

# **The Effects of Digital Banking on Customer Experience, Customer Satisfaction, and Customer Loyalty in Morocco**

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## **ABSTRACT**

The aim of this study is to examine the factors affecting customer satisfaction and their intentions towards using digital banking services in Morocco. Six factors were used in this study: functional quality, brand trust, privacy, security, enjoyment and attitudes as well as demographic variables.

To collect data, 300 questionnaires were distributed from which 260 were completed and analyzed. Required analysis have been done using SPSS 20.0. The findings of this research showed that functional quality, brand trust, enjoyment, and attitudes of customers positively and significantly impact customer satisfaction. Moreover, it was also found that functional quality, attitudes, and customer satisfaction, positively and significantly impact the behavioral intentions of customers towards digital banking services. This study attempts to gather the most important factors affecting the use of digital banking services in Morocco since there are few researches conducting such a study.

**Keywords:** digital banking, customer satisfaction, customers' intentions, Morocco.

## ÖZ

Bu çalışmanın amacı, Fas'ta müşteri memnuniyetini etkileyen faktörleri ve dijital bankacılık hizmetlerini kullanmaya yönelik niyetlerini incelemektir. Bu çalışmada altı faktör kullanılmıştır: fonksiyonel kalite, marka güveni, mahremiyet, güvenlik, zevk ve tutumlar ile demografik değişkenler.

Veri toplamak için, 260'ı doldurulmuş ve analiz edilmiş 300 anket dağıtılmıştır. SPSS 20.0 kullanılarak gerekli analizler yapılmıştır. Bu araştırmanın bulguları, fonksiyonel kalite, marka güveni, müşteri memnuniyeti ve müşteri tutumlarının müşteri memnuniyetini olumlu ve önemli ölçüde etkilediğini göstermiştir. Ayrıca fonksiyonel kalitenin, tutumların ve müşteri memnuniyetinin müşterilerin dijital bankacılık hizmetlerine yönelik davranış niyetlerini olumlu ve önemli ölçüde etkilediği tespit edilmiştir. Bu çalışma, Fas'ta dijital bankacılık hizmetlerinin kullanımını etkileyen en önemli faktörleri toplamaya çalışmaktadır, çünkü böyle bir çalışma yapan çok az araştırma vardır.

**Anahtar Kelimeler:** Dijital bankacılık, müşteri memnuniyeti, müşterilerin niyeti, Fas.

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## **LIST OF ABBREVIATIONS**

ANOVA	Analysis of Variance
ATM	Automated Teller Machines
EFT	Electronic Funds Transfer
IBAM	Internet Banking Acceptance Model
TAM	Technology Acceptance Model
TCA	Transaction Cost Analysis
SERVQUAL	Service Quality

# Chapter 1

## INTRODUCTION

Today, information technology (IT) and digital technologies present new business opportunities for all sectors. As a result of the rapid development of digital devices and Internet, all economic systems have rapidly grown. In the global market where competition is high, and where diverse products and services are offered to customers, all industries in different sectors are forced to survive. In terms of technology, Internet and the developments in digital devices are both another way of doing business and engaging with customers. Today, digital technologies have changed the way in which businesses provide their services. The adoption of Internet and digital services by businesses is a major strategy to attract and maintain customers from a wide audience at low cost.

The use of Internet and all digital systems does not exclude the banking sector. In today's developments, the use of digital banking enabled customers of banks and many other financial institutions to easily conduct financial transactions. Customers can easily access to their accounts, check their balances, make payments, and some other banking operations as a result of the increased use of technological devices and the rapid access to the Internet.

### **1.1 Definition of Digital Banking**

Digital banking can be defined as a vast system of big data, analytics, and financial processes. This process relies on the digitization of all traditional banking activities

and programs that were historically only available to customers when they are physically inside of a bank branch. Darryl Proctor (2019).

For the last 20 years, customers had to go their bank branches', wait into the lines, and get cash from their own accounts. ATMs as an example, were not popular and available at every location. Nowadays, things have changed and everything become available online and through digital systems and devices.

Digital banking is a system that encompasses all programs, activities and services undertaken by financial institutions especially banks and their customers. It is a system done through digital platforms where all banking activities are available online. It enables customers to freely access and perform all traditional banking activities through a laptop, tablet or mobile phones. This system has permitted to save costs for banks.

Generally speaking, Internet banking known as E-banking is an element of digital banking, it has changed traditional banking services to technological services in a modern economy. Electronic banking which refers to Electronic Funds Transfer (EFT) is another way of transferring and exchanging money from any account to another or from a customer to another one as well (Choudary, 2013). It is a system that can be defined in different platforms such as: Internet banking, mobile banking, telephone banking, offline banking, and some other platforms. Internet banking is the most used type of electronic banking, and it simply means banking via Internet. Through Internet banking, customers can check their accounts, transfer funds, or make payments. Moreover, Internet banking allows customers to apply for loans and even check their deposits. According to Karjaluoto, Matilla & Pento (2002), banks and customers

benefit from Internet banking services. Because of Internet banking, banks save costs, reach new segments, gain a good reputation and gain customer satisfaction. Also, due to Internet, banking services are no longer limited by time or location. Everyone nowadays have access to its account 24 hours per day and seven days in a week, and everyone is full of a diversity of services including some services not available at banks' branches without moving to and from a bank branch. Karjaluoto (2003) states that Internet banking allows customers to save time and money, they can easily manage their banking transactions whenever they want. Service providers and customers benefit from a lot of advantages because of Internet banking.

Mobile banking is another form of banking services carried out via mobile phones and as any other digital devices, it enables customers to check their account balances, perform banking transactions, provide information, and shop online. It is fast and reliable, and through mobile phones, any service can be done at home without the stress of going out.

Telephone banking is also another type of digital banking. It is a service provided by banks and other financial institutions. It enables to perform a range of financial transactions over the telephone without the need to visit a bank branch or an Automated Teller Machine (ATM). Usually, through telephone banking, a customer can obtain account balances and lists of latest transactions, electronic bill payments, and funds transfer but it cannot be used for cash or documents for which customers should visit a bank branch or an Automated Teller Machine (ATM). Telephone banking reduces the cost of handling transactions; however, the use of telephone banking had been declined by the use of Internet banking since the early 2000s.

## **1.2 Background of the Study**

With a strategic position at the crossroads of Europe, Africa, the Arab world, and the Maghreb region, Morocco is the only African nation to border both the Atlantic Ocean and Mediterranean Sea.

Significant economic and social developments have been made in the country by young generation. Economically, Morocco is a regional leader and business gateway to Africa. With a strong and dynamic economy and political stability, there is no doubt that such a country is very powerful. The country uses Moroccan Dirham (MAD) as an official currency.

Today, the digital technology has a major role in Morocco's economy. It is taking place in the activities of various sectors, and especially the banking sector. The country has a higher opportunity to create high and inclusive growth. It has set out some strategies in order to boost the development of the banking sector. New banking laws, electronic payments landscape and more international openness were experienced in the country. Due to digital technologies, the financial system in the country is evolving. Like its Maghreb neighbors, Moroccan banks are now aware of the importance of the digital technology and they started launching mobile and internet banking services. Digital banking in Morocco benefits customers, businesses, and governments. Customers are now able to do financial transactions only by using smartphones or tablets. Businesses will also earn more sales revenue because they only have to expand their customer base through the digital. Moreover, due to digital transactions, taxes revenues will increase and commercial transactions will be clearly traceable. In addition, cash circulation and the need for bank branches will decrease. Three



communication companies offer a high-quality of Internet services in that country to make banking services easily accessible and available. Totally there are almost 32 banks in Morocco.

### **1.3 Research Problem**

Digital banking has grown phenomenally and it has some benefits and challenges. Customer satisfaction is affected by many factors especially while using digital banking services. Nowadays, many customers are not using these services due to digital banking fraud that occur while doing any digital banking services. Another reason is that customers expect lower fees with good and attractive services. Some customers are not using these services because they cannot easily use them or they do not know how to work with digital devices. And since the Internet is still not available in some areas, digital banking services are not yet provided.

### **1.4 Research Aims and Objectives**

The main goal of this research is to understand the impact of digital services on customer satisfaction and intentions of customers towards using digital banking services. And as the Kingdom of Morocco is one of the fastest growing economies, it is a good case study. This research will answer the following questions:

- What are the major factors affecting customer satisfaction and their intentions while they are using digital banking services?
- Do digital banking services have positive or negative impacts on customer satisfaction and their intentions?

### **1.5 Structure of the Research**

This study will be organized into five chapters as follows:

- Chapter One: this chapter generally talks about the topic and briefly clarifies how customer satisfaction is affected by digital banking services. This chapter

gives an idea about the Kingdom of Morocco as a case study as well, includes the problems facing both banks and customers, the main goals and objectives of this research, and the organization of this study.

- Chapter Two: this chapter talks about the literature review referring to previous studies and research, as well as the digital banking in the Kingdom of Morocco.
- Chapter Three: this chapter includes the conceptual framework, research hypothesis and research model.
- Chapter Four: this chapter includes information about the methodology, collection of data, population of interest, and questionnaire design.
- Chapter Five: to analyze the data, different statistical tests will be used in this chapter including the results and discussion of the findings.
- Chapter Six: this chapter gives answers to our research questions, conclusions and recommendations.

## **Chapter 2**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

The effects and influence of digital banking services on the level of the satisfaction of customers and their intentions towards using digital banking based on previous studies is explained in this chapter. Moreover, it includes information about the banking sector in Morocco.

#### **2.2 Digital Banking**

The development of E-Business followed by technological advances and the globalization as well pushes the organizations to redefine their business practices in terms of reengineering value chains and transforming business models. Under the impact of competitive, regulatory and technological factors, the financial sector is metamorphosing. Jeevan (2000).

The first proposal of the concept of digital banking was in the early 1990s. Since then, along with the increased usage of the Internet, it has grown rapidly. Its impact on the use of bank accounts, however, remains uncertain. In 1981, the first online banking program was checked in New York with four leading banks, namely Chase Manhattan, Citibank, Chemical and Hanover Manufacturers. Customers were expected to use a keyboard, keypad and computer monitor or a TV and use a landline telephone to access into accounts. However, this was not really recognized. In 1994, the Federal Credit Union of Stanford has first offered Internet banking. Presidential Bank was the very

first bank that provided such services to its clients in 1995. However, customers still have doubts of using online banking services or different reasons despite all this advent.

Security issues have always been challenging. Most of people were not sure or did not care about it. But, after the introduction of the “e-commerce” the concept of “digital/online banking” has become attractive. By the time the year 2000 came in, almost 80 percent of banks in the United States were providing online banking services to customers. In 2001, the Bank of America was the first bank providing online service with almost 3 million customers. In 2007, the use of smartphones and mobiles devices has brought major changes.

Nowadays, online banking is extremely important. Many banks are working only through the digital in order to minimize costs and offer more competitive rates to get higher profit margins.

Mbama & Ezepeue (2018) examined the perceptions of customers, customer experience, satisfaction and loyalty towards the use of digital banking services and its effects on the financial performance. The internet, mobile devices, and digital banking are now important for the marketing of bank services especially when the use of digital technology and financial services demand has increased. The authors state that digital banking is growing and the structure of banks do not depend only on physical branches. The author has also confirmed that the digital in banks is becoming a great method to attract and retain customers. This article has also demonstrated that digital banking increases the competitiveness of banks and states that customer experience,

satisfaction and loyalty are all related with perceived value, comfort, functional quality, service quality, and innovation.

The main method for carrying out banking transactions in many countries remains traditional branched retail banking. Wang et al (2003) state that the way personal financial services are produced and distributed is rapidly evolving. As discussed in Gurau (2002), and stated by Stefan (2000), users can have an access to their accounts, make transactions through Internet, benefit from lower costs and enhance convenience. All these advantages can be made at any time and every day.

Bharat & Abhishek (2020) state that the growth of digital banking has changed the banking system and new terms has been emerged. Before that, customers have to wait in long lines in banks just to withdraw money, transfer money, or to know their account balances. Today, all the previous services can be done with a click of mouse or a touch of finger on cell phones. Bharat & Abhishek (2020) has also mentioned that digital banking has facilitate the process for some customers as well as banks. However, other customers and banks still hesitate to use digital banking.

Pooja (2016) states that the functioning of digital banking is affected by many factors which are: Awareness, usefulness, ease of use, compatibility, social influence, security and privacy, self-efficacy, financial cost. Pooja (2016) shows that “usefulness” factor is the most important factor that has an impact with the adoption of digital banking while social influence is considered as least influential factor.

Nasser (2017) said that technological advances and developments and the introduction of Internet have transformed and improved the way organizations work nowadays,

especially when it comes to providing online banking services. However, trust issues of online banking affect their level of acceptance and threaten the customers. Nasser (2017) determined the factors influencing the adoption of online banking on the basis of perceived usefulness and perceived ease of use as well as the government support. Nasser (2017) has also included other variables concerning trust such as perceived security, perceived risk, and perceived privacy.

Donna (2016) asserts that over the recent years, many companies have changed the way of running and managing their businesses due to the technology and Internet, and this is definitely the case for banking institutions. Online banking has known a great development as a result of technology and innovation. Donna (2016) shows that some local banks have adapted this concept in order to keep the competition remaining and because the number of benefits provided with such a system is high. Donna (2016) stated that each factor of online banking services is affecting and has an impact on customers. This will help banking institutions to better understand what their customers want and try to serve them in great manners. According to this study, the number of online banking users is very high even if an important part of customers still believe that the traditional way of banking practices is more pertinent. In addition, this article has suggested that the most important thing to understand is what non-users of online banking want, and it was found that the main factors that all users of online banking want are: things related to fees, transfer charges between banks, user friendly system, good knowledge of the service, and higher measures of safety and security.

According to Othman (2018), online banking and customer satisfaction complete each other. Online banking includes ATMs, banking through the web or mobile devices, and point of sales machines (POS). Customer satisfaction encompasses different

dimensions such as service quality, expectations and loyalty of customers, reliability and assurance, risk, trust, and security issues. Othman (2018) states that online banking services have a positive impact on customer satisfaction. However, banks should improve their online banking services and decrease costs, and governments should help and facilitate the investments of foreign banks inside the country.

Hassan (2015) in his article shows that digital banking is another concept of more advanced and quick banking for customers and that information technology (IT) has reduced banking costs for customers. Hassan (2015) found that the key factors that have an impact on customer satisfaction are: reliability, security and privacy, service quality, and assurance.

Özlem (2012) states also that some factors affect the individuals' intentions to adopt online banking perceived ease of use, perceived usefulness, trust, and perceived web security. Digital Banking includes many programs and services provided and delivers through electronic channels.

### **2.2.1 Internet Banking**

The Internet has offered banks new ways to meet customers. Virtualization plays an essential role in transforming banking businesses from paper banking to paperless banking that will benefit banking industry customers in particular.

The concept of Internet banking became popular in the late 80s. Initially, it was introduced for using banking services facilities from a terminal or a device using a phone system. Four major banks in New York started online banking services in 1981.

Nowadays, customers are delivered through new channels. They can access to their financial and banking services worldwide through the online.

Internet Banking has become popular because of the development of computer banking. It is not limited to a single computer; customers do not need to install any financial software on computers in order to benefit from internet banking services. It is one of the most important fields of E-commerce and it simply means the combination of banking and information technology. According to Alsajjan (2010), banking services through Internet enabled users to benefit from valuable services and more competitive environment in the banking field.

Özdemir (2009) mentioned that countries across the globe have been practicing Internet banking and that it is simple and common in some countries. Another article has shown the same idea, Hernández-Ortega (2007) found that this concept facilitates services for customers in forms of transferring funds, paying bills and shopping through internet. However, Hernández-Ortega (2007) states that the usefulness, self-efficacy, and ease of use have a strong presence on Internet Banking.

Mukhtar (2014) in his article about the perceptions of customers toward internet banking in the United Kingdom it was suggested that this concept is developing with the development of technology and internet. In addition, security features are very critical while conducting monetary operations. Mukhtar (2014) found that some customers perceived internet banking a secure, convenient and reliable technique of transactions. However, for customers with few understanding of technological devices, Internet banking is not convenient. Briefly, it was found that privacy, security, reliability, trust, and convenience are the most important factors that customers care about. According to Chou (2000), Internet banking is important for checking account balances and transaction summaries, paying invoices, transferring funds between accounts, requesting credit cards for example, paying taxes, monitoring foreign



exchange trading and exchange rates, facilitating opening accounts procedures, etc... According to Suh & Han (2002), trust is also an important factor to be considered regarding the customer point of view in combination with the perceived advantages, compatibility, security and privacy, experience as well as accessible and convenient delivery channels.

Most Internet banking studies show that “security” are the main concern. For individuals, the risk of financial loss is more important than privacy.

Due to the popularity of the Internet and the development of technological devices, the banking sector had both opportunities and challenges. Processes have been changed and now customers are connected to the Internet and banks benefit from many economic advantages. In 1995, banks started providing services through Internet with a slow spread. Nowadays, many banks operate only as Internet banks and provide the best online services without any branches. Internet banking system was designed so banks can provide their websites and be able to attract customers online.

Two models were defined by Nath (2001) of Internet banking. The first one which is called “e-bank” represents banking institutions on Internet platforms, the second one which is called “e-branches” refers to brick-and-mortar banks offering services through Internet to customers.

### **2.2.2 Automated Teller Machines (ATM)**

In order to allow customers completing the basic banking transactions without any help from bank representatives, Automated Teller Machines (ATMs) were designed. However, there are two types of ATMs. The basic one that enables customers to simply draw cash and receive reports of their account balances, and the other one which is

kind of “complex machine” that provides credit cards and payments facilities as well as getting reports of accounts information and enables customers to deposit cash. Some users confirm that the use of ATMs is convenient and safe, others believe that even if it is safe and convenient, it has a “negative side”. According to Hillier (2002), for many people, electronic banking services such as accessing to cash or checking payments are easily provided through ATMs.

Steve (2002) has clarified that ATMs are placed in different public spaces not only near to the banks, but also shopping centers, airports, gas stations, restaurants, or any other place where large number of customers can be. Steve (2002) has shown that there are two types of ATM installations. The first one is an “on premise ATMs”, those are advanced ATMs, multi-function machines and more expensive. The second one is an “off premise” that are provided only for the need for cash.

Christolav (2003) stated that ATM services bring profits for banks. However, the second type of ATM that we have mentioned in the previous part, the off bank premises are usually more profitable, it attracts non-bank customers and they are imposed to pay fees for any service. ATMs generally improve the efficiency and effectiveness of banks, decrease the costs for both users and banks as well as the time.

Referring to Choudary (2013), internet banking build great relationships between customers and banks. Instead of creating branches around cities, banks have settled up ATMs with local and other different languages. Moreover, the priority of banks is to keep the security high for all ATMs because they have higher risks for customers.

### **2.2.3 Mobile Banking**

The act of making financial transactions on a mobile phone (cell, laptop, etc.) is called “mobile banking”. This can be an easy way in which a bank that sending fraud or usage to a cell phone customer or as complex as a customer paying bills or sending money abroad. It enables to practice banking services anywhere and at any time. Disadvantages include security concerns and a limited range of capabilities in comparison with banking in person or on a computer.

According to Laforet (2005) a study of Chinese population has shown that users of mobile banking are generally males not necessarily young and well educated. For Chinese customers, security concern is the most important factor that motivate them to adopt online banking. Lack of awareness and understanding different benefits provided by mobile banking represent the main barriers.

Mobile banking and Telephone banking are different. Telephone banking enables customers to benefit from banking services simply via telephone without the need of visiting a branch or an ATM, reduce the cost and the time of visiting branches, and offer services to customers at any time and every day. However, Mobile banking enables customers to check balances, account transactions, payments, credits and many other services via any mobile devices.

Baraghini (2007) affirm that Internet banking is the new platform of banks to provide services, however, this can be considered as a threat to traditional banks. In addition, it impacts bank’s incomes in the banking system; but a great technical time spent allowing banks to enhance rivalry in the same sector.

Baptista & Oliveira (2015) defined the mobile banking as a type of realizing financial transactions. Customers are connected to banks through mobile devices and communication networks. Devices keep the interaction between banks and customers through applications that can be downloaded and connected to the system for sending and receiving information. Other studies referring to Gomachab & Maseke (2018) used the SERVQUAL model to understand the relationship between customer satisfaction and mobile banking. Reliability, empathy, and tangibility are positively related to customer satisfaction.

#### **2.2.4 Web Banking**

In web banking, banks work on designing a good homepage in their website with clear and detailed information in order to attract customers to visit the site. There are different pages in a website. A webpage where customers can find a form of communicative pages provided by banks that allow customers to get information, or submit feedbacks called “communicative webpages”. Or, “informational webpages” that help customers to be informed about the functioning mode of using banks’ websites. All information and services are provided in simple way and are exhibited in a stand-alone server. Or, “transactional webpages” where all kinds of transactions are provided. In this kind of webpage, informational, administrative, transactional and portal services are performed privacy policies are used to protect customers’ personal information.

According to Diniz (1998), a survey on North American banks websites has shown that American banks use websites to reach opportunities; market information, delivering products and services, and improving customer relationship management (CRM).

Hoehle, Scornavacca & Huff (2012) defined web banking as another delivery channel provided by banks to help customers in their financial or even nonfinancial services. In Lin et al (2015) article, through web banking, customers can have access to their accounts by using user names and password. Lin et al (2015) also mentioned that the level of customer satisfaction is affected by the design of the website. It has a positive impact when customers feel comfortable while working on it.

### **2.2.5 Differences Between Internet Banking and Mobile Banking**

Digital banking implies the application of technology to banking activities as well as making customer's experience simple, easy and convenient without the need to be at a physical location. A shift in millennials' behaviors has reduced visitation of physical locations. Internet banking also known as Online Banking is a service that caused changes in banking operations and allowed customers of bank to carry out transactions over the Internet. Mobile Banking is a form of online banking done on a mobile device.

Mobile banking and Internet banking are both different types of digital banking. Mobile banking is a type of banking in which a bank provides its facilities to its customers using mobile telecommunication devices such as smartphones, tablets, or any other cellular devices. It is designed so customers can easily download the applications and enjoy performing the features. This can occur via short message services, mobile web service, or an application. Internet banking simply refers to electronic payment system allowing banks to carry out currencies transactions, bills payments, funds transfer, balances enquiries, etc.... Transactions can be done through any electronic device which supports Internet such as laptops, smartphones, etc.... Almost all facilities are provided by ones' local branch. Customers can avail these

facilities by registering with the concerned bank. Personal Identification Number (PIN) are given to customers according to their bank account. Through any electronic devices, Internet banking services can be performed, the only requirement is Internet connection. Mobile banking can be done without internet and with internet. Mobile banking can be accessed through basic mobile phones and Internet banking requires a smartphone. Internet banking provides more transaction facilities such as checking accounts, transferring funds, etc... and does not require anything to be downloaded on laptops, while Mobile banking requires the respective banking application to be downloaded to perform banking functions but it offers advanced security features. In mobile banking, transferring funds can be transferred through Immediate Payment Service (IMPS), National Electronics Funds Transfer system (NEFT) or Real Time Gross Settlement (RTGS). Conversely, the conversion of resources through Internet is achieved via NEFT or RTGS. And finally, Mobile banking provide limited services while Internet banking provide several services to customers.

The table below summaries different variables of the study.

Table 2: Review of the Literature

<b>Authors</b>	<b>Country</b>	<b>Field of Study</b>	<b>Variables</b>	<b>Sample Size</b>	<b>Findings</b>
Doney and Cannon (1997)	USA	Buyer-Seller Relationship	Security, Trust, and Reliability.	<b>210</b>	Trust is the major factor influencing the interaction between suppliers and buyers.
Suh and Han (2002)	South Korea	Internet Banking	Ease of use, Usefulness, Trust, Attitudes, Behavioral Intentions.	<b>845</b>	One of the most significant factors explaining a customer's attitude towards using Internet banking is trust. Customer perception of the usefulness and ease of use also affect attitude significantly. Behavioral intentions are highly related to attitude, perceived usefulness, and trust.
Mukherjee and Nath (2003)	India	Online Banking	Commitment, Shared Values, Communication, Opportunistic Behaviors.	<b>510</b>	Communication moderately influences trust, and opportunistic behavior has significant negative effect. Higher perceived trust significantly enhances customers' commitment in online banking transaction.
Wang et al. (2003)	Taiwan	Internet Banking	Credibility, perceived ease of use, Perceived usefulness.	<b>123</b>	TAM predicts the intentions of users to adopt Internet Banking with a significant effect of computer self-efficacy on behavioral intention through

					perceived ease of use, usefulness, and perceived credibility.
Pikkarainen et al (2004)	Finland	Online Banking	Usefulness, Ease of Use, Perceived Enjoyment, Amount of Information, Security and Privacy, Quality of Internet Connection.	<b>268</b>	Perceived usefulness and information provided on the Web site were the main factors impacting online-banking acceptance.
Laforet (2005)	China	Electronic Banking	Attitudes, Motivations, Behaviors, Cultural influence.	<b>128</b>	Security is one of the most important factors influencing Chinese consumers to adopt online banking. Main barriers were perception of risks, computer and technological skills as well as Chinese traditional cash-carry banking culture. Barriers to mobile banking adoption were lack of awareness and understanding of the benefits provided by mobile banking.
Chang (2005)	Korea	Internet Banking	Demographic characteristics, Banks' characteristics.	<b>393</b>	Social norms effects influence the most the adoption of Internet banking



Khalil and Michael (2007)	Malaysia	Internet Banking	Trust, Relative Advantage, Triability, Attitudes.	<b>326</b>	Trust, relative advantage, and triability all have a significant influence on the attitudes of customers toward using Internet banking. By consequence, attitude significantly affects intentions of using the technology.
Casalo et al (2007)	Spain	Online Banking	Security, Privacy, Usability, Reputation, Trust.	<b>142</b>	Web site security and privacy, usability and reputation have a direct and significant impact on consumer trust. However, trust has a positive relationship with commitment. Trust plays a major role in the development of customer commitment in online banking.
Baraghani (2007)	Iran	Internet Banking	Attitudes, Perceived Behavioral Control, Perceived Usefulness, Perceived Ease of Use, Trust, Intentions.	<b>240</b>	Attitudes, perceived behavioral control, perceived usefulness, perceived ease of use, and trust significantly influence intentions of customers toward adopting Internet banking.

Hernández-Ortega (2007)	Spain	Internet Banking	Ease of Use, Usefulness, Self-efficacy.	<b>83 entities</b>	Good navigability in banks' websites is one of the main advantages of Internet banking as well as the capacity of accessing new markets. Translating websites into different languages increases the capacity.
Nor & Tat (2008)	Malaysia	Internet Banking	Trust, Ease of use, Compatibility,	<b>204</b>	Trust is the strongest predictor or behavioral intentions of customers toward using Internet banking services. Compatibility and ease of use are the second best predictors.
Sonja & Rita (2008)	Austria	Internet Banking	Online trust, Perceived risk, Web characteristics.	<b>381</b>	Trust has an effect on risk performance and perceptions of consumers. It is a determinant of interpersonal relationships and technological development systems as well.

Amin (2009)	Malaysia	Online Banking	Perceived Credibility, Perceived Enjoyment, Social Norm, Perceived Usefulness, Perceived Ease of Use.	<b>240</b>	Perceived usefulness, perceived ease of use, perceived credibility and social norm are statistically significant while perceived enjoyment is statistically insignificant.
Ozdemir and Trott (2009)	Turkey	Internet Banking	TAM, Innovation, Perceived Risk.	<b>175</b>	Adopters and non-adopters of Internet banking have different perceptual, experience-related, socioeconomic and situational characteristics. Perceptual factors were also influential in Internet banking adoption cycle for banks in Turkey.
Alsajjan et al (2010)	United Kingdom, Saudi Arabia	Internet Banking	IBAM, Attitudinal Intentions.	<b>618</b>	Perceived usefulness and trust have impact on norms and perceived manageability on attitudinal intentions.
Zahid et al (2010)	Pakistan	Online Banking	Perceived usefulness, Security and Privacy, Attitudes and Quality of internet connection.	-	Perceived value is the major factor influencing the acceptance of online banking. Security and quality of Internet do not have an important influence.

Hsueh-Ying Wu (2010)	Taiwan	Online Banking	Perceived Usefulness, Perceived Ease of Use, Relative Advantage, Website Quality, Knowledge and Support, Information Quality, Trust.	<b>310</b>	Relative advantages, trust, and perceived ease of use are more important and critical to customers' intentions towards adopting online banking services.
Jaspal and Parminderjit (2011)	India	E-Banking	Ease of Use, Reliability, Convenient Accessibility, Security, Low Transaction Cost, Time Consumption.	<b>300</b>	Ease of use, reliability, convenient accessibility, security, low transaction cost and time consumption were found as the most important factors leading to customer satisfaction. ease of use, low transaction cost, and security are found to be statistically significant at 5 percent significance level.
Al Hawari (2011)	United Arab Emirates	Automated services	Customer Trust, Delight in Customer Commitment, Convenience, Speed, Personalization,	<b>327</b>	No direct relationship between automated factors and customer commitment. Indirect relationship between automated factors and customer trust and delight. Positive and direct influence on customer

			Responsiveness, Security.		delight directly influence customer trust and commitment.
Özlem (2012)	North Cyprus	Internet Banking	Perceived Ease of Use, Perceived Usefulness, Trust, Perceived Web Security.	<b>199</b>	Perceived ease of use, perceived usefulness, trust, and perceived websecurity have positive and meaningful effect on customer satisfaction. In addition, customer satisfaction has a positive effect on word of mouth.
Shanka (2012)	Ethiopia	Banking Sector	Reliability, Assurance, Tangibility, Empathy, Responsiveness.	<b>260</b>	Service quality has a positive impact on the overall customer satisfaction. Empathy and responsiveness have major role in customer satisfaction followed by tangibility, assurance, and bank reliability. Higher customer satisfaction, customer commitment, and customer loyalty is a result of high quality service.
Muhammed et al (2012)	Malaysia	Servqual and Gronroos's Service Quality	Functional Quality, Technical Quality, Internal and External influences mediated by perceived prices.	-	The relationship between major variables impacts customer satisfaction.

Chiou and Shen (2012)	Taiwan	Internet Banking	TAM, TCA.	<b>207</b>	TAM variables a significant impact on customers' attitude towards the use and the intention to use a bank's Internet banking services.
Mohsin and Aftab (2012)	Pakistan	Online Islamic Banking	Attitudes, E-service Quality, Trust, Customer Satisfaction, Customer Loyalty.	<b>292</b>	Attitudes towards Islamic banks positively impacts service quality and the overall e-satisfaction. Perceived online service quality increases customer satisfaction and loyalty. Trust also mediates the relationship between satisfaction and loyalty.
Mukhtar (2014)	United Kingdom	Internet Banking	Privacy, Security, Convenience, Time Saving.	<b>100</b>	Privacy and security issues, convenience and time-saving were positively viewed by UK bank customers.
Hassan (2015)	Bangladesh	Online and Internet Banking	Reliability, Security and Privacy, Service Quality, Assurance.	<b>125</b>	Reliability, Security and Privacy, Service Quality & Assurance have a positive effect on customer satisfaction. However, the effect of Reliability, Security and Privacy, Service Quality & Assurance are low.

Alalwan et al (2015)	Jordan	Internet Banking	Hedonic Motivation, Habit, Self-efficacy, Trust.	<b>348</b>	Hedonic motivation, habit, self-efficacy and trust all have a significant impact on behavioral intention. Trust is strongly predicted by hedonic motivation and self-efficacy.
Sikdar, Kummar, and Makkad (2015)	India	Online Banking	Trust, Usage Constraint, Ease of Use, Accessibility, and Intentions to Use.	<b>280</b>	Accessibility, usage constraints, and intentions to use have a strong and significant influence on the overall customer satisfaction. Trust and ease of use are relatively weaker and insignificant factors affecting the overall customer satisfaction.
Bashir & Madhavaiah (2015)	India	Internet Banking	Perceived usefulness, perceived ease of use, trust, enjoyment, and attitudes.	<b>697</b>	Perceived usefulness, perceived ease of use, trust, and perceived enjoyment are the determinants of attitudes of customers. Attitudes, risk, enjoyment and trust determine the behavioral intentions.
Ameme (2015)	Ghana	Internet Banking	Relative Advantage, Complexity, Trialability, Observability and Compatibility.	<b>3233</b>	Gender has no significant effect on the adoption of internet banking services. Correlation between occupations, educational backgrounds and the adoption of internet banking services.

Baptista and Oliveira (2016)	Portugal	Mobile Banking	Attitude, Initial Trust, Perceived Risk, Performance Expectancy.	<b>57 Articles</b>	Attitudes, initial trust, perceived risk, and performance expectance are the best predictors of intentions of using mobile banking services.
Donna (2016)	Malta	Online Banking	Fees (Transfer Charges), User Friendly System, Knowledge, Safety and Security.	<b>253</b>	The fees and/or the transfer charges between one bank and the other, a more user friendly system and/or more knowledge about the service, and increased safety and security are the main factors that both users and non-users of internet banking would like to change.
Pooja and Shakar (2016)	India	Mobile Banking	Awareness, Usefulness, Ease of Use, Compatibility, Social Influence, Security and Privacy, Self-efficacy, Financial Cost.	<b>248</b>	The factors that affect the adoption of mobile banking are: awareness, usefulness, the ease of use, compatibility, social influence, privacy, security, and risk issues, self-efficacy, and financial costs. Usefulness factors has the most important impact, while social influence is the least influential factor with reference to m-banking.



Mansour et al (2016)	Sudan	E-Banking	Usefulness, Ease of use, Credibility, Convenience, Service quality, Attitudes, Intentions.	<b>132</b>	Convenience, ease of use and service quality influence ATMs users. Beneficial effects, quality of service, and ease of use influence mobile users. Beneficial effects, ease of use, and credibility are factors influencing internet users.
Felix (2017)	Rwanda	Internet Banking	Service Quality, Reliability, Assurance, Empathy, Responsiveness.	<b>384</b>	Significant and positive relationship between service quality and customer satisfaction. Positive word of mouth with reliability, assurance, tangibles, empathy and responsiveness, revealed that there was no significant relationship between the variables.
Marakarkandy (2017)	India	Internet Banking	Security, Privacy, Enjoyment, Service Quality, Usefulness, Ease of Use.	<b>300</b>	There is a significant difference in the relationship between variables of the model.
Gomachab and Maseke (2018)	Namibia	Mobile Banking	SERVQUAL, Reliability,	<b>60</b>	Mobile banking services are reliable, convenient, cost effective,

			Empathy, Tangibility.		and available. Encouraging advertisements, compatible services. Incomes of respondents have an influence on the usability of mobile banking services. Mobile banking services are secured more than branch based service.
Othman (2018)	Iraq	Internet Banking	Reliability, Assurance, Customer Loyalty, Risk, Trust, Security.	<b>191</b>	Customer expectation, customer loyalty, security, risk and trust issues, reliability, and assurance positively correlates with Internet banking. Internet banking has a positive and significant impact on customer satisfaction.
Mbama (2018)	United Kingdom	Digital Banking	Perceived value, Convenience, Functional quality, Service quality, Innovation.	<b>206</b>	Service quality, functional quality, perceived value, employee-customer engagement, perceived usability and perceived risk determine customer experience in Digital banking, with a significant relationship between customer experience, satisfaction and loyalty related to financial performance.

## **2.3 Banking Sector in Morocco**

### **2.3.1 The Kingdom of Morocco**

Morocco is a country located in the Maghreb region in North Africa. Due to its strategic location, the country maintains close ties with the European Union. The country blends Arabic, French, Roman, African, Spanish, and many other cultures and extremely rich historical heritage. Its proximity to Europe makes the country technically part of both Africa and Europe continents. Because of its geographical closeness and its history with French colonialism, people can sense European influence and the French influence is easily recognized. The French language is practically a mother tongue to Moroccans. The oldest university in the world which is University of Al-Qarawiyyin is located in that country. The country is religiously homogenous, 99% of the population belong to Islam, and is a member to the Arab League and the Organization of Islamic Cooperation. Economically, the country is a regional leader and business gateway to Africa. It has a strong and dynamic economy and politically stable. Morocco is a very powerful country and has a strong commitment to make the economic growth more inclusive.

### **2.3.2 Moroccan Banking Sector**

In the late 19<sup>th</sup> century, the foundation of the first banks in the country takes place. Orient Bank of Berlin, West African Bank, and Comptoir National d'Escompte de Paris were the first banks and they belonged to German, English, and French governments. In 1906, the Moroccan Central Bank was established and the banking system in the country has experienced many changes until it has become well-regulated and developed. Bank Al-Maghrib which is the Central Bank of Morocco has a great control of inflation and economic growth. The country always had low levels of inflation. For example, in 2006, the annual inflation was 2.7%. The Central Bank

plays a major role in the country's banking system in order to maintain foreign currency reserves, better control credit supply, and regulate the commercial banking system. Officially, the current currency of the country is the Moroccan Dirham (MAD). From 1902 to 1912, all banking businesses and operations were conducted in Tangier, one of the main Moroccan cities. Banks' branches have been established in other cities as well. A significant penetration of French banks into the Moroccan market was in 1912. In 1912, German banks were no longer existing in the country. The Bank of West Africa operated in Tangier, Spanish banks operated in the North of the country, and French banks located in the South. A new monetary policy was adopted by the Moroccan authority focusing on the direct allocation of appropriations and refinancing the central bank. Interest rates were regulated and controlled, generally negative in real terms at the beginning of 1980. In contrast, credit rationing policy was used to manage the excessive demand of credits. Meanwhile, the policy of exchange control has helped maintain an acceptable level of inflation rate. In the middle of 1983, the country adopted an extensive program of adjusting economic reforms. In parallel with the restructuring of financial field, various changes have occurred as the same time as the transitional period as the liberalization of trade, exchange controls, restructuring of taxation, and the privatization of public enterprises.

The Moroccan banking sector experienced significant steps toward a market-oriented economy. Interest rate subsidies were decreased or eliminated for priority sectors industries.

According to the international criteria, the Moroccan banking sector is well-regulated and developed. Moroccan banks currently deliver a large and varied line of banking services despite not being very advanced. Electronic banking services keep

developing. Numerous services and institutional clients are offered. Local banks are also subject to regulatory limitations and restrictions on foreign exchange concerns, cash management, capital markets and project financing.

Today, the banking sector in the country is very large and it is dominated by eight major banks. These banks are Attijariwafa Bank (AWB), Banque Populaire du Maroc (BP), Banque Marocaine du Commerce et de l'Industrie (BMCI), Banque Marocaine du Commerce Extérieur (BMCE), Société Générale du Maroc (SG), Crédit Agricole du Maroc (CA), Crédit du Maroc (CDM), and Crédit Immobilier et Hôtelier (CIH). However, other banks known as *Islamic Banks* started operating in the country such as Dar Assafa, Umnia Bank, Al Yousr Bank, BTI Bank and many others. Therefore, the competition between traditional banking services and digital banking services remains high.

Table 3: List of Moroccan Banks

Moroccan Banks	
<b>Major Banks</b>	Attijariwafa Bank Banque Populaire du Maroc BMCE Bank Société Générale Maroc BMCI Bank Crédit Agricole du Maroc Crédit du Maroc CIH Bank Al Barid Bank
<b>Other Banks</b>	Arab Bank Maroc Bank Al Amal Bex-Maroc Caisse Marocaine des Marches Caisserie Commerciale Citibank Maghreb Societe de Banque & de Credit Union Marocaine de Banques
<b>Islamic Banks</b>	UMNIA Bank BTI Bank Bank Al Yousr Bank Assafa Al Akhdar Bank

### 2.3.3 Digital Banking in Morocco

The principal financial industry which contribute the most to the economic development of a country is the banking sector. Banking is usually constrained by the policies and regulations of the Central Bank. However, the Moroccan Central Bank is very successful in terms of providing a great financial environment to the country and the banking industry has a very good performance. The access to Internet in Morocco is dominated by desktops. The number of accessing to Internet is expected to become higher in the future as the users of 4G is growing. An increase of 38% per year is suggested by the National Agency of Telecommunication Regulation. Moroccans do

not visit a lot the websites of their banks and Moroccan banks are still working on establishing and sustaining a regular relationship with their clients via electronic and digital channels.

The banks that provide the best performance through websites are BMCI, BPM and CFG Bank. There is no huge difference between banks in delivering services while using mobile application channels. However, Al Barid Bank and Attijariwafa Bank were found the best banks in managing and satisfying clients through the digital. In the same study, for social media channels, some banks have not yet reached this opportunity. However, using social media is a good source to obtain information and feedbacks from customers. Some banks are extremely active on social media but others are not. Many banks generate interactions and engagements on “Facebook” which is the most known and used. Using social media enabled banks to take advantage of the full potential of social networks and allow gaining real customers. The digitalization of banking services in the country allows customers to manage their finances without the need of moving to bank branches. Many financial institutions around the world have developed their online banking services. Over the recent years, the digitalization of banks has developed basic services such as mobile wallets, peer-to-peer payments and digital banks.

## **Chapter 3**

# **CONCEPTUAL MODEL, RESEARCH HYPOTHESES, AND RESEARCH MODEL**

### **3.1 Introduction**

This chapter contains a conceptual study model and test hypotheses based on a literature review.

### **3.2 Conceptual Framework**

The conceptual model uses different methods to show the relationship between variables. This research focuses on functional quality, trust, privacy and security, enjoyment, as well as attitudes of customers towards digital banking and their intentions to use digital banking in the future.

#### **3.2.1 Demographic Variables**

Referring to Ameme (2015), users that adopted digital banking services were males. The author states also that young people (below 45 years old) are more attracted and interested in adopting those services than middle aged and elderly people. According to Mattila, Karjaluoto and Pento (2003), people with high educational level increase the chance of adopting digital banking services than people that are less educated. Ameme (2015) found that occupations also have an impact on the adoption of digital banking services. People with jobs in different sectors especially full time jobs are more likely to use those services in comparison with the ones that are not working. According to Wungwanitchakorn (2002), people with higher monthly incomes are



more interested in using digital banking services. Fink (2005) has found the same result, people with higher incomes have higher intentions of adopting internet banking services. And finally, Chang (2005) states that single or married people are less likely to adopt those services rather than other people. The following hypotheses are established with regards to demographic characteristics:

**H1 a:** There are differences between males and females towards digital banking services.

**H1 b:** There are differences between respondents of different age ranges toward digital banking services.

**H1 c:** There are differences between respondents with different marital status towards digital banking services.

**H1 d:** There are differences between respondents with different educational backgrounds towards digital banking services.

**H1 e:** There are differences between respondents with different occupations towards digital banking services.

**H1 f:** There are differences between respondents with different incomes towards digital banking services.

### **3.2.2 Factors influencing Customer Satisfaction and Intentions to Use Digital Banking Services**

#### **Functional Quality**

The term *functional quality* refers to intangible human interactions that occur during the production and consumption of services in response to how the service was delivered and produced. Ferguson et al (1999). Shanka (2012) investigates the quality of services provided by Ethiopian private banks and the relationship between the quality of services, customer satisfaction and customer loyalty. Shanka (2012) found

that there is a positive relationship between quality of services and customer satisfaction and that higher service quality gives higher customer satisfaction with high level of customer commitment and loyalty. Muhammed et al (2012) examined the effect of the quality of services on customer satisfaction and focused on functional quality, technical quality, corporate image and service quality. Muhammed et al (2012) found that functional quality is one of the factors having significant impact on customer satisfaction. Mbama & Ezepeue (2018) confirmed that functional quality is an important factor determining customer satisfaction in digital banking services is functional quality and that there is a significant relationship between them. Studies conducted for Spanish banks, according to Monferrer-Tirado et al (2016) and Greek banks according to Keisido et al (2013) also found that functional quality interacts significantly with customer satisfaction. Customers are satisfied with digital banking services easily accessible with available information and good functional qualities. Monferrer- Tirado et al (2016) confirm that functional quality is one of the factors that positively influence behavioral intentions of customers to use digital banking services. By combining good quality of services and good quality offerings of those services, customers are more interested by using digital banking services. Lee & Chung (2009) also stated that functional quality impacts the behavioral intentions of banking customers towards digital services especially mobile banking. The following hypothesis can be followed:

**H2 a:** Functional quality has a significant positive impact on customer satisfaction.

**H2 b:** Functional quality has a significant positive impact on customers' intentions.

## **Brand Trust**

Trust is defined by Chaudhuri & Holbrook (2001) as “the average consumer’s willingness to count on the brand’s ability to fulfill its specified purpose”. Brand trust is gained after customers evaluate companies’ offerings. According to Doney & Cannon (1997), trust is generated if a company offer consumers the belief that their products are secure, truthful and reliable. It also defined as the right of feeling alone in terms of individual behavior, communication, and personal data. Clark (1999).

Mukherjee & Nath (2013) stated that the impact of trust surrounds financial exchanges and interactions as well as different dimensions of online banking. It impacts different levels of customer relationship with online banking services. Trust has significantly impact the relationship between customer and its online banking services, the extent to which a customer is satisfied depends on the level of a brand trust. Mbama & Ezepue (2018) confirmed that some people remain loyal to their banks while using digital services due to the name of the brand, image and trust. brand trust significantly influences customer satisfaction and that it plays a major role. Chiou & Shen (2012) assert that trust is the most relevant and the most important factor in electronic transactions considered as an uncertain environment and state that banks must pay attention to trust to avoid risk and uncertainty. According to Namahoot & Laohavichien (2018), trust is one of the mediator variables that has an impact on intentions of customers to use online banking services. Once customers feel confident, they are more likely to use these services. They tend to use digital banking services based on the reputation of their banks and the competence of their systems as well as their capacity to keep their information secret. Sikdar et al (2015), found that trust is a

weak factor significantly and positively influencing customers' intentions towards using online banking services in India. Alalwan et al (2015), identified and examined the factors that influence and predict the behaviors and intentions of Jordanian people towards the adoption of digital banking services. The authors proposed four major factors: hedonic motivation, habit, self-efficacy and trust. All of these factors have a significant impact on behavioral intention to adopt online banking, with trust the most important predictor. People usually give an importance to trust more than other factors. Mayer et al (1995) confirm that trust is a key factor of behavioral intentions of customers. The more customers trust their banks the more they will use internet banking services. Sonja et al (2008) confirmed that trust is an important factor having strong and positive effects on influencing customers' intentions towards using digital banking services. Emad et al (2016) found that trust positively influence behavioral intentions of customers to use internet banking services. Mayer & Davis (1999) consider trust as a combination of competence, knowledge, and benevolence. Once these three terms are positively perceived by customers, they will have positive intentions towards the use of these services. In addition, in customers' point of view, honesty of banks and the extent to which a bank keeps its promises will lead to positive behavioral intentions. The following hypothesis can be followed:

**H3 a:** Brand Trust has a significant positive impact on customer satisfaction.

**H3 b:** Brand trust has significant impact on customers' intentions.

### **Privacy and Security**

Privacy and security refer to the protection of individuals while connected to Internet. Luis et al (2007), conducted a research about the influence of perceived web site security and privacy, usability and reputation on consumers in the context of online

banking and found that all these factors have a direct and significant impact on customers in financial services. Wang et al (1998), confirm that privacy has an influence on different aspects such as obtaining, distributing and using non-authorized personal information whenever Internet is concerned. Privacy and security concerns are some of the most important factors impacting customer satisfaction while using digital banking services (Dasgupta et al., 2007; Agarwal et al., 2009; George & Kumar, 2014). It was found that a significant relationship between privacy, security and customer satisfaction exists. Customers are satisfied if their personal information are protected and not misapplied by banks. Studies according to customers' intentions of adapting digital banking services found that privacy and security significantly and positively impact the intentions of customers. Nadim & Noorjahan, (2008) found that customers tend to use digital banking services if the systems are secure. Moreover, customers are aware of security and privacy concerns. A study conducted by Hernandez & Mazzon (2007) found that customers give such an importance to privacy and security issues while they are thinking about using these services. The following hypothesis can be developed:

**H4 a:** Privacy has a significant positive impact on customer satisfaction.

**H4 b:** Privacy has a significant positive impact on customers' intentions.

**H5 a:** Security has a significant positive impact on customer satisfaction.

**H5 b:** Security has a significant positive impact on customers' intentions.

### **Enjoyment**

According to Davis, Bagozzi & Warshaw (1992), perceived enjoyment is the extent to which the act of using technology is perceived to be enjoyable in its own right apart from any anticipated performance consequences. Some research state that perceived

enjoyment is a factor which has an effect on the use of digital banking services and customer satisfaction, moreover, enjoyment positively correlates with the online usage. It was found that customers are satisfied with the online usage of banking services because it is fun, pleasant, exciting, and flexible. (Nysveen et al., 2005; Teo et al., 1999). Some individuals enjoy playing with machines and like self-service technologies, enjoyment in has a significant influence according to Langeard et al (1981). Davis et al (1992) also found that people enjoy more and are more satisfied while they are using such services. Bashir & Madhavaiah (2015) found that enjoyment was perceived as one of the most important determinants and predictor of the intentions of customers towards digital banking services. Abbad (2013) also found that enjoyment has direct and indirect impacts on behavioral intentions of customers. Wu et al (2007), found that computer enjoyment in combination with other factors influence the behavioral intentions of customers towards using online services. The more they are enjoyed, the more they are motivated to use digital banking services. If they use enjoyable services, they will spend more time on it. The following hypothesis can be developed:

**H6 a:** Enjoyment has a significant positive impact on customer satisfaction.

**H6 b:** Enjoyment has a significant positive impact on customers' intentions.

### **Attitudes**

Jaspal & Parminderjit (2011) conducted a study about customers' attitude toward technology-based services provided by Indian banks found that six major factors which are ease of use, reliability, convenient accessibility, security, transaction cost, and consumption of time lead to customer satisfaction in electronic banking services. Aftab & Butt (2013) found that attitudes of customers positively influence the use of

online banking services. They suggest that when a customer positively evaluate the services provided by the bank, they are automatically satisfied. Attitudes of customers have direct effects and impacts on customer satisfaction while using digital banking services. (Khalil & Michael, 2007; Irfan & Chendragiri, 2014). Studies have also shown that customer's attitudes are also important and have significant impacts on customer's intentions towards the adoption of digital banking services. According to Bashir & Madhavaiah (2015), attitudes determine customers' intentions towards the use of digital banking services. Irfan & Chendragiri (2014) found that attitude constitutes one of the determinants of customers' intentions to use online banking services. Ilham et al (2016) in their study found that attitudes of customers differ based on different factors, however, these factors influence in turn their attitudes. Attitudes in this case plays as a mediating factor for customers' intentions. If banks focus on keeping positive consumers' attitudinal beliefs, consumers will be more interested in using digital banking services. The following hypothesis can be developed:

**H7 a:** Attitudes of customers have significant positive impact on customer satisfaction.

**H7 b:** Attitudes have a significant positive impact on customers' intentions.

### **Customer Satisfaction**

A study conducted by Ismail et al (2017) found that customer satisfaction has a significant and positive relationship with behavioral intentions of customers. In the same year, Abd Ghani et al (2017) found that customer satisfaction influences behavioral intentions of customers indirectly. If customers are satisfied, they tend to use these services. Customer satisfaction is gained if the fulfillment of their services is required:

**H8:** Customer satisfaction has a significant positive impact on customers' intentions.

### 3.3 Research Model

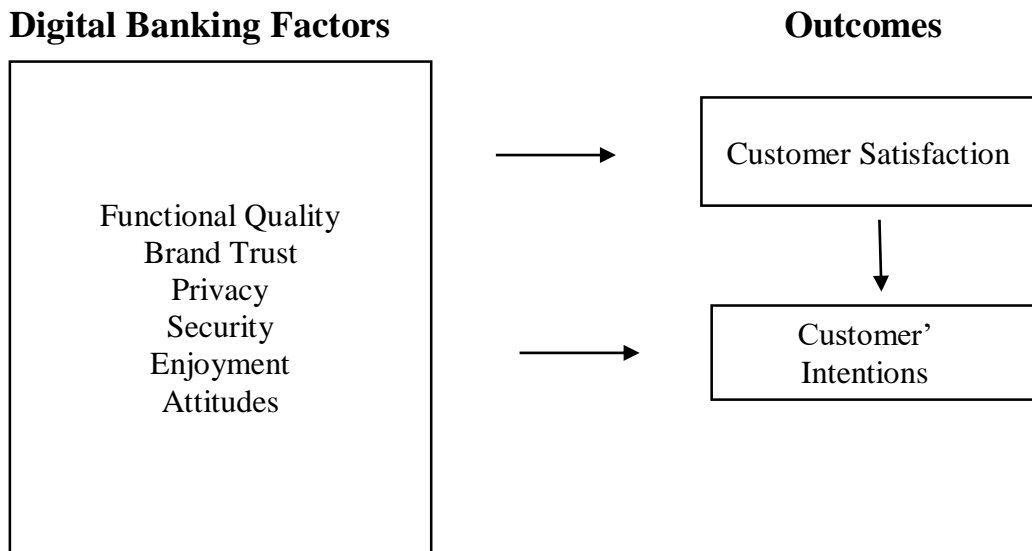


Figure 1: Conceptual Model of the Study

Several questions were provided in order to measure each dimension in the model. The questionnaire added to the appendix of the study will show each question. The factors are expected to have an influence and impact on customer satisfaction and intentions of customers. In order to understand the impact of these factors, different hypotheses have been developed.



## **Chapter 4**

### **METHODOLOGY**

#### **4.1 Introduction**

This chapter includes the research methods, the population of interest, the research design, and different analysis methods used in this study.

In this study, a questionnaire was designed to get opinions and answers from customers. The questionnaire is based on the literature and it consists of three sections. One section related to the demographic characteristics of customers including gender, age, educational levels, marital status, occupations, and monthly incomes. Second section includes questions related to the digital banking services such as the time of use, duration of using these services, banking accounts, and features of digital banking services. And the third section related to the factors of digital banking including functional quality, brand trust, privacy, security, enjoyment, attitudes, satisfaction, and intentions of customers towards the use of digital banking services. The questionnaire was based on 5 points Likert scale (with 1= Strongly disagree and 5= Strongly agree) and participants were asked to evaluate their thoughts.

Questionnaires and data collected were analyzed using the SPSS 21 system (Statistical Package for Social Sciences). Several types of analysis were run: descriptive statistics, correlation, regression, and ANOVA analysis.

## **4.2 Research Questions**

The aim of this study is to answer the following questions: What are the major factors affecting customer satisfaction and their intentions towards the use of digital banking services? Do digital banking services have positive impacts on customer satisfaction and their intentions as well? And There are some differences between customers with different demographic characteristics?

## **4.3 Sample and Data Collection**

This part includes information about the sample, data collection, questionnaire design

### **4.3.1 Sample of the study**

The population of interest is the total of people from which the data will be collected. Data is collected from Moroccan citizens. However, a sample of 260 respondents randomly selected are included in the study. They are customers from different ages, with different educational backgrounds, professions, marital status, and incomes adopting digital banking services of different banks of the country.

### **4.3.2 Data Collection**

The survey was conducted to get information from customers engaging with different banks from different cities across the country and using different digital banking services. The questionnaire was designed and distributed online. It consists of three parts. The first part includes four questions about banking institutions, features of digital banking services, how often do customers have been using these services and how long they have been using them. The second part considered as the most important part, participants were asked to evaluate their thoughts about factors influencing them while using digital banking services accord to a Likert scale (1= Strongly disagree, 5= Strongly agree). The factors are clearly functional quality, brand trust, privacy, security, enjoyment, attitudes, satisfaction, and intentions towards using these

services. The last part related to the personal information of the participants including gender, ages, marital status, educational backgrounds, occupations, and incomes.

The questionnaire was written in simple and clear ways in order to make it easier to understand and answer. It was also translated to the French language since it is considered as the mother tongue of the population of interest and because banks and almost all institutions and especially financial institutions in the country of interest are working with that language even if it is an Arabic country. The questionnaire was published online and sent by emails as google document to fill.

#### **4.3.3 Analysis Used**

Obtained data will be analyzed through SPSS 20 using descriptive statistics, regression, correlations, and ANOVA analysis:

- ***Descriptive Analysis:*** This type of statistical analysis was used in order to summarize and interpret the large number of data collected.
- ***Regression Analysis:*** Regression analysis was conducted in order to determine the impact of different variables on customer satisfaction and their intentions. It is used to understand the relationship between the variables.
- ***Correlation Analysis:*** Correlation analysis was conducted to determine the direction and the strength of the relationship between different variables with a coefficient measuring this relationship.
- ***ANOVA Analysis:*** The analysis of variance was conducted to investigate the differences between different group of customers according to their personal profiles.

## Chapter 5

### ANALYSIS AND FINDINGS

#### 5.1 Introduction

This chapter presents the analysis, discussions of the data collected from the survey and the results of statistical tests including frequency distributions, descriptive analysis, correlation analysis, and regression, and ANOVA analysis.

#### 5.2 Frequencies Analysis

##### 5.2.1 Demographic Characteristics

The summary of the demographic characteristics is listed as follow:

- 42.3% Males, 57.7% Females.
- 36.5% Single, 57.7% Married, 3.8% Engaged, and 1.9% of other marital status.
- 4.2% have Elementary educational level, 8.1% Secondary, 20.8% with Diploma, 23.8% with Bachelor Degree, 39.6% with Master Degree, and 3.5% PhD.
- 57.7% work on Private and Public Sectors, 9.6% are Retired, 21.9% are Self-Employed, 10.4% with Other Professions, and only 0.4% with no job.
- 26.5% receive a monthly income in American Dollar (USD) between 0 to 400\$, 25.8% receive between 401 to 800\$, 21.9 receive between 801 and 1000\$, 13.1% receive between 1001 and 1400\$, and 12.7% receive 1400\$ and above.
- 95.8% of the population always have access to the Internet and 4.2% of the population with no access to the Internet.

The following table represents the demographic characteristics of the sample:

Table 4: Profile of the Sample

Demographic Characteristics		Frequency	Percent
<b><i>GENDER</i></b>	Males	110	42.3
	Females	150	57.7
	Total	260	100.0
<b><i>AGES</i></b>	18 – 25	97	37.3
	26 – 35	71	27.3
	36 – 45	40	15.4
	46 – 55	30	11.5
	55 and above	22	8.5
	Total	260	100.0
<b><i>MARITAL STATUS</i></b>	Single	95	36.5
	Married	150	57.7
	Engaged	10	3.8
	Other	5	1.9
	Total	260	100.0
<b><i>EDUCATION</i></b>	Elementary	11	4.2
	Secondary	21	8.1
	Diploma	54	20.8
	Bachelor Degree	62	23.8
	Master Degree	103	39.6
	PhD	9	3.5
	Total	260	100.0
<b><i>OCCUPATIONS</i></b>	Private and Public Sector	150	57.7
	Retired	25	9.6
	Self-employed	57	21.9
	Other jobs	27	10.4
	No job	1	.4
	Total	260	100.0
<b><i>INCOMES</i></b>	0 – 400\$	69	26.5
	401 – 800\$	67	25.8
	801 – 1000\$	57	21.9
	1001 – 1400\$	34	13.1
	1400\$ and above	33	12.7
	Total	260	100.0

Other findings are presented in the following tables.

### 5.3 Descriptive Analysis

Results collected from participants about the access to Internet show that 95.8% of respondents always have access to Internet (n=249) and only 4.2% of respondents who do not always have access to Internet (n=11).

Table 5: Access to Internet

	<b>Frequency</b>	<b>Percent</b>
Yes	249	95.8
No	11	4.2
Total	260	100.0

According to the table below, 32.7% of participants started using digital banking services for less than one year (n=85), 34.2% of participants started using these services between two and three years (n=89), 16.2% of participants use digital banking services between three and 4 years (n=42), and 16.9% of participants uses digital banking services for more than years (n=44).

Table 6: Duration of using digital banking services

	<b>Frequency</b>	<b>Percent</b>
Less than one year	85	32.7
Between 2 – 3 years	89	34.2
Between 3 – 4 years	42	16.2
More than 4 years	44	16.9
Total	260	100.0

Referring to the table below, 41.2% of participants use digital banking services once a week (n=107), 30.8% of participants use it between two and three days per week

(n=80), 13.5% of participants use these services between four and five days per week (n=35), and 14.6% of participants use it daily (n=38).

Table 7: Daily use of digital banking services

	<b>Frequency</b>	<b>Percent</b>
Once a week	107	41.2
2 – 3 days per week	80	30.8
4 – 5 days per week	35	13.5
Everyday	38	14.6
<b>Total</b>	<b>260</b>	<b>100.0</b>

Respondents were asked about which banking institution do they have an account with. It is clear that CIH Bank is the most used among respondents with 32.3% (n=84), BMCI Bank came after with 18.5% (n=48), BMCE Bank is the third one with 14.6% (n=38), and then, Crédit du Maroc with 9.2% (n=24). Other banks have small percentage in the use of digital banking services.

Table 8: List of banks used by customers

	<b>Frequency</b>	<b>Percent</b>
BMCI	48	18.5
BMCE	38	14.6
CIH	84	32.3
Crédit du Maroc	24	9.2
Attijari wafa Bank	21	8.1
Société Générale	12	4.6
Al Barid Bank	5	1.6
Banque Populaire	21	8.1
Other Banks	7	2.7
<b>Total</b>	<b>260</b>	<b>100.0</b>

According to the table below, 100% of respondents are using digital banking services in order to check their account balances, secondly, of respondents use digital banking services to check their recent transactions, transferring money came after, and finally, making payments and other services are the last preferred services.

Table 9: Features of Digital Banking services

	<b>Frequency</b>	<b>Percent</b>
Checking account balances, Checking recent transactions	7	2.7
Checking account balances, Checking recent transactions, Transferring money	7	2.7
Checking account balances, Checking recent transactions, Making payments	18	6.9
Checking account balances, Checking recent transactions, Transferring money, Making payments	59	22.7
Checking account balances , Transferring money	4	1.5
Checking account balances , Transferring money, Making payments	8	3.1
Checking account balances, Making payments	5	1.9
Checking account balances	33	12.7
Checking account balances, Checking recent transactions, Transferring money	1	.4
Checking recent transactions, Transferring money	1	.4
Checking recent transactions, Transferring money, Making payments	10	3.8
Checking recent transactions, Making payments	7	2.7
Checking recent transactions	17	6.5
Transferring money, Checking recent transactions	1	.4
Transferring money, Making payments	12	4.6
Transferring money	26	10.0
Making payments, Checking recent transactions, Transferring money	1	.4
Making payments, Other services	1	.4
Making payments	37	14.2
Checking recent transactions, Transferring money, Other services	1	.4
Withdrawal, Checking recent transactions, Transferring money	1	.4
Checking recent transactions, Transferring money, Other services	1	.4
Checking recent transactions, Transferring money, Other services	1	.4
Checking account balances	1	.4
<b>Total</b>	<b>260</b>	<b>100.0</b>



## 5.4 Independent Sample T-Test

Independent Sample T-Test was conducted to explore if there is a significance difference in the mean scores between two groups. In this study, gender is tested with different factors and questions related to digital banking services, customer satisfaction and intentions of using digital banking services.

Table 10: Effects of Gender on Variables

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Bank Account	Male	110	3.17	2.258	.215
	Female	150	3.77	2.096	.171
Time of Use	Male	110	2.13	1.076	.103
	Female	150	1.93	1.053	.086
Duration	Male	110	2.38	1.149	.110
	Female	150	2.02	.979	.080
Functional Quality	Male	110	19.445	3.996	.381
	Female	150	20.386	4.011	.327
Brand Trust	Male	110	14.627	3.123	.297
	Female	150	14.860	3.427	.279
Privacy	Male	110	16.618	3.141	.299
	Female	150	16.240	3.396	.277
Security	Male	110	9.290	2.037	.194
	Female	150	9.200	2.299	.187
Enjoyment	Male	110	10.954	2.073	.197
	Female	150	11.206	2.544	.207
Attitudes	Male	110	15.645	3.128	.298
	Female	150	15.653	3.140	.256

Intentions	Male	110	10.963	2.270	.216
	Female	150	10.933	2.456	.200
Satisfaction	Male	110	18.372	4.302	.410
	Female	150	19.206	4.315	.352

Table 11: T-Test Results for Gender

Independent Samples Test										
		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
Bank Account	Equal variances assumed	.290	.591	-2.209	258	.028	-.601	.272	-1.136	-.065
Time of Use	Equal variances assumed	.221	.639	1.453	258	.147	.194	.133	-.069	.457
Duration	Equal variances assumed	14.348	.000	2.733	258	.007	.362	.132	.101	.622
Functional Quality	Equal variances assumed	.023	.879	-1.872	258	.062	-.941	.502	-1.931	.048
Brand Trust	Equal variances assumed	1.694	.194	-.561	258	.575	-.232	.414	-1.049	.583
Privacy	Equal variances assumed	2.666	.104	.915	258	.361	.378	.413	-.435	1.191

Security	Equal variances assumed	2.923	.089	.330	258	.741	.090	.275	-.451	.632
Enjoyment	Equal variances assumed	6.936	.009	-.852	258	.395	-.252	.295	-.834	.330
Attitudes	Equal variances assumed	.197	.657	-.020	258	.984	-.007	.393	-.783	.767
Satisfaction	Equal variances assumed	.080	.778	- 1.541	258	.124	-.833	.541	-1.899	.231
Intentions	Equal variances assumed	.998	.319	.101	258	.919	.030	.298	-.557	.618

Results show the means, standard deviations, *t* values and significance level for each factor and other related questions of digital banking. Assumptions were checked depending on the Levene's test for equality of variances. It was found that only "enjoyment", and "duration of using digital banking services" statistically significant. In this case, it can be said that there is a significance difference in the mean scores of "enjoyment" and "duration of using digital banking services" between males and females. There is a significance difference in "enjoyment" between males (M=10.95, SD= 2.07, n=110) and females (M=11.20, SD= 2.54, n=150), females enjoy using digital banking services more than males. However, the mean scores of "duration of use" between males (M=2.38, SD= 1.14) and females (M= 2.02, SD= .97) were found to be statistically different, this means that males were using digital banking services for a long time than females.

## **5.5 One-way ANOVA Analysis**

One-way ANOVA analysis was conducted to test if there is any significance difference among the mean scores for more than two groups. In this study, statistical differences were checked between respondents based on their age, educational levels, monthly incomes, and occupations.

### **Age Range**

Participants were divided into five groups according to their age: Group 1 (18 – 25), Group 2 (26 – 35), Group 3 (36 – 45), Group 4 (46 – 55), and Group 5 (55 and above).

Results are shown in the tables below.

Table 12: Homogeneity of Variance by Age

Test of Homogeneity of Variances				
	Levene Statistic	df1	df2	Sig.
Bank Account	5.101	4	255	.001
Time of Use	2.124	4	255	.078
Duration	8.372	4	255	.000
Functional Quality	3.058	4	255	.017
Brand Trust	2.271	4	255	.062
Privacy	1.126	4	255	.345
Security	.905	4	255	.462
Enjoyment	4.321	4	255	.002
Attitudes	5.874	4	255	.000
Intentions	4.295	4	255	.002
Satisfaction	3.919	4	255	.004

The table above shows the test of homogeneity of variances. It can be seen that it is significant ( $p < 0.05$ ) for the following factors based on different age ranges: bank account, duration of use, functional quality, enjoyment, attitudes, intentions, and satisfaction.

Table 13: Variance Analysis by Age

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Bank Account	Between Groups	60.246	4	15.061	3.275	.012
	Within Groups	1172.658	255	4.599		
	Total	1232.904	259			
Time of use	Between Groups	12.423	4	3.106	2.813	.026
	Within Groups	281.516	255	1.104		
	Total	293.938	259			
Duration	Between Groups	17.844	4	4.461	4.101	.003
	Within Groups	277.367	255	1.088		
	Total	295.212	259			
Functional Quality	Between Groups	122.741	4	30.685	1.921	.107
	Within Groups	4072.224	255	15.970		
	Total	4194.965	259			

Brand Trust	Between Groups	80.256	4	20.064	1.869	.116
	Within Groups	2736.959	255	10.733		
	Total	2817.215	259			
Privacy	Between Groups	132.352	4	33.088	3.158	.015
	Within Groups	2672.048	255	10.479		
	Total	2804.400	259			
Security	Between Groups	29.087	4	7.272	1.530	.194
	Within Groups	1212.128	255	4.753		
	Total	1241.215	259			
Enjoyment	Between Groups	44.703	4	11.176	2.046	.088
	Within Groups	1392.697	255	5.462		
	Total	1437.400	259			
Attitudes	Between Groups	40.830	4	10.207	1.043	.386
	Within Groups	2496.320	255	9.789		
	Total	2537.150	259			
Intentions	Between Groups	51.092	4	12.773	2.310	.058
	Within Groups	1410.154	255	5.530		
	Total	1461.246	259			
Satisfaction	Between Groups	245.279	4	61.320	3.406	.010
	Within Groups	4591.167	255	18.005		
	Total	4836.446	259			

It is clearly seen in the above table that the mean differences according to ages are significant for these variables: bank accounts, time of use, duration of use, privacy, and satisfaction. This means that However, other variables were not found to be statistically significant.

Table 14: Equality of Test Means by Ages

Tests of Equality of Means					
		Statistic <sup>a</sup>	df1	df2	Sig.
Bank Account	Welch	2.757	4	78.564	.034
Time of Use	Welch	2.562	4	81.480	.045
Duration	Welch	4.286	4	77.645	.003
Functional Quality	Welch	1.085	4	82.335	.369
Brand Trust	Welch	1.189	4	80.658	.322
Privacy	Welch	2.835	4	83.920	.029
Security	Welch	1.650	4	84.820	.169
Enjoyment	Welch	1.497	4	81.045	.211

Attitudes	Welch	.939	4	81.457	.446
Intentions	Welch	1.491	4	79.949	.213
Satisfaction	Welch	2.413	4	80.296	.056

The Robust Test of equality of means shows the same results as the ANOVA table. There are some statistical significant findings in the mean scores of: bank accounts, time of use, duration, privacy, and satisfaction.

It was found that there is a significance difference between the means of privacy, intentions, satisfaction, bank accounts, time and duration of using digital banking services between participant of different age groups. A One-Way ANOVA was conducted in order to compare the impacts of age groups on each factor. There was a statistically at the p value < .05 level in privacy, intentions, satisfaction, bank accounts, time and duration of using digital banking services scores. Post Hoc Comparisons using Tukey test were carried out. There was a statistical difference in the mean scores of “privacy” between participants of group 2 (M = 17.45, SD = 3.58) and group 4 (M = 14.43, SD = 3.02). Another statistical difference was in the mean scores of “intentions of customers” between participants of group 3 (M = 11.55, SD = 2.09) and group 5 (M = 9.72, SD = 3.75). The mean scores of “satisfaction” were also statistically different between group 5 (M = 16.18, SD = 6.06), group 1 (M = 19.2, SD = 3.79), and group 3 (M = 18.95, SD = 4.53). A statistical difference between the mean scores of “bank accounts” between group 1 (M = 3.06, SD = 1.83) and group 5 (M = 1.86, SD = 1.12), in the mean scores of “time of use” between group 1 (M = 1.48, SD = .95) and group 2 (M = 2.35, SD = 1.14), and finally in the mean score of “duration of using digital banking services” between first group (M = 1.87, SD = .83) and third group (M



= 2.60, SD = 1.19). It can be said that (H1 b) is accepted since there are some significance differences in some variables between respondents with different ages.

### **Marital Status**

Participants were divided into four groups according to their marital status: Group 1 (Single), Group 2 (Married), Group 3 (Engaged), and Group 4 (Other status). Results are shown in the tables below.

Table 15: Homogeneity of Variance by Marital Status

Test of Homogeneity of Variances				
	Levene Statistic	df1	df2	Sig.
Bank Account	4.410	3	256	.005
Time of Use	2.610	3	256	.052
Duration	2.843	3	256	.038
Functional Quality	2.381	3	256	.070
Brand Trust	2.418	3	256	.067
Privacy	1.195	3	256	.312
Security	.202	3	256	.895
Enjoyment	4.276	3	256	.006
Attitudes	.924	3	256	.430
Intentions	.818	3	256	.485
Satisfaction	4.493	3	256	.004

The test of homogeneity of variances is significant for the following factors based on marital status of respondents: bank account, duration of use, functional quality, enjoyment, and satisfaction.

Table 16: Variance Analysis by Marital Status

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Bank Account	Between Groups	83.625	3	27.875	6.209	.000
	Within Groups	1149.279	256	4.489		
	Total	1232.904	259			
Time of use	Between Groups	6.881	3	2.294	2.045	.108
	Within Groups	287.058	256	1.121		
	Total	293.938	259			
Duration	Between Groups	6.150	3	2.050	1.816	.145
	Within Groups	289.061	256	1.129		
	Total	295.212	259			
Functional Quality	Between Groups	106.032	3	35.344	2.213	.087
	Within Groups	4088.933	256	15.972		
	Total	4194.965	259			
Brand Trust	Between Groups	79.097	3	26.366	2.465	.063
	Within Groups	2738.118	256	10.696		
	Total	2817.215	259			
Privacy	Between Groups	40.890	3	13.630	1.263	.288
	Within Groups	2763.510	256	10.795		
	Total	2804.400	259			
Security	Between Groups	1.790	3	.597	.123	.946
	Within Groups	1239.425	256	4.842		
	Total	1241.215	259			
Enjoyment	Between Groups	2.500	3	.833	.149	.930
	Within Groups	1434.900	256	5.605		
	Total	1437.400	259			
Attitudes	Between Groups	50.472	3	16.824	1.732	.161
	Within Groups	2486.678	256	9.714		
	Total	2537.150	259			
Intentions	Between Groups	57.848	3	19.283	3.517	.016
	Within Groups	1403.398	256	5.482		
	Total	1461.246	259			
Satisfaction	Between Groups	81.795	3	27.265	1.468	.224
	Within Groups	4754.651	256	18.573		
	Total	4836.446	259			

The mean differences according to marital status are significant for these variables: bank accounts, and intentions towards using digital banking services. However, other variables were not found to be statistically significant.

Table 17: Equality of Test Means by Marital Status

Tests of Equality of Means					
		Statistic <sup>a</sup>	df1	df2	Sig.
Bank Account	Welch	14.478	3	15.966	.000
Time of Use	Welch	1.677	3	14.109	.217
Duration	Welch	1.615	3	14.276	.230
Functional Quality	Welch	2.895	3	14.267	.072
Brand Trust	Welch	2.007	3	14.003	.159
Privacy	Welch	1.321	3	14.555	.306
Security	Welch	.105	3	14.136	.956
Enjoyment	Welch	.039	3	14.323	.989
Attitudes	Welch	1.018	3	14.101	.414
Intentions	Welch	1.808	3	14.177	.191
Satisfaction	Welch	1.654	3	14.545	.221

The Robust Test of equality of means shows that there are some statistical significant findings in the mean scores of bank accounts.

We can conclude that there is a significance difference between the mean scores of intentions and bank accounts between participants of different marital status. The same test was conducted in order to compare the impacts of marital status on each factor. There was a statistically at the  $p$  value  $< .05$  level in intentions, and bank accounts scores. Post Hoc Comparisons using Tukey test were carried out. There was a statistical difference in the mean scores of “intentions” between participants of group 1 ( $M = 10.20$ ,  $SD = 2.14$ ) and group 4 ( $M = 18.62$ ,  $SD = 4.39$ ); another statistical difference found between participants of group 2 ( $M = 7.80$ ,  $SD = 3.42$ ) and group 4.

The mean scores of “bank account” were also statistically different between group 1 (M = 3.97, SD = 2.39) and group 3 (M = 2.00, SD = .81), group 2 (M = 1.90, SD = .98) and group 4 (M = 6.00, SD = 1.58), and between group 3 and group 4. Consequently, (H1 c) is also accepted.

### **Educational Level**

Participants were divided into six groups according to their educational levels: Group 1 (Elementary), Group 2 (Secondary), Group 3 (Diploma), Group 4 (Bachelor), Group 5 (Master), and Group 6 (PhD). Results are shown in the tables below.

Table 18: Homogeneity of Variance by Educational Levels

Test of Homogeneity of Variances				
	Levene Statistic	df1	df2	Sig.
Bank Account	.640	5	254	.669
Time of Use	.801	5	254	.550
Duration	1.976	5	254	.083
Functional Quality	1.711	5	254	.132
Brand Trust	2.119	5	254	.064
Privacy	1.920	5	254	.091
Security	.682	5	254	.637
Enjoyment	.464	5	254	.803
Attitudes	1.565	5	254	.170
Intentions	4.979	5	254	.000
Satisfaction	1.411	5	254	.221

The test of homogeneity of variances in this case is insignificant for all variables except intentions factor.

Table 19: Analysis of Variance by Educational Levels

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Bank Account	Between Groups	16.226	5	3.245	.677	.641
	Within Groups	1216.678	254	4.790		
	Total	1232.904	259			
Time of use	Between Groups	5.833	5	1.167	1.028	.401
	Within Groups	288.106	254	1.134		
	Total	293.938	259			
Duration	Between Groups	4.132	5	.826	.721	.608
	Within Groups	291.079	254	1.146		
	Total	295.212	259			
Functional Quality	Between Groups	591.712	5	118.342	8.342	.000
	Within Groups	3603.253	254	14.186		
	Total	4194.965	259			
Brand Trust	Between Groups	262.210	5	52.442	5.213	.000
	Within Groups	2555.005	254	10.059		
	Total	2817.215	259			
Privacy	Between Groups	27.877	5	5.575	.510	.769
	Within Groups	2776.523	254	10.931		
	Total	2804.400	259			
Security	Between Groups	15.113	5	3.023	.626	.680
	Within Groups	1226.102	254	4.827		
	Total	1241.215	259			
Enjoyment	Between Groups	76.961	5	15.392	2.874	.015
	Within Groups	1360.439	254	5.356		
	Total	1437.400	259			
Attitudes	Between Groups	210.686	5	42.137	4.600	.000
	Within Groups	2326.464	254	9.159		
	Total	2537.150	259			
Intentions	Between Groups	86.258	5	17.252	3.187	.008
	Within Groups	1374.988	254	5.413		

	Total	1461.246	259			
Satisfaction	Between Groups	757.578	5	151.516	9.435	.000
	Within Groups	4078.868	254	16.059		
	Total	4836.446	259			

The mean differences according to different educational levels are significant for the following variables: functional quality, brand trust, enjoyment, attitudes, intentions, and satisfaction. However, other variables were not found to be statistically significant.

Table 20: Equality of Test Means by Educational Level

Tests of Equality of Means					
		Statistic <sup>a</sup>	df1	df2	Sig.
Bank Account	Welch	.661	5	41.571	.655
Time of Use	Welch	1.221	5	43.022	.316
Duration	Welch	.762	5	41.498	.582
Functional Quality	Welch	5.555	5	41.220	.001
Brand Trust	Welch	4.541	5	43.504	.002
Privacy	Welch	.551	5	43.194	.737
Security	Welch	.675	5	43.755	.645
Enjoyment	Welch	2.272	5	41.587	.065
Attitudes	Welch	2.582	5	41.458	.040
Intentions	Welch	1.845	5	41.104	.125
Satisfaction	Welch	5.402	5	41.496	.001

The Robust Test of equality of means shows that there are some statistical significant findings in the mean scores of functional quality, brand trust, attitudes, and satisfaction. The results indicate that there is a significance difference between the mean scores of functional quality, brand trust, attitudes, and customer satisfaction between participants with different educational levels. Post Hoc Comparisons using Tukey test were conducted. There was a statistical difference in the mean scores of “functional quality” between participants of group 1 (M = 14.27, SD = 4.92) and group 3 (M = 19.27, SD = 3.90), group 1 and group 4 (M = 20.48, SD = 3.59), group 1 and

5 (M = 20.97, SD = 3.43), and group 1 and group 6 (M = 21.11, SD = 4.16). In addition, a statistical difference between group 2 (M = 18.04, SD = 4.59) and group 5. The mean scores of “brand trust” were also statistically different between group 1 (M = 10.54, SD = 3.61) and all other group. Group 2 (M = 14.04, SD = 2.43), group 3 (M = 14.74, SD = 3.36), group 4 (M = 15.62, SD = 2.83), group 5 (M = 14.75, SD = 3.38), and group 6 (M = 15.77, SD = 2.33). The mean scores of “attitudes” factors were also found to be statistically different between participants of group 1 (M = 12.09, SD = 4.63) and other groups. Group 3 (M = 15.68, SD = 3.07), group 4 (M = 15.93, SD = 2.95), group 5 (M = 16.00, SD = 2.80), and group 6 (M = 16.88, SD = 3.05). And finally a statistical difference was found in the mean scores of “customer satisfaction” between group 1 (M = 11.54, SD = 5.69) and other groups; group 2 (M = 17.00, SD = 4.09), group 3 (M = 18.87, SD = 3.79), group 4 (M = 19.93, SD = 4.06), group 5 (M = 19.34, SD = 4.06), and group 6 (M = 18.88, SD = 4.59). And between group 2 and group 4. According to that, (H1 d) is accepted.

### Occupations

Participants were divided into four groups according to their occupations: Group 1 (Public and Private sector employee), Group 2 (Retired), Group 3 (Self-employed), and Group 4 (with other kinds of occupational status).

Table 21: Homogeneity of Variance by Occupations

Test of Homogeneity of Variances				
	Levene Statistic	df1	df2	Sig.
Time of Use	1.352	3	255	.258
Duration	3.706	3	255	.012
Functional Quality	3.862	3	255	.010
Brand Trust	1.889	3	255	.132
Privacy	1.243	3	255	.295

Security	1.543	3	255	.204
Enjoyment	.416	3	255	.741
Attitudes	3.362	3	255	.019
Intentions	4.650	3	255	.003
Satisfaction	7.320	3	255	.000

The test of homogeneity of variances in this case is significant for: duration, functional quality, attitudes, intentions, and satisfaction.

Table 22: Variance Analysis by Occupations

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Time of use	Between Groups	12.370	4	3.092	2.801	.026
	Within Groups	281.569	255	1.104		
	Total	293.938	259			
Duration	Between Groups	7.345	4	1.836	1.627	.168
	Within Groups	287.867	255	1.129		
	Total	295.212	259			
Functional Quality	Between Groups	392.363	4	98.091	6.578	.000
	Within Groups	3802.602	255	14.912		
	Total	4194.965	259			
Brand Trust	Between Groups	60.860	4	15.215	1.408	.232
	Within Groups	2756.355	255	10.809		
	Total	2817.215	259			
Privacy	Between Groups	32.595	4	8.149	.750	.559
	Within Groups	2771.805	255	10.870		
	Total	2804.400	259			
Security	Between Groups	9.576	4	2.394	.496	.739
	Within Groups	1231.639	255	4.830		
	Total	1241.215	259			
Enjoyment	Between Groups	89.995	4	22.499	4.258	.002
	Within Groups	1347.405	255	5.284		
	Total	1437.400	259			
Attitudes	Between Groups	108.212	4	27.053	2.840	.025
	Within Groups	2428.938	255	9.525		
	Total	2537.150	259			
Intentions	Between Groups	38.703	4	9.676	1.734	.143



	Within Groups	1422.543	255	5.579		
	Total	1461.246	259			
Satisfaction	Between Groups	325.189	4	81.297	4.595	.001
	Within Groups	4511.257	255	17.691		
	Total	4836.446	259			

The mean differences according to different occupations are significant for the following variables: time of use, functional quality, enjoyment, attitudes, intentions, and satisfaction. However, other variables were not found to be statistically significant.

Table 23: Equality of Test Means by Occupations

Tests of Equality of Means					
		Statistic <sup>a</sup>	df1	df2	Sig.
Bank Account	Welch	.661	5	41.571	.655
Time of Use	Welch	1.221	5	43.022	.316
Duration	Welch	.762	5	41.498	.582
Functional Quality	Welch	5.555	5	41.220	.001
Brand Trust	Welch	4.541	5	43.504	.002
Privacy	Welch	.551	5	43.194	.737
Security	Welch	.675	5	43.755	.645
Enjoyment	Welch	2.272	5	41.587	.065
Attitudes	Welch	2.582	5	41.458	.040
Intentions	Welch	1.845	5	41.104	.125
Satisfaction	Welch	5.402	5	41.496	.001

The Robust Test of equality of means shows that there are some statistical significant findings in the mean scores of: functional quality, brand trust, attitudes, and satisfaction.

Results indicate that there is a significance difference between the mean scores of functional quality, enjoyment, attitudes, customer satisfaction, and time of use of digital banking services between participants with different occupations. Post Hoc Comparisons using Tukey test were conducted. There was a statistical difference in

the mean scores of “functional quality” between participants of first group (M = 20.33, SD = 3.78) and second group (M = 16.36, SD = 5.20), group 2 and group 3 (M = 20.08, SD = 3.76), group 2 and 4 (M = 21.22, SD = 2.84). The mean scores of “enjoyment” were also statistically different between group 1 (M = 11.43, SD = 2.25) and group 2 (M = 9.25, SD = 2.60), group 2 and group 3 (M = 10.94, SD = 2.24). Another statistical difference was found in the mean scores of “attitudes” factor between participants of group 1 (M = 16.05, SD = 14.08) and group 2 (M = 14.08, SD = 4.42). The mean scores of “customer satisfaction” were also found to be statistically different between participants of group 2 (M = 15.44, SD = 6.37) and group 3 (M = 19.03, SD = 3.99), and group 2 and group 4 (M = 19.18, SD = 3.65). And finally, a statistical difference was found in the mean scores of “time of use” between participants of group 1 (M = 1.97, SD = 1.05) and group 3 (M = 2.36, SD = 1.11). By consequence, (H1 e) is accepted.

### Monthly Income

Participants were divided into five groups according to their monthly incomes in USD: Group 1 (0 – 400\$), Group 2 (401 – 800\$), Group 3 (801 – 1000\$), and Group 4 (1001 – 1400\$), and Group 5 (1400\$ and above). Results are shown in the tables below.

Table 24: Homogeneity of Variance by Incomes

Test of Homogeneity of Variances				
	Levene Statistic	df1	df2	Sig.
Bank Account	7.786	4	255	.000
Time of Use	6.204	4	255	.000
Duration	5.074	4	255	.001
Functional Quality	1.742	4	255	.141
Brand Trust	.327	4	255	.860
Privacy	.440	4	255	.779

Security	.529	4	255	.714
Enjoyment	.756	4	255	.555
Attitudes	1.662	4	255	.159
Intentions	.499	4	255	.737
Satisfaction	.656	4	255	.623

The test of homogeneity of variances is significant for: bank accounts, time of use, and duration of using digital banking services.

Table 25: Variance Analysis by Incomes

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Bank Account	Between Groups	43.665	4	10.916	2.341	.056
	Within Groups	1189.239	255	4.664		
	Total	1232.904	259			
Time of use	Between Groups	7.137	4	1.784	1.586	.178
	Within Groups	286.801	255	1.125		
	Total	293.938	259			
Duration	Between Groups	23.913	4	5.978	5.619	.000
	Within Groups	271.299	255	1.064		
	Total	295.212	259			
Functional Quality	Between Groups	174.285	4	43.571	2.763	.028
	Within Groups	4020.680	255	15.767		
	Total	4194.965	259			
Brand Trust	Between Groups	49.489	4	12.372	1.140	.338
	Within Groups	2767.727	255	10.854		
	Total	2817.215	259			
Privacy	Between Groups	71.458	4	17.864	1.667	.158
	Within Groups	2732.942	255	10.717		
	Total	2804.400	259			
Security	Between Groups	8.079	4	2.020	.418	.796
	Within Groups	1233.136	255	4.836		
	Total	1241.215	259			
Enjoyment	Between Groups	16.171	4	4.043	.725	.575
	Within Groups	1421.229	255	5.573		
	Total	1437.400	259			
Attitudes	Between Groups	27.209	4	6.802	.691	.599

	Within Groups	2509.941	255	9.843		
	Total	2537.150	259			
Intentions	Between Groups	18.565	4	4.641	.820	.513
	Within Groups	1442.681	255	5.658		
	Total	1461.246	259			
Satisfaction	Between Groups	35.569	4	8.892	.472	.756
	Within Groups	4800.877	255	18.827		
	Total	4836.446	259			

The mean differences according to different incomes of respondents are significant for the following variables: bank accounts, duration, and functional quality. Other variables were not found to be statistically significant.

Table 26: Equality of Test Means by Incomes

Tests of Equality of Means					
		Statistic <sup>a</sup>	df1	df2	Sig.
Bank Account	Welch	2.964	4	103.634	.023
Time of Use	Welch	1.475	4	103.877	.215
Duration	Welch	5.181	4	104.783	.001
Functional Quality	Welch	4.261	4	113.319	.003
Brand Trust	Welch	1.141	4	109.215	.341
Privacy	Welch	1.590	4	106.793	.182
Security	Welch	.447	4	108.839	.774
Enjoyment	Welch	.737	4	109.726	.569
Attitudes	Welch	.673	4	109.826	.612
Intentions	Welch	.851	4	110.272	.496
Satisfaction	Welch	.477	4	107.886	.753

Results mention that there is a significance difference between the mean scores of functional quality, duration of using digital banking services and bank accounts between participants with different monthly incomes. Post Hoc Comparisons using Tukey test were conducted. There was a statistical difference in the mean scores of “functional quality” between group 2 (M = 19.29, SD = 4.43) and group 4 (M = 21.88,

SD = 2.78). Also, a statistical difference in the mean scores of “duration of using digital banking services” between group 1 (M = 1.86, SD = .98) and group 5 (M = 2.76, SD = 1.14), and group 2 (M = 1.97, SD = .90) and 5. And finally, a statistical difference was found in the mean scores of “bank accounts” between participants of group 1 (M = 2.99, SD = 1.53) and 3 (M = 4.14, SD = 2.21). According to that (H1 f) is accepted.

## 5.6 Correlation Analysis

Correlation analysis is used to determine the strength, the direction and the relationship between the independent variables and the dependent variable.

Table 27: Pearson’s Correlation Coefficients

	FQ	BT	PR	SEC	ENJ	ATT	SAT	INT
FQ	1							
BT	.66**	1						
PR	.27**	.34**	1					
SEC	.27**	.14*	.51**	1				
ENJ	.54**	.35**	.33**	.27**	1			
ATT	.64**	.55**	.21**	.07	.64**	1		
SAT	.70**	.70**	.31**	.20**	.55**	.66**	1	
INT	.54**	.49**	.06	-.03	.34**	.62**	.56**	1

\*\*p<0.01; \*p <0.05; FQ= Functional Quality; BT= Brand Trust; PR= Privacy, SEC= Security;  
ENJ= Enjoyment; ATT= Attitudes; SAT= Satisfaction; INT= Intentions

According to the table, we can conclude that all variables (FQ, BT, PR, SEC, ENJ, ATT) have positive relationship with customer SAT. However, PR and SEC do not correlate with INT of customers. The relationship between these variables and customer satisfaction was investigated by using Pearson product-moment correlation coefficient. It is clearly seen that there is a strong and positive correlation between functional quality, brand trust, and customer satisfaction. Respectively,  $r=.70$ ,  $r=.70$ ,

n=260 and  $p < .005$ ; high levels of brand trust and functional quality are associated with high levels of customer satisfaction. There is a moderate and positive relationship between enjoyment, attitudes, intentions of customers and customer satisfaction. Respectively,  $r = .55$ ,  $r = .66$ , and  $r = .56$ ,  $n = 260$ ,  $p < .005$ . However, there is a weak correlation between privacy, security and customer satisfaction. The values are respectively  $r = .31$ , and  $r = .20$ ,  $n = 260$ , and  $p < .00$ .

## 5.7 Regression Analysis

Regression analysis were used to determine the relationship between digital banking factors, customer satisfaction and customers' intentions of using the digital for banking services.

### 5.7.1 First Model

This model includes the independent variables (Functional Quality, Brand Trust, Privacy, Security, and Attitudes of customers) and the dependent variable (Customer Satisfaction).

Table 28: Multiple Regression Analysis Results "Customer Satisfaction"

<b>Model</b>	<b>B</b>	<b>Standard Error</b>	<b>Beta</b>	<b>T-Values</b>	<b>Sign. (P-Values)</b>
Constant	-2.025	1.108		-1.827	.069
FQ	.243	.061	.226	3.980	.000
Brand Trust	.496	.069	.379	7.222	.000
Privacy	-.020	.060	-.015	-.337	.737
Security	.157	.086	.080	1.824	.069
Enjoyment	.252	.096	.138	2.635	.009
Attitudes	.305	.078	.221	3.927	.000
Adjusted R Square=.652		F= 82.544		P < .001	

Depending on the results, a significant relationship exists between the factors at a confidence interval of 95%. The Adjusted R Square (0.654) is good if another independent variable will be added to the model; the R Square value would not experience an important change. In this model, it was found that the independent variables which are: functional quality, brand trust, privacy, security, enjoyment, and attitudes account for 65.2% of the variance in customer satisfaction. Moreover, the F ratio of this model is found to be statistically significant at a level of 0.01.

Since our P value is significant, our R Square is significant, it means that our independent variables are able to account for a significant amount of variance in Customer Satisfaction. Thus, the overall regression model is significant.  $F(6, 253) = 82.544, p < .001$ , Adjusted R Square = 65.2%.

Results of the first model indicate that functional quality, brand trust, enjoyment, and attitudes of customers all have significant and positive impacts on customer satisfaction towards using digital banking services. However, privacy and security factors do not have significant impacts on customer satisfaction. Beta values indicate to which extent each factor contributes to the model. In the first model, the highest Beta value of .379 was related to brand trust, then functional quality with a Beta value of .226, attitudes with a value of .221, and enjoyment with the lowest value of .138.

### **5.7.2 Second Model**

This model is designed in order to analyze the relationship between customer satisfaction and intentions of customers to use digital banking services.

Table 29: Intentions and Customer satisfaction Regression Analysis Result

<b>Model</b>	<b>B</b>	<b>Standard Error</b>	<b>Beta</b>	<b>T Values</b>	<b>P Values (Significance)</b>
Constant	5.146	.548		9.382	.000
Customer Satisfaction	.308	.028	.560	10.849	.000
Adjusted R Square= .311		F= 117.698		P < .001	

Results show that there is a significant relationship between customer satisfaction and intentions of customers to use digital banking services. Almost 32% of the variance in intentions of customers can be explained by customer satisfaction. Customer satisfaction was found to be statistically significant and contributing to the model with a Beta value of .560.

### 5.7.3 Third Model

In this part, we analyzed the relationship between digital banking factors, customer satisfaction and intentions of customers as well as its effects.

Table 30: Multiple Regression Analysis Result “Intentions of Customers”

<b>Model</b>	<b>B</b>	<b>Standard Error</b>	<b>Beta</b>	<b>T Values</b>	<b>P-Values (Significance)</b>
Constant	3.860	.771		5.008	.000
Functional Quality	.090	.044	.153	2.072	.039
Brand Trust	.061	.052	.085	1.178	.240
Privacy	-.068	.041	-.094	-1.644	.101
Security	-.058	.060	-.053	-.963	.337



Enjoyment	-.118	.067	-.117	-1.762	.079
Attitudes	.334	.055	.440	6.043	.000
Satisfaction	.112	.043	.204	2.581	.010
Adjusted R Square= .453		F= 31.664		P< .001	

In this case, the Adjusted R Square is .453 which means that 45.3% of the variance in customers' intentions can be explained by the independent variables. Results show that functional quality, attitudes, and customer satisfaction have significant positive impacts on the intentions of customers towards using digital banking services. Other factors do not have statistical impacts. Attitudes contributed the most to the model with a Beta value of .440 followed by satisfaction with a value of .204 and then functional quality with a value of .153.

## 5.8 Conclusion

In this chapter, findings from the survey were discussed. Information about each demographic characteristic and other related questions to digital banking were explained based on frequencies. Results of correlation analysis show that there is a significant positive correlation between the independent variables (functional quality, brand trust, privacy, security, enjoyment, attitudes), intentions of customers and customer satisfaction. However, intentions of customers correlate positively with all factors except privacy and security. Regression analysis was conducted and divided into three models in order to understand the effect and impact of the independent variables (functional quality, brand trust, privacy, security, enjoyment, attitudes) on customer satisfaction and the intentions of customers towards digital banking services. In addition, One-Way ANOVA analysis was also conducted in order to understand the impact of each demographic characteristic as well as the significance difference

between different groups of participants on the independent variables, customer satisfaction, and intentions of customers.

For the ANOVA results, in comparison with the findings of other studies, it can be said that almost all the factors related to digital banking questions are significantly affected by demographic characteristics such as gender, age groups, marital status, educational levels, occupations, and incomes. This can be explained by the fact that the demographic characteristics are very important because they are influencing each factor mentioned in the hypotheses of our study.

Table 30: Hypothesis Table

<b>Hypothesis</b>	<b>Definition of Hypothesis</b>	<b>Result</b>
H1 a	There is at least one difference between males and females towards digital banking services.	Accepted
H1 b	There is at least one difference between respondents of different age ranges toward digital banking services.	Accepted
H1 c	There is at least one difference between respondents with different marital status towards digital banking services.	Accepted
H1 d	There is at least one difference between respondents with different educational backgrounds towards digital banking services.	Accepted
H1 e	There is at least one difference between respondents with different occupations towards digital banking services.	Accepted
H1 f	There is at least one difference between respondents with different incomes towards digital banking services.	Accepted
H2 a	Functional quality has a significant and positive impact on customers satisfaction.	Accepted
H2 b	Functional quality has a significant and positive impact on customers' intentions toward using digital banking services.	Accepted
H3 a	Brand trust has a significant and positive impact on customer satisfaction.	Accepted
H3 b	Brand trust has a significant and positive impact on customers' intentions toward using digital banking services.	Rejected
H4 a	Privacy has a significant and positive impact on customer satisfaction.	Rejected
H4 b	Privacy has a significant and positive impact on customers' intentions toward using digital banking services.	Rejected
H5 a	Security has a significant and positive impact on customer satisfaction.	Rejected
H5 b	Security has a significant and positive impact on customers' intentions toward using digital banking services.	Rejected
H6 a	Enjoyment has a significant and positive impact on customer satisfaction.	Accepted
H6 b	Enjoyment has a significant and positive impact on customers' intentions toward using digital banking services.	Rejected
H7 a	Attitudes have a significant and positive impact on customer satisfaction.	Accepted
H7 b	Attitudes has a significant and positive impact on customers' intentions toward using digital banking services.	Accepted
H8	Customer satisfaction has a significant and positive impact on customers' intentions toward using digital banking services.	Accepted

## Chapter 6

### CONCLUSIONS AND DISCUSSIONS

This study was conducted to understand the impact and interactions between different Digital banking factors, customer satisfaction, and intentions of customers towards these services in the Kingdom of Morocco. This chapter concludes the study and presents different recommendations.

#### 6.1 Conclusion

This study examined the impacts and effects of digital banking factors on customer satisfaction and intentions of Moroccan customers. Digital banking services have enabled customers to easily check their account balances, check their recent transactions, make payments, shop online, transfer money and many other services.

It was found that females' participants were more than males with 57.7%, the majority of participants were between 18 and 25 years old with 37.3%, a large number of participants were married with 57.7%, participants with Master degree with 39.6%. According to occupational status, the majority of participants were private and public sector employees with 57.7%, and according to incomes, a large number of respondents receive between 0 and 400 (USD) with 26.5%.

This study investigates the factors that affect the adoption of digital banking services in Morocco. Six factors which are: functional quality, brand trust, privacy, security, enjoyment, and attitudes were used in order to measure customer satisfaction as well

as their intentions towards using digital banking services. A Likert scale of five points was used with 1= Strongly disagree and 5= Strongly agree.

Findings of the first model of regression show that (H2 a) is supported similarly to the findings of Shanka (2012). Functional quality has a positive and significant impact on customer satisfaction. This is also similar to the findings of Muhammed et al (2012) and the findings of Mbama & Ezepue (2018) who state that functional quality is one of the most important factors determining and impacting customer satisfaction. (H2 b) is similar to the findings of Moferrer-Tirado et al (2016) and the findings of Keisido et al (2013) as well who found that functional quality significantly interact with customer satisfaction. The third hypothesis (H3 a) is also supported and similar to the findings of Mukherjee & Nath (2013). Brand trust has a significant impact on customer satisfaction. This can be explained by the fact the once trust is generated, customer satisfaction gained. Moreover, the level of customer satisfaction depends on the level of trust. This is also similar to the findings of Mbama & Ezepue (2018) customer satisfaction significantly depends on the brand trust. (H4 a) and (H5 a) are different from the findings of (Dasgupta et al., 2007; Agarwal et al., 2009; George & Kumar, 2014) who found that privacy and security are considered as the most important factors significantly influencing customer satisfaction, and that these factors have direct effects on consumers' minds whenever they want to use digital banking services. However, in this study, it was found that privacy and security issues do not have impacts on customer satisfaction towards the use of digital banking services. Similar to the findings of (Nysveen et al., 2005; Teo et al., 1999), (H6 a) is supported. Enjoyment has a significant impact on customer satisfaction. It positively correlates with satisfaction. Customers are satisfied with attractive and pleasant services.

Enjoyment and online usage of banking services go hand in hand. Customers enjoy working with technological devices more than the other traditional methods. Attitudes of customers also have significant positive impacts on customer satisfaction. Attitudes of customers directly effects customer satisfaction. This seventh hypothesis (H7 a) is similar to the findings of (Khalil & Michael, 2007; Irfan & Chendragiri, 2014). Once the services provided to customers are positively evaluated, therefore, customers are satisfied. This is also similar to the findings of (Jaspal & Parminderjit 2011; Aftab & Butt, 2013).

Findings of the second model of regression analysis show that customer satisfaction positively impact intentions of customers towards using digital banking services and this is similar to the findings of (Ismail et al., 2017; Abd Ghani et al., 2017). By consequence (H8) is supported.

Moreover, findings of the third model of regression analysis indicate that functional quality positively and significantly impacts behavioral intentions of customers towards using digital banking services. Thus, (H2 b) is supported and similar to (Moferrer-Tirado et al., 2016; Lee & Chung, 2009) who found that functional quality is one of the factors determining customers' intentions. Customers accord a huge importance to services offering good quality. In this study, brand trust was not found to be statistically significant. Therefore, (H3 b) is not similar to the findings of (Namahoot & Laohavichien, 2018; Mayer & Davis, 1999) who stated that trust significantly have an influence on customers' intentions and that their behavioral intentions are based on the level of trust they accord to their banks. This is also different from the findings of (Sikdar et al., 2015; Alalawan et al., 2015; Sonja et al., 2008) who stated that the behavioral intentions of customers are directed by the level of trust more than other

factors. Privacy and security were also found to be statistically insignificant. They have no impacts on customers' intentions. Thus, (H4 b and H5 b) differ from the findings of (Nadim & Noorjahan, 2008; Hernandez & Mazzon, 2007) who stated that customers tend to use digital banking services that are secure and protect their personal information. In this research, enjoyment was not found to significantly influence intentions of customers. This is not similar to the findings of (Bashir & Madhavaiah, 2015; Abbad, 2013) who found that behavioral intentions of customers are influenced by the level of their enjoyment and that the more they are enjoyed the more they will use these services. Different from the findings of Wu et al (2007), who stated that the use of technological devices keeps customers enjoying more with the desire of spending more time on it. By consequence (H6 b) is not supported. (H7 b) is also different from the findings of (Bashir & Madhavaiah, 2015; Irfan & Chendragiri, 2014; Ilham et al., 2016) who found that customers' attitudes have significant and positive impacts on intentions of customers and that their intentions are determined by their attitudes. In this study, attitudes were not found to have an impact on customers' intentions.

Correlation Analysis show that there is a significant positive interaction between customer satisfaction and all other factors, however, intentions have also a significant and positive relationship with other factors except privacy and security concerns.

Other analyses were conducted to understand the influence of demographic characteristics such as gender, age, marital status, educational levels, occupations, and incomes on digital banking services. Results indicate that digital banking services were used by males more than females but females enjoy the use of these services rather

than males. For other factors and variables, there is always a significance difference between different respondents for all the other demographic characteristics.

Moroccan customers are satisfied with Digital banking services of trustworthy banks providing good quality of services, enjoyable services, and good attitudes. Banks should make it easier for customers to navigate through websites, mobile applications, or any digital platform. It should be easier for customers to find whatever they need and enables them to complete any financial transactions in short time with well-organized information. With secured, stable, beneficial and useful services banks will develop relationship with customers based on trust. Banks should develop digital banking services provided to customers in order to keep them for a long time. Digital tools should be attractive, easy to use, with a great design and a clear navigation. It should enable customers to easily contact and get support from their banks whenever it is needed through the digital. Banks should take advantages of social media in order to enhance their marketing strategies as well as customer satisfaction. Attitudes of customers can also be improved by banks by getting feedbacks from customers and trying to satisfy them, provide timely and effective support for example through live chat conversations, consequently, banks will gain customer trust. To sum up, banks should build a good picture and reputation in customers' mind, help customers and pay attention to the things they are interested in. By doing so, banks will improve customer experience, gain their satisfaction, loyalty, and intentions of using their services. However, once customers are satisfied with positive attitudes, and a good functionality of services, they will have positive intentions to use digital banking services.



## **6.2 Limitations**

The limitations of this study can be explained by the sample size of the study (n=260) while we were opting for a larger sample size, the limited access to data and information, time and cost constraints. Further studies can be done after this study by getting more responses from a large number of customers with large number of question and large number of variables that can be added as well as a qualitative research with managers and marketing departments of banks in order to get opinions from both parties. More recommendations can also be added in order to help banks improve themselves.

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## **APPENDICES**

## Appendix A: English Version of Questionnaire



The following survey is designed to understand your perceptions and experiences with **Digital Banking in Morocco** as well as your expectations. It is a part of a study for a Marketing Research at **Eastern Mediterranean University** in the **Turkish Republic of Northern Cyprus**. All data collected will be confidential and only summary and conclusions will be reported. Thank you for participating.

**Question 1:** Do you have a bank account with any of the banks listed below? If your answer is **YES**, please select the one that you use. If your answer is **NO**, this is the end of the questionnaire.

<b>1</b>	BMCI Bank	<b>2</b>	BMCE Bank
<b>3</b>	CIH Bank	<b>4</b>	Crédit Agricole Group

If your bank does not appear in the list, please indicate: ....

**Question 2:** How long have you been with your bank?

<b>1</b>	Less than one year	<b>2</b>	2 to 3 years
<b>3</b>	3 to 4 years	<b>4</b>	More than 4 years

**Question 3:** Why do you use Internet banking services?

<b>1</b>	Checking account balances	<b>2</b>	Checking recent transactions
<b>3</b>	Transferring money	<b>4</b>	Making payments

If you use Internet for another banking service, please specify: ...

**Question 4:** How often do you use Internet for banking services?

<b>1</b>	Once a week	<b>2</b>	2-3 days per week
<b>3</b>	4-5 days per week	<b>4</b>	Everyday

**Question 5:** For how long have you been using Internet banking services?

<b>1</b>	Less than 1 year	<b>2</b>	Between 2 and 3 years
<b>3</b>	Between 3 and 4 years	<b>4</b>	More than 4 years

**Question 6:** For each of the following statements, please choose to what extent do you agree or not about the Internet services offered by your bank?

1=Strongly disagree

2=Disagree

3=Neutral

4=Agree

5=Strongly agree

<b>FUNCTIONAL QUALITY</b>					
Internet and mobile devices facilitate Banking services.	1	2	3	4	5
Internet has improved the quality of Banking services.	1	2	3	4	5
It is easy to use Internet for banking services.	1	2	3	4	5
I am able to get on the website/mobile application quickly.	1	2	3	4	5
It is easy for me to find what I need on the website/mobile application of my bank.					
<b>BRAND TRUST</b>					
I can trust my bank when I am using Internet for any service.	1	2	3	4	5
My bank's services have a good reputation.	1	2	3	4	5
I feel very comfortable doing any online banking service with my bank.	1	2	3	4	5
My bank quickly resolves the problems that I encounter with my online operations.	1	2	3	4	5
<b>PERCEIVED PRIVACY</b>					
My bank keeps their promises when I am using Internet services.	1	2	3	4	5
I think that Internet Banking can provide some of my personal information to other companies without my consent.	1	2	3	4	5
Sometimes I do not feel totally safe by providing my personal information while using Internet Banking Website.	1	2	3	4	5
I am unfamiliar with the technology work, so I am not sure I can protect my personal information.	1	2	3	4	5
My bank does not share my information with other parties.	1	2	3	4	5
<b>PERCEIVED SECURITY</b>					
My bank protects my personal and financial information.	1	2	3	4	5
I worry about login to internet banking websites.	1	2	3	4	5

Sending data online can be hacked or modified.	1	2	3	4	5
<b>PERCEIVE ENJOYMENT</b>					
Using internet for banking services is very fun.	1	2	3	4	5
I enjoy using internet for banking services.	1	2	3	4	5
I like using internet for banking services.	1	2	3	4	5
<b>ATTITUDE TOWARDS INTERNET BANKING</b>					
Digital banking is interesting and I like to be informed about any new services.	1	2	3	4	5
I think that mobile phones and computers are practical ways of banking business.	1	2	3	4	5
Digital banking services are less expensive.	1	2	3	4	5
I recommend other to utilize the digital for any banking service.	1	2	3	4	5
<b>INTENTIONS TO USE DIGITAL BANKING</b>					
I plan to use Internet in the future for banking services.	1	2	3	4	5
I will use the online banking for my banking needs.	1	2	3	4	5
Using online banking for handling my banking transactions is something I will not do.	1	2	3	4	5
<b>SATISFACTION</b>					
I am satisfied with online banking service.	1	2	3	4	5
My bank's online services meet my needs and expectations.	1	2	3	4	5
I am satisfied with the electronic accessibility.	1	2	3	4	5
I am satisfied with the staff in helping accessing online.	1	2	3	4	5
I made a good decision when I chose my bank for online services.	1	2	3	4	5



**Personal Profile**

**D1:** Gender

<b>1</b>	Male	<b>2</b>	Female
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**D2:** What is your age range?

<b>1</b>	18 to 25 years old	<b>2</b>	26 to 35 years old	<b>3</b>	36 to 45 years old	<b>4</b>	46 to 55 years old	<b>5</b>	55 years old and above.
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**D3:** Marital Status

- Single
- Married
- Engaged
- Other

**D4:** Do you have Internet access?

- Yes

No

**D5 : Educational Level**

Elementary

Secondary

Diploma

Bachelor

Master

PhD

**D6 : Type of Work**

Private and Public Sector Employee

Retired

Self-employed

Other

**D7: Monthly Income in USD**

	0 to 400 \$	<b>2</b>	401 to 800 \$	<b>3</b>	801 to 1000 \$	<b>4</b>	1001 to 1400 \$	<b>5</b>	1400 \$ and above
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**Thank you for answering this questionnaire**

## Appendix B: Age and Multiple Comparisons

Dependent Variable	(I) Age range	(J) Age range	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Bank Account	18-25	26-35	-.516	.335	.538	-1.44	.40
		36-45	-.463	.403	.780	-1.57	.64
		46-55	-.871	.448	.296	-2.10	.36
		55 and above	-1.711*	.506	.007	-3.10	-.32
	26-35	18-25	.516	.335	.538	-.40	1.44
		36-45	.052	.424	1.000	-1.11	1.22
		46-55	-.356	.467	.941	-1.64	.93
		55 and above	-1.195	.523	.153	-2.63	.24
	36-45	18-25	.463	.403	.780	-.64	1.57
		26-35	-.052	.424	1.000	-1.22	1.11
		46-55	-.408	.518	.934	-1.83	1.01
		55 and above	-1.248	.569	.186	-2.81	.32
	46-55	18-25	.871	.448	.296	-.36	2.10
		26-35	.356	.467	.941	-.93	1.64
		36-45	.408	.518	.934	-1.01	1.83
		55 and above	-.839	.602	.632	-2.49	.81
	55 and above	18-25	1.711*	.506	.007	.32	3.10
		26-35	1.195	.523	.153	-.24	2.63
		36-45	1.248	.569	.186	-.32	2.81
		46-55	.839	.602	.632	-.81	2.49

Time of Use	18-25	26-35	-.517*	.164	.016	-.97	-.07
		36-45	-.215	.197	.812	-.76	.33
		46-55	-.032	.220	1.000	-.63	.57
		55 and above	-.029	.248	1.000	-.71	.65
	26-35	18-25	.517*	.164	.016	.07	.97
		36-45	.302	.208	.593	-.27	.87
		46-55	.485	.229	.214	-.14	1.11
		55 and above	.488	.256	.317	-.22	1.19
	36-45	18-25	.215	.197	.812	-.33	.76
		26-35	-.302	.208	.593	-.87	.27
		46-55	.183	.254	.951	-.51	.88
		55 and above	.186	.279	.963	-.58	.95
	46-55	18-25	.032	.220	1.000	-.57	.63
		26-35	-.485	.229	.214	-1.11	.14
		36-45	-.183	.254	.951	-.88	.51
		55 and above	.003	.295	1.000	-.81	.81
	55 and above	18-25	.029	.248	1.000	-.65	.71
		26-35	-.488	.256	.317	-1.19	.22
		36-45	-.186	.279	.963	-.95	.58
		46-55	-.003	.295	1.000	-.81	.81
18-25	26-35	-.388	.163	.124	-.84	.06	
	36-45	-.734*	.196	.002	-1.27	-.20	

Duration		46-55	-.434	.218	.273	-1.03	.16
		55 and above	-.452	.246	.355	-1.13	.22
	26-35	18-25	.388	.163	.124	-.06	.84
		36-45	-.346	.206	.448	-.91	.22
		46-55	-.046	.227	1.000	-.67	.58
		55 and above	-.065	.254	.999	-.76	.63
	36-45	18-25	.734*	.196	.002	.20	1.27
		26-35	.346	.206	.448	-.22	.91
		46-55	.300	.252	.757	-.39	.99
		55 and above	.282	.277	.847	-.48	1.04
	46-55	18-25	.434	.218	.273	-.16	1.03
		26-35	.046	.227	1.000	-.58	.67
		36-45	-.300	.252	.757	-.99	.39
		55 and above	-.018	.293	1.000	-.82	.79
	55 and above	18-25	.452	.246	.355	-.22	1.13
		26-35	.065	.254	.999	-.63	.76
		36-45	-.282	.277	.847	-1.04	.48
		46-55	.018	.293	1.000	-.79	.82
	18-25	26-35	-.26688	.62414	.993	-1.9817	1.4479
		36-45	.26340	.75091	.997	-1.7997	2.3265
46-55		-.31993	.83484	.995	-2.6136	1.9737	
55 and above		2.29522	.94367	.110	-.2974	4.8879	
26-35	18-25	.26688	.62414	.993	-1.4479	1.9817	
	36-45	.53028	.79004	.962	-1.6403	2.7008	

Functional Quality		46-55	-.05305	.87020	1.000	-2.4438	2.3377	
		55 and above	2.56210	.97509	.068	-.1169	5.2411	
	36-45	18-25	-.26340	.75091	.997	-2.3265	1.7997	
		26-35	-.53028	.79004	.962	-2.7008	1.6403	
		46-55	-.58333	.96517	.974	-3.2350	2.0684	
		55 and above	2.03182	1.06072	.312	-.8824	4.9460	
	46-55	18-25	.31993	.83484	.995	-1.9737	2.6136	
		26-35	.05305	.87020	1.000	-2.3377	2.4438	
		36-45	.58333	.96517	.974	-2.0684	3.2350	
		55 and above	2.61515	1.12170	.138	-.4666	5.6969	
	55 and above	18-25	-2.29522	.94367	.110	-4.8879	.2974	
		26-35	-2.56210	.97509	.068	-5.2411	.1169	
		36-45	-2.03182	1.06072	.312	-4.9460	.8824	
		46-55	-2.61515	1.12170	.138	-5.6969	.4666	
	Brand	18-25	26-35	-.13504	.51169	.999	-1.5408	1.2708
			36-45	-.19278	.61561	.998	-1.8841	1.4986
46-55			.47388	.68441	.958	-1.4065	2.3542	
55 and above			1.86176	.77364	.117	-.2637	3.9873	
26-35		18-25	.13504	.51169	.999	-1.2708	1.5408	
		36-45	-.05775	.64769	1.000	-1.8372	1.7217	
		46-55	.60892	.71340	.913	-1.3511	2.5689	
		55 and above	1.99680	.79940	.094	-.1995	4.1931	
36-45		18-25	.19278	.61561	.998	-1.4986	1.8841	
		26-35	.05775	.64769	1.000	-1.7217	1.8372	

Trust		46-55	.66667	.79127	.917	-1.5073	2.8406	
		55 and above	2.05455	.86960	.129	-.3346	4.4437	
	46-55	18-25	-.47388	.68441	.958	-2.3542	1.4065	
		26-35	-.60892	.71340	.913	-2.5689	1.3511	
		36-45	-.66667	.79127	.917	-2.8406	1.5073	
		55 and above	1.38788	.91959	.557	-1.1386	3.9144	
	55 and above	18-25	-1.86176	.77364	.117	-3.9873	.2637	
		26-35	-1.99680	.79940	.094	-4.1931	.1995	
		36-45	-2.05455	.86960	.129	-4.4437	.3346	
		46-55	-1.38788	.91959	.557	-3.9144	1.1386	
	Privacy	18-25	26-35	-1.35792	.50558	.059	-2.7470	.0311
			36-45	.31778	.60827	.985	-1.3534	1.9889
			46-55	.62612	.67625	.887	-1.2318	2.4840
			55 and above	-.67994	.76441	.901	-2.7801	1.4202
26-35		18-25	1.35792	.50558	.059	-.0311	2.7470	
		36-45	1.67570	.63996	.070	-.0825	3.4339	
		46-55	1.98404*	.70489	.042	.0474	3.9207	
		55 and above	.67798	.78987	.912	-1.4921	2.8480	
36-45		18-25	-.31778	.60827	.985	-1.9889	1.3534	
		26-35	-1.67570	.63996	.070	-3.4339	.0825	
		46-55	.30833	.78183	.995	-1.8397	2.4563	
		55 and above	-.99773	.85922	.773	-3.3584	1.3629	
46-55		18-25	-.62612	.67625	.887	-2.4840	1.2318	
		26-35	-1.98404*	.70489	.042	-3.9207	-.0474	



		36-45	-.30833	.78183	.995	-2.4563	1.8397
		55 and above	-1.30606	.90862	.604	-3.8024	1.1903
	55 and above	18-25	.67994	.76441	.901	-1.4202	2.7801
		26-35	-.67798	.78987	.912	-2.8480	1.4921
		36-45	.99773	.85922	.773	-1.3629	3.3584
		46-55	1.30606	.90862	.604	-1.1903	3.8024
Security	18-25	26-35	-.43517	.34052	.705	-1.3707	.5004
		36-45	.17680	.40968	.993	-.9488	1.3024
		46-55	.69347	.45547	.549	-.5579	1.9448
		55 and above	-.00047	.51485	1.000	-1.4150	1.4140
	26-35	18-25	.43517	.34052	.705	-.5004	1.3707
		36-45	.61197	.43103	.615	-.5722	1.7962
		46-55	1.12864	.47476	.125	-.1757	2.4330
		55 and above	.43470	.53199	.925	-1.0269	1.8963
	36-45	18-25	-.17680	.40968	.993	-1.3024	.9488
		26-35	-.61197	.43103	.615	-1.7962	.5722
		46-55	.51667	.52658	.864	-.9301	1.9634
		55 and above	-.17727	.57871	.998	-1.7672	1.4127
	46-55	18-25	-.69347	.45547	.549	-1.9448	.5579
		26-35	-1.12864	.47476	.125	-2.4330	.1757
		36-45	-.51667	.52658	.864	-1.9634	.9301
		55 and above	-.69394	.61198	.788	-2.3753	.9874
	55 and above	18-25	.00047	.51485	1.000	-1.4140	1.4150
		26-35	-.43470	.53199	.925	-1.8963	1.0269

		36-45	.17727	.57871	.998	-1.4127	1.7672
		46-55	.69394	.61198	.788	-.9874	2.3753
Enjoyment	18-25	26-35	-.72760	.36500	.272	-1.7304	.2752
		36-45	-.17655	.43914	.994	-1.3830	1.0299
		46-55	.11512	.48822	.999	-1.2262	1.4564
		55 and above	.72118	.55187	.687	-.7950	2.2374
		18-25	.72760	.36500	.272	-.2752	1.7304
	26-35	36-45	.55106	.46202	.756	-.7183	1.8204
		46-55	.84272	.50890	.463	-.5554	2.2409
		55 and above	1.44878	.57024	.085	-.1179	3.0155
		18-25	.17655	.43914	.994	-1.0299	1.3830
	36-45	26-35	-.55106	.46202	.756	-1.8204	.7183
		46-55	.29167	.56444	.986	-1.2591	1.8424
		55 and above	.89773	.62032	.598	-.8065	2.6020
		18-25	-.11512	.48822	.999	-1.4564	1.2262
	46-55	26-35	-.84272	.50890	.463	-2.2409	.5554
		36-45	-.29167	.56444	.986	-1.8424	1.2591
		55 and above	.60606	.65598	.887	-1.1962	2.4083
		18-25	-.72118	.55187	.687	-2.2374	.7950
	55 and above	26-35	-1.44878	.57024	.085	-3.0155	.1179
		36-45	-.89773	.62032	.598	-2.6020	.8065
		46-55	-.60606	.65598	.887	-2.4083	1.1962
26-35		-.11834	.48867	.999	-1.4609	1.2242	
18-25	36-45	-.70954	.58793	.747	-2.3248	.9057	

Attitudes		46-55	-.55120	.65364	.917	-2.3470	1.2446
		55 and above	.83365	.73885	.791	-1.1963	2.8636
	26-35	18-25	.11834	.48867	.999	-1.2242	1.4609
		36-45	-.59120	.61856	.874	-2.2906	1.1082
		46-55	-.43286	.68132	.969	-2.3047	1.4390
		55 and above	.95198	.76345	.724	-1.1455	3.0495
	36-45	18-25	.70954	.58793	.747	-.9057	2.3248
		26-35	.59120	.61856	.874	-1.1082	2.2906
		46-55	.15833	.75568	1.000	-1.9178	2.2345
		55 and above	1.54318	.83049	.343	-.7385	3.8249
	46-55	18-25	.55120	.65364	.917	-1.2446	2.3470
		26-35	.43286	.68132	.969	-1.4390	2.3047
		36-45	-.15833	.75568	1.000	-2.2345	1.9178
		55 and above	1.38485	.87823	.514	-1.0280	3.7977
	55 and above	18-25	-.83365	.73885	.791	-2.8636	1.1963
		26-35	-.95198	.76345	.724	-3.0495	1.1455
		36-45	-1.54318	.83049	.343	-3.8249	.7385
		46-55	-1.38485	.87823	.514	-3.7977	1.0280
	18-25	26-35	-.21954	.36728	.975	-1.2286	.7895
		36-45	-.64278	.44188	.593	-1.8568	.5712
46-55		.17388	.49127	.997	-1.1758	1.5236	
55 and above		1.17994	.55532	.213	-.3457	2.7056	
26-35	18-25	.21954	.36728	.975	-.7895	1.2286	
	36-45	-.42324	.46491	.893	-1.7005	.8540	

Intentions		46-55	.39343	.51208	.939	-1.0134	1.8003
		55 and above	1.39949	.57380	.108	-.1770	2.9760
	36-45	18-25	.64278	.44188	.593	-.5712	1.8568
		26-35	.42324	.46491	.893	-.8540	1.7005
		46-55	.81667	.56797	.604	-.7438	2.3771
		55 and above	1.82273*	.62419	.031	.1078	3.5376
	46-55	18-25	-.17388	.49127	.997	-1.5236	1.1758
		26-35	-.39343	.51208	.939	-1.8003	1.0134
		36-45	-.81667	.56797	.604	-2.3771	.7438
		55 and above	1.00606	.66007	.548	-.8074	2.8195
	55 and above	18-25	-1.17994	.55532	.213	-2.7056	.3457
		26-35	-1.39949	.57380	.108	-2.9760	.1770
		36-45	-1.82273*	.62419	.031	-3.5376	-.1078
		46-55	-1.00606	.66007	.548	-2.8195	.8074
	18-25	26-35	.27937	.66272	.993	-1.5414	2.1001
		36-45	-.68789	.79733	.910	-2.8785	1.5027
46-55		1.33711	.88643	.558	-1.0983	3.7725	
55 and above		3.05530*	1.00200	.021	.3024	5.8082	
26-35	18-25	-.27937	.66272	.993	-2.1001	1.5414	
	36-45	-.96725	.83887	.778	-3.2720	1.3375	
	46-55	1.05775	.92398	.782	-1.4808	3.5963	
	55 and above	2.77593	1.03536	.060	-.0686	5.6205	
36-45	18-25	.68789	.79733	.910	-1.5027	2.8785	
	26-35	.96725	.83887	.778	-1.3375	3.2720	

Satisfaction		46-55	2.02500	1.02483	.281	-.7906	4.8406
		55 and above	3.74318*	1.12628	.009	.6488	6.8375
	46-55	18-25	-1.33711	.88643	.558	-3.7725	1.0983
		26-35	-1.05775	.92398	.782	-3.5963	1.4808
		36-45	-2.02500	1.02483	.281	-4.8406	.7906
		55 and above	1.71818	1.19103	.601	-1.5540	4.9904
	55 and above	18-25	-3.05530*	1.00200	.021	-5.8082	-.3024
		26-35	-2.77593	1.03536	.060	-5.6205	.0686
		36-45	-3.74318*	1.12628	.009	-6.8375	-.6488
		46-55	-1.71818	1.19103	.601	-4.9904	1.5540

### Appendix C: Marital Status Multiple Comparison

Dependent Variable	(I) Marital Status	(J) Marital Status	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Bank Account	Single	Married	.715	.278	.052	.00	1.43
		Engaged	1.968*	.704	.028	.15	3.79
		Other	-2.032	.972	.159	-4.55	.48
	Married	Single	-.715	.278	.052	-1.43	.00
		Engaged	1.253	.692	.270	-.54	3.04
		Other	-2.747*	.963	.024	-5.24	-.26
	Engaged	Single	-1.968*	.704	.028	-3.79	-.15
		Married	-1.253	.692	.270	-3.04	.54
		Other	-4.000*	1.161	.004	-7.00	-1.00
	Other	Single	2.032	.972	.159	-.48	4.55
		Married	2.747*	.963	.024	.26	5.24
		Engaged	4.000*	1.161	.004	1.00	7.00
Time of Use	Single	Married	.321	.139	.098	-.04	.68
		Engaged	.221	.352	.923	-.69	1.13
		Other	.621	.486	.578	-.64	1.88
	Married	Single	-.321	.139	.098	-.68	.04
		Engaged	-.100	.346	.992	-.99	.79
		Other	.300	.481	.925	-.94	1.54

	Engaged	Single	-.221	.352	.923	-1.13	.69
		Married	.100	.346	.992	-.79	.99
		Other	.400	.580	.901	-1.10	1.90
	Other	Single	-.621	.486	.578	-1.88	.64
		Married	-.300	.481	.925	-1.54	.94
		Engaged	-.400	.580	.901	-1.90	1.10
Duration	Single	Married	.257	.139	.256	-.10	.62
		Engaged	.537	.353	.427	-.38	1.45
		Other	-.263	.488	.949	-1.52	1.00
	Married	Single	-.257	.139	.256	-.62	.10
		Engaged	.280	.347	.851	-.62	1.18
		Other	-.520	.483	.704	-1.77	.73
	Engaged	Single	-.537	.353	.427	-1.45	.38
		Married	-.280	.347	.851	-1.18	.62
		Other	-.800	.582	.516	-2.31	.71
	Other	Single	.263	.488	.949	-1.00	1.52
		Married	.520	.483	.704	-.73	1.77
		Engaged	.800	.582	.516	-.71	2.31
Functional Quality	Single	Married	-.53333	.52404	.739	-1.8885	.8218
		Engaged	2.60000	1.32867	.207	-.8359	6.0359
		Other	1.00000	1.83374	.948	-3.7420	5.7420
	Married	Single	.53333	.52404	.739	-.8218	1.8885
		Engaged	3.13333	1.30527	.080	-.2421	6.5087
		Other	1.53333	1.81685	.833	-3.1650	6.2317

	Engaged	Single	-2.60000	1.32867	.207	-6.0359	.8359
		Married	-3.13333	1.30527	.080	-6.5087	.2421
		Other	-1.60000	2.18900	.885	-7.2607	4.0607
	Other	Single	-1.00000	1.83374	.948	-5.7420	3.7420
		Married	-1.53333	1.81685	.833	-6.2317	3.1650
		Engaged	1.60000	2.18900	.885	-4.0607	7.2607
Brand Trust	Single	Married	-.78105	.42883	.266	-1.8900	.3279
		Engaged	1.57895	1.08727	.468	-1.2327	4.3906
		Other	.37895	1.50058	.994	-3.5015	4.2594
	Married	Single	.78105	.42883	.266	-.3279	1.8900
		Engaged	2.36000	1.06812	.123	-.4021	5.1221
		Other	1.16000	1.48676	.863	-2.6847	5.0047
	Engaged	Single	-1.57895	1.08727	.468	-4.3906	1.2327
		Married	-2.36000	1.06812	.123	-5.1221	.4021
		Other	-1.20000	1.79129	.908	-5.8323	3.4323
	Other	Single	-.37895	1.50058	.994	-4.2594	3.5015
		Married	-1.16000	1.48676	.863	-5.0047	2.6847
		Engaged	1.20000	1.79129	.908	-3.4323	5.8323
	Single	Married	-.76596	.43081	.286	-1.8800	.3481
		Engaged	.24737	1.09230	.996	-2.5773	3.0720
		Other	-1.05263	1.50752	.898	-4.9511	2.8458
	Married	Single	.76596	.43081	.286	-.3481	1.8800
		Engaged	1.01333	1.07306	.781	-1.7616	3.7883
		Other	-.28667	1.49364	.997	-4.1492	3.5759



Privacy	Engaged	Single	-.24737	1.09230	.996	-3.0720	2.5773
		Married	-1.01333	1.07306	.781	-3.7883	1.7616
		Other	-1.30000	1.79958	.888	-5.9537	3.3537
	Other	Single	1.05263	1.50752	.898	-2.8458	4.9511
		Married	.28667	1.49364	.997	-3.5759	4.1492
		Engaged	1.30000	1.79958	.888	-3.3537	5.9537
Security	Single	Married	-.14877	.28851	.955	-.8949	.5973
		Engaged	.05789	.73151	1.000	-1.8338	1.9496
		Other	.15789	1.00959	.999	-2.4529	2.7687
	Married	Single	.14877	.28851	.955	-.5973	.8949
		Engaged	.20667	.71863	.992	-1.6517	2.0650
		Other	.30667	1.00029	.990	-2.2801	2.8934
	Engaged	Single	-.05789	.73151	1.000	-1.9496	1.8338
		Married	-.20667	.71863	.992	-2.0650	1.6517
		Other	.10000	1.20518	1.000	-3.0166	3.2166
	Other	Single	-.15789	1.00959	.999	-2.7687	2.4529
		Married	-.30667	1.00029	.990	-2.8934	2.2801
		Engaged	-.10000	1.20518	1.000	-3.2166	3.0166
	Single	Married	.00246	.31043	1.000	-.8003	.8052
		Engaged	.01579	.78709	1.000	-2.0196	2.0512
		Other	.71579	1.08629	.912	-2.0933	3.5249
	Married	Single	-.00246	.31043	1.000	-.8052	.8003
		Engaged	.01333	.77322	1.000	-1.9862	2.0129
		Other	.71333	1.07628	.911	-2.0699	3.4966

Enjoyment	Engaged	Single	-.01579	.78709	1.000	-2.0512	2.0196
		Married	-.01333	.77322	1.000	-2.0129	1.9862
		Other	.70000	1.29674	.949	-2.6533	4.0533
	Other	Single	-.71579	1.08629	.912	-3.5249	2.0933
		Married	-.71333	1.07628	.911	-3.4966	2.0699
		Engaged	-.70000	1.29674	.949	-4.0533	2.6533
Attitudes	Single	Married	.20035	.40866	.961	-.8564	1.2571
		Engaged	1.47368	1.03615	.487	-1.2058	4.1532
		Other	2.67368	1.43002	.244	-1.0243	6.3717
	Married	Single	-.20035	.40866	.961	-1.2571	.8564
		Engaged	1.27333	1.01790	.595	-1.3589	3.9056
		Other	2.47333	1.41685	.302	-1.1906	6.1373
	Engaged	Single	-1.47368	1.03615	.487	-4.1532	1.2058
		Married	-1.27333	1.01790	.595	-3.9056	1.3589
		Other	1.20000	1.70707	.896	-3.2144	5.6144
	Other	Single	-2.67368	1.43002	.244	-6.3717	1.0243
		Married	-2.47333	1.41685	.302	-6.1373	1.1906
		Engaged	-1.20000	1.70707	.896	-5.6144	3.2144
	Single	Married	-.10105	.30701	.988	-.8950	.6929
		Engaged	.77895	.77840	.749	-1.2340	2.7919
		Other	3.17895*	1.07430	.018	.4008	5.9571
	Married	Single	.10105	.30701	.988	-.6929	.8950
		Engaged	.88000	.76469	.658	-1.0975	2.8575
		Other	3.28000*	1.06440	.012	.5275	6.0325

Intentions	Engaged	Single	-.77895	.77840	.749	-2.7919	1.2340
		Married	-.88000	.76469	.658	-2.8575	1.0975
		Other	2.40000	1.28242	.243	-.9163	5.7163
	Other	Single	-3.17895*	1.07430	.018	-5.9571	-.4008
		Married	-3.28000*	1.06440	.012	-6.0325	-.5275
		Engaged	-2.40000	1.28242	.243	-5.7163	.9163
Satisfaction	Single	Married	-.57228	.56509	.742	-2.0336	.8890
		Engaged	1.32105	1.43276	.793	-2.3840	5.0261
		Other	2.42105	1.97739	.612	-2.6925	7.5346
	Married	Single	.57228	.56509	.742	-.8890	2.0336
		Engaged	1.89333	1.40752	.535	-1.7465	5.5332
		Other	2.99333	1.95918	.422	-2.0731	8.0597
	Engaged	Single	-1.32105	1.43276	.793	-5.0261	2.3840
		Married	-1.89333	1.40752	.535	-5.5332	1.7465
		Other	1.10000	2.36048	.966	-5.0042	7.2042
	Other	Single	-2.42105	1.97739	.612	-7.5346	2.6925
		Married	-2.99333	1.95918	.422	-8.0597	2.0731
		Engaged	-1.10000	2.36048	.966	-7.2042	5.0042

## Appendix D: Educational Levels and Variables

Dependent Variable	(I) Educational Level	(J) Educational Level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Bank Account	Elementary	Secondary	.494	.815	.991	-1.85	2.83
		Diploma	.247	.724	.999	-1.83	2.33
		Bachelor	.378	.716	.995	-1.68	2.43
		Master degree	-.150	.694	1.000	-2.14	1.84
		PhD	-.141	.984	1.000	-2.97	2.68
	Secondary	Elementary	-.494	.815	.991	-2.83	1.85
		Diploma	-.246	.563	.998	-1.86	1.37
		Bachelor	-.115	.553	1.000	-1.70	1.47
		Master degree	-.644	.524	.823	-2.15	.86
		PhD	-.635	.872	.978	-3.14	1.87
	Diploma	Elementary	-.247	.724	.999	-2.33	1.83
		Secondary	.246	.563	.998	-1.37	1.86
		Bachelor	.131	.407	1.000	-1.04	1.30
		Master degree	-.398	.368	.889	-1.45	.66
		PhD	-.389	.788	.996	-2.65	1.87
	Bachelor	Elementary	-.378	.716	.995	-2.43	1.68
		Secondary	.115	.553	1.000	-1.47	1.70
		Diploma	-.131	.407	1.000	-1.30	1.04

		Master degree	-.528	.352	.663	-1.54	.48
		PhD	-.520	.781	.985	-2.76	1.72
Master degree	Master degree	Elementary	.150	.694	1.000	-1.84	2.14
		Secondary	.644	.524	.823	-.86	2.15
		Diploma	.398	.368	.889	-.66	1.45
		Bachelor	.528	.352	.663	-.48	1.54
		PhD	.009	.761	1.000	-2.18	2.19
		Elementary	.141	.984	1.000	-2.68	2.97
PhD	PhD	Secondary	.635	.872	.978	-1.87	3.14
		Diploma	.389	.788	.996	-1.87	2.65
		Bachelor	.520	.781	.985	-1.72	2.76
		Master degree	-.009	.761	1.000	-2.19	2.18
		Elementary	.186	.396	.997	-.95	1.32
Elementary	Elementary	Diploma	.221	.352	.989	-.79	1.23
		Bachelor	-.054	.348	1.000	-1.05	.95
		Master degree	.013	.338	1.000	-.96	.98
		PhD	.646	.479	.756	-.73	2.02
		Elementary	-.186	.396	.997	-1.32	.95
Secondary	Secondary	Diploma	.034	.274	1.000	-.75	.82
		Bachelor	-.240	.269	.948	-1.01	.53
		Master degree	-.173	.255	.984	-.91	.56
		PhD	.460	.424	.887	-.76	1.68
		Elementary	-.221	.352	.989	-1.23	.79
Diploma	Diploma	Secondary	-.034	.274	1.000	-.82	.75

Time of Use		Bachelor	-.275	.198	.735	-.84	.29
		Master degree	-.207	.179	.856	-.72	.31
		PhD	.426	.383	.877	-.68	1.53
	Bachelor	Elementary	.054	.348	1.000	-.95	1.05
		Secondary	.240	.269	.948	-.53	1.01
		Diploma	.275	.198	.735	-.29	.84
		Master degree	.067	.171	.999	-.42	.56
		PhD	.701	.380	.439	-.39	1.79
	Master degree	Elementary	-.013	.338	1.000	-.98	.96
		Secondary	.173	.255	.984	-.56	.91
		Diploma	.207	.179	.856	-.31	.72
		Bachelor	-.067	.171	.999	-.56	.42
		PhD	.633	.370	.526	-.43	1.70
	PhD	Elementary	-.646	.479	.756	-2.02	.73
		Secondary	-.460	.424	.887	-1.68	.76
		Diploma	-.426	.383	.877	-1.53	.68
		Bachelor	-.701	.380	.439	-1.79	.39
		Master degree	-.633	.370	.526	-1.70	.43
	Elementary	Secondary	.087	.398	1.000	-1.06	1.23
		Diploma	.071	.354	1.000	-.95	1.09
Bachelor		.166	.350	.997	-.84	1.17	
Master degree		-.139	.340	.999	-1.11	.84	
PhD		.071	.481	1.000	-1.31	1.45	
Secondary	Elementary	-.087	.398	1.000	-1.23	1.06	

Duration		Diploma	-.016	.275	1.000	-.81	.77
		Bachelor	.079	.270	1.000	-.70	.86
		Master degree	-.225	.256	.951	-.96	.51
		PhD	-.016	.426	1.000	-1.24	1.21
	Diploma	Elementary	-.071	.354	1.000	-1.09	.95
		Secondary	.016	.275	1.000	-.77	.81
		Bachelor	.095	.199	.997	-.48	.67
		Master degree	-.209	.180	.854	-.73	.31
		PhD	.000	.385	1.000	-1.11	1.11
	Bachelor	Elementary	-.166	.350	.997	-1.17	.84
		Secondary	-.079	.270	1.000	-.86	.70
		Diploma	-.095	.199	.997	-.67	.48
		Master degree	-.304	.172	.488	-.80	.19
		PhD	-.095	.382	1.000	-1.19	1.00
	Master degree	Elementary	.139	.340	.999	-.84	1.11
		Secondary	.225	.256	.951	-.51	.96
		Diploma	.209	.180	.854	-.31	.73
		Bachelor	.304	.172	.488	-.19	.80
		PhD	.209	.372	.993	-.86	1.28
	PhD	Elementary	-.071	.481	1.000	-1.45	1.31
		Secondary	.016	.426	1.000	-1.21	1.24
		Diploma	.000	.385	1.000	-1.11	1.11
		Bachelor	.095	.382	1.000	-1.00	1.19
		Master degree	-.209	.372	.993	-1.28	.86

Functional Quality	Elementary	Secondary	-3.77489	1.40184	.080	-7.8004	.2507
		Diploma	-5.00505*	1.24593	.001	-8.5829	-1.4272
		Bachelor	-6.21114*	1.23225	.000	-9.7497	-2.6726
		Master degree	-6.69815*	1.19473	.000	-10.1289	-3.2674
		PhD	-6.83838*	1.69289	.001	-11.6997	-1.9771
	Secondary	Elementary	3.77489	1.40184	.080	-.2507	7.8004
		Diploma	-1.23016	.96862	.801	-4.0117	1.5513
		Bachelor	-2.43625	.95096	.111	-5.1670	.2945
		Master degree	-2.92325*	.90181	.017	-5.5129	-.3336
		PhD	-3.06349	1.50058	.322	-7.3726	1.2456
	Diploma	Elementary	5.00505*	1.24593	.001	1.4272	8.5829
		Secondary	1.23016	.96862	.801	-1.5513	4.0117
		Bachelor	-1.20609	.70108	.520	-3.2193	.8071
		Master degree	-1.69310	.63280	.084	-3.5102	.1240
		PhD	-1.83333	1.35607	.756	-5.7274	2.0608
	Bachelor	Elementary	6.21114*	1.23225	.000	2.6726	9.7497
		Secondary	2.43625	.95096	.111	-.2945	5.1670
		Diploma	1.20609	.70108	.520	-.8071	3.2193
		Master degree	-.48700	.60542	.967	-2.2255	1.2515
		PhD	-.62724	1.34352	.997	-4.4853	3.2308
Master degree	Elementary	6.69815*	1.19473	.000	3.2674	10.1289	
	Secondary	2.92325*	.90181	.017	.3336	5.5129	
	Diploma	1.69310	.63280	.084	-.1240	3.5102	
	Bachelor	.48700	.60542	.967	-1.2515	2.2255	



		PhD	-1.4024	1.30918	1.000	-3.8997	3.6192
	PhD	Elementary	6.83838*	1.69289	.001	1.9771	11.6997
		Secondary	3.06349	1.50058	.322	-1.2456	7.3726
		Diploma	1.83333	1.35607	.756	-2.0608	5.7274
		Bachelor	.62724	1.34352	.997	-3.2308	4.4853
		Master degree	.14024	1.30918	1.000	-3.6192	3.8997
	Elementary	Secondary	-3.50216*	1.18045	.038	-6.8920	-.1124
		Diploma	-4.19529*	1.04916	.001	-7.2081	-1.1825
		Bachelor	-5.08358*	1.03764	.000	-8.0633	-2.1039
		Master degree	-4.21183*	1.00604	.001	-7.1008	-1.3229
		PhD	-5.23232*	1.42553	.004	-9.3259	-1.1388
	Secondary	Elementary	3.50216*	1.18045	.038	.1124	6.8920
		Diploma	-.69312	.81565	.958	-3.0353	1.6491
		Bachelor	-1.58141	.80078	.360	-3.8809	.7181
		Master degree	-.70966	.75938	.937	-2.8903	1.4710
		PhD	-1.73016	1.26360	.745	-5.3587	1.8984
	Diploma	Elementary	4.19529*	1.04916	.001	1.1825	7.2081
		Secondary	.69312	.81565	.958	-1.6491	3.0353
		Bachelor	-.88829	.59036	.662	-2.5836	.8070
		Master degree	-.01654	.53286	1.000	-1.5467	1.5136
		PhD	-1.03704	1.14191	.944	-4.3161	2.2421
	Bachelor	Elementary	5.08358*	1.03764	.000	2.1039	8.0633
		Secondary	1.58141	.80078	.360	-.7181	3.8809
		Diploma	.88829	.59036	.662	-.8070	2.5836

Brand Trust		Master degree	.87175	.50981	.526	-.5922	2.3357
		PhD	-.14875	1.13133	1.000	-3.3975	3.1000
	Master degree	Elementary	4.21183*	1.00604	.001	1.3229	7.1008
		Secondary	.70966	.75938	.937	-1.4710	2.8903
		Diploma	.01654	.53286	1.000	-1.5136	1.5467
		Bachelor	-.87175	.50981	.526	-2.3357	.5922
		PhD	-1.02050	1.10242	.940	-4.1862	2.1452
	PhD	Elementary	5.23232*	1.42553	.004	1.1388	9.3259
		Secondary	1.73016	1.26360	.745	-1.8984	5.3587
		Diploma	1.03704	1.14191	.944	-2.2421	4.3161
		Bachelor	.14875	1.13133	1.000	-3.1000	3.3975
		Master degree	1.02050	1.10242	.940	-2.1452	4.1862
	Elementary	Secondary	.05628	1.23056	1.000	-3.4774	3.5900
		Diploma	-.55219	1.09370	.996	-3.6929	2.5885
		Bachelor	-.71408	1.08169	.986	-3.8203	2.3921
		Master degree	-.59929	1.04875	.993	-3.6109	2.4123
		PhD	-1.84848	1.48604	.815	-6.1158	2.4188
	Secondary	Elementary	-.05628	1.23056	1.000	-3.5900	3.4774
Diploma		-.60847	.85027	.980	-3.0501	1.8332	
Bachelor		-.77035	.83477	.940	-3.1675	1.6268	
Master degree		-.65557	.79162	.962	-2.9288	1.6176	
PhD		-1.90476	1.31724	.699	-5.6873	1.8778	
Diploma	Elementary	.55219	1.09370	.996	-2.5885	3.6929	
	Secondary	.60847	.85027	.980	-1.8332	3.0501	

Privacy		Bachelor	-.16189	.61542	1.000	-1.9291	1.6053	
		Master degree	-.04711	.55548	1.000	-1.6422	1.5480	
		PhD	-1.29630	1.19038	.885	-4.7146	2.1220	
	Bachelor	Elementary	.71408	1.08169	.986	-2.3921	3.8203	
		Secondary	.77035	.83477	.940	-1.6268	3.1675	
		Diploma	.16189	.61542	1.000	-1.6053	1.9291	
		Master degree	.11478	.53145	1.000	-1.4113	1.6409	
		PhD	-1.13441	1.17936	.929	-4.5211	2.2522	
		Master degree	Elementary	.59929	1.04875	.993	-2.4123	3.6109
			Secondary	.65557	.79162	.962	-1.6176	2.9288
	Diploma		.04711	.55548	1.000	-1.5480	1.6422	
	Bachelor		-.11478	.53145	1.000	-1.6409	1.4113	
	PhD		-1.24919	1.14922	.886	-4.5493	2.0509	
	PhD	Elementary	1.84848	1.48604	.815	-2.4188	6.1158	
		Secondary	1.90476	1.31724	.699	-1.8778	5.6873	
		Diploma	1.29630	1.19038	.885	-2.1220	4.7146	
		Bachelor	1.13441	1.17936	.929	-2.2522	4.5211	
		Master degree	1.24919	1.14922	.886	-2.0509	4.5493	
	Elementary	Secondary	.65368	.81774	.967	-1.6945	3.0019	
		Diploma	.16162	.72679	1.000	-1.9254	2.2487	
Bachelor		-.24340	.71881	.999	-2.3075	1.8207		
Master degree		-.01853	.69692	1.000	-2.0198	1.9828		
PhD		.38384	.98752	.999	-2.4519	3.2196		
Secondary	Elementary	-.65368	.81774	.967	-3.0019	1.6945		

Security		Diploma	-.49206	.56503	.953	-2.1146	1.1305
		Bachelor	-.89708	.55473	.588	-2.4900	.6959
		Master degree	-.67221	.52605	.797	-2.1828	.8384
		PhD	-.26984	.87534	1.000	-2.7835	2.2438
	Diploma	Elementary	-.16162	.72679	1.000	-2.2487	1.9254
		Secondary	.49206	.56503	.953	-1.1305	2.1146
		Bachelor	-.40502	.40896	.921	-1.5794	.7694
		Master degree	-.18015	.36913	.997	-1.2402	.8798
		PhD	.22222	.79104	1.000	-2.0493	2.4938
	Bachelor	Elementary	.24340	.71881	.999	-1.8207	2.3075
		Secondary	.89708	.55473	.588	-.6959	2.4900
		Diploma	.40502	.40896	.921	-.7694	1.5794
		Master degree	.22487	.35316	.988	-.7893	1.2390
		PhD	.62724	.78372	.967	-1.6233	2.8778
	Master degree	Elementary	.01853	.69692	1.000	-1.9828	2.0198
		Secondary	.67221	.52605	.797	-.8384	2.1828
		Diploma	.18015	.36913	.997	-.8798	1.2402
		Bachelor	-.22487	.35316	.988	-1.2390	.7893
		PhD	.40237	.76369	.995	-1.7906	2.5954
	PhD	Elementary	-.38384	.98752	.999	-3.2196	2.4519
Secondary		.26984	.87534	1.000	-2.2438	2.7835	
Diploma		-.22222	.79104	1.000	-2.4938	2.0493	
Bachelor		-.62724	.78372	.967	-2.8778	1.6233	
Master degree		-.40237	.76369	.995	-2.5954	1.7906	

Enjoyment	Elementary	Secondary	-.73160	.86137	.958	-3.2051	1.7419
		Diploma	-1.54377	.76557	.336	-3.7422	.6547
		Bachelor	-1.78152	.75717	.177	-3.9558	.3928
		Master degree	-2.17034*	.73411	.039	-4.2784	-.0623
		PhD	-2.08081	1.04021	.345	-5.0679	.9063
	Secondary	Elementary	.73160	.86137	.958	-1.7419	3.2051
		Diploma	-.81217	.59518	.748	-2.5213	.8969
		Bachelor	-1.04992	.58433	.470	-2.7279	.6280
		Master degree	-1.43874	.55412	.102	-3.0300	.1525
		PhD	-1.34921	.92205	.688	-3.9970	1.2985
	Diploma	Elementary	1.54377	.76557	.336	-.6547	3.7422
		Secondary	.81217	.59518	.748	-.8969	2.5213
		Bachelor	-.23775	.43078	.994	-1.4748	.9993
		Master degree	-.62657	.38883	.592	-1.7431	.4900
		PhD	-.53704	.83325	.987	-2.9298	1.8557
	Bachelor	Elementary	1.78152	.75717	.177	-.3928	3.9558
		Secondary	1.04992	.58433	.470	-.6280	2.7279
		Diploma	.23775	.43078	.994	-.9993	1.4748
		Master degree	-.38882	.37201	.902	-1.4571	.6794
		PhD	-.29928	.82553	.999	-2.6699	2.0713
Master degree	Elementary	2.17034*	.73411	.039	.0623	4.2784	
	Secondary	1.43874	.55412	.102	-.1525	3.0300	
	Diploma	.62657	.38883	.592	-.4900	1.7431	
	Bachelor	.38882	.37201	.902	-.6794	1.4571	

		PhD	.08954	.80444	1.000	-2.2205	2.3996
	PhD	Elementary	2.08081	1.04021	.345	-.9063	5.0679
		Secondary	1.34921	.92205	.688	-1.2985	3.9970
		Diploma	.53704	.83325	.987	-1.8557	2.9298
		Bachelor	.29928	.82553	.999	-2.0713	2.6699
		Master degree	-.08954	.80444	1.000	-2.3996	2.2205
		Elementary	Secondary	-2.19481	1.12642	.375	-5.4294
	Elementary	Diploma	-3.59428*	1.00114	.005	-6.4692	-.7194
		Bachelor	-3.84457*	.99015	.002	-6.6879	-1.0013
		Master degree	-3.91880*	.95999	.001	-6.6755	-1.1621
		PhD	-4.79798*	1.36028	.007	-8.7042	-.8918
		Secondary	Elementary	2.19481	1.12642	.375	-1.0398
	Secondary	Diploma	-1.39947	.77832	.469	-3.6345	.8355
		Bachelor	-1.64977	.76413	.261	-3.8440	.5445
		Master degree	-1.72399	.72463	.168	-3.8048	.3568
		PhD	-2.60317	1.20576	.261	-6.0656	.8593
		Diploma	Elementary	3.59428*	1.00114	.005	.7194
	Diploma	Secondary	1.39947	.77832	.469	-.8355	3.6345
		Bachelor	-.25030	.56334	.998	-1.8680	1.3674
		Master degree	-.32452	.50847	.988	-1.7847	1.1356
		PhD	-1.20370	1.08964	.879	-4.3327	1.9253
		Bachelor	Elementary	3.84457*	.99015	.002	1.0013
Attitudes	Bachelor	Secondary	1.64977	.76413	.261	-.5445	3.8440
		Diploma	.25030	.56334	.998	-1.3674	1.8680

	Master degree	-.07422	.48647	1.000	-1.4712	1.3227
	PhD	-.95341	1.07955	.950	-4.0535	2.1466
Master degree	Elementary	3.91880*	.95999	.001	1.1621	6.6755
	Secondary	1.72399	.72463	.168	-.3568	3.8048
	Diploma	.32452	.50847	.988	-1.1356	1.7847
	Bachelor	.07422	.48647	1.000	-1.3227	1.4712
	PhD	-.87918	1.05196	.961	-3.9000	2.1416
	Elementary	4.79798*	1.36028	.007	.8918	8.7042
PhD	Secondary	2.60317	1.20576	.261	-.8593	6.0656
	Diploma	1.20370	1.08964	.879	-1.9253	4.3327
	Bachelor	.95341	1.07955	.950	-2.1466	4.0535
	Master degree	.87918	1.05196	.961	-2.1416	3.9000
	Elementary	Secondary	-1.18182	.86597	.748	-3.6685
Elementary	Diploma	-2.05219	.76965	.086	-4.2623	.1580
	Bachelor	-2.26246*	.76121	.038	-4.4483	-.0766
	Master degree	-2.52162*	.73802	.010	-4.6409	-.4023
	PhD	-1.95960	1.04576	.421	-4.9626	1.0434
	Elementary	1.18182	.86597	.748	-1.3049	3.6685
Secondary	Diploma	-.87037	.59835	.693	-2.5886	.8479
	Bachelor	-1.08065	.58744	.442	-2.7676	.6063
	Master degree	-1.33981	.55708	.158	-2.9395	.2599
	PhD	-.77778	.92696	.960	-3.4397	1.8841
	Elementary	2.05219	.76965	.086	-.1580	4.2623
Diploma	Secondary	.87037	.59835	.693	-.8479	2.5886

Intentions		Bachelor	-.21027	.43308	.997	-1.4539	1.0334	
		Master degree	-.46944	.39090	.836	-1.5919	.6531	
		PhD	.09259	.83769	1.000	-2.3129	2.4981	
	Bachelor		Elementary	2.26246*	.76121	.038	.0766	4.4483
			Secondary	1.08065	.58744	.442	-.6063	2.7676
			Diploma	.21027	.43308	.997	-1.0334	1.4539
			Master degree	-.25916	.37399	.983	-1.3331	.8148
		PhD	.30287	.82994	.999	-2.0804	2.6861	
	Master degree		Elementary	2.52162*	.73802	.010	.4023	4.6409
			Secondary	1.33981	.55708	.158	-.2599	2.9395
			Diploma	.46944	.39090	.836	-.6531	1.5919
			Bachelor	.25916	.37399	.983	-.8148	1.3331
			PhD	.56203	.80873	.982	-1.7603	2.8844
	PhD		Elementary	1.95960	1.04576	.421	-1.0434	4.9626
			Secondary	.77778	.92696	.960	-1.8841	3.4397
			Diploma	-.09259	.83769	1.000	-2.4981	2.3129
			Bachelor	-.30287	.82994	.999	-2.6861	2.0804
			Master degree	-.56203	.80873	.982	-2.8844	1.7603
	Elementary		Secondary	-5.45455*	1.49150	.004	-9.7375	-1.1716
			Diploma	-7.32492*	1.32561	.000	-11.1316	-3.5183
		Bachelor	-8.39003*	1.31106	.000	-12.1549	-4.6252	
		Master degree	-7.80406*	1.27113	.000	-11.4542	-4.1539	
		PhD	-7.34343*	1.80115	.001	-12.5156	-2.1712	
Secondary	Elementary	5.45455*	1.49150	.004	1.1716	9.7375		



Satisfaction		Diploma	-1.87037	1.03057	.458	-4.8298	1.0890
		Bachelor	-2.93548*	1.01178	.046	-5.8409	-.0300
		Master degree	-2.34951	.95948	.144	-5.1048	.4057
		PhD	-1.88889	1.59655	.845	-6.4736	2.6958
	Diploma	Elementary	7.32492*	1.32561	.000	3.5183	11.1316
		Secondary	1.87037	1.03057	.458	-1.0890	4.8298
		Bachelor	-1.06511	.74591	.710	-3.2071	1.0769
		Master degree	-.47914	.67327	.980	-2.4125	1.4542
		PhD	-.01852	1.44280	1.000	-4.1617	4.1246
	Bachelor	Elementary	8.39003*	1.31106	.000	4.6252	12.1549
		Secondary	2.93548*	1.01178	.046	.0300	5.8409
		Diploma	1.06511	.74591	.710	-1.0769	3.2071
		Master degree	.58597	.64414	.944	-1.2637	2.4357
		PhD	1.04659	1.42944	.978	-3.0582	5.1514
	Master degree	Elementary	7.80406*	1.27113	.000	4.1539	11.4542
		Secondary	2.34951	.95948	.144	-.4057	5.1048
		Diploma	.47914	.67327	.980	-1.4542	2.4125
		Bachelor	-.58597	.64414	.944	-2.4357	1.2637
		PhD	.46063	1.39291	.999	-3.5393	4.4605
	PhD	Elementary	7.34343*	1.80115	.001	2.1712	12.5156
Secondary		1.88889	1.59655	.845	-2.6958	6.4736	
Diploma		.01852	1.44280	1.000	-4.1246	4.1617	
Bachelor		-1.04659	1.42944	.978	-5.1514	3.0582	
Master degree		-.46063	1.39291	.999	-4.4605	3.5393	

### Appendix E: Incomes Multiple Comparison

Dependent Variable	(I) Monthly Income	(J) Monthly Income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Bank Account	0-400	401-800	-.597	.370	.492	-1.61	.42
		801-1000	-1.155*	.387	.025	-2.22	-.09
		1001-1400	-.338	.453	.945	-1.58	.91
		1400 and above	-.651	.457	.613	-1.91	.60
	401-800	0-400	.597	.370	.492	-.42	1.61
		801-1000	-.558	.389	.606	-1.63	.51
		1001-1400	.259	.455	.979	-.99	1.51
		1400 and above	-.054	.459	1.000	-1.32	1.21
	801-1000	0-400	1.155*	.387	.025	.09	2.22
		401-800	.558	.389	.606	-.51	1.63
		1001-1400	.817	.468	.408	-.47	2.10
		1400 and above	.504	.472	.823	-.79	1.80
	1001-1400	0-400	.338	.453	.945	-.91	1.58
		401-800	-.259	.455	.979	-1.51	.99
		801-1000	-.817	.468	.408	-2.10	.47
		1400 and above	-.313	.528	.976	-1.76	1.14
	1400 and above	0-400	.651	.457	.613	-.60	1.91
		401-800	.054	.459	1.000	-1.21	1.32
		801-1000	-.504	.472	.823	-1.80	.79

		1001-1400	.313	.528	.976	-1.14	1.76
Time of Use	0-400	401-800	-.040	.182	.999	-.54	.46
		801-1000	-.300	.190	.512	-.82	.22
		1001-1400	-.395	.222	.390	-1.01	.22
		1400 and above	-.372	.224	.464	-.99	.25
	401-800	0-400	.040	.182	.999	-.46	.54
		801-1000	-.260	.191	.654	-.78	.27
		1001-1400	-.355	.223	.506	-.97	.26
		1400 and above	-.332	.226	.583	-.95	.29
	801-1000	0-400	.300	.190	.512	-.22	.82
		401-800	.260	.191	.654	-.27	.78
		1001-1400	-.095	.230	.994	-.73	.54
		1400 and above	-.072	.232	.998	-.71	.57
	1001-1400	0-400	.395	.222	.390	-.22	1.01
		401-800	.355	.223	.506	-.26	.97
		801-1000	.095	.230	.994	-.54	.73
		1400 and above	.023	.259	1.000	-.69	.74
	1400 and above	0-400	.372	.224	.464	-.25	.99
		401-800	.332	.226	.583	-.29	.95
		801-1000	.072	.232	.998	-.57	.71
		1001-1400	-.023	.259	1.000	-.74	.69
	0-400	401-800	-.115	.177	.966	-.60	.37

Duration		801-1000	-.496	.185	.059	-1.00	.01
		1001-1400	-.498	.216	.147	-1.09	.10
		1400 and above	-.903*	.218	.000	-1.50	-.30
	401-800	0-400	.115	.177	.966	-.37	.60
		801-1000	-.381	.186	.246	-.89	.13
		1001-1400	-.383	.217	.398	-.98	.21
		1400 and above	-.787*	.219	.004	-1.39	-.18
	801-1000	0-400	.496	.185	.059	-.01	1.00
		401-800	.381	.186	.246	-.13	.89
		1001-1400	-.002	.224	1.000	-.62	.61
		1400 and above	-.407	.226	.374	-1.03	.21
	1001-1400	0-400	.498	.216	.147	-.10	1.09
		401-800	.383	.217	.398	-.21	.98
		801-1000	.002	.224	1.000	-.61	.62
		1400 and above	-.405	.252	.495	-1.10	.29
	1400 and above	0-400	.903*	.218	.000	.30	1.50
		401-800	.787*	.219	.004	.18	1.39
		801-1000	.407	.226	.374	-.21	1.03
		1001-1400	.405	.252	.495	-.29	1.10
		0-400	401-800	.49859	.68106	.949	-1.3726
801-1000			.20061	.71073	.999	-1.7520	2.1533
1001-1400			-2.08525	.83202	.092	-4.3711	.2006
1400 and above			-.71805	.84042	.913	-3.0270	1.5909
401-800		0-400	-.49859	.68106	.949	-2.3697	1.3726

Functional Quality	801-1000	801-1000	-.29798	.71551	.994	-2.2638	1.6678
		1001-1400	-2.58385*	.83611	.019	-4.8810	-.2867
		1400 and above	-1.21664	.84447	.602	-3.5367	1.1035
	801-1000	0-400	-.20061	.71073	.999	-2.1533	1.7520
		401-800	.29798	.71551	.994	-1.6678	2.2638
		1001-1400	-2.28586	.86045	.063	-4.6498	.0781
		1400 and above	-.91866	.86857	.828	-3.3050	1.4677
	1001-1400	0-400	2.08525	.83202	.092	-.2006	4.3711
		401-800	2.58385*	.83611	.019	.2867	4.8810
		801-1000	2.28586	.86045	.063	-.0781	4.6498
		1400 and above	1.36720	.97033	.622	-1.2987	4.0331
	1400 and above	0-400	.71805	.84042	.913	-1.5909	3.0270
		401-800	1.21664	.84447	.602	-1.1035	3.5367
		801-1000	.91866	.86857	.828	-1.4677	3.3050
		1001-1400	-1.36720	.97033	.622	-4.0331	1.2987
	0-400	401-800	401-800	.25005	.56507	.992	-1.3024
801-1000			.02670	.58968	1.000	-1.5934	1.6468
1001-1400			-1.11211	.69031	.492	-3.0087	.7845
1400 and above			-.49802	.69728	.953	-2.4137	1.4177
401-800		0-400	-.25005	.56507	.992	-1.8025	1.3024
		801-1000	-.22336	.59365	.996	-1.8543	1.4076
		1001-1400	-1.36216	.69371	.287	-3.2680	.5437
		1400 and above	-.74808	.70064	.823	-2.6730	1.1769
801-1000	0-400	-.02670	.58968	1.000	-1.6468	1.5934	

Brand Trust		401-800	.22336	.59365	.996	-1.4076	1.8543	
		1001-1400	-1.13880	.71390	.502	-3.1002	.8226	
		1400 and above	-.52472	.72064	.950	-2.5046	1.4552	
	1001-1400	0-400	1.11211	.69031	.492	-.7845	3.0087	
		401-800	1.36216	.69371	.287	-.5437	3.2680	
		801-1000	1.13880	.71390	.502	-.8226	3.1002	
		1400 and above	.61408	.80507	.941	-1.5978	2.8259	
	1400 and above	0-400	.49802	.69728	.953	-1.4177	2.4137	
		401-800	.74808	.70064	.823	-1.1769	2.6730	
		801-1000	.52472	.72064	.950	-1.4552	2.5046	
		1001-1400	-.61408	.80507	.941	-2.8259	1.5978	
	Privacy	0-400	401-800	-.12416	.56150	.999	-1.6668	1.4185
			801-1000	-.10374	.58596	1.000	-1.7136	1.5061
			1001-1400	.13001	.68596	1.000	-1.7546	2.0146
			1400 and above	-1.59816	.69289	.146	-3.5018	.3055
		401-800	0-400	.12416	.56150	.999	-1.4185	1.6668
801-1000			.02042	.58990	1.000	-1.6003	1.6411	
1001-1400			.25417	.68933	.996	-1.6397	2.1480	
1400 and above			-1.47399	.69623	.216	-3.3868	.4388	
801-1000		0-400	.10374	.58596	1.000	-1.5061	1.7136	
		401-800	-.02042	.58990	1.000	-1.6411	1.6003	
		1001-1400	.23375	.70940	.997	-1.7152	2.1827	
		1400 and above	-1.49442	.71610	.229	-3.4618	.4730	
1001-1400		0-400	-.13001	.68596	1.000	-2.0146	1.7546	

		401-800	-.25417	.68933	.996	-2.1480	1.6397
		801-1000	-.23375	.70940	.997	-2.1827	1.7152
		1400 and above	-1.72816	.79999	.198	-3.9261	.4697
	1400 and above	0-400	1.59816	.69289	.146	-.3055	3.5018
		401-800	1.47399	.69623	.216	-.4388	3.3868
		801-1000	1.49442	.71610	.229	-.4730	3.4618
		1001-1400	1.72816	.79999	.198	-.4697	3.9261
Security	0-400	401-800	-.22388	.37718	.976	-1.2601	.8124
		801-1000	-.38596	.39360	.864	-1.4673	.6954
		1001-1400	-.52941	.46078	.780	-1.7953	.7365
		1400 and above	-.21212	.46543	.991	-1.4908	1.0666
	401-800	0-400	.22388	.37718	.976	-.8124	1.2601
		801-1000	-.16208	.39625	.994	-1.2507	.9266
		1001-1400	-.30553	.46304	.965	-1.5777	.9666
		1400 and above	.01176	.46767	1.000	-1.2731	1.2966
	801-1000	0-400	.38596	.39360	.864	-.6954	1.4673
		401-800	.16208	.39625	.994	-.9266	1.2507
		1001-1400	-.14345	.47652	.998	-1.4526	1.1657
		1400 and above	.17384	.48102	.996	-1.1477	1.4954
	1001-1400	0-400	.52941	.46078	.780	-.7365	1.7953
		401-800	.30553	.46304	.965	-.9666	1.5777
		801-1000	.14345	.47652	.998	-1.1657	1.4526
		1400 and above	.31729	.53737	.976	-1.1591	1.7937
1400 and above	0-400	.21212	.46543	.991	-1.0666	1.4908	

		401-800	-.01176	.46767	1.000	-1.2966	1.2731
		801-1000	-.17384	.48102	.996	-1.4954	1.1477
		1001-1400	-.31729	.53737	.976	-1.7937	1.1591
Enjoyment	0-400	401-800	-.08523	.40492	1.000	-1.1977	1.0273
		801-1000	-.42563	.42256	.852	-1.5866	.7353
		1001-1400	-.26257	.49467	.984	-1.6216	1.0965
		1400 and above	-.75099	.49967	.561	-2.1238	.6218
	401-800	0-400	.08523	.40492	1.000	-1.0273	1.1977
		801-1000	-.34040	.42540	.930	-1.5091	.8283
		1001-1400	-.17735	.49710	.997	-1.5431	1.1884
		1400 and above	-.66576	.50207	.675	-2.0452	.7136
	801-1000	0-400	.42563	.42256	.852	-.7353	1.5866
		401-800	.34040	.42540	.930	-.8283	1.5091
		1001-1400	.16305	.51157	.998	-1.2424	1.5685
		1400 and above	-.32536	.51640	.970	-1.7441	1.0934
	1001-1400	0-400	.26257	.49467	.984	-1.0965	1.6216
		401-800	.17735	.49710	.997	-1.1884	1.5431
		801-1000	-.16305	.51157	.998	-1.5685	1.2424
		1400 and above	-.48841	.57690	.916	-2.0734	1.0966
	1400 and above	0-400	.75099	.49967	.561	-.6218	2.1238
		401-800	.66576	.50207	.675	-.7136	2.0452
		801-1000	.32536	.51640	.970	-1.0934	1.7441
		1001-1400	.48841	.57690	.916	-1.0966	2.0734
	0-400	401-800	.12222	.53811	.999	-1.3562	1.6006



Attitudes		801-1000	-.55912	.56155	.857	-2.1019	.9837
		1001-1400	-.53538	.65738	.926	-2.3415	1.2707
		1400 and above	-.65481	.66402	.861	-2.4791	1.1695
	401-800	0-400	-.12222	.53811	.999	-1.6006	1.3562
		801-1000	-.68133	.56532	.748	-2.2345	.8718
		1001-1400	-.65759	.66061	.857	-2.4726	1.1574
		1400 and above	-.77702	.66722	.772	-2.6101	1.0561
	801-1000	0-400	.55912	.56155	.857	-.9837	2.1019
		401-800	.68133	.56532	.748	-.8718	2.2345
		1001-1400	.02374	.67984	1.000	-1.8440	1.8915
		1400 and above	-.09569	.68626	1.000	-1.9811	1.7897
	1001-1400	0-400	.53538	.65738	.926	-1.2707	2.3415
		401-800	.65759	.66061	.857	-1.1574	2.4726
		801-1000	-.02374	.67984	1.000	-1.8915	1.8440
		1400 and above	-.11943	.76666	1.000	-2.2257	1.9869
	1400 and above	0-400	.65481	.66402	.861	-1.1695	2.4791
		401-800	.77702	.66722	.772	-1.0561	2.6101
		801-1000	.09569	.68626	1.000	-1.7897	1.9811
		1001-1400	.11943	.76666	1.000	-1.9869	2.2257
	0-400	401-800	.22907	.40796	.980	-.8918	1.3499
801-1000		-.27918	.42573	.965	-1.4488	.8905	
1001-1400		-.52685	.49839	.828	-1.8961	.8424	
1400 and above		-.38603	.50342	.940	-1.7691	.9971	
401-800	0-400	-.22907	.40796	.980	-1.3499	.8918	

Intentions		801-1000	-.50825	.42860	.760	-1.6858	.6693
		1001-1400	-.75593	.50084	.557	-2.1319	.6201
		1400 and above	-.61511	.50585	.742	-2.0049	.7747
	801-1000	0-400	.27918	.42573	.965	-.8905	1.4488
		401-800	.50825	.42860	.760	-.6693	1.6858
		1001-1400	-.24768	.51542	.989	-1.6637	1.1684
		1400 and above	-.10686	.52029	1.000	-1.5363	1.3226
	1001-1400	0-400	.52685	.49839	.828	-.8424	1.8961
		401-800	.75593	.50084	.557	-.6201	2.1319
		801-1000	.24768	.51542	.989	-1.1684	1.6637
		1400 and above	.14082	.58124	.999	-1.4561	1.7377
	1400 and above	0-400	.38603	.50342	.940	-.9971	1.7691
		401-800	.61511	.50585	.742	-.7747	2.0049
		801-1000	.10686	.52029	1.000	-1.3226	1.5363
		1001-1400	-.14082	.58124	.999	-1.7377	1.4561
	0-400	401-800	-.25092	.74421	.997	-2.2956	1.7937
801-1000		-.62929	.77663	.927	-2.7630	1.5044	
1001-1400		-1.00597	.90917	.803	-3.5038	1.4919	
1400 and above		-.89723	.91835	.865	-3.4203	1.6258	
401-800	0-400	.25092	.74421	.997	-1.7937	2.2956	
	801-1000	-.37837	.78185	.989	-2.5264	1.7697	
	1001-1400	-.75505	.91364	.922	-3.2652	1.7551	
	1400 and above	-.64631	.92278	.956	-3.1815	1.8889	
801-1000	0-400	.62929	.77663	.927	-1.5044	2.7630	

Satisfaction		401-800	.37837	.78185	.989	-1.7697	2.5264
		1001-1400	-.37668	.94023	.995	-2.9599	2.2065
		1400 and above	-.26794	.94911	.999	-2.8755	2.3396
	1001-1400	0-400	1.00597	.90917	.803	-1.4919	3.5038
		401-800	.75505	.91364	.922	-1.7551	3.2652
		801-1000	.37668	.94023	.995	-2.2065	2.9599
		1400 and above	.10873	1.06031	1.000	-2.8043	3.0218
	1400 and above	0-400	.89723	.91835	.865	-1.6258	3.4203
		401-800	.64631	.92278	.956	-1.8889	3.1815
		801-1000	.26794	.94911	.999	-2.3396	2.8755
		1001-1400	-.10873	1.06031	1.000	-3.0218	2.8043

## Appendix F: Occupations Multiple Comparison

Dependent Variable	(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Time of Use	Private and public sector	Retired	.207	.227	.799	-.38	.79
		Self employed	-.419	.164	.053	-.84	.00
		Other	.189	.220	.825	-.38	.76
	Retired	Private and public sector	-.207	.227	.799	-.79	.38
		Self employed	-.626	.252	.065	-1.28	.03
		Other	-.018	.292	1.000	-.77	.74
	Self employed	Private and public sector	.419	.164	.053	.00	.84
		Retired	.626	.252	.065	-.03	1.28
		Other	.608	.245	.066	-.03	1.24
	Other	Private and public sector	-.189	.220	.825	-.76	.38
		Retired	.018	.292	1.000	-.74	.77
		Self employed	-.608	.245	.066	-1.24	.03
Duration	Private and public sector	Retired	.373	.230	.366	-.22	.97
		Self employed	-.120	.165	.887	-.55	.31
		Other	.324	.222	.463	-.25	.90
	Retired	Private and public sector	-.373	.230	.366	-.97	.22
		Self employed	-.493	.255	.216	-1.15	.17
		Other	-.049	.295	.998	-.81	.71

	Self employed	Private and public sector	.120	.165	.887	-.31	.55
		Retired	.493	.255	.216	-.17	1.15
		Other	.444	.248	.280	-.20	1.09
	Other	Private and public sector	-.324	.222	.463	-.90	.25
		Retired	.049	.295	.998	-.71	.81
		Self employed	-.444	.248	.280	-1.09	.20
Functional Quality	Private and public sector	Retired	3.97333*	.83421	.000	1.8160	6.1306
		Self employed	.28070	.60086	.966	-1.2732	1.8346
		Other	-.88889	.80729	.689	-2.9766	1.1988
	Retired	Private and public sector	-3.97333*	.83421	.000	-6.1306	-1.8160
		Self employed	-3.69263*	.92634	.001	-6.0882	-1.2971
		Other	-4.86222*	1.07182	.000	-7.6340	-2.0905
	Self employed	Private and public sector	-.28070	.60086	.966	-1.8346	1.2732
		Retired	3.69263*	.92634	.001	1.2971	6.0882
		Other	-1.16959	.90217	.566	-3.5027	1.1635
	Other	Private and public sector	.88889	.80729	.689	-1.1988	2.9766
		Retired	4.86222*	1.07182	.000	2.0905	7.6340
		Self employed	1.16959	.90217	.566	-1.1635	3.5027
Brand Trust	Private and public sector	Retired	1.66667	.71023	.090	-.1700	3.5034
		Self employed	.25474	.51156	.959	-1.0682	1.5777
		Other	.47111	.68732	.903	-1.3063	2.2485
	Retired	Private and public sector	-1.66667	.71023	.090	-3.5034	.1700

	Self employed	Self employed	-1.41193	.78867	.280	-3.4515	.6276	
		Other	-1.19556	.91253	.557	-3.5554	1.1643	
		Private and public sector	-.25474	.51156	.959	-1.5777	1.0682	
	Other	Retired	1.41193	.78867	.280	-.6276	3.4515	
		Other	.21637	.76810	.992	-1.7700	2.2027	
		Private and public sector	-.47111	.68732	.903	-2.2485	1.3063	
	Other	Retired	1.19556	.91253	.557	-1.1643	3.5554	
		Self employed	-.21637	.76810	.992	-2.2027	1.7700	
		Retired	-.08667	.71222	.999	-1.9285	1.7552	
Privacy	Private and public sector	Self employed	.40807	.51300	.856	-.9186	1.7347	
		Other	.47630	.68924	.900	-1.3061	2.2587	
		Private and public sector	.08667	.71222	.999	-1.7552	1.9285	
	Retired	Self employed	.49474	.79088	.924	-1.5505	2.5400	
		Other	.56296	.91508	.927	-1.8035	2.9294	
		Private and public sector	-.40807	.51300	.856	-1.7347	.9186	
	Self employed	Retired	-.49474	.79088	.924	-2.5400	1.5505	
		Other	.06823	.77025	1.000	-1.9237	2.0601	
		Private and public sector	-.47630	.68924	.900	-2.2587	1.3061	
	Other	Retired	-.56296	.91508	.927	-2.9294	1.8035	
		Self employed	-.06823	.77025	1.000	-2.0601	1.9237	
		Retired	.39333	.47476	.841	-.8344	1.6211	
	Security	Private and public sector	Self employed	-.29789	.34196	.820	-1.1822	.5864

	Retired	Other	-.14000	.45944	.990	-1.3281	1.0481	
		Private and public sector	-.39333	.47476	.841	-1.6211	.8344	
		Self employed	-.69123	.52719	.557	-2.0546	.6721	
	Self employed	Other	-.53333	.60999	.818	-2.1108	1.0441	
		Private and public sector	.29789	.34196	.820	-.5864	1.1822	
		Retired	.69123	.52719	.557	-.6721	2.0546	
	Other	Other	.15789	.51344	.990	-1.1699	1.4857	
		Private and public sector	.14000	.45944	.990	-1.0481	1.3281	
		Retired	.53333	.60999	.818	-1.0441	2.1108	
	Enjoyment	Private and public sector	Self employed	-.15789	.51344	.990	-1.4857	1.1699
			Retired	1.91333*	.49657	.001	.6292	3.1975
			Other	.39630	.48055	.843	-.8464	1.6390
Retired		Private and public sector	-.53860	.35767	.435	-.3864	1.4635	
		Self employed	-1.37474	.55141	.063	-2.8007	.0513	
		Other	-1.51704	.63801	.084	-3.1670	.1329	
Self employed		Private and public sector	-1.91333*	.49657	.001	-3.1975	-.6292	
		Retired	1.37474	.55141	.063	-.0513	2.8007	
		Other	-1.4230	.53703	.993	-1.5311	1.2465	
Other		Private and public sector	-.39630	.48055	.843	-1.6390	.8464	
		Retired	1.51704	.63801	.084	-.1329	3.1670	
		Self employed	.14230	.53703	.993	-1.2465	1.5311	

Attitudes	Private and public sector	Retired	1.97333*	.66672	.018	.2492	3.6975
		Self employed	.96561	.48022	.187	-.2763	2.2075
		Other	.01630	.64520	1.000	-1.6522	1.6848
	Retired	Private and public sector	-1.97333*	.66672	.018	-3.6975	-.2492
		Self employed	-1.00772	.74035	.525	-2.9223	.9069
		Other	-1.95704	.85662	.104	-4.1723	.2582
	Self employed	Private and public sector	-.96561	.48022	.187	-2.2075	.2763
		Retired	1.00772	.74035	.525	-.9069	2.9223
		Other	-.94932	.72104	.553	-2.8140	.9153
	Other	Private and public sector	-.01630	.64520	1.000	-1.6848	1.6522
		Retired	1.95704	.85662	.104	-.2582	4.1723
		Self employed	.94932	.72104	.553	-.9153	2.8140
Intentions	Private and public sector	Retired	1.10667	.51023	.135	-.2128	2.4261
		Self employed	-.21404	.36751	.937	-1.1644	.7364
		Other	.54815	.49377	.684	-.7288	1.8251
	Retired	Private and public sector	-1.10667	.51023	.135	-2.4261	.2128
		Self employed	-1.32070	.56658	.094	-2.7859	.1445
		Other	-.55852	.65556	.829	-2.2538	1.1368
	Self employed	Private and public sector	.21404	.36751	.937	-.7364	1.1644
		Retired	1.32070	.56658	.094	-.1445	2.7859
		Other	.76218	.55180	.512	-.6648	2.1892
	Other	Private and public sector	-.54815	.49377	.684	-1.8251	.7288



		Retired	.55852	.65556	.829	-1.1368	2.2538
		Self employed	-.76218	.55180	.512	-2.1892	.6648
Satisfaction	Private and public sector	Retired	3.85333*	.90862	.000	1.5036	6.2031
		Self employed	.25825	.65446	.979	-1.4342	1.9507
		Other	.10815	.87930	.999	-2.1658	2.3821
	Retired	Private and public sector	-3.85333*	.90862	.000	-6.2031	-1.5036
		Self employed	-3.59509*	1.00897	.002	-6.2043	-.9858
		Other	-3.74519*	1.16742	.008	-6.7642	-.7262
	Self employed	Private and public sector	-.25825	.65446	.979	-1.9507	1.4342
		Retired	3.59509*	1.00897	.002	.9858	6.2043
		Other	-.15010	.98265	.999	-2.6913	2.3911
	Other	Private and public sector	-.10815	.87930	.999	-2.3821	2.1658
		Retired	3.74519*	1.16742	.008	.7262	6.7642
		Self employed	.15010	.98265	.999	-2.3911	2.6913