PROCEEDINGS

2ND INTERNATIONAL ISLAMIC HERITAGE CONFERENCE 2017

2nd International Islamic Heritage Conference 2017

المؤتمر الدولي الثاني للتراث الاسلامي

"STRENGTHENING KNOWLEDGE, EMPOWERING ACHIEVEMENT"

EDITORS

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RAWI NORDIN
S. SALAHUDIN SUYURNO
DZIAUDDIN SHARIF

PROCEEDING OF 2ND INTERNATIONAL ISLAMIC HERITAGE CONFERENCE (ISHEC 2017)

2nd International Islamic
Heritage Conference 2017

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Foreword

بسم الله الرحمن الرحيم

Bismillahirrahmanirrahim. All praise to Allah SWT. Blessing and Prayers be upon Prophet Muhammad SAW, and also to his family members, kindred's, companions and his followers who adhere faithfully to his teaching.

I would like to express my gratitude for this invitation to write a few words in conjunction of this proceeding. Heartiest congratulations go to the organizers of the 2nd International Islamic Heritage Conference 2017 (2nd IsHeC2017) that was held on 14th – 15th November 2017. Congratulations also to the editors for their efforts in publishing the articles presented at the 2nd IsHeC2017.

Proceeding of 2nd International Islamic Heritage Conference 2017 is a very noble effort as it adds to the corpus of literature on Islamic based research in various disciplines of knowledge. I hope that this proceeding can be a catalyst for the germination and strengthening of Islamic knowledge.

Finally, I wish to extend my sincere appreciation to all parties involved in the publication of this proceeding especially Academy of Contemporary Islamic Studies (ACIS) UiTM Melaka, Center for Islamic Philanthropy and Social Finance (CIPSF), Pusat Jaringan Industri, Komuniti dan Alumni (PJI & A) UiTM Melaka and the authors for their contribution.

DATUK PROF. MADYA SABARIAH MAHAT

Rektor,
Universiti Teknologi MARA Cawangan Melaka,
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2nd International Islamic
Heritage Conference 2017

Preface

In the name of Allah, the Most Beneficent, the Most Merciful. All praise is due to Allah SWT, the Almighty. We all praise Him, seek His Help, and ask for His Forgiveness. We seek refuge with Him from the evil of our souls, and from our sinful deeds. He whom Allah SWT guides, no one can misguide him, and whoever Allah SWT misguides, no one can guide him. Blessings and prayers upon His Messenger Prophet Muhammad SAW. We would like to express our thorough and sincere gratefulness to Allah the Almighty, who has given us the opportunity to write, edit and complete the *Proceeding of 2nd International Islamic Heritage Conference 2017.*

We wish to extend our appreciation to YBhg. Datuk Associate Professor Sabariah Hj. Mahat, Rector of Universiti Teknologi MARA (UiTM) Cawangan Melaka for her full encouragement in ensuring the success of the 2nd IsHeC2017 and also the publication of this proceeding. Special thanks to YBrs. Associate Professor Dr. Shafinar Ismail, Deputy Rector of Research and Industrial Linkage UiTM Cawangan Melaka for her continuous support in 2nd IsHeC2017.

A great deal of appreciation also goes to the Center for Islamic Philanthropy and Islamic Finance (CIPSF), Uni-Charity Society, ACIS UiTM Cawangan Melaka and UiTM Press for their tremendous effort in making the 2nd IsHeC2017 a success.

This proceeding comprises the articles that were presented in 2nd IsHeC2017 which held on 14 hingga 15 November 2017 at Avillion Hotel Melaka.

Hopefully, the *Proceeding of 2nd International Islamic Heritage Conference 2017* will give a clearer view of various contemporary issues in Islamic-based research in this country and the Muslim world as a whole. Finally, we hope that this proceeding may inspire and motivate its readers in initiating attempts and contributions for the sake of Muslim ummah.

MOHD FAIZAL P. RAMELI
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ASSESSING MANAGERS' PERCEPTION TOWARDS FITNESS: EXAMINING A FEW PROCEDURES AND STEPS

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ABSTRACT

The founder of task-technology fit had proposed thirteen dimensions of fitness in evaluating the congruence between technology features and job specifications. The test conducted on managers in Islamic banking sector in Malaysia had shown that the components of fitness had reduced to more than half. The result of this study shows the different concept of fitness between two groups of technology users in United States of America (USA) and Malaysia.

Keywords: Intranet usage, task-technology fit, first order CFA, and second order CFA.

INTRODUCTION

One of the key for information system (IS) success is usage (Zaharah, Norain, and Khairun, 2014). The researchers had proposed many determinants for IS acceptance or usage such as reasoning in the theory of reason action (TRA)(Fishbein & Ajzen, 1975), perceive usefulness in the theory of acceptance model (TAM)(Davis, 1989), and intention in the theory of planned behavior (TPB)(Ajzen, 1991), and fitness in task-technology fit (TTF)(Goodhue & Thompson, 1995). Anyway, the effectiveness of these determinants depend on types of setting – mandatory or voluntary. Since technology usage in Islamic banking is mandatory, fitness is considered the most suitable determinant to be evaluated.

OBJECTIVE

The purpose of this paper is to assess managers' perception towards fitness between the features of technology (Intranet) and the nature of their tasks.

METHODOLOGY

This study utilizes certain features in a moment of structure in one component of structural equation modeling to identify factors that shape managers' perception towards fitness between the function of Intranet and their job specification. The selection of the relevent factors was based on the deletion and respecification of the measurement model till the achievement of sturctural equation modeling requirements – unidimensionality, validity, and reliability

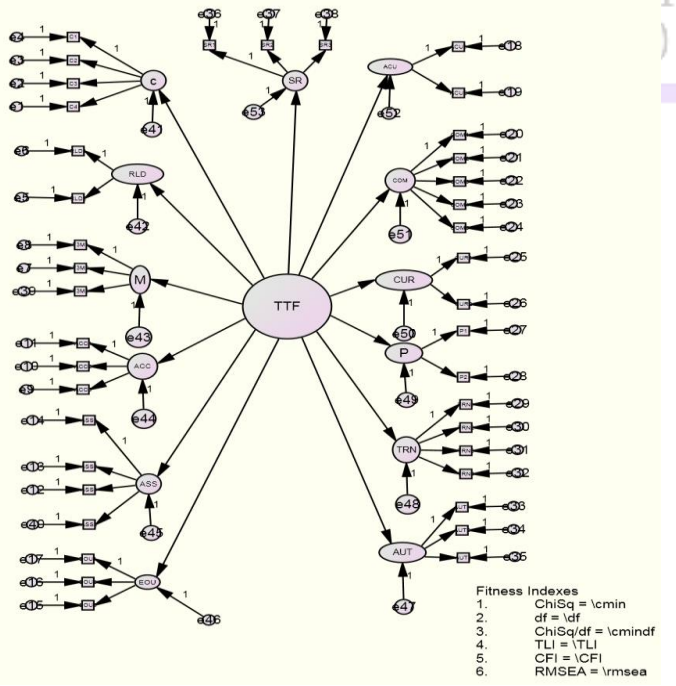
(Norhayati, Aniza, Mohd., & Zainudin, 2015). Since the measurement model consist of fourty one measuring items and thirteen components, confirmatory factor analysis was conducted into two stages. The achievement of the objective was based on the final second order confirmatory factor analysis.

BASED MODEL

Task-technology fit (TTF) was proposed by Dale Goodhue and Thompson in 1995. It consists of thirteen dimensions. Those dimensions are as follows:

1. Confusion (C)
2. System Reliability (SR)
3. Accuracy (ACU)
4. Right Level of Detail (RLD)
5. Compatibility (COM)
6. Meaning (M)
7. Currency (CUR)
8. Accessibility (ACC)
9. Presentation (P)
10. Assistance (ASS)
11. Training (TRN)
12. Authorization (AUT)
13. Ease of Use (EOU)

Figure 1: The Original Form of Task-Technology Fit Model



THE PROCEDURES

Unidimensionality

In order to achieve the unidimensionality of the exogenous latent construct (i.e. task-technology fit), first order confirmatory factor analysis (CFA) was conducted (Hsiao, 2015). This pooled measurement model consists of thirteen components of task technology with several items for each component. Figure 2 shows first run of pooled measurement model that contains all components and their items. The results (form Figure 2 and Table 1) show that this measurement model did not meet the requirement of unidimensionality. This is due low loading of the item of system reliability (SR3, -0.224), meaning (M3, -0.345), and assistance (ASS2, -0.521). After deleting these three low loading items and re-specify, none of the item has loading less than 0.6 (Zainudin Awang, 2012). The factor loading for all items are ranging from 0.658 to 0. 984. This means the uinidimensionality of the measurement model is achieved. The final first order CFA for task-technology fit output is shown in Figure 4.2 and Table 4.26.

Figure 2: Pooled Measurement Model - First Order CFA for TTF before Deleting Low loading Items

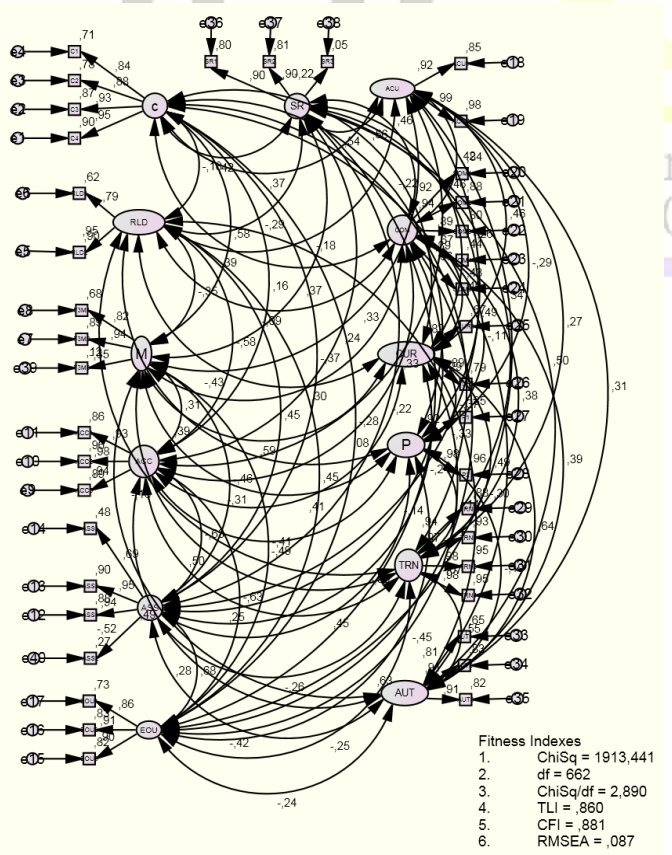


Table 1: Factor Loading for Each Item after Conducting First Run of First Order CFA for Task-technology Fit Measurement Model

Measuring Item		TTF Components	Estimate
C4	<---	c	0.950
C3	<---	c	0.932
C2	<---	c	0.883
C1	<---	c	0.841
RLD2	<---	RLD	0.949
RLD1	<---	RLD	0.786
F3M2	<---	M	0.941
F3M1	<---	M	0.823
ACC3	<---	ACC	0.941
ACC2	<---	ACC	0.981
ACC1	<---	ACC	0.929
ASS4	<---	AS	0.936
ASS3	<---	AS	0.948
ASS1	<---	AS	0.692
EOU3	<---	EOU	0.903
EOU2	<---	EOU	0.913
EOU1	<---	EOU	0.856
ACU1	<---	ACU	0.921
ACU2	<---	ACU	0.991
COM1	<---	COM	0.919
COM2	<---	COM	0.938
COM3	<---	COM	0.892

Measuring Item		TTF Components	Estimate
COM4	<---	COM	0.666
COM5	<---	COM	0.658
CUR1	<---	CUR	0.816
CUR2	<---	CUR	0.887
P1	<---	P	0.924
P2	<---	P	0.982
TRN1	<---	TRN	0.936
TRN2	<---	TRN	0.967
TRN3	<---	TRN	0.977
TRN4	<---	TRN	0.977
AUT1	<---	AUT	0.806
AUT2	<---	AUT	0.912
AUT3	<---	AUT	0.905
SR1	<---	SR	0.897
SR2	<---	SR	0.898
SR3	<---	SR	-0.224
F3M3	<---	M	-0.345
ASS2	<---	AS	-0.521

Figure 3: Pooled Measurement Model - First Order CFA for TTF after Deleting Low loading Items

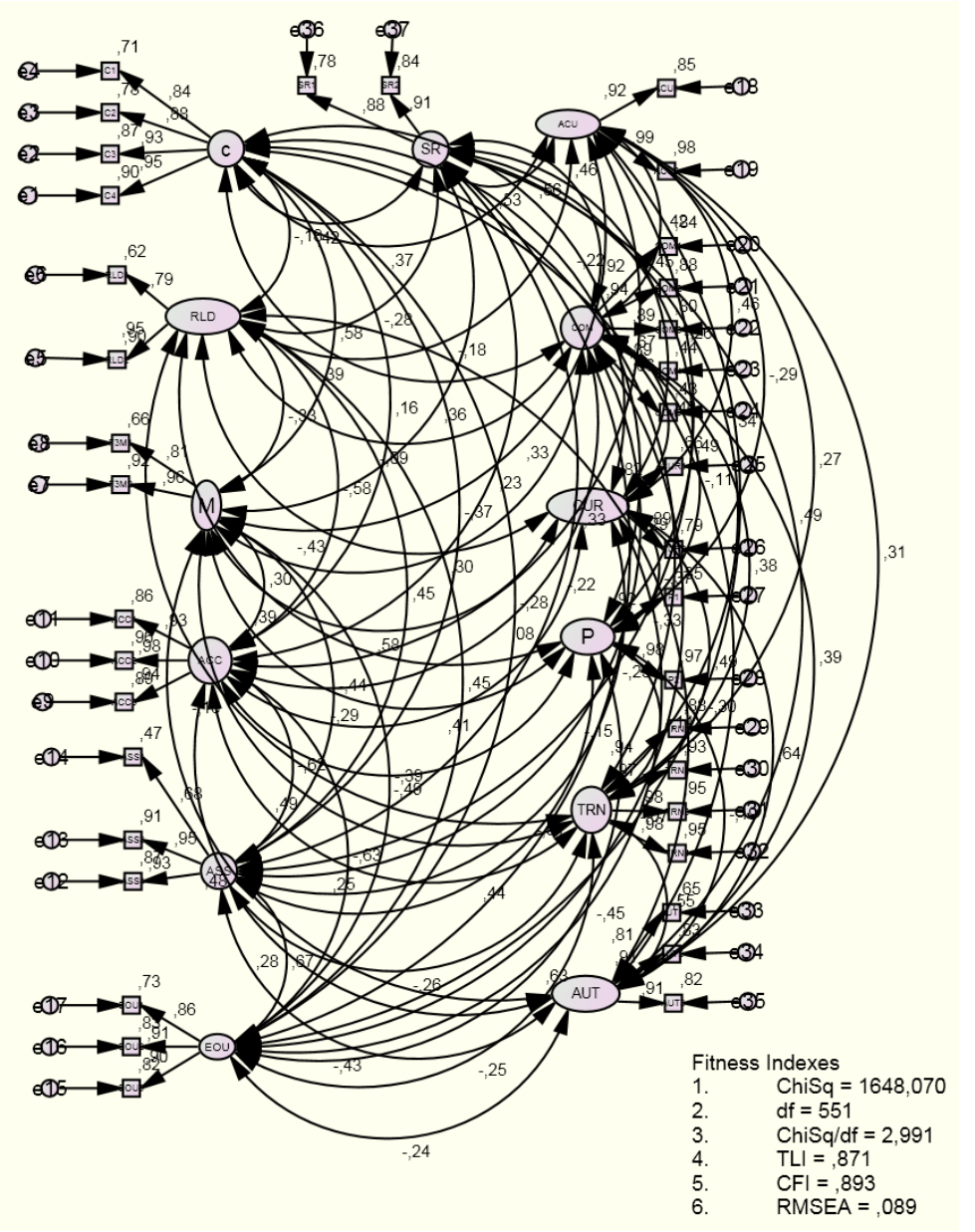


Table 2: Factor Loading for Each Item after Conducting Final of First Order CFA for Task-technology Fit Measurement Model

Measuring Item		TTF Components	Estimate
C4	<---	c	0.950

Measuring Item		TTF Components	Estimate
C3	<---	c	0.932
C2	<---	c	0.883
C1	<---	c	0.841
RLD2	<---	RLD	0.950
RLD1	<---	RLD	0.785
F3M2	<---	M	0.957
F3M1	<---	M	0.813
ACC3	<---	ACC	0.941
ACC2	<---	ACC	0.981
ACC1	<---	ACC	0.929
ASS4	<---	AS	0.932
ASS3	<---	AS	0.954
ASS1	<---	AS	0.683
EOU3	<---	EOU	0.903
EOU2	<---	EOU	0.914
EOU1	<---	EOU	0.855
ACU1	<---	ACU	0.921
ACU2	<---	ACU	0.992
COM1	<---	COM	0.919
COM2	<---	COM	0.938
COM3	<---	COM	0.893
COM4	<---	COM	0.666
COM5	<---	COM	0.658
CUR1	<---	CUR	0.815

Measuring Item		TTF Components	Estimate
CUR2	<---	CUR	0.888
P1	<---	P	0.924
P2	<---	P	0.983
TRN1	<---	TRN	0.936
TRN2	<---	TRN	0.967
TRN3	<---	TRN	0.977
TRN4	<---	TRN	0.977
AUT1	<---	AUT	0.805
AUT2	<---	AUT	0.912
AUT3	<---	AUT	0.906
SR1	<---	SR	0.883
SR2	<---	SR	0.914

Since all factor loadings exceed the required value of 0.6 (factor loadings range from 0.658 to 0.984), the researcher could assume that the unidimensionality for TTF measurement model has been achieved. The next step is to purify the measurement model in order to meet the requirement of validity and reliability.

Validity and Reliability

The focus of this stage is to meet the requirement of convergent validity, construct validity, discriminant validity, internal reliability, construct reliability, and average variance extracted (AVE). Since the achievement of some of the requirement of validity and reliability are based on the similar criteria, the researcher decided to combine the discussion of validity and reliability under one heading. Convergent validity and construct reliability require value of average variance extracted (AVE) greater than or equal of 0.50 (≥ 0.50). The achievement of construct validity indicated by fulfilling all fit indices in this study such as chi-square with cut off value greater 0.05 (Wheaton, Muthen, Alwin, & Summer, 1977), RMSEA lower than 0.08 (Browne & Cudeck, 1993), CFI greater than 0.90 (Bentler, 1990), TLI more than 0.90 (Bentler & Bonett, 1980), and CMIN less than 5.0 (Marsh & Hovecar, 1985). Discrirminant validity is achieved when the measurement model is free from redundant items and the correlation between latent exogenous construct is less than or equal of 0.85 (Zainudin Awang, 2012). AMOS detects and generates report in the MI (modification indices). MI that has

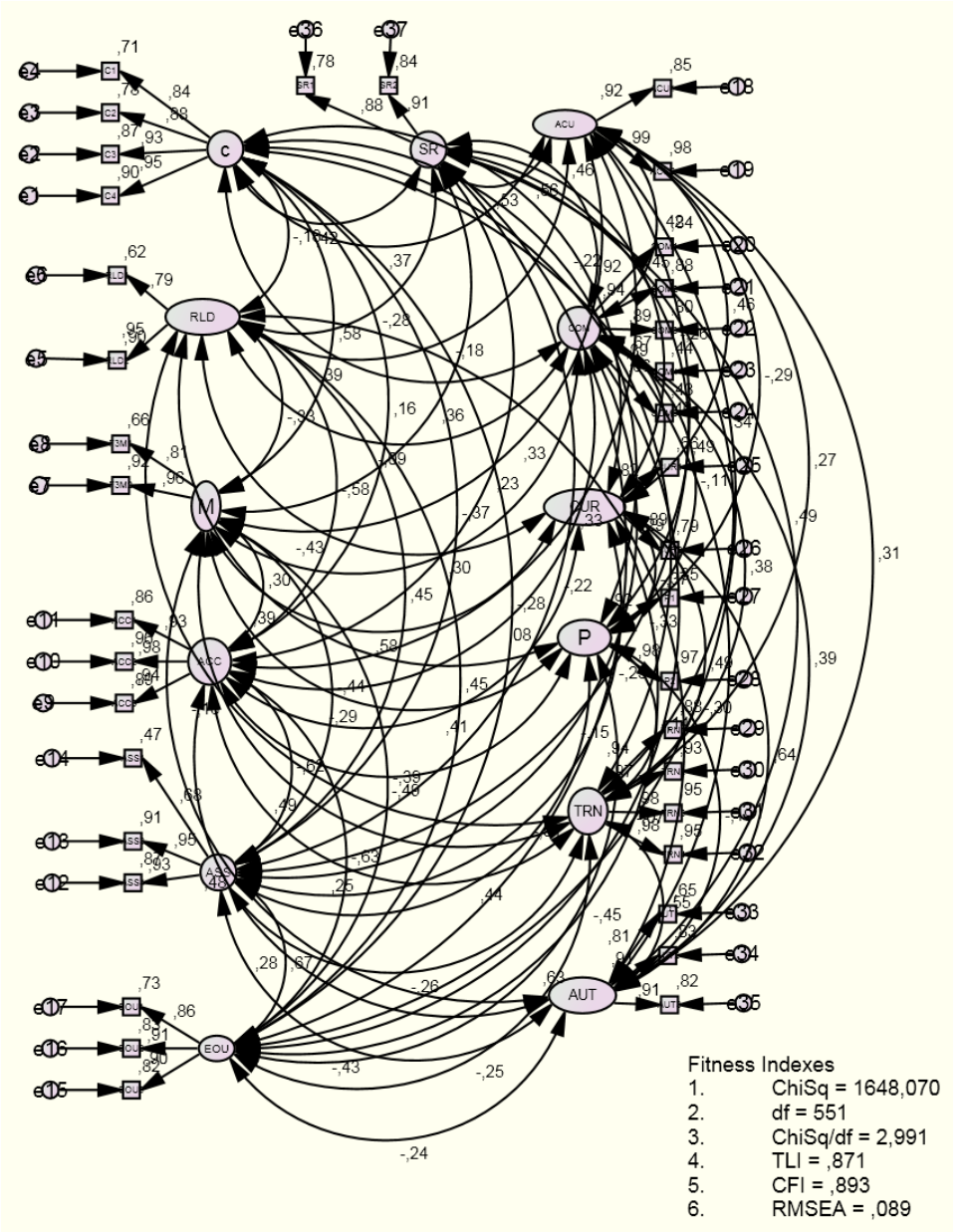
a value of 15 (Zainudin Awang, 2012) and above is considered high. In dealing with this issue, the researcher deletes one item at a time depends on which item has lower loading than the other. This then followed by the process of re-specifying the model. The requirement of internal reliability is met when Cronbach Alpha is greater than or equal of 0.6 (Jones, LoPresti, Naphtali, & Whitney, 1999). Construct reliability is achieved when the value of composite reliability (CR) is greater than or equal of 0.60 (Smitha, Mehmet, & Kamel, 2015). Construct reliability and average extracted are computed based on the formula provided by Hair et al. (1998).

Since achieving the requirement of construct and discriminant validity involve the deletion of high modification indices, the researcher start with improving fit index of the measurement model by deleting high MI. Figure 4 shows the measurement model of task-technology fit before the purification process. All fit index except CMIN of the measurement did not meet the requirement of construct validity – RMSEA (0.089), TLI (0.871), CFI (0.893), ChiSq/df (2.991). Detail information concerning fit indices before purification process is shown in Table 3.

Table 3: Fit Index of the TTF Measurement Model before Purification Process

Name of Category	Name of index	Index value	Comments
1. Absolute fit	RMSEA	0.089	The required level is not achieved
2. Incremental fit	TLI	0.871	The required level is not achieved
3. Incremental fit	CFI	0.893	The required level is not achieved
4. Parsimonious fit	Chisq/df	2.991	The required level is achieved

Figure 4: The Measurement Model before Purification Process



AMOS detected three pairs of redundant items and reported three MIs that have value more than 15 (Zainudin Awang, 2012). The MI value for the pair item of COM4 and COM5 was 187.588, C2 and C1 was 89.642, and AUT1 and SR1 was15.173. Detail information regarding those high MIs and the deletion of low loading items is presented in Table 4.

Table 4: List of Redundant Items and Item Deletion

Item (Loading)		Item (Loading)	MI	Deleted Item
COM 4 (0.843)	<-->	COM 5 (0.658)	187.586	COM 5
TRN 1 (0.843)	<-->	TRN 2 (0.841)	89.642	TRN 2
AUT 1 (0.866)	<-->	SR 1 (0.805)	15.173	SR 1

After eliminating high MIs, and re-specifying the measurement model, the fitness of the model had improved. The measurement model is shown in Figure 5, and the improved fitness of the measurement model is presented in Table 5.

Figure 5: The Measurement after Deleting High MI

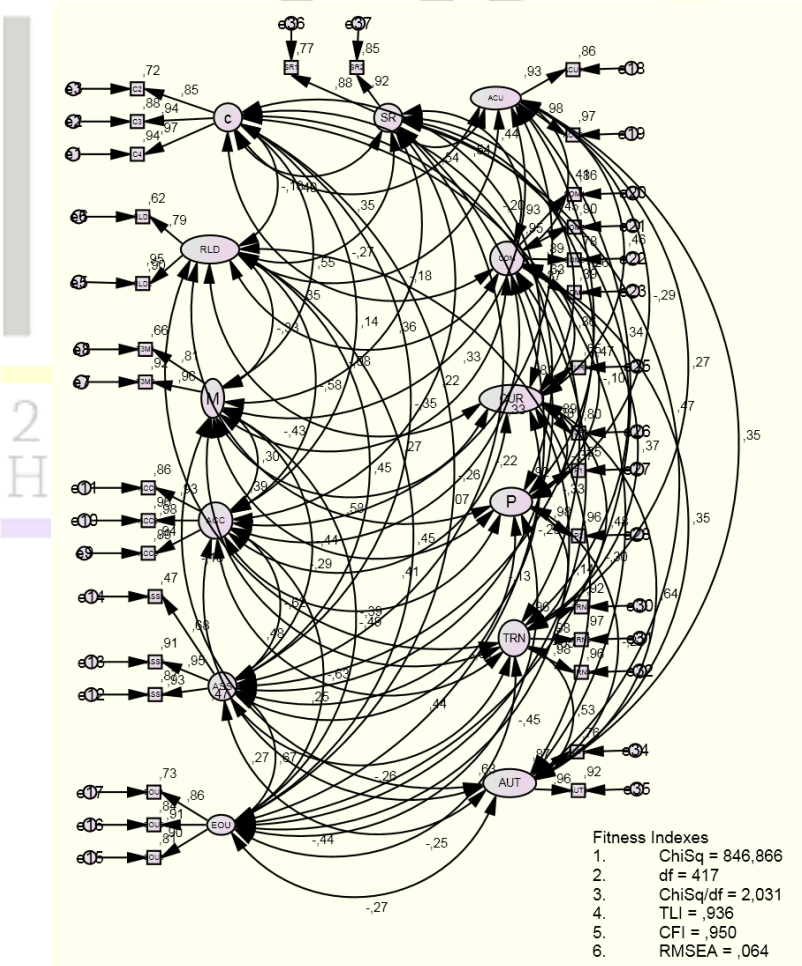


Table 5: Assessment of Fitness of the Measurement Model after Deleting High MI

Name of Category	Name of index	Index value	Comments
1. Absolute fit	RMSEA	0.064	The required level is achieved
2. Incremental fit	TLI	0.936	The required level is achieved
3. Incremental fit	CFI	0.950	The required level is achieved
4. Parsimonious fit	Chisq/df	2.031	The required level is achieved

Since factor loadings for all items are within the range of 0.626 to 0.984, value for the remaining MIs are less than 15, value for each category of fit indices is above minimum requirement (i.e. RMSEA less is than 0.08, TLI is more 0.90), CFI is more than 0.90, and Chisq/df is less than 5.0), the researcher could conclude than the measurement model had fulfilled the requirement of convergent, construct, and discriminant validity. The next step is obtaining Cronbach's Alpha, composite reliability (CR), and average variance extracted (AVE) in order to fulfill the requirement of reliability and additional criteria for convergent validity. SPSS version 21.0 is employed to obtain Cronbach's Alpha (Mehdi, Dong-Heon, Shuyuan, Mark, Saerom, 2016), while CR and AVE are computed using formula provided by Hair et al. (1988). The reliability test results show that Cronbach's Alpha for all latent constructs are ranging from 0.855 to 0.981 which is above the cut off value of 0.60 (Jones et al., 1999), the confirmatory factor analysis results show that factor loading for each measuring item is ranging from 0.666 to 0.992 which is above the cut off value of 0.60, the computation of composite reliability (CR) for all constructs are ranging from 0.841 to 0.982 which is above the minimum requirement of 0.60, average variance extracted (AVE) for all constructs are within the range of 0.726 to 0.948 which is more than minimum requirement of 0.50. The results of Reliability test, Confirmatory Factor Analysis (CFA) results, computations of Average Variance Extracted (AVE), and Composite Reliability (CR) for all constructs are reported in Table 6.

Table 6: Reliability, CFA Results, Computation of AVE and CR Reporting

Construct	Item	Factor Loading (above 0.6)	Cronbach's Alpha (above 0.6)	CR (Greater than or equal 0.6)	AVE (greater than or equal 0.5)
SR	SR1	0.883	0.894	**0.893**	**0.808**
	SR2	0.914			
C	C2	0.883	0.940	**0.945**	**0.850**
	C3	0.932			

	C4	0.950			
RLD	RLD1	0.950	0.855	**0.862**	**0.759**
	RLD2	0.785			
M	M1	0.813	0.875	**0.881**	**0.788**
	M2	0.957			
ACC	ACC1	0.929	0.965	**0.966**	**0.904**
	ACC2	0.981			
	ACC3	0.941			
ASS	ASS1	0.683	0.889	**0.897**	**0.748**
	ASS3	0.954			
	ASS4	0.932			
EOU	EOU1	0.855	0.920	**0.920**	**0.794**
	EOU2	0.914			
	EOU3	0.903			
ACU	ACU1	0.921	0.955	**0.956**	**0.916**
	ACU2	0.992			
COM	COM1	0.919	0.905	**0.919**	**0.741**
	COM2	0.938			
	COM3	0.893			
	COM4	0.666			
CUR	CUR1	0.815	0.839	**0.841**	**0.726**
	CUR2	0.888			
P	P1	0.924	0.951	**0.953**	**0.910**
	P2	0.983			
TRN	TRN2	0.967	0.981	**0.982**	**0.948**
	TRN3	0.977			
	TRN4	0.977			

AUT	AUT2	0.912	0.910	**0.905**	**0.826**
	AUT3	0.906			

Besides eliminating the redundant item, other indicator for the achievement of discriminant validity is by examining the correlation between exogenous constructs. Table 7 presents the discriminant validity index summary. The diagonal values in bold is the square root of average variance extracted (AVE), while other values are the correlation between the respective constructs. Since all correlations are less than 0.85 (free from the problem of multicolinearity) and diagonal value in bold is higher in row and column (Zainudin Awang, 2012), the researcher could conclude that the discriminant validity for the measurement model is achieved.

Table 7: The CFA Results Summary for Discriminant Validity

Component	C	SR	ACU	RLD	COM	M	CUR	ACC	P	ASS	TRN	EOU	AUT
C	**0.921**												
SR	0.398	**0.899**											
ACU	0.351	0.536	**0.957**										
RLD	-0.180	-0.273	-0.179	**0.871**									
COM	0.348	0.439	0.414	-0.077	**0.861**								
M	0.548	0.359	0.329	-0.332	0.273	**0.852**							
CUR	0.541	0.447	0.463	-0.433	0.364	0.582	**0.852**						
ACC	0.141	0.223	0.329	-0.585	0.070	0.298	0.405	**0.950**					
P	-0.195	-0.260	-0.290	0.392	-0.100	-0.294	-0.374	-0.487	**0.953**				
ASS	-0.349	-0.218	-0.331	0.453	-0.128	-0.444	-0.509	-0.624	0.440	**0.865**			
TRN	0.368	0.341	0.270	-0.156	0.370	0.483	0.483	0.249	-0.140	-0.259	**0.974**		
EOU	-0.255	-0.229	-0.298	0.453	-0.053	-0.388	-0.449	-0.633	0.634	0.669	-0.245	**0.891**	
AUT	0.469	0.470	0.351	-0.282	0.353	0.475	0.636	0.274	-0.218	-0.443	0.528	-0.269	**0.909**

After the fitness indexes had been achieved, the next step is to examine the normality assessment for the data at hand before proceeding to modeling the structural model. In assessing the normality of the data, two criteria need to be observed: the measure of skewness which reflects the normality assessment for every item and the value of multivariate kurtosis which reflects the multivariate normality distribution for data set (Siti Rohaya & Fauziah, 2015). According to

Zainudin (2012), the value of skewness should fall within the range of -1.0 to 1.0 to indicate normal distribution. The value of skweness and kurtosis are shown in Table 8. Since all measures for the skewness are closer to 0.0 and within the range -1.0 to 1.0 as shown in Table 8, the researcher concludes that the distribution data is almost symmetry or bell-shaped. The bell-shaped distribution indicates the data is normally distributed. Thus, the data obtained in the study meets the required assumption for employing the parametric statistical analysis that the data comes from a normal distribution.

Table 8: The Assessment for the Normality of the Data

Variable	min	max	skew	c.r.	kurtosis	c.r.
SR2	1.000	7.000	-0.214	-1.385	0.326	1.056
SR1	1.000	7.000	-0.351	-2.275	0.373	1.209
AUT3	1.000	7.000	-0.134	-0.870	-0.097	-0.313
AUT2	1.000	7.000	-0.242	-1.568	-0.297	-0.964
TRN4	1.000	7.000	-0.268	-1.734	0.459	1.488
TRN3	1.000	7.000	-0.224	-1.449	0.504	1.632
TRN2	1.000	7.000	-0.346	-2.245	0.392	1.269
P2	1.000	7.000	-0.075	-0.485	0.659	2.136
P1	1.000	7.000	-0.181	-1.175	0.554	1.796
CUR2	1.000	7.000	-0.181	-1.176	-0.196	-0.635

Variable	min	max	skew	c.r.	kurtosis	c.r.
CUR1	1.000	6.000	-0.626	-4,057	0.272	0.880
COM4	1.000	7.000	-0.380	-2.464	0.331	1.073
COM3	1.000	7.000	-0.458	-2.968	0.554	1.795
COM2	1.000	7.000	-0.256	-1.662	0.228	0.738
COM1	1.000	7.000	-0.347	-2.251	0.237	0.768
ACU2	1.000	6.000	-0.317	-2.056	0.027	0.087
ACU1	1.000	6.000	-0.241	-1.561	-0.116	-0.375
EOU1	2.000	7.000	-0.347	-2.246	-0.072	-0.232
EOU2	2.000	7.000	-0.100	-0.646	0.226	0.732
EOU3	2.000	7.000	-0.167	-1.085	-0.109	-0.353
ASS1	2.000	7.000	-0.142	-0.922	-0.107	-0.347
ASS3	2.000	7.000	0.189	1.223	-0.470	-1.524

Variable	min	max	skew	c.r.	kurtosis	c.r.
ASS4	2.000	7.000	0.040	0.260	-0.290	-0.941
ACC1	1.000	7.000	0.158	1.025	-0.108	-0.351
ACC2	1.000	7.000	0.289	1.870	-0.088	-0.285
ACC3	1.000	7.000	0.302	1.960	0.047	0.151
F3M1	1.000	7.000	-0.193	-1.250	-0.282	-0.913
F3M2	1.000	7.000	-0.009	-0.061	-0.164	-0.531
RLD1	2.000	7.000	-0.251	-1.629	-0.333	-1.080
RLD2	2.000	7.000	-0.445	-2.884	0.244	0.790
C2	1.000	7.000	0.070	0.456	-0.390	-1.263
C3	1.000	7.000	0.214	1.388	-0.617	-1.999
C4	1.000	7.000	0.148	0.961	-0.572	-1.853
Multivariate					316.070	52.197

The next stage is conducting second order confirmatory factor analysis (CFA) for task-technology fit. This statistical method is employed to confirm that the theorized construct in a study (task-technology fit) load into certain underlying components. In this study the grounded theory posits that task-technology fit consist of thirteen underlying components as given below:

1. Confusion (C)
2. System Reliability (SR)
3. Accuracy (ACU)
4. Right Level of Detail (RLD)
5. Compatibility (COM)
6. Meaning (M)
7. Currency (CUR)
8. Accessibility (ACC)
9. Presentation (P)
10. Assistance (ASS)
11. Training (TRN)
12. Authorization (AUT)
13. Ease of Use (EOU)

Each component has its own model and measuring items as shown in Figure 6. The task of the researcher is to estimate the causal effects of second order construct on all first order construct. The estimation is carried out by linking the second order to all measurement models of first order construct. The objective is to estimate the factor loading for each component in order to confirm that the theorized construct loads into its components. Since the single headed arrow indicates a causal effect of task-technology fit to its components, the model needs to estimate the residual accordingly. Figure 6 presents the factor loading of task-technology fit toward every component. The component and their respective factor loading are System Reliability (0.550), Accuracy (0.545), Compatibility (0.391), Currency (0.814), Presentation (0.542), Training (0.534), Authorization (0.648), Ease of Use (0.654), Assistance (0.699), Accessibility (0.605), Meaning (0.670), Confusion (0.574), and Right Level of Detail (0.552). The baseline comparison indices indicate that the model is fit to the data at hand. The RMSEA (Root Square Error Approximation) of 0.080 indicates that the model provide a good fit to the data at hand. Thus the researcher needs not to modify the model in order to improve the fit. Detail information regarding the fitness indexes for the model is presented in Table 9.

Since not all factor loading are higher than 0.6, this model needs be purified by deleting components that have loading less than 0.6.

Figure 6: The Standardized Factor Loading for Each Component of Task-technology Fit Construct

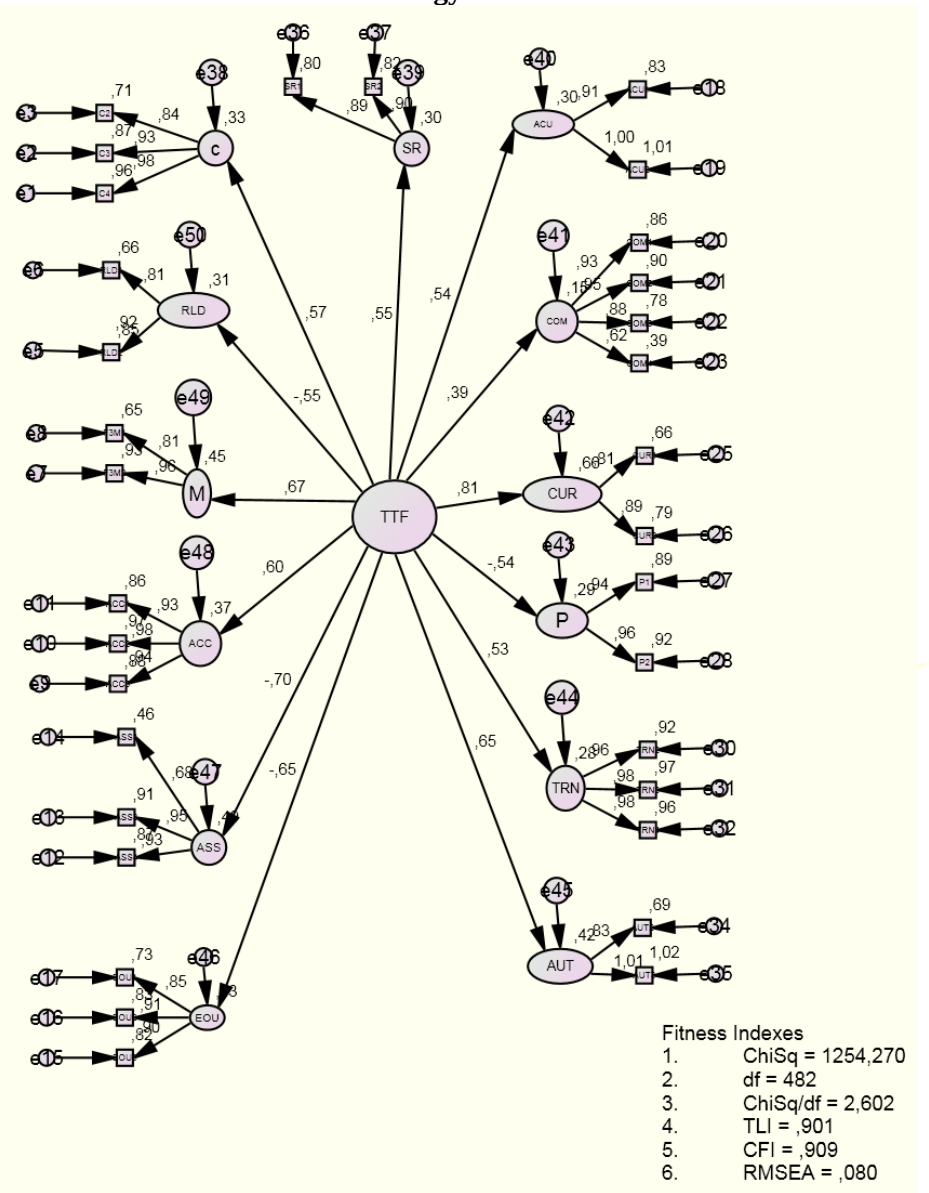


Table 9: The Fitness Indexes for Model in Figure 6: The Baseline Comparison

Model	ChiSq/ df	TLI	CFI	RMSEA
Default Model	2.602	0.901	0.909	0.080

A series of deletion of low loading and re-specifying the model were conducted. As a result eight components were dropped from the model due to low factor loading (less than 0.6). These components are Compatibility (0.39), Training (0.51), System Reliability (0.49), Accuracy (0.47), Confusion (0.45), Authorization (0.47), Meaning (0.52), and Currency (0.58). After going through this process the final second order confirmatory factor analysis (CFA) for Task-technology fit measurement model consist of five components. The detail loading for each of the retained components are presented in Table 10.

Table 10: The Standardized Factor Loading for Each Component

Component		**Construct**	**Standardized Factor Loading**
Right Level of Detail	<---	Task-technology Fit	0.621
Accessibility	<---	Task-technology Fit	0.790
Assistance	<---	Task-technology Fit	0.768
Ease of Use	<---	Task-technology Fit	0.843
Presentation	<---	Task-technology Fit	0.660

Deletion of the low loading component has a positive impact on the fitness index of the model. The fit indexes of the measurement model had improved a lot. The Root Mean Square Error Approximation (RMSEA) had decreased from 0.080 to 0.066, the Relative ChiSq (ChiSq/df, CMIN) decreased from 2.602 to 2.107, Tucker Lewis Index (TLI) had increased from 0.901 to 0.973, and the increment of Comparative Fit Index (CFI) from 0.909 to 0.979. Table 11 presents the summary of improvement of fit index for the model before and after the deletion process.

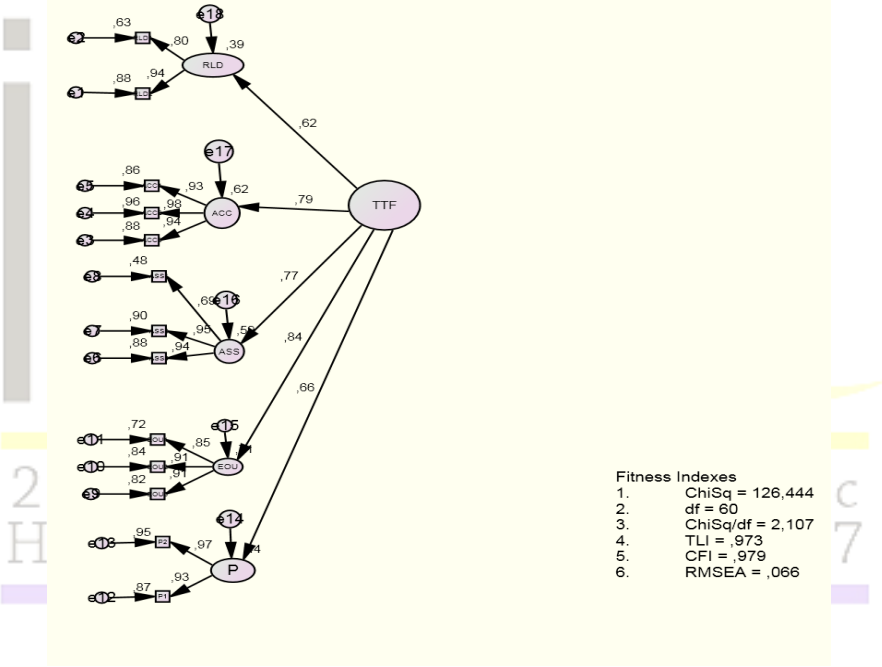
Table 11: Fit Indexes of the Model before and after Deletion Process

Name of Index	**Before Deletion**	**After Deletion**
	Index Value	Index Value
RMSEA	0.080	**0.066**
TLI	0.901	**0.973**
CFI	0.909	**0.979**
ChiSq/df	2.602	**2.107**

Figure 7 shows the final model of second order CFA for Task-technology fit. The remaining components have factor loading more than 0.6. Those components are

Right Level of Detail (RLD), Accessibility (ACC), Assistance (ASS), Ease of Use (EOU), and Presentation (P).

Figure 7: Final Second Order Confirmatory Factor Analysis forTask-technology Fit



FINAL OUTPUT

From the above figure (Figure 7), it can be discerned that concept fitness in this study is different from that of fitness that been proposed by the founder of the Task-technology fit model. Goodhue and Thompson (1995) and Goodhue (1998) had proposed thirteen components of task-technology fit. These components are Confusion, Right Level of Detail, Meaning, Accessibility, Assistance, Ease of Use of Hardware and Software, System Reliability, Accuracy, Compatibility, Currency, Presentation, Training, and Authorization. Out of these thirteen components only five components are applicable to this study. Those components are Right Level of Detail, Accessibility, Assistance, Ease of Use of Hardware and Software, and Presentation. This means eight components are not relevant in this study. The indicator for dropping and retaining these components is factor loading. The component that has factor loading less than 0.6 is considered low and deleted from the measurement model, while component that

has factor loading 0.6 and above is retained. Table 1 shows factor loading for each component that has factor loading 0.6 and above.

CONCLUSION

This result implies that the concept of fitness from Managers' perspectives in Islamic banking sector in Malaysia is different from that of setting in United States of America. Cultural and level of technological advancement have vital impact in determining the concept of fitness.

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