

APPENDICES

Appendix 1: Research Questionnaire (English version)



UNIVERSITI SAINS ISLAM MALAYSIA
جامعة العلوم الإسلامية الماليزية
ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA

Research Title

Factors Affecting the Audit Quality in the Municipalities of Palestine: Moderating Role of Supreme Audit Institutions

Thank you for completing this survey questionnaire. This research is part of the PhD research of **Husni Ibrahim Rabaiah**, who is a student in Islam Science University of Malaysia.

This survey takes approximately 15-20 minutes to complete. Please consider each question carefully and ensure you answer every question, as your view is important to success of this research, and in particular, in distinguishing factors that are important to you in factors of audit quality. This study provides a proposal for measuring the quality of the audit through factors that lead to improve the audit quality.

All responses are anonymous and will be used for research purposes only. Result from the survey will only be presented in aggregate form.

If you wish to enquire about the survey or if you need any assistance in completing the survey, please contact **Husni Ibrahim Rabaiah** at the Islamic Science University of Malaysia in at the faculty of Economic and Muamalat, Department of Accounting or Email husnirabaiah@gmail.com , Mobile: 00970599774233 or WhatsApp 0097056774233.

Section 1: The accounting department staff characteristics and the audit process in the municipalities

Instruction: The following questions ask about the characteristics of the Accounting Department staff and the audit process in the municipality. Please select one answer only at for each of the following statements to describe the information about yourself and your municipality.

A- The Characteristics Traits

1- Occupation

Accountant Senior Accountant Accounting Department Head Internal Auditor

2- Gender

Male Female

3- Age

Less than 30 years old 30-40 years old 41-50 years old More than 50 years old

4- Academic Qualification in Accounting

Less than Bachelor Degree Bachelor's Degree or equivalent
 Master Degree PhD Degree Bachelor's Degree in other field

5- Years of the accounting experience

Less than 5 years 5-10 years 11-15 years More than 15 years

B- Audit Process in the Municipality

1- Municipality Name _____ **Optional**

2- Municipality Classification

Class A+ Class A Class B Class C Class D

3- Average Audit Fees in USD

Less than 2000 From 2001 to 4000 From 4001 to 6000 More than 6000 I do not know

4- Accounting Basis Used

Cash Basis Accrual Basis Modified Accrual Basis Mix as the type of budget

5- Number of the External Audit Team Individuals

Two auditors Three auditors Four auditors Five auditors or more

6- Number of Internal Auditing Staff

None one employee Two employees Three employees or more

7- The Last Year the Audited Financial Statements were Issued

2018 2019 2020 2021 Never Audited

8- The type of the last auditor's report

Standard Unmodified Unmodified with Emphasis Matter Qualified Opinion Adverse Opinion Disclaimer No audit in the municipality

9- The Last Year the Municipality was Audited by the Supreme Audit Institutions (FACB or MOLG GDCG).

2019 2020 2021 2022 Never audited

Section 2: The Attributes of Audit Quality Factors

Below is a list of attributes that may influence audit quality. These attributes are related with auditors, audit firm and the municipality's internal control. Assume that you have been asked to evaluate audit quality. Please tick only one answer for each of the following statements, the extent to which you agree or disagree (as scale from 1 to 5) that each attribute will impact on your evaluation of audit quality.

| # | The Attributes | SDA (1) | DA (2) | NT (3) | A (4) | SA (5) |
|---|----------------------------------------------------------------------------------------------------------------------------------|------------|-----------|-----------|----------|-----------|
| 1 | The overall reputation of the audit firm is positive. | | | | | |
| 2 | The audit team members as a group always exercised due care throughout the engagement. | | | | | |
| 3 | The audit firm has strict guidelines on the procedures that must be completed before signing the audit report. | | | | | |
| 4 | The audit firm actively encourages staff members to take courses and attend seminars in fields where the firm has major clients. | | | | | |
| 5 | The senior auditors supervise junior auditors. | | | | | |

| # | The Attributes | SDA (1) | DA (2) | NT (3) | A (4) | SA (5) |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------|-----------|----------|-----------|
| 6 | The engagement's auditors are held to maintain high ethical standards. | | | | | |
| 7 | The audit firm has a skeptic's mindset, not a client advocate's mindset. | | | | | |
| 8 | The amount of the audit fee from the municipality is not higher when compared to the total revenue of the audit firm. | | | | | |
| 9 | The audit firm and individual audit team members never participated in any conduct that might impair their independence. | | | | | |
| 10 | The audit firm does not provide non-audit consultancy services to the municipality. | | | | | |
| 11 | The audit firm has a high audit staff turnover rate. | | | | | |
| 12 | Members of the audit team are cycled off the audit on a regular basis. | | | | | |
| 13 | The audit team assigned to the audit engagement (partner, manager, and supervisor) is familiar with the municipalities. | | | | | |
| 14 | Other municipalities are audit clients of the auditor that is conducting the audit. | | | | | |
| 15 | The auditors assigned to the engagement have extensive understanding of accounting and auditing standards, as well as professional certifications such as the CPA. | | | | | |
| 16 | The audit team members as a whole have a good understanding of the municipality's operations. | | | | | |
| 17 | In completing the audit, the audit company makes considerable use of computers and statistical methodologies. | | | | | |
| 18 | Each audit area has a strict time budget that the audit firm wants its auditors to stick to. | | | | | |

| # | The Attributes | SDA (1) | DA (2) | NT (3) | A (4) | SA (5) |
|----|----------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------|-----------|----------|-----------|
| 19 | The total number of hours spent on the audit by the audit team (from the beginning of field work to the audit report date). | | | | | |
| 20 | The amount of audit fees that is paid has an effect on the audit quality. | | | | | |
| 21 | The amount of audit fees is related to the auditor efforts in the audit engagement. | | | | | |
| 22 | The number of professionals in the audit team is important on achieving of the audit quality. | | | | | |
| 23 | The legal form of audit firm and its size affect the audit quality | | | | | |
| 24 | The efficiency and effectively of internal auditing function in the municipality. | | | | | |
| 25 | External auditors work closely with internal auditors. | | | | | |
| 26 | The transferring from cash basis to accrual basis improves the relevancy and the reliability of the financial statements. | | | | | |
| 27 | The using of accrual basis instead of cash basis in recording the financial transactions affects the audit quality. | | | | | |
| 28 | Accrual basis requires the auditor to increase his efforts in the auditing process. | | | | | |
| 29 | The existence of appropriate laws and regulations increases the audit quality. | | | | | |
| 30 | The commitment of the municipality with the laws and regulations enhances the audit quality. | | | | | |
| 31 | The commitment of the auditors with investigation of client's adherence with the applicable laws and regulation increases the audit quality. | | | | | |

Section 3: The effect of the SAIs on the quality of the external audit

Below is a list of items related with the effect of SAIs audit on the quality of the main factors of audit quality. Assume that you have been asked to evaluate the effect of SAIs on the relationship between the audit quality and the audit quality attributes. Please tick only one answer for each of the following statements according your opinion about the extent to which you agree or disagree that each item will impact on your evaluation.

| # | The Item | SDA (1) | DA (2) | NT (3) | A (4) | SA (5) |
|----|------------------------------------------------------------------------------------------------------------------------------------|------------|-----------|-----------|----------|-----------|
| 32 | The SAIs audit affects the municipal administration in order to choose a good reputation auditor with a high professional ethics. | | | | | |
| 33 | The SAIs audit affects the municipal administration in order to choose an independent auditor either in his mind and appearance. | | | | | |
| 34 | The SAIs audit affects the municipal administration in order to choose a high professional competence auditor. | | | | | |
| 35 | The SAIs audit affects the municipal administration in order to choose an audit firm whose audit fees are reasonable and fair. | | | | | |
| 36 | The SAIs audit affects the municipal administration in order to choose a large-size audit firm such as the Big 4. | | | | | |
| 37 | The SAIs audit affects the municipal administration in order to establish an internal audit unit in the municipality, and works to | | | | | |

| # | The Item | SDA (1) | DA (2) | NT (3) | A (4) | SA (5) |
|----|------------------------------------------------------------------------------------------------------------------|------------|-----------|-----------|----------|-----------|
| | increase its efficiency and effectiveness. | | | | | |
| 38 | The SAIs audit affects the municipal administration in order to adopt the accrual basis of accounting. | | | | | |
| 39 | The SAIs audit affects the municipal administration in order to comply with the applicable laws and regulations. | | | | | |
| 40 | The SAIs audit influences on the audit firm to appoint a highly qualified and professional audit team. | | | | | |
| 41 | The audit team always relies on the reports and findings of the SAIs audit in the audit engagement process. | | | | | |
| 42 | The SAIs audit supports and increases the quality of the external audit in general. | | | | | |

Section 4: The Statements Related with Audit Service Quality

Below is a list of statements related with the audit service quality. Assume that you have been asked to evaluate the audit service quality. Please select only one answer for each of the following statements, the extent to which you agree or disagree that each statement is true.

| | Statements Related with Audit Service Quality | SDA (1) | DA (2) | NT (3) | A (4) | SA (5) |
|----|--------------------------------------------------------------------------------------------------|------------|-----------|-----------|----------|-----------|
| 43 | Audit quality detects and reports the material misstatements in the client financial statements. | | | | | |
| 44 | Audit quality detects and reports the material weakness of internal control system. | | | | | |

| | Statements Related with Audit Service Quality | SDA (1) | DA (2) | NT (3) | A (4) | SA (5) |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------|-----------|----------|-----------|
| 45 | The audit firm agrees to complete the audit by a deadline stipulated by the client. | | | | | |
| 46 | The repetitive meetings and communications of audit team with the with the municipality council and the audit committee increase the audit quality. | | | | | |
| 47 | The repetitive meetings and communications of audit team with the mayor and the directors of the municipality increase the audit quality. | | | | | |
| 48 | Throughout the year, the audit firm keeps municipality management informed about accounting and financial reporting developments that have an impact on the municipality. | | | | | |
| 49 | During the audit, the audit engagement partner and manager conduct numerous visits to the municipality. | | | | | |
| 50 | The auditor adds benefits to the municipality by generating useful improvement ideas. | | | | | |
| Thank you very much for your participation | | | | | | |

Appendix 2: Research Questionnaire (Arabic version)



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استبانة بحثية

عنوان البحث

العوامل المؤثرة في جودة التدقيق في بلديات فلسطين: والدور المعدل للاجهزة العليا

للمراقبة المالية والادارية

هذا البحث جزء من بحث دكتوراة للباحث حسني ابراهيم ربايعه ، طالب في جامعة العلوم الإسلامية الماليزية.

يستغرق هذا الاستطلاع حوالي 15-20 دقيقة لإكماله. يرجى قراءة كل سؤال بعناية والتأكد من الاجابة على كل سؤال حيث أن رايك مهم لنجاح هذا البحث ، وعلى وجه الخصوص، في التمييز بين العوامل التي تهتمك في عوامل جودة التدقيق.

تقدم هذه الدراسة مقترحاً لقياس جودة التدقيق من خلال دراسة العوامل التي تؤدي إلى تحسين جودة التدقيق.

جميع الردود مجهولة المصدر وسيتم استخدامها لأغراض البحث فقط، حيث سيتم عرض نتيجة هذا الاستبيان بشكل إجمالي.

إذا كنت ترغب في الاستفسار عن الاستبيان أو إذا كنت بحاجة إلى أي مساعدة في الإجابة عن اي سؤال، فيرجى الاتصال بالباحث مباشرة حسني ابراهيم ربايعه من خلال جوال رقم 0599774233 او تطبيق واتساب رقم 00970569774233 او بريد الكتروني

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استبانة البحث

القسم 1 : البيانات الشخصية وعملية تدقيق البلدية

الأسئلة التالية تدور حول بيانات موظفي قسم المحاسبة وعملية التدقيق في البلدية. يرجى اختيار إجابة واحدة فقط لكل من العبارات التالية:

ا- البيانات الشخصية

1- الوظيفة

محاسب محاسب رئيسي مدير الحسابات/ مسؤول عن اصدار التقارير المالية مدقق داخلي

2- الجنس

ذكر انثى

3- العمر

اقل من 30 سنة من 30 الى 40 سنة من 41 الى 50 سنة اكثر من 50 سنة

4- المؤهلات العلمية في المحاسبة

اقل من بكالوريوس بكالوريوس ماجستير دكتورة بكالوريوس في غير المحاسبة

5- سنوات الخبرة في المحاسبة

اقل من 5 سنوات من 5 الى 10 سنوات من 11 الى 15 سنة اكثر من 15 سنة

ب- بيانات عملية التدقيق في البلدية

1- اسم البلدية اختياري

2- تصنيف البلدية

فئة A كبرى فئة A فئة B فئة C فئة D

3- معدل رسوم التدقيق السنوي

- اقل من 2000 دولار من 2001 الى 4000 دولار
 من 4001 الى 6000 دولار أكثر من 6000 دولار لا اعرف

4- الاساس المحاسبي المستخدم في البلدية

- الاساس النقدي اساس الاستحقاق اساس الاستحقاق المعدل
 اكثر من اساس محاسبي بما يناسب نوع الموازنة

5- عدد افراد فريق التدقيق الخارجي من المهنيين

- اثنين من الموظفين ثلاثة موظفين اربعة موظفين خمسة موظفين او أكثر

6- عدد الموظفين في التدقيق الداخلي

- لا يوجد موظف واحد موظفين اثنين ثلاثة موظفين
فاكثر

7- اخر سنة تم اصدار بيانات مالية مدققة للبلدية

- 2018 2019 2020 2021 لم يتم اصدار بيانات مالية مدققة

8- ما هو نوع تقرير التدقيق الذي اصدره المدقق القانوني للبلدية للسنة الاخيرة التي تم تدقيقها - الاجابة عن هذا السؤال ليست اجبارية

- تقرير نظيف/غير معدل تقرير غير معدل مع فقرة توكيدية تقرير معدل متحفظ
 تقرير معاكس/البيانات غير عادلة تقرير الامتناع عن ابداء الراي البلدية لا تدقق حساباتها

9- اخر سنة قام ديوان الرقابة المالية والادارية او دائرة الرقابة والتوجيه في الحكم المحلي بالتدقيق في البلدية

- 2019 2020 2021 2022 لم يتم التدقيق

القسم الثاني: سمات عوامل جودة التدقيق

فيما يلي قائمة بالسمات التي قد تؤثر على جودة التدقيق. ترتبط هذه السمات بمدققي الحسابات ومؤسسة ومكتب التدقيق ونظام الرقابة الداخلية في البلدية. افترض أنه قد طلب منك تقييم جودة التدقيق في البلدية التي تعمل بها من خلال تحديد درجة موافقتك على مدى قدرة كل سمة من السمات التالية على زيادة جودة التدقيق الخارجي اي بمعنى زيادة قدرة التدقيق على اكتشاف الاخطاء في البيانات المالية والافصاح عنها.

| # | سمات عوامل جودة التدقيق | غير موافق بشدة | غير موافق | محايد | موافق | موافق بشدة |
|----|------------------------------------------------------------------------------------------------------------------------|----------------|-----------|-------|-------|------------|
| 1 | السمعة الإيجابية العامة لمكتب التدقيق | | | | | |
| 2 | جميع أفراد فريق التدقيق يظهرون العناية المهنية المطلوبة خلال مهمة التدقيق. | | | | | |
| 3 | لدى مكتب التدقيق تعليمات صارمة يلتزم بها في انجاز عملية التدقيق حتى الوصول الى اصدار تقرير التدقيق. | | | | | |
| 4 | تشجيع مكتب التدقيق المدققين الذين يعملون فيه على اخذ دورات علمية وحضور ورش العمل التي تنمي معرفتهم في فهم أنشطة عملهم. | | | | | |
| 5 | يحرص مدراء التدقيق والمدققون ذوي الكفاءة العالية على الاشراف على موظفي التدقيق الأقل خبرة. | | | | | |
| 6 | التزام فريق التدقيق بمعايير وقواعد أخلاقية عالية. | | | | | |
| 7 | مكتب التدقيق لديه عقلية المتشكك، وليس عقلية المدافع عن العميل. | | | | | |
| 8 | اتعاب التدقيق التي تدفعها البلدية لمكتب التدقيق ليست عالية بالنسبة لأجمالي إيراداته من رايئته الاخرين. | | | | | |
| 9 | لم يسبق ان مارس مكتب التدقيق وأفراد فريق التدقيق أي سلوك يخل باستقلاليتهم الفعلية او الظاهرية عند اتصالاتك معهم. | | | | | |
| 10 | عدم قيام مكتب التدقيق بتقديم خدمات استشارية عبر التدقيق للبلدية. | | | | | |
| 11 | ارتفاع معدل التغير في موظفي مكتب التدقيق. | | | | | |
| 12 | تغيير افراد فريق التدقيق على أساس منتظم في كل مهمة تدقيق. | | | | | |
| 13 | افراد فريق التدقيق بما فيهم الشريك، والمدير، والمشراف لديهم خبرة كافية بتدقيق البلديات. | | | | | |
| 14 | يقوم فريق تدقيق بلديتكم بتدقيق بلديات اخرى. | | | | | |
| 15 | لدى فريق التدقيق فهم واسع النطاق لمعايير المحاسبة والتدقيق بالإضافة الى حصولهم على الشهادات المهنية مثل CPA. | | | | | |
| 16 | لدى فريق التدقيق بشكل عام فهم واسع لأنشطة البلدية التشغيلية. | | | | | |
| 17 | يستخدم مكتب التدقيق بشكل كبير أجهزة الكمبيوتر والتقنيات الإحصائية في انجاز عملية التدقيق. | | | | | |
| 18 | مكتب التدقيق يحدد خطة زمنية لكل نشاط من أنشطة التدقيق ويلزم بها فريق التدقيق. | | | | | |
| 19 | ارتفاع مجموع ساعات العمل التي يقضيها فريق التدقيق في عملية التدقيق من البداية وحتى كتابة تقرير التدقيق. | | | | | |
| 20 | ارتفاع قيمة أتعاب التدقيق السنوية التي تدفعها البلدية تؤثر على جودة التدقيق. | | | | | |
| 21 | مبلغ أتعاب التدقيق يتناسب مع جهود المدقق المبذولة في مهمة التدقيق. | | | | | |
| 22 | عدد المهنيين في فريق التدقيق مهم في تحقيق جودة التدقيق. | | | | | |
| 23 | يؤثر الشكل القانوني (مؤسسة فردية او شركة محلية او دولية) لمكتب التدقيق وحجمه على جودة التدقيق. | | | | | |
| 24 | كفاءة وفعالية التدقيق الداخلي في البلدية. | | | | | |
| 25 | يتعاون فريق التدقيق الخارجي مع التدقيق الداخلي في البلدية بشكل وثيق. | | | | | |
| 26 | الانتقال من الأساس النقدي إلى أساس الاستحقاق يزيد من ملاءمة وموثوقية البيانات المالية. | | | | | |

| | | | | | | |
|--|--|--|--|--|-------------------------------------------------------------------------------------------------------|----|
| | | | | | استخدام اساس الاستحقاق المحاسبي بدلا عن الاساس النقدي في تسجيل العمليات المالية يؤثر في جودة التدقيق. | 27 |
| | | | | | يتطلب أساس الاستحقاق من المدقق زيادة جهوده في عملية المراجعة. | 28 |
| | | | | | وجود القوانين والانظمة المناسبة يزيد من جودة التدقيق. | 29 |
| | | | | | التزام البلدية بالقوانين والانظمة يعزز من جودة التدقيق. | 30 |
| | | | | | إن التزام المدققين بفحص مدى التزام البلدية بالقوانين والانظمة المعمول بها يزيد من جودة التدقيق. | 31 |

القسم الثالث: اثر تدقيق الاجهزة العليا على جودة التدقيق الخارجي

فيما يلي قائمة بالبنود المتعلقة بتأثير تدقيق وتوصيات ديوان الرقابة المالية والادارية والدائرة العامة للرقابة والتوجيه في وزارة الحكم المحلي (تدقيق الاجهزة العليا) على العلاقة بين جودة التدقيق الخارجي والعوامل والمحددات التي تؤثر ايجابيا على جودة التدقيق الخارجي، يرجى تحديد اجابة واحدة فقط تشير بها إلى أي مدى توافق على صحة العبارات التالية:

| # | البند | موافق بشدة | غير موافق بشدة | موافق | محايد | غير موافق | موافق بشدة |
|----|--------------------------------------------------------------------------------------------------------------------------|------------|----------------|-------|-------|-----------|------------|
| 32 | تدقيق الاجهزة العليا يؤثر على ادارة البلدية من اجل اختيار مدقق يتحلى بالأخلاق المهنية والسمعة الطيبة. | | | | | | |
| 33 | تدقيق الاجهزة العليا يؤثر على ادارة البلدية من اجل اختيار مدقق مستقل عنها جوهرا وشكلا. | | | | | | |
| 34 | تدقيق الاجهزة العليا يؤثر على ادارة البلدية من اجل اختيار مدقق ذا كفاءة مهنية عالية. | | | | | | |
| 35 | تدقيق الاجهزة العليا يؤثر على ادارة البلدية من اجل اختيار مؤسسة تدقيق تكون اتعاب واجرة تدقيقها عادلة للطرفين. | | | | | | |
| 36 | يؤثر تدقيق الاجهزة العليا على ادارة البلدية لاختيار مؤسسة تدقيق كبيرة الحجم خاصة شركات التدقيق الدولية. | | | | | | |
| 37 | تدقيق الاجهزة العليا يؤثر على ادارة البلدية من اجل انشاء وحدة تدقيق داخلي في البلدية، ويعمل على زيادة كفاءتها وفعاليتها. | | | | | | |
| 38 | يؤثر تدقيق الاجهزة العليا على ادارة البلدية من اجل تبني اساس الاستحقاق المحاسبي. | | | | | | |
| 39 | تدقيق الاجهزة العليا يؤثر على ادارة البلدية من اجل الالتزام بالقوانين والانظمة التي تنظم اعمالها. | | | | | | |
| 40 | تدقيق الاجهزة العليا يؤثر على مؤسسة التدقيق لتقوم بتعيين فريق تدقيق مهني وذا كفاءة عالية. | | | | | | |
| 41 | مؤسسة التدقيق تعتمد على تقارير ونتائج التدقيق الاجهزة العليا في عملية التدقيق التي تقوم بها. | | | | | | |
| 42 | تدقيق الاجهزة العليا يدعم ويزيد من جودة التدقيق الخارجي بشكل عام. | | | | | | |

القسم الرابع : تقييم جودة خدمة التدقيق الخارجي

فيما يلي قائمة بالسمات المتعلقة بزيادة جودة خدمة التدقيق الخارجي. يرجى منك تقييم تأثير هذه السمات على جودة خدمة التدقيق من خلال تحديد اجابة واحد فقط والتي يشير إلى أي مدى توافق على صحة العبارات التالي:

| # | السمة | غير موافق بشدة | غير موافق | محايد | موافق | موافق بشدة |
|----|-------------------------------------------------------------------------------------------------------------------------------|----------------|-----------|-------|-------|------------|
| 43 | قدرة المدقق على اكتشاف الأخطاء الهامة والعش في البيانات المالية للبلدية والتبليغ عنها في تقارير التدقيق يزيد من جودة التدقيق. | | | | | |
| 44 | قدرة المدقق على اكتشاف نقاط الضعف في نظام الرقابة الداخلية والتبليغ عنها للجهات المعنية في البلدية يزيد من جودة التدقيق. | | | | | |
| 45 | قيام مكتب التدقيق بإكمال التدقيق في الموعد النهائي الذي حددته البلدية يزيد من جودة التدقيق. | | | | | |
| 46 | لقاءات واتصالات فريق التدقيق بشكل متكرر مع المجلس البلدي او لجنة التدقيق التابعة له يزيد من جودة التدقيق. | | | | | |
| 47 | لقاءات واتصالات فريق التدقيق مع رئيس البلدية ومدراء الدوائر بشكل متكرر يزيد من جودة التدقيق. | | | | | |
| 48 | قيام مكتب التدقيق بشكل مستمر بإبلاغ إدارة البلدية عن التطورات الجديدة في علم المحاسبة والتقارير المالية يزيد من جودة التدقيق. | | | | | |
| 49 | قيام المدقق القانوني الشريك في مكتب التدقيق أو مدير التدقيق بزيارة البلدية والمشاركة في عملية التدقيق يزيد من جودة التدقيق. | | | | | |
| 50 | قيام المدقق بطرح افكار وتوصيات مفيدة تحسن من اداء البلدية تزيد من جودة التدقيق. | | | | | |

شكرا جزيلا على مشاركتكم

Appendix 3: Questionnaire Validation Tool



Research Tittle

Factors Affecting the Audit Quality in the Municipalities of Palestine: Moderating Role of Supreme Audit Institutions

**Dear Validator,
Academic Experts**

This tool requests your assessment of the validity of the questionnaire that will be used to collect the data for the investigation of Factors Affecting the Audit Quality in the Municipalities of Palestine. Please select only one option when providing your honest evaluation based on the following criteria, and you can provide your comments and suggestions as supplementary information to the form.

| # | The Criteria | The code of criteria |
|---|--------------------------------------------------------------------|----------------------|
| 1 | Item is not representative and understandable | 1 |
| 2 | Item needs major revisions to be representative and understandable | 2 |
| 3 | I am unable to evaluate this item. | 3 |
| 4 | Item needs minor revisions to be representative and understandable | 4 |
| 5 | Item is full representative and understanding | 5 |

Thank you very much for your cooperation

PhD Candidate:

Husni Ibrahim Rabaiah

Islamic Science University of Malaysia

Faculty of Economic and Muamalat - Department of Accounting

Email husnirabaiah@gmail.com , Mobile: 00970599774233 or WhatsApp 0097056774233.

BACKGROUND INFORMATION FOR ACADEMIC VALIDATORS

1- Gender

Male

Female

2- Age

Less than 30 years old

30-40 years old

41-50 years old

More than 50 years old

3- Academic Qualification

4- PhD Degree

Master Degree

Bachelor's Degree or equivalent

5- Highest Academic Rank

Professor

Associate Professor

Assistant Professor

Lecturer

6- Years of the accounting experience

Less than 5 years

5-10 years

11-15 years

More than 15 years

Please, provide any comments or suggestions in terms of demographic information of the respondents and the audit processes in the municipalities.

Section 1: The accounting department staff characteristics and the audit process in the municipalities

Instruction: The following questions ask about the characteristics of the Accounting Department staff and the audit process in the municipality. Please select one answer only at for each of the following statements to describe the information about yourself and your municipality.

C- The Characteristics Traits

7- Occupation

Accountant

Senior Accountant

Accounting Department Head

Internal Auditor

8- Gender

Male

Female

9- Age

- Less than 30 years old 30-40 years old 41-50 years old More than 50 years old

10- Academic Qualification in Accounting

- Less than Bachelor Degree Bachelor's Degree or equivalent
 Master Degree PhD Degree Bachelor's Degree in other field

11- Years of the accounting experience

- Less than 5 years 5-10 years 11-15 years More than 15 years

D- Audit Process in the Municipality

10- Municipality Name _____ **Optional**

11- Municipality Classification

- Class A+ Class A Class B Class C Class D

12- Average Audit Fees in USD

- Less than 2000 From 2001 to 4000 From 4001 to 6000 More than 6000 I do not know

13- Accounting Basis Used

- Cash Basis Accrual Basis Modified Accrual Basis Mix as the type of budget

14- Number of the External Audit Team Individuals

- Two auditors Three auditors Four auditors Five auditors or more

15- Number of Internal Auditing Staff

- None one employee Two employees Three employees or more

16- The Last Year the Audited Financial Statements were Issued

2018 2019 2020 2021 Never Audited

17- The type of the last auditor’s report

Standard Unmodified Unmodified with Emphasis Matter Qualified Opinion
 Adverse Opinion Disclaimer No audit in the municipality

18- The Last Year the Municipality was Audited by the Supreme Audit Institutions (FACB or MOLG GDCG).

2019 2020 2021 2022 Never audited

Section 2: The Attributes of Audit Quality Factors

A list of characteristics that could affect audit quality is provided below. These qualities are connected to the internal controls of the municipality, the audit firm, and the auditors. Please rate the following items, which may have an impact on the audit quality, using the corresponding grading scale (from 1 to 5) by choosing the appropriate code from the table below. Additionally, if you have any feedback or suggestions, please email them to me with the note reference listed next to each item.

| # | The Attributes | 1 | 2 | 3 | 4 | 5 | Your Note Reference |
|---|----------------------------------------------------------------------------------------------------------------------------------|---|---|---|---|---|---------------------|
| 1 | The overall reputation of the audit firm is positive. | | | | | | |
| 2 | The audit team members as a group always exercised due care throughout the engagement. | | | | | | |
| 3 | The audit firm has strict guidelines on the procedures that must be completed before signing the audit report. | | | | | | |
| 4 | The audit firm actively encourages staff members to take courses and attend seminars in fields where the firm has major clients. | | | | | | |
| 5 | The senior auditors supervise junior auditor. | | | | | | |
| 6 | The engagement's auditors are held to maintain high ethical standards. | | | | | | |
| 7 | The audit firm has a skeptic's mindset, not a client advocate's mindset. | | | | | | |

| | | | | | | | |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|
| 8 | The amount of the audit fee from the municipality is not higher when compared to the total revenue of the audit firm. | | | | | | |
| 9 | The audit firm and individual audit team members never participated in any conduct that might impair their independence. | | | | | | |
| 10 | The audit firm does not provide non-audit consultancy services to the municipality. | | | | | | |
| 11 | The audit firm has a high audit staff turnover rate. | | | | | | |
| 12 | Members of the audit team are cycled off the audit on a regular basis. | | | | | | |
| 13 | The audit team assigned to the audit engagement (partner, manager, and supervisor) is familiar with the municipalities. | | | | | | |
| 14 | Other municipalities are audit clients of the auditor that is conducting the audit. | | | | | | |
| 15 | The auditors assigned to the engagement have extensive understanding of accounting and auditing standards, as well as professional certifications such as the CPA. | | | | | | |
| 16 | The audit team members as a whole have a good understanding of the municipality's operations. | | | | | | |
| 17 | In completing the audit, the audit company makes considerable use of computers and statistical methodologies. | | | | | | |
| 18 | Each audit area has a strict time budget that the audit firm wants its auditors to stick to. | | | | | | |
| 19 | The total number of hours spent on the audit by the audit team (from the beginning of field work to the audit report date). | | | | | | |
| 20 | The amount of audit fees that is paid has an effect on the audit quality. | | | | | | |
| 21 | The amount of audit fees is related to the auditor efforts in the audit engagement. | | | | | | |
| 22 | The number of professionals in the audit team is important on achieving of the audit quality. | | | | | | |
| 23 | The legal form of audit firm and its size affect the audit quality. | | | | | | |
| 24 | The efficiency and effectively of internal auditing function in the municipality. | | | | | | |
| 25 | External auditors work closely with internal auditors. | | | | | | |
| 26 | The transferring from cash basis to accrual basis improves the relevancy and the reliability of the financial statements. | | | | | | |

| | | | | | | | |
|----|----------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|
| 27 | The using of accrual basis instead of cash basis in recording the financial transactions affects the audit quality. | | | | | | |
| 28 | Accrual basis requires the auditor to increase his efforts in the auditing process. | | | | | | |
| 29 | The existence of appropriate laws and regulations increases the audit quality. | | | | | | |
| 30 | The commitment of the municipality with the laws and regulations enhances the audit quality. | | | | | | |
| 31 | The commitment of the auditors with investigation of client's adherence with the applicable laws and regulation increases the audit quality. | | | | | | |

Section 3: The effect of the SAIs on the quality of the external audit

Below is a list of items related with the effect of SAIs audit on the quality of the main factors of audit quality. Please rate the following items, which may have an impact on the audit quality, using the corresponding grading scale (from 1 to 5) by choosing the appropriate code from the table below. Additionally, if you have any feedback or suggestions, please email them to me with the note reference listed next to each item.

| # | The Item | 1 | 2 | 3 | 4 | 5 | Your Note Reference |
|----|-----------------------------------------------------------------------------------------------------------------------------------|---|---|---|---|---|---------------------|
| 32 | The SAIs audit affects the municipal administration in order to choose a good reputation auditor with a high professional ethics. | | | | | | |
| 33 | The SAIs audit affects the municipal administration in order to choose an independent auditor either in his mind and appearance. | | | | | | |
| 34 | The SAIs audit affects the municipal administration in order to choose a high professional competence auditor. | | | | | | |
| 35 | The SAIs audit affects the municipal administration in order to choose an audit firm whose audit fees are reasonable and fair. | | | | | | |
| 36 | The SAIs audit affects the municipal administration in order to choose a large- | | | | | | |

| | | | | | | | |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|
| | size audit firm such as the Big 4. | | | | | | |
| 37 | The SAIs audit affects the municipal administration in order to establish an internal audit unit in the municipality, and works to increase its efficiency and effectiveness | | | | | | |
| 38 | The SAIs audit affects the municipal administration in order to adopt the accrual basis of accounting. | | | | | | |
| 39 | The SAIs audit affects the municipal administration in order to comply with the applicable laws and regulations | | | | | | |
| 40 | The SAIs audit influences on the audit firm to appoint a highly qualified and professional audit team. | | | | | | |
| 41 | The audit team always relies on the reports and findings of the SAIs audit in the audit engagement process. | | | | | | |
| 42 | The SAIs audit supports and increases the quality of the external audit in general. | | | | | | |

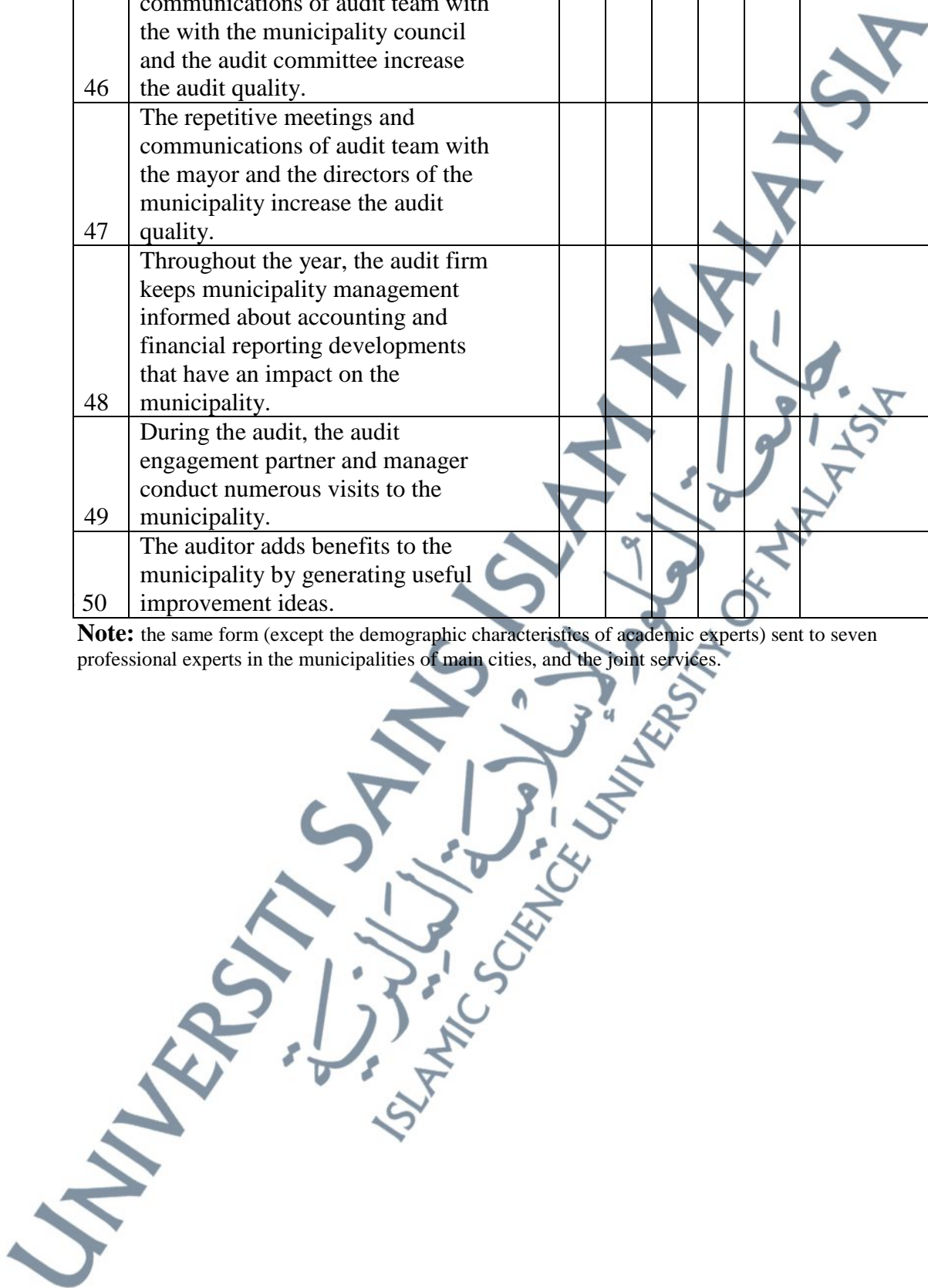
Section 4: The Statements Related with Audit Service Quality

Below is a list of statements related with the audit service quality. Assume that you have been asked to evaluate the audit service quality. Please rate the following items, which may have an impact on the audit quality, using the corresponding grading scale (from 1 to 5) by choosing the appropriate code from the table below. Additionally, if you have any feedback or suggestions, please email them to me with the note reference listed next to each item.

| | Statements Related with Audit Service Quality | 1 | 2 | 3 | 4 | 5 | Your Note Reference |
|----|--------------------------------------------------------------------------------------------------|---|---|---|---|---|---------------------|
| 43 | Audit quality detects and reports the material misstatements in the client financial statements. | | | | | | |
| 44 | Audit quality detects and reports the material weakness of internal control system. | | | | | | |
| 45 | The audit firm agrees to complete the audit by a deadline stipulated by the client. | | | | | | |

| | | | | | | | |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|
| 46 | The repetitive meetings and communications of audit team with the with the municipality council and the audit committee increase the audit quality. | | | | | | |
| 47 | The repetitive meetings and communications of audit team with the mayor and the directors of the municipality increase the audit quality. | | | | | | |
| 48 | Throughout the year, the audit firm keeps municipality management informed about accounting and financial reporting developments that have an impact on the municipality. | | | | | | |
| 49 | During the audit, the audit engagement partner and manager conduct numerous visits to the municipality. | | | | | | |
| 50 | The auditor adds benefits to the municipality by generating useful improvement ideas. | | | | | | |

Note: the same form (except the demographic characteristics of academic experts) sent to seven professional experts in the municipalities of main cities, and the joint services.



Appendix 4: Content Validity Index (CVI)

Table A: ACH Items as Rated by Experts for Content Validity Expert

| Items | Academic Experts | | | | Professional Experts | | | | | | | CVI | |
|-------|------------------|-------|-------|-------|----------------------|------|-------|-------|-------|--------|--------|-------|-------|
| | EXP 1 | EXP 2 | EXP 3 | EXP 4 | EXP5 | EXP6 | EXP 7 | EXP 8 | EXP 9 | EXP 10 | EXP 11 | | |
| ET1 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 11/11 | 100% |
| ET2 | 4 | 4 | 5 | 4 | 4 | 2 | 2 | 4 | 4 | 5 | 5 | 9/11 | 81.8% |
| ET3 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 1 | 4 | 5 | 5 | 10/11 | 90.9% |
| ET4 | 4 | 4 | 1 | 1 | 4 | 5 | 4 | 1 | 4 | 4 | 5 | 8/11 | 72.7% |
| ET5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 1 | 4 | 4 | 4 | 10/11 | 90.9% |
| ET6 | 4 | 4 | 4 | 2 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 10/11 | 90.9% |
| IN1 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 2 | 10/11 | 90.9% |
| IN2 | 4 | 5 | 2 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 1 | 9/11 | 81.8% |
| IN3 | 5 | 4 | 2 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 10/11 | 90.9% |
| IN4 | 5 | 5 | 4 | 5 | 4 | 5 | 2 | 5 | 2 | 2 | 4 | 8/11 | 72.7% |
| IN5 | 5 | 5 | 5 | 4 | 4 | 5 | 2 | 5 | 2 | 2 | 1 | 7/11 | 63.6% |
| IN6 | 2 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 2 | 4 | 9/11 | 81.8% |
| CM1 | 5 | 4 | 4 | 4 | 4 | 4 | 2 | 5 | 4 | 4 | 4 | 10/11 | 90.9% |
| CM2 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 11/11 | 100% |
| CM3 | 5 | 4 | 5 | 4 | 4 | 2 | 4 | 5 | 4 | 4 | 5 | 10/11 | 90.9% |
| CM4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 11/11 | 100% |
| CM5 | 4 | 2 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 2 | 9/11 | 81.8% |
| CM6 | 4 | 5 | 4 | 4 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 10/11 | 90.9% |
| CM7 | 4 | 2 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 2 | 5 | 9/11 | 81.8% |

Table B: AFA Items as Rated by Experts for Content Validity Expert

| Items | Academic Experts | | | | Professional Experts | | | | | | | CVI | |
|-------|------------------|-------|------|-------|----------------------|-------|-------|-------|-------|--------|--------|-------|-------|
| | EXP 1 | EXP 2 | EXP3 | EXP 4 | EXP 5 | EXP 6 | EXP 7 | EXP 8 | EXP 9 | EXP 10 | EXP 11 | | |
| AF1 | 5 | 5 | 5 | 5 | 4 | 4 | 2 | 5 | 4 | 2 | 4 | 9/11 | 81.8% |
| AF2 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 11/11 | 100% |
| AFS1 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 11/11 | 100% |
| AFS2 | 4 | 4 | 4 | 4 | 2 | 4 | 2 | 5 | 4 | 4 | 2 | 8/11 | 72.7% |

Table C: EMIC Items as Rated by Experts for Content Validity Expert

| Items | Academic Experts | | | | Professional Experts | | | | | | | CVI | |
|-------|------------------|-------|------|-------|----------------------|-------|-------|-------|-------|--------|--------|-------|-------|
| | EXP 1 | EXP 2 | EXP3 | EXP 4 | EXP 5 | EXP 6 | EXP 7 | EXP 8 | EXP 9 | EXP 10 | EXP 11 | | |
| IC1 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 11/11 | 100% |
| IC2 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 11/11 | 100% |
| AB1 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 2 | 5 | 10/11 | 90.9% |
| AB2 | 4 | 5 | 4 | 4 | 4 | 5 | 2 | 5 | 4 | 4 | 5 | 10/11 | 90.9% |
| AB3 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 11/11 | 100% |
| LR1 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 11/11 | 100% |
| LR2 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 11/11 | 100% |
| LR3 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 11/11 | 100% |

Table D: SAI Items as Rated by Experts for Content Validity Expert

| Items | Academic Experts | | | | Professional Experts | | | | | | | CVI | |
|-------|------------------|-------|-------|-------|----------------------|-------|-------|-------|-------|--------|--------|-------|-------|
| | EXP 1 | EXP 2 | EXP 3 | EXP 4 | EXP 5 | EXP 6 | EXP 7 | EXP 8 | EXP 9 | EXP 10 | EXP 11 | | |
| SAI1 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 11/11 | 100% |
| SAI2 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 2 | 4 | 4 | 10/11 | 90.9% |
| SAI3 | 4 | 4 | 4 | 4 | 2 | 5 | 5 | 5 | 2 | 4 | 4 | 9/11 | 81.8% |
| SAI4 | 5 | 4 | 4 | 5 | 4 | 2 | 5 | 5 | 2 | 4 | 2 | 8/11 | 72.7% |
| SAI5 | 4 | 4 | 4 | 4 | 2 | 5 | 5 | 5 | 2 | 2 | 2 | 7/11 | 63.6% |
| SAI6 | 5 | 5 | 2 | 4 | 4 | 2 | 5 | 5 | 4 | 4 | 4 | 9/11 | 81.8% |
| SAI7 | 5 | 5 | 5 | 2 | 4 | 4 | 2 | 5 | 2 | 4 | 4 | 8/11 | 72.7% |
| SAI8 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 11/11 | 100% |
| SAI9 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 5 | 4 | 2 | 4 | 9/11 | 81.8% |
| SAI10 | 5 | 4 | 5 | 5 | 5 | 4 | 2 | 5 | 4 | 4 | 4 | 10/11 | 90.9% |
| SAI11 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 11/11 | 100% |

Table E: AQ Items as Rated by Experts for Content Validity Expert

| Items | Academic Experts | | | | Professional Experts | | | | | | | CVI | |
|-------|------------------|-------|-------|-------|----------------------|-------|-------|-------|-------|--------|--------|-------|-------|
| | EXP 1 | EXP 2 | EXP 3 | EXP 4 | EXP 5 | EXP 6 | EXP 7 | EXP 8 | EXP 9 | EXP 10 | EXP 11 | | |
| AQ1 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 11/11 | 100% |
| AQ2 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 11/11 | 100% |
| AQ3 | 4 | 4 | 4 | 4 | 2 | 5 | 2 | 5 | 4 | 4 | 4 | 9/11 | 81.8% |
| AQ4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 11/11 | 100% |
| AQ5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 2 | 4 | 10/11 | 90.9% |
| AQ6 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 11/11 | 100% |
| AQ7 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 11/11 | 100% |
| AQ8 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 2 | 10/11 | 90.9% |

Appendix 5: Common Method Bias (Harman's single-factor test)



| Component | Total Variance Explained | | | | | |
|-----------|--------------------------|---------------|--------------|-------------------------------------|---------------|--------------|
| | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | |
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 23.238 | 46.476 | 46.476 | 23.238 | 46.476 | 46.476 |
| 2 | 7.975 | 15.951 | 62.427 | | | |
| 3 | 2.300 | 4.600 | 67.026 | | | |
| 4 | 1.185 | 2.370 | 69.396 | | | |
| 5 | 1.102 | 2.203 | 71.600 | | | |
| 6 | .944 | 1.888 | 73.487 | | | |
| 7 | .869 | 1.738 | 75.225 | | | |
| 8 | .811 | 1.621 | 76.847 | | | |
| 9 | .705 | 1.410 | 78.257 | | | |
| 10 | .626 | 1.252 | 79.509 | | | |
| 11 | .573 | 1.147 | 80.656 | | | |
| 12 | .517 | 1.034 | 81.690 | | | |
| 13 | .491 | .983 | 82.673 | | | |
| 14 | .465 | .930 | 83.602 | | | |
| 15 | .439 | .878 | 84.480 | | | |
| 16 | .430 | .860 | 85.340 | | | |
| 17 | .420 | .839 | 86.179 | | | |
| 18 | .404 | .809 | 86.988 | | | |
| 19 | .381 | .762 | 87.750 | | | |
| 20 | .360 | .719 | 88.469 | | | |
| 21 | .350 | .699 | 89.168 | | | |
| 22 | .339 | .678 | 89.847 | | | |
| 23 | .324 | .648 | 90.495 | | | |
| 24 | .303 | .605 | 91.100 | | | |
| 25 | .296 | .593 | 91.693 | | | |
| 26 | .289 | .579 | 92.271 | | | |
| 27 | .267 | .534 | 92.806 | | | |
| 28 | .261 | .521 | 93.327 | | | |
| 29 | .244 | .489 | 93.816 | | | |
| 30 | .240 | .481 | 94.297 | | | |
| 31 | .225 | .451 | 94.747 | | | |
| 32 | .214 | .427 | 95.174 | | | |
| 33 | .209 | .417 | 95.592 | | | |
| 34 | .200 | .400 | 95.992 | | | |
| 35 | .187 | .375 | 96.367 | | | |
| 36 | .182 | .364 | 96.731 | | | |
| 37 | .170 | .339 | 97.070 | | | |
| 38 | .161 | .322 | 97.392 | | | |
| 39 | .153 | .307 | 97.698 | | | |
| 40 | .147 | .293 | 97.992 | | | |
| 41 | .137 | .275 | 98.266 | | | |
| 42 | .124 | .248 | 98.514 | | | |
| 43 | .116 | .233 | 98.747 | | | |
| 44 | .109 | .217 | 98.964 | | | |
| 45 | .103 | .206 | 99.170 | | | |
| 46 | .097 | .194 | 99.364 | | | |
| 47 | .088 | .177 | 99.541 | | | |
| 48 | .084 | .168 | 99.709 | | | |
| 49 | .078 | .156 | 99.865 | | | |
| 50 | .067 | .135 | 100.000 | | | |

Extraction Method: Principal Component Analysis.

Source: Smart PLS 3



Appendix 6: Cross-Loading of all Items and 1st Order Constructs

This table represents the results of cross loadings of the indicators to assess the discriminant validity of all Items and 1st order constructs.

Table A: Results of Cross Loading Criterion

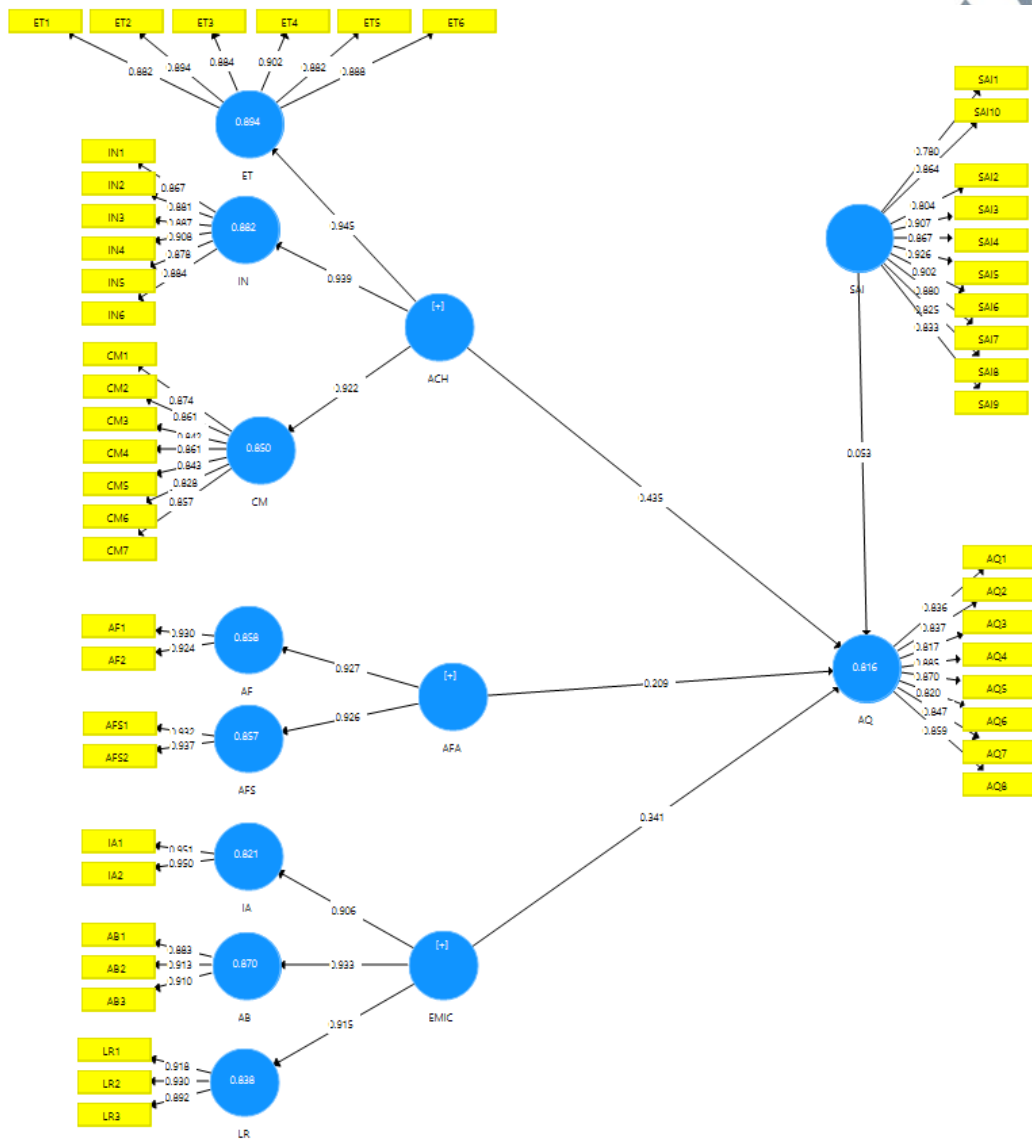
| | AB | ACH | AF | AFA | AFS | AQ | CM | EMIC | ET | IA | IN | LR | SAI |
|------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------|--------|
| AB | 1.000 | 0.735 | 0.698 | 0.752 | 0.694 | 0.796 | 0.714 | 0.933 | 0.668 | 0.772 | 0.681 | 0.793 | 0.067 |
| AB1 | 0.883 | 0.636 | 0.620 | 0.688 | 0.654 | 0.677 | 0.627 | 0.833 | 0.575 | 0.705 | 0.582 | 0.697 | 0.031 |
| AB2 | 0.913 | 0.666 | 0.626 | 0.651 | 0.580 | 0.746 | 0.646 | 0.834 | 0.595 | 0.676 | 0.628 | 0.707 | 0.089 |
| AB3 | 0.910 | 0.687 | 0.643 | 0.694 | 0.641 | 0.733 | 0.659 | 0.856 | 0.638 | 0.706 | 0.633 | 0.741 | 0.065 |
| AF | 0.698 | 0.663 | 1.000 | 0.926 | 0.715 | 0.721 | 0.646 | 0.702 | 0.618 | 0.597 | 0.597 | 0.635 | -0.015 |
| AF1 | 0.646 | 0.601 | 0.930 | 0.875 | 0.693 | 0.680 | 0.594 | 0.653 | 0.559 | 0.558 | 0.534 | 0.592 | 0.007 |
| AF2 | 0.649 | 0.629 | 0.924 | 0.842 | 0.633 | 0.657 | 0.605 | 0.648 | 0.587 | 0.548 | 0.573 | 0.586 | -0.035 |
| AFS | 0.693 | 0.641 | 0.716 | 0.926 | 1.000 | 0.711 | 0.633 | 0.709 | 0.594 | 0.647 | 0.573 | 0.610 | -0.008 |
| AFS1 | 0.654 | 0.588 | 0.641 | 0.850 | 0.932 | 0.667 | 0.573 | 0.678 | 0.550 | 0.621 | 0.528 | 0.588 | 0.037 |
| AFS2 | 0.641 | 0.609 | 0.696 | 0.880 | 0.937 | 0.663 | 0.609 | 0.648 | 0.559 | 0.589 | 0.542 | 0.551 | -0.050 |
| AQ1 | 0.678 | 0.668 | 0.635 | 0.659 | 0.585 | 0.836 | 0.650 | 0.712 | 0.599 | 0.644 | 0.627 | 0.637 | 0.161 |
| AQ2 | 0.666 | 0.724 | 0.586 | 0.628 | 0.577 | 0.837 | 0.682 | 0.716 | 0.665 | 0.661 | 0.683 | 0.647 | 0.038 |
| AQ3 | 0.631 | 0.657 | 0.602 | 0.636 | 0.577 | 0.817 | 0.604 | 0.649 | 0.638 | 0.549 | 0.602 | 0.608 | 0.085 |
| AQ4 | 0.739 | 0.708 | 0.605 | 0.681 | 0.656 | 0.885 | 0.680 | 0.745 | 0.657 | 0.641 | 0.650 | 0.673 | 0.025 |
| AQ5 | 0.692 | 0.732 | 0.620 | 0.661 | 0.605 | 0.870 | 0.703 | 0.711 | 0.666 | 0.608 | 0.685 | 0.657 | 0.097 |
| AQ6 | 0.651 | 0.699 | 0.595 | 0.641 | 0.593 | 0.820 | 0.646 | 0.670 | 0.647 | 0.607 | 0.668 | 0.584 | 0.081 |
| AQ7 | 0.670 | 0.766 | 0.640 | 0.679 | 0.618 | 0.847 | 0.719 | 0.701 | 0.710 | 0.611 | 0.722 | 0.648 | 0.107 |
| AQ8 | 0.669 | 0.743 | 0.604 | 0.653 | 0.605 | 0.859 | 0.704 | 0.723 | 0.696 | 0.649 | 0.685 | 0.672 | 0.058 |
| CM | 0.714 | 0.921 | 0.646 | 0.690 | 0.633 | 0.796 | 1.000 | 0.731 | 0.802 | 0.623 | 0.785 | 0.674 | -0.020 |
| CM1 | 0.651 | 0.825 | 0.581 | 0.622 | 0.572 | 0.728 | 0.874 | 0.655 | 0.727 | 0.523 | 0.717 | 0.628 | 0.035 |
| CM2 | 0.660 | 0.812 | 0.588 | 0.641 | 0.599 | 0.729 | 0.861 | 0.669 | 0.730 | 0.549 | 0.690 | 0.630 | 0.029 |
| CM3 | 0.566 | 0.789 | 0.531 | 0.566 | 0.517 | 0.638 | 0.842 | 0.573 | 0.680 | 0.491 | 0.698 | 0.519 | -0.066 |
| CM4 | 0.580 | 0.790 | 0.585 | 0.601 | 0.528 | 0.691 | 0.861 | 0.604 | 0.670 | 0.545 | 0.690 | 0.539 | -0.072 |
| CM5 | 0.557 | 0.759 | 0.498 | 0.545 | 0.511 | 0.629 | 0.843 | 0.586 | 0.650 | 0.520 | 0.638 | 0.535 | 0.005 |
| CM6 | 0.598 | 0.741 | 0.523 | 0.569 | 0.531 | 0.636 | 0.828 | 0.624 | 0.650 | 0.537 | 0.599 | 0.579 | -0.058 |
| CM7 | 0.645 | 0.779 | 0.545 | 0.572 | 0.515 | 0.695 | 0.857 | 0.649 | 0.677 | 0.552 | 0.655 | 0.587 | 0.006 |
| ET | 0.668 | 0.945 | 0.617 | 0.654 | 0.593 | 0.780 | 0.803 | 0.678 | 1.000 | 0.576 | 0.849 | 0.620 | 0.121 |
| ET1 | 0.620 | 0.828 | 0.559 | 0.600 | 0.552 | 0.687 | 0.703 | 0.621 | 0.882 | 0.553 | 0.743 | 0.535 | 0.182 |
| ET2 | 0.609 | 0.859 | 0.586 | 0.621 | 0.564 | 0.736 | 0.750 | 0.621 | 0.894 | 0.523 | 0.765 | 0.575 | 0.117 |
| ET3 | 0.571 | 0.835 | 0.542 | 0.566 | 0.505 | 0.691 | 0.715 | 0.578 | 0.884 | 0.466 | 0.742 | 0.553 | 0.089 |
| ET4 | 0.579 | 0.850 | 0.542 | 0.579 | 0.530 | 0.675 | 0.714 | 0.583 | 0.902 | 0.497 | 0.771 | 0.528 | 0.100 |
| ET5 | 0.574 | 0.820 | 0.537 | 0.554 | 0.488 | 0.690 | 0.672 | 0.597 | 0.882 | 0.505 | 0.746 | 0.564 | 0.086 |
| ET6 | 0.611 | 0.846 | 0.524 | 0.566 | 0.524 | 0.678 | 0.723 | 0.614 | 0.888 | 0.530 | 0.760 | 0.549 | 0.078 |
| IA | 0.771 | 0.651 | 0.597 | 0.672 | 0.647 | 0.735 | 0.623 | 0.906 | 0.577 | 1.000 | 0.629 | 0.728 | 0.061 |
| IA1 | 0.738 | 0.611 | 0.553 | 0.632 | 0.617 | 0.681 | 0.586 | 0.862 | 0.531 | 0.951 | 0.598 | 0.690 | 0.040 |
| IA2 | 0.728 | 0.627 | 0.581 | 0.645 | 0.613 | 0.715 | 0.598 | 0.861 | 0.565 | 0.950 | 0.599 | 0.694 | 0.075 |
| IN | 0.681 | 0.939 | 0.597 | 0.631 | 0.572 | 0.787 | 0.786 | 0.711 | 0.849 | 0.629 | 1.000 | 0.647 | 0.056 |
| IN1 | 0.599 | 0.826 | 0.496 | 0.536 | 0.497 | 0.673 | 0.723 | 0.622 | 0.730 | 0.555 | 0.867 | 0.558 | 0.035 |
| IN2 | 0.637 | 0.856 | 0.533 | 0.581 | 0.542 | 0.707 | 0.739 | 0.648 | 0.781 | 0.593 | 0.881 | 0.554 | 0.028 |
| IN3 | 0.598 | 0.827 | 0.595 | 0.603 | 0.522 | 0.714 | 0.680 | 0.639 | 0.755 | 0.570 | 0.887 | 0.591 | -0.002 |
| IN4 | 0.621 | 0.845 | 0.537 | 0.573 | 0.525 | 0.714 | 0.694 | 0.659 | 0.770 | 0.596 | 0.908 | 0.597 | 0.085 |
| IN5 | 0.557 | 0.804 | 0.488 | 0.518 | 0.471 | 0.684 | 0.659 | 0.578 | 0.719 | 0.485 | 0.878 | 0.551 | 0.070 |

| | AB | ACH | AF | AFA | AFS | AQ | CM | EMIC | ET | IA | IN | LR | SAI |
|--------------|--------|--------|--------|--------|--------|--------|--------|--------------|-------|--------|--------------|--------------|--------------|
| IN6 | 0.599 | 0.822 | 0.513 | 0.535 | 0.478 | 0.679 | 0.674 | 0.623 | 0.746 | 0.536 | 0.884 | 0.583 | 0.083 |
| LR | 0.793 | 0.693 | 0.635 | 0.673 | 0.611 | 0.758 | 0.675 | 0.915 | 0.621 | 0.728 | 0.648 | 1.000 | 0.042 |
| LR1 | 0.751 | 0.625 | 0.608 | 0.624 | 0.547 | 0.698 | 0.602 | 0.859 | 0.556 | 0.703 | 0.596 | 0.918 | 0.050 |
| LR2 | 0.701 | 0.628 | 0.555 | 0.591 | 0.539 | 0.677 | 0.619 | 0.825 | 0.562 | 0.644 | 0.580 | 0.930 | 0.028 |
| LR3 | 0.719 | 0.642 | 0.577 | 0.626 | 0.583 | 0.698 | 0.625 | 0.823 | 0.579 | 0.646 | 0.597 | 0.892 | 0.038 |
| SAI1 | -0.002 | -0.016 | -0.084 | -0.069 | -0.043 | -0.018 | -0.080 | -0.023 | 0.049 | -0.006 | -0.014 | -0.055 | 0.780 |
| SAI10 | 0.039 | 0.013 | -0.046 | -0.045 | -0.038 | 0.053 | -0.056 | 0.031 | 0.064 | 0.028 | 0.030 | 0.016 | 0.864 |
| SAI2 | -0.025 | -0.075 | -0.125 | -0.126 | -0.108 | -0.033 | -0.150 | -0.036 | 0.007 | -0.035 | -0.068 | -0.038 | 0.804 |
| SAI3 | 0.071 | 0.059 | 0.047 | 0.025 | 0.000 | 0.081 | -0.018 | 0.068 | 0.130 | 0.056 | 0.053 | 0.061 | 0.907 |
| SAI4 | 0.039 | 0.028 | -0.055 | -0.061 | -0.058 | 0.036 | -0.037 | 0.033 | 0.095 | 0.035 | 0.020 | 0.017 | 0.867 |
| SAI5 | 0.065 | 0.028 | -0.058 | -0.030 | 0.003 | 0.088 | -0.049 | 0.056 | 0.099 | 0.052 | 0.026 | 0.037 | 0.926 |
| SAI6 | 0.052 | 0.055 | -0.035 | -0.021 | -0.004 | 0.066 | -0.014 | 0.038 | 0.121 | 0.049 | 0.047 | 0.002 | 0.902 |
| SAI7 | 0.029 | 0.036 | -0.034 | -0.044 | -0.048 | 0.070 | -0.025 | 0.023 | 0.080 | 0.024 | 0.046 | 0.012 | 0.880 |
| SAI8 | -0.024 | -0.028 | -0.043 | -0.052 | -0.053 | 0.005 | -0.098 | -0.014 | 0.030 | 0.006 | -0.009 | -0.020 | 0.825 |
| SAI9 | 0.019 | 0.026 | -0.038 | -0.061 | -0.074 | -0.013 | -0.067 | -0.009 | 0.106 | -0.031 | 0.033 | -0.012 | 0.833 |

Source: Smart PLS 3

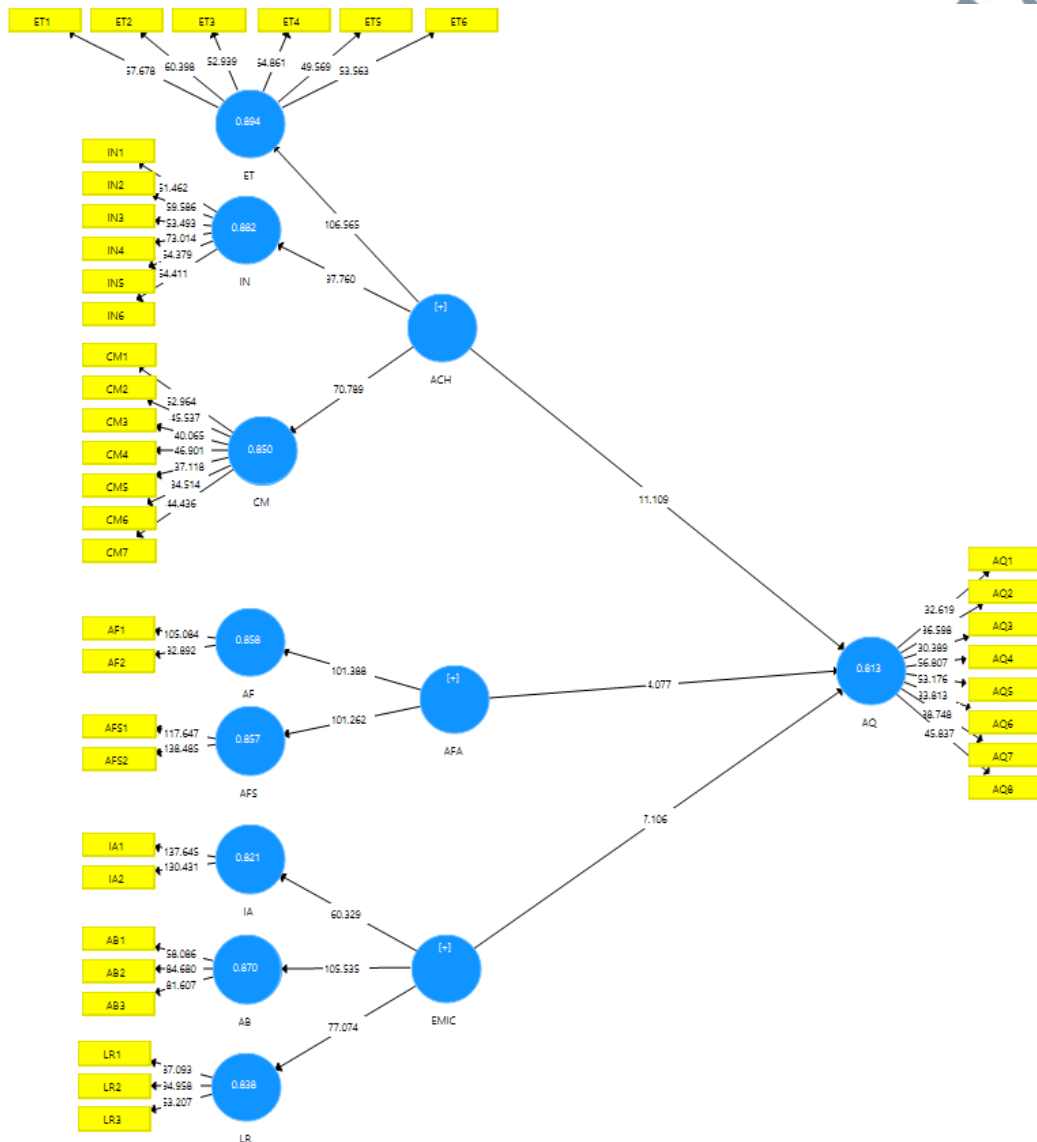
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 ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA

Appendix 7: Smart PLS Modified Measurement Model 1



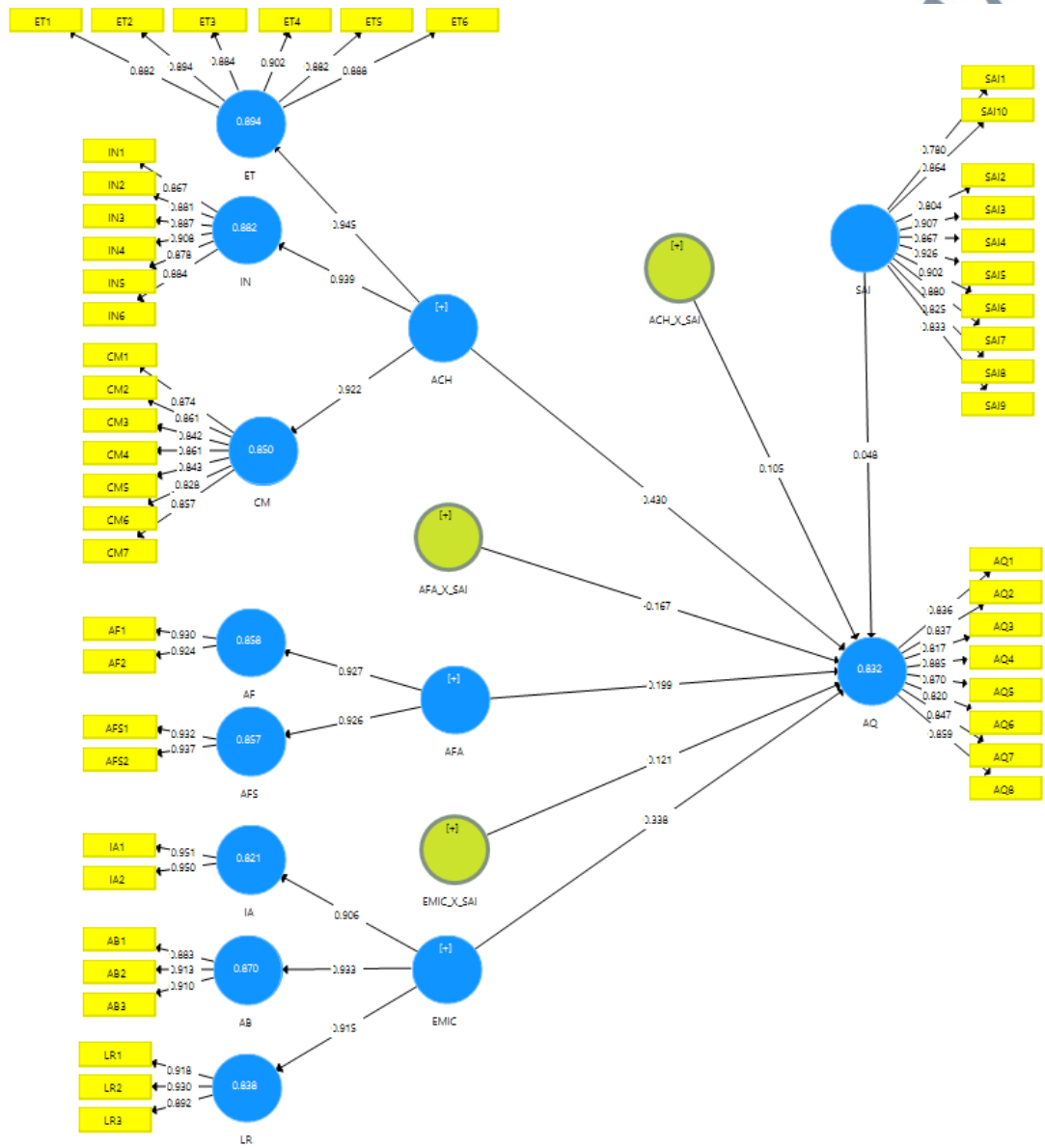
Source: Smart PLS3

Appendix 8: Smart PLS Structural Model 1 – Causal Effects – t-value



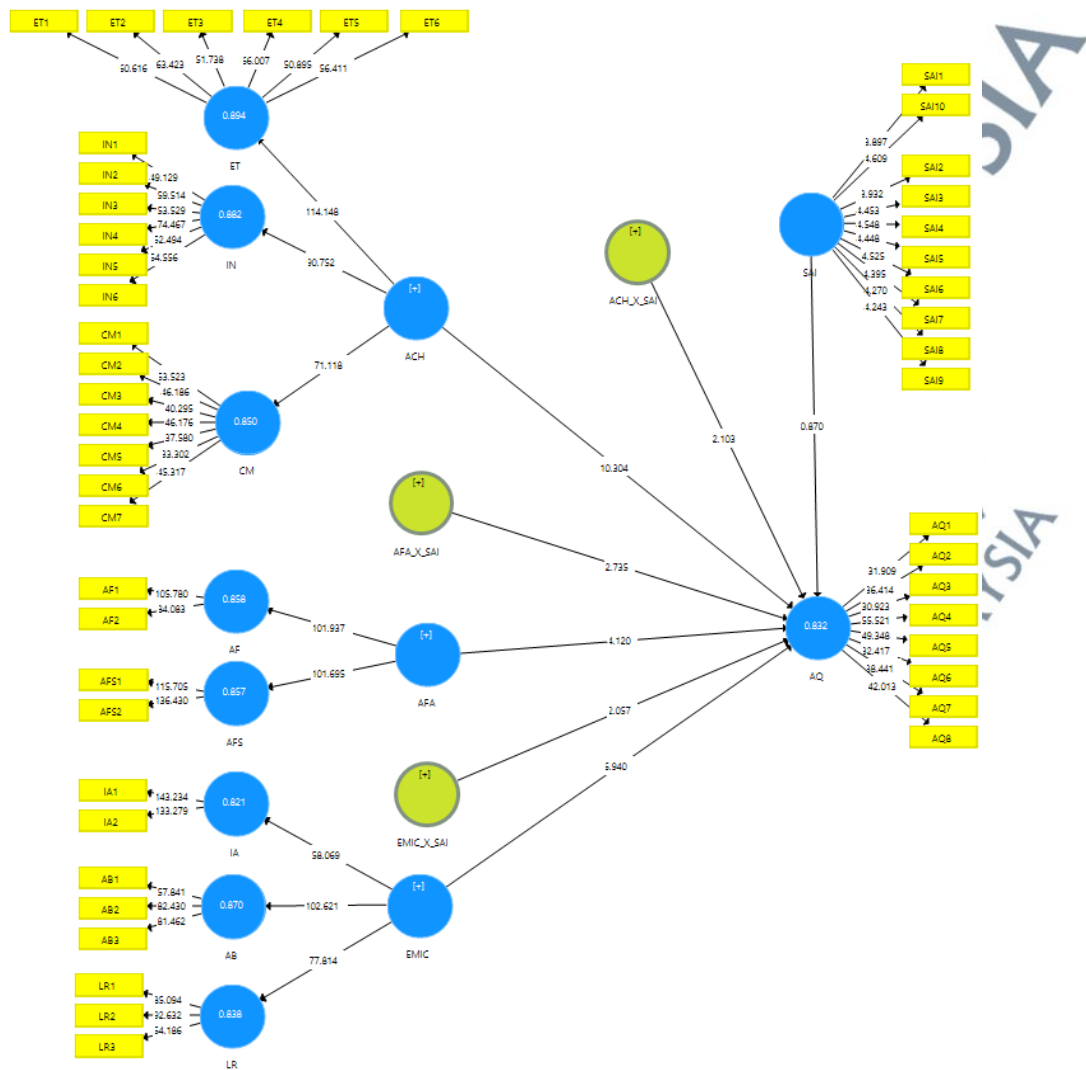
Source: Smart PLS3

Appendix 9: Smart PLS Structural Model 1 – Moderation Effects



Source: Smart PLS3

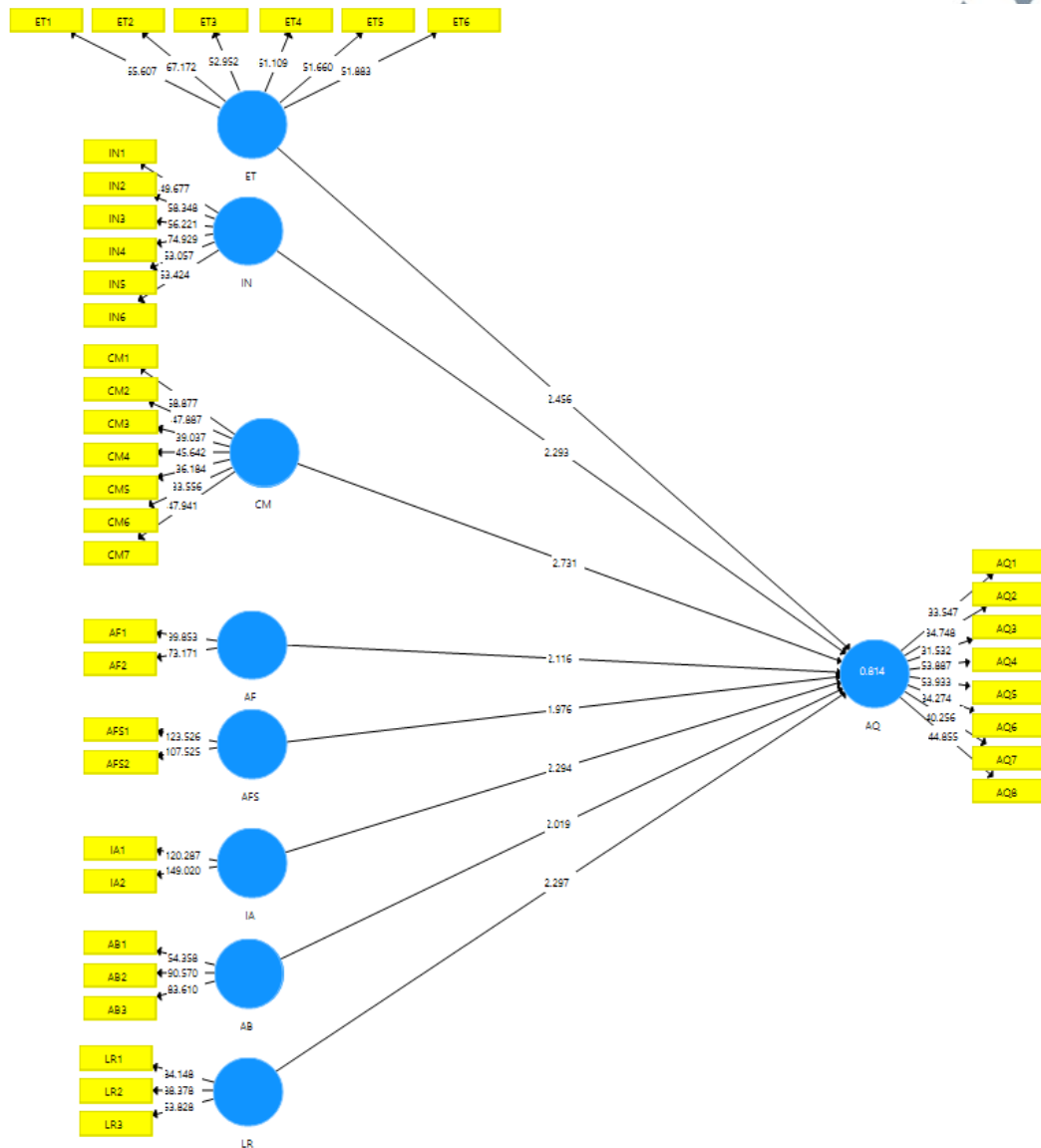
Figure A: Structural Model 1 – Moderation Effects – Path Coefficients



Source: Smart PLS3

Figure B: Structural Model 1 – Moderation Effects – T-values

Appendix 10: Smart PLS Structural Model 2 – Causal Effects – t-values



Source: Smart PLS3

