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LAMPIRAN

LAMPIRAN KUSIONER

Responden yang terhormat,

Sehubungan dengan penyelesaian tugas akhir skripsi untuk memenuhi persyaratan gelar magister (S2) pada Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Hasanuddin, maka peneliti mengadakan penelitian dengan judul “Pengaruh Kompetensi Teknologi Informasi, Professional Judgement, dan Task Specific Knowledge Terhadap Pendeteksian Fraud dengan Budaya Organisasi sebagai Pemoderasi”.

Saya yang bertanda tangan di bawah ini:

Nama : Nadya Annisa Nasruddin
NIM : A062221052
Program Studi/Jurusan : Fakultas Ekonomi dan Bisnis/Akuntansi

Dengan ini memohon kesediaan Bapak/Ibu/Saudara/i untuk mengisi kuesioner ini dan memberikan informasi pada masing-masing pernyataan berikut ini dengan sebenar-benarnya sesuai dengan petunjuk pengisian. Data yang akan berikan hanya akan digunakan untuk kepentingan karya tulis ilmiah/skripsi tersebut. Atas perhatian dan kerjasamanya dalam pengisian kuesioner ini saya ucapkan terima kasih.

Hormat Saya

Peneliti

IDENTITAS RESPONDEN

1. Nama :
2. Umur : 20-30 tahun
 31-40 tahun
 41-50 tahun
 >50 tahun
3. Jenis kelamin : Pria Wanita
4. Pendidikan terakhir : S3 S2 S1 D3
5. Jabatan : Auditor Pertama
 Auditor Muda
 Auditor Madya
 Auditor Utama
6. Lama Bekerja : 1-2 tahun
 3-5 tahun
 >5 tahun

TANGGAPAN RESPONDEN :

Bapak/Ibu/Sdr/i dimohon untuk memberikan tanggapan yang sesuai atas pertanyaan - pertanyaan berikut dengan memilih skor yang tersedia dengan cara memberi tanda (√). Jika menurut Bapak/Ibu/Sdr/i tidak ada jawaban yang tepat, maka jawaban dapat diberikan pada pilihan yang paling mendekati.:

STS : Sangat Tidak Setuju

TS : Tidak Setuju

N : Netral

S : Setuju

DAFTAR PERNYATAAN UNTUK VARIABEL KOMPETENSI TEKNOLOGI INFORMASI (X1)

No	Pertanyaan	STS	TS	N	S	SS
Keahlian Teknis						
1.	Kemampuan dalam memahami bahasa pemrograman adalah hal yang penting untuk dimiliki oleh seorang auditor.					
2.	Auditor harus mengetahui sistem aplikasi komputer dengan baik.					
3.	Auditor harus mampu mengoperasikan alat-alat komputer baik perangkat lunak maupun perangkat keras yang digunakan dalam menjalankan tugas audit.					
Keahlian Organisasional						
4.	Auditor harus mampu memiliki kemampuan dalam manajemen waktu dalam menjalankan tugas audit.					
5.	Auditor harus dapat menentukan prioritas di dalam tugasnya.					
Keahlian Pribadi						
6.	Auditor harus memiliki rasa ingin tahu yang besar.					
7.	Auditor harus menyadari bahwa beberapa temuan dapat bersifat subyektif.					
Keahlian Konseptual						
8.	Auditor harus mampu melakukan abstraksi yaitu mengeliminasi informasi yang kurang penting saat melaksanakan tugas audit.					

Sumber : (Camaghan, 2004; Greenstein & Mckee, 2004).

DAFTAR PERNYATAAN UNTUK VARIABEL PROFESSIONAL JUDGEMENT (X2)

No	Pertanyaan	STS	TS	N	S	SS
Dedikasi Terhadap Profesi						
1.	Sebagai auditor, saya akan menyampaikan jika ada temuan material dalam laporan keuangan audit yang diterbitkan.					
Independensi						
2.	Saya tidak akan mengikuti instruksi atasan untuk mengeluarkan pelanggaran dari data temuan.					
3.	Saya akan memberikan pendapat yang benar dan jujur atas laporan keuangan perusahaan.					
Kepercayaan Diri dalam Tugas						
4.	Saya memiliki kemampuan dalam menyelesaikan tugas audit dengan baik sesuai rencana dan tujuan yang telah ditetapkan.					

5.	Saya bersedia menerima penilaian atas audit dari auditor lainnya.					
Relasi Bersama Kolega						
6.	Auditor perlu memiliki keterampilan dalam berkomunikasi dengan baik dan efektif dengan auditor lainnya.					
Pengalaman dan Sertifikasi						
7.	Semakin lama waktu bekerja, semakin mudah mencari penyebab munculnya kesalahan dan <i>fraud</i> .					
8.	Auditor yang memiliki sertifikasi cenderung lebih baik dalam mendeteksi <i>fraud</i> .					

Sumber : (Hall, 1968; Hastuti et al., 2003; Odukoya et al., 2021).

DAFTAR PERNYATAAN UNTUK VARIABEL *TASK SPECIFIC KNOWLEDGE* (X3)

No	Pertanyaan	STS	TS	N	S	SS
Pengetahuan Umum Auditor						
1.	Seorang auditor harus memahami dengan baik Standar Akuntansi Keuangan (SAK).					
2.	Seorang auditor harus memahami dengan baik Standar Profesional Auditor Internal (SPAI).					
Pengetahuan Spesifik Auditor						
3.	Keahlian khusus yang dimiliki auditor dapat mendukung proses pendeteksian <i>fraud</i> yang dilakukan auditor.					
4.	Saya akan fokus pada risiko-risiko <i>fraud</i> sebagai pertimbangan saya dalam membantu mendeteksi <i>fraud</i> .					
Perbaikan Pengetahuan Auditor Melalui Pelatihan						
5.	Pendidikan dan pelatihan profesional di bidang audit dapat meningkatkan kemampuan saya dalam mendeteksi kecurangan.					

Sumber : Yusrianti (2015).

DAFTAR PERNYATAAN UNTUK VARIABEL BUDAYA ORGANISASI (Z)

No	Pertanyaan	STS	TS	N	S	SS
<i>Innovation and risk taking</i> (Inovasi dan Pengambilan Risiko)						
1.	Pimpinan mendorong saya untuk melakukan inovasi atau gagasan baru dalam pekerjaan.					
2.	Saya siap mengambil risiko dalam melakukan pekerjaan yang menjadi tanggung jawab saya.					
<i>Attention to detail</i> (Perhatian terhadap detail)						
3.	Saya selalu dituntut untuk menyelesaikan pekerjaan dengan tepat dan cermat.					

4.	Pihak manajemen perusahaan selalu menyampaikan tujuan perusahaan secara detail kepada karyawan.					
Outcome orientation (Orientasi hasil)						
5.	Perusahaan memberikan penghargaan kepada karyawan yang mampu menunjukkan prestasi kerja.					
6.	Perusahaan memberikan fasilitas dalam menunjang penyelesaian pekerjaan secara optimal.					
People orientation (Orientasi individu)						
7.	Saya berusaha mengerjakan pekerjaan dengan sungguh-sungguh.					
Team Orientation (Orientasi tim)						
8.	Para karyawan saling percaya terhadap sesama rekan kerja.					
9.	Saya dituntut menjadi anggota satuan kerja yang kompak dan handal dalam menjalankan pekerjaan untuk mendapatkan hasil yang optimal.					
Aggresiveness (agresivitas)						
10.	Saya dituntut untuk bekerja giat dalam melaksanakan tugas-tugas yang menjadi tanggung jawab saya.					
11.	Perusahaan ini memiliki peraturan yang membimbing perilaku dan memberitahu apa yang boleh dan tidak boleh dilakukan oleh karyawan berdasarkan nilai-nilai yang berlaku di perusahaan.					
Stability (Stabilitas)						
12.	Saya merasa dihargai dan bukan sebagai alat untuk memperoleh keuntungan sehingga terwujud lingkungan kerja yang baik.					

Sumber: (Stephen P Robbins, 2001 & Eko Hartanto, 2011)

DAFTAR PERNYATAAN UNTUK VARIABEL PENDETEKSIAN FRAUD (Y)

No	Pertanyaan	STS	TS	N	S	SS
Sistem Kontrol Internal						
1.	Sebelum melaksanakan audit, auditor harus memahami struktur kontrol internal.					
2.	Auditor mengimplementasikan program pendeteksian <i>fraud</i> berdasarkan standar pengendalian yang berlaku.					
Karakteristik Fraud						
3.	Deteksi <i>fraud</i> mencakup identifikasi indikator-indikator kecurangan yang memerlukan tindak					

	lanjut seorang auditor untuk dilakukan investigasi.					
4.	Auditor harus memahami karakteristik terjadinya <i>fraud</i> .					
Lingkungan Audit						
5.	Lingkungan pekerjaan audit sangat mempengaruhi kualitas audit.					
Metode Audit						
6.	Metode audit yang tidak efektif dapat mengakibatkan kegagalan dalam usaha pendeteksian <i>fraud</i> .					
7.	Auditor menyusun langkah-langkah yang dilakukan dalam rangka untuk pendeteksian <i>fraud</i> .					
Bentuk <i>Fraud</i>						
8.	Auditor harus dapat memperkirakan bentuk-bentuk <i>fraud</i> apa saja yang bisa terjadi.					
Pengujian Bukti						
9.	Auditor harus melakukan pengujian atas dokumen-dokumen atau informasi-informasi yang diperoleh.					
10.	Kekeliruan dalam pemilihan bukti dapat menghambat proses penyelesaian pekerjaan.					

Sumber: (Koroy, 2008 & Simanjuntak, 2015)

Lampiran 2. Data Mentah Penelitian

No.	Jabatan	Jumlah
1	Auditor Pertama	0
2	Auditor Muda	11
3	Auditor Madya	13
4	Auditor Utama	1
Wilayah Manado		
No.	Jabatan	Jumlah
1	Auditor Pertama	0
2	Auditor Muda	9
3	Auditor Madya	11
4	Auditor Utama	0
Wilayah Bali		
No.	Jabatan	Jumlah
1	Auditor Pertama	2
2	Auditor Muda	12
3	Auditor Madya	19
4	Auditor Utama	1
Wilayah Balikpapan		
No.	Jabatan	Jumlah
1	Auditor Pertama	0
2	Auditor Muda	11
3	Auditor Madya	13
4	Auditor Utama	0
Jumlah Responden		103

Lampiran 3. Hasil Pengujian Penelitian Menggunakan PLS

Hasil

Path Coefficients

	X1	X1.Z	X2	X2.Z	X3	X3.Z	Y	Z
X1							0.103	
X1.Z							0.044	
X2							0.115	
X2.Z							0.067	
X3							0.613	
X3.Z							0.069	
Y								
Z							0.363	

Outer Loadings

	X1	X1.Z	X2	X2.Z	X3	X3.Z	Y	Z
X1 * Z		1.054						
X1.1	0.733							
X1.2	0.719							
X1.3	0.732							
X1.4	0.806							
X1.5	0.813							
X1.6	0.741							
X1.7	0.777							
X1.8	0.746							
X2 * Z				1.036				
X2.1			0.907					
X2.2			0.714					
X2.3			0.807					
X2.4			0.766					
X2.5			0.788					
X2.6			0.833					
X2.7			0.897					
X2.8			0.747					
X3 * Z						0.882		
X3.1					0.798			
X3.2					0.834			
X3.3					0.854			
X3.4					0.707			
X3.5					0.858			

Y.1							0.881	
Y.10							0.781	
Y.2							0.884	
Y.3							0.847	
Y.4							0.803	
Y.5							0.784	
Y.6							0.753	
Y.7							0.848	
Y.8							0.873	
Y.9							0.846	
Z.1								0.836
Z.10								0.798
Z.11								0.777
Z.12								0.742
Z.2								0.747
Z.3								0.787
Z.4								0.728
Z.5								0.776
Z.6								0.743
Z.7								0.725
Z.8								0.710
Z.9								0.728

Outer Weights

	X1	X1.Z	X2	X2.Z	X3	X3.Z	Y	Z
X1 * Z		1.000						
X1.1	0.167							
X1.2	0.171							
X1.3	0.172							
X1.4	0.226							
X1.5	0.201							
X1.6	0.199							
X1.7	0.094							
X1.8	0.126							

Kualitas Kriteria

R Square

	R Square	R Square Adjusted
Y	0.790	0.775

f Square

	X1	X1.Z	X2	X2.Z	X3	X3.Z	Y	Z
X1							0.024	
X1.Z							0.000	
X2							0.001	
X2.Z							0.003	
X3							0.676	
X3.Z							0.011	
Y								
Z							0.209	

Validitas dan Realibilitas Konstruk

Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0.871	0.888	0.897	0.525
X1.Z	1.000	1.000	1.000	1.000
X2	0.909	0.870	0.773	0.737
X2.Z	1.000	1.000	1.000	1.000
X3	0.852	0.870	0.894	0.630
X3.Z	1.000	1.000	1.000	1.000
Y	0.946	0.952	0.954	0.676
Z	0.933	0.935	0.942	0.576

Validitas Diskriminan

Fornell-Larcker Criterion

	X1	X1.Z	X2	X2.Z	X3	X3.Z	Y	Z
X1	0.724							
X1.Z	-0.463	1.000						
X2	0.074	0.032	0.781					
X2.Z	0.033	0.154	0.029	1.000				
X3	0.538	0.378	0.029	0.161	0.793			
X3.Z	-0.452	0.431	0.189	0.014	0.447	1.000		
Y	0.482	0.328	0.110	0.146	0.613	0.426	0.822	
Z	0.633	0.345	0.163	0.060	0.744	0.375	0.780	0.759

Cross Loadings								
	X1	X1.Z	X2	X2.Z	X3	X3.Z	Y	Z
X1 * Z	-0.463	1.000	0.032	0.154	-0.378	0.431	-0.328	-0.345
X1.1	0.733	-0.216	0.190	0.065	0.377	-0.277	0.333	0.432
X1.2	0.719	-0.417	0.048	0.023	0.387	-0.365	0.339	0.514
X1.3	0.732	-0.238	-0.012	0.152	0.415	-0.381	0.341	0.401
X1.4	0.806	-0.418	-0.007	0.043	0.451	-0.380	0.449	0.539
X1.5	0.813	-0.640	0.010	-0.051	0.455	-0.347	0.400	0.515
X1.6	0.741	-0.386	0.033	-0.054	0.466	-0.375	0.396	0.490
X1.7	0.576	-0.145	0.162	0.091	0.195	-0.271	0.187	0.317
X1.8	0.645	-0.010	0.112	-0.042	0.257	-0.170	0.250	0.408
X2 * Z	0.033	0.154	0.029	1.000	0.161	-0.014	0.146	0.060
X2.1	0.032	-0.164	0.419	0.077	0.017	-0.076	0.004	-0.092
X2.2	0.017	0.031	0.907	0.017	0.010	0.162	-0.060	-0.125
X2.3	0.098	-0.093	0.599	0.213	0.010	-0.026	-0.050	-0.085
X2.4	0.044	-0.107	0.419	0.119	0.026	0.018	0.003	-0.051
X2.5	0.114	-0.101	0.201	0.156	0.029	-0.113	0.009	0.053
X2.6	0.021	-0.147	0.402	0.104	0.009	-0.078	0.008	-0.090
X2.7	0.080	-0.011	0.897	0.041	0.032	0.152	-0.065	-0.093
X2.8	0.022	-0.086	0.399	0.169	0.126	-0.033	0.047	0.038
X3 * Z	-0.452	0.431	0.189	-0.014	-0.447	1.000	-0.426	-0.375
X3.1	0.377	-0.171	-0.012	0.131	0.698	-0.195	0.520	0.548
X3.2	0.585	-0.432	-0.039	0.038	0.834	-0.510	0.728	0.665
X3.3	0.415	-0.305	-0.063	0.197	0.854	-0.373	0.767	0.645
X3.4	0.372	-0.236	0.033	0.130	0.707	-0.173	0.571	0.493
X3.5	0.381	-0.317	-0.017	0.146	0.858	-0.448	0.771	0.592
Y.1	0.416	-0.304	-0.103	0.117	0.773	-0.422	0.881	0.675
Y.10	0.317	-0.199	-0.022	0.098	0.572	-0.327	0.781	0.543
Y.2	0.492	-0.352	-0.077	0.112	0.810	-0.389	0.884	0.763
Y.3	0.391	-0.228	-0.139	0.147	0.698	-0.329	0.847	0.693
Y.4	0.445	-0.338	-0.132	0.114	0.744	-0.406	0.803	0.653
Y.5	0.216	-0.088	-0.075	0.108	0.538	-0.181	0.684	0.458
Y.6	0.350	-0.217	0.040	0.106	0.603	-0.162	0.753	0.606
Y.7	0.366	-0.256	-0.097	0.090	0.760	-0.350	0.848	0.652
Y.8	0.491	-0.333	-0.172	0.178	0.768	-0.432	0.873	0.701
Y.9	0.412	-0.309	-0.094	0.126	0.724	-0.437	0.846	0.608
Z.1	0.471	-0.175	-0.054	0.053	0.572	-0.191	0.542	0.836
Z.10	0.544	-0.298	-0.199	0.069	0.597	-0.330	0.606	0.798
Z.11	0.557	-0.322	-0.237	0.024	0.651	-0.342	0.692	0.777
Z.12	0.380	-0.202	-0.050	0.031	0.593	-0.185	0.590	0.742
Z.2	0.470	-0.232	-0.177	0.036	0.513	-0.272	0.540	0.747
Z.3	0.515	-0.260	-0.080	0.051	0.642	-0.319	0.677	0.787
Z.4	0.474	-0.217	-0.121	-0.028	0.534	-0.235	0.507	0.728
Z.5	0.407	-0.243	-0.124	0.123	0.567	-0.297	0.599	0.776
Z.6	0.390	-0.175	-0.059	0.041	0.466	-0.221	0.579	0.743
Z.7	0.621	-0.496	-0.109	0.092	0.603	-0.472	0.637	0.725
Z.8	0.419	-0.213	-0.092	0.015	0.437	-0.233	0.515	0.710
Z.9	0.480	-0.257	-0.164	0.019	0.549	-0.258	0.553	0.728

Hasil Akhir

Path Coefficients

Mean, STDEV, T-Values, P-Values

	Original Sample	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> Y	0.103	0.095	0.065	2.594	0.042
X1.Z -> Y	0.044	0.003	0.057	5.068	0.000
X2 -> Y	0.115	0.018	0.062	3.244	0.030
X2.Z -> Y	0.067	0.043	0.053	2.508	0.010
X3 -> Y	0.613	0.600	0.114	5.386	0.000
X3.Z -> Y	0.069	0.080	0.095	3.726	0.002
Z -> Y	0.363	0.371	0.101	3.592	0.008

Confidence Intervals

	Original Sample (O)	Sample Mean (M)	2.5%	97.5%
X1 -> Y	0.103	0.095	0.245	0.015
X1.Z -> Y	0.044	0.003	0.129	0.105
X2 -> Y	0.115	0.018	0.128	0.105
X2.Z -> Y	0.067	0.043	0.060	0.149
X3 -> Y	0.613	0.600	0.348	0.801
X3.Z -> Y	0.069	0.080	0.282	0.099
Z -> Y	0.363	0.371	0.172	0.563

Confidence Intervals Bias Corrected

	Original Sample (O)	Sample Mean (M)	Bias	2.5%	97.5%
X1 -> Y	0.103	0.095	0.008	-0.312	-0.010
X1.Z -> Y	0.044	0.003	-0.001	-0.122	0.110
X2 -> Y	0.115	0.018	-0.002	-0.121	0.116
X2.Z -> Y	0.067	0.043	0.016	-0.100	0.109
X3 -> Y	0.613	0.600	-0.013	0.369	0.814
X3.Z -> Y	0.069	0.080	-0.011	-0.278	0.111
Z -> Y	0.363	0.371	0.008	0.135	0.550

Outer Weights						
Mean, STDEV, T-Values, P-Values						
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	
X1 * Z <- X1.Z	1.000	1.000	0.000			
X1.1 <- X1	0.167	0.169	0.038	4.419	0.000	
X1.2 <- X1	0.171	0.169	0.034	4.968	0.000	
X1.3 <- X1	0.172	0.172	0.036	4.785	0.000	
X1.4 <- X1	0.226	0.225	0.031	7.193	0.000	
X1.5 <- X1	0.201	0.201	0.037	5.433	0.000	
X1.6 <- X1	0.199	0.200	0.042	4.767	0.000	
X1.7 <- X1	0.094	0.093	0.047	1.985	0.048	
X1.8 <- X1	0.126	0.125	0.043	2.897	0.004	
X2 * Z <- X2.Z	1.000	1.000	0.000			
X2.1 <- X2	-0.037	0.110	0.198	0.187	0.852	
X2.2 <- X2	0.518	0.132	0.263	1.971	0.049	
X2.3 <- X2	0.430	0.152	0.277	1.553	0.121	
X2.4 <- X2	-0.025	0.118	0.235	0.105	0.916	
X2.5 <- X2	-0.080	0.113	0.262	0.307	0.759	
X2.6 <- X2	-0.070	0.108	0.194	0.360	0.719	
X2.7 <- X2	0.565	0.137	0.270	2.096	0.037	
X2.8 <- X2	-0.411	0.120	0.279	1.472	0.142	
X3 * Z <- X3.Z	1.000	1.000	0.000			
X3.1 <- X3	0.193	0.193	0.019	10.013	0.000	
X3.2 <- X3	0.271	0.272	0.020	13.379	0.000	
X3.3 <- X3	0.285	0.285	0.022	12.715	0.000	
X3.4 <- X3	0.212	0.213	0.023	9.161	0.000	
X3.5 <- X3	0.287	0.286	0.019	14.868	0.000	
Y.1 <- Y	0.132	0.132	0.007	19.302	0.000	
Y.10 <- Y	0.100	0.100	0.008	12.765	0.000	
Y.2 <- Y	0.141	0.140	0.007	19.997	0.000	
Y.3 <- Y	0.125	0.125	0.009	14.692	0.000	
Y.4 <- Y	0.127	0.126	0.008	15.063	0.000	
Y.5 <- Y	0.092	0.094	0.011	8.250	0.000	
Y.6 <- Y	0.107	0.108	0.009	11.840	0.000	
Y.7 <- Y	0.130	0.130	0.009	14.884	0.000	
Y.8 <- Y	0.133	0.132	0.007	17.782	0.000	
Y.9 <- Y	0.122	0.122	0.009	14.240	0.000	
Z.1 <- Z	0.102	0.101	0.008	12.986	0.000	
Z.10 <- Z	0.113	0.114	0.010	11.779	0.000	
Z.11 <- Z	0.130	0.130	0.012	10.519	0.000	
Z.12 <- Z	0.110	0.111	0.011	10.409	0.000	
Z.2 <- Z	0.101	0.100	0.008	11.972	0.000	
Z.3 <- Z	0.127	0.127	0.011	11.285	0.000	
Z.4 <- Z	0.095	0.095	0.010	9.890	0.000	
Z.5 <- Z	0.112	0.111	0.010	10.770	0.000	
Z.6 <- Z	0.108	0.108	0.011	10.186	0.000	
Z.7 <- Z	0.119	0.119	0.013	8.914	0.000	
Z.8 <- Z	0.096	0.098	0.011	8.785	0.000	
Z.9 <- Z	0.104	0.103	0.012	8.630	0.000	

<i>Confidence Intervals Bias Corrected</i>						
	Original Sample (O)	Sample Mean (M)	Bias	2.5%	97.5%	
X1 * Z <- X1.Z	1.054	1.040	-0.015	0.879	1.267	
X1.1 <- X1	0.733	0.728	-0.005	0.607	0.812	
X1.2 <- X1	0.719	0.709	-0.010	0.545	0.820	
X1.3 <- X1	0.732	0.726	-0.007	0.615	0.825	
X1.4 <- X1	0.806	0.801	-0.005	0.691	0.882	
X1.5 <- X1	0.813	0.802	-0.011	0.679	0.895	
X1.6 <- X1	0.741	0.732	-0.009	0.588	0.835	
X1.7 <- X1	0.576	0.567	-0.009	0.359	0.755	
X1.8 <- X1	0.645	0.638	-0.008	0.473	0.776	
X2 * Z <- X2.Z	1.036	1.011	-0.025	0.947	1.260	
X2.1 <- X2	0.419	0.617	0.198	-0.534	0.739	
X2.2 <- X2	0.907	0.609	-0.298	0.859	0.967	
X2.3 <- X2	0.599	0.608	0.009	-0.492	0.828	
X2.4 <- X2	0.419	0.565	0.146	-0.396	0.681	
X2.5 <- X2	0.201	0.550	0.348	-0.712	0.588	
X2.6 <- X2	0.402	0.613	0.210	-0.539	0.748	
X2.7 <- X2	0.897	0.621	-0.276	0.811	0.961	
X2.8 <- X2	0.399	0.641	0.242	-0.502	0.739	
X3 * Z <- X3.Z	0.882	0.883	0.001	0.729	1.099	
X3.1 <- X3	0.698	0.695	-0.002	0.595	0.790	
X3.2 <- X3	0.834	0.834	0.000	0.708	0.905	
X3.3 <- X3	0.854	0.851	-0.003	0.772	0.908	
X3.4 <- X3	0.707	0.706	-0.001	0.585	0.796	
X3.5 <- X3	0.858	0.857	-0.001	0.772	0.915	
Y.1 <- Y	0.881	0.883	0.001	0.821	0.929	
Y.10 <- Y	0.781	0.778	-0.003	0.667	0.874	
Y.2 <- Y	0.884	0.882	-0.002	0.826	0.934	
Y.3 <- Y	0.847	0.846	-0.001	0.741	0.907	
Y.4 <- Y	0.803	0.796	-0.007	0.674	0.892	
Y.5 <- Y	0.684	0.688	0.004	0.548	0.805	
Y.6 <- Y	0.753	0.755	0.002	0.634	0.841	
Y.7 <- Y	0.848	0.848	0.001	0.730	0.914	
Y.8 <- Y	0.873	0.875	0.002	0.789	0.918	
Y.9 <- Y	0.846	0.844	-0.001	0.741	0.914	
Z.1 <- Z	0.836	0.833	-0.002	0.774	0.892	
Z.10 <- Z	0.798	0.799	0.001	0.710	0.860	
Z.11 <- Z	0.777	0.775	-0.003	0.683	0.852	
Z.12 <- Z	0.742	0.742	0.001	0.638	0.822	
Z.2 <- Z	0.747	0.744	-0.003	0.661	0.826	
Z.3 <- Z	0.787	0.786	-0.002	0.700	0.860	
Z.4 <- Z	0.728	0.728	0.000	0.644	0.816	
Z.5 <- Z	0.776	0.772	-0.004	0.671	0.849	
Z.6 <- Z	0.743	0.739	-0.004	0.626	0.832	
Z.7 <- Z	0.725	0.721	-0.004	0.615	0.810	
Z.8 <- Z	0.710	0.720	0.009	0.551	0.814	
Z.9 <- Z	0.728	0.727	-0.001	0.596	0.810	

Outer Loadings					
Mean, STDEV, T-Values, P-Values					
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 * Z <- X1.Z	1.054	1.040	0.103	10.192	0.000
X1.1 <- X1	0.733	0.728	0.053	13.908	0.000
X1.2 <- X1	0.719	0.709	0.070	10.304	0.000
X1.3 <- X1	0.732	0.726	0.058	12.734	0.000
X1.4 <- X1	0.806	0.801	0.048	16.845	0.000
X1.5 <- X1	0.813	0.802	0.064	12.646	0.000
X1.6 <- X1	0.741	0.732	0.067	11.000	0.000
X1.7 <- X1	0.576	0.567	0.102	5.634	0.000
X1.8 <- X1	0.645	0.638	0.080	8.018	0.000
X2 * Z <- X2.Z	1.036	1.011	0.067	15.464	0.000
X2.1 <- X2	0.419	0.617	0.279	1.503	0.134
X2.2 <- X2	0.907	0.609	0.339	2.677	0.008
X2.3 <- X2	0.599	0.608	0.259	2.316	0.021
X2.4 <- X2	0.419	0.565	0.250	1.675	0.094
X2.5 <- X2	0.201	0.550	0.291	0.693	0.489
X2.6 <- X2	0.402	0.613	0.282	1.429	0.154
X2.7 <- X2	0.897	0.621	0.335	2.681	0.008
X2.8 <- X2	0.399	0.641	0.256	1.562	0.119
X3 * Z <- X3.Z	0.882	0.883	0.098	8.992	0.000
X3.1 <- X3	0.698	0.695	0.051	13.656	0.000
X3.2 <- X3	0.834	0.834	0.046	18.257	0.000
X3.3 <- X3	0.854	0.851	0.034	25.305	0.000
X3.4 <- X3	0.707	0.706	0.054	13.216	0.000
X3.5 <- X3	0.858	0.857	0.036	24.009	0.000
Y.1 <- Y	0.881	0.883	0.028	31.343	0.000
Y.10 <- Y	0.781	0.778	0.053	14.660	0.000
Y.2 <- Y	0.884	0.882	0.029	30.310	0.000
Y.3 <- Y	0.847	0.846	0.040	21.021	0.000
Y.4 <- Y	0.803	0.796	0.055	14.599	0.000
Y.5 <- Y	0.684	0.688	0.066	10.379	0.000
Y.6 <- Y	0.753	0.755	0.052	14.536	0.000
Y.7 <- Y	0.848	0.848	0.043	19.780	0.000
Y.8 <- Y	0.873	0.875	0.029	30.073	0.000
Y.9 <- Y	0.846	0.844	0.043	19.477	0.000
Z.1 <- Z	0.836	0.833	0.031	27.394	0.000
Z.10 <- Z	0.798	0.799	0.039	20.617	0.000
Z.11 <- Z	0.777	0.775	0.043	18.038	0.000
Z.12 <- Z	0.742	0.742	0.045	16.483	0.000
Z.2 <- Z	0.747	0.744	0.043	17.315	0.000
Z.3 <- Z	0.787	0.786	0.040	19.628	0.000
Z.4 <- Z	0.728	0.728	0.044	16.448	0.000
Z.5 <- Z	0.776	0.772	0.045	17.411	0.000
Z.6 <- Z	0.743	0.739	0.052	14.171	0.000
Z.7 <- Z	0.725	0.721	0.052	14.007	0.000
Z.8 <- Z	0.710	0.720	0.067	10.663	0.000
Z.9 <- Z	0.728	0.727	0.052	13.889	0.000

