MOTIVATING FACTORS OF CREDIT CARD USAGE AND OWNERSHIP: EVIDENCE FROM NORTHERN CYPRUS

Okan Veli Şafakli[*]

Abstract

In our day of age, the rapid growth of technological improvements has brought a different view and more competition to the banking sector. It is apparent that the institutions that are unable to keep up with these technological improvements of electronic banking are faced with the danger of not being able to compete. In other words, electronic banking reshaped the competitive environment by increasing convenience of meeting customer needs and wants in terms of time and location. Therefore, electronic banking became the key of gaining competitive edge in banking sector. An important part of electronic banking is the credit card. A credit card is used instead of paper money and is a contemporary tool for paying bills. As the credit card services currently focus on customers, determining the effective factors on credit card ownership and usage is crucial for marketing purposes. According to this, the subject of this experimental study is to determine the factors of how to become a credit card owner and the effective user of the credit cards in the capital city Nicosia in Northern Cyprus. As the summary of research obtained via factor analysis, 2 out of 5 factors were found to be effective on owning/using credit card.

Introduction

Recognizing the case that credit card usage patterns of emerging markets in which Northern Cyprus takes place largely differ from those of well-developed markets, understanding attitudes and credit card usage behavior may affect the development of marketing strategies of credit card companies. Equipped with this kind of knowledge, credit card companies may be able to change consumer attitudes towards using and owning credit cards (Kurtuluş and Nasır, 2006).

While the basic motivating factors for the inactive users of credit cards are basically related to consumers' perceptions of social status and acceptability (Medina and Chau, 1998, pp. 429-448), active users of credit cards are also affected by other key variables. These are lowered standards of credit card ownership eligibility (Canner and Lucket, 1992, pp. 652-66); a more convenient and secured transaction medium in which balances are paid off in full each month with a lower cost (Mayer, 1997, p. 141; Jones 1989, p. 12); a debt/borrowing medium which allows higher levels of consumer spending than would otherwise be available (Cargill and Wendell, 1996); creating an additional financial source; giving an opportunity of transferring available sources to other investment vehicles (Chang and Hanna, 1992, pp. 207-222); and making use of bank promotions (Reichheld, 1996, p. 247). There can be referred to several demographic variables that have been found significant in describing consumer practice in the use of credit cards: gender, education, income, age, ethnic background and credit card type (Kaynak and Harcar, 2001, p. 28; Akdoğan, 1990; Confer and Cyrnak, 1986, pp. 9-18; Kaynak and Özmen, 1995, pp. 52-63; Lucas, 1991, pp. 53-54; Lee and Hogarth, 2000, pp. 330-360). Not surprisingly, credit card companies usually choose to issue credit cards to pre-selected groups of individuals that are typically upper income, well educated and hold highly regarded occupations during the growth stage of credit card markets (Adcock et al., 1997, pp. 236-241).

As of January 2005, 6 foreign branch banks provide their customers with Master and/or Visa cards that can be used internationally, 9 local banks provide their customers with Master and/or Visa cards via Turkish banks and 2 local banks provide their customers with local cards called Optimum and Uni-Card. On the other hand, 8 local banks do not have any card services. In other words, looking at the customer numbers, there are 26226 Visa Cards, 4800 Master Cards,

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[*] Near East University, Turkey.

6590 Visa/Master Cards, 4000 Master/Euro Cards and 56,000 shopping cards (smart/uni/optimum). With approximately 200,000 populations and 100,000 working population approximately 98,000 credit cards in the TRNC creates an important market and spending potential (Şafaklı, 2006, p. 403).

The main aims of this study are about which factors are effective when owning and using a credit card, also which factors show changes when it comes to independent variables (demographic features) in the city of Nicosia which was chosen as the pilot city of the Northern Cyprus which also happens to fit the criteria of an emerging market.

Methodology

As pointed out above the main aim of the research is to determine the motivating factors of credit card usage and ownership in Northern Cyprus in order to make recommendations accordingly so as to pursue appropriate marketing strategies. The research applying non-probability convenience sampling towards the owners/user of credit cards came across in the main street of capital city, Nicosia, was conducted during the period of July-August 2005, completing 469 valid questionnaires. The questionnaire used in the study is comprised of two parts. Part A contains demographic profile of respondents including gender, age group, marital status, education, state of employment, status of workplace and monthly family income. Part B includes perceptions of respondents using a five-point Likert scale ranging from "totally ineffective = 1" to "totally effective = 5" so as to assess the effect of each item on owning and/or using a credit card. 19 selection items used in the questionnaire are derived from the similar study (Karamustafa and Biçkes, 2003) and their adequacy was checked through a pilot test (Table 2). Both demographic and selection items were tested to check if they were parametric or not. According to "One-Sample Kolmogorov-Smirnov Test" all variables proved to be normally distributed (Appendix 1). Therefore, parametric tests have been applied. Respondents' ratings on the importance of selection items were subjected to principal factor analysis to identify a small number of factors that may be used to represent relationship among sets of interrelated variables. The hypotheses to be tested in the study are given as follows:

> *H1. Selection items are not effective on owning and/or using a credit card.*

> *H2. Selection factors are not effective on owning and/or using a credit card.*

> *H3. Ranking importance of credit card selection factors differs according to respondents' demographic factors when compared to overall sample.*

The basic analysis and tests utilized in the study include percentage analysis, "one-sample *t* test", "independent-samples t tests", "One-Way ANOVA test", "reliability analysis" and factor analysis.

Discussion of Findings and Testing Hypotheses

Demographic features of the respondents such as their sex, age, level of education, marital status, their job and their average wage analyzed with percentages are shown in Table 1. According to the values in Table 1, 52.9 percent of the respondents were male, 48.4 percent were married, 57.8 percent were young being under the age of 36 and 56.5 percent had post-graduate degrees. The majority of them (74.6 percent) had a job with an income, 45.0 percent work in the private sector and 86.7 percent had their average monthly income between the minimum wage and 3000 New Turkish Liras.

The results of "one-sample *t* test" shown in Table 2 reflect the relative importance of selection items on owning and using a credit card by comparing the means of selection items with the test value of 3.

Table 1

Demographic findings

Factor	Category	Percentage
Gender	Male	47.1
	Female	52.9
Age group	25 and below	27.3
	26-35	30.5
	36-45	29.2
	46 and above	13.0
Marital status	Single	43.7
	Married	48.4
	Widow	7.9
Education	Primary school	2.1
	Secondary school	7.5
	High school	33.9
	University and Master degree	54.4
	Doctorate	2.1
At a job with an income	People that work	74.6
	People that are unemployed	17.1
	Retired	8.3
Status of Work Place	Public Sector	33.0
	Private Sector	45.0
	Own business	22.0
Average Monthly Income of Family Denominated in New Turkish Liras (NTL)	Less than minimum wage	1.9
	Minimum wage – 1000	14.9
	1001-2000	42.2
	2001-3000	29.6
	3001 and above	11.3

The Results on Effective Credit Card Selection Items and Testing H1

According to "one-sample *t* test", those card selection items having mean values significantly greater than 3 are considered as effective on owning and using a credit card.

Table 2

One-sample statistics and test for effective items on using and owning credit cards

Items	Mean	Std. Deviation	Sig. (2-tailed) Test Value = 3 (*p*)	Ranking Means in Descending Order
C1. My credit card allows me to shop even when I have no money	4.0981	1.00159	.000	1
C2. The convenience of a credit card when shopping	4.0810	.93246	.000	3
C3. Enables me to invest cash into securities	2.9360	1.24557	.267	

Table 2 (continued)

Items	Mean	Std. Deviation	Sig. (2-tailed) Test Value = 3 (*p*)	Ranking Means in Descending Order
C4. How it is more safe than carrying cash on you	3.7974	1.14145	.000	5
C5. It enables you to shop without using any cash	4.0896	1.00664	.000	2
C6. The thought of falling behind of new things and my general needs	2.9254	1.22159	.186	
C7. The fact that my income does not cover my expenses	2.6432	1.11771	.000	
C8. How a credit card can give out cash under unexpected circumstances	4.0490	.92896	.000	4
C9. It enables me to shop via the internet	2.8678	1.19454	.017	
C10. It enables me to shop via my telephone	2.2580	1.15819	.000	
C11. The fact that the people I know around me all use credit cards	2.4009	1.19708	.000	
C12. The insufficiency of my income	2.4179	1.12098	.000	
C13. My desire to have a higher living standard	2.4200	1.19315	.000	
C14. The needs that cannot be postponed	2.9808	1.12169	.711	
C15. The needs and desires I cannot beat	2.5778	1.15137	.000	
C16. How I don't have to think of how I will pay for my shopping	2.4136	1.15632	.000	
C17. It is a modern and fashionable way to pay bills	2.7697	1.30182	.000	
C18. I don't like to carry cash on me	3.3518	1.15373	.000	7
C19. Carrying cash is risky	3.5565	1.21401	.000	6

Notes: Values of Scale: 1 = totally ineffective, 2 = ineffective, 3 = undecided, 4 = effective and 5 = totally effective.

The ranking of means in descending order can be cited as: "My credit card allows me to shop even when I have no money" (4.0981), "It enables you to shop without using any cash" (4.0896), "The advantages gained by using a credit card when shopping" (4.0810), "How a credit card can give out cash in unexpected circumstances" (4.0490), "How it is more safe than carrying cash on you" (3.7974), "How carrying cash is risky" (3.5565), and "I don't like carrying cash on me" (3.3518). These items seem to be the most effective ones to the respondents when owning and using a credit card. *Therefore, H1 is rejected for these 7 items*. On the other hand, 3 out of 19 (C3, C6, C14) factors are not significantly different from test value of 3 (which is undecided) at *p* > .05 level (note: *p* = .267, .186, .711). The remaining 9 items having mean values of less than 3 proved to be ineffective on owning and using credit cards.

The Results on Factor Analysis and Testing H2

After the "one-sample t test" for selection items, a factor analysis was conducted using principal components factor extraction and Varimax rotation (see Table 3). Regarding the pre-analysis testing for the suitability of the entire sample for factor analysis, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.781 which is greater than .6 suggested as the minimum value for a good factor analysis (Tabachnick & Fidell, 2001). Furthermore, the Bartlett's test of sphericity (2489.572) was significant at $p < 0.01$, thus, indicating that sample was suitable for factor analysis.

Table 3

Results of factor analysis on 17 items and its five dimensions (factors)

Factors and Items	Eigenvalue	Factor loadings	Mean	Variance (%)	Cumulative Variance (%)	Cronbach alpha
Factor 1	4.231		2.6073	15.80	15.80	.795
C12. The insufficiency of my income		.799				
C7. The fact that my income does not cover my expenses		.744				
C14. The needs that cannot be postponed		.720				
C15. The needs and desires I cannot beat		.669				
C13. My desire to have a higher living standard		.590				
Factor 2	2.570		4.0794	14.321	30.121	.730
C2. The convenience of a credit card when shopping		.782				
C5. It enables you to shop without using any cash		.744				
C1. My credit card allows me to shop even when I have no money		.707				
C8. How a credit card can give out cash under unexpected circumstances		.641				
Factor 3	1.561		2.6986	12.761	42.882	.714
C17. It is a modern and fashionable way to pay bills		.774				

Table 3 (continued)

Factors and Items	Eigenvalue	Factor loadings	Mean	Variance (%)	Cumulative Variance (%)	Cronbach alpha
C6. The thought of falling behind of new things and my general needs		.755				
C11. The fact that the people I know around me all use credit cards		.731				
Factor 4	1.393		3.5686	11.854	54.736	.732
C19. Carrying cash is risky		.843				
C18. I don't like to carry cash on me		.837				
C4. How it is more safe than carrying cash on you		.605				
Factor 5	1.142		2.5629	9.365	64.101	.678
C10. It enables me to shop via my telephone		.858				
C9. It enables me to shop via the internet		.811				

According to Kaiser's criterion, or the eigenvalue rule, factors with eigenvalue of 1 or more are retained for further investigation (Pallant, 2005, p. 175). Accordingly, five factors explaining 64.101 percent of the overall variance are retained. 17 out of 19 items among which their factor loadings are equal to or greater than 0.50 were categorized into 5 factors by using rotated component matrix. Consequently, two items (3 and 16) were excluded from the analysis

Overall Cronbach's alpha coefficient showing the scale's internal consistency is 0.802 (Appendix 2). Ideally, the alpha coefficient of scale should be above .7 (Pallant, 2005, p. 90). So, the scale can be considered reliable with the research sample. Items for each subscale were also subjected to reliability analysis. The alpha coefficients for the total scale were 0.795, 0.730, 0.714, 0.732 and 0.678 respectively for the five dimensions. Reliability coefficient above 0.5 is acceptable even though alpha above 0.7 is considered sufficient (George and Mallery, 2001, p. 217).

From the author's point of view, the five factors are named as "Satisfying needs in case of insufficient income", "Convenience in case of cashless case", "Socialization and modernization", "Easiness and safety in comparison with carrying cash" and "Shopping via telephone and internet". The means of these factors calculated as arithmetic average of the means of respective items in each factor were subjected to "one-sample *t* test" if they significantly differ from the test value of 3 (Table 4). Only two factors which are "convenience" and "easiness and safety" proved to be effective on owning and/or using a credit card. *Therefore, H2 is rejected for these two factors.* Results show that convenience is the most effective factor on owning and using credit cards when overall sample is taken into account.

Table 4

One-sample statistics and test for effective factors on using and owning credit cards

Factors	Mean	Std. Deviation	Sig. (2-tailed) Test Value = 3 (*p*)	Ranking Means in Descending Order
Factor 1: Satisfying	2.6073	.84693	.000	
Factor 2: Convenience	4.0794	.71980	.000	1
Factor 3: Socialization and modernization	2.6986	.98982	.000	
Factor 4: Easiness and safety	3.5686	.94399	.000	2
Factor 5: Shopping	2.5629	1.02312	.000	

Ranking Importance of Credit Card Selection Factors and Testing H3

When overall sample is considered, only two factors are determined as effective on owning and using credit card. However, if the effective factors vary according to demographic differences, marketing strategies should be revised in order to treat these demographic reactions as segments. Therefore, this case is examined in the light of testing *H3* as shown in Table 5. The mean values of factors corresponding to relevant demographic characteristics are used as a base for ranking importance of effective factors. As understood in the table, effective factors of overall sample and effective factors unique to demographic categories largely overlap. Such that, both overall sample and demographic categories report only the same two effective factors on owning and using credit card. In other words, the mean values for the other factors are less than 3 revealing that they are not effective as the credit card selection factors. However, the ranking importance of the two effective factors for only two demographic categories which are people with primary school education and with average family income less than minimum wage are different than the overall sample. These demographic categories put forward that "easiness and safety" is more effective than "convenience" as the credit card selection factors. *Therefore, H3 is rejected for these two demographic characteristics*.

Table 5

Ranking importance of bank selection factors among demographic categories

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
Sample	2.6073	4.0794	2.6986	3.5686	2.5629
Gender					
Female	2,6709	4,0984	2,7888	3,5747	2,5045
Male	2,5508	4,0625	2,6183	3,5632	2,6149
Age group					
25 and below	2,6866	3,9688	2,8932	3,3802	2,8164
26-35	2,6406	4,0892	2,7389	3,4615	2,6643
36-45	2,5956	4,1825	2,6156	3,7981	2,4453
46 and above	2,3902	4,0574	2,3825	3,6995	2,0574

Table 5 (continued)

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
Marital status					
Single	2,6147	4,1195	2,6211	3,4878	2,7024
Married	2,5965	4,0672	2,7930	3,6520	2,5066
Widow	2,6324	3,9324	2,5495	3,5045	2,1351
Education					
Primary school	2,0000	3,6250	2,3667	3,9333	1,9000
Secondary school	2,6343	4,1071	2,5619	4,0571	2,4429
High school	2,6906	4,0896	2,7484	3,5556	2,4717
University and Master degree	2,5945	4,0892	2,6928	3,4889	2,6549
Doctorate	2,1200	4,0250	2,8667	3,7333	2,7500
Status of Employment					
People that work	2,6126	4,1014	2,7657	3,6171	2,6029
People that are unemployed	2,6125	3,9750	2,6750	3,2458	2,6688
Retired	2,5487	4,0962	2,1453	3,7949	1,9872
Status of Work Place					
Public Sector	2,6942	4,1097	2,6774	3,6258	2,3871
Private Sector	2,6048	4,0995	2,6840	3,6477	2,6469
Own business	2,4816	3,9927	2,7605	3,3204	2,6553
Average Monthly Income of Family					
Less than minimum wage	2,8000	3,3889	2,0370	3,7037	2,2778
Minimum wage – 1000	2,7257	3,8500	2,5762	3,4667	2,5286
1001-2000	2,8291	4,0577	2,5481	3,5224	2,6250
2001-3000	2,6255	4,1729	2,7872	3,5390	2,4894
3001 and above	2,4271	4,1615	2,8125	3,6389	2,5911

Conclusions and Implications

Credit cards and similar financial products developed through technological kinetics became key factors for the banks in getting competitive edge. Target markets are provided with these financial products by the way of marketing financial services. Characteristics of target market together with their needs and wants constitute the backbone of marketing concept. In other words, effective factors on the purchase decision of existing and potential customers guide marketing experts in determining and developing product types and in reaching relevant markets. In the light of the mentioned marketing necessity, this study as the case of North Cyprus was conducted to determine the effective factors on owning and using a credit card and their connection to their demographic status. In this way the success of marketing credit card services in Northern Cyprus can be optimized. According to the results of this study, 7 out of 19 items have been found to be effective. Among these items, the most effective ones are, 'My credit card allows me to shop even when I have no money', 'It enables you to shop without using any cash', 'The convenience of a credit

card when shopping', 'How a credit card can give out cash under unexpected circumstances'. According to factor analysis, 19 selection items were categorized into five factors of which two proved to be effective on owning and using a credit card. These factors were named as "convenience" and "easiness and safety". In other words, "convenience" and "easiness and safety" are the vital factors to be taken into account in order to pursue appropriate marketing strategies so as to satisfy needs and wants of existing and potential customers. Furthermore, it should be noted that demographic segmentation is found to be not a feasible marketing strategy when the ranking importance of credit card selection factors according to demographics is examined.

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Appendix 1: One-sample Kolmogorov-Smirnov test

	Normal, Parameters (a,b)		Most Extreme Differences			Kolmogorov-Smirnov Z	Asymp. Sig. (2-tailed)
	Mean	Std. Deviation	Absolute	Positive	Negative		
Gender	1,5288	,49970	,356	,326	-,356	7,708	,000
Age	2,2793	1,00470	,187	,187	-,186	4,057	,000
Marital Status	1,6418	,62330	,286	,286	-,280	6,183	,000
Education	3,4691	,75504	,324	,220	-,324	7,018	,000
State of Employment	1,3369	,62493	,451	,451	-,295	9,775	,000
Status of workplace	1,8891	,73414	,230	,220	-,230	4,971	,000
Monthly Family Income	3,9446	1,31928	,198	,153	-,198	4,278	,000
C1	4,0981	1,00159	,247	,184	-,247	5,344	,000
C2	4,0810	,93246	,254	,162	-,254	5,507	,000
C3	2,9360	1,24557	,169	,126	-,169	3,653	,000
C4	3,7974	1,14145	,216	,146	-,216	4,688	,000
C5	4,0896	1,00664	,249	,183	-,249	5,397	,000
C6	2,9254	1,22159	,169	,132	-,169	3,653	,000
C7	2,6432	1,11771	,194	,194	-,149	4,197	,000
C8	4,0490	,92896	,285	,186	-,285	6,170	,000
C9	2,8678	1,19454	,160	,150	-,160	3,471	,000
C10	2,2580	1,15819	,202	,202	-,140	4,384	,000
C11	2,4009	1,19708	,200	,200	-,122	4,341	,000
C12	2,4179	1,12098	,195	,195	-,148	4,233	,000
C13	2,4200	1,19315	,200	,200	-,129	4,342	,000
C14	2,9808	1,12169	,198	,141	-,198	4,281	,000
C15	2,5778	1,15137	,191	,146	-,191	4,137	,000
C16	2,4136	1,15632	,198	,198	-,135	4,296	,000
C17	2,7697	1,30182	,175	,154	-,175	3,795	,000
C18	3,3518	1,15373	,169	,166	-,169	3,663	,000
C19	3,5565	1,21401	,220	,117	-,220	4,773	,000

Notes: a – test distribution is normal, b – calculated from data.

Appendix 2: Reliability analysis of scale

Case Processing Summary

		N	%
Cases	Valid	468	99,8
	Excluded (a)	1	,2
	Total	469	100,0

Note: a – Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,802	17

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
C1	49,1859	80,332	,418	,791
C2	49,2051	80,814	,426	,791
C4	49,4915	80,529	,342	,795
C5	49,1966	81,563	,344	,795
C6	50,3611	77,477	,458	,787
C7	50,6432	80,641	,346	,795
C8	49,2372	82,520	,323	,796
C9	50,4145	78,890	,402	,791
C10	51,0278	83,286	,199	,805
C11	50,8868	78,525	,418	,790
C12	50,8697	80,615	,346	,795
C13	50,8675	75,691	,564	,780
C14	50,3056	78,290	,467	,787
C15	50,7094	76,990	,520	,783
C17	50,5171	75,822	,499	,784
C18	49,9338	81,629	,282	,799
C19	49,7286	80,751	,303	,798

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
53,2863	88,839	9,42542	17