class	203	3.3645	.70271	.04932	3.2673	3.4618	1.50	5.00
Upper middle class	36	3.2731	.71398	.11900	3.0316	3.5147	1.67	5.00
Total	337	3.3150	.69537	.03788	3.2405	3.3895	1.50	5.00
INR Lower middle class	98	3.5102	.74281	.07503	3.3613	3.6591	1.88	4.88
middle class	203	3.5326	.68978	.04841	3.4372	3.6281	1.88	5.00
Upper middle class	36	3.5486	.75491	.12582	3.2932	3.8040	2.00	5.00
Total	337	3.5278	.71053	.03870	3.4517	3.6040	1.88	5.00

Table 40: Test of Homogeneity of Variances (childhood)

	Levene Statistic	df1	df2	Sig.
DV1	2.006	2	334	.136
DV2	.559	2	334	.572
DV3	.330	2	334	.719
DV4	.105	2	334	.900
DV5	1.502	2	334	.224
EXR	.317	2	334	.729
INR	1.113	2	334	.330

Table41: ANOVA (childhood)

		Sum of Squares	df	Mean Square	F	Sig.
DV1	Between Groups	4.863	2	2.432	7.872	.000
	Within Groups	103.167	334	.309		
	Total	108.030	336			
DV2	Between Groups	.326	2	.163	.518	.596
	Within Groups	105.104	334	.315		
	Total	105.430	336			
DV3	Between Groups	1.151	2	.575	2.306	.101
	Within Groups	83.331	334	.249		
	Total	84.482	336			
DV4	Between Groups	.244	2	.122	.641	.527
	Within Groups	63.418	334	.190		
	Total	63.662	336			
DV5	Between Groups	.468	2	.234	2.198	.113
	Within Groups	35.585	334	.107		
	Total	36.053	336			
EXR	Between Groups	1.305	2	.652	1.352	.260
	Within Groups	161.166	334	.483		
	Total	162.470	336			
INR	Between Groups	.051	2	.025	.050	.951
	Within Groups	169.579	334	.508		
	Total	169.630	336			

Table 42: Multiple Comparisons (childhood)

Multiple Comparisons

Tukey HSD

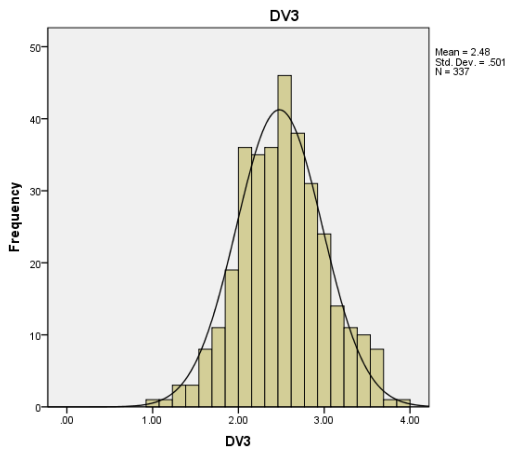
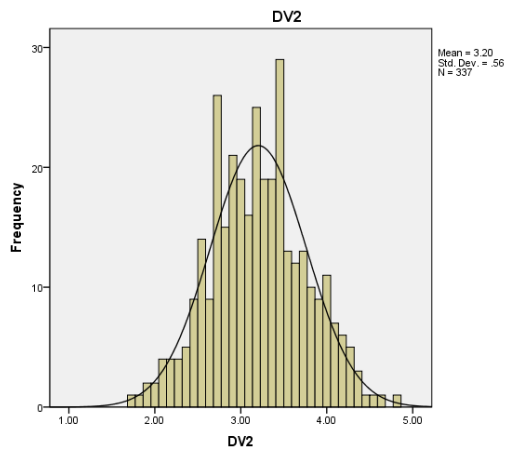
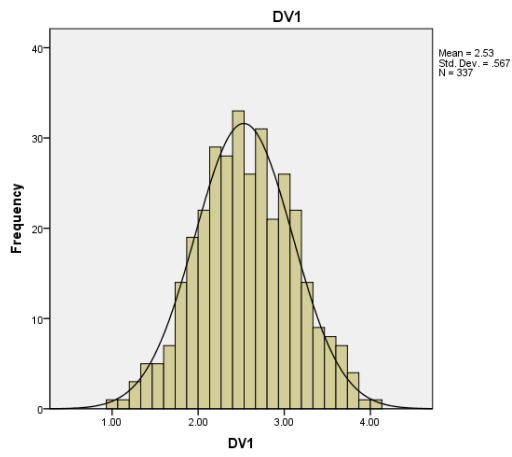
Dependent Variable	(I) childhood3	(J) childhood3	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
DV1	Lower middle class	middle class	.18853*	.06836	.017	.0276	.3495
		Upper middle class	.40676*	.10831	.001	.1518	.6618
	middle class	Lower middle class	-.18853*	.06836	.017	-.3495	-.0276
		Upper middle class	.21824	.10051	.078	-.0184	.4549
	Upper middle class	Lower middle class	-.40676*	.10831	.001	-.6618	-.1518
		middle class	-.21824	.10051	.078	-.4549	.0184
DV2	Lower middle class	middle class	-.00649	.06900	.995	-.1689	.1560
		Upper middle class	-.10462	.10933	.605	-.3620	.1528
	middle class	Lower middle class	.00649	.06900	.995	-.1560	.1689
		Upper middle class	-.09812	.10145	.598	-.3369	.1407
	Upper middle class	Lower middle class	.10462	.10933	.605	-.1528	.3620
		middle class	.09812	.10145	.598	-.1407	.3369
DV3	Lower middle class	middle class	.12172	.06144	.118	-.0229	.2664
		Upper middle class	.00907	.09735	.995	-.2201	.2382
	middle class	Lower middle class	-.12172	.06144	.118	-.2664	.0229
		Upper middle class	-.11265	.09033	.426	-.3253	.1000
	Upper middle class	Lower middle class	-.00907	.09735	.995	-.2382	.2201
		middle class	.11265	.09033	.426	-.1000	.3253
DV4	Lower middle class	middle class	-.04454	.05360	.684	-.1707	.0816
		Upper middle class	.02910	.08492	.937	-.1708	.2290
	middle class	Lower middle class	.04454	.05360	.684	-.0816	.1707
		Upper middle class	.07364	.07880	.619	-.1119	.2592
	Upper middle class	Lower middle class	-.02910	.08492	.937	-.2290	.1708
		middle class	-.07364	.07880	.619	-.2592	.1119
DV5	Lower middle class	middle class	.07460	.04015	.153	-.0199	.1691
		Upper middle class	.10623	.06361	.218	-.0435	.2560
	middle class	Lower middle class	-.07460	.04015	.153	-.1691	.0199
		Upper middle class	.03164	.05903	.854	-.1073	.1706
	Upper middle class	Lower middle class	-.10623	.06361	.218	-.2560	.0435
		middle class	-.03164	.05903	.854	-.1706	.1073
EXR	Lower middle class	middle class	-.13664	.08544	.247	-.3378	.0645
		Upper middle class	-.04526	.13538	.940	-.3640	.2735
	middle class	Lower middle class	.13664	.08544	.247	-.0645	.3378
		Upper middle class	.09138	.12562	.747	-.2044	.3871
	Upper middle class	Lower middle class	.04526	.13538	.940	-.2735	.3640
		middle class	-.09138	.12562	.747	-.3871	.2044
INR	Lower middle class	middle class	-.02243	.08765	.965	-.2288	.1839
		Upper middle class	-.03841	.13887	.959	-.3653	.2885
	middle class	Lower middle class	.02243	.08765	.965	-.1839	.2288
		Upper middle class	-.01598	.12886	.992	-.3193	.2874
	Upper middle class	Lower middle class	.03841	.13887	.959	-.2885	.3653
		middle class	.01598	.12886	.992	-.2874	.3193

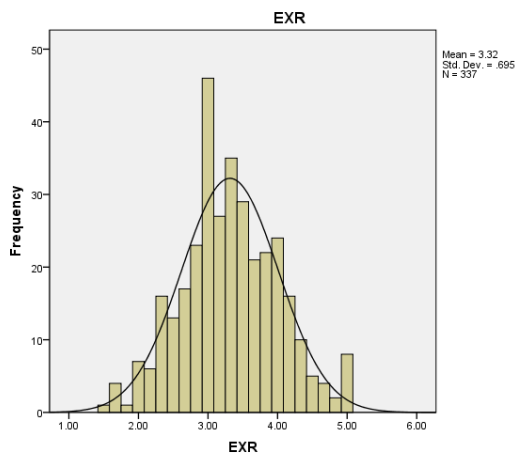
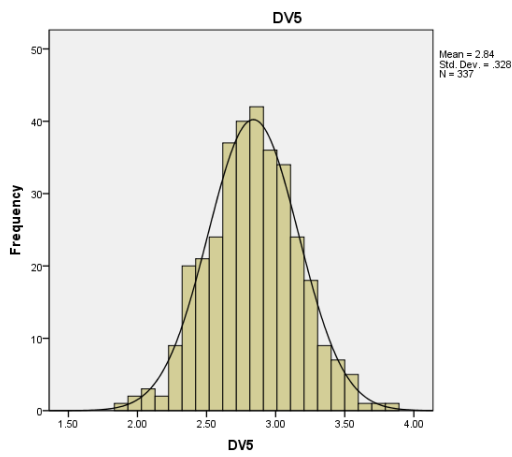
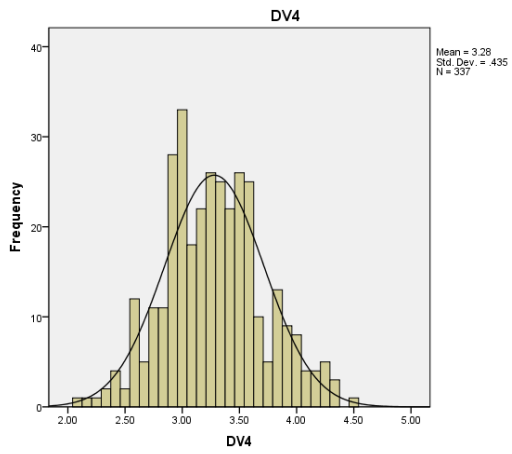
*. The mean difference is significant at the 0.05 level.

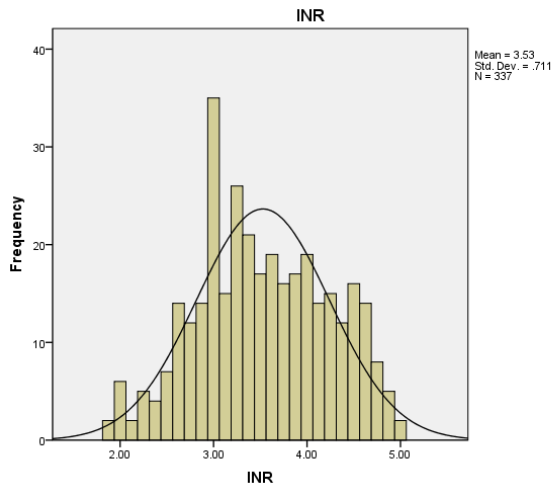
7.12. Normality test for Ratio Scale Variables (Table 43)

		Descriptives	
		Statistic	Std. Error
DV1	Mean	2.5294	.03089
	Skewness	.044	.133
	Kurtosis	-.294	.265
DV2	Mean	3.2034	.03051
	Skewness	.074	.133
	Kurtosis	-.234	.265
DV3	Mean	2.4775	.02731
	Skewness	.055	.133
	Kurtosis	-.044	.265
DV4	Mean	3.2797	.02371
	Skewness	.181	.133
	Kurtosis	-.080	.265
DV5	Mean	2.8381	.01784
	Skewness	.037	.133
	Kurtosis	.023	.265
EXR	Mean	3.3150	.03788
	Skewness	.113	.133
	Kurtosis	-.091	.265
INR	Mean	3.5278	.03870
	Skewness	-.012	.133
	Kurtosis	-.713	.265

7.13. Histograms







7.14. Correlation between Religiosity and Money Attitudes (Table 44)

Correlations

		DV1	DV2	DV3	DV4	DV5	EXR	INR
DV1	Pearson Correlation	1	.126*	.290**	.056	.686**	.084	.086
	Sig. (1-tailed)		.010	.000	.151	.000	.062	.058
	N	337	337	337	337	337	337	337
DV2	Pearson Correlation	.126*	1	.359**	.201**	.636**	.044	-.135**
	Sig. (1-tailed)	.010		.000	.000	.000	.212	.007
	N	337	337	337	337	337	337	337
DV3	Pearson Correlation	.290**	.359**	1	.101*	.702**	.172**	-.093*
	Sig. (1-tailed)	.000	.000		.032	.000	.001	.045
	N	337	337	337	337	337	337	337
DV4	Pearson Correlation	.056	.201**	.101*	1	.455**	.194**	.199**
	Sig. (1-tailed)	.151	.000	.032		.000	.000	.000
	N	337	337	337	337	337	337	337
DV5	Pearson Correlation	.686**	.636**	.702**	.455**	1	.187**	.020
	Sig. (1-tailed)	.000	.000	.000	.000		.000	.357
	N	337	337	337	337	337	337	337
EXR	Pearson Correlation	.084	.044	.172**	.194**	.187**	1	.372**
	Sig. (1-tailed)	.062	.212	.001	.000	.000		.000
	N	337	337	337	337	337	337	337
INR	Pearson Correlation	.086	-.135**	-.093*	.199**	.020	.372**	1
	Sig. (1-tailed)	.058	.007	.045	.000	.357	.000	
	N	337	337	337	337	337	337	337

*. Correlation is significant at the 0.05 level (1-tailed).
 **. Correlation is significant at the 0.01 level (1-tailed).

7.15. One-way ANOVA for Financial Satisfaction (Table 45)

		Descriptives							
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
DV1	Dissatisfied	81	2.4412	.57817	.06424	2.3133	2.5690	1.20	4.07
	Neutral	130	2.5810	.50365	.04417	2.4936	2.6684	1.53	3.93
	Satisfied	126	2.5328	.61700	.05497	2.4240	2.6416	1.00	3.80
	Total	337	2.5294	.56703	.03089	2.4686	2.5901	1.00	4.07
DV2	Dissatisfied	81	3.3558	.64558	.07173	3.2130	3.4985	1.82	4.64
	Neutral	130	3.2077	.50372	.04418	3.1203	3.2951	2.09	4.82
	Satisfied	126	3.1010	.53779	.04791	3.0062	3.1958	1.73	4.55
	Total	337	3.2034	.56016	.03051	3.1434	3.2634	1.73	4.82
DV3	Dissatisfied	81	2.5214	.54718	.06080	2.4004	2.6424	1.15	3.69
	Neutral	130	2.5041	.45805	.04017	2.4247	2.5836	1.38	3.92
	Satisfied	126	2.4219	.51245	.04565	2.3315	2.5122	1.00	3.54
	Total	337	2.4775	.50143	.02731	2.4238	2.5312	1.00	3.92
DV4	Dissatisfied	81	3.2644	.50118	.05569	3.1536	3.3752	2.08	4.50
	Neutral	130	3.2449	.43155	.03785	3.1700	3.3198	2.25	4.33
	Satisfied	126	3.3254	.39093	.03483	3.2565	3.3943	2.50	4.33
	Total	337	3.2797	.43528	.02371	3.2330	3.3263	2.08	4.50
DV5	Dissatisfied	81	2.8526	.39491	.04388	2.7653	2.9399	1.96	3.84
	Neutral	130	2.8528	.27031	.02371	2.8059	2.8997	2.25	3.49
	Satisfied	126	2.8136	.33503	.02985	2.7545	2.8726	1.88	3.57
	Total	337	2.8381	.32757	.01784	2.8030	2.8732	1.88	3.84
EXR	Dissatisfied	81	3.2469	.65781	.07309	3.1015	3.3924	1.50	4.67
	Neutral	130	3.2910	.66450	.05828	3.1757	3.4063	1.67	5.00
	Satisfied	126	3.3836	.74752	.06659	3.2518	3.5154	1.67	5.00
	Total	337	3.3150	.69537	.03788	3.2405	3.3895	1.50	5.00
INR	Dissatisfied	81	3.3981	.74899	.08322	3.2325	3.5638	2.00	4.88
	Neutral	130	3.4529	.66404	.05824	3.3377	3.5681	1.88	5.00
	Satisfied	126	3.6885	.70724	.06301	3.5638	3.8132	1.88	4.88
	Total	337	3.5278	.71053	.03870	3.4517	3.6040	1.88	5.00

Table 46: Test of Homogeneity of Variances (satisfaction)

	Levene Statistic	df1	df2	Sig.
DV1	3.523	2	334	.031
DV2	3.800	2	334	.023
DV3	2.539	2	334	.080
DV4	1.998	2	334	.137
DV5	5.108	2	334	.007
EXR	.952	2	334	.387
INR	1.068	2	334	.345

Table 47: ANOVA (Satisfaction)

		Sum of Squares	df	Mean Square	F	Sig.
DV1	Between Groups	.979	2	.489	1.527	.219
	Within Groups	107.052	334	.321		
	Total	108.030	336			
DV2	Between Groups	3.204	2	1.602	5.234	.006
	Within Groups	102.226	334	.306		
	Total	105.430	336			
DV3	Between Groups	.638	2	.319	1.271	.282
	Within Groups	83.844	334	.251		
	Total	84.482	336			
DV4	Between Groups	.440	2	.220	1.162	.314
	Within Groups	63.222	334	.189		
	Total	63.662	336			
DV5	Between Groups	.121	2	.060	.562	.571
	Within Groups	35.932	334	.108		
	Total	36.053	336			
EXR	Between Groups	1.043	2	.522	1.079	.341
	Within Groups	161.427	334	.483		
	Total	162.470	336			
INR	Between Groups	5.345	2	2.672	5.433	.005
	Within Groups	164.285	334	.492		
	Total	169.630	336			

Table 48: Multiple Comparisons (Satisfaction)

Multiple Comparisons

Tukey HSD

Dependent Variable	(I) Satisfaction3	(J) Satisfaction3	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
DV1	Dissatisfied	Neutral	-.13987	.08014	.190	-.3285	.0488
		Satisfied	-.09165	.08063	.492	-.2815	.0982
	Neutral	Dissatisfied	.13987	.08014	.190	-.0488	.3285
		Satisfied	.04822	.07078	.775	-.1184	.2148
	Satisfied	Dissatisfied	.09165	.08063	.492	-.0982	.2815
		Neutral	-.04822	.07078	.775	-.2148	.1184
DV2	Dissatisfied	Neutral	.14809	.07831	.143	-.0363	.3325
		Satisfied	.25477*	.07879	.004	.0693	.4403
	Neutral	Dissatisfied	-.14809	.07831	.143	-.3325	.0363
		Satisfied	.10668	.06916	.272	-.0561	.2695
	Satisfied	Dissatisfied	-.25477*	.07879	.004	-.4403	-.0693
		Neutral	-.10668	.06916	.272	-.2695	.0561
DV3	Dissatisfied	Neutral	.01723	.07092	.968	-.1497	.1842
		Satisfied	.09951	.07135	.345	-.0685	.2675
	Neutral	Dissatisfied	-.01723	.07092	.968	-.1842	.1497
		Satisfied	.08229	.06264	.389	-.0652	.2297
	Satisfied	Dissatisfied	-.09951	.07135	.345	-.2675	.0685
		Neutral	-.08229	.06264	.389	-.2297	.0652
DV4	Dissatisfied	Neutral	.01953	.06159	.946	-.1255	.1645
		Satisfied	-.06099	.06196	.587	-.2069	.0849
	Neutral	Dissatisfied	-.01953	.06159	.946	-.1645	.1255
		Satisfied	-.08053	.05439	.302	-.2086	.0475
	Satisfied	Dissatisfied	.06099	.06196	.587	-.0849	.2069
		Neutral	.08053	.05439	.302	-.0475	.2086
DV5	Dissatisfied	Neutral	-.00021	.04643	1.000	-.1095	.1091
		Satisfied	.03901	.04671	.681	-.0710	.1490
	Neutral	Dissatisfied	.00021	.04643	1.000	-.1091	.1095
		Satisfied	.03922	.04100	.605	-.0573	.1358
	Satisfied	Dissatisfied	-.03901	.04671	.681	-.1490	.0710
		Neutral	-.03922	.04100	.605	-.1358	.0573
EXR	Dissatisfied	Neutral	-.04411	.09841	.895	-.2758	.1876
		Satisfied	-.13668	.09901	.352	-.3698	.0964
	Neutral	Dissatisfied	.04411	.09841	.895	-.1876	.2758
		Satisfied	-.09257	.08691	.536	-.2972	.1120
	Satisfied	Dissatisfied	.13668	.09901	.352	-.0964	.3698
		Neutral	.09257	.08691	.536	-.1120	.2972
INR	Dissatisfied	Neutral	-.05474	.09928	.846	-.2885	.1790
		Satisfied	-.29034*	.09988	.011	-.5255	-.0552
	Neutral	Dissatisfied	.05474	.09928	.846	-.1790	.2885
		Satisfied	-.23561*	.08768	.021	-.4420	-.0292
	Satisfied	Dissatisfied	.29034*	.09988	.011	.0552	.5255
		Neutral	.23561*	.08768	.021	.0292	.4420

*. The mean difference is significant at the 0.05 level.

7.16. Questionnaire Sample



GRADUATE SCHOOL OF BUSINESS
FACULTY OF BUSINESS AND ACCOUNTANCY
UNIVERSITY OF MALAYA

The Effects of Religiosity and Ethnicity on Money Attitudes and Financial Behavior among Malaysians

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 study is to identify and develop a Money Attitudes measurement for Malaysians that can be used by financial practitioners who care about their clients' financial health. In addition, this study tries to identify the relationship between different demographic characteristics of individuals and their money beliefs, and also to assess the role of religiosity on money beliefs and attitudes.

Kindly please answer **ALL** the questions. Your response to each question in this questionnaire will only be analyzed in aggregate forms. All information will be treated with strictest confidentiality and shall only be used for the purpose of this academic research. The survey will approximately take 10 minutes of your precious time. Your participation in this survey is really appreciated.

Should you have any enquiries or comments regarding this questionnaire, please do not hesitate to contact us.

Thank you for your cooperation and assistance,

Warm regards,

Mohammadreza Moalemi
Graduate Student,
Faculty of Business and Accountancy
University of Malaya
r.moalemi@gmail.com

Supervisor:

Dr. Noor Adwa Sulaiman
Department of Financial Accounting and Audit
Faculty of Business and Accountancy
University of Malaya

Instruction: Please indicate the degree of your agreement or disagreement with each statement by marking (X) in the boxes provided below:

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Section A: This section asks about your desire to avoid money. To what extent do you believe that money is good or bad, or you deserve to have a lot of money or not.

No.	Section A	1	2	3	4	5
1	I do not deserve a lot of money when others have less than me.					
2	Rich people are greedy.					
3	It is not okay to have more than you need.					
4	People get rich by taking advantage of others.					
5	I do not deserve money.					
6	Good people should not care about money.					
7	It is hard to be rich and be a good person.					
8	Most rich people do not deserve their money.					
9	There is virtue in living with less money.					
10	The less money you have, the better life is.					
11	Money corrupts people.					
12	Being rich means you no longer fit in with old friends and family.					
13	The rich take their money for granted.					
14	You cannot be rich and trust what people want from you.					
15	It is hard to accept financial gifts from others.					

Instruction: Please indicate the degree of your agreement or disagreement with each statement by marking (X) in the boxes provided below:

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Section B: This section asks to what extent you think that money will make things better and will solve all your problems.

No.	Section B	1	2	3	4	5
1	Things get better if I had more money.					
2	More money will make you happier.					
3	There will never be enough money.					
4	It is hard to be poor and happy.					
5	You can never have enough money.					
6	Money is power.					
7	I will never be able to afford the things I really want in life.					
8	Money would solve all my problems.					
9	Money buys freedom.					
10	If you have money, someone will try to take it away from you.					
11	You cannot trust people around money.					

Section C: This section asks to what extent you prefer to acquire money more than others, and whether you see a clear distinction between different socio-economic classes.

No.	Section C	1	2	3	4	5
1	Most poor people do not deserve to have money.					
2	You can have love or money, but not both.					
3	I will not buy something unless it is new (e.g., car, house).					
4	Poor people are lazy.					
5	Money is what gives life meaning.					
6	Your self-worth equals your net-worth (net assets).					
7	If something is not considered the "best," it is not worth buying.					
8	People are only as successful as the amount of money they earn.					
9	It is okay to keep secrets from your partner around money.					
10	As long as you live a good life you will always have enough money.					
11	Rich people have no reason to be unhappy.					
12	If you are good, your financial needs will be taken care of.					
13	If someone asked me how much I earned, I would probably tell them I earn more than I actually do.					

Instruction: Please indicate the degree of your agreement or disagreement with each statement by marking (X) in the boxes provided below:

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Section D: This section asks to what extent money is a deep source of shame and secrecy for you, and to what extent you concern about money.

No.	Section D	1	2	3	4	5
1	You should not tell others how much money you have or make.					
2	It is wrong to ask others how much money they have or make.					
3	Money should be saved not spent.					
4	It is important to save for a rainy day.					
5	People should work for their money and not be given financial donations.					
6	If someone asked me how much I earned, I would probably tell them I earn less than I actually do.					
7	You should always look for the best deal before buying something, even if it takes more time.					
8	If you cannot pay cash for something, you should not buy it.					
9	It is not polite to talk about money.					
10	I would be fearful if I did not have money saved for an emergency.					
11	It is wasteful to spend money on oneself.					
12	I would be embarrassed to tell someone how much money I make.					

Instruction: Please indicate the degree of your agreement or disagreement with each statement by marking (X) in the boxes provided below:

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Section E: This section relates to extrinsic religiosity. Please rate the degree of your agreement or disagreement with each statement.

No.	Section E	1	2	3	4	5
1	I go to religious services because it helps me to make friends.					
2	I pray mainly to gain relief and protection.					
3	What religion offers me the most is comfort in times of trouble and sorrow.					
4	Prayer is for peace and happiness.					
5	I go to religious services mostly to spend time with my friends.					
6	I go to religious service mainly because I enjoy seeing people I know there.					

Section F: This section relates to intrinsic religiosity. Please rate the degree of your agreement or disagreement with each statement.

No.	Section F	1	2	3	4	5
1	I enjoy reading about religion.					
2	It is important for me to spend time in private thought and prayer.					
3	It doesn't much matter what I believe so long as I am good.					
4	I have often had a strong sense of God's presence.					
5	I try hard to live all my life according to my religious beliefs.					
6	I don't let religion affect my daily life.					
7	My whole approach to life is based on my religion.					
8	Many other things are more important than religion in my life.					

Section G: This section asks about your level of Financial Satisfaction. Please answer the below question by marking (X) in the boxes provided below:

No.	Section G	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied
1	How satisfied are you with your current financial situation?					

Section H: Demographic Profile: Please answer the below questions by marking (X) in the boxes provided below.

- 1- Age: 18-24 25-30 31-35 36-40 41 and above
- 2- Gender: Male Female
- 3- Nationality: Malaysian Other: (Please mention) _____
- 4- Race/Ethnicity: Malay Chinese Indian Other: (Please mention) _____
- 5- Religion: Moslem Buddhist Hindu Christian Others Non-believer
- 6- Marital Status: Single Married
- 7- Education: SPM Diploma Bachelor Master/PHD
- 8- Monthly Income (RM): Below 2000 2,001-3,000 3,001-5,000 5,001-8,000 above 8000
- 9- Net-Worth (net assets) RM: Don't know 0 or less 1-10,000 10,001-30,000
 30,001-80,000 80,001-200,000 200,001-400,000 Above RM 400,000
- 10- Childhood Socioeconomic Status:
 Poor Lower middle-class Middle-class Upper middle-class Wealthy

If you have any idea or comments regarding the questions, or the relationship between money and different demographic and religious characteristics please mention:

“Thank you for your cooperation in this study“