DETERMINANTS OF EFFECTIVE TAX INVESTIGATION ON MULE ACCOUNT AMONG INVESTIGATION OFFICERS IN INLAND REVENUE BOARD MALAYSIA

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ABSTRACT

This study aims to investigate the determinants of effective tax investigation on mule account. Money mules come in many forms, each with different goals and behaviours that require unique approaches to detect. Traditional transaction-monitoring solutions tend to identify mules only after the critical moment of payment, wire, or transfer, making it challenging to prevent money laundering. The determinants of the effective tax investigation on mule account is important to identify the factors that will help identify the mule account operation and tax those who involve in this mule account. Using the questionnaire, 89 usable responses were collected from investigation officers among IRBM. The data were analysed using the SPSS package and Smart PLS. The study's multiple regression analysis found that financial data, tax knowledge, techniques & tools, collaboration between agencies, and training of investigation officers all have a positive impact on effective tax investigations. As a result, it is important for the IRBM organization to act on these findings and make the necessary improvements to ensure that investigation officers conduct effective tax investigations on mule accounts.

Keywords: effective tax investigation, financial data, tax knowledge, techniques, collaboration

ABSTRAK

Penyelidikan ini bertujuan untuk menyiasat keberkesanan penentu penyiasatan terhadap akaun keldai. Pengunaan akaun keldai datang dalam pelbagai bentuk, setiap satu dengan matlamat dan tingkah laku berbeza yang memerlukan pendekatan unik untuk dikesan. Penyelesaian pemantauan urus niaga tradisional cenderung untuk mengenal pasti keldai hanya selepas saat kritikal pembayaran, wayar atau pindahan, menjadikannya satu cabaran untuk mencegah pengubahan wang haram. Penentu penyiasatan cukai yang berkesan ke atas akaun keldai adalah penting untuk mengetahui faktor yang akan membantu mengenal pasti operasi akaun keldai dan mengenakan cukai atas mereka yang terlibat dalam akaun keldai ini. Dengan menggunakan soal selidik, 89 maklumbalas telah diterima dan dikumpul daripada pegawai penyiasat dalam kalangan LHDNM. Data dianalisis menggunakan pakej SPSS dan Smart PLS. Analisis kajian mendapati bahawa data kewangan, pengetahuan cukai, teknik dan alatan, kerjasama antara agensi dan latihan kepada pegawai penyiasat mempunyai kesan positif dalam penyiasatan cukai yang berkesan pada akaun keldai. Oleh itu, adalah penting bagi organisasi LHDNM untuk mengambil tindakan terhadap penemuan ini dan membuat penambahbaikan yang perlu bagi memastikan pegawai penyiasat menjalankan siasatan cukai yang berkesan ke atas akaun keldai.

Kata kunci: Penyiasatan cukai berkesan, data kewangan, pengetahuan cukai, teknik, kerjasama

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LHDNM	*Lembaga Hasil Dalam Negeri Malaysia*
IRBM	Inland Revenue Board of Malaysia
DT	Deterrence Theory
KPI	Key Performance Indicator
STF	Special Task Force
AMLATFPUA	Anti-Money Laundering and Anti-Terrorism Financing and Proceeds of Unlawful Activities Act
SPSS	Statistical Package for Social Science
SmartPLS	Smart Partial Least Squares
SEM	Structural Equation Model
CB-SEM	Covariance based - Structural Equation Model
PLS -SEM	Partial least square - Structural Equation Model
AMOS	Analysis of Moment Structure
AVE	Average Variance Extracted
CR	Composite Reliablity
HTMT	Heterotroit – Monotrait Ratio

AI	Artificial Intelligence
CTIP	Certified Tax Investigator Programme
Q^2	Predictive Relevance
R^2	Coefficient of Determination

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This section provides a comprehensive outline of the research, encapsulating crucial findings. It commences with an exploration of the study's background, problem statement, research objectives, inquiries, scope of study, organizational structure, and concludes with a summary.

1.2 Background of Study

In today's digital age, financial crimes have taken on new forms, with cybercriminals constantly evolving their strategies to exploit vulnerabilities in the financial system. One such method that has gained significant attention in recent years is the use of mule accounts. A "mule account" is a term commonly associated with illegal activities such as money laundering and fraud. It refers to a bank account or online financial account that is used to facilitate the movement of illicit funds.

Common sources of funds deposited into mule accounts in money laundering schemes can vary, such as phishing scams, where criminals may use phishing emails or fraudulent websites to deceive individuals and obtain their banking credentials. These stolen credentials are then used to transfer funds into mule accounts. In advance fee scams, scammers may convince victims to send money upfront as a fee or investment, promising significant returns or services in return. The victims unknowingly transfer funds to mule accounts, believing they are engaging in legitimate transactions. In romance scams, fraudsters establish fake romantic relationships online and persuade

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Appendix 1: Instrument

DETERMINANTS OF EFFECTIVE TAX INVESTIGATION ON MULE ACCOUNT AMONG INVESTIGATION OFFICERS IN INLAND REVENUE BOARD MALAYSIA (PENENTU PENYIASATAN BERKESAN KE ATAS AKAUN KELDAI DI KALANGAN PEGAWAI PENYIASAT DI LEMBAGA HASIL DALAM NEGERI MALAYSIA)

Dear participants,

This questionnaire is
designed to study the determinants of effective tax investigation on mule account among investigation officers in Inland Revenue Board Malaysia. Thus, I
would be very grateful if you could participate in this survey.

This study was conducted
as a partial fulfilment for my Master of Science (International Accounting). The survey will take about 10 minutes to complete. All your responses will be kept STRICTLY CONFIDENTIAL. The success of this study highly depends on your assistance. Thank you for taking the time to complete the survey. Your participation and cooperation are highly appreciated.

Peserta yang dihormati,

Borang soal kaji selidik ini dijalankan untuk mengkaji penentu penyiasatan berkesan ke atas akaun keldai dikalangan pegawai penyiasat di Lembaga Hasil Dalam Negeri Malaysia. Justeru, saya amat berterima kasih sekiranya anda dapat mengambil bahagian dalam kajian ini.

Kajian ini dijalankan sebagai salah satu syarat untuk melengkapkan Sarjana Sains (Perakaunan Antarabangsa) saya. Soal selidik ini akan mengambil masa sekitar 10 minit untuk diselesaikan. Semua jawapan anda akan DIRAHSIAKAN. Kejayaan kajian ini sangat bergantung kepada bantuan anda. Terima kasih kerana meluangkan masa untuk melengkapkan borang soal selidik. Penyertaan dan kerjasama anda amaltlah dihargai.

Yours sincerely/ *Yang benar,*

Suthaji Nathan Rajah Mohna

Candidate/ *Calon*

Master of Science (International Accounting) /*Sarjana Sains (Perakauan Antarabangsa),*
Universiti Utara Malaysia

Section A: Demographic Information / ***Bahagian A: Maklumat Demografik***

Please place a tick in the appropriate box or fill in the blank, where appropriate.

Sila tandakan dalam
kotak yang berkenaan atau isu tempat kosong, jika bersesuaian.

1. Gender / Jantina *

- ◯ Male / Lelaki
- ◯ Female / Perempuan

2. Race / Bangsa *

- ◯ Malay / Melayu
- ◯ Chinese / Cina
- ◯ Indian / India
- ◯ Others / Lain-lain

3. Age / Umur *

- < 30 years / tahun
- 31 - 40 years / tahun
- 41 - 50 years / tahun
- > 50 years / tahun

4. Marital status / Status perkahwinan *

- Single / Bujang
- Married / Berkahwin
- Divorced / Janda atau Duda

5. Highest education level / Tahap pendidikan *

- Phd / Doktor Falsafah
- Master Degree / Ijazah Sarjana
- Bachelor Degree / Ijazah Sarjana Muda

6. Please state the main field of study (example : accounting, finance, business) / Sila nyatakan bidang pengajian utama (contoh : perakauan, kewangan, perniagaan) *

Your answer

7. Please state the professional qualifications (example: MIA, ACCA, CPA, CIMA) / *Sila nyatakan kelayakan ikthisas dan profesional (contoh: MIA, ACCA, CPA, CIMA)*

Your answer

8. How long have you been working with IRBM? / *Berapa lama anda berkhidmat dengan LHDNM.* *

- < 10 years / tahun
- 11 - 15 years / tahun
- 16 - 20 years / tahun
- > 20 years / tahun

9. How long have you been in the investigation department? / *Berapa lama anda berada di bahagian siasatan.* *

- ◯ < 5 years / tahun
- ◯ 6 - 10 years / tahun
- ◯ 11 - 15 years / tahun
- ◯ > 15 years / tahun

10. Have you attended Certified Tax Investigator Programme (CTIP) course? / *Telah menghadir kursus CTIP?* *

- ◯ Yes / Ya
- ◯ No / Tidak

Section B: Survey of determinants of effective tax investigation on mule account
Bahagian B: Soal selidik berkenaan penentu penyiasatan berkesan ke atas akaun keldai

Instruction:

It is important that you answer all the questions. Your approximate answer is far more useful than an incomplete response. Please choose an appropriate answer (by clicking) below, 1 out of 5 for the correct answer.

Arahan :

Adalah penting anda menjawab semua soalan. Jawapan yang lengkap amat digalakkan. Pilih satu jawapan (dengan klik) yang bersesuaian di bawah ini, 1 dari 5 untuk jawapan yang sesuai.

Effectiveness of Tax Investigation /*Keberkesanan Penyiasatan Cukai*

1. Financial data that received from Bank Negara Malaysia helps me in investigating of mule account. *Data kewangan yang diterima dari Bank Negara Malaysia membantu saya dalam semakan akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

2. Tax knowledge and skills helps me in identifying the mule account and prosecute tax evaders. *Pengetahuan dan kemahiran dalam cukai membantu saya dalam mengenal pasti akaun keldai dan menghadapkan orang yang bertanggungjawab ke mahkamah.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

3. Technics and tools help me in conducting effective tax investigation on mule account. *Teknik dan peralatan membantu saya dalam semakan akaun keldai secara berkesan.* *

- ○ Strongly Disagree / Sangat Tidak Setuju
- ○ Disagree / Tidak Setuju
- ○ About To Agree / Hampir Bersetuju
- ○ Agree / Setuju
- ○ Strongly Agree / Sangat Bersetuju

4. Collaboration between department and other agencies helps me successfully detecting and addressing tax evasion related to mule account. *Kerjasama antara jabatan dan ajensi lain membantu saya dalam mengenalpasti pelarian cukai yang berkaitan dengan akaun keldai.* *

- ○ Strongly Disagree / Sangat Tidak Setuju
- ○ Disagree / Tidak Setuju
- ○ About To Agree / Hampir Bersetuju
- ○ Agree / Setuju
- ○ Strongly Agree / Sangat Bersetuju

5. Training provided help me conduct effective investigation on mule account. *
Latihan yang diberi membantu saya menjalankan penyiasatan secara berkesan atas akaun keldai.

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

Financial Data / Data Kewangan

6. Financial data that received on time help enhancing the performance of investigation officers and support their intention to achieve effective tax investigation on mule account. *Data kewangan yang diterima dalam masa yang ditetapkan dapat membantu dalam meningkatkan prestasi pegawai penyiasat dan menyokong hasrat untuk mereka untuk mencapai penyiasatan cukai yang berkesan berkaitan akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

7. Analyzing financial data helps investigation officers in detecting of suspicious transaction related to money mule account. *Menganalisis data kewangan membantu pegawai penyiasat dalam mengenal pasti transaksi yang mencurigakan berkaitan akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

8. Financial data provide valuable insights into pattern and trends associated with mule account activities that enable help them in conducting effective tax investigations related to mule account. *Data kewangan memberi maklumat penting berkaitan corak dan pergerakan yang berkaitan dengan aktiviti akaun keldai dapat membantu pegawai penyiasat dalam menjalankan penyiasatan cukai yang berkesan.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

9. Financial data allows for real time monitoring of transaction linked to mule account help investigation officers in identifying the money mule account. *Data kewangan membolehkan pemantauan transaksi semasa yang dikaitkan dengan akaun keldai membantu pegawai penyiasat dalam mengenal pasti akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

Tax Knowledge and Skills/ *Pengetahuan dan Kemahiran Cukai*

10. Tax knowledge and skills are very important in detecting tax fraud related to mule account. *Pengetahuan dan kemahiran cukai sangat penting dalam mengesan penipuan cukai berkaitan akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

11. Lack of tax knowledge and skills distorts the performance of investigation officers. *Kekurangan pengetahuan dan Kemahiran cukai akan memesongkan prestasi pegawai penyiasat.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

12. Tax knowledge and skills are directly related to the quality of tax investigation work related to mule account. *Pengetahuan dan kemahiran cukai secara langsung berkaitan dengan kualiti kerja penyiasatan cukai berkaitan akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

13. High proficiency in tax knowledge and good negotiation skills will shorten the period of case settlement. *Kemahiran yang tinggi dalam pengetahuan cukai serta kemahiran perunding akan memendekkan tempoh penyelesaian kes.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

Technics and Tools / Teknik dan Peralatan

14. Effective risk assessment tools are indispensable for officers to detect tax evasion related to mule account. *Alat penilaian risiko yang berkesan amat diperlukan bagi pegawai untuk mengesan pengelakan cukai yang berkaitan dengan akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

15. Modern monitoring technologies amplify officers' capabilities to spot suspicious mule account transaction patterns. *Teknologi pemantauan moden menguatkan keupayaan pegawai untuk mengesan akaun keldai.* *

- ◯ Strongly Disagree / Sangat Tidak Setuju
- ◯ Disagree / Tidak Setuju
- ◯ About To Agree / Hampir Bersetuju
- ◯ Agree / Setuju
- ◯ Strongly Agree / Sangat Bersetuju

16. Artificial Intelligence (AI) powered content enrichment tools enable investigators to extract valuable information from data and giving investigation officers an edge in uncovering tax avoidance related to mule account. *Alat pengayaan kandungan dikuasakan membolehkan penyiasat mengekstrak maklumat berharga daripada data dan memberi pegawai penyiasat kelebihan dalam mendedahkan pengelakan cukai yang berkaitan dengan akaun keldai.* *

- ◯ Strongly Disagree / Sangat Tidak Setuju
- ◯ Disagree / Tidak Setuju
- ◯ About To Agree / Hampir Bersetuju
- ◯ Agree / Setuju
- ◯ Strongly Agree / Sangat Bersetuju

17. Immediate alerts from monitoring systems are pivotal for timely interventions against potential tax evasion activities related to mule accounts. *Makluman segera daripada sistem pemantauan adalah penting untuk campur tangan tepat pada masanya terhadap potensi aktiviti pengelakan cukai yang berkaitan dengan akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

Collaboration /*Kerjasama*

18. Collaboration between departments enhances oversight and accountability in the identification and taxation of mule accounts. *Kerjasama antara jabatan meningkatkan pengawasan dan akauntabiliti dalam pengenalpastian dan percukaian akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

19. Collaboration between departments is vital for accurate tax reporting in the context of mule account. *Kerjasama antara jabatan adalah penting untuk pelaporan cukai yang tepat dalam konteks akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

20. Collaboration facilitates real-time information sharing and decision-making, enabling departments to respond promptly to emerging threats. *Kerjasama memudahkan perkongsian maklumat masa nyata dan dalam membuat keputusan serta membolehkan jabatan bertindak balas dengan segera kepada ancaman yang muncul.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

21. Collaboration facilitates the sharing of intelligence, providing a more comprehensive view of mule account activities. *Kerjasama memudahkan perkongsian kepakaran yang memberikan pandangan yang lebih komprehensif tentang aktiviti akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

Training /Latihan

22. Training provides investigation officer with the necessary skills to identify mule accounts effectively. *Latihan memberi pegawai penyiasat kemahiran yang diperlukan untuk mengenal pasti akaun keldai dengan berkesan.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

23. Training equips investigation officer with the technological proficiency to leverage advanced analytics tools and financial software platforms to track and trace mule account transactions effectively. *Latihan melengkapkan pegawai penyiasat dengan kecekapan teknologi untuk memanfaatkan alat analitik termaju dan platform perisian untuk menjejak dan mengesan transaksi akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

24. Training enables investigation officers to conduct comprehensive risk assessments to identify vulnerabilities in the financial system that could be exploited by mule account operators. *Latihan membolehkan pegawai penyiasat menjalankan penilaian risiko yang komprehensif untuk mengenal pasti kelemahan dalam sistem kewangan yang boleh dieksploitasi oleh pengendali akaun keldai.* *

- Strongly Disagree / Sangat Tidak Setuju
- Disagree / Tidak Setuju
- About To Agree / Hampir Bersetuju
- Agree / Setuju
- Strongly Agree / Sangat Bersetuju

25. Training is an ongoing process that allows investigation officers to stay updated on emerging trends and evolving tactics used by mule account operators. *Latihan ialah proses berterusan yang membolehkan pegawai penyiasat sentiasa dikemas kini tentang trend baru muncul dan taktik berkembang yang digunakan oleh pengendali akaun keldai.* *

- ◯ Strongly Disagree / Sangat Tidak Setuju
- ◯ Disagree / Tidak Setuju
- ◯ About To Agree / Hampir Bersetuju
- ◯ Agree / Setuju
- ◯ Strongly Agree / Sangat Bersetuju

Appendix 2: SPSS output

	@1.GenderJantina	@2.RaceBangsa	@3.AgeUmur	@4.MaritalstatusStatusperkahwinan	@5.HighesteducationlevelTahappendidikan	@6.Pleasestatethe mainfieldofstudyexa mpleaccountingfina..	@ 7. Pl..	@8.Howlonghaveyoubee nworkingwithIRBMBerapa lamaandaberkhidmatden..	@9.Howlonghaveyoubee nintheinvestigationdepart mentBerapalamaandab	@10.Have youattend edCertified.
1	Female / Perempuan	Chinese / Cina	31 - 40 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	MIA	< 10 years / tahun	< 5 years / tahun	Yes / Ya
2	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	< 5 years / tahun	Yes / Ya
3	Female / Perempuan	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
4	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	< 5 years / tahun	No / Tidak
5	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Information Technology	None	16 - 20 years / tahun	< 5 years / tahun	No / Tidak
6	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Valuation and property ..	None	11 - 15 years / tahun	< 5 years / tahun	No / Tidak
7	Female / Perempuan	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	MIA	< 10 years / tahun	< 5 years / tahun	No / Tidak
8	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Bachelor of Economic	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
9	Female / Perempuan	Malay / Melayu	> 50 years / tahun	Single / Bujang	Master Degree / Ijazah Sarjana	Accounting	MIA	16 - 20 years / tahun	< 5 years / tahun	Yes / Ya
10	Female / Perempuan	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Mathematic	None	< 10 years / tahun	6 - 10 years / tahun	No / Tidak
11	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	ACCA	< 10 years / tahun	< 5 years / tahun	No / Tidak
12	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	> 15 years / tahun	Yes / Ya
13	Female / Perempuan	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	< 10 years / tahun	6 - 10 years / tahun	Yes / Ya
14	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	MIA	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
15	Female / Perempuan	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	None	< 10 years / tahun	6 - 10 years / tahun	Yes / Ya
16	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	MIA	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
17	Male / Lelaki	Others / Lain-lain	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	6 - 10 years / tahun	Yes / Ya
18	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	< 5 years / tahun	Yes / Ya
19	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Finance	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
20	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	finance	None	16 - 20 years / tahun	< 5 years / tahun	No / Tidak
21	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	None	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
22	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	11 - 15 years / tahun	Yes / Ya
23	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	MIA	11 - 15 years / tahun	< 5 years / tahun	Yes / Ya
24	Female / Perempuan	Chinese / Cina	41 - 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	MIA	11 - 15 years / tahun	6 - 10 years / tahun	Yes / Ya
25	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	< 10 years / tahun	< 5 years / tahun	No / Tidak
26	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
27	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	finance	None	11 - 15 years / tahun	< 5 years / tahun	Yes / Ya
28	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Business	None	16 - 20 years / tahun	< 5 years / tahun	Yes / Ya

	@1.GenderJantina	@2.RaceBangsa	@3.AgeUmur	@4.MaritalstatusStatusperkahwinan	@5.HighesteducationlevelTahappendidikan	@6.Pleasestatethemainfieldofstudyexampleaccountingfina..	@7.Pl..	@8.HowlonghaveyoubeenworkingwithIRBMBerapalamaandaberkhidmatden..	@9.HowlonghaveyoubeenintheinvestigationdepartmentBerapalamaandab	@10.HaveyouattendedCertified.
28	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Business	None	16 - 20 years / tahun	< 5 years / tahun	Yes / Ya
29	Female / Perempuan	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Biology	None	< 10 years / tahun	< 5 years / tahun	Yes / Ya
30	Female / Perempuan	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	< 10 years / tahun	6 - 10 years / tahun	No / Tidak
31	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	11 - 15 years / tahun	Yes / Ya
32	Female / Perempuan	Malay / Melayu	31 - 40 years / tahun	Single / Bujang	Bachelor Degree / Ijazah Sarjana Muda	Accounting	MIA	< 10 years / tahun	< 5 years / tahun	Yes / Ya
33	Female / Perempuan	Others / Lain-lain	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	6 - 10 years / tahun	Yes / Ya
34	Female / Perempuan	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	> 20 years / tahun	> 15 years / tahun	Yes / Ya
35	Male / Lelaki	Others / Lain-lain	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	MIA	11 - 15 years / tahun	< 5 years / tahun	Yes / Ya
36	Female / Perempuan	Others / Lain-lain	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	< 10 years / tahun	< 5 years / tahun	No / Tidak
37	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	MIA	11 - 15 years / tahun	11 - 15 years / tahun	Yes / Ya
38	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	MIA	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
39	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	6 - 10 years / tahun	Yes / Ya
40	Female / Perempuan	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	6 - 10 years / tahun	No / Tidak
41	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Single / Bujang	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	< 5 years / tahun	No / Tidak
42	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Finance	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
43	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
44	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	11 - 15 years / tahun	Yes / Ya
45	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	MIA	11 - 15 years / tahun	6 - 10 years / tahun	Yes / Ya
46	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
47	Male / Lelaki	Indian / India	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	6 - 10 years / tahun	Yes / Ya
48	Female / Perempuan	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
49	Female / Perempuan	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Finance	MIA	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
50	Female / Perempuan	Malay / Melayu	> 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	MIA	> 20 years / tahun	> 15 years / tahun	Yes / Ya
51	Female / Perempuan	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Business	None	16 - 20 years / tahun	11 - 15 years / tahun	Yes / Ya
52	Male / Lelaki	Others / Lain-lain	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
53	Female / Perempuan	Indian / India	41 - 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	MIA	16 - 20 years / tahun	11 - 15 years / tahun	Yes / Ya
54	Female / Perempuan	Indian / India	41 - 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
55	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya

	@1.GenderJantina	@2.RaceBangsa	@3.AgeUmur	@4.MaritalstatusStatusperkahwinan	@5.HighesteducationlevelTahappendidikan	@6.Pleasestatethe mainfieldofstudyexa mpleaccountingfina..	@7.Pl..	@8.Howlonghaveyoubee nworkingwithIRBMBerapa lamaandaberkhidmatden..	@9.Howlonghaveyoubee nintheinvestigationdepart mentBerapalamaandab	@10.Have youattend edCertified.
56	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Finance	None	> 20 years / tahun	> 15 years / tahun	Yes / Ya
57	Male / Lelaki	Malay / Melayu	> 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	None	> 20 years / tahun	> 15 years / tahun	Yes / Ya
58	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Business	None	16 - 20 years / tahun	< 5 years / tahun	No / Tidak
59	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	11 - 15 years / tahun	Yes / Ya
60	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	< 5 years / tahun	No / Tidak
61	Male / Lelaki	Malay / Melayu	> 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Finance	None	> 20 years / tahun	> 15 years / tahun	Yes / Ya
62	Female / Perempuan	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
63	Female / Perempuan	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	< 5 years / tahun	No / Tidak
64	Female / Perempuan	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	6 - 10 years / tahun	Yes / Ya
65	Female / Perempuan	Malay / Melayu	> 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	None	> 20 years / tahun	> 15 years / tahun	Yes / Ya
66	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Finance	None	> 20 years / tahun	6 - 10 years / tahun	Yes / Ya
67	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
68	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	> 20 years / tahun	6 - 10 years / tahun	Yes / Ya
69	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	> 20 years / tahun	> 15 years / tahun	Yes / Ya
70	Female / Perempuan	Chinese / Cina	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
71	Female / Perempuan	Chinese / Cina	41 - 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	None	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
72	Female / Perempuan	Others / Lain-lain	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	11 - 15 years / tahun	Yes / Ya
73	Female / Perempuan	Others / Lain-lain	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	> 20 years / tahun	> 15 years / tahun	Yes / Ya
74	Male / Lelaki	Others / Lain-lain	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
75	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	6 - 10 years / tahun	Yes / Ya
76	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	None	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
77	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Finance	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
78	Male / Lelaki	Malay / Melayu	> 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	MIA	> 20 years / tahun	> 15 years / tahun	Yes / Ya
79	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	11 - 15 years / tahun	Yes / Ya
80	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Business	None	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
81	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	6 - 10 years / tahun	Yes / Ya
82	Male / Lelaki	Malay / Melayu	> 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Finance	None	> 20 years / tahun	> 15 years / tahun	Yes / Ya
83	Female / Perempuan	Malay / Melayu	< 30 years / tahun	Single / Bujang	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	< 10 years / tahun	< 5 years / tahun	No / Tidak
84	Female / Perempuan	Malay / Melayu	31 - 40 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	11 - 15 years / tahun	6 - 10 years / tahun	Yes / Ya
85	Female / Perempuan	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Master Degree / Ijazah Sarjana	Accounting	None	> 20 years / tahun	11 - 15 years / tahun	Yes / Ya
86	Female / Perempuan	Malay / Melayu	> 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Finance	None	> 20 years / tahun	> 15 years / tahun	Yes / Ya
87	Male / Lelaki	Malay / Melayu	31 - 40 years / tahun	Single / Bujang	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	6 - 10 years / tahun	Yes / Ya
88	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Accounting	None	16 - 20 years / tahun	11 - 15 years / tahun	Yes / Ya
89	Male / Lelaki	Malay / Melayu	41 - 50 years / tahun	Married / Berkahwin	Bachelor Degree / Ijazah Sarjana Muda	Finance	None	16 - 20 years / tahun	11 - 15 years / tahun	Yes / Ya

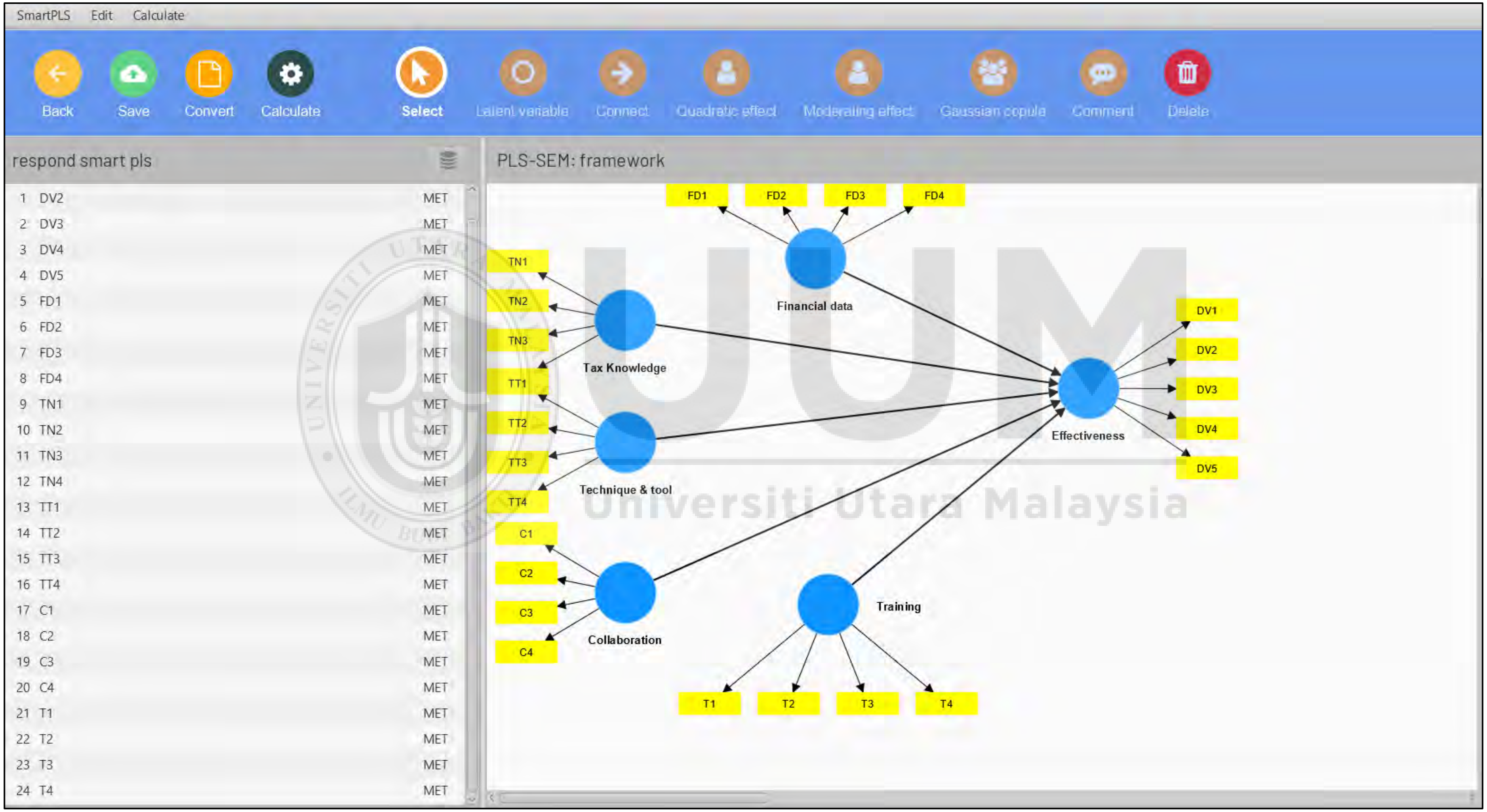
Custom Tables

[DataSet1]

		Count	Column N %
1. Gender / Jantina	Female / Perempuan	33	37.1%
	Male / Lelaki	56	62.9%
2. Race / Bangsa	Chinese / Cina	4	4.5%
	Indian / India	3	3.4%
	Malay / Melayu	74	83.1%
	Others / Lain-lain	8	9.0%
3. Age / Umur	< 30 years / tahun	1	1.1%
	> 50 years / tahun	8	9.0%
	31 - 40 years / tahun	31	34.8%
	41 - 50 years / tahun	49	55.1%
4. Marital status / Status perkahwinan	Married / Berkahwin	84	94.4%
	Single / Bujang	5	5.6%
5. Highest education level / Tahap pendidikan	Bachelor Degree / Ijazah Sarjana Muda	71	79.8%
	Master Degree / Ijazah Sarjana	18	20.2%
6. Please state the main field of study (example : accounting, finance, business) / Sila nyatakan bidang pengajian utama (contoh : perakauan, kewangan, perniagaan)	Accounting	68	76.4%
	Bachelor of Economic	1	1.1%
	Biology	1	1.1%
	Business	4	4.5%
	finance	2	2.2%
	Finance	10	11.2%
	Information Technology	1	1.1%
	Mathematic	1	1.1%
	Valuation and property management	1	1.1%
7. Please state the professional qualifications (example: MIA, ACCA, CPA, CIMA) / Sila nyatakan kelayakan ikthisas dan profesional (contoh: MIA, ACCA, CPA, CIMA)	ACCA	1	1.1%
	MIA	16	18.0%
	None	72	80.9%
8. How long have you been working with IRBM? / Berapa lama anda berkhidmat dengan LHDNM.	< 10 years / tahun	12	13.5%
	> 20 years / tahun	25	28.1%
	11 - 15 years / tahun	19	21.3%
	16 - 20 years / tahun	33	37.1%
9. How long have you been in the investigation department? / Berapa lama anda berada di bahagian siasatan.	< 5 years / tahun	23	25.8%
	> 15 years / tahun	12	13.5%
	11 - 15 years / tahun	23	25.8%
	6 - 10 years / tahun	31	34.8%
10. Have you attended Certified Tax Investigator Programme (CTIP) course? / Telah menghadir kursus CTIP?	No / Tidak	16	18.0%
	Yes / Ya	73	82.0%

Appendix 3: SmartPLS output

Name	No.	Type	Missings	Mean	Median	Scale min	Scale max	Observed min	Observed max	Standard deviatio	Excess kurtosis	Skewness	Cramér-von Mises p value
DV1	1	MET	0	4.213	4	1	5	1	5	0.627	6.568	-1.312	0
DV2	2	MET	0	4.146	4	1	5	1	5	0.663	4.57	-1.115	0
DV3	3	MET	0	4.056	4	1	5	1	5	0.676	3.602	-0.956	0
DV4	4	MET	0	4.326	4	1	5	1	5	0.667	5.489	-1.418	0
DV5	5	MET	0	4.213	4	1	5	1	5	0.644	5.725	-1.262	0
FD1	6	MET	0	4.146	4	1	5	1	5	0.61	7.023	-1.299	0
FD2	7	MET	0	4.18	4	1	5	1	5	0.696	3.602	-1.077	0
FD3	8	MET	0	4.157	4	1	5	1	5	0.763	1.816	-0.896	0
FD4	9	MET	0	4.135	4	1	5	1	5	0.722	3.993	-1.306	0
TN1	10	MET	0	4.124	4	1	5	1	5	0.65	4.937	-1.127	0
TN2	11	MET	0	3.944	4	1	5	1	5	0.725	4.663	-1.356	0
TN3	12	MET	0	4.034	4	1	5	1	5	0.644	5.537	-1.316	0
TN4	13	MET	0	4.067	4	1	5	1	5	0.716	3.136	-1.036	0
TT1	14	MET	0	3.876	4	1	5	1	5	0.716	2.095	-0.744	0
TT2	15	MET	0	4	4	1	5	1	5	0.67	3.49	-0.91	0
TT3	16	MET	0	3.888	4	1	5	1	5	0.785	1.426	-0.788	0
TT4	17	MET	0	3.921	4	1	5	1	5	0.674	3.509	-1.023	0
C1	18	MET	0	4.213	4	1	5	1	5	0.644	5.725	-1.262	0
C2	19	MET	0	4.225	4	1	5	1	5	0.666	4.878	-1.223	0
C3	20	MET	0	4.258	4	2	5	2	5	0.571	1.611	-0.433	0
C4	21	MET	0	4.213	4	2	5	2	5	0.627	0.753	-0.476	0
T1	22	MET	0	4.135	4	1	5	1	5	0.674	4.114	-1.068	0
T2	23	MET	0	4.124	4	1	5	1	5	0.615	6.599	-1.261	0
T3	24	MET	0	4.157	4	1	5	1	5	0.652	5.076	-1.164	0
T4	25	MET	0	4.213	4	1	5	1	5	0.627	6.568	-1.312	0


SmartPLS
Edit
Calculate
Back
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Convert
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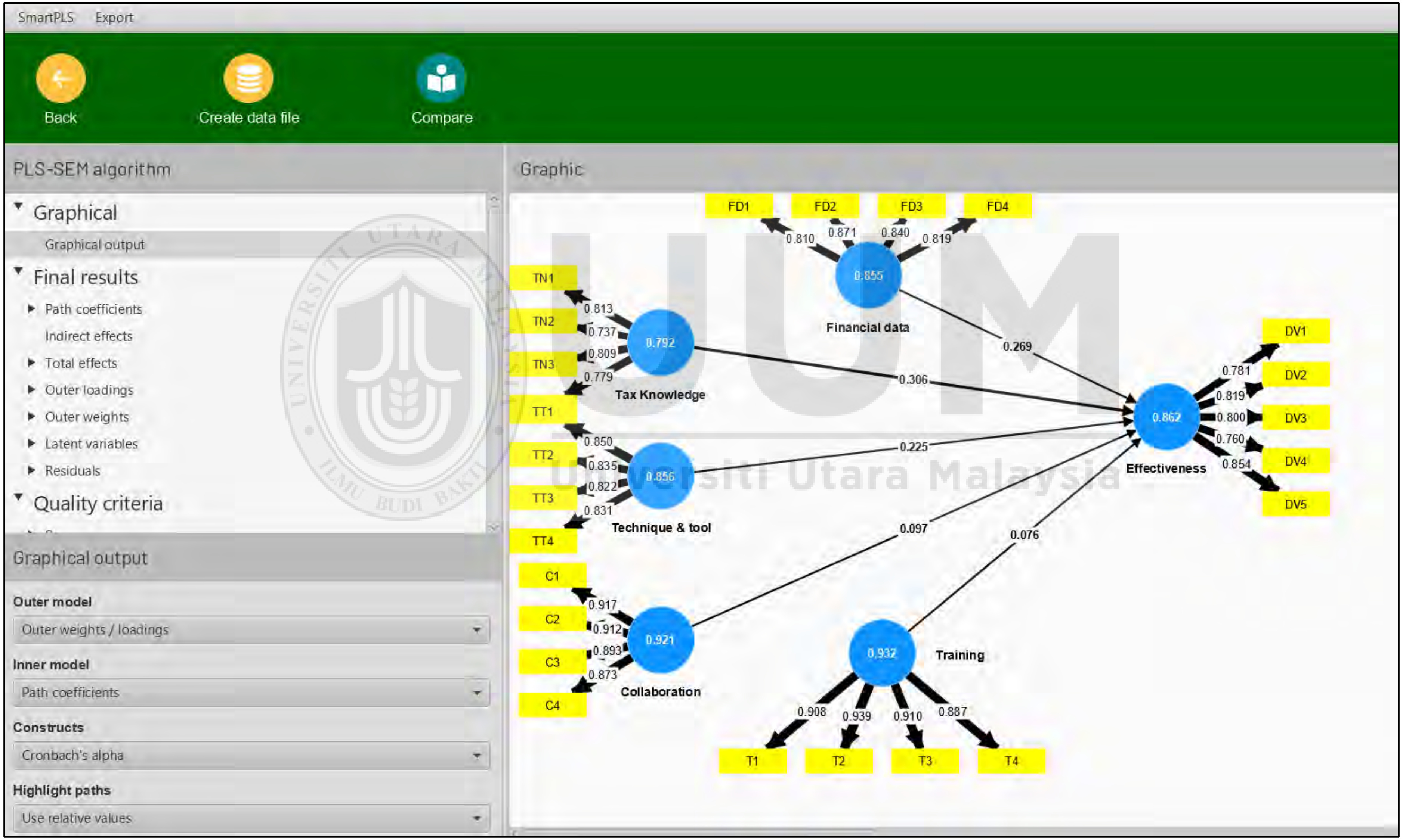
Select
Latent variable
Connect
Quadratic effect
Moderating effect
Gaussian copula
Comment
Delete
respond smart pls
PLS-SEM: framework
1 DV2 MET
2 DV3 MET
3 DV4 MET
4 DV5 MET
5 FD1 MET
6 FD2 MET
7 FD3 MET
8 FD4 MET
9 TN1 MET
10 TN2 MET
11 TN3 MET
12 TN4 MET
13 TT1 MET
14 TT2 MET
15 TT3 MET
16 TT4 MET
17 C1 MET
18 C2 MET
19 C3 MET
20 C4 MET
21 T1 MET
22 T2 MET
23 T3 MET
24 T4 MET
FD1
FD2
FD3
FD4
Financial data
TN1
TN2
TN3
Tax Knowledge
TT1
TT2
TT3
TT4
Technique & tool
C1
C2
C3
C4
Collaboration
Training
T1
T2
T3
T4
Effectiveness
DV1
DV2
DV3
DV4
DV5


SmartPLS
Export
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Create data file
Compare
PLS-SEM algorithm
Graphical
Graphical output
Final results
Path coefficients
Indirect effects
Total effects
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Outer weights
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Constructs
Cronbach's alpha
Highlight paths
Use relative values
Graphic
FD1
FD2
FD3
FD4
0.810
0.871
0.840
0.819
0.855
Financial data
TN1
TN2
TN3
0.813
0.737
0.809
0.779
0.792
Tax Knowledge
TT1
TT2
TT3
TT4
0.850
0.835
0.822
0.831
0.856
Technique & tool
C1
C2
C3
C4
0.917
0.912
0.893
0.873
0.921
Collaboration
0.932
Training
0.908
0.939
0.910
0.887
T1
T2
T3
T4
0.269
0.306
0.225
0.097
0.076
0.862
Effectiveness
0.781
0.819
0.800
0.760
0.854
DV1
DV2
DV3
DV4
DV5

Outer loadings

Matrix

	COLLABORATION	EFFECTIVE	FINANCIAL DATA	KNOWLEDGE & SKILL	TECHNIQUES & TOOL	TRAINING
C1	0.917					
C2	0.912					
C3	0.893					
C4	0.873					
DV1		0.781				
DV2		0.819				
DV3		0.800				
DV4		0.760				
DV5		0.854				
FD1			0.810			
FD2			0.871			
FD3			0.840			
FD4			0.819			
T1						0.908
T2						0.939
T3						0.910
T4						0.887
TN1				0.813		
TN2				0.737		
TN3				0.809		
TN4				0.779		
TT1					0.850	
TT2					0.835	
TT3					0.822	
TT4					0.831	

Correlations

	COLLABORATION	EFFECTIVE	FINANCIAL DATA	KNOWLEDGE & SKILL	TECHNIQUES & TOOL	TRAINING
COLLABORATION	1.000	0.663	0.683	0.640	0.564	0.762
EFFECTIVE	0.663	1.000	0.750	0.764	0.728	0.683
FINANCIAL DATA	0.683	0.750	1.000	0.685	0.676	0.680
KNOWLEDGE & SKILL	0.640	0.764	0.685	1.000	0.710	0.671
TECHNIQUES & TOOL	0.564	0.728	0.676	0.710	1.000	0.637
TRAINING	0.762	0.683	0.680	0.671	0.637	1.000

Construct reliability and validity

Overview

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Collaboration	0.921	0.925	0.944	0.809
Effectiveness	0.862	0.863	0.901	0.645
Financial data	0.855	0.855	0.902	0.698
Tax Knowledge	0.792	0.793	0.865	0.616
Technique & tool	0.856	0.863	0.902	0.697
Training	0.932	0.935	0.951	0.830

Heterotrait-monotrait ratio (HTMT) - List

	Heterotrait-monotrait ratio (HTMT)
Effectiveness <-> Collaboration	0.741
Financial data <-> Collaboration	0.770
Financial data <-> Effectiveness	0.872
Tax Knowledge <-> Collaboration	0.741
Tax Knowledge <-> Effectiveness	0.923
Tax Knowledge <-> Financial data	0.826
Technique & tool <-> Collaboration	0.625
Technique & tool <-> Effectiveness	0.838
Technique & tool <-> Financial data	0.789
Technique & tool <-> Tax Knowledge	0.858
Training <-> Collaboration	0.823
Training <-> Effectiveness	0.756
Training <-> Financial data	0.759
Training <-> Tax Knowledge	0.774
Training <-> Technique & tool	0.707

Quality criteria

R-square

Overview

	R-square	R-square adjusted
EFFECTIVE	0.717	0.709

SmartPLS report

Please cite the use of SmartPLS: Ringle, C. M., Wende, S., and Becker, J.-M. 2022. "SmartPLS 4." Oststeinbek: SmartPLS GmbH, http://www.smartpls.com.

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Final results

Path coefficients

Mean, STDEV, T values, p values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
COLLABORATION -> EFFECTIVE	0.097	0.103	0.087	1.122	0.262
FINANCIAL DATA -> EFFECTIVE	0.269	0.258	0.091	2.955	0.003
KNOWLEDGE & SKILL -> EFFECTIVE	0.306	0.297	0.110	2.785	0.005
TECHNIQUES & TOOL -> EFFECTIVE	0.225	0.237	0.106	2.137	0.033
TRAINING -> EFFECTIVE	0.076	0.071	0.113	0.674	0.500

Indicator cross-validated communality

Total

	SSO	SSE	Q^2 (=1-SSE/SSO)
C1	89.000	27.576	0.690
C2	89.000	30.261	0.660
C3	89.000	30.592	0.656
C4	89.000	35.140	0.605
DV1	89.000	57.844	0.350
DV2	89.000	46.242	0.480
DV3	89.000	51.874	0.417
DV4	89.000	61.483	0.309
DV5	89.000	41.102	0.538
FD1	89.000	57.576	0.353
FD2	89.000	40.082	0.550
FD3	89.000	46.339	0.479
FD4	89.000	49.800	0.440
T1	89.000	30.125	0.662
T2	89.000	23.137	0.740
T3	89.000	29.392	0.670
T4	89.000	39.454	0.557
TN1	89.000	53.166	0.403
TN2	89.000	73.104	0.179
TN3	89.000	54.104	0.392
TN4	89.000	57.764	0.351
TT1	89.000	46.818	0.474
TT2	89.000	49.133	0.448
TT3	89.000	47.829	0.463
TT4	89.000	47.342	0.468

Appendix 4: Data collection

Tue 6/2/2024 11:05 AM

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