CHAPTER 6

CONCLUSION

1. In this study, SERVQUAL was used to measure the service quality of five service sector companies - one hotel, two banks, and two supermarkets. Questionnaires were spread to about 100 random customers of each company. The aggregate of returned questionnaires contained 500 respondents.
2. By using factor analysis, the interrelationships among the variables are recognized and new sets of variables, called factors, are identified in order to determine the dimensionality of SERVQUAL in its application in several service sector companies located in Yogyakarta. Those factors are as follows:

Factor	Hotel 'S'	Bank 'B'	Bank 'M'	Supermarket 'R'	Supermarket 'A'
1	Resp	Tang	Tang	Reli 1	Reli 1
2	Reli	Reli	Reli	Resp 1	Resp 1
3	Ass 1	Emp 1	Emp 1	Ass	Ass
4	Emp	Resp 1	Resp	Emp 1	Emp 1
5	Ass 2	Ass	Ass	Tang 1	Tang 1
6	Tang 1	Emp 2	Emp 2	Resp 2	Resp 2
7	Tang 2	Resp 2	-	Reli 2	Reli 2
8	-	-	-	Tang 2	Tang 2
9	-	-	-	Emp 2	-

Remark:

Tang = Tangible

Reli = Reliable

Resp = Responsibility

Ass = Assurance

Emp = Empathy

3. As can be seen from table above, the original dimensions of SERVQUAL are split up into new dimensions in this study. The possible reason for this is that customers perceive and evaluate the factors and then decide that the factor has some variables somewhat different with the other variables. Thus, the original factor splits up. Another possible reason is due to the different wordings were adopted.
4. The relative importance of SERVQUAL's dimensions and the dimensionality of the SERVQUAL in Jogjakarta are different with the original one. Responsibility factor is considered as the most important dimension in SERVQUAL and thus plays the biggest role in assessing the service quality of the service companies in Jogjakarta.

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APPENDICES

APPENDIX 1

EXAMPLE OF QUESTIONNAIRES

QUESTIONNAIRES AT HOTEL

In order to fulfill the requirements of final project research regarding with the determination of dimensionality of service quality (SERVQUAL) in several service sector in Jogjakarta, hereby I:

Name : LAIFAR SUHARTO
Stu. Number : 01 14 02833
Study Prog. : International Industrial Engineering UAJY

request for your help in filling and answering this questionnaire with the real condition. Thank you for your attention.

RESPONDENTS DATA

In this section, you are asked to give a mark ✓ on the available space in each question.

1. Sex:
   ( ) Male ( ) Female

2. Ages:
   ( ) Less than 17 years old ( ) 17 – 25 years old
   ( ) 26 – 35 years old ( ) 36 – 45 years old ( ) More than 45 years old

3. Last / currently taken education:
   ( ) Elementary school (SD) ( ) Junior High School
   ( ) Senior High School (SMU) ( ) University ( ) Others……..

4. Work :
   ( ) Students ( ) Government employee
   ( ) Private sector employee ( ) Self-employed ( ) Others……..

5. Total mean earnings a month:
   ( ) Less than Rp.500.000,-
   ( ) Rp.500.000 – Rp.1.500.000
   ( ) Rp.1.500.001 – Rp.2.500.000
   ( ) Rp.2.500.001 – Rp.5.000.000
   ( ) More than Rp.5.000.000,-

THE PERCEPTION AND EXPECTATION REGARDING WITH THE SERVICE GIVEN

In this section, you are requested to give assessments from scale 1 up to scale 7 according to what you feel or receive regarding with the service quality at the pertinent question in the Perceptions Value's column and your expectations on the service quality in the Expectations Value's column.

Remark of Perceptions Value and Expectations Value:

1	2	3	4	5	6	7
Very bad			**Enough**			**Very good**

The Perception and Expectation regarding with the service given

Perceptions value							No	Variables	Expectations value						
1	2	3	4	5	6	7	Tang 1.1	Facilities will have modern-looking equipments	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Tang 2.2	Physical facilities will be visually appealing	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Tang 3.3	Materials associated with service such as pamphlets or announcements are placed strategically	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Tang 4.4	Employees will be neat-appearing	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Reli 1.5	Hotel provide their services at the time they promised	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Reli 2.6	Hotel will help overcome customer's problem	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Reli 3.7	Hotel perform services right the first time	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Reli 4.8	Assure free-error record data	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Resp 1.9	Employees have quick response in helping customer	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Resp 2.10	Attitude and politeness in serving customer	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Resp 3.11	Employees are ready to help customer	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Resp 4.12	Speed of employees' service	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Ass 1.13	The good name and reputation	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Ass 2.14	The safety of physical facilities	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Ass 3.15	Employees are friendly in serving the customers	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Ass 4.16	Employees will have enough knowledge in answering customer's question	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Emp 1.17	Hotel has operating-hour convenient to customers	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Emp 2.18	Employees will always be willing in helping customer	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Emp 3.19	Employees will give customers individual attention	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Emp 4.20	Employees understand customer's specific needs	1	2	3	4	5	6	7

THANK YOU

QUESTIONNAIRES AT BANK

In order to fulfill the requirements of final project research regarding with the determination of dimensionality of service quality (SERVQUAL) in several service sector in Jogjakarta, hereby I:

Name : LAIFAR SUHARTO
Stu. Number : 01 14 02833
Study Prog. : International Industrial Engineering UAJY

request for your help in filling and answering this questionnaire with the real condition. Thank you for your attention.

RESPONDENTS DATA

In this section, you are asked to give a mark ✓ on the available space in each question.

1. Sex:
   ( ) Male ( ) Female

2. Ages:
   ( ) Less than 17 years old ( ) 17 – 25 years old
   ( ) 26 – 35 years old ( ) 36 – 45 years old ( ) More than 45 years old

3. Last / currently taken education:
   ( ) Elementary school (SD) ( ) Junior High School
   ( ) Senior High School (SMU) ( ) University ( ) Others……..

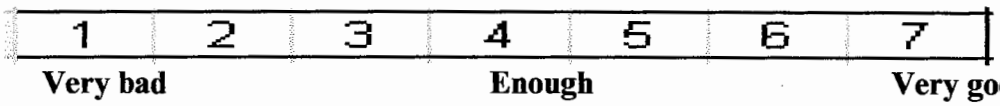
4. Work :
   ( ) Students ( ) Government employee
   ( ) Private sector employee ( ) Self-employed ( ) Others……..

5. Total mean earnings a month:
   ( ) Less than Rp.500.000,-
   ( ) Rp.500.000 – Rp.1.500.000
   ( ) Rp.1.500.001 – Rp.2.500.000
   ( ) Rp.2.500.001 – Rp.5.000.000
   ( ) More than Rp.5.000.000,-

THE PERCEPTION AND EXPECTATION REGARDING WITH THE SERVICE GIVEN

In this section, you are requested to give assessments from scale 1 up to scale 7 according to what you feel or receive regarding with the service quality at the pertinent question in the Perceptions Value's column and your expectations on the service quality in the Expectations Value's column.

Remark of Perceptions Value and Expectations Value:



The Perception and Expectation regarding with the service given

Perceptions value	No	Variables	Expectations value
1 2 3 4 5 6 7	Tang 1.1	Condition of physical facilities	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Tang 2.2	Interior design	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Tang 3.3	Cleanliness of room	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Tang 4.4	Comfortness of room	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Tang 5.5	Room illumination	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Tang 6.6	Employees are neat-appearing	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Reli 1.7	Bank provide their services at the time they promised	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Reli 2.8	Bank help overcome customer's problem	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Reli 3.9	Bank perform the service right the first time	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Reli 4.10	Assure free-error record data	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Resp 1.11	Employees have quick response in helping customer	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Resp 2.12	Employees are friendly in serving the customers	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Resp 3.13	Attitude and politeness in serving customer	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Resp 4.14	Employees are ready to help customer	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Resp 5.15	The speed of employees' service	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Ass 1.16	The good name and reputation	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Ass 2.17	The safety of physical facilities	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Ass 3.18	Employees will have enough knowledge in answering customers' questions	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Ass 4.19	The safety of transaction / services for customer	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Emp 1.20	Bank has operating hour convenient to customers	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Emp 2.21	Bank provide prizes for their customers	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Emp 3.22	Bank provide information concerning with the facility and services	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Emp 4.23	Employees will give customers individual attention	1 2 3 4 5 6 7
1 2 3 4 5 6 7	Emp 5.24	Bank perform surveys to identify customer's need	1 2 3 4 5 6 7

THANK YOU

QUESTIONNAIRES AT SUPERMARKET

In order to fulfill the requirements of final project research regarding with the determination of dimensionality of service quality (SERVQUAL) in several service sector in Jogjakarta, hereby I:

Name : LAIFAR SUHARTO
Stu. Number : 01 14 02833
Study Prog. : International Industrial Engineering UAJY

request for your help in filling and answering this questionnaire with the real condition. Thank you for your attention.

RESPONDENTS DATA

In this section, you are asked to give a mark ✓ on the available space in each question.

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   ( ) 26 – 35 years old ( ) 36 – 45 years old ( ) More than 45 years old

3. Last / currently taken education:
   ( ) Elementary school (SD) ( ) Junior High School
   ( ) Senior High School (SMU) ( ) University ( ) Others……..

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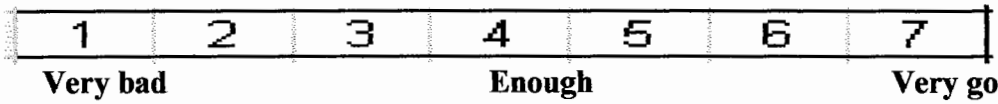
   ( ) Students ( ) Government employee
   ( ) Private sector employee ( ) Self-employed ( ) Others……..

5. Total mean earnings a month:
   ( ) Less than Rp.500.000,-
   ( ) Rp.500.000 – Rp.1.500.000
   ( ) Rp.1.500.001 – Rp.2.500.000
   ( ) Rp.2.500.001 – Rp.5.000.000
   ( ) More than Rp.5.000.000,-

THE PERCEPTION AND EXPECTATION REGARDING WITH THE SERVICE GIVEN

In this section, you are requested to give assessments from scale 1 up to scale 7 according to what you feel or receive regarding with the service quality at the pertinent question in the Perceptions Value's column and your expectations on the service quality in the Expectations Value's column.

Remark of Perceptions Value and Expectations Value:



The Perception and Expectation regarding with the service given

Perceptions value							No	Variables	Expectations value						
1	2	3	4	5	6	7	Tang 1.1	Condition of physical facilities and equipments	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Tang 2.2	Interior design	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Tang 3.3	Cleanliness of room	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Tang 4.4	Convenient room temperature	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Tang 5.5	Room illumination	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Tang 6.6	Employees are neat-appearing	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Reli 1.7	The quality of offered products	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Reli 2.8	Accuracy in items' price calculation	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Reli 3.9	Payment services with cash, credit card, etc	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Reli 4.10	Supermarket provides small money fractions for changes	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Reli 5.11	Variety of products offered	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Reli 6.12	Products' are guaranteed	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Reli 7.13	Fresh condition of products, i.e.: vegetables, grocery, etc	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Resp 1.14	Employees have quick response in helping customer	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Resp 2.15	Employees are friendly in serving the customers	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Resp 3.16	Attitude and politeness in serving customer	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Resp 4.17	Employees will have enough knowledge about products	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Resp 5.18	The speed of employees' service	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Resp 6.19	Product packing	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Resp 7.20	Product delivery services	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Ass 1.21	The good name and reputation	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Ass 2.22	The safety of physical facilities	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Ass 3.23	Cheaper price than other supermarkets	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Ass 4.24	Safety in shopping areas	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Ass 5.25	Safety of parking lot	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Emp 1.26	Discounts on some certain products	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Emp 2.27	Supermarket gives prizes	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Emp 3.28	Supermarket provides information about products &servic	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Emp 4.29	Employees' individual attention to the customers	1	2	3	4	5	6	7
1	2	3	4	5	6	7	Emp 5.30	Supermarket performs survey to identify customer's need	1	2	3	4	5	6	7

APPENDIX 2

RELIABILITY TEST FOR CUSTOMERS' PERCEPTIONS

APPENDIX 2a

RELIABILITY TEST FOR CUSTOMERS' PERCEPTIONS AT HOTEL 'S'

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TANG1.1	100	4	7	5.57	.62
TANG2.2	100	4	6	5.52	.52
TANG3.3	100	4	7	5.58	.61
TANG4.4	100	4	7	5.55	.56
RELI1.5	100	5	7	6.12	.67
RELI2.6	100	5	7	6.17	.67
RELI3.7	100	5	7	6.04	.62
RELI4.8	100	5	7	6.20	.65
RESP1.9	100	4	7	5.55	.56
RESP2.10	100	4	6	5.57	.56
RESP3.11	100	4	6	5.55	.54
RESP4.12	100	4	7	5.55	.58
ASS1.13	100	5	7	6.12	.64
ASS2.14	100	4	7	6.00	.72
ASS3.15	100	5	7	6.13	.65
ASS4.16	100	4	7	6.04	.68
EMP1.17	100	4	7	5.84	.73
EMP2.18	100	4	7	5.80	.72
EMP3.19	100	4	7	5.86	.79
EMP4.20	100	4	7	5.72	.68
Valid N (listwise)	100				

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	5.5700	.6237	100.0
2.	TANG2.2	5.5200	.5218	100.0
3.	TANG3.3	5.5800	.6060	100.0
4.	TANG4.4	5.5500	.5573	100.0
5.	RELI1.5	6.1200	.6709	100.0
6.	RELI2.6	6.1700	.6675	100.0
7.	RELI3.7	6.0400	.6182	100.0
8.	RELI4.8	6.2000	.6513	100.0
9.	RESP1.9	5.5500	.5573	100.0
10.	RESP2.10	5.5700	.5551	100.0
11.	RESP3.11	5.5500	.5389	100.0
12.	RESP4.12	5.5500	.5752	100.0
13.	ASS1.13	6.1200	.6401	100.0
14.	ASS2.14	6.0000	.7247	100.0
15.	ASS3.15	6.1300	.6460	100.0
16.	ASS4.16	6.0400	.6805	100.0
17.	EMP1.17	5.8400	.7347	100.0
18.	EMP2.18	5.8000	.7247	100.0
19.	EMP3.19	5.8600	.7916	100.0
20.	EMP4.20	5.7200	.6828	100.0

* * * Warning * * * Determinant of matrix is close to zero: 1.197E-14

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as .

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	116.4800	25.7471	5.0742	20

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4127	.2723	.6267	.3543	2.3012	.0091

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	110.9100	25.0524	.0490	.	.7241
TANG2.2	110.9600	24.2206	.2442	.	.7077
TANG3.3	110.9000	25.1212	.0426	.	.7241
TANG4.4	110.9300	23.8435	.2927	.	.7039
RELI1.5	110.3600	22.6166	.4201	.	.6913
RELI2.6	110.3100	23.2666	.3160	.	.7013
RELI3.7	110.4400	22.9560	.4066	.	.6936
RELI4.8	110.2800	23.0723	.3597	.	.6973
RESP1.9	110.9300	23.5001	.3584	.	.6987
RESP2.10	110.9100	23.3757	.3844	.	.6967
RESP3.11	110.9300	24.0052	.2749	.	.7054
RESP4.12	110.9300	23.0961	.4197	.	.6934
ASS1.13	110.3600	23.8085	.2448	.	.7078
ASS2.14	110.4800	23.7067	.2147	.	.7114
ASS3.15	110.3500	23.9874	.2122	.	.7107
ASS4.16	110.4400	23.7034	.2386	.	.7086
EMP1.17	110.6400	23.2226	.2803	.	.7049
EMP2.18	110.6800	23.4117	.2581	.	.7071
EMP3.19	110.6200	22.8440	.3008	.	.7031
EMP4.20	110.7600	22.8913	.3657	.	.6964

Reliability Coefficients 20 items

Alpha = .7152 Standardized item alpha = .7209

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	5.5700	.6237	100.0
2.	TANG2.2	5.5200	.5218	100.0
3.	TANG3.3	5.5800	.6060	100.0
4.	TANG4.4	5.5500	.5573	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	22.2200	2.8602	1.6912	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3348	.2723	.3890	.1167	1.4284	.0028

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	16.6500	1.5025	.6335	.4939	.5514
TANG2.2	16.7000	1.9495	.4381	.5861	.6791
TANG3.3	16.6400	1.9095	.3483	.4297	.7365
TANG4.4	16.6700	1.6981	.5862	.5972	.5914

Reliability Coefficients 4 items

Alpha = .7090 Standardized item alpha = .7104

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RELI1.5	6.1200	.6709	100.0
2.	RELI2.6	6.1700	.6675	100.0
3.	RELI3.7	6.0400	.6182	100.0
4.	RELI4.8	6.2000	.6513	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	24.5300	4.2314	2.0570	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4255	.3822	.4501	.0679	1.1776	.0010

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RELI1.5	18.4100	2.3656	.6860	.5781	.7061
RELI2.6	18.3600	2.4752	.6241	.5127	.7385
RELI3.7	18.4900	2.7373	.5435	.4890	.7767
RELI4.8	18.3300	2.5870	.5824	.4570	.7590

Reliability Coefficients 4 items

Alpha = .7970 Standardized item alpha = .7961

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RESP1.9	5.5500	.5573	100.0
2.	RESP2.10	5.5700	.5551	100.0
3.	RESP3.11	5.5500	.5389	100.0
4.	RESP4.12	5.5500	.5752	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	22.2200	3.7491	1.9363	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3100	.2904	.3308	.0404	1.1391	.0003

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RESP1.9	16.6700	2.1627	.7783	.7564	.8554
RESP2.10	16.6500	2.1490	.7938	.7745	.8496
RESP3.11	16.6700	2.2637	.7369	.7506	.8708
RESP4.12	16.6700	2.1627	.7422	.7618	.8694

Reliability Coefficients 4 items

Alpha = .8923 Standardized item alpha = .8925

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	ASS1.13	6.1200	.6401	100.0
2.	ASS2.14	6.0000	.7247	100.0
3.	ASS3.15	6.1300	.6460	100.0
4.	ASS4.16	6.0400	.6805	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	24.2900	4.7736	2.1849	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4538	.4097	.5253	.1156	1.2821	.0028

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
ASS1.13	18.1700	2.9102	.6657	.9304	.7755
ASS2.14	18.2900	2.7736	.6109	.8141	.8024
ASS3.15	18.1600	2.9438	.6372	.9286	.7877
ASS4.16	18.2500	2.7348	.7001	.8263	.7583

Reliability Coefficients 4 items

Alpha = .8263 Standardized item alpha = .8281

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	EMP1.17	5.8400	.7347	100.0
2.	EMP2.18	5.8000	.7247	100.0
3.	EMP3.19	5.8600	.7916	100.0
4.	EMP4.20	5.7200	.6828	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	23.2200	4.9410	2.2228	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.5395	.4663	.6267	.1604	1.3440	.0044

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
EMP1.17	17.3800	2.9046	.5976	.4131	.6643
EMP2.18	17.4200	3.0743	.5278	.5234	.7034
EMP3.19	17.3600	3.1620	.4093	.2514	.7736
EMP4.20	17.5000	2.8990	.6777	.6097	.6247

Reliability Coefficients 4 items

Alpha = .7510 Standardized item alpha = .7571

APPENDIX 2b

RELIABILITY TEST FOR CUSTOMERS' PERCEPTIONS AT BANK 'B'

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TANG1.1	100	5	7	6.48	.56
TANG2.2	100	5	7	6.19	.65
TANG3.3	100	5	7	5.89	.68
TANG4.4	100	5	7	6.27	.65
TANG5.5	100	5	7	6.22	.70
TANG6.6	100	5	7	6.19	.65
RELI1.7	100	4	7	6.26	.61
RELI2.8	100	4	7	6.17	.64
RELI3.9	100	5	7	6.46	.56
RELI4.10	100	4	7	6.03	.63
RESP1.11	100	5	7	6.14	.68
RESP2.12	100	4	7	5.86	.62
RESP3.13	100	5	7	6.18	.66
RESP4.14	100	5	7	6.22	.66
RESP5.15	100	4	7	5.88	.62
ASS1.16	100	5	7	6.14	.65
ASS2.17	100	5	7	6.21	.62
ASS3.18	100	5	7	6.22	.60
ASS4.19	100	5	7	5.97	.67
EMP1.20	100	5	7	6.17	.65
EMP2.21	100	5	7	6.32	.63
EMP3.22	100	5	7	6.26	.68
EMP4.23	100	5	7	6.18	.63
EMP5.24	100	5	7	6.25	.67
Valid N (listwise)	100				

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.4800	.5592	100.0
2.	TANG2.2	6.1900	.6466	100.0
3.	TANG3.3	5.8900	.6801	100.0
4.	TANG4.4	6.2700	.6491	100.0
5.	TANG5.5	6.2200	.7047	100.0
6.	TANG6.6	6.1900	.6466	100.0
7.	RELI1.7	6.2600	.6133	100.0
8.	RELI2.8	6.1700	.6365	100.0
9.	RELI3.9	6.4600	.5581	100.0
10.	RELI4.10	6.0300	.6269	100.0
11.	RESP1.11	6.1400	.6819	100.0
12.	RESP2.12	5.8600	.6199	100.0
13.	RESP3.13	6.1800	.6572	100.0
14.	RESP4.14	6.2200	.6603	100.0
15.	RESP5.15	5.8800	.6241	100.0
16.	ASS1.16	6.1400	.6516	100.0
17.	ASS2.17	6.2100	.6243	100.0
18.	ASS3.18	6.2200	.5959	100.0
19.	ASS4.19	5.9700	.6735	100.0
20.	EMP1.20	6.1700	.6522	100.0
21.	EMP2.21	6.3200	.6337	100.0
22.	EMP3.22	6.2600	.6760	100.0
23.	EMP4.23	6.1800	.6257	100.0
24.	EMP5.24	6.2500	.6723	100.0

* * * Warning * * * Determinant of matrix is close to zero: 4.111E-16

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as .

N of Cases = 100.0

Statistics for	Mean	Variance	Std Dev	N of Variables
Scale	148.1600	35.4287	5.9522	24

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4114	.3115	.4966	.1851	1.5940	.0020

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	141.6800	33.6541	.2253	.	.7485
TANG2.2	141.9700	32.7365	.3074	.	.7435
TANG3.3	142.2700	32.0981	.3722	.	.7390
TANG4.4	141.8900	32.5029	.3384	.	.7415
TANG5.5	141.9400	30.7236	.5387	.	.7264
TANG6.6	141.9700	32.6961	.3130	.	.7431
RELI1.7	141.9000	32.1313	.4201	.	.7365
RELI2.8	141.9900	32.4746	.3514	.	.7407
RELI3.9	141.7000	32.5960	.3956	.	.7388
RELI4.10	142.1300	32.8011	.3112	.	.7433
RESP1.11	142.0200	33.2521	.2176	.	.7497
RESP2.12	142.3000	33.3232	.2405	.	.7478
RESP3.13	141.9800	32.3430	.3550	.	.7403
RESP4.14	141.9400	32.3398	.3533	.	.7404
RESP5.15	142.2800	33.3147	.2394	.	.7479
ASS1.16	142.0200	34.2622	.0972	.	.7572
ASS2.17	141.9500	33.8662	.1614	.	.7527
ASS3.18	141.9400	33.8347	.1787	.	.7514
ASS4.19	142.1900	34.3777	.0756	.	.7590
EMP1.20	141.9900	33.2019	.2397	.	.7480
EMP2.21	141.8400	32.8428	.3007	.	.7440
EMP3.22	141.9000	32.8990	.2673	.	.7462
EMP4.23	141.9800	32.2824	.3874	.	.7384
EMP5.24	141.9100	32.7494	.2894	.	.7447

Reliability Coefficients 24 items

Alpha = .7527 Standardized item alpha = .7527

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.4800	.5592	100.0
2.	TANG2.2	6.1900	.6466	100.0
3.	TANG3.3	5.8900	.6801	100.0
4.	TANG4.4	6.2700	.6491	100.0
5.	TANG5.5	6.2200	.7047	100.0
6.	TANG6.6	6.1900	.6466	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	37.2400	7.2145	2.6860	6

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4215	.3127	.4966	.1838	1.5879	.0038

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	30.7600	6.0630	.3046	.1564	.7930
TANG2.2	31.0500	5.0783	.5896	.6712	.7303
TANG3.3	31.3500	4.8359	.6406	.4856	.7158
TANG4.4	30.9700	5.2819	.5066	.3183	.7511
TANG5.5	31.0200	5.2521	.4538	.3497	.7662
TANG6.6	31.0500	4.8763	.6724	.6767	.7088

Reliability Coefficients 6 items

Alpha = .7793 Standardized item alpha = .7762

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RELI1.7	6.2600	.6133	100.0
2.	RELI2.8	6.1700	.6365	100.0
3.	RELI3.9	6.4600	.5581	100.0
4.	RELI4.10	6.0300	.6269	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	24.9200	3.5895	1.8946	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3715	.3115	.4052	.0936	1.3006	.0017

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RELI1.7	18.6600	1.9236	.7581	.6316	.6347
RELI2.8	18.7500	2.3308	.4392	.2611	.8045
RELI3.9	18.4600	2.3721	.5269	.4718	.7574
RELI4.10	18.8900	2.0383	.6470	.4517	.6958

Reliability Coefficients 4 items

Alpha = .7814 Standardized item alpha = .7823

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RESP1.11	6.1400	.6819	100.0
2.	RESP2.12	5.8600	.6199	100.0
3.	RESP3.13	6.1800	.6572	100.0
4.	RESP4.14	6.2200	.6603	100.0
5.	RESP5.15	5.8800	.6241	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	30.2800	5.6986	2.3872	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4213	.3842	.4651	.0808	1.2103	.0012

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RESP1.11	24.1400	3.9398	.4779	.5416	.7778
RESP2.12	24.4200	3.7612	.6460	.9529	.7227
RESP3.13	24.1000	3.6061	.6653	.6274	.7141
RESP4.14	24.0600	4.0570	.4533	.2621	.7843
RESP5.15	24.4000	3.8384	.6014	.9509	.7368

Reliability Coefficients 5 items

Alpha = .7879 Standardized item alpha = .7903

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	ASS1.16	6.1400	.6516	100.0
2.	ASS2.17	6.2100	.6243	100.0
3.	ASS3.18	6.2200	.5959	100.0
4.	ASS4.19	5.9700	.6735	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	24.5400	3.5438	1.8825	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4058	.3552	.4536	.0985	1.2773	.0018

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
ASS1.16	18.4000	2.1414	.5127	.4216	.6604
ASS2.17	18.3300	1.9405	.6977	.5613	.5466
ASS3.18	18.3200	2.5632	.3278	.1183	.7579
ASS4.19	18.5700	2.0658	.5291	.3522	.6507

Reliability Coefficients 4 items

Alpha = .7226 Standardized item alpha = .7207

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	EMP1.20	6.1700	.6522	100.0
2.	EMP2.21	6.3200	.6337	100.0
3.	EMP3.22	6.2600	.6760	100.0
4.	EMP4.23	6.1800	.6257	100.0
5.	EMP5.24	6.2500	.6723	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	31.1800	5.7046	2.3884	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4255	.3915	.4570	.0655	1.1672	.0009

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
EMP1.20	25.0100	4.0706	.4593	.4519	.7758
EMP2.21	24.8600	3.7176	.6488	.5783	.7143
EMP3.22	24.9200	4.0339	.4470	.2545	.7812
EMP4.23	25.0000	3.7980	.6213	.5234	.7239
EMP5.24	24.9300	3.6213	.6375	.5619	.7164

Reliability Coefficients 5 items

Alpha = .7838 Standardized item alpha = .7854

APPENDIX 2c

RELIABILITY TEST FOR CUSTOMERS' PERCEPTIONS AT BANK 'M'

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TANG1.1	100	5	7	6.17	.65
TANG2.2	100	5	7	6.09	.70
TANG3.3	100	5	7	6.18	.70
TANG4.4	100	5	7	6.18	.69
TANG5.5	100	5	7	6.15	.76
TANG6.6	100	5	7	6.16	.68
RELI1.7	100	5	7	6.33	.57
RELI2.8	100	5	7	6.39	.53
RELI3.9	100	5	7	6.35	.56
RELI4.10	100	5	7	6.31	.60
RESP1.11	100	5	7	6.22	.68
RESP2.12	100	5	7	6.14	.73
RESP3.13	100	5	7	6.09	.67
RESP4.14	100	5	7	6.26	.69
RESP5.15	100	5	7	6.18	.69
ASS1.16	100	5	7	6.39	.57
ASS2.17	100	4	7	6.03	.78
ASS3.18	100	4	7	5.94	.69
ASS4.19	100	4	7	5.67	.82
EMP1.20	100	5	7	6.13	.63
EMP2.21	100	4	7	5.99	.70
EMP3.22	100	5	7	6.13	.61
EMP4.23	100	5	7	6.07	.64
EMP5.24	100	5	7	6.17	.70
Valid N (listwise)	100				

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.1700	.6522	100.0
2.	TANG2.2	6.0900	.6977	100.0
3.	TANG3.3	6.1800	.7018	100.0
4.	TANG4.4	6.1800	.6873	100.0
5.	TANG5.5	6.1500	.7571	100.0
6.	TANG6.6	6.1600	.6775	100.0
7.	RELI1.7	6.3300	.5695	100.0
8.	RELI2.8	6.3900	.5298	100.0
9.	RELI3.9	6.3500	.5573	100.0
10.	RELI4.10	6.3100	.5979	100.0
11.	RESP1.11	6.2200	.6754	100.0
12.	RESP2.12	6.1400	.7250	100.0
13.	RESP3.13	6.0900	.6681	100.0
14.	RESP4.14	6.2600	.6908	100.0
15.	RESP5.15	6.1800	.6073	100.0
16.	ASS1.16	6.3900	.5667	100.0
17.	ASS2.17	6.0300	.7844	100.0
18.	ASS3.18	5.9400	.6937	100.0
19.	ASS4.19	5.6700	.8172	100.0
20.	EMP1.20	6.1300	.6301	100.0
21.	EMP2.21	5.9900	.7035	100.0
22.	EMP3.22	6.1300	.6139	100.0
23.	EMP4.23	6.0700	.6397	100.0
24.	EMP5.24	6.1700	.6971	100.0

* * * Warning * * * Determinant of matrix is close to zero: 1.109E-15

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as .

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	147.7200	35.1733	5.9307	24

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4504	.2807	.6678	.3871	2.3789	.0089

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	141.5500	32.3308	.3259	.	.7097
TANG2.2	141.6300	32.6799	.2516	.	.7152
TANG3.3	141.5400	32.2307	.3075	.	.7108
TANG4.4	141.5400	32.1095	.3327	.	.7089
TANG5.5	141.5700	32.5506	.2372	.	.7167
TANG6.6	141.5600	31.7640	.3863	.	.7048
RELI1.7	141.3900	33.1696	.2560	.	.7150
RELI2.8	141.3300	33.9405	.1542	.	.7211
RELI3.9	141.3700	33.5082	.2099	.	.7179
RELI4.10	141.4100	33.3353	.2145	.	.7177
RESP1.11	141.5000	31.2424	.4602	.	.6990
RESP2.12	141.5800	31.1349	.4341	.	.7001
RESP3.13	141.6300	32.2759	.3229	.	.7098
RESP4.14	141.4600	31.2610	.4447	.	.6999
RESP5.15	141.5400	31.2206	.4532	.	.6993
ASS1.16	141.3300	33.2334	.2478	.	.7155
ASS2.17	141.6900	33.7514	.0885	.	.7297
ASS3.18	141.7800	33.3451	.1681	.	.7216
ASS4.19	142.0500	32.5126	.2139	.	.7194
EMP1.20	141.5900	34.4868	.0391	.	.7298
EMP2.21	141.7300	34.3607	.0385	.	.7316
EMP3.22	141.5900	34.2645	.0740	.	.7271
EMP4.23	141.6500	32.5328	.3058	.	.7112
EMP5.24	141.5500	31.3813	.4233	.	.7015

Reliability Coefficients 24 items

Alpha = .7228 Standardized item alpha = .7226

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.1700	.6522	100.0
2.	TANG2.2	6.0900	.6977	100.0
3.	TANG3.3	6.1800	.7018	100.0
4.	TANG4.4	6.1800	.6873	100.0
5.	TANG5.5	6.1500	.7571	100.0
6.	TANG6.6	6.1600	.6775	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	36.9300	7.7829	2.7898	6

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4849	.4254	.5732	.1479	1.3477	.0024

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	30.7600	5.8812	.4667	.2883	.7221
TANG2.2	30.8400	5.6307	.5030	.2634	.7122
TANG3.3	30.7500	6.0076	.3729	.1977	.7472
TANG4.4	30.7500	5.1793	.6813	.8122	.6619
TANG5.5	30.7800	6.0117	.3227	.1472	.7643
TANG6.6	30.7700	5.3304	.6373	.7966	.6754

Reliability Coefficients 6 items

Alpha = .7515 Standardized item alpha = .7557

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RELI1.7	6.3300	.5695	100.0
2.	RELI2.8	6.3900	.5298	100.0
3.	RELI3.9	6.3500	.5573	100.0
4.	RELI4.10	6.3100	.5979	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	25.3800	3.3491	1.8301	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3183	.2807	.3575	.0768	1.2735	.0010

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RELI1.7	19.0500	2.1490	.5245	.3357	.8377
RELI2.8	18.9900	1.9090	.7919	.6560	.7202
RELI3.9	19.0300	2.1102	.5733	.4446	.8158
RELI4.10	19.0700	1.8031	.7402	.5842	.7383

Reliability Coefficients 4 items

Alpha = .8265 Standardized item alpha = .8279

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RESP1.11	6.2200	.6754	100.0
2.	RESP2.12	6.1400	.7250	100.0
3.	RESP3.13	6.0900	.6681	100.0
4.	RESP4.14	6.2600	.6908	100.0
5.	RESP5.15	6.1800	.6873	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	30.8900	8.0787	2.8423	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4755	.4464	.5257	.0793	1.1776	.0009

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RESP1.11	24.6700	5.0718	.8385	.9112	.8282
RESP2.12	24.7500	5.1591	.7269	.7975	.8547
RESP3.13	24.8000	6.3030	.3963	.1858	.9248
RESP4.14	24.6300	5.0031	.8408	.9044	.8268
RESP5.15	24.7100	5.0767	.8168	.8335	.8329

Reliability Coefficients 5 items

Alpha = .8821 Standardized item alpha = .8813

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	ASS1.16	6.3900	.5667	100.0
2.	ASS2.17	6.0300	.7844	100.0
3.	ASS3.18	5.9400	.6937	100.0
4.	ASS4.19	5.6700	.8172	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	24.0300	4.4536	2.1104	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.5213	.3211	.6678	.3467	2.0796	.0240

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
ASS1.16	17.6400	3.1418	.4932	.3055	.6577
ASS2.17	18.0000	2.6869	.4478	.2134	.6793
ASS3.18	18.0900	2.8908	.4585	.2115	.6676
ASS4.19	18.3600	2.2731	.6139	.4102	.5646

Reliability Coefficients 4 items

Alpha = .7090 Standardized item alpha = .7134

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	EMP1.20	6.1300	.6301	100.0
2.	EMP2.21	5.9900	.7035	100.0
3.	EMP3.22	6.1300	.6139	100.0
4.	EMP4.23	6.0700	.6397	100.0
5.	EMP5.24	6.1700	.6971	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	30.4900	5.0201	2.2406	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4328	.3769	.4948	.1180	1.3131	.0029

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
EMP1.20	24.3600	3.3034	.5761	.8518	.6202
EMP2.21	24.5000	3.6667	.3187	.1581	.7264
EMP3.22	24.3600	3.3236	.5895	.8544	.6164
EMP4.23	24.4200	3.3774	.5246	.3183	.6406
EMP5.24	24.3200	3.5531	.3733	.1935	.7037

Reliability Coefficients 5 items

Alpha = .7112 Standardized item alpha = .7193

APPENDIX 2d

RELIABILITY TEST FOR CUSTOMERS' PERCEPTIONS AT SUPERMARKET 'R'

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TANG1.1	100	4	7	5.72	.60
TANG2.2	100	4	7	5.66	.68
TANG3.3	100	4	7	5.70	.56
TANG4.4	100	4	7	5.67	.57
TANG5.5	100	4	7	5.68	.58
TANG6.6	100	4	7	5.67	.62
RELI1.7	100	4	7	5.59	.62
RELI2.8	100	4	7	6.03	.74
RELI3.9	100	4	7	6.00	.72
RELI4.10	100	4	7	6.24	.75
RELI5.11	100	4	7	5.87	.66
RELI6.12	100	4	7	5.95	.69
RELI7.13	100	4	7	5.65	.72
RESP1.14	100	4	7	5.85	.66
RESP2.15	100	5	7	6.06	.72
RESP3.16	100	4	7	5.84	.63
RESP4.17	100	5	7	6.13	.68
RESP5.18	100	5	7	6.16	.71
RESP6.19	100	4	7	5.84	.63
RESP7.20	100	4	7	6.05	.70
ASS1.21	100	4	7	5.47	.56
ASS2.22	100	4	6	5.25	.59
ASS3.23	100	4	6	5.41	.59
ASS4.24	100	4	6	5.43	.56
ASS5.25	100	4	6	5.43	.57
EMP1.26	100	4	7	5.57	.57
EMP2.27	100	4	7	5.55	.63
EMP3.28	100	4	7	5.53	.58
EMP4.29	100	4	7	5.47	.59
EMP5.30	100	4	7	5.51	.66
Valid N (listwise)	100				

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	5.7200	.6044	100.0
2.	TANG2.2	5.6600	.6849	100.0
3.	TANG3.3	5.7000	.5596	100.0
4.	TANG4.4	5.6700	.5695	100.0
5.	TANG5.5	5.6800	.5840	100.0
6.	TANG6.6	5.6700	.6204	100.0
7.	RELI1.7	5.5900	.6211	100.0
8.	RELI2.8	6.0300	.7447	100.0
9.	RELI3.9	6.0000	.7247	100.0
10.	RELI4.10	6.2400	.7537	100.0
11.	RELI5.11	5.8700	.6614	100.0
12.	RELI6.12	5.9500	.6872	100.0
13.	RELI7.13	5.6500	.7160	100.0
14.	RESP1.14	5.8500	.6571	100.0
15.	RESP2.15	6.0600	.7222	100.0
16.	RESP3.16	5.8400	.6312	100.0
17.	RESP4.17	6.1300	.6765	100.0
18.	RESP5.18	6.1600	.7067	100.0
19.	RESP6.19	5.8400	.6312	100.0
20.	RESP7.20	6.0500	.7017	100.0
21.	ASS1.21	5.4700	.5588	100.0
22.	ASS2.22	5.2500	.5925	100.0
23.	ASS3.23	5.4100	.5877	100.0
24.	ASS4.24	5.4300	.5551	100.0
25.	ASS5.25	5.4300	.5730	100.0
26.	EMP1.26	5.5700	.5730	100.0
27.	EMP2.27	5.5500	.6256	100.0
28.	EMP3.28	5.5300	.5766	100.0
29.	EMP4.29	5.4700	.5938	100.0
30.	EMP5.30	5.5100	.6590	100.0

* * * Warning * * * Determinant of matrix is close to zero: 3.132E-21

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as .

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	171.9800	48.7067	6.9790	30

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4113	.3082	.5681	.2599	1.8433	.0063

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	166.2600	46.3964	.2362	.	.7684
TANG2.2	166.3200	46.5834	.1769	.	.7718
TANG3.3	166.2800	46.6683	.2257	.	.7688
TANG4.4	166.3100	46.6403	.2239	.	.7689
TANG5.5	166.3000	45.5657	.3552	.	.7630
TANG6.6	166.3100	46.2969	.2398	.	.7683
RELI1.7	166.3900	45.2504	.3675	.	.7622
RELI2.8	165.9500	42.5328	.5785	.	.7488
RELI3.9	165.9800	45.2925	.2961	.	.7656
RELI4.10	165.7400	43.2853	.4894	.	.7541
RELI5.11	166.1100	43.9575	.4916	.	.7553
RELI6.12	166.0300	44.7567	.3782	.	.7611
RELI7.13	166.3300	44.8092	.3531	.	.7624
RESP1.14	166.1300	46.7001	.1753	.	.7717
RESP2.15	165.9200	46.7208	.1483	.	.7738
RESP3.16	166.1400	45.7782	.2962	.	.7656
RESP4.17	165.8500	45.0783	.3490	.	.7628
RESP5.18	165.8200	45.6238	.2706	.	.7670
RESP6.19	166.1400	45.8792	.2841	.	.7662
RESP7.20	165.9300	44.2274	.4272	.	.7583
ASS1.21	166.5100	46.9393	.1901	.	.7704
ASS2.22	166.7300	46.9062	.1786	.	.7710
ASS3.23	166.5700	47.5809	.0963	.	.7747
ASS4.24	166.5500	47.3005	.1438	.	.7723
ASS5.25	166.5500	46.5328	.2360	.	.7684
EMP1.26	166.4100	46.0827	.2951	.	.7658
EMP2.27	166.4300	47.6213	.0804	.	.7759
EMP3.28	166.4500	46.2904	.2656	.	.7671
EMP4.29	166.5100	46.8989	.1789	.	.7710
EMP5.30	166.4700	45.9284	.2624	.	.7673

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Reliability Coefficients 30 items

Alpha = .7724 Standardized item alpha = .7674

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	5.7200	.6044	100.0
2.	TANG2.2	5.6600	.6849	100.0
3.	TANG3.3	5.7000	.5596	100.0
4.	TANG4.4	5.6700	.5695	100.0
5.	TANG5.5	5.6800	.5840	100.0
6.	TANG6.6	5.6700	.6204	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	34.1000	6.1717	2.4843	6

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3663	.3131	.4691	.1560	1.4981	.0032

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	28.3800	4.4602	.5274	.6317	.7364
TANG2.2	28.4400	4.5317	.4015	.2962	.7732
TANG3.3	28.4000	4.5455	.5503	.6274	.7317
TANG4.4	28.4300	4.2072	.7021	.5191	.6934
TANG5.5	28.4200	4.5693	.5053	.3291	.7421
TANG6.6	28.4300	4.5708	.4583	.3307	.7542

Reliability Coefficients 6 items

Alpha = .7727 Standardized item alpha = .7788

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RELI1.7	5.5900	.6211	100.0
2.	RELI2.8	6.0300	.7447	100.0
3.	RELI3.9	6.0000	.7247	100.0
4.	RELI4.10	6.2400	.7537	100.0
5.	RELI5.11	5.8700	.6614	100.0
6.	RELI6.12	5.9500	.6872	100.0
7.	RELI7.13	5.6500	.7160	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	41.3300	13.2132	3.6350	7

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4937	.3858	.5681	.1823	1.4726	.0043

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RELI1.7	35.7400	10.7196	.5183	.6079	.8563
RELI2.8	35.3000	9.3434	.7281	.7273	.8274
RELI3.9	35.3300	9.9001	.6113	.4632	.8448
RELI4.10	35.0900	9.5777	.6575	.5780	.8382
RELI5.11	35.4600	9.9681	.6723	.5698	.8366
RELI6.12	35.3800	9.9956	.6318	.5367	.8418
RELI7.13	35.6800	10.0178	.5919	.6265	.8474

Reliability Coefficients 7 items

Alpha = .8615 Standardized item alpha = .8610

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RESP1.14	5.8500	.6571	100.0
2.	RESP2.15	6.0600	.7222	100.0
3.	RESP3.16	5.8400	.6312	100.0
4.	RESP4.17	6.1300	.6765	100.0
5.	RESP5.18	6.1600	.7067	100.0
6.	RESP6.19	5.8400	.6312	100.0
7.	RESP7.20	6.0500	.7017	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	41.9300	11.1365	3.3371	7

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4571	.3984	.5216	.1232	1.3093	.0025

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RESP1.14	36.0800	9.2259	.3704	.4570	.8400
RESP2.15	35.8700	8.1344	.6021	.5171	.8049
RESP3.16	36.0900	8.8100	.5146	.8745	.8184
RESP4.17	35.8000	7.6162	.8202	.7940	.7680
RESP5.18	35.7700	8.5223	.5125	.3869	.8198
RESP6.19	36.0900	8.9110	.4849	.8698	.8228
RESP7.20	35.8800	7.6622	.7675	.7887	.7760

Reliability Coefficients 7 items

Alpha = .8315 Standardized item alpha = .8299

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	ASS1.21	5.4700	.5588	100.0
2.	ASS2.22	5.2500	.5925	100.0
3.	ASS3.23	5.4100	.5877	100.0
4.	ASS4.24	5.4300	.5551	100.0
5.	ASS5.25	5.4300	.5730	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	26.9900	4.6161	2.1485	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3290	.3082	.3510	.0428	1.1390	.0004

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
ASS1.21	21.5200	2.8986	.7386	.5924	.7202
ASS2.22	21.7400	3.2651	.4671	.2365	.8049
ASS3.23	21.5800	3.1349	.5458	.3160	.7805
ASS4.24	21.5600	3.2388	.5350	.3778	.7829
ASS5.25	21.5600	2.9560	.6758	.4943	.7394

Reliability Coefficients 5 items

Alpha = .8045 Standardized item alpha = .8059

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	EMP1.26	5.5700	.5730	100.0
2.	EMP2.27	5.5500	.6256	100.0
3.	EMP3.28	5.5300	.5766	100.0
4.	EMP4.29	5.4700	.5938	100.0
5.	EMP5.30	5.5100	.6590	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	27.6300	4.7607	2.1819	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3678	.3284	.4342	.1059	1.3224	.0020

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
EMP1.26	22.0600	3.3903	.4938	.4719	.7392
EMP2.27	22.0800	3.2865	.4774	.7655	.7460
EMP3.28	22.1000	3.2424	.5711	.4943	.7138
EMP4.29	22.1600	3.2469	.5426	.7714	.7229
EMP5.30	22.1200	2.9552	.6053	.4683	.6995

Reliability Coefficients 5 items

Alpha = .7671 Standardized item alpha = .7673

APPENDIX 2e

RELIABILITY TEST FOR CUSTOMERS' PERCEPTIONS AT SUPERMARKET 'A'

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TANG1.1	100	4	7	5.71	.54
TANG2.2	100	4	7	5.73	.55
TANG3.3	100	4	7	5.52	.54
TANG4.4	100	4	7	5.69	.60
TANG5.5	100	4	7	5.59	.53
TANG6.6	100	4	6	5.58	.54
RELI1.7	100	4	7	5.89	.72
RELI2.8	100	5	7	6.32	.66
RELI3.9	100	5	7	6.13	.66
RELI4.10	100	5	7	5.77	.65
RELI5.11	100	5	7	6.20	.68
RELI6.12	100	5	7	6.10	.72
RELI7.13	100	5	7	6.13	.65
RESP1.14	100	4	6	5.56	.52
RESP2.15	100	4	6	5.50	.59
RESP3.16	100	4	6	5.58	.52
RESP4.17	100	4	6	5.53	.54
RESP5.18	100	4	6	5.51	.54
RESP6.19	100	5	6	5.56	.50
RESP7.20	100	4	6	5.50	.54
ASS1.21	100	4	7	5.47	.56
ASS2.22	100	4	6	5.25	.59
ASS3.23	100	4	6	5.41	.59
ASS4.24	100	4	6	5.42	.55
ASS5.25	100	4	6	5.42	.57
EMP1.26	100	4	6	5.46	.56
EMP2.27	100	4	6	5.45	.61
EMP3.28	100	4	6	5.38	.56
EMP4.29	100	4	6	5.48	.54
EMP5.30	100	4	6	5.40	.53
Valid N (listwise)	100				

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	5.7100	.5374	100.0
2.	TANG2.2	5.7300	.5478	100.0
3.	TANG3.3	5.5200	.5409	100.0
4.	TANG4.4	5.6900	.5979	100.0
5.	TANG5.5	5.5900	.5336	100.0
6.	TANG6.6	5.5800	.5352	100.0
7.	RELI1.7	5.8900	.7233	100.0
8.	RELI2.8	6.3200	.6648	100.0
9.	RELI3.9	6.1300	.6614	100.0
10.	RELI4.10	5.7700	.6491	100.0
11.	RELI5.11	6.2000	.6816	100.0
12.	RELI6.12	6.1000	.7177	100.0
13.	RELI7.13	6.1300	.6460	100.0
14.	RESP1.14	5.5600	.5187	100.0
15.	RESP2.15	5.5000	.5946	100.0
16.	RESP3.16	5.5800	.5160	100.0
17.	RESP4.17	5.5300	.5404	100.0
18.	RESP5.18	5.5100	.5411	100.0
19.	RESP6.19	5.5600	.4989	100.0
20.	RESP7.20	5.5000	.5412	100.0
21.	ASS1.21	5.4700	.5588	100.0
22.	ASS2.22	5.2500	.5925	100.0
23.	ASS3.23	5.4100	.5877	100.0
24.	ASS4.24	5.4200	.5538	100.0
25.	ASS5.25	5.4200	.5717	100.0
26.	EMP1.26	5.4600	.5581	100.0
27.	EMP2.27	5.4500	.6093	100.0
28.	EMP3.28	5.3800	.5646	100.0
29.	EMP4.29	5.4800	.5409	100.0
30.	EMP5.30	5.4000	.5318	100.0

* * * Warning * * * Determinant of matrix is close to zero: 4.377E-22

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as .

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	169.2400	37.9014	6.1564	30

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3422	.2489	.5231	.2742	2.1019	.0055

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	163.5300	36.0496	.2422	.	.7491
TANG2.2	163.5100	36.3130	.1951	.	.7515
TANG3.3	163.7200	35.7794	.2828	.	.7470
TANG4.4	163.5500	36.3308	.1683	.	.7533
TANG5.5	163.6500	36.3712	.1935	.	.7515
TANG6.6	163.6600	35.5802	.3187	.	.7452
RELI1.7	163.3500	36.4318	.1084	.	.7587
RELI2.8	162.9200	35.1248	.2962	.	.7460
RELI3.9	163.1100	35.5534	.2422	.	.7494
RELI4.10	163.4700	34.5142	.3889	.	.7403
RELI5.11	163.0400	35.1297	.2855	.	.7468
RELI6.12	163.1400	34.5257	.3391	.	.7432
RELI7.13	163.1100	35.4524	.2641	.	.7480
RESP1.14	163.6800	35.7956	.2959	.	.7465
RESP2.15	163.7400	34.9216	.3737	.	.7417
RESP3.16	163.6600	35.9640	.2700	.	.7477
RESP4.17	163.7100	35.6423	.3049	.	.7459
RESP5.18	163.7300	35.7546	.2865	.	.7468
RESP6.19	163.6800	36.0986	.2592	.	.7483
RESP7.20	163.7400	36.6994	.1386	.	.7543
ASS1.21	163.7700	35.3708	.3338	.	.7443
ASS2.22	163.9900	35.3231	.3163	.	.7450
ASS3.23	163.8300	35.5769	.2823	.	.7469
ASS4.24	163.8200	35.5834	.3044	.	.7458
ASS5.25	163.8200	35.4016	.3194	.	.7449
EMP1.26	163.7800	36.0925	.2233	.	.7501
EMP2.27	163.7900	36.3292	.1635	.	.7536
EMP3.28	163.8600	35.8186	.2610	.	.7481
EMP4.29	163.7600	35.3156	.3568	.	.7432
EMP5.30	163.8400	36.6610	.1487	.	.7537

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Reliability Coefficients 30 items

Alpha = .7543 Standardized item alpha = .7577

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	5.7100	.5374	100.0
2.	TANG2.2	5.7300	.5478	100.0
3.	TANG3.3	5.5200	.5409	100.0
4.	TANG4.4	5.6900	.5979	100.0
5.	TANG5.5	5.5900	.5336	100.0
6.	TANG6.6	5.5800	.5352	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	33.8200	4.6541	2.1573	6

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3017	.2847	.3575	.0727	1.2554	.0008

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	28.1100	3.5938	.3787	.2029	.7209
TANG2.2	28.0900	3.3353	.5092	.3703	.6841
TANG3.3	28.3000	3.5051	.4230	.3605	.7088
TANG4.4	28.1300	3.4072	.4030	.2558	.7171
TANG5.5	28.2300	3.1486	.6447	.5365	.6444
TANG6.6	28.2400	3.4368	.4691	.3221	.6958

Reliability Coefficients 6 items

Alpha = .7333 Standardized item alpha = .7353

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RELI1.7	5.8900	.7233	100.0
2.	RELI2.8	6.3200	.6648	100.0
3.	RELI3.9	6.1300	.6614	100.0
4.	RELI4.10	5.7700	.6491	100.0
5.	RELI5.11	6.2000	.6816	100.0
6.	RELI6.12	6.1000	.7177	100.0
7.	RELI7.13	6.1300	.6460	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	42.5400	9.9277	3.1508	7

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4601	.4173	.5231	.1059	1.2537	.0019

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RELI1.7	36.6500	7.9874	.3466	.2564	.7947
RELI2.8	36.2200	8.0925	.3683	.2072	.7879
RELI3.9	36.4100	7.2948	.6145	.6425	.7421
RELI4.10	36.7700	7.4718	.5734	.4775	.7504
RELI5.11	36.3400	7.1560	.6326	.4543	.7378
RELI6.12	36.4400	7.5418	.4745	.3986	.7695
RELI7.13	36.4100	7.3151	.6283	.6265	.7401

Reliability Coefficients 7 items

Alpha = .7881 Standardized item alpha = .7913

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RESP1.14	5.5600	.5187	100.0
2.	RESP2.15	5.5000	.5946	100.0
3.	RESP3.16	5.5800	.5160	100.0
4.	RESP4.17	5.5300	.5404	100.0
5.	RESP5.18	5.5100	.5411	100.0
6.	RESP6.19	5.5600	.4989	100.0
7.	RESP7.20	5.5000	.5412	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	38.7400	6.0529	2.4603	7

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2879	.2489	.3535	.1046	1.4205	.0011

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RESP1.14	33.1800	4.7552	.4547	.7260	.7593
RESP2.15	33.2400	4.1842	.6229	.6747	.7233
RESP3.16	33.1600	4.6004	.5359	.7255	.7437
RESP4.17	33.2100	4.3898	.6055	.7589	.7289
RESP5.18	33.2300	4.4415	.5781	.6510	.7346
RESP6.19	33.1800	4.9168	.4010	.6786	.7688
RESP7.20	33.2400	4.9923	.3174	.3691	.7859

Reliability Coefficients 7 items

Alpha = .7782 Standardized item alpha = .7767

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	ASS1.21	5.4700	.5588	100.0
2.	ASS2.22	5.2500	.5925	100.0
3.	ASS3.23	5.4100	.5877	100.0
4.	ASS4.24	5.4200	.5538	100.0
5.	ASS5.25	5.4200	.5717	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	26.9700	4.6557	2.1577	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3284	.3067	.3510	.0443	1.1446	.0004

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
ASS1.21	21.5000	2.9192	.7459	.6227	.7259
ASS2.22	21.7200	3.2743	.4805	.2621	.8076
ASS3.23	21.5600	3.1782	.5403	.3040	.7893
ASS4.24	21.5500	3.2803	.5328	.3624	.7905
ASS5.25	21.5500	2.9571	.6976	.5559	.7403

Reliability Coefficients 5 items

Alpha = .8091 Standardized item alpha = .8105

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	EMP1.26	5.4600	.5581	100.0
2.	EMP2.27	5.4500	.6093	100.0
3.	EMP3.28	5.3800	.5646	100.0
4.	EMP4.29	5.4800	.5409	100.0
5.	EMP5.30	5.4000	.5318	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	27.1700	4.2839	2.0698	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3154	.2828	.3712	.0884	1.3125	.0012

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
EMP1.26	21.7100	2.7534	.6581	.5116	.7206
EMP2.27	21.7200	2.7087	.6004	.4424	.7399
EMP3.28	21.7900	3.0565	.4603	.3223	.7845
EMP4.29	21.6900	2.8019	.6569	.4781	.7222
EMP5.30	21.7700	3.1082	.4762	.2733	.7782

Reliability Coefficients 5 items

Alpha = .7899 Standardized item alpha = .7901

APPENDIX 3

RELIABILITY TEST FOR CUSTOMERS' EXPECTATIONS

APPENDIX 3a

RELIABILITY TEST FOR CUSTOMERS' EXPECTATIONS AT HOTEL 'S'

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TANG1.1	100	6	7	6.63	.49
TANG2.2	100	6	7	6.62	.49
TANG3.3	100	6	7	6.62	.49
TANG4.4	100	6	7	6.62	.49
RELI1.5	100	6	7	6.71	.46
RELI2.6	100	6	7	6.70	.46
RELI3.7	100	6	7	6.70	.46
RELI4.8	100	6	7	6.69	.46
RESP1.9	100	6	7	6.67	.47
RESP2.10	100	6	7	6.64	.48
RESP3.11	100	6	7	6.68	.47
RESP4.12	100	6	7	6.65	.48
ASS1.13	100	6	7	6.48	.50
ASS2.14	100	6	7	6.58	.50
ASS3.15	100	6	7	6.54	.50
ASS4.16	100	6	7	6.56	.50
EMP1.17	100	6	7	6.47	.50
EMP2.18	100	6	7	6.45	.50
EMP3.19	100	6	7	6.48	.50
EMP4.20	100	6	7	6.45	.50
Valid N (listwise)	100				

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.6300	.4852	100.0
2.	TANG2.2	6.6200	.4878	100.0
3.	TANG3.3	6.6200	.4878	100.0
4.	TANG4.4	6.6200	.4878	100.0
5.	RELI1.5	6.7100	.4560	100.0
6.	RELI2.6	6.7000	.4606	100.0
7.	RELI3.7	6.7000	.4606	100.0
8.	RELI4.8	6.6900	.4648	100.0
9.	RESP1.9	6.6700	.4726	100.0
10.	RESP2.10	6.6400	.4824	100.0
11.	RESP3.11	6.6800	.4688	100.0
12.	RESP4.12	6.6500	.4794	100.0
13.	ASS1.13	6.4800	.5021	100.0
14.	ASS2.14	6.5800	.4960	100.0
15.	ASS3.15	6.5400	.5009	100.0
16.	ASS4.16	6.5600	.4989	100.0
17.	EMP1.17	6.4700	.5016	100.0
18.	EMP2.18	6.4500	.5000	100.0
19.	EMP3.19	6.4800	.5021	100.0
20.	EMP4.20	6.4500	.5000	100.0

* * * Warning * * * Determinant of matrix is close to zero: 1.846E-20

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as .

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	131.9400	14.8044	3.8477	20

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2353	.2080	.2521	.0441	1.2122	.0002

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	125.3100	13.6908	.2446	.	.7110
TANG2.2	125.3200	14.1794	.1054	.	.7230
TANG3.3	125.3200	13.6743	.2473	.	.7107
TANG4.4	125.3200	13.6743	.2473	.	.7107
RELI1.5	125.2300	13.3102	.3865	.	.6989
RELI2.6	125.2400	13.9014	.2012	.	.7144
RELI3.7	125.2400	13.2549	.3988	.	.6978
RELI4.8	125.2500	13.4823	.3240	.	.7041
RESP1.9	125.2700	13.1688	.4118	.	.6963
RESP2.10	125.3000	13.4444	.3186	.	.7044
RESP3.11	125.2600	13.1640	.4176	.	.6959
RESP4.12	125.2900	13.2989	.3649	.	.7003
ASS1.13	125.4600	13.4226	.3070	.	.7054
ASS2.14	125.3600	13.7681	.2147	.	.7137
ASS3.15	125.4000	14.3838	.0447	.	.7287
ASS4.16	125.3800	13.1875	.3776	.	.6989
EMP1.17	125.4700	13.4031	.3130	.	.7048
EMP2.18	125.4900	13.5454	.2742	.	.7084
EMP3.19	125.4600	13.3620	.3243	.	.7038
EMP4.20	125.4900	13.8686	.1842	.	.7165

Reliability Coefficients 20 items

Alpha = .7181 Standardized item alpha = .7206

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.6300	.4852	100.0
2.	TANG2.2	6.6200	.4878	100.0
3.	TANG3.3	6.6200	.4878	100.0
4.	TANG4.4	6.6200	.4878	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	26.4900	2.3534	1.5341	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2373	.2355	.2380	.0025	1.0107	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	19.8600	1.2529	.7963	.8213	.6453
TANG2.2	19.8700	1.6496	.3718	.1867	.8531
TANG3.3	19.8700	1.3062	.7258	.8063	.6830
TANG4.4	19.8700	1.4476	.5690	.3307	.7628

Reliability Coefficients 4 items

Alpha = .7955 Standardized item alpha = .7957

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RELI1.5	6.7100	.4560	100.0
2.	RELI2.6	6.7000	.4606	100.0
3.	RELI3.7	6.7000	.4606	100.0
4.	RELI4.8	6.6900	.4648	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	26.8000	2.7273	1.6514	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2121	.2080	.2161	.0081	1.0389	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RELI1.5	20.0900	1.5171	.8921	.8799	.8669
RELI2.6	20.1000	1.7071	.6714	.4579	.9410
RELI3.7	20.1000	1.5253	.8702	.8654	.8744
RELI4.8	20.1100	1.5534	.8266	.6913	.8895

Reliability Coefficients 4 items

Alpha = .9186 Standardized item alpha = .9187

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RESP1.9	6.6700	.4726	100.0
2.	RESP2.10	6.6400	.4824	100.0
3.	RESP3.11	6.6800	.4688	100.0
4.	RESP4.12	6.6500	.4794	100.0

N of Cases = 100.0

	Mean	Variance	Std Dev	N of Variables
Statistics for Scale	26.6400	3.0812	1.7553	4

	Mean	Minimum	Maximum	Range	Max/Min	Variance
Item Variances	.2264	.2198	.2327	.0129	1.0588	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RESP1.9	19.9700	1.7062	.9329	.9614	.9001
RESP2.10	20.0000	1.7980	.8120	.6660	.9386
RESP3.11	19.9600	1.7358	.9112	.9555	.9073
RESP4.12	19.9900	1.8282	.7893	.6295	.9455

Reliability Coefficients 4 items

Alpha = .9414 Standardized item alpha = .9418

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	ASS1.13	6.4800	.5021	100.0
2.	ASS2.14	6.5800	.4960	100.0
3.	ASS3.15	6.5400	.5009	100.0
4.	ASS4.16	6.5600	.4989	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	26.1600	1.9741	1.4050	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2495	.2461	.2521	.0061	1.0246	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
ASS1.13	19.6800	1.1087	.5800	.4059	.4909
ASS2.14	19.5800	1.2360	.4462	.3351	.5874
ASS3.15	19.6200	1.2885	.3823	.1822	.6303
ASS4.16	19.6000	1.3131	.3604	.1391	.6443

Reliability Coefficients 4 items

Alpha = .6593 Standardized item alpha = .6591

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	EMP1.17	6.4700	.5016	100.0
2.	EMP2.18	6.4500	.5000	100.0
3.	EMP3.19	6.4800	.5021	100.0
4.	EMP4.20	6.4500	.5000	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	25.8500	2.4318	1.5594	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2509	.2500	.2521	.0021	1.0085	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
EMP1.17	19.3800	1.4097	.6469	.5000	.6997
EMP2.18	19.4000	1.3131	.7581	.5998	.6390
EMP3.19	19.3700	1.5284	.5246	.3678	.7623
EMP4.20	19.4000	1.6162	.4449	.3664	.8004

Reliability Coefficients 4 items

Alpha = .7830 Standardized item alpha = .7830

APPENDIX 3b

RELIABILITY TEST FOR CUSTOMERS' EXPECTATIONS AT BANK 'B'

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TANG1.1	100	6	7	6.66	.48
TANG2.2	100	6	7	6.62	.49
TANG3.3	100	6	7	6.61	.49
TANG4.4	100	6	7	6.65	.48
TANG5.5	100	6	7	6.64	.48
TANG6.6	100	6	7	6.70	.46
RELI1.7	100	6	7	6.68	.47
RELI2.8	100	6	7	6.71	.46
RELI3.9	100	6	7	6.66	.48
RELI4.10	100	6	7	6.80	.40
RESP1.11	100	6	7	6.68	.47
RESP2.12	100	6	7	6.71	.46
RESP3.13	100	6	7	6.73	.45
RESP4.14	100	6	7	6.71	.46
RESP5.15	100	6	7	6.71	.46
ASS1.16	100	6	7	6.62	.49
ASS2.17	100	6	7	6.58	.50
ASS3.18	100	6	7	6.60	.49
ASS4.19	100	6	7	6.63	.49
EMP1.20	100	6	7	6.63	.49
EMP2.21	100	6	7	6.49	.50
EMP3.22	100	6	7	6.59	.49
EMP4.23	100	6	7	6.51	.50
EMP5.24	100	6	7	6.53	.50
Valid N (listwise)	100				

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.6600	.4761	100.0
2.	TANG2.2	6.6200	.4878	100.0
3.	TANG3.3	6.6100	.4902	100.0
4.	TANG4.4	6.6500	.4794	100.0
5.	TANG5.5	6.6400	.4824	100.0
6.	TANG6.6	6.7000	.4606	100.0
7.	RELI1.7	6.6800	.4688	100.0
8.	RELI2.8	6.7100	.4560	100.0
9.	RELI3.9	6.6600	.4761	100.0
10.	RELI4.10	6.8000	.4020	100.0
11.	RESP1.11	6.6800	.4688	100.0
12.	RESP2.12	6.7100	.4560	100.0
13.	RESP3.13	6.7300	.4462	100.0
14.	RESP4.14	6.7100	.4560	100.0
15.	RESP5.15	6.7100	.4560	100.0
16.	ASS1.16	6.6200	.4878	100.0
17.	ASS2.17	6.5800	.4960	100.0
18.	ASS3.18	6.6000	.4924	100.0
19.	ASS4.19	6.6300	.4852	100.0
20.	EMP1.20	6.6300	.4852	100.0
21.	EMP2.21	6.4900	.5024	100.0
22.	EMP3.22	6.5900	.4943	100.0
23.	EMP4.23	6.5100	.5024	100.0
24.	EMP5.24	6.5300	.5016	100.0

* * * Warning * * * Determinant of matrix is close to zero: 2.110E-22

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as .

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	159.4500	16.6944	4.0859	24

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2265	.1616	.2524	.0908	1.5619	.0004

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	152.7900	14.6928	.4863	.	.6747
TANG2.2	152.8300	15.4961	.2501	.	.6947
TANG3.3	152.8400	14.7216	.4606	.	.6764
TANG4.4	152.8000	15.8586	.1587	.	.7022
TANG5.5	152.8100	14.5595	.5167	.	.6718
TANG6.6	152.7500	15.5025	.2702	.	.6931
RELI1.7	152.7700	16.0779	.1055	.	.7062
RELI2.8	152.7400	16.3358	.0409	.	.7108
RELI3.9	152.7900	16.0666	.1051	.	.7064
RELI4.10	152.6500	16.6338	-.0308	.	.7139
RESP1.11	152.7700	15.3708	.3003	.	.6906
RESP2.12	152.7400	15.2853	.3369	.	.6878
RESP3.13	152.7200	15.4966	.2843	.	.6921
RESP4.14	152.7400	15.4065	.3017	.	.6906
RESP5.15	152.7400	15.6085	.2436	.	.6952
ASS1.16	152.8300	15.3748	.2827	.	.6920
ASS2.17	152.8700	15.3870	.2727	.	.6928
ASS3.18	152.8500	16.0076	.1128	.	.7062
ASS4.19	152.8200	15.1794	.3384	.	.6872
EMP1.20	152.8200	15.2400	.3218	.	.6887
EMP2.21	152.9600	15.9782	.1155	.	.7062
EMP3.22	152.8600	15.4549	.2561	.	.6942
EMP4.23	152.9400	15.4307	.2562	.	.6942
EMP5.24	152.9200	15.5491	.2259	.	.6968

Reliability Coefficients 24 items

Alpha = .7037 Standardized item alpha = .7008

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.6600	.4761	100.0
2.	TANG2.2	6.6200	.4878	100.0
3.	TANG3.3	6.6100	.4902	100.0
4.	TANG4.4	6.6500	.4794	100.0
5.	TANG5.5	6.6400	.4824	100.0
6.	TANG6.6	6.7000	.4606	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	39.8800	4.1875	2.0463	6

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2299	.2121	.2403	.0282	1.1329	.0001

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	33.2200	2.7188	.7911	.7366	.7199
TANG2.2	33.2600	3.1640	.4526	.4186	.7990
TANG3.3	33.2700	3.1486	.4590	.3913	.7977
TANG4.4	33.2300	3.2698	.3968	.2003	.8104
TANG5.5	33.2400	2.8913	.6482	.6393	.7542
TANG6.6	33.1800	2.9370	.6578	.6238	.7531

Reliability Coefficients 6 items

Alpha = .8047 Standardized item alpha = .8060

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RELI1.7	6.6800	.4688	100.0
2.	RELI2.8	6.7100	.4560	100.0
3.	RELI3.9	6.6600	.4761	100.0
4.	RELI4.10	6.8000	.4020	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	26.8500	1.9066	1.3808	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2040	.1616	.2267	.0651	1.4025	.0009

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RELI1.7	20.1700	1.0516	.6606	.7482	.6495
RELI2.8	20.1400	1.2125	.4840	.5143	.7478
RELI3.9	20.1900	1.1049	.5744	.7232	.6999
RELI4.10	20.0500	1.2601	.5372	.5775	.7210

Reliability Coefficients 4 items

Alpha = .7626 Standardized item alpha = .7632

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RESP1.11	6.6800	.4688	100.0
2.	RESP2.12	6.7100	.4560	100.0
3.	RESP3.13	6.7300	.4462	100.0
4.	RESP4.14	6.7100	.4560	100.0
5.	RESP5.15	6.7100	.4560	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	33.5400	3.2004	1.7890	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2086	.1991	.2198	.0207	1.1040	.0001

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RESP1.11	26.8600	1.9802	.7582	.6467	.7792
RESP2.12	26.8300	2.1021	.6732	.5313	.8038
RESP3.13	26.8100	2.3373	.4867	.2650	.8520
RESP4.14	26.8300	2.1425	.6366	.4831	.8138
RESP5.15	26.8300	2.0819	.6918	.5776	.7987

Reliability Coefficients 5 items

Alpha = .8427 Standardized item alpha = .8418

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	ASS1.16	6.6200	.4878	100.0
2.	ASS2.17	6.5800	.4960	100.0
3.	ASS3.18	6.6000	.4924	100.0
4.	ASS4.19	6.6300	.4852	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	26.4300	2.6718	1.6346	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2405	.2355	.2461	.0106	1.0450	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
ASS1.16	19.8100	1.6302	.6451	.6606	.8339
ASS2.17	19.8500	1.5227	.7376	.6364	.7948
ASS3.18	19.8300	1.6375	.6285	.5809	.8409
ASS4.19	19.8000	1.5152	.7712	.7167	.7808

Reliability Coefficients 4 items

Alpha = .8533 Standardized item alpha = .8534

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	EMP1.20	6.6300	.4852	100.0
2.	EMP2.21	6.4900	.5024	100.0
3.	EMP3.22	6.5900	.4943	100.0
4.	EMP4.23	6.5100	.5024	100.0
5.	EMP5.24	6.5300	.5016	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	32.7500	3.0985	1.7603	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2473	.2355	.2524	.0170	1.0721	.0001

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
EMP1.20	26.1200	2.0259	.6061	.5192	.6746
EMP2.21	26.2600	2.2549	.3917	.4789	.7516
EMP3.22	26.1600	2.1358	.4972	.4068	.7141
EMP4.23	26.2400	2.0226	.5762	.5490	.6848
EMP5.24	26.2200	2.0925	.5198	.3617	.7059

Reliability Coefficients 5 items

Alpha = .7513 Standardized item alpha = .7519

APPENDIX 3c

RELIABILITY TEST FOR CUSTOMERS' EXPECTATIONS AT BANK 'M'

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TANG1.1	100	6	7	6.66	.48
TANG2.2	100	6	7	6.68	.47
TANG3.3	100	6	7	6.67	.47
TANG4.4	100	6	7	6.66	.48
TANG5.5	100	6	7	6.66	.48
TANG6.6	100	6	7	6.69	.46
RELI1.7	100	6	7	6.69	.46
RELI2.8	100	6	7	6.63	.49
RELI3.9	100	6	7	6.63	.49
RELI4.10	100	6	7	6.66	.48
RESP1.11	100	6	7	6.76	.43
RESP2.12	100	6	7	6.72	.45
RESP3.13	100	6	7	6.75	.44
RESP4.14	100	6	7	6.72	.45
RESP5.15	100	6	7	6.68	.47
ASS1.16	100	6	7	6.64	.48
ASS2.17	100	6	7	6.63	.49
ASS3.18	100	6	7	6.65	.48
ASS4.19	100	6	7	6.64	.48
EMP1.20	100	6	7	6.74	.44
EMP2.21	100	6	7	6.69	.46
EMP3.22	100	5	7	6.65	.52
EMP4.23	100	6	7	6.72	.45
EMP5.24	100	6	7	6.69	.46
Valid N (listwise)	100				

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.6600	.4761	100.0
2.	TANG2.2	6.6800	.4688	100.0
3.	TANG3.3	6.6700	.4726	100.0
4.	TANG4.4	6.6600	.4761	100.0
5.	TANG5.5	6.6600	.4761	100.0
6.	TANG6.6	6.6900	.4648	100.0
7.	RELI1.7	6.6900	.4648	100.0
8.	RELI2.8	6.6300	.4852	100.0
9.	RELI3.9	6.6300	.4852	100.0
10.	RELI4.10	6.6600	.4761	100.0
11.	RESP1.11	6.7600	.4292	100.0
12.	RESP2.12	6.7200	.4513	100.0
13.	RESP3.13	6.7500	.4352	100.0
14.	RESP4.14	6.7200	.4513	100.0
15.	RESP5.15	6.6800	.4688	100.0
16.	ASS1.16	6.6400	.4824	100.0
17.	ASS2.17	6.6300	.4852	100.0
18.	ASS3.18	6.6500	.4794	100.0
19.	ASS4.19	6.6400	.4824	100.0
20.	EMP1.20	6.7400	.4408	100.0
21.	EMP2.21	6.6900	.4648	100.0
22.	EMP3.22	6.6500	.5198	100.0
23.	EMP4.23	6.7200	.4513	100.0
24.	EMP5.24	6.6900	.4648	100.0

* * * Warning * * * Determinant of matrix is close to zero: 1.493E-24

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as .

N of Cases = 100.0

Statistics for	Mean	Variance	Std Dev	N of Variables
Scale	160.3100	18.1959	4.2657	24

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2202	.1842	.2702	.0860	1.4666	.0003

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	153.6500	16.6742	.3330	.	.7283
TANG2.2	153.6300	16.5587	.3715	.	.7257
TANG3.3	153.6400	17.0610	.2335	.	.7353
TANG4.4	153.6500	17.0985	.2211	.	.7362
TANG5.5	153.6500	16.5126	.3764	.	.7252
TANG6.6	153.6200	16.6016	.3638	.	.7263
RELI1.7	153.6200	17.3491	.1629	.	.7400
RELI2.8	153.6800	16.9673	.2484	.	.7344
RELI3.9	153.6800	17.4925	.1153	.	.7437
RELI4.10	153.6500	16.8561	.2847	.	.7318
RESP1.11	153.5500	17.3005	.1992	.	.7372
RESP2.12	153.5900	17.4969	.1312	.	.7419
RESP3.13	153.5600	17.3600	.1783	.	.7386
RESP4.14	153.5900	17.3151	.1803	.	.7387
RESP5.15	153.6300	17.6496	.0829	.	.7454
ASS1.16	153.6700	16.5668	.3556	.	.7267
ASS2.17	153.6800	16.7046	.3166	.	.7295
ASS3.18	153.6600	16.5903	.3523	.	.7269
ASS4.19	153.6700	16.6678	.3288	.	.7286
EMP1.20	153.5700	16.6920	.3635	.	.7266
EMP2.21	153.6200	16.2178	.4706	.	.7187
EMP3.22	153.6600	16.5701	.3203	.	.7291
EMP4.23	153.5900	16.3858	.4397	.	.7213
EMP5.24	153.6200	16.9046	.2813	.	.7320

Reliability Coefficients 24 items

Alpha = .7404 Standardized item alpha = .7399

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.6600	.4761	100.0
2.	TANG2.2	6.6800	.4688	100.0
3.	TANG3.3	6.6700	.4726	100.0
4.	TANG4.4	6.6600	.4761	100.0
5.	TANG5.5	6.6600	.4761	100.0
6.	TANG6.6	6.6900	.4648	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	40.0200	4.7875	2.1880	6

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2232	.2161	.2267	.0106	1.0491	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	33.3600	3.2226	.7829	.7928	.8185
TANG2.2	33.3400	3.1762	.8327	.8725	.8095
TANG3.3	33.3500	3.7652	.4357	.5819	.8795
TANG4.4	33.3600	3.7479	.4410	.2856	.8789
TANG5.5	33.3600	3.4044	.6582	.6707	.8415
TANG6.6	33.3300	3.1728	.8446	.9157	.8075

Reliability Coefficients 6 items

Alpha = .8643 Standardized item alpha = .8649

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RELI1.7	6.6900	.4648	100.0
2.	RELI2.8	6.6300	.4852	100.0
3.	RELI3.9	6.6300	.4852	100.0
4.	RELI4.10	6.6600	.4761	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	26.6100	2.0787	1.4418	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2284	.2161	.2355	.0194	1.0898	.0001

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RELI1.7	19.9200	1.4077	.4125	.2810	.7567
RELI2.8	19.9800	1.1309	.6902	.5966	.6005
RELI3.9	19.9800	1.4339	.3522	.1769	.7906
RELI4.10	19.9500	1.0985	.7551	.6499	.5619

Reliability Coefficients 4 items

Alpha = .7473 Standardized item alpha = .7469

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RESP1.11	6.7600	.4292	100.0
2.	RESP2.12	6.7200	.4513	100.0
3.	RESP3.13	6.7500	.4352	100.0
4.	RESP4.14	6.7200	.4513	100.0
5.	RESP5.15	6.6800	.4688	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	33.6300	2.4375	1.5612	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2001	.1842	.2198	.0356	1.1930	.0002

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RESP1.11	26.8700	1.5284	.6830	.8383	.6211
RESP2.12	26.9100	1.8605	.3033	.4682	.7621
RESP3.13	26.8800	1.5814	.6091	.7498	.6493
RESP4.14	26.9100	1.5777	.5788	.6488	.6597
RESP5.15	26.9500	1.7652	.3633	.4783	.7435

Reliability Coefficients 5 items

Alpha = .7368 Standardized item alpha = .7410

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	ASS1.16	6.6400	.4824	100.0
2.	ASS2.17	6.6300	.4852	100.0
3.	ASS3.18	6.6500	.4794	100.0
4.	ASS4.19	6.6400	.4824	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	26.5600	2.5923	1.6101	4

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2327	.2298	.2355	.0057	1.0246	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
ASS1.16	19.9200	1.5289	.6963	.6028	.8152
ASS2.17	19.9300	1.4597	.7652	.7797	.7856
ASS3.18	19.9100	1.6787	.5505	.4358	.8737
ASS4.19	19.9200	1.4481	.7851	.8197	.7770

Reliability Coefficients 4 items

Alpha = .8546 Standardized item alpha = .8544

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	EMP1.20	6.7400	.4408	100.0
2.	EMP2.21	6.6900	.4648	100.0
3.	EMP3.22	6.6500	.5198	100.0
4.	EMP4.23	6.7200	.4513	100.0
5.	EMP5.24	6.6900	.4648	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	33.4900	3.4847	1.8667	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2201	.1943	.2702	.0759	1.3903	.0009

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
EMP1.20	26.7500	2.4318	.6245	.4804	.8366
EMP2.21	26.8000	2.1212	.8475	.8360	.7775
EMP3.22	26.8400	2.3580	.5366	.4239	.8639
EMP4.23	26.7700	2.1991	.8085	.8050	.7897
EMP5.24	26.8000	2.4444	.5671	.4814	.8510

Reliability Coefficients 5 items

Alpha = .8553 Standardized item alpha = .8588

APPENDIX 3d

RELIABILITY TEST FOR CUSTOMERS' EXPECTATIONS AT SUPERMARKET 'R'

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TANG1.1	100	6	7	6.72	.45
TANG2.2	100	6	7	6.70	.46
TANG3.3	100	6	7	6.72	.45
TANG4.4	100	6	7	6.67	.47
TANG5.5	100	6	7	6.67	.47
TANG6.6	100	6	7	6.64	.48
RELI1.7	100	6	7	6.66	.48
RELI2.8	100	6	7	6.57	.50
RELI3.9	100	6	7	6.62	.49
RELI4.10	100	6	7	6.57	.50
RELI5.11	100	6	7	6.62	.49
RELI6.12	100	6	7	6.57	.50
RELI7.13	100	6	7	6.64	.48
RESP1.14	100	6	7	6.65	.48
RESP2.15	100	6	7	6.62	.49
RESP3.16	100	6	7	6.68	.47
RESP4.17	100	6	7	6.63	.49
RESP5.18	100	6	7	6.65	.48
RESP6.19	100	6	7	6.64	.48
RESP7.20	100	6	7	6.67	.47
ASS1.21	100	6	7	6.68	.47
ASS2.22	100	6	7	6.67	.47
ASS3.23	100	6	7	6.67	.47
ASS4.24	100	6	7	6.70	.46
ASS5.25	100	5	7	6.68	.49
EMP1.26	100	6	7	6.60	.49
EMP2.27	100	6	7	6.54	.50
EMP3.28	100	6	7	6.59	.49
EMP4.29	100	6	7	6.60	.49
EMP5.30	100	6	7	6.67	.47
Valid N (listwise)	100				

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.7200	.4513	100.0
2.	TANG2.2	6.7000	.4606	100.0
3.	TANG3.3	6.7200	.4513	100.0
4.	TANG4.4	6.6700	.4726	100.0
5.	TANG5.5	6.6700	.4726	100.0
6.	TANG6.6	6.6400	.4824	100.0
7.	RELI1.7	6.6600	.4761	100.0
8.	RELI2.8	6.5700	.4976	100.0
9.	RELI3.9	6.6200	.4878	100.0
10.	RELI4.10	6.5700	.4976	100.0
11.	RELI5.11	6.6200	.4878	100.0
12.	RELI6.12	6.5700	.4976	100.0
13.	RELI7.13	6.6400	.4824	100.0
14.	RESP1.14	6.6500	.4794	100.0
15.	RESP2.15	6.6200	.4878	100.0
16.	RESP3.16	6.6800	.4688	100.0
17.	RESP4.17	6.6300	.4852	100.0
18.	RESP5.18	6.6500	.4794	100.0
19.	RESP6.19	6.6400	.4824	100.0
20.	RESP7.20	6.6700	.4726	100.0
21.	ASS1.21	6.6800	.4688	100.0
22.	ASS2.22	6.6700	.4726	100.0
23.	ASS3.23	6.6700	.4726	100.0
24.	ASS4.24	6.7000	.4606	100.0
25.	ASS5.25	6.6800	.4899	100.0
26.	EMP1.26	6.6000	.4924	100.0
27.	EMP2.27	6.5400	.5009	100.0
28.	EMP3.28	6.5900	.4943	100.0
29.	EMP4.29	6.6000	.4924	100.0
30.	EMP5.30	6.6700	.4726	100.0

* * * Warning * * * Determinant of matrix is close to zero: 1.415E-31

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as .

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	199.3100	22.6605	4.7603	30

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2303	.2036	.2509	.0473	1.2321	.0002

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	192.5900	21.4767	.2344	.	.7124
TANG2.2	192.6100	21.1090	.3165	.	.7072
TANG3.3	192.5900	21.3959	.2542	.	.7112
TANG4.4	192.6400	21.1216	.3029	.	.7079
TANG5.5	192.6400	21.7883	.1471	.	.7180
TANG6.6	192.6700	21.2738	.2593	.	.7107
RELI1.7	192.6500	20.7955	.3773	.	.7030
RELI2.8	192.7400	21.6893	.1561	.	.7177
RELI3.9	192.6900	21.2060	.2708	.	.7100
RELI4.10	192.7400	21.5479	.1873	.	.7156
RELI5.11	192.6900	21.8322	.1295	.	.7193
RELI6.12	192.7400	21.5883	.1784	.	.7162
RELI7.13	192.6700	21.9001	.1169	.	.7200
RESP1.14	192.6600	20.6711	.4037	.	.7011
RESP2.15	192.6900	21.1454	.2847	.	.7090
RESP3.16	192.6300	20.5183	.4526	.	.6981
RESP4.17	192.6800	21.4319	.2211	.	.7133
RESP5.18	192.6600	20.8125	.3700	.	.7034
RESP6.19	192.6700	21.5365	.1991	.	.7147
RESP7.20	192.6400	21.1216	.3029	.	.7079
ASS1.21	192.6300	21.3062	.2621	.	.7106
ASS2.22	192.6400	21.9499	.1100	.	.7203
ASS3.23	192.6400	21.4044	.2362	.	.7123
ASS4.24	192.6100	21.5130	.2189	.	.7134
ASS5.25	192.6300	21.4072	.2235	.	.7131
EMP1.26	192.7100	21.6423	.1693	.	.7167
EMP2.27	192.7700	21.2698	.2467	.	.7116
EMP3.28	192.7200	21.7188	.1514	.	.7180
EMP4.29	192.7100	21.8241	.1291	.	.7194
EMP5.30	192.6400	21.4044	.2362	.	.7123

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Reliability Coefficients 30 items

Alpha = .7191 Standardized item alpha = .7208

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.7200	.4513	100.0
2.	TANG2.2	6.7000	.4606	100.0
3.	TANG3.3	6.7200	.4513	100.0
4.	TANG4.4	6.6700	.4726	100.0
5.	TANG5.5	6.6700	.4726	100.0
6.	TANG6.6	6.6400	.4824	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	40.1200	3.4400	1.8547	6

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2165	.2036	.2327	.0291	1.1429	.0001

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	33.4000	2.5455	.4798	.7318	.7122
TANG2.2	33.4200	2.5289	.4772	.5087	.7129
TANG3.3	33.4000	2.5051	.5120	.7595	.7035
TANG4.4	33.4500	2.4722	.5009	.7181	.7062
TANG5.5	33.4500	2.4924	.4854	.4559	.7106
TANG6.6	33.4800	2.5147	.4526	.5860	.7201

Reliability Coefficients 6 items

Alpha = .7469 Standardized item alpha = .7475

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RELI1.7	6.6600	.4761	100.0
2.	RELI2.8	6.5700	.4976	100.0
3.	RELI3.9	6.6200	.4878	100.0
4.	RELI4.10	6.5700	.4976	100.0
5.	RELI5.11	6.6200	.4878	100.0
6.	RELI6.12	6.5700	.4976	100.0
7.	RELI7.13	6.6400	.4824	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	46.2500	5.6641	2.3799	7

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2397	.2267	.2476	.0209	1.0922	.0001

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RELI1.7	39.5900	4.3858	.5274	.4638	.8029
RELI2.8	39.6800	4.4218	.4754	.7843	.8118
RELI3.9	39.6300	4.1142	.6629	.6243	.7800
RELI4.10	39.6800	4.1794	.6081	.5514	.7893
RELI5.11	39.6300	4.2355	.5930	.8022	.7920
RELI6.12	39.6800	4.4420	.4647	.7210	.8136
RELI7.13	39.6100	4.2201	.6111	.7993	.7890

Reliability Coefficients 7 items

Alpha = .8210 Standardized item alpha = .8214

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RESP1.14	6.6500	.4794	100.0
2.	RESP2.15	6.6200	.4878	100.0
3.	RESP3.16	6.6800	.4688	100.0
4.	RESP4.17	6.6300	.4852	100.0
5.	RESP5.18	6.6500	.4794	100.0
6.	RESP6.19	6.6400	.4824	100.0
7.	RESP7.20	6.6700	.4726	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	46.5400	5.2610	2.2937	7

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2298	.2198	.2380	.0182	1.0827	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RESP1.14	39.8900	3.9575	.5630	.7415	.7818
RESP2.15	39.9200	4.0743	.4817	.7530	.7962
RESP3.16	39.8600	3.8792	.6292	.8885	.7703
RESP4.17	39.9100	4.1231	.4579	.8003	.8003
RESP5.18	39.8900	3.9171	.5872	.8095	.7775
RESP6.19	39.9000	4.1515	.4460	.6326	.8022
RESP7.20	39.8700	3.8112	.6647	.5597	.7637

Reliability Coefficients 7 items

Alpha = .8099 Standardized item alpha = .8107

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	ASS1.21	6.6800	.4688	100.0
2.	ASS2.22	6.6700	.4726	100.0
3.	ASS3.23	6.6700	.4726	100.0
4.	ASS4.24	6.7000	.4606	100.0
5.	ASS5.25	6.6800	.4899	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	33.4000	3.0303	1.7408	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2237	.2121	.2400	.0279	1.1314	.0001

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
ASS1.21	26.7200	1.9612	.6468	.8751	.7223
ASS2.22	26.7300	2.2799	.3693	.5760	.8098
ASS3.23	26.7300	1.9365	.6619	.8710	.7169
ASS4.24	26.7000	2.0707	.5639	.6394	.7497
ASS5.25	26.7200	1.9612	.6042	.4580	.7360

Reliability Coefficients 5 items

Alpha = .7886 Standardized item alpha = .7886

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	EMP1.26	6.6000	.4924	100.0
2.	EMP2.27	6.5400	.5009	100.0
3.	EMP3.28	6.5900	.4943	100.0
4.	EMP4.29	6.6000	.4924	100.0
5.	EMP5.30	6.6700	.4726	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	33.0000	2.9495	1.7174	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2407	.2233	.2509	.0276	1.1235	.0001

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
EMP1.26	26.4000	1.8990	.5955	.6765	.6586
EMP2.27	26.4600	2.0287	.4695	.4370	.7073
EMP3.28	26.4100	1.8807	.6081	.6215	.6534
EMP4.29	26.4000	2.2626	.3000	.3655	.7670
EMP5.30	26.3300	1.9809	.5602	.4452	.6736

Reliability Coefficients 5 items

Alpha = .7400 Standardized item alpha = .7406

APPENDIX 3e

RELIABILITY TEST FOR CUSTOMERS' EXPECTATIONS AT SUPERMARKET 'A'

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TANG1.1	100	6	7	6.60	.49
TANG2.2	100	6	7	6.62	.49
TANG3.3	100	6	7	6.66	.48
TANG4.4	100	6	7	6.59	.49
TANG5.5	100	6	7	6.66	.48
TANG6.6	100	6	7	6.70	.46
RELI1.7	100	6	7	6.57	.50
RELI2.8	100	6	7	6.62	.49
RELI3.9	100	6	7	6.62	.49
RELI4.10	100	6	7	6.57	.50
RELI5.11	100	6	7	6.61	.49
RELI6.12	100	6	7	6.61	.49
RELI7.13	100	6	7	6.60	.49
RESP1.14	100	6	7	6.74	.44
RESP2.15	100	6	7	6.67	.47
RESP3.16	100	6	7	6.71	.46
RESP4.17	100	6	7	6.76	.43
RESP5.18	100	6	7	6.71	.46
RESP6.19	100	6	7	6.77	.42
RESP7.20	100	6	7	6.72	.45
ASS1.21	100	6	7	6.65	.48
ASS2.22	100	6	7	6.66	.48
ASS3.23	100	6	7	6.67	.47
ASS4.24	100	6	7	6.66	.48
ASS5.25	100	6	7	6.68	.47
EMP1.26	100	6	7	6.60	.49
EMP2.27	100	6	7	6.56	.50
EMP3.28	100	6	7	6.57	.50
EMP4.29	100	6	7	6.60	.49
EMP5.30	100	6	7	6.62	.49
Valid N (listwise)	100				

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.6000	.4924	100.0
2.	TANG2.2	6.6200	.4878	100.0
3.	TANG3.3	6.6600	.4761	100.0
4.	TANG4.4	6.5900	.4943	100.0
5.	TANG5.5	6.6600	.4761	100.0
6.	TANG6.6	6.7000	.4606	100.0
7.	RELI1.7	6.5700	.4976	100.0
8.	RELI2.8	6.6200	.4878	100.0
9.	RELI3.9	6.6200	.4878	100.0
10.	RELI4.10	6.5700	.4976	100.0
11.	RELI5.11	6.6100	.4902	100.0
12.	RELI6.12	6.6100	.4902	100.0
13.	RELI7.13	6.6000	.4924	100.0
14.	RESP1.14	6.7400	.4408	100.0
15.	RESP2.15	6.6700	.4726	100.0
16.	RESP3.16	6.7100	.4560	100.0
17.	RESP4.17	6.7600	.4292	100.0
18.	RESP5.18	6.7100	.4560	100.0
19.	RESP6.19	6.7700	.4230	100.0
20.	RESP7.20	6.7200	.4513	100.0
21.	ASS1.21	6.6500	.4794	100.0
22.	ASS2.22	6.6600	.4761	100.0
23.	ASS3.23	6.6700	.4726	100.0
24.	ASS4.24	6.6600	.4761	100.0
25.	ASS5.25	6.6800	.4688	100.0
26.	EMP1.26	6.6000	.4924	100.0
27.	EMP2.27	6.5600	.4989	100.0
28.	EMP3.28	6.5700	.4976	100.0
29.	EMP4.29	6.6000	.4924	100.0
30.	EMP5.30	6.6200	.4878	100.0

* * * Warning * * * Determinant of matrix is close to zero: 1.979E-30

Statistics based on inverse matrix for scale ALPHA
are meaningless and printed as .

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	199.3800	22.3390	4.7264	30

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2277	.1789	.2489	.0700	1.3913	.0004

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	192.7800	21.0824	.2243	.	.7121
TANG2.2	192.7600	21.4368	.1470	.	.7172
TANG3.3	192.7200	21.3349	.1768	.	.7151
TANG4.4	192.7900	20.9353	.2563	.	.7099
TANG5.5	192.7200	21.6380	.1071	.	.7196
TANG6.6	192.6800	21.3309	.1871	.	.7144
RELI1.7	192.8100	20.6403	.3210	.	.7054
RELI2.8	192.7600	21.7398	.0794	.	.7216
RELI3.9	192.7600	21.7398	.0794	.	.7216
RELI4.10	192.8100	20.7211	.3025	.	.7067
RELI5.11	192.7700	21.7951	.0663	.	.7226
RELI6.12	192.7700	20.8456	.2799	.	.7083
RELI7.13	192.7800	20.5774	.3401	.	.7041
RESP1.14	192.6400	21.3640	.1915	.	.7140
RESP2.15	192.7100	20.9959	.2586	.	.7098
RESP3.16	192.6700	20.8294	.3127	.	.7064
RESP4.17	192.6200	20.9248	.3132	.	.7068
RESP5.18	192.6700	20.8496	.3077	.	.7067
RESP6.19	192.6100	21.1292	.2651	.	.7097
RESP7.20	192.6600	21.3984	.1765	.	.7150
ASS1.21	192.7300	21.0880	.2320	.	.7115
ASS2.22	192.7200	20.7895	.3047	.	.7067
ASS3.23	192.7100	21.5413	.1309	.	.7180
ASS4.24	192.7200	20.8501	.2903	.	.7077
ASS5.25	192.7000	21.2222	.2077	.	.7131
EMP1.26	192.7800	20.8400	.2795	.	.7083
EMP2.27	192.8200	20.4319	.3677	.	.7021
EMP3.28	192.8100	20.4989	.3535	.	.7031
EMP4.29	192.7800	20.7592	.2981	.	.7070
EMP5.30	192.7600	20.9923	.2480	.	.7105

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Reliability Coefficients 30 items

Alpha = .7182 Standardized item alpha = .7187

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	TANG1.1	6.6000	.4924	100.0
2.	TANG2.2	6.6200	.4878	100.0
3.	TANG3.3	6.6600	.4761	100.0
4.	TANG4.4	6.5900	.4943	100.0
5.	TANG5.5	6.6600	.4761	100.0
6.	TANG6.6	6.7000	.4606	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	39.8300	3.9001	1.9749	6

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2317	.2121	.2443	.0322	1.1519	.0001

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
TANG1.1	33.2300	2.7041	.5888	.7166	.7194
TANG2.2	33.2100	2.9555	.4213	.3992	.7627
TANG3.3	33.1700	2.8092	.5415	.7478	.7323
TANG4.4	33.2400	2.8105	.5100	.6846	.7404
TANG5.5	33.1700	2.8294	.5270	.6233	.7360
TANG6.6	33.1300	2.8819	.5155	.6049	.7390

Reliability Coefficients 6 items

Alpha = .7723 Standardized item alpha = .7726

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RELI1.7	6.5700	.4976	100.0
2.	RELI2.8	6.6200	.4878	100.0
3.	RELI3.9	6.6200	.4878	100.0
4.	RELI4.10	6.5700	.4976	100.0
5.	RELI5.11	6.6100	.4902	100.0
6.	RELI6.12	6.6100	.4902	100.0
7.	RELI7.13	6.6000	.4924	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	46.2000	5.9192	2.4329	7

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2420	.2380	.2476	.0096	1.0403	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RELI1.7	39.6300	4.1748	.7361	.7908	.7842
RELI2.8	39.5800	4.3471	.6558	.4769	.7980
RELI3.9	39.5800	4.9329	.3453	.8264	.8458
RELI4.10	39.6300	4.2759	.6783	.7306	.7940
RELI5.11	39.5900	4.9918	.3137	.8156	.8505
RELI6.12	39.5900	4.2443	.7102	.7391	.7890
RELI7.13	39.6000	4.3232	.6611	.6530	.7970

Reliability Coefficients 7 items

Alpha = .8328 Standardized item alpha = .8323

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	RESP1.14	6.7400	.4408	100.0
2.	RESP2.15	6.6700	.4726	100.0
3.	RESP3.16	6.7100	.4560	100.0
4.	RESP4.17	6.7600	.4292	100.0
5.	RESP5.18	6.7100	.4560	100.0
6.	RESP6.19	6.7700	.4230	100.0
7.	RESP7.20	6.7200	.4513	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	47.0800	5.2259	2.2860	7

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2001	.1789	.2233	.0444	1.2484	.0002

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
RESP1.14	40.3400	3.9842	.5951	.5489	.8368
RESP2.15	40.4100	4.2847	.3669	.2128	.8703
RESP3.16	40.3700	3.8516	.6515	.4958	.8285
RESP4.17	40.3200	4.0582	.5687	.5026	.8404
RESP5.18	40.3700	3.6294	.7991	.7219	.8057
RESP6.19	40.3100	3.9736	.6365	.6156	.8311
RESP7.20	40.3600	3.7479	.7294	.6490	.8168

Reliability Coefficients 7 items

Alpha = .8540 Standardized item alpha = .8552

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	ASS1.21	6.6500	.4794	100.0
2.	ASS2.22	6.6600	.4761	100.0
3.	ASS3.23	6.6700	.4726	100.0
4.	ASS4.24	6.6600	.4761	100.0
5.	ASS5.25	6.6800	.4688	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	33.3200	3.4117	1.8471	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2253	.2198	.2298	.0100	1.0455	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
ASS1.21	26.6700	2.3243	.5867	.3648	.8191
ASS2.22	26.6600	2.0853	.7999	.6981	.7581
ASS3.23	26.6500	2.4924	.4664	.2466	.8503
ASS4.24	26.6600	2.1661	.7271	.5747	.7796
ASS5.25	26.6400	2.2933	.6328	.5414	.8063

Reliability Coefficients 5 items

Alpha = .8374 Standardized item alpha = .8372

Reliability

****** Method 2 (covariance matrix) will be used for this analysis ******

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

		Mean	Std Dev	Cases
1.	EMP1.26	6.6000	.4924	100.0
2.	EMP2.27	6.5600	.4989	100.0
3.	EMP3.28	6.5700	.4976	100.0
4.	EMP4.29	6.6000	.4924	100.0
5.	EMP5.30	6.6200	.4878	100.0

N of Cases = 100.0

Statistics for Scale	Mean	Variance	Std Dev	N of Variables
	32.9500	4.1086	2.0270	5

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.2439	.2380	.2489	.0109	1.0458	.0000

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
EMP1.26	26.3500	2.6944	.7249	.5729	.8499
EMP2.27	26.3900	2.5433	.8273	.7156	.8246
EMP3.28	26.3800	2.5814	.8003	.6770	.8314
EMP4.29	26.3500	2.9975	.5095	.2632	.8988
EMP5.30	26.3300	2.7284	.7088	.5661	.8538

Reliability Coefficients 5 items

Alpha = .8790 Standardized item alpha = .8788

APPENDIX 4

RESULTS OF FACTOR ANALYSIS

APPENDIX 4a

RESULTS OF FACTOR ANALYSIS AT HOTEL 'S'

Factor Analysis

Correlation Matrix[a]

		TANG1.1	TANG2.2	TANG3.3	TANG4.4	RELI1.5	RELI2.6	RELI3.7	RELI4.8	RESP1.9	RESP2.10
Sig. (1-tailed)	TANG1.1		.001	.000	.000	.179	.188	.426	.461	.349	.235
	TANG2.2	.001		.480	.000	.141	.482	.112	.319	.065	.002
	TANG3.3	.000	.480		.035	.165	.025	.428	.343	.395	.191
	TANG4.4	.000	.000	.035		.182	.463	.023	.291	.113	.002
	RELI1.5	.179	.141	.165	.182		.000	.000	.000	.354	.132
	RELI2.6	.188	.482	.025	.463	.000		.000	.000	.463	.467
	RELI3.7	.426	.112	.428	.023	.000	.000		.000	.208	.084
	RELI4.8	.461	.319	.343	.291	.000	.000	.000		.392	.060
	RESP1.9	.349	.065	.395	.113	.354	.463	.208	.392		.000
	RESP2.10	.235	.002	.191	.002	.132	.467	.084	.060	.000	
	RESP3.11	.344	.197	.392	.402	.254	.461	.127	.388	.000	.000
	RESP4.12	.461	.001	.489	.000	.027	.245	.027	.143	.000	.000
	ASS1.13	.003	.252	.154	.348	.097	.177	.081	.267	.433	.212
	ASS2.14	.134	.299	.127	.500	.206	.268	.132	.263	.161	.500
	ASS3.15	.004	.132	.123	.304	.153	.190	.131	.285	.375	.251
	ASS4.16	.106	.398	.098	.417	.076	.233	.082	.235	.318	.471
	EMP1.17	.090	.273	.231	.423	.213	.122	.444	.190	.177	.488
	EMP2.18	.154	.246	.358	.161	.094	.062	.266	.145	.041	.276
	EMP3.19	.157	.379	.195	.473	.013	.005	.128	.010	.271	.326
	EMP4.20	.496	.343	.102	.458	.121	.148	.165	.104	.124	.303

Correlation Matrix[a]

		RESP3.11	RESP4.12	ASS1.13	ASS2.14	ASS3.15	ASS4.16	EMP1.17	EMP2.18	EMP3.19	EMP4.20
Sig. (1-tailed)	TANG1.1	.344	.461	.003	.134	.004	.106	.090	.154	.157	.496
	TANG2.2	.197	.001	.252	.299	.132	.398	.273	.246	.379	.343
	TANG3.3	.392	.489	.154	.127	.123	.098	.231	.358	.195	.102
	TANG4.4	.402	.000	.348	.500	.304	.417	.423	.161	.473	.458
	RELI1.5	.254	.027	.097	.206	.153	.076	.213	.094	.013	.121
	RELI2.6	.461	.245	.177	.268	.190	.233	.122	.062	.005	.148
	RELI3.7	.127	.027	.081	.132	.131	.082	.444	.266	.128	.165
	RELI4.8	.388	.143	.267	.263	.285	.235	.190	.145	.010	.104
	RESP1.9	.000	.000	.433	.161	.375	.318	.177	.041	.271	.124
	RESP2.10	.000	.000	.212	.500	.251	.471	.488	.276	.326	.303
	RESP3.11		.000	.322	.399	.269	.372	.169	.221	.472	.257
	RESP4.12	.000		.352	.405	.410	.419	.481	.169	.277	.361
	ASS1.13	.322	.352		.000	.000	.000	.493	.466	.475	.110
	ASS2.14	.399	.405	.000		.001	.000	.174	.352	.301	.420
	ASS3.15	.269	.410	.000	.001		.000	.493	.383	.486	.146
	ASS4.16	.372	.419	.000	.000	.000		.142	.328	.468	.268
	EMP1.17	.169	.481	.493	.174	.493	.142		.000	.000	.000
	EMP2.18	.221	.169	.466	.352	.383	.328	.000		.016	.000
	EMP3.19	.472	.277	.475	.301	.486	.468	.000	.016		.001
	EMP4.20	.257	.361	.110	.420	.146	.268	.000	.000	.001	

a. Determinant = 9.613E-07

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.562
Bartlett's Test of Sphericity	Approx. Chi-Square	1267.732
	df	190
	Sig.	.000

Communalities

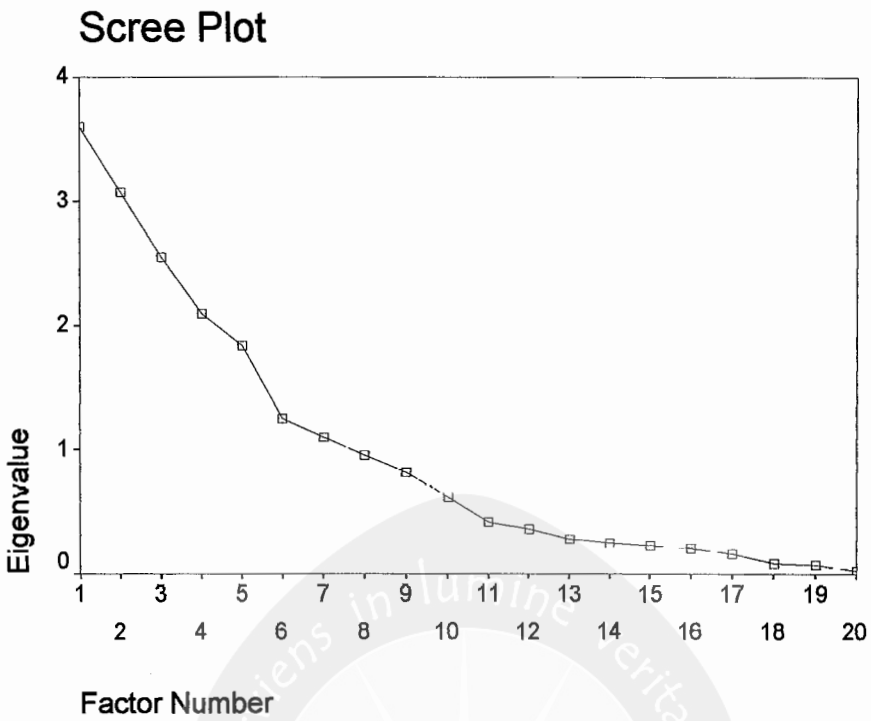
	Initial	Extraction
TANG1.1	.586	.686
TANG2.2	.686	.754
TANG3.3	.519	.713
TANG4.4	.706	.807
RELI1.5	.616	.634
RELI2.6	.568	.574
RELI3.7	.531	.417
RELI4.8	.512	.452
RESP1.9	.788	.757
RESP2.10	.830	.740
RESP3.11	.793	.682
RESP4.12	.815	.697
ASS1.13	.947	.957
ASS2.14	.838	.938
ASS3.15	.945	.960
ASS4.16	.851	.877
EMP1.17	.467	.415
EMP2.18	.598	.513
EMP3.19	.351	.254
EMP4.20	.667	.825

Extraction Method: Principal Axis Factoring.

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.599	17.997	17.997	3.274	16.371	16.371	2.764	13.821	13.821
2	3.074	15.372	33.368	2.910	14.551	30.921	2.109	10.547	24.368
3	2.551	12.754	46.122	2.178	10.890	41.812	1.979	9.897	34.265
4	2.096	10.478	56.600	1.798	8.992	50.804	1.941	9.705	43.971
5	1.841	9.206	65.806	1.528	7.640	58.443	1.814	9.071	53.042
6	1.252	6.261	72.067	1.152	5.759	64.202	1.693	8.463	61.505
7	1.103	5.515	77.582	.813	4.066	68.268	1.353	6.764	68.268
8	.958	4.788	82.370						
9	.820	4.099	86.469						
10	.619	3.095	89.564						
11	.416	2.080	91.644						
12	.359	1.794	93.439						
13	.279	1.395	94.834						
14	.247	1.237	96.071						
15	.228	1.139	97.209						
16	.207	1.036	98.246						
17	.164	.822	99.067						
18	8.638E-02	.432	99.499						
19	7.463E-02	.373	99.872						
20	2.552E-02	.128	100.000						

Extraction Method: Principal Axis Factoring.


Scree Plot
Eigenvalue
4
3
2
1
0
1 3 5 7 9 11 13 15 17 19
2 4 6 8 10 12 14 16 18 20
Factor Number

Factor Matrix[a]

	Factor						
	1	2	3	4	5	6	7
TANG1.1	5.440E-02	-.454	1.306E-02	.553	.273	.140	.276
TANG2.2	.410	-.251	-.222	.522	5.312E-02	-5.636E-02	-.441
TANG3.3	1.043E-02	-.338	8.083E-02	.319	.410	9.466E-02	.560
TANG4.4	.418	-.222	-.225	.634	.181	-.185	-.254
RELI1.5	.454	.282	.335	.233	-.413	-3.782E-02	.102
RELI2.6	.316	.287	.425	.154	-.431	-9.468E-03	3.544E-02
RELI3.7	.422	.203	.184	.257	-.270	-3.814E-02	.152
RELI4.8	.354	.195	.348	.184	-.346	9.566E-03	.117
RESP1.9	.686	-.206	-.225	-.424	7.127E-02	7.414E-02	4.794E-02
RESP2.10	.735	-.302	-.257	-.175	-2.512E-02	-5.073E-02	9.797E-02
RESP3.11	.613	-.228	-.208	-.440	-1.019E-02	2.897E-02	.129
RESP4.12	.748	-.196	-.249	-.141	-3.792E-02	-.125	1.055E-02
ASS1.13	.168	.777	.120	1.596E-02	.352	-.422	9.074E-02
ASS2.14	.199	.613	-.360	.102	.101	.610	-3.042E-02
ASS3.15	.142	.765	-.127	1.092E-02	.351	-.453	.107
ASS4.16	.190	.664	.340	.139	8.507E-02	.508	-3.506E-03
EMP1.17	.209	-6.273E-02	.498	2.917E-02	.313	8.232E-02	-.119
EMP2.18	.254	2.115E-02	.524	-.236	.269	.142	-.156
EMP3.19	.225	1.176E-02	.430	6.596E-02	8.431E-02	8.319E-02	1.019E-02
EMP4.20	.299	5.777E-02	.647	-.153	.502	.105	-.167

Extraction Method: Principal Axis Factoring.

a. Attempted to extract 7 factors. More than 25 iterations required. (Convergence=2.275E-03). Extraction was terminated.

Rotated Factor Matrix[a]

	Factor						
	1	2	3	4	5	6	7
TANG1.1	-4.758E-02	-2.947E-02	-.205	2.896E-02	-4.304E-02	.338	.724
TANG2.2	.152	5.658E-02	-9.381E-02	-9.125E-03	4.296E-02	.847	1.726E-02
TANG3.3	1.733E-02	-8.054E-02	-1.475E-02	9.477E-02	-6.514E-02	-4.212E-03	.833
TANG4.4	.133	7.468E-02	8.729E-02	-3.536E-02	-1.395E-02	.851	.227
RELI1.5	6.919E-02	.782	6.202E-02	7.802E-02	4.821E-02	5.734E-02	-5.558E-02
RELI2.6	-4.225E-02	.730	7.531E-04	.133	1.321E-02	-3.093E-02	-.145
RELI3.7	.114	.611	9.591E-02	1.682E-02	7.085E-02	.105	6.670E-02
RELI4.8	3.644E-02	.662	-5.167E-03	.109	2.141E-02	1.902E-03	-8.713E-03
RESP1.9	.854	-2.952E-02	-2.714E-02	.129	8.179E-02	9.586E-03	-4.575E-02
RESP2.10	.826	.108	-3.468E-02	-9.667E-03	-2.984E-02	.197	8.002E-02
RESP3.11	.819	2.721E-03	-4.679E-02	5.314E-02	4.724E-03	-7.366E-02	-2.762E-02
RESP4.12	.777	.151	5.821E-02	-4.367E-03	-2.490E-02	.258	-1.547E-02
ASS1.13	-2.677E-02	8.258E-02	.948	3.133E-02	.201	-7.898E-03	-9.502E-02
ASS2.14	3.541E-02	5.242E-02	.137	4.588E-02	.954	1.176E-02	-5.662E-02
ASS3.15	-3.553E-02	6.816E-02	.958	9.352E-03	.169	-1.964E-02	-8.752E-02
ASS4.16	-3.036E-03	.105	.226	-7.588E-02	.898	1.736E-02	-5.659E-02
EMP1.17	9.017E-03	6.191E-02	-1.375E-02	.631	-6.489E-02	4.865E-02	7.786E-02
EMP2.18	9.823E-02	6.526E-02	-1.938E-02	.696	-6.185E-03	-9.201E-02	-7.759E-02
EMP3.19	-1.326E-03	.260	-3.051E-02	.419	-2.259E-02	1.097E-02	9.817E-02
EMP4.20	4.459E-02	3.572E-02	.113	.899	-9.108E-03	-1.352E-02	3.312E-02

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

Factor Transformation Matrix

Factor	1	2	3	4	5	6	7
1	.766	.445	.125	.267	.148	.326	.025
2	-.276	.295	.640	.000	.528	-.216	-.320
3	-.327	.435	-.126	.727	-.331	-.223	.034
4	-.454	.331	.007	-.167	.115	.660	.456
5	.005	-.604	.421	.518	.125	.140	.393
6	-.026	-.043	-.595	.195	.748	-.164	.135
7	.156	.224	.164	-.258	-.037	-.562	.718

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization.

APPENDIX 4b

RESULTS OF FACTOR ANALYSIS AT BANK 'B'

Factor Analysis

Correlation Matrix[a]

		TANG1.1	TANG2.2	TANG3.3	TANG4.4	TANG5.5	TANG6.6	RELI1.7	RELI2.8	RELI3.9
Sig. (1-tailed)	TANG1.1		.142	.001	.006	.015	.006	.013	.140	.001
	TANG2.2	.142		.000	.000	.015	.000	.153	.334	.119
	TANG3.3	.001	.000		.000	.000	.000	.080	.130	.001
	TANG4.4	.006	.000	.000		.002	.000	.105	.367	.162
	TANG5.5	.015	.015	.000	.002		.001	.027	.052	.000
	TANG6.6	.006	.000	.000	.000	.001		.153	.478	.021
	RELI1.7	.013	.153	.080	.105	.027	.153		.000	.000
	RELI2.8	.140	.334	.130	.367	.052	.478	.000		.021
	RELI3.9	.001	.119	.001	.162	.000	.021	.000	.021	
	RELI4.10	.030	.084	.155	.421	.075	.130	.000	.000	.000
	RESP1.11	.471	.469	.116	.079	.109	.298	.211	.097	.341
	RESP2.12	.356	.048	.365	.174	.122	.122	.169	.364	.450
	RESP3.13	.072	.446	.036	.074	.008	.200	.005	.119	.059
	RESP4.14	.349	.019	.113	.029	.001	.186	.209	.041	.283
	RESP5.15	.261	.035	.437	.148	.146	.144	.141	.397	.441
	ASS1.16	.120	.034	.459	.256	.263	.193	.090	.283	.018
	ASS2.17	.396	.041	.090	.183	.466	.068	.024	.271	.017
	ASS3.18	.221	.161	.276	.147	.391	.232	.422	.276	.396
	ASS4.19	.340	.043	.054	.233	.180	.069	.251	.364	.184
	EMP1.20	.409	.032	.337	.006	.086	.256	.054	.306	.092
	EMP2.21	.351	.320	.362	.465	.002	.411	.333	.001	.359
	EMP3.22	.253	.251	.145	.412	.000	.329	.040	.001	.090
	EMP4.23	.459	.004	.242	.039	.011	.051	.366	.040	.312
	EMP5.24	.144	.477	.393	.345	.013	.432	.272	.011	.345

Correlation Matrix[a]

		RELI4.10	RESP1.11	RESP2.12	RESP3.13	RESP4.14	RESP5.15	ASS1.16	ASS2.17	ASS3.18
Sig. (1-tailed)	TANG1.1	.030	.471	.356	.072	.349	.261	.120	.396	.221
	TANG2.2	.084	.469	.048	.446	.019	.035	.034	.041	.161
	TANG3.3	.155	.116	.365	.036	.113	.437	.459	.090	.276
	TANG4.4	.421	.079	.174	.074	.029	.148	.256	.183	.147
	TANG5.5	.075	.109	.122	.008	.001	.146	.263	.466	.391
	TANG6.6	.130	.298	.122	.200	.186	.144	.193	.068	.232
	RELI1.7	.000	.211	.169	.005	.209	.141	.090	.024	.422
	RELI2.8	.000	.097	.364	.119	.041	.397	.283	.271	.276
	RELI3.9	.000	.341	.450	.059	.283	.441	.018	.017	.396
	RELI4.10		.061	.190	.000	.098	.195	.350	.132	.164
	RESP1.11	.061		.009	.000	.002	.020	.408	.413	.225
	RESP2.12	.190	.009		.000	.000	.000	.022	.058	.385
	RESP3.13	.000	.000	.000		.000	.000	.365	.425	.156
	RESP4.14	.098	.002	.000	.000		.001	.049	.463	.384
	RESP5.15	.195	.020	.000	.000	.001		.020	.079	.330
	ASS1.16	.350	.408	.022	.365	.049	.020		.000	.020
	ASS2.17	.132	.413	.058	.425	.463	.079	.000		.002
	ASS3.18	.164	.225	.385	.156	.384	.330	.020	.002	
	ASS4.19	.232	.379	.281	.364	.441	.373	.000	.000	.001
	EMP1.20	.032	.445	.439	.238	.002	.496	.213	.276	.016
	EMP2.21	.102	.102	.353	.052	.409	.321	.360	.428	.094
	EMP3.22	.014	.110	.100	.353	.350	.123	.223	.358	.472
	EMP4.23	.259	.278	.447	.216	.001	.383	.453	.140	.293
	EMP5.24	.157	.293	.360	.154	.287	.500	.104	.257	.030

Correlation Matrix[a]

		ASS4.19	EMP1.20	EMP2.21	EMP3.22	EMP4.23	EMP5.24
Sig. (1-tailed)	TANG1.1	.340	.409	.351	.253	.459	.144
	TANG2.2	.043	.032	.320	.251	.C04	.477
	TANG3.3	.054	.337	.362	.145	.242	.393
	TANG4.4	.233	.006	.465	.412	.C39	.345
	TANG5.5	.180	.086	.002	.000	.C11	.013
	TANG6.6	.069	.256	.411	.329	.C51	.432
	RELI1.7	.251	.054	.333	.040	.366	.272
	RELI2.8	.364	.306	.001	.001	.C40	.011
	RELI3.9	.184	.092	.359	.090	.312	.345
	RELI4.10	.232	.032	.102	.014	.259	.157
	RESP1.11	.379	.445	.102	.110	.278	.293
	RESP2.12	.281	.439	.353	.100	.447	.360
	RESP3.13	.364	.238	.052	.353	.216	.154
	RESP4.14	.441	.002	.409	.350	.001	.287
	RESP5.15	.373	.496	.321	.123	.383	.500
	ASS1.16	.000	.213	.360	.223	.453	.104
	ASS2.17	.000	.276	.428	.358	.140	.257
	ASS3.18	.001	.016	.094	.472	.293	.030
	ASS4.19		.456	.317	.395	.358	.204
	EMP1.20	.456		.002	.042	.000	.001
	EMP2.21	.317	.002		.000	.000	.000
	EMP3.22	.395	.042	.000		.000	.000
	EMP4.23	.358	.000	.000	.000		.000
	EMP5.24	.204	.001	.000	.000	.000	

a. Determinant = 8.626E-07

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.648
Bartlett's Test of Sphericity	Approx. Chi-Square	1259.028
	df	276
	Sig.	.000

Communalities

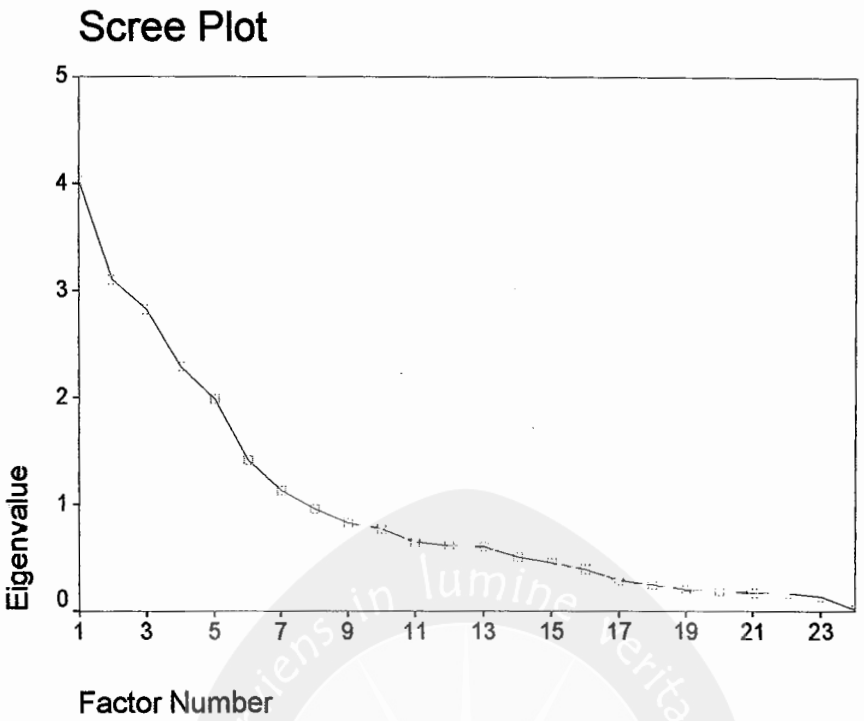
	Initial	Extraction
TANG1.1	.292	.200
TANG2.2	.728	.744
TANG3.3	.558	.595
TANG4.4	.392	.350
TANG5.5	.623	.611
TANG6.6	.708	.688
RELI1.7	.683	.856
RELI2.8	.424	.358
RELI3.9	.606	.559
RELI4.10	.585	.646
RESP1.11	.611	.471
RESP2.12	.958	.945
RESP3.13	.736	.910
RESP4.14	.569	.450
RESP5.15	.957	.960
ASS1.16	.556	.541
ASS2.17	.635	.822
ASS3.18	.315	.217
ASS4.19	.419	.398
EMP1.20	.593	.630
EMP2.21	.650	.708
EMP3.22	.482	.455
EMP4.23	.632	.637
EMP5.24	.648	.592

Extraction Method: Principal Axis Factoring.

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.028	16.783	16.783	3.668	15.282	15.282	2.638	10.991	10.991
2	3.103	12.930	29.713	2.776	11.565	26.847	2.218	9.244	20.235
3	2.823	11.762	41.475	2.493	10.389	37.235	2.178	9.077	29.312
4	2.291	9.546	51.021	1.973	8.222	45.457	2.059	8.578	37.890
5	1.989	8.286	59.307	1.550	6.458	51.916	1.880	7.833	45.723
6	1.416	5.900	65.207	1.132	4.719	56.634	1.843	7.679	53.401
7	1.133	4.720	69.927	.752	3.135	59.769	1.528	6.368	59.769
8	.957	3.986	73.913						
9	.825	3.438	77.350						
10	.774	3.225	80.576						
11	.649	2.705	83.281						
12	.614	2.558	85.838						
13	.602	2.507	88.345						
14	.508	2.117	90.461						
15	.454	1.894	92.355						
16	.394	1.640	93.995						
17	.290	1.209	95.204						
18	.249	1.038	96.242						
19	.204	.848	97.090						
20	.190	.790	97.880						
21	.176	.732	98.612						
22	.170	.709	99.321						
23	.142	.590	99.911						
24	2.128E-02	8.868E-02	100.000						

Extraction Method: Principal Axis Factoring.


Scree Plot
Eigenvalue
Factor Number
0
1
2
3
4
5
1
3
5
7
9
11
13
15
17
19
21
23

Factor Matrix[a]

	Factor						
	1	2	3	4	5	6	7
TANG1.1	.287	4.810E-02	.122	-.314	-3.187E-03	-4.005E-02	3.313E-03
TANG2.2	.528	-.166	-.447	-.359	.186	.204	-.179
TANG3.3	.553	-2.339E-02	-.112	-.448	3.345E-03	-6.279E-02	.267
TANG4.4	.445	-8.245E-02	-.215	-.241	.176	-4.740E-02	-8.737E-02
TANG5.5	.629	.194	-6.984E-02	-.113	-3.437E-02	-.143	.373
TANG6.6	.521	-.146	-.333	-.477	.166	.167	3.280E-02
RELI1.7	.510	.211	.573	-.145	-.199	.242	-.321
RELI2.8	.373	.265	.177	.119	-.257	-3.368E-02	-.190
RELI3.9	.438	.231	.415	-.302	-5.668E-02	.216	-1.505E-02
RELI4.10	.378	.167	.576	6.560E-02	-.337	-8.598E-03	-.159
RESP1.11	.316	-.299	.260	.142	.134	-.416	5.824E-02
RESP2.12	.457	-.554	3.631E-02	.527	6.667E-02	.366	.107
RESP3.13	.516	-.391	.450	.176	.114	-.485	9.707E-02
RESP4.14	.450	-.192	-3.423E-02	.255	.181	-.281	-.184
RESP5.15	.448	-.526	2.119E-02	.543	7.412E-02	.416	9.081E-02
ASS1.16	-6.930E-02	.392	.364	-8.846E-02	.429	3.819E-02	.237
ASS2.17	-5.904E-02	.475	.433	6.223E-02	.625	.105	-1.735E-02
ASS3.18	6.311E-02	.212	-6.060E-02	7.892E-02	.357	.169	4.378E-02
ASS4.19	-9.384E-02	.248	.302	.141	.458	8.463E-02	-8.533E-03
EMP1.20	.238	.280	-.491	.247	.265	-.235	-.261
EMP2.21	.299	.541	-.301	.361	-.264	9.202E-02	.165
EMP3.22	.264	.515	-6.438E-02	.113	-.265	-8.414E-02	.162
EMP4.23	.370	.416	-.412	.236	.160	-.110	-.254
EMP5.24	.221	.571	-.216	.361	-.112	5.149E-02	.159

Extraction Method: Principal Axis Factoring.

a. 7 factors extracted. 14 iterations required.

Rotated Factor Matrix[a]

	Factor						
	1	2	3	4	5	6	7
TANG1.1	.338	.236	-1.289E-02	-.124	2.745E-02	9.392E-02	-6.736E-02
TANG2.2	.748	-1.826E-03	-.105	.186	-.122	-.136	.326
TANG3.3	.713	7.893E-02	.161	-5.818E-02	-6.701E-02	.172	-.132
TANG4.4	.527	3.046E-02	-3.372E-02	4.237E-02	-3.160E-02	.112	.235
TANG5.5	.513	.109	.495	1.133E-02	2.988E-02	.293	-6.338E-02
TANG6.6	.810	-1.062E-02	-5.573E-02	.103	-6.823E-02	-6.982E-02	9.480E-02
RELI1.7	.153	.901	3.233E-03	7.541E-02	.116	2.037E-02	-2.948E-02
RELI2.8	-8.490E-03	.493	.278	5.324E-03	-6.513E-02	9.393E-02	.155
RELI3.9	.334	.602	7.576E-02	-1.709E-02	.213	-4.261E-03	-.183
RELI4.10	-9.275E-02	.744	.140	2.637E-02	-1.604E-02	.225	-.110
RESP1.11	4.776E-02	5.848E-02	-8.895E-02	.101	-3.420E-03	.669	1.746E-02
RESP2.12	5.611E-02	2.959E-02	-1.149E-02	.938	-7.788E-02	.234	1.167E-03
RESP3.13	9.670E-02	.214	-8.749E-02	.191	-1.107E-03	.899	-5.131E-02
RESP4.14	.124	6.426E-02	-3.139E-03	.225	-3.975E 02	.475	.392
RESP5.15	4.701E-02	3.528E-02	-6.063E-04	.959	-5.757E-02	.182	1.923E-02
ASS1.16	3.264E-03	4.947E-02	7.482E-02	-.182	.682	3.846E-02	-.182
ASS2.17	-.110	.157	-1.848E-02	-.102	.877	8.893E-03	6.961E-02
ASS3.18	8.983E-02	-8.183E-02	9.347E-02	.100	.389	-.106	.144
ASS4.19	-.159	4.843E-02	-5.309E-02	1.356E-02	.603	2.949E-02	5.048E-02
EMP1.20	.102	-.182	.265	-3.917E-02	6.550E-02	5.708E-02	.712
EMP2.21	-2.004E-02	7.753E-02	.790	9.751E-02	-3.314E-02	-.158	.205
EMP3.22	2.900E-02	.197	.626	-.146	-4.039E-03	-8.587E-03	4.966E-02
EMP4.23	.149	1.650E-02	.399	-2.231E-03	8.988E-02	-1.877E-02	.669
EMP5.24	-7.007E-02	4.445E-02	.714	4.568E-02	.125	-.114	.210

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 9 iterations.

Factor Transformation Matrix

Factor	1	2	3	4	5	6	7
1	.630	.433	.323	.343	-.041	.374	.226
2	-.088	.244	.623	-.472	.433	-.311	.195
3	-.304	.620	-.245	-.019	.371	.340	-.458
4	-.647	-.102	.353	.557	.055	.222	.290
5	.212	-.358	-.316	.091	.782	.157	.288
6	.108	.188	-.057	.576	.189	-.735	-.203
7	.166	-.440	.470	.092	.154	.181	-.702

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization.

APPENDIX 4c

RESULTS OF FACTOR ANALYSIS AT BANK 'M'

Factor Analysis

Correlation Matrix[a]

		TANG1.1	TANG2.2	TANG3.3	TANG4.4	TANG5.5	TANG6.6	RELI1.7	RELI2.8	RELI3.9
Sig. (1-tailed)	TANG1.1		.000	.000	.000	.135	.000	.260	.247	.025
	TANG2.2	.000		.009	.000	.002	.000	.398	.447	.485
	TANG3.3	.000	.009		.012	.003	.016	.038	.053	.012
	TANG4.4	.000	.000	.012		.005	.000	.098	.390	.274
	TANG5.5	.135	.002	.003	.005		.011	.318	.296	.130
	TANG6.6	.000	.000	.016	.000	.011		.069	.416	.458
	RELI1.7	.260	.398	.038	.098	.318	.069		.000	.001
	RELI2.8	.247	.447	.053	.390	.296	.416	.000		.000
	RELI3.9	.025	.485	.012	.274	.130	.458	.001	.000	
	RELI4.10	.242	.298	.012	.365	.019	.227	.000	.000	.000
	RESP1.11	.017	.334	.068	.257	.200	.115	.039	.250	.013
	RESP2.12	.053	.230	.101	.243	.177	.222	.060	.255	.302
	RESP3.13	.368	.320	.125	.382	.449	.451	.394	.443	.410
	RESP4.14	.028	.446	.042	.473	.065	.206	.084	.218	.010
	RESP5.15	.060	.468	.053	.355	.137	.188	.019	.207	.068
	ASS1.16	.432	.352	.156	.153	.075	.021	.255	.344	.201
	ASS2.17	.247	.126	.117	.460	.470	.388	.328	.484	.243
	ASS3.18	.331	.306	.020	.493	.359	.200	.498	.160	.063
	ASS4.19	.249	.145	.145	.425	.168	.409	.202	.254	.075
	EMP1.20	.296	.425	.274	.379	.102	.236	.004	.000	.007
	EMP2.21	.102	.349	.357	.354	.218	.487	.253	.166	.118
	EMP3.22	.479	.335	.269	.468	.096	.230	.008	.000	.027
	EMP4.23	.388	.114	.349	.267	.109	.185	.466	.135	.063
	EMP5.24	.012	.001	.004	.048	.023	.061	.087	.261	.034

Correlation Matrix[a]

		RELI4.10	RESP1.11	RESP2.12	RESP3.13	RESP4.14	RESP5.15	ASS1.16	ASS2.17	ASS3.18
Sig. (1-tailed)	TANG1.1	.242	.017	.053	.368	.028	.060	.432	.247	.331
	TANG2.2	.298	.334	.230	.320	.446	.468	.352	.126	.306
	TANG3.3	.012	.068	.101	.125	.042	.053	.156	.117	.020
	TANG4.4	.365	.257	.243	.382	.473	.355	.153	.460	.493
	TANG5.5	.019	.200	.177	.449	.065	.137	.075	.470	.359
	TANG6.6	.227	.115	.222	.451	.206	.188	.021	.388	.200
	RELI1.7	.000	.039	.060	.394	.084	.019	.255	.328	.498
	RELI2.8	.000	.250	.255	.443	.218	.207	.344	.484	.160
	RELI3.9	.000	.013	.302	.410	.010	.068	.201	.243	.063
	RELI4.10		.150	.351	.327	.239	.203	.287	.201	.225
	RESP1.11	.150		.000	.000	.000	.000	.250	.451	.240
	RESP2.12	.351	.000		.004	.000	.000	.195	.045	.024
	RESP3.13	.327	.000	.004		.000	.000	.449	.480	.292
	RESP4.14	.239	.000	.000	.000		.000	.293	.341	.229
	RESP5.15	.203	.000	.000	.000	.000		.306	.115	.028
	ASS1.16	.287	.250	.195	.449	.293	.306		.003	.001
	ASS2.17	.201	.451	.045	.480	.341	.115	.003		.000
	ASS3.18	.225	.240	.024	.292	.229	.028	.001	.000	
	ASS4.19	.401	.410	.330	.294	.390	.365	.000	.000	.000
	EMP1.20	.003	.251	.101	.125	.293	.071	.398	.138	.429
	EMP2.21	.132	.157	.225	.065	.119	.215	.031	.498	.346
	EMP3.22	.006	.245	.196	.119	.373	.152	.379	.241	.428
	EMP4.23	.286	.285	.097	.003	.236	.267	.005	.225	.160
	EMP5.24	.084	.039	.180	.012	.037	.206	.365	.205	.341

Correlation Matrix[a]

		ASS4.19	EMP1.20	EMP2.21	EMP3.22	EMP4.23	EMP5.24
Sig. (1-tailed)	TANG1.1	.249	.296	.102	.479	.388	.012
	TANG2.2	.145	.425	.349	.335	.114	.001
	TANG3.3	.145	.274	.357	.269	.349	.004
	TANG4.4	.425	.379	.354	.468	.267	.048
	TANG5.5	.168	.102	.218	.096	.109	.023
	TANG6.6	.409	.236	.487	.230	.185	.061
	RELI1.7	.202	.004	.253	.008	.466	.087
	RELI2.8	.254	.000	.166	.000	.135	.261
	RELI3.9	.075	.007	.118	.027	.063	.034
	RELI4.10	.401	.003	.132	.006	.286	.084
	RESP1.11	.410	.251	.157	.245	.285	.039
	RESP2.12	.330	.101	.225	.196	.097	.180
	RESP3.13	.294	.125	.065	.119	.003	.012
	RESP4.14	.390	.293	.119	.373	.236	.037
	RESP5.15	.365	.071	.215	.152	.267	.206
	ASS1.16	.000	.398	.031	.379	.005	.365
	ASS2.17	.000	.138	.498	.241	.225	.205
	ASS3.18	.000	.429	.346	.428	.160	.341
	ASS4.19		.262	.343	.477	.448	.457
	EMP1.20	.262		.032	.000	.001	.012
	EMP2.21	.343	.032		.049	.000	.018
	EMP3.22	.477	.000	.049		.000	.010
	EMP4.23	.448	.001	.000	.000		.000
	EMP5.24	.457	.012	.018	.010	.000	

a. Determinant = 3.839E-07

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.602
Bartlett's Test of Sphericity	Approx. Chi-Square	1332.018
	df	276
	Sig.	.000

Communalities

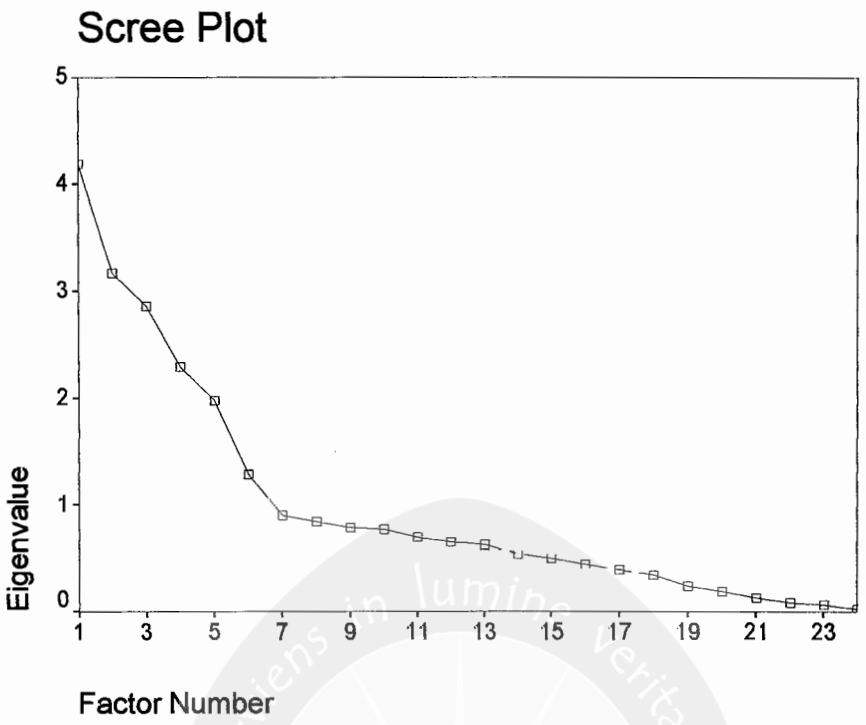
	Initial	Extraction
TANG1.1	.388	.342
TANG2.2	.348	.331
TANG3.3	.373	.305
TANG4.4	.859	.871
TANG5.5	.327	.231
TANG6.6	.853	.773
RELI1.7	.415	.352
RELI2.8	.714	.765
RELI3.9	.614	.559
RELI4.10	.645	.670
RESP1.11	.936	.827
RESP2.12	.846	.654
RESP3.13	.314	.260
RESP4.14	.933	.861
RESP5.15	.871	.777
ASS1.16	.516	.489
ASS2.17	.336	.288
ASS3.18	.335	.334
ASS4.19	.585	.790
EMP1.20	.889	.904
EMP2.21	.254	.285
EMP3.22	.885	.801
EMP4.23	.453	.658
EMP5.24	.396	.401

Extraction Method: Principal Axis Factoring.

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.189	17.454	17.454	3.874	16.141	16.141	3.368	14.032	14.032
2	3.169	13.203	30.656	2.849	11.871	28.011	2.582	10.759	24.791
3	2.861	11.921	42.577	2.466	10.273	38.285	2.513	10.472	35.264
4	2.291	9.547	52.124	1.838	7.659	45.944	1.865	7.772	43.036
5	1.977	8.235	60.360	1.627	6.777	52.721	1.840	7.667	50.702
6	1.285	5.353	65.713	.876	3.648	56.369	1.360	5.667	56.369
7	.900	3.750	69.463						
8	.843	3.514	72.977						
9	.787	3.277	76.254						
10	.770	3.208	79.462						
11	.699	2.912	82.374						
12	.653	2.719	85.093						
13	.626	2.607	87.699						
14	.537	2.238	89.937						
15	.498	2.076	92.013						
16	.445	1.854	93.867						
17	.393	1.637	95.504						
18	.346	1.440	96.945						
19	.241	1.004	97.949						
20	.189	.789	98.738						
21	.128	.534	99.272						
22	8.463E-02	.353	99.625						
23	6.425E-02	.268	99.893						
24	2.574E-02	.107	100.000						

Extraction Method: Principal Axis Factoring.


Scree Plot
Eigenvalue
Factor Number
0
1
2
3
4
5
1
3
5
7
9
11
13
15
17
19
21
23

Factor Matrix[a]

	Factor					
	1	2	3	4	5	6
TANG1.1	.359	9.985E-02	.363	-5.047E-02	-.150	.216
TANG2.2	.194	.164	.488	-8.259E-02	-.143	-2.236E-02
TANG3.3	.329	5.706E-02	.338	-.248	8.536E-02	9.960E-02
TANG4.4	.289	.213	.732	.167	-.420	2.823E-02
TANG5.5	4.767E-02	8.286E-02	.426	7.436E-02	.181	3.830E-02
TANG6.6	.340	.183	.661	.243	-.357	-1.658E-02
RELI1.7	.427	-.297	.151	5.369E-02	.221	-8.293E-02
RELI2.8	.446	-.610	.158	-1.868E-02	.410	-2.263E-02
RELI3.9	.448	-.403	.110	-.120	.363	.193
RELI4.10	.429	-.490	.254	-2.874E-02	.424	-2.577E-02
RESP1.11	.781	.281	-.319	-.161	-6.961E-02	7.254E-02
RESP2.12	.673	.273	-.324	6.504E-02	-.114	-6.952E-02
RESP3.13	.313	.333	-.122	-7.657E-02	.121	-.125
RESP4.14	.773	.295	-.373	-.162	-4.678E-02	9.097E-02
RESP5.15	.752	.248	-.373	1.664E-02	-9.916E-02	-3.430E-02
ASS1.16	4.066E-02	.161	6.926E-02	.642	.189	-9.728E-02
ASS2.17	4.754E-02	6.458E-02	-.166	.503	1.893E-02	2.710E-02
ASS3.18	6.851E-02	.196	-.159	.514	2.597E-02	2.443E-02
ASS4.19	9.264E-02	6.751E-02	-7.116E-02	.735	.304	.373
EMP1.20	-.343	.705	9.782E-02	-.209	.372	.314
EMP2.21	-.145	.252	6.226E-02	5.255E-02	.227	-.378
EMP3.22	-.291	.673	.106	-.233	.354	.270
EMP4.23	3.890E-02	.516	.132	6.538E-02	.345	-.499
EMP5.24	.253	.306	.311	-.142	.322	-.153

Extraction Method: Principal Axis Factoring.

a. 6 factors extracted. 18 iterations required.

Rotated Factor Matrix[a]

	Factor					
	1	2	3	4	5	6
TANG1.1	.178	.127	.512	8.682E-02	-4.349E-02	-.150
TANG2.2	1.963E-02	3.142E-02	.550	4.590E-02	-.128	9.602E-02
TANG3.3	.153	.279	.357	.173	-.213	1.389E-02
TANG4.4	-4.947E-03	-7.271E-02	.924	-9.597E-02	5.326E-02	5.011E-03
TANG5.5	-.153	.190	.332	.182	7.637E-02	.147
TANG6.6	3.833E-02	-1.541E-02	.855	-.142	.136	4.352E-02
RELI1.7	.123	.539	.114	-.170	4.234E-02	4.944E-02
RELI2.8	4.313E-03	.850	-1.756E-02	-.196	-2.745E-02	-4.783E-02
RELI3.9	.127	.713	1.862E-02	3.470E-02	-5.991E-02	-.169
RELI4.10	-5.951E-03	.807	7.770E-02	-.108	-2.935E-02	2.443E-02
RESP1.11	.896	.114	7.993E-02	2.120E-02	-3.076E-02	-6.371E-02
RESP2.12	.782	1.712E-02	6.207E-02	-.125	.145	3.846E-02
RESP3.13	.428	7.110E-03	1.958E-02	.125	8.316E-03	.247
RESP4.14	.918	.104	2.847E-02	4.641E-02	-1.617E-02	-7.243E-02
RESP5.15	.862	7.204E-02	3.537E-02	-.119	.115	-6.279E-03
ASS1.16	-4.809E-02	2.775E-02	9.170E-02	-3.170E-02	.645	.247
ASS2.17	6.410E-02	-6.235E-02	-6.311E-02	-9.603E-02	.517	-4.005E-03
ASS3.18	.126	-.121	-2.170E-02	-2.715E-02	.547	5.358E-02
ASS4.19	-4.125E-03	.170	-2.070E-02	.190	.839	-.144
EMP1.20	-5.041E-02	-.276	4.610E-03	.886	-8.658E-03	.203
EMP2.21	-7.537E-02	-8.238E-02	-4.856E-02	6.591E-02	4.763E-02	.514
EMP3.22	-2.039E-02	-.244	2.141E-02	.831	-4.408E-02	.217
EMP4.23	.125	-5.917E-02	7.917E-02	.176	.102	.769
EMP5.24	.163	.222	.269	.276	-7.865E-02	.414

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

Factor Transformation Matrix

Factor	1	2	3	4	5	6
1	.785	.484	.333	-.184	.059	-.039
2	.384	-.560	.235	.553	.144	.396
3	-.454	.238	.827	.115	-.112	.167
4	-.142	-.046	.094	-.256	.950	.028
5	-.101	.623	-.365	.518	.179	.409
6	.000	.065	.088	.560	.169	-.804

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization.

APPENDIX 4d

RESULTS OF FACTOR ANALYSIS AT SUPERMARKET 'R'

Factor Analysis

Correlation Matrix[a]

		TANG1.1	TANG2.2	TANG3.3	TANG4.4	TANG5.5	TANG6.6	RELI1.7	RELI2.8	RELI3.9	RELI4.10
Sig. (1-tailed)	TANG1.1		.139	.000	.000	.001	.035	.343	.197	.247	.476
	TANG2.2	.139		.010	.000	.002	.000	.413	.346	.344	.229
	TANG3.3	.000	.010		.000	.005	.070	.219	.244	.403	.425
	TANG4.4	.000	.000	.000		.000	.000	.243	.320	.234	.401
	TANG5.5	.001	.002	.005	.000		.000	.028	.248	.319	.272
	TANG6.6	.035	.000	.070	.000	.000		.452	.140	.253	.493
	RELI1.7	.343	.413	.219	.243	.028	.452		.004	.001	.003
	RELI2.8	.197	.346	.244	.320	.248	.140	.004		.000	.000
	RELI3.9	.247	.344	.403	.234	.319	.253	.001	.000		.000
	RELI4.10	.476	.229	.425	.401	.272	.493	.003	.000	.000	
	RELI5.11	.278	.215	.383	.236	.317	.255	.001	.000	.000	.000
	RELI6.12	.443	.130	.349	.434	.275	.104	.000	.000	.000	.000
	RELI7.13	.114	.277	.052	.137	.125	.372	.000	.000	.000	.000
	RESP1.14	.382	.057	.110	.146	.029	.495	.418	.026	.201	.091
	RESP2.15	.073	.497	.020	.025	.399	.410	.072	.050	.284	.016
	RESP3.16	.178	.146	.117	.225	.092	.244	.267	.055	.500	.154
	RESP4.17	.187	.301	.222	.168	.385	.330	.133	.010	.154	.124
	RESP5.18	.452	.464	.420	.335	.107	.227	.209	.008	.039	.042
	RESP6.19	.073	.146	.117	.225	.030	.427	.267	.122	.256	.154
	RESP7.20	.371	.442	.449	.201	.031	.353	.405	.001	.005	.007
	ASS1.21	.402	.096	.387	.436	.266	.156	.358	.461	.108	.342
	ASS2.22	.500	.269	.326	.471	.282	.419	.271	.389	.081	.058
	ASS3.23	.339	.164	.416	.324	.115	.442	.191	.479	.049	.261
	ASS4.24	.280	.069	.159	.476	.003	.112	.223	.256	.160	.436
	ASS5.25	.495	.178	.277	.164	.300	.410	.324	.345	.074	.139
	EMP1.26	.075	.340	.366	.477	.356	.269	.172	.043	.315	.044
	EMP2.27	.336	.108	.443	.483	.435	.142	.006	.470	.061	.433
	EMP3.28	.208	.305	.278	.438	.281	.446	.093	.152	.406	.028
	EMP4.29	.482	.401	.488	.440	.197	.110	.024	.150	.176	.203
	EMP5.30	.284	.357	.122	.313	.366	.483	.074	.308	.104	.169

Correlation Matrix[a]

		RELI5.11	RELI6.12	RELI7.13	RESP1.14	RESP2.15	RESP3.16	RESP4.17	RESP5.18	RESP6.19	RESP7.20
Sig. (1-tailed)	TANG1.1	.278	.443	.114	.382	.073	.178	.187	.452	.073	.371
	TANG2.2	.215	.130	.277	.057	.497	.146	.301	.464	.146	.442
	TANG3.3	.383	.349	.052	.110	.020	.117	.222	.420	.117	.449
	TANG4.4	.236	.434	.137	.146	.025	.225	.168	.335	.225	.201
	TANG5.5	.317	.275	.125	.029	.399	.092	.385	.107	.030	.031
	TANG6.6	.255	.104	.372	.495	.410	.244	.380	.227	.427	.353
	RELI1.7	.001	.000	.000	.418	.072	.267	.133	.209	.267	.405
	RELI2.8	.000	.000	.000	.026	.050	.055	.010	.008	.122	.001
	RELI3.9	.000	.000	.000	.201	.284	.500	.154	.039	.256	.005
	RELI4.10	.000	.000	.000	.091	.016	.154	.124	.042	.154	.007
	RELI5.11		.000	.000	.405	.435	.119	.274	.041	.119	.111
	RELI6.12	.000		.000	.173	.294	.391	.470	.326	.306	.189
	RELI7.13	.000	.000		.437	.091	.298	.375	.182	.226	.126
	RESP1.14	.405	.173	.437		.000	.350	.000	.084	.462	.000
	RESP2.15	.435	.294	.091	.000		.007	.000	.000	.004	.000
	RESP3.16	.119	.391	.298	.350	.007		.000	.000	.000	.002
	RESP4.17	.274	.470	.375	.000	.000	.000		.000	.000	.000
	RESP5.18	.041	.326	.182	.084	.000	.000	.000		.001	.000
	RESP6.19	.119	.306	.226	.462	.004	.000	.000	.001		.002
	RESP7.20	.111	.189	.126	.000	.000	.002	.000	.000	.002	
	ASS1.21	.382	.128	.188	.211	.172	.102	.138	.126	.059	.197
	ASS2.22	.242	.062	.158	.424	.280	.395	.426	.237	.297	.429
	ASS3.23	.432	.164	.019	.159	.450	.177	.369	.447	.177	.110
	ASS4.24	.333	.205	.312	.251	.126	.120	.111	.232	.120	.210
	ASS5.25	.172	.485	.073	.442	.460	.194	.252	.322	.194	.297
	EMP1.26	.076	.164	.409	.173	.366	.302	.252	.301	.302	.037
	EMP2.27	.158	.386	.032	.050	.019	.168	.015	.264	.239	.022
	EMP3.28	.018	.179	.089	.295	.068	.107	.314	.136	.107	.370
	EMP4.29	.059	.466	.006	.063	.055	.114	.153	.274	.251	.063
	EMP5.30	.098	.375	.273	.271	.144	.329	.467	.186	.329	.298

Correlation Matrix[a]

		ASS1.21	ASS2.22	ASS3.23	ASS4.24	ASS5.25	EMP1.26	EMP2.27	EMP3.28	EMP4.29	EMP5.30
Sig. (1-tailed)	TANG1.1	.402	.500	.339	.280	.495	.075	.336	.208	.482	.284
	TANG2.2	.096	.269	.164	.069	.178	.340	.108	.305	.401	.357
	TANG3.3	.387	.326	.416	.159	.277	.366	.443	.278	.488	.122
	TANG4.4	.436	.471	.324	.476	.164	.477	.483	.438	.440	.313
	TANG5.5	.266	.282	.115	.003	.300	.356	.435	.281	.197	.366
	TANG6.6	.156	.419	.442	.112	.410	.269	.142	.446	.110	.483
	RELI1.7	.358	.271	.191	.223	.324	.172	.006	.093	.024	.074
	RELI2.8	.461	.389	.479	.256	.345	.043	.470	.152	.150	.308
	RELI3.9	.108	.081	.049	.160	.074	.315	.061	.406	.176	.104
	RELI4.10	.342	.058	.261	.436	.139	.044	.433	.028	.203	.169
	RELI5.11	.382	.242	.432	.333	.172	.076	.158	.018	.059	.098
	RELI6.12	.128	.062	.164	.205	.485	.164	.386	.179	.466	.375
	RELI7.13	.188	.158	.019	.312	.073	.409	.032	.089	.006	.273
	RESP1.14	.211	.424	.159	.251	.442	.173	.050	.295	.063	.271
	RESP2.15	.172	.280	.450	.126	.460	.365	.019	.068	.055	.144
	RESP3.16	.102	.395	.177	.120	.194	.302	.168	.107	.114	.329
	RESP4.17	.138	.426	.369	.111	.252	.252	.015	.314	.153	.467
	RESP5.18	.126	.237	.447	.232	.322	.301	.264	.136	.274	.186
	RESP6.19	.059	.297	.177	.120	.194	.302	.239	.107	.251	.329
	RESP7.20	.197	.429	.110	.210	.297	.037	.022	.370	.063	.298
	ASS1.21		.000	.000	.000	.000	.051	.371	.029	.190	.027
	ASS2.22	.000		.000	.002	.000	.023	.156	.082	.217	.008
	ASS3.23	.000	.000		.000	.000	.047	.451	.103	.310	.213
	ASS4.24	.000	.002	.000		.000	.217	.223	.245	.252	.133
	ASS5.25	.000	.000	.000	.000		.023	.175	.057	.133	.003
	EMP1.26	.051	.023	.047	.217	.023		.154	.000	.062	.000
	EMP2.27	.371	.156	.451	.223	.175	.154		.028	.000	.003
	EMP3.28	.029	.082	.103	.245	.057	.000	.028		.008	.000
	EMP4.29	.190	.217	.310	.252	.133	.062	.000	.008		.001
	EMP5.30	.027	.008	.213	.133	.003	.000	.003	.000	.001	

a. Determinant = 2.011E-09

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.594
Bartlett's Test of Sphericity	Approx. Chi-Square	1765.500
	df	435
	Sig.	.000

Communalities

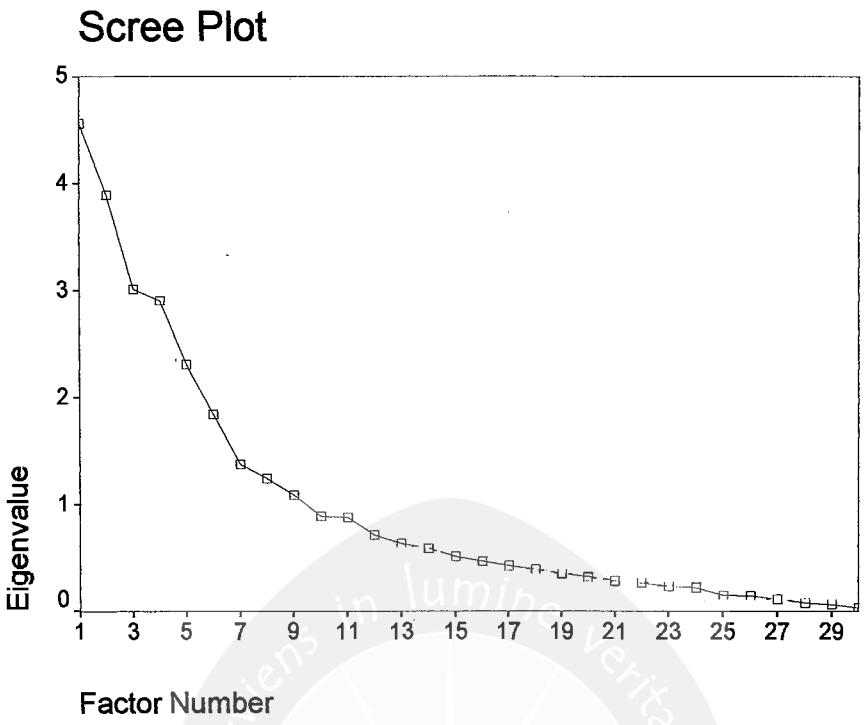
	Initial	Extraction
TANG1.1	.734	.720
TANG2.2	.486	.364
TANG3.3	.737	.780
TANG4.4	.621	.625
TANG5.5	.638	.493
TANG6.6	.462	.587
RELI1.7	.728	.752
RELI2.8	.818	.869
RELI3.9	.615	.524
RELI4.10	.708	.636
RELI5.11	.649	.636
RELI6.12	.715	.502
RELI7.13	.749	.699
RESP1.14	.599	.400
RESP2.15	.682	.583
RESP3.16	.914	.923
RESP4.17	.877	.863
RESP5.18	.496	.329
RESP6.19	.916	.918
RESP7.20	.861	.931
ASS1.21	.689	.706
ASS2.22	.429	.338
ASS3.23	.495	.401
ASS4.24	.563	.487
ASS5.25	.613	.651
EMP1.26	.585	.644
EMP2.27	.848	.878
EMP3.28	.592	.659
EMP4.29	.850	.887
EMP5.30	.611	.611

Extraction Method: Principal Axis Factoring.

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.560	15.199	15.199	4.266	14.222	14.222	3.074	10.246	10.246
2	3.896	12.987	28.187	3.571	11.904	26.126	2.973	9.910	20.155
3	3.013	10.042	38.229	2.636	8.787	34.912	2.528	8.426	28.581
4	2.911	9.703	47.932	2.566	8.554	43.467	1.949	6.496	35.077
5	2.312	7.707	55.639	2.080	6.932	50.399	1.946	6.486	41.563
6	1.841	6.137	61.776	1.549	5.163	55.562	1.914	6.381	47.944
7	1.374	4.578	66.354	1.050	3.500	59.061	1.877	6.256	54.200
8	1.239	4.131	70.485	.900	3.002	62.063	1.640	5.467	59.667
9	1.086	3.619	74.104	.775	2.584	64.647	1.494	4.980	64.647
10	.888	2.960	77.065						
11	.878	2.925	79.990						
12	.713	2.378	82.367						
13	.631	2.102	84.469						
14	.590	1.966	86.435						
15	.514	1.713	88.148						
16	.468	1.560	89.708						
17	.426	1.420	91.128						
18	.394	1.315	92.443						
19	.355	1.183	93.626						
20	.323	1.075	94.701						
21	.285	.949	95.649						
22	.265	.884	96.533						
23	.235	.782	97.315						
24	.217	.725	98.040						
25	.151	.502	98.543						
26	.144	.480	99.022						
27	.115	.385	99.407						
28	7.923E-02	.264	99.671						
29	6.306E-02	.210	99.881						
30	3.565E-02	.119	100.000						

Extraction Method: Principal Axis Factoring.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Factor Number

Factor Matrix[a]

	Factor								
	1	2	3	4	5	6	7	8	9
TANG1.1	.199	.192	5.403E-03	.655	-7.245E-02	-.329	-.171	-2.521E-02	.265
TANG2.2	9.273E-02	.122	.152	.397	-.155	.155	.150	-.165	-.247
TANG3.3	.181	.211	-2.913E-02	.690	-6.449E-02	-.294	-.208	5.538E-03	.305
TANG4.4	.121	.263	-1.395E-02	.703	-.162	-7.045E-02	9.671E-02	-7.363E-02	6.695E-03
TANG5.5	.250	.167	.175	.478	-.132	3.161E-02	.266	.154	-.176
TANG6.6	.159	.166	5.223E-02	.424	-9.750E-02	.137	.467	-.208	-.249
RELI1.7	.423	.410	-.307	-8.769E-02	-4.592E-02	9.807E-02	6.115E-02	.537	8.945E-04
RELI2.8	.761	.226	-6.351E-02	-.220	-.207	8.480E-02	-7.096E-02	-.354	7.125E-02
RELI3.9	.552	4.668E-02	-.292	-.121	-.342	-7.531E-03	7.555E-03	-6.655E-03	-3.621E-03
RELI4.10	.634	.234	-4.350E-02	-.304	-.142	5.809E-02	-.131	-.204	4.962E-02
RELI5.11	.603	.323	-.158	-.181	-.114	9.963E-02	-.101	-.279	-1.100E-02
RELI6.12	.485	.294	-.165	-.172	-.302	.131	-5.133E-02	6.411E-02	-8.972E-02
RELI7.13	.518	.289	-.446	-5.165E-02	-6.271E-02	-3.312E-02	7.990E-02	.355	9.007E-02
RESP1.14	.327	-.248	.268	-.170	-5.136E-02	-.203	.256	.145	3.899E-02
RESP2.15	.365	-.492	.373	-.174	8.780E-02	3.359E-02	.110	-9.193E-02	9.846E-02
RESP3.16	.473	-.290	5.949E-02	.328	.469	.392	-.310	6.740E-02	-.173
RESP4.17	.572	-.505	.426	9.611E-03	.186	-.155	.122	3.352E-03	.160
RESP5.18	.438	-.296	.137	3.029E-02	.102	8.854E-02	7.578E-02	3.096E-03	7.260E-02
RESP6.19	.471	-.291	3.865E-02	.345	.428	.365	-.357	.107	-.190
RESP7.20	.669	-.410	.401	-8.546E-02	8.163E-02	-.251	.244	.123	4.696E-02
ASS1.21	-.121	.504	.553	-8.073E-02	-.108	.309	6.726E-03	8.590E-02	.105
ASS2.22	-6.251E-03	.272	.455	-7.044E-02	-7.976E-02	7.717E-02	-.154	.117	4.530E-02
ASS3.23	-.150	.299	.480	1.018E-02	-2.451E-02	.194	-4.206E-02	-5.174E-02	.130
ASS4.24	-7.036E-02	.356	.432	-4.157E-02	-.221	.285	.100	.151	-6.995E-02
ASS5.25	-6.087E-02	.462	.559	-6.183E-02	-3.700E-03	.228	-8.653E-02	1.941E-02	.239
EMP1.26	.166	.406	.302	-.163	.243	-.452	-.146	-1.746E-02	-.219
EMP2.27	-1.311E-02	.430	-.296	-2.172E-02	.680	.162	.292	-4.584E-02	.169
EMP3.28	.118	.521	.160	-.152	.233	-.416	-7.842E-02	-4.874E-02	-.297
EMP4.29	6.852E-02	.457	-.243	-4.149E-02	.677	.137	.267	-.150	.203
EMP5.30	8.084E-02	.479	.245	-9.968E-02	.367	-.373	-5.703E-02	4.634E-02	-.161

Extraction Method: Principal Axis Factoring.

a. 9 factors extracted. 13 iterations required.

Rotated Factor Matrix[a]

	Factor								
	1	2	3	4	5	6	7	8	9
TANG1.1	2.606E-02	-3.363E-03	-2.431E-02	8.838E-02	.826	4.416E-02	-3.021E-02	.159	2.260E-02
TANG2.2	5.290E-02	-4.928E-02	.111	-2.202E-02	.104	9.975E-02	-7.635E-02	.557	-9.408E-02
TANG3.3	1.513E-02	-5.044E-02	-1.057E-02	5.025E-02	.865	7.372E-02	-1.101E-02	.134	5.230E-02
TANG4.4	1.329E-02	-.125	1.962E-02	-1.563E-02	.573	2.289E-02	6.698E-03	.527	4.719E-02
TANG5.5	-2.365E-02	.131	.121	4.088E-02	.238	7.737E-02	-5.761E-02	.582	.235
TANG6.6	6.877E-02	3.298E-02	4.711E-04	-4.062E-02	6.351E-02	-3.326E-02	.134	.745	-2.943E-02
RELI1.7	.305	-6.035E-02	4.243E-02	7.583E-02	2.307E-02	5.662E-02	.133	8.930E-03	.791
RELI2.8	.901	.207	3.320E-02	5.171E-02	4.991E-02	4.136E-02	5.185E-02	5.553E-02	-2.598E-03
RELI3.9	.600	.109	-.199	-8.938E-02	4.140E-02	-5.185E-02	-.133	5.473E-02	.281
RELI4.10	.761	.156	7.267E-02	.117	-2.030E-02	4.771E-02	2.777E-02	-6.978E-02	7.399E-02
RELI5.11	.773	1.330E-02	1.147E-02	.113	2.285E-02	7.420E-02	.111	5.615E-02	5.850E-02
RELI6.12	.599	-3.701E-02	6.220E-02	2.613E-02	-4.892E-02	8.959E-03	-9.567E-02	8.643E-02	.344
RELI7.13	.415	1.306E-02	-.180	2.578E-02	.138	-6.542E-03	.163	-1.484E-02	.669
RESP1.14	3.207E-02	.589	-1.325E-02	6.746E-02	-8.110E-02	-.121	-.113	1.384E-02	.114
RESP2.15	7.621E-02	.686	1.740E-02	-.107	-.151	.749	-6.814E-02	-6.726E-02	-.202
RESP3.16	5.404E-02	.225	-7.440E-02	-5.750E-02	5.825E-02	.917	9.815E-02	8.275E-02	7.145E-03
RESP4.17	5.368E-02	.887	-4.661E-02	1.547E-02	9.499E-02	.221	-4.197E-02	-2.355E-02	-.104
RESP5.18	.145	.478	-5.468E-02	-.114	1.194E-02	.245	2.739E-02	4.447E-02	8.931E-03
RESP6.19	5.216E-02	.197	-9.079E-02	-5.016E-02	8.536E-02	.922	3.643E-02	6.831E-02	4.184E-02
RESP7.20	.129	.929	-7.058E-02	.128	1.612E-02	9.394E-02	-.104	5.612E-02	8.801E-02
ASS1.21	1.556E-02	-8.336E-02	.820	7.823E-02	-5.511E-02	-7.312E-02	4.575E-02	9.563E-02	2.879E-02
ASS2.22	1.460E-02	2.822E-02	.539	.167	2.725E-02	2.038E-02	-.121	-4.088E-02	2.128E-02
ASS3.23	-5.370E-02	-3.460E-02	.605	4.995E-02	3.310E-02	-2.661E-02	4.263E-02	4.862E-02	-.151
ASS4.24	5.500E-03	-5.377E-02	.619	2.196E-02	-.138	-7.484E-02	-9.367E-02	.229	.123
ASS5.25	4.044E-02	-1.015E-02	.785	.106	7.425E-02	-2.526E-02	.111	-3.087E-02	-5.528E-02
EMP1.26	9.632E-02	7.676E-02	.151	.773	5.774E-02	-2.517E-02	1.973E-02	-5.421E-02	-9.234E-03
EMP2.27	-3.115E-02	-.166	-2.296E-02	.140	-4.329E-02	6.850E-02	.896	8.700E-03	.138
EMP3.28	.130	-7.794E-02	9.348E-02	.781	1.155E-02	-7.354E-02	9.300E-02	3.733E-02	3.596E-02
EMP4.29	7.223E-02	-.115	7.644E-03	.178	-5.626E-03	6.350E-02	.911	4.050E-03	5.784E-02
EMP5.30	-1.411E-02	1.105E-02	.178	.729	6.707E-02	-1.256E-02	.198	-2.608E-02	5.926E-02

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization.

Factor Transformation Matrix

Factor	1	2	3	4	5	6	7	8	9
1	.686	.538	-.105	.107	.157	.314	.030	.139	.272
2	.292	-.486	.464	.433	.172	-.212	.328	.168	.255
3	-.216	.473	.717	.243	-.015	.052	-.229	.115	-.297
4	-.292	-.111	-.078	-.152	.695	.295	-.023	.549	-.032
5	-.320	.126	-.124	.355	-.079	.461	.691	-.188	-.097
6	.141	-.207	.394	-.608	-.377	.451	.192	.166	.036
7	-.167	.353	-.093	-.152	-.255	-.510	.403	.550	.158
8	-.401	.095	.132	.000	-.016	.114	-.184	-.173	.858
9	.041	.215	.239	-.446	.498	-.278	.358	-.492	-.017

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization.

APPENDIX 4e

RESULTS OF FACTOR ANALYSIS AT SUPERMARKET 'A'

Factor Analysis

Correlation Matrix[a]

		TANG1.1	TANG2.2	TANG3.3	TANG4.4	TANG5.5	TANG6.6	RELI1.7	RELI2.8	RELI3.9	RELI4.10
Sig. (1-tailed)	TANG1.1		.000	.007	.059	.001	.046	.418	.469	.052	.107
	TANG2.2	.000		.020	.004	.000	.001	.404	.159	.446	.089
	TANG3.3	.007	.020		.013	.000	.021	.330	.067	.365	.005
	TANG4.4	.059	.004	.013		.004	.000	.357	.162	.403	.412
	TANG5.5	.001	.000	.000	.004		.000	.260	.190	.318	.229
	TANG6.6	.046	.001	.021	.000	.000		.361	.034	.340	.251
	RELI1.7	.418	.404	.330	.357	.260	.361		.174	.001	.084
	RELI2.8	.469	.159	.067	.162	.190	.034	.174		.012	.004
	RELI3.9	.052	.446	.365	.403	.318	.340	.001	.012		.000
	RELI4.10	.107	.089	.005	.412	.229	.251	.084	.004	.000	
	RELI5.11	.478	.354	.036	.480	.478	.238	.000	.000	.000	.000
	RELI6.12	.226	.246	.000	.313	.142	.137	.015	.003	.011	.000
	RELI7.13	.005	.445	.066	.305	.423	.438	.012	.000	.000	.000
	RESP1.14	.393	.483	.040	.079	.494	.292	.098	.186	.170	.486
	RESP2.15	.042	.439	.378	.337	.135	.500	.148	.064	.263	.182
	RESP3.16	.256	.452	.154	.261	.259	.112	.332	.158	.052	.310
	RESP4.17	.013	.284	.424	.213	.128	.399	.235	.285	.402	.478
	RESP5.18	.049	.276	.195	.162	.488	.202	.438	.465	.351	.359
	RESP6.19	.322	.374	.075	.452	.494	.173	.052	.109	.245	.393
	RESP7.20	.195	.307	.153	.140	.194	.007	.351	.500	.338	.160
	ASS1.21	.451	.335	.427	.221	.056	.105	.172	.299	.405	.309
	ASS2.22	.292	.350	.059	.014	.469	.008	.431	.037	.424	.238
	ASS3.23	.180	.275	.200	.314	.352	.048	.279	.316	.173	.354
	ASS4.24	.172	.455	.479	.379	.396	.187	.366	.065	.036	.031
	ASS5.25	.239	.298	.243	.120	.107	.014	.283	.071	.251	.237
	EMP1.26	.455	.446	.263	.206	.387	.133	.316	.061	.052	.332
	EMP2.27	.184	.366	.233	.495	.046	.280	.054	.056	.073	.465
	EMP3.28	.253	.233	.183	.299	.424	.023	.482	.379	.146	.269
	EMP4.29	.355	.159	.495	.393	.281	.228	.042	.460	.183	.193
	EMP5.30	.117	.392	.266	.207	.444	.390	.250	.214	.069	.409

Correlation Matrix[a]

		RELI5.11	RELI6.12	RELI7.13	RESP1.14	RESP2.15	RESP3.16	RESP4.17	RESP5.18	RESP6.19	RESP7.20
Sig. (1-tailed)	TANG1.1	.478	.226	.005	.393	.042	.256	.013	.049	.322	.195
	TANG2.2	.354	.246	.445	.483	.439	.452	.284	.276	.374	.307
	TANG3.3	.036	.000	.066	.040	.378	.154	.424	.195	.075	.153
	TANG4.4	.480	.313	.305	.079	.337	.261	.213	.162	.452	.140
	TANG5.5	.478	.142	.423	.494	.135	.259	.128	.488	.494	.194
	TANG6.6	.238	.137	.438	.292	.500	.112	.399	.202	.173	.007
	RELI1.7	.000	.015	.012	.098	.148	.332	.235	.438	.052	.351
	RELI2.8	.000	.003	.000	.186	.064	.158	.285	.465	.109	.500
	RELI3.9	.000	.011	.000	.170	.263	.052	.402	.351	.245	.338
	RELI4.10	.000	.000	.000	.486	.182	.310	.478	.359	.393	.160
	RELI5.11		.000	.000	.141	.230	.248	.457	.414	.132	.294
	RELI6.12	.000		.001	.181	.241	.277	.469	.094	.348	.399
	RELI7.13	.000	.001		.248	.045	.144	.273	.168	.154	.238
	RESP1.14	.141	.181	.248		.097	.000	.319	.110	.000	.361
	RESP2.15	.230	.241	.045	.097		.024	.000	.000	.250	.000
	RESP3.16	.248	.277	.144	.000	.024		.063	.010	.000	.360
	RESP4.17	.457	.469	.273	.319	.000	.063		.000	.195	.000
	RESP5.18	.414	.094	.168	.110	.000	.010	.000		.101	.002
	RESP6.19	.132	.348	.154	.000	.250	.000	.195	.101		.133
	RESP7.20	.294	.399	.238	.361	.000	.360	.000	.002	.133	
	ASS1.21	.124	.470	.379	.052	.087	.273	.087	.367	.093	.435
	ASS2.22	.108	.279	.372	.096	.444	.312	.348	.293	.088	.080
	ASS3.23	.480	.166	.430	.252	.443	.082	.466	.256	.042	.319
	ASS4.24	.246	.241	.102	.194	.064	.450	.180	.195	.426	.500
	ASS5.25	.459	.121	.347	.120	.385	.186	.406	.323	.057	.098
	EMP1.26	.085	.345	.048	.467	.274	.324	.062	.066	.063	.048
	EMP2.27	.114	.455	.068	.114	.340	.178	.482	.178	.179	.086
	EMP3.28	.175	.215	.210	.025	.036	.155	.027	.032	.167	.095
	EMP4.29	.241	.205	.112	.133	.106	.129	.028	.029	.063	.085
	EMP5.30	.135	.216	.035	.414	.264	.122	.165	.183	.100	.018

Correlation Matrix[a]

		ASS1.21	ASS2.22	ASS3.23	ASS4.24	ASS5.25	EMP1.26	EMP2.27	EMP3.28	EMP4.29	EMP5.30
Sig. (1-tailed)	TANG1.1	.451	.292	.180	.172	.239	.455	.184	.253	.355	.117
	TANG2.2	.335	.350	.275	.455	.298	.446	.366	.233	.159	.392
	TANG3.3	.427	.059	.200	.479	.243	.263	.233	.183	.495	.266
	TANG4.4	.221	.014	.314	.379	.120	.206	.495	.299	.393	.207
	TANG5.5	.056	.469	.352	.396	.107	.387	.046	.424	.281	.444
	TANG6.6	.105	.008	.048	.187	.014	.133	.280	.023	.228	.390
	RELI1.7	.172	.431	.279	.366	.283	.316	.054	.482	.042	.250
	RELI2.8	.299	.037	.316	.065	.071	.061	.056	.379	.460	.214
	RELI3.9	.405	.424	.173	.036	.251	.052	.073	.146	.183	.069
	RELI4.10	.309	.238	.354	.031	.237	.332	.465	.269	.193	.409
	RELI5.11	.124	.108	.480	.246	.459	.085	.114	.175	.241	.135
	RELI6.12	.470	.279	.166	.241	.121	.345	.455	.215	.205	.216
	RELI7.13	.379	.372	.430	.102	.347	.048	.068	.210	.112	.035
	RESP1.14	.052	.096	.252	.194	.120	.467	.114	.025	.133	.414
	RESP2.15	.087	.444	.443	.064	.385	.274	.340	.036	.106	.264
	RESP3.16	.273	.312	.082	.450	.186	.324	.178	.155	.129	.122
	RESP4.17	.087	.348	.466	.180	.406	.062	.482	.027	.028	.165
	RESP5.18	.367	.293	.256	.195	.323	.066	.178	.032	.029	.183
	RESP6.19	.093	.088	.042	.426	.057	.063	.179	.167	.063	.100
	RESP7.20	.435	.080	.319	.500	.098	.048	.086	.095	.085	.018
	ASS1.21		.000	.000	.000	.000	.080	.402	.094	.006	.018
	ASS2.22	.000		.000	.002	.000	.145	.149	.148	.006	.102
	ASS3.23	.000	.000		.000	.000	.014	.161	.431	.023	.203
	ASS4.24	.000	.002	.000		.000	.413	.372	.495	.390	.076
	ASS5.25	.000	.000	.000	.000		.416	.293	.173	.013	.146
	EMP1.26	.080	.145	.014	.413	.416		.000	.000	.000	.002
	EMP2.27	.402	.149	.161	.372	.293	.000		.004	.000	.000
	EMP3.28	.094	.148	.431	.495	.173	.000	.004		.001	.000
	EMP4.29	.006	.006	.023	.390	.013	.000	.000	.001		.000
	EMP5.30	.018	.102	.203	.076	.146	.002	.000	.000	.000	

a. Determinant = 7.611E-08

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.617
Bartlett's Test of Sphericity	Approx. Chi-Square	1445.143
	df	435
	Sig.	.000

Communalities

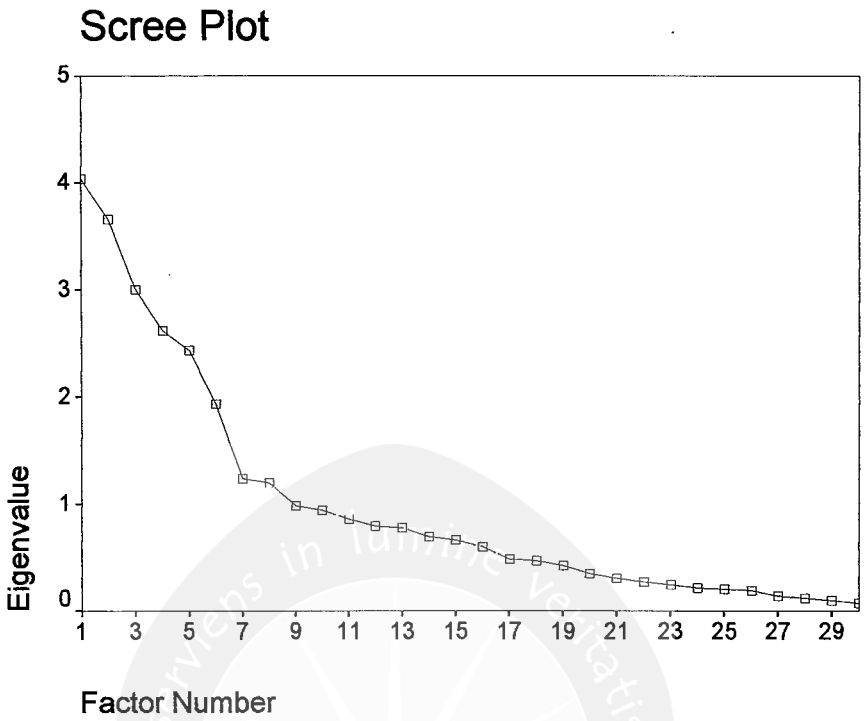
	Initial	Extraction
TANG1.1	.512	.418
TANG2.2	.516	.388
TANG3.3	.632	.410
TANG4.4	.400	.302
TANG5.5	.706	.678
TANG6.6	.556	.545
RELI1.7	.429	.291
RELI2.8	.376	.258
RELI3.9	.714	.788
RELI4.10	.554	.568
RELI5.11	.576	.571
RELI6.12	.539	.562
RELI7.13	.721	.719
RESP1.14	.848	.774
RESP2.15	.725	.797
RESP3.16	.812	.817
RESP4.17	.835	.833
RESP5.18	.763	.677
RESP6.19	.775	.819
RESP7.20	.535	.428
ASS1.21	.702	.815
ASS2.22	.393	.410
ASS3.23	.492	.425
ASS4.24	.548	.389
ASS5.25	.654	.661
EMP1.26	.688	.621
EMP2.27	.583	.560
EMP3.28	.525	.315
EMP4.29	.643	.607
EMP5.30	.451	.388

Extraction Method: Principal Axis Factoring.

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.037	13.457	13.457	3.673	12.243	12.243	2.663	8.877	8.877
2	3.661	12.203	25.660	3.228	10.761	23.004	2.655	8.851	17.728
3	3.002	10.006	35.666	2.646	8.822	31.826	2.571	8.570	26.298
4	2.621	8.738	44.403	2.259	7.531	39.357	2.509	8.364	34.663
5	2.435	8.116	52.520	2.059	6.865	46.222	2.449	8.163	42.826
6	1.931	6.435	58.955	1.516	5.053	51.275	2.122	7.073	49.899
7	1.236	4.120	63.075	.778	2.593	53.868	1.108	3.694	53.593
8	1.194	3.980	67.055	.672	2.240	56.108	.754	2.515	56.108
9	.979	3.262	70.318						
10	.940	3.132	73.450						
11	.856	2.855	76.305						
12	.792	2.640	78.945						
13	.779	2.597	81.542						
14	.694	2.314	83.856						
15	.662	2.206	86.062						
16	.598	1.994	88.056						
17	.484	1.613	89.670						
18	.469	1.564	91.234						
19	.423	1.409	92.643						
20	.348	1.161	93.804						
21	.304	1.014	94.818						
22	.268	.894	95.712						
23	.245	.815	96.527						
24	.212	.706	97.233						
25	.203	.677	97.910						
26	.188	.626	98.536						
27	.141	.470	99.006						
28	.121	.403	99.409						
29	.102	.339	99.748						
30	7.548E-02	.252	100.000						

Extraction Method: Principal Axis Factoring.


Scree Plot
Eigenvalue
5
4
3
2
1
0
1 3 5 7 9 11 13 15 17 19 21 23 25 27 29
Factor Number

Factor Matrix[a]

	Factor							
	1	2	3	4	5	6	7	8
TANG1.1	.135	.272	9.323E-02	.187	.285	-.317	.203	-.243
TANG2.2	9.365E-02	.166	-9.859E-02	.218	.479	-.223	3.777E-03	-.125
TANG3.3	.129	.381	-.248	.257	.250	-9.405E-02	-.167	-.147
TANG4.4	.126	.154	-.304	.143	.216	-.253	-4.348E-02	.191
TANG5.5	6.827E-02	.198	-.252	.367	.624	-.202	-7.193E-03	-7.659E-02
TANG6.6	.286	.183	-.335	.112	.342	-.289	.110	.303
RELI1.7	-9.924E-02	.366	.158	-3.228E-02	4.162E-02	6.818E-02	-4.060E-02	.336
RELI2.8	.133	.453	-3.681E-02	2.601E-02	-5.316E-02	6.721E-03	-.126	.120
RELI3.9	-6.509E-02	.723	.144	-.235	-5.887E-02	.168	.391	1.400E-03
RELI4.10	.124	.609	4.112E-02	-.103	.153	.295	-.128	-.204
RELI5.11	3.190E-03	.629	8.672E-02	4.815E-02	-.101	.292	-2.864E-02	.262
RELI6.12	.127	.515	-3.583E-02	2.016E-02	.160	.319	-.386	-3.901E-02
RELI7.13	-5.269E-02	.727	.256	-.129	-1.439E-02	.138	.259	-.138
RESP1.14	.527	2.218E-02	-.175	.536	-.372	.180	-7.413E-02	-4.984E-02
RESP2.15	.478	.128	.685	1.686E-02	-5.212E-02	-.226	-.165	3.049E-02
RESP3.16	.521	-1.939E-03	-8.579E-02	.630	-.367	8.194E-02	2.988E-02	-6.005E-03
RESP4.17	.483	4.107E-03	.711	1.128E-02	-2.953E-02	-.289	-6.559E-02	8.013E-02
RESP5.18	.453	-2.153E-02	.602	.102	8.622E-03	-.245	.167	.104
RESP6.19	.517	1.743E-02	-.209	.539	-.396	.184	.151	-6.458E-02
RESP7.20	.221	-6.777E-02	.540	-4.281E-02	8.835E-02	2.914E-02	-.193	-.186
ASS1.21	.571	3.350E-02	-.283	-.517	-.239	-.231	-7.199E-02	-.154
ASS2.22	.383	.124	-.365	-.251	-4.533E-02	-3.516E-02	-5.503E-02	.212
ASS3.23	.413	6.099E-02	-.263	-.297	-.130	-.127	.225	-9.293E-02
ASS4.24	.344	.200	-.136	-.401	-.149	-.135	-6.521E-02	-8.206E-02
ASS5.25	.471	.144	-.391	-.410	-.222	-.210	-6.492E-02	-4.453E-03
EMP1.26	.461	-.327	4.779E-02	-.133	.344	.331	.227	4.811E-02
EMP2.27	.380	-.322	-1.804E-02	-4.628E-02	.365	.404	.106	-4.022E-02
EMP3.28	.406	-.181	7.866E-02	-1.727E-02	.233	.142	3.298E-02	.187
EMP4.29	.570	-.224	-1.920E-02	-.164	.313	.322	4.938E-02	-2.002E-02
EMP5.30	.314	-.256	3.297E-02	-.274	.270	.210	-.177	1.650E-02

Extraction Method: Principal Axis Factoring.

a. 8 factors extracted. 11 iterations required.

Rotated Factor Matrix

	Factor							
	1	2	3	4	5	6	7	8
TANG1.1	.227	4.525E-03	-1.476E-03	8.973E-03	-7.905E-02	.515	.290	-9.931E-02
TANG2.2	3.837E-02	-5.855E-02	2.128E-02	-4.682E-02	6.169E-02	.613	1.918E-02	-3.009E-02
TANG3.3	-8.648E-02	6.297E-02	.278	.145	-7.457E-02	.531	-7.235E-02	-8.682E-02
TANG4.4	-8.409E-02	.136	3.086E-02	5.126E-02	-4.030E-02	.425	-.112	.279
TANG5.5	-9.896E-02	-.141	4.890E-02	4.842E-03	9.609E-02	.796	-2.986E-02	3.954E-02
TANG6.6	-4.124E-02	.218	1.967E-02	5.128E-02	.109	.536	4.993E-04	.440
RELI1.7	8.922E-02	-.104	.401	-.129	-9.422E-02	-3.137E-02	4.966E-02	.287
RELI2.8	5.920E-02	.148	.426	9.717E-02	-.128	.110	2.098E-03	.114
RELI3.9	3.409E-03	.106	.560	-.129	-.135	-4.908E-02	.649	6.197E-02
RELI4.10	-3.516E-03	9.956E-02	.664	-3.191E-02	7.405E-02	.153	.153	-.252
RELI5.11	2.923E-03	-4.949E-02	.689	.104	-.104	-7.006E-02	.158	.205
RELI6.12	-3.830E-02	3.111E-02	.689	4.096E-02	8.210E-02	.161	-.167	-.149
RELI7.13	.122	2.209E-02	.579	-.101	-.167	3.080E-02	.565	-.102
RESP1.14	4.989E-02	9.576E-02	7.886E-02	.858	6.391E-02	2.363E-02	-.120	-2.993E-02
RESP2.15	.872	7.334E-02	.148	7.426E-02	4.090E-02	-1.374E-02	-3.223E-02	-2.952E-02
RESP3.16	.149	1.759E-02	-8.772E-03	.886	2.006E-02	6.395E-02	-4.317E-02	4.696E-02
RESP4.17	.905	5.368E-02	-8.672E-04	4.997E-02	8.225E-02	-2.403E-02	6.606E-03	4.371E-02
RESP5.18	.766	-1.018E-02	-8.700E-02	.126	.133	2.963E-02	.180	.130
RESP6.19	-7.221E-03	9.945E-02	-1.507E-03	.893	7.648E-02	1.573E-02	7.951E-02	1.232E-02
RESP7.20	.533	-9.491E-02	6.544E-02	-6.632E-02	.177	-7.093E-02	-7.788E-02	-.290
ASS1.21	8.937E-02	.883	-5.264E-02	4.292E-02	9.823E-02	-4.350E-02	-4.286E-02	-9.276E-02
ASS2.22	-.109	.527	.131	7.769E-02	.157	5.286E-02	-9.854E-02	.246
ASS3.23	-2.331E-02	.587	-8.258E-02	.103	.125	3.150E-02	.212	2.313E-02
ASS4.24	8.606E-02	.598	.133	-4.163E-02	9.822E-03	-2.604E-02	2.584E-02	-5.266E-02
ASS5.25	-3.748E-02	.802	4.321E-02	7.640E-02	1.954E-02	1.813E-02	-5.345E-02	6.741E-02
EMP1.26	7.388E-02	4.772E-02	-.121	3.928E-02	.765	-4.493E-03	9.916E-02	3.351E-02
EMP2.27	-2.956E-02	-3.321E-02	-7.438E-02	7.306E-02	.735	3.328E-02	-2.277E-03	-8.122E-02
EMP3.28	.181	4.274E-02	-2.147E-02	7.813E-02	.492	4.628E-02	-6.613E-02	.158
EMP4.29	8.798E-02	.193	3.883E-03	8.527E-02	.741	4.555E-02	-2.297E-02	-5.560E-02
EMP5.30	8.268E-02	.145	-2.131E-03	-.143	.531	-4.676E-02	-.223	-7.938E-02

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 12 iterations.

Factor Transformation Matrix

Factor	1	2	3	4	5	6	7	8
1	.431	.537	.058	.478	.515	.163	-.030	.040
2	.031	.158	.810	-.001	-.355	.283	.332	.047
3	.816	-.409	.097	-.191	.018	-.282	.157	-.126
4	.033	-.586	-.060	.685	-.173	.376	-.090	.057
5	-.020	-.266	.051	-.467	.507	.670	-.030	.018
6	-.364	-.306	.455	.196	.547	-.437	.055	-.186
7	-.105	-.039	-.314	.078	.128	-.004	.900	.237
8	.042	-.096	.141	-.059	.074	-.180	-.204	.941

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization.