THE EFFECTIVENESS OF MARA TECHNOPRENEUR PROGRAM IN INCREASING POTENTIAL MALAY ENTREPRENEUR IN RETAIL BUSINESS CONCEPT

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CHAPTER ONE: NATURE AND BACKGROUND OF STUDY

1.0   INTRODUCTION

1.1   BACKGROUND OF COMPANY

Majlis Amanah Rakyat (MARA) was incorporated as a statuary body on March 1, 1966 under act Of Parliament, No.20 1966. MARA was entrusted with the responsibility to promote, stimulate facilitate and undertake economic and social development and undertake economic and social development of the people particularly in the rural areas thereof.

Strategy

Create and increase the number of Bumiputera entrepreneurs and upgrade their level of participation in the small and medium scale commercial and industrial enterprises towards creating a strong and viable Bumiputera business and industrial community.

Participate actively in specific commercial and industrial enterprises through investments and management in companies as a means of nurturing and promoting Bumiputera participation in commerce and industry.

Objective

To encourage, guide, train and assist Bumiputera to enable them to participate actively and progressively in small and ,medium scale commercial and industrial enterprises towards creating a strong and viable Bumiputera Commercial and Industrial Community (MPPB).

Increase the number of trained Bumiputera manpower at all levels and in various fields for the need of the nation's commercial and industrial sectors.

Provide other facilities and services where appropriate and become trustee in areas which can help raise the social and economic standard of the Bumiputera community directly and indirectly.

1.1.1 ENTREPRENEUR SECTOR

Programs executed under this sector aims at creating Bumiputera entrepreneurs and expanding their number in Small and Medium Scale Industries in the quest for the realization of Bumiputera Commercial and Industrial Community (MPPB)

(i)   *Business Infrastructure Development*

To provide business and industrial premises for rent to Bumiputera entrepreneurs in strategically located areas. Types of premises:

- Complexes

- Arcades

- Shophouses

- Bazaars

- MARA Industrial Areas (KIM)

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(ii)   *Entrepreneur Development*

To   create,   increase   and   improve   the   level   of   Bumiputera
entrepreneurship and businesses through activities such as:

- Entrepreneurship

- Manufacturing Incubator

- Consultancy Service

- Marketing Promotion

- Technopreneur Programme (PUTEK)

- Furniture Industrial Technology Centre (FITEC)

(iii)   *Rural Transportation*

To provides bus services that connect rural area and new growth
areas with the city centres. This service is provided to fulfill social
obligation to the rural community.

(iv)   *Credit Control*

Responsible for the collection of repayment for educational and
business loans as well as rentals of business and industrial
premises.

(v)   *Business Financing*

Business financing facilities are provided to enable entrepreneurs
to start or up grade their businesses. The facilities include a wide

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variety of schemes and cover business sectors like manufacturing, trading, services, wholesale, transport and agriculture.

1.1.2 EDUCATION SECTOR

The main objective of this sector is to increase and upgrade professionally trained, skilled, productive and resourceful Bumiputeras in order to spearhead that aspirations of national development.

(i) *Secondary Education*

- MARA Junior Science College (MRSM)

- Vocational Training

- GIATMARA

- MARA College

- MARA Vocational Institutes (IKM)

(ii) *Higher Education*

- MARA Profesional College (KPM)

- MARA Poly-Tech College (KPTM)

- German-Malaysian Institute (GMI)

(iii) *Education Sponsorship*

Providing financial assistance in the forms of study loans is one of MARA's main activities under Education Sector. This assistance is

offered to qualified Bumiputera students who have the potential to further studies at institutions of higher learning, in the country or overseas.

1.1.3 ORGANIZATION CHART

1.2 BACKGROUND OF PROGRAM

'Technopreneur Program was developed in 2006 .This program purposed by Ministry of Entrepreneurs and Cooperation Development (MECD) to increase indigenous entrepreneurs involved in business retail concept. The ministry gives this responsibility to MARA and this agency appointed several parties such as entrepreneur, business consultant, expertise (R&D Institutions) to realization this

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the national agenda. In this program the anchor (mentor) company will be lead the start-up entrepreneurs as vendor (mentee) company. Business Management Consultant leading in business consultation together with anchor, vendor and MARA.

1.2.1   Model of the Program
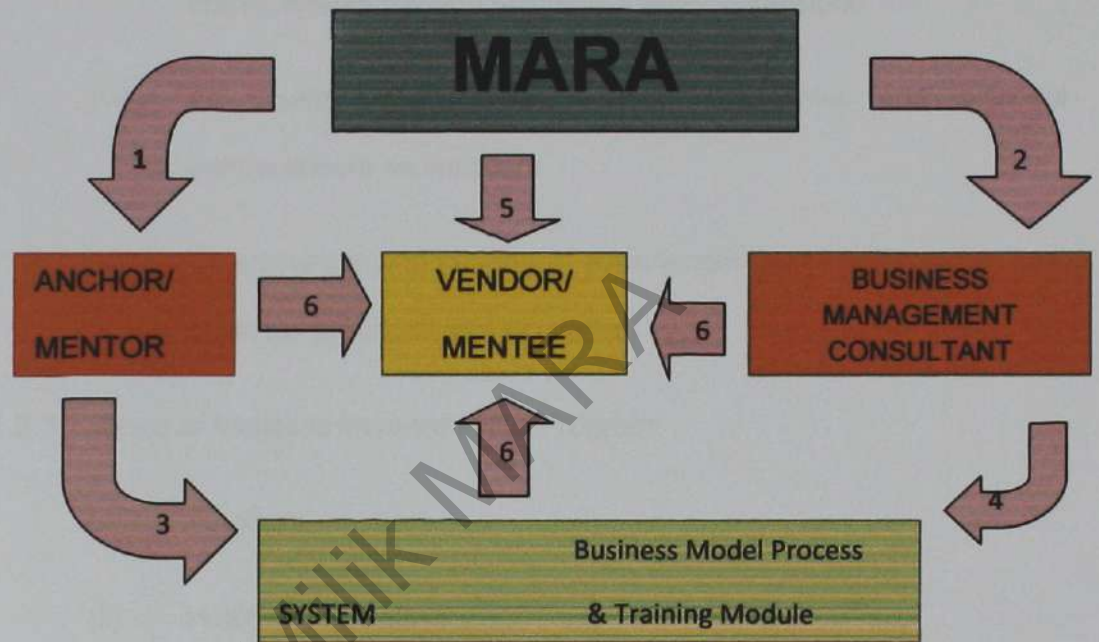
1.2.2   *Objective of the program*

(i)   To increase number of indigenous entrepreneurs involve in retail business concept similar to franchise concept,

(ii)   Entrepreneurs can explore new market opportunities and technologies that are made available to them under roof.

(iii) To exhibit the capabilities of Malay entrepreneurs, their products and services to potential customers

(iv) To discover new market opportunities and technology through meetings with potential customers and suppliers

(v) To forge closer linkages and networking between Bumiputera entrepreneurs through business matching sessions

(vi) To create opportunities for local companies and potential entrepreneurs as suppliers

(vii) To exchange and sharing of experiences and know-how on best business practices and strategies.

1.2.3 *Types of business involved in the Program*

(i) Furniture

(ii) Health and Beauty

(iii) ICT and Telecommunication

(iv) Food & Beverage

(v) Clothing & Interior Designer

(vi) Automotive

1.3 **BACKGROUND OF STUDY**

The purpose of this study to know how far the effectiveness of ' Mara's Technopreneur Programs giving chance to mentee's manage their

business with their mentor company. The study also will be conducted as to know Mara's roles in managing this program towards Malay entrepreneurs in retail business concept.

1.4   PROBLEM STATEMENT

Mara is an organization that responsible to implement this Technopreneur Program to increase number of potential Malay entrepreneurs in retail business concept. However, through observation some of these entrepreneurs failed to continue their business because of irresponsibility mentors towards the contract. Terminations of mentee's business before the completion of the contract have serious consequences for Mara. when these entrepreneurs cannot commit with their business loan.

1.5   RESEARCH OBJECTIVES

The general objectives of the study are:

- To identify what are the factors that contributing to mentee's good business performance.

- To know level/degree of relationship between mentor and mentee

- To identify the strength and weaknesses of Mara's Program Technopreneur (mentor-mentee)

1.6 RESEARCH QUESTION

- Does the factors (commitment and communication, knowledge and training, merchandise support, brand image) that contribute to the success of mentee's business.?

- Are Mara's Program Technopreneur will satisfy the new entrepreneurs ?

1.7 HYPOTHESIS STATEMENT

To conduct a good research, some hypothesis will be tested. They are:

H1:   There is positive relationship between commitment & communication and mentee's business performance towards 'Mara's Program Technopreneur

H2:   There is positive relationship between knowledge & training and mentee's business performance towards 'Mara's Program Mentor

H3:   There is positive relationship between merchandise support and mentee's business performance towards 'Mara's Program Mentor-mentee (Peruncitan) Bumiputera'.

H4:   There is positive relationship between brand image and mentee's business performance towards 'Mara's Technopreneur Program Mentor-mentee (Peruncitan) Bumiputera'.

1.8 SIGNIFICANCE OF THE STUDY

This study is beneficial to several parties involve:

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1.8.1 MARA

- It helps the company to know the strength and weaknesses of the Mara's Technopreneur Program (Mentor-mentee)

- It helps MARA to determine key factors that drive the continuously in mentee's business.

- It will help MARA to add their knowledge and improve their strategy in the Technopreneur Program (Mentor-mentee) .

1.8.2 RESEACHER

- Researcher can increase their self-confidence and become more independent.

- It will provide valuable experience for the researcher about reality of retail business concept.

- This study also can increase the researcher's knowledge on key factor's that contribute continuously in mentee's business.

- This study will help the researcher to use the information in his/her future life.

1.9 LIMITATION OF STUDY

In conducting the research, the following limitations occurs:

1.9.1 *Time constraint*

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Doing this particular research need more time than researchers expect in order to consolidate accurate data to achieve the desirable result can really help in making good recommendation as well as to support any decision at the end of this project.

1.9.2 *Data availability and accessibility*

To collect the appropriate and accurate information within the limited time given, the researcher may face many types of problem. The customer willingness to cooperate made it impossible to gain valuable definite information for the research project.

1.9.3 *Lack of information*

By conducting the research there will be many problem may occurs during consolidation of right information. This will result in inaccurate interpretation of the data that will create a wrong perception of the company.

1.9.4 *Accurate Information*

The information gathered from the customers about the company is not necessarily representing the whole scenario. There are possibilities that they will skip from answering the questions in the questionnaires set.

CHAPTER TWO: LITERATURE REVIEW

2.0   LITERATURE REVIEW

2.1   BUSINESS CONCEPT

'Mara's Technopreneur Program (Mentor-mentee) Bumiputera' implement the franchise concept as the main module to develop network Malay entrepreneurship..

'Franchising is defined as a marketing channel governance structure facilitating goods and services exchange (Kotler et al 2007).

According to Scott Weaven, "Franchising offers vehicle for intrapreneurship (corporate entrepreneurship) particularly within the areas of new knowledge acquisition, experimentation and local market adaptation"

"The main factors to success in the franchise business concept include franchisee satisfaction. Franchisor power, the franchisor/franchisee relationship communication, franchisor support , franchisee entrepreneurial ability and franchise selection criteria", said by Lim and Frazer 2004.

2.2   COMMITMENT AND COMMUNICATION

According to Robin," Franchisors use coercive measures to monitor performance and maximize incentives alignment between agent and principal, so as to protect the integrity of their system brand".

"The franchisors use a combination of formal and informal control in most systems as excessive levels of control may constraint a franchisee's desire for independence, autonomy and self-fulfillment", said by Peterson and Dant.

"Management support, work discretion, rewards and informal intra-organizational boundaries are important, factors in promoting intrapreneurship in organizations", said by Hornsby et al.

"Franchisors may understand the importance of maintaining open channels of communication with franchisees as promotes cooperation (Gultinan, Rejab and Redgers), performance and satisfaction (Justis and Judd, Schul et al)

"Chain franchisees generally have a closer relationship with franchisors, which may facilitate communication, promp feedback and ultimately the dissemination of new ideas throughout the subsystem and network", said Whitemore.

2.3 KNOWLEDGE AND TRAINING

" Entrepreneurs learn through applications, doing, examples and mistakes. The learning outcomes are created in a process where an entrepreneur experiments and then applies to in a real life situation the knowledge and experience", said Ellisa Akola Researcher in Entrepreneurship, Turku School of Economics, Rehtninpellonkatu 3, Finland. "Entrepreneurial skills and capabilities enable people to deal with current changes in a corporate world, new technology and emerging world markets.

"The aims of these training programmes are to promote the start-up process of potential entrepreneurs or to develop the business of existing entrepreneurs:(Hytti and O'Gormon 2004)

According to Harrison and Leitch, 2005, " entrepreneurial learning means the process through which the individual learns and acquires the knowledge neede in the entrepreneurial process".

2.4 MERCHANDISE SUPPORT

Supply requirement allow a mentor to control mentees' use of sub-standard products and free riding on the quality of product in other units, as well as to provide for approved suppliers and to maintain levels of stock. In the name of uniformity and brand maintenance, a mentor exercises control over supply and can impose changes unilaterally. A mentee must follow a mentor's requirements.

According Anthony W.Dnes," supply requirement vary with the type of franchise business. Franchise that involve sales of products often involve supply and product-tying requirements where any variation by a franchisee is subject to franchise approval". A franchisor may be a supplier or one several approved suppliers, and will negotiate supply and distribution contracts to which it may require franchisees to commit certain levels of purchases, regardless of whether local condition warrant such levels.

2.5 BRAND IMAGE

' Entrepreneurial activities influence a company's performance by increasing its commitment to innovation (Miller, Lumpkin and Dess) by offering innovative product or processes.

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According to Robin Siegel and Eric Siegel, " New evaluation criteria include entrepreneur's familiy with the product, the attractiveness of the ventue's market or industry to the corporation and whether the product fit with the corporation's long term strategy".

2.6   THEORETICAL FRAMEWORK

The key variables that will be considered for this study are dependent variable of mentee's business performance and four independent variables- commitment and communication, knowledge and training, financial support and bran image.(refer figure 1.0)

INDEPENDENT VARIABLE	DEPENDENT VARIABLE
Commitment and Communication	**Mentee's Business Performance**
Knowledge and Training	
Merchandise Support	
Brand Image	
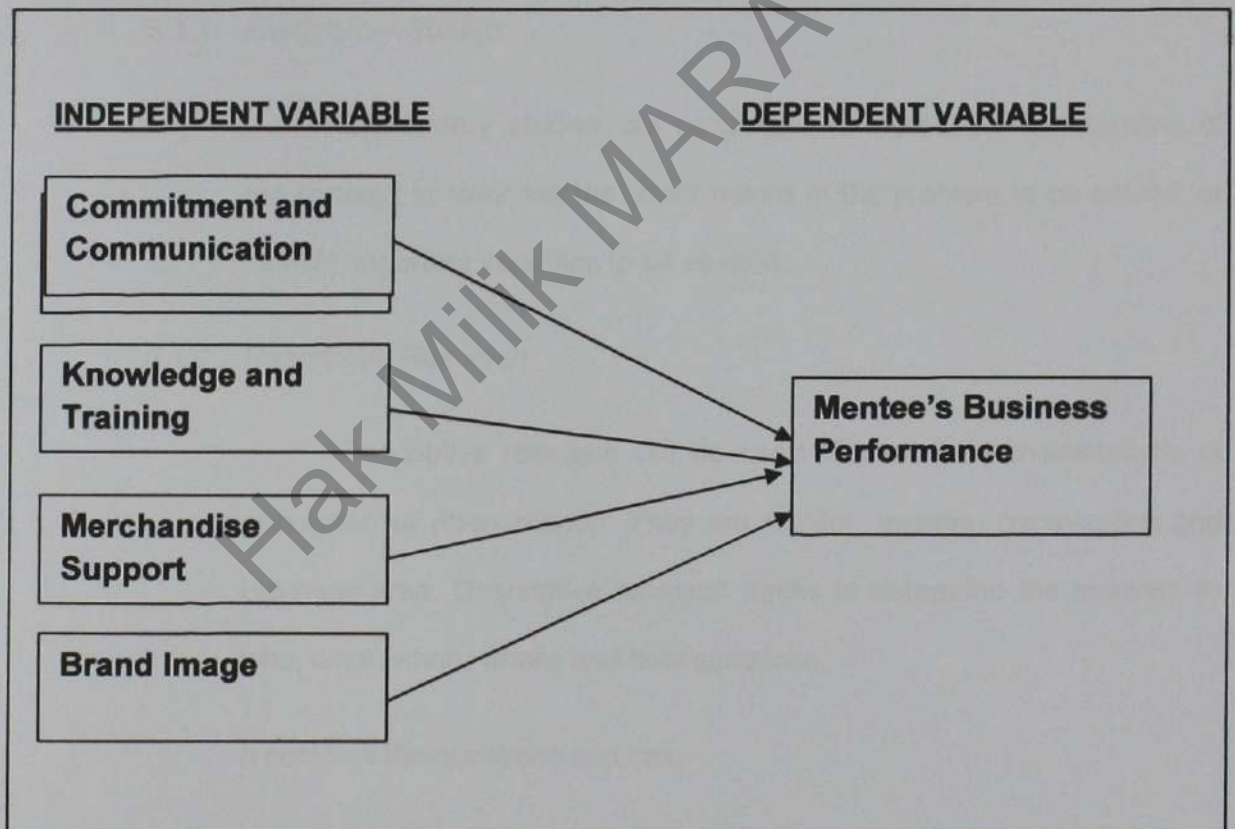
Figure 1.0 Schematic diagram of theoretical framework for the causes that contribute to assessment of the impact study on effectiveness of 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

Exploratory research, descriptive research and conclusive research will be used in this study.

3.1.1 *Exploratory Studies*

Exploratory studies are conducted to increase understanding of the concept in clarifying the exact nature of the problem to be solved, or identify important variables to be studied.

3.1.2 *Descriptive Research*

Descriptive research will be used to described characteristic of population or phenomenon. They are mentor, mentee, organization and business area. Descriptive research seeks to determine the answers to who, what ,when. where and how questions.

It contains the questions such as;

- Who is the target audience?

- What information should be obtained from the respondents?

- When the information should be obtained from the respondents?

- Where should the respondents be contacted to obtain required information?

- Why we obtaining information from the respondents?

- How should we approach the respondents?

3.1.3 Conclusive Research

Conclusive research is used in helping the researcher to determine, evaluate and select the best structure in terms of course of actions to be use in given situation.

3.2 SAMPLING DESIGN

Sampling design is important to the research because it helps to reduce research budgets, the business problems and helps to gather information quickly. In this research study, the researcher has chosen a Simple Random Sampling (SRS), a form of probability sampling technique in which each element in the population has a known and equal probability to be chose. Furthermore, each element is selected independently of every other element and the sample drawn by a random procures from a sampling frame. (Malhotra 2008)

3.2.1 Population

The population is this study comprised all the mentee's of Mara's Technopreneur Program (Mentor-mentee) The list of their name base on Bahagian Pembangunan Usahawan MARA.

3.2.2 *Sampling Frame*

The researchers involved all the mentee's in Malaysia that participated in Mara's program. Most of them were start-up entrepreneurs. In order to identify their location, a list of mentee's companies operating in MARA's program was obtained from Bahagian Pembangunan Usahawan , Ibu.Pejabat MARA, Jalan Raja Laut , Kuala Lumpur. The list was used as a guideline in determining the location of mentee's companies. As the research was kept to the minimum, most of respondents from Klang Va;lley were identified as the basis for this research.

3.2.3 *Sampling Size*

The total sample size comprise of the following:

mentee's of Klang Valley	= 45 respondents
mentee's of other area	= 41 respondents
	86 respondents

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The sample size is reserved to the bare minimum. It is easier said than done to get cooperation and information from the mentee's as they are being defensive towards any unknown individual trying to inquire information that may seem to cause problems on their part.

3.2.4 *Sampling Technique*

Non probability sampling is preferred as it can intricate to pinpoint exact locations of the respondent. In other words the sampling frame is

not easily available. It depends on mentee's personality to answer the questionnaire or not. The locations of mentees are scattered and far apart Therefore, convenient and quota sampling are suitable for this type of respondents and research study.

3.2.5 Data Collection

Questionnaires were distributed to the mentees in their appropriate locations especially Klang Valley. Alls were used to expedite information from respondents, government agencies and any parties that are related to this study. These methods were assumed to be the best alternative in order to minimize the sampling error that may occur due to the misunderstanding of the questionnaire by the respondents.

During the interview sessions with the mentees, was needed further explanation about the questionnaires and the answers because some of them were first experience regarding answer the questionnaire.

It was quite difficult to get the permission to interview through telephone calls and respondents reacted defensively towards certain questions, as they do not want to create bad impression on MARA anad their mentor.

3.2.6 *Data Analysis*

The data was processed and analyzed using the statistical software package SPSS version 15.0. Cross tabulation and frequency table were chosen to verify the relationship between variables. By using cross tabulation, the interrelation between variables can be identified and

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measured. Whereas frequency table can show the level of occurrence of each variable which is measured individually. Chi-square was used to test the research question and hypothesis. It will discern the correlation between the independent variables on dependent variables.

3.2.7 Development of Questionnaire

The questionnaire was chosen as a mean of getting relevant information from the respondents by using structured and planned questions. It was designed based on the hypothesis of the study. It uses the objectives and the problem statements as a guideline to make sure only relevant questions were included so as to prevent unnecessary errors in the process of analyzing and interpreting the data.

Considering the constraints, in terms of communications and level of understanding among the mentees, the designing the questionnaire, two types of questions were used;

a) Yes and No Item Form

This is a simple and direct question from that asked to the respondents. An example,

Question No A1, "Are you still involved in MARA'S Program Mentor-mentee (Peruncitan) Bumiputera?"

Answer: Yes

No

b) Multiple Form

Having this type of questions will give the respondent freedom to choose the most appropriate answer for each question. There are also questions that were designed to provide more than one answers. An example,

Question No. A4, "Capital resources for starting the business?"

Answer: Personal Saving

Loan from relatives and friends

Credit from mentor and others

Banks

Government Agencies

Others

Before the questionnaire can be used, it had to undergo the process of 'Pilot Testing' to make sure that the respondents understand the questions and the answers derived from it would be relevant for the study. About 100 questionaires were distributed among the respondents, which comprised of 50 in Klang Valley area and the rest to outside Klang Valley.

CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATIONS

4.0   INTRODUCTION

The main focus of this study is to look the effectiveness of MARA'S Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera. Since the

respondents were picked based on convenient sampling and are kept to the minimum, it is not appropriate to conclude the findings represents the views of the majority of mentees in MARA'S program. But, it can be assumed that the findings were based on the actual comments and information gathered from the respondents, who are willing enough to share their knowledge and experience as mentees in MARA's program.

Frequency and Cross Tabulation tables were used to determine the number of occurrences of each variable and also to discern the correlation between variables. Apart from that, the hypothesis were tested using Chi-square Test through the Pearson Correlation Coefficient in determining whether to accept or reject null hypothesis.

4.1   QUESTIONNAIRE ANALYSIS

The questionnaire is divided into four (4) sections, which are (1) entry process (2) factors that contribute continuing mentee's business (3) satisfaction of mentees (4) the demographic profile. The data analysis and interpretation of the demographic profile is cross-tabulated with the income of respondents so as to give meaning the better understanding between variables.

4.1.1   RESPONDENT'S DEMOGRAPHIC PROFILE

- Gender

From the table and graph 4.1.1(a), the following analysis and interpretation can be concluded For the gender, it is understandable that the majority of the mentees are male which comprise of 50 and 36 female.

Table 4.1.1(a) Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	50	58.1	58.1	58.1
	female	36	41.9	41.9	100.0
	Total	86	100.0	100.0	
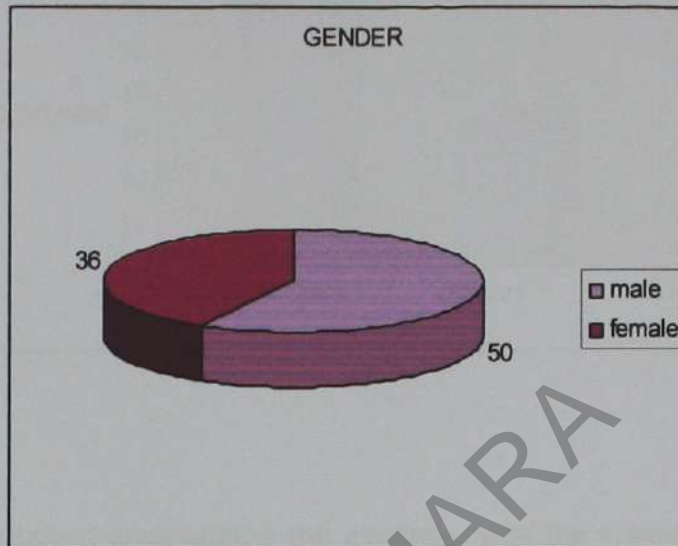
Graph 4.1.1(a): Gender

- <u>Age Group</u>

As the indigenous entrepreneurs start-up business are very difficult because most have enough capital. So that from study the age of mentees is between 29 to 50 years old.

- <u>Education</u>

Table 4.1.1(c) Academic

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	spm/cerificate	54	62.8	62.8	62.8
	diploma	24	27.9	27.9	90.7
	1st degree	8	9.3	9.3	100.0
	Total	86	100.0	100.0	

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Graph 4.1.1(c) Academic
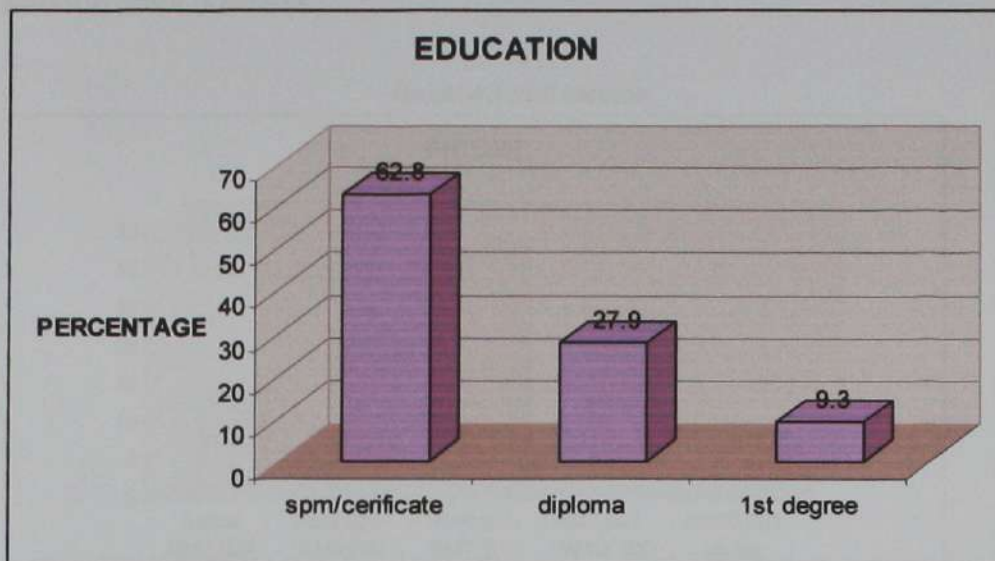
EDUCATION

The education level among the mentees, with the majority of them possesses SPM/Certificate Level (54), followed by Diploma Level (24) and rest is First Degree Level. In spite of academic qualification, all of them want the best for their life and hope that involve in this program will give them better life.

- Income

Table 4.1.1(d) Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below rm2000	11	12.8	12.8	12.8
	rm2001- rm4000	19	22.1	22.1	34.9
	rm4001-r m7000	31	36.0	36.0	70.9
	rm7001 – r m 10 000	19	22.1	22.1	93.0
	rm10 001 above	6	7.0	7.0	100.0
	Total	86	100.0	100.0	

From the table above, 31 respondents have income between RM 4,001 to RM 7,000 and 19 of them had income RM 7,001 to RM10,000 and 6 had RM 10,001

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above. From the research, most of the mentees had better income because their also run other business.

Graph 4.1.1(d) Income

INCOME
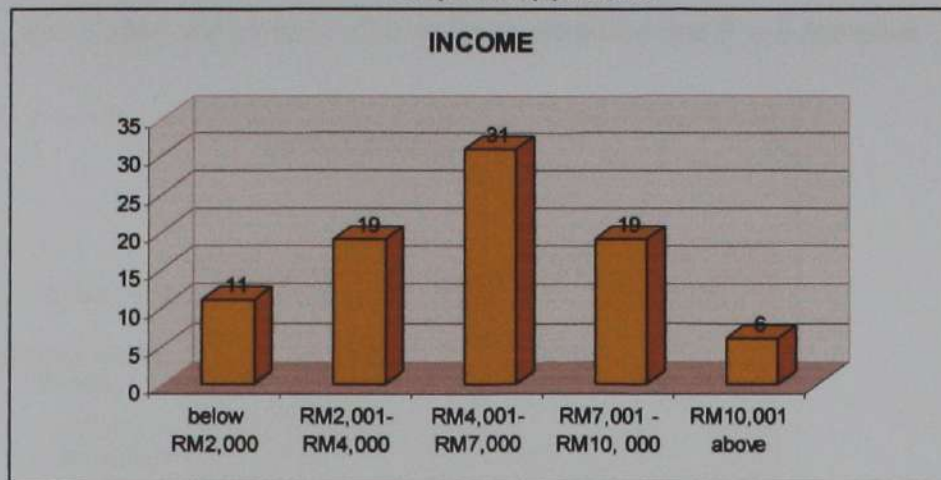
4.2   SECTION A

This section will touch on duration participated, type of business, starting capital resources and information regarding involve in the program.

4.2.1 Type of business

Table 4.2.1(b) type of business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	furniture	14	16.3	16.3	16.3
	health and beauty	16	18.6	18.6	34.9
	ict and telecomunication	22	25.6	25.6	60.5
	fnb	8	9.3	9.3	69.8
	cloth and interior design	17	19.8	19.8	89.5
	automotive	9	10.5	10.5	100.0
	Total	86	100.0	100.0	

In reference to the table 4.2.1(b), it seems that out of 86 respondents, 22 choose ICT and telecommunication business to start up their business. It is because of demanding of technology devices from customers. 17 respondents involved in cloth and interior design, 16 in health and beauty, 14 in furniture business and 9 in automotive.

TYPES OF BUSINESS

Automotive — 10.5
Cloth and Interior Design — 19.8
Food and Beverage — 9.3
ICT and Telecomunication — 25.6
Health and Beauty — 18.6
Furniture — 16.3

PERCENTAGE
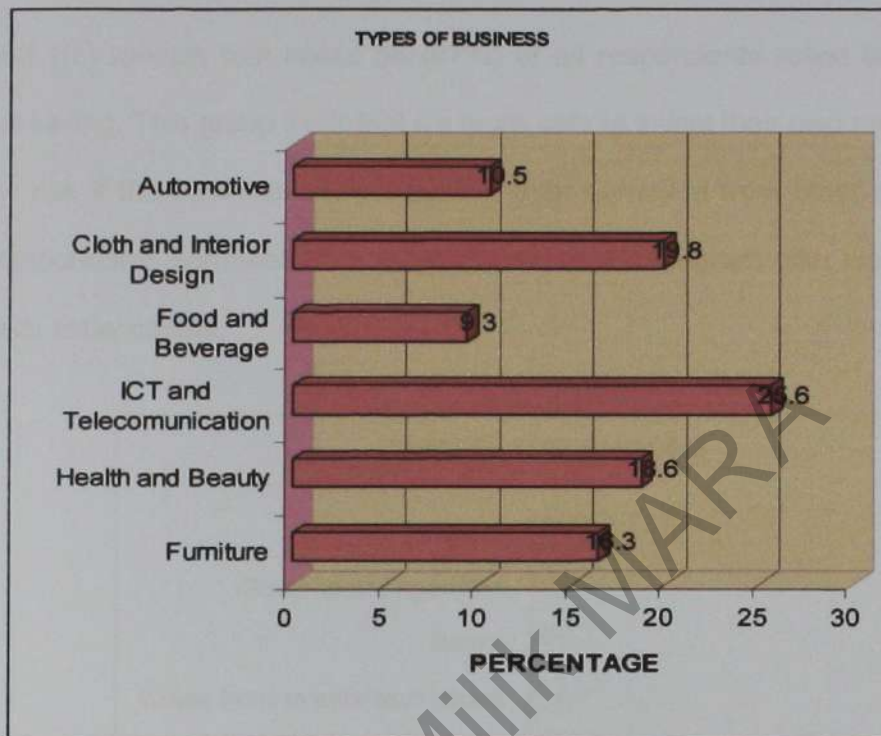
Table 4.2.1(b) type of business

4.2.2 Capital Resources

Table 4.2.1(c) Capital

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	personal saving	58	67.4	67.4	67.4
	loan from relative and friends	5	5.8	5.8	73.3
	credit from mentor and others	3	3.5	3.5	76.7

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banks	4	4.7	4.7	81.4
government agencies	1	1.2	1.2	82.6
others	15	17.4	17.4	100.0
Total	86	100.0	100.0	

Table 4.2.1(c) reveals that about 58 (67%) of all respondents relied almost entirely on their personal saving. This group think that it's more safe to invest their own money because their will face low risk if the business cannot survive than borrowed from other parties. The rest of 15 (17%) respondents borrowed from MARA because this program offer loan to the entrepreneurs that needs initial capital.
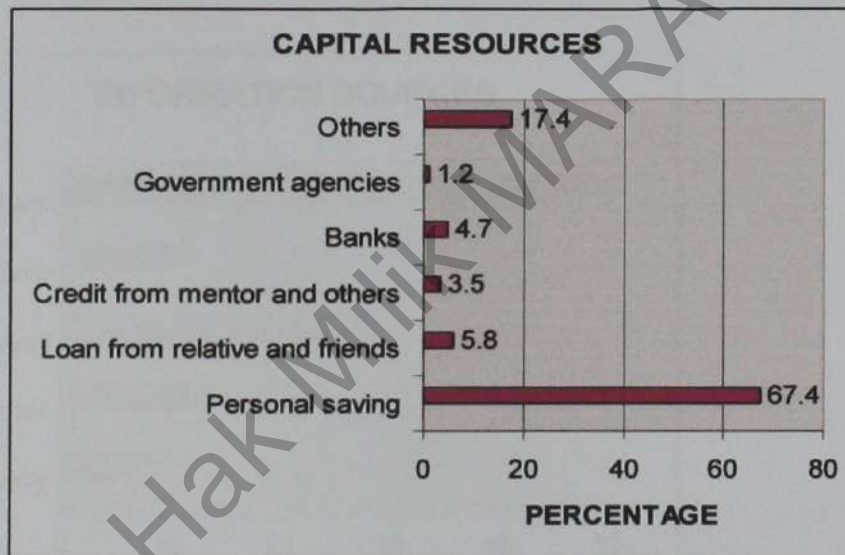
Graph 4.2.1(c) Capital Resource

4.2.3 *Information Sources*

Table 4.2.1 (d) Information

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	family	5	5.8	5.8	5.8

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friends	9	10.5	10.5	16.3
mara	24	27.9	27.9	44.2
media	8	9.3	9.3	53.5
others	40	46.5	46.5	100.0
Total	86	100.0	100.0	

As can be observed in table 4.2.1(d), the majority of respondents get information from other sources such as exhibition done by MARA which is 47% of them. About 28% got the information involved in MARA itself when the new entrepreneurs came to get information and MARA offered to them for participation if they interested. Rest of them from friends and relative which are 9% and 5% respectively.

INFORMATION SOURCES
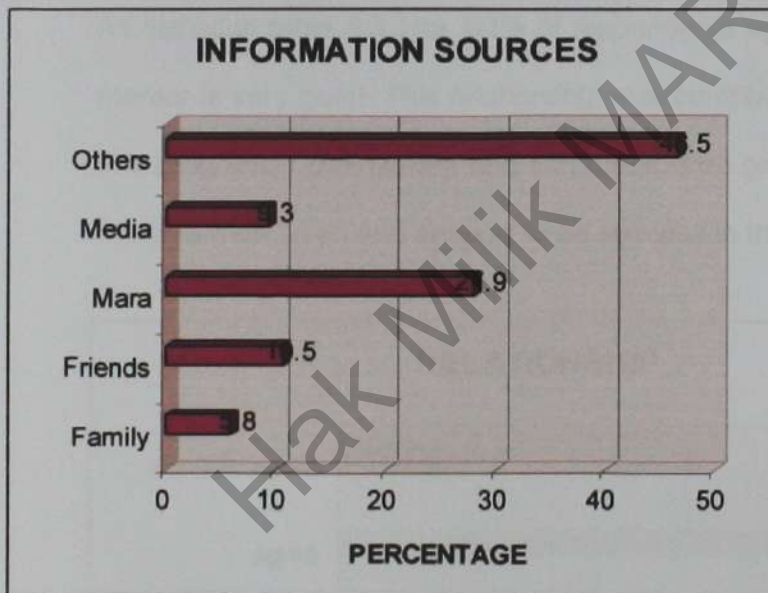
4.3   SECTION B: FACTORS THAT CONTRIBUTE CONTINUING MENTEES BUSINESS

This section touches on the information related to the factors that contributing in continuing mentee's business. The factors involved are: (1) Commitment and

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Communication (2) Knowledge and Training (3) Merchandise Support (4) Brand Image.

These factors also called independent variables in this study.

4.3.1 Commitment and Communication

Table 4.3.1(a) Relationship between mentor and mentee

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	7	8.1	8.1	8.1
	disagree	15	17.4	17.4	25.6
	agree	53	61.6	61.6	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

As stated in table 4.3.1(a), 62% of respondents agree that relationship with their mentor is very good. This relationship was contribute in mentee's still continue in this program. Commitment and communication given by mentor to their mentee will give motivation and support to be success in the business.

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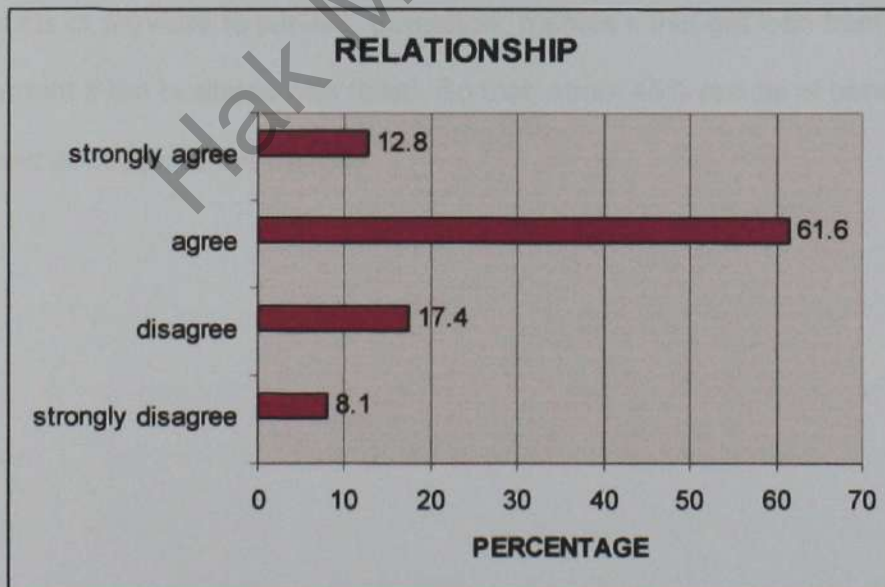
Graph 4.3.1(a) Relationship between mentor and mentee

Table 4.3.1 (b) Benefit of the program

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	19	22.1	22.1	22.1
	disagree	20	23.3	23.3	45.3
	neither agree / disagree	17	19.8	19.8	65.1
	agree	19	22.1	22.1	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

From the table 4.2.1(b) showed that 23% of the respondent disagrees and 22% strongly disagree that this program give interest to them. In this factor most of the respondent identified this program give more benefit to mentor. The mentor manipulates the mentee such as easy expanding their business without additional capital. In this program, mentees will depend to mentor's products or services to survive. Somehow, mentee's that get loan from MARA will face on default payment if the business was failed. So that, about 45% results of benefit or interest of the program was not aside to the mentee.

BENEFIT OF THE PROGRAM
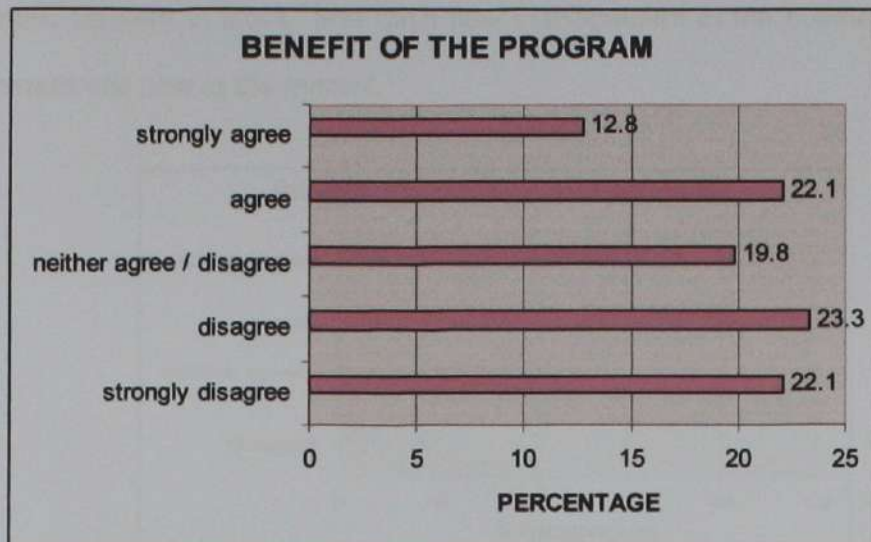
4.3.2   Knowledge and Training

Table 4.3.2(a) Benefit of knowledge and Training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	4	4.7	4.7	4.7
	neither agree / disagree	20	23.3	23.3	27.9
	agree	36	41.9	41.9	69.8
	strongly agree	26	30.2	30.2	100.0
	Total	86	100.0	100.0	

According to table 4.3.2(a), attendance at training courses organized by MARA was significant impact. 42% agree and 30% strongly agree that knowledge and training given by MARA and their mentee were contributing success in their business. Most of the respondents give positive responds towards MARA's training and courses and its very important knowledge to new entrepreneurs. The courses regarding cash management, account and book-keeping, business planning and basic entrepreneurs training give

them more consent in stock and cash flow management in the business even though the business still new in the market.

BENEFIT KNOWLEDGE AND TRAINING

strongly agree — 30.2
agree — 41.9
neither agree / disagree — 23.3
disagree — 4.7

PERCENTAGE
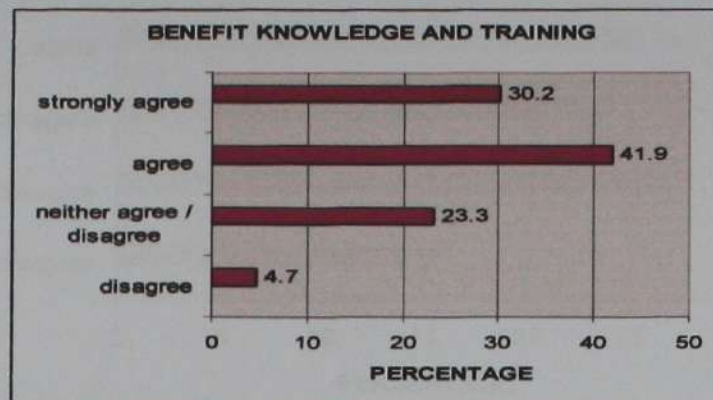
Graph 4.3.2(a) Benefit of knowledge and Training

4.3.3 Merchandise Support

Table 4.3.3(a) Supplying stock by mentor

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	12	14.0	14.0	14.0
	disagree	23	26.7	26.7	40.7
	neither agree / disagree	18	20.9	20.9	61.6
	agree	22	25.6	25.6	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

From table above, 23 or 27% of respondents were disagree that mentor supplying stock to them efficiently. But this figure quite similar with percentage of respondents agrees that mentor supply stock efficiently which is 26%.

SUPPLYING STOCK BY MENTOR
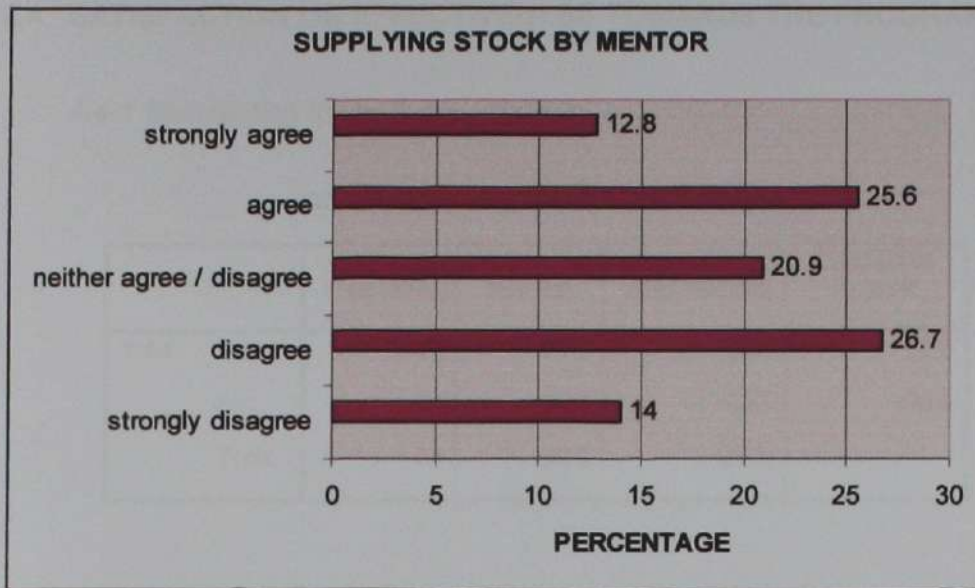
Graph 4.3.3(a) Supplying stock by mentor

4.3.4 Brand Image

Table 4.3.4(a) Brand Image Satisfaction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	19	22.1	22.1	22.1
	disagree	36	41.9	41.9	64.0
	neither agree / disagree	12	14.0	14.0	77.9
	agree	8	9.3	9.3	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

Table 4.3.4 (a) shows the results that most of mentees were disagree about satisfaction of brand image carried by their mentor which are 42% followed by 22% respondent give negative feedback.

4.4 SATISFACTION OR EFFECTIVENESS TOWARDS THE PROGRAM

4.4.1 Satisfaction towards the Program

Table 4.4.1(a) satisfaction of the program

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	52	60.5	60.5	60.5
	no	34	39.5	39.5	100.0
	Total	86	100.0	100.0	

As stated in table above, about 61% says that they satisfied with this program. Most of them give positive feedback because involve in this program give them useful knowledge especially business management through training and courses. It was approved by table 4.4.1(b) and table 4.4.1(c) majority of the respondents said that knowledge and training is the high rate that respondents choose compare with other factors in contributing effectiveness of the program and praised for the program.

Table 4.4.1(b) Factors of effectiveness of the program

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	knowledge and training	22	25.6	42.3	42.3
	easy financial support	9	10.5	17.3	59.6
	good monitoring by mentor and mara	8	9.3	15.4	75.0
	good mentor selection	13	15.1	25.0	100.0
	Total	52	60.5	100.0	
Missing	System	34	39.5		
Total		86	100.0		

Table 4.4.1(c) Praise

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	knowledge and training	41	47.7	47.7	47.7
	easy financial support	20	23.3	23.3	70.9
	good monitoring by mentor and mara	7	8.1	8.1	79.1
	good mentor selection	18	20.9	20.9	100.0
	Total	86	100.0	100.0	

About 40% of the respondents were not satisfied with this program identified some reasons showed in table 4.4.1(d) below. The highest rates about 19% choose by respondents is mentor did not responsible towards the agreement followed by poor business concept about 16% and wrongly mental selection 4%.

Table 4.4.1(d) Reasons why the program was not effective

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	mentor did not responsible towards the agreement	16	18.6	47.1	47.1
	poor business concept	14	16.3	41.2	88.2
	wrongly mental selection	4	4.7	11.8	100.0
	Total	34	39.5	100.0	
Missing	System	52	60.5		
	Total	86	100.0		

With the reference of table 4.4.1(e), question about continuing in the program about 52 respondents say 'yes'. It means that they still want to involve in the program.

Table 4.4.1(e) Continue

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	52	60.5	60.5	60.5
	no	34	39.5	39.5	100.0
	Total	86	100.0	100.0	

4.5 HYPOTHESIS TESTING

4.5.1 Commitment and Communication

The steps involved in testing Pearson Chi-square are as below:

Step 1: Formulate the null hypothesis and the alternative hypothesis.

Hypothesis No. 1

RQ1:   Are there any relationship between commitment & communication and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'.

H0:   There is no significant relationship between commitment & communication and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'.

H1:   There is significant relationship between commitment & communication and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'

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Step 2: Select the distinction to use the test, and justify the test.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	47.167[a]	3	.000
Likelihood Ratio	58.726	3	.000
Linear-by-Linear Association	44.360	1	.000
N of Valid Cases	86		

a 3 cells (37.5%) have expected count less than 5. The minimum expected count is 2.77.

<div align="center">

Critical Value= X^2= X^2= 12.735

Test Value=47.167

</div>

Step 3: Determine the rejection & non-rejection region based on the rules below:

- If test > Critical Value, reject Ho

- If p-value < α, reject Ho

Step 4: Determine the calculated value of test statistic under the null hypothesis.

- Since the test statistic 47.167 is greater than critical value= 12.735, Ho is rejected.

- This is supported by referring to the output table p-value= 0.00 is smaller than 0.05. Therefore, able to reject Ho.
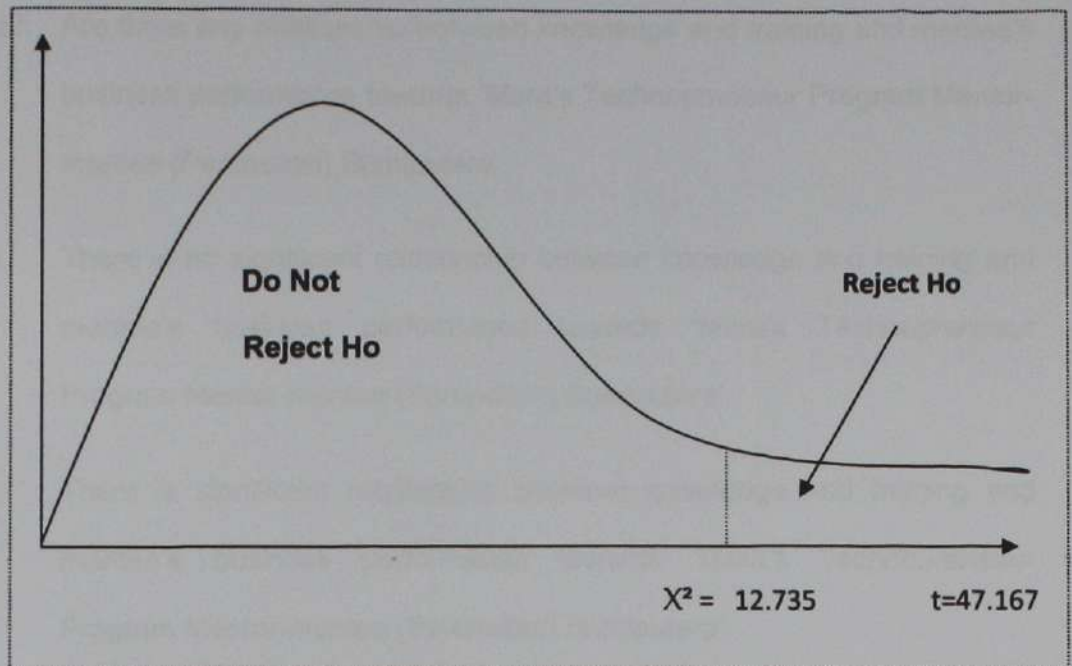
Step 5: Make decision & conclude accordingly.

- It can be concluded that, there is significant relationship between between commitment & communication and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'

4.5.2 *Knowledge and Training*

The steps involved in testing Pearson Chi-square are as below:

Step 1: Formulate the null hypothesis and the alternative hypothesis.

Hypothesis No. 2

RQ2: Are there any relationship between knowledge and training and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'.

H0: There is no significant relationship between knowledge and training and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'.

H1: There is significant relationship between knowledge and training and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'

Step 2: Select the distinction to use the test, and justify the test.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	41.286[a]	3	.000
Likelihood Ratio	52.961	3	.000
Linear-by-Linear Association	19.765	1	.000
N of Valid Cases	86		

a 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.58.

Critical Value= X^2= X^2=20.410

Test Value=41.286

Step 3: Determine the rejection & non-rejection region based on the rules below:

- If test > Critical Value, reject Ho

- If p-value < α, reject Ho

39

<u>Step 4:</u> Determine the calculated value of test statistic under the null hypothesis.

- Since the test statistic 41.286 is greater than critical value=20.410, Ho is rejected.

- This is supported by referring to the output table p-value= 0.00 is smaller than 0.05. Therefore, able to reject Ho.

Do Not Reject Ho

Reject Ho

$X^2 = 20.410$ $t=41.286$

<u>Step 5:</u>   Make decision & conclude accordingly.

- It can be concluded that, there is significant relationship between knowledge and training and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'

40
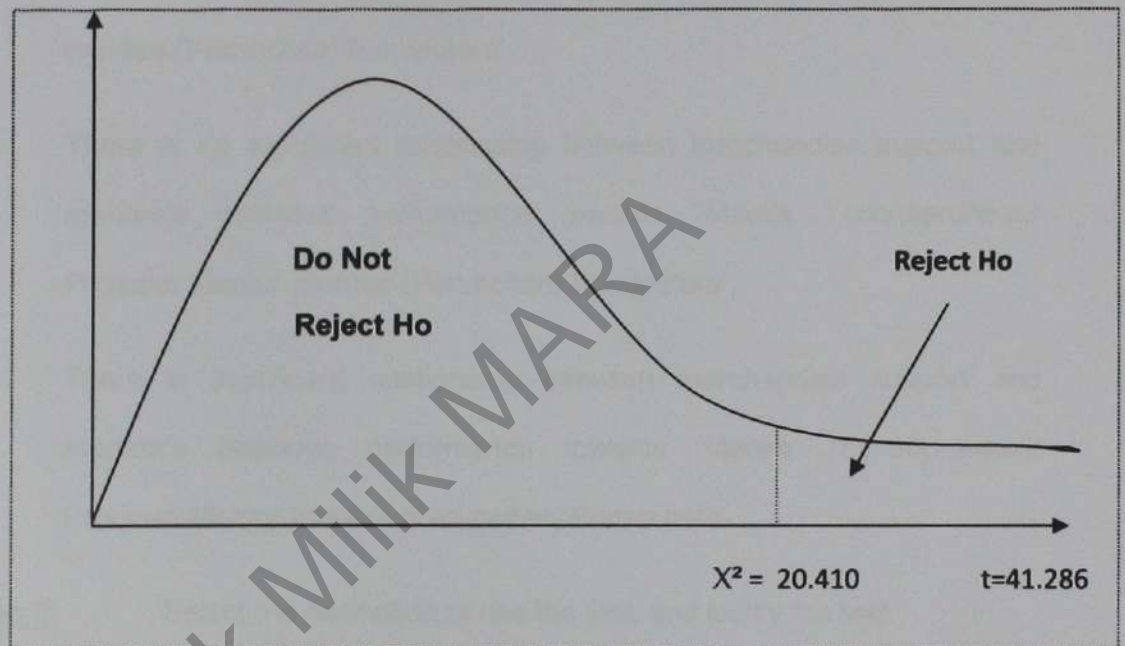
4.5.3   Merchandise Support

The steps involved in testing Pearson Chi-square are as below:

Step 1:   Formulate the null hypothesis and the alternative hypothesis.

Hypothesis No. 3

RQ3:   Are there any relationship between merchandise support and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'.

H0:   There is no significant relationship between merchandise support and mentee's business performance towards "Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'.

H1:   There is significant relationship between merchandise support and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'.

Step 2:   Select the distinction to use the test, and justify the test.

Chi-Square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.842[a]	4	.000
Likelihood Ratio	25.939	4	.000
Linear-by-Linear Association	18.597	1	.000
N of Valid Cases	86		

a 2 cells (20.0%) have expected count less than 5. The minimum expected count is 4.35.

Critical Value= X^2= X^2= 9.327

Test Value=21.842

Step 3: Determine the rejection & non-rejection region based on the rules

below:

o   If test > Critical Value, reject Ho

o   If p-value < α, reject Ho

Step 4: Determine the calculated value of test statistic under the null

hypothesis.

o   Since the test statistic 21.842 is greater than critical

value=9.327, Ho is rejected.

o   This is supported by referring to the output table p-value= 0.00

is smaller than 0.05. Therefore, able to reject Ho.

Do Not

Reject Ho

Reject Ho

X^2 =   9.327   t=21.842

Step 5: Make decision & conclude accordingly.

42
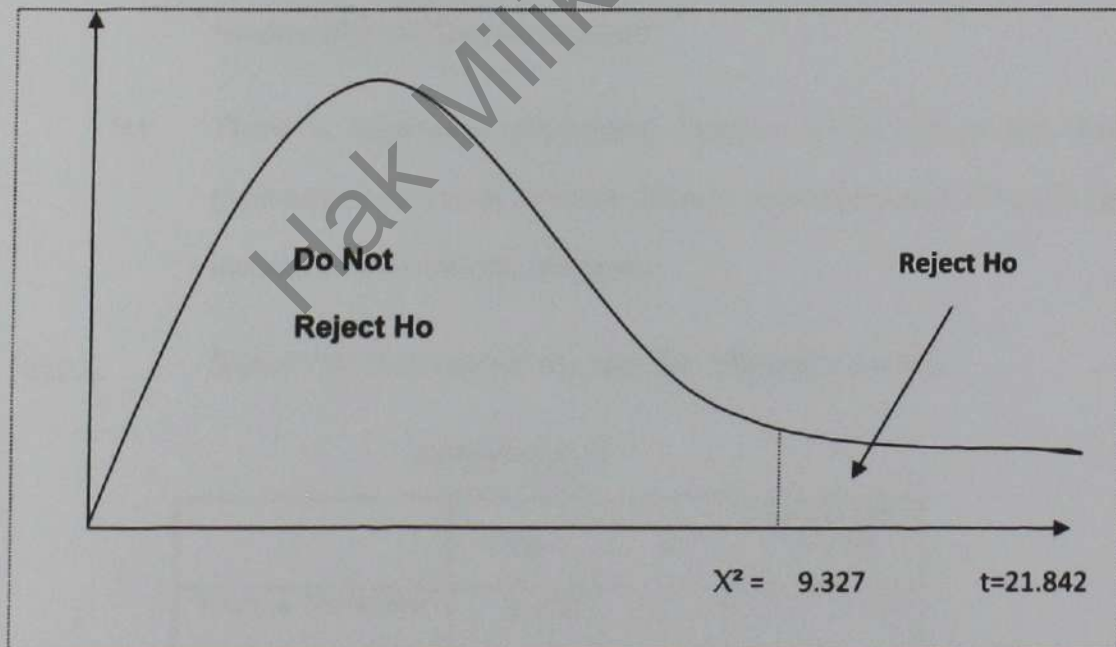
It can be concluded that, there is significant relationship between merchandise support and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'.

4.5.4 Brand Image

The steps involved in testing Pearson Chi-square are as below:

Step 1:   Formulate the null hypothesis and the alternative hypothesis.

Hypothesis No. 4

RQ4:   Are there any relationship between brand image and mentee's business performance towards "Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'.

H0:   There is no significant relationship between brand image and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'.

H1:   There is significant relationship between brand image and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'

Step 2:   Select The distinction to use the test, and justify the test.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	39.269[a]	4	.000
Likelihood Ratio	49.930	4	.000

Linear-by-Linear Association	16.282	1	.000
N of Valid Cases	86		

a 4 cells (40.0%) have expected count less than 5. The minimum expected count is 3.16.

$$Critical\ Value= X^2= X^2=6.460$$

$$Test\ Value=39.269$$

Step 3:   Determine the rejection & non-rejection region based on the rules below:

- If test > Critical Value, reject Ho

- If p-value < α, reject Ho

Step 4:   Determine the calculated value of test statistic under the null hypothesis.

- Since the test statistic 39.269 is greater than critical value=6.460, Ho is rejected.

- This is supported by referring to the output table p-value= 0.00 is smaller than 0.05. Therefore, able to reject Ho.

Do Not
Reject Ho

Reject Ho

$X^2 = 6.460$ $t = 39.269$
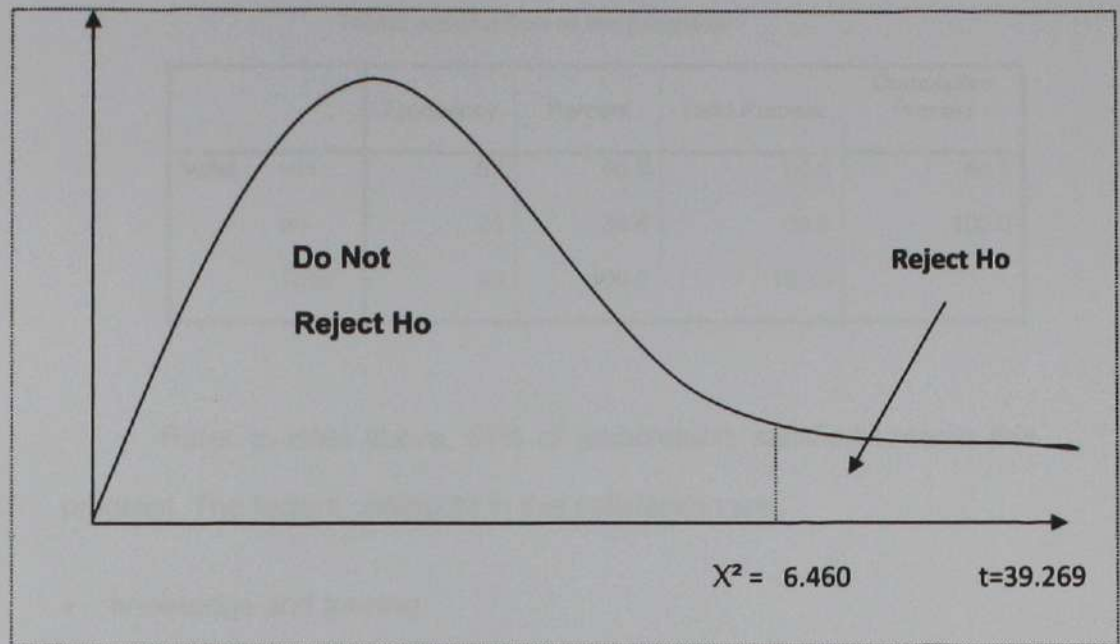
Step 5:   Make decision & conclude accordingly.

It can be concluded that, there is significant relationship between brand image and mentee's business performance towards 'Mara's Technopreneaur Program Mentor-mentee (Peruncitan) Bumiputera'

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.1   CONCLUSIONS

5.1.1   Introduction

MARA'S Technopreneaur Program Mentor-mentee (Peruncitan) in generally was increase Malay entrepreneurs in retail concept. Implement this program giving chance to start-up entrepreneurs to build their own business in correct way. From year 2007 to 2009, the total number of the mentor and mentee is 2,325.

Table: satisfaction of the program

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	52	60.5	60.5	60.5
	no	34	39.5	39.5	100.0
	Total	86	100.0	100.0	

Refer to table above, 61% of respondents satisfied towards this program. The factors contribute in this satisfaction are:

- knowledge and training

- easy financial support

- good monitoring by mentor

- good mentor selection

39% of respondents did not satisfy because:

- mentor did not responsible towards the agreement

Through observation, benefit of this program more to mentor's side. Mentor was involved in this program easily expanding their business without additional capital. Their mentee give certain volume of money and mentor will supply the merchandise. Some mentor change extra expenses to mentee such as equipment, renovation and kiosk rental fee. The expenses and cost changed by mentor sometimes give burden to mentee. This fact approved by table below which is

23% of mentees disagree that this program give benefit to them.

But, by observation 22% that said agree towards this program give benefit because of knowledge and training given by MARA or BMC. Most of the mentees came with zero knowledge to involve in this program and after attend the training and course their know how to manage their business in perfect way.

BENEFIT OF THE PROGRAM

Category	Percentage
strongly agree	12.8
agree	22.1
neither agree / disagree	19.8
disagree	23.3
strongly disagree	22.1

PERCENTAGE
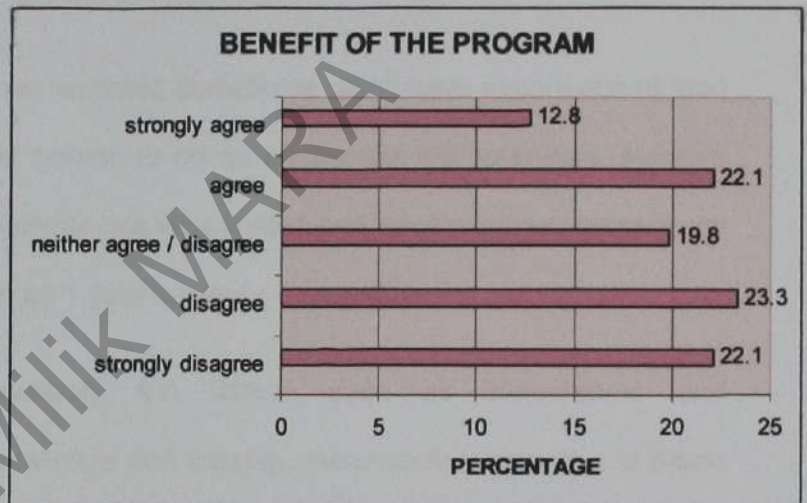
Mentor also acted such as 'double standard' regarding price of product or relations between their mentees. If mentor failed to supply product on time, mentees cannot run the business. Sometimes mentees involve in default payment of loan because of irresponsible of mentor.

- poor business concept

As we know the product that carried by mentor is not strong enough to compete in the market. Mentor's company may be easy to sell the products because the product is their brand and know to attract customer. It's different to mentee's side when he or she involves in the business their have limited knowledge and experiences to do the marketing. Definitely, mentor did not explain to them and gives them appropriate trained.

- wrongly mentor selection

    Mentor selected sometimes didn't have experience to lead other person to be an successful entrepreneurs. Mentors knowledge are very limited and have minimum experience such as 1 year business experience.

In the research, the factors such as commitment and communication, knowledge and training, merchandise support and brand image were important to give mentees opportunities to success in the business.

5.1.2 Commitment and communication

Reasons business success in these factors very complicated because communication can be happened as many way. Close relationship between mentor and mentee giving chance to them know about the business very well such as customer satisfactions towards the products, need and wants of customer, discussion

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about future products, design of the product and recommendation from customer. If this happened mentor can improve their products and mentee can be a succesful intermediaries.

5.1.3 Knowledge and training

MARA'S as the best agencies that give many courses and training to the entrepreneurs but in this program only 2 main courses given is that 'LPU (Latihan Pembentukan Usahawan) ' and 'LSK (Latihan sambil kerja)' to the mentees. In this courses mentee will learned how to manage business, cash management, bookkeeping and account, basic entrepreneurs training , Business Plan and many more. Mentees found that all the courses very helpful to them in manage the business.

5.1.4 Merchandise Support

All the mentors must have opportunities to supply product promptly and efficiently to their mentors. If the mentee get an order from customer to buy the product but mentor cannot fulfil the order it will give bad impact to mentee and unsatisfaction to the customer.

5.1.5 Brand Image

Most of the customers are very particular with the product that they want to buy. If the brand or product design did not fulfil customers wants the product difficult to sell. The products also has own design,

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5.1.6 Limited Expertise

Actually, this program doesn't have expertise to conduct the program towards the end. MARA still identifies and search for the best way to implement the program. The staffs of the program changed periodically and the planning, leading, operating and controlling of the program cannot continuing efficiently and will cause delay to implement overall programs.

5.1.7 Low cash flow

Future researcher can do the research if the cash flow contribute in the mentees business. This factor also important because Bumiputera entrepreneurs always failed because of this reason (not enough cash) to run the business

5.1.8 Cannot survive in one business

Mentees also have to involve another business to survive because they cannot too depend to irresponsibility mentor. Mentor that failed to lead and supply product to them promptly will give mentee's problem to attract loyal customer. Some of the mentees did not know their rules in the program

5.1.1 Place/Distribution

Most of the mentees company located at the low traffic area. It difficult to sell the product to the customer and several of them do the business as part-time job. So that, performance of the mentee will not

increased and still in the basis level even though they involve in this program from this program began.

Generally, mentees realized several problem that usually occurred by their mentor such as below:

- Mentors do not comply with the contractual agreed guidelines

- A poorly conceived business concept

- A lack of support of the mentor

- Different perception of mentor and mentee

- A lack of cooperation between mentor and mentee

5.2 RECOMMENDATIONS

5.2.1 Introduction

Some people might agree to the idea that Program Technopreneur Mentor-mentee (Peruncitan) Bumiputera not successful enough but some do not share the same thought. The goals of this program still in research to find the best ways to trained and to build Malays entrepreneurs successful in our economy and go for globalize, The recommendations are based on the assumption that the mentees as a start up entrepreneurs and should to give chance to create their new opportunities in the business. MARA has to improve in implementing this program such as:

- monitor the mentor and mentee performance periodically.

- must have 'time frame' or target period for new entrepreneurs' achievement.

- Revise the credibility of mentor and mentee

- Trained expertise to conduct the program for enforcement tool

- Review specific policy to enter and exit in the program

Marketing mix is used as the basis for the recommendations because this factors very important to highlight to be success in the business which are products, price, place or location and promotion.

5.2.2 *Merchandise Support*

Identify mentor's product is really strong in the market, demand is high by customer, easy to sell and it is a potential business to success. Mentor has carried exponential product because it will contribute to unsuccessful mentee in the program.

5.2.3 *Commitment and communication*

In order to increase the survival rate of mentees a thorough mentee recruiting is considered as an inevitable process. The former career as well as the implementation of personality tests might facilitate an early estimation for the mentor whether or not a candidate fulfils the necessary entrepreneurial requirements. MARA's in the planning to review the rules and regulation towards the participation of the mentor and mentee.

5.2.4   Training and Knowledge

MARA'S   as the best agencies that give many courses and training to the entrepreneurs but in this program only 2 main courses given is that 'LPU (Latihan Pembentukan Usahawan) ' and 'LSK (Latihan sambil kerja)' to the mentees.   They also need a permanent flow of information and communication seems to be at least as important as financial success in order to support a long term relationship. MARA as the main power of the programs several steps had been taken such as cooperates with Bank Simpanan Nasional (BSN), SME Bank, Bank Rakyat, TEKUN for financial support.

5.2.5   Brand Image

Our analysis indicates that those mentees business which concentrated 100 percent on Malay customers did not perform well generally. Effort should be made not only to locate business in more lucrative business locations but also to deal in goods which are demand not only by one race but other racial groups.

5.3   MARA'S NEW IMPROVEMENT PLANNING

5.3.1   Improvement Business Model
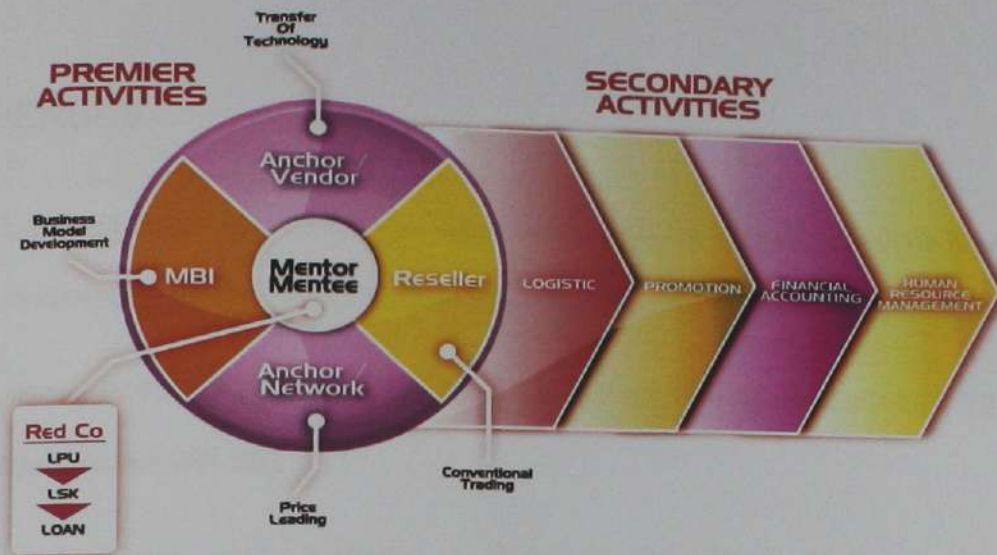
5.3.2 Common Process to Specified Process
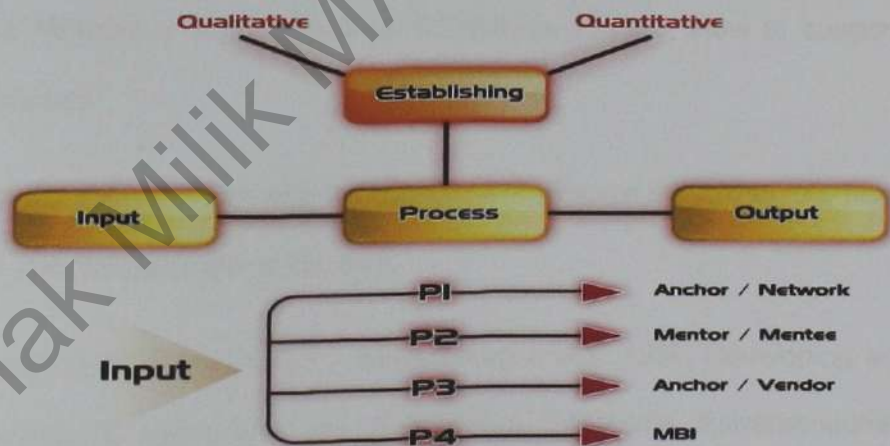
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Frequencies

Y   **Statistics**

a4capital

N	Valid	86
	Missing	0

Frequencies

our trial per   **a4capital**

a4capital

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	personal saving	58	67.4	67.4	67.4
	loan from relative and friends	5	5.8	5.8	73.3
	credit from mentor and others	3	3.5	3.5	76.7
	banks	4	4.7	4.7	81.4
	goverment agencies	1	1.2	1.2	82.6
	others	15	17.4	17.4	100.0
	Total	86	100.0	100.0	

Frequencies

iod for **Statistics**

a5information

N	Valid	86
	Missing	0

SP   **a5information**

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		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	family	5	5.8	5.8	5.8
	friends	9	10.5	10.5	16.3
	mara	24	27.9	27.9	44.2
	media	8	9.3	9.3	53.5
	others	40	46.5	46.5	100.0
	Total	86	100.0	100.0	

Frequencies

Statistics

a3type

N	Valid	86
	Missing	0

a3type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	furniture	14	16.3	16.3	16.3
	health and beauty	16	18.6	18.6	34.9
	ict and telecomunication	22	25.6	25.6	60.5
	fnb	8	9.3	9.3	69.8
	cloth and interior design	17	19.8	19.8	89.5
	automotive	9	10.5	10.5	100.0
	Total	86	100.0	100.0	

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sFrequencies

s **Statistics**

d2age

N	Valid	86
	Missing	0

for W **d2age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	29	1	1.2	1.2	1.2
	31	1	1.2	1.2	2.3
	32	1	1.2	1.2	3.5
	35	8	9.3	9.3	12.8
	36	4	4.7	4.7	17.4
	37	8	9.3	9.3	26.7
	39	1	1.2	1.2	27.9
	40	13	15.1	15.1	43.0
	41	10	11.6	11.6	54.7
	42	4	4.7	4.7	59.3
	43	4	4.7	4.7	64.0
	45	5	5.8	5.8	69.8
	46	7	8.1	8.1	77.9
	47	11	12.8	12.8	90.7
	50	6	7.0	7.0	97.7
	51	2	2.3	2.3	100.0
	Total	86	100.0	100.0	

Frequencies

Statistics

d3academic

N	Valid	86
	Missing	0

d3academic

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	spm/cerificate	54	62.8	62.8	62.8
	diploma	24	27.9	27.9	90.7
	1st degree	8	9.3	9.3	100.0
	Total	86	100.0	100.0	

Frequencies

ndows will expire in 14 days.

Statistics

d4income

N	Valid	86
	Missing	0

d4income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below rm2000	11	12.8	12.8	12.8
	rm2001-rm4000	19	22.1	22.1	34.9
	rm4001-rm7000	31	36.0	36.0	70.9
	rm7001 - rm 10 000	19	22.1	22.1	93.0
	rm10 001 above	6	7.0	7.0	100.0
	Total	86	100.0	100.0	

Frequencies

Statistics

c1satisfied

N	Valid	86
	Missing	0

GET   **c1satisfied**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	52	60.5	60.5	60.5
	no	34	39.5	39.5	100.0
	Total	86	100.0	100.0	

Frequencies

c2effective

N	Valid	52
	Missing	34

=   **c2effective**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	knowledge and training	22	25.6	42.3	42.3
	easy financial support	9	10.5	17.3	59.6
	good monitoring by mentor and mara	8	9.3	15.4	75.0
	good mentor selection	13	15.1	25.0	100.0
	Total	52	60.5	100.0	
Missing	System	34	39.5		
Total		86	100.0		

'ᴇFrequencies

:\spss terbaru27okt.sav'.

D   **Statistics**

c3noteffective

N	Valid	34
	Missing	52

ATASET NAME DataSet1 WINDOW=FRONT.

FREQUEN   **c3noteffective**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	mentor did not responsible towards the agreement	16	18.6	47.1	47.1
	poor business concept	14	16.3	41.2	88.2
	wrongly mental selection	4	4.7	11.8	100.0
	Total	34	39.5	100.0	
Missing	System	52	60.5		
Total		86	100.0		

CIES

```
VARIABLES=bcca bccb bccc bccd bcce

/ORDER=  ANALYSIS .
```

Frequencies

Statistics

		bcca	bccb	bccc	bccd	bcce
N	Valid	86	86	86	86	86
	Missing	0	0	0	0	0

Frequency Table

bcca

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	22	25.6	25.6	25.6
	disagree	12	14.0	14.0	39.5
	neither agree / disagree	5	5.8	5.8	45.3
	agree	30	34.9	34.9	80.2
	strongly agree	17	19.8	19.8	100.0
	Total	86	100.0	100.0	

Frequency Table

bccb

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	7	8.1	8.1	8.1
	disagree	15	17.4	17.4	25.6
	agree	53	61.6	61.6	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

bccc

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	18	20.9	20.9	20.9
	disagree	24	27.9	27.9	48.8
	neither agree / disagree	14	16.3	16.3	65.1
	agree	19	22.1	22.1	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

bccd

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	19	22.1	22.1	22.1
	disagree	20	23.3	23.3	45.3
	neither agree / disagree	17	19.8	19.8	65.1
	agree	19	22.1	22.1	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

bcce

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	20	23.3	23.3	23.3
	disagree	16	18.6	18.6	41.9
	neither agree / disagree	15	17.4	17.4	59.3
	agree	24	27.9	27.9	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

FREQUENCIES

VARIABLES=meancc

/ORDER= ANALYSIS .

Frequencies

Statistics

meancc

N	Valid	86
	Missing	0

Frequencies

Statistics

meancc

N	Valid	86
	Missing	0

meancc

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	7	8.1	8.1	8.1
	1.40	11	12.8	12.8	20.9
	2.00	4	4.7	4.7	25.6
	2.60	12	14.0	14.0	39.5
	2.80	12	14.0	14.0	53.5
	3.00	2	2.3	2.3	55.8
	3.20	3	3.5	3.5	59.3
	3.40	5	5.8	5.8	65.1
	4.00	15	17.4	17.4	82.6
	4.20	4	4.7	4.7	87.2
	5.00	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

Frequencies

Statistics

		bkta	bktb	bktc	bktd
N	Valid	86	86	86	86
	Missing	0	0	0	0

Frequency Table

bkta

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	15	17.4	17.4	17.4
	disagree	11	12.8	12.8	30.2
	neither agree / disagree	14	16.3	16.3	46.5
	agree	30	34.9	34.9	81.4
	strongly agree	16	18.6	18.6	100.0
	Total	86	100.0	100.0	

bktb

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	4	4.7	4.7	4.7
	neither agree / disagree	20	23.3	23.3	27.9
	agree	36	41.9	41.9	69.8
	strongly agree	26	30.2	30.2	100.0
	Total	86	100.0	100.0	

bktc

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	11	12.8	12.8	12.8
	neither agree / disagree	11	12.8	12.8	25.6
	agree	38	44.2	44.2	69.8
	strongly agree	26	30.2	30.2	100.0
	Total	86	100.0	100.0	

bktd

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	neither agree / disagree	27	31.4	31.4	31.4
	agree	34	39.5	39.5	70.9
	strongly agree	25	29.1	29.1	100.0
	Total	86	100.0	100.0	

Frequencies

Statistics

		bmsa	bmsb	bmsc	bmsd
N	Valid	86	86	86	86
	Missing	0	0	0	0

Frequency Table

bmsa

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	12	14.0	14.0	14.0
	disagree	23	26.7	26.7	40.7
	neither agree / disagree	18	20.9	20.9	61.6
	agree	22	25.6	25.6	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

bmsb

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	12	14.0	14.0	14.0
	disagree	17	19.8	19.8	33.7
	neither agree / disagree	32	37.2	37.2	70.9
	agree	14	16.3	16.3	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

bmsc

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	7	8.1	8.1	8.1
	disagree	18	20.9	20.9	29.1
	neither agree / disagree	4	4.7	4.7	33.7
	agree	31	36.0	36.0	69.8
	strongly agree	26	30.2	30.2	100.0
	Total	86	100.0	100.0	

bmsd

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	31	36.0	36.0	36.0
	disagree	20	23.3	23.3	59.3
	neither agree / disagree	17	19.8	19.8	79.1
	agree	15	17.4	17.4	96.5
	strongly agree	3	3.5	3.5	100.0
	Total	86	100.0	100.0	

Frequencies

Statistics

		bbia	bbib	bbic	bbid
N	Valid	86	86	86	86
	Missing	0	0	0	0

Frequency Table

bbia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	58	67.4	67.4	67.4
	agree	17	19.8	19.8	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

bbib

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	7	8.1	8.1	8.1
	disagree	35	40.7	40.7	48.8
	neither agree / disagree	18	20.9	20.9	69.8
	agree	15	17.4	17.4	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

bbic

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	19	22.1	22.1	22.1
	disagree	36	41.9	41.9	64.0
	neither agree / disagree	12	14.0	14.0	77.9
	agree	8	9.3	9.3	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

bbid

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	19	22.1	22.1	22.1
	disagree	42	48.8	48.8	70.9
	neither agree / disagree	12	14.0	14.0	84.9
	agree	13	15.1	15.1	100.0
	Total	86	100.0	100.0	

Frequencies

Statistics

c2effective

N	Valid	52
	Missing	34

c2effective

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	knowledge and training	22	25.6	42.3	42.3
	easy financial support	9	10.5	17.3	59.6
	good monitoring by mentor and mara	8	9.3	15.4	75.0
	good mentor selection	13	15.1	25.0	100.0
	Total	52	60.5	100.0	
Missing	System	34	39.5		
Total		86	100.0		

Frequencies

Statistics

c3noteffective

N	Valid	34
	Missing	52

c3noteffective

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	mentor did not responsible towards the agreement	16	18.6	47.1	47.1
	poor business concept	14	16.3	41.2	88.2
	wrongly mental selection	4	4.7	11.8	100.0
	Total	34	39.5	100.0	
Missing	System	52	60.5		
Total		86	100.0		

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Reliability

Case Processing Summary

		N	%
Cases	Valid	86	100.0
	Excluded(a)	0	.0
	Total	86	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.782	.795	4

Scale: ALL VARIABLES

Inter-Item Correlation Matrix

	bccb	bktb	bmsa	bbic
bccb	1.000	.628	.498	.575
bktb	.628	1.000	.379	.491
bmsa	.498	.379	1.000	.384
bbic	.575	.491	.384	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
bccb	9.4302	7.166	.714	.533	.662
bktb	8.9884	9.094	.612	.422	.736
bmsa	10.0000	7.812	.501	.266	.780
bbic	10.4767	7.241	.586	.368	.734

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.9651	12.975	3.60212	4

Frequencies

Statistics

c4continue

N	Valid	86
	Missing	0

c4continue

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	52	60.5	60.5	60.5
	no	34	39.5	39.5	100.0
	Total	86	100.0	100.0	

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
a2long * bcca	86	100.0%	0	.0%	86	100.0%

a2long * bcca Crosstabulation

Count

		bcca					Total
		strongly disagree	disagree	neither agree / disagree	agree	strongly agree	strongly disagree
a2long	1-6 months/bulan	15	0	0	3	0	18
	7-12 months/bulan	0	12	0	15	0	27
	1-2 years/tahun	7	0	5	12	13	37
	above 3 years/tahun	0	0	0	0	4	4
Total		22	12	5	30	17	86

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent

a2long * bkta	86	100.0%	0	.0%	86	100.0%

a2long * bkta Crosstabulation

Count

		bkta					Total
		strongly disagree	disagree	neither agree / disagree	agree	strongly agree	strongly disagree
a2long	1-6 months/bulan	4	11	0	3	0	18
	7-12 months/bulan	0	0	12	15	0	27
	1-2 years/tahun	7	0	2	12	16	37
	above 3 years/tahun	4	0	0	0	0	4
Total		15	11	14	30	16	86

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
a2long * bmsa	86	100.0%	0	.0%	86	100.0%

a2long * bmsa Crosstabulation

Count

		bmsa					Total
		strongly disagree	disagree	neither agree / disagree	agree	strongly agree	strongly disagree
a2long	1-6 months/bulan	0	4	7	7	0	18
	7-12 months/bulan	0	12	0	15	0	27
	1-2 years/tahun	12	7	7	0	11	37
	above 3 years/tahun	0	0	4	0	0	4
Total		12	23	18	22	11	86

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
a2long * bbia	86	100.0%	0	.0%	86	100.0%

a2long * bbia Crosstabulation

Count

		bbia			Total
		disagree	agree	strongly agree	disagree
a2long	1-6 months/bulan	15	3	0	18
	7-12 months/bulan	24	3	0	27
	1-2 years/tahun	19	7	11	37
	above 3 years/tahun	0	4	0	4

Total		58	17	11	86

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
a4capital * d1gender	86	100.0%	0	.0%	86	100.0%

a4capital * d1gender Crosstabulation

Count

		d1gender		Total
		male	female	male
a4capital	personal saving	45	13	58
	loan from relative and friends	2	3	5
	credit from mentor and others	0	3	3
	banks	0	4	4
	goverment agencies	1	0	1
	others	2	13	15
Total		50	36	86

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
a2long * a3type	86	100.0%	0	.0%	86	100.0%

a2long * a3type Crosstabulation

Count

	a3type						Total
	furniture	health and beauty	ict and telecomuni cation	fnb	cloth and interior design	automotive	furniture
1-6 months/bulan	0	1	12	3	1	1	18
7-12 months/bulan	9	6	10	2	0	0	27
1-2 years/tahun	5	9	0	3	12	8	37
above 3 years/tahun	0	0	0	0	4	0	4
	14	16	22	8	17	9	86

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
c6fcommitment * d1gender	86	100.0%	0	.0%	86	100.0%

c6fcommitment * d1gender Crosstabulation

Count

		d1gender		Total
		male	female	male
c6fcommitment	1	11	8	19
	2	1	10	11
	3	18	6	24
	4	20	12	32
Total		50	36	86

Correlations

Correlations

		bcca	bkta	bmsa	bbia	c1satisfied
bcca	Pearson Correlation	1	.699(**)	.537(**)	.636(**)	-.929(**)
	Sig. (2-tailed)		.000	.000	.000	.000
	N	86	86	86	86	86
bkta	Pearson Correlation	.699(**)	1	.377(**)	.344(**)	-.720(**)
	Sig. (2-tailed)	.000		.000	.001	.000
	N	86	86	86	86	86
bmsa	Pearson Correlation	.537(**)	.377(**)	1	.529(**)	-.468(**)
	Sig. (2-tailed)	.000	.000		.000	.000
	N	86	86	86	86	86
bbia	Pearson Correlation	.636(**)	.344(**)	.529(**)	1	-.545(**)
	Sig. (2-tailed)	.000	.001	.000		.000
	N	86	86	86	86	86
c1satisfied	Pearson Correlation	-.929(**)	-.720(**)	-.468(**)	-.545(**)	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	86	86	86	86	86

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

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maxim
	Lower Bound	Upper Bound	Lower Bound	Upper Bound	Lower Bound	Upper Bound	Lower Bound	Uppe Bour
	22	2.0000	.00000	.00000	2.0000	2.0000	2.00	
	12	2.0000	.00000	.00000	2.0000	2.0000	2.00	
isagree	5	1.0000	.00000	.00000	1.0000	1.0000	1.00	
	30	1.0000	.00000	.00000	1.0000	1.0000	1.00	
	17	1.0000	.00000	.00000	1.0000	1.0000	1.00	
	86	1.3953	.49179	.05303	1.2899	1.5008	1.00	

dsatisfied

Test of Homogeneity of Variances

dsatisfied

Levene Statistic	df1	df2	Sig.
.	4	.	.

ANOVA

c1satisfied

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	20.558	4	5.140	.	.
Within Groups	.000	81	.000		
Total	20.558	85			

Frequencies

Statistics

c6fmerchandise

N	Valid	86
	Missing	0

c6fmerchandise

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	24	27.9	27.9	27.9
	2	36	41.9	41.9	69.8
	3	26	30.2	30.2	100.0
	Total	86	100.0	100.0	

Frequencies

Statistics

c6fcommitment

N	Valid	86
	Missing	0

c6fcommitment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	19	22.1	22.1	22.1
	2	11	12.8	12.8	34.9
	3	24	27.9	27.9	62.8
	4	32	37.2	37.2	100.0
	Total	86	100.0	100.0	

Frequencies

Statistics

c6fknowledge

N	Valid	86
	Missing	0

c6fknowledge

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	34	39.5	39.5	39.5
	2	9	10.5	10.5	50.0
	3	36	41.9	41.9	91.9
	4	7	8.1	8.1	100.0
	Total	86	100.0	100.0	

Frequencies

Statistics

c6fbrand

N	Valid	86
	Missing	0

c6fbrand

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	9	10.5	10.5	10.5
	2	30	34.9	34.9	45.3
	4	47	54.7	54.7	100.0
	Total	86	100.0	100.0	

Frequencies

		bcca	bccb	bccc	bccd	bcce
N	Valid	86	86	86	86	86
	Missing	0	0	0	0	0

bcca

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	22	25.6	25.6	25.6
	disagree	12	14.0	14.0	39.5
	neither agree / disagree	5	5.8	5.8	45.3
	agree	30	34.9	34.9	80.2
	strongly agree	17	19.8	19.8	100.0
	Total	86	100.0	100.0	

bccd

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	19	22.1	22.1	22.1
	disagree	20	23.3	23.3	45.3
	neither agree / disagree	17	19.8	19.8	65.1
	agree	19	22.1	22.1	87.2
	strongly agree	11	12.8	12.8	100.0
	Total	86	100.0	100.0	

bkta

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	15	17.4	17.4	17.4
	disagree	11	12.8	12.8	30.2
	neither agree / disagree	14	16.3	16.3	46.5
	agree	30	34.9	34.9	81.4
	strongly agree	16	18.6	18.6	100.0
	Total	86	100.0	100.0	

bktd

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	neither agree / disagree	27	31.4	31.4	31.4
	agree	34	39.5	39.5	70.9
	strongly agree	25	29.1	29.1	100.0
	Total	86	100.0	100.0	

Frequencies

bmsa

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	12	14.0	14.0	14.0
	disagree	23	26.7	26.7	40.7
	neither agree / disagree	18	20.9	20.9	61.6
	agree	22	25.6	25.6	87.2

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agree	11	12.8	12.8	100.0
Total	86	100.0	100.0	

Frequencies

Statistics

c2effective

N	Valid	52
	Missing	34

Statistics

c8praise

N	Valid	86
	Missing	0

c8praise

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	knowledge and training	41	47.7	47.7	47.7
	easy financial support	20	23.3	23.3	70.9
	good monitoring by mentor and mara	7	8.1	8.1	79.1
	good mentor selection	18	20.9	20.9	100.0
	Total	86	100.0	100.0	

Regression

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	bbia, bkta, bmsa, bcca(a)	.	Enter

a All requested variables entered.

b Dependent Variable: c1satisfied

Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.936(a)	.876	.869	.17770

a Predictors: (Constant), bbia, bkta, bmsa, bcca

b Dependent Variable: c1satisfied

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.000	4	4.500	142.514	.000(a)
	Residual	2.558	81	.032		
	Total	20.558	85			

a Predictors: (Constant), bbia, bkta, bmsa, bcca

b Dependent Variable: c1satisfied

Coefficients(a)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	B	Std. Error
1 (Constant)	2.340	.063		36.979	.000
bcca	-.285	.022	-.884	-12.776	.000
bkta	-.047	.020	-.131	-2.345	.021
bmsa	.013	.019	.032	.668	.506
bbia	.019	.023	.045	.834	.407

a Dependent Variable: c1satisfied

Residuals Statistics(a)

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.8368	2.0960	1.3953	.46018	86
Std. Predicted Value	-1.214	1.523	.000	1.000	86
Standard Error of Predicted Value	.027	.076	.041	.011	86
Adjusted Predicted Value	.8249	2.1051	1.3965	.46230	86
Residual	-.39755	.30834	.00000	.17347	86
Std. Residual	-2.237	1.735	.000	.976	86
Stud. Residual	-2.323	1.755	-.003	1.000	86
Deleted Residual	-.42853	.31543	-.00113	.18208	86
Stud. Deleted Residual	-2.389	1.778	-.003	1.014	86
Mahal. Distance	.922	14.459	3.953	2.952	86
Cook's Distance	.000	.084	.010	.019	86
Centered Leverage Value	.011	.170	.047	.035	86

a Dependent Variable: c1satisfied

Charts

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: c1satisfied
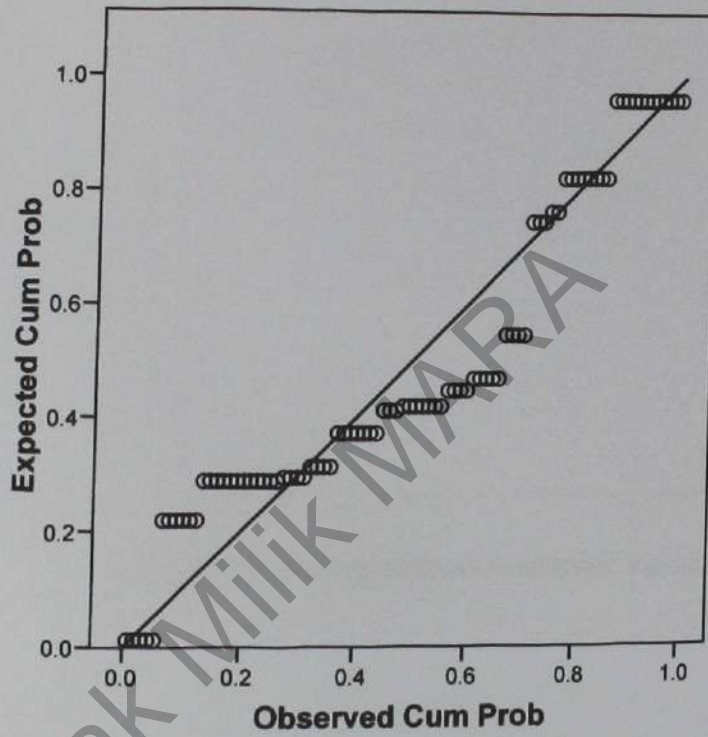
Scatterplot

Dependent Variable: c1satisfied
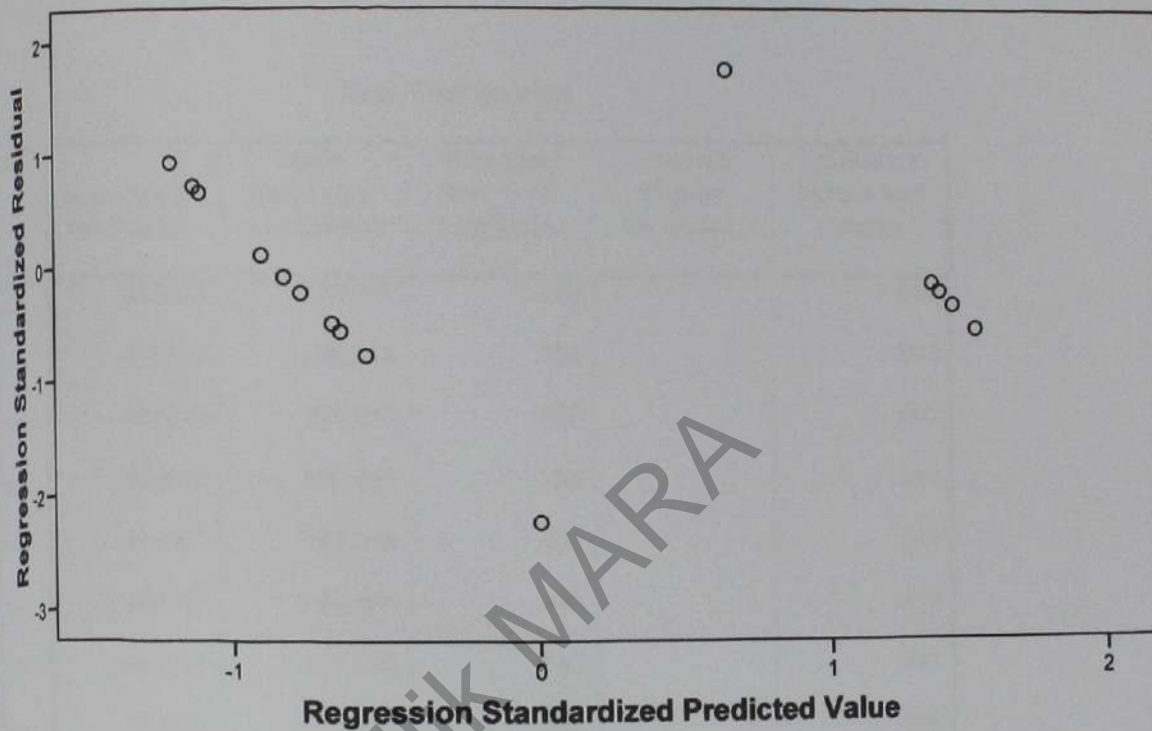
Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	86	100.0
	Excluded(a)	0	.0
	Total	86	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.949	.951	17

Item-Total Statistic

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
bcca	49.2558	198.287	.809	.	.944
bccc	49.5698	199.213	.900	.	.942
bccb	48.8140	204.930	.870	.	.943
bccd	49.5465	202.886	.794	.	.944
bcce	49.4651	198.840	.885	.	.942
bkta	49.1047	204.024	.751	.	.945
bktb	48.3721	217.036	.698	.	.947
bktc	48.4302	212.672	.765	.	.946
bktd	48.3721	216.378	.797	.	.946
bmsa	49.3837	213.722	.538	.	.949
bmsb	49.4070	211.821	.630	.	.948
bmsc	48.7558	209.904	.612	.	.948
bmsd	50.0581	223.350	.285	.	.954
bbia	49.5698	210.836	.685	.	.947
bbib	49.4884	208.370	.743	.	.945
bbic	49.8605	204.380	.793	.	.944
bbid	50.1279	218.136	.571	.	.948

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
52.3488	235.312	15.33989	17

Correlations

Correlations

		meancc	meankt	meanms	meanbi	c1satisfied
meancc	Pearson Correlation	1	.796(**)	.668(**)	.813(**)	-.752(**)
	Sig. (2-tailed)		.000	.000	.000	.000
	N	86	86	86	86	86
meankt	Pearson Correlation	.796(**)	1	.693(**)	.492(**)	-.694(**)
	Sig. (2-tailed)	.000		.000	.000	.000
	N	86	86	86	86	86
meanms	Pearson Correlation	.668(**)	.693(**)	1	.516(**)	-.525(**)
	Sig. (2-tailed)	.000	.000		.000	.000
	N	86	86	86	86	86
meanbi	Pearson Correlation	.813(**)	.492(**)	.516(**)	1	-.563(**)
	Sig. (2-tailed)	.000	.000	.000		.000
	N	86	86	86	86	86
c1satisfied	Pearson Correlation	-.752(**)	-.694(**)	-.525(**)	-.563(**)	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	86	86	86	86	86

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

T-Test

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
c1satisfied	86	1.3953	.49179	.05303

One-Sample Test

	Test Value = 86					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
	Lower	Upper	Lower	Upper	Lower	Upper
c1satisfied	-1595.369	85	.000	-84.60465	-84.7101	-84.4992

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
bccb * c1satisfied	86	100.0%	0	.0%	86	100.0%

bccb * c1satisfied Crosstabulation

			c1satisfied		Total
			yes	no	yes
bccb	strongly disagree	Count	0	7	7
		Expected Count	4.2	2.8	7.0
		% within bccb	.0%	100.0%	100.0%
		% within c1satisfied	.0%	20.6%	8.1%

		% of Total	.0%	8.1%	8.1%
	disagree	Count	0	15	15
		Expected Count	9.1	5.9	15.0
		% within bccb	.0%	100.0%	100.0%
		% within c1satisfied	.0%	44.1%	17.4%
		% of Total	.0%	17.4%	17.4%
	agree	Count	41	12	53
		Expected Count	32.0	21.0	53.0
		% within bccb	77.4%	22.6%	100.0%
		% within c1satisfied	78.8%	35.3%	61.6%
		% of Total	47.7%	14.0%	61.6%
	strongly agree	Count	11	0	11
		Expected Count	6.7	4.3	11.0
		% within bccb	100.0%	.0%	100.0%
		% within c1satisfied	21.2%	.0%	12.8%
		% of Total	12.8%	.0%	12.8%
Total		Count	52	34	86
		Expected Count	52.0	34.0	86.0
		% within bccb	60.5%	39.5%	100.0%
		% within c1satisfied	100.0%	100.0%	100.0%
		% of Total	60.5%	39.5%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	47.167(a)	3	.000
Likelihood Ratio	58.726	3	.000
Linear-by-Linear Association	44.360	1	.000
N of Valid Cases	86		

a 3 cells (37.5%) have expected count less than 5. The minimum expected count is 2.77.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
bktb * c1satisfied	86	100.0%	0	.0%	86	100.0%

bktb * c1satisfied Crosstabulation

			c1satisfied		Total
			yes	no	yes
bktb	disagree	Count	4	0	4
		Expected Count	2.4	1.6	4.0
		% within bktb	100.0%	.0%	100.0%
		% within c1satisfied	7.7%	.0%	4.7%
		% of Total	4.7%	.0%	4.7%
	neither agree / disagree	Count	2	18	20
		Expected Count	12.1	7.9	20.0

	% within bktb	10.0%	90.0%	100.0%
	% within c1satisfied	3.8%	52.9%	23.3%
	% of Total	2.3%	20.9%	23.3%
agree	Count	20	16	36
	Expected Count	21.8	14.2	36.0
	% within bktb	55.6%	44.4%	100.0%
	% within c1satisfied	38.5%	47.1%	41.9%
	% of Total	23.3%	18.6%	41.9%
strongly agree	Count	26	0	26
	Expected Count	15.7	10.3	26.0
	% within bktb	100.0%	.0%	100.0%
	% within c1satisfied	50.0%	.0%	30.2%
	% of Total	30.2%	.0%	30.2%
Total	Count	52	34	86
	Expected Count	52.0	34.0	86.0
	% within bktb	60.5%	39.5%	100.0%
	% within c1satisfied	100.0%	100.0%	100.0%
	% of Total	60.5%	39.5%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	41.286(a)	3	.000
Likelihood Ratio	52.961	3	.000
Linear-by-Linear Association	19.765	1	.000
N of Valid Cases	86		

a 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.58.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
bmsa * c1satisfied	86	100.0%	0	.0%	86	100.0%

bmsa * c1satisfied Crosstabulation

			c1satisfied		Total
			yes	no	yes
bmsa	strongly disagree	Count	5	7	12
		Expected Count	7.3	4.7	12.0
		% within bmsa	41.7%	58.3%	100.0%
		% within c1satisfied	9.6%	20.6%	14.0%
		% of Total	5.8%	8.1%	14.0%
	disagree	Count	7	16	23
		Expected Count	13.9	9.1	23.0
		% within bmsa	30.4%	69.6%	100.0%
		% within c1satisfied	13.5%	47.1%	26.7%
		% of Total	8.1%	18.6%	26.7%
	neither agree / disagree	Count	11	7	18
		Expected Count	10.9	7.1	18.0
		% within bmsa	61.1%	38.9%	100.0%
		% within c1satisfied	21.2%	20.6%	20.9%
		% of Total	12.8%	8.1%	20.9%
	agree	Count	18	4	22
		Expected Count	13.3	8.7	22.0

		% within bmsa	81.8%	18.2%	100.0%
		% within c1satisfied	34.6%	11.8%	25.6%
		% of Total	20.9%	4.7%	25.6%
	strongly agree	Count	11	0	11
		Expected Count	6.7	4.3	11.0
		% within bmsa	100.0%	.0%	100.0%
		% within c1satisfied	21.2%	.0%	12.8%
		% of Total	12.8%	.0%	12.8%
Total		Count	52	34	86
		Expected Count	52.0	34.0	86.0
		% within bmsa	60.5%	39.5%	100.0%
		% within c1satisfied	100.0%	100.0%	100.0%
		% of Total	60.5%	39.5%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.842(a)	4	.000
Likelihood Ratio	25.939	4	.000
Linear-by-Linear Association	18.597	1	.000
N of Valid Cases	86		

a 2 cells (20.0%) have expected count less than 5. The minimum expected count is 4.35.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
bbic * c1satisfied	86	100.0%	0	.0%	86	100.0%

bbic * c1satisfied Crosstabulation

			c1satisfied		Total
			yes	no	yes
bbic	strongly disagree	Count	12	7	19
		Expected Count	11.5	7.5	19.0
		% within bbic	63.2%	36.8%	100.0%
		% within c1satisfied	23.1%	20.6%	22.1%
		% of Total	14.0%	8.1%	22.1%
	disagree	Count	9	27	36
		Expected Count	21.8	14.2	36.0
		% within bbic	25.0%	75.0%	100.0%
		% within c1satisfied	17.3%	79.4%	41.9%
		% of Total	10.5%	31.4%	41.9%
	neither agree / disagree	Count	12	0	12
		Expected Count	7.3	4.7	12.0
		% within bbic	100.0%	.0%	100.0%
		% within c1satisfied	23.1%	.0%	14.0%
		% of Total	14.0%	.0%	14.0%
	agree	Count	8	0	8
		Expected Count	4.8	3.2	8.0

	% within bbic	100.0%	.0%	100.0%
	% within c1satisfied	15.4%	.0%	9.3%
	% of Total	9.3%	.0%	9.3%
strongly agree	Count	11	0	11
	Expected Count	6.7	4.3	11.0
	% within bbic	100.0%	.0%	100.0%
	% within c1satisfied	21.2%	.0%	12.8%
	% of Total	12.8%	.0%	12.8%
Total	Count	52	34	86
	Expected Count	52.0	34.0	86.0
	% within bbic	60.5%	39.5%	100.0%
	% within c1satisfied	100.0%	100.0%	100.0%
	% of Total	60.5%	39.5%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	39.269(a)	4	.000
Likelihood Ratio	49.930	4	.000
Linear-by-Linear Association	16.282	1	.000
N of Valid Cases	86		

a 4 cells (40.0%) have expected count less than 5. The minimum expected count is 3.16.

T-Test

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	bccb	3.5349	86	1.16516	.12564
	c1satisfied	1.3953	86	.49179	.05303

Paired Samples Test

| | Paired Differences | | | | | t | df | Sig. (2-tailed) |
| | Mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | | Mean | Std. Deviation | Std. Error Mean |
	Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper	
bccb - c1satisfied	2.13953	1.55800	.16800	1.80550	2.47357	12.735	85	.000	

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	bccb & c1satisfied	86	-.722	.000

Paired Samples Test

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	bktb	3.9767	86	.85374	.09206
	c1satisfied	1.3953	86	.49179	.05303

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	bktb & c1satisfied	86	-.482	.000

Paired Samples Test

| | Paired Differences | | | | t | df | Sig. (2-tailed) |
	Mean	Std. Deviation	Std. Error	95% Confidence Interval	Mean	Std. Deviation	Std. Error

	Mean		of the Difference					Mean
	Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper	
btb - c1satisfied	2.58140	1.17288	.12648	2.32993	2.83286	20.410	85	.000

T-Test

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	bmsa	2.9651	86	1.26907	.13685
	c1satisfied	1.3953	86	.49179	.05303

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	bmsa & c1satisfied	86	-.468	.000

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		Mean	Std. Deviation	Std. Error Mean
	Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper	
bmsa - c1satisfied	1.56977	1.56085	.16831	1.23512	1.90441	9.327	85	.000

T-Test

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	bbic	2.4884	86	1.29018	.13912
	c1satisfied	1.3953	86	.49179	.05303

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	bbic & c1satisfied	86	-.438	.000